

SERFF Tracking Number: IASL-126648227 State: Arkansas  
Filing Company: Sterling Investors Life Insurance Company State Tracking Number: 45796  
Company Tracking Number: SI REFUND CALC  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Sterling Investors Life Insurance Company 2009 Medicare Supplement Refund Calculation Filing  
Project Name/Number: /

## Filing at a Glance

Company: Sterling Investors Life Insurance Company

Product Name: Sterling Investors Life Insurance SERFF Tr Num: IASL-126648227 State: Arkansas

Company 2009 Medicare Supplement Refund

Calculation Filing

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Accepted State Tr Num: 45796

For Informational Purposes

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: SI REFUND CALC State Status: Filed-Closed

Other

Filing Type: Form

Author: Jeffrey McGinn

Reviewer(s): Stephanie Fowler

Date Submitted: 05/26/2010

Disposition Date: 05/27/2010

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/27/2010

Explanation for Other Group Market Type:

State Status Changed: 05/27/2010

Deemer Date:

Created By: Jeffrey McGinn

Submitted By: Jeffrey McGinn

Corresponding Filing Tracking Number:

Filing Description:

STERLING INVESTORS LIFE INSURANCE COMPANY

NAIC NUMBER: 89184

FEIN NUMBER: 59-1838073

MEDICARE SUPPLEMENT REFUND CALCULATION FORM

REPORTING FORM FOR THE CALCULATION OF BENCHMARK RATIO

SERFF Tracking Number: IASL-126648227 State: Arkansas  
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**INDIVIDUAL MEDICARE SUPPLEMENT STANDARDIZED PLANS A, C, D, F, AND G**

Please be advised that on behalf of the Sterling Investors Life Insurance Company, Insurance Administrative Solutions, L.L.C. is providing you with the above-captioned forms for compliance with your state's Medicare Supplement Regulation.

Enclosed you will find the completed Medicare Supplement Refund Calculation Form and the completed Reporting Form for the Calculation of Benchmark Ratio for the calendar year 2009 for the Medicare Supplement plans indicated above.

**Company and Contact**

**Filing Contact Information**

Jeffrey McGinn, Compliance Analyst jeffrey.mcginn@iasadmin.com  
 8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]  
 Suite 200 727-584-5613 [FAX]  
 Largo, FL 33773-1502

**Filing Company Information**

(This filing was made by a third party - insuranceadministrativesolutions)

Sterling Investors Life Insurance Company	CoCode: 89184	State of Domicile: Georgia
210 East Second Avenue, Suite 105	Group Code: -99	Company Type: Life and Health
Rome, GA 30161	Group Name:	State ID Number:
(706) 235-8706 ext. [Phone]	FEIN Number: 59-1838073	

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**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Investors Life Insurance Company	\$0.00	05/26/2010	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	05/27/2010	05/27/2010

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## **Disposition**

Disposition Date: 05/27/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Health - Actuarial Justification		No
<b>Supporting Document</b>	Outline of Coverage		No
<b>Supporting Document</b>	Medicare Supplement Refund Calculation Accepted for Forms	Informational Purposes	No
<b>Supporting Document</b>	Third Party Authorization Letter	Accepted for Informational Purposes	No



## STERLING INVESTORS LIFE INSURANCE COMPANY

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210 E. Second Avenue  
Ste. 105  
Rome, Georgia 30161  
Tel (706) 235-8154  
Fax (866) 889-4054

April 22, 2010

Ms. Darcey Shaffer, FLMI, ACS  
Compliance Manager  
Insurance Administrative Solutions, L.L.C.  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, Florida 33773-1502

Re: Life and Health Filings for Rate Increases, Forms and Reporting Requirements for Sterling Investors Life Insurance Company

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. to file on behalf of Sterling Investors Life Insurance Company, rate increases, forms and reporting requirements for the Company's Life and Health Insurance Policies with the State Insurance Departments. Insurance Administrative Solutions, L.L.C. may correspond with the State Insurance Departments regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

A handwritten signature in cursive script that reads "Elwood Whitacre".

Elwood Whitacre  
Secretary and Treasurer