

SERFF Tracking Number: MMTA-126272350 State: Arkansas  
Filing Company: Kanawha Insurance Company State Tracking Number: 43270  
Company Tracking Number: 190HUM60PMAR  
TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
Product Name: Medical Insurance  
Project Name/Number: 190HUM60PMAR/190HUM60PMAR

## Filing at a Glance

Company: Kanawha Insurance Company

Product Name: Medical Insurance

SERFF Tr Num: MMTA-126272350 State: Arkansas

TOI: H14I Individual Health - Hospital Indemnity SERFF Status: Closed-Approved-  
Closed State Tr Num: 43270

Sub-TOI: H14I.000 Health - Hospital Indemnity Co Tr Num: 190HUM60PMAR State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor

Author: Jennifer O'Brien

Disposition Date: 09/25/2009

Date Submitted: 08/20/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: 11/01/2009

Implementation Date:

State Filing Description:

## General Information

Project Name: 190HUM60PMAR

Status of Filing in Domicile: Not Filed

Project Number: 190HUM60PMAR

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filing has not yet  
been submitted in state of domicile, but a filing  
will be submitted.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 30%

Group Market Type:

Filing Status Changed: 09/25/2009

Explanation for Other Group Market Type:

State Status Changed: 09/25/2009

Deemer Date:

Created By: Jennifer O'Brien

Submitted By: Jennifer O'Brien

Corresponding Filing Tracking Number:

Filing Description:

RE: Schedule of Rates for Kanawha Benefit Services, Inc.

(as administrator for Metropolitan Insurance Company)

Forms: FAH - 1-52, FAH - 2-52, FAH - 1-55, FAH - 15-60, FAH - 15-69, FAH - 15-80, FAH - 15-86, FAH - 1-60, FAH - 1-65, FAH - 16-58, FAH - 16-60, FAH - 17-58, FAH - 17-60, FAH - 17-65, FAH - 18-60, FAH - 18-65, FAH - 2-55, FAH - 2-60, FAH - 2-65, FAH - 33-61, FAH - 33-65, FAH - 34-61, FAH - 34-65, FAH - 3-52, FAH - 4-52, FAH - 3-55, FAH - 3-60, FAH - 3-65, FAH - 41-62, FAH - 41-65, FAH - 42-62, FAH - 42-65, FAH - 43 - 65, FAH - 43-71, FAH - 43L-65, FAH - 43L-71, FAH - 43M-71, FAH - 44 - 65, FAH - 44L-65, FAH - 44M-65, FAH - 4-60, FAH - 4-65, FAH - 47A-79, FAH - 47A-

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Product Name: Medical Insurance  
Project Name/Number: 190HUM60PMAR/190HUM60PMAR  
82, FAH - 47B-79, FAH - 47B-82, FAH - 47C-79, FAH - 47C-82, FAH - 47CIH-71, FAH - 47CME-71, FAH - 47TOW-71

Dear Sir or Madam:

The purpose of this rate filing is to request a rate revision and demonstrate that the anticipated loss ratio of this product based upon the revised rates meets the minimum requirement of your state. Milliman, Inc. (Milliman) has been engaged by Humana Inc. (Humana) for the purpose of preparing and submitting this filing for business written by Metropolitan Life Insurance Company (Met Life). Although this business is written by Met Life, it is 100% reinsured by Kanawha Insurance Company (Kanawha). Kanawha Benefit Services, Inc. is the acting administrator and under a written and signed agreement, has the authority and responsibility of managing the business, including seeking necessary rate increases. Humana has acquired Kanawha and engaged Milliman as mentioned above. Please see attached authorization letter.

The state of domicile for Met Life is New York. The state of domicile for Kanawha is South Carolina.

Based on our experience, a 30% increase has become necessary for this block of business. The earned-incurred loss ratio for the amended rates of the above captioned policies is in excess of 60%.

Please note that these rates are to be effective on or after November 1, 2009 or at the end of the required notification period, whichever is earlier.

As of December 31, 2008, there were approximately 3,593 policies in effect nationwide with an estimated average earned premium of \$814.

We trust that this submission is in order and look forward to your prompt review and approval. If you have any questions regarding this filing, please feel free to contact me at (813) 282-9262.

Sincerely,

Darrell D. Spell, F.S.A., M.A.A.A.  
Consulting Actuary

## Company and Contact

### Filing Contact Information

Darrell Spell, Consulting Actuary  
3000 Bayport Drive  
Suite 1050

darrell.spell@milliman.com  
813-282-9262 [Phone]  
813-282-8276 [FAX]

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 Project Name/Number: 190HUM60PMAR/190HUM60PMAR  
 Tampa, FL 33607

**Filing Company Information**

(This filing was made by a third party - millimantampa)

Kanawha Insurance Company	CoCode: 65110	State of Domicile: South Carolina
210 S White Street	Group Code:	Company Type:
Lancaster, SC 29720	Group Name:	State ID Number:
(803) 416-5761 ext. [Phone]	FEIN Number: 57-0380426	

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kanawha Insurance Company	\$50.00	08/20/2009	29980631

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 Product Name: Medical Insurance  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/25/2009	09/25/2009

### 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	09/18/2009	09/18/2009	Jennifer O'Brien	09/21/2009	09/22/2009

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## Disposition

Disposition Date: 09/25/2009

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

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):
Kanawha Insurance Company	30.000%	30.000%	\$13,632	63	\$45,439	%	%

SERFF Tracking Number: MMTA-126272350 State: Arkansas  
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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 (revised)	Experience Exhibit	Approved-Closed	No
Supporting Document	Experience Exhibit	Replaced	No
Supporting Document	Rate Increase History	Approved-Closed	No
Supporting Document	Third Party Authorization Letter	Approved-Closed	No
Rate	HUM60.Rates.AR.20090819.pdf	Approved-Closed	Yes
Rate	HUM60.PremiumRates.AR.20090918.pdf	Approved-Closed	Yes

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Product Name: Medical Insurance  
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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 09/18/2009  
Submitted Date 09/18/2009

Respond By Date

Dear Darrell Spell,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Thank you for your patience with our review of this submission.

Our Department has been working with the companies with respect to rate increases during this difficult economic times.

With those companies that have been filing for rate increases in excess of 15% on limited products, our Department is requesting that the company consider no more than a 15% increase.

If you wish to accept the 15%, please provide an updated actuarial memorandum along with the adjusted rates.

We appreciated 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 09/21/2009  
Submitted Date 09/22/2009

Dear Rosalind Minor,

**Comments:**

SERFF Tracking Number: MMTA-126272350 State: Arkansas  
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Project Name/Number: 190HUM60PMAR/190HUM60PMAR

## Response 1

Comments: Thank you for your review. Please see the attached rates sheet, actuarial memorandum, and exhibit 1. These files reflect a rate increase of 15%. Please let me know if you need anything else.

Thank you.

### Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Thank you for your patience with our review of this submission.

Our Department has been working with the companies with respect to rate increases during this difficult economic times.

With those companies that have been filing for rate increases in excess of 15% on limited products, our Department is requesting that the company consider no more than a 15% increase.

If you wish to accept the 15%, please provide an updated actuarial memorandum along with the adjusted rates.

We appreciated your cooperation and understanding.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

Satisfied -Name: Experience Exhibit

Comment:

No Form Schedule items changed.

#### Rate/Rule Schedule Item Changes

**Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:**

HUM60.PremiumR

New

Previous State Filing Number

ates.AR.20090918

*SERFF Tracking Number:* MMTA-126272350      *State:* Arkansas  
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*Product Name:* Medical Insurance  
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.pdf

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Sincerely,  
Jennifer O'Brien

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 Product Name: Medical Insurance  
 Project Name/Number: 190HUM60PMAR/190HUM60PMAR

**Rate Information**

Rate data applies to filing.

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

**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):
Kanawha Insurance Company	30.000%	30.000%	\$13,632	63	\$45,439	%	%

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 09/25/2009	HUM60.Rates.AR.2009 0819.pdf		New		HUM60.Rates.AR .20090819.pdf
Approved-Closed 09/25/2009	HUM60.PremiumRates. AR.20090918.pdf		New		HUM60.Premium Rates.AR.200909 18.pdf

**Kanawha Healthcare Solutions, Inc.**  
**as administrator for Metropolitan Life Insurance Company**  
**Schedule of Rates**  
**In-force Policies as of December 31, 2008 in Arkansas**  
**Requested Rate Increase = 30%**

<b>Policy Identifier</b>	<b>Policy Form</b>	<b>Issue Date*</b>	<b>Current Annual Premium</b>	<b>Proposed Annual Premium</b>
094001002	FAH - 3-52, 4-52	10/27/1954	\$66.00	\$85.80
094002005	FAH - 1-55	6/15/1959	\$54.00	\$70.20
094002003	FAH - 1-55	7/31/1956	\$133.44	\$173.47
094070041	FAH - 47TOW-71	12/22/1977	\$267.72	\$348.04
094070044	FAH - 47TOW-71	5/7/1978	\$488.52	\$635.08
094070046	FAH - 47TOW-71	7/18/1978	\$378.43	\$491.96
094070047	FAH - 47TOW-71	10/15/1979	\$239.36	\$311.17
094070050	FAH - 47TOW-71	8/26/1980	\$199.44	\$259.27
094070056	FAH - 47TOW-71	10/15/1982	\$633.00	\$822.90
094013014	FAH - 4-65	9/12/1966	\$134.39	\$174.71
094045015	FAH - 18-65	2/5/1968	\$1,626.36	\$2,114.27
094043018	FAH - 42-65	8/12/1970	\$642.40	\$835.12
094070035	FAH - 47TOW-71	2/17/1976	\$176.88	\$229.94
094070036	FAH - 47TOW-71	3/6/1976	\$222.12	\$288.76
094069052	FAH - 47TOW-71	1/28/1981	\$443.16	\$576.11
094228001	FAH - 15-86	9/12/1991	\$5,268.08	\$6,848.50
094002004	FAH - 1-55	4/23/1958	\$45.00	\$58.50
B94139006	FAH - 1-60	3/8/1962	\$58.44	\$75.97
094145007	FAH - 3-60	6/8/1962	\$91.58	\$119.05
094009008	FAH - 4-60	7/17/1962	\$57.72	\$75.04
B94141009	FAH - 1-60	10/19/1962	\$53.63	\$69.72
094141010	FAH - 1-60	9/28/1964	\$233.16	\$303.11
B94140011	FAH - 1-60	4/15/1965	\$107.26	\$139.44
094147012	FAH - 3-60	4/14/1965	\$87.44	\$113.67
094011016	FAH - 3-65	12/18/1968	\$84.00	\$109.20
094043017	FAH - 42-65	7/15/1970	\$531.72	\$691.24
094043019	FAH - 42-65	2/1/1971	\$440.06	\$572.08
094042020	FAH - 41-65	2/16/1972	\$398.96	\$518.65
094043021	FAH - 42-65	3/17/1972	\$575.02	\$747.53
094051022	FAH - 44 - 65	10/26/1972	\$103.92	\$135.10
094047023	FAH - 43 - 65	1/18/1973	\$132.00	\$171.60
094072024	FAH - 47CIH-71	7/31/1973	\$510.24	\$663.31
094072025	FAH - 47CIH-71	1/2/1974	\$545.64	\$709.33
094069026	FAH - 47TOW-71	1/23/1974	\$200.48	\$260.62
094071027	FAH - 47CIH-71	3/7/1974	\$871.44	\$1,132.87
094070028	FAH - 47TOW-71	3/19/1974	\$173.52	\$225.58
094070029	FAH - 47TOW-71	6/18/1974	\$159.84	\$207.79
094072030	FAH - 47CIH-71	12/30/1974	\$514.20	\$668.46
094059031	FAH - 43-71	2/3/1975	\$102.12	\$132.76
094071032	FAH - 47CIH-71	7/13/1975	\$408.24	\$530.71
094012033	FAH - 2-65	8/6/1975	\$198.72	\$258.34
094069034	FAH - 47TOW-71	8/11/1975	\$489.76	\$636.69
094069037	FAH - 47TOW-71	4/1/1976	\$196.16	\$255.01
094070038	FAH - 47TOW-71	7/26/1976	\$190.44	\$247.57
094072039	FAH - 47CIH-71	11/18/1976	\$892.32	\$1,160.02
094070040	FAH - 47TOW-71	1/18/1977	\$329.40	\$428.22
094043042	FAH - 42-65	11/20/1967	\$119.73	\$155.65
094139043	FAH - 1-60	6/18/1963	\$102.60	\$133.38
094069045	FAH - 47TOW-71	6/26/1978	\$400.95	\$521.24
094070048	FAH - 47TOW-71	10/1/1979	\$223.20	\$290.16

**Kanawha Healthcare Solutions, Inc.**  
**as administrator for Metropolitan Life Insurance Company**  
**Schedule of Rates**  
**In-force Policies as of December 31, 2008 in Arkansas**  
**Requested Rate Increase = 30%**

<b>Policy Identifier</b>	<b>Policy Form</b>	<b>Issue Date*</b>	<b>Current Annual Premium</b>	<b>Proposed Annual Premium</b>
094069049	FAH - 47TOW-71	8/14/1980	\$712.68	\$926.48
094070051	FAH - 47TOW-71	12/16/1980	\$255.36	\$331.97
094069053	FAH - 47TOW-71	6/3/1981	\$247.80	\$322.14
094069054	FAH - 47TOW-71	5/16/1982	\$357.76	\$465.09
A94069055	FAH - 47TOW-71	5/16/1982	\$128.56	\$167.13
094085057	FAH - 47C-82	6/2/1983	\$535.20	\$695.76
094085058	FAH - 47C-82	4/18/1984	\$505.01	\$656.51
094085059	FAH - 47C-82	9/14/1985	\$561.12	\$729.46
094228060	FAH - 15-86	10/31/1986	\$4,969.32	\$6,460.12
094084061	FAH - 47C-82	7/1/1987	\$2,019.48	\$2,625.32
094226062	FAH - 15-86	3/22/1989	\$8,759.96	\$11,387.95
094228063	FAH - 15-86	3/27/1992	\$2,334.66	\$3,035.06
094227064	FAH - 15-86	5/7/1992	\$3,449.56	\$4,484.43

*\*Policies may have recent issue dates due to dependent conversion to individual coverage.*

**Kanawha Healthcare Solutions, Inc.**  
**as administrator for Metropolitan Life Insurance Company**  
**Schedule of Rates**  
**In-force Policies as of December 31, 2008 in Arkansas**  
**Requested Rate Increase = 15%**

<b>Policy Identifier</b>	<b>Policy Form</b>	<b>Issue Date*</b>	<b>Current Annual Premium</b>	<b>Proposed Annual Premium</b>
094001002	FAH - 3-52, 4-52	10/27/1954	\$66.00	\$75.90
094002005	FAH - 1-55	6/15/1959	\$54.00	\$62.10
094002003	FAH - 1-55	7/31/1956	\$133.44	\$153.46
094070041	FAH - 47TOW-71	12/22/1977	\$267.72	\$307.88
094070044	FAH - 47TOW-71	5/7/1978	\$488.52	\$561.80
094070046	FAH - 47TOW-71	7/18/1978	\$378.43	\$435.19
094070047	FAH - 47TOW-71	10/15/1979	\$239.36	\$275.26
094070050	FAH - 47TOW-71	8/26/1980	\$199.44	\$229.36
094070056	FAH - 47TOW-71	10/15/1982	\$633.00	\$727.95
094013014	FAH - 4-65	9/12/1966	\$134.39	\$154.55
094045015	FAH - 18-65	2/5/1968	\$1,626.36	\$1,870.31
094043018	FAH - 42-65	8/12/1970	\$642.40	\$738.76
094070035	FAH - 47TOW-71	2/17/1976	\$176.88	\$203.41
094070036	FAH - 47TOW-71	3/6/1976	\$222.12	\$255.44
094069052	FAH - 47TOW-71	1/28/1981	\$443.16	\$509.63
094228001	FAH - 15-86	9/12/1991	\$5,268.08	\$6,058.29
094002004	FAH - 1-55	4/23/1958	\$45.00	\$51.75
B94139006	FAH - 1-60	3/8/1962	\$58.44	\$67.21
094145007	FAH - 3-60	6/8/1962	\$91.58	\$105.32
094009008	FAH - 4-60	7/17/1962	\$57.72	\$66.38
B94141009	FAH - 1-60	10/19/1962	\$53.63	\$61.67
094141010	FAH - 1-60	9/28/1964	\$233.16	\$268.13
B94140011	FAH - 1-60	4/15/1965	\$107.26	\$123.35
094147012	FAH - 3-60	4/14/1965	\$87.44	\$100.56
094011016	FAH - 3-65	12/18/1968	\$84.00	\$96.60
094043017	FAH - 42-65	7/15/1970	\$531.72	\$611.48
094043019	FAH - 42-65	2/1/1971	\$440.06	\$506.07
094042020	FAH - 41-65	2/16/1972	\$398.96	\$458.80
094043021	FAH - 42-65	3/17/1972	\$575.02	\$661.27
094051022	FAH - 44 - 65	10/26/1972	\$103.92	\$119.51
094047023	FAH - 43 - 65	1/18/1973	\$132.00	\$151.80
094072024	FAH - 47CIH-71	7/31/1973	\$510.24	\$586.78
094072025	FAH - 47CIH-71	1/2/1974	\$545.64	\$627.49
094069026	FAH - 47TOW-71	1/23/1974	\$200.48	\$230.55
094071027	FAH - 47CIH-71	3/7/1974	\$871.44	\$1,002.16
094070028	FAH - 47TOW-71	3/19/1974	\$173.52	\$199.55
094070029	FAH - 47TOW-71	6/18/1974	\$159.84	\$183.82
094072030	FAH - 47CIH-71	12/30/1974	\$514.20	\$591.33
094059031	FAH - 43-71	2/3/1975	\$102.12	\$117.44
094071032	FAH - 47CIH-71	7/13/1975	\$408.24	\$469.48
094012033	FAH - 2-65	8/6/1975	\$198.72	\$228.53
094069034	FAH - 47TOW-71	8/11/1975	\$489.76	\$563.22
094069037	FAH - 47TOW-71	4/1/1976	\$196.16	\$225.58
094070038	FAH - 47TOW-71	7/26/1976	\$190.44	\$219.01
094072039	FAH - 47CIH-71	11/18/1976	\$892.32	\$1,026.17
094070040	FAH - 47TOW-71	1/18/1977	\$329.40	\$378.81
094043042	FAH - 42-65	11/20/1967	\$119.73	\$137.69
094139043	FAH - 1-60	6/18/1963	\$102.60	\$117.99
094069045	FAH - 47TOW-71	6/26/1978	\$400.95	\$461.09
094070048	FAH - 47TOW-71	10/1/1979	\$223.20	\$256.68

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**as administrator for Metropolitan Life Insurance Company**  
**Schedule of Rates**  
**In-force Policies as of December 31, 2008 in Arkansas**  
**Requested Rate Increase = 15%**

<b>Policy Identifier</b>	<b>Policy Form</b>	<b>Issue Date*</b>	<b>Current Annual Premium</b>	<b>Proposed Annual Premium</b>
094069049	FAH - 47TOW-71	8/14/1980	\$712.68	\$819.58
094070051	FAH - 47TOW-71	12/16/1980	\$255.36	\$293.66
094069053	FAH - 47TOW-71	6/3/1981	\$247.80	\$284.97
094069054	FAH - 47TOW-71	5/16/1982	\$357.76	\$411.42
A94069055	FAH - 47TOW-71	5/16/1982	\$128.56	\$147.84
094085057	FAH - 47C-82	6/2/1983	\$535.20	\$615.48
094085058	FAH - 47C-82	4/18/1984	\$505.01	\$580.76
094085059	FAH - 47C-82	9/14/1985	\$561.12	\$645.29
094228060	FAH - 15-86	10/31/1986	\$4,969.32	\$5,714.72
094084061	FAH - 47C-82	7/1/1987	\$2,019.48	\$2,322.40
094226062	FAH - 15-86	3/22/1989	\$8,759.96	\$10,073.95
094228063	FAH - 15-86	3/27/1992	\$2,334.66	\$2,684.86
094227064	FAH - 15-86	5/7/1992	\$3,449.56	\$3,966.99

*\*Policies may have recent issue dates due to dependent conversion to individual coverage.*

SERFF Tracking Number: MMTA-126272350 State: Arkansas  
Filing Company: Kanawha Insurance Company State Tracking Number: 43270  
Company Tracking Number: 190HUM60PMAR  
TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
Product Name: Medical Insurance  
Project Name/Number: 190HUM60PMAR/190HUM60PMAR

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Rate Increase History	Approved-Closed	09/25/2009
<b>Comments:</b>		
<b>Attachment:</b> HUM60.Exhibit2.20090819.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Third Party Authorization Letter	Approved-Closed	09/25/2009
<b>Comments:</b>		
<b>Attachment:</b> Autho001.PDF		

**Kanawha Healthcare Solutions, Inc.**  
**as administrator for Metropolitan Insurance Company**  
**Exhibit 2: Rate Increase History**  
**Arkansas**

Policy Form	Rate Increase Amount	Approximate Effective Date
FAH 15-69	20.0%	5/1/2004
FAH 15-69	15.0%	4/1/2003
FAH 15-69	15.0%	4/1/2002
FAH 15-69	20.0%	5/1/1999
FAH 15-69	20.0%	10/1/1996
FAH 15-80	20.0%	5/1/2004
FAH 15-80	25.0%	5/1/2003
FAH 15-80	15.0%	7/1/2001
FAH 15-80	17.0%	6/1/1998
FAH 15-80	20.0%	10/1/1996
FAH 15-86	25.0%	3/1/2005
FAH 15-86	25.0%	8/1/2003
FAH 15-86	15.0%	8/1/2002
FAH 15-86	15.0%	8/1/2001
FAH 15-86	10.0%	5/1/1997
FAH 17-65,18-65	20.0%	10/1/1996
FAH 47-71CME,47A-79,47A-82	20.0%	7/14/1996



June 12, 2009

Dear State Regulator:

We hereby authorize:

Milliman, Inc.  
Consultants and Actuaries  
3000 Bayport Drive, Suite 880  
Tampa, Florida 33609

to represent Kanawha Healthcare Solutions, Inc., a subsidiary of Humana, and to act as Administrator in handling rate filings on behalf of Metropolitan Life Insurance Company. This authorization is valid for rate filings of Metropolitan Life Insurance Company's hospital, surgical, and/or medical policy forms, and/or related forms.

Sincerely,

A handwritten signature in black ink, appearing to read "Russell D. Willard", with a large, stylized flourish at the end.

Russell D. Willard, ASA, MAAA  
Actuarial Director  
Humana, Inc.  
(502) 580-2045