

SERFF Tracking Number: CEUL-126991369 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 47751  
 Company Tracking Number: AR\_DIGROR\_2011  
 TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups  
 Product Name: DIGROR 2011  
 Project Name/Number: /

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: DIGROR 2011

SERFF Tr Num: CEUL-126991369 State: Arkansas

TOI: H111 Individual Health - Disability Income

SERFF Status: Closed-Disapproved

State Tr Num: 47751

Sub-TOI: H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups

Co Tr Num: AR\_DIGROR\_2011

State Status: Disapproved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor

Authors: Elizabeth Tseng, Allie Zhou, Cindy Hu

Disposition Date: 01/28/2011

Date Submitted: 01/20/2011

Disposition Status: Disapproved

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

Individual Market Type:

Overall Rate Impact: 15%

Filing Status Changed: 01/28/2011

State Status Changed: 01/28/2011

Deemer Date:

Created By: Elizabeth Tseng

Submitted By: Elizabeth Tseng

Corresponding Filing Tracking Number:

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 15% rate increase. The increase will be applied uniformly to all policyholders within the state.

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

## 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: 117 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]  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	01/20/2011	43930057

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	01/28/2011	01/28/2011

**Objection Letters and Response Letters**

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Rosalind Minor	01/24/2011	01/24/2011	Elizabeth Tseng	01/24/2011	01/24/2011

Industry Response

SERFF Tracking Number: CEUL-126991369 State: Arkansas  
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## Disposition

Disposition Date: 01/28/2011

Implementation Date:

Status: Disapproved

Comment:

Our Department has thoroughly reviewed your request for a 15% rate increase on this submission.

Since Arkansas has no credible experience, the request is being disapproved.

Thank you for your understanding in this matter.

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	15.000%	15.000%	\$1,493	27	\$9,953	15.000%	15.000%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	%	<b>Maximum:</b>	%	<b>Weighted Average:</b>		%

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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	Disapproved	No
<b>Rate</b>	Exhibit A - Rates	Disapproved	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/24/2011

Submitted Date 01/24/2011

Respond By Date

Dear Cindy Hu,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Before final review is given to your submission, it is requested that you provide our Department with the current premium and proposed premium on each policyholder in Arkansas.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/24/2011  
Submitted Date 01/24/2011

Dear Rosalind Minor,

### Comments:

### Response 1

Comments: Please find the current and proposed premium on each policyholder in Arkansas in attachment 'AR\_Exhibit A - Rates.pdf' under the Rate/Rule Schedule and Supporting Documentation tabs.

### Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Before final review is given to your submission, it is requested that you provide our Department with the current premium and proposed premium on each policyholder in Arkansas.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Allie Zhou, Cindy Hu, Elizabeth Tseng

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 17.000%  
**Effective Date of Last Rate Revision:** 06/01/2005  
**Filing Method of Last Filing:**

**Company Rate Information**

Company Name:	Company Rate Change:	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	N/A	15.000%	15.000%	\$1,493	27	\$9,953	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
Disapprove d 01/28/2011	Exhibit A - Rates	1146, 48, AS-500, ASDI1196AR, DI, N04XX	New		AR_Exhibit A - Rates.pdf

**Exhibit A**  
**Current and Proposed Premiums**

**Pool Group DIGROR Rate Sheet**

As of 09/30/10

<b>Block</b>	<b>Form #</b>	<b>State</b>	<b>Policy #</b>	<b>Ann. Prem.</b>	<b>Inc. %</b>	<b>Proposed Prem</b>
05	AS-500	AR	00AD0347	17	15%	19
42	1146	AR	9811460165765	-	15%	-
50	N04XX	AR	0500M76620	108	15%	124
50	N04XX	AR	0500M79363	64	15%	73
72	ASDI1196AR	AR	85754	178	15%	205
83	DI	AR	A09004820	408	15%	469
83	DI	AR	A09005800	202	15%	233
83	DI	AR	A09008240	432	15%	497
83	DI	AR	A09008780	432	15%	497
83	DI	AR	A09013860	541	15%	622
83	DI	AR	A09013960	385	15%	443
83	DI	AR	A09015580	642	15%	739
83	DI	AR	A09015680	343	15%	394
83	DI	AR	A09015980	343	15%	394
83	DI	AR	A09016680	214	15%	246
83	DI	AR	A09017890	343	15%	394
83	DI	AR	A09018700	432	15%	497
83	DI	AR	A09019130	300	15%	345
83	DI	AR	A09019340	343	15%	394
83	DI	AR	A09019540	432	15%	497
83	DI	AR	A09020650	432	15%	497
83	DI	AR	A09024180	-	15%	-
83	DI	AR	A09024580	324	15%	373
83	DI	AR	A09025530	811	15%	932
95	48	AR	542198	525	15%	604
95	48	AR	589115	553	15%	636
95	48	AR	652973	1,147	15%	1,319
	<b>State</b>	<b>AR</b>	<b>27</b>	<b>9,953</b>	<b>15%</b>	<b>11,446</b>
	<b>Avg. Prem</b>			<b>369</b>		<b>424</b>
	<b>United States</b>		<b>2,553</b>	<b>1,093,165</b>	<b>15%</b>	<b>1,257,139</b>
	<b>Avg. Prem</b>			<b>428</b>		<b>492</b>