

SERFF Tracking Number: IASL-126791826 State: Arkansas  
 Filing Company: Principal Life Insurance Company State Tracking Number: 46641  
 Company Tracking Number: PG PS MS RI  
 TOI: MS02G Group Medicare Supplement - Pre- Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre- Standardized  
 Product Name: Principal Life Insurance Company Prestandardized Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

## Filing at a Glance

Company: Principal Life Insurance Company

Product Name: Principal Life Insurance SERFF Tr Num: IASL-126791826 State: Arkansas

Company Prestandardized Medicare

Supplement Rate Increase Filing

TOI: MS02G Group Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 46641

Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized Co Tr Num: PG PS MS RI State Status: Approved-Closed

Filing Type: Rate

Author: Jeffrey McGinn

Reviewer(s): Stephanie Fowler

Date Submitted: 08/30/2010

Disposition Date: 09/08/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2011

Implementation Date: 01/01/2011

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact: 3%

Group Market Type: Discretionary

Filing Status Changed: 09/08/2010

Explanation for Other Group Market Type:

State Status Changed: 09/08/2010

Deemer Date:

Created By: Jeffrey McGinn

Submitted By: Jeffrey McGinn

Corresponding Filing Tracking Number:

Filing Description:

Principal Life Insurance Company Prestandardized Medicare Supplement Rate Increase Filing

Policy Series: GC 500(D)

Rate Increase Amount: 3.0%

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This filing is pending approval in the Company's domicile state of Iowa.

## Company and Contact

### Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcgin@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)

Principal Life Insurance Company CoCode: 61271 State of Domicile: Iowa  
 711 High Street Group Code: 332 Company Type:  
 Des Moines, IA 50392-2300 Group Name: State ID Number:  
 (515) 247-5111 ext. [Phone] FEIN Number: 42-0127290

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$50.00	08/30/2010	39097204

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/08/2010	09/08/2010

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## Disposition

Disposition Date: 09/08/2010

Implementation Date: 01/01/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2011. 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):
Principal Life Insurance Company	3.000%	3.000%	\$1,382	6	\$46,074	3.000%	3.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Third Party Authorization Letter	Accepted for Informational Purposes	Yes
Rate	AR Rates	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:** 0.000%  
**Effective Date of Last Rate Revision:**  
**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):
Principal Life Insurance Company	3.000%	3.000%	\$1,382	6	\$46,074	3.000%	3.000%

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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 09/08/2010	AR Rates	GC 500 (D)	Revised	Previous State Filing Number: Percent Rate Change Request:	44296 3.000 AR - PFG PreStand Rates - 2011.pdf

**PRINCIPAL LIFE INSURANCE COMPANY**

Actuarial Memorandum for A&H Rate Filing

Medicare Supplement Pre-Standardized Plans

**Exhibit A - Current and Proposed Annual Premium Schedule**

**Current Annual Rates**

<u>Plan</u>	<u>All Ages</u>
Plus Plan with Rx	10,271.88
Plus Plan without Rx	4,827.84
Plush Plan with Rx	15,782.76
Plush Plan without Rx	6,312.84
Basic Plan	6,399.36

<u>Area Factor</u>	<u>Counties</u>
0.82	All of State

# PRINCIPAL LIFE INSURANCE COMPANY

## Actuarial Memorandum for A&H Rate Filing

Medicare Supplement Pre-Standardized Plans

### Exhibit A - Current and Proposed Annual Premium Schedule

#### Proposed Annual Rates After 3.0% Rate Increase

<u>Plan</u>	<u>All Ages</u>
Plus Plan with Rx	10,580.04
Plus Plan without Rx	4,972.68
Plush Plan with Rx	16,256.28
Plush Plan without Rx	6,502.20
Basic Plan	6,591.36

<u>Area Factor</u>	<u>Counties</u>
0.82	All of State

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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Third Party Authorization Letter	Accepted for Informational Purposes	<b>Date:</b> 09/08/2010
<b>Comments:</b>		
<b>Attachment:</b> 2010 08 PG IAS Authorization Letter.pdf		



Principal Life  
Insurance Company

August 17, 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: Filing/Reporting Requirements

Dear Ms. Shaffer,

This letter authorizes Insurance Administrative Solutions, L.L.C., "IAS" to file on behalf of Company Principal Life Insurance Company policy forms, rate filings and reports with the State Departments of Insurance.

Insurance Administrative Solutions, L.L.C. may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

Sincerely,

A handwritten signature in blue ink, appearing to read "Todd G. Smith".

Todd G. Smith, FSA, MAAA  
Actuary – Pricing  
Rating & Analysis  
Phone: (515) 248-2926  
Fax : (515 ) 362-2308  
E-mail: [Smith.Todd@Principal.com](mailto:Smith.Todd@Principal.com)