

SERFF Tracking Number: CEUL-126323325 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 43633  
 Company Tracking Number: AR\_LOG PRE STD MED SUPP\_2009  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: LOG Medicare Supplements Pre-Standard  
 Project Name/Number: /

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: LOG Medicare Supplements Pre-Standard SERFF Tr Num: CEUL-126323325 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 43633

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: AR\_LOG PRE STD MED SUPP\_2009 State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler  
 Author: Shaun Dillon Disposition Date: 11/03/2009  
 Date Submitted: 09/29/2009 Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2010  
 State Filing Description:

Implementation Date: 01/01/2010

## General Information

Project Name:  
 Project Number:  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact: 8%  
 Filing Status Changed: 11/03/2009

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Explanation for Other Group Market Type:  
 State Status Changed: 11/03/2009  
 Created By: Shaun Dillon  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Bin Hu  
 Filing Description:  
 NAIC # 61883 Central United Life Insurance  
 Formerly Life Insurance Company of Georgia  
 Rate Increase: Pre-Standardized Medicare Supplement Policies

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience.

SERFF Tracking Number: CEUL-126323325 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 43633  
 Company Tracking Number: AR\_LOG PRE STD MED SUPP\_2009  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: LOG Medicare Supplements Pre-Standard  
 Project Name/Number: /

These policies were written by Life Insurance Company of Georgia. The block of business was purchased by Central United Life Insurance Company in 2005.

The Company is requesting a 8% rate increase. The increase will be applied uniformly to all policyholders within the state.

We appreciate the Department's time and consideration in the review of this filing.

## Company and Contact

### Filing Contact Information

Shaun Dillon, Financial Analyst SDillon@manhattanlife.com  
 Wortham Tower 713-529-0045 [Phone] 5196 [Ext]  
 2727 Allen Parkway, Suite 500 713-529-9425 [FAX]  
 Houston, TX 77019

### Filing Company Information

Central United Life Insurance Company CoCode: 61883 State of Domicile: Arkansas  
 Wortham Tower Group Code: Company Type:  
 2727 Allen Parkway Group Name: State ID Number:  
 Suite 500 FEIN Number: 42-0884060  
 Houston, TX 77019-2100  
 (713) 529-0045 ext. [Phone]

-----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Rates = \$50  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	09/29/2009	30921787

*SERFF Tracking Number:* CEUL-126323325      *State:* Arkansas  
*Filing Company:* Central United Life Insurance Company      *State Tracking Number:* 43633  
*Company Tracking Number:* AR\_LOG PRE STD MED SUPP\_2009  
*TOI:* MS021 Individual Medicare Supplement - Pre-Standardized      *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized  
*Product Name:* LOG Medicare Supplements Pre-Standard  
*Project Name/Number:* /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/03/2009	11/03/2009

SERFF Tracking Number: CEUL-126323325 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 43633  
 Company Tracking Number: AR\_LOG PRE STD MED SUPP\_2009  
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized  
 Product Name: LOG Medicare Supplements Pre-Standard  
 Project Name/Number: /

## Disposition

Disposition Date: 11/03/2009

Implementation Date: 01/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	8.000%	8.000%	\$3,089	10	\$38,616	8.000%	8.000%

*SERFF Tracking Number:* CEUL-126323325      *State:* Arkansas  
*Filing Company:* Central United Life Insurance Company      *State Tracking Number:* 43633  
*Company Tracking Number:* AR\_LOG PRE STD MED SUPP\_2009  
*TOI:* MS021 Individual Medicare Supplement - Pre-Standardized      *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized  
*Product Name:* LOG Medicare Supplements Pre-Standard  
*Project Name/Number:* /

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Rate</b>	Exhibit C - Rates	Approved	Yes

SERFF Tracking Number: CEUL-126323325 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 43633  
 Company Tracking Number: AR\_LOG PRE STD MED SUPP\_2009  
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized  
 Product Name: LOG Medicare Supplements Pre-Standard  
 Project Name/Number: /

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 8.000%  
**Effective Date of Last Rate Revision:** 01/01/2009  
**Filing Method of Last Filing:** SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	8.000%	8.000%	\$3,089	10	\$38,616	8.000%	8.000%

SERFF Tracking Number: CEUL-126323325 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 43633  
 Company Tracking Number: AR\_LOG PRE STD MED SUPP\_2009  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: LOG Medicare Supplements Pre-Standard  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 11/03/2009	Exhibit C - Rates	380, 6610, 6612, New 1020			AR_Exhibit C - Rates.pdf

## Exhibit C

### Current and Proposed Premiums

#### Pool Group: LOG Pre-Standardized Medicare Supplement Plans

As of 06/30/09

<b>Pool</b>	<b>Block</b>	<b>Forms</b>	<b>State</b>	<b>Policy</b>	<b>Annu Prem</b>	<b>Inc. %</b>	<b>Proposed Prem</b>
LOG MS PRE	120	380	AR	K014493000	2,102.40	8%	2,270.59
LOG MS PRE	120	380	AR	K017600000	2,154.96	8%	2,327.36
LOG MS PRE	120	380	AR	K018456000	2,043.20	8%	2,206.66
LOG MS PRE	120	380	AR	K016195000	3,618.00	8%	3,907.44
LOG MS PRE	120	6610	AR	K203380000	5,033.04	8%	5,435.68
LOG MS PRE	120	6612	AR	K203623000	5,886.04	8%	6,356.92
LOG MS PRE	120	1020	AR	K021852000	4,420.32	8%	4,773.95
LOG MS PRE	120	1020	AR	K021860000	4,092.89	8%	4,420.32
LOG MS PRE	120	1020	AR	K025483000	4,755.96	8%	5,136.44
LOG MS PRE	120	1020	AR	K027905000	4,509.16	8%	4,869.89
		<b>State</b>	<b>AR</b>	<b>10</b>	<b>38,616</b>	<b>8%</b>	<b>41,705</b>
		<b>Avg. Prem</b>			<b>3,862</b>		<b>4,171</b>
		<b>United States</b>		<b>823</b>	<b>1,895,222</b>	<b>8%</b>	<b>2,046,840</b>
		<b>Avg. Prem</b>			<b>2,303</b>		<b>2,487</b>