

SERFF Tracking Number: BNLB-125823022 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 40295  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: GR-A05  
Project Name/Number: /

## Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: GR-A05

SERFF Tr Num: BNLB-125823022 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -  
Standard Plans

SERFF Status: Closed

State Tr Num: 40295

Sub-TOI: MS051.001 Plan A

Co Tr Num:

State Status: FEES PAID

Filing Type: Rate

Co Status: Submitted

Reviewer(s): Stephanie Fowler

Author: Diana Willis

Disposition Date: 10/15/2008

Date Submitted: 09/18/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date: 01/01/2009

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 08/25/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 4.6%

Group Market Type:

Filing Status Changed: 10/15/2008

State Status Changed: 09/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

2009 Premium Rates for Standardized Medicare Supplement Policy Forms GR-A05B, GR-A05C, GR-A05D and GR-A05F

We are submitting the revised rates to be used beginning in 2009 for forms GR-A05B, GR-A05C, GR-A05D and GR-A05F. These forms are guaranteed renewable Medicare Supplement forms, which were approved in your state on April 28, 1992.

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Each plan provides varying degrees of benefits as shown in the enclosed materials.

Due to the continued inflation in medical care costs, claim cost trend increases and poorer than anticipated experience, we must increase the rates. The amounts and details of the requested increases are explained in the enclosed memorandum.

These revised rates are intended to be effective January 1, 2009 and with these revised rates the anticipated loss ratio standard of your state for these forms will be met.

Because of the lead-time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond with us via fax to (312) 396-5906 or e-mail d.willis@banklife.com.

## Company and Contact

### Filing Contact Information

Diana Willis, Actuarial Analyst II d.willis@banklife.com  
 600 West Chicago Avenue (312) 396-7658 [Phone]  
 Chicago, IL 60610 (312) 396-5906[FAX]

### Filing Company Information

Bankers Life and Casualty Company	CoCode: 61263	State of Domicile: Illinois
600 West Chicago Avenue	Group Code: 233	Company Type:
Chicago, IL 60610	Group Name:	State ID Number:
(312) 396-6000 ext. [Phone]	FEIN Number: 36-0770740	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form being filed x 4 forms filed = \$200.00
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$200.00	09/18/2008	22589226

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	10/15/2008	10/15/2008

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## Disposition

Disposition Date: 10/15/2008

Implementation Date: 01/01/2009

Status: Approved

Comment: We have approved the requested rate increases for Plans B, C, D and F to be implemented on or after January 1, 2009. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Bankers Life and Casualty Company	4.600%	\$5,029	33	\$	15.000%	0.000%	4.600%

SERFF Tracking Number: *BNLB-125823022* State: *Arkansas*  
 Filing Company: *Bankers Life and Casualty Company* State Tracking Number: *40295*  
 Company Tracking Number:  
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*  
 Product Name: *GR-A05*  
 Project Name/Number: */*

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved	No
<b>Rate</b>	Rate Sheet Plan B	Approved	Yes
<b>Rate</b>	Rate Sheet Plan C	Approved	Yes
<b>Rate</b>	Rate Sheet Plan D	Approved	Yes
<b>Rate</b>	Rate Sheet Plan F	Approved	Yes
<b>Rate</b>	Rate Sheet Mode	Approved	Yes

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 5.960%  
**Effective Date of Last Rate Revision:** 01/01/2008  
**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:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Bankers Life and Casualty Company	4.600%	4.600%	\$5,029	33		15.000%	0.000%

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:		Attachments
Approved	Rate Sheet Plan B	GR-A05B	Revised	Previous State Filing Number: Percent Rate Change Request:	36819 8	Rate Sheet - A05B.pdf
Approved	Rate Sheet Plan C	GR-A05C	Revised	Previous State Filing Number:	36819	Rate Sheet - A05C.pdf
Approved	Rate Sheet Plan D	GR-A05D	Revised	Previous State Filing Number: Percent Rate Change Request:	36819 15	Rate Sheet - A05D.pdf
Approved	Rate Sheet Plan F	GR-A05F	Revised	Previous State Filing Number: Percent Rate Change Request:	36819 8	Rate Sheet - A05F.pdf
Approved	Rate Sheet Mode	GR-A05	Other	Previous State Filing Number: Rate Action Other Explanation:	36819 Compilation	Rate Sheet Mode.pdf

**BANKERS LIFE AND CASUALTY COMPANY**

Chicago, Illinois

Standardized Medicare Supplement  
Policy Form Series GR-A05

Annual Premium Rates\* Male or Female

<u>Issue Age</u>	<u>Plan B</u>
Ages 65 & Over	\$3,918.62

\*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;  
0.09167 for Renewal Direct Bill

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Annual Premium Rates\* Male or Female

<u>Issue Age</u>	<u>Plan C</u>
Ages 65 & Over	\$3,540.41

\*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;  
0.09167 for Renewal Direct Bill

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Annual Premium Rates\* Male or Female

<u>Issue Age</u>	<u>Plan D</u>
Ages 65 & Over	\$4,435.38

\*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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0.09167 for Renewal Direct Bill

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Annual Premium Rates\* Male or Female

<u>Issue Age</u>	<u>Plan F</u>
Ages 65 & Over	\$3,521.53

\*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;  
0.09167 for Renewal Direct Bill

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Chicago, Illinois

Standardized Medicare Supplement  
Policy Form Series GR-A05

Premium Rates\* Male or Female

	Issue Age	ANNUAL	SEMI-ANNUAL	QUARTERLY	LIST BILL	P.P.S.P./P.R.D
GR-A05B	65 & Older	3918.62	2019.04	1029.78	360.21	337.34
GR-A05C	65 & Older	3540.41	1824.27	930.48	325.54	304.88
GR-A05D	65 & Older	4435.38	2285.17	1165.45	407.58	381.69
GR-A05F	65 & Older	3521.53	1814.55	925.53	323.81	303.26