

SERFF Tracking Number: UTAC-126664017 State: Arkansas
Filing Company: United Teacher Associates Insurance Company State Tracking Number: 45913
Company Tracking Number: UTA CANCER 2010
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
Product Name: UTA Cancer 2010
Project Name/Number: UTA Cancer 2010/UTA Cancer 2010

Filing at a Glance

Company: United Teacher Associates Insurance Company

Product Name: UTA Cancer 2010 SERFF Tr Num: UTAC-126664017 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 45913

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: UTA CANCER 2010 State Status: Approved-Closed

Filing Type: Rate

Author: Trevor Walsh

Date Submitted: 06/09/2010

Reviewer(s): Rosalind Minor

Disposition Date: 07/13/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 08/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name: UTA Cancer 2010

Project Number: UTA Cancer 2010

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile: 01/13/2009

Domicile Status Comments: last rate filing approved in domicile (TX) on 1/13/2009; current rate filing pending.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 35%

Filing Status Changed: 07/13/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/13/2010

Deemer Date:

Submitted By: Trevor Walsh

Created By: Trevor Walsh

Corresponding Filing Tracking Number:

Filing Description:

2010 Rate Filing for Cancer plans CA-850101, et al. This is a closed block of business.

Company and Contact

Filing Contact Information

SERFF Tracking Number: UTAC-126664017 State: Arkansas
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 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: UTA Cancer 2010
 Project Name/Number: UTA Cancer 2010/UTA Cancer 2010

Trevor Walsh, Actuarial Analyst twalsh3@gafri.com
 11200 Lakeline Boulevard #100 512-807-4872 [Phone]
 Austin, TX 78717

Filing Company Information

United Teacher Associates Insurance Company CoCode: 63479 State of Domicile: Texas
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
 Company
 P.O. Box 26580 Group Name: State ID Number:
 Austin, TX 78755-0580 FEIN Number: 58-0869673
 (800) 880-8824 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Teacher Associates Insurance Company	\$50.00	06/09/2010	37116158

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/13/2010	07/13/2010

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	07/09/2010	07/09/2010	Trevor Walsh	07/09/2010	07/12/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Current & Proposed Rates	Trevor Walsh	07/09/2010	07/13/2010
Supporting Document	Health - Actuarial Justification	Trevor Walsh	07/13/2010	07/13/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
New Exhibit 1	Note To Filer	Rosalind Minor	07/13/2010	07/13/2010

SERFF Tracking Number: UTAC-126664017 State: Arkansas
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Disposition

Disposition Date: 07/13/2010

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):
United Teacher Associates Insurance Company	15.000%	15.000%	\$144	5	\$962	15.000%	15.000%

SERFF Tracking Number: UTAC-126664017 State: Arkansas
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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	Health - Actuarial Justification	Replaced	No
Rate (revised)	Current & Proposed Rates	Approved-Closed	Yes
Rate	Current & Proposed Rates	Replaced	Yes

SERFF Tracking Number: UTAC-126664017 State: Arkansas
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/09/2010
Submitted Date 07/09/2010

Respond By Date

Dear Trevor Walsh,

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 policies and other Limited Benefit Policies. Our Department is requesting that the companies consider no more than a 15% increase due to increases in past years and/or the impact that another increase would have on the insureds during this difficult economic time.

If you wish to accept the 15%, please provide a revised actuarial memo along with the revised rates.

We appreciate you understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Project Name/Number: UTA Cancer 2010/UTA Cancer 2010

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/09/2010
Submitted Date 07/12/2010

Dear Rosalind Minor,

Comments:

Response 1

Comments: Please find the revised rate charts and Act Memo in acceptance of the compromise 15% increase.

Related Objection 1

Applies To:

- 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 policies and other Limited Benefit Policies. Our Department is requesting that the companies consider no more than a 15% increase due to increases in past years and/or the impact that another increase would have on the insureds during this difficult economic time.

If you wish to accept the 15%, please provide a revised actuarial memo along with the revised rates.

We appreciate your understanding and cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment: Please find the revised Act Memo attached below, as requested in your objection.

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No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Trevor Walsh

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Amendment Letter

Submitted Date: 07/13/2010

Comments:

Revised Exhibit 1 is now attached; showing 15% request. I apologize for not updating this in the response to your objection. Let me know if there is anything else you need. Thanks!

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Current & Proposed Rates	CA-850101, et al.	Revised	Previous State Filing Number: 41333 Percent Rate Change Request: 15	Exhibit 4 - Current & Proposed (15%) Rates.pdf Exhibit 4 - Current & Proposed (15%) Rates.pdf

Supporting Document Schedule Item Changes:

Satisfied -Name: Health - Actuarial Justification

Comment: Please find the revised Exhibit (showing 15% instead of original 35%) attached below.

- Cover Letter.pdf
- Exhibit 2 - Description of Benefits.pdf
- Exhibit 3 - UTA CANCER PROJECTIONS THROUGH 1Q2010.pdf
- Exhibit 5 - Rate History.pdf
- Actuarial Memorandum UTA Cancer - Arkansas 15%.pdf
- Exhibit 1 - Before and After @ 15%.pdf

SERFF Tracking Number: UTAC-126664017 *State:* Arkansas
Filing Company: United Teacher Associates Insurance Company *State Tracking Number:* 45913
Company Tracking Number: UTA CANCER 2010
TOI: H071 Individual Health - Specified Disease - Limited Benefit *Sub-TOI:* H071.002A Dread Disease - Cancer Only
Product Name: UTA Cancer 2010
Project Name/Number: UTA Cancer 2010/UTA Cancer 2010

Note To Filer

Created By:

Rosalind Minor on 07/13/2010 09:29 AM

Last Edited By:

Rosalind Minor

Submitted On:

07/13/2010 10:22 AM

Subject:

New Exhibit 1

Comments:

Your attachment for Exhibit reflects the 35% proposed increase instead of the 15%.

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Post Submission Update Request Processed On 07/12/2010

Status: Allowed
Created By: Trevor Walsh
Processed By: Rosalind Minor
Comments:

Company Rate Information:

Company Name:United Teacher Associates Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	15.000%	35.000%
Overall % Rate Impact	15.000%	35.000%
Written Premium Change for this Program	\$144	\$337
Maximum %Change (where required)	15.000%	35.000%
Minimum %Change (where required)	15.000%	35.000%

SERFF Tracking Number: UTAC-126664017 State: Arkansas
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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 35.000%
 Effective Date of Last Rate Revision: 04/01/2009
 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):
United Teacher Associates Insurance Company	15.000%	15.000%	\$144	5	\$962	15.000%	15.000%

SERFF Tracking Number: UTAC-126664017 State: Arkansas
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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 07/13/2010	Current & Proposed Rates	CA-850101, et al. Revised	Revised	Previous State Filing Number: Percent Rate Change Request:	41333 15.000 Exhibit 4 - Current & Proposed (15%) Rates.pdf

UNITED TEACHER ASSOCIATES INSURANCE COMPANY

**ARKANSAS
Form CA-850101**

Current Rates Effective 4/1/2009

One Unit:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	Annual	Bank Draft	Annual	Bank Draft
Ages:				
00-35	43.29	3.34	49.79	3.84
36-45	86.61	6.68	99.60	7.69
46-55	173.22	13.37	199.20	15.37
56-64	303.12	23.39	348.59	26.90
65-69	396.94	30.63	456.48	35.22
70-74	447.46	34.53	514.58	39.71
75+	526.84	40.65	605.87	46.75

Two Units:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	Annual	Bank Draft	Annual	Bank Draft
Ages:				
00-35	86.61	6.68	99.60	7.69
36-45	173.22	13.37	199.20	15.37
46-55	346.42	26.73	398.38	30.74
56-64	606.24	46.78	697.18	53.79
65-69	793.88	61.26	912.96	70.44
70-74	894.93	69.05	1,029.17	79.41
75+	1,053.69	81.30	1,211.74	93.50

UNITED TEACHER ASSOCIATES INSURANCE COMPANY

**ARKANSAS
Form CA-870101**

Current Rates Effective 4/1/2009

One Unit:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	Annual	Bank Draft	Annual	Bank Draft
Ages:				
00-35	40.10	3.34	46.11	3.84
36-45	80.19	6.68	92.22	7.68
46-55	160.38	13.36	184.44	15.37
56-64	280.67	23.39	322.76	26.90
65-69	367.54	30.63	422.67	35.22
70-74	414.32	34.52	476.46	39.70
75+	487.82	40.65	561.00	46.75

Two Units:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	Annual	Bank Draft	Annual	Bank Draft
Ages:				
00-35	80.19	6.68	92.22	7.68
36-45	160.38	13.36	184.44	15.37
46-55	320.76	26.73	368.87	30.74
56-64	561.33	46.78	645.53	53.79
65-69	735.08	61.25	845.34	70.44
70-74	828.63	69.05	952.92	79.41
75+	975.65	81.30	1,121.99	93.50

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/07/2010	Rate and Rule	Current & Proposed Rates	07/09/2010	Exhibit 4 - Current & Proposed Rates.pdf (Superseded)

UNITED TEACHER ASSOCIATES INSURANCE COMPANY

**ARKANSAS
Form CA-850101**

Current Rates Effective 4/1/2009

One Unit:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	Annual	Bank Draft	Annual	Bank Draft
Ages:				
00-35	43.29	3.34	58.45	4.51
36-45	86.61	6.68	116.92	9.02
46-55	173.22	13.37	233.84	18.04
56-64	303.12	23.39	409.22	31.58
65-69	396.94	30.63	535.87	41.35
70-74	447.46	34.53	604.08	46.61
75+	526.84	40.65	711.24	54.88

Two Units:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	Annual	Bank Draft	Annual	Bank Draft
Ages:				
00-35	86.61	6.68	116.92	9.02
36-45	173.22	13.37	233.84	18.04
46-55	346.42	26.73	467.66	36.08
56-64	606.24	46.78	818.43	63.15
65-69	793.88	61.26	1,071.74	82.70
70-74	894.93	69.05	1,208.15	93.22
75+	1,053.69	81.30	1,422.48	109.76

UNITED TEACHER ASSOCIATES INSURANCE COMPANY

**ARKANSAS
Form CA-870101**

Current Rates Effective 4/1/2009

One Unit:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	Annual	Bank Draft	Annual	Bank Draft
Ages:				
00-35	40.10	3.34	54.13	4.51
36-45	80.19	6.68	108.26	9.02
46-55	160.38	13.36	216.51	18.04
56-64	280.67	23.39	378.90	31.57
65-69	367.54	30.63	496.18	41.35
70-74	414.32	34.52	559.33	46.61
75+	487.82	40.65	658.56	54.88

Two Units:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	Annual	Bank Draft	Annual	Bank Draft
Ages:				
00-35	80.19	6.68	108.26	9.02
36-45	160.38	13.36	216.51	18.04
46-55	320.76	26.73	433.03	36.08
56-64	561.33	46.78	757.80	63.15
65-69	735.08	61.25	992.35	82.69
70-74	828.63	69.05	1,118.65	93.22
75+	975.65	81.30	1,317.12	109.76