

**State:** Arkansas **Filing Company:** Liberty National Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2013 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2013 Annual Rate Filing/2013LNLAR

## Filing at a Glance

Company: Liberty National Life Insurance Company  
Product Name: 2013 Individual Standardized Medicare Supplement Rate Filing  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Rate  
Date Submitted: 10/15/2012  
SERFF Tr Num: AMLC-128727286  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 2013LNLAR  
  
Implementation: 01/01/2013  
Date Requested:  
Author(s): Sue Fisher  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 10/16/2012  
Disposition Status: Approved-Closed  
Implementation Date: 01/01/2013

State Filing Description:

**State:** Arkansas **Filing Company:** Liberty National Life Insurance Company  
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## General Information

Project Name: 2013 Annual Rate Filing	Status of Filing in Domicile: Pending
Project Number: 2013LNLAR	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: A filing was submitted to Nebraska our state of Domicile on 10/15/2012 and is pending review
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/16/2012
	State Status Changed: 10/16/2012
Deemer Date:	Created By: Sue Fisher
Submitted By: Sue Fisher	Corresponding Filing Tracking Number:

### Filing Description:

2013 Individual Medicare Supplement Rate Filing  
 Liberty national Life Insurance Company  
 NAIC # 65331

Attached is our 2013 Annual Rate Filing for Individual Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy form as indicated on our Rate Filing Summary Pages and as listed below.

LMSA06, LMSA10 +3.0%  
 LMSB06, LMSB10 +3.0%  
 LMSF06, LMSF10 +3.0%  
 LMSHDF06, LMSHDF10 -10.0%  
 LMSN10 +3.0%  
 LDMSB06, LDMSB10 +9.0%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

The proposed effective Date is January 1, 2013 or as soon thereafter as possible and allowed.

If you have any questions, or need additional information, please let me know

Sincerely  
 Sue Fisher  
 Rate Compliance Analyst

## Company and Contact

### Filing Contact Information

Sue Fisher, Rate Compliance Specialist	sfisher@torchmarkcorp.com
3700 S. Stonebridge Drive	972-569-3241 [Phone]
McKinney, TX 75070	972-569-3679 [FAX]

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**Filing Company Information**

Liberty National Life Insurance Company	CoCode: 65331	State of Domicile: Nebraska
P.O. Box 2612	Group Code: 290	Company Type: Life and Health
Birmingham, AL 35202	Group Name: Liberty National Life	State ID Number:
(205) 325-4307 ext. [Phone]	FEIN Number: 63-0124600	

**Filing Fees**

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

Company	Amount	Date Processed	Transaction #
Liberty National Life Insurance Company	\$50.00	10/15/2012	63881288

State: Arkansas Filing Company: Liberty National Life Insurance Company  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/16/2012	10/16/2012

**State:** Arkansas **Filing Company:** Liberty National Life Insurance Company  
**TOI/Sub-TOI:** MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010  
**Product Name:** 2013 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2013 Annual Rate Filing/2013LNLAR

## Disposition

Disposition Date: 10/16/2012

Implementation Date: 01/01/2013

Status: Approved-Closed

Comment: The requested rate revisions have been approved to be implemented on or after January 1, 2013. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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 req'd):	Minimum % Change (where req'd):
Liberty National Life Insurance Company	-7.770%	-7.770%	\$-1,081	17	\$13,916	9.000%	-10.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	2013 LNL Combined Supporting Documents	Approved-Closed	No
Supporting Document	2013 LNL Plan A Supporting Documents	Approved-Closed	No
Supporting Document	2013 LNL Plan B Supporting Documents	Approved-Closed	No
Supporting Document	2013 LNL Plan F Supporting Documents	Approved-Closed	No
Supporting Document	2013 LNL Plan HDF Supporting Documents	Approved-Closed	No
Supporting Document	2013 LNL Plan N Supporting Documents	Approved-Closed	No
Supporting Document	2013 LNL Disability Plan B Supporting Documents	Approved-Closed	No
Rate	2013 LNL Plan A Rate Page(s)	Approved-Closed	Yes
Rate	2013 LNL Plan B Rate Page(s)	Approved-Closed	Yes
Rate	2013 LNL Plan F Rate Page(s)	Approved-Closed	Yes
Rate	2013 LNL Plan HDF Rate Page(s)	Approved-Closed	Yes
Rate	2013 LNL Plan N Rate Page(s)	Approved-Closed	Yes
Rate	2013 LNL Disability Plan B Rate Page(s)	Approved-Closed	Yes

SERFF Tracking #:

AMLC-128727286

State Tracking #:

Company Tracking #:

2013LNLAR

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### Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 3.000%  
**Effective Date of Last Rate Revision:** 05/01/2012  
**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 req'd):	Minimum % Change (where req'd):
Liberty National Life Insurance Company	-7.770%	-7.770%	\$-1,081	17	\$13,916	9.000%	-10.000%

State: Arkansas

Filing Company:

Liberty National Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1	Approved-Closed 10/16/2012	2013 LNL Plan A Rate Page(s)	LMSA06, LMSA10	Revised	Previous State Filing Number:	50032	2013 LNL AR Plan A Rate Page.pdf
					Percent Rate Change Request:	3.000	
2	Approved-Closed 10/16/2012	2013 LNL Plan B Rate Page(s)	LMSB06, LMSB10	Revised	Previous State Filing Number:	50032	2013 LNL AR Plan B Rate Page.pdf
					Percent Rate Change Request:	3.000	
3	Approved-Closed 10/16/2012	2013 LNL Plan F Rate Page(s)	LMSF06, LMSF10	Revised	Previous State Filing Number:	50032	2013 LNL AR Plan F Rate Page.pdf
					Percent Rate Change Request:	3.000	
4	Approved-Closed 10/16/2012	2013 LNL Plan HDF Rate Page(s)	LMSHDF06, LMSHDF10	Revised	Previous State Filing Number:	50032	2013 LNL AR Plan HDF Rate Page.pdf
					Percent Rate Change Request:	-10.000	
5	Approved-Closed 10/16/2012	2013 LNL Plan N Rate Page(s)	LMSN10	Other	Previous State Filing Number:	50032	2013 LNL AR Plan N Rate Page.pdf
					Rate Action Other Explanation:	3.0	
6	Approved-Closed 10/16/2012	2013 LNL Disability Plan B Rate Page(s)	LDMSB06, LDMSB10	Revised	Previous State Filing Number:	50032	2013 LNL AR Plan B Disability Rate Page.pdf
					Percent Rate Change Request:	9.000	

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Policy Form LMSA06 / LMSA10

2013 Annual Medicare Rate Filing

ARKANSAS

## Annual Premium Rates For Policies Issued with Issue Age Rates Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$1,795	\$1,849

### Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code YA8

**LIBERTY NATIONAL LIFE INSURANCE COMPANY**  
McKinney, Texas

Policy Form LMSB06 / LMSB10

2013 Annual Medicare Rate Filing

**ARKANSAS**

**Annual Premium Rates**  
**For Policies Issued with Issue Age Rates**  
**Policies effective on or after June 1, 2010**

<b>Issue Age</b>	<b>Current Annual Base Rate</b>	<b>Proposed Annual Rate</b>
65 and Over	\$2,602	\$2,680

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code YB8

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Policy Form LMSF06 / LMSF10

2013 Annual Medicare Rate Filing

ARKANSAS

## Annual Premium Rates For Policies Issued with Issue Age Rates Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$3,035	\$3,126

### Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code YC8

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Policy Form LMSHDF06 / LMSHDF10

2013 Annual Medicare Rate Filing

ARKANSAS

Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$722	\$650

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)

Quarterly = Annual / 4 (rounded to high dollar)

Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code YD8

**LIBERTY NATIONAL LIFE INSURANCE COMPANY**  
McKinney, Texas

Policy Form LMSN10

2013 Annual Medicare Rate Filing

**ARKANSAS**

Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
65 and Over	\$2,391	\$2,463

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Code YK8

# LIBERTY NATIONAL LIFE INSURANCE COMPANY

McKinney, Texas

Policy Form LDMSB06 / LDMSB10

2013 Annual Medicare Rate Filing

ARKANSAS

Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Rate
64 and Under	\$7,185	\$7,832

Modal Premium Formulas:

Semi-Annual = Annual / 2 (rounded to high dollar)  
Quarterly = Annual / 4 (rounded to high dollar)  
Monthly = Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes YF8 / ZF8