

SERFF Tracking Number: UTAC-128267518 State: Arkansas  
 Filing Company: Continental General Insurance Company State Tracking Number:  
 Company Tracking Number: 2012 CGI STD MEDSUPP  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.006 Plan F (Basic)  
 Standard Plans  
 Product Name: 2012 CGI Std MedSupp  
 Project Name/Number: 2012 CGI Std MedSupp/2012 CGI Std MedSupp

## Filing at a Glance

Company: Continental General Insurance Company

Product Name: 2012 CGI Std MedSupp SERFF Tr Num: UTAC-128267518 State: Arkansas  
 TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num:  
 Standard Plans Closed  
 Sub-TOI: MS051.006 Plan F (Basic) Co Tr Num: 2012 CGI STD State Status: Approved-Closed  
 MEDSUPP  
 Filing Type: Rate Reviewer(s): Stephanie Fowler  
 Author: Trevor Walsh Disposition Date: 04/24/2012  
 Date Submitted: 04/13/2012 Disposition Status: Approved-  
 Closed  
 Implementation Date Requested: 07/01/2012 Implementation Date:  
 State Filing Description:

## General Information

Project Name: 2012 CGI Std MedSupp Status of Filing in Domicile: Pending  
 Project Number: 2012 CGI Std MedSupp 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: 6.036% Filing Status Changed: 04/24/2012  
 State Status Changed: 04/24/2012  
 Deemer Date: Created By: Trevor Walsh  
 Submitted By: Trevor Walsh Corresponding Filing Tracking Number:  
 Filing Description:  
 This rate increase filing is for CGI Standardized Medicare Supplement policies and also serves as the annual rate certification requirement for the 2012 calendar year.  
 State Narrative:

## Company and Contact

### Filing Contact Information

Trevor Walsh, Actuarial Analyst twalsh3@gafri.com

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11200 Lakeline Boulevard #100 512-807-4872 [Phone]  
 Austin, TX 78717

**Filing Company Information**

Continental General Insurance Company	CoCode: 71404	State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100	Group Code: 84	Company Type: Life & Health
P. O. Box 26580	Group Name:	State ID Number:
Austin, TX 78755-0580	FEIN Number: 47-0463747	
(800) 880-8824 ext. [Phone]		

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental General Insurance Company	\$50.00	04/13/2012	57971126

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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	04/19/2012	04/19/2012

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Current and Proposed Rates	Trevor Walsh	04/20/2012	04/20/2012

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Annual Rate Certification	Note To Reviewer	Trevor Walsh	04/20/2012	04/20/2012

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## Disposition

Disposition Date: 04/24/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was approved.

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):
Continental General Insurance Company	0.000%	0.000%	\$0	21	\$58,710	0.000%	0.000%



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## Disposition

Disposition Date: 04/19/2012

Implementation Date:

Status: Disapproved

Comment: Given the substantial rate increases already taken on this block over the past 5 years we are not in a position to approve your request 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 required):	Minimum % Change (where required):
Continental General Insurance Company	6.036%	6.036%	\$3,544	21	\$58,710	7.000%	6.000%



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**Amendment Letter**

Submitted Date: 04/20/2012

**Comments:**

Request changed to 0% on all plans so filing can be approved as annual rate certification.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Current and Proposed Rates	345, 346, 3DL	Revised	Previous State Filing Number: 48368	Exhibit 4 - Current & Proposed Rates @ 0%.pdf
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**Note To Reviewer**

**Created By:**

Trevor Walsh on 04/20/2012 09:23 AM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

04/24/2012 10:02 AM

**Subject:**

Annual Rate Certification

**Comments:**

Please re-open this filing so that I can ammend the rate/rule tab and the rate charts to request 0% so that this filing may be approved for annual rate certification purposes.

Thank you for your time.

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**Post Submission Update Request Processed On 04/24/2012**

**Status:** Allowed  
**Created By:** Trevor Walsh  
**Processed By:** Stephanie Fowler  
**Comments:**

**Company Rate Information:**

**Company Name:** Continental General Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	0.000%	6.036%
Overall % Rate Impact	0.000%	6.036%
Written Premium Change for this Program	\$0	\$3544
Maximum %Change (where required)	0.000%	7.000%
Minimum %Change (where required)	0.000%	6.000%

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**Rate Information**

Rate data applies to filing.

**Filing Method:** Serff  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 04/11/2011  
**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):
Continental General Insurance Company	0.000%	0.000%	\$0	21	\$58,710	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 04/24/2012	Current and Proposed Rates	345, 346, 3DL	Revised	Previous State Filing Number: Percent Rate Change Request:	48368 Exhibit 4 - Current & Proposed Rates @ 0%.pdf

Continental General Insurance Company

**Rate Chart**

Form 345

Medicare Supplement Plan F

Issue Age Annual Premiums

ARKANSAS Current Rates Effective 4/11/2011

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,905.33	2,905.33	2,905.33	2,905.33

Modal Factors:

0.5200	Semi-Annual
0.2650	Quarter
0.0900	Monthly Direct
0.0850	Monthly Bank Draft

Area Factors:

1	1.000	720-723
2	0.900	ELSE

Continental General Insurance Company

**Rate Chart**

Form 346

Medicare Supplement Plan G

Issue Age Annual Premiums

ARKANSAS Current Rates Effective 4/11/2011

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,681.66	2,681.66	2,681.66	2,681.66

Modal Factors:           0.5200   Semi-Annual  
                                  0.2650   Quarter  
                                  0.0900   Monthly Direct  
                                  0.0850   Monthly Bank Draft

Area Factors:    1    1.000   720-723  
                      2    0.900   ELSE

Continental General Insurance Company

**Rate Chart**

Form 3DL

Medicare Supplement Plan H

Issue Age Annual Premiums

ARKANSAS Current Rates Effective 4/11/2011

Issue Age	MALE		FEMALE	
	Current	Proposed	Current	Proposed
65	2,848.44	2,848.44	2,848.44	2,848.44

Modal Factors:           0.5200   Semi-Annual  
                                  0.2650   Quarter  
                                  0.0900   Monthly Direct  
                                  0.0850   Monthly Bank Draft

Area Factors:    1    1.000   720-723  
                      2    0.900   ELSE

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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Health - Actuarial Justification	Approved-Closed	<b>Date:</b> 04/24/2012
<b>Comments:</b>		
<b>Attachments:</b>		
Cover Letter.pdf		
Actuarial Memorandum.pdf		
Exhibit 1 - Before and After.pdf		
Exhibit 2 - Description of Benefits.pdf		
Exhibit 3 - NW Projections through 4q11.pdf		
Exhibit 3 - AR Projections through 4q11.pdf		
Exhibit 5 - NW Rates History Comparison.pdf		

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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)
04/13/2012	Rate and Rule	Current and Proposed Rates	04/20/2012	Exhibit 4 - Current & Proposed Rates @ 6% (FG), @ 7% (H nonRx).pdf (Superseded)