

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
 Company Tracking Number: 2010 POOL MMGR/OR  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
 Product Name: Pool Group MMGR/OR  
 Project Name/Number: /

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: Pool Group MMGR/OR

SERFF Tr Num: CEUL-126771652 State: Arkansas

TOI: H16I Individual Health - Major Medical

SERFF Status: Closed-Approved-  
Closed State Tr Num: 46558

Sub-TOI: H16I.005C Individual - Other

Co Tr Num: 2010 POOL MMGR/OR State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor

Authors: Bin Hu, Elizabeth Tseng, Disposition Date: 09/02/2010

Allie Zhou, Cindy Hu

Date Submitted: 08/20/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

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: 30%

Group Market Type:

Filing Status Changed: 09/02/2010

Explanation for Other Group Market Type:

State Status Changed: 09/02/2010

Deemer Date:

Created By: Bin Hu

Submitted By: Cindy Hu

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

Filing Description:

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.

The Company is requesting a 30% rate increase. The increase will be applied uniformly to all policyholders within the state.

We appreciate the Department's time and consideration in the review of this filing.

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
 Company Tracking Number: 2010 POOL MMGR/OR  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
 Product Name: Pool Group MMGR/OR  
 Project Name/Number: /

## Company and Contact

### Filing Contact Information

Cindy Hu, Rates Supervisor chu@manhattanlife.com  
 Wortham Tower 713-821-6450 [Phone]  
 2727 Allen Parkway 713-529-9425 [FAX]  
 Suite 500  
 Houston, TX 77019-2100

### 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? Yes  
 Fee Explanation: rate=\$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	08/20/2010	38905223

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
 Company Tracking Number: 2010 POOL MMGR/OR  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
 Product Name: Pool Group MMGR/OR  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/02/2010	09/02/2010

### 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	09/01/2010	09/01/2010	Elizabeth Tseng	09/02/2010	09/02/2010

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
 Company Tracking Number: 2010 POOL MMGR/OR  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
 Product Name: Pool Group MMGR/OR  
 Project Name/Number: /

## Disposition

Disposition Date: 09/02/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 10% 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):
Central United Life Insurance Company	10.000%	10.000%	\$531	2	\$5,308	10.000%	10.000%

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
 Company Tracking Number: 2010 POOL MMGR/OR  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
 Product Name: Pool Group MMGR/OR  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Response to Objection 9-01-2010	Approved-Closed	No
Rate (revised)	Rate sheet	Approved-Closed	Yes
Rate	Rate sheet	Replaced	Yes

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
Company Tracking Number: 2010 POOL MMGR/OR  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
Product Name: Pool Group MMGR/OR  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/01/2010

Submitted Date 09/01/2010

Respond By Date

Dear Cindy Hu,

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 10% on individual major medical products. Our Department is requesting that the companies consider no more than a 10% increase due to the 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 10% increase, please provide our Department with a revised actuarial memo and rates.

Thank you for your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
Company Tracking Number: 2010 POOL MMGR/OR  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
Product Name: Pool Group MMGR/OR  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/02/2010  
Submitted Date 09/02/2010

Dear Rosalind Minor,

### Comments:

### Response 1

Comments: Please find our revised Actuarial Memorandum and Exhibit B reflecting our acceptance of a reduced rate increase of 10%. Thank you for your continued review of this filing.

### 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 10% on individual major medical products. Our Department is requesting that the companies consider no more than a 10% increase due to the 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 10% increase, please provide our Department with a revised actuarial memo and rates.

Thank you for your understanding and cooperation.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Response to Objection 9-01-2010

Comment: We have revised the Actuarial Memorandum and rate sheet to show a requested rate increase of 10%. The actuarial certification is attached separately.

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
Company Tracking Number: 2010 POOL MMGR/OR  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
Product Name: Pool Group MMGR/OR  
Project Name/Number: /

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
----------------	------------------------	--------------	--------------------------	------------------

Rate sheet	A6308, N76XX	Revised	Previous State Filing Number Percent Rate Change Request 10	
------------	--------------	---------	---	--

#### **Previous Version**

Rate sheet	A6308, N76XX	Revised	Previous State Filing Number Percent Rate Change Request 30	
------------	--------------	---------	---	--

Sincerely,  
Allie Zhou, Bin Hu, Cindy Hu, Elizabeth Tseng

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
Company Tracking Number: 2010 POOL MMGR/OR  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
Product Name: Pool Group MMGR/OR  
Project Name/Number: /

**Post Submission Update Request Processed On 09/02/2010**

**Status:** Allowed  
**Created By:** Elizabeth Tseng  
**Processed By:** Rosalind Minor  
**Comments:**

**Company Rate Information:**

**Company Name: Central United Life Insurance Company**

<b>Field Name</b>	<b>Requested Change</b>	<b>Prior Value</b>
Overall % Indicated Change	10.000%	30.000%
Overall % Rate Impact	10.000%	30.000%
Written Premium Change for this Program	\$531	\$1592
Maximum %Change (where required)	10.000%	30.000%
Minimum %Change (where required)	10.000%	30.000%

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
 Company Tracking Number: 2010 POOL MMGR/OR  
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other  
 Product Name: Pool Group MMGR/OR  
 Project Name/Number: /

**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 4.000%  
**Effective Date of Last Rate Revision:** 08/01/2009  
**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%	\$531	2	\$5,308	10.000%	10.000%

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
 Company Tracking Number: 2010 POOL MMGR/OR  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
 Product Name: Pool Group MMGR/OR  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 09/02/2010	Rate sheet	A6308, N76XX	Revised	Previous State Filing Number: Percent Rate Change 10.000 Request:	AR_Exh B - Rates (10%).pdf

**Exhibit B**

**Current and Proposed Premiums**

**Pool Group MMGR/OR Rate Sheet**

As of 06/30/10

<b>Block</b>	<b>Forms</b>	<b>State</b>	<b>Policy</b>	<b>Annu Prem</b>	<b>Inc. %</b>	<b>Proposed Prem</b>
50	N76XX	AR	0500176572	3,211.80	10.0%	3,532.98
113	A6308	AR	008117093	2,096.04	10.0%	2,305.64
	<b>State</b>	<b>AR</b>	<b>2</b>	<b>5,308</b>	<b>10.0%</b>	<b>5,839</b>
	<b>Avg. Prem</b>			<b>2,654</b>		<b>2,919</b>
	<b>United States</b>		<b>581</b>	<b>1,868,060</b>	<b>10.0%</b>	<b>2,054,866</b>
	<b>Avg. Prem</b>			<b>3,215</b>		<b>3,537</b>

SERFF Tracking Number: CEUL-126771652 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 46558  
 Company Tracking Number: 2010 POOL MMGR/OR  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
 Product Name: Pool Group MMGR/OR  
 Project Name/Number: /

## 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)
08/17/2010	Rate and Rule	Rate sheet	09/02/2010	AR_Exh B - Rates.pdf (Superseded)

**Exhibit B**

**Current and Proposed Premiums**

**Pool Group MMGR/OR Rate Sheet**

As of 06/30/10

<b>Block</b>	<b>Forms</b>	<b>State</b>	<b>Policy</b>	<b>Annu Prem</b>	<b>Inc. %</b>	<b>Proposed Prem</b>
50	N76XX	AR	0500176572	3,211.80	30.0%	4,175.34
113	A6308	AR	008117093	2,096.04	30.0%	2,724.85
	<b>State</b>	<b>AR</b>	<b>2</b>	<b>5,308</b>	<b>30.0%</b>	<b>6,900</b>
	<b>Avg. Prem</b>			<b>2,654</b>		<b>3,450</b>
	<b>United States</b>		<b>581</b>	<b>1,867,951</b>	<b>30.0%</b>	<b>2,428,336</b>
	<b>Avg. Prem</b>			<b>3,215</b>		<b>4,180</b>