

SERFF Tracking #:	DDAR-128548013	State Tracking #:		Company Tracking #:	
State:	Arkansas	Filing Company:		Delta Dental of Arkansas	
TOI/Sub-TOI:	H10I Individual Health - Dental/H10I.000 Health - Dental				
Product Name:	Individual Rate Increase				
Project Name/Number:	/				

Disposition

Disposition Date: 07/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

As discussed in our telephone conversation on this date, please ignore my objection letter since the information was already provided.

We have approved an overall 4.880% 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 req'd):	Minimum % Change (where req'd):
Delta Dental of Arkansas	4.880%	4.880%	\$277,000	11,853	\$5,769,161	30.000%	3.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Rate Filing	Approved-Closed	No

SERFF Tracking #:	DDAR-128548013	State Tracking #:		Company Tracking #:	
State:	Arkansas	Filing Company:	Delta Dental of Arkansas		
TOI/Sub-TOI:	H101 Individual Health - Dental/H101.000 Health - Dental				
Product Name:	Individual Rate Increase				
Project Name/Number:	/				

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/13/2012
Submitted Date	07/13/2012
Respond By Date	

Dear Sara Farris,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- Rate Filing, [DDARIN-01-09, DDARIN-01] (Rate)

Comments:

Before final review is given to this submission, it would be appreciated if you would provide us with the approximate number of insureds that will receive the 30% maximum increase, 3% minimum and 4.880 Average increase.

Thank you for your cooperation.

Conclusion:

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

State:	Arkansas	Filing Company:	Delta Dental of Arkansas
TOI/Sub-TOI:	H101 Individual Health - Dental/H101.000 Health - Dental		
Product Name:	Individual Rate Increase		
Project Name/Number:	/		

Note To Filer

Created By:

Rosalind Minor on 07/11/2012 12:46 PM

Last Edited By:

Rosalind Minor

Submitted On:

07/13/2012 01:56 PM

Subject:

Company Rate Information

Comments:

Under the Rate/Rule tab, the company rate information indicates a maximum increase of 130.000% and a minimum of 103.000%. As discussed in our telephone conversation on this date, these amounts should be a 30.000% maximum and a 3.000% minimum.

It is requested that you correct these amounts before we continue with our review.

ACA 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 or a representative thereof. 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.