

SERFF Tracking Number: CMBD-126139406 State: Arkansas
 Filing Company: Combined Insurance Company of America State Tracking Number: 42292
 Company Tracking Number: 6046-AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.006 Plan F (Basic)
 Standard Plans
 Product Name: Senior 2009 Medicare Supplement Rate Revision - Plan F
 Project Name/Number: 2009 Medicare Supplement Rate Revision - Plan F/6046-AR

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior 2009 Medicare Supplement Rate Revision - Plan F SERFF Tr Num: CMBD-126139406 State: ArkansasLH

Supplement Rate Revision - Plan F

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 42292

Sub-TOI: MS051.006 Plan F (Basic) Co Tr Num: 6046-AR State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Author: Sue Thill Disposition Date: 05/20/2009

Date Submitted: 05/05/2009 Disposition Status: Approved-Closed

Implementation Date Requested: 11/01/2009 Implementation Date: 11/01/2009

State Filing Description:

General Information

Project Name: 2009 Medicare Supplement Rate Revision - Plan F

Project Number: 6046-AR

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 5%

Filing Status Changed: 05/20/2009

Deemer Date:

Filing Description:

2009 Medicare Supplement Rate Revision - Plan F

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 02/05/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/20/2009

Corresponding Filing Tracking Number:

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 RATE FILING X \$50 = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$50.00	05/05/2009	27635650

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	05/20/2009	05/20/2009

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Disposition

Disposition Date: 05/20/2009

Implementation Date: 11/01/2009

Status: Approved-Closed

Comment: We have approved the requested 5% rate increase for Plan F to be implemented on or after November 1, 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):
Combined Insurance Company of America	5.000%	5.000%	\$2,194	15	\$43,885	5.000%	5.000%

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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: 11/01/2008
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):
Combined Insurance Company of America	5.000%	5.000%	\$2,194	15	\$43,885	5.000%	5.000%

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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	14973	Revised	Previous State Filing Number: Percent Rate Change Request:	2009 Arkansas Rate Sheet Plan F.pdf

**COMBINED INSURANCE COMPANY OF AMERICA
CHICAGO, ILLINOIS
NAIC COMPANY CODE #62146**

**MEDICARE SUPPLEMENT
FOR THE STATE OF ARKANSAS**

2009 ANNUAL PREMIUM RATES

**POLICY FORM 14973
PLAN F**

Issue Age	Annual Premium
All Ages	\$3,010.83

Modal Factors:

Semi-Annual:	0.520
Quarterly:	0.265
PAC Monthly:	0.090

A 10% discount applies if the insured has another Combined Senior Health Policy.

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Supporting Document Schedules

Satisfied -Name: COVER LETTER

Review Status:

Accepted for Informational 05/20/2009
Purposes

Comments:

Attachment:

5-5-09 Cover Letter F.pdf



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

May 5, 2009

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

SERFF Tracking Number: CMBD-126139406
Re: **Combined Insurance Company of America**
FEIN Number 36-2136262
NAIC Number 317-62146
Individual Medicare Supplement Rate Filing
Rate Sheet No. 6046-AR for Standardized Plan F
INDIVIDUAL MEDICARE - AGENT MARKETED

Dear Mr. Musgrove:

Attached is our 2009 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 currently sold form:

<u>Increase</u>	<u>Form Numbers</u>	<u>Description</u>	<u>Approval Date</u>
5%	14973R06-AR-F 14973R896-AR-F 14973R-AR-F/14973-AR	Plan F	October 12, 2005 June 23, 1997 August 26, 1994/April 27, 1992

The required actuarial material is enclosed.

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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The ACE Group of Companies