

SERFF Tracking Number: AEGC-126663604 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 45968
Company Tracking Number: 1965
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: 2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing
Project Name/Number: Medicare Supplement Rates/07g

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing SERFF Tr Num: AEGC-126663604 State: Arkansas

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Approved- Closed State Tr Num: 45968

Sub-TOI: MS05G.001 Plan A Co Tr Num: 1965 State Status: Approved-Closed
Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Carolyn Mills, Teri Schaffer, Kristina Davis Disposition Date: 06/21/2010

Date Submitted: 06/16/2010 Disposition Status: Approved-Closed

Implementation Date Requested: 11/01/2010
State Filing Description:

Implementation Date: 08/15/2010

General Information

Project Name: Medicare Supplement Rates
Project Number: 07g
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: The rates for this policy form in our domiciliary state of Iowa are pending.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 10%
Filing Status Changed: 06/21/2010

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 06/21/2010

Deemer Date:

Created By: Carolyn Mills

Submitted By: Teri Schaffer

Corresponding Filing Tracking Number:

Filing Description:

2010 Medicare Supplement Rate Filing for Standard Group Medicare Supplement. Policy Form(s)#: MS4500GPT-A.AR thru MS4500GPT-J.AR

Enclosed is our rate submission for the benefits contained in the Standardized Medicare Supplement plans. This rate

SERFF Tracking Number: AEGC-126663604 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 45968
 Company Tracking Number: 1965
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: 2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing
 Project Name/Number: Medicare Supplement Rates/07g

revision would be effective the first day of the month following 90 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Exhibit B (Experience)
- Actual to Expected Analysis
- Projection Exhibit

Company and Contact

Filing Contact Information

Carolyn Mills, Assistant Actuarial Statistician cemills@aegonusa.com
 520 Park Avenue 410-209-5644 [Phone]
 Baltimore, MD 21201 410-209-5904 [FAX]

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type: Life and Health
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(800) 233-4624 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	06/16/2010	37262147

SERFF Tracking Number: AEGC-126663604 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 45968
Company Tracking Number: 1965
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: 2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing
Project Name/Number: Medicare Supplement Rates/07g

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	06/21/2010	06/21/2010

SERFF Tracking Number: AEGC-126663604 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 45968
 Company Tracking Number: 1965
 TOI: MS05G Group Medicare Supplement - Standard Plans Sub-TOI: MS05G.001 Plan A
 Product Name: 2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing
 Project Name/Number: Medicare Supplement Rates/07g

Disposition

Disposition Date: 06/21/2010

Implementation Date: 08/15/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after August 15, 2009. 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):
Transamerica Life Insurance Company	10.000%	10.000%	\$3,337	16	\$33,376	10.000%	10.000%

SERFF Tracking Number: AEGC-126663604 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 45968
 Company Tracking Number: 1965
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: 2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing
 Project Name/Number: Medicare Supplement Rates/07g

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes

SERFF Tracking Number: AEGC-126663604 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 45968
 Company Tracking Number: 1965
 TOI: MS05G Group Medicare Supplement - Standard Plans Sub-TOI: MS05G.001 Plan A
 Product Name: 2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing
 Project Name/Number: Medicare Supplement Rates/07g

Rate Information

Rate data applies to filing.

Filing Method: serff
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.000%
Effective Date of Last Rate Revision: 11/01/2009
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):
Transamerica Life Insurance Company	10.000%	10.000%	\$3,337	16	\$33,376	10.000%	10.000%

SERFF Tracking Number: AEGC-126663604 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 45968
 Company Tracking Number: 1965
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: 2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing
 Project Name/Number: Medicare Supplement Rates/07g

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved Rates 06/21/2010		MS4500GPT-A.AR	Revised	Previous State Filing Number: Percent Rate Change Request: 10.000	exhibita_p.pdf
Approved Rates 06/21/2010		MS4500GPT-B.AR	Revised	Previous State Filing Number: Percent Rate Change Request: 10.000	
Approved Rates 06/21/2010		MS4500GPT-C.AR	Revised	Previous State Filing Number: Percent Rate Change Request: 10.000	
Approved Rates 06/21/2010		MS4500GPT-D.AR	Revised	Previous State Filing Number: Percent Rate Change Request: 10.000	
Approved Rates 06/21/2010		MS4500GPT-E.AR	Revised	Previous State Filing Number: Percent Rate Change Request: 10.000	
Approved Rates		MS4500GPT-	Revised	Previous State Filing Number:	

<i>SERFF Tracking Number:</i>	<i>AEGC-126663604</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45968</i>
<i>Company Tracking Number:</i>	<i>1965</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>2010 Transamerica Standard Group (UW) Medicare Supplement Rate Filing</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Rates/07g</i>		
06/21/2010	F.AR		Percent Rate Change Request: 10.000
Approved Rates	MS4500GPT-	Revised	Previous State Filing
06/21/2010	G.AR		Number:
			Percent Rate Change Request: 10.000
Approved Rates	MS4500GPT-	Revised	Previous State Filing
06/21/2010	H.AR		Number:
			Percent Rate Change Request: 10.000
Approved Rates	MS4500GPT-	Revised	Previous State Filing
06/21/2010	I.AR		Number:
			Percent Rate Change Request: 10.000
Approved Rates	MS4500GPT-	Revised	Previous State Filing
06/21/2010	J.AR		Number:
			Percent Rate Change Request: 10.000

Exhibit A
Transamerica Life Insurance Company

Mass Marketed Standard Group Medicare Supplement
Premium Rates Non-Smoker Issued Prior To 06/01/2010
State of Arkansas

Current Monthly Premium Rates

Composite Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65 & Up	97	155	169	170	170	185	176

Proposed Rate Change

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

Proposed Monthly Premium Rates

Composite Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65 & Up	107	171	186	187	187	203	194

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

**Exhibit A
Transamerica Life Insurance Company**

**Mass Marketed Standard Group Medicare Supplement
Premium Rates Non-Smoker Issued Prior To 06/01/2010
State of Arkansas**

Current Monthly Premium Rates

Composite Age	Plan H ND	Plan I ND	Plan J ND
65 & Up	174	176	179

Proposed Rate Change

	Plan H ND	Plan I ND	Plan J ND
All Ages	10.0%	10.0%	10.0%

Proposed Monthly Premium Rates

Composite Age	Plan H ND	Plan I ND	Plan J ND
65 & Up	191	194	196

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

**Exhibit A
Transamerica Life Insurance Company**

**Mass Marketed Standard Group Medicare Supplement
Premium Rates Smoker Issued Prior To 06/01/2010
State of Arkansas**

Current Monthly Premium Rates

Composite Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65 & Up	113	181	196	197	198	215	204

Proposed Rate Change

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

Proposed Monthly Premium Rates

Composite Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65 & Up	125	199	215	217	218	237	225

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

**Exhibit A
Transamerica Life Insurance Company**

**Mass Marketed Standard Group Medicare Supplement
Premium Rates Smoker Issued Prior To 06/01/2010
State of Arkansas**

Current Monthly Premium Rates

Composite Age	Plan H ND	Plan I ND	Plan J ND
65 & Up	191	193	196

Proposed Rate Change

	Plan H ND	Plan I ND	Plan J ND
All Ages	10.0%	10.0%	10.0%

Proposed Monthly Premium Rates

Composite Age	Plan H ND	Plan I ND	Plan J ND
65 & Up	210	213	215

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950