

SERFF Tracking Number: PHYS-125382814 State: Arkansas  
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 37646  
Company Tracking Number: PMA2067-0108  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: LTC  
Project Name/Number: PMA2067-0108/PMA2067-0108

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: PHYS-125382814 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: PMA2067-0108

Co Status:

Authors: Sonya Dickey, Sara Magee-Garcia

Date Submitted: 12/11/2007

State Tr Num: 37646

State Status: Filed-Closed

Reviewer(s): Marie Bennett, Harris Shearer

Disposition Date: 05/29/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: PMA2067-0108

Project Number: PMA2067-0108

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/29/2008

State Status Changed: 05/29/2008

Corresponding Filing Tracking Number: PMA2067-0108

Filing Description:

RE: Long Term Care Advertisement

Invitation to Inquire: PMA2067-0108

Users Guide: PMA2115-0108

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

The above referenced material is being submitted for your review and approval.

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This material will be used by licensed to create an interest in the following Long Term Care Policies:

**POLICY APPROVAL DATE:**

- P145AR 8-11-04
- P146AR 8-11-04
- P147AR 8-11-04
- P148AR 8-11-04

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

**Company and Contact**

**Filing Contact Information**

Sara Magee-Garcia, *sara.magee-garcia@physiciansmutual.com*  
 2600 Dodge Street (800) 228-9100 [Phone]  
 Omaha, NE 68131 (402) 633-1096[FAX]

**Filing Company Information**

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska  
 2600 Dodge Street Group Code: 367 Company Type:  
 Omaha, NE 68131 Group Name: State ID Number:  
 (402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$80.00  
 Retaliatory? No  
 Fee Explanation: \$40 per form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$80.00	12/11/2007	17055750

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Marie Bennett	05/29/2008	05/29/2008

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## **Disposition**

Disposition Date: 05/29/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	PMA2067-0108		Yes
<b>Form</b>	PMA2115-0108		Yes

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## Form Schedule

**Lead Form Number:** PMA2067-0108

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PMA2067-0108	Advertising	PMA2067-0108	Initial		0	PMA2067-0108.pdf
	PMA2115-0108	Advertising	PMA2115-0108	Initial		0	

## Just Listen To Why This Protection Is So Important ...

*“At 56-years-old, my father — Gary Harmon — was an avid and experienced runner who was training to fulfill a lifelong dream of running the Ireland marathon. Early one morning, he went out for a run and was struck by a car.*

My father had multiple physical injuries, but the one that was most concerning was a severe brain injury. The doctors said they would not know the extent of the damage until ‘if and when’ he came out of his coma.

The months that followed were the most difficult of our lives.

*This is where our Physicians Mutual® policy comes into play.* Because of this in-home health care policy, we are able to get the assistance we need to lovingly care for my father. And my father’s level of improvement is never limited, even though my mother is not a professional caregiver.

This extraordinary policy not only *gives my dad the quality care he needs and deserves*, it also gives my mother her quality of life, as well. Without it, my mother would have become a prisoner in her own home. But with it, my mother is able to work, go to the store, and just have an existence without being tethered to her husband or home.

*We thank God everyday for sparing my father’s life and equally so for your company’s insurance.* This policy not only saves the life of the injured, but also saves the lives of the spouse and the families left behind in the aftermath. Only by the miracle of having this policy has my mother been awarded a life outside of injury.

I pray that no other family will ever have the need to use such a policy, but we encourage everyone we know to purchase one. ***It is the difference between a life worth living and one of mere existence.***

Lovingly,

Missy Harmon-Harms,  
Daughter of a Physicians Mutual® policyowner

### For More Information

If you would like more information about long-term care insurance or to request the *Shopper’s Guide to Long-Term Care Insurance*, please contact an agent/producer.

For additional information, visit us on the Web at [www.PhysiciansMutual.com](http://www.PhysiciansMutual.com).

**[Agent/Producer Name],  
Insurance Agent/Producer**

[address if necessary]  
[city, state, zip]  
[(xxx) xxx-xxxx or]  
[1-800-xxx-xxxx]  
[email@wherever.com]

Ohio Residents, please note: You can obtain free information about long-term care insurance from the Ohio Department of Insurance. Call toll-free 1-800-686-1526.

Insurance Policy Kinds: P145/P146/P147/P148; ID: P145ID/P146ID/P147ID/P148ID; LA: P145LA/P146LA/P147LA/P148LA; OK: P145OK/P146OK/P147OK/P148OK; OR: P145OR/P146OR/P147OR; PA: P145PA/P146PA; TN: P146TN/P147TN/P148TN; TX: P145TX/P146TX/P147TX/P148TX

*Insurance policy P145TX is intended to be non-tax-qualified. Insurance policies P146TX, P147TX and P148TX are intended to be tax-qualified.*

*Not all products and benefits are available in all states. When you respond an insurance agent/producer will contact you with complete details, including costs and limitations, regarding this solicitation of insurance.*

Physicians Mutual Insurance Company®

## Choices Today For Tomorrow’s Needs



## Help Protect Your Future

Most people assume they will live a long life. If so, this means they are more likely to have an extended illness and need help as they get older.

When you need assistance, the last thing you should have to worry about is if you can get the care you require.

You don't want to burden the ones that are closest to you while you're trying to get that care.

You need to plan in advance for the impact a longer life may have on your family and finances.

**If you get sick,  
who will take care of you?**

## Help Protect Your Family

When you need care, the burden of helping you remains with the people you love ... your family.

Your family will want to take care of you.

- They may need help researching the best ways to care for you.
- It could mean getting special equipment to help provide care.
- It may include finding a personal nurse or caretaker to help with your health care and personal care needs.
- It might even mean needing to care for you themselves.

Caregiving is an act of love, but it can be very tiring and costly for your family.

**What will providing  
your care do to  
your family  
and your finances?**

## Help Protect Your Finances

You built your retirement savings so you could be protected in the future and have the same, if not better, lifestyle you enjoy now.

You should use your savings for what it was intended: to visit family, travel to favorite places, pursue long-awaited hobbies ... to live life to the fullest!

Or to be remembered after you're gone, perhaps through the inheritance you leave to your loved ones or through your donations to a favorite charity.

However, if you get sick, you may have to take money from your retirement funds to pay for your care.

If this happens, you may not have enough savings to do everything that you had planned to do for your retirement.

**Who will help you pay?**



## Show Your Family You Love Them!

A long-term care insurance policy can help protect your family when they need it most — it can help your family take care of you better and longer when you need care.

We provide you with coverage options so you can ease their concern about caring for you in the future.

We understand that you've worked hard to keep your family and finances safe.

You've taken care of your family their whole life — plan now for when it's their turn to take care of you. Make the right choices today for tomorrow's needs.

## You Need A Plan ... We Can Help

For over 100 years, Americans have turned to Physicians Mutual Insurance Company for advice on how to help their families.

With over 30 years of experience in long-term care insurance, we have the financial strength, stability and quality service you need in order to create an insurance policy that will help protect you and your family.

In fact, we consistently receive some of the highest financial strength ratings in the nation from America's leading independent insurance authorities.

At Physicians Mutual®, we conduct business with absolute honesty and integrity. Our values have not changed, and we remain true to our promise ...

*We're here when you need us.®*

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