

SERFF Tracking Number: WAKE-126690720 State: Arkansas
Filing Company: Life Insurance Company of Alabama State Tracking Number: 46090
Company Tracking Number: ATLOAUNCANRIAR
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
Product Name: LOA Unl Ca Rate Increase 2010
Project Name/Number: Life Insurance Company of Alabama /ATLOAUNCANRIAR

Filing at a Glance

Company: Life Insurance Company of Alabama

Product Name: LOA Unl Ca Rate Increase 2010 SERFF Tr Num: WAKE-126690720 State: Arkansas

TOI: H071 Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 46090

Sub-TOI: H071.002A Dread Disease - Cancer Only Co Tr Num: ATLOAUNCANRIAR State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor
Disposition Date: 07/13/2010
Authors: Toni Hess, Katlyn Gorman, Austin Taylor, Ben Cohen
Date Submitted: 06/30/2010 Disposition Status: Approved-Closed

Implementation Date Requested: 10/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name: Life Insurance Company of Alabama
Project Number: ATLOAUNCANRIAR
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This filing is pending in the home domicile state of Alabama at this time.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 15%
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
Created By: Austin Taylor
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Austin Taylor

Filing Description:

SUBMISSION

RATE INCREASE FILING

INDIVIDUAL CANCER PLANS WITH UNLIMITED CHEMOTHERAPY BENEFITS

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Correspondence Summary

Dispositions

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

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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):
Life Insurance Company of Alabama	15.000%	15.000%	\$5,817	25	\$38,782	15.000%	15.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Authorization Letter	Approved-Closed	Yes
Rate	Rate Pages	Approved-Closed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 11/01/2009
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):
Life Insurance Company of Alabama	15.000%	15.000%	\$5,817	25	\$38,782	15.000%	15.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 07/13/2010	Rate Pages	CA-AK-1984, HC597-97, HC3991, HIC- 700-388	New		

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Authorization Letter	Approved-Closed	Date: 07/13/2010
Comments:		
Attachment:		
Authorization Letter.pdf		



LIFE INSURANCE COMPANY
of Alabama

HOME OFFICE
P. O. BOX 349
GADSDEN, ALABAMA 35902
Phone: (256) 543-2022

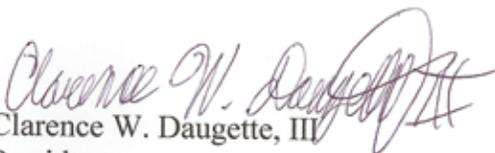
June 29, 2010

Wakely Actuarial Services, Inc.
34125 US Highway 19 North, Suite 310
Palm Harbor, Florida 34684

To Whom It May Concern:

The firm of Wakely Actuarial Services, Inc. is hereby authorized to submit forms, rate filings or other filings requiring actuarial certification for approval to the Department of Insurance on behalf of Life Insurance Company of Alabama. Revisions to the filings, as may be necessary to gain approval, are included in this authorization.

Sincerely,


Clarence W. Daugette, III
President

CWDIII/js