

SERFF Tracking Number: OXFR-125819688 State: Arkansas
Filing Company: Oxford Life Insurance Company State Tracking Number: 40243
Company Tracking Number: OXFINDAR2007MSRATE
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement
Project Name/Number: Medicare Supplement/

Filing at a Glance

Company: Oxford Life Insurance Company

Product Name: Medicare Supplement

TOI: MS051 Individual Medicare Supplement -
Standard Plans

Sub-TOI: MS051.001 Plan A

Filing Type: Rate

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: OXFR-125819688 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 40243

Co Tr Num:

State Status: Approved-Closed

OXFINDAR2007MSRATE

Co Status:

Reviewer(s): Stephanie Fowler

Author: Lisa Beidelman

Disposition Date: 10/14/2008

Date Submitted: 09/16/2008

Disposition Status: Approved

Implementation Date:

General Information

Project Name: Medicare Supplement

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 8%

Filing Status Changed: 10/14/2008

State Status Changed: 10/14/2008

Corresponding Filing Tracking Number:

Filing Description:

September 16, 2008

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

State of Arkansas

Department of Insurance

Life & Health Division

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1200 West 3rd Street
Little Rock, AR 72201-1904

RE: Oxford Life Insurance Company
NAIC: 76112; FEIN: 86-0216483
2007 Individual Medicare Supplement Rate Filing

Dear Life & Health Division:

The enclosed Individual Medicare Supplement rate filing is submitted for your review and approval.

We are requesting an increase, based on experience and the increase in Medicare deductibles, for the following forms:

5211-IMS-O 5212-IMS-O 5213-IMS-O
5214-IMS-O 5216-IMS-O 5219-IMS-O
5219-IMS-0-RMX

The rates submitted fulfill the annual rate-filing requirement for 2007.

Attached please find the signed actuarial memorandum. Any required filing fees are being submitted via EFT through SERFF.

Should you have any questions regarding this filing, please contact me toll-free at 888-757-3732, ext. 670127 or by e-mail at lisabeidelman@oxfordlife.com.

Sincerely,

Lisa Beidelman
Medicare Supplement Coordinator

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Company and Contact

Filing Contact Information

Lisa Beidelman, lisabeidelman@oxfordlife.com
 2721 North Central Avenue (888) 757-3732 [Phone]
 Phoenix, AZ 85004 (602) 277-5901[FAX]

Filing Company Information

Oxford Life Insurance Company CoCode: 76112 State of Domicile: Arizona
 2721 N. Central Avenue Group Code: Company Type:
 Phoenix, AZ 85004-1172 Group Name: State ID Number:
 (888) 757-3732 ext. [Phone] FEIN Number: 86-0216483

Filing Fees

Fee Required? Yes
 Fee Amount: \$350.00
 Retaliatory? No
 Fee Explanation: \$50 per form, 7 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Oxford Life Insurance Company	\$350.00	09/16/2008	22544735

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	10/14/2008	10/14/2008

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Disposition

Disposition Date: 10/14/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 8% rate increase for Plans A, B, C, D, F, I, and I-NRX. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Oxford Life Insurance Company	8.000%	\$306	1	\$3,822	%	%	8.000%

SERFF Tracking Number:	OXFR-125819688	State:	Arkansas
Filing Company:	Oxford Life Insurance Company	State Tracking Number:	40243
Company Tracking Number:	OXFINDAR2007MSRATE		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Medicare Supplement		
Project Name/Number:	Medicare Supplement/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	12.000%
Effective Date of Last Rate Revision:	09/01/2007
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Oxford Life Insurance Company	8.000%	8.000%	\$306	1	\$3,822	%	%