

**State:** Arkansas **Filing Company:** Pioneer American Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** Limited Refiling - 10-9868  
**Project Name/Number:** /

## Filing at a Glance

Company: Pioneer American Insurance Company  
Product Name: Limited Refiling - 10-9868  
State: Arkansas  
TOI: L08 Life - Other  
Sub-TOI: L08.000 Life - Other  
Filing Type: Form  
Date Submitted: 12/05/2012  
SERFF Tr Num: AAMC-128795491  
SERFF Status: Closed-Accepted For Informational Purposes  
State Tr Num:  
State Status: Closed-Accepted for Informational Purposes  
Co Tr Num: 10-9868  
  
Implementation: On Approval  
Date Requested:  
Author(s): Traci Baty  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 12/07/2012  
Disposition Status: Accepted For Informational Purposes  
Implementation Date:  
  
State Filing Description:

State: Arkansas  
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other  
 Product Name: Limited Refiling - 10-9868  
 Project Name/Number: /

Filing Company: Pioneer American Insurance Company

### General Information

Project Name: Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Informational Domicile Status Comments: Filed in Texas, our State of Domicile.  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 12/07/2012  
 State Status Changed: 12/07/2012  
 Deemer Date: Created By: Traci Baty  
 Submitted By: Traci Baty Corresponding Filing Tracking Number:  
 Filing Description:  
 "Maximum Nonforfeiture Interest Rate Change"  
 Cover Letter under Supporting Documentation.

### Company and Contact

#### Filing Contact Information

Clara Keel, Product Filing Manager and ckeel@aatx.com  
 Assistant Secretary  
 425 Austin Avenue 254-297-2794 [Phone]  
 Waco, TX 76701 254-297-2138 [FAX]

#### Filing Company Information

Pioneer American Insurance CoCode: 67873 State of Domicile: Texas  
 Company Group Code: 315 Company Type: LAH  
 425 Austin Avenue Group Name: State ID Number:  
 Waco, TX 76701 FEIN Number: 75-0914374  
 (254) 297-2777 ext. [Phone]

### Filing Fees

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

Company	Amount	Date Processed	Transaction #
Pioneer American Insurance Company	\$50.00	12/05/2012	65476503

SERFF Tracking #:

AAMC-128795491

State Tracking #:

Company Tracking #:

10-9868

State:

Arkansas

Filing Company:

Pioneer American Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Limited Refiling - 10-9868

Project Name/Number:

/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/07/2012	12/07/2012

SERFF Tracking #:

AAMC-128795491

State Tracking #:

Company Tracking #:

10-9868

State:

Arkansas

Filing Company:

Pioneer American Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Limited Refiling - 10-9868

Project Name/Number:

/

## Disposition

Disposition Date: 12/07/2012

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	Cover Letter		Yes
Supporting Document	PA10-9868 Actuarial Memorandum		No
Supporting Document	PA10-9868-2014 Benefit Description Pages		Yes

SERFF Tracking #:

AAMC-128795491

State Tracking #:

Company Tracking #:

10-9868

State:

Arkansas

Filing Company:

Pioneer American Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Limited Refiling - 10-9868

Project Name/Number:

/

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:	Cover Letter attached.		
Attachment(s):			
AR PA10-9868 Cover Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	PA10-9868-2014 Benefit Description Pages		
Comments:			
Attachment(s):			
Independent American - Immediate BDP - PA.pdf			

# Pioneer American Insurance Company

P.O. Box 240 • Waco, Texas 76703-0240 • 254-297-2776

---

December 6, 2012

NAIC No. 67873

Mr. Joe Musgrove  
Policy and Other Form Filings  
State of Arkansas  
Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-1904  
Attention: Compliance - Life and Health

Re: **INFORMATIONAL FILING**  
**LIMITED REFILING due to the**  
**Change in Maximum Nonforfeiture Interest Rate Effective January 1, 2014**  
Form No. PA10-P868  
Endowment Insurance to Age 100 Policy

Dear Mr. Musgrove:

This "limited refiling" of Form No. PA10-P868, Endowment Insurance to Age 100 policy, approved by your department on June 23, 2010, is being made due to the change in the maximum Nonforfeiture Interest Rate, effective for policies on or after January 1, 2014.

Enclosed is a copy of the Benefit Description Pages 3 and 3A with a unique Form No. PA10-P868-2014, reflecting the change in the Nonforfeiture Interest Rate to 4.5%. No changes have been made to the text of the previously approved policy form.

A copy of the revised Actuarial Memorandum reflecting the changes made is attached.

If I may be of assistance in your review, please contact me at 1-800-736-7311, extension 3216, or [ckeel@aatx.com](mailto:ckeel@aatx.com).

Sincerely,



Clara Keel, FLMI  
Product Filing Manager & Assistant Secretary

CJK:tad



BENEFIT DESCRIPTION PAGE

ANNUAL PREMIUM

---

ENDOWMENT INSURANCE TO AGE 100

\$ 240.00 TO AGE 100

TOTAL ANNUAL PREMIUM

\$ 240.00

ISSUED METHOD OF PAYMENT – ANNUAL

\$ 240.00

OTHER METHODS OF PAYMENT

SEMIANNUAL

\$ 122.88

QUARTERLY

\$ 62.16

MONTHLY

\$ 20.88

PREMIUM CLASS: NON-TOBACCO

INSURED: JOHN DOE

FACE AMOUNT: \$10,000

AGE: 35

DATE OF ISSUE: JANUARY 1, 2014

POLICY NUMBER: XXXXXXXXXXXX

MATURITY DATE: JANUARY 1, 2079

