

SERFF Tracking Number: UTAC-126991664 State: Arkansas  
Filing Company: Central Reserve Life Insurance Company State Tracking Number: 47785  
Company Tracking Number: CRL 2011 AR  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: CRL 2011 STANDARD PLANS  
Project Name/Number: /

## Filing at a Glance

Company: Central Reserve Life Insurance Company

Product Name: CRL 2011 STANDARD PLANS SERFF Tr Num: UTAC-126991664 State: Arkansas

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 47785

Standard Plans Closed

Sub-TOI: MS051.001 Plan A

Co Tr Num: CRL 2011 AR

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Author: Naz Melyas

Disposition Date: 02/14/2011

Date Submitted: 01/25/2011

Disposition Status: Approved-

Closed

Implementation Date Requested: 03/01/2011

Implementation Date:

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: 9%

Filing Status Changed: 02/14/2011

State Status Changed: 02/15/2011

Deemer Date:

Created By: Naz Melyas

Submitted By: Naz Melyas

Corresponding Filing Tracking Number:

Filing Description:

Dear Ms. Bennett:

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 on the policy anniversary date subsequent to 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.

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

Naz Melyas  
 Actuarial

## Company and Contact

### Filing Contact Information

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

### Filing Company Information

Central Reserve Life Insurance Company CoCode: 61727 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: 34-0970995  
 (800) 880-8824 ext. [Phone]

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central Reserve Life Insurance Company	\$50.00	01/25/2011	44069383

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	02/14/2011	02/14/2011
Disapproved	Stephanie Fowler	02/03/2011	02/03/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Current and Proposed Rates	Naz Melyas	02/09/2011	02/09/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Annual Rate Certification	Note To Reviewer	Naz Melyas	02/04/2011	02/04/2011

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## Disposition

Disposition Date: 02/14/2011

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was approved.

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):
Central Reserve Life Insurance Company	9.000%	9.000%	\$11,891	34	\$132,123	9.000%	0.000%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	%	<b>Maximum:</b>	%	<b>Weighted Average:</b>		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Rate (revised)</b>	Current and Proposed Rates	Approved	Yes
<b>Rate</b>	Current and Proposed 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.

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):
Central Reserve Life Insurance Company	9.000%	9.000%	\$11,891	34	\$132,123	9.000%	0.000%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	%	<b>Maximum:</b>	%	<b>Weighted Average:</b>		%

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<b>Rate (revised)</b>	Current and Proposed Rates	Approved	Yes
<b>Rate</b>	Current and Proposed Rates	Disapproved	No

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**Amendment Letter**

Submitted Date: 02/09/2011

**Comments:**

Thank you for your review of this filing. The company would like to withdraw the original request of 9% and instead request 0% (no increase). Revised rates have been attached. Please let me know if you have any questions. Thanks you!

Naz Melyas  
512-531-1595

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Current and Proposed Rates Exhibit 4 - Current and Proposed Rates 0%.pdf	3IA, 3IC, 3ID, 3IE, 3IK, 3IF, and 3IG.	New		Exhibit 4 - Current and Proposed Rates 0%.pdf
Exhibit 4 - Current and Proposed Rates 0%.pdf				

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**Note To Reviewer**

**Created By:**

Naz Melyas on 02/04/2011 09:27 AM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

02/14/2011 09:57 AM

**Subject:**

Annual Rate Certification

**Comments:**

Thank you for your review of this filing. We would like to withdraw the 9% rate increase and instead request 0% for annual rate certification purposes. Can this filing be re-opened in order to do so?

Thanks

Naz Melyas

512-531-1595

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## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 9.000%  
**Effective Date of Last Rate Revision:** 01/16/2010  
**Filing Method of Last Filing:** SERFF

## Company Rate Information

Company Name:	Company Rate Change:	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):
Central Reserve Life Insurance Company	N/A	9.000%	9.000%	\$11,891	34	\$132,123	9.000%	0.000%

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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 02/14/2011 Rates	Current and Proposed	3IA, 3IC, 3ID, 3IE, 3IK, 3IF, and 3IG.	New		Exhibit 4 - Current and Proposed Rates 0%.pdf

Central Reserve Life Insurance Company

**Rate Chart**

Form 3IA

Medicare Supplement Plan A

Issue Age Annual Rates

Arkansas Rates Effective 1/16/2010

Attained Age	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
65+	3,716.19	4,087.16	3,716.19	4,087.16

Area Factors:    1    1.000    720-723  
                          2    0.900    716-719, 724-729

Modal Factors:            0.5200    Semi-Annual  
                                   0.2650    Quarter  
                                   0.0850    Month

Central Reserve Life Insurance Company

**Rate Chart**

Form 3IC

Medicare Supplement Plan C

Issue Age Annual Rates

Arkansas Rates Effective 1/16/2010

Attained Age	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
65+	4,578.76	5,036.64	4,578.76	5,036.64

Area Factors:    1    1.000    720-723  
                       2    0.900    716-719, 724-729

Modal Factors:        0.5200    Semi-Annual  
                               0.2650    Quarter  
                               0.0850    Month

Central Reserve Life Insurance Company

**Rate Chart**

Form 3ID

Medicare Supplement Plan D

Issue Age Annual Rates

Arkansas Rates Effective 1/16/2010

Attained Age	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
65+	3,782.34	4,161.10	3,782.34	4,161.10

Area Factors:    1    1.000    720-723  
                          2    0.900    716-719, 724-729

Modal Factors:            0.5200    Semi-Annual  
                                   0.2650    Quarter  
                                   0.0850    Month

Central Reserve Life Insurance Company

**Rate Chart**

Form 3IE

Medicare Supplement Plan E

Issue Age Annual Rates

Arkansas Rates Effective 1/16/2010

Attained Age	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
65+	2,847.13	3,131.20	2,847.13	3,131.20

Area Factors:    1    1.000    720-723  
                          2    0.900    716-719, 724-729

Modal Factors:            0.5200    Semi-Annual  
                                   0.2650    Quarter  
                                   0.0850    Month

Central Reserve Life Insurance Company

**Rate Chart**

Form 3IK

Medicare Supplement Plan F High Deductible

Issue Age Annual Rates

Arkansas Rates Effective 1/16/2010

Attained Age	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
65+	998.00	1,097.00	998.00	1,097.00

Area Factors:    1    1.000    720-723  
                      2    0.900    716-719, 724-729

Modal Factors:            0.5200    Semi-Annual  
                                  0.2650    Quarter  
                                  0.0850    Month

Central Reserve Life Insurance Company

**Rate Chart**

Form 3IF

Medicare Supplement Plan F

Issue Age Annual Rates

Arkansas Rates Effective 1/16/2010

Attained Age	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
65+	4,214.88	4,637.35	4,214.88	4,637.35

Area Factors:    1    1.000    720-723  
                       2    0.900    716-719, 724-729

Modal Factors:        0.5200    Semi-Annual  
                               0.2650    Quarter  
                               0.0850    Month

Central Reserve Life Insurance Company

**Rate Chart**

Form 3IG

Medicare Supplement Plan G

Issue Age Annual Rates

Arkansas Rates Effective 1/16/2010

Attained Age	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
65+	3,795.31	4,175.36	3,795.31	4,175.36

Area Factors:    1    1.000    720-723  
                          2    0.900    716-719, 724-729

Modal Factors:            0.5200    Semi-Annual  
                                   0.2650    Quarter  
                                   0.0850    Month