

SERFF Tracking Number: AFDL-126825252 State: Arkansas
 Filing Company: American Public Life Insurance Company State Tracking Number: 46854
 Company Tracking Number: APL UNLIMITED CANCER RATE INCREASE
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: APL Unlimited Cancer Rate Increase
 Project Name/Number: APL Unlimited Cancer Rate Increase/APL Unlimited Cancer Rate Increase

Filing at a Glance

Company: American Public Life Insurance Company

Product Name: APL Unlimited Cancer Rate Increase SERFF Tr Num: AFDL-126825252 State: Arkansas

TOI: H071 Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved-Closed State Tr Num: 46854

Sub-TOI: H071.002A Dread Disease - Cancer Only Co Tr Num: APL UNLIMITED CANCER RATE INCREASE State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor

Authors: Shari Vick, Melissa Mahanes, Ashlie Snyder, Tonya Bittle

Disposition Date: 10/29/2010

Date Submitted: 09/21/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name: APL Unlimited Cancer Rate Increase
 Project Number: APL Unlimited Cancer Rate Increase
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 35%
 Filing Status Changed: 10/29/2010

Status of Filing in Domicile: Pending
 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: 10/29/2010
 Created By: Tonya Bittle
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tonya Bittle

Filing Description:

American Fidelity Assurance Company is filing the above listed rate increase for approval with your Department on behalf of American Public Life Insurance Company. A letter of authorization is enclosed.

Enclosed for submission is information concerning an increase in premium rates for the Unlimited Cancer policies listed

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in the Actuarial Memorandum. These policies have been previously approved by your Department.

The policies to which this filing applies are guaranteed renewable.

The rate increase was filed in our domiciliary state on 9/16/10. A list of old and new rates and the actuarial memorandum are attached to this filing. The effective date of this proposed increase will be no sooner than January 1, 2011, or the next plan date for those individuals under a Section 125 plan.

I hereby certify that to the best of my knowledge the rates submitted herewith is in compliance in all respects with the provisions of the insurance laws, rules and regulations of your state and such rates contain no provisions previously disapproved by the Department.

Thank you for your assistance with this matter. If you have any questions, please feel free to call me at 1-800-654-8489, extension 7782. My email address is shari.vick@af-group.com.

Company and Contact

Filing Contact Information

Shari Vick, Compliance Analyst II shari.vick@af-group.com
2000 Classen Blvd 800-654-8489 [Phone] 7782 [Ext]
Oklahoma City, OK 73106 405-523-5793 [FAX]

Filing Company Information

American Public Life Insurance Company CoCode: 60801 State of Domicile: Oklahoma
2305 Lakeland Drive Group Code: 330 Company Type: LAH
Flowood, MS 39232 Group Name: State ID Number:
(601) 936-2157 ext. [Phone] FEIN Number: 64-0349942

Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Public Life Insurance Company	\$50.00	09/21/2010	39707625

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/29/2010	10/29/2010

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	10/05/2010	10/05/2010	Tonya Bittle	10/27/2010	10/27/2010

SERFF Tracking Number: AFDL-126825252 *State:* Arkansas
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Disposition

Disposition Date: 10/29/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 15% level rate increase on your 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.

SERFF Tracking Number: *AFDL-126825252* *State:* *Arkansas*
Filing Company: *American Public Life Insurance Company* *State Tracking Number:* *46854*
Company Tracking Number: *APL UNLIMITED CANCER RATE INCREASE*
TOI: *H071 Individual Health - Specified Disease - Limited Benefit* *Sub-TOI:* *H071.002A Dread Disease - Cancer Only*
Product Name: *APL Unlimited Cancer Rate Increase*
Project Name/Number: *APL Unlimited Cancer Rate Increase/APL Unlimited Cancer Rate Increase*

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	Third-Party Authorization (APL)	Approved-Closed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/05/2010

Submitted Date 10/05/2010

Respond By Date

Dear Shari Vick,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

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

The majority of the companies have been filing rate increases in excess of 15% on specified disease and other limited policies. Our Department is limiting our approval to no more than 15% due to substantial increases in past years and/or the impact that another increase would have on the insureds during this difficult economic time.

Please submit a revised actuarial memorandum and rates reflecting the 15%.

Thank you for your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/27/2010
Submitted Date 10/27/2010

Dear Rosalind Minor,

Comments:

Response 1

Comments: We are in acceptance of the proposed 15% increase of your 10/05/10 objection. The revised actuarial form has been attached under the Supporting Documentation tab.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

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Please submit a revised actuarial memorandum and rates reflecting the 15%.

Thank you for your understanding and cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Third-Party Authorization (APL)	Approved-Closed	Date: 10/29/2010
Comments:		
Attachment: Authorization10.pdf		



American Public Life Insurance Company

A member of the American Fidelity Group.

February 2, 2010

NAIC Number: 60801
FEIN Number: 64-0349942

To Whom It May Concern:

American Fidelity Assurance Company, located at 2000 N. Classen Boulevard, Oklahoma City, Oklahoma, 73125, is hereby authorized to submit forms for approval to the Department of Insurance on behalf of American Public Life Insurance Company. Changes to the forms, as may be necessary to gain approval, are included in this authorization.

Sincerely,

Alex M. Bagby, ASA, MAAA
Vice President & Chief Risk Officer