

SERFF Tracking Number: PHYS-126482505 State: Arkansas
 Filing Company: Physicians Life Insurance Company State Tracking Number: 44750
 Company Tracking Number:
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: 2010 Standard Medicare Supplement Rate Increase Filing
 Project Name/Number: /

Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: 2010 Standard Medicare Supplement Rate Increase Filing SERFF Tr Num: PHYS-126482505 State: Arkansas

Supplement Rate Increase Filing

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed-Approved-Closed State Tr Num: 44750

Sub-TOI: MS051.001 Plan A

Co Tr Num:

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Richie Hinman, Debbie Thielen

Disposition Date: 03/10/2010

Date Submitted: 02/02/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 06/01/2010

Implementation Date: 06/01/2010

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: 9%

Group Market Type:

Filing Status Changed: 03/10/2010

Explanation for Other Group Market Type:

State Status Changed: 03/10/2010

Deemer Date:

Created By: Debbie Thielen

Submitted By: Debbie Thielen

Corresponding Filing Tracking Number:

Filing Description:

This filing is a combination of our annual filing of premium rates and loss ratio projections and our proposed rate revision for 2010. It has been organized into two separate sections.

The first section of this filing meets the reporting requirements as set forth under Section 13 C of the NAIC model regulation. In addition, it shows that we meet, or can reasonably expect to meet, all of the mandated loss ratio standards. Our reporting format closely follows the order of presentation in Section III of the NAIC compliance manual.

SERFF Tracking Number: *PHYS-126482505* State: *Arkansas*
 Filing Company: *Physicians Life Insurance Company* State Tracking Number: *44750*
 Company Tracking Number:
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
 Product Name: *2010 Standard Medicare Supplement Rate Increase Filing*
 Project Name/Number: */*

The second section of this filing explains the rate revision and use of multi-policy discounts. This section also follows the order of presentation in Sections III and IV of the NAIC compliance manual.

We look forward to your approval of this filing. If you have any questions or need any additional information, please contact me at (402) 633-5782 or at fax number (402) 633-1096 or at e-mail address richie.hinman@physiciansmutual.com.

Company and Contact

Filing Contact Information

Debbie Thielen, Re-Rating Analyst debbie.thielen@physiciansmutual.com
 2600 Dodge Street 402-930-2434 [Phone]
 Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Life Insurance Company CoCode: 72125 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: 47-0529583

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? No
 Fee Explanation: \$50 Plan A
 \$50 Plan B
 \$50 Plan F
 \$50 Plan G
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$200.00	02/02/2010	33928214

SERFF Tracking Number: *PHYS-126482505* State: *Arkansas*
Filing Company: *Physicians Life Insurance Company* State Tracking Number: *44750*
Company Tracking Number:
TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
Product Name: *2010 Standard Medicare Supplement Rate Increase Filing*
Project Name/Number: */*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	03/10/2010	03/10/2010

SERFF Tracking Number: *PHYS-126482505* State: *Arkansas*
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 Product Name: *2010 Standard Medicare Supplement Rate Increase Filing*
 Project Name/Number: */*

Disposition

Disposition Date: 03/10/2010

Implementation Date: 06/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after June 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period.

Also, as you are aware, by discontinuing the availability of plans A, B, F, and G, the Company will not be permitted to file for approval new forms of this type for a period of five (5) years.

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):
Physicians Life Insurance Company	9.000%	9.000%	\$31,971	331	\$355,229	9.000%	9.000%

SERFF Tracking Number: *PHYS-126482505* State: *Arkansas*
 Filing Company: *Physicians Life Insurance Company* State Tracking Number: *44750*
 Company Tracking Number:
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 Product Name: *2010 Standard Medicare Supplement Rate Increase Filing*
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Rate	Standard Medicare Supplement Plans A, B, F, High Deductible F, HDF Rider, G	Approved-Closed	No

SERFF Tracking Number: *PHYS-126482505* State: *Arkansas*
 Filing Company: *Physicians Life Insurance Company* State Tracking Number: *44750*
 Company Tracking Number:
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
 Product Name: *2010 Standard Medicare Supplement Rate Increase Filing*
 Project Name/Number: */*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.100%
Effective Date of Last Rate Revision: 05/01/2009
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):
Physicians Life Insurance Company	9.000%	9.000%	\$31,971	331	\$355,229	9.000%	9.000%

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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-Closed 03/10/2010	Standard Medicare Supplement Plans A, B, High Deductible F, HDF Rider, G	L260, L660, L261, L265, L665, L266, L668, L267, LR143	Revised	Previous State Filing Number: Percent Rate Change Request: 9.000	AR_2010_Rates.pdf PLIC National Area Factors_041009.pdf TOBACCO-STD-010903.pdf MS-DISCOUNT-STD LIFE-011210.pdf

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

Plan A
Arkansas
2008

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Issue Age
65-99	\$115.40

Please refer to
AREA-PLIC-
041009 for areas
and factors.

Please refer to
TOBACCO-STD-
010903 for areas
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

Plan B
Arkansas
2008

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Agency Issue Age
65-99	\$141.05

Please refer to
AREA-PLIC-
041009 for areas
and factors.

Please refer to
TOBACCO-STD-
010903 for areas
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

Plan F
Arkansas
2009

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Issue Age
65-99	\$206.10

Please refer to
AREA-PLIC-
041009 for areas
and factors.

Please refer to
TOBACCO-STD-
010903 for areas
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

LR143
Arkansas
2009

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Agency Issue Age
65-99	\$-60.10

Please refer to
AREA-PLIC-
041009 for areas
and factors.

Please refer to
TOBACCO-STD-
010903 for areas
and factors.

Monthly rates are equal to the Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY

Table of Rates

Medicare Supplement Policy

High Deductible Plan F

Arkansas

2009

Automatic Bank Withdrawal

Base Premiums

ISSUES FOR ALL DATES

Age	Agency Issue Age
65-99	\$75.05

Please refer to
AREA-PLIC-
041009 for areas
and factors.

Please refer to
TOBACCO-STD-
010903 for areas
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

Plan G
Arkansas
2008

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Issue Age
65-99	\$159.30

Please refer to
AREA-PLIC-
041009 for areas
and factors.

Please refer to
TOBACCO-STD-
010903 for areas
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

Plan A
Arkansas
2010

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Issue Age
65-99	\$125.80

Please refer to AREA-PLIC-041009 for areas and factors.

Please refer to TOBACCO-STD-010903 for areas and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for available discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

Plan B
Arkansas
2010

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Agency Issue Age
65-99	\$153.75

Please refer to AREA-PLIC-041009 for areas and factors.

Please refer to TOBACCO-STD-010903 for areas and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for available discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

Plan F
Arkansas
2010

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Issue Age
65-99	\$224.65

Please refer to AREA-PLIC-041009 for areas and factors.

Please refer to TOBACCO-STD-010903 for areas and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for available discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

LR143
Arkansas
2010

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Agency Issue Age
65-99	\$-65.50

Please refer to AREA-PLIC-041009 for areas and factors.

Please refer to TOBACCO-STD-010903 for areas and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for available discounts.

Monthly rates are equal to the Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY

Table of Rates

Medicare Supplement Policy

High Deductible Plan F

Arkansas

2010

Automatic Bank Withdrawal

Base Premiums

ISSUES FOR ALL DATES

Age	Agency Issue Age
65-99	\$81.80

Please refer to AREA-PLIC-041009 for areas and factors.

Please refer to TOBACCO-STD-010903 for areas and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for available discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY
Table of Rates
Medicare Supplement Policy

Plan G
Arkansas
2010

Automatic Bank Withdrawal
Base Premiums

ISSUES FOR ALL DATES

Age	Issue Age
65-99	\$173.65

Please refer to AREA-PLIC-041009 for areas and factors.

Please refer to TOBACCO-STD-010903 for areas and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for available discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

Physicians Life Insurance Company

Omaha, Nebraska

MEDICARE SUPPLEMENT

AREA RATING ZIP CODES

Plans A, B, C, F, and High Deductible Plan F

Area A 0.75	Area B 0.80	Area C 0.85	Area D 0.90	Area E 0.95	Area F 1.00	Area G 1.05	Area H 1.10	Area I 1.15	Area J 1.20	Area K 1.25	Area L 1.30	Area M 1.35
	500-516	386-388	170-174	030-038	164-169, 177	354-355	197-198	201, 220-223	150-163	233-237, 320	770, 772	
	520-528	390-393	224-225	254, 257	199	365-366, 370	301-302	226, 232, 239	175-176	327, 335-336	775, 889, 891	
	656-658	396-397, 559	227-231, 238	261-268	249-253	372, 402	312-316, 323	242, 246-248	178-196	338, 342, 347		
		613, 634	240-241	290-291, 293	255-256	620, 622	350-351, 395	258-259, 300	399, 703, 704	757, 777		
		636-639	243-245	296-298	260, 270-289	660-662	440, 443-445	303, 311, 321	750-753	922-925, 933		
		654, 655	403-404	377-383, 385	292, 294-295	705-706, 710	450, 452	324-326, 344	773, 774	935, 945-949		
		683-684	421, 425	389, 394	299, 304-310	755, 758	488-489, 492	352, 436, 441	794, 890	953-954		
		686, 688-693	437-438, 446	405-406, 411	317-319	778-781	600-608	486-487, 641				
		843-844, 847	449, 461-462	413-414	356-364	783-785, 789	640, 722	707-708, 711				
		976, 978-979	465-468, 470	422-424, 426	367-369, 371	793, 805	764, 776, 782	714, 754				
			472-475, 499	430, 432-433	373-376, 384	855, 860, 864	786-787, 791	760-762				
			550, 553	448, 456-458	398, 400-401	894-895, 897	800-802, 804					
			556-558	469, 471	407-410, 412		806, 850, 852-853					
			560-567	476-479	415-420, 427		856-857					
			570-577	490-491	431, 434-435		930-932,934					
			580-588	494-495	439, 442		936-939					
			590-599	498, 551	447, 451		950-952					
			635, 646, 648	554, 610-612	453-455, 460		959-961					
			685, 687, 748	614-615	463-464							
			840-842	617-619	493, 496-497							
			873-874	623-629	609, 616							
			877-884	644-645	630-631, 633							
			973-975, 977	650, 652-653	647, 651							
			995-999	666, 716-718	664-665							
				723-729, 730	667-681							
				734-741	712-713							
				743-747, 749	719-721							
				766-767, 790	731, 756							
				797-798, 803	759, 763, 765							
				807-809	768-769, 788							
				810-816	792, 795-796, 799							
				820-831	871-872							
				839	893, 898							
				845-846, 859	967-968							
				863, 865, 870	970-972							
				875, 942	980-981							
				955-958, 982	983-985, 992							
				986, 988-991								
				993-994								

Physicians Life Insurance Company

Omaha, Nebraska
MEDICARE SUPPLEMENT
AREA RATING ZIP CODES

Plans A, B, C, F, and High Deductible Plan F

Area N 1.40	Area O 1.45	Area P 1.50	Area Q 1.55	Area R 1.60	Area S 1.65	Area T 1.70	Area U 1.75	Area V 1.80	Area W 1.85	Area X 1.90	Area Y 1.95	Area Z 2.00
322 328-329, 337 339, 346 484-485	700	701		330-334 340-341, 343 345, 348-349 480-483		900-921 926-928 940-941 943-944						

Physicians Life Insurance Company

Omaha, Nebraska

MEDICARE SUPPLEMENT

AREA RATING ZIP CODES

All Other Plans

Area A 0.75	Area B 0.80	Area C 0.85	Area D 0.90	Area E 0.95	Area F 1.00	Area G 1.05	Area H 1.10	Area I 1.15	Area J 1.20	Area K 1.25	Area L 1.30	Area M 1.35
538, 540 545-548	500-516 520-528 535, 537, 539 544, 549 656-658	386-388 390-393 396-397 446, 461-462 559, 613 634, 636-639 683-684 654,655 686, 688-693 843-844, 847 973-979	170-174 224-225 227-231 238, 240-241 243-245 403-404, 421 425 430, 432 437-438, 449 465-468, 470 472-475, 479 499, 530, 550, 553, 556-558 560-567 570-577 580-588 590-599 635, 646, 648 685, 687, 730 740-741, 748 814-816 840-842, 870 873-874 877-880 881-882 883-884 995-999	030-038 254, 257 261-268 290-291, 293 296-298, 371 376-383, 385 389, 394 400-401 405-406 410-411 413-414 422-424, 426 431, 433 434-435, 448 453-454 456-458, 460 469, 471 476-478 490-491 494-495, 498 541-543 551, 554 610-612 614-615 617-619 623-629 644-645, 650 652-653, 666 681, 716-718 723-729, 731 734-739 743-747, 749 765-767, 790 797-798, 803 807-813 820-831 839 845-846, 859 863, 865 871-872, 875 942, 955-958 970-972 982, 986 988-991 993-994	164-169 199 177, 249-253 255-256, 260 270-289, 292 294-295, 299 304-310 317-319 356-370 372-375 384, 398 402, 407-409 412, 415-420 427 439, 442 447, 451 455, 463, 464 493, 496-497 531-532, 534 609, 616, 620 622, 630-631 633, 647, 651 660-662, 664-665 667-680 712-713 719-721, 756 759, 763 768-769 780-781, 788 792, 795-796 799, 893, 898 967-968 980-981 983-985, 992	350-351 354-355, 440 605, 705-706 710, 755, 758 776, 778-779 782-785, 789 793, 800-802 804, 806 850, 852-853 855-857, 860 864, 894-895 897	197-198, 201 220-223, 242 301-302 312-316, 323 352, 395, 441 443-445, 450 452, 488-489 492 600-604 606-608, 640 707-708, 722 760-762, 764 786-787, 791 930-932,934 936-939 950-952 959-961	226, 232, 239 246-248 258-259, 300 303, 311, 321 324-326, 344 794 711, 714 750-754 774, 890	150-163 175-176 178-196 399, 773, 777 794 347, 757, 775 922-925, 933 935, 945-949 953-954	233-237, 320 327, 335-336 338, 342 347, 757, 775 922-925, 933 935, 945-949 953-954	770, 772 889, 891	

Physicians Life Insurance Company

Omaha, Nebraska
 MEDICARE SUPPLEMENT
 AREA RATING ZIP CODES

All Other Plans

Area N 1.40	Area O 1.45	Area P 1.50	Area Q 1.55	Area R 1.60	Area S 1.65	Area T 1.70	Area U 1.75	Area V 1.80	Area W 1.85	Area X 1.90	Area Y 1.95	Area Z 2.00
322 328-329, 337 339, 346 484-485 700	701			330-334, 340-341, 343 345, 348-349 480-483		900-921 926-928 940-941 943-944						

PHYSICIANS LIFE INSURANCE COMPANY
2600 DODGE STREET
OMAHA, NEBRASKA 68131

**MEDICARE SUPPLEMENT
TOBACCO RATE FACTORS
AGENT-SOLD AND DIRECT RESPONSE BUSINESS**

	<u>Factors</u>
Non-Tobacco	1.00
Tobacco	1.12

TOBACCO-STD-010903

PHYSICIANS LIFE INSURANCE COMPANY

2600 DODGE STREET
OMAHA, NEBRASKA 68131

**MEDICARE SUPPLEMENT
AVAILABLE DISCOUNTS**

<u>Discount</u>	<u>Amount</u>
Long-Term Care Discount Only	10%
Annuity Discount Only	5%
Long-Term Care Discount with Annuity Discount	15%

MS-DISCOUNT-STD LIFE-011210