

State: Arkansas **Filing Company:** Principal Life Insurance Company
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Principal Life Insurance Company Medicare Supplement Rate Filing
Project Name/Number: /

Filing at a Glance

Company: Principal Life Insurance Company
Product Name: Principal Life Insurance Company Medicare Supplement Rate Filing
State: Arkansas
TOI: MS06 Medicare Supplement - Other
Sub-TOI: MS06.000 Medicare Supplement - Other
Filing Type: Rate
Date Submitted: 09/26/2012
SERFF Tr Num: IASL-128703079
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: PG MS RI

Implementation: 01/01/2013
Date Requested:
Author(s): Jeffrey McGinn
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 09/26/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Principal Life Insurance Company
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General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Group Market Type: Discretionary Overall Rate Impact:
 Filing Status Changed: 09/26/2012
 State Status Changed: 09/26/2012 Deemer Date:
 Created By: Jeffrey McGinn Submitted By: Jeffrey McGinn
 Corresponding Filing Tracking Number:

Filing Description:

Principal Life Insurance Company Medicare Supplement Rate Filing

Form Numbers: MSP 34 A - Plan A; MSP 34 B - Plan B; MSP 34 C - Plan C; MSP 34 D - Plan D; MSP 34 E -Plan E; MSP 34 F - Plan F; MSP 34 G - Plan G; MSP 34 H - Plan H; MSP 34 I - Plan I; MSP 34 J - Plan J

Rate Increase Amount: 0.0%

A similar filing is pending approval in the Company's domicile state of Iowa.

Company and Contact

Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcginn@iasadmin.com
 8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]
 Suite 200 727-584-5613 [FAX]
 Largo, FL 33773-1502

Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50392-2300	Group Name:	State ID Number:
(515) 247-5111 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

Fee Required? Yes
 Fee Amount: \$500.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

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Company	Amount	Date Processed	Transaction #
Principal Life Insurance Company	\$500.00	09/26/2012	63087208

SERFF Tracking #:

IASL-128703079

State Tracking #:

Company Tracking #:

PG MS RI

State:

Arkansas

Filing Company:

Principal Life Insurance Company

TOI/Sub-TOI:

MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:

Principal Life Insurance Company Medicare Supplement Rate Filing

Project Name/Number:

/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/26/2012	09/26/2012

State: Arkansas **Filing Company:** Principal Life Insurance Company
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: Principal Life Insurance Company Medicare Supplement Rate Filing
Project Name/Number: /

Disposition

Disposition Date: 09/26/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was requested nor 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):
Principal Life Insurance Company	0.000%	0.000%	\$0	666	\$1,854,155	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Third Party Authorization Letter	Approved-Closed	Yes
Rate	AR Rates	Approved-Closed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 3.000%
Effective Date of Last Rate Revision: 01/01/2012
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):
Principal Life Insurance Company	0.000%	0.000%	\$0	666	\$1,854,155	0.000%	0.000%

State: Arkansas **Filing Company:** Principal Life Insurance Company
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Product Name: Principal Life Insurance Company Medicare Supplement Rate Filing
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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
					Previous State Filing Number:	49623	
1	Approved-Closed 09/26/2012	AR Rates	MSP 34 A, MSP 34 B, MSP 34 C, MSP 34 D, MSP 34 E, MSP 34 F, MSP 34 G, MSP 34 H, MSP 34 I, MSP 34 J	Revised	Percent Rate Change Request:		AR STD Rates - 2013.pdf

PRINCIPAL LIFE INSURANCE COMPANY

Actuarial Memorandum for Group A&H Rate Filing

Medicare Supplement Standardized Plans

Exhibit A - Current and Proposed Annual Premium Schedule

Current Rates

	<u>Plan</u>	<u>Under</u> <u>Age 65</u>	<u>Age</u> <u>65-69</u>	<u>Age</u> <u>70-74</u>	<u>Age</u> <u>75-79</u>	<u>Age</u> <u>80+</u>
Male	A	2,207.28	2,207.28	2,207.28	2,207.28	2,207.28
	B	2,601.96	2,601.96	2,601.96	2,601.96	2,601.96
	C	3,632.52	3,632.52	3,632.52	3,632.52	3,632.52
	D	2,946.60	2,946.60	2,946.60	2,946.60	2,946.60
	E	3,127.68	3,127.68	3,127.68	3,127.68	3,127.68
	F	3,177.12	3,177.12	3,177.12	3,177.12	3,177.12
	G	2,364.84	2,364.84	2,364.84	2,364.84	2,364.84
	H with Rx	5,970.12	5,970.12	5,970.12	5,970.12	5,970.12
	H Without Rx	3,940.44	3,940.44	3,940.44	3,940.44	3,940.44
	I with Rx	5,443.32	5,443.32	5,443.32	5,443.32	5,443.32
	I Without Rx	3,538.08	3,538.08	3,538.08	3,538.08	3,538.08
	J with Rx	8,484.84	8,484.84	8,484.84	8,484.84	8,484.84
	J Without Rx	5,006.16	5,006.16	5,006.16	5,006.16	5,006.16
Female	A	2,207.28	2,207.28	2,207.28	2,207.28	2,207.28
	B	2,601.96	2,601.96	2,601.96	2,601.96	2,601.96
	C	3,632.52	3,632.52	3,632.52	3,632.52	3,632.52
	D	2,946.60	2,946.60	2,946.60	2,946.60	2,946.60
	E	3,127.68	3,127.68	3,127.68	3,127.68	3,127.68
	F	3,177.12	3,177.12	3,177.12	3,177.12	3,177.12
	G	2,364.84	2,364.84	2,364.84	2,364.84	2,364.84
	H with Rx	5,970.12	5,970.12	5,970.12	5,970.12	5,970.12
	H Without Rx	3,940.44	3,940.44	3,940.44	3,940.44	3,940.44
	I with Rx	5,443.32	5,443.32	5,443.32	5,443.32	5,443.32
	I Without Rx	3,538.08	3,538.08	3,538.08	3,538.08	3,538.08
	J with Rx	8,484.84	8,484.84	8,484.84	8,484.84	8,484.84
	J Without Rx	5,006.16	5,006.16	5,006.16	5,006.16	5,006.16

Area Factor

County

0.88

All of State

PRINCIPAL LIFE INSURANCE COMPANY

Actuarial Memorandum for Group A&H Rate Filing

Medicare Supplement Standardized Plans

Exhibit A - Current and Proposed Annual Premium Schedule

Proposed Rates After 0.0% Rate Increase

	<u>Plan</u>	<u>Under</u> <u>Age 65</u>	<u>Age</u> <u>65-69</u>	<u>Age</u> <u>70-74</u>	<u>Age</u> <u>75-79</u>	<u>Age</u> <u>80+</u>
Male	A	2,207.28	2,207.28	2,207.28	2,207.28	2,207.28
	B	2,601.96	2,601.96	2,601.96	2,601.96	2,601.96
	C	3,632.52	3,632.52	3,632.52	3,632.52	3,632.52
	D	2,946.60	2,946.60	2,946.60	2,946.60	2,946.60
	E	3,127.68	3,127.68	3,127.68	3,127.68	3,127.68
	F	3,177.12	3,177.12	3,177.12	3,177.12	3,177.12
	G	2,364.84	2,364.84	2,364.84	2,364.84	2,364.84
	H with Rx	5,970.12	5,970.12	5,970.12	5,970.12	5,970.12
	H Without Rx	3,940.44	3,940.44	3,940.44	3,940.44	3,940.44
	I with Rx	5,443.32	5,443.32	5,443.32	5,443.32	5,443.32
	I Without Rx	3,538.08	3,538.08	3,538.08	3,538.08	3,538.08
	J with Rx	8,484.84	8,484.84	8,484.84	8,484.84	8,484.84
	J Without Rx	5,006.16	5,006.16	5,006.16	5,006.16	5,006.16
Female	A	2,207.28	2,207.28	2,207.28	2,207.28	2,207.28
	B	2,601.96	2,601.96	2,601.96	2,601.96	2,601.96
	C	3,632.52	3,632.52	3,632.52	3,632.52	3,632.52
	D	2,946.60	2,946.60	2,946.60	2,946.60	2,946.60
	E	3,127.68	3,127.68	3,127.68	3,127.68	3,127.68
	F	3,177.12	3,177.12	3,177.12	3,177.12	3,177.12
	G	2,364.84	2,364.84	2,364.84	2,364.84	2,364.84
	H with Rx	5,970.12	5,970.12	5,970.12	5,970.12	5,970.12
	H Without Rx	3,940.44	3,940.44	3,940.44	3,940.44	3,940.44
	I with Rx	5,443.32	5,443.32	5,443.32	5,443.32	5,443.32
	I Without Rx	3,538.08	3,538.08	3,538.08	3,538.08	3,538.08
	J with Rx	8,484.84	8,484.84	8,484.84	8,484.84	8,484.84
	J Without Rx	5,006.16	5,006.16	5,006.16	5,006.16	5,006.16

Area Factor

County

0.88

All of State

SERFF Tracking #:

IASL-128703079

State Tracking #:

Company Tracking #:

PG MS RI

State:

Arkansas

Filing Company:

Principal Life Insurance Company

TOI/Sub-TOI:

MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:

Principal Life Insurance Company Medicare Supplement Rate Filing

Project Name/Number:

/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization Letter	Approved-Closed	09/26/2012
Comments:			
Attachment(s):			
Third Party Authorization Letter.pdf			



Principal Life
Insurance Company

January 6, 2012

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. to file on behalf of Principal Life Insurance Company rate filings and reports with the State Departments of Insurance.

Insurance Administrative Solutions, L.L.C. may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

A handwritten signature in blue ink that reads "Natalie J. Sell".

Natalie J. Sell, FSA, MAAA
Actuary – Pricing
Rating & Analysis
Phone: (515) 247-7440
Fax: (515) 248-2965