

State: Arkansas **Filing Company:** Combined Insurance Company of America
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Actuarial Memorandum for 2013 Maximum Valuation Interest Rates
Project Name/Number: 2013 Maxium Valuation Interest Rate/2013 Maxium Valuation Interest Rate

Filing at a Glance

Company: Combined Insurance Company of America
Product Name: Actuarial Memorandum for 2013 Maximum Valuation Interest Rates
State: Arkansas
TOI: L071 Individual Life - Whole
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 09/26/2012
SERFF Tr Num: CMBD-128685945
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: 33055

Implementation: On Approval
Date Requested:
Author(s): Linda Armstrong
Reviewer(s): Linda Bird (primary)
Disposition Date: 10/01/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

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General Information

Project Name: 2013 Maximum Valuation Interest Rate	Status of Filing in Domicile: Not Filed
Project Number: 2013 Maximum Valuation Interest Rate	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/01/2012
	State Status Changed: 10/01/2012
Deemer Date:	Created By: Linda Armstrong
Submitted By: Linda Armstrong	Corresponding Filing Tracking Number:

Filing Description:
 This is a new filing.

This is to notify you that we will begin using the NAIC approved reduction in the maximum valuation interest rates on the above cited life policy form and affected riders. Included, please find an amended actuarial memorandum reflecting the reduced valuation interest rate.

Policy 33055-AR and Riders 36421 and 36422 were previously approved by your Department on January 29, 2001 and April 13, 2004 respectively. Subsequently, our 2001 CSO filing of Form 33055-AR was approved by your Department February 14, 2006 under SERFF Tracking Number USPH-6YLMEL449/00.

No other changes have been made to the policy.

Thank you for your review and hopefully approval. Please feel free to contact us via phone or e-mail for any further questions.

Company and Contact

Filing Contact Information

Linda Armstrong, Policy Analyst	Linda.Armstrong@combined.com
1000 Milwaukee Avenue	847-953-1525 [Phone]
Glenview, IL 60025	847-953-1557 [FAX]

Filing Company Information

Combined Insurance Company of America	CoCode: 62146	State of Domicile: Illinois
1000 Milwaukee Avenue	Group Code: 626	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(847) 953-1531 ext. [Phone]	FEIN Number: 36-2136262	

Filing Fees

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

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Company	Amount	Date Processed	Transaction #
Combined Insurance Company of America	\$0.00	09/26/2012	

SERFF Tracking #:

CMBD-128685945

State Tracking #:

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33055

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/01/2012	10/01/2012

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Disposition

Disposition Date: 10/01/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Actuarial Memorandum		No