

SERFF Tracking Number: OXFR-126320838 State: Arkansas
 Filing Company: Christian Fidelity Life Insurance Company State Tracking Number: 43616
 Company Tracking Number: CFPREAR2009MSRATE
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Medicare Supplement
 Project Name/Number: Medicare Supplement/

Filing at a Glance

Company: Christian Fidelity Life Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: OXFR-126320838 State: Arkansas
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 43616
 Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: CFPREAR2009MSRATE State Status: Approved-Closed
 Filing Type: Rate
 Author: Lisa Beidelman Reviewer(s): Stephanie Fowler
 Date Submitted: 09/28/2009 Disposition Date: 10/30/2009
 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date: 10/30/2009

State Filing Description:

General Information

Project Name: Medicare Supplement
 Project Number:
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 7%
 Filing Status Changed: 10/30/2009

Status of Filing in Domicile:
 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: 10/30/2009
 Created By: Lisa Beidelman
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Lisa Beidelman
 Filing Description:
 August 28, 2009

Arkansas Department of Insurance
 1200 West 3rd Street
 Little Rock, Arkansas 72201-1904

RE: Christian Fidelity Life Insurance Company

SERFF Tracking Number: OXFR-126320838 State: Arkansas
Filing Company: Christian Fidelity Life Insurance Company State Tracking Number: 43616
Company Tracking Number: CFPREAR2009MSRATE
TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
Product Name: Medicare Supplement
Project Name/Number: Medicare Supplement/

NAIC: 61859; FEIN: 74-0483480
2009 Individual Prestandard Medicare Supplement Rate Filing

To Whom It May Concern:

Christian Fidelity Life Insurance Company is submitting the enclosed filing for your review and approval.

We are requesting a rate increase based upon experience and increase in Medicare deductibles, for the following forms:

89H-104

The rates submitted fulfill the annual filing of rate requirements for 2009.

Enclosed please find an actuarial memorandum in support of the proposed rate actions.
If you have any questions regarding this filing, please feel free to contact me.

Sincerely,

Lisa Beidelman
Medicare Supplement Coordinator
(888) 757-3732, ext. 670127
lisabeidelman@oxfordlife.com

Company and Contact

Filing Contact Information

Lisa Beidelman, lisabeidelman@oxfordlife.com
2721 North Central Avenue 888-757-3732 [Phone] 5720 [Ext]
Phoenix, AZ 85004 602-277-5901 [FAX]

Filing Company Information

Christian Fidelity Life Insurance Company CoCode: 61859 State of Domicile: Arizona
2721 North Central Avenue Group Code: Company Type:
Phoenix, AZ 85004-1172 Group Name: State ID Number:
(888) 757-3732 ext. [Phone] FEIN Number: 74-0483480

SERFF Tracking Number: OXFR-126320838 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 form, \$50.00 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Christian Fidelity Life Insurance Company	\$50.00	09/28/2009	30889172

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Correspondence Summary

Dispositions

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

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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

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):
Christian Fidelity Life Insurance Company	7.000%	7.000%	\$362	3	\$5,166	%	%

SERFF Tracking Number: OXFR-126320838 *State:* Arkansas
Filing Company: Christian Fidelity Life Insurance Company *State Tracking Number:* 43616
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Rate	Medicare Supplement	Approved	No

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 04/16/1990
Filing Method of Last Filing: Initial Form

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):
Christian Fidelity Life Insurance Company	7.000%	7.000%	\$362	3	\$5,166	%	%

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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 10/30/2009	Medicare Supplement	89H-104	New		3. Benefit Description Pre-Std.pdf 4. Average Premium and Inforce Count.pdf 5. Nationwide Experience.pdf 6. Arkansas Experience.pdf 7. Projection Assumptions.pdf 8a. Nationwide Projections @ 7.0%.pdf 8b. Nationwide Projections @ 0.0%.pdf 8c. Arkansas Projections @ 7.0%.pdf 8d. Arkansas Projections @ 0.0%.pdf 10. Current and Proposed Rates.pdf

89H-104

A. Hospital and Skilled Nursing Facility Benefits

- Hospital Indemnity Benefit (Inpatient Hospital Deductible) – Pays the indemnity benefit for the first day of hospital confinement for each benefit period.
- Hospital Confinement Benefit – Pays the daily benefit, beginning with the 61st day of hospital confinement, for not more than 30 days for each benefit period.
- Lifetime Reserve Benefit – Pays the daily benefit, beginning with the 91st day of hospital confinement, for not more than 60 days during insured's lifetime.
- Additional Hospital Confinement Benefit – Pays 90% of hospital charges incurred after Medicare hospital benefits are exhausted in a benefit period for not more than 365 days during insured's lifetime.
- Blood Transfusion Benefit – Pays for as many as three pints of blood during hospital confinement in a Calendar Year to the extent not covered by Part B.
- Skilled Nursing Facility (Facility approved by Medicare) – Pays the required daily coinsurance amounts for skilled nursing facility confinement. Pays \$70 per day for an additional 265 days after exhaustion of Medicare skilled nursing benefits.
- Graduate Registered Nurse Expense Benefit – Pays the expense actually incurred for two nursing shifts per day, not to exceed \$50 for each shift of not less than 8 hours for up to 120 shifts.
- Private Room Benefit – Pays for charges incurred for a private room if not covered by Medicare.

B. Medical and Surgical Benefits

- Co-payment Benefit – Pays 100% of the difference between the amount of charges the insured is required to pay and the amount paid by Medicare, subject to an optional \$200 Calendar Year deductible (85H-104R3).
- Blood Transfusion Benefit – Pays reasonable costs of the first 3 pints of blood in a Calendar Year to the extent not covered by Part A.

C. Additional Policy Benefits

- Accidental Death Benefit – Pays \$1,000 if death is caused by accidental injury and death occurs within 90 days of such injury.

CHRISTIAN FIDELITY LIFE INSURANCE COMPANY
 Arkansas and Nationwide
 AVERAGE ANNUAL PREMIUM AS OF 06/30/2009

Arkansas			
State	Inforce Count as of 06/30/09	Inforce Premium	Average Annual Premium
Arkansas	3	5,166	1,722
Nationwide	2,279	6,981,960	3,064

CHRISTIAN FIDELITY LIFE INSURANCE COMPANY
Individual Medicare Supplement Experience
as of 6/30/2009

Nationwide	PreStandard					
Incurred Year	Earned Premium	Claims Paid Through 06/30/2009	Outstanding Claim Liability	Incurred Claims	Incurred Loss Ratio	Exposure
1981	336,719	30,963	0	30,963	9.2%	616
1982	1,708,629	680,873	0	680,873	39.8%	1,871
1983	2,984,176	1,728,332	0	1,728,332	57.9%	4,294
1984	4,084,411	2,540,755	0	2,540,755	62.2%	6,467
1985	5,610,323	3,004,403	0	3,004,403	53.6%	8,870
1986	7,018,699	4,462,896	0	4,462,896	63.6%	10,798
1987	8,390,218	5,273,482	0	5,273,482	62.9%	12,793
1988	9,920,856	6,269,749	0	6,269,749	63.2%	13,198
1989	11,620,139	7,066,949	0	7,066,949	60.8%	13,179
1990	12,486,704	9,242,567	0	9,242,567	74.0%	15,191
1991	14,511,213	11,191,468	0	11,191,468	77.1%	17,147
1992	16,820,006	12,205,484	0	12,205,484	72.6%	18,511
1993	16,148,895	12,907,259	0	12,907,259	79.9%	18,494
1994	15,320,361	13,881,732	0	13,881,732	90.6%	17,432
1995	14,745,482	13,494,607	0	13,494,607	91.5%	16,036
1996	14,330,998	14,557,965	0	14,557,965	101.6%	14,737
1997	13,898,250	13,517,020	0	13,517,020	97.3%	13,529
1998	13,030,173	14,273,277	0	14,273,277	109.5%	12,280
1999	13,111,530	12,518,506	0	12,518,506	95.5%	11,092
2000	12,560,993	11,386,477	0	11,386,477	90.6%	9,941
2001	12,917,130	11,488,530	0	11,488,530	88.9%	8,902
2002	12,113,182	9,458,738	0	9,458,738	78.1%	7,622
2003	13,116,292	10,605,821	0	10,605,821	80.9%	6,659
2004	12,241,493	9,223,620	0	9,223,620	75.3%	5,735
2005	10,905,055	8,549,624	0	8,549,624	78.4%	4,766
2006	9,879,378	7,696,869	0	7,696,869	77.9%	3,955
2007	9,087,290	6,837,596	0	6,837,596	75.2%	3,276
2008	8,037,102	6,950,987	38,690	6,989,677	87.0%	2,726
2009	3,532,631	2,555,078	579,590	3,134,668	88.7%	1,188
Total all years	300,468,328	243,601,628	618,280	244,219,908	81.3%	281,305

CHRISTIAN FIDELITY LIFE INSURANCE COMPANY
Individual Medicare Supplement Experience
as of 6/30/2009

Arkansas	PreStandard					
Incurred Year	Earned Premium	Claims Paid Through 06/30/2009	Outstanding Claim Liability	Incurred Claims	Incurred Loss Ratio	Exposure
1981	0	0	0	0		0
1982	0	0	0	0		0
1983	0	0	0	0		0
1984	0	0	0	0		0
1985	0	0	0	0		0
1986	0	0	0	0		0
1987	0	0	0	0		0
1988	0	0	0	0		0
1989	0	0	0	0		0
1990	0	0	0	0		0
1991	0	0	0	0		0
1992	0	0	0	0		0
1993	0	0	0	0		0
1994	0	0	0	0		0
1995	0	0	0	0		0
1996	0	0	0	0		0
1997	0	0	0	0		0
1998	0	0	0	0		0
1999	0	0	0	0		0
2000	4,905	2,842	0	2,842	57.9%	5
2001	6,531	3,707	0	3,707	56.8%	5
2002	8,028	10,871	0	10,871	135.4%	5
2003	6,708	4,396	0	4,396	65.5%	4
2004	6,708	5,030	0	5,030	75.0%	4
2005	5,086	1,506	0	1,506	29.6%	3
2006	5,166	3,388	0	3,388	65.6%	3
2007	5,166	1,139	0	1,139	22.0%	3
2008	5,166	1,645	16	1,661	32.1%	3
2009	2,580	2,034	510	2,544	98.6%	2
Total all years	56,045	36,556	526	37,082	66.2%	36

**Prestandard Medicare Supplement
Christian Fidelity Life Insurance Company
All Plans
Nationwide**

Projection for Years 2009 through 2012

Report date 9/25/2009

Assumptions

Basis:	Claims Incurred	Premiums Earned										
			2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Claim Trend from Trustees Report			11.10%	-1.50%	4.90%	9.30%	9.10%	12.20%	0.40%	10.00%	10.50%	11.10%
Addition to trend for experience			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Claim trend			11.10%	-1.50%	4.90%	9.30%	9.10%	12.20%	0.40%	10.00%	10.50%	11.10%
Premium Trend			0.00%	-1.50%	4.90%	9.30%	9.10%	12.20%	0.40%	10.00%	10.50%	11.10%
			2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Aging effect on premiums			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Aging effect on claims			2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
Selection Wearoff			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Rate Increase	Pre	
2009	7.0%	effective in quarter 1 of 2009

Timing of rate increase implementation

Quarter after increase effective	1	2	3	4
Per Quarter	74%	14%	8%	4%
Cumulative	74%	88%	96%	100%

Quarter after increase effective	1	2	3	4	5	6
Normal Lapse	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%

Shock lapse	50.00%	of excess of rate over		15.00%	multiplied by timing	
Quarter after increase effective		1	2	3	4	
Weighted average	Prior year	0.00%	0.00%	0.00%	0.00%	
	Current	0.00%	0.00%	0.00%	0.00%	

Total lapse						
Quarter after increase effective	1	2	3	4	5	6
Weighted average	Prior year	4.50%	4.50%	4.50%	4.50%	4.50%
	Current	4.50%	4.50%	4.50%	4.50%	4.50%

Totals as of June 30, 2009

In Force Count:	2,279
Lifetime Exposure:	281,305
Annualized Premium:	0

Interest Rate for Present Value of Cash Flows 6.00%

Rate Increase	Pre	
2008	0.0%	effective in quarter 2 of 2008

**Loss ratio experience and Projections
Christian Fidelity Life Insurance Company
Individual Medicare Supplement Insurance
Prestandard
Nationwide**

6/30/2009 **In Force** **2,279**
Lifetime Exposure **281,305**

Experience

Incurred Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1981	336,719	30,963	9.2%	1,671,779	153,728	9.2%
1982	1,708,629	680,873	39.8%	8,003,007	3,189,125	39.8%
1983	2,984,176	1,728,332	57.9%	13,186,332	7,637,069	57.9%
1984	4,084,411	2,540,755	62.2%	17,026,412	10,591,476	62.2%
1985	5,610,323	3,004,403	53.6%	22,063,566	11,815,334	53.6%
1986	7,018,699	4,462,896	63.6%	26,039,856	16,557,651	63.6%
1987	8,390,218	5,273,482	62.9%	29,366,308	18,457,529	62.9%
1988	9,920,856	6,269,749	63.2%	32,758,151	20,702,386	63.2%
1989	11,620,139	7,066,949	60.8%	36,197,260	22,013,867	60.8%
1990	12,486,704	9,242,567	74.0%	36,694,952	27,161,335	74.0%
1991	14,511,213	11,191,468	77.1%	40,230,586	31,026,994	77.1%
1992	16,820,006	12,205,484	72.6%	43,991,921	31,922,859	72.6%
1993	16,148,895	12,907,259	79.9%	39,845,907	31,847,470	79.9%
1994	15,320,361	13,881,732	90.6%	35,661,864	32,313,106	90.6%
1995	14,745,482	13,494,607	91.5%	32,380,843	29,633,942	91.5%
1996	14,330,998	14,557,965	101.6%	29,689,286	30,159,490	101.6%
1997	13,898,250	13,517,020	97.3%	27,162,990	26,417,907	97.3%
1998	13,030,173	14,273,277	109.5%	24,024,910	26,316,933	109.5%
1999	13,111,530	12,518,506	95.5%	22,806,524	21,775,003	95.5%
2000	12,560,993	11,386,477	90.6%	20,612,175	18,684,834	90.6%
2001	12,917,130	11,488,530	88.9%	19,996,778	17,785,187	88.9%
2002	12,113,182	9,458,738	78.1%	17,690,755	13,814,060	78.1%
2003	13,116,292	10,605,821	80.9%	18,071,465	14,612,568	80.9%
2004	12,241,493	9,223,620	75.3%	15,911,487	11,988,858	75.3%
2005	10,905,055	8,549,624	78.4%	13,372,063	10,483,771	78.4%
2006	9,879,378	7,697,928	77.9%	11,428,633	8,905,094	77.9%
2007	9,087,290	6,837,596	75.2%	9,917,294	7,462,120	75.2%
2008	8,037,102	6,989,677	87.0%	8,274,702	7,196,313	87.0%
2009	3,532,631	3,134,668	88.7%	3,532,631	3,134,668	88.7%
Total	221,796,241	192,728,530	86.9%	394,372,228	344,454,183	87.3%

Projections with 7% rate increase

Incurred Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2009	3,340,606	2,997,804	89.7%	3,340,606	2,997,804	89.7%
2010	6,057,976	5,361,080	88.5%	5,550,969	4,912,398	88.5%
2011	5,188,584	4,697,937	90.5%	4,485,224	4,061,089	90.5%
2012	4,643,328	4,326,562	93.2%	3,786,682	3,528,356	93.2%
2013	4,216,691	4,042,956	95.9%	3,244,109	3,110,445	95.9%
2014	3,893,464	3,841,545	98.7%	2,825,881	2,788,198	98.7%
2015	3,393,519	3,444,511	101.5%	2,323,604	2,358,520	101.5%
2016	2,997,558	3,131,475	104.5%	1,936,304	2,022,809	104.5%
2017	2,750,372	2,956,600	107.5%	1,676,068	1,801,742	107.5%
2018	2,536,426	2,805,716	110.6%	1,458,198	1,613,014	110.6%
2019	2,343,957	2,668,005	113.8%	1,271,271	1,447,022	113.8%
Total	41,362,481	40,274,190	97.4%	31,898,916	30,641,396	96.1%

Lifetime: Experience and Projections

	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Total 1995-2018	263,158,722	233,002,720	88.5%	426,271,143	375,095,579	88.0%

**Loss ratio experience and Projections
Christian Fidelity Life Insurance Company
Individual Medicare Supplement Insurance
Prestandard
Nationwide**

6/30/2009 **In Force** **2,279**
Lifetime Exposure **281,305**

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1988	9,920,856	6,269,749	63.2%	32,758,151	20,702,386	63.2%
1989	11,620,139	7,066,949	60.8%	36,197,260	22,013,867	60.8%
1990	12,486,704	9,242,567	74.0%	36,694,952	27,161,335	74.0%
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1997	13,898,250	13,517,020	97.3%	27,162,990	26,417,907	97.3%
1998	13,030,173	14,273,277	109.5%	24,024,910	26,316,933	109.5%
1999	13,111,530	12,518,506	95.5%	22,806,524	21,775,003	95.5%
2000	12,560,993	11,386,477	90.6%	20,612,175	18,684,834	90.6%
2001	12,917,130	11,488,530	88.9%	19,996,778	17,785,187	88.9%
2002	12,113,182	9,458,738	78.1%	17,690,755	13,814,060	78.1%
2003	13,116,292	10,605,821	80.9%	18,071,465	14,612,568	80.9%
2004	12,241,493	9,223,620	75.3%	15,911,487	11,988,858	75.3%
2005	10,905,055	8,549,624	78.4%	13,372,063	10,483,771	78.4%
2006	9,879,378	7,697,928	77.9%	11,428,633	8,905,094	77.9%
2007	9,087,290	6,837,596	75.2%	9,917,294	7,462,120	75.2%
2008	8,037,102	6,989,677	87.0%	8,274,702	7,196,313	87.0%
2009	3,532,631	3,134,668	88.7%	3,532,631	3,134,668	88.7%
Total	221,796,241	192,728,530	86.9%	394,372,228	344,454,183	87.3%

Projections with 0% rate increase

Incurred Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2009	3,258,873	2,997,804	92.0%	3,258,873	2,997,804	92.0%
2010	5,677,877	5,361,080	94.4%	5,202,681	4,912,398	94.4%
2011	4,849,144	4,697,937	96.9%	4,191,798	4,061,089	96.9%
2012	4,339,559	4,326,562	99.7%	3,538,955	3,528,356	99.7%
2013	3,940,833	4,042,956	102.6%	3,031,877	3,110,445	102.6%
2014	3,638,751	3,841,545	105.6%	2,641,010	2,788,198	105.6%
2015	3,171,513	3,444,511	108.6%	2,171,593	2,358,520	108.6%
2016	2,801,456	3,131,475	111.8%	1,809,630	2,022,809	111.8%
2017	2,570,441	2,956,600	115.0%	1,566,419	1,801,742	115.0%
2018	2,370,491	2,805,716	118.4%	1,362,802	1,613,014	118.4%
2019	2,190,614	2,668,005	121.8%	1,188,104	1,447,022	121.8%
Total	38,809,553	40,274,190	103.8%	29,963,742	30,641,396	102.3%

Lifetime: Experience and Projections

	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Total 1995-2018	260,605,795	233,002,720	89.4%	424,335,970	375,095,579	88.4%

**Loss ratio experience and Projections
Christian Fidelity Life Insurance Company
Individual Medicare Supplement Insurance
Prestandard
Arkansas**

6/30/2009 In Force 3
Lifetime Exposure 36

Experience

Incurred Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1981	0	0		0	0	
1982	0	0		0	0	
1983	0	0		0	0	
1984	0	0		0	0	
1985	0	0		0	0	
1986	0	0		0	0	
1987	0	0		0	0	
1988	0	0		0	0	
1989	0	0		0	0	
1990	0	0		0	0	
1991	0	0		0	0	
1992	0	0		0	0	
1993	0	0		0	0	
1994	0	0		0	0	
1995	0	0		0	0	
1996	0	0		0	0	
1997	0	0		0	0	
1998	0	0		0	0	
1999	0	0		0	0	
2000	4,905	2,842	57.9%	8,049	4,664	57.9%
2001	6,531	3,707	56.8%	10,111	5,738	56.8%
2002	8,028	10,871	135.4%	11,724	15,876	135.4%
2003	6,708	4,396	65.5%	9,242	6,057	65.5%
2004	6,708	5,030	75.0%	8,719	6,538	75.0%
2005	5,086	1,506	29.6%	6,237	1,846	29.6%
2006	5,166	3,388	65.6%	5,976	3,919	65.6%
2007	5,166	1,139	22.0%	5,638	1,243	22.0%
2008	5,166	1,661	32.1%	5,319	1,710	32.1%
2009	2,580	2,544	98.6%	2,580	2,544	98.6%
Total	56,045	37,082	66.2%	73,596	50,134	68.1%

Projections with 7% rate increase

Incurred Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2009	2,472	1,376	55.7%	2,472	1,376	55.7%
2010	4,482	2,460	54.9%	4,107	2,254	54.9%
2011	3,839	2,156	56.2%	3,319	1,864	56.2%
2012	3,436	1,985	57.8%	2,802	1,619	57.8%
2013	3,120	1,855	59.5%	2,400	1,427	59.5%
2014	2,881	1,763	61.2%	2,091	1,280	61.2%
2015	2,511	1,581	63.0%	1,719	1,082	63.0%
2016	2,218	1,437	64.8%	1,433	928	64.8%
2017	2,035	1,357	66.7%	1,240	827	66.7%
2018	1,877	1,288	68.6%	1,079	740	68.6%
2019	1,734	1,224	70.6%	941	664	70.6%
Total	30,604	18,482	60.4%	23,602	14,061	59.6%

Lifetime: Experience and Projections

	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Total 1995-2018	86,649	55,564	64.1%	97,198	64,196	66.0%

**Loss ratio experience and Projections
Christian Fidelity Life Insurance Company
Individual Medicare Supplement Insurance
Prestandard
Arkansas**

6/30/2009 In Force 3
Lifetime Exposure 36

Experience

Incurred Year	Without Interest			With Interest <i>at rate of 6% as of 6/30/2009</i>		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1981	0	0		0	0	
1982	0	0		0	0	
1983	0	0		0	0	
1984	0	0		0	0	
1985	0	0		0	0	
1986	0	0		0	0	
1987	0	0		0	0	
1988	0	0		0	0	
1989	0	0		0	0	
1990	0	0		0	0	
1991	0	0		0	0	
1992	0	0		0	0	
1993	0	0		0	0	
1994	0	0		0	0	
1995	0	0		0	0	
1996	0	0		0	0	
1997	0	0		0	0	
1998	0	0		0	0	
1999	0	0		0	0	
2000	4,905	2,842	57.9%	8,049	4,664	57.9%
2001	6,531	3,707	56.8%	10,111	5,738	56.8%
2002	8,028	10,871	135.4%	11,724	15,876	135.4%
2003	6,708	4,396	65.5%	9,242	6,057	65.5%
2004	6,708	5,030	75.0%	8,719	6,538	75.0%
2005	5,086	1,506	29.6%	6,237	1,846	29.6%
2006	5,166	3,388	65.6%	5,976	3,919	65.6%
2007	5,166	1,139	22.0%	5,638	1,243	22.0%
2008	5,166	1,661	32.1%	5,319	1,710	32.1%
2009	2,580	2,544	98.6%	2,580	2,544	98.6%
Total	56,045	37,082	66.2%	73,596	50,134	68.1%

Projections with 0% rate increase

Incurred Year	Without Interest			With Interest <i>at rate of 6% as of 6/30/2009</i>		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2009	2,411	1,376	57.1%	2,411	1,376	57.1%
2010	4,201	2,460	58.6%	3,849	2,254	58.6%
2011	3,588	2,156	60.1%	3,102	1,864	60.1%
2012	3,211	1,985	61.8%	2,618	1,619	61.8%
2013	2,916	1,855	63.6%	2,243	1,427	63.6%
2014	2,692	1,763	65.5%	1,954	1,280	65.5%
2015	2,347	1,581	67.4%	1,607	1,082	67.4%
2016	2,073	1,437	69.3%	1,339	928	69.3%
2017	1,902	1,357	71.3%	1,159	827	71.3%
2018	1,754	1,288	73.4%	1,008	740	73.4%
2019	1,621	1,224	75.5%	879	664	75.5%
Total	28,715	18,482	64.4%	22,170	14,061	63.4%

Lifetime: Experience and Projections

	Without Interest			With Interest <i>at rate of 6% as of 6/30/2009</i>		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Total 1995-2018	84,760	55,564	65.6%	95,766	64,196	67.0%

**Christian Fidelity Life Insurance Company
 State of Arkansas
 Policy Forms 89H-104**

Proposed Increase

7.00%

Current Rates				
<u>AGE AT ISSUE</u>	<u>ANNUAL</u>	<u>SEMI-ANNUAL</u>	<u>QUARTERLY</u>	<u>MONTHLY PAC</u>
64-75	1,347.00	687.50	350.75	116.25
76-85	1,545.00	788.25	402.25	133.25
86 Up	1,639.00	836.25	426.75	141.25

Proposed Rates				
<u>AGE AT ISSUE</u>	<u>ANNUAL</u>	<u>SEMI-ANNUAL</u>	<u>QUARTERLY</u>	<u>MONTHLY PAC</u>
64-75	\$1,441.29	\$735.50	\$375.25	\$124.25
76-85	\$1,653.15	\$843.50	\$430.50	\$142.50
86 Up	\$1,753.73	\$894.75	\$456.50	\$151.25