

SERFF Tracking Number: CSCM-125571447 State: Arkansas
Filing Company: Jefferson National Life Insurance Company State Tracking Number: 38501
Company Tracking Number:
TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
Product Name: 2008 JNL Medicare Supplement Rate Filing Pre Std (AK)
Project Name/Number: 2008 JNL Medicare Supplement Rate Filing Pre Std (AK)/

Filing at a Glance

Company: Jefferson National Life Insurance Company

Product Name: 2008 JNL Medicare Supplement SERFF Tr Num: CSCM-125571447 State: Arkansas LH
Rate Filing Pre Std (AK)

TOI: MS02I Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 38501

Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized Co Tr Num: State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
Authors: Rob Stegner, Brad Meadows, Naz Melyas Disposition Date: 05/01/2008
Date Submitted: 03/24/2008 Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 2008 JNL Medicare Supplement Rate Filing Pre Std (AK) 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: 12%

Group Market Type:

Filing Status Changed: 05/01/2008

Deemer Date:

State Status Changed: 05/01/2008

Corresponding Filing Tracking Number:

Filing Description:

2008 JNL Medicare Supplement Rate Filing Pre Std (AK)

SERFF Tracking Number: CSCM-125571447 *State:* Arkansas
Filing Company: Jefferson National Life Insurance Company *State Tracking Number:* 38501
Company Tracking Number:
TOI: MS021 Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized
Product Name: 2008 JNL Medicare Supplement Rate Filing Pre Std (AK)
Project Name/Number: 2008 JNL Medicare Supplement Rate Filing Pre Std (AK)/

Company and Contact

Filing Contact Information

Brad Meadows, Bradley_Meadows@conseco.com
 11825 N Pennsylvania St (800) 888-4918 [Phone]
 Carmel, IN 46032

Filing Company Information

Jefferson National Life Insurance Company	CoCode: 64017	State of Domicile: Arkansas
11825 N. Pennsylvania St.	Group Code:	Company Type:
Carmel, IN 46032	Group Name:	State ID Number:
(800) 888-4918 ext. [Phone]	FEIN Number: 71-6050759	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 for Pre-Standard Med Supp rate filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jefferson National Life Insurance Company	\$50.00	03/24/2008	18882458

SERFF Tracking Number: CSCM-125571447 State: Arkansas
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 Product Name: 2008 JNL Medicare Supplement Rate Filing Pre Std (AK)
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	05/01/2008	05/01/2008

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	04/01/2008	04/01/2008	Brad Meadows	04/14/2008	04/14/2008
Pending Industry Response	Stephanie Fowler	03/31/2008	03/31/2008	Brad Meadows	04/01/2008	04/01/2008

SERFF Tracking Number: CSCM-125571447 *State:* Arkansas
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Project Name/Number: 2008 JNL Medicare Supplement Rate Filing Pre Std (AK)/

Disposition

Disposition Date: 05/01/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 9.0% rate increase to be implemented after the first billing date following this approval (subject to appropriate policyholder notification). This approval is subject to the following:

1. 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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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved	No
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	ratesheets	Approved	No

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Project Name/Number: 2008 JNL Medicare Supplement Rate Filing Pre Std (AK)/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/01/2008
Submitted Date 04/01/2008
Respond By Date 05/01/2008

Dear Brad Meadows,

Thank you for your quick response. This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: We will need to see the Arkansas experience for this filing since there are more than 500 policy holders in the State of Arkansas.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/14/2008
Submitted Date 04/14/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Arkansas experience (2008 JNL AR Pre Std OBJ #1.pdf) is attached.

If you need any additional information please let me know.

Thanks,

Brad Meadows

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Conseco Insurance Group

317.817.5002

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

We will need to see the Arkansas experience for this filing since there are more than 500 policy holders in the State of Arkansas.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment: Fixed a typo in one of the exhibits.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Brad Meadows, Naz Melyas, Rob Stegner

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/31/2008
Submitted Date 03/31/2008
Respond By Date 04/30/2008

Dear Brad Meadows,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: Please clarify the amount of increase requested. The Filing Description tab indicates a 12% change, but the Actuarial Justification shows a 9% change. Also please provide the number of Arkansas policyholders.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/01/2008
Submitted Date 04/01/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: The amount of rate increase requested is indeed 9.0%, the amount listed in the Filing Description tab is in error. Unfortunately I am unable to correct that in SEFF as they do not allow that field to be edited.

There are 741 policy holders for Arkansas.

I have also fixed a typo in one of the exhibits where the state of Louisiana was referenced instead of Arkansas.

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If you have any additional questions please feel free to let me know.

Thanks,

Brad Meadows

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Please clarify the amount of increase requested. The Filing Description tab indicates a 12% change, but the Actuarial Justification shows a 9% change. Also please provide the number of Arkansas policyholders.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment: Fixed a typo in one of the exhibits.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Brad Meadows, Naz Melyas, Rob Stegner

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	ratesheets	182, 189, 191, 192	New		2008 AR JNL PRE.pdf

Jefferson National Life Insurance Company
NAIC Group Code: 3381 NAIC Company Code: 64017
State of Arkansas

For use with policy form 182

<u>Issue</u> <u>Ages</u>	<u>Monthly PAC</u>	<u>Monthly DB</u>	<u>Quarterly</u>	<u>Semi-annual</u>	<u>Annual</u>
All	272.25	284.91	838.92	1,646.17	3,165.72

For use with policy form 189

<u>Issue</u> <u>Ages</u>	<u>Monthly PAC</u>	<u>Monthly DB</u>	<u>Quarterly</u>	<u>Semi-annual</u>	<u>Annual</u>
All	274.20	286.96	844.93	1,657.98	3,188.42

For use with policy form 191

<u>Issue</u> <u>Ages</u>	<u>Monthly PAC</u>	<u>Monthly DB</u>	<u>Quarterly</u>	<u>Semi-annual</u>	<u>Annual</u>
All	277.05	289.94	853.70	1,675.19	3,221.51

For use with policy form 192

<u>Issue</u> <u>Ages</u>	<u>Monthly PAC</u>	<u>Monthly DB</u>	<u>Quarterly</u>	<u>Semi-annual</u>	<u>Annual</u>
All	227.62	238.21	701.39	1,376.32	2,646.76

Monthly PAC - Monthly Pre-Authorized Check

Monthly DB - Monthly Direct Bill