

SERFF Tracking Number: CMBD-126694513 State: Arkansas  
 Filing Company: Combined Insurance Company of America State Tracking Number: 46061  
 Company Tracking Number: P34540  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: P34540 - Interest Rate Notification  
 Project Name/Number: P34540 - Interest Rate Notification/P34540 - Interest Rate Notification

## Filing at a Glance

Company: Combined Insurance Company of America

Product Name: P34540 - Interest Rate Notification SERFF Tr Num: CMBD-126694513 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Accepted State Tr Num: 46061  
 Adjustable Life For Informational Purposes

Sub-TOI: L09I.001 Single Life Co Tr Num: P34540 State Status: Filed-Closed  
 Filing Type: Form Reviewer(s): Linda Bird

Author: Linda Armstrong Disposition Date: 06/28/2010  
 Date Submitted: 06/25/2010 Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: P34540 - Interest Rate Notification  
 Project Number: P34540 - Interest Rate Notification  
 Requested Filing Mode: Informational  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 06/28/2010

Status of Filing in Domicile: Not Filed  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Group  
 Group Market Size: Small and Large  
 Group Market Type: Employer  
 Explanation for Other Group Market Type:  
 State Status Changed: 06/28/2010  
 Created By: Linda Armstrong  
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Linda Armstrong

Filing Description:

We here-by give notice of our intent to change the interest rate on our universal life policy form #36002-AR, and group universal life contract form #P34540. The effective date of the change is 8/1/2010. The change will be effective on all new and renewed business. The current rate is 4.50% for 36002-AR and 5.00% for #P34540. The new rates effective 8/1/2010 are 4.00% for 36002-AR and 4.50% for #P34540. The rate change is due to lower expected future investment earnings. The change in the rate does not increase the profit factor nor has the formula to define the interest factor changed from our original filing.

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## Company and Contact

### Filing Contact Information

Linda Armstrong, Policy Analyst Linda.Armstrong@combined.com  
 1000 Milwaukee Avenue 847-953-1525 [Phone]  
 Glenview, IL 60025 847-953-1557 [FAX]

### Filing Company Information

Combined Insurance Company of America CoCode: 62146 State of Domicile: Illinois  
 1000 Milwaukee Avenue Group Code: 626 Company Type:  
 Glenview, IL 60025 Group Name: State ID Number:  
 (847) 953-1531 ext. [Phone] FEIN Number: 36-2136262

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$0.00	06/25/2010	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	06/28/2010	06/28/2010

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## **Disposition**

Disposition Date: 06/28/2010

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>	6-25-10 - Interest Rate Notification		Yes

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> N/A - Informational Filing <b>Comments:</b>		
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Informational Filing <b>Comments:</b>		
<b>Bypassed - Item:</b> Outline of Coverage <b>Bypass Reason:</b> Informational Filing <b>Comments:</b>		
<b>Satisfied - Item:</b> 6-25-10 - Interest Rate Notification <b>Comments:</b> <b>Attachment:</b> Arkansas Notification.pdf		



June 25, 2010

Dan Honey  
Arkansas Insurance Department  
1200 West 3<sup>rd</sup> Street  
Little Rock, Arkansas 72201-1904

Dear Mr. Honey:

We here-by give notice of our intent to change the interest rate on our universal life policy form #36002-AR, and group universal life contract form #P34540. The effective date of the change is 8/1/2010. The change will be effective on all new and renewed business. The current rate is 4.50% for 36002-AR and 5.00% for #P34540. The new rates effective 8/1/2010 are 4.00% for 36002-AR and 4.50% for #P34540. The rate change is due to lower expected future investment earnings. The change in the rate does not increase the profit factor nor has the formula to define the interest factor changed from our original filing.

A handwritten signature in cursive script that reads "Robert E. Turnholt".

Robert E. Turnholt, ASA, MAAA  
Senior Staff Actuary