

SERFF Tracking Number: *PHYS-126294224* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *43458*
 Company Tracking Number: *PMA3149*
 TOI: *MS06 Medicare Supplement - Other* Sub-TOI: *MS06.000 Medicare Supplement - Other*
 Product Name: *Med Supp*
 Project Name/Number: *PMA3149/PMA3149*

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Supp SERFF Tr Num: PHYS-126294224 State: Arkansas
 TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Filed State Tr Num: 43458
 Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: PMA3149 State Status: Filed-Closed
 Other
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Authors: Sonya Dickey, Sara Magee-Garcia Disposition Date: 10/01/2009
 Date Submitted: 09/04/2009 Disposition Status: Filed
 Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: PMA3149 Status of Filing in Domicile: Pending
 Project Number: PMA3149 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filed for use on 9/4/09.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 10/01/2009 Explanation for Other Group Market Type:
 State Status Changed: 10/01/2009
 Deemer Date: Created By: Sonya Dickey
 Submitted By: Sonya Dickey Corresponding Filing Tracking Number:
 Filing Description:
 RE: Institutional Company Presentation: PMA3149

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to create an interest in our Company in general and our following Medicare Supplement policies with an effective date no earlier than June 1, 2010 in accordance with the NAIC Model Regulation:

Policies Approval Dates
 P020AR Plan A 8-12-09
 P025AR Plan F 8-12-09

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P026AR Plan G 8-12-09
 P027AR High Plan F 8-12-09

It will also be used to create an interest in any of our other approved policies.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 1663. You may also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey, sonya.dickey@physiciansmutual.com
 2600 Dodge Street 800-228-9100 [Phone]
 Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska
 2600 Dodge Street Group Code: 367 Company Type:
 Omaha, NE 68131 Group Name: State ID Number:
 (402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$40.00	09/04/2009	30348523

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/01/2009	10/01/2009

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Disposition

Disposition Date: 10/01/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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**Schedule
Form**

Schedule Item
PMA3149

Schedule Item Status Public Access
Filed Yes

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Form Schedule

Lead Form Number: PMA3149

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 10/01/2009	PMA3149	Advertising	PMA3149	Initial			PMA3149.pdf

Getting to know you ...



Insurance for all of us.™ **Physicians
Mutual®**

SPEAKER NOTES:

Hi, Mr./Mrs. _____, I really appreciate you taking time out of your day to visit with me.

Talking suggestions:

You have a lovely home.

Are these pictures of your grandchildren/children?

I know we are here to talk about [reason for visit], but before we begin I would like to share a few things with you about the company I represent and myself.

What we'll talk about today ...

- Your expectations
- Who is the Physicians Mutual[®] family
- Who I am
- Your priorities and how I can help

The Confidential Assessment

Date: _____

Prepared By: Your Physicians Mutual

Prepared For: You



SPEAKER NOTES:

Discuss agenda

Your expectations in an insurance company ...

- Is financially stable
- Provides excellent customer service
- Is reliable
- Will be there to pay claims
- Explains things in simple terms
- Is trustworthy
- Has valuable products
- Is proven in the marketplace

SPEAKER NOTES:

You may be familiar with our Company through our TV and mail advertising, but our goal right now is for you to know us better, so you can be sure we'll meet your needs.

Now, what are the three most important expectations you have of the insurance company with whom you do business?

Why are these important?

We are a family ...

Physicians Mutual Insurance Company – est. 1902

Physicians Life Insurance Company – est. 1970

**Survived flu epidemic,
depressions, recessions
and wars!**



SPEAKER NOTES:

In today's economy, you deserve straightforward answers from straightforward companies. As Companies of the Physicians Mutual® family, we are owned by our policyowners, so it is their interests that come first – not those of Wall Street or stockholders. That's why we continually strive to meet the needs of the families who depend on us for their protection.

Our history goes back over [107] years to when Physicians Mutual Insurance Company first opened its doors in 1902 and later expanded to include Physicians Life Insurance Company in 1970. Through the flu epidemic of 1918, the Great Depression, recessions and wars, we've been here for our policyowners when they needed us.

Talking suggestion:

In 1918, a worldwide influenza epidemic struck, ultimately taking 20 million lives, including 548,000 Americans. The financial loss resulting from the surge of claims was staggering. Our Company's quarterly report stated, "Never in the history of sickness insurance has there been such a number of claims reported by all companies as during the last six weeks, due to the prevailing epidemic." Nevertheless, our Company honored its commitments, selling assets and taking out loans until every single claim was paid.

Our guarantees ...

**We believe in neighborhood
store service**

We do the right thing

We listen, we care

We deliver the promise



SPEAKER NOTES:

The Physicians Mutual® family has insurance that works for hard working people. We do the right thing every time, because we treat customers the same way we want to be treated – with kindness, compassion and caring service ... the kind of service you would get from a neighborhood store.

In fact, we pride ourselves on our neighborhood store service. Just like the store right down the corner from your house, we greet you with a smile and know your name – because you are not a number here, but a person we care about. We listen to your needs and help provide solutions to your insurance problems.

We deliver our promise each and every day, in simple terms, and make sure your claims are paid quickly. Basically, we try to make the insurance process a little simpler and easier – because good insurance shouldn't be hard to understand.

Join our family ...

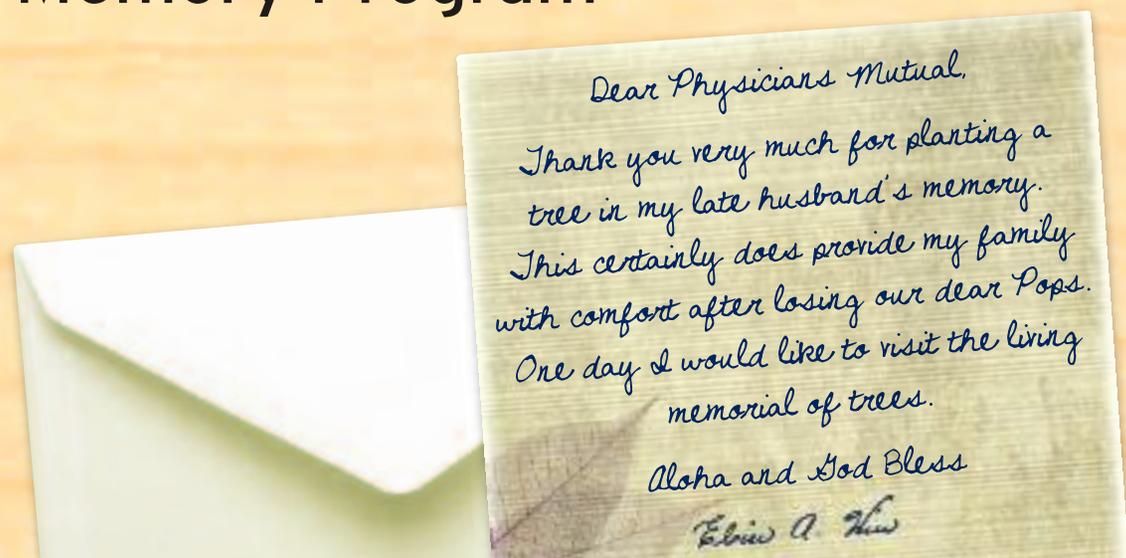
More than 1 million customers nationwide

→ High customer satisfaction ratings

Pays an average of over \$2 million every working day in combined total claims

Committed to you now and in the future

→ The Trees in Memory Program



SPEAKER NOTES:

When you become our customer, you join a family of [more than 1 million] people across the nation. These are people who we listen to, value and respect because their needs matter.

In [2008], we paid a total of [over \$547 million] on all insurance benefits ... that's an average of [over \$2 million] paid every working day! And those benefits are paid (on average) in about a week after we receive them because we know how important it is to pay bills quickly.

Those are just a few of the reasons why we have such high customer satisfaction ratings.

Plus, we are committed to the environment and future generations, as our participation in the Trees in Memory program reflects. Working in association with the Arbor Day Foundation, we plant a tree in memory of each of our life insurance customers who passes on. The trees not only act as living memorials to help those left behind cope, but also have the added benefit of helping our environment.

We have already filled a forest in [Florida] and are now helping restore a forest in [Michigan]. We have planted well over [123,000] trees.

Strength in our ratings ...



**Physicians Mutual
Insurance Company
A Excellent**



**Physicians Life
Insurance Company
A Excellent**

[August 2009]



**Physicians Mutual
Insurance Company
A+ Excellent**

**Physicians Life
Insurance Company
A- Excellent**

[March 2009]

A.M. Best Rating Scale

A++ and A+	Superior
A and A-	Excellent
B++ and B+	Very Good
B and B-	Fair
C++ and C+	Marginal
C and C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Rating Suspended

TheStreet.com Rating Scale

A+, A and A-	Excellent
B+, B and B-	Good
C+, C and C-	Fair
D+, D and D-	Weak
E+, E and E-	Very Weak
F	Failed

SPEAKER NOTES:

Besides placing an emphasis on providing quality service and insurance products, our family also follows a conservative investment approach. This helps assure our clients they are backed by stable companies that have the financial strength to pay claims quickly.

In fact, our family consistently receives some of the highest financial strength ratings in the nation from leading, unbiased industry analysts.

Talking suggestion:

In fact, TheStreet.com has placed us on their Recommended List of companies, a group of life and health insurance companies representing the top percentages of the insurance industry. In fact, Physicians Mutual Insurance Company is in [an elite group of six] life and health insurance companies representing the top [1%] of the insurance industry, while Physicians Life Insurance Company is in [a group] that represents the top [8.8%] of the insurance industry.

In other words, our family is here to meet [client's three expectations of an insurance company that were mentioned earlier].

Your expectations in an insurance agent ...

- Returns phone calls on time
- Is knowledgeable
- Answers your questions
- Is trustworthy
- Explains things in simple terms
- Is up front about things
- Puts your needs first

SPEAKER NOTES:

A person has many trusted advisors in their life, like lawyers, accountants and doctors. Your insurance agent is another person you should be able to turn to for advice. Their job is to give you straightforward information in the simplest way possible.

What are the three most important expectations you have of your insurance agent?

Why are these important?

Let's say it is three years from now. How will we know we have been successful today?

Some of my clients like to do a review about every six months or after one year. Which of these works best for you? Of course you can call me at any time you want.



Who I am ...

My experience as an agent

My education in insurance

My life outside of work



SPEAKER NOTES:

Let me take a moment to tell you a little about who I am and what I do.

I have been in the insurance business for [XX] years and specialize in [health insurance planning, retirement planning, etc.].

To become an agent at Physicians Mutual[®], I go through rigorous and ongoing training.

I am currently a member of [industry organizations] and have received my [industry designations: LUTCF, CLU, CHFC, etc.].

When I'm not talking to people about insurance, I [activities and/or family information].

What I do ...

I help people understand their insurance options and choices so they can make wise decisions.

I provide solutions that help make a difference in people's lives.

I enjoy working with my clients because they make it all worthwhile.



SPEAKER NOTES:

It is essentially my job to make the insurance process as easy as possible for you. I can explain things in simple terms. I'm here to give you the information you need (and show you all the options available to you) so you can make wise decisions for the future.

I also provide solutions that help make a difference in people's lives. Plus, I enjoy working with my clients, because they make it all worthwhile.

I work for you!

**My career contract with the
Physicians Mutual[®] family**

How I get paid

I submit my application to work for you



SPEAKER NOTES:

I can choose to work at any insurance company, but I choose the Physicians Mutual® family because I believe in the products they offer and trust in the support they provide.

When you buy an insurance policy from me, you are essentially hiring me – I am on your payroll. That means I work for you, so I have a commitment to provide you with top-quality service and products ... otherwise you can fire me as your agent and would be completely justified to do so.

I get paid by you paying your premiums, so I have an obligation to make sure you are satisfied with the products and service you receive. That's why you should never hesitate to call me if you have questions or need help – that is what I am here for and why you hire me.

In fact, the greatest compliment you can pay me is to recommend my services to others.

Now, if you're ready to hire me, we can find the best options for your needs. One of the first steps to do so is to find out what your current priority is in life.

What is your top priority today?

Health
protection

Retirement
planning

Family lifestyle
protection

Extended care
choices



SPEAKER NOTES:

It is important to make choices everyday that can help keep you healthy now and for years to come. The same can be said about making wise decisions regarding your insurance – you should make choices today that will keep you protected now and in the future.

With that in mind, what is your highest priority today – health protection, retirement planning, family lifestyle protection or extended care choices?

How can you plan for today and tomorrow?



SPEAKER NOTES:

Now that I know your top priority, we can talk about the type of options you need for today and tomorrow.

We all have things that happen in life that can impact us financially. My job is to help you plan for your top priority and discuss solutions that may minimize the financial impact on you and your family.

As I learn more about your needs, we can talk about planning in more detail. After all, people don't plan to fail, they fail to plan. It is my job to help my clients build the road map to success.

Earlier we talked about ...

You want:

- ✓ An insurance company that ...
- ✓ An agent that ...
- ✓ Coverage that helps protect your priorities, most importantly ...



SPEAKER NOTES:

So if I can summarize really quickly what we have talked about so far.

You are looking for an insurance company that [company expectations client listed earlier].

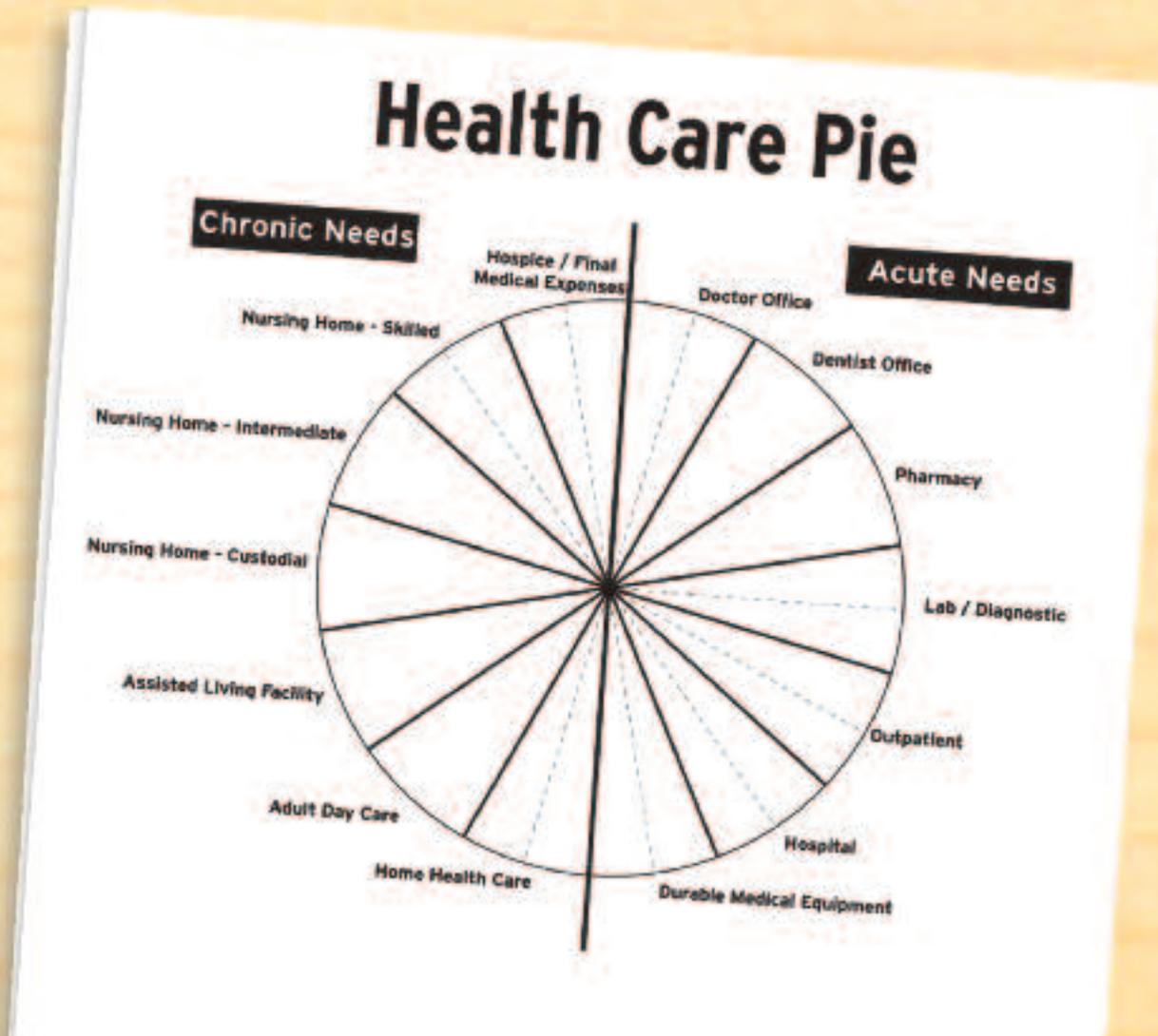
You also are looking for an agent that [agent expectations client listed earlier].

In addition, we have concluded that [highest priority client selected] is a very high priority of yours right now. Is that correct?

If Physicians Mutual® and I are able to meet all your expectations, how would that help you in the long run?

Great! I make you a promise to do everything I can to make sure your needs are met.

Plan of Action ... your next steps



SPEAKER NOTES:

Now that we've talked about everything, how are you feeling? Do you feel we've covered enough for you to be comfortable hiring me? Do you have any questions?

If need to make a second appointment:

I really appreciate you taking the time to visit with me today. I will take this information back to my office, analyze it and help you achieve [all goals client stated].

All of this will help you in the long run by [discuss how will help].

When would be a good time to get back together? Perhaps next [Wednesday] at [the same time] or would [Friday] be better?

If going to continue presentation:

Now that we've discussed your needs, let's go ahead and talk about your options.