

SERFF Tracking Number: THRV-125881709 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 40751
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Standard Med Supp Rates 2009
Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Standard Med Supp Rates 2009 SERFF Tr Num: THRV-125881709 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 40751

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num:

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Author: Julie Van Beck

Disposition Date: 11/20/2008

Date Submitted: 11/03/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date: 01/01/2009

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: These forms are not available in the state of Wisconsin.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 5.7%

Group Market Type:

Filing Status Changed: 11/20/2008

Deemer Date:

State Status Changed: 11/20/2008

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to demonstrate compliance with state insurance laws regarding minimum acceptable loss ratios and to request approval of a rate revision for Thrivent Financial's standardized Medicare supplement contracts. The form numbers, plan types and dates the forms and original rates were approved are as follows:

12052AR, Plan A, June 14, 1995

12052AR 6-98, Plan A, April 30, 1998

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M-EA-MSA (05), Plan A, June 8, 2006
M-EB-MSB (05), Plan B, June 8, 2006
12079AR, Plan C, June 23, 1995
12079AR 6-98, Plan C, April 30, 1998
M-EC-MSC (05), Plan C, June 8, 2006
12080AR, Plan D, June 23, 1995
12080AR 6-98, Plan D, April 30, 1998
M-ED-MSD (05), Plan D, June 8, 2006
12081AR, Plan F, June 23, 1995
12081AR 6-98, Plan F, April 30, 1998
M-EF-MSF (05), Plan F, June 8, 2006
12053AR, Plan H, June 14, 1995
12053AR 6-98, Plan H, April 30, 1998
M-EH-MSH (05), Plan H, June 8, 2006
12054AR, Plan I, June 14, 1995
12054AR 6-98, Plan I, April 30, 1998
M-EI-MSI (05), Plan I, June 8, 2006
M-EL-MSL (05), Plan L, June 8, 2006

The last rate filing for these forms was approved on December 12, 2007.

Thank you in advance for your review of our filing. If you have any questions about the rate information in this filing, please contact our actuary, Joel Kabala, by phone at 1-800-847-4836, ext. 35080 or email joel.kabala@thrivent.com.

Company and Contact

Filing Contact Information

Julie Van Beck, Compliance Specialist II
625 Fourth Ave. South
Minneapolis, MN 55415

julie.vanbeck@thrivent.com
(800) 847-4836 [Phone]
(612) 340-5040[FAX]

Filing Company Information

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Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919-0001
(800) 847-4836 ext. [Phone]

CoCode: 56014
Group Code: 2938
Group Name:
FEIN Number: 39-0123480

State of Domicile: Wisconsin
Company Type: Fraternal
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per rate filing per company.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$50.00	11/03/2008	23662516

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	11/20/2008	11/20/2008

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Disposition

Disposition Date: 11/20/2008

Implementation Date: 01/01/2009

Status: Approved

Comment: We have approved the requested rate increases for Plans A, B, C, D, F, H, I and L to be implemented on or after January 1, 2009. 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:
Thrivent Financial for Lutherans	5.700%	\$16,046	138	\$281,508	5.500%	7.200%	5.700%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	Standardized Medicare Supplement contracts (Plan A)	Approved	Yes
Rate	Standardized Medicare Supplement Contracts (Plan B)	Approved	Yes
Rate	Standardized Medicare Supplement Contracts (Plan C)	Approved	Yes
Rate	Standardized Medicare Supplement Contracts (Plan D)	Approved	Yes
Rate	Standardized Medicare Supplement Contracts (Plan F)	Approved	Yes
Rate	Standardized Medicare Supplement Contracts (Plan H)	Approved	Yes
Rate	Standardized Medicare Supplement Contracts (Plan I)	Approved	Yes
Rate	Standardized Medicare Supplement Contracts (Plan L)	Approved	Yes

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Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

7.200%

Effective Date of Last Rate Revision:

02/01/2008

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):
Thrivent Financial for Lutherans	5.700%	5.700%	\$16,046	138	\$281,508	5.500%	7.200%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Standardized Medicare Supplement contracts (Plan A)	12052AR, 12052AR 6-98, M-EA-MSA (05)	Revised	Previous State Filing Number: Percent Rate Change Request:	37349 6
Approved	Standardized Medicare Supplement Contracts (Plan B)	M-EB-MSB (05)	Revised	Previous State Filing Number: Percent Rate Change Request:	37349 6
Approved	Standardized Medicare Supplement Contracts (Plan C)	12079AR, 12079AR 6-98, M-EC-MSB (05)	Revised	Previous State Filing Number: Percent Rate Change Request:	37349 6
Approved	Standardized Medicare Supplement Contracts (Plan D)	12080AR, 12080AR 6-98, M-ED-MSD (05)	Revised	Previous State Filing Number: Percent Rate Change Request:	37349 6
Approved	Standardized Medicare Supplement Contracts (Plan F)	12081AR, 12081AR 6-98, M-EF-MSF (05)	Revised	Previous State Filing Number: Percent Rate Change Request:	37349 6
Approved	Standardized Medicare Supplement Contracts	12053AR, 12053AR 6-98,	Revised	Previous State Filing Number:	37349

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(Plan H)

M-EH-MSH (05)

Percent Rate Change 7
Request:

