

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Filing at a Glance

Company: Puritan Life Insurance Company of America
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
State: Arkansas
TOI: MS06 Medicare Supplement - Other
Sub-TOI: MS06.000 Medicare Supplement - Other
Filing Type: Rate
Date Submitted: 09/18/2012
SERFF Tr Num: IASL-128689131
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: PL MS RI
Implementation: 03/01/2013
Date Requested:
Author(s): Jaime Marchese
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 11/05/2012
Disposition Status: Approved-Closed
Implementation Date: 03/01/2013

State Filing Description:

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: 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: 10% Filing Status Changed: 11/05/2012
 State Status Changed: 11/05/2012
 Deemer Date: Created By: Jaime Marchese
 Submitted By: Jaime Marchese Corresponding Filing Tracking Number:

Filing Description:

Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing

Form Numbers: MSAA200701AR - Plan A; MSBA200701AR -Plan B; MSCA200701AR - Plan C; MSDA200701AR - Plan D; MSEA200701AR - Plan E; MSFA200701AR - Plan F; MSGA200701AR - Plan G

Rate increase requested: 10%

This filing is pending approval in the Company's domicile state of Arizona.

Company and Contact

Filing Contact Information

Jaime Marchese, jaime.marchese@iasadmin.com
 8545 126th Avenue North, Suite 877-777-2443 [Phone] 2425 [Ext]
 200 727-584-5613 [FAX]
 Largo, FL 33773-1502

Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Puritan Life Insurance Company of America	CoCode: 71390	State of Domicile: Arizona
16801 Addison Road	Group Code:	Company Type:
Suite 400	Group Name:	State ID Number:
Addison, TX 75001	FEIN Number: 41-6041001	
(972) 380-1119 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$350.00
 Retaliatory? No
 Fee Explanation: Rates for 7 plans @ \$50 per plan.
 Per Company: No

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Company	Amount	Date Processed	Transaction #
Puritan Life Insurance Company of America	\$350.00	09/18/2012	62775127

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/05/2012	11/05/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/30/2012	10/30/2012
Pending Industry Response	Stephanie Fowler	10/10/2012	10/10/2012
Pending Industry Response	Stephanie Fowler	09/21/2012	09/21/2012

Response Letters

Responded By	Created On	Date Submitted
Jaime Marchese	11/05/2012	11/05/2012
Jaime Marchese	10/29/2012	10/29/2012
Jaime Marchese	10/01/2012	10/01/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Pages	Jaime Marchese	10/10/2012	10/10/2012
Supporting Document	Health - Actuarial Justification	Jaime Marchese	10/10/2012	10/10/2012

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Disposition

Disposition Date: 11/05/2012

Implementation Date: 03/01/2013

Status: Approved-Closed

Comment: The negotiated rate increase of 2% has been approved to be implemented on or after March 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):
Puritan Life Insurance Company of America	2.000%	2.000%	\$14,630	375	\$731,478	2.000%	2.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Third Party Letter of Authorization	Approved-Closed	Yes
Supporting Document	Exhibit 1 - Arkansas Historical and Projected Future Experience (with current rate increase)	Approved-Closed	No
Supporting Document	Exhibit 2 - Arkansas Historical and Projected Future Experience (without current rate increase)	Approved-Closed	No
Rate (revised)	Rate Pages	Approved-Closed	Yes
Rate	Rate Pages	Disapproved	No
Rate	Rate Pages	Disapproved	No
Rate	Rate Pages	Disapproved	No

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/30/2012
Submitted Date	10/30/2012
Respond By Date	11/30/2012

Dear Jaime Marchese,

Introduction:

Thank you for your further explanation of this rate increase, however, as I explained in my previous objection, the offer that we made was in lieu of disapproval and we stand by our that offer.

Conclusion:

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

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/10/2012
Submitted Date	10/10/2012
Respond By Date	11/09/2012

Dear Jaime Marchese,

Introduction:

After further review of this request, we would be willing to approve a 2% rate increase on this block of business; this offer is made in lieu of disapproval.

Conclusion:

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

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/21/2012
Submitted Date	09/21/2012
Respond By Date	10/22/2012

Dear Jaime Marchese,

Introduction:

This will acknowledge receipt of the captioned filing.

Please attach the past, future and lifetime experience for Arkansas; with and without this increase.

Conclusion:

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

SERFF Tracking #:

IASL-128689131

State Tracking #:

Company Tracking #:

PL MS RI

State:

Arkansas

Filing Company:

Puritan Life Insurance Company of America

TOI/Sub-TOI:

MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:

Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing

Project Name/Number:

/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/05/2012
Submitted Date	11/05/2012

Dear Stephanie Fowler,

Introduction:

Response 1

Comments:

Dear Ms. Fowler,

Per your 10/30/12 correspondence, the Company has agreed to accept your Department's offer of a 2.0% rate increase.

Revised rate pages are attached.

If you have any questions, please let me know.

Sincerely,

Jaime Marchese, FLMI

Compliance Analyst

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 2	AR Rates - Puritan 2013 Rev 2%.pdf,	11/05/2012 By: Jaime Marchese
<i>Previous Version</i>						
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 4	AR Rates - Puritan 2013 Rev 4%.pdf,	10/29/2012 By: Jaime Marchese
<i>Previous Version</i>						
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 6	AR Rates - Puritan 2013 Rev 6%.pdf,	10/10/2012 By:
<i>Previous Version</i>						

SERFF Tracking #:

IASL-128689131

State Tracking #:

Company Tracking #:

PL MS RI

State: Arkansas

Filing Company:

Puritan Life Insurance Company of America

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing

Project Name/Number: /

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 10	AR Rates - Puritan 2013.pdf,	09/18/2012 By: Jaime Marchese

Conclusion:

Sincerely,

Jaime Marchese

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/29/2012
Submitted Date	10/29/2012

Dear Stephanie Fowler,

Introduction:

Response 1

Comments:

Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase request. This correspondence is in reply to your 10/10/12 response.

The Company would like to respectfully request consideration of a 4% rate increase. Please note that a 2% increase is not close to recent medical trends. While 4% is also less than medical trend, it will keep more of a pace with expected trends and will help keep this block from deteriorating too rapidly (please note that current loss ratios are approximately 80% in AR). The attached rate pages reflect this requested 4% increase.

Once again, thank you for your continued review of this rate filing. If you have questions or need additional information, please do not hesitate to call or e-mail me.

Sincerely,

William M. Reynolds, FSA, MAAA
Consulting Actuary

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 4	AR Rates - Puritan 2013 Rev 4%.pdf,	10/29/2012 By: Jaime Marchese
<i>Previous Version</i>						
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 6	AR Rates - Puritan 2013 Rev 6%.pdf,	10/10/2012 By:
<i>Previous Version</i>						
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 10	AR Rates - Puritan 2013.pdf,	09/18/2012 By: Jaime Marchese

Conclusion:

Sincerely,
 Jaime Marchese

SERFF Tracking #:

IASL-128689131

State Tracking #:

Company Tracking #:

PL MS RI

State:

Arkansas

Filing Company:

Puritan Life Insurance Company of America

TOI/Sub-TOI:

MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:

Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing

Project Name/Number:

/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/01/2012
Submitted Date	10/01/2012

Dear Stephanie Fowler,

Introduction:

Response 1

Comments:

Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase request. This correspondence is in reply to your September 21, 2012 request for additional information.

The attached Exhibit 1 shows past, future and lifetime experience for Arkansas with the requested rate increase.

The attached Exhibit 2 shows past, future and lifetime experience for Arkansas without the requested rate increase.

If you have questions or need additional information, please do not hesitate to call or e-mail me.

Sincerely,

William M. Reynolds, FSA, MAAA

Consulting Actuary

Changed Items:

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Exhibit 1 - Arkansas Historical and Projected Future Experience (with current rate increase)
Comments:	
Attachment(s):	
Exhibit 1 - AR.pdf	
Satisfied - Item:	Exhibit 2 - Arkansas Historical and Projected Future Experience (without current rate increase)
Comments:	
Attachment(s):	
Exhibit 2 - AR.pdf	

Supporting Document Schedule Item Changes

Satisfied - Item:	Exhibit 1 - Arkansas Historical and Projected Future Experience (with current rate increase)
Comments:	
Attachment(s):	
Exhibit 1 - AR.pdf	
Satisfied - Item:	Exhibit 2 - Arkansas Historical and Projected Future Experience (without current rate increase)
Comments:	
Attachment(s):	
Exhibit 2 - AR.pdf	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Jaime Marchese

SERFF Tracking #:

IASL-128689131

State Tracking #:

Company Tracking #:

PL MS RI

State:

Arkansas

Filing Company:

Puritan Life Insurance Company of America

TOI/Sub-TOI:

MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:

Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing

Project Name/Number:

/

Amendment Letter

Submitted Date:

10/10/2012

Comments:

Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase request. This is a resubmission of a previously disapproved rate filing. The Company is reducing the requested rate increase to 6%. While a higher increase is justified, the requested rate increase is being limited at this time due to concerns raised by the Department. Please note that the increase to the average policyholder from this rate increase will be less than \$10 per month.

The attached rate sheets and actuarial justification reflect this revised amount. If you have questions or need additional information, please do not hesitate to call or e-mail me.

Sincerely,

William M. Reynolds, FSA, MAAA

Consulting Actuary

Changed Items:

No Form Schedule Items Changed.

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 6	AR Rates - Puritan 2013 Rev 6%.pdf,	10/10/2012 By:
<i>Previous Version</i>						
1	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 49628 Percent Rate Change Request: 10	AR Rates - Puritan 2013.pdf,	09/18/2012 By: Jaime Marchese

Supporting Document Schedule Item Changes	
Satisfied - Item:	Health - Actuarial Justification
Comments:	
Attachment(s):	
AJ 2013 AR Rev.pdf	
<i>Previous Version</i>	
Satisfied - Item:	Health - Actuarial Justification
Comments:	
Attachment(s):	
AJ 2013 AR.pdf	

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Post Submission Update Request Processed On 10/10/2012

Status: Allowed
 Created By: Jaime Marchese
 Processed By: Stephanie Fowler
 Comments:

Company Rate Information:

Company Name:Puritan Life Insurance Company of America

Field Name	Requested Change	Prior Value
Overall % Indicated Change	6.000%	10.000%
Overall % Rate Impact	6.000%	10.000%
Written Premium Change for this Program	\$43889	\$73148
Maximum %Change (where required)	6.000%	10.000%
Minimum %Change (where required)	6.000%	10.000%

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Post Submission Update Request Processed On 11/05/2012

Status: Allowed
 Created By: Jaime Marchese
 Processed By: Stephanie Fowler
 Comments:

Company Rate Information:

Company Name:Puritan Life Insurance Company of America

Field Name	Requested Change	Prior Value
Overall % Indicated Change	2.000%	6.000%
Overall % Rate Impact	2.000%	6.000%
Written Premium Change for this Program	\$14630	\$43889
Maximum %Change (where required)	2.000%	6.000%
Minimum %Change (where required)	2.000%	6.000%

SERFF Tracking #:

IASL-128689131

State Tracking #:

Company Tracking #:

PL MS RI

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.000%
Effective Date of Last Rate Revision: 03/01/2012
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):
Puritan Life Insurance Company of America	2.000%	2.000%	\$14,630	375	\$731,478	2.000%	2.000%

State: Arkansas **Filing Company:** Puritan Life Insurance Company of America
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Puritan Life Insurance Company of America Medicare Supplement Rate Increase Filing
Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
					Previous State Filing Number:	49628	
1	Approved-Closed 11/05/2012	Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSG A200701AR	Revised	Percent Rate Change Request:	2.000	AR Rates - Puritan 2013 Rev 2%.pdf

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan A

Annual Base Rates

Ages	Preferred	Standard
65+	1,636.00	1,818.00

Area 1

Mode	Preferred	Standard
Annual	1,603.00	1,782.00
Semi-Annual	801.50	891.00
Quarterly	400.75	445.50
Monthly	133.58	148.50

Area 2

Mode	Preferred	Standard
Annual	1,407.00	1,563.00
Semi-Annual	703.50	781.50
Quarterly	351.75	390.75
Monthly	117.25	130.25

Area 3

Mode	Preferred	Standard
Annual	1,342.00	1,491.00
Semi-Annual	671.00	745.50
Quarterly	335.50	372.75
Monthly	111.83	124.25

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan B

Annual Base Rates

Ages	Preferred	Standard
65+	2,059.00	2,289.00

Area 1

Mode	Preferred	Standard
Annual	2,018.00	2,243.00
Semi-Annual	1,009.00	1,121.50
Quarterly	504.50	560.75
Monthly	168.17	186.92

Area 2

Mode	Preferred	Standard
Annual	1,771.00	1,969.00
Semi-Annual	885.50	984.50
Quarterly	442.75	492.25
Monthly	147.58	164.08

Area 3

Mode	Preferred	Standard
Annual	1,688.00	1,877.00
Semi-Annual	844.00	938.50
Quarterly	422.00	469.25
Monthly	140.67	156.42

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan C

Annual Base Rates

Ages	Preferred	Standard
65+	2,316.00	2,574.00

Area 1

Mode	Preferred	Standard
Annual	2,270.00	2,523.00
Semi-Annual	1,135.00	1,261.50
Quarterly	567.50	630.75
Monthly	189.17	210.25

Area 2

Mode	Preferred	Standard
Annual	1,992.00	2,214.00
Semi-Annual	996.00	1,107.00
Quarterly	498.00	553.50
Monthly	166.00	184.50

Area 3

Mode	Preferred	Standard
Annual	1,899.00	2,111.00
Semi-Annual	949.50	1,055.50
Quarterly	474.75	527.75
Monthly	158.25	175.92

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan D

Annual Base Rates

Ages	Preferred	Standard
65+	2,082.00	2,315.00

Area 1

Mode	Preferred	Standard
Annual	2,040.00	2,269.00
Semi-Annual	1,020.00	1,134.50
Quarterly	510.00	567.25
Monthly	170.00	189.08

Area 2

Mode	Preferred	Standard
Annual	1,791.00	1,991.00
Semi-Annual	895.50	995.50
Quarterly	447.75	497.75
Monthly	149.25	165.92

Area 3

Mode	Preferred	Standard
Annual	1,707.00	1,898.00
Semi-Annual	853.50	949.00
Quarterly	426.75	474.50
Monthly	142.25	158.17

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan E

Annual Base Rates

Ages	Preferred	Standard
65+	2,101.00	2,334.00

Area 1

Mode	Preferred	Standard
Annual	2,059.00	2,287.00
Semi-Annual	1,029.50	1,143.50
Quarterly	514.75	571.75
Monthly	171.58	190.58

Area 2

Mode	Preferred	Standard
Annual	1,807.00	2,007.00
Semi-Annual	903.50	1,003.50
Quarterly	451.75	501.75
Monthly	150.58	167.25

Area 3

Mode	Preferred	Standard
Annual	1,723.00	1,914.00
Semi-Annual	861.50	957.00
Quarterly	430.75	478.50
Monthly	143.58	159.50

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan F

Annual Base Rates

Ages	Preferred	Standard
65+	2,381.00	2,645.00

Area 1

Mode	Preferred	Standard
Annual	2,333.00	2,592.00
Semi-Annual	1,166.50	1,296.00
Quarterly	583.25	648.00
Monthly	194.42	216.00

Area 2

Mode	Preferred	Standard
Annual	2,048.00	2,275.00
Semi-Annual	1,024.00	1,137.50
Quarterly	512.00	568.75
Monthly	170.67	189.58

Area 3

Mode	Preferred	Standard
Annual	1,952.00	2,169.00
Semi-Annual	976.00	1,084.50
Quarterly	488.00	542.25
Monthly	162.67	180.75

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan G

Annual Base Rates

Ages	Preferred	Standard
65+	2,098.00	2,331.00

Area 1

Mode	Preferred	Standard
Annual	2,056.00	2,284.00
Semi-Annual	1,028.00	1,142.00
Quarterly	514.00	571.00
Monthly	171.33	190.33

Area 2

Mode	Preferred	Standard
Annual	1,804.00	2,005.00
Semi-Annual	902.00	1,002.50
Quarterly	451.00	501.25
Monthly	150.33	167.08

Area 3

Mode	Preferred	Standard
Annual	1,720.00	1,911.00
Semi-Annual	860.00	955.50
Quarterly	430.00	477.75
Monthly	143.33	159.25

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan A

Annual Base Rates

Ages	Preferred	Standard
65+	1,669.00	1,854.00

Area 1

Mode	Preferred	Standard
Annual	1,636.00	1,817.00
Semi-Annual	818.00	908.50
Quarterly	409.00	454.25
Monthly	136.33	151.42

Area 2

Mode	Preferred	Standard
Annual	1,435.00	1,594.00
Semi-Annual	717.50	797.00
Quarterly	358.75	398.50
Monthly	119.58	132.83

Area 3

Mode	Preferred	Standard
Annual	1,369.00	1,520.00
Semi-Annual	684.50	760.00
Quarterly	342.25	380.00
Monthly	114.08	126.67

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan B

Annual Base Rates

Ages	Preferred	Standard
65+	2,100.00	2,335.00

Area 1

Mode	Preferred	Standard
Annual	2,058.00	2,288.00
Semi-Annual	1,029.00	1,144.00
Quarterly	514.50	572.00
Monthly	171.50	190.67

Area 2

Mode	Preferred	Standard
Annual	1,806.00	2,008.00
Semi-Annual	903.00	1,004.00
Quarterly	451.50	502.00
Monthly	150.50	167.33

Area 3

Mode	Preferred	Standard
Annual	1,722.00	1,915.00
Semi-Annual	861.00	957.50
Quarterly	430.50	478.75
Monthly	143.50	159.58

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan C

Annual Base Rates

Ages	Preferred	Standard
65+	2,362.00	2,625.00

Area 1

Mode	Preferred	Standard
Annual	2,315.00	2,573.00
Semi-Annual	1,157.50	1,286.50
Quarterly	578.75	643.25
Monthly	192.92	214.42

Area 2

Mode	Preferred	Standard
Annual	2,031.00	2,258.00
Semi-Annual	1,015.50	1,129.00
Quarterly	507.75	564.50
Monthly	169.25	188.17

Area 3

Mode	Preferred	Standard
Annual	1,937.00	2,153.00
Semi-Annual	968.50	1,076.50
Quarterly	484.25	538.25
Monthly	161.42	179.42

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan D

Annual Base Rates

Ages	Preferred	Standard
65+	2,124.00	2,361.00

Area 1

Mode	Preferred	Standard
Annual	2,082.00	2,314.00
Semi-Annual	1,041.00	1,157.00
Quarterly	520.50	578.50
Monthly	173.50	192.83

Area 2

Mode	Preferred	Standard
Annual	1,827.00	2,030.00
Semi-Annual	913.50	1,015.00
Quarterly	456.75	507.50
Monthly	152.25	169.17

Area 3

Mode	Preferred	Standard
Annual	1,742.00	1,936.00
Semi-Annual	871.00	968.00
Quarterly	435.50	484.00
Monthly	145.17	161.33

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan E

Annual Base Rates

Ages	Preferred	Standard
65+	2,143.00	2,381.00

Area 1

Mode	Preferred	Standard
Annual	2,100.00	2,333.00
Semi-Annual	1,050.00	1,166.50
Quarterly	525.00	583.25
Monthly	175.00	194.42

Area 2

Mode	Preferred	Standard
Annual	1,843.00	2,048.00
Semi-Annual	921.50	1,024.00
Quarterly	460.75	512.00
Monthly	153.58	170.67

Area 3

Mode	Preferred	Standard
Annual	1,757.00	1,952.00
Semi-Annual	878.50	976.00
Quarterly	439.25	488.00
Monthly	146.42	162.67

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan F

Annual Base Rates

Ages	Preferred	Standard
65+	2,429.00	2,698.00

Area 1

Mode	Preferred	Standard
Annual	2,380.00	2,644.00
Semi-Annual	1,190.00	1,322.00
Quarterly	595.00	661.00
Monthly	198.33	220.33

Area 2

Mode	Preferred	Standard
Annual	2,089.00	2,320.00
Semi-Annual	1,044.50	1,160.00
Quarterly	522.25	580.00
Monthly	174.08	193.33

Area 3

Mode	Preferred	Standard
Annual	1,992.00	2,212.00
Semi-Annual	996.00	1,106.00
Quarterly	498.00	553.00
Monthly	166.00	184.33

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

Puritan Life Insurance Company of America (formerly Admiral Life Insurance Company of America)

Medicare Supplement Policy
Standardized Plan G

Annual Base Rates

Ages	Preferred	Standard
65+	2,140.00	2,378.00

Area 1

Mode	Preferred	Standard
Annual	2,097.00	2,330.00
Semi-Annual	1,048.50	1,165.00
Quarterly	524.25	582.50
Monthly	174.75	194.17

Area 2

Mode	Preferred	Standard
Annual	1,840.00	2,045.00
Semi-Annual	920.00	1,022.50
Quarterly	460.00	511.25
Monthly	153.33	170.42

Area 3

Mode	Preferred	Standard
Annual	1,755.00	1,950.00
Semi-Annual	877.50	975.00
Quarterly	438.75	487.50
Monthly	146.25	162.50

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82