

SERFF Tracking Number: UTAC-127105911 State: Arkansas
Filing Company: Continental General Insurance Company State Tracking Number: 48368
Company Tracking Number: CGI STD 2011 AR
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A
Standard Plans
Product Name: 2011 CGI Medicare Supplement Standard
Project Name/Number: /

Filing at a Glance

Company: Continental General Insurance Company

Product Name: 2011 CGI Medicare Supplement SERFF Tr Num: UTAC-127105911 State: Arkansas
Standard

TOI: MS05I Individual Medicare Supplement - SERFF Status: Closed-Accepted State Tr Num: 48368
Standard Plans For Informational Purposes

Sub-TOI: MS05I.001 Plan A

Co Tr Num: CGI STD 2011 AR

State Status: Filed-Closed

Filing Type: Rate

Author: Naz Melyas

Reviewer(s): Stephanie Fowler

Date Submitted: 03/30/2011

Disposition Date: 11/08/2011

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested: 05/01/2011

Implementation Date: 11/08/2011

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: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: 8.13%

Filing Status Changed: 11/08/2011

State Status Changed: 11/08/2011

Deemer Date:

Created By: Naz Melyas

Submitted By: Naz Melyas

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval, please find copies of an Actuarial Memorandum and rate sheets in support of a proposed rate increase on the above referenced product. The rate increase will be effective upon the state insurance department approval and in accordance with state policyholder notification requirements

This filing applies to all in-force policies in this state with the above referenced form number.

Enclosed are any necessary certifications, transmittals and/or filing fees as may be required by your state.

If you have any questions or comments regarding this filing, please feel free to contact me at (800) 880-8824 extension

SERFF Tracking Number: UTAC-127105911 State: Arkansas
 Filing Company: Continental General Insurance Company State Tracking Number: 48368
 Company Tracking Number: CGI STD 2011 AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: 2011 CGI Medicare Supplement Standard
 Project Name/Number: /

1595 or at nmelyas@gafri.com. Our fax number is 512-451-1399.

Sincerely,
 Naz Melyas - Insurance Analyst II
 Enclosures

Company and Contact

Filing Contact Information

(Mr) Naz Melyas, Actuarial Analyst NMelyas@gafri.com
 11200 Lakeline Boulevard #100 866-459-4272 [Phone] 1595 [Ext]
 Austin, TX 78717

Filing Company Information

Continental General Insurance Company CoCode: 71404 State of Domicile: Ohio
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Life & Health
 P. O. Box 26580 Group Name: State ID Number:
 Austin, TX 78755-0580 FEIN Number: 47-0463747
 (800) 880-8824 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental General Insurance Company	\$50.00	03/30/2011	46111059

SERFF Tracking Number: UTAC-127105911 State: Arkansas
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 Standard Plans
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Donna Lambert	11/08/2011	11/08/2011
Disapproved	Stephanie Fowler	04/11/2011	04/11/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
ANNUAL RATE CERTIFICATION	Note To Filer	Donna Lambert	11/07/2011	11/07/2011
Disapproval counts as 0% approval (annual rate certification)	Note To Reviewer	Trevor Walsh	11/07/2011	11/07/2011
Counts as 0% approval?	Note To Reviewer	Trevor Walsh	10/07/2011	10/07/2011

SERFF Tracking Number: UTAC-127105911 State: Arkansas
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 Company Tracking Number: CGI STD 2011 AR
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: 2011 CGI Medicare Supplement Standard
 Project Name/Number: /

Disposition

Disposition Date: 11/08/2011

Implementation Date: 11/08/2011

Status: Accepted For Informational Purposes

Comment:

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):
Continental General Insurance Company	0.000%	0.000%	\$0	24	\$66,312	0.000%	0.000%

SERFF Tracking Number: UTAC-127105911 State: Arkansas
 Filing Company: Continental General Insurance Company State Tracking Number: 48368
 Company Tracking Number: CGI STD 2011 AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: 2011 CGI Medicare Supplement Standard
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Rate	Annual Current and Proposed Rates	Accepted for Informational Purposes	Yes
Rate	Monthly Current and Proposed Rates	Accepted for Informational Purposes	Yes

SERFF Tracking Number: UTAC-127105911 State: Arkansas
 Filing Company: Continental General Insurance Company State Tracking Number: 48368
 Company Tracking Number: CGI STD 2011 AR
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: 2011 CGI Medicare Supplement Standard
 Project Name/Number: /

Disposition

Disposition Date: 04/11/2011

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 seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, given the lack of credibility on this block of business and the substantial rate increases already taken on this block in the past, we cannot approve this rate increase 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):
Continental General Insurance Company	8.130%	8.130%	\$5,389	24	\$66,312	12.000%	8.000%

SERFF Tracking Number: UTAC-127105911 State: Arkansas
 Filing Company: Continental General Insurance Company State Tracking Number: 48368
 Company Tracking Number: CGI STD 2011 AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: 2011 CGI Medicare Supplement Standard
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Rate	Annual Current and Proposed Rates	Accepted for Informational Purposes	Yes
Rate	Monthly Current and Proposed Rates	Accepted for Informational Purposes	Yes

SERFF Tracking Number: UTAC-127105911 *State:* Arkansas
Filing Company: Continental General Insurance Company *State Tracking Number:* 48368
Company Tracking Number: CGI STD 2011 AR
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
Standard Plans
Product Name: 2011 CGI Medicare Supplement Standard
Project Name/Number: /

Note To Filer

Created By:

Donna Lambert on 11/07/2011 01:46 PM

Last Edited By:

Donna Lambert

Submitted On:

11/08/2011 12:25 PM

Subject:

ANNUAL RATE CERTIFICATION

Comments:

Please revise this filing to reflect a 0% increase. I can then accept this as the annual rate certification.

SERFF Tracking Number: UTAC-127105911 *State:* Arkansas
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Standard Plans
Product Name: 2011 CGI Medicare Supplement Standard
Project Name/Number: /

Note To Reviewer

Created By:

Trevor Walsh on 11/07/2011 10:59 AM

Last Edited By:

Donna Lambert

Submitted On:

11/08/2011 12:25 PM

Subject:

Disapproval counts as 0% approval (annual rate certification)

Comments:

Please confirm that this disapproved filing counts as the annual rate certification requirement (i.e 0% change in rates).
Thank you for your time.

Trevor Walsh

Actuarial Analyst

SERFF Tracking Number: UTAC-127105911 *State:* Arkansas
Filing Company: Continental General Insurance Company *State Tracking Number:* 48368
Company Tracking Number: CGI STD 2011 AR
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
Standard Plans
Product Name: 2011 CGI Medicare Supplement Standard
Project Name/Number: /

Note To Reviewer

Created By:

Trevor Walsh on 10/07/2011 08:53 AM

Last Edited By:

Donna Lambert

Submitted On:

11/08/2011 12:25 PM

Subject:

Counts as 0% approval?

Comments:

I wanted to confirm that this disapproved rate increase filing counts as a 0% approval (i.e. approval of no rate change / approval as annual rate certification requirement). If you have any questions, please contact me at twalsh3@gafri.com. Thank you for your time.

Trevor Walsh

Actuarial Analyst

SERFF Tracking Number: UTAC-127105911 State: Arkansas
 Filing Company: Continental General Insurance Company State Tracking Number: 48368
 Company Tracking Number: CGI STD 2011 AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: 2011 CGI Medicare Supplement Standard
 Project Name/Number: /

Post Submission Update Request Processed On 11/08/2011

Status: Allowed
Created By: Trevor Walsh
Processed By: Donna Lambert
Comments:

Company Rate Information:

Company Name: Continental General Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	0.000%	8.130%
Overall % Rate Impact	0.000%	8.130%
Written Premium Change for this Program	\$0	\$5389
Maximum %Change (where required)	0.000%	12.000%
Minimum %Change (where required)	0.000%	8.000%

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 Company Tracking Number: CGI STD 2011 AR
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: 2011 CGI Medicare Supplement Standard
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Serff
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.340%
Effective Date of Last Rate Revision: 02/27/2010
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):
Continental General Insurance Company	0.000%	0.000%	\$0	24	\$66,312	0.000%	0.000%

SERFF Tracking Number: UTAC-127105911 State: Arkansas
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 Standard Plans
 Product Name: 2011 CGI Medicare Supplement Standard
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Accepted for Information al Purposes 11/08/2011	Annual Current and Proposed Rates	340, 341, 342, 343, 344, 345, 346, 348, 3DL, and 3DM, 3S1, 3S2, 3S3, 3S5 and 3S6	New		Exhibit 4 - Current and Proposed Annual Rates.pdf
Accepted for Information al Purposes 11/08/2011	Monthly Current and Proposed Rates	340, 341, 342, 343, 344, 345, 346, 348, 3DL, and 3DM, 3S1, 3S2, 3S3, 3S5 and 3S6	New		Exhibit 4 - Current and Proposed Monthly Rates.pdf

Continental General Insurance Company

Rate Chart

Form 340

Medicare Supplement Plan A

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	4,235.57	4,574.41	4,235.57	4,574.41

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 341

Medicare Supplement Plan B

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	4,575.78	4,941.84	4,575.78	4,941.84

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 342

Medicare Supplement Plan C

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	5,315.06	5,740.26	5,315.06	5,740.26

Modal Factors:

0.5200	Semi-Annual
0.2650	Quarter
0.0900	Monthly Direct
0.0850	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 343

Medicare Supplement Plan D

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,860.60	3,089.44	2,860.60	3,089.44

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 344

Medicare Supplement Plan E

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	3,194.76	3,450.34	3,194.76	3,450.34

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 345

Medicare Supplement Plan F

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,905.33	3,137.76	2,905.33	3,137.76

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 346

Medicare Supplement Plan G

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,681.66	2,896.19	2,681.66	2,896.19

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 3DL

Medicare Supplement Plan H

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,848.44	3,076.31	2,848.44	3,076.31

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 348

Medicare Supplement Plan I with Prescription Drug Coverage

Issue Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	14,171.88	15,305.63	14,171.88	15,305.63

Modal Factors:

0.5200	Semi-Annual
0.2650	Quarter
0.0900	Monthly Direct
0.0850	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 348 with Rider EC-352
 Medicare Supplement Plan I without Prescription Drug Coverage
 Issue Age Annual Premiums
 ARKANSAS Rates Effective 2/27/2010

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	11,110.94	11,999.81	11,110.94	11,999.81

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 3S1

Medicare Supplement Select Plan B

Attained Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	3,911.84	4,224.78	3,911.84	4,224.78

Modal Factors:

0.5200	Semi-Annual
0.2650	Quarter
0.0900	Monthly Direct
0.0850	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 3S2

Medicare Supplement Select Plan C

Attained Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	4,349.75	4,697.73	4,349.75	4,697.73

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 3S3

Medicare Supplement Select Plan D

Attained Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,446.22	2,641.92	2,446.22	2,641.92

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0900 Monthly Direct
 0.0850 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 3S5

Medicare Supplement Select Plan F

Attained Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,482.71	2,681.33	2,482.71	2,681.33

Modal Factors:

0.5200	Semi-Annual
0.2650	Quarter
0.0900	Monthly Direct
0.0850	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 3S6

Medicare Supplement Select Plan G

Attained Age Annual Premiums

ARKANSAS Rates Effective 2/27/2010

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,184.88	2,359.67	2,184.88	2,359.67

Modal Factors:

0.5200	Semi-Annual
0.2650	Quarter
0.0900	Monthly Direct
0.0850	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 340

Medicare Supplement Plan A

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	381.20	411.70	381.20	411.70

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 341

Medicare Supplement Plan B

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	411.82	444.77	411.82	444.77

Modal Factors:

11.1111	Annual
5.7778	Semi-Annual
2.9444	Quarter
0.9444	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 342

Medicare Supplement Plan C

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	478.36	516.62	478.36	516.62

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 343

Medicare Supplement Plan D

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	257.45	278.05	257.45	278.05

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 344

Medicare Supplement Plan E

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	287.53	310.53	287.53	310.53

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 345

Medicare Supplement Plan F

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	261.48	282.40	261.48	282.40

Modal Factors:

11.1111	Annual
5.7778	Semi-Annual
2.9444	Quarter
0.9444	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 346

Medicare Supplement Plan G

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	241.35	260.66	241.35	260.66

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 3DL

Medicare Supplement Plan H

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	256.36	276.87	256.36	276.87

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 348

Medicare Supplement Plan I with Prescription Drug Coverage

Issue Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	1,275.47	1,377.51	1,275.47	1,377.51

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 348 with Rider EC-352
 Medicare Supplement Plan I without Prescription Drug Coverage
 Issue Age Annual Premiums
 Arkansas Current & Proposed **Monthly Direct** Rates

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	999.98	1,079.98	999.98	1,079.98

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 3S1

Medicare Supplement Select Plan B

Attained Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	352.07	380.23	352.07	380.23

Modal Factors:

11.1111	Annual
5.7778	Semi-Annual
2.9444	Quarter
0.9444	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 3S2

Medicare Supplement Select Plan C

Attained Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	391.48	422.80	391.48	422.80

Modal Factors:

11.1111	Annual
5.7778	Semi-Annual
2.9444	Quarter
0.9444	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 3S3

Medicare Supplement Select Plan D

Attained Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	220.16	237.77	220.16	237.77

Modal Factors:

11.1111	Annual
5.7778	Semi-Annual
2.9444	Quarter
0.9444	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

Rate Chart

Form 3S5

Medicare Supplement Select Plan F

Attained Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	223.44	241.32	223.44	241.32

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

Continental General Insurance Company

Rate Chart

Form 3S6

Medicare Supplement Select Plan G

Attained Age Annual Premiums

Arkansas Current & Proposed **Monthly Direct** Rates

Attained Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	196.64	212.37	196.64	212.37

Modal Factors: 11.1111 Annual
 5.7778 Semi-Annual
 2.9444 Quarter
 0.9444 Monthly Bank Draft

Area Factors: 1 1.000 720-723
 2 0.900 ELSE

<i>SERFF Tracking Number:</i>	<i>UTAC-127105911</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Continental General Insurance Company</i>	<i>State Tracking Number:</i>	<i>48368</i>
<i>Company Tracking Number:</i>	<i>CGI STD 2011 AR</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>2011 CGI Medicare Supplement Standard</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Health - Actuarial Justification	Accepted for Informational Purposes	11/08/2011

Comments:

Attachments:

Exhibit 3b - AR CGI Durational Experience thru 201012.pdf
 Exhibit 3b - CGI Durational Experience thru 201012.pdf
 Exhibit 5 - NW Rates History Comparison.pdf
 Cover Letter.pdf
 Actuarial Memorandum - AR.pdf
 Exhibit 1 - Before and After.pdf
 Exhibit 3 - AR Projections woae.pdf
 Exhibit 3 - NW Projections woae.pdf