

SERFF Tracking Number: CEUL-127839742 State: Arkansas
 Filing Company: Family Life Insurance Company State Tracking Number: 50464
 Company Tracking Number: FLIC_AR_MSGR_2011
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
 Standard Plans 2010
 Product Name: FLIC Med Supp Rate 2011 4th Round
 Project Name/Number: /

Filing at a Glance

Company: Family Life Insurance Company

Product Name: FLIC Med Supp Rate 2011 4th Round SERFF Tr Num: CEUL-127839742 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Approved- Closed State Tr Num: 50464

Sub-TOI: MS08I.012 Multi-Plan 2010

Co Tr Num: FLIC_AR_MSGR_2011 State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Author: Shaun Dillon

Disposition Date: 02/14/2012

Date Submitted: 12/13/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 04/01/2012

Implementation Date: 04/01/2012

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

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: 18%

Filing Status Changed: 02/14/2012

State Status Changed: 02/14/2012

Deemer Date:

Created By: Shaun Dillon

Submitted By: Shaun Dillon

Corresponding Filing Tracking Number:

Filing Description:

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience.

The company is requesting an 18% rate increase in premiums for all plans. The rate increase will apply to both policies inforce and new issues. The target date for implementation is assumed to be 4/1/2012. The actual date which the new rates become effective for this state will not be sooner than one year after the implementation date of the last approved rate increase.

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We appreciate the Department's time and consideration in the review of this filing for Family Life.

Company and Contact

Filing Contact Information

Shaun Dillon, Financial Analyst SDillon@manhattanlife.com
 Wortham Tower 713-821-6535 [Phone]
 2727 Allen Parkway, Suite 500 713-529-9425 [FAX]
 Houston, TX 77019

Filing Company Information

Family Life Insurance Company CoCode: 63053 State of Domicile: Texas
 10700 Northwest Freeway Group Code: 1117 Company Type:
 Houston, TX 77092 Group Name: Manhattan Insurance State ID Number:
 Group
 (800) 877-7705 ext. [Phone] FEIN Number: 91-0550883

Filing Fees

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

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------|---------|----------------|---------------|
| Family Life Insurance Company | \$50.00 | 12/13/2011 | 54484934 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------------|------------|----------------|
| Approved-Closed | Stephanie Fowler | 02/14/2012 | 02/14/2012 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---------------------------|------------------|------------|----------------|------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending Industry Response | Stephanie Fowler | 02/09/2012 | 02/09/2012 | Bin Hu | 02/14/2012 | 02/14/2012 |

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---------------------|--|--------------|------------|----------------|
| Supporting Document | Appendix B - History of Rate Adjustments | Shaun Dillon | 12/14/2011 | 12/14/2011 |

SERFF Tracking Number: CEUL-127839742 State: Arkansas
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Disposition

Disposition Date: 02/14/2012

Implementation Date: 04/01/2012

Status: Approved-Closed

Comment: The negotiated rate increase of 7% has been approved to be implemented on or after April 1, 2012. 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 required): | Minimum % Change (where required): |
|----------------------------------|-----------------------------------|---------------------------|--|---|---|--|--|
| Family Life Insurance Company | 18.000% | 18.000% | \$232,128 | 770 | \$1,289,599 | 18.000% | 18.000% |

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--|----------------------|---------------|
| Supporting Document | Health - Actuarial Justification | Approved-Closed | No |
| Supporting Document | Appendix B - History of Rate Adjustments | Approved-Closed | No |
| Rate (revised) | Rate Pages | Approved-Closed | Yes |
| Rate | Rate Pages | Disapproved | No |

SERFF Tracking Number: CEUL-127839742 State: Arkansas
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/09/2012
Submitted Date 02/09/2012
Respond By Date 03/09/2012

Dear Shaun Dillon,

Pursuant to our meeting with your company's representatives, we will allow an increase of 7%. Please attach revised rates.

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

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Response Letter

Response Letter Status Submitted to State
 Response Letter Date 02/14/2012
 Submitted Date 02/14/2012

Dear Stephanie Fowler,

Comments:

Response 1

Comments: The Company will accept your offer of 7%. Revised rate sheets have been attached reflecting the increase of 7%. Thank you

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

| Document Name: | Affected Form Numbers: | Rate Action: | Rate Action Information: | Attach Document: |
|----------------|------------------------|--------------|--------------------------|-------------------------------------|
| Rate Pages | MSIAA200810 | New | | <i>Previous State Filing Number</i> |
| | AR,MSIAB200810 | | | |
| | AR,MSIAC200810 | | | |
| | AR,MSIAD200810 | | | |
| | AR,MSIAE200810 | | | |
| | AR,MSIAF200810 | | | |
| | AR,MSIAG200810 | | | |
| | AR,MSIAA201006 | | | |
| | AR,MSIAB201006 | | | |
| | AR,MSIAC201006 | | | |
| | AR,MSIAD201006 | | | |
| | AR,MSIAF201006 | | | |
| | AR,MSIAG201006 | | | |

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 Standard Plans 2010
 Product Name: FLIC Med Supp Rate 2011 4th Round
 Project Name/Number: /

AR,MSIAM201006
 AR,MSIAN201006 AR

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Previous Version

| Rate Pages | MSIAA200810 | New | Previous State Filing Number |
|------------|-------------------|-----|------------------------------|
| | AR,MSIAB200810 | | |
| | AR,MSIAC200810 | | |
| | AR,MSIAD200810 | | |
| | AR,MSIAE200810 | | |
| | AR,MSIAF200810 | | |
| | AR,MSIAG200810 | | |
| | AR,MSIAA201006 | | |
| | AR,MSIAB201006 | | |
| | AR,MSIAC201006 | | |
| | AR,MSIAD201006 | | |
| | AR,MSIAF201006 | | |
| | AR,MSIAG201006 | | |
| | AR,MSIAM201006 | | |
| | AR,MSIAN201006 AR | | |

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Sincerely,
 Shaun Dillon

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Company Tracking Number: FLIC_AR_MSGR_2011
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: FLIC Med Supp Rate 2011 4th Round
Project Name/Number: /

Amendment Letter

Submitted Date: 12/14/2011

Comments:

We apologize, but we forgot to attach the Appendix B - History of Rate Adjustments with the initial submission. Please accept this document in this format. Once again, we apologize for any inconvenience. Thank you very much.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Appendix B - History of Rate Adjustments

Comment:

AR_Appendix B.pdf

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 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.012 Multi-Plan 2010
 Product Name: FLIC Med Supp Rate 2011 4th Round
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 14.000%
Effective Date of Last Rate Revision: 04/01/2011
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 required): | Minimum % Change (where required): |
|-------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|------------------------------------|------------------------------------|
| Family Life Insurance Company | 18.000% | 18.000% | \$232,128 | 770 | \$1,289,599 | 18.000% | 18.000% |

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 Product Name: FLIC Med Supp Rate 2011 4th Round
 Project Name/Number: /

Rate/Rule Schedule

| Schedule Item Status: | Document Name: | Affected Form Numbers: (Separated with commas) | Rate Action: | Rate Action Information: | Attachments |
|-------------------------------|----------------|---|--------------|--------------------------|-------------------|
| Approved-Closed 02/14/2012 | Rate Pages | MSIAA200810 AR, MSIAB200810 AR, MSIAC200810 AR, MSIAD200810 AR, MSIAE200810 AR, MSIAF200810 AR, MSIAG200810 AR, MSIAA201006 AR, MSIAB201006 AR, MSIAC201006 AR, MSIAD201006 AR, MSIAF201006 AR, MSIAG201006 AR, MSIAM201006 | New | | AR Rates (7%).pdf |

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Company Tracking Number: FLIC_AR_MSGR_2011
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: FLIC Med Supp Rate 2011 4th Round
Project Name/Number: /

AR,
MSIAN201006
AR

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|-----------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 1,474 | 1,638 | 7.0% | 7.0% | 1,577 | 1,753 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

| | |
|--|------|
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199..... | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|-----------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 1,794 | 1,993 | 7.0% | 7.0% | 1,920 | 2,133 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

| | |
|--|------|
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199..... | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan C

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|-----------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 2,079 | 2,310 | 7.0% | 7.0% | 2,225 | 2,472 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

| | |
|--|------|
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199..... | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|-----------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 1,881 | 2,088 | 7.0% | 7.0% | 2,013 | 2,234 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

| | |
|--|------|
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199..... | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan E

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|-----------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 1,888 | 2,098 | 7.0% | 7.0% | 2,020 | 2,245 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

| | |
|--|------|
| <u>Arkansas</u> | |
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199..... | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|-----------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 2,127 | 2,364 | 7.0% | 7.0% | 2,276 | 2,529 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

| | |
|--|------|
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199..... | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan G

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|-----------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 1,890 | 2,101 | 7.0% | 7.0% | 2,022 | 2,248 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

| | |
|--|------|
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199..... | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan M

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|-----------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 1,693 | 1,880 | 7.0% | 7.0% | 1,812 | 2,012 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

| | |
|---|------|
| <u>Arkansas</u> | |
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan N

| Issue Age | Current Rates | | Proposed Rate Increase Percentage | | Proposed Rates | |
|--------------|---------------|----------|-----------------------------------|----------|----------------|----------|
| | Preferred | Standard | Preferred | Standard | Preferred | Standard |
| All | 1,489 | 1,655 | 7.0% | 7.0% | 1,593 | 1,771 |

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

| | |
|--|------|
| 722..... | 1.00 |
| 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, | 1.00 |
| All other zip codes beginning with 720 and 721..... | 0.95 |
| Rest of State..... | 0.85 |

| | | | |
|---------------------------------|---|-------------------------------|----------------------------------|
| <i>SERFF Tracking Number:</i> | <i>CEUL-127839742</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Family Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>50464</i> |
| <i>Company Tracking Number:</i> | <i>FLIC_AR_MSGR_2011</i> | | |
| <i>TOI:</i> | <i>MS08I Individual Medicare Supplement - Standard Plans 2010</i> | <i>Sub-TOI:</i> | <i>MS08I.012 Multi-Plan 2010</i> |
| <i>Product Name:</i> | <i>FLIC Med Supp Rate 2011 4th Round</i> | | |
| <i>Project Name/Number:</i> | / | | |

Supporting Document Schedules

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| <p>Satisfied - Item: Health - Actuarial Justification</p> <p>Comments:</p> <p>Attachments:</p> <p>1038 MEM Medicare Supp_12-12-2011_1990_AR.pdf</p> <p>1038 MEM Medicare Supp_12-12-2011_2010_AR.pdf</p> <p>Appendix C (Part 1) w RI.pdf</p> <p>Appendix C (Part 2) w RI.pdf</p> <p>Appendix C w RI.pdf</p> <p>Appendix E (Part 1) wo RI.pdf</p> <p>Appendix E (Part 2) wo RI.pdf</p> <p>Appendix E wo RI.pdf</p> <p>AR Appendix I (Part 1) w RI.pdf</p> <p>AR Appendix I (Part 2) w RI.pdf</p> <p>AR Appendix I w RI.pdf</p> <p>AR Appendix J (Part 1) wo RI.pdf</p> <p>AR Appendix J (Part 2) wo RI.pdf</p> <p>AR Appendix J wo RI.pdf</p> | Approved-Closed | 02/14/2012 |
| <p>Satisfied - Item: Appendix B - History of Rate Adjustments</p> <p>Comments:</p> <p>Attachment:</p> <p>AR_Appendix B.pdf</p> | Approved-Closed | 02/14/2012 |

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|----------------|------------------|--------------------|------------------------------|---------------------------|
| 12/13/2011 | Rate and Rule | Rate Pages | 02/14/2012 | AR Rates.pdf (Superceded) |