

SERFF Tracking Number: ANTX-126041762 State: Arkansas
Filing Company: Standard Life and Accident Insurance Company State Tracking Number: 41653
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Medicare Supplement
Project Name/Number: Multiple Policy Annual Report/Multiple Policy Report

Filing at a Glance

Company: Standard Life and Accident Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: ANTX-126041762 State: ArkansasLH
TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 41653
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: State Status: Filed-Closed

Filing Type: Form Co Status: Reviewer(s): Stephanie Fowler
Author: Tommie Geddes Disposition Date: 02/25/2009
Date Submitted: 02/24/2009 Disposition Status: Filed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Multiple Policy Annual Report Status of Filing in Domicile: Pending
Project Number: Multiple Policy Report Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments: N/A
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 02/25/2009 Explanation for Other Group Market Type:
State Status Changed: 02/25/2009
Deemer Date: Corresponding Filing Tracking Number:

Filing Description:

Annual Medicare Supplement Multiple Policy Report

Company and Contact

Filing Contact Information

Tommie Sue Geddes, Compliance Analyst tommiesue.geddes@anico.com
One Moody Plaza 17th Floor (409) 766-6864 [Phone]

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Project Name/Number: Multiple Policy Annual Report/Multiple Policy Report

Galveston, TX 77550 (409) 766-6526[FAX]

Filing Company Information

Standard Life and Accident Insurance Company CoCode: 86355 State of Domicile: Oklahoma
One Moody Plaza 17th Floor Group Code: 408 Company Type: Health Insurance
Galveston, TX 77550 Group Name: State ID Number:
(409) 621-7779 ext. [Phone] FEIN Number: 73-0994234

SERFF Tracking Number: ANTX-126041762 State: Arkansas
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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Life and Accident Insurance Company	\$0.00	02/24/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/25/2009	02/25/2009

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Report	Filed	Yes

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 Product Name: Medicare Supplement
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Supporting Document Schedules

Review Status:

Bypassed -Name: Flesch Certification 02/19/2009
Bypass Reason: N/A
Comments:

Review Status:

Bypassed -Name: Application 02/19/2009
Bypass Reason: N/A
Comments:

Review Status:

Bypassed -Name: Health - Actuarial Justification 02/19/2009
Bypass Reason: N/A
Comments:

Review Status:

Bypassed -Name: Outline of Coverage 02/19/2009
Bypass Reason: N/A
Comments:

Review Status:

Satisfied -Name: Cover Letter Accepted for Informational Purposes 02/25/2009
Comments:
Attachment:
 AR Cover Let.pdf

Review Status:

Satisfied -Name: Report Filed 02/25/2009
Comments:
 Multiple Policy Annual Report
Attachment:

A MEMBER OF THE AMERICAN NATIONAL FAMILY OF COMPANIES

CHARLES J. JONES, VICE PRESIDENT

HEALTH UNDERWRITING AND NEW BUSINESS ISSUE

One Moody Plaza, Galveston, Texas 77550-7999

BUS: (409) 766-6657 FAX: (409) 766-6005 EMAIL: charlie.jones@anico.com



AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Jim L. Ridling
Department of Insurance
P. O. Box 303351
201 Monroe Street Suite 1700
Montgomery Alabama 36130-3351

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

Enclosure

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Christina Urias
Arizona Department of Insurance
2910 North 44th Street
Suite 210
Phoenix Arizona 85018-7269

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Jay Bradford
Arkansas Department of Insurance
1200 W. Third Street
Little Rock Arkansas 72201-1904

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Steve Poizner
California Department of Insurance
300 Capitol Mall
Suite 1700
Sacramento California 95814

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Marcy Morrison
Colorado Department of Insurance
1560 Broadway
Suite 850
Denver Colorado 80202

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Kevin McCarty
Florida Office of Insurance Regulation
200 East Gaines Street RM 101A
Tallahassee Florida 32399-0305

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable John Oxendine
Office of Insurance and Safety Fire Commissioner
2 Martin Luther King, Jr. Drive
West Tower, Suite 704
Atlanta Georgia 30334

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Bill Deal
Idaho Department of Insurance
700 West State Street, 3rd Floor
P. O. Box 83720
Boise Idaho 83720-0043

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Michael T. McRaith
Department of Financial and Professional Regional
Illinois Division of Insurance
320 West Washington Street
Springfield Illinois 62767-0001

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Jim Atterholt
Indiana Department of Insurance
311 W. Washington Street
Suite 300
Indianapolis Indiana 46204-2787

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Susan Voss
Iowa Division of Insurance
330 Maple Street
Des Moines Iowa 50319-0065

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Sandy Praeger
Kansas Department of Insurance
420 S. W. 9th Street
Topeka Kansas 66612

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Sharon P. Clark
Kentucky Department of Insurance
P. O. Box 517
Frankfort Kentucky 40601

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Jim Donelon
Louisiana Department of Insurance
State Insurance Building
P.O. Box 94214 Capitol Station
Baton Rouge Louisiana 70804-9214

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Ralph S Tyler, III
Maryland Insurance Administration
525 St. Paul Place
Baltimore Maryland 21202-2272

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Kenneth Ross
Michigan Office of Financial and Insurance Services
P.O. Box 30220
Lansing Michigan 48909-7720

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Mike Chaney
Mississippi Department of Insurance
P. O. Box 79
Jackson Mississippi 39205

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Linda Bohrer
Missouri Department of Insurance
301 West High Street
P.O. Box 690
Jefferson City Missouri 65102

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Monica Lindeen
State Auditor's Office Insurance Division
840 Helena Avenue
Helena Montana 59601

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Ann M Frohman
Nebraska Department of Insurance
Terminal Buiding
941 O Street Suite 400
Lincoln Nebraska 68508-3639

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Scott J. Kipper
Nevada Division of Insurance
788 Fairview Drive
Suite 300
Carson City Nevada 89701-5491

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Morris (Mo) Chavez
Insurance Division
State of New Mexico
P.O. Drawer 1269
Santa Fe New Mexico 87504-1269

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

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Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Wayne Goodwin
North Carolina Department of Insurance
Dobbs Building 430 Salisbury Street
1201 Mail Service Center
Raleigh North Carolina 27699-1201

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Adam W Hamm
North Dakota Department of Insurance
600 E. Boulevard Avenue, Dept. 401
Bismarck North Dakota 58505-0320

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Mary Jo Hudson
Ohio Department of Insurance
50 W. Town Street, Third Floor
Suite 300
Columbus Ohio 43215-1067

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Kim Holland
Oklahoma Insurance Department
2401 N. W. 23rd Street, Suite 28
P.O. Box 53408
Oklahoma City Oklahoma 73152-3408

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Teresa Miller
Oregon Insurance Division
P.O. Box 14480
Salem Oregon 97309-0405

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Joel S Ario
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg Pennsylvania 17120

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Scott Richardson
South Carolina Department of Insurance
P.O. Box 100105
Columbia South Carolina 29202-3105

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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CHARLES J. JONES, VICE PRESIDENT

HEALTH UNDERWRITING AND NEW BUSINESS ISSUE

One Moody Plaza, Galveston, Texas 77550-7999

BUS: (409) 766-6657 FAX: (409) 766-6005 EMAIL: charlie.jones@anico.com



AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Merle D. Scheiber
South Dakota Division of Insurance
445 East Capitol
Pierre South Dakota 57501-3185

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

Enclosure

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Leslie Newman
Tennessee Department of Commerce and Insurance
Davy Crockett Tower 5th Floor
500 James Robertson Parkway
Nashville Tennessee 37243-0565

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

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AND ACCIDENT
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February 20, 2009

The Honorable Mike Geeslin
Texas Department of Insurance
P.O. Box 149104
Austin Texas 78714-9104

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

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AND ACCIDENT
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February 20, 2009

The Honorable D Kent Michie
Utah Department of Insurance
State office Building
Suite 3110
Salt Lake City Utah 84114

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Alfred W. Gross
Virginia State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond Virginia 23218

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Mike Kreidler
Washington Office of Insurance Commissioner
Insurance Building
Post Office Box 40255
Olympia Washington 98504-0255

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Jane L Cline
West Virginia Insurance Commission
P.O. Box 50540
Charleston West Virginia 25305-0540

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Sean Delweg
Wisconsin Office of the Commissioner of Insurance
P.O. Box 7873
Madison Wisconsin 53707-7873

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable Ken Vines
Wyoming Department of Insurance
106 East 6th Avenue
Cheyenne Wyoming 82002

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

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Vice President, Health Administration

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AND ACCIDENT
INSURANCE COMPANY

February 20, 2009

The Honorable J.P. Schmidt
Dept. of Commerce & Consumer Affairs
P.O. Box 3614
Honolulu Hawaii 96813-3614

RE: Medicare Supplement Multiple Policy Report
Standard Life and Accident Insurance Company/NAIC #86355

Dear Commissioner:

The reference report is enclosed in accordance with your requirements. Please contact me if you have questions about it.

Yours truly,

Charles J. Jones
Vice President, Health Administration

Enclosure

**FORM FOR REPORTING MULTIPLE
MEDICARE SUPPLEMENT POLICIES
FOR 2008**

COMPANY NAME: Standard Life and Accident Insurance Company

ADDRESS: 2450 South Shore Blvd. Suite 500
League City, Texas 77573-6501

PHONE NUMBER: 281-538-3288
DUE: MARCH 1 ANNUALLY

THE PURPOSE OF THIS FORM IS TO REPORT THE FOLLOWING INFORMATION ON EACH RESIDENT OF THIS STATE WHO HAS IN FORCE MORE THAN ONE MEDICARE SUPPLEMENT POLICY OR CERTIFICATE. THE INFORMATION IS TO BE GROUPED BY INDIVIDUAL POLICYHOLDER.

POLICY AND CERTIFICATE #	DATE OF ISSUANCE
NONE	



SIGNATURE

Charles J. Jones, Vice President - Health Administration
NAME AND TITLE (PLEASE PRINT)

February 20, 2009

DATE

Charles J. Jones
Vice President, Health Administration