

SERFF Tracking Number: CMBD-125780810 *State:* Arkansas
Filing Company: Combined Insurance Company of America *State Tracking Number:* 39969
Company Tracking Number: 6006-AR
TOI: MS021 Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Senior 2008 Medicare Supplement Rate Revision - Pre-Std
Project Name/Number: 2008 Medicare Supplement Rate Revision - Pre-Std/6006-AR

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior 2008 Medicare Supplement Rate Revision - Pre-Std SERFF Tr Num: CMBD-125780810 State: ArkansasLH

Supplement Rate Revision - Pre-Std

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 39969

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: 6006-AR State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
 Author: Sue Thill Disposition Date: 09/18/2008
 Date Submitted: 08/19/2008 Disposition Status: Approved

Implementation Date Requested: 10/06/2008 Implementation Date: 10/06/2008

State Filing Description:

General Information

Project Name: 2008 Medicare Supplement Rate Revision - Pre-Std

Project Number: 6006-AR

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 6%

Filing Status Changed: 09/18/2008

State Status Changed: 09/18/2008

Corresponding Filing Tracking Number:

Filing Description:

2008 Medicare Supplement Rate Revision - Pre-Std

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 03/05/2008

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

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Filing Contact Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 Medicare Supplement Pre-Std rate filing x \$50 = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$50.00	08/19/2008	22008729

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	09/18/2008	09/18/2008

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Disposition

Disposition Date: 09/18/2008

Implementation Date: 10/06/2008

Status: Approved

Comment: We have approved the requested 6% rate increase 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	6.000%	\$6,479	14	\$53,991	6.000%	6.000%	6.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Cover Letter	Approved	Yes
Rate	Rate Sheet	Approved	Yes
Rate	Rate Sheet	Approved	Yes

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
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	6.000%	6.000%	\$6,479	14	\$53,991	6.000%	6.000%

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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	14952-AR, 14962-AR, CICA-8061-AR	Revised	Previous State Filing Number: Percent Rate Change Request:	35804 6 2008 Arkansas Rate Sheets 8061 et al.pdf
Approved	Rate Sheet	CICA-8081-AR, 14954-AR, 14963-AR	Revised	Previous State Filing Number: Percent Rate Change Request:	35804 6 2008 Arkansas Rate Sheets 8081 et al.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(S) 8061/14952/14962**

<u>Age At Issue</u>	<u>Annual Premiums</u>
65 and Over	\$3,341.64

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
PAC Monthly	0.093

**COMBINED INSURANCE COMPANY OF AMERICA
CHICAGO, ILLINOIS
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**MEDICARE SUPPLEMENT
FOR THE STATE OF ARKANSAS**

**2008 ANNUAL PREMIUM RATES
POLICY FORM(S) 8081/14954/14963**

<u>Age At Issue</u>	<u>Annual Premiums</u>
65 and Over	\$3,707.74

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
PAC Monthly	0.093

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Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	Approved	09/18/2008
Comments:				
Attachment:				
	8-19-08 Cover Letter Pre-Std.pdf			



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

August 19, 2008

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

SERFF Tracking Number: CMBD-125780810
Re: **Combined Insurance Company of America**
FEIN Number 36-2136262
NAIC Number 317-62146
Individual Medicare Supplement Rate Filing
Rate Sheet Nos. 6006-AR for 14962-AR, 14952-AR and CICA-8061-AR (Pre-Standard Policies)
6007-AR for 14963-AR, 14954-AR and CICA-8081-AR (U&C and Excess Policies)
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 renewed only forms:

<u>Increase</u>	<u>Form Numbers</u>	<u>Description</u>	<u>Approval Date</u>
6%	14962-AR, 14952-AR CICA-8061-AR	Pre-Standard	May 10, 1990/January 19, 1989 January 19, 1987
6%	14963-AR, 14954-AR CICA-8081-AR	Usual & Customary Excess	May 10, 1990/January 19, 1989 January 19, 1987

The required actuarial material is enclosed.

2008 Medicare Supplement rates were approved by our Domicile State, Illinois, on March 5, 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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