

SERFF Tracking Number: CEUL-128336899 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number:
 Company Tracking Number: AR_LOG CHAMPUS_2012
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2012
 Project Name/Number: LOG CHAMPUS 2012 /

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: LOG CHAMPUS 2012 SERFF Tr Num: CEUL-128336899 State: Arkansas
 TOI: H05 Health - Champus/Tricare Supplement SERFF Status: Closed-Approved- Closed State Tr Num:
 Sub-TOI: H05.000 Health - Champus/Tricare Supplement Co Tr Num: AR_LOG CHAMPUS_2012 State Status: Approved-Closed
 Filing Type: Rate Reviewer(s): Rosalind Minor
 Authors: Allie Zhou, Cindy Hu, Norma Flores, Janett Turcios Disposition Date: 05/08/2012
 Date Submitted: 05/07/2012 Disposition Status: Approved-Closed
 Implementation Date Requested: 10/01/2012 Implementation Date:
 State Filing Description:

General Information

Project Name: LOG CHAMPUS 2012 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: 5% Filing Status Changed: 05/08/2012
 State Status Changed: 05/08/2012
 Deemer Date: Created By: Allie Zhou
 Submitted By: Allie Zhou 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. These policies were written by Life Insurance Company of Georgia NAIC # 65471. Life Insurance Company of Georgia (NAIC# 65471) merged on 12/31/05 to become Jackson National Life Insurance Company. The block of business was purchased by Central United Life Insurance Company. Through coinsurance, Central United Life Insurance Company is entitled to exercise all contractual rights and privileges of Life Insurance Company of Georgia under the coinsured policies in accordance with the terms, provisions and conditions of such coinsured policies, according to the Life Insurance Company of Georgia and Central United Life Company Coinsurance Reinsurance Agreement.

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Central United Life Insurance Company bills the premium on these policies and pays the claims, Central United Life Insurance Company files for rate increases from time to time in all states in which there are coinsured policies.

The Company is requesting a 5% 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.
 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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$0.00	05/07/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/08/2012	05/08/2012

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Disposition

Disposition Date: 05/08/2012

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 5% 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	5.000%	5.000%	\$50	1	\$1,009	5.000%	5.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Actuarial Memorandum & Exhibits	Approved-Closed	No
Rate	Exhibit VI	Approved-Closed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 5.000%
 Effective Date of Last Rate Revision: 10/01/2011
 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	5.000%	5.000%	\$50	1	\$1,009	5.000%	5.000%

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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 05/08/2012	Exhibit VI	0800	New		Exhibit VI_AR.pdf

Exhibit VI

LOG CHAMPUS RATE SHEET

as of 03/31/12

Pool	State	Form	Policy#	Ann Prem *	RI % Req.	Proposed
LOG CHAMPUS	AR	0800	K077267000	1,009.00	5%	1,059.45
	AR		1	1,009	5%	1,059
		State Avg. =		1,009		1,059
	U.S.		116	118,059	5%	123,962
		U.S. Avg. =		1,018		1,069

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	05/08/2012
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	05/08/2012
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum & Exhibits	Approved-Closed	05/08/2012
Comments:			
Attachments:			
	Champus_memo.pdf		
	Exhibit I.pdf		
	Exhibit II.pdf		
	Exhibit III_AR.pdf		
	Exhibit IV_AR.pdf		
	Exhibit V_AR.pdf		
	Exhibit VI_AR.pdf		
	Exhibit VII.pdf		