

SERFF Tracking Number: *THR-125810324* State: *Arkansas*  
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *40229*  
 Company Tracking Number:  
 TOI: *MS021 Individual Medicare Supplement - Pre-Standardized* Sub-TOI: *MS021.000 Medicare Supplement - Pre-Standardized*  
 Product Name: *Prestandard Med Supp Rates 2009*  
 Project Name/Number: */*

## Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Prestandard Med Supp Rates 2009 SERFF Tr Num: THR-125810324 State: ArkansasLH

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 40229

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler  
 Author: Julie Van Beck Disposition Date: 10/08/2008  
 Date Submitted: 09/10/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Pending

Project Number: Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 10/08/2008

State Status Changed: 10/08/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

**\*\*2009 Premium Rate Revision for Prestandardized Medicare Supplement Contracts & Riders\*\***

The purpose of this rate filing is to demonstrate that the anticipated lifetime loss ratio of Thrivent Financial for Lutheran's pre-standardized Medicare supplement insurance meets the minimum requirements for your state. This filing is also



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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$50.00	09/10/2008	22407795

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	10/08/2008	10/08/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/07/2008	10/07/2008	Julie Van Beck	10/07/2008	10/07/2008

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## **Disposition**

Disposition Date: 10/08/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 5% rate increase. This approval is subject to the following:

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

Rate data does NOT apply to filing.



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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/07/2008  
Submitted Date 10/07/2008  
Respond By Date 11/07/2008

Dear Julie Van Beck,

This will acknowledge receipt of the captioned filing.

AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." Gender based rates are not allowed." Please revise this filing to comply.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/07/2008  
Submitted Date 10/07/2008

Dear Stephanie Fowler,

### Comments:

#### Response 1

Comments: Our rates are not based on gender. Although the format of our rate pages includes columns for males and females, please note that the rates are identical for each.

### Changed Items:

No Supporting Documents changed.





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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Prestandard Medicare Supplement Contracts & Riders	4922AR, 4867AR	Revised	Previous State Filing Number: Percent Rate Change Request:	36507 5
Approved	Prestandard Medicare Supplement Contracts & Riders	4952AR, 4952AR 9-90, 4953, 4954, 4955, 4956	Revised	Previous State Filing Number: Percent Rate Change Request:	36507 5
Approved	Prestandard Medicare Supplement Contracts & Riders	H1-MS-1, HR1- MDC, H1-MO- MSLO-1, H1-ME- MSME-1, H1-MI- MSHI-1	Revised	Previous State Filing Number: Percent Rate Change Request:	36507 5