

SERFF Tracking Number: UTAC-125940025 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 41112
Company Tracking Number: GALIC MS 2009
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: GALIC MS 2009
Project Name/Number: GALIC MS 2009/GALIC MS 2009

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: GALIC MS 2009 SERFF Tr Num: UTAC-125940025 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 41112

Standard Plans

Sub-TOI: MS051.001 Plan A

Co Tr Num: GALIC MS 2009

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Author: Jamie Klingaman

Disposition Date: 01/13/2009

Date Submitted: 12/15/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GALIC MS 2009

Status of Filing in Domicile: Authorized

Project Number: GALIC MS 2009

Date Approved in Domicile: 12/19/2007

Requested Filing Mode: Review & Approval

Domicile Status Comments: 2009 Rate

Increase filed in Ohio on 12/9/2008

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 9%

Group Market Type:

Filing Status Changed: 01/13/2009

Deemer Date:

State Status Changed: 01/13/2009

Corresponding Filing Tracking Number:

Filing Description:

Rate Increase filing.

Company and Contact

Filing Contact Information

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Jamie Klingaman, Actuarial Technician jklingaman@gafri.com
P.O. Box 26580 (800) 880-8824 [Phone]
Austin, TX 78755-0580 (512) 467-7040[FAX]

Filing Company Information

Great American Life Insurance Company CoCode: 63312 State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
Company

P.O. Box 559002
Austin, TX 78755-9002 Group Name: State ID Number:
(800) 880-8824 ext. [Phone] FEIN Number: 13-1935920

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Filing Fees

Fee Required? Yes
Fee Amount: \$300.00
Retaliatory? No
Fee Explanation: \$50 per form * 6 forms = \$300.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$300.00	12/15/2008	24535134

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	01/13/2009	01/13/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/09/2009	01/09/2009	Jamie Klingaman	01/12/2009	01/12/2009

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Disposition

Disposition Date: 01/13/2009

Implementation Date:

Status: Approved

Comment: We have approved the requested 9% rate increase for Plans A, B, C, D, F and G. 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:
Great American Life Insurance Company	9.000%	\$0	0	\$0	9.000%	9.000%	9.000%

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/09/2009
Submitted Date 01/09/2009
Respond By Date 02/09/2009

Dear Jamie Klingaman,

This will acknowledge receipt of the captioned filing.

Please be advised that "Premiums are sex-distinct" is not allowed under AR Code Ann. 23-79-109(a)(4) which states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." Gender based rates are not allowed."

Please certify that this is not the case, as your rate sheet does not appear to present this classification.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/12/2009
Submitted Date 01/12/2009

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Dear Ms. Fowler,

The Rate Chart provided on the Rate/Rule Schedule contains Community Rated Premiums. The rates are not gender distinct, nor do they vary by age. The only distinction made is for tobacco status. We have presented both Current and Proposed premiums for six plans, all on one page.

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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: 01/01/2008
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):
Great American Life Insurance Company	9.000%	9.000%	\$0	0	\$0	9.000%	9.000%

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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 Charts	1MSPA0001, 1MSPB0001, 1MSPC0001, 1MSPD0001, 1MSPF0001, 1MSPG0001	Revised		Exhibit 4 - Rate Charts.pdf

Great American Life Insurance Company

Rate Chart

Forms 1MSPA0001, et al
 Medicare Supplement Plans A-G
 Community Rated Annual Rates
 Arkansas Rates

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
A	1,780.39	2,136.47	1,940.63	2,328.75

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
B	2,089.49	2,507.39	2,277.54	2,733.05

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
C	2,485.13	2,982.16	2,708.79	3,250.55

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
D	2,101.85	2,522.22	2,291.02	2,749.22

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
F	2,497.50	2,996.99	2,722.27	3,266.72

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
G	2,114.22	2,537.06	2,304.50	2,765.40

Area Factors: 1 0.790 716, 717, 724-726, 728-729
 2 0.830 719-721, 727
 3 0.925 718, 722-723

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0850 Month