

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: Individual Pre-Standardized Medicare Supplement
Project Name/Number: NW PRE 2013 AR(lp)/1522

Filing at a Glance

Company: Nationwide Life Insurance Company
 Product Name: Individual Pre-Standardized Medicare Supplement
 State: Arkansas
 TOI: MS02I Individual Medicare Supplement - Pre-Standardized
 Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized
 Filing Type: Rate
 Date Submitted: 08/21/2012
 SERFF Tr Num: UNAM-128652443
 SERFF Status: Closed-Approved-Closed
 State Tr Num:
 State Status: Approved-Closed
 Co Tr Num: NW PRE 2013 AR

 Implementation: 02/14/2013
 Date Requested:
 Author(s): Carmen Boyd, Trudi Goldenberg
 Reviewer(s): Stephanie Fowler (primary)
 Disposition Date: 08/21/2012
 Disposition Status: Approved-Closed
 Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Individual Pre-Standardized Medicare Supplement
Project Name/Number: NW PRE 2013 AR(lp)/1522

General Information

Project Name: NW PRE 2013 AR(lp) Status of Filing in Domicile: Not Filed
 Project Number: 1522 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: Filing Status Changed: 08/21/2012
 State Status Changed: 08/21/2012
 Deemer Date: Created By: Trudi Goldenberg
 Submitted By: Trudi Goldenberg Corresponding Filing Tracking Number:

Filing Description:
 Nationwide Life Insurance Company
 NAIC # 66869
 Request for Rate Revision – Individual Pre-Standardized Medicare Supplement
 Forms: 1522, et al

0% Rate revision request on Individual Pre-Standardized Medicare Supplement plans.

Company and Contact

Filing Contact Information

Trudi Goldenberg, tgoldenberg@universalamerican.com
 P.O. Box 958465 407-444-4219 [Phone] 8278 [Ext]
 Lake Mary, FL 32795-8465

Filing Company Information

Nationwide Life Insurance CoCode: 66869 State of Domicile: Ohio
 Company Group Code: Company Type:
 P.O. Box 958465 Group Name: State ID Number:
 Lake Mary, FL 32795-8465 FEIN Number: 31-4156830
 (407) 995-8000 ext. 8319[Phone]

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

| Company | Amount | Date Processed | Transaction # |
|-----------------------------------|---------|----------------|---------------|
| Nationwide Life Insurance Company | \$50.00 | 08/21/2012 | 61856181 |

SERFF Tracking #:

UNAM-128652443

State Tracking #:

Company Tracking #:

NW PRE 2013 AR

State:

Arkansas

Filing Company:

Nationwide Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

Individual Pre-Standardized Medicare Supplement

Project Name/Number:

NW PRE 2013 AR(lp)/1522

Correspondence Summary

Dispositions

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

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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): |
|-----------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| Nationwide Life Insurance Company | 0.000% | 0.000% | \$0 | 1 | \$3,968 | 0.000% | 0.000% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|----------------------------------|----------------------|---------------|
| Supporting Document | Health - Actuarial Justification | Approved-Closed | No |
| Supporting Document | LETTER OF AUTHORIZATION | Approved-Closed | Yes |
| Rate | CURRENT & REQUESTED RATES | Approved-Closed | Yes |

State: Arkansas

Filing Company: Nationwide Life Insurance Company

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Product Name: Individual Pre-Standardized Medicare Supplement

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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: 02/14/2012

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 req'd): | Minimum % Change (where req'd): |
|-----------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| Nationwide Life Insurance Company | 0.000% | 0.000% | \$0 | 1 | \$3,968 | 0.000% | 0.000% |

SERFF Tracking #:

UNAM-128652443

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

NW PRE 2013 AR

State: Arkansas**Filing Company:** Nationwide Life Insurance Company**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized**Product Name:** Individual Pre-Standardized Medicare Supplement**Project Name/Number:** NW PRE 2013 AR(lp)/1522

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 | CURRENT & REQUESTED RATES | 1522 | New | | AR PRE RATES 0%.pdf |

Nationwide Life Insurance Company
Actuarial Justification for A&H Rate Increase
Individual Pre-Standardized Medicare Supplement Plans
Current and Requested Premium Rates

| <u>Form</u> | <u>Age at Issue</u> | <u>Current Rate</u> | <u>Requested Rate</u> |
|-------------|---------------------|---------------------|-----------------------|
| 1522 | 65-80+ | 4,265 | 4,265 |

| | |
|-------------|--------|
| | Factor |
| Semi-Annual | 0.510 |
| Quarterly | 0.265 |
| Monthly | 0.087 |

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

Product Name:

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Supporting Document Schedules

| | | Item Status: | Status Date: |
|--------------------|-------------------------|-----------------|--------------|
| Satisfied - Item: | LETTER OF AUTHORIZATION | Approved-Closed | 08/21/2012 |
| Comments: | | | |
| Attachment(s): | | | |
| NW LoA 7-17-12.pdf | | | |



On Your Side[®]

One Nationwide Plaza, 1-32-101
Columbus, Ohio 43215
PH: 614-677-3869
HANDLEB2@nationwide.com

Office of Chief Legal Officer

July 17, 2012

To Whom It May Concern:

Universal American Financial Corporation (UAFC) is hereby authorized to submit rate filings related to individual pre-standardized and standardized Medicare supplement business administered by UAFC on behalf of:

Nationwide Life Insurance Company, NAIC # 66869, FEIN – 31-4156830

This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please contact me if you have any questions regarding this authorization.

Very truly yours,

Bobby J. Handley
Managing Counsel

**Nationwide Insurance
Nationwide Financial**

Counsel to all Nationwide companies and their subsidiaries and affiliates