

SERFF Tracking Number: UHLC-126153863 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42551
Company Tracking Number: AR LTC ACTUARIAL ADDENDUM
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care ML5
Project Name/Number: /

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Individual Long Term Care ML5 SERFF Tr Num: UHLC-126153863 State: ArkansasLH

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 42551

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: AR LTC ACTUARIAL
ADDENDUM

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Marie Bennett

Authors: Wanda Augustus, Karyn
Feeney, Gerry McCadden

Disposition Date: 07/17/2009

Date Submitted: 05/29/2009

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type:

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/17/2009

Explanation for Other Group Market Type:

State Status Changed: 07/17/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Individual Long Term Care Insurance Actuarial Addendum.

Company and Contact

Filing Contact Information

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Karyn A. Feeney, Director, Contract and Compliance
680 Blair Mill Rd.
Horsham, PA 19044
Karyn_A_Feeney@uhc.com
(215) 902-8468 [Phone]
(215) 902-8813[FAX]

Filing Company Information

UnitedHealthcare Insurance Company
450 Columbus Boulevard
PO Box 150450
Hartford, CT 06115-0450
(860) 702-5000 ext. [Phone]
CoCode: 79413
Group Code: 707
Group Name:
FEIN Number: 36-2739571

State of Domicile: Connecticut
Company Type: Life and Health
State ID Number:

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	05/29/2009	28184901

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Marie Bennett	07/17/2009	07/17/2009

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Disposition

Disposition Date: 07/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Cover Letter		Yes

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Rate Information

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SERFF Tracking Number: UHLC-126153863

State: Arkansas

Filing Company: UnitedHealthcare Insurance Company

State Tracking Number: 42551

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TOI: LTC03I Individual Long Term Care

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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

05/29/2009

Comments:

Attached.

Attachment:

Arkansas LTC Cover Letter 5-29-2009.pdf

May 29, 2009

Attn: Long Term Care Insurance Analyst
Arkansas Insurance Department
Life & Health
1200 West Third Street
Little Rock, Arkansas 72201

RE: United HealthCare Insurance Company ("United")
Individual Long Term Care Insurance
Actuarial Addendum in reference to Policy Form LTC POL 1000 AR et al.
United NAIC No. 79413
United FEIN No. 36-2739571

Dear Long Term Care Insurance Analyst:

Enclosed for filing please find an addendum to actuarial memorandum to be used with a previously approved filing relating to policy form LTC POL 1000 AR, et al. The initial form and rate filing was approved by the Department on 2/19/2009, SERFF tracking number UHLC-125942058, State Tracking Number 41087.

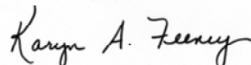
The purpose of this actuarial addendum filing is to add the following rates or rate classes to the original premiums filed:

1. an additional multi-life discount level of 5% is being added; and
2. an additional mode is being added.

A complete set of rate sheets, including the new discount and modal factor, is attached.

We respectfully request your favorable consideration and approval of this filing. Should you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone (215) 902-8468 or email karyn_a_feeney@uhc.com.

Sincerely,



Karyn A. Feeney
Director, Contract & Compliance
e-mail: karyn_a_feeney@uhc.com
phone: (215) 902-8468; fax: (215) 902-8813