

SERFF Tracking Number: UNSA-128071640 State: Arkansas
Filing Company: USAA Life Insurance Company State Tracking Number:
Company Tracking Number: AR1214894
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: 2012 Med Supp Rates
Project Name/Number: 2012 Med Supp Rates/2011 Ann Rates/2011ANNRATE

Filing at a Glance

Company: USAA Life Insurance Company

Product Name: 2012 Med Supp Rates

TOI: MS08I Individual Medicare Supplement -
Standard Plans 2010

Sub-TOI: MS08I.012 Multi-Plan 2010

Filing Type: Rate

SERFF Tr Num: UNSA-128071640 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num:
Closed

Co Tr Num: AR1214894

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Authors: Debbie Mann, Rosanna
Tenorio

Disposition Date: 02/07/2012

Date Submitted: 02/06/2012

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 2012 Med Supp Rates/2011 Ann Rates

Project Number: 2011ANNRATE

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 01/10/2012

Domicile Status Comments: Filed concurrently
in Texas; filing was approved in Texas for
Texas specific rates.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: Resubmission

Previous Filing Number: UNSA-127929779
/State#50570

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/07/2012

State Status Changed: 02/07/2012

Created By: Debbie Mann

Deemer Date:

Corresponding Filing Tracking Number:

Submitted By: Debbie Mann

Filing Description:

February 6, 2012

Mr. Jay Bradford

Commissioner of Insurance

SERFF Tracking Number: UNSA-128071640 State: Arkansas
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Arkansas Insurance Department
1200 West Third Street Little Rock, AR 72201

RE: USAA Life Insurance Company – NAIC No. 200-69663
Medicare Supplement Rate Filing – 2012 Medicare Supplement Rates

Dear Mr. Bradford

This is a resubmission of filing UNSA-127929779 which was disapproved on 01/26/2012. As requested we are re-filing the required annual rate filing with no rate change requested (0%).

Please find enclosed USAA Life Insurance Company's actuarial memorandum and accompanying exhibits for proposed rate adjustments for Medicare Supplement Plan's A, D, F and G. We are not requesting any rate adjustments for 2012.

The rates filed are for the following forms:

LIM20260- A, D, F, G 1-92 (closed 1990 plans)
MSM93726AR 06-10 (Plan A) (open 2010 plan)
MSM93727AR 06-10 (Plan F) (open 2010 plan)

If you have further questions or concerns, please do not hesitate to contact us.

Sincerely,

Shawn Loftus, FSA, MAAA
Vice President, Pricing and Reinsurance
USAA Life Insurance Company

Company and Contact

Filing Contact Information

Rosanna Tenorio, Compliance Analyst rosanna.tenorio@usaa.com
9800 Fredericksburg Road 210-844-4376 [Phone]
A-3-W, Unit 00582 877-461-1148 [FAX]
San Antonio, TX 78288

Filing Company Information

USAA Life Insurance Company CoCode: 69663 State of Domicile: Texas

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 9800 Fredericksburg Road Group Code: 200 Company Type: Life
 San Antonio, TX 78288 Group Name: State ID Number:
 (800) 531-8000 ext. [Phone] FEIN Number: 74-1472662

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Arkansas filing fee of \$50.00 for multiple plan rates is less than our domiciliary state, Texas, filing fee of \$100, so \$100 is submitted.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USAA Life Insurance Company	\$100.00	02/06/2012	56094232

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	02/07/2012	02/07/2012

SERFF Tracking Number: UNSA-128071640 State: Arkansas
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 Company Tracking Number: AR1214894
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Disposition

Disposition Date: 02/07/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. No increase was requested.

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):
USAA Life Insurance Company	3.300%	0.000%	\$0	301	\$611,303	0.000%	0.000%

SERFF Tracking Number: UNSA-128071640 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	AR Rates PlanA	Approved-Closed	Yes
Rate	AR Rates PlanD	Approved-Closed	Yes
Rate	AR Rates PlanF	Approved-Closed	Yes
Rate	AR Rates PlanG	Approved-Closed	Yes

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 Product Name: 2012 Med Supp Rates
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Rate Information

Rate data applies to filing.

Filing Method: Review & Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 11.800%
Effective Date of Last Rate Revision: 05/01/2011
Filing Method of Last Filing: Review & Approval

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):
USAA Life Insurance Company	3.300%	0.000%	\$0	301	\$611,303	0.000%	0.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 02/07/2012	AR Rates PlanA	MSM93726AR 06-10, LIM20260- A 1-92	Revised	Previous State Filing Number: Percent Rate Change Request:	47444 AR Rates PlanA.pdf
Approved-Closed 02/07/2012	AR Rates PlanD	LIM20260-D 1-92	Revised	Previous State Filing Number: Percent Rate Change Request:	47444 AR Rates PlanD.pdf
Approved-Closed 02/07/2012	AR Rates PlanF	MSM93727AR 06-10, LIM20260- F 1-92	Revised	Previous State Filing Number: Percent Rate Change Request:	47444 AR Rates PlanF.pdf
Approved-Closed 02/07/2012	AR Rates PlanG	LIM20260-G 1-92	Revised	Previous State Filing Number: Percent Rate Change Request:	47444 AR Rates PlanG.pdf

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN A
LIM20260-A 1-92 (Closed Block)
ARKANSAS**

RATES EFFECTIVE 5/1/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	144.16	440.96	158.61	485.16

Policies sold before 6/1/2010.

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN A
LIM20260-A 1-92 (Closed Block)
ARKANSAS**

PROPOSED RATES EFFECTIVE 06/01/2012

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	144.16	440.96	158.61	485.16

Policies sold before 6/1/2010.

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN A
MSM93726AR 06-10 (Open Block)
ARKANSAS**

RATES EFFECTIVE 5/1/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	136.51	417.56	150.28	459.68

Policies sold on or after 6/1/2010.

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN A
MSM93726AR 06-10 (Open Block)
ARKANSAS**

PROPOSED RATES EFFECTIVE 06/01/2012

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	136.51	417.56	150.28	459.68

Policies sold on or after 6/1/2010.

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN D
LIM20260-D 1-92 (Closed Block)
ARKANSAS**

RATES EFFECTIVE 5/1/2010

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	169.32	517.92	185.30	566.80

applicable to policies sold prior to June 1, 2010

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN D
LIM20260-D 1-92 (Closed Block)
ARKANSAS**

PROPOSED RATES EFFECTIVE 06/01/2012

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	169.32	517.92	185.30	566.80

applicable to policies sold prior to June 1, 2010

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN F
LIM20260-F 1-92 (Closed Block)
ARKANSAS**

RATES EFFECTIVE 5/1/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	170.17	520.52	186.66	570.96

Policies sold before 6/1/2010.

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN F
LIM20260-F 1-92 (Closed Block)
ARKANSAS**

RATES EFFECTIVE 06/01/2012

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	170.17	520.52	186.66	570.96

Policies sold before 6/1/2010.

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN F
MSM93727AR 06-10 (Open Block)
ARKANSAS**

RATES EFFECTIVE 5/1/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	161.16	492.96	176.97	541.32

Policies sold on or after 6/1/2010.

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN F
MSM93727AR 06-10 (Open Block)
ARKANSAS**

PROPOSED RATES EFFECTIVE 06/01/2012

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	161.16	492.96	176.97	541.32

Policies sold on or after 6/1/2010.

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN G
LIM20260-G 1-92
ARKANSAS**

RATES EFFECTIVE 5/1/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	188.53	576.68	207.06	633.36

applicable to policies issued prior to June 1, 2010

**USAA INSURANCE COMPANY
APPENDIX B**

**RATE SHEET
MEDICARE STANDARDIZED PLAN G
LIM20260-G 1-92
ARKANSAS**

PROPOSED RATES EFFECTIVE 06/01/2012

Attained Age	Monthly APP	NON-SMOKER QTRLY	Monthly APP	SMOKER QTRLY
188.53	576.68		207.06	633.36

applicable to policies issued prior to June 1, 2010
