

SERFF Tracking Number: HUMA-126373587 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 44029
 Company Tracking Number: AR-0032009
 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
 Limited Benefit
 Product Name: Limited Benefit Cancer Policy
 Project Name/Number: LBC 2009 Rate Filings/AR-0032009

Filing at a Glance

Company: Kanawha Insurance Company

Product Name: Limited Benefit Cancer Policy SERFF Tr Num: HUMA-126373587 State: Arkansas
 TOI: H071 Individual Health - Specified Disease SERFF Status: Closed- State Tr Num: 44029
 - Limited Benefit Disapproved
 Sub-TOI: H071.002 Dread Disease Co Tr Num: AR-0032009 State Status: Disapproved-Closed
 Filing Type: Rate Reviewer(s): Rosalind Minor
 Author: Karen Zipp Disposition Date: 01/12/2010
 Date Submitted: 11/10/2009 Disposition Status: Disapproved
 Implementation Date Requested: 09/01/2009 Implementation Date:

State Filing Description:

General Information

Project Name: LBC 2009 Rate Filings
 Project Number: AR-0032009
 Requested Filing Mode:
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 30%
 Filing Status Changed: 01/12/2010

Status of Filing in Domicile: Not Filed
 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: 01/12/2010
 Created By: Karen Zipp
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Karen Zipp
 Filing Description:
 RE: Kanawha Insurance Company
 Limited Benefit Cancer Policy Rate Filing
 Policy Forms 70240 4/98 & Riders
 NAIC # 65110, FEIN # 57-0380426

Please find enclosed Kanawha Insurance Company's actuarial memorandum for a proposed rate increase of 30% for direct sales and 0% increase for premium rates for worksite sales for the above referenced policy and rider forms. We are requesting this rate adjustment to avoid further increase in the loss ratios.

SERFF Tracking Number: HUMA-126373587 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 44029
 Company Tracking Number: AR-0032009
 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
 Limited Benefit
 Product Name: Limited Benefit Cancer Policy
 Project Name/Number: LBC 2009 Rate Filings/AR-0032009

The proposed effective date for this increase is September 1, 2009 or as soon thereafter as administratively feasible following approval by the Department. This increase will apply to new business and inforce policies.

The proposed rates, as well as the actuarial memorandum, are attached for your review and approval.

We would appreciate your timely attention to this request. In addition to SERFF, I can be reached at (502) 580-1460 or by email at kzippp@humana.com.

Company and Contact

Filing Contact Information

Karen Zipp, Coordinator kzippp@humana.com
 500 West Main Street 502-580-1460 [Phone]
 Louisville, KY 40202 502-508-1460 [FAX]

Filing Company Information

Kanawha Insurance Company CoCode: 65110 State of Domicile: South Carolina
 210 South White Street Group Code: 119 Company Type:
 Lancaster, SC 29721 Group Name: State ID Number:
 (800) 635-4252 ext. [Phone] FEIN Number: 57-0380426

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	11/10/2009	31942128

SERFF Tracking Number: HUMA-126373587 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 44029
 Company Tracking Number: AR-0032009
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002 Dread Disease
 Product Name: Limited Benefit Cancer Policy
 Project Name/Number: LBC 2009 Rate Filings/AR-0032009

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	01/12/2010	01/12/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted

Pending	Rosalind Minor	11/13/2009	11/13/2009			
Industry Response						

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection Letter of 11/13/09	Note To Filer	Rosalind Minor	12/29/2009	12/29/2009

SERFF Tracking Number: HUMA-126373587 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 44029
 Company Tracking Number: AR-0032009
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002 Dread Disease
 Product Name: Limited Benefit Cancer Policy
 Project Name/Number: LBC 2009 Rate Filings/AR-0032009

Disposition

Disposition Date: 01/12/2010

Implementation Date:

Status: Disapproved

Comment:

In my Note to Filer on 12/29/10, I explained that we had not received a response to our Objection Letter and if a response was not received by 1/11/10, the filing will be disapproved.

Since we have not received a response, I am disapproving the filing effective on this date.

Thank you for your understanding.

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	%	%	\$		\$	%	%

SERFF Tracking Number: HUMA-126373587 State: Arkansas
Filing Company: Kanawha Insurance Company State Tracking Number: 44029
Company Tracking Number: AR-0032009
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
Limited Benefit
Product Name: Limited Benefit Cancer Policy
Project Name/Number: LBC 2009 Rate Filings/AR-0032009

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/13/2009

Submitted Date 11/13/2009

Respond By Date

Dear Karen Zipp,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department has been working with insurance companies on the rate increases which are being submitted to our Department.

With respect to rate increases for cancer/specified disease policies, the majority of the companies have been filing rate increases in excess of 15%. Our Department is requesting that the companies consider no more than a 15% increase due to the impact that an increase would have on the insureds during this difficult economic time.

If you accept the 15%, please provide a revised actuarial memorandum along with the revised rates.

Thank you for your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: HUMA-126373587 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 44029
 Company Tracking Number: AR-0032009
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002 Dread Disease
 Product Name: Limited Benefit Cancer Policy
 Project Name/Number: LBC 2009 Rate Filings/AR-0032009

Rate Information

Rate data applies to filing.

Filing Method: Electronic
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	%	%				%	%