

SERFF Tracking Number: PHYS-125606466 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 38691
Company Tracking Number:
TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity
Product Name: 2008 -P600 Rate Increase Filing
Project Name/Number: /

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: 2008 -P600 Rate Increase SERFF Tr Num: PHYS-125606466 State: ArkansasLH

Filing

TOI: H14I Individual Health - Hospital Indemnity SERFF Status: Closed

State Tr Num: 38691

Sub-TOI: H14I.000 Health - Hospital Indemnity Co Tr Num:

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Authors: Richie Hinman, Debbie
Thielen

Disposition Date: 04/21/2008

Date Submitted: 04/11/2008

Disposition Status: Approved-
Closed

Implementation Date Requested: 09/01/2008

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: 48%

Group Market Type:

Filing Status Changed: 04/21/2008

Deemer Date:

State Status Changed: 04/21/2008

Corresponding Filing Tracking Number:

Filing Description:

2008 Rate increase filing for the P600.

Company and Contact

Filing Contact Information

SERFF Tracking Number: *PHYS-125606466* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *38691*
Company Tracking Number:
TOI: *H14I Individual Health - Hospital Indemnity* Sub-TOI: *H14I.000 Health - Hospital Indemnity*
Product Name: *2008 -P600 Rate Increase Filing*
Project Name/Number: */*

Filing Fees

Fee Required? **Yes**
Fee Amount: **\$50.00**
Retaliatory? **No**
Fee Explanation:
Per Company: **No**

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$50.00	04/11/2008	19487612

SERFF Tracking Number: *PHYS-125606466* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *38691*
Company Tracking Number:
TOI: *H14I Individual Health - Hospital Indemnity* Sub-TOI: *H14I.000 Health - Hospital Indemnity*
Product Name: *2008 -P600 Rate Increase Filing*
Project Name/Number: */*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/21/2008	04/21/2008

SERFF Tracking Number: *PHYS-125606466* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *38691*
Company Tracking Number:
TOI: *H14I Individual Health - Hospital Indemnity* Sub-TOI: *H14I.000 Health - Hospital Indemnity*
Product Name: *2008 -P600 Rate Increase Filing*
Project Name/Number: */*

Disposition

Disposition Date: 04/21/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved a 48% level rate increase on the above policy form. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Rate data does NOT apply to filing.

SERFF Tracking Number: *PHYS-125606466* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *38691*
 Company Tracking Number:
 TOI: *H14I Individual Health - Hospital Indemnity* Sub-TOI: *H14I.000 Health - Hospital Indemnity*
 Product Name: *2008 -P600 Rate Increase Filing*
 Project Name/Number: */*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	No
Supporting Document	Compliance Certification	Approved-Closed	No
Rate	Individual Health Outpatient	Approved-Closed	No

SERFF Tracking Number: *PHYS-125606466* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *38691*
Company Tracking Number:
TOI: *H14I Individual Health - Hospital Indemnity* Sub-TOI: *H14I.000 Health - Hospital Indemnity*
Product Name: *2008 -P600 Rate Increase Filing*
Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: *PHYS-125606466* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *38691*
Company Tracking Number:
TOI: *H14I Individual Health - Hospital Indemnity* Sub-TOI: *H14I.000 Health - Hospital Indemnity*
Product Name: *2008 -P600 Rate Increase Filing*
Project Name/Number: */*

Supporting Document Schedules

Satisfied -Name: Health - Actuarial Justification	Review Status: Approved-Closed	04/21/2008
Comments:		
Attachments:		
STD_2008_ActMemo.pdf		
AR_2008_ExhA.pdf		
STD_2008_ExhB.pdf		
Satisfied -Name: Cover Letter	Review Status: Approved-Closed	04/21/2008
Comments:		
Attachment:		
AR_2008_Covlet.pdf		
Satisfied -Name: Compliance Certification	Review Status: Approved-Closed	04/21/2008
Comments:		
Attachment:		
AR_2008_P600_cert.pdf		



April 11, 2008

Mr. Joe Musgrove
Arkansas Insurance Department
Compliance - Life & Health Division
1200 West Third Street
Little Rock, AR 72201-1904

NAIC 80578

RE: Rate Increase Filing for Policy P600

Enclosed are current and revised rate schedules and actuarial memorandum for the above listed policy form.

The revised rates reflect a proposed 48% increase for the P600 to be effective September 1, 2008. The data contained in this filing is total experience for the P600.

We look forward to your approval of this filing. If you have any questions or need any additional information, please call me at (402) 633-5782 or at my e-mail address richie.hinman@physiciansmutual.com.

A handwritten signature in cursive script that reads 'Richie Hinman'.

Richie Hinman, FLMI
Rerating Supervisor
Actuarial Division
Physicians Mutual Ins. Co.

Enc.

**PHYSICIANS MUTUAL INSURANCE COMPANY
OMAHA, NEBRASKA**

**ARKANSAS
CERTIFICATION OF COMPLIANCE**

I hereby certify that to the best of my knowledge and judgment, that the attached rate filing is in compliance with the applicable laws and rules of the State of Arkansas, including Insurance Department Bulletin 4-79 and Insurance Department Regulation 19 (Rev.).



Brenton C. Pyle, FSA, MAAA
Actuarial Division

Dated: April 11, 2008