

*SERFF Tracking Number:* CMBD-126139430      *State:* Arkansas  
*Filing Company:* Combined Insurance Company of America      *State Tracking Number:* 42301  
*Company Tracking Number:* 6052-AR  
*TOI:* MS021 Individual Medicare Supplement - Pre-Standardized      *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized  
*Product Name:* Senior 2009 Medicare Supplement Rate Revision - Pre-Std  
*Project Name/Number:* 2009 Medicare Supplement Rate Revision - Pre-Std/6052-AR et al

## Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior 2009 Medicare Supplement Rate Revision - Pre-Std      SERFF Tr Num: CMBD-126139430 State: ArkansasLH

Supplement Rate Revision - Pre-Std

TOI: MS021 Individual Medicare Supplement - Pre-Standardized      SERFF Status: Closed      State Tr Num: 42301

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized      Co Tr Num: 6052-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 - Pre-Std

Project Number: 6052-AR et al

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 - Pre-Std

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:

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## Company and Contact

### 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	
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## Filing Fees

Fee Required?      Yes  
 Fee Amount:      \$50.00  
 Retaliatory?      No  
 Fee Explanation:      1 PRE-STD RATE FILING X \$50 = \$50  
 Per Company:      No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$50.00	05/05/2009	27636823

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
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 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%	\$2,538	15	\$50,762	5.000%	5.000%

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved	No
<b>Supporting Document</b>	COVER LETTER	Accepted for Informational Purposes	Yes
<b>Rate</b>	RATE SHEET	Approved	Yes
<b>Rate</b>	RATE SHEET	Approved	Yes

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## Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: 6.000%  
 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%	\$2,538	15	\$50,762	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	14962-AR, CICA-8061-AR, 14952-AR	Revised	Previous State Filing Number: AR	Percent Rate Change Request: Rate Sheet 8061 et al.pdf
Approved	RATE SHEET	14963-AR, 14954-AR, CICA-8081-AR	Revised	Previous State Filing Number: AR	Percent Rate Change Request: Rate Sheet 8081 et al.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(S) 8061/14952/14962**

<b><u>Age At Issue</u></b>	<b><u>Annual Premiums</u></b>
65 and Over	\$3,508.72

**Modal Factors:**

Semi-Annual	0.520
Quarterly	0.265
PAC Monthly	0.093

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**MEDICARE SUPPLEMENT  
FOR THE STATE OF ARKANSAS**

**2009 ANNUAL PREMIUM RATES  
POLICY FORM(S) 8081/14954/14963**

<b><u>Age At Issue</u></b>	<b><u>Annual Premiums</u></b>
65 and Over	\$3,893.13

**Modal Factors:**

Semi-Annual	0.520
Quarterly	0.265
PAC Monthly	0.093

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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 Pre-Std.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-126139430**  
Re: **Combined Insurance Company of America**  
**FEIN Number 36-2136262**  
**NAIC Number 317-62146**  
Individual Medicare Supplement Rate Filing  
Rate Sheet Nos. 6052-AR for 14962-AR, 14952-AR and CICA-8061-AR (Pre-Standard Policies)  
6053-AR for 14963-AR, 14954-AR and CICA-8081-AR (U&C and Excess Policies)  
**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 renewed only forms:

<u>Increase</u>	<u>Form Numbers</u>	<u>Description</u>	<u>Approval Date</u>
5%	14962-AR, 14952-AR CICA-8061-AR	Pre-Standard	May 10, 1990/January 19, 1989 January 19, 1987
5%	14963-AR, 14954-AR CICA-8081-AR	Usual & Customary Excess	May 10, 1990/January 19, 1989 January 19, 1987

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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