

<i>SERFF Tracking Number:</i>	<i>GRTT-125894779</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guarantee Trust Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40818</i>
<i>Company Tracking Number:</i>	<i>GTMZ2009AR</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>Standardized Medicare Supplement Rate Filing</i>		
<i>Project Name/Number:</i>	/		

Filing at a Glance

Company: Guarantee Trust Life Insurance Company

Product Name: Standardized Medicare Supplement Rate Filing
 SERFF Tr Num: GRTT-125894779 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans
 SERFF Status: Closed State Tr Num: 40818

Sub-TOI: MS051.001 Plan A Co Tr Num: GTLMZ2009AR State Status: Approved-Closed
 Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
 Author: Linda David Disposition Date: 11/18/2008
 Date Submitted: 11/10/2008 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:	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: 11/18/2008	
State Status Changed: 11/18/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Annual loss ratio and rate revision for Standardized Medicare Supplement forms.	

Company and Contact

Filing Contact Information

SERFF Tracking Number: GRTT-125894779 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 40818
Company Tracking Number: GTLMZ2009AR
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Standardized Medicare Supplement Rate Filing
Project Name/Number: /

Linda David, Product Analyst
1275 MILWAUKEE AVE (847) 904-5639 [Phone]
GLENVIEW, IL 60025

Filing Company Information

Guarantee Trust Life Insurance Company CoCode: 64211 State of Domicile: Illinois
1275 Milwaukee Avenue Group Code: 687 Company Type: Mutual
1275 Milwaukee Avenue
Glenview, IL 60025 Group Name: State ID Number:
(847) 460-4772 ext. [Phone] FEIN Number: 36-1174500

SERFF Tracking Number: GRTT-125894779 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 40818
Company Tracking Number: GTLMZ2009AR
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Standardized Medicare Supplement Rate Filing
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$350.00
Retaliatory? No
Fee Explanation: \$50 per plan.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guarantee Trust Life Insurance Company	\$350.00	11/10/2008	23815648

SERFF Tracking Number: GRTT-125894779 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 40818
Company Tracking Number: GTLMZ2009AR
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Standardized Medicare Supplement Rate Filing
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	11/18/2008	11/18/2008

SERFF Tracking Number: GRTT-125894779 State: Arkansas
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 40818
 Company Tracking Number: GTLMZ2009AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Standardized Medicare Supplement Rate Filing
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Appendix A Page 1 & 2	Approved	No
Supporting Document	Exhibits 1 & 2	Approved	No
Supporting Document	Rate Sheets	Approved	Yes

SERFF Tracking Number: GRTT-125894779 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 40818
Company Tracking Number: GTLMZ2009AR
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Standardized Medicare Supplement Rate Filing
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Accepted for Informational Purposes 11/18/2008

Comments:

Attachment:

AR-LTR.pdf

Satisfied -Name: Rate Sheets **Review Status:** Approved 11/18/2008

Comments:

Attachments:

Med Supp Plan F+ - AR 09.pdf

Std Med Supp - AR_09.pdf



Guarantee Trust Life Insurance Company

1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600

November 10, 2008

Ms. Julie Benafield Bowman
Arkansas Department of Insurance
Seniors Insurance Network
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Annual Loss Ratio & Rate Revision Filing - Standardized Medicare Supplement Forms
N.A.I.C. Company Code 687-64211
Federal ID Number 36-1174500
Company Filing Number GTLMZ2009AR

Dear Ms. Bowman:

Enclosed please find our annual loss ratio and rate revision filing for our standardized Medicare Supplement forms. No increase is being requested at this time. There are 6 policyholders currently in force in your state. The prior rate history for these forms is shown in the enclosed rate memorandum.

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at Linda_David@gtlic.com.

Sincerely,

Guarantee Trust Life Insurance Company

Linda David
Product Analyst
Accident & Health Products

Encl.

**Guarantee Trust Life Insurance Company
Standardized Medicare Supplement
High Deductible Policy Form 9840F
2009 Gross Premiums - Arkansas**

Issue Age	Annual	Semi-Annual	Quarterly	Monthly Bank Draft
All	\$820.00	\$426.40	\$217.30	\$68.88

Under 65
Disabled Not Available

The above rates reflect 2009 deductible (\$2,000) and benefit levels. We anticipate that they will need to be adjusted each year to reflect deductible, benefit, trend, and utilization changes.

AR

NAIC Company Code: 64211; FEIN: 36-1174500

15D407

1/1/2009

Guarantee Trust Life Insurance Company - 2009 Gross Premiums - Arkansas
Standardized Medicare Supplement Policy Forms 9240A, 9240B, 9240C, 9240D, 9240F, and 9240G

Issue Age(s)	Mode	Plan A 9240A	Plan B 9240B	Plan C 9240C	Plan D 9240D	Plan F 9240F	Plan G 9240G
All	Annual	\$1,296.30	\$2,049.65	\$2,232.15	\$1,863.35	\$2,908.35	\$2,439.85
	Semi-Annual	\$674.08	\$1,065.82	\$1,160.72	\$968.94	\$1,512.34	\$1,268.72
	Quarterly	\$343.52	\$543.16	\$591.52	\$493.79	\$770.71	\$646.56
	Month Bank Draft	\$108.89	\$172.17	\$187.50	\$156.52	\$244.30	\$204.95
Under 65 Disabled	Annual	Not Available					
	Semi-Annual	Available	Available	Available	Available	Available	Available
	Quarterly						
	Month Bank Draft						

The above rates reflect current deductible and benefit levels. We anticipate that they will need to be adjusted each year to reflect deductible and/or benefit changes, trend, and utilization changes.

NAIC Co. Code: 64211
 FEIN: 36-1174500

Applicable Zip Codes > All

AR
 15D409