

SERFF Tracking Number: AMRP-126940276 State: Arkansas  
Filing Company: American Republic Corp Insurance Company State Tracking Number: 47657  
Company Tracking Number: AR-ARCORPMS-2011  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: ARCorp MS - Std  
Project Name/Number: 6/1/2011 Rate Adjustment/AR-ARCORPMS-2011

## Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: ARCorp MS - Std

SERFF Tr Num: AMRP-126940276 State: Arkansas

TOI: MS051 Individual Medicare Supplement -  
Standard Plans

SERFF Status: Closed-Approved-  
Closed

State Tr Num: 47657

Sub-TOI: MS051.001 Plan A

Co Tr Num: AR-ARCORPMS-2011 State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Susan Dop, Deb Strahl

Disposition Date: 02/21/2011

Date Submitted: 01/07/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: 06/01/2011

Implementation Date:

State Filing Description:

## General Information

Project Name: 6/1/2011 Rate Adjustment

Status of Filing in Domicile:

Project Number: AR-ARCORPMS-2011

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: 7%

Filing Status Changed: 02/21/2011

State Status Changed: 02/21/2011

Deemer Date:

Created By: Susan Dop

Submitted By: Susan Dop

Corresponding Filing Tracking Number:

Filing Description:

Rate Filing for Standardized Medicare Supplement Forms.

## Company and Contact

### Filing Contact Information

Susan Dop,

susan.dop@americanenterprise.com

601 6th Ave.

515-245-2034 [Phone]

Des Moines, IA 50309

### Filing Company Information

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American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska  
 P O Box 2780 Group Code: 3527 Company Type: Life and Health  
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:  
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	01/07/2011	43539069

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	02/21/2011	02/21/2011
Disapproved	Stephanie Fowler	02/03/2011	02/03/2011

### 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	01/25/2011	01/25/2011	Susan Dop	01/25/2011	01/25/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Health - Actuarial Justification	Susan Dop	02/07/2011	02/07/2011

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## Disposition

Disposition Date: 02/21/2011

Implementation Date:

Status: Approved-Closed

Comment: This rate filing is approved as the Company's annual rate filing; no rate increase is included in this approval. As we explained in our previous disapproval of this filing, due to the lack of credibility we cannot approval an increase in rates. However, you may file a rate increase next year and we will make a determination of whether to approve such filing at that time.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document (revised)</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Supporting Document</b>	Health - Actuarial Justification	Disapproved	No
<b>Supporting Document</b>	Requested Arkansas experience	Accepted for Informational Purposes	No
<b>Rate</b>	AR Rates	Disapproved	No

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## Disposition

Disposition Date: 02/03/2011

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, we cannot approve this rate increase at this time.

Rate data does NOT apply to filing.

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<b>Rate</b>	AR Rates	Disapproved	No

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 01/25/2011  
Submitted Date 01/25/2011  
Respond By Date 02/25/2011

Dear Susan Dop,

Please attach the past, future and lifetime experience for Arkansas; with and without this increase.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/25/2011  
Submitted Date 01/25/2011

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: You requested the past, future, and lifetime experience for Arkansas with and without this increase. We have no Arkansas business in force on A3099AC, A3100AC, A3104AC, and A3105AC which were just introduced on 6/1/2010. The requested experience for forms A3101AC and C-1026 is attached in the supporting documents tab under "requested Arkansas experience". We have only 4 AR policies in force on A3101AC and only 126 AR policies in force on C-1026. Thus, AR experience is not credible. We used nationwide experience to determine our rate requests.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Requested Arkansas experience

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Deb Strahl, Susan Dop

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**Amendment Letter**

Submitted Date: 02/07/2011

**Comments:**

Thank you for your courtesy on the telephone today. Please see our response letter in the Health Actuarial Justification section. Thank you!

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: Health - Actuarial Justification**

Comment:

00 AR\_ARCORPMS\_coverltr\_2011.pdf

00 AR\_ARCORPMS\_Filing\_2011.pdf

AR\_ARCORPMS\_response letter\_2011 ann filing.pdf