

State: Arkansas **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized
Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing
Project Name/Number: Med Supp Rates/02pg

Filing at a Glance

Company: Monumental Life Insurance Company
 Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing
 State: Arkansas
 TOI: MS02G Group Medicare Supplement - Pre-Standardized
 Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized
 Filing Type: Rate
 Date Submitted: 01/03/2013
 SERFF Tr Num: AEGC-128829615
 SERFF Status: Closed-Disapproved
 State Tr Num:
 State Status: Disapproved-Closed
 Co Tr Num: 1197
 Implementation Date Requested: 04/01/2013
 Author(s): Teri Schaffer-Jones, Kristina Davis, Sharon Miles
 Reviewer(s): Stephanie Fowler (primary)
 Disposition Date: 01/14/2013
 Disposition Status: Disapproved
 Implementation Date:

State Filing Description:

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General Information

Project Name: Med Supp Rates	Status of Filing in Domicile: Pending
Project Number: 02pg	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Pending in our domiciliary state of Iowa.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association, Trust	Overall Rate Impact: 4%
Filing Status Changed: 01/14/2013	
State Status Changed: 01/14/2013	Deemer Date:
Created By: Sharon Miles	Submitted By: Teri Schaffer-Jones
Corresponding Filing Tracking Number:	

Filing Description:
 2013 Annual Monumental Life (Formerly Peoples Benefit) Pre-Standardized Group Medicare Supplement Rate Filing.
 Policy Form/s: 610400

Enclosed is our rate submission for all benefits contained in Medicare Supplement plans issued prior to the 1992 Medicare regulations. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Company and Contact

Filing Contact Information

Sharon Miles, Actuarial Administrator	Sharon.Miles@transamerica.com
100 Light Street	800-233-4624 [Phone] 5466 [Ext]
Mail Stop B-3449	410-209-5910 [FAX]
Baltimore, MD 21202	

Filing Company Information

Monumental Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
4333 Edgewood Road, NE	Group Code: 468	Company Type: Life and Health
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(800) 233-4624 ext. [Phone]	FEIN Number: 52-0419790	

Filing Fees

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

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Company	Amount	Date Processed	Transaction #
Monumental Life Insurance Company	\$50.00	01/03/2013	66207413

SERFF Tracking #:

AEGC-128829615

State Tracking #:

Company Tracking #:

1197

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Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	01/14/2013	01/14/2013

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Disposition

Disposition Date: 01/14/2013

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history indicated in this filing and the Lack of Credibility; we cannot approve this rate increase at this time.

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):
Monumental Life Insurance Company	4.000%	4.000%	\$283	3	\$7,066	4.000%	4.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	Exhibit A	Disapproved	No

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.300%
Effective Date of Last Rate Revision: 04/01/2011
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):
Monumental Life Insurance Company	4.000%	4.000%	\$283	3	\$7,066	4.000%	4.000%