

SERFF Tracking Number: MUTA-127677232 State: Arkansas
Filing Company: New York Life Insurance Company State Tracking Number: 49934
Company Tracking Number: NEIL SANDHOEFNER
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: 2011 NYLIC PreStd & Stand Medicare Supplement
Project Name/Number: 2011 Annual Rate Filing/2011 NYLIC

Filing at a Glance

Company: New York Life Insurance Company
Product Name: 2011 NYLIC PreStd & Stand Medicare Supplement SERFF Tr Num: MUTA-127677232 State: Arkansas
TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Approved- Closed State Tr Num: 49934
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: NEIL SANDHOEFNER State Status: Approved-Closed
Filing Type: Rate Reviewer(s): Stephanie Fowler
Author: Neil Sandhoefner Disposition Date: 10/05/2011
Date Submitted: 10/03/2011 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: 2011 Annual Rate Filing Status of Filing in Domicile: Not Filed
Project Number: 2011 NYLIC Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments: A filing will be submitted in the near future to the New York State Insurance Department.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 10/05/2011
State Status Changed: 10/05/2011
Deemer Date: Created By: Neil Sandhoefner
Submitted By: Neil Sandhoefner Corresponding Filing Tracking Number:
Filing Description:
2011 Medicare Supplement Annual Loss Ratio Filing

Company and Contact

Filing Contact Information

Neil Sandhoefner, Senior Product and neil.sandhoefner@mutualofomaha.com

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Advertising Compliance Analyst

Mutual of Omaha Plaza 402-351-6969 [Phone]
 Omaha, NE 68175 402-351-5298 [FAX]

Filing Company Information

New York Life Insurance Company CoCode: 66915 State of Domicile: New York
 3316 Farnam Street Group Code: 826 Company Type: Life and Health
 Omaha, NE 68175 Group Name: State ID Number:
 (800) 995-5991 ext. [Phone] FEIN Number: 13-5582869

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance Company	\$50.00	10/03/2011	52391678

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/05/2011	10/05/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rates 2011	Neil Sandhoefner	10/04/2011	10/04/2011

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Disposition

Disposition Date: 10/05/2011

Implementation Date:

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):
New York Life Insurance Company	0.000%	0.000%	\$0	2	\$7,417	0.000%	0.000%

SERFF Tracking Number: MUTA-127677232 *State:* Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate (revised)	Rates 2011	Approved-Closed	Yes
Rate	Rates 2011	Replaced	No

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Amendment Letter

Submitted Date: 10/04/2011

Comments:

The rates header was incorrect. We have corrected this error.

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rates 2011	7745-1, 8145-1, NYM13, NYM14, NYM15, NYM16	Other	Previous State Filing Number: MUTA-126811518	AR ZIPLIST.pdf
AR RATES.pdf				Rate Action Other Explanation:
AR ZIPLIST.pdf				
AR RATES.pdf				

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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: 10/01/2010
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):
New York Life Insurance Company	0.000%	0.000%	\$0	2	\$7,417	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-Closed 10/05/2011	Rates 2011	7745-1, 8145-1, NYM13, NYM14, NYM15, NYM16	Other	Previous State Filing Number: Rate Action Other Explanation:	MUTA- AR ZIPLIST.pdf 1268115 AR RATES.pdf 18

AREA FACTORS FOR ZIP RATED MEDICARE SUPPLEMENT POLICY FORMS

PREPARED BY: H&A ACTUARIAL

THESE FACTORS WILL BE REFILED ON AN ANNUAL BASIS AND ARE SUBJECT TO REVISION BETWEEN ANNUAL FILINGS.
FACTOR REDUCTIONS OCCURRING BETWEEN ANNUAL FILINGS WILL BE IMPLEMENTED WITHOUT FILING FOR APPROVAL.
FACTOR INCREASES OCCURRING BETWEEN ANNUAL FILINGS WILL NOT BE IMPLEMENTED WITHOUT FILING FOR APPROVAL.

Arkansas

Current Zip Code <u>Digits</u>	Current <u>Area Code</u>	Current <u>Factor</u>	Proposed Zip Code <u>Digits</u>	Proposed <u>Area Code</u>	Proposed <u>Factor</u>
716	C	0.85	716	C	0.85
717	C	0.85	717	C	0.85
718	C	0.85	718	C	0.85
719	C	0.85	719	C	0.85
720	C	0.85	720	C	0.85
721	C	0.85	721	C	0.85
722	C	0.85	722	C	0.85
723	C	0.85	723	C	0.85
724	C	0.85	724	C	0.85
725	C	0.85	725	C	0.85
726	C	0.85	726	C	0.85
727	C	0.85	727	C	0.85
728	C	0.85	728	C	0.85
729	C	0.85	729	C	0.85
755	C	0.85	755	C	0.85

New York Life Insurance Company
Schedule of Annual Rates
For Policy Form 7745-1 and Related Forms - Arkansas

Date: 08/16/2011
Page 1 of 6

RISK STANDARD

Issue Age	Individual	Issue Age	Family
65&Over	1436.10	65&Over	1396.42

New York Life Insurance Company
Schedule of Annual Rates
For Policy Form 7745-1 and Related Forms - Arkansas
SPECIAL CLASS PERMANENT EXTRA 1 PREMIUMS

Date: 08/16/2011
Page 2 of 6

Issue Age	Individual	Issue Age	Family
65&Over	359.02	65&Over	349.14

New York Life Insurance Company
Schedule of Annual Rates
For Policy Form 7745-1 and Related Forms - Arkansas
SPECIAL CLASS PERMANENT EXTRA 2 PREMIUMS

Date: 08/16/2011
Page 3 of 6

Issue Age	Individual	Issue Age	Family
65&Over	574.44	65&Over	558.58

New York Life Insurance Company
Schedule of Annual Rates
For Policy Form 7745-1 and Related Forms - Arkansas
SPECIAL CLASS PERMANENT EXTRA 3 PREMIUMS

Date: 08/16/2011
Page 4 of 6

Issue Age	Individual	Issue Age	Family
65&Over	1005.27	65&Over	977.55

New York Life Insurance Company
Schedule of Annual Rates
For Policy Form 7745-1 and Related Forms - Arkansas
SPECIAL CLASS PERMANENT EXTRA 4 PREMIUMS

Date: 08/16/2011
Page 5 of 6

Issue Age	Individual	Issue Age	Family
65&Over	1579.74	65&Over	1536.12

New York Life Insurance Company
Schedule of Annual Rates
For Policy Form 7745-1 and Related Forms - Arkansas
SPECIAL CLASS PERMANENT EXTRA 5 PREMIUMS

Date: 08/16/2011
Page 6 of 6

Issue Age	Individual	Issue Age	Family
65&Over	2297.79	65&Over	2234.33

New York Life Insurance Company
Schedule of Annual Rates
For Policy Form 8145-1 and Related Forms - Arkansas
H-81 Medicare Supplement Expense Policy

Date: 08/16/2011
Page 1 of 1

Issue Age	Individual	Issue Age	Family
65&Over	3890.32	65&Over	3781.63

New York Life Insurance Company
3316 Farnam Street, Omaha, NE 68175

Date 08/16/2011
Page 1 of 1

Schedule of Monthly Rates
For Policy Form NYM13 - Arkansas

Attained Age	
All Ages	184.74

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

New York Life Insurance Company
3316 Farnam Street, Omaha, NE 68175

Date 08/16/2011
Page 1 of 1

Schedule of Monthly Rates
For Policy Form NYM14 - Arkansas

Attained Age	
All Ages	311.81

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Schedule of Monthly Rates
For Policy Form NYM15 - Arkansas

Attained Age	
All Ages	330.80

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Schedule of Monthly Rates
For Policy Form NYM16 - Arkansas

Attained Age	
All Ages	693.62

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Health - Actuarial Justification Comments: Attachments: MEMO_AR2011.pdf ACTL_CERT_ANDREW.pdf Exh 2A - AR Experience Combined.pdf Exh 3 - Rate History Pre-Std.pdf Exh 3 - Rate History Standardized.pdf Exh 4 - Trend Pre-Std.pdf Exh 4 - Trend Standardized.pdf NYLIC Authorization 08.18.2011.pdf Exh 1 - Inforce AR.pdf NT EXHIBIT 2 COMBINED.pdf Exh 5 - Proposed Increases.pdf	Approved-Closed	10/05/2011

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/03/2011	Rate and Rule	Rates 2011	10/04/2011	AR RATES.pdf (Superceded) AR ZIPLIST.pdf