

SERFF Tracking Number: UNAM-126905506 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: 47330
Company Tracking Number: PLIC STD 2011 AR
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.003 Plan C
Standard Plans
Product Name: Individual Standard Medicare Supplement
Project Name/Number: /

Filing at a Glance

Company: Pennsylvania Life Insurance Company

Product Name: Individual Standard Medicare Supplement SERFF Tr Num: UNAM-126905506 State: Arkansas

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed-Approved- Closed State Tr Num: 47330

Sub-TOI: MS051.003 Plan C

Filing Type: Rate

Co Tr Num: PLIC STD 2011 AR

State Status: Approved-Closed

Authors: Carmen Boyd, Trudi
Goldenberg

Reviewer(s): Stephanie Fowler

Disposition Date: 12/01/2010

Date Submitted: 11/16/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: 01/01/2011

Implementation Date: 01/01/2011

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:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 13.5%

Group Market Type:

Filing Status Changed: 12/01/2010

Explanation for Other Group Market Type:

State Status Changed: 12/01/2010

Deemer Date:

Created By: Carmen Boyd

Submitted By: Carmen Boyd

Corresponding Filing Tracking Number:

Filing Description:

Pennsylvania Life Insurance Company, NAIC #67660

13.5% Rate Revision Request

Individual Standard Medicare Supplement

Forms: PMSI-00 & PMS1-06 C, F

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Company and Contact

Filing Contact Information

Carmen Boyd, cboyd@uafc.com
 P.O. Box 958465 407-628-1776 [Phone] 8319 [Ext]
 Lake Mary, FL 32795-8465

Filing Company Information

Pennsylvania Life Insurance Company CoCode: 67660 State of Domicile: Pennsylvania
 1001 Heathrow Park Lane Group Code: 953 Company Type:
 Suite 5001 Group Name: State ID Number:
 Lake Mary, FL 32746 FEIN Number: 23-1305366
 (407) 995-8000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: AR FILING FEE
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania Life Insurance Company	\$50.00	11/16/2010	41960417

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	12/01/2010	12/01/2010

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Disposition

Disposition Date: 12/01/2010

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;
- The insureds 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):
Pennsylvania Life Insurance Company	13.500%	13.500%	\$3,114	9	\$23,064	13.500%	13.500%

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 17.000%
Effective Date of Last Rate Revision: 01/01/2010
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):
Pennsylvania Life Insurance Company	13.500%	13.500%	\$3,114	9	\$23,064	13.500%	13.500%

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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 12/01/2010	CURRENT & REQUESTED RATES	PMSI-00, PMSI- 06 C, F	New		AR Med Supp Rates.pdf

Pennsylvania Life Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Standardized Medicare Supplement

Exhibit A - Current & Requested Rates

Medicare Standardized Plans

2010 Annual Premiums For Area Factor = 1.00

Effective 5/1/10

	Annual		Semi-Annual		Quarterly		Monthly - Direct		Monthly - PAC	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Standardized Plan C	2,887.88	3,322.74	1,501.70	1,727.82	765.29	880.53	245.47	282.43	240.65	276.88
Standardized Plan F	3,003.73	3,455.38	1,561.94	1,796.80	795.99	915.68	255.32	293.71	250.30	287.94
2010 Annual Premiums For Area Factor = .90										
Standardized Plan C	2,599.09	2,990.47	1,351.53	1,555.04	688.76	792.47	220.92	254.19	216.58	249.20
Standardized Plan F	2,703.36	3,109.84	1,405.75	1,617.12	716.39	824.11	229.79	264.34	225.27	259.14
2010 Annual Premiums For Area Factor = .95										
Standardized Plan C	2,743.49	3,156.60	1,426.61	1,641.43	727.02	836.50	233.20	268.31	228.61	263.04
Standardized Plan F	2,853.54	3,282.61	1,483.84	1,706.96	756.19	869.89	242.55	279.02	237.79	273.54

Arkansas Area Factors by 3 Digit Zip Code

716,717,719,723-729.....	0.90
718,720,721	0.95
722	1.00

Pennsylvania Life Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Standardized Medicare Supplement

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Medicare Standardized Plans

2011 Annual Premiums For Area Factor = 1.00

Proposed Effective 5/1/11

	Annual		Semi-Annual		Quarterly		Monthly - Direct		Monthly - PAC	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Standardized Plan C	3,277.80	3,771.38	1,704.46	1,961.12	868.62	999.42	278.61	320.57	273.14	314.27
Standardized Plan F	3,409.30	3,921.93	1,772.84	2,039.40	903.46	1,039.31	289.79	333.36	284.10	326.81
2010 Annual Premiums For Area Factor = .90										
Standardized Plan C	2,950.02	3,394.24	1,534.01	1,765.01	781.76	899.47	250.75	288.51	245.83	282.84
Standardized Plan F	3,068.37	3,529.74	1,595.55	1,835.46	813.12	935.38	260.81	300.03	255.69	294.13
2010 Annual Premiums For Area Factor = .95										
Standardized Plan C	3,113.91	3,582.81	1,619.23	1,863.06	825.19	949.44	264.68	304.54	259.48	298.56
Standardized Plan F	3,238.84	3,725.83	1,684.19	1,937.43	858.29	987.35	275.30	316.70	269.89	310.47

Arkansas Area Factors by 3 Digit Zip Code

716,717,719,723-729.....	0.90
718,720,721	0.95
722	1.00

Pennsylvania Life Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Standardized Medicare Supplement

Exhibit A - Current & Requested Rates