

SERFF Tracking Number: IASL-127383372 State: Arkansas  
Filing Company: Principal Life Insurance Company State Tracking Number: 49623  
Company Tracking Number: PG MS RI  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Principal Life Insurance Company 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-127383372 State: Arkansas

Company Medicare Supplement Rate Increase

Filing

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Approved- State Tr Num: 49623

Closed

Sub-TOI: MS06.000 Medicare Supplement -

Co Tr Num: PG MS RI

State Status: Approved-Closed

Other

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Author: Jaime Marchese

Disposition Date: 11/10/2011

Date Submitted: 08/24/2011

Disposition Status: Approved-

Closed

Implementation Date Requested: 01/01/2012

Implementation Date: 01/01/2012

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

Group Market Type: Discretionary

Overall Rate Impact: 5%

Filing Status Changed: 11/10/2011

State Status Changed: 11/10/2011

Deemer Date:

Created By: Jaime Marchese

Submitted By: Jaime Marchese

Corresponding Filing Tracking Number:

Filing Description:

Principal Life Insurance Company Medicare Supplement Rate Increase Filing

Form Numbers: MSP 34 A - Plan A; MSP 34 B - Plan B; MSP 34 C - Plan C; MSP 34 D - Plan D; MSP 34 E -Plan E;  
MSP 34 F - Plan F; MSP 34 G - Plan G; MSP 34 H - Plan H; MSP 34 I - Plan I; MSP 34 J - Plan J

Rate Increase Amount: 5.0%

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

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

## Company and Contact

### Filing Contact Information

Jaime Marchese, Jaime.Marchese@iasadmin.com  
 8545 126th Avenue North, Suite 200 727-584-0007 [Phone] 2247 [Ext]  
 Largo, FL 33773-1502 727-584-5613 [FAX]

### 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:	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: \$500.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$500.00	08/24/2011	50897071

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/10/2011	11/10/2011
Disapproved	Stephanie Fowler	09/28/2011	09/28/2011

### 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	11/10/2011	11/10/2011	Jeffrey McGinn	11/10/2011	11/10/2011
Pending Industry Response	Stephanie Fowler	09/09/2011	09/09/2011	Jaime Marchese	09/27/2011	09/27/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to 9/28/11 Disapproval	Note To Reviewer	Jeffrey McGinn	11/07/2011	11/07/2011

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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 Project Name/Number: /

## Disposition

Disposition Date: 11/10/2011

Implementation Date: 01/01/2012

Status: Approved-Closed

Comment: The negotiated rate increase of 3% has been approved to be implemented on or after May 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured 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	5.000%	5.000%	\$99,572	734	\$1,991,435	5.000%	5.000%

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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 Company Tracking Number: PG MS RI  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Third Party Authorization Letter	Approved-Closed	Yes
Supporting Document	Exhibit 1 - Arkansas Rate Increase History	Approved-Closed	No
Rate (revised)	AR Rates	Approved-Closed	Yes
Rate	AR Rates	Disapproved	No

SERFF Tracking Number: IASL-127383372 State: Arkansas  
 Filing Company: Principal Life Insurance Company State Tracking Number: 49623  
 Company Tracking Number: PG MS RI  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

## Disposition

Disposition Date: 09/28/2011

Implementation Date:

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the individuals who would be affected by your proposed rate increase live on a fixed income. Therefore, given the substantial rate increases already taken on this block over the past 4 years we are not in a position to approve your request at this time.

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	5.000%	5.000%	\$99,572	734	\$1,991,435	5.000%	5.000%

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Third Party Authorization Letter	Approved-Closed	Yes
Supporting Document	Exhibit 1 - Arkansas Rate Increase History	Approved-Closed	No
Rate (revised)	AR Rates	Approved-Closed	Yes
Rate	AR Rates	Disapproved	No

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
Project Name/Number: /

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/10/2011
Submitted Date	11/10/2011
Respond By Date	12/12/2011

Dear Jaime Marchese,

After further review of this request, we would be willing to approve a 3% rate increase on this block of business in lieu of disapproval.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/10/2011  
Submitted Date 11/10/2011

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase filing. Per your 11/10/11 correspondence, the Company has agreed to accept your Department's offer of a 3.0% rate increase.

Revised rate pages are attached.

If you have any questions, please let me know.

Sincerely,

Jeff McGinn, AIRC  
Compliance Analyst

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
AR Rates	MSP 34 A,MSP 34 B,MSP 34 C,MSP 34 D,MSP 34 E,MSP 34 F,MSP 34 G,MSP 34 H,MSP 34 I,MSP 34 J	Revised		<i>Previous State Filing Number</i>

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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Company Tracking Number: PG MS RI  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
Project Name/Number: /

46567

Percent Rate Change Request

3

**Previous Version**

AR Rates MSP 34 A,MSP 34 B,MSP Revised  
34 C,MSP 34 D,MSP 34  
E,MSP 34 F,MSP 34 G,MSP  
34 H,MSP 34 I,MSP 34 J

Previous State Filing Number

46567

Percent Rate Change Request

5

Sincerely,  
Jaime Marchese

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 09/09/2011  
Submitted Date 09/09/2011  
Respond By Date 10/10/2011

Dear Jaime Marchese,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: Please submit the rate increase history for this block of business.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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Company Tracking Number: PG MS RI  
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Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/27/2011  
Submitted Date 09/27/2011

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: Dear Ms. Fowler,

Thank you for your consideration of this rate increase request. This correspondence is in reply to your 9/12/11 request for additional information.

The attached Exhibit 1 shows the rate increase history for Arkansas. Please note for the last several years (this year included), minimal rate increases have been requested in Arkansas.

Once again, thank you for your continued consideration of this rate increase request. If you have questions or need additional information, please do not hesitate to call or e-mail me.

Sincerely,

William M. Reynolds, FSA, MAAA  
Consulting Actuary

### Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Please submit the rate increase history for this block of business.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit 1 - Arkansas Rate Increase History

Comment:

*SERFF Tracking Number:* IASL-127383372      *State:* Arkansas  
*Filing Company:* Principal Life Insurance Company      *State Tracking Number:* 49623  
*Company Tracking Number:* PG MS RI  
*TOI:* MS06 Medicare Supplement - Other      *Sub-TOI:* MS06.000 Medicare Supplement - Other  
*Product Name:* Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
*Project Name/Number:* /

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Jaime Marchese

SERFF Tracking Number: IASL-127383372 State: Arkansas  
Filing Company: Principal Life Insurance Company State Tracking Number: 49623  
Company Tracking Number: PG MS RI  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
Project Name/Number: /

**Note To Reviewer**

**Created By:**

Jeffrey McGinn on 11/07/2011 08:10 AM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

11/10/2011 01:47 PM

**Subject:**

Response to 9/28/11 Disapproval

**Comments:**

Dear Ms. Fowler,

Thank you for your consideration of this rate increase request. This correspondence is in reply to your 9/28/11 disapproval of the requested 5% rate increase filing.

Please note that the Company has requested less than 8% for the last 2 years and is requesting 5% for this year's filing. Also, please note that Arkansas experience has been in excess of 75% for each of the last several years, and the current loss ratio is in excess of 75%.

The Company would like to maintain rate increases that approximate medical trend each year in order to avoid the need for larger than trend rate increases in future years. Because medical costs increase each year, premiums should increase each year in order to match this increase in benefits. Failure to match this increase in benefits could result in the need for larger rate increases in the future.

In addition, please note that a 5% increase would lead to an increase to the average policyholder of approximately \$11 per month.

Once again, thank you for your continued consideration of this rate increase request. If you have questions or need additional information, please do not hesitate to call or e-mail me.

Sincerely,

William M. Reynolds, FSA, MAAA  
Consulting Actuary

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 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

**Post Submission Update Request Processed On 11/10/2011**

**Status:** Allowed  
**Created By:** Jeffrey McGinn  
**Processed By:** Stephanie Fowler  
**Comments:**

**Company Rate Information:**

**Company Name:**Principal Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	3.000%	5.000%
Overall % Rate Impact	3.000%	5.000%
Written Premium Change for this Program	\$59743	\$99572
Maximum %Change (where required)	3.000%	5.000%
Minimum %Change (where required)	3.000%	5.000%

SERFF Tracking Number: IASL-127383372 State: Arkansas  
 Filing Company: Principal Life Insurance Company State Tracking Number: 49623  
 Company Tracking Number: PG MS RI  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 6.000%  
**Effective Date of Last Rate Revision:** 01/01/2011  
**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%	\$59,743	734	\$1,991,435	3.000%	3.000%

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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 Company Tracking Number: PG MS RI  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 11/10/2011	AR Rates	MSP 34 A, MSP 34 B, MSP 34 C, MSP 34 D, MSP 34 E, MSP 34 F, MSP 34 G, MSP 34 H, MSP 34 I, MSP 34 J	Revised	Previous State Filing Number: Percent Rate Change Request: 46567 3.000	AR Rates - 3%.pdf

**PRINCIPAL LIFE INSURANCE COMPANY**  
**Actuarial Memorandum for Group A&H Rate Filing**  
 Medicare Supplement Standardized Plans

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

**Current Rates**

	<u>Plan</u>	<u>Under Age 65</u>	<u>Age 65-69</u>	<u>Age 70-74</u>	<u>Age 75-79</u>	<u>Age 80+</u>
Male	A	2,142.96	2,142.96	2,142.96	2,142.96	2,142.96
	B	2,526.12	2,526.12	2,526.12	2,526.12	2,526.12
	C	3,526.68	3,526.68	3,526.68	3,526.68	3,526.68
	D	2,860.80	2,860.80	2,860.80	2,860.80	2,860.80
	E	3,036.60	3,036.60	3,036.60	3,036.60	3,036.60
	F	3,084.60	3,084.60	3,084.60	3,084.60	3,084.60
	G	2,295.96	2,295.96	2,295.96	2,295.96	2,295.96
	H with Rx	5,796.24	5,796.24	5,796.24	5,796.24	5,796.24
	H Without Rx	3,825.72	3,825.72	3,825.72	3,825.72	3,825.72
	I with Rx	5,284.80	5,284.80	5,284.80	5,284.80	5,284.80
	I Without Rx	3,435.00	3,435.00	3,435.00	3,435.00	3,435.00
	J with Rx	8,237.76	8,237.76	8,237.76	8,237.76	8,237.76
J Without Rx	4,860.36	4,860.36	4,860.36	4,860.36	4,860.36	
Female	A	2,142.96	2,142.96	2,142.96	2,142.96	2,142.96
	B	2,526.12	2,526.12	2,526.12	2,526.12	2,526.12
	C	3,526.68	3,526.68	3,526.68	3,526.68	3,526.68
	D	2,860.80	2,860.80	2,860.80	2,860.80	2,860.80
	E	3,036.60	3,036.60	3,036.60	3,036.60	3,036.60
	F	3,084.60	3,084.60	3,084.60	3,084.60	3,084.60
	G	2,295.96	2,295.96	2,295.96	2,295.96	2,295.96
	H with Rx	5,796.24	5,796.24	5,796.24	5,796.24	5,796.24
	H Without Rx	3,825.72	3,825.72	3,825.72	3,825.72	3,825.72
	I with Rx	5,284.80	5,284.80	5,284.80	5,284.80	5,284.80
	I Without Rx	3,435.00	3,435.00	3,435.00	3,435.00	3,435.00
	J with Rx	8,237.76	8,237.76	8,237.76	8,237.76	8,237.76
J Without Rx	4,860.36	4,860.36	4,860.36	4,860.36	4,860.36	

<u>Area Factor</u>	<u>County</u>
0.88	All of State

# PRINCIPAL LIFE INSURANCE COMPANY

## Actuarial Memorandum for Group A&H Rate Filing

Medicare Supplement Standardized Plans

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

#### Proposed Rates After 3.0% Rate Increase

	<u>Plan</u>	<u>Under</u> <u>Age 65</u>	<u>Age</u> <u>65-69</u>	<u>Age</u> <u>70-74</u>	<u>Age</u> <u>75-79</u>	<u>Age</u> <u>80+</u>
Male	A	2,207.28	2,207.28	2,207.28	2,207.28	2,207.28
	B	2,601.96	2,601.96	2,601.96	2,601.96	2,601.96
	C	3,632.52	3,632.52	3,632.52	3,632.52	3,632.52
	D	2,946.60	2,946.60	2,946.60	2,946.60	2,946.60
	E	3,127.68	3,127.68	3,127.68	3,127.68	3,127.68
	F	3,177.12	3,177.12	3,177.12	3,177.12	3,177.12
	G	2,364.84	2,364.84	2,364.84	2,364.84	2,364.84
	H with Rx	5,970.12	5,970.12	5,970.12	5,970.12	5,970.12
	H Without Rx	3,940.44	3,940.44	3,940.44	3,940.44	3,940.44
	I with Rx	5,443.32	5,443.32	5,443.32	5,443.32	5,443.32
	I Without Rx	3,538.08	3,538.08	3,538.08	3,538.08	3,538.08
	J with Rx	8,484.84	8,484.84	8,484.84	8,484.84	8,484.84
J Without Rx	5,006.16	5,006.16	5,006.16	5,006.16	5,006.16	
Female	A	2,207.28	2,207.28	2,207.28	2,207.28	2,207.28
	B	2,601.96	2,601.96	2,601.96	2,601.96	2,601.96
	C	3,632.52	3,632.52	3,632.52	3,632.52	3,632.52
	D	2,946.60	2,946.60	2,946.60	2,946.60	2,946.60
	E	3,127.68	3,127.68	3,127.68	3,127.68	3,127.68
	F	3,177.12	3,177.12	3,177.12	3,177.12	3,177.12
	G	2,364.84	2,364.84	2,364.84	2,364.84	2,364.84
	H with Rx	5,970.12	5,970.12	5,970.12	5,970.12	5,970.12
	H Without Rx	3,940.44	3,940.44	3,940.44	3,940.44	3,940.44
	I with Rx	5,443.32	5,443.32	5,443.32	5,443.32	5,443.32
	I Without Rx	3,538.08	3,538.08	3,538.08	3,538.08	3,538.08
	J with Rx	8,484.84	8,484.84	8,484.84	8,484.84	8,484.84
J Without Rx	5,006.16	5,006.16	5,006.16	5,006.16	5,006.16	

Area Factor

County

0.88

All of State

SERFF Tracking Number: IASL-127383372 State: Arkansas  
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 Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
 Project Name/Number: /

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Health - Actuarial Justification <b>Comments:</b> <b>Attachment:</b> AJ - AR STAND 2012.pdf	Approved-Closed	11/10/2011

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Third Party Authorization Letter <b>Comments:</b> <b>Attachment:</b> Third Party Authorization Letter.pdf	Approved-Closed	11/10/2011

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Exhibit 1 - Arkansas Rate Increase History <b>Comments:</b> <b>Attachment:</b> Exhibit 1 - Arkansas Rate Increase History.pdf	Approved-Closed	11/10/2011



Principal Life  
Insurance Company

January 7, 2011

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. to file on behalf of Principal Life Insurance Company 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.

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 "Charles B. Smith". The signature is fluid and cursive, with the first letters of each name being capitalized and prominent.

Charles B. Smith, FSA, MAAA  
Actuary – Pricing  
Rating & Analysis  
Phone: (515) 247-5278  
Fax: (515) 362-2308

*SERFF Tracking Number:* IASL-127383372                      *State:* Arkansas  
*Filing Company:* Principal Life Insurance Company                      *State Tracking Number:* 49623  
*Company Tracking Number:* PG MS RI  
*TOI:* MS06 Medicare Supplement - Other                      *Sub-TOI:* MS06.000 Medicare Supplement - Other  
*Product Name:* Principal Life Insurance Company Medicare Supplement Rate Increase Filing  
*Project Name/Number:* /

## 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.

<b>Creation Date:</b>	<b>Schedule</b>	<b>Schedule Item Name</b>	<b>Replacement Creation Date</b>	<b>Attached Document(s)</b>
08/24/2011	Rate and Rule	AR Rates	11/10/2011	AR STD Rates - 2012.pdf (Superseded)