

SERFF Tracking Number: PHYS-126336995 State: Arkansas  
 Filing Company: Physicians Mutual Insurance Company State Tracking Number: 43732  
 Company Tracking Number:  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership  
 Product Name: Third Quarter 2009 report for LTC Partnership as per AID Rule 94.  
 Project Name/Number: Third Quarter 2009 report for LTC Partnership as per AID Rule 94. /Third Quarter 2009 report for LTC Partnership as per AID Rule 94.

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Third Quarter 2009 report for LTC Partnership as per AID Rule 94. SERFF Tr Num: PHYS-126336995 State: Arkansas

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Accepted State Tr Num: 43732  
 For Informational Purposes

Sub-TOI: LTC03I.004 Partnership  
 Filing Type: Form

Co Tr Num: State Status: Closed  
 Reviewer(s): Harris Shearer  
 Author: Kathryn Gurnett Disposition Date: 10/19/2009  
 Date Submitted: 10/08/2009 Disposition Status: Accepted For Informational Purposes  
 Implementation Date:

Implementation Date Requested: On Approval  
 State Filing Description:

## General Information

Project Name: Third Quarter 2009 report for LTC Partnership as per AID Rule 94. Status of Filing in Domicile: Not Filed

Project Number: Third Quarter 2009 report for LTC Partnership as per AID Rule 94. Date Approved in Domicile:

Requested Filing Mode: Other Domicile Status Comments:

Explanation for Combination/Other: Third Quarter 2009 report for LTC Partnership as per AID Rule 94. Market Type: Individual

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 10/19/2009 Explanation for Other Group Market Type:

Deemer Date: State Status Changed: 10/19/2009

Submitted By: Kathryn Gurnett Created By: Kathryn Gurnett

Filing Description: Corresponding Filing Tracking Number:

Third Quarter 2009 report for LTC Partnership as per AID Rule 94.

## Company and Contact

SERFF Tracking Number: *PHYS-126336995* State: *Arkansas*  
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *43732*  
 Company Tracking Number:  
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.004 Partnership*  
 Product Name: *Third Quarter 2009 report for LTC Partnership as per AID Rule 94.*  
 Project Name/Number: *Third Quarter 2009 report for LTC Partnership as per AID Rule 94. /Third Quarter 2009 report for LTC Partnership as per AID Rule 94.*

**Filing Contact Information**

Kathryn Gurnett, Policy Approval & Compliance [katie.gurnett@physiciansmutual.com](mailto:katie.gurnett@physiciansmutual.com)  
 Coordinator  
 2600 Dodge Street 402-633-1188 [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? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$0.00	10/08/2009	

SERFF Tracking Number: PHYS-126336995 State: Arkansas  
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 43732  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership  
Product Name: Third Quarter 2009 report for LTC Partnership as per AID Rule 94.  
Project Name/Number: Third Quarter 2009 report for LTC Partnership as per AID Rule 94. /Third Quarter 2009 report for LTC Partnership as per AID Rule 94.

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Harris Shearer Informational Purposes		10/19/2009	10/19/2009

*SERFF Tracking Number:*      *PHYS-126336995*                      *State:*                      *Arkansas*  
*Filing Company:*              *Physicians Mutual Insurance Company*              *State Tracking Number:*              *43732*  
*Company Tracking Number:*  
*TOI:*                      *LTC03I Individual Long Term Care*                      *Sub-TOI:*                      *LTC03I.004 Partnership*  
*Product Name:*              *Third Quarter 2009 report for LTC Partnership as per AID Rule 94.*  
*Project Name/Number:*              *Third Quarter 2009 report for LTC Partnership as per AID Rule 94. /Third Quarter 2009 report for LTC Partnership as per AID Rule 94.*

## **Disposition**

Disposition Date: 10/19/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *PHYS-126336995* State: *Arkansas*  
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *43732*  
 Company Tracking Number:  
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.004 Partnership*  
 Product Name: *Third Quarter 2009 report for LTC Partnership as per AID Rule 94.*  
 Project Name/Number: *Third Quarter 2009 report for LTC Partnership as per AID Rule 94. /Third Quarter 2009 report for LTC Partnership as per AID Rule 94.*

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		Yes
<b>Supporting Document</b>	Health - Actuarial Justification		Yes
<b>Supporting Document</b>	Outline of Coverage		Yes
<b>Supporting Document</b>	Third Quarter 2009 report for LTC Partnership as per AID Rule 94.		Yes

SERFF Tracking Number: PHYS-126336995 State: Arkansas  
 Filing Company: Physicians Mutual Insurance Company State Tracking Number: 43732  
 Company Tracking Number:  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership  
 Product Name: Third Quarter 2009 report for LTC Partnership as per AID Rule 94.  
 Project Name/Number: Third Quarter 2009 report for LTC Partnership as per AID Rule 94. /Third Quarter 2009 report for LTC Partnership as per AID Rule 94.

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> This is the filing for Second Quarter 2009 report for LTC Partnership as per AID Rule 94.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> This is the filing for Second Quarter 2009 report for LTC Partnership as per AID Rule 94.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Health - Actuarial Justification		
<b>Bypass Reason:</b> This is the filing for Second Quarter 2009 report for LTC Partnership as per AID Rule 94.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage		
<b>Bypass Reason:</b> This is the filing for Second Quarter 2009 report for LTC Partnership as per AID Rule 94.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Third Quarter 2009 report for LTC Partnership as per AID Rule 94.		
<b>Comments:</b>		
<b>Attachment:</b> 3rd quarter 2009 LTC Partnership Quarterly Report.pdf		



2600 Dodge Street  
Omaha, NE 68131-2671  
www.physiciansmutual.com

*We're here when you need us.®*

October 8, 2009

Insurance Commissioner  
Department of Commerce  
1200 West Third Street  
Little Rock, AR 72201-1904

**RE:** NAIC No. 80578 FEIN 47-0270450  
Physicians Mutual Insurance Company  
Long Term Care Partnership Quarterly Report  
Third Quarter 2009

As per AID Rule 94:

1. Number of Partnership Plans sold in Arkansas on a quarterly basis in the third quarter 2009.  
We did not sell any Partnership Plans in the third quarter 2009.
2. The premium volume of Partnership Plans sold in Arkansas in the third quarter 2009.  
We did not sell any Partnership Plans in the third quarter 2009.
3. We expect to implement Arkansas Partnership by October 19, 2009.
4. We currently do not have plans in place to implement an exchange program but may possibly engage in an exchange program in the future.

As per your letter, we will be providing this information quarterly within 45 days of the end of the quarter.

If you have any questions or need any additional information, please contact me as the e-mail address or phone number listed below.

Sincerely,

A handwritten signature in black ink that reads 'Kathryn R. Gurnett'.

Kathryn R. Gurnett, MBA, CPCU, CLU, AAPA, HIA, AIRC, FLMI, LTCP, CCP  
Policy Approval and Compliance Coordinator  
Government and Industry  
Voice: (402) 633-1188  
Fax: (402) 633-1096  
E-mail: katie.gurnett@physiciansmutual.com