

**State:** Arkansas **Filing Company:** Combined Insurance Company of America  
**TOI/Sub-TOI:** MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized  
**Product Name:** Senior 2012 Medicare Supplement Rate Revision - PRE-STD  
**Project Name/Number:** 2012 Medicare Supplement Rate Revision - PRE-STD/7093-AR

### Filing at a Glance

Company: Combined Insurance Company of America  
 Product Name: Senior 2012 Medicare Supplement Rate Revision - PRE-STD  
 State: Arkansas  
 TOI: MS02I Individual Medicare Supplement - Pre-Standardized  
 Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized  
 Filing Type: Rate  
 Date Submitted: 12/28/2012  
 SERFF Tr Num: ACEH-128829130  
 SERFF Status: Closed-Approved-Closed  
 State Tr Num:  
 State Status: Approved-Closed  
 Co Tr Num: 7093-AR  
  
 Implementation: 02/15/2013  
 Date Requested:  
 Author(s): Sue Thill  
 Reviewer(s): Stephanie Fowler (primary)  
 Disposition Date: 01/14/2013  
 Disposition Status: Approved-Closed  
 Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** Combined Insurance Company of America  
**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized  
**Product Name:** Senior 2012 Medicare Supplement Rate Revision - PRE-STD  
**Project Name/Number:** 2012 Medicare Supplement Rate Revision - PRE-STD/7093-AR

## General Information

Project Name: 2012 Medicare Supplement Rate Revision - PRE-STD	Status of Filing in Domicile: Authorized
Project Number: 7093-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: 01/14/2013
	State Status Changed: 01/14/2013
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 Numbers:  
 7093-AR for 14962-AR and CICA-8061-AR (Pre-Standard Policies)  
 7094-AR for 14963-AR and CICA-8081-AR (U&C and Excess Policies)  
 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 through EFT.

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

Increase Form Numbers	Description	Approval Date
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0%	14962-AR	Pre-Standard	May 10, 1990
	CICA-8061-AR		January 19, 1987

0%	14963-AR	Usual & Customary	May 10, 1990
	CICA-8081-AR	Excess	January 19, 1987

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

**State:** Arkansas **Filing Company:** Combined Insurance Company of America  
**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized  
**Product Name:** Senior 2012 Medicare Supplement Rate Revision - PRE-STD  
**Project Name/Number:** 2012 Medicare Supplement Rate Revision - PRE-STD/7093-AR

**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]

**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  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Combined Insurance Company of America	\$50.00	12/28/2012	66088076

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/14/2013	01/14/2013

SERFF Tracking #:

ACEH-128829130

State Tracking #:

Company Tracking #:

7093-AR

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## Disposition

Disposition Date: 01/14/2013

Implementation Date:

Status: Approved-Closed

Comment:

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	6	\$28,212	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
Rate	RATE SHEET	Approved-Closed	Yes

SERFF Tracking #:

ACEH-128829130

State Tracking #:

Company Tracking #:

7093-AR

**State:** Arkansas **Filing Company:** Combined Insurance Company of America  
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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	6	\$28,212	0.000%	0.000%

**State:** Arkansas **Filing Company:** Combined Insurance Company of America  
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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 01/14/2013	RATE SHEET	CICA-8061-AR, 14962-AR	Other	Previous State Filing Number:	CMBD-126709192	2012 Arkansas Rate Sheet 8061, 14952.pdf
					Rate Action Other Explanation:	0% INCREASE	
2	Approved-Closed 01/14/2013	RATE SHEET	CICA-8081-AR, 14963-AR	Other	Previous State Filing Number:	CMBD-126709192	2012 Arkansas Rate Sheet 8081, 14963.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  
POLICY FORM(S) 8061/14962**

<b><u>Age At Issue</u></b>	<b><u>Annual Premiums</u></b>
65 and Over	\$3,508.72

**Modal Factors:**

Semi-Annual	0.520
Quarterly	0.265
PAC Monthly	0.093

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

**MEDICARE SUPPLEMENT  
FOR THE STATE OF ARKANSAS**

**2012 ANNUAL PREMIUM RATES  
POLICY FORM(S) 8081/14963**

<b><u>Age At Issue</u></b>	<b><u>Annual Premiums</u></b>
65 and Over	\$3,893.13

**Modal Factors:**

Semi-Annual	0.520
Quarterly	0.265
PAC Monthly	0.093