

SERFF Tracking Number: CEUL-128310836 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number:
 Company Tracking Number: AR_LOG I CANCER_2012_REFILE
 TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
 Product Name: LOG I CANCER
 Project Name/Number: LOG I CANCER /

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: LOG I CANCER SERFF Tr Num: CEUL-128310836 State: Arkansas
 TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed- Disapproved State Tr Num:
 Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: AR_LOG I CANCER_2012_REFILE State Status: Disapproved-Closed
 Filing Type: Rate Reviewer(s): Rosalind Minor
 Authors: Allie Zhou, Cindy Hu, Norma Flores, Janett Turcios Disposition Date: 05/07/2012
 Date Submitted: 04/27/2012 Disposition Status: Disapproved
 Implementation Date Requested: 06/01/2012 Implementation Date:

State Filing Description:

General Information

Project Name: LOG I CANCER 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-128144645
 Individual Market Type: Overall Rate Impact: 8%
 Filing Status Changed: 05/07/2012 Deemer Date:
 State Status Changed: 05/07/2012 Submitted By: Allie Zhou
 Created By: Allie Zhou
 Corresponding Filing Tracking Number:

Filing Description:

This is a resubmission of filing CEUL-128144645.

In light of your recent objection of our 15% rate increase request (serff. Tracking number: CEUL-128144645) due to a current economic conditions, now we are requesting a much lower rate increase (8%) than needed to keep up with the medical trend of this pool.

Changing the rate increase from 15% to 8% would amount to a \$4.50/month increase instead of an \$8.40/month increase.

The attached Actuarial Memorandum has been created to justify an 8% rate increase.

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

State Narrative:

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	04/27/2012	58675153

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	05/07/2012	05/07/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Resubmission	Reviewer Note	Rosalind Minor	05/03/2012	

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Disposition

Disposition Date: 05/07/2012

Implementation Date:

Status: Disapproved

Comment:

Based on the number and percentage of increases since 2003, our Department will not consider any amount of increase at this time.

We appreciate your understanding and cooperation.

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	8.000%	8.000%	\$8,186	152	\$102,326	8.000%	8.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	AR_Exhibit C - Rates	Disapproved	No

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Reviewer Note

Created By:

Rosalind Minor on 05/03/2012 02:39 PM

Last Edited By:

Rosalind Minor

Submitted On:

05/07/2012 02:02 PM

Subject:

Resubmission

Comments:

Information given to Dan.

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

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	8.000%	8.000%	\$8,186	152	\$102,326	8.000%	8.000%

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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 05/07/2012	AR_Exhibit C - Rates	Base:4014, 4015, Revised 4015-78, 6729-87 90, 6748-87 90, 7065-90, Rider: R956110007		Previous State Filing Number: Percent Rate Change Request:	AR_Exhibit C - Rates.pdf

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Health - Actuarial Justification	Disapproved	Date: 05/07/2012
Comments:		
Attachments:		
AR_Cover Letter_2012 _refile_.pdf		
AR_Actuarial Memorandum_2012_Revised.pdf		
AR_NAIC Transmittal Document_2012.pdf		
AR_Exhibit A - Forms.pdf		
AR_Exhibit B - Benefits.pdf		
AR_Exhibit C - Rates.pdf		
AR_RI History.pdf		