

SERFF Tracking Number: UHLC-126243779 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 43231  
Company Tracking Number: RERATE 2010 - PRE-STD  
TOI: MS02G Group Medicare Supplement - Pre- Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre- Standardized  
Product Name: GROUP MEDICARE SUPPLEMENT PRE-STANDARDIZED PLANS  
Project Name/Number: RATES/RERATE 2010 - PRE-STD

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PRE-STANDARDIZED PLANS SERFF Tr Num: UHLC-126243779 State: Arkansas

TOI: MS02G Group Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 43231

Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized Co Tr Num: RERATE 2010 - PRE- STD State Status: FEES PAID

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Wanda Augustus, Karyn Feeney, Stephen Kane Disposition Date: 09/18/2009

Date Submitted: 08/14/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date: 01/01/2010

State Filing Description:

## General Information

Project Name: RATES

Project Number: RERATE 2010 - PRE-STD

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/18/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 08/14/2009

Created By: Wanda Augustus

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Wanda Augustus

Filing Description:

Rate Revision Filing

Rate for Pre-Standardized Medicare Supplement Plans

UnitedHealthcare Insurance Company

NAIC #0707-79413

SERFF Tracking Number: UHLC-126243779 State: Arkansas  
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## Company and Contact

### Filing Contact Information

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

### Filing Company Information

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

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	08/14/2009	29857156

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/18/2009	09/18/2009

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## Disposition

Disposition Date: 09/18/2009

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;

Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	COVER LETTER	Accepted for Informational Purposes	Yes
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Approved	No

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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> COVER LETTER	Accepted for Informational Purposes	<b>Date:</b> 09/18/2009

**Comments:**

SEE ATTACHED COVER LETTER.

**Attachment:**

AR COVER LETTER - PRE-STD.pdf

August 14, 2009

Jay Bradford  
Commissioner  
State of Arkansas  
Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-19044

RE: Rate Revision Filing  
Rate for Pre-Standardized Medicare Supplement Plans  
UnitedHealthcare Insurance Company  
NAIC #0707-79413

Dear Commissioner:

The attached filing is made to obtain approval for rates effective January 1, 2010 for Pre-Standardized Medicare Supplement Plans, issued to members of AARP.

The proposed rates include an average rate increase of 7.4%. With these increases we project an anticipated loss ratio of 85.9%.

The enclosed actuarial memorandum provides supporting documentation. Certification regarding compliance with loss ratio standards for your state is also provided.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2010 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8427, or via fax at (215) 902-8801. If you prefer to e-mail me, my address is [David.M.Walker@uhc.com](mailto:David.M.Walker@uhc.com).

Sincerely,



David M. Walker, ASA, MAAA, FLMI  
Director, Actuarial Services