



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

RALPH T. HUDGENS
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN COMMISSIONER
COMPTROLLER GENERAL

SEVENTH FLOOR, WEST TOWER
FLOYD BUILDING
2 MARTIN LUTHER KING, JR. DRIVE
ATLANTA, GEORGIA 30334
(404) 656-2056
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July 28, 2011

Gary Cohen
Acting Director
Office of Oversight Center for Consumer Information and Insurance Oversight
Department of Health and Human Services
7500 Security Boulevard, Mail Stop C2-21-15
Baltimore, Maryland 21244-1850
By email: MLRAdjustments@hhs.gov

Dear Acting Director Cohen:

Further to the Department's letter of July 21, 2011, the Department provides the requested information for New York Life Insurance Company.

New York Life Insurance Company

Estimated Federal MLR (2010)

Life Years: 1,408
MLR Before Credibility Adjustment: 98.29%
Credibility Adjustment: 8.3%
Deductible Factor: 1.164
MLR After Credibility Adjustment: 107.95%

Estimated Rebate

2011 - \$0
2012 - \$0
2013 - \$0

I appreciate your consideration and please do not hesitate to contact me with questions.

Sincerely,



Trey Sivley, Esq.
Assistant Director
Regulatory Services Division

Attachments

cc: Honorable Ralph T. Hudgens, Commissioner of Insurance, State of Georgia
Honorable Nathan Deal, Governor, State of Georgia
Honorable Johnny Isakson, U.S. Senator, State of Georgia
Honorable Saxby Chambliss, U.S. Senator, State of Georgia