

State: Arkansas **Filing Company:** Family Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: FLIC Med Supp Rate 2012
Project Name/Number: /

Filing at a Glance

Company: Family Life Insurance Company
Product Name: FLIC Med Supp Rate 2012
State: Arkansas
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 11/02/2012
SERFF Tr Num: CEUL-128753740
SERFF Status: Closed-Disapproved
State Tr Num:
State Status: Disapproved-Closed
Co Tr Num: FLIC_AR_MSGR_2012

Implementation: 04/01/2013
Date Requested:
Author(s): Bin Hu, Shaun Dillon, Allie Zhou, Cindy Hu, Norma Flores, Janett Turcios, Marlinia Jao
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 01/28/2013
Disposition Status: Disapproved
Implementation Date:

State Filing Description:

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General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 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: 9% Filing Status Changed: 01/28/2013
 State Status Changed: 01/28/2013
 Deemer Date: Created By: Shaun Dillon
 Submitted By: Shaun Dillon Corresponding Filing Tracking Number:

Filing Description:

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience.

The company is requesting a 9% rate increase in premiums for all plans. The rate increase will apply to both policies in force and new issues. The target date for implementation is assumed to be 4/1/2013. The actual date which the new rates become effective for this state will not be sooner than one year after the implementation date of the last approved rate increase.

We appreciate the Department's time and consideration in the review of this filing for Family Life.

Company and Contact

Filing Contact Information

Shaun Dillon, Financial Analyst SDillon@manhattanlife.com
 Wortham Tower 713-821-6535 [Phone]
 2727 Allen Parkway, Suite 500 713-529-9425 [FAX]
 Houston, TX 77019

Filing Company Information

Family Life Insurance Company	CoCode: 63053	State of Domicile: Texas
10777 Northwest Freeway	Group Code: 1117	Company Type:
Houston, TX 77092	Group Name: Manhattan	State ID Number:
(800) 877-7705 ext. [Phone]	Insurance Group	
	FEIN Number: 91-0550883	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: State of domicile fee: \$50.00
 Per Company: No

Company	Amount	Date Processed	Transaction #
Family Life Insurance Company	\$50.00	11/02/2012	64508971

SERFF Tracking #:

CEUL-128753740

State Tracking #:

Company Tracking #:

FLIC_AR_MSGR_2012

State:

Arkansas

Filing Company:

Family Life Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

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FLIC Med Supp Rate 2012

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	01/28/2013	01/28/2013
Disapproved	Stephanie Fowler	12/12/2012	12/12/2012

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Disposition

Disposition Date: 01/28/2013

Implementation Date:

Status: Disapproved

Comment: Due to lack of response, the original disapproval of this filing stands. This filing will not be reopened again, a new filing will need to be made if further review is requested.

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):
Family Life Insurance Company	9.000%	9.000%	\$97,520	592	\$1,083,556	9.000%	9.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Outline of Coverage with updated 2013 deductibles	Disapproved	No
Rate	Rate Pages	Disapproved	No

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Disposition

Disposition Date: 12/12/2012

Implementation Date:

Status: Disapproved

Comment: Given the fact that we approved some pretty significant rate increase on this block of business for at least the last three years; we cannot approved this rate request 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):
Family Life Insurance Company	9.000%	9.000%	\$97,520	592	\$1,083,556	9.000%	9.000%

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 7.000%
Effective Date of Last Rate Revision: 04/01/2012
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):
Family Life Insurance Company	9.000%	9.000%	\$97,520	592	\$1,083,556	9.000%	9.000%