

State: Arkansas **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2013 Med Supp Rates
Project Name/Number: 2013 Med Supp Rates/2012 Ann Rates/2012ANNRATE

Filing at a Glance

Company: USAA Life Insurance Company
Product Name: 2013 Med Supp Rates
State: Arkansas
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 12/04/2012
SERFF Tr Num: UNSA-128756036
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AR1215979

Implementation: 04/01/2013
Date Requested:
Author(s): Helen Braune, Betty Drzymalla, Debbie Mann, Rosanna Tenorio
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 01/03/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2013 Med Supp Rates
Project Name/Number: 2013 Med Supp Rates/2012 Ann Rates/2012ANNRATE

General Information

Project Name: 2013 Med Supp Rates/2012 Ann Rates Status of Filing in Domicile: Not Filed
 Project Number: 2012ANNRATE Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filing in Texas is pending for Texas specific rates.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 01/03/2013
 State Status Changed: 01/03/2013
 Deemer Date: Created By: Debbie Mann
 Submitted By: Helen Braune Corresponding Filing Tracking Number:
 Filing Description:
 See attached STATE FILING Letter AR in Supporting Documentation tab.

Company and Contact

Filing Contact Information

Debbie Mann, Compliance Analyst debbie.mann@usaa.com
 9800 Fredericksburg Road 800-531-8000 [Phone] 86803 [Ext]
 B-1-E, Operations Compliance 210-498-6675 [FAX]
 47195
 San Antonio, TX 78288

Filing Company Information

USAA Life Insurance Company CoCode: 69663 State of Domicile: Texas
 9800 Fredericksburg Road Group Code: 200 Company Type: Life
 San Antonio, TX 78288 Group Name: State ID Number:
 (800) 531-8000 ext. [Phone] FEIN Number: 74-1472662

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Domicile state fee is greater for pre-standard Medicare Supplement and/or closed blocks of business.
 Per Company: No

Company	Amount	Date Processed	Transaction #
USAA Life Insurance Company	\$100.00	12/04/2012	65435150

State: Arkansas Filing Company: USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/03/2013	01/03/2013

SERFF Tracking #:

UNSA-128756036

State Tracking #:

Company Tracking #:

AR1215979

State: Arkansas **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010
Product Name: 2013 Med Supp Rates
Project Name/Number: 2013 Med Supp Rates/2012 Ann Rates/2012ANNRATE

Disposition

Disposition Date: 01/03/2013

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was 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):
USAA Life Insurance Company	2.400%	0.000%	\$0	308	\$621,352	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	STATE FILING LETTER AR	Approved-Closed	Yes
Rate	AR Plan A Rate Sheets	Approved-Closed	Yes
Rate	AR Plan D Rate Sheets	Approved-Closed	Yes
Rate	AR Plan F Rate Sheets	Approved-Closed	Yes
Rate	AR Plan G Rate Sheets	Approved-Closed	Yes

SERFF Tracking #:

UNSA-128756036

State Tracking #:

Company Tracking #:

AR1215979

State: Arkansas

Filing Company: USAA Life Insurance Company

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

Product Name: 2013 Med Supp Rates

Project Name/Number: 2013 Med Supp Rates/2012 Ann Rates/2012ANNRATE

Rate Information

Rate data applies to filing.

Filing Method: Review & Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 05/01/2011

Filing Method of Last Filing: Review & 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):
USAA Life Insurance Company	2.400%	0.000%	\$0	308	\$621,352	0.000%	0.000%

State: Arkansas

Filing Company:

USAA Life Insurance Company

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

Product Name: 2013 Med Supp Rates

Project Name/Number: 2013 Med Supp Rates/2012 Ann Rates/2012ANNRATE

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:	UNSA-	
1	Approved-Closed 01/03/2013	AR Plan A Rate Sheets	LIM20260-A 1-92, MSM93726AR 06-10	Revised	Previous State Filing Number:	UNSA-128071640	AR Plan A Rate Sheets.pdf
					Percent Rate Change Request:		
2	Approved-Closed 01/03/2013	AR Plan D Rate Sheets	LIM20260-D 1-92	Revised	Previous State Filing Number:	UNSA-128071640	AR Plan D Rate Sheets.pdf
					Percent Rate Change Request:		
3	Approved-Closed 01/03/2013	AR Plan F Rate Sheets	LIM20260-F 1-92, MSM93727AR 06-10	Revised	Previous State Filing Number:	UNSA-128071640	AR Plan F Rate Sheets.pdf
					Percent Rate Change Request:		
4	Approved-Closed 01/03/2013	AR Plan G Rate Sheets	LIM20260-G 1-92	Revised	Previous State Filing Number:	UNSA-128071640	AR Plan G Rate Sheets.pdf
					Percent Rate Change Request:		

**USAA LIFE INSURANCE COMPANY
APPENDIX A
RATE SHEET
State of Arkansas**

**MEDICARE STANDARDIZED PLAN A
POLICY FORM: LIM20260-A 1-92 (Closed Block)**

RATES EFFECTIVE 5/1/2011

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	144.16	440.96	158.61	485.16

Applies to policies issued prior to June 1, 2010

**USAA LIFE INSURANCE COMPANY
APPENDIX A
RATE SHEET
State of Arkansas**

**MEDICARE STANDARDIZED PLAN A
POLICY FORM: LIM20260-A 1-92 (Closed Block)**

PROPOSED RATES EFFECTIVE 4/1/2013

PROPOSED CHANGE: 0.00%

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	144.16	440.96	158.61	485.16

Applies to policies issued prior to June 1, 2010

**USAA LIFE INSURANCE COMPANY
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State of Arkansas**

**MEDICARE STANDARDIZED PLAN A
POLICY FORM: MSM93726AR 06-10 (Open Block)**

RATES EFFECTIVE 5/1/2011

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	136.51	417.56	150.28	459.68

Applies to policies issued on or after June 1, 2010

**USAA LIFE INSURANCE COMPANY
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**MEDICARE STANDARDIZED PLAN A
POLICY FORM: MSM93726AR 06-10 (Open Block)**

PROPOSED RATES EFFECTIVE 4/1/2013

PROPOSED CHANGE: 0.00%

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	136.51	417.56	150.28	459.68

Applies to policies issued on or after June 1, 2010

**USAA LIFE INSURANCE COMPANY
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**MEDICARE STANDARDIZED PLAN D
POLICY FORM: LIM20260-D 1-92 (Closed Block)**

RATES EFFECTIVE 5/1/2010

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	169.32	517.92	185.30	566.80

Applies to policies issued prior to June 1, 2010

**USAA LIFE INSURANCE COMPANY
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**MEDICARE STANDARDIZED PLAN D
POLICY FORM: LIM20260-D 1-92 (Closed Block)**

PROPOSED RATES EFFECTIVE 4/1/2013

PROPOSED CHANGE: 0.00%

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	169.32	517.92	185.30	566.80

Applies to policies issued prior to June 1, 2010

**USAA LIFE INSURANCE COMPANY
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**MEDICARE STANDARDIZED PLAN F
POLICY FORM: LIM20260-F 1-92 (Closed Block)**

RATES EFFECTIVE 5/1/2011

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	170.17	520.52	186.66	570.96

Applies to policies issued prior to June 1, 2010

**USAA LIFE INSURANCE COMPANY
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RATE SHEET
State of Arkansas**

**MEDICARE STANDARDIZED PLAN F
POLICY FORM: LIM20260-F 1-92 (Closed Block)**

PROPOSED RATES EFFECTIVE 4/1/2013

PROPOSED CHANGE: 0.00%

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	170.17	520.52	186.66	570.96

Applies to policies issued prior to June 1, 2010

**USAA LIFE INSURANCE COMPANY
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State of Arkansas**

**MEDICARE STANDARDIZED PLAN F
POLICY FORM: MSM93727AR 06-10 (Open Block)**

RATES EFFECTIVE 5/1/2011

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	161.16	492.96	176.97	541.32

Applies to policies issued on or after June 1, 2010

**USAA LIFE INSURANCE COMPANY
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**MEDICARE STANDARDIZED PLAN F
POLICY FORM: MSM93727AR 06-10 (Open Block)**

PROPOSED RATES EFFECTIVE 4/1/2013

PROPOSED CHANGE: 0.00%

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	161.16	492.96	176.97	541.32

Applies to policies issued on or after June 1, 2010

**USAA LIFE INSURANCE COMPANY
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**MEDICARE STANDARDIZED PLAN G
POLICY FORM: LIM20260-G 1-92 (Closed Block)**

RATES EFFECTIVE 5/1/2011

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	188.53	576.68	207.06	633.36

Applies to policies issued prior to June 1, 2010

**USAA LIFE INSURANCE COMPANY
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**MEDICARE STANDARDIZED PLAN G
POLICY FORM: LIM20260-G 1-92 (Closed Block)**

PROPOSED RATES EFFECTIVE 4/1/2013

PROPOSED CHANGE: 0.00%

	Non-Smoker		Smoker	
Age	Monthly APP	Quarterly	Monthly APP	Quarterly
UNI	188.53	576.68	207.06	633.36

Applies to policies issued prior to June 1, 2010

SERFF Tracking #:

UNSA-128756036

State Tracking #:

Company Tracking #:

AR1215979

State:

Arkansas

Filing Company:

USAA Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

2013 Med Supp Rates

Project Name/Number:

2013 Med Supp Rates/2012 Ann Rates/2012ANNRATE

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	STATE FILING LETTER AR	Approved-Closed	01/03/2013
Comments:			
Attachment(s):			
STATE FILING LETTER AR.pdf			



December 5, 2012

Mr. Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street Little Rock, AR 72201

**RE: USAA Life Insurance Company – NAIC No. 200-69663
Medicare Supplement Rate Filing – 2013 Medicare Supplement Rates**

Dear Mr. Bradford,

Please find enclosed USAA Life Insurance Company's actuarial memorandum and accompanying exhibits for proposed rate adjustments for Medicare Supplement Plan's A, D and F and G. Our rate proposals are outlined in the table below:

Plan	A	D	F	G
Proposed Change	0%	0%	0%	0%

The following forms are affected by this rate increase:

LIM20260- A, D, F, G 1-92
MSM93726AR 06-10 (Plan A)
MSM93727AR 06-10 (Plan F)

The increases will be implemented once approval is received and appropriate notification can be provided to impacted policyholders.

If you have any questions about this filing please contact our pricing actuary, Paula Hauck at (210) 452-7660 or paula.hauck@usaa.com or I at the contact information listed below.

Sincerely,

Nadeem Chowdhury, FSA, MAAA
Assistant Vice President, Actuary
USAA Life Insurance Company
Nadeem.Chowdhury@USAA.com
(210) 498-4208