

*SERFF Tracking Number:* UNAM-125588005      *State:* Arkansas  
*Filing Company:* Union Bankers Insurance Company      *State Tracking Number:* 38569  
*Company Tracking Number:* UBIC PRE STD 2008 AR  
*TOI:* MS021 Individual Medicare Supplement - Pre-Standardized      *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized  
*Product Name:* Individual Pre-Standard Medicare Supplement  
*Project Name/Number:* /

## Filing at a Glance

Company: Union Bankers Insurance Company

Product Name: Individual Pre-Standard      SERFF Tr Num: UNAM-125588005 State: ArkansasLH

Medicare Supplement

TOI: MS021 Individual Medicare Supplement - Pre-Standardized      SERFF Status: Closed      State Tr Num: 38569

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized      Co Tr Num: UBIC PRE STD 2008 AR      State Status: Approved-Closed

Filing Type: Rate

Co Status:      Reviewer(s): Stephanie Fowler  
 Authors: Carmen Boyd, Trudi Goldenberg      Disposition Date: 04/04/2008

Date Submitted: 03/31/2008      Disposition Status: Approved

Implementation Date Requested: 06/15/2008

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type:

Group Market Size:

Overall Rate Impact: 3%

Group Market Type:

Filing Status Changed: 04/04/2008

State Status Changed: 04/04/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Union Bankers Insurance Company, NAIC #69701, FEIN#75-0860066

3% rate increase on Individual Pre-Standard Medicare Supplement

Form(s): 86M, et al

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## Company and Contact

### Filing Contact Information

Carmen Boyd,      cboyd@uafc.com  
 P.O. Box 958465      (407) 628-1776 [Phone]  
 Lake Mary, FL 32795-8465

### Filing Company Information

Union Bankers Insurance Company	CoCode: 69701	State of Domicile: Texas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001		
Lake Mary, FL 32746	Group Name:	State ID Number:
(407) 995-8000 ext. [Phone]	FEIN Number: 75-0860066	
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## Filing Fees

Fee Required?      Yes  
 Fee Amount:      \$100.00  
 Retaliatory?      Yes  
 Fee Explanation:      Texas retaliatory fee = \$100.00  
 Per Company:      No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Union Bankers Insurance Company	\$100.00	03/31/2008	19155985

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	04/04/2008	04/04/2008

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## Disposition

Disposition Date: 04/04/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 3% rate increase to be implemented on or after June 15, 2008. This approval is subject to the following:

1. 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:
Union Bankers Insurance Company	3.000%	\$3,990	37	\$132,997	3.000%	3.000%	3.000%

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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	No
<b>Rate</b>	Rates & History	Approved	No

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 8.500%  
**Effective Date of Last Rate Revision:** 06/15/2007  
**Filing Method of Last Filing:** Paper

**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):
Union Bankers Insurance Company	3.000%	3.000%	\$3,990	37	\$132,997	3.000%	3.000%

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rates & History	86M, et al	New		AR Rates & History.pdf

**Union Bankers Insurance Company**  
**Current & Requested Annualized Premium as of 12/31/07**

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State	Form	Annzd Prem	% Req	Req Prem
AR	UB 1693A	783	3%	807
AR	MS-2	3,249	3%	3,346
AR	MS-3	17,230	3%	17,747
AR	86M	111,735	3%	115,087

Union Bankers Insurance Company

Actuarial Justification for A&H Rate Increase  
Individual Medicare Supplement Pre-Standardized Plans

Exhibit B - Rate Increase History

Arkansas

**Form 86M**

Approval Date	Rate Increase
3/20/07	8.5%
4/3/06	9.0%
4/27/05	8.5%
4/21/04	3.0%
3/17/03	3.0%
8/16/01	20.0%
8/24/00	12.0%
4/27/99	12.0%
9/3/97	20.0%
11/4/96	15.0%
1/23/96	10.0%
2/28/95	4.0%
11/17/93	4.0%
2/10/93	10.0%
12/20/89	14.0%

**Forms 73S, C73S, et Misc Forms**

Approval Date	Rate Increase
3/20/07	8.5%
4/3/06	9.0%
4/27/05	8.5%
4/21/04	3.0%
3/17/03	3.0%
8/16/01	20.0%
4/4/01	15.0%
6/1/97	-10.0%
5/1/96	-10.0%
5/1/95	-10.0%
1/1/94	0.0%
6/1/93	-5.0%
1/1/92	0.0%
1/1/91	0.0%
5/18/90	27.7%

**Form MS-2**

Approval Date	Rate Increase
3/20/07	8.5%
4/3/06	9.0%
4/27/05	8.5%
4/21/04	3.0%
3/17/03	3.0%
8/16/01	20.0%
8/18/00	14.0%
4/27/99	15.0%
9/18/97	15.0%
6/28/96	15.0%
2/12/96	10.0%
5/17/95	0.0%
3/9/94	4.3%
2/10/93	15.5%
2/6/92	5.5%
11/28/90	8.0%
12/20/89	10.5%

**Form MS-3**

Approval Date	Rate Increase
3/20/07	8.5%
4/3/06	9.0%
4/27/05	8.5%
4/21/04	3.0%
3/17/03	3.0%
8/16/01	20.00%
8/18/00	14.0%
6/22/99	12.0%
1/1/98	15.0%
1/1/97	20.0%
4/15/96	15.0%
2/15/95	10.0%
2/9/94	5.6%
11/19/92	10.5%