

<i>SERFF Tracking Number:</i>	<i>AMMS-128497539</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Golden Rule Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>AR 108</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.001C Any Size Group - Other</i>
<i>Product Name:</i>	<i>AR GRI FACT Gens 22-26</i>		
<i>Project Name/Number:</i>	<i>AR GRI FACT Gens 22-26/AR 108</i>		

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 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
 Product Name: AR GRI FACT Gens 22-26
 Project Name/Number: AR GRI FACT Gens 22-26/AR 108

Disposition

Disposition Date: 07/11/2012

Implementation Date:

Status: Accepted For Informational Purposes

HHS Status: Not Reported

State Review: Reviewed by Actuary

Comment:

These rates are being Filed for Informational Purposes at this time.

Rates on association business must be filed for approval on or after September 1, 2012.

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):
Golden Rule Insurance Company	9.900%	9.900%	\$1,060,728	3,835	\$10,714,420	9.900%	9.900%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	Rate Summary Worksheet	Accepted for Informational Purposes	No
Supporting Document	Cover Letter	Accepted for Informational Purposes	No
Supporting Document	Exhibit A - Changes by Generation	Accepted for Informational Purposes	No
Supporting Document	Exhibit B - Master Policy List	Accepted for Informational Purposes	No
Supporting Document	Exhibit C - Rate History	Accepted for Informational Purposes	No
Supporting Document	Exhibit D - Experience	Accepted for Informational Purposes	No
Supporting Document	Response to Prior Filing Disapproval (AMMS-128292903)	Accepted for Informational Purposes	No
Supporting Document	Response Letter 7/3/2012	Accepted for Informational Purposes	Yes
Rate	Gen22 Rate Manual	Accepted for Informational Purposes	No
Rate	Gen23 Rate Manual	Accepted for Informational Purposes	No
Rate	Gen24 Rate Manual	Accepted for Informational Purposes	No
Rate	Gen25 Rate Manual	Accepted for Informational Purposes	No
Rate	Gen26 Rate Manual	Accepted for Informational Purposes	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/27/2012
Submitted Date 06/27/2012
Respond By Date 07/27/2012

Dear Michelle Peters,

This will acknowledge receipt of the captioned filing.

Objection 1

- Exhibit A - Changes by Generation (Supporting Document)

Comment:

I could not find an implementation date on the filing.

Exhibit A incorporates effective date for changes by generation which includes past dates of 4/15/12, 6/1/12 and 6/15/12. If this filing were to be approved, would you actually use these dates as the implementation dates?

Thank you for your cooperation.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

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 07/03/2012
Submitted Date 07/03/2012

Dear Rosalind Minor,

Comments:

This letter is in response to the objection dated June 27, 2012.

Response 1

Comments: Please see Response Letter 7/3/2012 attached to the 'Supporting Documentation' tab.

Related Objection 1

Applies To:

- Exhibit A - Changes by Generation (Supporting Document)

Comment:

I could not find an implementation date on the filing.

Exhibit A incorporates effective date for changes by generation which includes past dates of 4/15/12, 6/1/12 and 6/15/12. If this filing were to be approved, would you actually use these dates as the implementation dates?

Thank you for your cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Letter 7/3/2012

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,

SERFF Tracking Number: AMMS-128497539 *State:* Arkansas
Filing Company: Golden Rule Insurance Company *State Tracking Number:*
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TOI: H16G Group Health - Major Medical *Sub-TOI:* H16G.001C Any Size Group - Other
Product Name: AR GRI FACT Gens 22-26
Project Name/Number: AR GRI FACT Gens 22-26/AR 108
Andrew Dilworth, Kathryn Armstrong, Lindsay Fisher, Michelle Peters, Renee Jonet, Tammy Van Haren

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Post Submission Update Request Processed On 06/27/2012

Status: Allowed
Created By: Lindsay Fisher
Processed By: Rosalind Minor
Comments:

General Information:

Field Name	Requested Change	Prior Value
PPACA	Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms	Not PPACA-Related

Golden Rule®

A UnitedHealthcare Company

July 3, 2012

Via SERFF

Ms. Rosalind Minor
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Response to Objection on June 27, 2012 for AMMS-128497539
Golden Rule Insurance Company
NAIC #707-62286

Dear Ms. Minor:

This letter is in response to the objection dated June 27, 2012. It was stated "I could not find an implementation date on the filing. Exhibit A incorporates effective date for changes by generation which includes past dates of 4/15/12, 6/1/12, and 6/15/12. If this filing were to be approved, would you actually use these dates as the implementation dates?"

The effective dates are as listed in Exhibit A and do vary by generation. The rates in this filing have been implemented for the mentioned dates. This filing was initially submitted as AMMS-128292903.

When Bulletin 6A-2011 was released, it was our interpretation that rates for individually underwritten major medical certificates of insurance issued through an association to residents of Arkansas were for review only. We made changes to the rates for the generations included in this filing in our administrative system so that proper notification could be sent to our members. We then submitted a rate filing for review marking it as "Informational".

On April 27, 2012, we received a disposition with status of disapproved. It then seemed that it was Arkansas' intent through Bulletin 6A-2011 to have approval authority of rate for individually underwritten major medical certificates of insurance issued through an association to residents of Arkansas.

At that time, we stopped any future rates from being implemented, rates for other generations that were not included in this filing. Those rates will be filed first, and only implemented upon approval.

If you have any questions or need additional information, please contact me via phone at 920.661.1252 or e-mail at michelle_peters@goldenrule.com.

Sincerely,

A handwritten signature in cursive script that reads "Michelle Peters". The signature is written in black ink and is positioned above the printed name.

Michelle L. Peters, FSA, MAAA
Director, Actuarial Services