

SERFF Tracking Number: BNLB-127054920 State: Arkansas
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 48111
Company Tracking Number:
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: CPL-GR-A80
Project Name/Number: /

Filing at a Glance

Company: Colonial Penn Life Insurance Company

Product Name: CPL-GR-A80

SERFF Tr Num: BNLB-127054920 State: Arkansas

TOI: MS08I Individual Medicare Supplement -
Standard Plans 2010

SERFF Status: Closed-Approved State Tr Num: 48111

Sub-TOI: MS08I.001 Plan A 2010

Co Tr Num:

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Author: Diana Willis

Disposition Date: 03/02/2011

Date Submitted: 02/25/2011

Disposition Status: Approved

Implementation Date Requested:

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:

Filing Status Changed: 03/02/2011

State Status Changed: 03/02/2011

Deemer Date:

Created By: Diana Willis

Submitted By: Diana Willis

Corresponding Filing Tracking Number:

Filing Description:

COMPANY: COLONIAL PENN LIFE INSURANCE COMPANY

FEIN # 23-1628836 NAIC # 233-62065

MEDICARE SUPPLEMENT RATE FILING 2011 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80

Plans A, B, F, high deductible F, G, K, L, M and N

We are submitting the revised rates to be used beginning in 2011 for the forms captioned above. Policy forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N were approved in your state on September 18, 2009.

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The forms are guaranteed renewable, Standardized Medicare Supplement plans which are medically underwritten outside of the open enrollment period, as provided for in the NAIC compliance manual. The various degrees of benefits provided by each plan are shown in the enclosed materials.

Even though benefits payable increased January 1, 2011 and the inflation in medical care costs is expected to continue, we are not changing the rates. The same rates as currently approved will continue to be used in 2011. The enclosed rates are intended to be effective through year-end. With these rates the required anticipated loss ratio standard of your state for this form will be met.

Because of the lead time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond via SERFF, e-mail to d.willis@banklife.com or fax (312) 396-5907.

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst d.willis@banklife.com
 600 West Chicago Avenue 312-396-7658 [Phone]
 Chicago, IL 60610 312-396-5907 [FAX]

Filing Company Information

Colonial Penn Life Insurance Company CoCode: 62065 State of Domicile: Pennsylvania
 Adm. Address: 600 West Chicago Ave Group Code: 233 Company Type:
 Chicago, IL 60654-2800 Group Name: State ID Number:
 (312) 396-6000 ext. [Phone] FEIN Number: 23-1628836

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per rate filing x 1 rate filing = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Penn Life Insurance Company	\$50.00	02/25/2011	45066533

SERFF Tracking Number: BNLB-127054920 State: Arkansas
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 48111
Company Tracking Number:
TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
Standard Plans 2010
Product Name: CPL-GR-A80
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	03/02/2011	03/02/2011

SERFF Tracking Number: BNLB-127054920 State: Arkansas
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 Company Tracking Number:
 TOI: MS081 Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS081.001 Plan A 2010
 Product Name: CPL-GR-A80
 Project Name/Number: /

Disposition

Disposition Date: 03/02/2011

Implementation Date:

Status: Approved

Comment: We have approved this rate filing. There was no increase 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):
Colonial Penn Life Insurance Company	0.000%	0.000%	\$0	185	\$48,203	0.000%	0.000%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

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 Standard Plans 2010
 Product Name: CPL-GR-A80
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	CPL-GR-A80A Standardized Rate Sheet	Approved-Closed	Yes
Rate	CPL-GR-A80B Standardized Rate Sheet	Approved-Closed	Yes
Rate	CPL-GR-A80F Standardized Rate Sheet	Approved-Closed	Yes
Rate	CPL-GR-A80FH Standardized Rate Sheet	Approved-Closed	Yes
Rate	CPL-GR-A80G Standardized Rate Sheet	Approved-Closed	Yes
Rate	CPL-GR-A80K Standardized Rate Sheet	Approved-Closed	Yes
Rate	CPL-GR-A80L Standardized Rate Sheet	Approved-Closed	Yes
Rate	CPL-GR-A80M Standardized Rate Sheet	Approved-Closed	Yes
Rate	CPL-GR-A80N Standardized Rate Sheet	Approved-Closed	Yes

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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:
 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):
Colonial Penn Life Insurance Company	N/A	0.000%	0.000%	\$0	185	\$48,203	0.000%	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-Closed 03/02/2011	CPL-GR-A80A Standardized Rate Sheet	CPL-GR-A80A	Revised	Previous State Filing Number: Percent Rate Change Request:	43217	Rate Sheet - Plan A.pdf
Approved-Closed 03/02/2011	CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: Percent Rate Change Request:	43217	Rate Sheet - Plan B.pdf
Approved-Closed 03/02/2011	CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: Percent Rate Change Request:	43217	Rate Sheet - Plan F.pdf
Approved-Closed 03/02/2011	CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: Percent Rate Change Request:	43217	Rate Sheet - Plan FH.pdf
Approved-Closed 03/02/2011	CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: Percent Rate Change Request:	43217	Rate Sheet - Plan G.pdf
Approved-	CPL-GR-A80K	CPL-GR-A80K	Revised	Previous State Filing Number:	43217	Rate Sheet - Plan K.pdf

SERFF Tracking Number: BNLB-127054920 State: Arkansas
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 Company Tracking Number:
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: CPL-GR-A80
 Project Name/Number: /

Closed Standardized Rate Percent Rate Change
 03/02/2011 Sheet Request:

Approved- CPL-GR-A80L CPL-GR-A80L Revised Previous State Filing 43217 Rate Sheet - Plan
 Closed Standardized Rate Number: L.pdf
 03/02/2011 Sheet Percent Rate Change
 Request:

Approved- CPL-GR-A80M CPL-GR-A80M Revised Previous State Filing 43217 Rate Sheet - Plan
 Closed Standardized Rate Number: M.pdf
 03/02/2011 Sheet Percent Rate Change
 Request:

Approved- CPL-GR-A80N CPL-GR-A80N Revised Previous State Filing 43217 Rate Sheet - Plan
 Closed Standardized Rate Number: N.pdf
 03/02/2011 Sheet Percent Rate Change
 Request:

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan A
Form CPL-GR-A80A

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$1,517.44

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan B
Form CPL-GR-A80B

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$1,873.40

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan F
Form CPL-GR-A80F

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$2,094.96

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement High Deductible Plan F
Form CPL-GR-A80FH

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$502.80

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan G
Form CPL-GR-A80G

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$1,926.20

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan K
Form CPL-GR-A80K

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$708.76

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan L
Form CPL-GR-A80L

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$1,240.46

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan M
Form CPL-GR-A80M

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$1,667.55

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan N
Form CPL-GR-A80N

<u>Age At Issue</u>	<u>Annual Premium Rates* Male or Female</u>
Ages 65 & Over	\$1,215.15

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill