

SERFF Tracking Number: PHYS-127321370 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 49297
Company Tracking Number: PMA3323-0711
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Med Sup
Project Name/Number: PMA3323-0711/PMA3323-0711

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-127321370 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed-Closed

State Tr Num: 49297

Sub-TOI: MS09.000 Medicare Supplement Other 2010

Co Tr Num: PMA3323-0711

State Status: Filed-Closed

Filing Type: Advertisement

Authors: Sonya Dickey, Sara Magee-Garcia

Reviewer(s): Stephanie Fowler

Disposition Date: 08/12/2011

Date Submitted: 07/14/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PMA3323-0711

Project Number: PMA3323-0711

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/12/2011

State Status Changed: 08/12/2011

Created By: Sonya Dickey

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sonya Dickey

Filing Description:

RE: Medicare Supplement Insurance Advertisement

Invitation to Inquire: PMA3323-0711

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to solicit the following Medicare Supplement policies:

Policies Medicare Plans Approval Dates

P020AR A 8-12-09

P025AR F 8-12-09

P026AR G 8-12-09

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 P027AR High Ded F 8-12-09
 P029AR N 5-11-11
 High Deductible Premium Discount Rider B345 8-12-09

This form is designed to give consumers a historical view of how our rates have increase overtime

This form is identical to PMA3323 which was previously approved on 3-17-10 under Serff Tracking Number PHYS-126510536 except the percentages have been updated.

If you have any questions concerning the material, please contact me at 1-800-228-9100, option 1, option 6, extension 1663. You may also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance in getting the material approved for use is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey, sonya.dickey@physiciansmutual.com
 2600 Dodge Street 402-633-1663 [Phone]
 Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska
 2600 Dodge Street Group Code: 367 Company Type:
 Omaha, NE 68131 Group Name: State ID Number:
 (402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$50.00	07/14/2011	49790560

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/12/2011	08/12/2011

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Disposition

Disposition Date: 08/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	PMA3323-0711	Filed-Closed	Yes

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Form Schedule

Lead Form Number: PMA3323-0711

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/12/2011	PMA3323-0711	Advertising	PMA3323-0711	Initial			PMA3323-0711.pdf



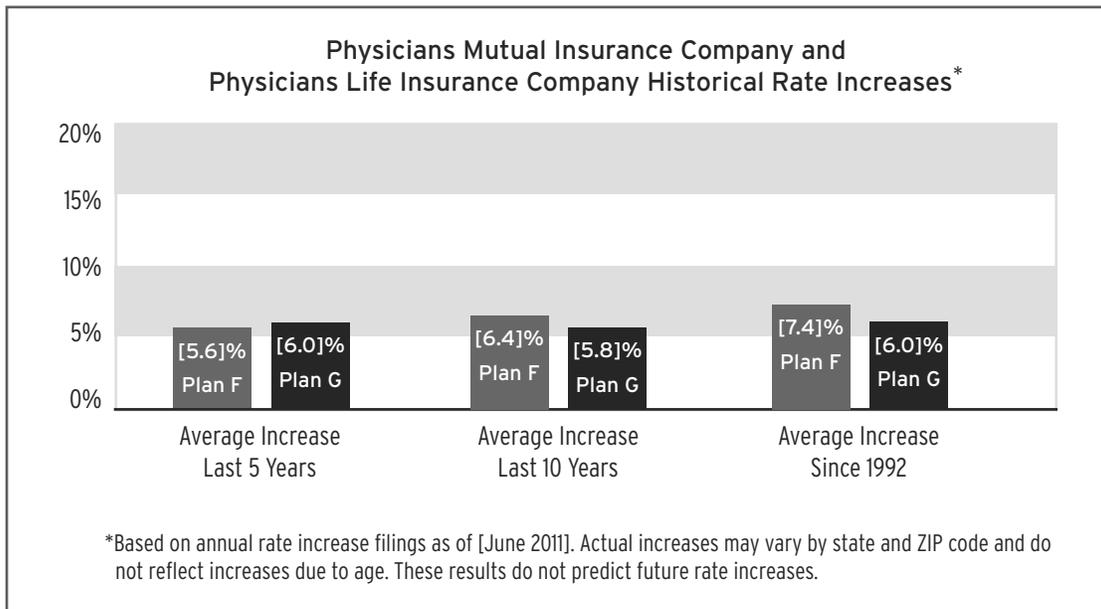
Reliability and Dependability from A Family You Can Count On

When you buy a Medicare Supplement insurance policy from Physicians Mutual Insurance Company, you join a family that is listened to and treated with respect. *We care about you and expect you'll be one of our valued customers for life.* So, we create and manage our products accordingly.

You may see lower rates at other companies, but are you getting *the whole story*? It's very important to know. If you see an insurance policy that has very low first year premium rates compared to others, ask about the cost of lifetime ownership. A low rate today does not necessarily mean a low rate tomorrow! *Ask* how the insurance policies are managed, learn how often rates increase and by how much.

Over time, our average yearly rate increase has been just [7.4]% for Plan F and just [6.0]% for Plan G. We're proud of that.

This easy-to-understand chart details our national rate increase history.



You Can Count On Us

We pride ourselves on being a family you can count on. You deserve simple answers from a straightforward company. And we do just that. We work hard for hardworking people every day. That's what Insurance for all of us[®] is all about.

Physicians Mutual Insurance Company[®]
Physicians Life Insurance Company[®]
members of the Physicians Mutual family



**Physicians
Mutual[®]**

Insurance for all of us.[®]

Neither Physicians Mutual Insurance Company, Physicians Life Insurance Company, nor its agents are connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Policy/Rider availability may vary by state. Insurance Policy/Rider Kinds: P020, P025, P026, P027, P029, B345 (OK: P0200K, P0250K, P0260K, P0270K, P0290K). For complete details including costs and limitations, please contact your agent/producer. This is a solicitation of insurance. Upon reply, an agent/producer will contact you.

PMA3323-0711