

SERFF Tracking Number: CMBD-125779662 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 39965
Company Tracking Number: 5998-AR
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.003 Plan C
Standard Plans
Product Name: Senior 2008 Medicare Supplement Rate Revision - Plan C
Project Name/Number: 2008 Medicare Supplement Rate Revision - Plan C/5998-AR

Sue Thill, Senior Policy Analyst Sue.A.Thill@combined.com
1000 Milwaukee Avenue (847) 953-1536 [Phone]
Glenview, IL 60025 (847) 953-1557[FAX]

Filing Company Information

Combined Insurance Company of America CoCode: 62146 State of Domicile: Illinois
1000 Milwaukee Avenue Group Code: 317 Company Type:
Glenview, IL 60025 Group Name: State ID Number:
(847) 953-1531 ext. [Phone] FEIN Number: 36-2136262

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 Rate Filing x \$50 = \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$50.00	08/18/2008	21988754

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	09/17/2008	09/17/2008

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Disposition

Disposition Date: 09/17/2008

Implementation Date: 10/06/2008

Status: Approved

Comment: We have approved the requested 8% rate increase for Plan D to be implemented on or after October 6, 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:
Combined Insurance Company of America	8.000%	\$38,406	182	\$480,077	8.000%	8.000%	8.000%

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 8.000%
Effective Date of Last Rate Revision: 08/01/2007
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):
Combined Insurance Company of America	8.000%	8.000%	\$38,406	182	\$480,077	8.000%	8.000%

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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 Sheet	14972	Revised	Previous State Filing Number: 35804 Percent Rate Change Request: 8	2008 Arkansas Rate Sheet Plan C.pdf

**COMBINED INSURANCE COMPANY OF AMERICA
CHICAGO, ILLINOIS
NAIC COMPANY CODE #62146**

**MEDICARE SUPPLEMENT
FOR THE STATE OF ARKANSAS**

2008 ANNUAL PREMIUM RATES

**POLICY FORM 14972
PLAN C**

Issue Age	Annual Premium
All Ages	\$2,481.45

Modal Factors:

Semi-Annual:	0.520
Quarterly:	0.265
PAC Monthly:	0.090

A 10% discount applies if the insured has another Combined Senior Health Policy.

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Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	Approved	09/17/2008
Comments:				
Attachment:				
	8-18-08 Cover Letter C.pdf			



COMBINED
INSURANCE
Combined Insurance Company of America
1000 Milwaukee Avenue, Glenview, Illinois 60025

August 18, 2008

Mr. Joe Musgrove
Arkansas Insurance Department
1123 South University Avenue
Little Rock, Arkansas 72204

SERFF Tracking Number: CMBD-125779662
Re: **Combined Insurance Company of America**
FEIN Number 36-2136262
NAIC Number 317-62146
Individual Medicare Supplement Rate Filing
Rate Sheet No. 5998-AR for Standardized Plan C
INDIVIDUAL MEDICARE - AGENT MARKETED

Dear Mr. Musgrove:

Attached is our 2008 Medicare Supplement Rate Revision for the above captured policy.

The filing fee, in the amount of \$50.00, was provided through EFT.

We are requesting the indicated increase on the following currently sold form:

<u>Increase</u>	<u>Form Numbers</u>	<u>Description</u>	<u>Approval Date</u>
8%	14972R06-AR-C	Plan C	October 12, 2005
	14972R896-AR-C		June 23, 1997
	14972R-AR-C/14972-AR		August 26, 1994/April 27, 1992

The required actuarial material is enclosed.

2008 Medicare Supplement rates were approved by our Domicile State, Illinois, on March 4, 2008.

Thank you for your review and hopefully approval. If you need anything further, please feel free to contact me. If you have any questions or concerns regarding actuarial material, please contact Brian J. Moore, Vice President and Actuary, at (847) 953-8149.

Very truly yours,



Sue Thill

Sue Thill, DHP, DIA, HIA – Senior Policy Analyst - Product Filings/Government Relations/Law
Toll Free: 888-449-3623 Telephone: (847) 953-1536 Fax: (847) 953-1557 E-mail: Sue.A.Thill@combined.com

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