

SERFF Tracking Number: AGDE-126267479 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, PA State Tracking Number: 43237
Company Tracking Number: C30551NUFIC-AR
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.001 Critical Illness
Product Name: @Work
Project Name/Number: Request for Rate Increase/C30551NUFIC-AR

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, PA

Product Name: @Work

SERFF Tr Num: AGDE-126267479 State: Arkansas

TOI: H071 Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 43237

- Limited Benefit

Closed

Sub-TOI: H071.001 Critical Illness

Co Tr Num: C30551NUFIC-AR

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor

Authors: Wanda Floyd, Mike McGarrity

Disposition Date: 09/03/2009

Date Submitted: 08/14/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Request for Rate Increase

Status of Filing in Domicile: Not Filed

Project Number: C30551NUFIC-AR

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: We have no in-force business in PA

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/03/2009

Explanation for Other Group Market Type:

State Status Changed: 09/03/2009

Deemer Date:

Created By: Mike McGarrity

Submitted By: Wanda Floyd

Corresponding Filing Tracking Number: C30551NUFIC-AR

Filing Description:

August 14, 2009

Honorable Jay Bradford
Insurance Commissioner

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Arkansas Insurance Department
Life/Health Division
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

RE: National Union Fire Insurance Company of Pittsburgh, Pa.
NAIC # 012-19445, FEIN 25-0687550
Rate Increase Filing for Individual Cancer and Specified Disease Policy C30551NUFIC-AR

Dear Commissioner:

Attached for your review and approval is our Actuary's request for a rate increase for our block of Guaranteed Renewable Individual Cancer and Specified Disease Insurance policies listed above. The subject form was approved by your Department on March 30, 2004.

Should you have any questions regarding this filing, please feel free to contact me.

Very truly yours,

Michael F. McGarrity
Director of Products
Commercial Insurance - Law Department
Accident & Health Division
A&H Regulatory Affairs Unit
Chartis Insurance.
Phone: 800-225-5244, ext. 2730
Fax: 302-594-4810; e-mail: mike.mcgarrity@chartisinsurance.com

Company and Contact

Filing Contact Information

Mike McGarrity, Director of Products
600 King Street

mike.mcgarrity@chartisinsurance.com
800-225-5244 [Phone] 2730 [Ext]

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PDV1 302-594-4810 [FAX]
 8th Floor
 Wilmington, DE 19801

Filing Company Information

National Union Fire Insurance Company of Pittsburgh, PA CoCode: 19445 State of Domicile: Pennsylvania
 70 Pine Street Group Code: 12 Company Type:
 New York, NY 10270 Group Name: AIG State ID Number:
 (212) 770-7000 ext. [Phone] FEIN Number: 25-0687550

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, PA	\$50.00	08/14/2009	29859224

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/03/2009	09/03/2009

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	09/02/2009	09/02/2009	Mike McGarrity	09/03/2009	09/03/2009

SERFF Tracking Number: AGDE-126267479 State: Arkansas
Filing Company: National Union Fire Insurance Company of State Tracking Number: 43237
Pittsburgh, PA
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Disposition

Disposition Date: 09/03/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 15% 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.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Supporting Document	Filing Letter	Approved-Closed	Yes
Supporting Document	Actuary Request	Approved-Closed	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/02/2009
Submitted Date 09/02/2009

Respond By Date

Dear Mike McGarrity,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department has reviewed your request for a 44% rate increase on this submission.

Please advise as to the number of policyholders in Arkansas. If you have over 500 policyholders, please provide us with the experience from Arkansas.

Based on the impact that a 44% rate increase will have on the policyholders during this difficult economic period, our Department is limiting our approval on Specified Disease policies to 15%.

If you wish to accept the 15%, please provide a revised actuarial memorandum and rates.

Thank you for your cooperation and understanding.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/03/2009
Submitted Date 09/03/2009

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Dear Rosalind Minor,

Comments:

Thanks for your comments. We have fewer than 500

Response 1

Comments: We have fewer than 500 Arkansas Policyholders.

We are therefore submitting herewith a revised actuarial document requesting a 15% increase.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department has reviewed your request for a 44% rate increase on this submission.

Please advise as to the number of policyholders in Arkansas. If you have over 500 policyholders, please provide us with the experience from Arkansas.

Based on the impact that a 44% rate increase will have on the policyholders during this difficult economic period, our Department is limiting our approval on Specified Disease policies to 15%.

If you wish to accept the 15%, please provide a revised actuarial memorandum and rates.

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Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

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No Rate/Rule Schedule items changed.

Very truly yours

Mike McGarrity

Sincerely,

Mike McGarrity, Wanda Floyd

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Filing Letter	Approved-Closed	09/03/2009
Comments:			
Attachment:			
AR Filing Letter.pdf			

AIU Holdings, Inc.

NATIONAL UNION FIRE INSURANCE
COMPANY OF PITTSBURGH, PA.

Administrative Offices:
A&H Regulatory Affairs Department
Mailstop: PDV1
P.O. Box 667
Wilmington, DE 19899-9853

August 14, 2009

Honorable Jay Bradford
Insurance Commissioner
Arkansas Insurance Department
Life/Health Division
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

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