
State: Arkansas **Filing Company:** Auto-Owners Life Insurance Company
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: 2013 Valuation Interest Rate
Project Name/Number: /

Filing at a Glance

Company: Auto-Owners Life Insurance Company
Product Name: 2013 Valuation Interest Rate
State: Arkansas
TOI: H21 Health - Other
Sub-TOI: H21.000 Health - Other
Filing Type: Form
Date Submitted: 11/21/2012
SERFF Tr Num: AOIC-128779569
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num:

Implementation: On Approval
Date Requested:
Author(s): Julia Karn
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 11/21/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: 2013 Valuation Interest Rate
Project Name/Number: /

Filing Company: Auto-Owners Life Insurance Company

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 11/14/2012
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type: Individual
Overall Rate Impact: Filing Status Changed: 11/21/2012
State Status Changed: 11/21/2012
Deemer Date: Created By: Julia Karn
Submitted By: Julia Karn Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

Maximum Valuation Interest Rate

Auto-Owners Life Insurance Company submits this filing to update for the 2013 Valuation Interest Rate. This filing is being made to comply with the reduction in the maximum valuation rates for 2013 health and life insurance issues and is an informational filing only. No other changes to the policy are included in this filing.

The valuation interest rate change from 4.0 to 3.5% will affect these health products:

Disability Income - AOIC-126829993

Long-Term Care - AOIC-127752553

The valuation interest rate is not listed on the specification page or mentioned in either of the above policies.

We request to defer the modifications to nonforfeiture values until 2014, and will submit a separate filing for that request.

May we please have your acknowledgement of this request?

Company and Contact

Filing Contact Information

Julia Karn, Method and Procedure Specialist
karn.julia@aoins.com
P.O. Box 30325
517-323-1493 [Phone]
Lansing, MI 48909

State: Arkansas **Filing Company:** Auto-Owners Life Insurance Company
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Filing Company Information

Auto-Owners Life Insurance Company	CoCode: 61190	State of Domicile: Michigan
P.O. Box 30325	Group Code: 280	Company Type: LAH
Lansing, MI 48917	Group Name: Auto-Owners Ins Group	State ID Number:
(800) 346-0346 ext. [Phone]	FEIN Number: 38-1814333	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

AOIC-128779569

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Auto-Owners Life Insurance Company

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Rosalind Minor	11/21/2012	11/21/2012

SERFF Tracking #:

AOIC-128779569

State Tracking #:**Company Tracking #:****State:**

Arkansas

Filing Company:

Auto-Owners Life Insurance Company

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H21 Health - Other/H21.000 Health - Other

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2013 Valuation Interest Rate

Project Name/Number:

/

Disposition

Disposition Date: 11/21/2012

Implementation Date:

Status: Accepted For Informational Purposes

HHS Status: Not Reported

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes
Supporting Document	PPACA Uniform Compliance Summary	Accepted for Informational Purposes	Yes
Supporting Document	Filing fee	Accepted for Informational Purposes	Yes

SERFF Tracking #:

AOIC-128779569

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Auto-Owners Life Insurance Company

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Accepted for Informational Purposes	11/21/2012
Bypass Reason:	Not applicable. Information filing - no forms are submitted.		
		Item Status:	Status Date:
Bypassed - Item:	Application	Accepted for Informational Purposes	11/21/2012
Bypass Reason:	Not applicable. Information filing - no forms are submitted.		
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Accepted for Informational Purposes	11/21/2012
Bypass Reason:	Not applicable. Information filing - no forms are submitted.		
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Accepted for Informational Purposes	11/21/2012
Bypass Reason:	Not applicable. Information filing - no forms are submitted.		
		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Accepted for Informational Purposes	11/21/2012
Bypass Reason:	Not applicable. Information filing - no forms are submitted.		
		Item Status:	Status Date:
Satisfied - Item:	Filing fee	Accepted for Informational Purposes	11/21/2012
Comments:	No filing fee submitted because this is an informational filing only, no forms are submitted for review.		