

SERFF Tracking Number: PHYS-128216745 State: Arkansas  
Filing Company: Physicians Life Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.015 Multi-Plan  
Standard Plans  
Product Name: 2012 Standard Life Medicare Supplement Rate Increase Filing  
Project Name/Number: /

## Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: 2012 Standard Life Medicare Supplement Rate Increase Filing  
SERFF Tr Num: PHYS-128216745 State: Arkansas

TOI: MS051 Individual Medicare Supplement - Standard Plans  
SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: MS051.015 Multi-Plan  
Co Tr Num: State Status: Approved-Closed  
Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Richie Hinman, Debbie Thielen  
Disposition Date: 04/24/2012

Thielen

Date Submitted: 03/30/2012  
Disposition Status: Approved-Closed

Implementation Date Requested: 06/01/2012

Implementation Date: 06/01/2012

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 01/10/2012

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: 7%

Filing Status Changed: 04/24/2012

State Status Changed: 04/24/2012

Deemer Date:

Created By: Debbie Thielen

Submitted By: Debbie Thielen

Corresponding Filing Tracking Number:

Filing Description:

RE: Physicians Life Insurance Company – NAIC 72125 - Group 367, FEIN 47-0529583 Individual Medicare Supplement Rate Filing

This filing is a combination of our annual filing of premium rates and loss ratio projections and our proposed rate revision for 2012. It has been organized into two separate sections.

The first section of this filing meets the reporting requirements as set forth under Section 13 C of the NAIC

SERFF Tracking Number: *PHYS-128216745* State: *Arkansas*  
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modelregulation. In addition, it shows that we meet, or can reasonably expect to meet, all of the mandated loss ratio standards. Our reporting format closely follows the order of presentation in Section III of the NAIC compliance manual.

The second section of this filing explains our need for a rate increase. It follows the order of presentation in Sections III and IV of the NAIC compliance manual.

We would also like to note that this block of business did not receive a rate increase in your state in 2011.

We look forward to your approval of this filing. If you have any questions please do not hesitate to contact Richie Hinman at e-mail address richie.hinman@physiciansmutual.com or by phone at (402)633-5782.

State Narrative:

## Company and Contact

### Filing Contact Information

Debbie Thielen, Re-Rating Analyst *debbie.thielen@physiciansmutual.com*  
 2600 Dodge Street *402-930-2434 [Phone]*  
 Omaha, NE 68131 *402-633-1096 [FAX]*

### Filing Company Information

Physicians Life Insurance Company	CoCode: 72125	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0529583	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50.00 Plan A
	\$50.00 Plan B
	\$50.00 Plan F
	\$50.00 Plan G
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$200.00	03/30/2012	57599484

SERFF Tracking Number: *PHYS-128216745* State: *Arkansas*  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	04/24/2012	04/24/2012
Disapproved	Stephanie Fowler	04/03/2012	04/03/2012

### 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	04/23/2012	04/23/2012	Debbie Thielen	04/24/2012	04/24/2012

SERFF Tracking Number: *PHYS-128216745* State: *Arkansas*  
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## Disposition

Disposition Date: 04/24/2012

Implementation Date: 06/01/2012

Status: Approved-Closed

Comment: The negotiated rate increase of 3% has been approved to be implemented on or after June 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):
Physicians Life Insurance Company	7.000%	7.000%	\$37,986	254	\$542,660	7.000%	0.000%

SERFF Tracking Number: *PHYS-128216745* State: *Arkansas*  
 Filing Company: *Physicians Life Insurance Company* State Tracking Number:  
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 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.015 Multi-Plan*  
 Product Name: *2012 Standard Life Medicare Supplement Rate Increase Filing*  
 Project Name/Number: */*

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Rate (revised)</b>	Standard Medicare Supplement Plans A, B, F, G, HDF, Innovative Rider	Approved-Closed	Yes
<b>Rate</b>	Standard Medicare Supplement Plans A, B, F, G, HDF, Innovative Rider	Disapproved	No

SERFF Tracking Number: *PHYS-128216745* State: *Arkansas*  
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 Product Name: *2012 Standard Life Medicare Supplement Rate Increase Filing*  
 Project Name/Number: */*

## Disposition

Disposition Date: 04/03/2012

Implementation Date:

Status: Disapproved

Comment: Given the lack of credibility on this block of business and the relatively low loss ratio history indicated in this filing (indicating that Physicians Life has enjoyed healthy profits on this block of business in the past), we cannot approve this rate increase at this time. However, we are approving the annual rate certification portion of this filing.

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):
Physicians Life Insurance Company	7.000%	7.000%	\$37,986	254	\$542,660	7.000%	0.000%

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<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Rate (revised)</b>	Standard Medicare Supplement Plans A, B, F, G, HDF, Innovative Rider	Approved-Closed	Yes
<b>Rate</b>	Standard Medicare Supplement Plans A, B, F, G, HDF, Innovative Rider	Disapproved	No

SERFF Tracking Number: *PHYS-128216745* State: *Arkansas*  
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TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.015 Multi-Plan*  
Product Name: *2012 Standard Life Medicare Supplement Rate Increase Filing*  
Project Name/Number: */*

## **Objection Letter**

Objection Letter Status *Pending Industry Response*  
Objection Letter Date *04/23/2012*  
Submitted Date *04/23/2012*  
Respond By Date *05/23/2012*

Dear Debbie Thielen,

After further review of this request, we would be willing to approve a 3% rate increase on this block of business; this offer is made in lieu of disapproval.

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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 Product Name: *2012 Standard Life Medicare Supplement Rate Increase Filing*  
 Project Name/Number: */*

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 04/24/2012  
 Submitted Date 04/24/2012

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: We accept your offer of a 3% rate increase on these standard Medicare supplement plans. The revised rate pages are attached for your review.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

<b>Document Name:</b>	<b>Affected Form Numbers:</b>	<b>Rate Action:</b>	<b>Rate Action Information:</b>	<b>Attach Document:</b>
Standard Medicare Supplement Plans A, B, F, G, HDF, Innovative Rider	L260,L660,L261,L265,L665, L266,L668,L267,LR143	Revised	<i>Previous State Filing Number</i>  44750 <i>Percent Rate Change Request</i> 3	PLIC National Area Factors_041009.pdf TOBACCO-STD- 010903.pdf MS-DISCOUNT-STD LIFE-011210.pdf AR_2012_Rates_3%.pdf
<b>Previous Version</b>				
Standard Medicare	L260,L660,L261,L265,L665, L266,L668,L267,LR143	Revised	<i>Previous State Filing Number</i>	AR_2012_Rates.pdf PLIC National Area

SERFF Tracking Number: *PHYS-128216745* State: *Arkansas*  
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**Supplement Plans**  
**A, B, F, G, HDF,**  
**Innovative Rider**

**Factors\_041009.pdf**  
**TOBACCO-STD-**  
**010903.pdf**  
**MS-DISCOUNT-STD**  
**LIFE-011210.pdf**

**44750**

*Percent Rate Change Request*

**7**

Thank you for your attention to this filing. We await your approval.

Sincerely,  
Debbie Thielen, Richie Hinman

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 Project Name/Number: */*

**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 9.000%  
**Effective Date of Last Rate Revision:** 06/01/2010  
**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):
Physicians Life Insurance Company	7.000%	7.000%	\$37,986	254	\$542,660	7.000%	0.000%

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 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 04/24/2012	Standard Medicare Supplement Plans A, B, F, G, HDF, Innovative Rider	L260, L660, L261, L265, L665, L266, L668, L267, LR143	Revised	Previous State Filing Number: Percent Rate Change Request:	44750 3.000	PLIC National Area Factors_041009.pdf TOBACCO-STD-010903.pdf MS-DISCOUNT-STD LIFE-011210.pdf AR_2012_Rates_3%.pdf

**Physicians Life Insurance Company**

Omaha, Nebraska

MEDICARE SUPPLEMENT

AREA RATING ZIP CODES

**Plans A, B, C, F, and High Deductible Plan F**

<b>Area A 0.75</b>	<b>Area B 0.80</b>	<b>Area C 0.85</b>	<b>Area D 0.90</b>	<b>Area E 0.95</b>	<b>Area F 1.00</b>	<b>Area G 1.05</b>	<b>Area H 1.10</b>	<b>Area I 1.15</b>	<b>Area J 1.20</b>	<b>Area K 1.25</b>	<b>Area L 1.30</b>	<b>Area M 1.35</b>
	500-516	386-388	170-174	030-038	164-169, 177	354-355	197-198	201, 220-223	150-163	233-237, 320	770, 772	
	520-528	390-393	224-225	254, 257	199	365-366, 370	301-302	226, 232, 239	175-176	327, 335-336	775, 889, 891	
	656-658	396-397, 559	227-231, 238	261-268	249-253	372, 402	312-316, 323	242, 246-248	178-196	338, 342, 347		
		613, 634	240-241	290-291, 293	255-256	620, 622	350-351, 395	258-259, 300	399, 703, 704	757, 777		
		636-639	243-245	296-298	260, 270-289	660-662	440, 443-445	303, 311, 321	750-753	922-925, 933		
		654, 655	403-404	377-383, 385	292, 294-295	705-706, 710	450, 452	324-326, 344	773, 774	935, 945-949		
		683-684	421, 425	389, 394	299, 304-310	755, 758	488-489, 492	352, 436, 441	794, 890	953-954		
		686, 688-693	437-438, 446	405-406, 411	317-319	778-781	600-608	486-487, 641				
		843-844, 847	449, 461-462	413-414	356-364	783-785, 789	640, 722	707-708, 711				
		976, 978-979	465-468, 470	422-424, 426	367-369, 371	793, 805	764, 776, 782	714, 754				
			472-475, 499	430, 432-433	373-376, 384	855, 860, 864	786-787, 791	760-762				
			550, 553	448, 456-458	398, 400-401	894-895, 897	800-802, 804					
			556-558	469, 471	407-410, 412		806, 850, 852-853					
			560-567	476-479	415-420, 427		856-857					
			570-577	490-491	431, 434-435		930-932,934					
			580-588	494-495	439, 442		936-939					
			590-599	498, 551	447, 451		950-952					
			635, 646, 648	554, 610-612	453-455, 460		959-961					
			685, 687, 748	614-615	463-464							
			840-842	617-619	493, 496-497							
			873-874	623-629	609, 616							
			877-884	644-645	630-631, 633							
			973-975, 977	650, 652-653	647, 651							
			995-999	666, 716-718	664-665							
				723-729, 730	667-681							
				734-741	712-713							
				743-747, 749	719-721							
				766-767, 790	731, 756							
				797-798, 803	759, 763, 765							
				807-809	768-769, 788							
				810-816	792, 795-796, 799							
				820-831	871-872							
				839	893, 898							
				845-846, 859	967-968							
				863, 865, 870	970-972							
				875, 942	980-981							
				955-958, 982	983-985, 992							
				986, 988-991								
				993-994								

**Physicians Life Insurance Company**

Omaha, Nebraska  
MEDICARE SUPPLEMENT  
AREA RATING ZIP CODES

**Plans A, B, C, F, and High Deductible Plan F**

<b>Area N 1.40</b>	<b>Area O 1.45</b>	<b>Area P 1.50</b>	<b>Area Q 1.55</b>	<b>Area R 1.60</b>	<b>Area S 1.65</b>	<b>Area T 1.70</b>	<b>Area U 1.75</b>	<b>Area V 1.80</b>	<b>Area W 1.85</b>	<b>Area X 1.90</b>	<b>Area Y 1.95</b>	<b>Area Z 2.00</b>
322 328-329, 337 339, 346 484-485	700	701		330-334 340-341, 343 345, 348-349 480-483		900-921 926-928 940-941 943-944						

Physicians Life Insurance Company

Omaha, Nebraska

MEDICARE SUPPLEMENT

AREA RATING ZIP CODES

All Other Plans

Area A 0.75	Area B 0.80	Area C 0.85	Area D 0.90	Area E 0.95	Area F 1.00	Area G 1.05	Area H 1.10	Area I 1.15	Area J 1.20	Area K 1.25	Area L 1.30	Area M 1.35
538, 540 545-548	500-516 520-528 535, 537, 539 544, 549 656-658	386-388 390-393 396-397 446, 461-462 559, 613 634, 636-639 683-684 654,655 686, 688-693 843-844, 847 973-979	170-174 224-225 227-231 238, 240-241 243-245 403-404, 421 425 430, 432 437-438, 449 465-468, 470 472-475, 479 499, 530, 550, 553, 556-558 560-567 570-577 580-588 590-599 635, 646, 648 685, 687, 730 740-741, 748 814-816 840-842, 870 873-874 877-880 881-882 883-884 995-999	030-038 254, 257 261-268 290-291, 293 296-298, 371 376-383, 385 389, 394 400-401 405-406 410-411 413-414 422-424, 426 431, 433 434-435, 448 453-454 456-458, 460 469, 471 476-478 490-491 494-495, 498 541-543 551, 554 610-612 614-615 617-619 623-629 644-645, 650 652-653, 666 681, 716-718 723-729, 731 734-739 743-747, 749 765-767, 790 797-798, 803 807-813 820-831 839 845-846, 859 863, 865 871-872, 875 942, 955-958 970-972 982, 986 988-991 993-994	164-169 199 177, 249-253 255-256, 260 270-289, 292 294-295, 299 304-310 317-319 356-370 372-375 384, 398 402, 407-409 412, 415-420 427 439, 442 447, 451 455, 463, 464 493, 496-497 531-532, 534 609, 616, 620 622, 630-631 633, 647, 651 660-662, 664-665 667-680 712-713 719-721, 756 759, 763 768-769 780-781, 788 792, 795-796 799, 893, 898 967-968 980-981 983-985, 992	350-351 354-355, 440 605, 705-706 710, 755, 758 776, 778-779 782-785, 789 793, 800-802 804, 806 850, 852-853 855-857, 860 864, 894-895 897	197-198, 201 220-223, 242 301-302 312-316, 323 352, 395, 441 443-445, 450 452, 488-489 492 600-604 606-608, 640 707-708, 722 760-762, 764 786-787, 791 930-932,934 936-939 950-952 959-961	226, 232, 239 246-248 258-259, 300 303, 311, 321 324-326, 344 379 436, 486-487 641, 703-704 711, 714 750-754 774, 890	150-163 175-176 178-196 399, 773, 777 794 347, 757, 775 922-925, 933 935, 945-949 953-954	233-237, 320 327, 335-336 338, 342 347, 757, 775 922-925, 933 935, 945-949 953-954	770, 772 889, 891	

**Physicians Life Insurance Company**

Omaha, Nebraska  
 MEDICARE SUPPLEMENT  
 AREA RATING ZIP CODES

**All Other Plans**

Area N 1.40	Area O 1.45	Area P 1.50	Area Q 1.55	Area R 1.60	Area S 1.65	Area T 1.70	Area U 1.75	Area V 1.80	Area W 1.85	Area X 1.90	Area Y 1.95	Area Z 2.00
322 328-329, 337 339, 346 484-485 700	701			330-334, 340-341, 343 345, 348-349 480-483		900-921 926-928 940-941 943-944						

**PHYSICIANS LIFE INSURANCE COMPANY**  
2600 DODGE STREET  
OMAHA, NEBRASKA 68131

**MEDICARE SUPPLEMENT  
TOBACCO RATE FACTORS  
AGENT-SOLD AND DIRECT RESPONSE BUSINESS**

	<u>Factors</u>
Non-Tobacco	1.00
Tobacco	1.12

TOBACCO-STD-010903

**PHYSICIANS LIFE INSURANCE COMPANY**

2600 DODGE STREET  
OMAHA, NEBRASKA 68131

**MEDICARE SUPPLEMENT  
AVAILABLE DISCOUNTS**

<u>Discount</u>	<u>Amount</u>
Long-Term Care Discount Only	10%
Annuity Discount Only	5%
Long-Term Care Discount with Annuity Discount	15%

MS-DISCOUNT-STD LIFE-011210

## **CURRENT RATE SCHEDULES**

PHYSICIANS LIFE INSURANCE COMPANY  
Table of Rates  
Medicare Supplement Policy

Plan A  
Arkansas  
2010

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Issue Age
65-99	\$125.80

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for additional discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY  
Table of Rates  
Medicare Supplement Policy

Plan B  
Arkansas  
2010

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Agency Issue Age
65-99	\$153.75

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for additional discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY  
Table of Rates  
Medicare Supplement Policy

Plan F  
Arkansas  
2010

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Issue Age
65-99	\$224.65

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for additional discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY  
Table of Rates  
Medicare Supplement Policy

LR143  
Arkansas  
2010

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Agency Issue Age
65-99	\$-65.50

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for additional discounts.

Monthly rates are equal to the Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY

Table of Rates

Medicare Supplement Policy

High Deductible Plan F

Arkansas

2010

Automatic Bank Withdrawal

Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Agency Issue Age
65-99	\$81.80

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for additional discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY

Table of Rates

Medicare Supplement Policy

Plan G

Arkansas

2010

Automatic Bank Withdrawal

Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Issue Age
65-99	\$173.65

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

Please refer to MS-DISCOUNT-STD-LIFE-011210 for additional discounts.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

# **PROPOSED RATE SCHEDULES**

PHYSICIANS LIFE INSURANCE COMPANY  
Table of Rates  
Medicare Supplement Policy

Plan A  
Arkansas  
2012

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Composite Rating
65-99	\$129.55

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY  
Table of Rates  
Medicare Supplement Policy

Plan B  
Arkansas  
2012

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Agency Composite Rating
65-99	\$158.35

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY  
Table of Rates  
Medicare Supplement Policy

Plan F  
Arkansas  
2012

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
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Age	Composite Rating
65-99	\$231.40

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY  
Table of Rates  
Medicare Supplement Policy

LR143  
Arkansas  
2012

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Agency Composite Rating
65-99	\$-67.45

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

Monthly rates are equal to the Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY

Table of Rates

Medicare Supplement Policy

High Deductible Plan F

Arkansas

2012

Automatic Bank Withdrawal

Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Agency Composite Rating
65-99	\$84.25

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

PHYSICIANS LIFE INSURANCE COMPANY

Table of Rates

Medicare Supplement Policy

Plan G

Arkansas

2012

Automatic Bank Withdrawal  
Base Premiums

ISSUES FOR ALL DATES
-------------------------

Age	Composite Rating
65-99	\$178.85

Please refer to  
AREA-PLIC-  
041009 for areas  
and factors.

Please refer to  
TOBACCO-STD-  
010903 for areas  
and factors.

To obtain Monthly rates, add \$5 to the above quoted Automatic Bank Withdrawal rates. To obtain Quarterly, Semi-Annual, and Annual rates, multiply the above quoted Automatic Bank Withdrawal by 3, 6 and 12 respectively.

SERFF Tracking Number: *PHYS-128216745* State: *Arkansas*  
 Filing Company: *Physicians Life Insurance Company* State Tracking Number:  
 Company Tracking Number:  
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.015 Multi-Plan*  
 Product Name: *2012 Standard Life Medicare Supplement Rate Increase Filing*  
 Project Name/Number: */*

## 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)
03/29/2012	Rate and Rule	Standard Medicare Supplement Plans A, B, F, G, HDF, Innovative Rider	04/24/2012	AR_2012_Rates.pdf (Superseded) PLIC National Area Factors_041009.pdf TOBACCO-STD-010903.pdf MS-DISCOUNT-STD LIFE-011210.pdf