

SERFF Tracking Number: BFLI-125729820 State: Arkansas  
 Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 39593  
 Company Tracking Number: AR(P)2008  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: Pre-Standardized Medicare Supplement  
 Project Name/Number: /AR(P)2008

## Filing at a Glance

Company: Bankers Fidelity Life Insurance Company

Product Name: Pre-Standardized Medicare Supplement SERFF Tr Num: BFLI-125729820 State: ArkansasLH

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 39593

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: AR(P)2008 State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler  
 Authors: Jill Jones, T. Allen Park Disposition Date: 07/16/2008  
 Date Submitted: 07/11/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Pending

Project Number: AR(P)2008 Date Approved in Domicile:

Requested Filing Mode: File & Use 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: 07/16/2008

State Status Changed: 07/16/2008 Deemer Date:

Corresponding Filing Tracking Number: AR(P)2008

Filing Description:

2008 Annual Rate Certification for Pre-Standardized Medicare Supplement Policy Forms

## Company and Contact

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**Filing Contact Information**

T. Allen Park, Consulting Actuary      tallenpark@aol.com  
 9441 LBJ Freeway, Suite 102      (972) 664-0272 [Phone]  
 Dallas, TX 75243      (469) 621-7385[FAX]

**Filing Company Information**

Bankers Fidelity Life Insurance Company      CoCode: 61239      State of Domicile: Georgia  
 4370 Peachtree Rd NE      Group Code: 587      Company Type: Life & Health  
 Atlanta, GA 30319      Group Name: 61239      State ID Number:  
 (404) 266-5600 ext. [Phone]      FEIN Number: 58-0658963  
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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Fidelity Life Insurance Company	\$50.00	07/11/2008	21365881

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	07/16/2008	07/16/2008

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## Disposition

Disposition Date: 07/16/2008

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:
Bankers Fidelity Life Insurance Company	0.000%	\$0	5	\$13,478	0.000%	0.000%	0.000%

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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 AR	Approved	Yes

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**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:** 07/25/2006  
**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):
Bankers Fidelity Life Insurance Company	0.000%	0.000%	\$0	5	\$13,478	0.000%	0.000%

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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 AR	MS 2083, MS 3083	New		Rates AR.pdf

**BANKERS FIDELITY LIFE INSURANCE COMPANY**  
**MS2083 & MS3083 - ARKANSAS**  
**MEDICARE SUPPLEMENT**

7/25/2006

Plan	Age	Annual	Semi-Annual	Quarterly	Mo. Direct	Mo. Bank Draft	Rate Increase	Annual
MS2083	64-69	\$4,269	\$2,220	\$1153	\$427	\$388	1.00	\$4,269
Including	70-74	4,269	2,220	1153	427	388	1.00	4,269
Rider	75-79	4,269	2,220	1153	427	388	1.00	4,269
MS1-R	80-84	4,269	2,220	1153	427	388	1.00	4,269
	85+	4,269	2,220	1153	427	388	1.00	4,269
MS2083	64-69	1,759	915	475	176	160	1.00	1,759
Including	70-74	1,759	915	475	176	160	1.00	1,759
Rider	75-79	1,759	915	475	176	160	1.00	1,759
MS4-R	80-84	1,759	915	475	176	160	1.00	1,759
	85+	1,759	915	475	176	160	1.00	1,759
MS2083	64-69	1,700	884	459	170	155	1.00	1,700
Including	70-74	1,700	884	459	170	155	1.00	1,700
Rider	75-79	1,700	884	459	170	155	1.00	1,700
MS5-R	80-84	1,700	884	459	170	155	1.00	1,700
	85+	1,700	884	459	170	155	1.00	1,700
MS3083	All	2,063	1,073	557	192	188	1.00	2,063