

SERFF Tracking Number: IASL-126973647 State: Arkansas
Filing Company: State Mutual Insurance Company State Tracking Number: 47644
Company Tracking Number: SMMSD2011-PM1
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR SM Premium Post Card
Project Name/Number: AR SM Premium Post Card/

Filing at a Glance

Company: State Mutual Insurance Company

Product Name: AR SM Premium Post Card SERFF Tr Num: IASL-126973647 State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 47644
Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: SMMSD2011-PM1 State Status: Filed-Closed
Other 2010

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler
Author: Beth Clark Disposition Date: 01/26/2011
Date Submitted: 01/05/2011 Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: AR SM Premium Post Card
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/26/2011
State Status Changed: 01/26/2011
Created By: Beth Clark
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Beth Clark

Filing Description:

This is a new filing to submit 13 postcards. The postcards are an invitation to inquire. They are intended to promote State Mutual's Medicare Supplement online application process. The company has approved forms for Individual Medicare Supplement Plans A , B, C, D, F, HF, G, M, and N. they were approved on May 25th 2010, under SERFF Tr Num: IASL-126598127.

Company and Contact

Filing Contact Information

Beth Clark, Compliance Analyst
8545 126th Avenue North

beth.clark@iasadmin.com
727-584-0007 [Phone] 2169 [Ext]

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Product Name: AR SM Premium Post Card
Project Name/Number: AR SM Premium Post Card/
 Suite 200 727-584-5613 [FAX]
 Largo, FL 33773-1502

Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

State Mutual Insurance Company	CoCode: 69132	State of Domicile: Georgia
One State Mutual Drive	Group Code: 986	Company Type:
Rome, GA 30165	Group Name:	State ID Number:
(706) 291-1054 ext. [Phone]	FEIN Number: 58-1449898	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50 Form x 4 Forms
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Mutual Insurance Company	\$200.00	01/05/2011	43464864

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/26/2011	01/26/2011

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Disposition

Disposition Date: 01/26/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Letter of Authorization	Filed	Yes
Form	Medicare Supplement PostCard Advertisement	Filed	Yes
Form	Medicare Supplement PostCard Advertisement	Filed	Yes
Form	Medicare Supplement PostCard Advertisement	Filed	Yes
Form	Medicare Supplement PostCard Advertisement	Filed	Yes

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Form Schedule

Lead Form Number: SMMSD2011-PM1

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/26/2011	SMMSD20 11-PM1	Advertising	Medicare Supplement PostCard Advertisement	Initial			SMMSD2011-PM1.pdf
Filed 01/26/2011	SMMSD20 11-PM2	Advertising	Medicare Supplement PostCard Advertisement	Initial			SMMSD2011-PM2.pdf
Filed 01/26/2011	SMMSD20 11-PM3	Advertising	Medicare Supplement PostCard Advertisement	Initial			SMMSD2011-PM3.pdf
Filed 01/26/2011	SMMSD20 11-PM4	Advertising	Medicare Supplement PostCard Advertisement	Initial			SMMSD2011-PM4.pdf

An elderly couple, a man and a woman, are sitting at a desk and looking at a laptop screen. The man is on the left, wearing a light-colored button-down shirt, and the woman is on the right, wearing a white blazer over a red top. They both appear to be focused on the screen. The background is a bright, out-of-focus window.

Get a quote and buy online

for **immediate**
Medicare Supplement insurance
at a **lower** rate

SMMSD2011-PM1

If all Medicare Supplements are created equal, why are you paying more than you have to?

Monthly Premiums for zip codes [xxxxx-xxxxx]

Plan F Rates

Non-tobacco Users

AGE	MALE	FEMALE
66	{xxx.xx}	{xxx.xx}
67	{xxx.xx}	{xxx.xx}
68	{xxx.xx}	{xxx.xx}
69	{xxx.xx}	{xxx.xx}
70	{xxx.xx}	{xxx.xx}
71	{xxx.xx}	{xxx.xx}
72	{xxx.xx}	{xxx.xx}

Plan F Rates

Tobacco Users

AGE	MALE	FEMALE
66	{xxx.xx}	{xxx.xx}
67	{xxx.xx}	{xxx.xx}
68	{xxx.xx}	{xxx.xx}
69	{xxx.xx}	{xxx.xx}
70	{xxx.xx}	{xxx.xx}
71	{xxx.xx}	{xxx.xx}
72	{xxx.xx}	{xxx.xx}

To learn more about our plans, get an anonymous rate quote, and apply for immediate insurance coverage visit our website at:

www.statemutualinsurance.com

No computer? Call **1-855-764-4000** to speak with one of our friendly Medicare Supplement specialists. They will be happy to assist you through the application process and answer any of your questions. We look forward to hearing from you soon!

*Rates on file with [xx] Department of Insurance, and are for illustration purposes only



P.O. Box 10849 Clearwater, FL 33757-8849 1-855-764-4000

SMMSD2011-PM1

**Not connected with or endorsed by the U.S. Government or the federal Medicare Program*

If all **Medicare Supplement**
insurance is created **equal**
why are you **paying more**
than you have to?



Identical Insurance Coverage at a low price

Monthly Premiums for zip codes [xxxxx-xxxxx]

Plan F Rates

Non-tobacco Users

AGE	MALE	FEMALE
66	{xxx.xx}	{xxx.xx}
67	{xxx.xx}	{xxx.xx}
68	{xxx.xx}	{xxx.xx}
69	{xxx.xx}	{xxx.xx}
70	{xxx.xx}	{xxx.xx}
71	{xxx.xx}	{xxx.xx}
72	{xxx.xx}	{xxx.xx}

Plan F Rates

Tobacco Users

AGE	MALE	FEMALE
66	{xxx.xx}	{xxx.xx}
67	{xxx.xx}	{xxx.xx}
68	{xxx.xx}	{xxx.xx}
69	{xxx.xx}	{xxx.xx}
70	{xxx.xx}	{xxx.xx}
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SMMSD2011-PM2

**Not connected with or endorsed by the U.S. Government or the federal Medicare Program*

Why State Mutual?

Anonymous Rate Quote

No Agent Calls

Low Cost

Immediate Medicare
Supplement Insurance



Apply today and see for yourself, what makes State Mutual Different

Monthly Premiums for zip codes [xxxxx-xxxxx]

Plan F Rates

Non-tobacco Users

AGE	MALE	FEMALE
66	{xxx.xx}	{xxx.xx}
67	{xxx.xx}	{xxx.xx}
68	{xxx.xx}	{xxx.xx}
69	{xxx.xx}	{xxx.xx}
70	{xxx.xx}	{xxx.xx}
71	{xxx.xx}	{xxx.xx}
72	{xxx.xx}	{xxx.xx}

Plan F Rates

Tobacco Users

AGE	MALE	FEMALE
66	{xxx.xx}	{xxx.xx}
67	{xxx.xx}	{xxx.xx}
68	{xxx.xx}	{xxx.xx}
69	{xxx.xx}	{xxx.xx}
70	{xxx.xx}	{xxx.xx}
71	{xxx.xx}	{xxx.xx}
72	{xxx.xx}	{xxx.xx}

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SMMSD2011-PM3

**Not connected with or endorsed by the U.S. Government or the federal Medicare Program*

Never **worry** about in-home visits with **agents**
and get the **same** Medicare Supplement insurance
coverage at a **lower** cost



SMMSD2011-PM4

Apply today and see for yourself, what makes State Mutual Different

Monthly Premiums for zip codes [xxxxx-xxxxx]

Plan F Rates

Non-tobacco Users

AGE	MALE	FEMALE
66	{xxx.xx}	{xxx.xx}
67	{xxx.xx}	{xxx.xx}
68	{xxx.xx}	{xxx.xx}
69	{xxx.xx}	{xxx.xx}
70	{xxx.xx}	{xxx.xx}
71	{xxx.xx}	{xxx.xx}
72	{xxx.xx}	{xxx.xx}

Plan F Rates

Tobacco Users

AGE	MALE	FEMALE
66	{xxx.xx}	{xxx.xx}
67	{xxx.xx}	{xxx.xx}
68	{xxx.xx}	{xxx.xx}
69	{xxx.xx}	{xxx.xx}
70	{xxx.xx}	{xxx.xx}
71	{xxx.xx}	{xxx.xx}
72	{xxx.xx}	{xxx.xx}

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SMMSD2011-PM4

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Letter of Authorization	Filed	Date: 01/26/2011
Comments:		
Attachment:		
2010 03 SM IAS Authorization Letter.pdf		



OFFICE: 1-877-872-5500 (TOLL-FREE)
FAX: 1-727-373-4575

March 5, 2010

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Life and Health Filings for Rate Increases, Forms and Reporting Requirements for
State Mutual Insurance Company

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. to file on behalf of State Mutual Insurance Company, rate increases, forms and reporting requirements for the Company's Life and Health Insurance Policies with the State Insurance Departments. Insurance Administrative Solutions, L.L.C. may correspond with the State Insurance Departments regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

A handwritten signature in blue ink that reads 'Rick A. Gordon'.

Rick A. Gordon
Executive Vice President