

SERFF Tracking Number: AMLC-125874400 State: Arkansas  
 Filing Company: United American Insurance Company State Tracking Number: 40683  
 Company Tracking Number: 2009 UA PRE  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: 2009 Individual Pre-Standardized Medicare Supplement  
 Project Name/Number: 2009 Annual Rate Filing for Policy Forms DMC, DMXCO, DMXCU, MAXC, MAXC+, MC1, MC3, MC7, MCCAT, MMS, MVXC/2009 UA PRE

## Filing at a Glance

Company: United American Insurance Company

Product Name: 2009 Individual Pre- Standardized Medicare Supplement SERFF Tr Num: AMLC-125874400 State: ArkansasLH

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 40683

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: 2009 UA PRE State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Author: Jan Robinson Disposition Date: 11/07/2008

Date Submitted: 10/27/2008 Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2009 Implementation Date:

State Filing Description:

## General Information

Project Name: 2009 Annual Rate Filing for Policy Forms DMC, DMXCO, Status of Filing in Domicile: Pending

DMXCU, MAXC, MAXC+, MC1, MC3, MC7, MCCAT, MMS, MVXC

Project Number: 2009 UA PRE

Requested Filing Mode: Review & Approval

Date Approved in Domicile:

Domicile Status Comments: Filing submitted in Nebraska, our state of domicile, on 10/14/2008.

Pending approval.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 12%

Group Market Type:

Filing Status Changed: 11/07/2008

State Status Changed: 11/07/2008

Deemer Date:

Corresponding Filing Tracking Number: 2009 UA PRE

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**Filing Description:**

2009 Annual Rate Filing  
 Individual Pre-Standardized Policy Forms DMC, DMXCO, DMXCU, MAXC, MAXC+, MC1, MC3, MC7 MCCAT, MMS, MVXC  
 NAIC # 92916

**Company and Contact**

**Filing Contact Information**

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com  
 3700 S. Stonebridge Drive (972) 569-3670 [Phone]  
 McKinney, TX 75070 (972) 569-3679[FAX]

**Filing Company Information**

United American Insurance Company	CoCode: 92916	State of Domicile: Nebraska
P.O. Box 8080	Group Code: 290	Company Type: Life and Health
McKinney, TX 75070-8080	Group Name: Liberty National	State ID Number:
(972) 529-5085 ext. [Phone]	FEIN Number: 73-1128555	

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Pre-standardized 1 - \$50.00 fee for closed block of business grouped together.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$50.00	10/27/2008	23489144



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## Disposition

Disposition Date: 11/07/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved the requested 12% rate increase for the Pre-Standardized Medicare Supplement Plans. This approved 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:
United American Insurance Company	12.000%	\$36,062	80	\$300,523	12.000%	12.000%	12.000%

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	2009 UA PRE Supporting Documentation	Approved-Closed	No
<b>Rate</b>	2009 UA PRE Rate Pages	Approved-Closed	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:** 10.000%  
**Effective Date of Last Rate Revision:** 01/03/2008  
**Filing Method of Last Filing:** Serff - AMLC-125372867

## 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):
United American Insurance Company	12.000%	12.000%	\$36,062	80	\$300,523	12.000%	12.000%

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	2009 UA PRE Rate Pages	DMC, DMXCO, DMXCU, MAXC, MAXC+, MC1, MC3, MC7, MCCAT, MMS, MVXC	Revised	Previous State Filing Number:  Percent Rate Change Request:	AMLC- 2009 UA PRE 1253728 Rate Pages.pdf 67 12

**UNITED AMERICAN INSURANCE COMPANY**

McKinney, Texas

Policy Form DMC

2009 Annual Medicare Rate Filing

**ARKANSAS**

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$4,518	\$5,060

Modal Premium Factors:

Semi-Annual	=	Annual	*	.520	(rounded to near dollar)
Quarterly	=	Annual	*	.265	(rounded to near dollar)
Monthly	=	Annual	/	11	(rounded to near dollar)

For Company Use: Plan Code 195

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMXC - Ages 65 & Over

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$1,405	\$1,574

Modal Premium Factors:

Semi-Annual	=	Annual	*	.520	(rounded to near dollar)
Quarterly	=	Annual	*	.265	(rounded to near dollar)
Monthly	=	Annual	/	11	(rounded to near dollar)

For Company Use: Plan Code 449

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMXC - Ages 64 & Under

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$2,946	\$3,300

Modal Premium Factors:

Semi-Annual = Annual \* .520 (rounded to near dollar)  
Quarterly = Annual \* .265 (rounded to near dollar)  
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 448

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

Policy Form MAXC

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,392	\$3,799

Modal Premium Factors:

Semi-Annual = Annual \* .520 (rounded to near dollar)  
Quarterly = Annual \* .265 (rounded to near dollar)  
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 515

**UNITED AMERICAN INSURANCE COMPANY**

McKinney, Texas

Policy Form MAXC+

2009 Annual Medicare Rate Filing

**ARKANSAS**

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$2,946	\$3,300

Modal Premium Factors:

Semi-Annual = Annual \* .520 (rounded to near dollar)  
Quarterly = Annual \* .265 (rounded to near dollar)  
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 637

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MC1

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Benefit Description	Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
BASIC	Ages 65 and Over	\$3,182	\$3,564
OPT A	Ages 65 and Over	\$4,138	\$4,635
OPT B	Ages 65 and Over	\$3,480	\$3,898
OPT AB	Ages 65 and Over	\$4,436	\$4,968

Modal Premium Factors:

Semi-Annual = Annual \* .520 (rounded to near dollar)  
Quarterly = Annual \* .265 (rounded to near dollar)  
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 192 BASIC  
Plan Code 190 OPT A  
Plan Code 193 OPT B  
Plan Code 191 OPT AB

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MC3

2009 Annual Medicare Rate Filing

ARKANSAS

## Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Benefit Description	Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
BASIC	Ages 65 and Over	\$3,318	\$3,716
OPT A	Ages 65 and Over	\$4,230	\$4,738
OPT B	Ages 65 and Over	\$3,581	\$4,011
OPT AB	Ages 65 and Over	\$4,494	\$5,033

Modal Premium Factors:

Semi-Annual = Annual \* .520 (rounded to near dollar)  
Quarterly = Annual \* .265 (rounded to near dollar)  
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 184 BASIC  
Plan Code 182 OPT A  
Plan Code 185 OPT B  
Plan Code 183 OPT AB

**UNITED AMERICAN INSURANCE COMPANY**

McKinney, Texas

Policy Form MC7

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$2,107	\$2,360

Modal Premium Factors:

Semi-Annual = Annual \* .520 (rounded to near dollar)  
Quarterly = Annual \* .265 (rounded to near dollar)  
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 610

**UNITED AMERICAN INSURANCE COMPANY**

McKinney, Texas

Policy Form MCCAT

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,949	\$4,423

Modal Premium Factors:

Semi-Annual = Annual \* .520 (rounded to near dollar)  
Quarterly = Annual \* .265 (rounded to near dollar)  
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 353

**UNITED AMERICAN INSURANCE COMPANY**

McKinney, Texas

Policy Form MMS

2009 Annual Medicare Rate Filing

**ARKANSAS**

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$4,752	\$5,322

Modal Premium Factors:

Semi-Annual = Annual \* .520 (rounded to near dollar)  
Quarterly = Annual \* .265 (rounded to near dollar)  
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 742

**UNITED AMERICAN INSURANCE COMPANY**

McKinney, Texas

Policy Form MVXC

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,903	\$4,371
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 570		