

State: Arkansas **Filing Company:** Philadelphia American Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: Unlimited cancer
Project Name/Number: Unlimited cancer/

Disposition

Disposition Date: 09/25/2012

Implementation Date:

Status: Disapproved

Comment:

It is the primary mission of the Arkansas Insurance Department to protect consumers.

Given the fact that this block of business has received substantial increases since 2006, we are disapproving your request for a 15% increase.

We appreciate 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):
Philadelphia American Life Insurance Company	15.000%	15.000%	\$5,588	12	\$37,256	15.000%	15.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document (revised)	Exhibits to Actuarial Memorandum	Disapproved	No
Supporting Document	Exhibits to Actuarial Memorandum	Replaced	No
Rate	rate schedule	Disapproved	No

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/20/2012
Submitted Date	09/20/2012
Respond By Date	

Dear Jerry Mao,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Exhibits to Actuarial Memorandum (Supporting Document)

Comments:

It is requested that you provide us with the rate history for Arkansas.

Thank you for your cooperation in this matter.

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: Unlimited cancer
Project Name/Number: Unlimited cancer/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/20/2012
Submitted Date	09/20/2012

Dear Rosalind Minor,

Introduction:

I hope that this finds you well. Thank you for your attention on this matter.

Response 1

Comments:

We have updated Exhibit A to reflect AR rate increases in addition to the national average increases, as per your instructions.

Related Objection 1

Applies To:

- Exhibits to Actuarial Memorandum (Supporting Document)

Comments:

It is requested that you provide us with the rate history for Arkansas.

Thank you for your cooperation in this matter.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibits to Actuarial Memorandum

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your time.

Sincerely,

Langston Johnson