

State: Arkansas **Filing Company:** American Public Life Insurance Company
TOI/Sub-TOI: H021 Individual Health - Accident Only/H021.000 Health - Accident Only
Product Name: A-3 Rate Increase (2013)
Project Name/Number: A-3 Rate Increase (2013)/A-3 Rate Increase (2013)

Disposition

Disposition Date: 09/25/2012

Implementation Date:

Status: Disapproved

Comment:

Your request for a rate increase on this block of business is being disapproved based on the fact that the experience for Arkansas is not credible and the Nationwide experience has a low loss ratio.

Thank you for your understanding in this matter.

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):
American Public Life Insurance Company	25.000%	25.000%	\$44,849	446	\$179,397	25.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Authorization 12	Disapproved	No

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/14/2012
Submitted Date	09/14/2012
Respond By Date	

Dear Ashlie Snyder,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comments:

It is requested that you provide us with the calendar year experience for Arkansas.

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

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Product Name: A-3 Rate Increase (2013)
Project Name/Number: A-3 Rate Increase (2013)/A-3 Rate Increase (2013)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/17/2012
Submitted Date	09/17/2012

Dear Rosalind Minor,

Introduction:

Response 1

Comments:

Arkansas experience by calendar year was shown in Item 9 of the actuarial.

Thank you.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comments:

It is requested that you provide us with the calendar year experience for Arkansas.

Thank you for your cooperation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Ann Hobson