

SERFF Tracking Number: WKLY-125903147 State: Arkansas
Filing Company: American General Life and Accident Insurance Company State Tracking Number: 40863
Company Tracking Number: AGLA MS RI
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: American General Life and Accident Insurance Company Rate Filing for Individual Standardized and Prestandardized Medicare Supplement Plans
Project Name/Number: /

Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: American General Life and Accident Insurance Company Rate Filing for Individual Standardized and Prestandardized Medicare Supplement Plans
SERFF Tr Num: WKLY-125903147 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 40863
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: AGLA MS RI State Status: Approved-Closed
Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
Author: Jeffrey McGinn Disposition Date: 11/18/2008
Date Submitted: 11/14/2008 Disposition Status: Approved
Implementation Date Requested: Implementation Date:

State Filing Description:

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 Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 11/18/2008 Deemer Date:
State Status Changed: 11/18/2008
Corresponding Filing Tracking Number:
Filing Description:
American General Life and Accident Insurance Company Rate Filing for Individual Standardized and Prestandardized Medicare Supplement Plans

SERFF Tracking Number: WKLY-125903147 State: Arkansas
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Product Name: American General Life and Accident Insurance Company Rate Filing for Individual Standardized and Prestandardized Medicare
Supplement Plans
Project Name/Number: /

Form Numbers: AGLA 82192 – Plan A, AGLA 82292 – Plan B; Prestandardized: 6001 M-1, 6001 M-2, 74087, AGLA
77089, AGLA 79090, AGLA 79190

Rate Increase Amount: 0.0%

This is a closed block of business.

This filing is pending approval in the Company's domicile state of Tennessee.

Company and Contact

Filing Contact Information

(This filing was made by a third party - WAI01)

Jeffrey McGinn, Compliance Analyst jeffrey.mcginn@wakelyinc.com
Wakely and Associates, Inc. (727) 584-8128 [Phone]
Largo, FL 33773-1502 (727) 584-5613[FAX]

Filing Company Information

American General Life and Accident Insurance CoCode: 66672 State of Domicile: Tennessee
Company
American General Center Group Code: 11 Company Type:
Nashville, TN 37250 Group Name: State ID Number:
(615) 749-1000 ext. [Phone] FEIN Number: 62-0306330

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

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| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|---------|----------------|---------------|
| American General Life and Accident Insurance Company | \$50.00 | 11/14/2008 | 23927782 |

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Project Name/Number: /

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------------|------------|----------------|
| Approved | Stephanie Fowler | 11/18/2008 | 11/18/2008 |

SERFF Tracking Number: WKLY-125903147 State: Arkansas
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 Project Name/Number: /

Disposition

Disposition Date: 11/18/2008

Implementation Date:

Status: Approved

Comment:

| 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: |
|--|------------------------|--|--|----------|------------------------------------|------------------------------------|-----------------------------|
| American General Life and Accident Insurance Company | 0.000% | \$0 | 8 | \$41,677 | 0.000% | 0.000% | 0.000% |

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 Project Name/Number: /

| Item Type | Item Name | Item Status | Public Access |
|----------------------------|----------------------------------|-------------------------------------|----------------------|
| Supporting Document | Health - Actuarial Justification | Approved | Yes |
| Supporting Document | Third Party Authorization Letter | Accepted for Informational Purposes | Yes |
| Rate | AR Rate Pages | Approved | Yes |

SERFF Tracking Number: WKLY-125903147 State: Arkansas
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 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Neutral
 Overall Percentage of Last Rate Revision: 0.000%
 Effective Date of Last Rate Revision:
 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): |
|--|-----------------------------|------------------------|--|--|----------|------------------------------------|------------------------------------|
| American General Life and Accident Insurance Company | 0.000% | 0.000% | \$0 | 8 | \$41,677 | 0.000% | 0.000% |

SERFF Tracking Number: WKLY-125903147 State: Arkansas
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 Project Name/Number: /

Rate/Rule Schedule

| Review Status: | Document Name: | Affected Form Numbers: (Separated with commas) | Rate Action: | Rate Action Information: | Attachments |
|----------------|----------------|---|--------------|-------------------------------------|-------------------|
| Approved | AR Rate Pages | AGLA 82192, AGLA 82292, 6001 M-1, 6001 M-2, 74087, AGLA 77089, AGLA 79090, AGLA 79190 | Revised | Previous State Filing Number: 36339 | AR Rate Pages.pdf |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase Individual Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Form 82192

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 65-69 | 2,125 | 0.0% | 2,125 |
| | 70-74 | 2,125 | 0.0% | 2,125 |
| | 75-79 | 2,125 | 0.0% | 2,125 |
| | 80+ | 2,125 | 0.0% | 2,125 |
| Female | 65-69 | 2,125 | 0.0% | 2,125 |
| | 70-74 | 2,125 | 0.0% | 2,125 |
| | 75-79 | 2,125 | 0.0% | 2,125 |
| | 80+ | 2,125 | 0.0% | 2,125 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.00 |
| Quarterly | 0.262 | \$ 4.50 |
| Monthly | 0.093 | \$ 2.50 |
| Monthly Pre-Authorized Check | 0.093 | \$ 1.75 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase Individual Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Form 82292

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 65-69 | 4,448 | 0.0% | 4,448 |
| | 70-74 | 4,448 | 0.0% | 4,448 |
| | 75-79 | 4,448 | 0.0% | 4,448 |
| | 80+ | 4,448 | 0.0% | 4,448 |
| Female | 65-69 | 4,448 | 0.0% | 4,448 |
| | 70-74 | 4,448 | 0.0% | 4,448 |
| | 75-79 | 4,448 | 0.0% | 4,448 |
| | 80+ | 4,448 | 0.0% | 4,448 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.00 |
| Quarterly | 0.262 | \$ 4.50 |
| Monthly | 0.093 | \$ 2.50 |
| Monthly Pre-Authorized Check | 0.093 | \$ 1.75 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Forms 6001 M1 & 737

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$4,186 | 0.0% | \$4,186 |
| | 70-74 | \$4,186 | 0.0% | \$4,186 |
| | 75-79 | \$4,186 | 0.0% | \$4,186 |
| Female | 00-69 | \$4,186 | 0.0% | \$4,186 |
| | 70-74 | \$4,186 | 0.0% | \$4,186 |
| | 75-79 | \$4,186 | 0.0% | \$4,186 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.75 |
| Quarterly | 0.262 | \$ 4.75 |
| Monthly | 0.090 | \$ 1.75 |
| Monthly Pre-Authorized Check | 0.090 | \$ 1.25 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Forms 6001 M2 & 738

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$5,964 | 0.0% | \$5,964 |
| | 70-74 | \$5,964 | 0.0% | \$5,964 |
| | 75-79 | \$5,964 | 0.0% | \$5,964 |
| Female | 00-69 | \$5,964 | 0.0% | \$5,964 |
| | 70-74 | \$5,964 | 0.0% | \$5,964 |
| | 75-79 | \$5,964 | 0.0% | \$5,964 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.75 |
| Quarterly | 0.262 | \$ 4.75 |
| Monthly | 0.090 | \$ 1.75 |
| Monthly Pre-Authorized Check | 0.090 | \$ 1.25 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Form 73787

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$4,967 | 0.0% | \$4,967 |
| | 70-74 | \$4,967 | 0.0% | \$4,967 |
| | 75-79 | \$4,967 | 0.0% | \$4,967 |
| | 80+ | \$4,967 | 0.0% | \$4,967 |
| Female | 00-69 | \$4,967 | 0.0% | \$4,967 |
| | 70-74 | \$4,967 | 0.0% | \$4,967 |
| | 75-79 | \$4,967 | 0.0% | \$4,967 |
| | 80+ | \$4,967 | 0.0% | \$4,967 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.00 |
| Quarterly | 0.262 | \$ 4.50 |
| Monthly | 0.100 | \$ 1.75 |
| Monthly Pre-Authorized Check | 0.093 | \$ 1.75 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Form 79090

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$4,714 | 0.0% | \$4,714 |
| | 70-74 | \$4,714 | 0.0% | \$4,714 |
| | 75-79 | \$4,714 | 0.0% | \$4,714 |
| Female | 00-69 | \$4,714 | 0.0% | \$4,714 |
| | 70-74 | \$4,714 | 0.0% | \$4,714 |
| | 75-79 | \$4,714 | 0.0% | \$4,714 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.00 |
| Quarterly | 0.262 | \$ 4.50 |
| Monthly | 0.093 | \$ 2.50 |
| Monthly Pre-Authorized Check | 0.093 | \$ 1.75 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Form 79190

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$4,303 | 0.0% | \$4,303 |
| | 70-74 | \$4,303 | 0.0% | \$4,303 |
| | 75-79 | \$4,303 | 0.0% | \$4,303 |
| Female | 00-69 | \$4,303 | 0.0% | \$4,303 |
| | 70-74 | \$4,303 | 0.0% | \$4,303 |
| | 75-79 | \$4,303 | 0.0% | \$4,303 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.00 |
| Quarterly | 0.262 | \$ 4.50 |
| Monthly | 0.093 | \$ 2.50 |
| Monthly Pre-Authorized Check | 0.093 | \$ 1.75 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Form MED-1 (1-85)

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$5,070 | 0.0% | \$5,070 |
| | 70-74 | \$5,070 | 0.0% | \$5,070 |
| | 75-79 | \$5,070 | 0.0% | \$5,070 |
| | 80-84 | \$5,070 | 0.0% | \$5,070 |
| | 85+ | \$5,070 | 0.0% | \$5,070 |
| Female | 00-69 | \$5,070 | 0.0% | \$5,070 |
| | 70-74 | \$5,070 | 0.0% | \$5,070 |
| | 75-79 | \$5,070 | 0.0% | \$5,070 |
| | 80-84 | \$5,070 | 0.0% | \$5,070 |
| | 85+ | \$5,070 | 0.0% | \$5,070 |

To calculate modes other than annual, multiply the total annual premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.5125 | \$ 8.00 |
| Quarterly | 0.2625 | \$ 4.50 |
| Monthly | 0.1000 | \$ 2.50 |
| Monthly Pre-Authorized Check | 0.0858 | \$ 1.75 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Form 74087

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$6,336 | 0.0% | \$6,336 |
| | 70-74 | \$6,336 | 0.0% | \$6,336 |
| | 75-79 | \$6,336 | 0.0% | \$6,336 |
| Female | 00-69 | \$6,336 | 0.0% | \$6,336 |
| | 70-74 | \$6,336 | 0.0% | \$6,336 |
| | 75-79 | \$6,336 | 0.0% | \$6,336 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.00 |
| Quarterly | 0.262 | \$ 4.50 |
| Monthly | 0.100 | \$ 1.75 |
| Monthly Pre-Authorized Check | 0.093 | \$ 1.75 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Forms AGLA 76789 and AGLA 77089

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$5,809 | 0.0% | \$5,809 |
| | 70-74 | \$5,809 | 0.0% | \$5,809 |
| | 75-79 | \$5,809 | 0.0% | \$5,809 |
| Female | 00-69 | \$5,809 | 0.0% | \$5,809 |
| | 70-74 | \$5,809 | 0.0% | \$5,809 |
| | 75-79 | \$5,809 | 0.0% | \$5,809 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.515 | \$ 8.00 |
| Quarterly | 0.262 | \$ 4.50 |
| Monthly | 0.093 | \$ 2.50 |
| Monthly Pre-Authorized Check | 0.093 | \$ 1.75 |

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

Actuarial Justification for Medicare Supplement Rate Increase

Individual Pre-Standardized Medicare Supplement Plans

Exhibit A - Arkansas Current and Proposed Premium Schedule

Policy Form MED-1 Rev. (1-89)

| | Issue <u>Age</u> | Current Annual <u>Premium</u> | Proposed <u>Increase</u> | Proposed Annual <u>Premium</u> |
|--------|---------------------|-------------------------------------|-----------------------------|--------------------------------------|
| Male | 00-69 | \$6,082 | 0.0% | \$6,082 |
| | 70-74 | \$6,082 | 0.0% | \$6,082 |
| | 75-79 | \$6,082 | 0.0% | \$6,082 |
| | 80-84 | \$6,082 | 0.0% | \$6,082 |
| | 85+ | \$6,082 | 0.0% | \$6,082 |
| Female | 00-69 | \$6,082 | 0.0% | \$6,082 |
| | 70-74 | \$6,082 | 0.0% | \$6,082 |
| | 75-79 | \$6,082 | 0.0% | \$6,082 |
| | 80-84 | \$6,082 | 0.0% | \$6,082 |
| | 85+ | \$6,082 | 0.0% | \$6,082 |

To calculate modes other than annual, multiply the total annual premium less the \$15 policy premium by the appropriate factor from the following table and add the corresponding policy premium.

| <u>Mode</u> | <u>Factor</u> | <u>Policy Premium</u> |
|------------------------------|---------------|-----------------------|
| Semi-Annual | 0.5150 | \$ 8.00 |
| Quarterly | 0.2620 | \$ 4.50 |
| Monthly | 0.0930 | \$ 2.50 |
| Monthly Pre-Authorized Check | 0.0930 | \$ 1.75 |

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Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Third Party Authorization Letter **Review Status:** Accepted for Informational Purposes 11/18/2008

Comments:

Attachment:
2008 10 AGLA Authorization Letter.pdf

October 17, 2008

Mr. Bill Reynolds
Wakely and Associates
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Dear Bill:

For the twelve-month period beginning October 1, 2008, authorization is granted to Wakely and Associates to file Medicare Supplement rate increases for both the pre-standardized and standardized plans in all states that American General Life and Accident Insurance Company does business.

Please let me know if there are any questions or if you need any further information.

Sincerely,



Rick Borchert, FSA, MAAA
Senior Vice President and Chief Actuary

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