

SERFF Tracking Number: WAKE-125578076 State: Arkansas  
 Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 38519  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: CL Std Med Supp Rate 2008  
 Project Name/Number: Continental Life/032008

## Filing at a Glance

Company: Continental Life Insurance Company of Brentwood, Tennessee  
 Product Name: CL Std Med Supp Rate 2008 SERFF Tr Num: WAKE-125578076 State: ArkansasLH  
 TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 38519  
 Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: State Status: Approved-Closed  
 Other  
 Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler  
 Author: Jennifer Snell Disposition Date: 04/01/2008  
 Date Submitted: 03/25/2008 Disposition Status: Approved  
 Implementation Date Requested: 07/01/2008 Implementation Date:  
 State Filing Description:

## General Information

Project Name: Continental Life Status of Filing in Domicile: Not Filed  
 Project Number: 032008 Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments: At this time, the filing has not been submitted to the home domicile state of Tennessee.  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Group Market Size:  
 Overall Rate Impact: 9% Group Market Type:  
 Filing Status Changed: 04/01/2008 Deemer Date:  
 State Status Changed: 04/01/2008  
 Corresponding Filing Tracking Number:  
 Filing Description:  
 The Company is requesting a 9.0% rate increase in premiums for all plans. The target date for implementation assumed to be 7/1/2008.

RATE INCREASE FILING

SERFF Tracking Number: WAKE-125578076 State: Arkansas  
 Filing Company: Continental Life Insurance Company of State Tracking Number: 38519  
 Brentwood, Tennessee  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: CL Std Med Supp Rate 2008  
 Project Name/Number: Continental Life/032008

**MEDICARE SUPPLEMENT POLICIES**

FORM NUMBERS: NC1-A, NC1-B, NC1-C, NC1-D, NC1-E, NC1-F, NC1-G, NC1-H, NC1-I, MSNC-1A, MSNC-1B, MSNC-1C, MSNC-1D, MSNC-1F

**Company and Contact**

**Filing Contact Information**

(This filing was made by a third party - WAS01)

Jennifer Snell, Compliance Analyst jennifer.snell@wakelyactuarial.com  
 34125 US Highway N (727) 373-4558 [Phone]  
 Palm Harbor, FL 34684 (727) 373-4559[FAX]

**Filing Company Information**

Continental Life Insurance Company of CoCode: 68500 State of Domicile: Tennessee  
 Brentwood, Tennessee  
 101 CONTINENTAL PLACE Group Code: -99 Company Type:  
 BRENTWOOD, TN 37027 Group Name: State ID Number:  
 (615) 377-1300 ext. [Phone] FEIN Number: 62-1181209  
 -----

**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Life Insurance Company of Brentwood, Tennessee	\$50.00	03/25/2008	18946645

SERFF Tracking Number: WAKE-125578076 State: Arkansas  
Filing Company: Continental Life Insurance Company of State Tracking Number: 38519  
Brentwood, Tennessee  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: CL Std Med Supp Rate 2008  
Project Name/Number: Continental Life/032008

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	04/01/2008	04/01/2008

SERFF Tracking Number: WAKE-125578076 State: Arkansas  
 Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 38519  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: CL Std Med Supp Rate 2008  
 Project Name/Number: Continental Life/032008

## Disposition

Disposition Date: 04/01/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 9% rate increase for Plans A, B, C, D, E, F, G, H and I to be implemented on or after July 1, 2008. 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:
Continental Life Insurance Company of Brentwood, Tennessee	9.000%	\$2,308	264	\$609,339	9.000%	9.000%	9.000%

SERFF Tracking Number: WAKE-125578076 State: Arkansas

Filing Company: Continental Life Insurance Company of  
Brentwood, Tennessee State Tracking Number: 38519

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: CL Std Med Supp Rate 2008

Project Name/Number: Continental Life/032008

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved	No
<b>Supporting Document</b>	Authorization Letter	Approved	No
<b>Rate</b>	Rate Pages	Approved	No

SERFF Tracking Number: WAKE-125578076 State: Arkansas  
 Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 38519  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: CL Std Med Supp Rate 2008  
 Project Name/Number: Continental Life/032008

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 9.500%  
**Effective Date of Last Rate Revision:** 07/01/2007  
**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):
Continental Life Insurance Company of Brentwood, Tennessee	9.000%	9.000%	\$2,308	264	\$609,339	9.000%	9.000%

SERFF Tracking Number: WAKE-125578076 State: Arkansas  
 Filing Company: Continental Life Insurance Company of State Tracking Number: 38519  
 Brentwood, Tennessee  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: CL Std Med Supp Rate 2008  
 Project Name/Number: Continental Life/032008

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rate Pages	NC1-A, NC1-B, NC1-C, NC1-D, NC1-E, NC1-F, NC1-G, NC1-H, NC1-I, MSNC-1A, MSNC-1B, MSNC-1C, MSNC-1D, MSNC-1F	New		AR 2008 STD Rates.pdf

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Annual Premiums  
Medicare Standardized Plans NC1  
Zip Codes 721, 722**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	2081	3196	3484	1798	1953	3901	1894

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	2268	3484	3798	1960	2129	4252	2064

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Annual Premiums  
Medicare Standardized Plans NC1  
Rest of State**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	1891	2906	3168	1635	1776	3547	1722

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	2061	3168	3453	1782	1936	3866	1877

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Annual Premiums  
Medicare Standardized Plans NC1  
Zip Codes 721, 722**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	2047	3145	3430	1770	1923	3838	1864
Smoker	All	2274	3493	3808	1966	2135	4264	2071

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	2231	3428	3739	1929	2096	4183	2032
Smoker	All	2479	3807	4151	2143	2327	4648	2257

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Annual Premiums  
Medicare Standardized Plans NC1  
Rest of State**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	1860	2859	3117	1609	1748	3489	1694
Smoker	All	2067	3176	3462	1787	1941	3876	1882

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	2027	3116	3398	1754	1905	3803	1846
Smoker	All	2253	3462	3774	1948	2116	4225	2051

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Annual Premiums  
Medicare Standardized Plans MSNC-1  
Zip Codes 721, 722**

Current Annual Rates

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	1696	2050	2341	1229	2721
Smoker	All	1866	2255	2577	1351	2990

Proposed Annual Rates

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	1849	2235	2552	1340	2966
Smoker	All	2034	2458	2809	1473	3259

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Annual Premiums  
Medicare Standardized Plans MSNC-1  
Rest of State**

Current Annual Rates

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	1542	1864	2129	1117	2474
Smoker	All	1696	2050	2342	1229	2719

Proposed Annual Rates

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	1681	2032	2321	1218	2697
Smoker	All	1849	2235	2553	1340	2964

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Semi-Annual Premiums  
Medicare Standardized Plans NC1  
Zip Codes 721, 722**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	1082	1662	1812	935	1016	2029	986

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	1179	1812	1975	1019	1107	2212	1075

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Semi-Annual Premiums  
Medicare Standardized Plans NC1  
Rest of State**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	983	1511	1647	850	923	1844	896

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	1071	1647	1795	927	1006	2010	977

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Semi-Annual Premiums  
Medicare Standardized Plans NC1  
Zip Codes 721, 722**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	1064	1635	1783	920	1000	1995	969
Smoker	All	1183	1817	1981	1023	1110	2217	1076

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	1160	1782	1943	1003	1090	2175	1056
Smoker	All	1289	1981	2159	1115	1210	2417	1173

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Semi-Annual Premiums  
Medicare Standardized Plans NC1  
Rest of State**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	967	1487	1621	837	909	1814	880
Smoker	All	1075	1651	1800	930	1010	2016	979

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	1054	1621	1767	912	991	1977	959
Smoker	All	1172	1800	1962	1014	1101	2197	1067

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Semi-Annual Premiums  
Medicare Standardized Plans MSNC-1  
Zip Codes 721, 722**

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>
Nonsmoker	All	881	1067	1218	638	1415
Smoker	All	970	1173	1340	703	1555

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>
Nonsmoker	All	960	1163	1328	695	1542
Smoker	All	1057	1279	1461	766	1695

Modal Loadings:  
 Annual 1.0000  
 Semi-Ann 0.5200  
 Quarterly 0.2650  
 Monthly 1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Semi-Annual Premiums  
Medicare Standardized Plans MSNC-1  
Rest of State**

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	802	969	1107	580	1287
Smoker	All	881	1065	1218	638	1414

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	874	1056	1207	632	1403
Smoker	All	960	1161	1328	695	1541

Modal Loadings:  
 Annual 1.0000  
 Semi-Ann 0.5200  
 Quarterly 0.2650  
 Monthly 1/12th

There is no policy fee

Area Factors:  
Arkansas  
 Zip Codes 721, 722..... 1.10  
 Rest of State..... 1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Quarterly Premiums  
Medicare Standardized Plans NC1  
Zip Codes 721, 722**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	551	848	923	476	518	1034	503

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	601	924	1006	519	565	1127	548

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Quarterly Premiums  
Medicare Standardized Plans NC1  
Rest of State**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	502	770	840	434	471	940	457

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	547	839	916	473	513	1025	498

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Quarterly Premiums  
Medicare Standardized Plans NC1  
Zip Codes 721, 722**

Current Annual Rates - Policies issued After 7/1/2005

	Issue Age	Plans						
		A	B	C	D	E	F	G
Non-Smoker	All	542	833	909	469	509	1017	494
Smoker	All	602	925	1010	521	566	1130	549

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue Age	Plans-Smoker						
		A	B	C	D	E	F	G
Non-Smoker	All	591	908	991	511	555	1109	538
Smoker	All	656	1008	1101	568	617	1232	598

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Quarterly Premiums  
Medicare Standardized Plans NC1  
Rest of State**

Current Annual Rates - Policies issued After 7/1/2005

	Issue Age	Plans						
		A	B	C	D	E	F	G
Non-Smoker	All	493	758	826	426	463	924	449
Smoker	All	548	842	918	473	515	1027	499

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue Age	Plans-Smoker						
		A	B	C	D	E	F	G
Non-Smoker	All	537	826	900	464	505	1007	489
Smoker	All	597	918	1001	516	561	1119	544

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Quarterly Premiums  
Medicare Standardized Plans MSNC-1  
Zip Codes 721, 722**

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>
Nonsmoker	All	449	543	621	325	721
Smoker	All	495	598	683	358	793

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>
Nonsmoker	All	489	592	677	354	786
Smoker	All	540	652	744	390	864

Modal Loadings:  
 Annual 1.0000  
 Semi-Ann 0.5200  
 Quarterly 0.2650  
 Monthly 1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Quarterly Premiums  
Medicare Standardized Plans MSNC-1  
Rest of State**

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	408	494	564	296	656
Smoker	All	449	543	621	325	721

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	445	538	615	323	715
Smoker	All	489	592	677	354	786

Modal Loadings:  
 Annual 1.0000  
 Semi-Ann 0.5200  
 Quarterly 0.2650  
 Monthly 1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Monthly Premiums  
Medicare Standardized Plans NC1  
Zip Codes 721, 722**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	173	266	290	150	163	325	158

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	189	290	316	164	178	354	172

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Monthly Premiums  
Medicare Standardized Plans NC1  
Rest of State**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	158	242	264	136	148	296	143

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	172	264	288	148	161	323	156

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Monthly Premiums  
Medicare Standardized Plans NC1  
Zip Codes 721, 722**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	171	262	286	148	160	320	155
Smoker	All	189	291	318	164	177	355	173

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	186	286	312	161	174	349	169
Smoker	All	206	317	347	179	193	387	189

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Monthly Premiums  
Medicare Standardized Plans NC1  
Rest of State**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	155	238	260	134	146	290	141
Smoker	All	172	265	288	149	162	323	157

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	169	259	283	146	159	316	154
Smoker	All	187	289	314	162	177	352	171

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Monthly Premiums  
Medicare Standardized Plans MSNC-1  
Zip Codes 721, 722**

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>
Nonsmoker	All	141	171	195	102	227
Smoker	All	155	188	215	113	250

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>
Nonsmoker	All	154	186	213	111	247
Smoker	All	169	205	234	123	273

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

**Continental Life Insurance Company of Brentwood, Tennessee**

**Exhibit A - Monthly Premiums  
Medicare Standardized Plans MSNC-1  
Rest of State**

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>
Nonsmoker	All	128	155	177	93	206
Smoker	All	141	171	195	102	227

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>
Nonsmoker	All	140	169	193	101	225
Smoker	All	154	186	213	111	247

Modal Loadings:  
 Annual 1.0000  
 Semi-Ann 0.5200  
 Quarterly 0.2650  
 Monthly 1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

SERFF Tracking Number: WAKE-125578076 State: Arkansas  
Filing Company: Continental Life Insurance Company of State Tracking Number: 38519  
Brentwood, Tennessee  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: CL Std Med Supp Rate 2008  
Project Name/Number: Continental Life/032008

## Supporting Document Schedules

**Satisfied -Name:** Authorization Letter **Review Status:** Approved 04/01/2008  
**Comments:**  
**Attachment:**  
CLIC Med Supp Rate Increase Filing Authorization Letter.pdf



*Continental Life*  
INSURANCE COMPANY OF BRENTWOOD, TENNESSEE  
A Genworth Financial Company

March 11, 2008

Mr. Benjamin M. Cohen, FSA, MAAA  
Consulting Actuary  
Wakely Actuarial Services, Inc.  
34125 US Highway 19 N., Suite 300  
Palm Harbor, FL 34684

RE: Medicare Supplement Rate Increase Filing

Dear Mr. Cohen:

We, at Continental Life Insurance Company of Brentwood, Tennessee give Wakely Actuarial Services, Inc. authorization to perform the Medicare Supplement Rate Increase Filings for Continental Life Insurance Company of Brentwood, Tennessee for 2008.

Sincerely,

Brian C. Stewart  
Chief Financial Officer

**CONTINENTAL LIFE CENTER • 101 CONTINENTAL PLACE • BRENTWOOD, TENNESSEE 37027**  
**PHONE (615) 377-1300 • FAX (615) 373-0272**  
**info@cont-life.com**

CLI0035