

SERFF Tracking Number: STLH-127386570 State: Arkansas  
 Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number: 49655  
 Company Tracking Number: 2012 AR ER STD A  
 TOI: MS05I Individual Medicare Supplement - Standard Plans Sub-TOI: MS05I.001 Plan A  
 Product Name: Standardized Medicare Supplement  
 Project Name/Number: 2012 AK ER STD A/

## Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: Standardized Medicare Supplement SERFF Tr Num: STLH-127386570 State: Arkansas

TOI: MS05I Individual Medicare Supplement - Standard Plans SERFF Status: Closed-Approved-Closed State Tr Num: 49655

Sub-TOI: MS05I.001 Plan A

Filing Type: Rate

Co Tr Num: 2012 AR ER STD A State Status: Approved-Closed

Reviewers: Stephanie Fowler

Disposition Date: 09/19/2011  
 Authors: Barb Baxter, Debbie Bryant, Tony Phipps, Emily Byrnes, Jason Elleman

Date Submitted: 08/26/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 06/01/2012

Implementation Date:

State Filing Description:

## General Information

Project Name: 2012 AK ER STD A

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: Resubmission

Individual Market Type:

Filing Status Changed: 09/19/2011

State Status Changed: 09/19/2011

Created By: Debbie Bryant

Corresponding Filing Tracking Number:

Filing Description:

We previously filed for a rate increase of 3.7% on the above referenced Standardized Medicare Supplement policy forms on 6/21/2011. This filing was disapproved on 8/03/2011. While we disagree with the rationale for the disapproval, we agree to file for no rate change this year.

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, Illinois, I submit the

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Previous Filing Number: STLH-127283094

Overall Rate Impact:

Deemer Date:

Submitted By: Debbie Bryant

SERFF Tracking Number: STLH-127386570 State: Arkansas  
Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number: 49655  
Company Tracking Number: 2012 AR ER STD A  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Standardized Medicare Supplement  
Project Name/Number: 2012 AK ER STD A/

following annual rate filing and rate revision for the above referenced Standardized Medicare Supplement policy forms.

We are filing rate tables for Policy Forms 97037 series, 97038 series, and 97039 series. This filing represents no change at this time. These rates will apply to new issues and renewals. This filing complies with all applicable minimum loss ratio standards

The following are included with this filing:

- an actuarial memorandum including an actuarial certification
- current rate tables
- experience exhibits
- 10-year projections
- EFT has been submitted in the amount of \$150.00 to pay filing fees

Sincerely,

Jason Elleman,

Life/Health Actuarial Analyst

Phone: 309-766-1779

Fax: 309-766-1827

Email: Jason.elleman.ufhp @StateFarm.com

## Company and Contact

### Filing Contact Information

Jason Elleman, Actuarial Analyst Trainee  
One State Farm Plaza  
Bloomington, IL 61704

Jason.Elleman.UFHP@statefarm.com  
309-766-1779 [Phone]  
309-766-1827 [FAX]

### Filing Company Information

State Farm Mutual Automobile Insurance Company  
One State Farm Plaza  
Life/Health Actuarial, B-1  
Bloomington, IL 61710  
(309) 766-5188 ext. [Phone]

CoCode: 25178 State of Domicile: Illinois  
Group Code: Company Type:  
Group Name: State ID Number:  
FEIN Number: 37-0533100

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## Filing Fees

SERFF Tracking Number: STLH-127386570 State: Arkansas  
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number: 49655  
Company  
Company Tracking Number: 2012 AR ER STD A  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Standardized Medicare Supplement  
Project Name/Number: 2012 AK ER STD A/

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance Company	\$150.00	08/26/2011	51017029

SERFF Tracking Number: *STLH-127386570* State: *Arkansas*  
Filing Company: *State Farm Mutual Automobile Insurance* State Tracking Number: *49655*  
Company *Company*  
Company Tracking Number: *2012 AR ER STD A*  
TOI: *MS051 Individual Medicare Supplement -* Sub-TOI: *MS051.001 Plan A*  
*Standard Plans*  
Product Name: *Standardized Medicare Supplement*  
Project Name/Number: *2012 AK ER STD A/*

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved- Closed	Stephanie Fowler	09/19/2011	09/19/2011

SERFF Tracking Number: *STLH-127386570* State: *Arkansas*  
 Filing Company: *State Farm Mutual Automobile Insurance Company* State Tracking Number: *49655*  
 Company Tracking Number: *2012 AR ER STD A*  
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*  
 Product Name: *Standardized Medicare Supplement*  
 Project Name/Number: *2012 AK ER STD A/*

## Disposition

Disposition Date: 09/19/2011

Implementation Date:

Status: Approved-Closed

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

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
State Farm Mutual Automobile Insurance Company	0.000%	0.000%	\$0	1,026	\$2,263,398	0.000%	0.000%



SERFF Tracking Number: *STLH-127386570* State: *Arkansas*  
 Filing Company: *State Farm Mutual Automobile Insurance Company* State Tracking Number: *49655*  
 Company Tracking Number: *2012 AR ER STD A*  
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*  
 Product Name: *Standardized Medicare Supplement*  
 Project Name/Number: *2012 AK ER STD A/*

**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 4.200%  
**Effective Date of Last Rate Revision:** 01/01/2011  
**Filing Method of Last Filing:** SERFF

**Company Rate Information**

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):
State Farm Mutual Automobile Insurance Company	0.000%	0.000%	\$0	1,026	\$2,263,398	0.000%	0.000%

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 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*  
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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 09/19/2011	Standardized Medicare Supplement	97037, 97038, 97039	Revised	Previous State Filing Number: Percent Rate Change Request:	2012 AR ER STD Current Rates V2.pdf

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series and 97039 Series  
Annual Premiums  
Individual Male or Female

**Current Rates (01/01/11 Effective Date)**

	Plan A Form 97037 series <i>ER_C1494</i>	Plan C Form 97038 series <i>ER_C2254</i>	Plan F Form 97039 ser <i>ER_C2277</i>
All Ages	1,494.00	2,254.00	2,277.00

Semiannual Mode: 51% Annual  
Quarterly Mode: 26% Annual

Arkansas

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 HAR, 97038 HAR, and 97039 HAR  
Annual Premiums  
Individual Male or Female

**Current Rates (06/01/10 Effective Date)**

Policies Issued on or after 6/1/2010

	Plan A Form 97037 HAR <i>ER_C1494</i>	Plan C Form 97038 HAR <i>ER_C2254</i>	Plan F Form 97039 HAR <i>ER_C2277</i>
All Ages	1,494.00	2,254.00	2,277.00

Semiannual Mode: 51% Annual  
Quarterly Mode: 26% Annual

Arkansas

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Health - Actuarial Justification	Approved-Closed	09/19/2011
<b>Comments:</b>		
<b>Attachment:</b> 2012 AR ER Std Actuarial Memorandum v2.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	09/19/2011
<b>Comments:</b>		
<b>Attachment:</b> 2012 AR ER Std Cover Letter v2.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Experience Exhibits	Approved-Closed	09/19/2011
<b>Comments:</b>		
<b>Attachments:</b> 2012 AR (ER) Std State Experience.pdf 2012 AR (ER) Std CW Experience.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Projections	Approved-Closed	09/19/2011
<b>Comments:</b>		
<b>Attachments:</b> 2012 Med Sup Projections 97037 v2.pdf 2012 Med Sup Projections 97038 v2.pdf 2012 Med Sup Projections 97039 v2.pdf		

**State Farm Mutual Automobile  
Insurance Company**

Home Office, Bloomington, Illinois 61710



June 21, 2011

Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201

Re: State Farm Mutual Automobile Insurance Company, NAIC# 176-25178  
Annual Rate Filing and Rate Revision for Standardized Medicare Supplement Policy Forms  
97037 Series, 97038 Series, and 97039 Series

Dear Sir or Madam:

We previously filed for a rate increase of 3.7% on the above referenced Standardized Medicare Supplement policy forms on 6/21/2011. This filing was disapproved on 8/03/2011. While we disagree with the rationale for the disapproval, we agree to file for no rate change this year.

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The following are included with this filing:

- an actuarial memorandum including an actuarial certification
- current rate tables
- experience exhibits
- 10-year projections
- EFT has been submitted in the amount of \$150.00 to pay filing fees

Sincerely,

A handwritten signature in cursive script that reads "Jason Elleman".

Jason Elleman,  
Life/Health Actuarial Analyst  
Phone: 309-766-1779  
Fax: 309-766-1827  
Email: Jason.elleman.ufhp @StateFarm.com