

State: Arkansas **Filing Company:** Central United Life Insurance Company
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Pool/Group MMGR/OR
Project Name/Number: MMGR/OR/

Filing at a Glance

Company: Central United Life Insurance Company
Product Name: Pool/Group MMGR/OR
State: Arkansas
TOI: H16I Individual Health - Major Medical
Sub-TOI: H16I.005C Individual - Other
Filing Type: Rate
Date Submitted: 11/29/2012
SERFF Tr Num: CEUL-12877741
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AR_MMGROR_2012

Implementation: 01/01/2013
Date Requested:
Author(s): Allie Zhou, Cindy Hu, Norma Flores, Janett Turcios
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 12/05/2012
Disposition Status: Approved-Closed
Implementation Date: 02/01/2012

State Filing Description:

State: Arkansas **Filing Company:** Central United Life Insurance Company
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Pool/Group MMGR/OR
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General Information

Project Name: MMGR/OR	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: 9%	Filing Status Changed: 12/05/2012
	State Status Changed: 12/05/2012
Deemer Date:	Created By: Allie Zhou
Submitted By: Allie Zhou	Corresponding Filing Tracking Number:
	PPACA: Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Include Exchange Intentions:	No

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 9% 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.

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: 1117	Company Type:
10777 Northwest Freeway	Group Name:	State ID Number:
Houston, TX 77092	FEIN Number: 42-0884060	
(713) 529-0045 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes

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Fee Explanation: Rate = \$50.00

Per Company: No

Company	Amount	Date Processed	Transaction #
Central United Life Insurance Company	\$50.00	11/29/2012	65290548

SERFF Tracking #:

CEUL-128777741

State Tracking #:

Company Tracking #:

AR_MMGROR_2012

State:

Arkansas

Filing Company:

Central United Life Insurance Company

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

Pool/Group MMGR/OR

Project Name/Number:

MMGR/OR/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/05/2012	12/05/2012

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Disposition

Disposition Date: 12/05/2012
 Implementation Date: 02/01/2012
 Status: Approved-Closed

HHS Status: HHS Approved
 State Review: Reviewed by Actuary

Comment:
 We have approved a 9% level rate increase on your submission. The approval is subject to the following conditions:

1. Rate increase 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 one in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical areas, must be submitted to our Department for approval.

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 req'd):	Minimum % Change (where req'd):
Central United Life Insurance Company	Increase	9.000%	9.000%	\$340	1	\$3,780	9.000%	9.000%

Percent Change Approved:

Minimum: 9.000%
Maximum: 9.000%
Weighted Average: 9.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Rate Summary Worksheet	Approved-Closed	No
Supporting Document	Consumer Disclosure Form	Approved-Closed	No
Rate	Exhibit VI - Rates	Approved-Closed	Yes

State: Arkansas **Filing Company:** Central United Life Insurance Company
TOI/Sub-TOI: H161 Individual Health - Major Medical/H161.005C Individual - Other
Product Name: Pool/Group MMGR/OR
Project Name/Number: MMGR/OR/

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 7.000%
Effective Date of Last Rate Revision: 01/01/2012
Filing Method of Last Filing: SERFF

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 req'd):	Minimum % Change (where req'd):
Central United Life Insurance Company	Increase	9.000%	9.000%	\$340	1	\$3,780	9.000%	9.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:								1
Policy Holders:								1

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Rate Review Detail

COMPANY:

Company Name: Central United Life Insurance Company
 HHS Issuer Id: 37620
 Product Names: Major Medical
 Trend Factors: Medical Trend: 5% per annum through the end of the proposed rating period. None thereafter. Interest Factor: 5.0% per year. Aging Factor: 2.5%

FORMS:

New Policy Forms:
 Affected Forms: N76XX
 Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 12
 Benefit Change: Increase
 Percent Change Requested: Min: 9.0 Max: 9.0 Avg: 9.0

PRIOR RATE:

Total Earned Premium: 3,848.18
 Total Incurred Claims: 0.00
 Annual \$: Min: 315.03 Max: 315.03 Avg: 315.03

REQUESTED RATE:

Projected Earned Premium: 4,194.51
 Projected Incurred Claims: 0.00
 Annual \$: Min: 343.38 Max: 343.38 Avg: 343.38

SERFF Tracking #:

CEUL-128777741

State Tracking #:**Company Tracking #:**

AR_MMGROR_2012

State:

Arkansas

Filing Company:

Central United Life Insurance Company

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Approved-Closed 12/05/2012	Exhibit VI - Rates	N76XX	Revised	Previous State Filing Number:		Exhibit VI_AR.pdf
					Percent Rate Change Request:	9.000	

Exhibit VI

Current and Proposed Premiums

Pool Group MMGR/OR Rate Sheet

As of 09/30/2012

Block	Forms	State	Policy	Annu Prem	Inc. %	Proposed Prem
50	N76XX	AR	0500176572	3,780.36	9%	4,120.59
	State	AR	1	3,780	9%	4,121
	Avg. Prem			3,780		4,121
	United States		395	1,331,905	9%	1,451,776
	Avg. Prem			3,372		3,675