

SERFF Tracking Number: GRTT-127833181 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 50379  
Company Tracking Number: GTLMZ2012AR  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.015 Multi-Plan  
Standard Plans  
Product Name: Standardized Medicare Supplement Rate Filing  
Project Name/Number: /

## Filing at a Glance

Company: Guarantee Trust Life Insurance Company

Product Name: Standardized Medicare Supplement Rate Filing SERFF Tr Num: GRTT-127833181 State: Arkansas

TOI: MS051 Individual Medicare Supplement - Standard Plans

SERFF Status: Closed-Approved-Closed State Tr Num: 50379

Sub-TOI: MS051.015 Multi-Plan

Co Tr Num: GTLMZ2012AR

State Status: Approved-Closed

Filing Type: Rate

Author: Linda David

Reviewer(s): Stephanie Fowler

Date Submitted: 12/01/2011

Disposition Date: 12/09/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/09/2011

State Status Changed: 12/09/2011

Deemer Date:

Created By: Linda David

Submitted By: Linda David

Corresponding Filing Tracking Number:

Filing Description:

Annual loss ratio and rate revision for our standardized medicare supplement plans.

## Company and Contact

### Filing Contact Information

Linda David, Product Analyst

1275 MILWAUKEE AVE

847-904-5639 [Phone]

GLENVIEW, IL 60025

SERFF Tracking Number: GRTT-127833181 State: Arkansas  
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 50379  
 Company Tracking Number: GTLMZ2012AR  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.015 Multi-Plan  
 Standard Plans  
 Product Name: Standardized Medicare Supplement Rate Filing  
 Project Name/Number: /

**Filing Company Information**

Guarantee Trust Life Insurance Company	CoCode: 64211	State of Domicile: Illinois
1275 Milwaukee Avenue	Group Code: 687	Company Type: Mutual
1275 Milwaukee Avenue	Group Name:	State ID Number:
Glenview, IL 60025	FEIN Number: 36-1174500	
(847) 460-4772 ext. [Phone]		

-----

**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guarantee Trust Life Insurance Company	\$50.00	12/01/2011	54163469

SERFF Tracking Number: GRTT-127833181 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 50379  
Company Tracking Number: GTLMZ2012AR  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.015 Multi-Plan  
Standard Plans  
Product Name: Standardized Medicare Supplement Rate Filing  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	12/09/2011	12/09/2011

SERFF Tracking Number: GRTT-127833181 State: Arkansas  
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 50379  
 Company Tracking Number: GTLMZ2012AR  
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.015 Multi-Plan  
 Product Name: Standardized Medicare Supplement Rate Filing  
 Project Name/Number: /

## Disposition

Disposition Date: 12/09/2011

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. No increase was 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):
Guarantee Trust Life Insurance Company	%	%	\$		\$	%	%



SERFF Tracking Number: GRTT-127833181 State: Arkansas  
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 50379  
 Company Tracking Number: GTLMZ2012AR  
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.015 Multi-Plan  
 Product Name: Standardized Medicare Supplement Rate Filing  
 Project Name/Number: /

**Rate Information**

Rate data applies to filing.

**Filing Method:** Serff  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** %  
**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):
Guarantee Trust Life Insurance Company	%	%				%	%

SERFF Tracking Number: *GRTT-127833181* State: *Arkansas*  
 Filing Company: *Guarantee Trust Life Insurance Company* State Tracking Number: *50379*  
 Company Tracking Number: *GGLMZ2012AR*  
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.015 Multi-Plan*  
 Product Name: *Standardized Medicare Supplement Rate 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 12/09/2011	Rates	9240D, 9240F	New		Std Med Supp - AR_12.pdf

**Guarantee Trust Life Insurance Company - 2012 Gross Premiums - Arkansas**  
**Standardized Medicare Supplement Policy Forms 9240A, 9240B, 9240C, 9240D, 9240F, and 9240G**

<b>Issue Age(s)</b>	<b>Mode</b>	<b>Plan A 9240A</b>	<b>Plan B 9240B</b>	<b>Plan C 9240C</b>	<b>Plan D 9240D</b>	<b>Plan F 9240F</b>	<b>Plan G 9240G</b>
<b>All</b>	Annual	\$1,296.30	\$2,049.65	\$2,232.15	\$1,863.35	\$2,908.35	\$2,439.85
	Semi-Annual	\$674.08	\$1,065.82	\$1,160.72	\$968.94	\$1,512.34	\$1,268.72
	Quarterly	\$343.52	\$543.16	\$591.52	\$493.79	\$770.71	\$646.56
	Month Bank Draft	\$108.89	\$172.17	\$187.50	\$156.52	\$244.30	\$204.95
<b>Under 65 Disabled</b>	Annual	Not Available					
	Semi-Annual	Available	Available	Available	Available	Available	Available
	Quarterly						
	Month Bank Draft						

The above rates reflect current deductible and benefit levels. We anticipate that they will need to be adjusted each year to reflect deductible and/or benefit changes, trend, and utilization changes.

NAIC Co. Code: 64211  
 FEIN: 36-1174500

Applicable Zip Codes > All

AR  
 15D409

SERFF Tracking Number: *GRTT-127833181* State: *Arkansas*  
 Filing Company: *Guarantee Trust Life Insurance Company* State Tracking Number: *50379*  
 Company Tracking Number: *GGLMZ2012AR*  
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.015 Multi-Plan*  
 Product Name: *Standardized Medicare Supplement Rate Filing*  
 Project Name/Number: */*

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Health - Actuarial Justification	Approved-Closed	12/09/2011
<b>Comments:</b>		
<b>Attachment:</b>		
AR-RM.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	12/09/2011
<b>Comments:</b>		
<b>Attachment:</b>		
AR-LTR.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Experience Exhibits	Approved-Closed	12/09/2011
<b>Comments:</b>		
<b>Attachments:</b>		
MZ_ARexperience.pdf		
MZ_NWexperience.pdf		



**Guarantee Trust Life Insurance Company**

**1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600**

December 1, 2011

Ms. Julie Benafield Bowman  
Arkansas Department of Insurance  
Seniors Insurance Network  
1200 West 3rd St.  
Little Rock, AR 72201-1904

Re: Annual Rate Filing - Standardized Medicare Supplement Forms  
N.A.I.C. Company Code 687-64211  
Federal ID Number 36-1174500  
Company Filing Number GTLMZ2012AR

Dear Ms. Bowman:

Enclosed please find our annual rate filing for our standardized Medicare Supplement forms. No increase is being requested at this time. There are 4 policyholders currently in force in your state. The prior rate history for these forms is shown in the enclosed rate memorandum.

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at [Linda\\_David@gtlic.com](mailto:Linda_David@gtlic.com).

Sincerely,

Guarantee Trust Life Insurance Company

Linda David  
Product Analyst  
Accident & Health Products

Encl.