

SERFF Tracking Number: WAKE-125624448 State: Arkansas
Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 38798
Company Tracking Number:
TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
Product Name: CL Pre-Std MS Rate 2008
Project Name/Number: Continental Life/042008

Filing at a Glance

Company: Continental Life Insurance Company of Brentwood, Tennessee

Product Name: CL Pre-Std MS Rate 2008 SERFF Tr Num: WAKE-125624448 State: ArkansasLH

TOI: MS02I Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 38798

Pre-Standardized

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

Pre-Standardized

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Author: Jennifer Snell

Disposition Date: 05/05/2008

Date Submitted: 04/25/2008

Disposition Status: Approved

Implementation Date Requested: 07/01/2008

Implementation Date:

State Filing Description:

General Information

Project Name: Continental Life

Project Number: 042008

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing is currently pending in the home domicile state of Tennessee.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 10%

Filing Status Changed: 05/05/2008

State Status Changed: 05/05/2008

Corresponding Filing Tracking Number:

Filing Description:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Wakely Actuarial Services, Inc. has been authorized to file the above captioned filing on behalf of Continental Life Insurance Company of Brentwood, Tennessee.

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 Brentwood, Tennessee
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The Company is requesting a 10% rate increase with average nationwide effective date for implementation assumed to be 7/01/2008. The actual date which the new rates become effective for this state will not be sooner than one year after the implementation date of the last approved rate increase.

We appreciate the Department's time and consideration in the review of this filing for Continental Life.

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: \$200.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Life Insurance Company of Brentwood, Tennessee	\$200.00	04/25/2008	19912865

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Correspondence Summary

Dispositions

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

SERFF Tracking Number: WAKE-125624448 State: Arkansas
 Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 38798
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized
 Product Name: CL Pre-Std MS Rate 2008
 Project Name/Number: Continental Life/042008

Disposition

Disposition Date: 05/05/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 10% rate increase to be implemented after the first billing date following the approval (subject to appropriate policyholder notification). 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	10.000%	\$49,319	98	\$493,193	10.000%	10.000%	10.000%

SERFF Tracking Number: WAKE-125624448 State: Arkansas

Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 38798

Company Tracking Number:

TOI: MS02I Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized

Product Name: CL Pre-Std MS Rate 2008

Project Name/Number: Continental Life/042008

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

SERFF Tracking Number: WAKE-125624448 State: Arkansas
 Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 38798
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized
 Product Name: CL Pre-Std MS Rate 2008
 Project Name/Number: Continental Life/042008

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
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	10.000%	10.000%	\$49,319	98	\$493,193	10.000%	10.000%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rate Pages	EC-1, SC-85, SC-New II, SC-III			AR 2008 PRE Rates.pdf

Exhibit B
Continental Life Insurance Company
Of Brentwood Tennessee

Annual Premium Rates

State of: Arkansas
Medicare Supplement Policy Form SC-III

Current Rates

Issue <u>Age</u>	<u>Part A Premium Initial Deductible</u>		Skilled Nursing <u>Care</u>	Part B Excess <u>Limit*</u>
	<u>Include</u>	<u>Exclude</u>		
All	1606	613	386	2197

Proposed Rates

Issue <u>Age</u>	<u>Part A Premium Initial Deductible</u>		Skilled Nursing <u>Care</u>	Part B Excess <u>Limit*</u>
	<u>Include</u>	<u>Exclude</u>		
All	1767	674	425	2417

To include coverage for \$135 Annual Part B deductible, add \$118

* Factors for other excess percentage limits:

125%	0.80
140%	0.84
150%	0.88
160%	0.92
180%	1.00
190%	1.03
200%	1.06
U/C	1.10

The above premiums will be increased by the following underwriting tables:

Table-1	10%
Table-2	20%

Modal Loadings:

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

Exhibit B
Continental Life Insurance Company
Of Brentwood Tennessee

Annual Premium Rates

State of: Arkansas
Medicare Supplement Policy Form SC-II

Current Rates

Issue	Part A Premium Initial Deductible		Part B
<u>Age</u>	<u>Include</u>	<u>Exclude</u>	<u>Limit*</u>
All	1526	577	2866

Proposed Rates

Issue	Part A Premium Initial Deductible		Part B
<u>Age</u>	<u>Include</u>	<u>Exclude</u>	<u>Limit*</u>
All	1679	635	3153

To include coverage for \$135 Annual Part B deductible, add \$118

* Factors for other excess percentage limits:

125%	0.80
140%	0.84
150%	0.88
160%	0.92
180%	1.00
190%	1.03
200%	1.06
U/C	1.10

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Quarterly	0.2650
Monthly	1/12th

Exhibit B
Continental Life Insurance Company
Of Brentwood Tennessee

Annual Premium Rates

State of: Arkansas
Medicare Supplement Policy Form EC-1

Current Rates

Issue	Preferred	Exclude
<u>Age</u>	<u>Plan</u>	Part A
		<u>Deductible</u>
All	4666	390

Proposed Rates

Issue	Preferred	Exclude
<u>Age</u>	<u>Plan</u>	Part A
		<u>Deductible</u>
All	5133	429

To include coverage for \$135 Annual Part B deductible, add \$118

The above premiums will be increased by the following underwriting tables:

Table-1	10%
Table-2	20%
Table-3	30%

Modal Loadings:

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

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Supporting Document Schedules

Satisfied -Name: Authorization Letter **Review Status:** Approved 05/05/2008
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