

SERFF Tracking Number: CRUM-126497326 State: Arkansas
Filing Company: United States Fire Insurance Company State Tracking Number: 44895
Company Tracking Number:
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.004 Short Term
Product Name: AR-2010 Rates-STM-USF
Project Name/Number: /

Filing at a Glance

Company: United States Fire Insurance Company

Product Name: AR-2010 Rates-STM-USF

SERFF Tr Num: CRUM-126497326 State: Arkansas

TOI: H16I Individual Health - Major Medical

SERFF Status: Closed-Approved-
Closed State Tr Num: 44895

Sub-TOI: H16I.004 Short Term

Co Tr Num:

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor

Authors: Vera Harwell, Debbie

Disposition Date: 02/17/2010

Deluccia, Howard DeBare, George

French

Date Submitted: 02/16/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: 03/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/17/2010

Explanation for Other Group Market Type:

State Status Changed: 02/17/2010

Deemer Date:

Created By: Vera Harwell

Submitted By: Debbie Deluccia

Corresponding Filing Tracking Number:

Filing Description:

February 11, 2010

Commissioner Jay Bradford

Arkansas Insurance Department

1200 West 3rd Street

Little Rock, Arkansas 72201

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Product Name: AR-2010 Rates-STM-USF
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Re: United States Fire Insurance Company NAIC # 21113 FEIN # 13-5459190
New Business Rate Filing
Policy Form: AH27286-AR

Dear Commissioner Bradford:

The above referenced short-term medical policy form was approved by your Department on July 13, 2007.

A subsequent new business rate increase was approved on December 14, 2007.

Enclosed please find our filing of a premium rate increase for March 1, 2010 that replaces the current Exhibit B with the revised Exhibit B reflecting new rates.

There is a 14% average rate increase across all bands.

All other elements of the approved actuarial memorandum remain unchanged.

These rates do not impact any existing policyholders.

Should you require any further information, or have any questions, please contact the undersigned.

Sincerely,

Rebecca R. Booth
Senior Compliance Analyst
Fairmont Specialty, a part of Crum & Forster Group
rbooth@fairmontspecialty.com
732-676-9831

Company and Contact

Filing Contact Information

SERFF Tracking Number: CRUM-126497326 State: Arkansas
 Filing Company: United States Fire Insurance Company State Tracking Number: 44895
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 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.004 Short Term
 Product Name: AR-2010 Rates-STM-USF
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Vera Harwell, Compliance Manager vharwell@fairmontspecialty.com
 5 Christopher Way 732-918-6713 [Phone]
 Eatontown, NJ 07724 732-918-4755 [FAX]

Filing Company Information

United States Fire Insurance Company	CoCode: 21113	State of Domicile: Delaware
305 MADISON AVENUE	Group Code: 158	Company Type:
MORRISTOWN, NJ 07962	Group Name:	State ID Number:
(973) 490-6476 ext. [Phone]	FEIN Number: 13-5459190	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United States Fire Insurance Company	\$50.00	02/16/2010	34234639

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/17/2010	02/17/2010

SERFF Tracking Number: CRUM-126497326 State: Arkansas
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Company Tracking Number:
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.004 Short Term
Product Name: AR-2010 Rates-STM-USF
Project Name/Number: /

Disposition

Disposition Date: 02/17/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *CRUM-126497326* *State:* *Arkansas*
Filing Company: *United States Fire Insurance Company* *State Tracking Number:* *44895*
Company Tracking Number:
TOI: *H161 Individual Health - Major Medical* *Sub-TOI:* *H161.004 Short Term*
Product Name: *AR-2010 Rates-STM-USF*
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Rate	Revised Rates	Approved-Closed	Yes

SERFF Tracking Number: CRUM-126497326 State: Arkansas
 Filing Company: United States Fire Insurance Company State Tracking Number: 44895
 Company Tracking Number:
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.004 Short Term
 Product Name: AR-2010 Rates-STM-USF
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 02/17/2010	Revised Rates		Revised	Previous State Filing Number: Percent Rate Change Request:	CRUM- Rates-IND.pdf 1253798 70 14.000

Appendix B

United States Fire Insurance Company Short Term Medical Program Monthly Rates, monthly payment option Policy Form # AHI-27286 Effective 3/1/2010

80% of \$5,000

Age	1 - 6 Months of Coverage				Age	7 - 12 Months of Coverage			
	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible		\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
Male					Male				
< 25	\$ 76.19	\$ 59.06	\$ 47.14	\$ 41.49	< 25	\$ 102.86	\$ 79.73	\$ 63.64	\$ 56.01
25 - 29	\$ 70.00	\$ 54.27	\$ 43.31	\$ 38.12	25 - 29	\$ 94.50	\$ 73.26	\$ 58.47	\$ 51.46
30 - 34	\$ 76.51	\$ 58.79	\$ 45.90	\$ 40.40	30 - 34	\$ 103.29	\$ 79.37	\$ 61.97	\$ 54.53
35 - 39	\$ 102.95	\$ 76.78	\$ 59.95	\$ 52.76	35 - 39	\$ 138.98	\$ 103.65	\$ 80.93	\$ 71.22
40 - 44	\$ 118.58	\$ 89.65	\$ 74.54	\$ 65.59	40 - 44	\$ 160.08	\$ 121.02	\$ 100.62	\$ 88.55
45 - 49	\$ 164.04	\$ 123.88	\$ 101.35	\$ 89.19	45 - 49	\$ 221.46	\$ 167.23	\$ 136.82	\$ 120.40
50 - 54	\$ 233.28	\$ 175.97	\$ 141.81	\$ 124.79	50 - 54	\$ 314.92	\$ 237.56	\$ 191.44	\$ 168.47
55 - 59	\$ 306.74	\$ 232.77	\$ 184.04	\$ 161.96	55 - 59	\$ 414.10	\$ 314.24	\$ 248.46	\$ 218.64
60 - 64	\$ 466.33	\$ 360.56	\$ 286.46	\$ 252.09	60 - 64	\$ 629.55	\$ 486.75	\$ 386.72	\$ 340.32
Female					Female				
< 25	\$ 72.19	\$ 55.96	\$ 44.67	\$ 39.31	< 25	\$ 97.46	\$ 75.55	\$ 60.30	\$ 53.07
25 - 29	\$ 79.73	\$ 61.81	\$ 49.34	\$ 43.41	25 - 29	\$ 107.64	\$ 83.44	\$ 66.60	\$ 58.61
30 - 34	\$ 90.64	\$ 69.65	\$ 54.38	\$ 47.86	30 - 34	\$ 122.36	\$ 94.02	\$ 73.42	\$ 64.61
35 - 39	\$ 108.89	\$ 81.21	\$ 63.41	\$ 55.80	35 - 39	\$ 147.01	\$ 109.64	\$ 85.61	\$ 75.34
40 - 44	\$ 123.41	\$ 93.30	\$ 77.57	\$ 68.26	40 - 44	\$ 166.61	\$ 125.95	\$ 104.72	\$ 92.16
45 - 49	\$ 164.99	\$ 124.59	\$ 101.93	\$ 89.70	45 - 49	\$ 222.73	\$ 168.20	\$ 137.61	\$ 121.09
50 - 54	\$ 216.77	\$ 163.52	\$ 131.77	\$ 115.96	50 - 54	\$ 292.63	\$ 220.75	\$ 177.89	\$ 156.54
55 - 59	\$ 264.68	\$ 200.86	\$ 158.81	\$ 139.75	55 - 59	\$ 357.32	\$ 271.16	\$ 214.39	\$ 188.67
60 - 64	\$ 320.83	\$ 248.06	\$ 197.08	\$ 173.43	60 - 64	\$ 433.12	\$ 334.88	\$ 266.06	\$ 234.13
Each Child	\$ 52.71	\$ 40.50	\$ 31.63	\$ 27.83	Each Child	\$ 71.16	\$ 54.68	\$ 42.70	\$ 37.57

50% of \$5,000

Age	1 - 6 Months of Coverage				Age	7 - 12 Months of Coverage			
	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible		\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
Male					Male				
< 25	\$ 57.14	\$ 44.30	\$ 35.36	\$ 31.11	< 25	\$ 77.14	\$ 59.80	\$ 47.73	\$ 42.00
25 - 29	\$ 52.50	\$ 40.70	\$ 32.49	\$ 28.59	25 - 29	\$ 70.88	\$ 54.94	\$ 43.86	\$ 38.59
30 - 34	\$ 57.38	\$ 44.09	\$ 34.43	\$ 30.30	30 - 34	\$ 77.46	\$ 59.52	\$ 46.48	\$ 40.90
35 - 39	\$ 77.21	\$ 57.58	\$ 44.96	\$ 39.57	35 - 39	\$ 104.23	\$ 77.74	\$ 60.70	\$ 53.42
40 - 44	\$ 88.94	\$ 67.24	\$ 55.90	\$ 49.19	40 - 44	\$ 120.06	\$ 90.77	\$ 75.47	\$ 66.41
45 - 49	\$ 123.03	\$ 92.91	\$ 76.01	\$ 66.89	45 - 49	\$ 166.09	\$ 125.42	\$ 102.61	\$ 90.30
50 - 54	\$ 174.96	\$ 131.98	\$ 106.36	\$ 93.59	50 - 54	\$ 236.19	\$ 178.17	\$ 143.58	\$ 126.35
55 - 59	\$ 230.05	\$ 174.58	\$ 138.03	\$ 121.47	55 - 59	\$ 310.57	\$ 235.68	\$ 186.34	\$ 163.98
60 - 64	\$ 349.75	\$ 270.42	\$ 214.85	\$ 189.06	60 - 64	\$ 472.16	\$ 365.07	\$ 290.04	\$ 255.24
Female					Female				
< 25	\$ 54.15	\$ 41.97	\$ 33.50	\$ 29.48	< 25	\$ 73.10	\$ 56.66	\$ 45.23	\$ 39.80
25 - 29	\$ 59.80	\$ 46.36	\$ 37.00	\$ 32.56	25 - 29	\$ 80.73	\$ 62.58	\$ 49.95	\$ 43.96
30 - 34	\$ 67.98	\$ 52.24	\$ 40.79	\$ 35.89	30 - 34	\$ 91.77	\$ 70.52	\$ 55.06	\$ 48.46
35 - 39	\$ 81.67	\$ 60.91	\$ 47.56	\$ 41.85	35 - 39	\$ 110.25	\$ 82.23	\$ 64.21	\$ 56.50
40 - 44	\$ 92.56	\$ 69.97	\$ 58.18	\$ 51.20	40 - 44	\$ 124.96	\$ 94.47	\$ 78.54	\$ 69.12
45 - 49	\$ 123.74	\$ 93.44	\$ 76.45	\$ 67.27	45 - 49	\$ 167.05	\$ 126.15	\$ 103.21	\$ 90.82
50 - 54	\$ 162.57	\$ 122.64	\$ 98.83	\$ 86.97	50 - 54	\$ 219.48	\$ 165.56	\$ 133.42	\$ 117.41
55 - 59	\$ 198.51	\$ 150.64	\$ 119.11	\$ 104.82	55 - 59	\$ 267.99	\$ 203.37	\$ 160.80	\$ 141.50
60 - 64	\$ 240.62	\$ 186.04	\$ 147.81	\$ 130.07	60 - 64	\$ 324.84	\$ 251.16	\$ 199.54	\$ 175.60
Each Child	\$ 39.53	\$ 30.38	\$ 23.72	\$ 20.87	Each Child	\$ 53.37	\$ 41.01	\$ 32.02	\$ 28.18

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved-Closed	02/17/2010
Comments:			
Attachment:			
Ar Ltr 2-9-10.pdf			



February 11, 2010

Filed Via SERFF

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201

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New Business Rate Filing
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Enclosed please find our filing of a premium rate increase for March 1, 2010 that replaces the current Exhibit B with the revised Exhibit B reflecting new rates.

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These rates do not impact any existing policyholders.

Should you require any further information, or have any questions, please contact the undersigned.

Sincerely,

Rebecca R. Booth
Senior Compliance Analyst
Fairmont Specialty, a part of Crum & Forster Group
rbooth@fairmontspecialty.com
732-676-9831

Enc.

