

SERFF Tracking Number: AMLC-126096877 State: Arkansas
Filing Company: United American Insurance Company State Tracking Number: 42037
Company Tracking Number: 2009LTC5
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: 2009 Individual Long Term Care Rate Filing
Project Name/Number: 2009 Rate Filing/2009LTC5

Filing at a Glance

Company: United American Insurance Company

Product Name: 2009 Individual Long Term Care SERFF Tr Num: AMLC-126096877 State: Arkansas

Rate Filing

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Approved-
Closed State Tr Num: 42037

Sub-TOI: LTC03I.003 Other

Co Tr Num: 2009LTC5

State Status: Closed

Filing Type: Rate

Authors: Tonya Pelley, Sue Fisher

Reviewer(s): Harris Shearer

Date Submitted: 03/31/2009

Disposition Date: 10/19/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: 04/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: 2009 Rate Filing

Project Number: 2009LTC5

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: A filing has not yet
been submitted to Nebraska our state of
domicile, but will be in the near future

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 30%

Group Market Type:

Filing Status Changed: 10/19/2009

Explanation for Other Group Market Type:

State Status Changed: 10/19/2009

Deemer Date:

Created By: Sue Fisher

Submitted By: Sue Fisher

Corresponding Filing Tracking Number:

Filing Description:

Attached is our 2009 Rate Filing for Individual Long term Care Policy Forms. The enclosed Attachment to the Actuarial Memorandum indicates the amount of the requested rate revision.

This is a closed block of business so the requested rate increase will apply only to renewals. Policies issued after the effective date of rate stabilization requirements will not be increased.

Generations 5

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LTCBOM +30.0%
 LTCIN +30.0%

An Actuarial Memorandum, premium rate schedule for policies in force as of December 2007, and other supporting documentation are provided for your consideration.

Company and Contact

Filing Contact Information

Sue Fisher, Rate Compliance Specialist sfisher@torchmarkcorp.com
 3700 S. Stonebridge Drive 972-569-3241 [Phone]
 McKinney, TX 75070 972-569-3679 [FAX]

Filing Company Information

United American Insurance Company CoCode: 92916 State of Domicile: Nebraska
 P.O. Box 8080 Group Code: 290 Company Type: Life and Health
 McKinney, TX 75070-8080 Group Name: Liberty National State ID Number:
 (972) 529-5085 ext. [Phone] FEIN Number: 73-1128555

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$50.00	03/31/2009	26848531

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Harris Shearer	10/19/2009	10/19/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Harris Shearer	08/17/2009	08/17/2009	Tonya Pelley	09/03/2009	09/03/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	2009 AZ LTC Gen 5 rate pages	Tonya Pelley	09/30/2009	09/30/2009
Supporting Document	Acceptance of 20% Rate Increase	Tonya Pelley	09/30/2009	09/30/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Proposed Rate Increase	Note To Filer	Harris Shearer	09/28/2009	09/28/2009

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Disposition

Disposition Date: 10/19/2009

Implementation Date:

Status: Approved-Closed

Comment: A 20% rate increase is approved to be implemented after proper notice to the policyowners.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United American Insurance Company	30.000%	30.000%	\$	71	\$	30.000%	30.000%

SERFF Tracking Number: AMLC-126096877 State: Arkansas
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 Product Name: 2009 Individual Long Term Care Rate Filing
 Project Name/Number: 2009 Rate Filing/2009LTC5

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Filed	No
Supporting Document	Response to 08/17/09 Objection Letter	Filed	Yes
Supporting Document	Acceptance of 20% Rate Increase	Filed	Yes
Rate (revised)	2009 AZ LTC Gen 5 rate pages	Approved	Yes
Rate	2009 AZ LTC Gen 5 rate pages	Withdrawn	Yes

SERFF Tracking Number: AMLC-126096877 State: Arkansas
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/17/2009
Submitted Date 08/17/2009
Respond By Date 09/04/2009

Dear Sue Fisher,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: Please furnish Arkansas Only actual calendar year experience of earned premiums and incurred claims for the past three (3) years.

Please feel free to contact me if you have questions.

Sincerely,

Harris Shearer

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/03/2009
Submitted Date 09/03/2009

Dear Harris Shearer,

Comments:

I am responding to your August 17, 2009 SERFF objection letter.

Response 1

Comments: Attached are the loss ratio demonstrations, including actual earned premium and incurred claims for the past three years, for Nationwide and Arkansas experience. The demonstrations also have been updated to include experience through 2008.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Please furnish Arkansas Only actual calendar year experience of earned premiums and incurred claims for the past three (3) years.

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Amendment Letter

Submitted Date: 09/30/2009

Comments:

This filing has been revised to accept the 20% rate increase offered by the Arkansas Department of Insurance.

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
2009 AZ LTC Gen 5 rate pages	LTCBOM, LTCIN	Revised	Previous State Filing Number: unknown Percent Rate Change Request: 20	09 AR LTC Gen 5 Rate Pages - Revised 20%.pdf 09 AR LTC Gen 5 Rate Pages - Revised 20%.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Acceptance of 20% Rate Increase

Comment:

09 AR LTC Gen 5 Acceptance of 20%.pdf

SERFF Tracking Number: *AMLC-126096877* *State:* *Arkansas*
Filing Company: *United American Insurance Company* *State Tracking Number:* *42037*
Company Tracking Number: *2009LTC5*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.003 Other*
Product Name: *2009 Individual Long Term Care Rate Filing*
Project Name/Number: *2009 Rate Filing/2009LTC5*

Note To Filer

Created By:

Harris Shearer on 09/28/2009 02:28 PM

Last Edited By:

Harris Shearer

Submitted On:

10/19/2009 09:07 AM

Subject:

Proposed Rate Increase

Comments:

After review, the Department will approve a 20% rate increase at this time. If you wish to accept this offer, please furnish amended rates.

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 Product Name: 2009 Individual Long Term Care Rate Filing
 Project Name/Number: 2009 Rate Filing/2009LTC5

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United American Insurance Company	30.000%	30.000%		71		30.000%	30.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 10/19/2009	AZ LTC Gen 5 rate pages	LTCBOM, LTCIN	Revised	Previous State Filing Number: Percent Rate Change Request:	unknown 09 AR LTC Gen 5 Rate Pages - Revised 20%.pdf

UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas

POLICY FORMS LTCBOM and LTCIN
GENERATION 5

ARKANSAS

Current and Proposed Annual Premium Rates

Policy Form	Policy Number	Current Annual Premium	Proposed Annual Premium
LTCBOM	006281744	\$ 1,683.30	\$ 2,020.00
LTCBOM	006291405	\$ 864.90	\$ 1,038.00
LTCBOM	006291991	\$ 389.90	\$ 468.00
LTCBOM	006292094	\$ 556.10	\$ 667.00
LTCBOM	006296039	\$ 308.45	\$ 370.00
LTCBOM	006297661	\$ 2,053.66	\$ 2,464.00
LTCBOM	006327863	\$ 3,528.50	\$ 4,234.00
LTCBOM	006337132	\$ 1,103.10	\$ 1,324.00
LTCBOM	006500408	\$ 5,984.64	\$ 7,182.00
LTCBOM	573082306	\$ 1,259.64	\$ 1,512.00
LTCBOM	573083659	\$ 390.60	\$ 469.00
LTCBOM	573083734	\$ 2,180.10	\$ 2,616.00
LTCBOM	573088870	\$ 611.10	\$ 733.00
LTCBOM	573094773	\$ 2,308.10	\$ 2,770.00
LTCBOM	573094831	\$ 864.30	\$ 1,037.00
LTCBOM	573096568	\$ 1,332.50	\$ 1,599.00
LTCBOM	573097160	\$ 731.60	\$ 878.00
LTCBOM	573100387	\$ 1,123.40	\$ 1,348.00
LTCBOM	573105907	\$ 908.00	\$ 1,090.00
LTCBOM	573106029	\$ 928.80	\$ 1,115.00
LTCBOM	573107277	\$ 1,500.23	\$ 1,800.00
LTCBOM	573110268	\$ 552.79	\$ 663.00
LTCBOM	573111155	\$ 1,192.90	\$ 1,431.00
LTCBOM	573112590	\$ 1,571.20	\$ 1,885.00
LTCBOM	573123007	\$ 1,620.40	\$ 1,944.00
LTCBOM	573133905	\$ 614.00	\$ 737.00
LTCBOM	573143656	\$ 922.25	\$ 1,107.00
LTCBOM	573165752	\$ 851.40	\$ 1,022.00
LTCBOM	573203631	\$ 499.32	\$ 599.00
LTCBOM	573208456	\$ 898.86	\$ 1,079.00
LTCBOM	573212677	\$ 2,544.30	\$ 3,053.00
LTCBOM	573220664	\$ 989.20	\$ 1,187.00
LTCBOM	573249559	\$ 574.56	\$ 689.00

UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas

POLICY FORMS LTCBOM and LTCIN
GENERATION 5

ARKANSAS

Current and Proposed Annual Premium Rates

Policy Form	Policy Number	Current Annual Premium	Proposed Annual Premium
LTCBOM	573253548	\$ 1,676.30	\$ 2,012.00
LTCBOM	573256903	\$ 2,548.18	\$ 3,058.00
LTCBOM	573293839	\$ 1,278.75	\$ 1,535.00
LTCBOM	573304869	\$ 1,968.48	\$ 2,362.00
LTCBOM	573353863	\$ 758.20	\$ 758.20
LTCBOM	573381675	\$ 1,357.50	\$ 1,357.50
LTCBOM	573438653	\$ 3,443.40	\$ 3,443.40
LTCBOM	573438726	\$ 1,350.50	\$ 1,350.50
LTCBOM	006583957	\$ 1,537.32	\$ 1,537.32
LTCBOM	573095839	\$ 976.32	\$ 1,172.00
LTCBOM	573199363	\$ 1,866.40	\$ 2,240.00
LTCIN	006293771	\$ 1,155.30	\$ 1,386.00
LTCIN	006330000	\$ 423.00	\$ 508.00
LTCIN	573082389	\$ 880.70	\$ 1,057.00
LTCIN	573085253	\$ 1,222.90	\$ 1,467.00
LTCIN	573088642	\$ 663.80	\$ 797.00
LTCIN	573123264	\$ 993.70	\$ 1,192.00
LTCIN	573080407	\$ 790.16	\$ 948.00

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Response to 08/17/09 Objection Letter	Filed	10/19/2009

Comments:

Attachment:

Appendices - Gen5 - AR.pdf

	Item Status:	Status Date:
Satisfied - Item: Acceptance of 20% Rate Increase	Filed	10/19/2009

Comments:

Attachment:

09 AR LTC Gen 5 Acceptance of 20%.pdf

Appendix C
United American Insurance Company
Historical and Projected Experience
Nationwide Experience
Generation 5

Historical

Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
1996	695	-	0%
1997	521,257	-	0%
1998	2,050,082	437,260	21%
1999	3,412,635	285,558	8%
2000	4,674,061	1,184,170	25%
2001	5,519,778	1,614,158	29%
2002	6,212,278	1,464,856	24%
2003	6,742,835	1,654,967	25%
2004	6,739,869	2,106,802	31%
2005	6,504,560	2,896,844	45%
2006	6,250,384	2,416,387	39%
2007	6,048,032	3,281,650	54%
2008	5,813,670	2,661,778	46%

Projection without Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2009	5,409,361	3,679,993	68%
2010	5,051,577	3,900,810	77%
2011	4,722,647	4,136,486	88%
2012	4,409,237	4,381,882	99%
2013	4,106,314	4,629,024	113%
2014	3,812,460	4,871,296	128%
2015	3,527,567	5,105,738	145%
2016	3,251,344	5,326,720	164%
2017	2,983,874	5,532,688	185%
2018	2,726,113	5,717,516	210%
2019	2,478,933	5,878,298	237%
2020	2,243,249	6,014,334	268%
2021	2,019,751	6,116,644	303%
2022	1,808,945	6,174,437	341%
2023	1,611,422	6,184,085	384%
2024	1,427,452	6,140,507	430%
2025	1,257,272	6,045,733	481%
2026	1,100,746	5,898,670	536%
2027	958,110	5,698,117	595%
2028	829,370	5,451,091	657%
2029	713,655	5,163,816	724%
2030	610,006	4,853,197	796%
2031	518,423	4,527,348	873%
2032	438,693	4,192,713	956%
2033	369,261	3,856,599	1044%
2034	309,208	3,525,846	1140%
2035	257,862	3,209,862	1245%
2036	214,481	2,906,086	1355%
2037	177,392	2,617,568	1476%
2038	146,071	2,347,964	1607%
2039	119,403	2,095,283	1755%
2040	97,033	1,861,463	1918%
2041	79,185	1,644,563	2077%
2042	64,669	1,448,929	2241%
2043	51,514	1,273,278	2472%
2044	41,340	1,114,032	2695%
2045	33,587	971,116	2891%
2046	27,232	844,302	3100%
2047 and later	98,999	4,047,175	4088%

Projection with Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2009	5,825,795	3,679,993	63%
2010	6,464,142	3,900,810	60%
2011	6,139,441	4,136,486	67%
2012	5,732,008	4,381,882	76%
2013	5,338,208	4,629,024	87%
2014	4,956,198	4,871,296	98%
2015	4,585,838	5,105,738	111%
2016	4,226,747	5,326,720	126%
2017	3,879,036	5,532,688	143%
2018	3,543,947	5,717,516	161%
2019	3,222,613	5,878,298	182%
2020	2,916,224	6,014,334	206%
2021	2,625,676	6,116,644	233%
2022	2,351,628	6,174,437	263%
2023	2,094,849	6,184,085	295%
2024	1,855,688	6,140,507	331%
2025	1,634,454	6,045,733	370%
2026	1,430,970	5,898,670	412%
2027	1,245,543	5,698,117	457%
2028	1,078,181	5,451,091	506%
2029	927,751	5,163,816	557%
2030	793,008	4,853,197	612%
2031	673,949	4,527,348	672%
2032	570,301	4,192,713	735%
2033	480,039	3,856,599	803%
2034	401,971	3,525,846	877%
2035	335,221	3,209,862	958%
2036	278,826	2,906,086	1042%
2037	230,610	2,617,568	1135%
2038	189,893	2,347,964	1236%
2039	155,223	2,095,283	1350%
2040	126,143	1,861,463	1476%
2041	102,941	1,644,563	1598%
2042	84,070	1,448,929	1723%
2043	66,969	1,273,278	1901%
2044	53,742	1,114,032	2073%
2045	43,663	971,116	2224%
2046	35,401	844,302	2385%
2047 and later	128,699	4,047,175	3145%

Loss Ratio Summaries

Accumulated Value of Historical to 12/31/2008	75,823,936	24,025,102	32%	75,823,936	24,025,102	32%
Present Value of Future to 12/31/2008	43,242,332	84,808,125	196%	54,938,584	84,808,125	154%
Total Values	119,066,268	108,833,227	91%	130,762,520	108,833,227	83%
Projected Loss Ratio without Rate Increase			91%	Projected Loss Ratio with Rate Increase		83%
Anticipated Lifetime Loss Ratio			60%			
Maximum Allowable Increase			144%			
Requested Rate Increase			30%			

Appendix D
United American Insurance Company
Historical and Projected Experience
Arkansas Experience
Generation 5

Historical

Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
1996	0	-	0%
1997	101	-	0%
1998	10,057	-	0%
1999	19,355	-	0%
2000	33,691	-	0%
2001	50,683	-	0%
2002	66,978	-	0%
2003	70,910	-	0%
2004	76,019	-	0%
2005	81,612	43,709	54%
2006	77,589	1,972	3%
2007	72,613	-	0%
2008	71,707	-	0%

Projection without Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2009	65,652	36,353	55%
2010	60,674	38,819	64%
2011	56,540	41,433	73%
2012	52,887	44,237	84%
2013	49,493	46,941	95%
2014	46,227	49,279	107%
2015	43,068	51,144	119%
2016	40,026	52,461	131%
2017	37,095	53,667	145%
2018	34,286	54,484	159%
2019	31,579	54,818	174%
2020	28,991	54,630	188%
2021	26,533	53,843	203%
2022	24,192	52,798	218%
2023	21,984	51,332	233%
2024	19,911	49,840	250%
2025	17,981	48,415	269%
2026	16,192	46,847	289%
2027	14,538	45,629	314%
2028	13,011	44,731	344%
2029	11,603	44,263	381%
2030	10,302	44,054	428%
2031	9,091	43,704	481%
2032	8,020	43,139	538%
2033	7,067	42,676	604%
2034	6,143	42,254	688%
2035	5,303	41,627	785%
2036	4,566	40,568	888%
2037	3,951	39,091	989%
2038	3,381	37,346	1105%
2039	2,883	35,640	1236%
2040	2,459	33,851	1376%
2041	2,071	31,804	1536%
2042	1,806	29,657	1642%
2043	1,508	27,548	1827%
2044	1,276	25,559	2003%
2045	1,105	23,490	2126%
2046	899	21,393	2380%
2047 and later	3,178	105,778	3329%

Projection with Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2009	70,707	36,353	51%
2010	77,640	38,819	50%
2011	73,502	41,433	56%
2012	68,753	44,237	64%
2013	64,341	46,941	73%
2014	60,095	49,279	82%
2015	55,988	51,144	91%
2016	52,034	52,461	101%
2017	48,224	53,667	111%
2018	44,572	54,484	122%
2019	41,053	54,818	134%
2020	37,688	54,630	145%
2021	34,493	53,843	156%
2022	31,449	52,798	168%
2023	28,579	51,332	180%
2024	25,885	49,840	193%
2025	23,376	48,415	207%
2026	21,050	46,847	223%
2027	18,899	45,629	241%
2028	16,914	44,731	264%
2029	15,083	44,263	293%
2030	13,393	44,054	329%
2031	11,818	43,704	370%
2032	10,427	43,139	414%
2033	9,188	42,676	464%
2034	7,986	42,254	529%
2035	6,894	41,627	604%
2036	5,936	40,568	683%
2037	5,136	39,091	761%
2038	4,395	37,346	850%
2039	3,748	35,640	951%
2040	3,197	33,851	1059%
2041	2,693	31,804	1181%
2042	2,348	29,657	1263%
2043	1,960	27,548	1405%
2044	1,659	25,559	1541%
2045	1,436	23,490	1635%
2046	1,169	21,393	1830%
2047 and later	4,131	105,778	2561%

Loss Ratio Summaries

Accumulated Value of Historical to 12/31/2008	769,882	53,190	7%	769,882	53,190	7%
Present Value of Future to 12/31/2008	547,138	847,920	155%	695,800	847,920	122%
Total Values	1,317,020	901,110	68%	1,465,682	901,110	61%

united american insurance company

September 30, 2009

Mr. Harris Shearer
Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201

RE: 2009 Rate Filing
Individual Long Term Care Policy Forms **LTCBOM and LTCIN**
NAIC # 92916
State Tracking # 42037
SERFF Filing # AMLC-126096877

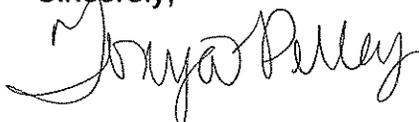
Dear Mr. Shearer,

I am writing in response to your SERFF correspondence dated September 28, 2009 regarding the above referenced rate filing.

Although we believe our originally requested increase of 30.0% is more appropriate for these policy forms, in the interest of expediency, we accept your offer to approve a 20.0% rate increase on policy forms LTCBOM and LTCIN. Revised Rate Pages reflecting this change are attached.

If you have any questions, please feel free to contact me by phone at (972) 569-3224, by fax at (972) 569-3679, or by e-mail at tpelley@torchmarkcorp.com.

Sincerely,



Tonya Pelley, FLMI, AIRC
Rate Compliance Supervisor

SERFF Tracking Number: AMLC-126096877 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 42037
 Company Tracking Number: 2009LTC5
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
 Product Name: 2009 Individual Long Term Care Rate Filing
 Project Name/Number: 2009 Rate Filing/2009LTC5

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/31/2009	Rate and Rule	2009 AZ LTC Gen 5 rate pages	09/30/2009	2009 AR LTC Gen 5 Rate Pages.pdf (Superseded)

UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas

POLICY FORMS LTCBOM and LTCIN
GENERATION 5

ARKANSAS

Current and Proposed Annual Premium Rates

Policy Form	Policy Number	Current Annual Premium	Proposed Annual Premium
LTCBOM	006281744	\$ 1,683.30	\$ 2,188.00
LTCBOM	006291405	\$ 864.90	\$ 1,124.00
LTCBOM	006291991	\$ 389.90	\$ 507.00
LTCBOM	006292094	\$ 556.10	\$ 723.00
LTCBOM	006296039	\$ 308.45	\$ 401.00
LTCBOM	006297661	\$ 2,053.66	\$ 2,670.00
LTCBOM	006327863	\$ 3,528.50	\$ 4,587.00
LTCBOM	006337132	\$ 1,103.10	\$ 1,434.00
LTCBOM	006500408	\$ 5,984.64	\$ 7,780.00
LTCBOM	573082306	\$ 1,259.64	\$ 1,638.00
LTCBOM	573083659	\$ 390.60	\$ 508.00
LTCBOM	573083734	\$ 2,180.10	\$ 2,834.00
LTCBOM	573088870	\$ 611.10	\$ 794.00
LTCBOM	573094773	\$ 2,308.10	\$ 3,001.00
LTCBOM	573094831	\$ 864.30	\$ 1,124.00
LTCBOM	573096568	\$ 1,332.50	\$ 1,732.00
LTCBOM	573097160	\$ 731.60	\$ 951.00
LTCBOM	573100387	\$ 1,123.40	\$ 1,460.00
LTCBOM	573105907	\$ 908.00	\$ 1,180.00
LTCBOM	573106029	\$ 928.80	\$ 1,207.00
LTCBOM	573107277	\$ 1,500.23	\$ 1,950.00
LTCBOM	573110268	\$ 552.79	\$ 719.00
LTCBOM	573111155	\$ 1,192.90	\$ 1,551.00
LTCBOM	573112590	\$ 1,571.20	\$ 2,043.00
LTCBOM	573123007	\$ 1,620.40	\$ 2,107.00
LTCBOM	573133905	\$ 614.00	\$ 798.00
LTCBOM	573143656	\$ 922.25	\$ 1,199.00
LTCBOM	573165752	\$ 851.40	\$ 1,107.00
LTCBOM	573203631	\$ 499.32	\$ 649.00
LTCBOM	573208456	\$ 898.86	\$ 1,169.00
LTCBOM	573212677	\$ 2,544.30	\$ 3,308.00
LTCBOM	573220664	\$ 989.20	\$ 1,286.00
LTCBOM	573249559	\$ 574.56	\$ 747.00

UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas

POLICY FORMS LTCBOM and LTCIN
GENERATION 5

ARKANSAS

Current and Proposed Annual Premium Rates

Policy Form	Policy Number	Current Annual Premium	Proposed Annual Premium
LTCBOM	573253548	\$ 1,676.30	\$ 2,179.00
LTCBOM	573256903	\$ 2,548.18	\$ 3,313.00
LTCBOM	573293839	\$ 1,278.75	\$ 1,662.00
LTCBOM	573304869	\$ 1,968.48	\$ 2,559.00
LTCBOM	573353863	\$ 758.20	\$ 758.20
LTCBOM	573381675	\$ 1,357.50	\$ 1,357.50
LTCBOM	573438653	\$ 3,443.40	\$ 3,443.40
LTCBOM	573438726	\$ 1,350.50	\$ 1,350.50
LTCBOM	006583957	\$ 1,537.32	\$ 1,537.32
LTCBOM	573095839	\$ 976.32	\$ 1,269.00
LTCBOM	573199363	\$ 1,866.40	\$ 2,426.00
LTCIN	006293771	\$ 1,155.30	\$ 1,502.00
LTCIN	006330000	\$ 423.00	\$ 550.00
LTCIN	573082389	\$ 880.70	\$ 1,145.00
LTCIN	573085253	\$ 1,222.90	\$ 1,590.00
LTCIN	573088642	\$ 663.80	\$ 863.00
LTCIN	573123264	\$ 993.70	\$ 1,292.00
LTCIN	573080407	\$ 790.16	\$ 1,027.00