

State: Arkansas **Filing Company:** Combined Insurance Company of America
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: Specified Disease - Cancer Only
Project Name/Number: WS-16522-AR/WS-16522-AR

Filing at a Glance

Company: Combined Insurance Company of America
Product Name: Specified Disease - Cancer Only
State: Arkansas
TOI: H071 Individual Health - Specified Disease - Limited Benefit
Sub-TOI: H071.002A Dread Disease - Cancer Only
Filing Type: Form
Date Submitted: 08/24/2012
SERFF Tr Num: CMBD-128625623
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: WS-16522-AR

Implementation: On Approval
Date Requested:
Author(s): Anita Sibley
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 09/07/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Combined Insurance Company of America
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
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Project Name/Number: WS-16522-AR/WS-16522-AR

General Information

Project Name: WS-16522-AR Status of Filing in Domicile: Pending
 Project Number: WS-16522-AR Date Approved in Domicile:
 Requested Filing Mode: Informational Domicile Status Comments: Filing submitted to state of domicile of 8/6/2012.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 09/07/2012
 State Status Changed: 09/07/2012
 Deemer Date: Created By: Anita Sibley
 Submitted By: Anita Sibley Corresponding Filing Tracking Number:
 Filing Description:
 Please see the attached cover letter under the supporting documentation tab.

Company and Contact

Filing Contact Information

Anita Sibley, Policy Analyst Anita.Sibley@combined.com
 1000 N Milwaukee Avenue 847-953-1526 [Phone]
 6th Floor 847-953-1557 [FAX]
 Glenview, IL 60025

Filing Company Information

Combined Insurance Company of America CoCode: 62146 State of Domicile: Illinois
 1000 Milwaukee Avenue Group Code: 626 Company Type:
 Glenview, IL 60025 Group Name: State ID Number:
 (847) 953-1531 ext. [Phone] FEIN Number: 36-2136262

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
Combined Insurance Company of America	\$0.00	08/24/2012	

SERFF Tracking #:

CMBD-128625623

State Tracking #:

Company Tracking #:

WS-16522-AR

State:

Arkansas

Filing Company:

Combined Insurance Company of America

TOI/Sub-TOI:

H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only

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WS-16522-AR/WS-16522-AR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Rosalind Minor	09/07/2012	09/07/2012

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Disposition

Disposition Date: 09/07/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Accepted for Informational Purposes	09/07/2012
Bypass Reason:	Not applicable for an Informational Filing regarding previously approved policy forms and rates.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Accepted for Informational Purposes	09/07/2012
Bypass Reason:	Not applicable for an Informational Filing regarding previously approved policy forms and rates.		
	The previously approved application used with this product is 162544-AR, which was approved on xx/xx/xxxx under xxxx.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Accepted for Informational Purposes	09/07/2012
Bypass Reason:	Not applicable for an Informational Filing regarding previously approved policy forms and rates.		
	The previously filed Actuarial Memorandum was approved on xx/xx/xxxx under xxxx.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Accepted for Informational Purposes	09/07/2012
Bypass Reason:	Not applicable for an Informational Filing regarding previously approved policy forms and rates.		
	The previously filed Outline of Coverage was approved on xx/xx/xxxx under xxxx/		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Accepted for Informational Purposes	09/07/2012

SERFF Tracking #:

CMBD-128625623

State Tracking #:

Company Tracking #:

WS-16522-AR

State:

Arkansas

Filing Company:

Combined Insurance Company of America

TOI/Sub-TOI:

H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only

Product Name:

Specified Disease - Cancer Only

Project Name/Number:

WS-16522-AR/WS-16522-AR

Comments:

Filing description is included in the attached cover letter.

Attachment(s):

16522-AR Cover Letter.pdf



VIA SERFF

August 24, 2012

Honorable Jay Bradford
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Re: **Combined Insurance Company of America**
SERFF Tracking Number: CMBD-128625623
FEIN Number: 36-2136262
NAIC Number: 626-62146
Form Numbers: 16522-AR, et al.
Individual Health – Specified Disease (Cancer Only)

Dear Commissioner Bradford:

This is an informational filing regarding the following previously filed forms and rates, which were approved for use through individual agent solicitations and direct marketing methods:

<u>Form No.</u>	<u>Description</u>	<u>Date Approved</u>	<u>SERFF Tracking Number</u>
16522-AR	Specified Disease (Cancer Only) Policy	02/27/2002	
162544-AR	Application for Specified Disease Policy	03/25/2006	USPH-6MAR9W423
5928	Rate Sheet for Policy 16522-AR	03/25/2006	USPH-6MAR9W423

At this time, we wish to extend the approval for use by our Worksite Solutions Division's sales force, with premiums paid through payroll deduction. No changes are being made to the forms or approved rates.

Your attention to this filing is very much appreciated. If you have any questions or concerns regarding the submission, please feel free to contact me.

Sincerely,

Anita Sibley
Policy Analyst

Anita Sibley, ACS, AIRC - Policy Analyst - Product Filings/Government Relations
Toll Free # 888-449-3623 Direct # 847-953-1526 Fax # 847-953-1557 Email: anita.sibley@combined.com