

SERFF Tracking Number: MGCA-127893525 State: Arkansas  
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 50516  
 Company Tracking Number: MW-25879-IP AR 201202 AR MIDWEST 15962  
 TOI: H10I Individual Health - Dental Sub-TOI: H10I.000 Health - Dental  
 Product Name: MW-25879-IP AR - Dental Insurance Coverage  
 Project Name/Number: /

## Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-25879-IP AR - Dental Insurance Coverage SERFF Tr Num: MGCA-127893525 State: Arkansas

TOI: H10I Individual Health - Dental SERFF Status: Closed-Approved- Closed State Tr Num: 50516

Sub-TOI: H10I.000 Health - Dental Co Tr Num: MW-25879-IP AR 201202 AR MIDWEST 15962 State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Rosalind Minor

Authors: Sergei Mordovine, Chanel Orallo, Sommay Khounlo, Jennifer Schilb

Date Submitted: 12/19/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Authorized  
 Project Number: Date Approved in Domicile: 12/14/2011  
 Requested Filing Mode: Review & Approval Domicile Status Comments: Our state of domicile is Texas.

Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 12/20/2011  
 State Status Changed: 12/20/2011

Deemer Date: Created By: Jennifer Schilb  
 Submitted By: Jennifer Schilb Corresponding Filing Tracking Number:

Filing Description:

To reduce premium rates by approximately 33% for the Adult option and 30% for the Child option. The rate reduction was based on the past year's experience shown in the Experience exhibit. Due to the limited credibility of the experience, especially in 3+ year durations, the proposed rates were not fully reduced to match the difference between the experience and the expectation. We will monitor experience closely and will adjust rates as experience dictates. The

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rate changes will be effective for renewals on the earlier of the policy's anniversary date or policy's half year anniversary date following the policy's first year anniversary date as soon as administratively feasible upon approval. New rates are included in the revised rate page enclosed.

## Company and Contact

### Filing Contact Information

Chanel Orallo, chanel.orallo@healthmarkets.com  
 9151 Boulevard 26 817-255-6427 [Phone]  
 North Richlan Hills, TX 76180

### Filing Company Information

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas  
 9151 Boulevard 26 Group Code: 264 Company Type:  
 North Richland Hills, TX 76180 Group Name: State ID Number:  
 (817) 255-3100 ext. [Phone] FEIN Number: 62-0724538

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$50.00	12/19/2011	54645171

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/20/2011	12/20/2011

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## Disposition

Disposition Date: 12/20/2011

Implementation Date:

Status: Approved-Closed

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):
Mid-West National Life Insurance Company of Tennessee	-31.500%	-31.500%	\$-4,672	51	\$14,832	-33.000%	-30.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	NW Experience	Approved-Closed	Yes
Supporting Document	Rate History	Approved-Closed	Yes
Rate	MW-25879-IP AR Rates	Approved-Closed	Yes

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** %  
**Effective Date of Last Rate Revision:**  
**Filing Method of Last Filing:** Paper

**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):
Mid-West National Life Insurance Company of Tennessee	-31.500%	-31.500%	\$-4,672	51	\$14,832	-33.000%	-30.000%

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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 12/20/2011	MW-25879-IP AR Rates	MW-25879-IP AR New			MW-25879-IP AR Rates.pdf

**Mid-West National Life Insurance Company of Tennessee**

Administrative Offices: 9151 Boulevard 26, North Richland Hills, TX 76180

**Form MW-25879-IP AR  
Dental Benefit Plan**

**Monthly Rates**

<u>Age</u>	<u>Rate</u>
Adult	\$12.00
Child	\$7.00

For annual, semi-annual, or quarterly rates, multiply the appropriate monthly rate by 11, 6, or 3 respectively.

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Health - Actuarial Justification	Approved-Closed	12/20/2011
<b>Comments:</b>		
<b>Attachment:</b> MW-25879-IP AR Act Memo.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	12/20/2011
<b>Comments:</b>		
<b>Attachment:</b> MW-25879-IP AR Cover Letter.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> NW Experience	Approved-Closed	12/20/2011
<b>Comments:</b>		
<b>Attachment:</b> MW-25879 NW Experience (55%).pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Rate History	Approved-Closed	12/20/2011
<b>Comments:</b>		
<b>Attachment:</b> MW-25879-IP AR Rate History.pdf		



**Mid-West National  
Life Insurance  
Company of Tennessee**  
Home Office: Oklahoma City, OK

9151 Boulevard 26  
N Richland Hills, TX 76180  
www.midwestlife.com  
Phone: 800.729.2302  
Fax: 817.255.8274

12/12/2011

Ms. Rosalind Minor  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock AR 72201-1904

**RE: Mid-West National Life Insurance Company of Tennessee  
Individual Policy Form Rate Change Filing for:  
Dental Insurance Coverage  
Policy Form Number: MW-25879-IP AR  
Company NAIC # 264-66087  
Company FEIN # 62-0724538**

Dear Ms. Minor,

The above referenced product requires a rate change. Enclosed please find an actuarial memorandum and exhibits in support of the modification.

Currently, there are 51 policies/certificates in force in your state under this form.

This rate filing has been filed as "File and Use" with our domicile state of Texas. Please let us know if you have any questions or need additional information regarding this filing. Thank you in advance for your review.

Sincerely,

*Jennifer Schilb*

Jennifer Schilb  
Rate Filing Analyst  
Phone: (800) 729-2302 x3884  
Fax: (817)255-8274  
Email: NRHAct-Comp@HealthMarkets.com

Enclosures

**The MEGA Life and Health Insurance Company and MidWest National Life Insurance  
Company of Tennessee**  
Nationwide Experience  
25879 and MW-25879 Dental Policy and State Variants

Experience Period*	Earned Premium	Incurred Claims	Loss Ratio	Adjusted Earned Premium**	Adjusted Paid Claims***	Adjusted Loss Ratio	Expected Loss Ratio
<u>DENTAL 2000 &amp; DENTAL 2002</u>							
Duration 1	354,272	50,843	14.4%	244,448	56,301	23.0%	24.2%
Duration 2	1,119,806	272,867	24.4%	772,666	302,160	39.1%	40.5%
Duration 3+	7,389,880	2,614,872	35.4%	5,099,017	2,895,581	56.8%	79.1%
<b>Total</b>	<b>8,863,957</b>	<b>2,938,582</b>	<b>33.2%</b>	<b>6,116,130</b>	<b>3,254,042</b>	<b>53.2%</b>	<b>55.0%</b>

\* Experience Period: January 1, 2010 through December 31, 2010.

\*\* Premium is adjusted for the proposed rate decreases.

\*\*\* 6% trend was used to calculate adjusted paid claims.

\*\*\*\* The proposed rates were not fully reduced to match the difference between experience and expectation due to the limited credibility in the current experience, especially in the 3+ year durations.

**RATE HISTORY**  
Dental Insurance Coverage  
MW-25879-IP AR

Effective Date	Rate Increase/Decrease
No Rate History	