

SERFF Tracking Number: CEUL-127081118 State: Arkansas
 Filing Company: Family Life Insurance Company State Tracking Number: 48337
 Company Tracking Number: 2010_MED SUPP REF CAL_AR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: 2010 MEDICARE SUPPLEMENT REFUND CALCULATION LETTER
 Project Name/Number: 2010 MED SUPP REF CAL LTR/

Filing at a Glance

Company: Family Life Insurance Company

Product Name: 2010 MEDICARE
 SUPPLEMENT REFUND CALCULATION
 LETTER

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement -
 Other

Filing Type: Rate

SERFF Tr Num: CEUL-127081118 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 48337
 For Informational Purposes

Co Tr Num: 2010_MED SUPP REF State Status: Filed-Closed
 CAL_AR

Authors: Shaun Dillon, Allie Zhou
 Date Submitted: 03/24/2011

Reviewer(s): Stephanie Fowler
 Disposition Date: 04/01/2011
 Disposition Status: Accepted For
 Informational Purposes
 Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: 2010 MED SUPP REF CAL LTR

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Shaun Dillon

Filing Description:

This letter is in regards to the Annual Refund Calculation Form required by the state for Medicare Supplement policies. Family Life Insurance Company commenced issuing business in this line in 2010. We are hereby submitting the MEDICARE SUPPLEMENT REFUND CALCULATION FORM for the year 2010 for Standardized Medicare Supplement coverage.

Based on the policy experience and comparison with industry benchmark, there are no refunds needed this time. Please see detail calculation attached with this letter, completed by Jacqueline B. Lee, FSA, MAAA, our consulting

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actuary with Lewis & Ellis, Inc.

Company and Contact

Filing Contact Information

Shaun Dillon, Financial Analyst SDillon@manhattanlife.com
 Wortham Tower 713-821-6532 [Phone]
 2727 Allen Parkway, Suite 500 713-529-9425 [FAX]
 Houston, TX 77019

Filing Company Information

Family Life Insurance Company CoCode: 63053 State of Domicile: Texas
 10700 Northwest Freeway Group Code: 1117 Company Type:
 Houston, TX 77092 Group Name: Manhattan Insurance State ID Number:
 Group
 (800) 877-7705 ext. [Phone] FEIN Number: 91-0550883

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Family Life Insurance Company	\$50.00	03/24/2011	45945781

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	04/01/2011	04/01/2011

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Disposition

Disposition Date: 04/01/2011

Implementation Date:

Status: Accepted For Informational Purposes

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):
Family Life Insurance Company	%	%	\$		\$	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No

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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:

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):
Family Life Insurance Company	N/A	%	%				%	%