

SERFF Tracking Number: CMBD-126709192 State: Arkansas
 Filing Company: Combined Insurance Company of America State Tracking Number: 46154
 Company Tracking Number: 6090-AR
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Senior 2010 Medicare Supplement Rate Revision - Pre-Std
 Project Name/Number: 2010 Medicare Supplement Rate Revision - Pre-Std/6090-AR

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior 2010 Medicare Supplement Rate Revision - Pre-Std SERFF Tr Num: CMBD-126709192 State: Arkansas

Supplement Rate Revision - Pre-Std

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 46154

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: 6090-AR State Status: Approved-Closed

Filing Type: Rate

Author: Sue Thill

Reviewer(s): Stephanie Fowler

Date Submitted: 07/07/2010

Disposition Date: 07/20/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 11/01/2010

Implementation Date: 11/01/2010

State Filing Description:

General Information

Project Name: 2010 Medicare Supplement Rate Revision - Pre-Std

Project Number: 6090-AR

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/20/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/17/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/20/2010

Created By: Sue Thill

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sue Thill

Filing Description:

Combined Insurance Company of America

FEIN Number 36-2136262

NAIC Number 317-62146

Individual Medicare Supplement Rate Filing

Rate Sheet Nos. 6090-AR for 14962-AR, 14952-AR and CICA-8061-AR (Pre-Standard Policies)

6091-AR for 14963-AR, 14954-AR and CICA-8081-AR (U&C and Excess Policies)

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INDIVIDUAL MEDICARE - AGENT MARKETED

Attached is our 2010 Medicare Supplement Rate Revision for the above captured policy.

The filing fee, in the amount of \$50.00, was provided through EFT.

We are requesting the indicated increase on the following renewed only forms:

Increase Form Numbers Description Approval Date

0% 14962-AR, 14952-AR Pre-Standard May 10, 1990/January 19, 1989
CICA-8061-AR January 19, 1987

0% 14963-AR, 14954-AR Usual & Customary May 10, 1990/January 19, 1989
CICA-8081-AR Excess January 19, 1987

The required actuarial material is enclosed.

Thank you for your review and hopefully approval. If you need anything further, please feel free to contact me. If you have any questions or concerns regarding actuarial material, please contact Brian J. Moore, Vice President and Actuary, at (847) 953-8149.

Company and Contact

Filing Contact Information

Sue Thill, Senior Policy Analyst Sue.A.Thill@combined.com
1000 Milwaukee Avenue 847-953-1536 [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

Filing Fees

SERFF Tracking Number: CMBD-126709192 State: Arkansas
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 RATE FILING X \$50 = \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$50.00	07/07/2010	37798253

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	07/20/2010	07/20/2010

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Disposition

Disposition Date: 07/20/2010

Implementation Date: 11/01/2010

Status: Approved-Closed

Comment: We have approved this rate filing. There was no increase requested.

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):
Combined Insurance Company of America	0.000%	0.000%	\$0	9	\$39,945	0.000%	0.000%

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

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 5.000%
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):
Combined Insurance Company of America	0.000%	0.000%	\$0	9	\$39,945	0.000%	0.000%

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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 07/20/2010	RATE SHEET	CICA-8061-AR, 14962-AR, 14952-AR	Other	Previous State Filing Number: Percent Rate Change Request:	2010 Arkansas Rate Sheet 8061 et al .pdf
Approved 07/20/2010	RATE SHEET	CICA-8081-AR, 14963-AR, 14954-AR	Other	Previous State Filing Number: Percent Rate Change Request:	2010 Arkansas Rate Sheet 8081 et al .pdf

**COMBINED INSURANCE COMPANY OF AMERICA
CHICAGO, ILLINOIS
NAIC COMPANY CODE #62146**

**MEDICARE SUPPLEMENT
FOR THE STATE OF ARKANSAS**

**2010 ANNUAL PREMIUM RATES
POLICY FORM(S) 8061/14952/14962**

<u>Age At Issue</u>	<u>Annual Premiums</u>
65 and Over	\$3,508.72

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
PAC Monthly	0.093

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**MEDICARE SUPPLEMENT
FOR THE STATE OF ARKANSAS**

**2010 ANNUAL PREMIUM RATES
POLICY FORM(S) 8081/14954/14963**

<u>Age At Issue</u>	<u>Annual Premiums</u>
65 and Over	\$3,893.13

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
PAC Monthly	0.093