

SERFF Tracking Number: BNLB-126320051 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 43612
Company Tracking Number:
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
Project Name/Number: /

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G) SERFF Tr Num: BNLB-126320051 State: Arkansas

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Approved- Closed State Tr Num: 43612

Sub-TOI: MS05G.001 Plan A

Co Tr Num:

State Status: Approved-Closed

Filing Type: Rate

Author: Diana Willis

Reviewer(s): Stephanie Fowler

Date Submitted: 09/25/2009

Disposition Date: 10/30/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date: 10/30/2009

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact: 15%

Group Market Type: Employer, Association, Blanket, Discretionary, Trust

Filing Status Changed: 10/30/2009

Explanation for Other Group Market Type:

State Status Changed: 10/30/2009

Deemer Date:

Created By: Diana Willis

Submitted By: Diana Willis

Corresponding Filing Tracking Number:

Filing Description:

GROUP ACCIDENT & HEALTH

2010 Premium Rates for Standardized Medicare Supplement Policy Forms GP-A11 and GP-A12

We are submitting new 2010 rates for the forms captioned above. These forms were approved in your state on February 25, 1997. They are currently available for sale.

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Both policy form GP-A11 and GP-A12 are community rated, both forms are Medicare Part A and Part B group policies. They are issued to groups with members who are 65 and over.

Policy forms GP-A11 and GP-A12 each consist of seven different certificate forms. Each certificate provides varying degrees of benefits to coincide respectively with the Standardized Medicare Plans A through G. The enclosed memorandum provides more specific details concerning these certificates and the expenses covered by each.

We are requesting rate increases. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases and benefit cost inflation. The details of the requested increases are explained in the enclosed memorandum.

We'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond with us via SERFF, fax to (312) 396-5907 or e-mail d.willis@banklife.com.

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst II d.willis@banklife.com
 600 West Chicago Avenue 312-396-7658 [Phone]
 Chicago, IL 60610 312-396-5907 [FAX]

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
 600 West Chicago Avenue Group Code: 233 Company Type:
 Chicago, IL 60610 Group Name: State ID Number:
 (312) 396-6000 ext. [Phone] FEIN Number: 36-0770740

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form x 2 forms being filed = \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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SERFF Tracking Number: BNLB-126320051 State: Arkansas
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TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
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Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
Project Name/Number: /
Bankers Life and Casualty Company \$100.00 09/25/2009 30845335

SERFF Tracking Number: BNLB-126320051 State: Arkansas
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Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/30/2009	10/30/2009

SERFF Tracking Number: BNLB-126320051 State: Arkansas
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 Company Tracking Number:
 TOI: MS05G Group Medicare Supplement - Standard Plans Sub-TOI: MS05G.001 Plan A
 Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
 Project Name/Number: /

Disposition

Disposition Date: 10/30/2009

Implementation Date: 10/30/2009

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after October 30, 2009. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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):
Bankers Life and Casualty Company	15.000%	15.000%	\$285	1	\$	15.000%	0.000%

SERFF Tracking Number: *BNLB-126320051* State: *Arkansas*
 Filing Company: *Bankers Life and Casualty Company* State Tracking Number: *43612*
 Company Tracking Number:
 TOI: *MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A*
Plans
 Product Name: *GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)*
 Project Name/Number: */*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Rate	Rate Sheet Plan A	Approved	Yes
Rate	Rate Sheet Plan B	Approved	Yes
Rate	Rate Sheet Plan C	Approved	Yes
Rate	Rate Sheet Plan D	Approved	Yes
Rate	Rate Sheet Plan E	Approved	Yes
Rate	Rate Sheet Plan F	Approved	Yes
Rate	Rate Sheet Plan G	Approved	Yes
Rate	Rates by Mode	Accepted for Informational Purposes	Yes

SERFF Tracking Number: BNLB-126320051 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 43612
 Company Tracking Number:
 TOI: MS05G Group Medicare Supplement - Standard Plans Sub-TOI: MS05G.001 Plan A
 Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 01/01/2009
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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Bankers Life and Casualty Company	15.000%	15.000%	\$285	1		15.000%	0.000%

SERFF Tracking Number: BNLB-126320051 State: Arkansas
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 Company Tracking Number:
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 10/30/2009	Rate Sheet Plan A	GR-A11A	Revised	Previous State Filing Number: Percent Rate Change Request: 40393 7.500	Rates - Plan A.pdf
Approved 10/30/2009	Rate Sheet Plan B	GR-A11B	Revised	Previous State Filing Number: Percent Rate Change Request: 40393 7.500	Rates - Plan B.pdf
Approved 10/30/2009	Rate Sheet Plan C	GR-A11C	Revised	Previous State Filing Number: Percent Rate Change Request: 40393	Rates - Plan C.pdf
Approved 10/30/2009	Rate Sheet Plan D	GR-A11D	Revised	Previous State Filing Number: Percent Rate Change Request: 40393 4.500	Rates - Plan D.pdf
Approved 10/30/2009	Rate Sheet Plan E	GR-A11E	Revised	Previous State Filing Number: Percent Rate Change Request: 40393 4.000	Rates - Plan E.pdf
Approved	Rate Sheet Plan F	GR-A11F	Revised	Previous State Filing Number: 40393	Rates - Plan F.pdf

SERFF Tracking Number: BNLB-126320051 State: Arkansas
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 Company Tracking Number:
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 Plans
 Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
 Project Name/Number: /

10/30/2009 Percent Rate Change Request: 15.000

Approved Rate Sheet Plan G GR-A11G Revised Previous State Filing Number: 40393 Rates - Plan G.pdf
 10/30/2009 Percent Rate Change Request:

Accepted Rates by Mode GP-A11, GP-A12 Other Previous State Filing Number: 40393 Rates by Mode.pdf
 for Information Rate Action Other Informati
 al Purposes Explanation: onal
 10/30/2009

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan A</u>
Ages 65 & Over	\$2,112.64

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
0.09167 for Renewal Direct Bill

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A12
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan A</u>
Ages 65 & Over	\$2,112.64

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan B</u>
Ages 65 & Over	\$3,059.87

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
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Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A12
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan B</u>
Ages 65 & Over	\$3,059.87

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan C</u>
Ages 65 & Over	\$4,085.75

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A12
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan C</u>
Ages 65 & Over	\$4,085.75

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan D</u>
Ages 65 & Over	\$2,495.43

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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0.09167 for Renewal Direct Bill

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A12
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan D</u>
Ages 65 & Over	\$2,495.43

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan E</u>
Ages 65 & Over	\$3,032.70

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A12
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan E</u>
Ages 65 & Over	\$3,032.70

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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0.09167 for Renewal Direct Bill

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan F</u>
Ages 65 & Over	\$2,772.52

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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0.09167 for Renewal Direct Bill

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A12
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan F</u>
Ages 65 & Over	\$2,772.52

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
0.09167 for Renewal Direct Bill

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan G</u>
Ages 65 & Over	\$1,864.89

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
0.09167 for Renewal Direct Bill

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A12
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan G</u>
Ages 65 & Over	\$1,864.89

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Premium Rates* Male or Female

	Issue Age	ANNUAL	SEMI-ANNUAL	QUARTERLY	LIST BILL	P.P.S.P./P.R.D
GP-A11A	65 & Older	2112.64	1088.98	555.64	194.66	182.33
GP-A11B	65 & Older	3059.87	1576.79	804.32	281.49	263.63
GP-A11C	65 & Older	4085.75	2105.11	1073.65	375.53	351.68
GP-A11D	65 & Older	2495.43	1286.12	656.14	229.75	215.19
GP-A11E	65 & Older	3032.70	1562.80	797.19	279.00	261.30
GP-A11F	65 & Older	2772.52	1428.81	728.89	255.15	238.97
GP-A11G	65 & Older	1864.89	961.40	490.60	171.95	161.07

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Premium Rates* Male or Female

	Issue Age	ANNUAL	SEMI-ANNUAL	QUARTERLY	LIST BILL	P.P.S.P./P.R.D
GP-A12A	65 & Older	2112.64	1088.98	555.64	194.66	182.33
GP-A12B	65 & Older	3059.87	1576.79	804.32	281.49	263.63
GP-A12C	65 & Older	4085.75	2105.11	1073.65	375.53	351.68
GP-A12D	65 & Older	2495.43	1286.12	656.14	229.75	215.19
GP-A12E	65 & Older	3032.70	1562.80	797.19	279.00	261.30
GP-A12F	65 & Older	2772.52	1428.81	728.89	255.15	238.97
GP-A12G	65 & Older	1864.89	961.40	490.60	171.95	161.07