

SERFF Tracking Number: CEUL-126427449 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 44450  
Company Tracking Number: AR\_LTC\_2009  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other  
Product Name: Long Term Care  
Project Name/Number: Long Term Care/

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: Long Term Care SERFF Tr Num: CEUL-126427449 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Approved State Tr Num: 44450  
Sub-TOI: LTC03I.003 Other Co Tr Num: AR\_LTC\_2009 State Status: Closed  
Filing Type: Rate Reviewer(s): Harris Shearer  
Author: Velvet Giron Disposition Date: 03/03/2010  
Date Submitted: 12/22/2009 Disposition Status: Approved  
Implementation Date Requested: 04/01/2010 Implementation Date:

State Filing Description:

## General Information

Project Name: Long Term Care Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: 10% Group Market Type:  
Filing Status Changed: 03/03/2010 Explanation for Other Group Market Type:  
State Status Changed: 03/03/2010  
Deemer Date: Created By: Velvet Giron  
Submitted By: Velvet Giron Corresponding Filing Tracking Number:  
Filing Description:  
NAIC # 61883 Central United Life Insurance  
Formerly Life Insurance Company of Georgia  
Rate Increase: Long Term Care Policies  
Form Numbers: 0430

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience. These policies were written by Life Insurance Company of Georgia. The block of business was purchased by Central United Life Insurance Company in 2005.

The Company is requesting a 10% rate increase. The increase will be applied uniformly to all policyholders within the

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 state.

## Company and Contact

### Filing Contact Information

Velvet Giron, Statistician Technician I vgiron@manhattanlife.com  
 Wortham Tower 713-529-0045 [Phone] 5109 [Ext]  
 2727 Allen Parkway 713-529-9425 [FAX]  
 Suite 500  
 Houston, TX 99019-2100

### Filing Company Information

Central United Life Insurance Company CoCode: 61883 State of Domicile: Arkansas  
 Wortham Tower Group Code: Company Type:  
 2727 Allen Parkway Group Name: State ID Number:  
 Suite 500 FEIN Number: 42-0884060  
 Houston, TX 77019-2100  
 (713) 529-0045 ext. [Phone]

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	12/22/2009	33001745

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Harris Shearer	03/03/2010	03/03/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Request Update	Note To Reviewer	Velvet Giron	02/17/2010	02/17/2010

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## Disposition

Disposition Date: 03/03/2010

Implementation Date:

Status: Approved

Comment:

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):
Central United Life Insurance Company	10.000%	10.000%	\$86	1	\$859	10.000%	10.000%

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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		No
<b>Rate</b>	Exhibit B - Rates		Yes

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**Note To Reviewer**

**Created By:**

Velvet Giron on 02/17/2010 01:51 PM

**Last Edited By:**

Harris Shearer

**Submitted On:**

03/03/2010 11:07 AM

**Subject:**

Status Request Update

**Comments:**

Dear Harris Shearer:

Kindly let us know the status of this rate filing.

Sincerely,

Velvet Giron

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 10.000%  
**Effective Date of Last Rate Revision:** 03/01/2009  
**Filing Method of Last Filing:** SERFF

**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):
Central United Life Insurance Company	10.000%	10.000%	\$86	1	\$859	10.000%	10.000%

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Exhibit B - Rates	0430	New		AR_Exhibit B - Rates.pdf

## Exhibit B - Current and Proposed Premiums

### Pool Group: LOG Long Term Care

as of 09/30/09

Block	Forms	State	Policy	Annu Prem	Inc. %	Proposed Prem
120	0430	AR	K018455000	859	10%	945
	<b>State</b>	<b>AR</b>	<b>1</b>	<b>859</b>	<b>10%</b>	<b>945</b>
	<b>Avg. Prem</b>			<b>859</b>		<b>945</b>
	<b>United States</b>		<b>239</b>	<b>307,443</b>	<b>10%</b>	<b>338,187</b>
	<b>Avg. Prem</b>			<b>1,286</b>		<b>1,415</b>