

**State:** Arkansas **Filing Company:** The Pyramid Life Insurance Company  
**TOI/Sub-TOI:** MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other  
**Product Name:** Individual Standard & Select Medicare Supplement  
**Project Name/Number:** PY STD/SEL 2013 AR(lp)/M40, et al; M-61, et al

## Filing at a Glance

Company: The Pyramid Life Insurance Company  
Product Name: Individual Standard & Select Medicare Supplement  
State: Arkansas  
TOI: MS06 Medicare Supplement - Other  
Sub-TOI: MS06.000 Medicare Supplement - Other  
Filing Type: Rate  
Date Submitted: 11/07/2012  
SERFF Tr Num: UNAM-128758874  
SERFF Status: Closed-Disapproved  
State Tr Num:  
State Status: Disapproved-Closed  
Co Tr Num: PY STD/SEL 2013 AR  
  
Implementation: 04/05/2013  
Date Requested:  
Author(s): Carmen Boyd, Trudi Goldenberg  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 11/15/2012  
Disposition Status: Disapproved  
Implementation Date:  
  
State Filing Description:

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### General Information

Project Name: PY STD/SEL 2013 AR(lp) Status of Filing in Domicile: Authorized  
 Project Number: M40, et al; M-61, et al Date Approved in Domicile: 05/15/2012  
 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: 4% Filing Status Changed: 11/19/2012  
 State Status Changed: 11/19/2012  
 Deemer Date: Created By: Trudi Goldenberg  
 Submitted By: Trudi Goldenberg Corresponding Filing Tracking Number:

**Filing Description:**  
 The Pyramid Life Insurance Company  
 NAIC #68284 FEIN # 48-0557726  
 Request for Rate Revision – Individual Standard & Select Medicare Supplement,  
 Forms: M40 et al (M41, M42, M43, M45, M45 (1/06), M46, M47, M49); M61, et al (Plans M65, M66)

Enclosed for your review and approval is a rate revision request for the above referenced forms. The Pyramid Life Insurance Company is requesting an 4% rate increase on all Medicare Supplement plans. This is a closed block of business.

### Company and Contact

#### Filing Contact Information

Trudi Goldenberg, tgoldenberg@universalamerican.com  
 P.O. Box 958465 407-444-4219 [Phone] 8278 [Ext]  
 Lake Mary, FL 32795-8465

#### Filing Company Information

The Pyramid Life Insurance CoCode: 68284 State of Domicile: Kansas  
 Company Group Code: 953 Company Type:  
 1001 Heathrow Park Lane Group Name: State ID Number:  
 Suite 5001 FEIN Number: 48-0557726  
 Lake Mary, FL 32746  
 (407) 995-8000 ext. [Phone]

### Filing Fees

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

Company	Amount	Date Processed	Transaction #
The Pyramid Life Insurance Company	\$50.00	11/07/2012	64648225

SERFF Tracking #:

UNAM-128758874

State Tracking #:

Company Tracking #:

PY STD/SEL 2013 AR

State:

Arkansas

Filing Company:

The Pyramid Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

Individual Standard & Select Medicare Supplement

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	11/15/2012	11/19/2012

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## Disposition

Disposition Date: 11/15/2012

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history indicated in this filing (indicating that The Pyramid Life has enjoyed healthy profits on this block of business since its inception) and the substantial rate increase history; we cannot approve this rate increase at this time.

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):
The Pyramid Life Insurance Company	4.000%	4.000%	\$32,037	217	\$800,919	4.000%	4.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	Current and Requested Rates	Disapproved	No