

SERFF Tracking Number: PHYS-126838871 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 46935
Company Tracking Number: PMA3458B
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC
Project Name/Number: PMA3458B/PMA3458B

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC SERFF Tr Num: PHYS-126838871 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 46935
Sub-TOI: LTC03I.001 Qualified Co Tr Num: PMA3458B State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer
Authors: Sonya Dickey, Sara Magee-Garcia Disposition Date: 10/06/2010
Date Submitted: 09/30/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: PMA3458B
Project Number: PMA3458B
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 10/06/2010

Deemer Date:
Submitted By: Sara Magee-Garcia

Filing Description:

RE: Long Term Care Insurance Advertisement
Invitation to Inquire: PMA3458B

Attached are copies of the above referenced material for your review and approval. This material will be used to create an interest in the following Long Term Care insurance policies:

POLICIES APPROVAL DATES

P145AR 8-11-04

P146AR 8-11-04

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed with
Nebraska on 9/29/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/06/2010

Created By: Sara Magee-Garcia

Corresponding Filing Tracking Number:
PMA3458B

SERFF Tracking Number: PHYS-126838871 State: Arkansas
 Filing Company: Physicians Mutual Insurance Company State Tracking Number: 46935
 Company Tracking Number: PMA3458B
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: LTC
 Project Name/Number: PMA3458B/PMA3458B
 P147AR 8-11-04
 P148AR 8-11-04

If you have any questions concerning the material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633 or at (402) 930-2633. You can 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, Advertising Compliance sara.magee-garcia@physiciansmutual.com
 Coordinator
 2600 Dodge Street 402-930-2633 [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? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form, 1 form included
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$50.00	09/30/2010	40032130

SERFF Tracking Number: *PHYS-126838871* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *46935*
 Company Tracking Number: *PMA3458B*
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.001 Qualified*
 Product Name: *LTC*
 Project Name/Number: *PMA3458B/PMA3458B*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/06/2010	10/06/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	PMA3458B	Sara Magee-Garcia	09/30/2010	09/30/2010

SERFF Tracking Number: *PHYS-126838871* *State:* *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* *State Tracking Number:* *46935*
Company Tracking Number: *PMA3458B*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *LTC*
Project Name/Number: *PMA3458B/PMA3458B*

Disposition

Disposition Date: 10/06/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *PHYS-126838871* *State:* *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* *State Tracking Number:* *46935*
Company Tracking Number: *PMA3458B*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *LTC*
Project Name/Number: *PMA3458B/PMA3458B*

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	PMA3458B		Yes
Form	PMA3458B		Yes

SERFF Tracking Number: *PHYS-126838871* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *46935*
 Company Tracking Number: *PMA3458B*
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.001 Qualified*
 Product Name: *LTC*
 Project Name/Number: *PMA3458B/PMA3458B*

Amendment Letter

Submitted Date: 09/30/2010

Comments:

The correct form has been attached.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
PMA3458B	Advertising	PMA3458B	Initial					PMA3458B.pdf

SERFF Tracking Number: *PHYS-126838871* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *46935*
 Company Tracking Number: *PMA3458B*
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.001 Qualified*
 Product Name: *LTC*
 Project Name/Number: *PMA3458B/PMA3458B*

Form Schedule

Lead Form Number: PMA3458B

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PMA3458B	Advertising	PMA3458B	Initial			PMA3458B.pdf

Making Insurance Simple for All of Us

Because good coverage shouldn't be hard to understand

You deserve straightforward answers from a straightforward company — not flashy slogans or gimmicks.

That's why we take the time to sit down and listen to your needs ... talk to you person to person ... and help give the right answers to your insurance problems.

Physicians Mutual is for **all of us** who work hard for a living. For **all of us** who have felt overlooked. For **all of us** who want to be treated the way a valued customer should be.

When you buy our insurance, you become part of a community that is listened to and treated with respect.

There's no beating around the bush, just saying things as they are — simple answers from an honest company. That's ...

Insurance for all of us.®

For over [105] years (through depressions, wars and recessions), we've been here for our customers when they needed us.

In fact, as a mutual company, we are actually **owned by our customers**, so it is their interests that come first — not those of Wall Street.

In [2009], we paid more than \$[246 million] in claims — that's an average of almost \$[1 million] paid every working day!

Weiss Ratings places us on their Recommended List of companies, an elite group representing the top [1%] of the industry ... so you can rest assured we'll be here for you.

For More Information

If you would like more information about long-term care insurance or to request a *Shopper's Guide to Long-Term Care Insurance*, please contact an agent/producer.

For additional information, visit us at www.PhysiciansMutual.com.

[Variable
Agent/
Producer
Photo]

[Agent/Producer Name],
Insurance [Agent/Producer
[address if necessary]
[city, state, zip]
[(xxx) xxx-xxxx or]
[1-800-xxx-xxxx]
[email@wherever.com]

How will you protect your family and finances?



Solutions to living a long life,
from Physicians Mutual
Insurance Company®


Physicians
Mutual®

Insurance for all of us.®

Insurance Policy Kinds: P145/P146/P147/P148
(NC: P145BB/P146BB/P147BB/P148BB)

PMA3458B



Show Your Family You Love Them

Help Protect Your Future

Who will take care of you?

Most people assume they will live a long life. In fact, people over age 50 today can expect to live into their 80s.* If this happens, they are more likely to have an extended illness and need help as they get older.

When you need assistance, the **last** thing you should have to worry about is if you can get the care you require.

However, you also don't want to become a burden on the ones that are closest to you.

You need to plan **now** for the impact a longer life may have on your **family** and **finances**.

* "United States Life Tables, 2004," National Vital Statistics Reports, National Center for Health Statistics, December 28, 2007

Help Protect Your Family

How will it affect your family?

When you need care, the burden of helping you can fall on the people you love ... **your family**.

Your family will want to take care of you. This could mean getting help researching the best ways to care for you or buying special equipment to help provide care.

It may also include finding a personal nurse or caretaker to help with your health and personal care needs ... or even caring for you themselves.

Caregiving is an act of love, but it can be very tiring and **costly** for your family.

Help Protect Your Finances

Who will help you pay?

You built your retirement savings so you could be protected in the future and enjoy the same, if not **better**, lifestyle you have now.

After all, retirement is a time to visit family, travel to favorite places, pursue long-awaited hobbies ... **to live life to the fullest!**

However, if you get sick, you may have to take money from retirement funds to pay for care ... which could be expensive. In 2010, having help at home can cost \$21 an hour (that's over \$500 a day if you need help around-the-clock) and staying in a nursing home can cost \$80,300 a year.*

If this happens, you may not have enough savings to do everything that you had planned to do for your retirement.

* "2010 LTCi Sourcebook," American Association for Long-Term Care Insurance, 2010



An Easy Way To Get The Protection You Deserve

Long-term care insurance helps ensure you can live a long, independent life.

Long-term care insurance can help pay your expenses if you get sick and need care ... so you can keep your independence and not burden your loved ones with your care or medical bills.

We provide you with coverage options so you can ease their concern about caring for you in the future. You've taken care of your family their whole life — plan now for when it's their turn to take care of you.

Help keep your family and finances safe ... make the right choices today for tomorrow's needs with long-term care insurance from Physicians Mutual Insurance Company.

Why This Protection Is So Important

I will never be able to thank you enough for everything you have done for me and my family. I don't know what we would have done without you. Thanks to you, caregivers, family and prayers, I'm going to be alright. When I receive something in the mail from Physicians Mutual I think of one thing, how you always tried to help me.

Thank you. You're always in my prayers,

Gary Harmon, customer (right, pictured with his wife Louise)



SERFF Tracking Number: *PHYS-126838871* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *46935*
 Company Tracking Number: *PMA3458B*
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.001 Qualified*
 Product Name: *LTC*
 Project Name/Number: *PMA3458B/PMA3458B*

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/29/2010	Form	PMA3458B	09/30/2010	PMA3458.pdf (Superceded)

Making Insurance Simple for All of Us

Because good coverage shouldn't be hard to understand

You deserve straightforward answers from a straightforward company — not flashy slogans or gimmicks.

That's why we take the time to sit down and listen to your needs ... talk to you person to person ... and help give the right answers to your insurance problems.

Physicians Mutual is for **all of us** who work hard for a living. For **all of us** who have felt overlooked. For **all of us** who want to be treated the way a valued customer should be.

When you buy our insurance, you become part of a community that is listened to and treated with respect.

There's no beating around the bush, just saying things as they are — simple answers from an honest company. That's ...

Insurance for all of us.®

For over [105] years (through depressions, wars and recessions), we've been here for our customers when they needed us.

In fact, as a mutual company, we are actually **owned by our customers**, so it is their interests that come first — not those of Wall Street.

In [2009], we paid more than \$[246 million] in claims — that's an average of almost \$[1 million] paid every working day!

In addition, we consistently receive some of the highest financial strength ratings in the nation. For example, we are [one of only two] long-term care insurers [rated A+] by Weiss Ratings.

This places us on their **Recommended List** of life and health insurance companies, an elite group representing the top [1%] of the industry ... so you can rest assured we'll be here for you.

For More Information

If you would like more information about long-term care insurance or to request a *Shopper's Guide to Long-Term Care Insurance*, please contact an agent/producer.

For additional information, visit us at www.PhysiciansMutual.com.

[Variable Agent/Producer Photo]

[Agent/Producer Name],
Insurance [Agent/Producer]

[address if necessary]
[city, state, zip]
[(xxx) xxx-xxxx or]
[1-800-xxx-xxxx]
[email@wherever.com]

Ohio Residents: You can obtain free information about long-term care insurance from the Ohio Department of Insurance. Call 1-800-686-1526.

Insurance Policy Form Numbers: P145/P146/P147/P148; LA: P145LA/P146LA/P147LA/P148LA; OK: P145OK/P146OK/P147OK/P148OK

Products and benefits are not available in all states. When you respond, an insurance agent/producer will contact you with complete details, including costs and limitations, regarding this solicitation of insurance.

How will you protect your family and finances?



Solutions to living a long life,
from Physicians Mutual
Insurance Company®


Physicians
Mutual®

Insurance for all of us.®



Show Your Family You Love Them

Help Protect Your Future

Who will take care of you?

Most people assume they will live a long life. In fact, people over age 50 today can expect to live into their 80s.* If this happens, they are more likely to have an extended illness and need help as they get older.

When you need assistance, the **last** thing you should have to worry about is if you can get the care you require.

However, you also don't want to become a burden on the ones that are closest to you.

You need to plan **now** for the impact a longer life may have on your **family** and **finances**.

* "United States Life Tables, 2004," National Vital Statistics Reports, National Center for Health Statistics, December 28, 2007

Help Protect Your Family

How will it affect your family?

When you need care, the burden of helping you can fall on the people you love ... **your family**.

Your family may want to take care of you. This could mean getting help researching the best ways to care for you or buying special equipment to help provide care.

It may also include finding a personal nurse or caretaker to help with your health and personal care needs ... or even caring for you themselves.

Caregiving is an act of love, but it can be very tiring and **costly** for your family.

Help Protect Your Finances

Who will help you pay?

You built your retirement savings so you could be protected in the future and enjoy the same, if not **better**, lifestyle you have now.

After all, retirement is a time to visit family, travel to favorite places, pursue long-awaited hobbies ... **to live life to the fullest!**

However, if you get sick, you may have to take money from retirement funds to pay for care ... which could be expensive. In 2010, having help at home can cost \$21 an hour (that's over \$500 a day if you need help around-the-clock) and staying in a nursing home can cost \$80,300 a year.*

If this happens, you may not have enough savings to do everything that you had planned to do for your retirement.

* "2010 LTCi Sourcebook," American Association for Long-Term Care Insurance, 2010



An Easy Way To Get The Protection You Deserve

Long-term care insurance helps ensure you can live a long, independent life.

Long-term care insurance can help pay your expenses if you get sick and need care ... so you can keep your independence and not burden your loved ones with your care or medical bills.

We provide you with coverage options so you can ease their concern about caring for you in the future. You've taken care of your family their whole life — plan now for when it's their turn to take care of you.

Help keep your family and finances safe ... make the right choices today for tomorrow's needs with long-term care insurance from Physicians Mutual Insurance Company.

Why This Protection Is So Important

I will never be able to thank you enough for everything you have done for me and my family. I don't know what we would have done without you. Thanks to you, caregivers, family and prayers, I'm going to be alright. When I receive something in the mail from Physicians Mutual I think of one thing, how you always tried to help me.

Thank you. You're always in my prayers,

Gary Harmon, customer (right, pictured with his wife Louise)

