

SERFF Tracking Number: UNAM-125707349 State: Arkansas
Filing Company: American Pioneer Life Insurance Company State Tracking Number: 39409
Company Tracking Number: FNL STD 2008 AR
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Standardized Medicare Supplement
Project Name/Number: FNL STD 2008 AR/FNL MS-92, et al

Filing at a Glance

Company: American Pioneer Life Insurance Company

Product Name: Standardized Medicare Supplement SERFF Tr Num: UNAM-125707349 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 39409

Sub-TOI: MS051.001 Plan A

Filing Type: Rate

Co Tr Num: FNL STD 2008 AR

Co Status:

Authors: Carmen Boyd, Trudi Goldenberg

Date Submitted: 06/25/2008

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 08/21/2008

Disposition Status: Approved

Implementation Date Requested: 11/15/2008

Implementation Date:

State Filing Description:

General Information

Project Name: FNL STD 2008 AR

Project Number: FNL MS-92, et al

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 9.5%

Filing Status Changed: 08/21/2008

State Status Changed: 08/21/2008

Corresponding Filing Tracking Number: FNL STD 2008 AR

Filing Description:

FNL - American Pioneer Life Insurance Company

NAIC # 60763

Request for Rate Revision – Individual Standardized Medicare Supplement

Forms – MS-92, et al

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number: UNAM-125707349 State: Arkansas
 Filing Company: American Pioneer Life Insurance Company State Tracking Number: 39409
 Company Tracking Number: FNL STD 2008 AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Standardized Medicare Supplement
 Project Name/Number: FNL STD 2008 AR/FNL MS-92, et al

Enclosed for your review and approval is a rate revision request for the above referenced forms. American Pioneer Life Insurance Company is requesting an 9.5% increase on all Standardized Medicare Supplement plans. American Pioneer assumed this business from First National Life Insurance Company.

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

American Pioneer Life Insurance Company CoCode: 60763 State of Domicile: Florida
 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: 59-0935083

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Closed block of business.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Pioneer Life Insurance Company	\$50.00	06/25/2008	21091841

SERFF Tracking Number: UNAM-125707349 State: Arkansas
 Filing Company: American Pioneer Life Insurance Company State Tracking Number: 39409
 Company Tracking Number: FNL STD 2008 AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Standardized Medicare Supplement
 Project Name/Number: FNL STD 2008 AR/FNL MS-92, et al

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	08/21/2008	08/21/2008
Approved	Stephanie Fowler	07/03/2008	07/03/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Monthly rates	Note To Filer	Stephanie Fowler	07/03/2008	07/03/2008

SERFF Tracking Number: UNAM-125707349 State: Arkansas
 Filing Company: American Pioneer Life Insurance Company State Tracking Number: 39409
 Company Tracking Number: FNL STD 2008 AR
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: Standardized Medicare Supplement
 Project Name/Number: FNL STD 2008 AR/FNL MS-92, et al

Disposition

Disposition Date: 08/21/2008

Implementation Date:

Status: Approved

Comment: Please see our comments under the July 3, 2008 approval disposition.

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 Pioneer Life Insurance Company	9.500%	\$821	2	\$8,646	9.500%	9.500%	9.500%

SERFF Tracking Number: UNAM-125707349 State: Arkansas
 Filing Company: American Pioneer Life Insurance Company State Tracking Number: 39409
 Company Tracking Number: FNL STD 2008 AR
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: Standardized Medicare Supplement
 Project Name/Number: FNL STD 2008 AR/FNL MS-92, et al

Disposition

Disposition Date: 07/03/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 9.5% rate increase for Plans C and F to be implemented on or after November 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:
American Pioneer Life Insurance Company	9.500%	\$821	2	\$8,646	9.500%	9.500%	9.500%

SERFF Tracking Number: UNAM-125707349 *State:* Arkansas
Filing Company: American Pioneer Life Insurance Company *State Tracking Number:* 39409
Company Tracking Number: FNL STD 2008 AR
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
Standard Plans
Product Name: Standardized Medicare Supplement
Project Name/Number: FNL STD 2008 AR/FNL MS-92, et al

Note To Filer

Created By:

Stephanie Fowler on 07/03/2008 02:13 PM

Subject:

Monthly rates

Comments:

Could you please send a copy of the proposed monthly rates by dollar amount. I will be able to close this file once they are received.

Thank you in advance for your consideration in this matter.

<i>SERFF Tracking Number:</i>	<i>UNAM-125707349</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Pioneer Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39409</i>
<i>Company Tracking Number:</i>	<i>FNL STD 2008 AR</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>Standardized Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>FNL STD 2008 AR/FNL MS-92, et al</i>		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	12.000%
Effective Date of Last Rate Revision:	11/15/2008
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 Pioneer Life Insurance Company	9.500%	9.500%	\$821	2	\$8,646	9.500%	9.500%

SERFF Tracking Number: UNAM-125707349 State: Arkansas
 Filing Company: American Pioneer Life Insurance Company State Tracking Number: 39409
 Company Tracking Number: FNL STD 2008 AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Standardized Medicare Supplement
 Project Name/Number: FNL STD 2008 AR/FNL MS-92, et al

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rates and Rate History	FNL MS-92	New		AR Rates.pdf AR Hist.pdf

American Pioneer Life Insurance Company

Actuarial Justification for A&H Individual Medicare Supplement
FNL Individual Medicare Supplement Forms MS-92, et al

Exhibit A -- Current and Requested Premium Rates

Arkansas

<u>Std Plan</u>	<u>Policy #</u>	<u>Current Annualized Premium</u>	<u>% Increase</u>	<u>Proposed Annualized Premium</u>
MS-92 C	18037782	3,816	9.5%	4,179
MS-92 F	18031872	4,830	9.5%	5,289

Exhibit B
American Pioneer Life Insurance Company
FNL Individual Standardized Medicare Supplement
Rate Increase History

Arkansas

Policy Form MS-92

<u>Policy Form MS-92</u>	<u>Approval Date</u>	<u>Effective Date</u>	<u>Rate Increase</u>
All Plans	07/10/07	11/15/07	12.0%
All Plans	06/26/06	11/15/06	12.0%
All Plans	07/28/05	11/15/05	12.0%
All Plans	08/20/04	11/15/04	9.0%
All Plans	09/09/03	11/01/03	9.0%
All Plans	07/23/02	09/15/02	12.0%
All Plans	04/12/01	07/15/01	19.5%
All Plans	05/26/00	07/15/00	19.5%
All Plans	01/04/99	03/15/99	23.0%
All Plans	08/03/97	09/27/97	15.0%
Plan A	1994	1994	19.0%
Plan C	1994	1994	30.0%
Plan F	1994	1994	21.0%
Plan I	1994	1994	14.0%
Plan J	1994	1994	12.0%