

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: Medicare Supplement/

Filing at a Glance

Company: Oxford Life Insurance Company
Product Name: Medicare Supplement
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Rate
Date Submitted: 08/02/2012
SERFF Tr Num: OXFR-128615183
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: OXFINDAR2012MSRATE

Implementation: 12/01/2012
Date Requested:
Author(s): Ryan MacTough, Pat O'Hara
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 08/03/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: Medicare Supplement
 Project Number:
 Requested Filing Mode:
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 08/03/2012
 State Status Changed: 08/03/2012
 Created By: Ryan MacTough
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Ryan MacTough

Filing Description:
 August 2, 2012

State of Arkansas
 Department of Insurance
 Life & Health Division
 1200 West 3rd Street
 Little Rock, AR 72201-1904

RE: Oxford Life Insurance Company
 NAIC: 76112; FEIN: 86-0216483
 2012 Individual Medicare Supplement Rate Filing

Dear Life & Health Division:

The enclosed Individual Medicare Supplement rate filing is submitted for your review and approval.

This annual rate filing applies to the following forms:

5211-IMS-O 5212-IMS-O 5213-IMS-O
 5214-IMS-O 5216-IMS-O 5219-IMS-O
 5219-IMS-O-RMX

The rates submitted fulfill the annual rate-filing requirement for 2012.

Attached please find the signed actuarial memorandum. Any required filing fees are being submitted via EFT through SERFF.

Should you have any questions regarding this filing, please contact me toll-free at 888-757-3732, ext. 670130 or by e-mail at patohara@oxfordlife.com.

Sincerely,

Patrick O'Hara
 Regulatory Compliance Analyst

State: Arkansas **Filing Company:** Oxford Life Insurance Company
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Company and Contact

Filing Contact Information

Ryan MacTough, ryanmactough@oxfordlife.com
 2721 N Central Ave 602-263-6666 [Phone]
 Phoenix, AZ 85004 602-277-5901 [FAX]

Filing Company Information

Oxford Life Insurance Company	CoCode: 76112	State of Domicile: Arizona
2721 N. Central Avenue	Group Code: 574	Company Type:
Phoenix, AZ 85004-1172	Group Name:	State ID Number:
(888) 757-3732 ext. [Phone]	FEIN Number: 86-0216483	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form. 1 form.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Oxford Life Insurance Company	\$50.00	08/02/2012	61394600

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Disposition

Disposition Date: 08/03/2012

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 req'd):	Minimum % Change (where req'd):
Oxford Life Insurance Company	0.000%	0.000%	\$0	1	\$4,458	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Rate Filing Documents	Approved-Closed	No
Rate	Medicare Supplement	Approved-Closed	Yes

SERFF Tracking #:

OXFR-128615183

State Tracking #:

Company Tracking #:

OXFINDAR2012MSRATE

State: Arkansas

Filing Company:

Oxford Life Insurance Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: Medicare Supplement

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
1	Approved-Closed 08/03/2012	Medicare Supplement	5219-IMS-O-NRX	New		