

SERFF Tracking Number: UNAM-125662143 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: 39055
Company Tracking Number: PLIC MSRC 2007 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: PLIC MSRC 2007 AR/2007 MSRC

Filing at a Glance

Company: Pennsylvania Life Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UNAM-125662143 State: ArkansasLH
REFUND CALCULATIONS

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 39055
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: PLIC MSRC 2007 AR State Status: Filed-Closed
Other

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
Authors: Carmen Boyd, Trudi Disposition Date: 06/02/2008
Goldenberg
Date Submitted: 05/21/2008 Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PLIC MSRC 2007 AR
Project Number: 2007 MSRC
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Filing Status Changed: 06/02/2008

State Status Changed: 06/02/2008

Corresponding Filing Tracking Number: PLIC MSRC 2007 AR

Filing Description:

INFORMATIONAL FILING

PENNSYLVANIA LIFE INSURANCE CO

NAIC # 67660

Medicare Supplement Refund Calculations - Filing for Calendar-Year 2007

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

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Medicare Supplement Refund Calculation information for calendar year 2007.

Company and Contact

Filing Contact Information

Trudi Goldenberg, tgoldenberg@uafc.com
 P.O. Box 958465 (407) 628-1776 [Phone]
 Lake Mary, FL 32795-8465

Filing Company Information

Pennsylvania Life Insurance Company CoCode: 67660 State of Domicile: Pennsylvania
 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: 23-1305366

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania Life Insurance Company	\$0.00	05/21/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/02/2008	06/02/2008

SERFF Tracking Number: UNAM-125662143 *State:* Arkansas
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Disposition

Disposition Date: 06/02/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Filed	No
Supporting Document	Cover Letter and Reporting Forms	Filed	No

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Rate Information

Rate data does NOT apply to filing.

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Project Name/Number: PLIC MSRC 2007 AR/2007 MSRC

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Cover Letter and Reporting Forms	Filed	06/02/2008
Comments:	2007 MEDICARE SUPPLEMENT REFUND CALCULATIONS		
Attachments:	MS RC letter - AR.pdf plicAR.pdf		



1001 Heahtraw Park Lane
Lake Mary, FL 32746

Mailing Address:
PO Box 958465
Lake Mary FL 32795

407 995 8000, x8278
800 538 1053, x8278
407 995 8023 Fax

May 26, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: **INFORMATIONAL FILING**
PENNSYLVANIA LIFE INSURANCE CO
NAIC # 67660
Medicare Supplement Refund Calculations - Filing for Calendar-Year 2007

Dear Sir/Madam:

Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2007.

If you have any questions, please contact me at 1-800-538-1053, ext. 8278, by email at tgoldenberg@uafc.com or by fax at 407-995-8023.

Sincerely,

Trudi Goldenberg
Rate Filing Analyst
Actuarial Compliance

Subsidiaries:

American Exchange ★ American Pioneer ★ American Progressive ★ Constitution Life
Marquette National ★ Pennsylvania Life ★ Pyramid Life * Union Bankers

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

Standardized Plan C

For the State of

Arkansas

Company Name Pennsylvania Life Insurance Company

NAIC Group Code 0953

NAIC Company Code 67660

Person Completing this Exhibit : Kamran A. Malik ASA,MAAA Title Pricing Actuary

Telephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	(o)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$1,978	2.770	\$5,480	0.442	\$2,422	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$5,480	(l:)	\$2,422	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception			(l+n)/(k+m):			0.442				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$2,067	\$3,253
b. current year's issues	\$425	\$556
c. Net	\$1,642	\$2,697
2. Past Years' Experience	\$1,978	\$891
3. Total Experience	\$3,620	\$3,587
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.442	
8. Experienced Ratio Since Inception	0.991	
9. Life Years Exposed Since Inception	2	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Pricing Actuary

Title

Signature

Kamran A. Malik ASA,MAAA

5/19/2008

Name

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

Standardized Plan F

For the State of

Arkansas

Company Name Pennsylvania Life Insurance Company

NAIC Group Code 0953

NAIC Company Code 67660

Person Completing this Exhibit : Kamran A. Malik ASA,MAAA Title Pricing Actuary

Telephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	(o)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$23,261	2.770	\$64,434	0.442	\$28,480	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$64,434	(l:)	\$28,480	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.442					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$29,363	\$22,320
b. current year's issues	\$3,305	\$2,113
c. Net	\$26,058	\$20,207
2. Past Years' Experience	\$23,261	\$23,213
3. Total Experience	\$49,319	\$43,420
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.442	
8. Experienced Ratio Since Inception	0.880	
9. Life Years Exposed Since Inception	31	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



 Signature

Pricing Actuary

 Title

Kamran A. Malik ASA,MAAA

 Name

5/19/2008

 Date