

SERFF Tracking Number: CEUL-126216286 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 42828  
Company Tracking Number: AR\_LOG CHAMPUS\_2009  
TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement  
Product Name: LOG CHAMPUS  
Project Name/Number: LOG CHAMPUS/

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: LOG CHAMPUS SERFF Tr Num: CEUL-126216286 State: ArkansasLH  
TOI: H05 Health - Champus/Tricare SERFF Status: Closed State Tr Num: 42828  
Supplement  
Sub-TOI: H05.000 Health - Champus/Tricare Co Tr Num: AR\_LOG State Status: Approved-Closed  
Supplement CHAMPUS\_2009  
Filing Type: Form Co Status: Reviewer(s): Rosalind Minor  
Author: Velvet Giron Disposition Date: 07/10/2009  
Date Submitted: 07/02/2009 Disposition Status: Approved-Closed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: LOG CHAMPUS  
Project Number:  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 20%  
Filing Status Changed: 07/10/2009

Deemer Date:

Filing Description:

Re:

NAIC # 61883 Central United Life Insurance

Formerly Life Insurance Company of Georgia

Rate Increase: LOG CHAMPUS SUPPLEMENT POLICIES

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: 07/10/2009

Corresponding Filing Tracking Number:

<i>SERFF Tracking Number:</i>	<i>CEUL-126216286</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42828</i>
<i>Company Tracking Number:</i>	<i>AR_LOG CHAMPUS_2009</i>		
<i>TOI:</i>	<i>H05 Health - Champus/Tricare Supplement</i>	<i>Sub-TOI:</i>	<i>H05.000 Health - Champus/Tricare Supplement</i>
<i>Product Name:</i>	<i>LOG CHAMPUS</i>		
<i>Project Name/Number:</i>	<i>LOG CHAMPUS/</i>		

Dear Ms. Minor:

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. 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 20% 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

Velvet Giron, Statistician Technician I	vgiron@manhattanlife.com
Wortham Tower	(713) 529-0045 [Phone]
Houston, TX 99019-2100	(713) 529-9425[FAX]

### Filing Company Information

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

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	07/02/2009	28956265

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/10/2009	07/10/2009

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	07/09/2009	07/09/2009	Velvet Giron	07/09/2009	07/09/2009

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## Disposition

Disposition Date: 07/10/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 20% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

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	20.000%	20.000%	\$455	2	\$2,274	20.000%	20.000%

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Actuarial Memorandum -Rate Increase	Approved-Closed	No
<b>Rate</b>	Exhibit A - Rates	Approved-Closed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/09/2009  
Submitted Date 07/09/2009  
Respond By Date

Dear Velvet Giron,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Exhibit A - Rates (Rate)
- Actuarial Memorandum -Rate Increase (Supporting Document)

Comment:

The filing company is Central United Life Insurance. The Actuarial Memorandum and Exhibit A shows Jackson National Life Insurance Company.

If the filing company is Central United, please submit a reviewed actuarial memorandum and rates that reflect Central United as the company.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/09/2009  
Submitted Date 07/09/2009

Dear Rosalind Minor,

**Comments:**

### Response 1

SERFF Tracking Number: CEUL-126216286 State: Arkansas  
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Comments: Dear Rosalind:

These policies were written by Life Insurance Company of Georgia NAIC # 65471. Life Insurance Company of Georgia (NAIC# 65471) merged on 12/31/05 to become Jackson National Life Insurance Company. The block of business was purchased by Central United Life Insurance Company. Through coinsurance, Central United Life Insurance Company is entitled to exercise all contractual rights and privileges of Life Insurance Company of Georgia under the coinsured policies in accordance with the terms, provisions and conditions of such coinsured policies, according to the Life Insurance Company of Georgia and Central United Life Company Coinsurance Reinsurance Agreement.

Central United Life Insurance Company bills the premium on these policies and pays the claims, Central United Life Insurance Company files for rate increases from time to time in all states in which there are coinsured policies.

#### **Related Objection 1**

Applies To:

- Exhibit A - Rates (Rate)
- Actuarial Memorandum -Rate Increase (Supporting Document)

Comment:

The filing company is Central United Life Insurance. The Actuarial Memorandum and Exhibit A shows Jackson National Life Insurance Company.

If the filing company is Central United, please submit a reviewed actuarial memorandum and rates that reflect Central United as the company.

#### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Velvet Giron

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 20.000%  
**Effective Date of Last Rate Revision:** 06/01/2008  
**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	20.000%	20.000%	\$455	2	\$2,274	20.000%	20.000%

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	Exhibit A - Rates	800-94	New		AR_Exhibit A - Rates.pdf

**Jackson National Life Insurance Company (NAIC # 65056)**

Actuarial Memorandum for Individual A&H Rate Increase  
Policy Forms 800-94 and 900-94

**Exhibit A - Current and Proposed Premiums**

<b>Form</b>	<b>Inforce</b>	<b>Current</b>	<b>Percent Increase</b>	<b>Proposed</b>
0800	1	\$1,170.32	20.0%	\$1,404.38
0800	1	\$1,104.00	20.0%	\$1,324.80
Total	2	\$2,274.32		\$2,729.18
Average		\$1,137.16		\$1,364.59

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## Supporting Document Schedules

**Bypassed -Name:** Flesch Certification **Review Status:** Approved-Closed 07/10/2009  
**Bypass Reason:** n/a  
**Comments:**

**Bypassed -Name:** Application **Review Status:** Approved-Closed 07/10/2009  
**Bypass Reason:** n/a  
**Comments:**