

SERFF Tracking Number: MDIC-126319921 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 43613  
 Company Tracking Number: 992RATES092509  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 992rates092509  
 Project Name/Number: 992rates092509/992rates092509

## Filing at a Glance

Company: Medico Insurance Company

Product Name: 992rates092509

TOI: MS051 Individual Medicare Supplement -  
 Standard Plans

Sub-TOI: MS051.001 Plan A

Filing Type: Rate

SERFF Tr Num: MDIC-126319921 State: Arkansas

SERFF Status: Closed-Approved-  
 Closed State Tr Num: 43613

Co Tr Num: 992RATES092509

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Author: Karl Hug

Disposition Date: 10/29/2009

Date Submitted: 09/25/2009

Disposition Status: Approved-  
 Closed

Implementation Date Requested: 03/01/2010

Implementation Date: 03/01/2010

State Filing Description:

## General Information

Project Name: 992rates092509

Project Number: 992rates092509

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 9.5%

Filing Status Changed: 10/29/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/29/2009

Created By: Karl Hug

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karl Hug

Filing Description:

RE: Annual Filing of Standardized Medicare Experience and Rates for Policy Forms MP-MS992A, MP-MS992C, MP-MS992F and MP-MS992G

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are also included.

The submission includes a request for a 9.50% rate increase. Subject to your approval, the increase would be implemented after proper notification of the insureds.

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Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

## Company and Contact

### Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com  
 1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]  
 Omaha, NE 68124 402-391-4858 [FAX]

### Filing Company Information

Medico Insurance Company CoCode: 31119 State of Domicile: Nebraska  
 1515 S. 75th Street Group Code: Company Type: Life and Health  
 Omaha, NE 68124 Group Name: Medico State ID Number:  
 (800) 695-5976 ext. [Phone] FEIN Number: 47-0122200

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 1 rate filing on closed block Med Supp = \$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$50.00	09/25/2009	30843174

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/29/2009	10/29/2009

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## Disposition

Disposition Date: 10/29/2009

Implementation Date: 03/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after March 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period

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):
Medico Insurance Company	9.500%	9.500%	\$1,248	3	\$13,140	%	%



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 Product Name: 992rates092509  
 Project Name/Number: 992rates092509/992rates092509

**Rate Information**

Rate data applies to filing.

**Filing Method:** Serff  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 8.000%  
**Effective Date of Last Rate Revision:** 03/01/2009  
**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):
Medico Insurance Company	9.500%	9.500%	\$1,248	3	\$13,140	%	%

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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 10/29/2009	Rate Sheets	MP-MS992A, MP-MS992C, MP-MS992F and MP-MS992G	Revised	Previous State Filing Number: Percent Rate Change Request: 40408 9.500	AR_992NW_MIC Rates as Filed.pdf

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Medico™ Life Insurance Company  
 Omaha, Nebraska  
 Actuarial Memorandum - Individual A&H Rate Filing  
 Medicare Supplement Standardized Plans A, C, F and G  
 Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-MS992A  
 Gross Premium Code: 992AB - Rate Group: 992A  
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan A  
 Issue Age Premium  
 65 & OV 3039.00

AREA FACTORS  
 A 0.85  
 B 0.92  
 C 1.00  
 D 1.08  
 E 1.17  
 F 1.26  
 G 1.36  
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
 Quarterly = 3/11 x Annual  
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MPRS992A(AR) 10/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-MS992A  
 Gross Premium Code: 992AB - Rate Group: 992A  
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan A  
 Issue Age Premium  
 65 & OV 3327.00

AREA FACTORS  
 A 0.85  
 B 0.92  
 C 1.00  
 D 1.08  
 E 1.17  
 F 1.26  
 G 1.36  
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
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Rates certify to a 65% anticipated loss ratio.

MPRS992A(AR)

DATE: 9/18/2009

**Medico™ Insurance Company (formerly Mutual Protective Ins Co)**  
**Medico™ Life Insurance Company**  
**Omaha, Nebraska**  
**Actuarial Memorandum - Individual A&H Rate Filing**  
**Medicare Supplement Standardized Plans A, C, F and G**  
**Arkansas**

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-MS992C  
 Gross Premium Code: 992CB - Rate Group: 992C  
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan C  
 Issue Age Premium  
 65 & OV 5153.00

AREA FACTORS  
 A 0.85  
 B 0.92  
 C 1.00  
 D 1.08  
 E 1.17  
 F 1.26  
 G 1.36  
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
 Quarterly = 3/11 x Annual  
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MPRS992C(AR) 10/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-MS992C  
 Gross Premium Code: 992CB - Rate Group: 992C  
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan C  
 Issue Age Premium  
 65 & OV 5643.00

AREA FACTORS  
 A 0.85  
 B 0.92  
 C 1.00  
 D 1.08  
 E 1.17  
 F 1.26  
 G 1.36  
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
 Quarterly = 3/11 x Annual  
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MPRS992C(AR)

DATE: 9/18/2009

**Medico™ Insurance Company (formerly Mutual Protective Ins Co)**  
**Medico™ Life Insurance Company**  
**Omaha, Nebraska**  
**Actuarial Memorandum - Individual A&H Rate Filing**  
**Medicare Supplement Standardized Plans A, C, F and G**  
**Arkansas**

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-MS992F  
 Gross Premium Code: 992FB - Rate Group: 992F  
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan F  
 Issue Age Premium  
 65 & OV 5153.00

AREA FACTORS  
 A 0.85  
 B 0.92  
 C 1.00  
 D 1.08  
 E 1.17  
 F 1.26  
 G 1.36  
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
 Quarterly = 3/11 x Annual  
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MPRS992F(AR) 10/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-MS992F  
 Gross Premium Code: 992FB - Rate Group: 992F  
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan F  
 Issue Age Premium  
 65 & OV 5643.00

AREA FACTORS  
 A 0.85  
 B 0.92  
 C 1.00  
 D 1.08  
 E 1.17  
 F 1.26  
 G 1.36  
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
 Quarterly = 3/11 x Annual  
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MPRS992F(AR)

DATE: 9/18/2009

**Medico™ Insurance Company (formerly Mutual Protective Ins Co)**  
**Medico™ Life Insurance Company**  
**Omaha, Nebraska**  
**Actuarial Memorandum - Individual A&H Rate Filing**  
**Medicare Supplement Standardized Plans A, C, F and G**  
**Arkansas**

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-MS992G  
 Gross Premium Code: 992GB - Rate Group: 992G  
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
 For Forms Issued From 01/22/1993 Through 12/31/2005

Plan G  
 Issue Age Premium  
 65 & OV 4967.00

AREA FACTORS  
 A 0.85  
 B 0.92  
 C 1.00  
 D 1.08  
 E 1.17  
 F 1.26  
 G 1.36  
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
 Quarterly = 3/11 x Annual  
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MPRS992G(AR) 10/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-MS992G  
 Gross Premium Code: 992GB - Rate Group: 992G  
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
 For Forms Issued From 01/22/1993 Through 12/31/2005

Plan G  
 Issue Age Premium  
 65 & OV 5439.00

AREA FACTORS  
 A 0.85  
 B 0.92  
 C 1.00  
 D 1.08  
 E 1.17  
 F 1.26  
 G 1.36  
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
 Quarterly = 3/11 x Annual  
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MPRS992G(AR)

DATE: 9/18/2009