

SERFF Tracking Number: AMRP-125759904 State: Arkansas  
Filing Company: American Republic Corp Insurance Company State Tracking Number: 39836  
Company Tracking Number: 09AR0392  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: AR Corp Medicare Supplement OWL Advertisement  
Project Name/Number: Revamped OWL Advertisements/09AR0392

## Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: AR Corp Medicare Supplement SERFF Tr Num: AMRP-125759904 State: ArkansasLH  
OWL Advertisement

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 39836  
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: 09AR0392 State Status: Filed-Closed

Filing Type: Advertisement

Co Status: Reviewer(s): Stephanie Fowler

Authors: Norm Von Seggern, Susan Disposition Date: 09/04/2008

Zaiger, Susan Falk, Beverly Shuey,

Vicki Bingham, Becky Blum,

Michele Kulish

Date Submitted: 08/04/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Revamped OWL Advertisements

Project Number: 09AR0392

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/04/2008

State Status Changed: 09/04/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: INDIVIDUAL MEDICARE SUPPLEMENT ADVERTISING

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Deemer Date:

Z-2262 – Medicare Supplement Request Certificate

Z-2264 – Medicare Supplement Bucksip

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Z-2265 – Medicare Supplement Letter  
 Z-2267 – Medicare Supplement Lift Letter

We are including the above captioned forms for your review and information. These forms are new and are not intended to replace any forms that are currently in use. The forms are a lead generating device and will be used in the solicitation of our Medicare Supplement plans.

## Company and Contact

### Filing Contact Information

Vicki Bingham, Product Analyst vicki.bingham@americanenterprise.com  
 601 6th Ave (515) 245-4237 [Phone]  
 Des Moines, IA 50334 (515) 471-3459[FAX]

### Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska  
 P O Box 2780 Group Code: 3527 Company Type: Life and Health  
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:  
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: 4 forms x \$25.00 = \$100.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$100.00	08/04/2008	21761294

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/04/2008	09/04/2008

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## **Disposition**

Disposition Date: 09/04/2008

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>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Form</b>	Request Certificate	Filed	Yes
<b>Form</b>	Buckslip	Filed	Yes
<b>Form</b>	Letter	Filed	Yes
<b>Form</b>	Lift Letter	Filed	Yes

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## Form Schedule

**Lead Form Number:** Z-2262

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed	Z-2262	Advertising Request Certificate	Initial			Z-2262.pdf
Filed	Z-2264	Advertising Buckslip	Initial			Z-2264.pdf
Filed	Z-2265	Advertising Letter	Initial			Z-2265.pdf
Filed	Z-2267	Advertising Lift Letter	Initial			Z-2267.pdf



# Return this certificate today for your **FREE** Medicare Supplement Plan J quote **AND** your **FREE** Optical Wallet Light (OWL).

For your convenience, a postage-paid envelope is provided.

**Or — for faster service — call Toll Free 1-866-926-4141**

A licensed agent can tell you more about the benefits, costs and limitations.



**Lights up for added convenience!**

Do you know anyone else who might like a **FREE** Optical Wallet Light (OWL)?

Have them call us today. We'll give them a Medicare Supplement Plan J Quote and an OWL, too!

**Toll Free  
1-866-926-4141**

 **American Republic Corp  
Insurance Company**

a wholly owned subsidiary of  
American Republic Insurance  
Company of Des Moines, Iowa

This is a solicitation of insurance and a representative may contact you regarding this information request. Not connected with or endorsed by the United States government or the federal Medicare program.

Premiums may increase because a person is one year older except in AR, AZ, GA, ID and MO, also if you're age 65 and older when you apply for coverage in TX. Rates are subject to change by class, if you have a change in residence, or as Medicare benefits change. In CO, IL, KS, MI, MS, MO, NH, NC, OK, OR, PA, TX and SD, coverage is available to qualified Medicare beneficiaries under age 65 during their open enrollment period. Other Medicare Supplement insurance plans available in addition to Plan J. Ask your American Republic Insurance Company Account Specialist for details about our other Medicare Supplement plans. In ND, Plans A and High-Deductible F are also available.

Policy Form: C-1026, C-1024; in MO, C-1026MO, C-1024MO; in OK, C-1026OK, C-1024OK; in PA, C-1026PA, C-1027PA

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Z-2262RC

Return the enclosed  
free Request Certificate  
today for your **FREE Optical  
Wallet Light (OWL)**. Or, for faster  
service, call Toll Free 1-866-926-4141.

**\$14.99 VALUE  
YOURS FREE**

**Magnifies!**



**Lights up!**



**You'll likely  
save this**



Not connected with or endorsed by the United States government or the federal Medicare program.

Premiums increase because a person is one year older except in AR, AZ, GA, ID and MO, also if you're age 65 and older when you apply for coverage in TX. Rates are subject to change by class, if you have a change in residence, or as Medicare benefits change. In CO, IL, KS, MS, MI, MO, NH, NC, OK, OR, PA, TX and SD, coverage is available to qualified Medicare beneficiaries under age 65 during their open enrollment period. Other Medicare Supplement insurance plans are available in addition to Plan J. Ask your American Republic Corp Insurance Company Account Specialist for details about our other Medicare Supplement plans. In ND, Plans A and High-Deductible F are also available. Plan availability varies by state.

Policy Form: C-1026, C-1024; in MO, C-1026MO, C-1024MO; in OK, C-1026OK, C-1024OK; in PA, C-1026PA, C-1027PA

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Z-2264

19 114 2453 0408 US

**Plus you'll automatically  
get this**

see inside

Return the enclosed free Request Certificate today for a **Medicare Supplement Insurance Plan J quote** and you'll automatically get an **Optical Wallet Light (OWL) FREE.**

**No Purchase  
Required**

**\$14.99 Value Yours FREE!**



**Or, for faster service, call Toll Free 1-866-926-4141**

A licensed agent can tell you more about the benefits, costs and limitations right over the phone.

This is a solicitation for insurance and a representative may contact you regarding this information request.

Z-2264

 **American Republic Corp  
Insurance Company**

a wholly owned subsidiary of American Republic  
Insurance Company of Des Moines, Iowa

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**Michael Needham**  
Assistant Vice President

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Dear Reader,

I strongly suspect you're paying too much for your Medicare Supplement insurance.

In fact, I'm so convinced, I'll send you a FREE gift just for finding out.

But more on that **free** gift in a minute ...

First, let me explain why I'm so confident you'll be able to SAVE MONEY with a Medicare Supplement plan that has benefits equal to what you currently have ... *or maybe even more benefits.\**

**REASON #1: By state and federal mandate, standardized Medicare Supplement insurance plans are generally identical from one insurance company to another.**

That means you'll likely get the exact same plan benefits regardless of where you go or how much you spend.

**REASON #2: Insurance companies' rates are usually a**

*Over please*

\*Based on interpretation of rate data provided by TheStreet.com Rating and American Republic Corp Insurance Company's preferred rates, (May '08). (In ND and TX, preferred rates are for non-tobacco users.) As an independent third party, TheStreet.com does not verify or endorse this information. Analysis of rates based on particular geographic area, gender and attained age for Plan J compared to other companies' lowest Plan F rates. Plan J provides all the same benefits as Plan F, plus at-home recovery and preventive care benefits.

*You could get  
the same or even  
more benefits for  
LESS MONEY*

**matter of public record.**

Those records show that rates for our most comprehensive Medicare Supplement plan are lower than a similar plan in your area.

There's a chance that your friends and neighbors with Medicare Supplement coverage have the same plan ... Plan F.

And you might, too.

After all, nearly half of all Americans with Medicare Supplement coverage have enrolled in Medicare Supplement Plan F.\*\*

And Plan F may have made sense for you at the time you bought it, based on the rates and benefits available.

**But Plan J gives you MORE BENEFITS than any other standard Medicare Supplement plan, including Plan F.**

**And with our Plan J, you'll usually pay LESS than what you'd pay for another insurance company's Plan F.**

In fact, PLAN J gives you ALL the benefits of Plan F, PLUS TWO MORE ...

✓ **At-home recovery** to help pay for at-home care costs if you need help with things like bathing, eating, dressing and using the bathroom

✓ **\$120 per year for preventive care**, like

*With Plan J,  
you get these  
2 benefits, too*

*Next page please*

\*\*Based on data from the NAIC's "2006 Medicare Supplement Experience Exhibit" that shows 45.2% of policies written in the most recent 3 years on letter plans A-L were written on Plan F.

annual physicals or screenings not covered  
by Medicare

**What you must know is this: PLAN J COVERS MORE SERVICES  
THAN ANY OTHER standardized Medicare Supplement plan.**

**And with Plan J your rate will NEVER increase due to your  
health or the number of claims you file.**

**Why not send in the enclosed FREE Request Certificate for  
a free, no-obligation quote today?**

When you take into account that you'll get the MOST  
benefits possible ... probably for LESS MONEY than you  
currently pay ... you really can't lose.

**Send in your FREE Request Certificate today for your  
free, no-obligation quote and free gift. Or, for  
faster service, call TOLL FREE 1-866-926-4141.**

And here's the thing, I'll mail you a free gift simply  
for taking the time to respond. There's absolutely no cost  
and no obligation.

**Now ... more on your FREE gift.**

If you're like me, you're easily frustrated by  
tiny type and poor lighting ... particularly in restaurants  
and social settings.

That's why I'll send you a FREE OWL® Optical Wallet Light  
whether I can save you money or not.

It's a credit card-sized magnifier with a built-in light.

*Over please*

And it's so slim, it'll fit right in your wallet.

I never leave home without my OWL. And I get compliments on it every time I use it. I promise you it's worth a few minutes to get a quote.

You get your  
FREE GIFT  
whether I  
can save you  
\$\$\$ or not!

**Get your free, no-obligation Medicare Supplement insurance quote today. Simply mail back the enclosed FREE Request Certificate, and I'll promptly send you a Free OWL.**

**Or – for faster service – call TOLL FREE 1-866-926-4141.**

**A licensed agent can tell you more about the benefits, costs and limitations right over the phone.**

Sincerely,



Michael Needham  
Assistant Vice President  
American Republic Corp Insurance Company

P.S. Please call or send in your FREE Request Certificate today. I think I can save you money. But if I'm wrong, I'll still send you one of my all-time favorite things!

This is a solicitation for insurance and a representative may contact you regarding this information request.

Not connected with or endorsed by the United States government or the federal Medicare program. Medicare Supplement rates based on attained age except in AR, AZ, GA, ID and MO (also if you're age 65 and older when you apply for coverage in TX). Rates are subject to change by class, if you have a change in residence or as Medicare benefits change. In CO, IL, KS, LA, MI, MS, MO, NH, NC, OK, OR, PA, TX and SD, coverage is available to qualified Medicare beneficiaries under age 65 during their open enrollment period. Other Medicare Supplement insurance plans are available in addition to Plan J. Ask your American Republic Corp Insurance Company Account Specialist for details about our other Medicare Supplement Plans available. Other Medicare Supplement insurance plans are available in addition to Plan J. In ND, Plans A and High-Deductible F are also available.

Policy Form: C-1026, C-1024; in MO, C-1026MO, C-1024MO; in OK, C-1026OK, C-1024OK; in PA, C-1026PA, C-1027PA

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Z-2265

19 114 2454 0408 US

# When Does LESS equal MORE?

Return the enclosed **FREE Request Certificate** today to learn why you can pay less for Medicare Supplement coverage and still get great benefits.

No  
Purchase  
Required

You'll get a free, no-obligation quote on our Medicare Supplement insurance Plan J. And — regardless of whether we can save you money — we'll promptly send you a **FREE gift!**

**Or, for faster service, call Toll Free 1-866-926-4141**

A licensed agent can tell you more about the benefits, costs and limitations right over the phone.

This is a solicitation of insurance and a representative may contact you regarding this information request. Not connected with or endorsed by the United States government or the federal Medicare program.

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Z-2267

19 114 2455 0408 US

**See inside.**

 American Republic Corp  
Insurance Company

From the desk of  
Rod DeHaai

Dear Friend,

If you're like me, you generally don't buy the cheapest ANYTHING. After all, lower cost many times means poor quality.

*That's not the case when it comes to American Republic Corp Insurance Company's Medicare Supplement insurance Plan J.*

You see, basic Medicare Supplement standardized plan benefits are required by law to be identical ... regardless of which company you choose.

The true measures of quality are harder to pinpoint.

**American Republic Corp Insurance Company (American Republic Corp) stands out from the crowd in three areas ...**

1. **Reliability** -- American Republic Corp is a wholly owned subsidiary of American Republic Insurance Company, a company that's been taking care of customers' insurance needs since 1929.
2. **Service** -- When you call us you get a real, live person ... not automated phone service and multiple prompts.
3. **And perhaps most importantly, claims are paid quickly and accurately** -- and there's virtually no paperwork!

Believe me, I understand being leery of a "bargain" ... especially when it comes to something as important as health insurance.

But American Republic Corp's low rates ... coupled with our solid reputation ... mean you can afford to pay less and feel good about it.

I urge you to send in the enclosed Request Certificate today to learn more about our Medicare Supplement insurance Plan J and to request your free, no-obligation quote.

**Or, for faster service, call Toll Free 1-866-926-4141**

The FREE Optical Wallet Light (OWL) is yours ... regardless of whether we can save you money or not. You can't lose!

Sincerely,



Rod DeHaai  
Auditor

P.S. Thousands of Americans have learned how to pay less and get more with American Republic Corp. Make sure you're not paying more than you have to. Call or send in your FREE Request Certificate today, and you'll likely be able to get benefits equal or greater than what you have now ... for LESS money.

Premiums increase because a person is one year older except in AR, AZ, GA, ID and MO, also if you're age 65 and older when you apply for coverage in TX. Rates are subject to change by class, if you have a change in residence, or as Medicare benefits change. In CO, IL, KS, MI, MS, NH, NC, OK, OR, PA, TX and SD, coverage is available to qualified Medicare beneficiaries under age 65 during their open enrollment period. Other Medicare Supplement insurance plans are available in addition to Plan J. Ask your American Republic Corp Account Specialist for details about our other Medicare Supplement Plans. In ND, Plans A and High-Deductible F are also available.

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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

<b>Satisfied -Name:</b>	Cover Letter	<b>Review Status:</b>	
<b>Comments:</b>		Filed	09/04/2008
See Attachment			
<b>Attachment:</b>			
AR Merge Letter.pdf			



# American Republic Corp

Insurance Company P.O. Box 2780, Omaha, NE 68103-2780

NAIC #67679

August 5, 2008

The Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Department of Insurance  
Compliance - Life and Health  
1200 West Third  
Little Rock, Arkansas 72201-1904

Joe Musgrove

RE: INDIVIDUAL MEDICARE SUPPLEMENT ADVERTISING

Z-2262 – Medicare Supplement Request Certificate  
Z-2264 – Medicare Supplement Buckslip  
Z-2265 – Medicare Supplement Letter  
Z-2267 – Medicare Supplement Lift Letter

Dear Mr. Musgrove:

We are including the above captioned forms for your review and information. These forms are new and are not intended to replace any forms that are currently in use. The forms are a lead generating device and will be used in the solicitation of our Medicare Supplement plans.

We hope you will find these forms satisfactory. If you have any questions or comments, please call me at 800-247-2190 ext. 4237, or e-mail me at [vicki.bingham@americanenterprise.com](mailto:vicki.bingham@americanenterprise.com). My fax number is 515-471-3459.

Cordially,

Vicki L. Bingham  
Product Analyst 1