

SERFF Tracking Number: CEUL-127017801 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48022
 Company Tracking Number: AR_DIGROR_2011 (REFILE)
 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: DIGROR 2011/

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: DIGROR 2011

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TOI: H111 Individual Health - Disability Income

SERFF Status: Closed-Approved-Closed State Tr Num: 48022

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Co Tr Num: AR_DIGROR_2011 State Status: Approved-Closed (REFILE)

Filing Type: Rate

Reviewer(s): Rosalind Minor
 Authors: Elizabeth Tseng, Allie Zhou, Cindy Hu

Date Submitted: 02/17/2011 Disposition Date: 03/04/2011
 Disposition Status: Approved-Closed

Implementation Date Requested: 04/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name: DIGROR 2011

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: Resubmission

Previous Filing Number: CEUL-126991369

Individual Market Type:

Overall Rate Impact: 15%

Filing Status Changed: 03/04/2011

Deemer Date:

State Status Changed: 03/04/2011

Submitted By: Allie Zhou

Created 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

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 state.

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]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	02/17/2011	44808020

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	03/04/2011	03/04/2011

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Disposition

Disposition Date: 03/04/2011

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):
Central United Life Insurance Company	15.000%	15.000%	\$1,493	27	\$9,953	15.000%	15.000%
Percent Change Approved:							
	Minimum:	%	Maximum:	%	Weighted Average:		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Rate	Exhibit A - Rates	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: 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
Approved-Closed 03/04/2011	Exhibit A - Rates	1146, 48, AS-500, ASDI1196AR, DI, N04XX	Revised	Previous State Filing Number: Percent Rate Change Request: 15.000	AR_Exhibit A - Rates.pdf

Exhibit A
Current and Proposed Premiums

Pool Group DIGROR Rate Sheet

As of 09/30/10

Block	Form #	State	Policy #	Ann. Prem.	Inc. %	Proposed Prem
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
	State	AR	27	9,953	15%	11,446
	Avg. Prem			369		424
	United States		2,553	1,093,165	15%	1,257,139
	Avg. Prem			428		492