

SERFF Tracking Number: UNUM-126463500 State: Arkansas  
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44719  
 Company Tracking Number: 2010 CANCER SECURITY  
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only  
 Product Name: 2010 Cancer Security Rate Increase  
 Project Name/Number: 2010 Cancer Security Rate Increase/CANMOD

## Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: 2010 Cancer Security Rate Increase SERFF Tr Num: UNUM-126463500 State: Arkansas

TOI: H071 Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 44719

Sub-TOI: H071.002A Dread Disease - Cancer Only Co Tr Num: 2010 CANCER SECURITY State Status: Waiting Industry Response

Filing Type: Rate Reviewer(s): Rosalind Minor Disposition Date: 02/12/2010

Authors: Cathy Brooks, Donna Mazloom, Angela Parker, Lauren Sease, Annette Smith, Tyra Marshall, Jessica Reece

Date Submitted: 02/01/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2010 Cancer Security Rate Increase

Project Number: CANMOD

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Prior domiciliary approval is not required.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/12/2010

Explanation for Other Group Market Type:

State Status Changed: 02/03/2010

Deemer Date:

Created By: Lauren Sease

Submitted By: Tyra Marshall

Corresponding Filing Tracking Number:

Filing Description:

Cancer Security Rate Increase

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## Company and Contact

### Filing Contact Information

Annette Smith, Contrat Analyst                      absmith@unum.com  
 1200 Colonial Life Boulevard                      803-213-7272 [Phone]  
 PO Box 1365  
 Columbia, SC 29202

### Filing Company Information

Colonial Life & Accident Insurance Company	CoCode: 62049	State of Domicile: South Carolina
1200 Colonial Life Boulevard	Group Code: 565	Company Type:
Post Office Box 1365	Group Name:	State ID Number:
Columbia, SC 29202	FEIN Number: 57-0144607	
(803) 798-7000 ext. [Phone]		

## Filing Fees

Fee Required?                      Yes  
 Fee Amount:                      \$50.00  
 Retaliatory?                      No  
 Fee Explanation:                      Rates- \$50.00 for each form  
 Per Company:                      No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$50.00	02/01/2010	33905724

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/12/2010	02/12/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	02/03/2010	02/03/2010	Annette Smith	02/11/2010	02/11/2010

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## Disposition

Disposition Date: 02/12/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 30% 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):
Colonial Life & Accident Insurance Company	30.000%	30.000%	\$142,838	1,272	\$476,128	%	%

*SERFF Tracking Number:* UNUM-126463500      *State:* Arkansas  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	Submission Letter	Approved-Closed	Yes
<b>Supporting Document</b>	Additional Actuarial Information	Approved-Closed	No

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 02/03/2010  
Submitted Date 02/03/2010

Respond By Date

Dear Annette Smith,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Before final review is given to your request, please provide us with the actual calendar year experience for Arkansas on an earned premium and incurred claim basis.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 02/11/2010  
Submitted Date 02/11/2010

Dear Rosalind Minor,

### Comments:

Attached are additional Actuarial information in response to your 2/3/10 Objection Letter.

### Response 1

Comments: Please see the additional Actuarial information in response to your 2/3/10 Objection Letter.

### Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

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**Comment:**

Before final review is given to your request, please provide us with the actual calendar year experience for Arkansas on an earned premium and incurred claim basis.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Additional Actuarial Information

**Comment:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks for your review and approval

Sincerely,

Angela Parker, Annette Smith, Cathy Brooks, Donna Mazloom, Jessica Reece, Lauren Sease, Tyra Marshall

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**Rate Information**

Rate data applies to filing.

**Filing Method:**

**Rate Change Type:** Increase

**Overall Percentage of Last Rate Revision:** %

**Effective Date of Last Rate Revision:** 12/22/2000

**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):
Colonial Life & Accident Insurance Company	30.000%	30.000%	\$142,838	1,272	\$476,128	%	%

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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Submission Letter	Approved-Closed	<b>Date:</b> 02/12/2010
<b>Comments:</b>		
<b>Attachment:</b>		
Cancer Security submission letter-AR.pdf		

**Colonial Life & Accident  
Insurance Company**

1200 Colonial Life Boulevard  
Columbia, SC 29210  
803.798.7000  
coloniallife.com

February 1, 2010

Jay Bradford  
State Insurance Commissioner  
Arkansas Insurance Department  
1200 West 3rd Street  
Little Rock, Arkansas 72201-1904

RE: NAIC#/Group: 62049 / 0565  
Insurer: Colonial Life & Accident Insurance Company  
Filing Type: Rate Increase  
Form(s): Form CANMOD-AR and Form CANB-AR

Dear Commissioner Bradford:

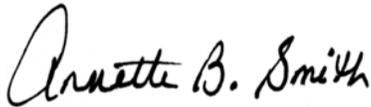
Enclosed for your review and approval are revised rates for the above captioned policy forms reflecting a rate increase of 30%. These individual cancer policy forms and R-SPECDIS-AR, R-DDC-AR, R-CANCOMBO-AR, R-RADCHEM, R-INDX, and RPROGPAY riders were approved by your department on 12/22/2000.

Upon approval of the revised rates, each policyholder will receive notice at least 31 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by EFT.

If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 6676. My email address is [absmith@coloniallife.com](mailto:absmith@coloniallife.com). The fax number is (803) 750-7341.

Sincerely,



Annette B. Smith  
Sr. Compliance Contract Consultant