

State: Arkansas **Filing Company:** Golden Rule Insurance Company
TOI/Sub-TOI: MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

Filing at a Glance

Company: Golden Rule Insurance Company
 Product Name: Pre-Standardized Medicare Supplement
 State: Arkansas
 TOI: MS02I Individual Medicare Supplement - Pre-Standardized
 Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized
 Filing Type: Rate
 Date Submitted: 11/30/2012
 SERFF Tr Num: AMMS-128777445
 SERFF Status: Closed-Approved-Closed
 State Tr Num:
 State Status: Approved-Closed
 Co Tr Num: PSMS-2012

 Implementation: 04/01/2013
 Date Requested:
 Author(s): Patricia Lofton, Timothy Martin, Archibald Ewart, Kurt Fetzer, Joshua Mcdonald, Michael Johnston
 Reviewer(s): Stephanie Fowler (primary)
 Disposition Date: 01/02/2013
 Disposition Status: Approved-Closed
 Implementation Date:

 State Filing Description:

State: Arkansas **Filing Company:** Golden Rule Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Authorized
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Approved on 11/1/12.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 01/02/2013
 State Status Changed: 01/02/2013
 Deemer Date: Created By: Patricia Lofton
 Submitted By: Patricia Lofton Corresponding Filing Tracking Number:

Filing Description:

This is a filing of premium rates for individual pre-standardized Medicare supplement policy forms.

Golden Rule is not requesting an increase. The purpose of this filing is to meet the annual filing requirement.

This filing affects 3 policyholder(s) in Arkansas. The average annual premium for Basic plans is \$3,230. There are no current Plus policyholders.

Company and Contact

Filing Contact Information

Timothy Martin, Director Actuarial Services timothy_martin@goldenrule.com
 7440 Woodland Drive 317-715-7946 [Phone]
 Indianapolis, IN 46278-1719 317-297-0908 [FAX]

Filing Company Information

Golden Rule Insurance Company	CoCode: 62286	State of Domicile: Indiana
7440 Woodland Drive	Group Code: 707	Company Type: Life and Health
Indianapolis, IN 46278	Group Name:	State ID Number:
(800) 926-7602 ext. [Phone]	FEIN Number: 37-6028756	

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Golden Rule Insurance Company	\$50.00	11/30/2012	65320599

SERFF Tracking #:

AMMS-128777445

State Tracking #:

Company Tracking #:

PSMS-2012

State: Arkansas

Filing Company: Golden Rule Insurance Company

TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name: Pre-Standardized Medicare Supplement

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/02/2013	01/02/2013

State: Arkansas

Filing Company: Golden Rule Insurance Company

TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name: Pre-Standardized Medicare Supplement

Project Name/Number: /

Disposition

Disposition Date: 01/02/2013

Implementation Date:

Status: Approved-Closed

Comment: This filing is approved as the company's "annual rate filing". No increase is 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):
Golden Rule Insurance Company	0.000%	0.000%	\$0	3	\$9,689	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Basic Plans	Approved-Closed	Yes
Rate	Plus Plans	Approved-Closed	Yes

State: Arkansas

Filing Company: Golden Rule Insurance Company

TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name: Pre-Standardized Medicare Supplement

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 5.600%

Effective Date of Last Rate Revision: 11/01/2010

Filing Method of Last Filing: Review and Approval

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):
Golden Rule Insurance Company	0.000%	0.000%	\$0	3	\$9,689	0.000%	0.000%

State: Arkansas

Filing Company: Golden Rule Insurance 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 01/02/2013	Basic Plans	GRI-H-12.2, GRI-H-2.1 & GRI-H-2.2	Other	Previous State Filing Number:		GRI-H-2.1_2.2 natl.pdf GRI-H-2.2 (E380).pdf GRI-H-12.2.pdf
					Percent Rate Change Request:		
2	Approved-Closed 01/02/2013	Plus Plans	GRI-H-12.2P	Other	Previous State Filing Number:		80% Factor.pdf GRI-H-12.2P.pdf
					Percent Rate Change Request:		

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.1/2.2

Annual Premiums

Issue Age	Effective:	Current Base Rate	2013 Base Rate	Monthly
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All Ages		\$ 3,845.73	\$ 3,845.73	\$ 329.96

Modal Factors

	<u>Direct Billing</u>	<u>PAC or Auto Withdrawal</u>
Monthly	0.0858	0.0858
Quarterly	0.2550	0.2500
Semi-Annual	0.5100	0.5000

Area Factors

Area	Factors
----	-----
All	1.00

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.2

Plan E380

Annual Premiums

Issue Age -----	Current Base Rate -----	2013 Base Rate -----	Monthly -----
All Ages	\$ 3,344.12	\$ 3,344.12	\$ 286.93

Modal Factors

	<u>Direct Billing</u>	<u>PAC or Auto Withdrawal</u>
Monthly	0.0858	0.0858
Quarterly	0.2550	0.2500
Semi-Annual	0.5100	0.5000

Area Factors

Area ----	Factors -----
All	1.000

GOLDEN RULE INSURANCE COMPANY**Policy Form: GRI-H-12.2**Annual Premiums

Issue Age -----	Current Base Rate -----	2013 Base Rate -----	Monthly -----
65 - 69	\$ 3,081.19	\$ 3,081.19	\$ 264.37
70 - 74	\$ 3,081.19	\$ 3,081.19	\$ 264.37
75 - 79	\$ 3,081.19	\$ 3,081.19	\$ 264.37
80 +	\$ 3,081.19	\$ 3,081.19	\$ 264.37

Modal Factors

	<u>Direct Billing</u>	<u>PAC or Auto Withdrawal</u>
Monthly	0.0858	0.0858
Quarterly	0.2550	0.2500
Semi-Annual	0.5100	0.5000

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

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GOLDEN RULE INSURANCE COMPANY

Policy Forms: GRI-H-2P/2.0P

GRI-H-2.1P

GRI-H-2.2P

GRI-H-2.1P4

GRI-H-2.2P4

GRI-H-11P

GRI-H-12P

GRI-H-11D

GRI-H-12D

GRI-H-11PX

GRI-H-12PX

GRI-H-12.2P

GRI-H-12.2D

REMOVAL OF PRESCRIPTION DRUG COVERAGE

Contains Drug Coverage 1.000

Without Drug Coverage 0.800

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-12.2P

Annual Premiums

Issue Age -----	Current Base Rate -----	2013 Base Rate -----	Monthly -----
65 - 69	\$ 7,911.93	\$ 7,911.93	\$ 678.84
70 - 74	\$ 7,911.93	\$ 7,911.93	\$ 678.84
75 - 79	\$ 7,911.93	\$ 7,911.93	\$ 678.84
80 +	\$ 7,911.93	\$ 7,911.93	\$ 678.84

Modal Factors

	<u>Direct Billing</u>	<u>PAC or Auto Withdrawal</u>
Monthly	0.0858	0.0858
Quarterly	0.2550	0.2500
Semi-Annual	0.5100	0.5000

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191