

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized  
**Product Name:** Prestandardized Medicare Supplement Rates  
**Project Name/Number:** State of Arkansas/PREMS-2013AR

### Filing at a Glance

Company: Allianz Life Insurance Company of North America  
 Product Name: Prestandardized Medicare Supplement Rates  
 State: Arkansas  
 TOI: MS02G Group Medicare Supplement - Pre-Standardized  
 Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized  
 Filing Type: Rate  
 Date Submitted: 01/02/2013  
 SERFF Tr Num: ALZM-128807847  
 SERFF Status: Closed-Approved-Closed  
 State Tr Num:  
 State Status: Approved-Closed  
 Co Tr Num: PREMS-2013AR  
  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Chip Jamison, Lindsey Pederson, Julie Maendel, Peng How, Tracy Sudak  
 Reviewer(s): Stephanie Fowler (primary)  
 Disposition Date: 01/14/2013  
 Disposition Status: Approved-Closed  
 Implementation Date:  
  
 State Filing Description:

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized  
**Product Name:** Prestandardized Medicare Supplement Rates  
**Project Name/Number:** State of Arkansas/PREMS-2013AR

## General Information

Project Name: State of Arkansas Status of Filing in Domicile: Not Filed  
Project Number: PREMS-2013AR Date Approved in Domicile:  
Requested Filing Mode: Domicile Status Comments: This filing has not been submitted to the Minnesota Department of Commerce since Minnesota is exempt from the Standardized Medicare Supplement laws.  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Small  
Group Market Type: Overall Rate Impact:  
Filing Status Changed: 01/14/2013  
State Status Changed: 01/14/2013 Deemer Date:  
Created By: Peng How Submitted By: Lindsey Pederson  
Corresponding Filing Tracking Number:

### Filing Description:

RE: Allianz Life Insurance Company of North America  
Prestandardized Medicare Supplement Rates  
Annual Filing of Rates and Experience  
Form and Policy Numbers: All  
NAIC Number: 761-90611

To whom it may concern:

Enclosed are the actuarial memorandum and exhibits for all of Allianz Life Insurance Company of North America's (Allianz) Prestandardized Medicare Supplement policies. These are closed blocks of business that are no longer being solicited.

This filing represents the annual filing of rates and experience. We are requesting no rate change at this time, to be effective 1/1/2013 or upon approval, in order to keep premium rates competitive in the market. Note that due to the limited number of covered lives in your state, we are using nationwide experience to determine the rates.

Allianz filed and ultimately received approval for an amendment to waive calendar year 2011 premium while fully retaining all benefits. Any "earned premium" for 2011 shown in the exhibits is illustrative and for loss ratio calculation purposes only. The premiums were not collected from the policyholders due to the aforementioned waiver.

Consistent with prior years' filings, all Prestandardized Medicare Supplement policies have been pooled into one filing. As of 12/31/2002 policies 8881-001, 8882-001, 9637-001, and 8879-001 were terminated by their respective groups. As a result, there is no experience in 2003 and forward for these policies in your state.

This filing should replace any pending or unapproved filings for this form, policy number, and type of business in your state. Any correspondence regarding this filing should be sent to the following address:

David O. Thoen  
Deloitte Consulting LLP  
50 South Sixth Street, Suite 2800  
Minneapolis, MN 55402-1538  
Phone: 612-397-4164

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized  
**Product Name:** Prestandardized Medicare Supplement Rates  
**Project Name/Number:** State of Arkansas/PREMS-2013AR  
 Fax: 612-692-4164  
 Email: dthoen@deloitte.com

Your prompt attention to this filing would be most appreciated.

## Company and Contact

### Filing Contact Information

Julie Maendel, jmaendel@deloitte.com  
 400 One Financial Plaza 612-397-4602 [Phone]  
 120 South Sixth Street 612-692-4602 [FAX]  
 Minneapolis, MN 55402-1844

### Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type:
Minneapolis, MN 55416	Group Name:	State ID Number:
(763) 765-6500 ext. [Phone]	FEIN Number: 41-1366075	

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$125.00  
 Retaliatory? Yes  
 Fee Explanation: Filing fee for the domicile state of Minnesota is \$125.  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Allianz Life Insurance Company of North America	\$125.00	01/02/2013	66187209

SERFF Tracking #:

ALZM-128807847

State Tracking #:

Company Tracking #:

PREMS-2013AR

State:

Arkansas

Filing Company:

Allianz Life Insurance Company of North America

TOI/Sub-TOI:

MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized

Product Name:

Prestandardized Medicare Supplement Rates

Project Name/Number:

State of Arkansas/PREMS-2013AR

## Correspondence Summary

### Dispositions

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

SERFF Tracking #:

ALZM-128807847

State Tracking #:

Company Tracking #:

PREMS-2013AR

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized  
**Product Name:** Prestandardized Medicare Supplement Rates  
**Project Name/Number:** State of Arkansas/PREMS-2013AR

## 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):
Allianz Life Insurance Company of North America	%	%				%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	Authorization Letter	Approved-Closed	Yes
Supporting Document	Exhibits	Approved-Closed	No
Rate	Rate Schedule	Approved-Closed	Yes

SERFF Tracking #:

ALZM-128807847

State Tracking #:

Company Tracking #:

PREMS-2013AR

**State:** Arkansas **Filing Company:** Allianz Life Insurance Company of North America  
**TOI/Sub-TOI:** MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized  
**Product Name:** Prestandardized Medicare Supplement Rates  
**Project Name/Number:** State of Arkansas/PREMS-2013AR

### Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 8.000%  
**Effective Date of Last Rate Revision:** 01/24/2008  
**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):
Allianz Life Insurance Company of North America	%	%				%	%

**SERFF Tracking #:**

ALZM-128807847

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

PREMS-2013AR

**State:**

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**Filing Company:**

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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
1	Approved-Closed 01/14/2013	Rate Schedule		Revised	Previous State Filing Number:	ALZM-127863753	AR Rate Schedule.pdf
					Percent Rate Change Request:		

Exhibit 2A(1)

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

FORM NO: D602(8-85) POLICY NO: 8555-001  
GC103(4-87)

APPROVED RATES: ARKANSAS

ANNUAL GROUP RATES

Age Band	Level II		Level III		Level IV		Level V	
	Male	Female	Male	Female	Male	Female	Male	Female
65 - 69	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
70 - 74	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
75 - 79	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
80 - 84	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
85 +	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10

ANNUAL INDIVIDUAL RATES

Age Band	Level II		Level III		Level IV		Level V	
	Male	Female	Male	Female	Male	Female	Male	Female
65 - 69	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
70 - 74	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
75 - 79	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
80 - 84	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
85 +	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10

ANNUAL INDIVIDUAL RATES - SOLD IN STORES

Age Band	Level A		Level B		Level C	
	Male	Female	Male	Female	Male	Female
65 - 69	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08
70 - 74	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08
75 - 79	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08
80 - 84	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08
85 +	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08

**Exhibit 2B(1)**

**ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA**

**FORM NO: D602(8-85) POLICY NO: 8555-001**  
**GC103(4-87)**

**PROPOSED RATES: ARKANSAS**

**ANNUAL GROUP RATES**

Age Band	Level II		Level III		Level IV		Level V	
	Male	Female	Male	Female	Male	Female	Male	Female
<b>65 - 69</b>	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
<b>70 - 74</b>	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
<b>75 - 79</b>	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
<b>80 - 84</b>	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
<b>85 +</b>	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10

**ANNUAL INDIVIDUAL RATES**

Age Band	Level II		Level III		Level IV		Level V	
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<b>65 - 69</b>	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
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State Tracking #:

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Allianz Life Insurance Company of North America

TOI/Sub-TOI:

MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized

Product Name:

Prestandardized Medicare Supplement Rates

Project Name/Number:

State of Arkansas/PREMS-2013AR

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved-Closed	01/14/2013
Comments:			
Attachment(s):			
AR Cover Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter	Approved-Closed	01/14/2013
Comments:			
Attachment(s):			
Authorization Letter 10 2012.pdf			

December 14, 2012

Ms. Julie Benafield Bowman  
Commissioner  
Department of Insurance  
1200 West 3rd Street  
Little Rock, AR 72201-1904

**RE: *Allianz Life Insurance Company of North America  
Prestandardized Medicare Supplement Rates  
Annual Filing of Rates and Experience  
Form and Policy Numbers: All  
NAIC Number: 761-90611***

Dear Ms. Benafield Bowman:

Enclosed are the actuarial memorandum and exhibits for all of Allianz Life Insurance Company of North America's (Allianz) Prestandardized Medicare Supplement policies. These are closed blocks of business that are no longer being solicited.

**This filing represents the annual filing of rates and experience. We are requesting no rate change at this time, to be effective 1/1/2013 or upon approval, in order to keep premium rates competitive in the market.** Note that due to the limited number of covered lives in your state, we are using nationwide experience to determine the rates.

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**This filing should replace any pending or unapproved filings for this form, policy number, and type of business in your state.** Any correspondence regarding this filing should be sent to the following address:

David O. Thoen  
Deloitte Consulting LLP  
50 South Sixth Street, Suite 2800  
Minneapolis, MN 55402-1538  
Phone: 612-397-4164 Fax: 612-692-4164  
Email: dthoen@deloitte.com

Your prompt attention to this filing would be most appreciated.

Sincerely,



David O. Thoen, FSA, MAAA



For all that's ahead.<sup>SM</sup>

October 22, 2012

To Whom It May Concern:

RE: Letter of Authorization

Allianz Life Insurance Company of North America (ALLIANZ) has authorized Deloitte Consulting LLP to develop and submit Medicare Supplement rates on our behalf. This authorization includes analysis of experience, development of rates, actuarial memorandum, filing of rates, and refund filing documents.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Thiel", written in a cursive style.

Steve Thiel

Vice President, Corporate Actuarial