

SERFF Tracking Number: PHYS-126203088 State: Arkansas  
Filing Company: Physicians Life Insurance Company State Tracking Number: 42760  
Company Tracking Number: PMA3135  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Med Sup  
Project Name/Number: PMA3135/PMA3135

## Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-126203088 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -  
Standard Plans

SERFF Status: Closed

State Tr Num: 42760

Sub-TOI: MS051.001 Plan A

Co Tr Num: PMA3135

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara  
Magee-Garcia

Disposition Date: 07/21/2009

Date Submitted: 06/24/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: PMA3135

Status of Filing in Domicile: Not Filed

Project Number: PMA3135

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/21/2009

Explanation for Other Group Market Type:

State Status Changed: 07/21/2009

Deemer Date:

Corresponding Filing Tracking Number:

PMA3135

Filing Description:

RE: Medicare Supplement Advertisement

Invitation to Inquire: PMA3135

Attached are copies of the above referenced material for your review and approval. This material will be used by

<i>SERFF Tracking Number:</i>	<i>PHYS-126203088</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42760</i>
<i>Company Tracking Number:</i>	<i>PMA3135</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>PMA3135/PMA3135</i>		

licensed agents in your State to create an interest the following Medicare Supplement Policies/Rider:

**POLICIES/RIDER MEDICARE PLAN APPROVAL DATE**

- L260AR A 7-14-03
- L261AR B 7-14-03
- L265AR F 7-14-03
- L266AR G 7-14-03
- L267AR High Deductible F 10-01-08
- LR143 High Deductible Premium Discount Rider 9-29-08

The material is designed give consumers a historical view of how our rates have increase overtime.If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting this material approved for use in your State is greatly appreciated.

## Company and Contact

### Filing Contact Information

Sara Magee-Garcia, 2600 Dodge Street Omaha, NE 68131	sara.magee-garcia@physiciansmutual.com (800) 228-9100 [Phone] (402) 633-1096[FAX]
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### Filing Company Information

Physicians Life Insurance Company 2600 Dodge Street Omaha, NE 68131 (402) 633-1188 ext. [Phone]	CoCode: 72125 Group Code: 367 Group Name: FEIN Number: 47-0529583 -----	State of Domicile: Nebraska Company Type: State ID Number:
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$40.00
Retaliatory?	No
Fee Explanation:	\$40 per form, 1 form included



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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$40.00	06/24/2009	28786016

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## **Correspondence Summary**

### **Dispositions**

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	07/21/2009	07/21/2009



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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	<b>PMA3135</b>	<b>Filed</b>	<b>Yes</b>

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## Form Schedule

**Lead Form Number:** PMA3135

<b>Review Status</b>	<b>Form Number</b>	<b>Form Type</b>	<b>Form Name</b>	<b>Action</b>	<b>Action Specific Data</b>	<b>Readability</b>	<b>Attachment</b>
Filed	PMA3135	Advertising	PMA3135	Initial			PMA3135.pdf



## Reliability and Dependability from A Family You Can Count On

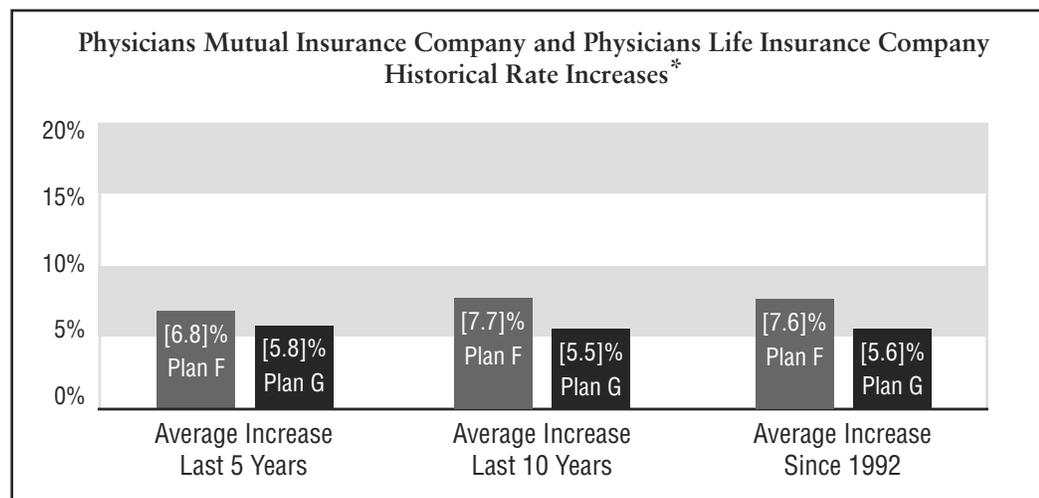
When you buy a Medicare Supplement insurance policy from Physicians Life Insurance Company, *we expect you'll be one of our valued customers for life.* So, we create and manage our products accordingly.

You may see lower rates at other companies, but are you getting *the whole story?* It's very important to know.

If you see an insurance policy that has a very low first year premium compared to others, ask about the cost of lifetime ownership. A low premium today does not necessarily mean a low premium tomorrow! *Ask* how the insurance policies are managed, learn how often rates increase and by how much.

Over time, our average rate increase has been just [7.6]% for Plan F and just [5.6]% for Plan G a year. We're proud of that.

This easy-to-understand chart details our national rate increase history.



\*Based on annual rate increase filings. Actual rate increases may vary by state and ZIP code and do not reflect increases due to age. The results above do not predict future rate increases.

### ***An Important Point:***

*Our recent Customer Satisfaction Survey shows 98% of our Medicare Supplement customers are satisfied or very satisfied with us. \*\**

Neither Physicians Life Insurance Company, Physicians Mutual Insurance Company, nor its agents are connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Policy/Rider availability may vary by state. Insurance Policy/Rider Kinds: L260/L261/L265/L266/L267; LR143 (OK: L260OK/L261OK/L265OK/L266OK/L267OK). For complete details including costs and limitations, please contact your agent. This is a solicitation of insurance. Upon reply, **an agent will contact you.**