

SERFF Tracking Number: AMMS-126177000 State: Arkansas  
 Filing Company: Golden Rule Insurance Company State Tracking Number: 42851  
 Company Tracking Number:  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: Pre-Standardized Medicare Supplement  
 Project Name/Number: /

## Filing at a Glance

Company: Golden Rule Insurance Company

Product Name: Pre-Standardized Medicare Supplement SERFF Tr Num: AMMS-126177000 State: ArkansasLH

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 42851

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler  
 Authors: Patricia Lofton, Brandon McKenzie Disposition Date: 08/06/2009  
 Date Submitted: 07/07/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments: Submitted on 6/16/09.

Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Group Market Size:  
 Overall Rate Impact: 3.5% Group Market Type:  
 Filing Status Changed: 08/06/2009 Explanation for Other Group Market Type:  
 State Status Changed: 08/06/2009

Deemer Date: Corresponding Filing Tracking Number:

Filing Description:

This is a filing of revised premium rates for individual pre-standardized Medicare supplement policy forms. The actuarial memorandum demonstrates loss ratio compliance and justifies the requested premium rates. These plans were

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reviewed by benefit level in determining the requested increase.

The requested premium rates represent a 3.5% increase for the Basic plans and a 3.5% increase for the Plus plans. The rate revision will be effective on or after September 15, 2009.

This filing affects 4 policyholder(s) in Arkansas. The average annual premium for Basic plans will increase from \$2,944 to \$3,047. The average annual premium for the Plus plans will increase from \$5,824 to \$6,028.

## Company and Contact

### Filing Contact Information

Thomas Ahmann , Health Actuary tmahmann@goldenrule.com  
 7440 Woodland Drive (317) 715-7394 [Phone]  
 Indianapolis, IN 46278-1719 (317) 297-0908[FAX]

### Filing Company Information

Golden Rule Insurance Company CoCode: 62286 State of Domicile: Indiana  
 7440 Woodland Drive Group Code: 707 Company Type: Life and Health  
 Indianapolis, IN 46278 Group Name: State ID Number:  
 (317) 297-0358 ext. [Phone] FEIN Number: 37-6028756  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$250.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$250.00	07/07/2009	29026457

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	08/06/2009	08/06/2009

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## Disposition

Disposition Date: 08/06/2009

Implementation Date:

Status: Approved-Closed

Comment: The requested rate increase has been approved. 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):
Golden Rule Insurance Company	3.500%	3.500%	\$513	4	\$14,656	3.500%	3.500%

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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	Accepted for Informational Purposes	No
<b>Rate</b>	Pre-Std Med Sup	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:** 9.000%  
**Effective Date of Last Rate Revision:** 09/15/2008  
**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):
Golden Rule Insurance Company	3.500%	3.500%	\$513	4	\$14,656	3.500%	3.500%

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Pre-Std Med Sup	GRI-H-2.1/2.2, GRI-H-2.1P & GRI-H-2.2P, GRI-H-12.2, GRI-H-11P & GRI-H-12P, GRI-H-12.2P/D	Revised	Previous State Filing Number: Percent Rate Change Request:	80% Factor.pdf GRI-H-2.1_2.2 natl.pdf GRI-H-2.2 (E380).pdf GRI-H-2.2 (G380).pdf GRI-H-2.1P 2.2P natl.pdf GRI-H-2.2P (E385).pdf GRI-H-2.2P (G385).pdf GRI-11P 12P and GR does not apply.pdf GRI-H-12.2.pdf GRI-H-12.2P.pdf GRI-H-12.2D.pdf

**GOLDEN RULE INSURANCE COMPANY**

**Policy Forms:** GRI-H-2P/2.0P

GRI-H-2.1P  
GRI-H-2.2P  
GRI-H-2.1P4  
GRI-H-2.2P4  
GRI-H-11P  
GRI-H-12P  
GRI-H-11D  
GRI-H-12D  
GRI-H-11PX  
GRI-H-12PX  
GRI-H-12.2P  
GRI-H-12.2D

**REMOVAL OF PRESCRIPTION DRUG COVERAGE**

Contains Drug Coverage	1.000
Without Drug Coverage	0.800

1.035

**GOLDEN RULE INSURANCE COMPANY**

**Policy Form: GRI-H-2.1/2.2**

Annual Premiums  
-----

Issue Age	Effective:	Current Base Rate	2009 Base Rate	Monthly
-----		-----	-----	-----
All Ages		\$ 3,505.36	\$ 3,628.05	\$ 311.29

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area	Factors
----	-----
All	1.00

**GOLDEN RULE INSURANCE COMPANY**

**Policy Form: GRI-H-2.2**

**Plan E380**

Annual Premiums  
-----

Issue Age -----	Current Base Rate -----	2009 Base Rate -----	Monthly -----
All Ages	\$ 3,048.15	\$ 3,154.83	\$ 270.68

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area ----	Factors -----
All	1.000

**GOLDEN RULE INSURANCE COMPANY**

**Policy Form: GRI-H-2.2**

**Plan G380**

Annual Premiums  
-----

Issue Age -----	Current Base Rate -----	2009 Base Rate -----	Monthly -----
All Ages	\$ 3,819.29	\$ 3,952.97	\$ 339.16

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area ----	Factors -----
All	1.000

**GOLDEN RULE INSURANCE COMPANY**

**Medicare Supplement Form GRI-H-2.1P and GRI-H-2.2P**

Annual Premiums  
-----

Issue Age	Effective:	Current Base Rate	2009 Base Rate	Monthly
-----		-----	-----	-----
All Ages		\$ 9,977.27	\$ 10,326.47	\$ 886.01

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area	Factors
----	-----
I - V	1.000
VI & Over	1.191

**GOLDEN RULE INSURANCE COMPANY**

**Policy Form: GRI-H-2.2P**

**Plan E385**

Annual Premiums  
-----

Issue Age -----	Current Base Rate -----	2009 Base Rate -----	Monthly -----
All Ages	\$ 7,981.83	\$ 8,261.20	\$ 708.81

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

1.035

**GOLDEN RULE INSURANCE COMPANY**

**Policy Form: GRI-H-2.2P**

**Plan G385**

Annual Premiums  
-----

Issue Age -----	Current Base Rate -----	2009 Base Rate -----	Monthly -----
All Ages	\$ 10,897.83	\$ 11,279.26	\$ 967.76

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

AR

1.035

**GOLDEN RULE INSURANCE COMPANY**

**Policy Form: GRI-H-11P/12P**

Annual Premiums  
-----

Issue Age -----	Current Base Rate -----	2009 Base Rate -----	Monthly -----
All Ages	\$ 6,304.90	\$ 6,525.57	\$ 559.89

Modal Factors  
-----

Semi-annual	0.5100
Quarterly	0.2550
Monthly	0.0858

Area Factors  
-----

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

AR

**GOLDEN RULE INSURANCE COMPANY****Policy Form: GRI-H-12.2**Annual Premiums  
-----

Issue Age -----	Current Base Rate -----	2009 Base Rate -----	Monthly -----
65 - 69	\$ 2,835.23	\$ 2,934.46	\$ 251.78
70 - 74	\$ 2,835.23	\$ 2,934.46	\$ 251.78
75 - 79	\$ 2,835.23	\$ 2,934.46	\$ 251.78
80 +	\$ 2,835.23	\$ 2,934.46	\$ 251.78

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

**GOLDEN RULE INSURANCE COMPANY**

**Policy Form: GRI-H-12.2P**

Annual Premiums  
-----

Issue Age -----	Current Base Rate -----	2009 Base Rate -----	Monthly -----
65 - 69	\$ 7,280.36	\$ 7,535.17	\$ 646.52
70 - 74	\$ 7,280.36	\$ 7,535.17	\$ 646.52
75 - 79	\$ 7,280.36	\$ 7,535.17	\$ 646.52
80 +	\$ 7,280.36	\$ 7,535.17	\$ 646.52

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

**GOLDEN RULE INSURANCE COMPANY**

**Policy Form: GRI-H-12.2D**

Annual Premiums  
-----

Issue Age -----	Current Base Rate -----	2009 Base Rate -----	Monthly -----
65 - 69	\$ 6,980.60	\$ 7,224.92	\$ 619.90
70 - 74	\$ 6,980.60	\$ 7,224.92	\$ 619.90
75 - 79	\$ 6,980.60	\$ 7,224.92	\$ 619.90
80 +	\$ 6,980.60	\$ 7,224.92	\$ 619.90

Modal Factors  
-----

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors  
-----

Area ----	Factors -----
I - V	1.000
VI & Over	1.191