

SERFF Tracking Number: UTAC-126764486 State: Arkansas
Filing Company: Loyal American Life Insurance Company State Tracking Number: 46602
Company Tracking Number: LOYAL-12-0017MA
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Medicare Supplement Media Advertisements
Project Name/Number: Medicare Supplement Media Advertisements/LOYAL-12-0017MA

Filing at a Glance

Company: Loyal American Life Insurance Company

Product Name: Medicare Supplement Media SERFF Tr Num: UTAC-126764486 State: Arkansas

Advertisements

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed State Tr Num: 46602

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: LOYAL-12-0017MA State Status: Filed-Closed

Other 2010

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Jackie Cunningham,
Melissa MacLaurin

Disposition Date: 08/31/2010

Date Submitted: 08/25/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Media Advertisements

Status of Filing in Domicile: Authorized

Project Number: LOYAL-12-0017MA

Date Approved in Domicile: 08/24/2010

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:

Group Market Type:

Filing Status Changed: 08/31/2010

Explanation for Other Group Market Type:

State Status Changed: 08/31/2010

Deemer Date:

Created By: Melissa MacLaurin

Submitted By: Melissa MacLaurin

Corresponding Filing Tracking Number:

Filing Description:

Loyal American Life Insurance Company NAIC: 65722 FEIN: 63-0343428

Requesting Approval for Medicare Supplement Advertisements:

Form Number Form Description

LOYAL-12-0017MA Medicare Supplement Radio Advertisement

LOYAL-12-0017MS Medicare Supplement Radio Advertisement

LOYAL-12-0018MA Medicare Supplement Newspaper Advertisement

LOYAL-12-0018MS Medicare Supplement Newspaper Advertisement

Advertisements to be used with Medicare Supplement policies described below:

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Form: Form Number: Serff Number:

Medicare Supplement Plan A Loyal-MS-IA-A-AR UTAC-126397388

Medicare Supplement Plan F Loyal-MS-IA-F-AR UTAC-126397388

Medicare Supplement Plan G Loyal-MS-IA-G-AR UTAC-126397388

Medicare Supplement Plan N Loyal-MS-IA-N-AR UTAC-126397388

Dear Analyst:

The forms described above are submitted for your review and approval. The policies were developed for compliance with the amended NAIC Medigap model as required by the Federal Medicare Improvements for Patients & Providers Act of 2008 (MIPPA).

These new 2010 Standardized plan forms will be marketed from our home office on a direct basis, with a coverage effective date of June 01, 2010, or later. The policies will be sold by home office employees and no commissions will be paid to external agents.

The advertisements are new and do not replace any forms previously approved by your department. The proposal letter will be used with the policy forms described in this cover letter as well as any future approved plans.

Should you have any questions, please feel free to contact me at 866-459-4272, ext. 4794 or by email at MMacLaurin@gafri.com.

Sincerely,

Melissa MacLaurin,
Compliance Analyst

Company and Contact

Filing Contact Information

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com
11200 Lakeline Blvd Ste 100 512-807-4794 [Phone]
Austin, TX 78717

Filing Company Information

Loyal American Life Insurance Company CoCode: 65722 State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance Company

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 P.O. Box 559004 Group Name: State ID Number:
 Austin, TX 78755-9004 FEIN Number: 63-0343428
 (800) 633-6752 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$25 per advertisement
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Loyal American Life Insurance Company	\$100.00	08/25/2010	39008723
Loyal American Life Insurance Company	\$100.00	08/31/2010	39143089

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/31/2010	08/31/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	08/30/2010	08/30/2010	Melissa MacLaurin	08/31/2010	08/31/2010

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Disposition

Disposition Date: 08/31/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Medicare Supplement Radio Ad	Filed	Yes
Form	Medicare Supplement Radio Ad	Filed	Yes
Form	Medicare Supplement Newspaper Ad	Filed	Yes
Form	Medicare Supplement Newspaper Ad	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/30/2010
Submitted Date 08/30/2010
Respond By Date 09/30/2010

Dear Melissa MacLaurin,

This will acknowledge receipt of the captioned filing.

The filing fees submitted are incorrect; the new rates under Rule 57 were effective January 1, 2010. Please submit \$50 for each form.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/31/2010
Submitted Date 08/31/2010

Dear Stephanie Fowler,

Comments:

Response 1

Comments: The additional required filing fee has been added to the total.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your time,

Melissa MacLaurin

Sincerely,

Jackie Cunningham, Melissa MacLaurin

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Form Schedule

Lead Form Number: LOYAL-12-0017MA

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/31/2010	LOYAL-12-0017MA	Advertising	Medicare Supplement Radio Ad	Initial		0.000	LOYAL-12-0017MA.pdf
Filed 08/31/2010	LOYAL-12-0017MS	Advertising	Medicare Supplement Radio Ad	Initial		0.000	LOYAL-12-0017MS.pdf
Filed 08/31/2010	LOYAL-12-0018MA	Advertising	Medicare Supplement Newspaper Ad	Initial		0.000	LOYAL-12-0018MA.pdf
Filed 08/31/2010	LOYAL-12-0018MS	Advertising	Medicare Supplement Newspaper Ad	Initial		0.000	LOYAL-12-0018MS.pdf

60 Second Radio Ad – HOST – Med Adv, Loyal

Would you be alarmed if you heard you may be paying too much for your Medicare Supplement insurance policy? Or worse, you lack peace of mind because your Medicare Advantage plan is not renewing. Whether you are losing coverage or paying too much, Loyal American Life Insurance Company has the solution for you. Getting a quote for a new Medicare Supplement policy from Loyal American is fast and easy. When you call a specialist in our home office, you will receive courteous service and a quote in moments. And, with a Medicare Supplement policy from Loyal American, you can still visit your current doctor or hospital and your policy is guaranteed renewable for life. We offer plans for nearly every budget, including the brand new plan N. We may be able to help you save hundreds of dollars a year without decreasing your coverage. Let us help you stop overpaying and gain peace of mind today by calling for a free rate quote from Loyal American at [phone #, that's phone #].

Medicare supplement plans underwritten by Loyal American Life Insurance Company. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write the company. No insurance company, nor its agents, are connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation for insurance and an insurance agent will contact you.

For a free Medicare Supplement rate quote from Loyal American, call us today at [phone #, phone #].

LOYAL-12-0017MA

60 Second Radio Ad – HOST, Loyal Med Supp

Would you be alarmed if you heard you may be paying too much for your Medicare Supplement insurance policy? Getting a quote for a new Medicare Supplement policy from Loyal American is fast and easy. When you call a specialist in our home office, you will receive courteous service and a quote in moments. And, with a Medicare Supplement policy from Loyal American, you can still visit your current doctor and your policy is guaranteed renewable for life. We offer plans for nearly every budget, including the brand new plan N. We may be able to help you save hundreds of dollars a year without decreasing your coverage. Let us help you stop overpaying and gain peace of mind today by calling for a free rate quote from Loyal American at [phone #, that's phone #].

Medicare supplement plans underwritten by Loyal American Life Insurance Company. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write the company. No insurance company, nor its agents, are connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation for insurance and an insurance agent will contact you.

For a free Medicare Supplement rate quote from Loyal American, call us today at [phone #, phone #].

LOYAL-12-0017MS

[Newspaper Ad – HOST – Draft – V2 Loyal Med Adv]

Are you losing your
Medicare Advantage
coverage?

[Competitive Medicare Supplement Rates in Your Area]

Plan Features:

- Guaranteed renewable for life
- Claims paid in less than four days on average - No paper claims to file!
- Freedom to choose any doctor or hospital that accepts Medicare– no referrals required

Why get a policy from Loyal American?

- Courteous service from specialists to help you choose the right plan
- Work directly with the home office – no agent needs to visit you!
- Apply by phone in 15 minutes

Call today to let our home office Medicare specialists guide you to the plan that fits your needs & budget.

[PHONE #]

Loyal American
Life Insurance Company®

Medicare Supplement plans underwritten by Loyal American Life Insurance Company. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write the company.

No insurance company, nor its agents, are connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation for insurance and an insurance agent will contact you.

LOYAL-12-0018MA

7/29/2010

[Newspaper Ad – HOST – Draft – V1 Loyal Med Supp]

***[Competitive Medicare Supplement Rates in Your Area] OR
[Are you paying too much for your Medicare Supplement plan?]***

Plan Features:

- Guaranteed renewable for life
- Claims paid in less than four days on average - No paper claims to file!
- Freedom to choose any doctor or hospital that accepts Medicare– no referrals required

Why get a policy from Loyal American?

- Courteous service from specialists to help you choose the right plan
- Work directly with the home office – no agent needs to visit you!
- Apply by phone in 15 minutes

[Medicare Supplement Rates

Age	Plan F		Plan G		Plan N	
	Female	Male	Female	Male	Female	Male
65						
70						
75						

Call today to let our home office Medicare specialists guide you to the plan that fits your needs & budget.

[PHONE #]

Loyal American
Life Insurance Company®

Medicare Supplement plans underwritten by Loyal American Life Insurance Company. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write the company.

No insurance company, nor its agents, are connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation for insurance and an insurance agent will contact you.