

SERFF Tracking Number: AMLC-126917224 State: Arkansas
Filing Company: Liberty National Life Insurance Company State Tracking Number: 47372
Company Tracking Number: 2011LNLAR
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: 2011 Individual Standardized Medicare Supplement Rate Filing
Project Name/Number: 2011 Annual Rate Filing/2011LNLAR

Filing at a Glance

Company: Liberty National Life Insurance Company

Product Name: 2011 Individual Standardized Medicare Supplement Rate Filing SERFF Tr Num: AMLC-126917224 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Approved- Closed State Tr Num: 47372

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: 2011LNLAR State Status: Approved-Closed
Filing Type: Rate Reviewer(s): Stephanie Fowler

Author: Sue Fisher

Date Submitted: 11/22/2010

Disposition Date: 12/16/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2011

Implementation Date: 01/01/2011

State Filing Description:

General Information

Project Name: 2011 Annual Rate Filing
Project Number: 2011LNLAR
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: A filing was submitted to Nebraska our state of Domicile on November 22, 2010 and is pending review.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/16/2010

State Status Changed: 12/16/2010

Deemer Date:

Created By: Sue Fisher

Submitted By: Sue Fisher

Corresponding Filing Tracking Number:

Filing Description:

Attached is our 2011 Rate Filing for Individual Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy form as indicated on our Rate Filing Summary Pages and as listed below.

LMSA06, LMSA10 +3.5%

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LMSB06, LMSB10 +3.5%
 LMSF06, LMSF10 +3.5%
 LMSHDF06, LMSHDF10 -25.0% decrease
 LMSN10 +3.5%
 LDMSB06, LDMSB10 +3.5%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

A filing was submitted to Nebraska our state of Domicile on November 22, 2010 and is pending review.

Company and Contact

Filing Contact Information

Sue Fisher, Rate Compliance Specialist sfisher@torchmarkcorp.com
 3700 S. Stonebridge Drive 972-569-3241 [Phone]
 McKinney, TX 75070 972-569-3679 [FAX]

Filing Company Information

Liberty National Life Insurance Company CoCode: 65331 State of Domicile: Nebraska
 P.O. Box 2612 Group Code: 290 Company Type: Life and Health
 Birmingham, AL 35202 Group Name: Liberty National Life State ID Number:
 (205) 325-4307 ext. [Phone] FEIN Number: 63-0124600

Filing Fees

Fee Required? Yes
 Fee Amount: \$300.00
 Retaliatory? No
 Fee Explanation: \$50.00 X 6 forms =\$300.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty National Life Insurance Company	\$300.00	11/22/2010	42206436

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	12/16/2010	12/16/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	12/15/2010	12/15/2010	Sue Fisher	12/15/2010	12/15/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	2011 LNL Plan A Supporting Documents	Sue Fisher	12/15/2010	12/15/2010
Supporting Document	2011 LNL Plan B Supporting Documents	Sue Fisher	12/15/2010	12/15/2010
Supporting Document	2011 LNL Plan F Supporting Documents	Sue Fisher	12/15/2010	12/15/2010
Supporting Document	2011 LNL Plan HDF Supporting Documents	Sue Fisher	12/15/2010	12/15/2010
Supporting Document	2011 LNL Plan N Supporting Documents	Sue Fisher	12/15/2010	12/15/2010
Supporting Document	2011 LNL Disability Plan B Supporting Documents	Sue Fisher	12/15/2010	12/15/2010
Rate	2011 LNL AR Plan N Rate Page	Sue Fisher	11/24/2010	11/24/2010

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Disposition

Disposition Date: 12/16/2010

Implementation Date: 01/01/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2011. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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):
Liberty National Life Insurance Company	%	%	\$	4	\$	3.500%	-25.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document (revised)	2011 LNL Plan A Supporting Documents	Approved	No
Supporting Document	2011 LNL Plan A Supporting Documents	Disapproved	No
Supporting Document (revised)	2011 LNL Plan B Supporting Documents	Approved	No
Supporting Document	2011 LNL Plan B Supporting Documents	Disapproved	No
Supporting Document (revised)	2011 LNL Plan F Supporting Documents	Approved	No
Supporting Document	2011 LNL Plan F Supporting Documents	Disapproved	No
Supporting Document (revised)	2011 LNL Plan HDF Supporting Documents	Approved	No
Supporting Document	2011 LNL Plan HDF Supporting Documents	Disapproved	No
Supporting Document (revised)	2011 LNL Plan N Supporting Documents	Approved	No
Supporting Document	2011 LNL Plan N Supporting Documents	Disapproved	No
Supporting Document (revised)	2011 LNL Disability Plan B Supporting Documents	Approved	No
Supporting Document	2011 LNL Disability Plan B Supporting Documents	Disapproved	No
Rate	2011 LNL AR Plan A Rate Page	Approved	Yes
Rate	2011 LNL AR Plan B Rate Page	Approved	Yes
Rate	2011 LNL AR Plan F Rate Page	Approved	Yes
Rate	2011 LNL AR Plan HDF Rate Page	Approved	Yes
Rate (revised)	2011 LNL AR Plan N Rate Page	Approved	Yes
Rate	2011 LNL AR Plan N Rate Page	Disapproved	Yes
Rate	2011 LNL AR Disability Plan B Rate Page	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/15/2010
Submitted Date 12/15/2010
Respond By Date 01/17/2011

Dear Sue Fisher,

This will acknowledge receipt of the captioned filing. Please attach the rate history for Arkansas; it appears that the rate history for Arizona was attached instead.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/15/2010
Submitted Date 12/15/2010

Dear Stephanie Fowler,

Comments:

This is in response to your 12-15-2010 request.

Response 1

Comments: Thanks for bringing this to my attention, I have replaced the Rate Histories in question and please accept my apologies for any inconvenience.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely
Sue Fisher

Sincerely,
Sue Fisher

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Amendment Letter

Submitted Date: 12/15/2010

Comments:

Responses to your 12-15-2010 request

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: 2011 LNL Plan A Supporting Documents

Comment: Please see attached

2011 LNL AR Plan A Rate Filing Summary page.pdf

2011 LNL Plan A Actuarial Memorandum 1.pdf

2011 LNL Plan A Nationwide Experience.pdf

2011 LNL Plan A Projection and Parameters.pdf

2011 LNL Plan A Arkansas Rate History.pdf

User Added -Name: 2011 LNL Plan B Supporting Documents

Comment: Please see attached

2011 LNL AR Plan B Rate Filing Summary page.pdf

2011 LNL Plan B Actuarial Memorandum 1.pdf

2011 LNL Plan B Nationwide Experience.pdf

2011 LNL Plan B Projection and Parameters.pdf

2011 LNL Plan B Arkansas Rate History.pdf

User Added -Name: 2011 LNL Plan F Supporting Documents

Comment: Please see attached

2011 LNL AR Plan F Rate Filing Summary page.pdf

2011 LNL Plan F Actuarial Memorandum 1.pdf

2011 LNL Plan F Nationwide Experience.pdf

2011 LNL Plan F Projection and Parameters.pdf

2011 LNL Plan F Arkansas Rate History.pdf

User Added -Name: 2011 LNL Plan HDF Supporting Documents

Comment: Please see attached

2011 LNL AR Plan HDF Rate Filing Summary page.pdf

2011 LNL Plan HDF Actuarial Memorandum 1.pdf

2011 LNL Plan HDF Nationwide Experience.pdf

2011 LNL Plan HDF Projection and Parameters.pdf

2011 LNL Plan HDF Arkansas Rate History.pdf

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User Added -Name: 2011 LNL Plan N Supporting Documents

Comment: Please see attached
2011 LNL AR Plan N Rate Filing Summary page.pdf
2011 LNL Plan N Actuarial Memorandum 1.pdf
2011 LNL Plan N Nationwide Experience.pdf
2011 LNL Plan N Projection and Parameters.pdf
2011 LNL Plan N Arkansas Rate History.pdf

User Added -Name: 2011 LNL Disability Plan B Supporting Documents

Comment: Please see attached
2011 LNL AR Disability Plan B Rate Filing Summary page.pdf
2011 LNL Plan B Disability Actuarial Memorandum 1.pdf
2011 LNL Disability Plan B Nationwide Experience.pdf
2011 LNL Plan B Disability Projection and Parameters.pdf
2011 LNL Disability Plan B Arkansas Rate History.pdf

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 Standard Plans 2010
 Product Name: 2011 Individual Standardized Medicare Supplement Rate Filing
 Project Name/Number: 2011 Annual Rate Filing/2011LNLAR

Amendment Letter

Submitted Date: 11/24/2010

Comments:

I noticed that the heading on The plan N Rate page was incorrect so I have attached a corrected rate page.

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
2011 LNL AR Plan N Rate Page	LMSN10	Revised	Previous State Filing Number: 44853 Percent Rate Change Request: 4	2011 LNL AR Plan N Rate Page.pdf 2011 LNL AR Plan N Rate Page.pdf

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 1.400%
Effective Date of Last Rate Revision: 06/01/2010
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	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):
Liberty National Life Insurance Company	N/A	%	%		4		3.500%	-25.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:		Attachments
Approved 12/16/2010	LNL AR Plan A Rate Page	LMSA06, LMSA10	Revised	Previous State Filing Number: Percent Rate Change Request:	44860 3.500	2011 LNL AR Plan A Rate Page.pdf
Approved 12/16/2010	LNL AR Plan B Rate Page	LMSB06, LMSB10	Revised	Previous State Filing Number: Percent Rate Change Request:	44860 3.500	2011 LNL AR Plan B Rate Page.pdf
Approved 12/16/2010	LNL AR Plan F Rate Page	LMSF06, LMSF10	Revised	Previous State Filing Number: Percent Rate Change Request:	44860 3.500	2011 LNL AR Plan F Rate Page.pdf
Approved 12/16/2010	LNL AR Plan HDFLMSHDF06, Rate Page	LMSHDF10	Revised	Previous State Filing Number: Percent Rate Change Request:	44860 -25.000	2011 LNL AR Plan HDF Rate Page.pdf
Approved 12/16/2010	LNL AR Plan N Rate Page	LMSN10	Revised	Previous State Filing Number: Percent Rate Change Request:	44853 3.500	2011 LNL AR Plan N Rate Page.pdf
Approved	LNL AR Disability	LDMSB06,	Revised	Previous State Filing Number:	44860	2011 LNL AR Disability Plan B

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Standard Plans 2010
Product Name: 2011 Individual Standardized Medicare Supplement Rate Filing
Project Name/Number: 2011 Annual Rate Filing/2011LNLAR
12/16/2010 Plan B Rate Page LDMSB10 Percent Rate Change 3.500 Rate Page.pdf
Request:

LIBERTY NATIONAL LIFE INSURANCE COMPANY
McKinney, Texas

Policy Form LMSA06 / LMSA10

2011 Annual Medicare Rate Filing

ARKANSAS

Annual Premium Rates
For Policies Issued with Issue Age Rates
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$1,684	\$1,743

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to near dollar)
Quarterly = Annual / 4 (rounded to near dollar)
Monthly = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code YA8

LIBERTY NATIONAL LIFE INSURANCE COMPANY
McKinney, Texas

Policy Form LMSB06 / LMSB10

2011 Annual Medicare Rate Filing

ARKANSAS

Annual Premium Rates
For Policies Issued with Issue Age Rates
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,441	\$2,526

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to near dollar)

Quarterly = Annual / 4 (rounded to near dollar)

Monthly = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code YB8

LIBERTY NATIONAL LIFE INSURANCE COMPANY
McKinney, Texas

Policy Form LMSF06 / LMSF10

2011 Annual Medicare Rate Filing

ARKANSAS

Annual Premium Rates
For Policies Issued with Issue Age Rates
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,847	\$2,947

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to near dollar)

Quarterly = Annual / 4 (rounded to near dollar)

Monthly = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code YC8

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Policy Form LMSHDF06 / LMSHDF10

2011 Annual Medicare Rate Filing

ARKANSAS

Annual Premium Rates
For Policies Issued with Issue Age Rates
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$1,013	\$760

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to near dollar)

Quarterly = Annual / 4 (rounded to near dollar)

Monthly = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code YD8

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Policy Form LMSN10

2011 Annual Medicare Rate Filing

ARKANSAS

Annual Premium Rates
For Policies Issued with Issue Age Rates
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,310	\$2,391

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to near dollar)

Quarterly = Annual / 4 (rounded to near dollar)

Monthly = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code YK8

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Policy Form LDMSB06 / LDMSB10

2011 Annual Medicare Rate Filing

ARKANSAS

Annual Premium Rates
For Policies Issued with Issue Age Rates
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
64 and Under	\$6,369	\$6,592

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to near dollar)

Quarterly = Annual / 4 (rounded to near dollar)

Monthly = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code ZF8

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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)
11/22/2010	Rate and Rule	2011 LNL AR Plan N Rate Page	11/24/2010	2011 LNL AR Plan N Rate Page.pdf (Superseded)

LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Policy Form LMSN10

2011 New Product Filing

ARKANSAS

Annual Premium Rates
For Policies Issued with Issue Age Rates
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,310	\$2,391

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to near dollar)

Quarterly = Annual / 4 (rounded to near dollar)

Monthly = Annual / 12 (rounded to near dollar)

For Company Use: Plan Code YK8