

**State:** Arkansas **Filing Company:** Combined Insurance Company of America  
**TOI/Sub-TOI:** MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A  
**Product Name:** Senior 2012 Medicare Supplement Rate Revision - Plan A  
**Project Name/Number:** 2012 Medicare Supplement Rate Revision - Plan A/7082-AR

## Filing at a Glance

Company: Combined Insurance Company of America  
Product Name: Senior 2012 Medicare Supplement Rate Revision - Plan A  
State: Arkansas  
TOI: MS05I Individual Medicare Supplement - Standard Plans  
Sub-TOI: MS05I.001 Plan A  
Filing Type: Rate  
Date Submitted: 12/28/2012  
SERFF Tr Num: ACEH-128829099  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 7082-AR  
  
Implementation: 02/15/2013  
Date Requested:  
Author(s): Sue Thill  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 01/11/2013  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

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## General Information

Project Name: 2012 Medicare Supplement Rate Revision - Plan A	Status of Filing in Domicile: Authorized
Project Number: 7082-AR	Date Approved in Domicile: 08/31/2012
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: 01/11/2013
	State Status Changed: 01/11/2013
Deemer Date:	Created By: Sue Thill
Submitted By: Sue Thill	Corresponding Filing Tracking Number:

### Filing Description:

Combined Insurance Company of America  
 FEIN Number 36-2136262  
 NAIC Number 626-62146  
 Individual Medicare Supplement Rate Filing  
 Rate Sheet No. 7082-AR for Standardized Plan A  
 INDIVIDUAL MEDICARE SUPPLEMENT

Attached is our 2012 Medicare Supplement Rate Revision for the above captured policy.

The filing fee in the amount of \$50.00 was provided by EFT.

We are requesting the indicated increase on the following renew only form:

Increase Form Numbers	Description	Approval Date
0%	14971R06-AR-A Plan A	October 12, 2005
	14971R896-AR-A	June 23, 1997
	14971R-AR-A	August 26, 1994
	14971-AR	April 27, 1992

The required actuarial material is enclosed.

Thank you for your review. If you need anything further, please feel free to contact me. If you have any questions or concerns regarding actuarial material, please contact Robert Turnholt, Senior Staff Actuary, at (847) 953-8154.

## Company and Contact

### Filing Contact Information

Sue Thill, Senior Policy Analyst	sue.a.thill@combined.com
1000 Milwaukee Ave	847-953-1536 [Phone]
Glenview, IL 60025	847-953-1557 [FAX]

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**Filing Company Information**

Combined Insurance Company of America	CoCode: 62146	State of Domicile: Illinois
1000 North Milwaukee Ave.	Group Code: 626	Company Type: A&H
Glenview, IL 60025	Group Name: ACE USA	State ID Number:
(847) 953-2025 ext. [Phone]	FEIN Number: 36-2136262	

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 1 RATE FILING X \$50 = \$50.00  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Combined Insurance Company of America	\$50.00	12/28/2012	66088064

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/11/2013	01/11/2013

SERFF Tracking #:

ACEH-128829099

State Tracking #:

Company Tracking #:

7082-AR

State:

Arkansas

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## Disposition

Disposition Date: 01/11/2013

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):
Combined Insurance Company of America	0.000%	0.000%	\$0	2	\$4,486	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	RATE SHEET	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:

0.000%

Effective Date of Last Rate Revision:

11/01/2010

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):
Combined Insurance Company of America	0.000%	0.000%	\$0	2	\$4,486	0.000%	0.000%

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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:	CMBD-	
1	Approved-Closed 01/11/2013	RATE SHEET	14971	Other	Previous State Filing Number:	CMBD-126709136	2012 Arkansas Rate Sheet Plan A.pdf
					Rate Action Other Explanation:	0% INCREASE	

**COMBINED INSURANCE COMPANY OF AMERICA  
CHICAGO, ILLINOIS  
NAIC COMPANY CODE #62146**

**MEDICARE SUPPLEMENT  
FOR THE STATE OF ARKANSAS**

**2012 ANNUAL PREMIUM RATES  
ISSUED BEFORE 6/1/2010  
POLICY FORM 14971  
PLAN A**

<b>Issue Age</b>	<b>Annual Premium</b>
All Ages	\$2,076.65

**Modal Factors:**

Semi-Annual:	0.520
Quarterly:	0.265
PAC Monthly:	0.090

A 10% discount applies if the insured has another Combined Senior Health Policy.