

SERFF Tracking Number: MMTA-126552701 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 45289
 Company Tracking Number: 130HUM06GCAR
 TOI: H06 Health - Conversion Sub-TOI: H06.000 Health - Conversion
 Product Name: Group Conversion
 Project Name/Number: Group Conversion Rate Filings/130HUM06GCAR

Filing at a Glance

Company: Kanawha Insurance Company

Product Name: Group Conversion

TOI: H06 Health - Conversion

Sub-TOI: H06.000 Health - Conversion

Filing Type: Rate

SERFF Tr Num: MMTA-126552701 State: Arkansas

SERFF Status: Closed-Approved-
 Closed State Tr Num: 45289

Co Tr Num: 130HUM06GCAR

State Status: Approved-Closed

Authors: Darrell Spell, Joshua
 Weber, Jennifer O'Brien, Matthew
 Epps, Alex Cires

Reviewer(s): Rosalind Minor

Disposition Date: 04/02/2010

Date Submitted: 03/29/2010

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Group Conversion Rate Filings

Project Number: 130HUM06GCAR

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 15%

Filing Status Changed: 04/02/2010

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: 04/02/2010

Created By: Matthew Epps

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Matthew Epps

Filing Description:

RE: Schedule of Rates for Kanawha Benefit Services, Inc.
 (as administrator for Metropolitan Insurance Company)

Forms: FAH - 63-84, FAH - 62-84, FAH - 10-54, FAH - 5-54, FAH - 5-61, FAH - 10-61, FAH - 9-61, 9X-61, FAH - 14-61,
 FAH - 36-61, FAH - 35-61, FAH - MammoRdr, FAH - 48-76, FAH - 56-78, FAH - 58-80NY, FAH - 59-80, FAH - 64-82,
 FAH - 61-82, FAH - 5-81, FAH - 5-83, FAH - 65-82, FAH - 64-84, FAH - 5-83A, FAH - 58-80, FAH - 60-82, FAH - 64-86,
 FAH - 63-86, FAH - 62-86, FAH - 66-86, FAH - 73-94

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Dear Sir or Madam:

The purpose of this rate filing is to request a rate revision and demonstrate that the anticipated loss ratio of this product based upon the revised rates meets the minimum requirement for your state. Milliman, Inc. (Milliman) has been engaged by Humana, Inc. (Humana) for the purpose of preparing and submitting this filing for business written by Metropolitan Life Insurance Company (Met Life). Although this business is written by Met Life, it is 100% reinsured by Kanawha Insurance Company (Kanawha). Kanawha Benefit Services, Inc. is the acting administrator and under a written and signed agreement, has the authority and responsibility of managing the business, including seeking necessary rate increases. Humana has acquired Kanawha and engaged Milliman as mentioned above. Please see attached authorization letter.

The state of domicile for Met Life is New York. The state of domicile for Kanawha is South Carolina.

Based on our experience, a 50% increase has become necessary for this block of business. However, in SERFF filing MMTA-126272350, your department requested that companies cap rate increase requests on limited products to 15%. Therefore, we are requesting only a 15% increase at this time. Additional rate increases may be requested in the future. The earned-incurred loss ratio for the amended rates of the above captioned policies is above 60%.

Please note that these rates are to be effective on or after May 1, 2010 or at the end of the required notification period, whichever is earlier.

As of December 31, 2009, there were approximately 1142 policies in effect nationwide with an estimated average earned premium of \$620.

We trust that this submission is in order and look forward to your prompt review and approval. If you have any questions regarding this filing, please feel free to contact me at (813) 282-9262.

Sincerely,

Darrell D. Spell, F.S.A., M.A.A.A.
Consulting Actuary

Company and Contact

Filing Contact Information

Darrell Spell, Consulting Actuary

darrell.spell@milliman.com

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3000 Bayport Drive 813-282-9262 [Phone]
 Suite 1050 813-282-8276 [FAX]
 Tampa, FL 33607

Filing Company Information

(This filing was made by a third party - millimantampa)

Kanawha Insurance Company CoCode: 65110 State of Domicile: South Carolina
 210 S White Street Group Code: Company Type:
 Lancaster, SC 29720 Group Name: State ID Number:
 (803) 416-5761 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	03/29/2010	35239199

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/02/2010	04/02/2010

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Disposition

Disposition Date: 04/02/2010

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

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	15.000%	15.000%	\$1,567	15	\$10,449	%	%

SERFF Tracking Number: *MMTA-126552701* *State:* *Arkansas*
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Actuarial Memorandum	Approved-Closed	No
Supporting Document	Projection Exhibit	Approved-Closed	No
Supporting Document	Authorization Letter	Approved-Closed	Yes
Rate	HUM06.RatePages.AR.pdf	Approved-Closed	No

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
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	15.000%	15.000%	\$1,567	15	\$10,449	%	%

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Authorization Letter	Approved-Closed	Date: 04/02/2010
Comments: Please see attached.		
Attachment: Autho001.PDF		



June 12, 2009

Dear State Regulator:

We hereby authorize:

Milliman, Inc.
Consultants and Actuaries
3000 Bayport Drive, Suite 880
Tampa, Florida 33609

to represent Kanawha Healthcare Solutions, Inc., a subsidiary of Humana, and to act as Administrator in handling rate filings on behalf of Metropolitan Life Insurance Company. This authorization is valid for rate filings of Metropolitan Life Insurance Company's hospital, surgical, and/or medical policy forms, and/or related forms.

Sincerely,

A handwritten signature in black ink, appearing to read "Russell D. Willard", with a large, stylized flourish at the end.

Russell D. Willard, ASA, MAAA
Actuarial Director
Humana, Inc.
(502) 580-2045