

SERFF Tracking Number: PHYS-127932003 State: Arkansas
 Filing Company: Physicians Mutual Insurance Company State Tracking Number: 50587
 Company Tracking Number: PMA3273AR-1211
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
 Standard Plans 2010
 Product Name: Med Sup/LTC
 Project Name/Number: PMA3273AR-1211/PMA3273AR-1211

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup/LTC SERFF Tr Num: PHYS-127932003 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 50587
 Standard Plans 2010 Closed
 Sub-TOI: MS08I.012 Multi-Plan 2010 Co Tr Num: PMA3273AR-1211 State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Disposition Date: 01/20/2012
 Authors: Sonya Dickey, Sara Magee-Garcia
 Date Submitted: 12/29/2011 Disposition Status: Filed-Closed
 Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: PMA3273AR-1211 Status of Filing in Domicile: Pending
 Project Number: PMA3273AR-1211 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: 01/20/2012
 State Status Changed: 01/20/2012
 Deemer Date: Created By: Sonya Dickey
 Submitted By: Sonya Dickey Corresponding Filing Tracking Number:
 Filing Description:
 RE: Medicare Supplement Insurance & Long Term Care Advertisements
 Invitations to Inquire: PMA3273AR-1211, PMA3269AR-1211, PMA3271AR-1211, PMA3268AR-1211, PMA3274AR-1211
 PMA3199AR-1211, PMA3200AR-1211, PMA1627B-0112
 Invitations to Inquire: PMA3694, PMA3676 for P146AR, P147AR and P148AR only
 Invitation to Inquire: PMA3677D for P147AR only
 Institutional Invitations to Inquire: PMA3270AR-1211, PMA3272AR-1211
 Invitation to Inquire: PMA3280AR-1211

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Pursuant to State requirements, the above referenced material is intended for use in your State. This material will be used by licensed agents in your state to solicit the following Medicare Supplement policies:

Policies/Rider Medicare Supplement Plans Approval Dates

P020AR A 8-12-09

P025AR F 8-12-09

P026AR G 8-12-09

P027AR High Ded F 8-12-09

High Deductible Premium Discount Rider B345 8-12-09

P020AR N 5-11-11

This material could also create an interest in one of the following Long Term Care policies:

Policies Approval Dates

P145AR 8-11-04

P146AR 8-11-04

P147AR 8-11-04

P148AR 8-11-04

If you have any questions concerning 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 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

SERFF Tracking Number: *PHYS-127932003* State: *Arkansas*
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Fee Required? *Yes*
Fee Amount: *\$700.00*
Retaliatory? *No*
Fee Explanation: *\$50 per form 14 forms*
Per Company: *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$700.00	12/29/2011	54902794

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/20/2012	01/20/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/20/2012	01/20/2012	Sonya Dickey	01/20/2012	01/20/2012

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3273AR-1211	Filed-Closed	Yes
Form	PMA3269AR-1211	Filed-Closed	Yes
Form	PMA3271AR-1211	Filed-Closed	Yes
Form	PMA3268AR-1211	Filed-Closed	Yes
Form	PMA3274AR-1211	Filed-Closed	Yes
Form	PMA3199AR-1211	Filed-Closed	Yes
Form	PMA3200AR-1211	Filed-Closed	Yes
Form	PMA1627B-0112	Filed-Closed	Yes
Form	PMA3694	Withdrawn	No
Form	PMA3676	Withdrawn	No
Form	PMA3677D	Withdrawn	No
Form	PMA3270AR-1211	Filed-Closed	Yes
Form	PMA3272AR-1211	Filed-Closed	Yes
Form	PMA3280AR-1211	Filed-Closed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/20/2012
Submitted Date 01/20/2012
Respond By Date 02/20/2012

Dear Sonya Dickey,

Per our conversation, please remove the long term pieces from this filing and file them seperately. Make sure to add a note under the payment tab that references the filing fees paid under this filing.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/20/2012
Submitted Date 01/20/2012

Dear Stephanie Fowler,

Comments:

Thanks for discussing this filing with me this morning.

Response 1

Comments: I have resubmitted the three ads pertaining only to long term care insurance separately under Serff Tracking Number PHYS-128009578. I bypassed the filing fee with a note the fee was already paid under Co Tr. Num 50587.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks so much.

Sincerely,

Sara Magee-Garcia, Sonya Dickey

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Form Schedule

Lead Form Number: PMA3273AR-1211

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/20/2012	PMA3273A R-1211	Advertising	PMA3273AR-1211	Initial			PMA3273AR-1211.pdf
Filed-Closed 01/20/2012	PMA3269A R-1211	Advertising	PMA3269AR-1211	Initial			PMA3269AR-1211.pdf
Filed-Closed 01/20/2012	PMA3271A R-1211	Advertising	PMA3271AR-1211	Initial			PMA3271AR-1211.pdf
Filed-Closed 01/20/2012	PMA3268A R-1211	Advertising	PMA3268AR-1211	Initial			PMA3268AR-1211.pdf
Filed-Closed 01/20/2012	PMA3274A R-1211	Advertising	PMA3274AR-1211	Initial			PMA3274AR-1211.pdf
Filed-Closed 01/20/2012	PMA3199A R-1211	Advertising	PMA3199AR-1211	Initial			PMA3199AR-1211.pdf
Filed-Closed 01/20/2012	PMA3200A R-1211	Advertising	PMA3200AR-1211	Initial			PMA3200AR-1211.pdf
Filed-Closed 01/20/2012	PMA1627B -0112	Advertising	PMA1627B-0112	Initial			PMA1627B-0112.pdf
Withdrawn 01/20/2012	PMA3694	Advertising	PMA3694	Initial			PMA3694.pdf
Withdrawn 01/20/2012	PMA3676	Advertising	PMA3676	Initial			PMA3676.pdf
Withdrawn 01/20/2012	PMA3677D	Advertising	PMA3677D	Initial			PMA3677D.pdf

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Filed- PMA3270A Advertising PMA3270AR-1211 Initial PMA3270AR-1211.pdf
Closed R-1211
01/20/2012

Filed- PMA3272A Advertising PMA3272AR-1211 Initial PMA3272AR-1211.pdf
Closed R-1211
01/20/2012

Filed- PMA3280A Advertising PMA3280AR-1211 Initial PMA3280AR-1211.pdf
Closed R-1211
01/20/2012

[Medicare Supplement
Insurance Policy]
[Long-Term Care Insurance]
[Dental Insurance]
[Cancer Insurance]
(Underwritten by Physicians Mutual Insurance Company)



Physicians
Mutual[®]

Insurance for all of us.™

[Life Insurance]
[Annuities]
(Underwritten by Physicians Life Insurance Company)

We are not connected with, nor endorsed by,
the U.S. Government or the Federal Medicare

Program. A producer will provide complete details about these
valuable products including costs and limitations. P020/P025/P026/P027/
P029/B345/P145/P146/P147/P148/C250A/P176 offered by Physicians Mutual
Insurance Company. L708/L712/L726/ L730/L731/L732/L762/AP100/AP110/AP111/
AP112/AP114/AP116 offered by Physicians Life Insurance Company.

[PRODUCER
PHOTO]

[PRODUCER NAME], Insurance Producer
[XXX-XXX-XXXX]
[Producer License Number#]

PMA3273AR-1211

You Never Know What The Future May Hold

I can help you plan for tomorrow – TODAY!

[Medicare Supplement
Insurance Policy]
[Long-Term Care Insurance]
[Dental Insurance]
[Cancer Insurance]

(Underwritten by Physicians Mutual Insurance Company)

[Life Insurance]
[Annuities]

(Underwritten by Physicians Life Insurance Company)

We are not connected with, nor
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Federal Medicare Program.

A producer will provide complete details about these valuable
products including costs and limitations. P020/P025/P026/P027/
P029/B345/P145/P146/P147/P148/C250A/P176 offered by Physicians
Mutual Insurance Company, L708/L712/L726/L730/L731/L732/L762/
AP100/AP110/AP111/AP112/AP114/AP116 offered by Physicians Life
Insurance Company.
PMA3269AR-1211

[PRODUCER
PHOTO]

[PRODUCER NAME]
Insurance Producer
[XXX-XXX-XXXX]
[Producer License #]



Physicians
Mutual[®]

Insurance for all of us.™

Don't Take a Gamble - PLAN TODAY!

**[Medicare Supplement
Insurance Policy]
[Long-Term Care Insurance]
[Dental Insurance]
[Cancer Insurance]**

(Underwritten by Physicians Mutual Insurance Company)

**[Life Insurance]
[Annuities]**

(Underwritten by Physicians Life Insurance Company)

We are not connected with, nor endorsed
by, the U.S. Government or the Federal

Medicare Program. A producer will provide complete
details about these valuable products including costs and limitations.
P020/P025/P026/P027/P029/B345/P145/P146/P147/P148/C250A/P176
offered by Physicians Mutual Insurance Company. L708/L712/L726/
L730/L731/L732/L762/API00/API10/API11/API12/API14/API16 offered by
Physicians Life Insurance Company.

PMA3271AR-1211

**[PRODUCER
PHOTO]**

**[PRODUCER NAME]
Insurance Producer
[XXX-XXX-XXXX]
[Producer License #]**



**Physicians
Mutual®**

Insurance for all of us.™

Life is all about choices

Let me help you!

- [Medicare Supplement Insurance Policy]
- [Long-Term Care Insurance]
- [Dental Insurance]
- [Cancer Insurance]
- (Underwritten by Physicians Mutual Insurance Company)
- [Life Insurance]
- [Annuities]
- (Underwritten by Physicians Life Insurance Company)



[PRODUCER NAME]
Insurance Producer
[XXX-XXX-XXXX]
[Producer License #]

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program.

A producer will provide complete details about these valuable products including costs and limitations. PO20/PO25/PO26/PO27/PO29/B345/P145/P146/P147/P148/C250A/P176 offered by Physicians Mutual Insurance Company. L708/L712/L726/L730/L731/L732/L762/AP100/AP110/AP111/AP112/AP114/AP116 offered by Physicians Life Insurance Company.

PMA3268AR-1211



Physicians
Mutual®

Insurance for all of us.™

**[Medicare Supplement
Insurance Policy]
[Long-Term Care Insurance]
[Dental Insurance]
[Cancer Insurance]**

(Underwritten by Physicians Mutual Insurance Company)

**[Life Insurance]
[Annuities]**

(Underwritten by Physicians Life Insurance Company)



**Physicians
Mutual®**

Insurance for all of us.™

**We are not connected with, nor endorsed
by, the U.S. Government or the Federal
Medicare Program.**

A producer will provide complete
details about these valuable products including costs and limitations.
P020/P025/P026/P027/P029/B345/P145/P146/P147/P148/C250A/P176
offered by Physicians Mutual Insurance Company. L708/L712/L726/
L730/L731/L732/L762/AP100/AP110/AP111/AP112/AP114/AP116 offered by
Physicians Life Insurance Company.

**[PRODUCER
PHOTO]**

**[PRODUCER NAME]
Insurance Producer
[XXX-XXX-XXXX]
[Producer License #]**

PMA3274AR-1211

Money-Saving Discounts

With Physicians Mutual – Where Loyalty Counts!



Physicians
Mutual®

Insurance for all of us.®

We value our customers and manage our products with the expectation that you will own them for life. When you buy our Medicare Supplement insurance, you can get a lifetime of savings!

Now you can **save over [50%]** on your Medicare Supplement premiums:

- ✓ **Save up to [30%]** with our Innovative Rider
- ✓ **Save [10%]** for not using tobacco
- ✓ **Save [10%]** when you own a Long-Term Care policy from Physicians Mutual Insurance Company
- ✓ **Save [5%]** when you own an Annuity from Physicians Life Insurance Company, a member of the Physicians Mutual family
- ✓ **Save [\$5]** each month with a household discount
- ✓ **Save [\$5]** each month when you pay by Automatic Bank Withdrawal

Ask your producer for more details!

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. A producer will provide complete details about these valuable options, including costs and limitations.

Policy/Rider Kinds: P020, P025, P026, P027, P029, B345; P145, P146, P147, P148; AP100, AP110, AP111, AP112, AP114, AP116

Save Money Now and In The Future!

Planning just makes good sense. We don't know what tomorrow holds. Just because you're healthy today doesn't mean you will be tomorrow. Preparing now with insurance protection you need for tomorrow is the smart thing to do.

Long-term care insurance helps protect your family — by helping them take care of you better and longer when you need it. Many long-term care costs are not covered by Medicare. But we offer long-term care insurance options to *fit your needs and your budget*.

Annuity products can help you turn your hard-earned savings into a lifetime income — all while protecting the money you've worked so hard to save. You can earn a competitive yield on your funds, defer taxes on your interest and choose how long you want to receive an income — it's all up to you!

Physicians Mutual Makes it Easier

You owe it to yourself — and your pocketbook — to learn about the wide range of products available from the Physicians Mutual family and how they can help you plan for tomorrow.

At Physicians Mutual we're committed to giving you everything you need and nothing you don't. We listen to your needs and understand them before recommending a product. That's what **Insurance for all of us™** is all about.

Money-Saving Discounts

With Physicians Mutual – Where Loyalty Counts!

We value our customers and manage our products with the expectation that you will own them for life. When you buy our Medicare Supplement insurance, you can get a lifetime of savings!

You can **save [over 50%]** on your Medicare Supplement premiums:

- Save up to [30%] with our Innovative Rider
- Save 10% for not using tobacco
- Save 10% when you own a Long-Term Care policy with us
- Save 5% when you own an Annuity from Physicians Life Insurance Company, a member of the Physicians Mutual family
- Save \$5 each month with a household discount
- Save \$5 each month when you pay by Automatic Bank Withdrawal

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. A producer will provide complete details about these valuable options, including costs and limitations. Policy/Rider Kinds: P020, P025, P026, P027, P029, B345; P145, P146, P147, P148; AP100, AP110, AP111, AP112, AP114, AP116

PMA3200AR-1211

For more details, ask your producer!

[Producer Name]
[1-800-999-9999]

Physicians Mutual
Insurance Company[®]



Physicians
Mutual[®]

Insurance for all of us.[®]

[AddressLine1xxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]

[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

?

Dear [Sample A. Sample],

I recently became a producer representing the Physicians Mutual family. I chose the Physicians Mutual family because I believe in the products they offer and take pride in working for a strong, reputable company. Since 1902 they've been helping hardworking people just like you and me.

I'd like to tell you more about us. When you choose us, you'll get a producer who will treat you with **kindness and respect**. We provide **caring service** ... the kind of service you would get from a neighborhood store. We greet you with a smile and know your name – because **you are not a number here**, but a person we care about. We help provide solutions to your insurance concerns.

*I'll work
with you!*

We deliver on our promises each and every day ... in simple terms, we make sure your claims are paid quickly. Basically, we try to make the insurance process a little easier – because **good insurance shouldn't be hard to understand**.

We offer these dependable insurance products:

- Medicare Supplement
- Life
- Annuities
- Long-Term Care
- Dental
- Cancer

I'll call you within the next few weeks to arrange a time to tell you about what we do and how we can help you. In the meantime, if you have any questions, please call me at [XXX-XXX-XXXX].

[Variable
Photo]

Sincerely,

[Producer Name]

[AR Only: Insurance Producer License # XXXXXXXXX]

[Insurance Producer]

[emailaddress@emailaddress.com]

*Why wait?
Call me today!*

P.S. We care about you and we'll provide you with honest and straightforward answers. When you purchase insurance from the Physicians Mutual family, you become part of a community that is listened to and treated with respect. Isn't that the way it should be? That's what **Insurance for all of us™** is all about.

Physicians Mutual Insurance Company offers reliable cancer, medicare supplement, long-term care and dental insurance coverage. P020/P025/P026/P027/P029/B345/P145/P146/P147/P148/C250A/P150/P176. Physicians Life Insurance Company provides important life insurance, as well as annuities. L708/L712/L726/L728/L729/L730/L732/L762/AP100/AP110/AP111/AP112/AP114/AP116/AP117. I understand there is no cost or obligation for this solicitation of insurance and that a producer will contact me. Product availability varies by state.

We are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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There's No Reason To Take Risks You Can't Afford

I can help you make sure you don't.
Please call me for FREE no obligation
information and quotes.

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



Physicians
Mutual®
Insurance for all of us.™

[PRODUCER
PHOTO]

[AGENT NAME]
Insurance Producer
[XXX-XXX-XXXX]
[Producer License #]

PMA3270AR-1211

Are you ready for the changes in life?

Getting married? Buying a new home?
Having a baby? Sending kids to college?
Looking forward to retirement?

**[PRODUCER
PHOTO]**

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



Physicians
Mutual®

Insurance for all of us.™

[Producer Name]
Insurance Producer
[XXX-XXX-XXXX]
[Producer License #]

PMA3272AR-1211

**Please Welcome
[John Doe]
to the neighborhood!**

[Producer
Photo]

Choosing a Physicians Mutual
producer means you'll get simple
answers to your questions!

[999-999-9999]
[Insurance Producer
License # XXXX]

- [• Medicare Supplement]
- [• Long-Term Care Insurance]
- [• Dental Insurance]
- [• Cancer Insurance]

(Underwritten by Physicians Mutual Insurance Company)

- [• Life Insurance]
- [• Annuities]

(Underwritten by Physicians Life Insurance Company)



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Mutual®

Insurance for all of us.™

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PMA3280AR-1211