

SERFF Tracking Number: WKLY-125643906 State: Arkansas
 Filing Company: Royal Neighbors of America State Tracking Number: 38989
 Company Tracking Number: RN MS RI AR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: Royal Neighbors of America Medicare Supplement Rate Increase Filing
 Project Name/Number: RN MS RI AR/

Filing at a Glance

Company: Royal Neighbors of America

Product Name: Royal Neighbors of America SERFF Tr Num: WKLY-125643906 State: ArkansasLH

Medicare Supplement Rate Increase Filing

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 38989

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: RN MS RI AR

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Author: Courtney Crocker

Disposition Date: 05/29/2008

Date Submitted: 05/13/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: RN MS RI AR

Status of Filing in Domicile:

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: 30%

Group Market Type:

Filing Status Changed: 05/29/2008

Deemer Date:

State Status Changed: 05/29/2008

Corresponding Filing Tracking Number:

Filing Description:

Royal Neighbors of America Medicare Supplement Rate Increase Filing

Form Numbers: 20049AA-AR - Plan A; 20049BA-AR - Plan B; 20049CA-AR - Plan C; 20049DA-AR - Plan D; 20049EA-AR - Plan E; 20049FA-AR - Plan F; 20049GA-AR - Plan G

Rate increase requested: 30%

SERFF Tracking Number: WKLY-125643906 *State:* Arkansas
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Company and Contact

Filing Contact Information

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

Courtney Crocker, Compliance Analyst courtney.crocker@wakelyinc.com
 Wakely and Associates, Inc. (727) 584-8128 [Phone]
 Largo, FL 33773-1502 (727) 584-5613[FAX]

Filing Company Information

Royal Neighbors of America	CoCode: 57657	State of Domicile: Illinois
230 16th Street	Group Code: -99	Company Type: Fraternal Benefit Society
Rock Island, IL 61201-8645	Group Name:	State ID Number:
(309) 788-4561 ext. [Phone]	FEIN Number: 36-1711198	

Filing Fees

Fee Required? Yes
 Fee Amount: \$350.00
 Retaliatory? No
 Fee Explanation: Rate increase on 7 plans @ \$50 per plan
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Royal Neighbors of America	\$350.00	05/13/2008	20291364

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	05/29/2008	05/29/2008

SERFF Tracking Number: WKLY-125643906 State: Arkansas
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Disposition

Disposition Date: 05/29/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 10.0% rate increase for Plans A, B, C, D, E, F, and G to be implemented on or after September 1, 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:
Royal Neighbors of America	30.000%	\$1,763,104	3,458	\$5,877,012	30.000%	30.000%	30.000%

SERFF Tracking Number: WKLY-125643906 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Authorization Letter	Approved	No
Rate	Rate Pages	Approved	No

SERFF Tracking Number: WKLY-125643906 State: Arkansas
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 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: Royal Neighbors of America Medicare Supplement Rate Increase Filing
 Project Name/Number: RN MS RI AR/

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 25.000%
Effective Date of Last Rate Revision: 09/01/2007
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):
Royal Neighbors of America	30.000%	30.000%	\$1,763,104	3,458	\$5,877,012	30.000%	30.000%

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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 Pages	20049AA-AR, 20049BA-AR, 20049CA-AR, 20049DA-AR, 20049EA-AR, 20049FA-AR, 20049GA-AR	Revised	Previous State Filing Number: Percent Rate Change Request: 35876 30	AR rate pages.pdf

CURRENT RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan A

Annual Base Rates

Ages	Preferred	Standard
65+	1,951.00	2,166.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	1,756.00	1,949.00
Semi-Annual	878.00	974.50
Quarterly	439.00	487.25
Monthly	146.27	162.35

Zip Codes 727

Mode	Preferred	Standard
Annual	1,561.00	1,733.00
Semi-Annual	780.50	866.50
Quarterly	390.25	433.25
Monthly	130.03	144.36

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	1,463.00	1,625.00
Semi-Annual	731.50	812.50
Quarterly	365.75	406.25
Monthly	121.87	135.36

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

CURRENT RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan B

Annual Base Rates

Ages	Preferred	Standard
65+	2,203.00	2,446.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	1,983.00	2,201.00
Semi-Annual	991.50	1,100.50
Quarterly	495.75	550.25
Monthly	165.18	183.34

Zip Codes 727

Mode	Preferred	Standard
Annual	1,762.00	1,957.00
Semi-Annual	881.00	978.50
Quarterly	440.50	489.25
Monthly	146.77	163.02

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	1,652.00	1,835.00
Semi-Annual	826.00	917.50
Quarterly	413.00	458.75
Monthly	137.61	152.86

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

CURRENT RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan C

Annual Base Rates

Ages	Preferred	Standard
65+	2,583.00	2,869.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	2,325.00	2,582.00
Semi-Annual	1,162.50	1,291.00
Quarterly	581.25	645.50
Monthly	193.67	215.08

Zip Codes 727

Mode	Preferred	Standard
Annual	2,066.00	2,295.00
Semi-Annual	1,033.00	1,147.50
Quarterly	516.50	573.75
Monthly	172.10	191.17

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	1,937.00	2,152.00
Semi-Annual	968.50	1,076.00
Quarterly	484.25	538.00
Monthly	161.35	179.26

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

CURRENT RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan D

Annual Base Rates

Ages	Preferred	Standard
65+	2,140.00	2,379.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	1,926.00	2,141.00
Semi-Annual	963.00	1,070.50
Quarterly	481.50	535.25
Monthly	160.44	178.35

Zip Codes 727

Mode	Preferred	Standard
Annual	1,712.00	1,903.00
Semi-Annual	856.00	951.50
Quarterly	428.00	475.75
Monthly	142.61	158.52

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	1,605.00	1,784.00
Semi-Annual	802.50	892.00
Quarterly	401.25	446.00
Monthly	133.70	148.61

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

CURRENT RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan E

Annual Base Rates

Ages	Preferred	Standard
65+	2,235.00	2,481.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	2,012.00	2,233.00
Semi-Annual	1,006.00	1,116.50
Quarterly	503.00	558.25
Monthly	167.60	186.01

Zip Codes 727

Mode	Preferred	Standard
Annual	1,788.00	1,985.00
Semi-Annual	894.00	992.50
Quarterly	447.00	496.25
Monthly	148.94	165.35

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	1,676.00	1,861.00
Semi-Annual	838.00	930.50
Quarterly	419.00	465.25
Monthly	139.61	155.02

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

CURRENT RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan F

Annual Base Rates

Ages	Preferred	Standard
65+	2,659.00	2,955.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	2,393.00	2,660.00
Semi-Annual	1,196.50	1,330.00
Quarterly	598.25	665.00
Monthly	199.34	221.58

Zip Codes 727

Mode	Preferred	Standard
Annual	2,127.00	2,364.00
Semi-Annual	1,063.50	1,182.00
Quarterly	531.75	591.00
Monthly	177.18	196.92

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	1,994.00	2,216.00
Semi-Annual	997.00	1,108.00
Quarterly	498.50	554.00
Monthly	166.10	184.59

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

CURRENT RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan G

Annual Base Rates

Ages	Preferred	Standard
65+	2,196.00	2,441.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	1,976.00	2,197.00
Semi-Annual	988.00	1,098.50
Quarterly	494.00	549.25
Monthly	164.60	183.01

Zip Codes 727

Mode	Preferred	Standard
Annual	1,757.00	1,953.00
Semi-Annual	878.50	976.50
Quarterly	439.25	488.25
Monthly	146.36	162.68

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	1,647.00	1,831.00
Semi-Annual	823.50	915.50
Quarterly	411.75	457.75
Monthly	137.20	152.52

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

PROPOSED RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan A

Annual Base Rates

Ages	Preferred	Standard
65+	2,536.00	2,816.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	2,282.00	2,534.00
Semi-Annual	1,141.00	1,267.00
Quarterly	570.50	633.50
Monthly	190.09	211.08

Zip Codes 727

Mode	Preferred	Standard
Annual	2,029.00	2,253.00
Semi-Annual	1,014.50	1,126.50
Quarterly	507.25	563.25
Monthly	169.02	187.67

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	1,902.00	2,112.00
Semi-Annual	951.00	1,056.00
Quarterly	475.50	528.00
Monthly	158.44	175.93

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

PROPOSED RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan B

Annual Base Rates

Ages	Preferred	Standard
65+	2,864.00	3,180.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	2,578.00	2,862.00
Semi-Annual	1,289.00	1,431.00
Quarterly	644.50	715.50
Monthly	214.75	238.40

Zip Codes 727

Mode	Preferred	Standard
Annual	2,291.00	2,544.00
Semi-Annual	1,145.50	1,272.00
Quarterly	572.75	636.00
Monthly	190.84	211.92

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	2,148.00	2,385.00
Semi-Annual	1,074.00	1,192.50
Quarterly	537.00	596.25
Monthly	178.93	198.67

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

PROPOSED RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan C

Annual Base Rates

Ages	Preferred	Standard
65+	3,358.00	3,730.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	3,022.00	3,357.00
Semi-Annual	1,511.00	1,678.50
Quarterly	755.50	839.25
Monthly	251.73	279.64

Zip Codes 727

Mode	Preferred	Standard
Annual	2,686.00	2,984.00
Semi-Annual	1,343.00	1,492.00
Quarterly	671.50	746.00
Monthly	223.74	248.57

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	2,519.00	2,798.00
Semi-Annual	1,259.50	1,399.00
Quarterly	629.75	699.50
Monthly	209.83	233.07

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

PROPOSED RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan D

Annual Base Rates

Ages	Preferred	Standard
65+	2,782.00	3,093.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	2,504.00	2,784.00
Semi-Annual	1,252.00	1,392.00
Quarterly	626.00	696.00
Monthly	208.58	231.91

Zip Codes 727

Mode	Preferred	Standard
Annual	2,226.00	2,474.00
Semi-Annual	1,113.00	1,237.00
Quarterly	556.50	618.50
Monthly	185.43	206.08

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	2,087.00	2,320.00
Semi-Annual	1,043.50	1,160.00
Quarterly	521.75	580.00
Monthly	173.85	193.26

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

PROPOSED RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan E

Annual Base Rates

Ages	Preferred	Standard
65+	2,906.00	3,225.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	2,615.00	2,903.00
Semi-Annual	1,307.50	1,451.50
Quarterly	653.75	725.75
Monthly	217.83	241.82

Zip Codes 727

Mode	Preferred	Standard
Annual	2,325.00	2,580.00
Semi-Annual	1,162.50	1,290.00
Quarterly	581.25	645.00
Monthly	193.67	214.91

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	2,180.00	2,419.00
Semi-Annual	1,090.00	1,209.50
Quarterly	545.00	604.75
Monthly	181.59	201.50

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

PROPOSED RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan F

Annual Base Rates

Ages	Preferred	Standard
65+	3,457.00	3,842.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	3,111.00	3,458.00
Semi-Annual	1,555.50	1,729.00
Quarterly	777.75	864.50
Monthly	259.15	288.05

Zip Codes 727

Mode	Preferred	Standard
Annual	2,766.00	3,074.00
Semi-Annual	1,383.00	1,537.00
Quarterly	691.50	768.50
Monthly	230.41	256.06

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	2,593.00	2,882.00
Semi-Annual	1,296.50	1,441.00
Quarterly	648.25	720.50
Monthly	216.00	240.07

There is no modal loading.

Area Factors:

<i>Arkansas</i>	
722-723.....	0.90
727.....	0.80
Rest of State.....	0.75

PROPOSED RATES

ROYAL NEIGHBORS OF AMERICA

Medicare Supplement Policy
Standardized Plan G

Annual Base Rates

Ages	Preferred	Standard
65+	2,855.00	3,173.00

Zip Codes 722-723

Mode	Preferred	Standard
Annual	2,570.00	2,856.00
Semi-Annual	1,285.00	1,428.00
Quarterly	642.50	714.00
Monthly	214.08	237.90

Zip Codes 727

Mode	Preferred	Standard
Annual	2,284.00	2,538.00
Semi-Annual	1,142.00	1,269.00
Quarterly	571.00	634.50
Monthly	190.26	211.42

Zip Codes: All Except 722-723, 727

Mode	Preferred	Standard
Annual	2,141.00	2,380.00
Semi-Annual	1,070.50	1,190.00
Quarterly	535.25	595.00
Monthly	178.35	198.25

There is no modal loading.

Area Factors:

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727.....	0.80
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Supporting Document Schedules

Satisfied -Name:	Authorization Letter	Review Status:	Approved	05/29/2008
Comments:	Authorization Letter			
Attachment:	RNA authorization letter 2008.pdf			



Jeffrey D. Pirmann
Treasurer and Chief Financial Officer

230 16th Street | Rock Island, IL 61201

Direct: (309) 732-8209 | Toll-free: (800) 627-4762
Fax: (309) 788-1439 | E-mail: pirmanjd@royalneighbors.org

May 9, 2008

Wakely and Associates, Inc.
Attn: Courtney P. Crocker
Compliance Analyst
8545 – 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Filing of Medicare Supplement Premium Rate
Increases for Royal Neighbors of America

Dear Mr. Crocker:

This letter authorizes Wakely and Associates, Inc. to file premium rate increases on behalf of Royal Neighbors of America (RNA), Medicare Supplement Insurance product. Wakely and Associates is also authorized to correspond with the State Insurance Departments regarding any questions they may have pertaining to these filings.

Wakely and Associates, Inc. is to keep RNA fully advised of the rate filings and furnish copies of the submissions and approvals to RNA.

Any questions or concerns that may arise related to the rate increase filings made on behalf of RNA are to be forwarded to the attention of Phil Blankenfeld in the RNA compliance department.

A copy of this letter is as valid as the original and this authorization shall be valid for the twelve (12) month period beginning May 1, 2008.

Respectfully,

Jeffrey D. Pirmann
Treasurer and Chief Financial Officer

JDP:jag

cc: Compliance
Legal