

SERFF Tracking Number: OXFR-126301359 State: Arkansas
Filing Company: Oxford Life Insurance Company State Tracking Number: 43490
Company Tracking Number: OXFINDAR2009MSRATE
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement
Project Name/Number: Medicare Supplement/

Filing at a Glance

Company: Oxford Life Insurance Company

Product Name: Medicare Supplement

TOI: MS051 Individual Medicare Supplement -
Standard Plans

Sub-TOI: MS051.001 Plan A

Filing Type: Rate

SERFF Tr Num: OXFR-126301359 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 43490

Co Tr Num: OXFINDAR2009MSRATE
State Status: Approved-Closed

Author: Lisa Beidelman

Date Submitted: 09/11/2009

Reviewer(s): Stephanie Fowler

Disposition Date: 10/21/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date: 10/21/2009

State Filing Description:

General Information

Project Name: Medicare Supplement

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 8%

Filing Status Changed: 10/21/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/21/2009

Created By: Lisa Beidelman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lisa Beidelman

Filing Description:

September 11, 2009

State of Arkansas

Department of Insurance

Life & Health Division

1200 West 3rd Street

Little Rock, AR 72201-1904

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RE: Oxford Life Insurance Company
NAIC: 76112; FEIN: 86-0216483
2009 Individual Medicare Supplement Rate Filing

Dear Life & Health Division:

The enclosed Individual Medicare Supplement rate filing is submitted for your review and approval.

We are requesting an increase, based on experience and the increase in Medicare deductibles, for the following forms:

5211-IMS-O 5212-IMS-O 5213-IMS-O
5214-IMS-O 5216-IMS-O 5219-IMS-O
5219-IMS-O-NRX

The rates submitted fulfill the annual rate-filing requirement for 2009.

Attached please find the signed actuarial memorandum. Any required filing fees are being submitted via EFT through SERFF.

Should you have any questions regarding this filing, please contact me toll-free at 888-757-3732, ext. 670127 or by e-mail at lisabeideman@oxfordlife.com.

Sincerely,

Lisa Beideman
Medicare Supplement Coordinator

Company and Contact

Filing Contact Information

Lisa Beideman,
2721 North Central Avenue
Phoenix, AZ 85004

lisabeideman@oxfordlife.com
888-757-3732 [Phone] 5720 [Ext]
602-277-5901 [FAX]

Filing Company Information

Oxford Life Insurance Company
2721 N. Central Avenue

CoCode: 76112
Group Code:

State of Domicile: Arizona
Company Type:

SERFF Tracking Number: OXFR-126301359 State: Arkansas
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Phoenix, AZ 85004-1172 Group Name: State ID Number:
(888) 757-3732 ext. [Phone] FEIN Number: 86-0216483

Filing Fees

Fee Required? Yes
Fee Amount: \$350.00
Retaliatory? No
Fee Explanation: \$50 per form, 7 forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Oxford Life Insurance Company	\$350.00	09/11/2009	30490009

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/21/2009	10/21/2009

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Disposition

Disposition Date: 10/21/2009

Implementation Date: 10/21/2009

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after October 21, 2009. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Oxford Life Insurance Company	8.000%	8.000%	\$330	1	\$4,127	%	%

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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: 12/01/2008
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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Oxford Life Insurance Company	8.000%	8.000%	\$330	1	\$4,127	%	%