

State: Arkansas **Filing Company:** Christian Fidelity Life Insurance Company
TOI/Sub-TOI: MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: Medicare Supplement
Project Name/Number: Medicare Supplement /

Filing at a Glance

Company: Christian Fidelity Life Insurance Company
Product Name: Medicare Supplement
State: Arkansas
TOI: MS02I Individual Medicare Supplement - Pre-Standardized
Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized
Filing Type: Rate
Date Submitted: 08/20/2012
SERFF Tr Num: OXFR-128652071
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: CFPREAR2012MSRATE

Implementation: 01/01/2013
Date Requested:
Author(s): Pat O'Hara
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 08/21/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Christian Fidelity Life Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Medicare Supplement
Project Name/Number: Medicare Supplement /

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: 08/21/2012
 State Status Changed: 08/21/2012
 Created By: Pat O'Hara
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Pat O'Hara

Filing Description:
 August 20, 2012

Arkansas Department of Insurance
 1200 West 3rd Street
 Little Rock, Arkansas 72201-1904

RE: Christian Fidelity Life Insurance Company
 NAIC: 61859; FEIN: 74-0483480
 2012 Individual Prestandard Medicare Supplement Rate Filing

To Whom It May Concern:

Christian Fidelity Life Insurance Company is submitting the enclosed filing for your review and approval.

This annual rate filing applies to the the following form:

89H-104

The rates submitted fulfill the annual filing of rate requirements for 2012.

Enclosed please find an actuarial memorandum in support of the proposed rate actions. If you have any questions regarding this filing, please feel free to contact me.

Sincerely,

Patrick O'Hara
 Regulatory Compliance Analyst
 (888) 757-3732, ext. 670130
 patohara@oxfordlife.com

Company and Contact

State: Arkansas **Filing Company:** Christian Fidelity Life Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Medicare Supplement
Project Name/Number: Medicare Supplement /

Filing Contact Information

Pat O'Hara, Regulatory Compliance Analyst PatO'Hara@Oxfordlife.com
 2721 N. Central Ave. 602-263-6666 [Phone] 670130 [Ext]
 Phoenix, AZ 85004

Filing Company Information

Christian Fidelity Life Insurance Company	CoCode: 61859	State of Domicile: Arizona
2721 North Central Avenue	Group Code: 574	Company Type:
Phoenix, AZ 85004-1172	Group Name:	State ID Number:
(888) 757-3732 ext. [Phone]	FEIN Number: 74-0483480	

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Christian Fidelity Life Insurance Company	\$50.00	08/20/2012	61835168

SERFF Tracking #:

OXFR-128652071

State Tracking #:

Company Tracking #:

CFPREAR2012MSRATE

State:

Arkansas

Filing Company:

Christian Fidelity Life Insurance Company

TOI/Sub-TOI:

MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name:

Medicare Supplement

Project Name/Number:

Medicare Supplement /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	08/21/2012	08/21/2012

State: Arkansas **Filing Company:** Christian Fidelity Life Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Medicare Supplement
Project Name/Number: Medicare Supplement /

Disposition

Disposition Date: 08/21/2012

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 req'd):	Minimum % Change (where req'd):
Christian Fidelity Life Insurance Company	0.000%	0.000%	\$0	2	\$3,548	%	%

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

SERFF Tracking #:

OXFR-128652071

State Tracking #:**Company Tracking #:**

CFPREAR2012MSRATE

State: Arkansas**Filing Company:** Christian Fidelity Life Insurance Company**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized**Product Name:** Medicare Supplement**Project Name/Number:** Medicare Supplement /

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 08/21/2012	Medicare Supplement	89H-104	New		Exhibit G - Current and Proposed Rates.pdf

**Christian Fidelity Life Insurance Company
 State of Arkansas
 Policy Forms 89H-104**

Proposed Increase

0.00%

Current Rates

<u>AGE AT ISSUE</u>	<u>ANNUAL</u>	<u>SEMI-ANNUAL</u>	<u>QUARTERLY</u>	<u>MONTHLY PAC</u>
64-75	1,441.29	735.50	375.25	124.25
76-85	1,653.15	843.50	430.50	142.50
86 Up	1,753.73	894.75	456.50	151.25

Proposed Rates

<u>AGE AT ISSUE</u>	<u>ANNUAL</u>	<u>SEMI-ANNUAL</u>	<u>QUARTERLY</u>	<u>MONTHLY PAC</u>
64-75	\$1,441.29	\$735.50	\$375.25	\$124.25
76-85	\$1,653.15	\$843.50	\$430.50	\$142.50
86 Up	\$1,753.73	\$894.75	\$456.50	\$151.25