

<i>SERFF Tracking Number:</i>	<i>AMLC-126158183</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>42405</i>
<i>Company Tracking Number:</i>	<i>2008 AR UA RFC</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION</i>		
<i>Project Name/Number:</i>	<i>2008 AR GL RFC/2008 AR GL RFC</i>		

Filing at a Glance

Company: United American Insurance Company

Product Name: 2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION
 SERFF Tr Num: AMLC-126158183 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other
 SERFF Status: Closed State Tr Num: 42405
 Sub-TOI: MS06.000 Medicare Supplement - Other
 Co Tr Num: 2008 AR UA RFC State Status: Filed-Closed

Filing Type: Form
 Co Status:
 Author: Jan Robinson Reviewer(s): Stephanie Fowler
 Date Submitted: 05/19/2009 Disposition Date: 05/21/2009
 Disposition Status: Accepted For Informational Purposes
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 2008 AR GL RFC
 Project Number: 2008 AR GL RFC
 Requested Filing Mode: Informational
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 05/21/2009

Deemer Date:

Filing Description:

2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION
 NAIC # 92916

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type:
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 05/21/2009
 Corresponding Filing Tracking Number: 2008 AR UA RFC

SERFF Tracking Number: AMLC-126158183 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 42405
 Company Tracking Number: 2008 AR UA RFC
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: 2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION
 Project Name/Number: 2008 AR GL RFC/2008 AR GL RFC

Company and Contact

Filing Contact Information

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com
 3700 S. Stonebridge Drive (972) 569-3670 [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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$0.00	05/19/2009	

SERFF Tracking Number: AMLC-126158183 State: Arkansas
Filing Company: United American Insurance Company State Tracking Number: 42405
Company Tracking Number: 2008 AR UA RFC
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: 2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION
Project Name/Number: 2008 AR GL RFC/2008 AR GL RFC

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	05/21/2009	05/21/2009

SERFF Tracking Number: *AMLC-126158183* *State:* *Arkansas*
Filing Company: *United American Insurance Company* *State Tracking Number:* *42405*
Company Tracking Number: *2008 AR UA RFC*
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION*
Project Name/Number: *2008 AR GL RFC/2008 AR GL RFC*

Disposition

Disposition Date: 05/21/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMLC-126158183 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 42405
 Company Tracking Number: 2008 AR UA RFC
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: 2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION
 Project Name/Number: 2008 AR GL RFC/2008 AR GL RFC

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	2008 AR UA MED SUPP REFUND CALCULATION	Accepted for Informational Purposes	Yes

SERFF Tracking Number: *AMLC-126158183* *State:* *Arkansas*
Filing Company: *United American Insurance Company* *State Tracking Number:* *42405*
Company Tracking Number: *2008 AR UA RFC*
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION*
Project Name/Number: *2008 AR GL RFC/2008 AR GL RFC*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMLC-126158183 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 42405
 Company Tracking Number: 2008 AR UA RFC
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: 2008 AR UA MEDICARE SUPPLEMENT REFUND CALCULATION
 Project Name/Number: 2008 AR GL RFC/2008 AR GL RFC

Supporting Document Schedules

Bypassed -Name:	Flesch Certification	Review Status:	05/19/2009
Bypass Reason:	NA		
Comments:			
Bypassed -Name:	Application	Review Status:	05/19/2009
Bypass Reason:	NA		
Comments:			
Bypassed -Name:	Health - Actuarial Justification	Review Status:	05/19/2009
Bypass Reason:	NA		
Comments:			
Bypassed -Name:	Outline of Coverage	Review Status:	05/19/2009
Bypass Reason:	NA		
Comments:			
Satisfied -Name:	2008 AR UA MED SUPP REFUND CALCULATION	Review Status:	Accepted for Informational Purposes 05/21/2009
Comments:			
Attachments:			
	2008 AR UA Med Supp Refund Calculation Cover Letter.pdf		
	UA 2008 AR - BMK.pdf		

united american insurance company

May 8, 2009

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

RE: 2008 Medicare Supplement Refund Calculation

Enclosed are the Refund Calculations for the following policy forms with issues in your state:

Pre-Standardized Policy Forms Combined

Individual Standardized Policy Forms

Group Standardized Policy Forms

If you have any questions, or need further information, please call me at (469) 525-4818.

Sincerely,



Christopher Pailes
Actuarial Department

CP/sjs

Enclosures

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE:
FOR THE STATE OF: ARKANSAS
COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
NAIC GROUP CODE: 290
ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT

SMSBP (P): PRESTANDARDIZED BUSINESS
NAIC COMPANY CODE: 92916
TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	0	4.175	0	0.493	0	1.194	0	0.659	0	0.650
4	0	4.175	0	0.493	0	2.245	0	0.669	0	0.670
5	0	4.175	0	0.493	0	3.170	0	0.678	0	0.690
6	0	4.175	0	0.493	0	3.998	0	0.686	0	0.710
7	0	4.175	0	0.493	0	4.754	0	0.695	0	0.730
8	0	4.175	0	0.493	0	5.445	0	0.702	0	0.750
9	0	4.175	0	0.493	0	6.075	0	0.708	0	0.760
10	0	4.175	0	0.493	0	6.650	0	0.713	0	0.760
11	0	4.175	0	0.493	0	7.176	0	0.717	0	0.760
12	1,557,396	4.175	6,502,128	0.493	3,205,549	7.655	11,921,866	0.720	8,583,744	0.770
13	0	4.175	0	0.493	0	8.093	0	0.723	0	0.770
14	0	4.175	0	0.493	0	8.493	0	0.725	0	0.770
15	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
16	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	1,557,396 (K):		6,502,128 (L):		3,205,549 (M):		11,921,866 (N):		8,583,744	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.640

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE:
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): PRESTANDARDIZED BUSINESS
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	291,935	180,763
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	291,935	180,763
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	10,260,146	6,344,639
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	10,552,081	6,525,402
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.640	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.618	

TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B)		

TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	4,844	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	0.075	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE:
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): PRESTANDARDIZED BUSINESS
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.693
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: A
FOR THE STATE OF: ARKANSAS
COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
NAIC GROUP CODE: 290
ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT

SMSBP (P): MSA
NAIC COMPANY CODE: 92916
TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	1,939	4.175	8,095	0.493	3,991	1.194	2,315	0.659	1,526	0.650
4	966	4.175	4,033	0.493	1,988	2.245	2,169	0.669	1,451	0.670
5	316	4.175	1,319	0.493	650	3.170	1,002	0.678	679	0.690
6	11,970	4.175	49,975	0.493	24,638	3.998	47,856	0.686	32,829	0.710
7	28,783	4.175	120,169	0.493	59,243	4.754	136,834	0.695	95,100	0.730
8	36,282	4.175	151,477	0.493	74,678	5.445	197,555	0.702	138,684	0.750
9	16,510	4.175	68,929	0.493	33,982	6.075	100,298	0.708	71,011	0.760
10	5,334	4.175	22,269	0.493	10,979	6.650	35,471	0.713	25,291	0.760
11	3,444	4.175	14,379	0.493	7,089	7.176	24,714	0.717	17,720	0.760
12	5,915	4.175	24,695	0.493	12,175	7.655	45,279	0.720	32,601	0.770
13	6,344	4.175	26,486	0.493	13,058	8.093	51,342	0.723	37,120	0.770
14	3,378	4.175	14,103	0.493	6,953	8.493	28,689	0.725	20,800	0.770
15	12,677	4.175	52,926	0.493	26,093	8.684	110,087	0.725	79,813	0.770
16	9,832	4.175	41,049	0.493	20,237	8.684	85,381	0.725	61,901	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	143,690 (K):		599,906 (L):		295,754 (M):		868,994 (N):		616,526	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.621

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: A
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSA
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	16,964	6,965
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	16,964	6,965
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	816,920	448,836
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	833,884	455,801
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.621	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.547	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	777	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	0.150	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: A
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSA
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY 0.697
RATIO 3 = RATIO 2 + TOLERANCE

IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT
TO PREMIUM IS NOT REQUIRED.

IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.

12. ADJUSTED INCURRED CLAIMS 0
[TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)]
X RATIO 3(LINE 11)

13. REFUND 0
TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) -

ADJUSTED INCURRED CLAIMS (LINE 12)

BENCHMARK RATIO (RATIO 1)

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO
REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT

AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN

(X) INCLUDES MODAL LOADINGS AND FEES CHARGED

(Y) EXCLUDES ACTIVE LIFE RESERVES

(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: B

SMSBP (P): MSB

FOR THE STATE OF: ARKANSAS

COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY

NAIC GROUP CODE: 290

NAIC COMPANY CODE: 92916

ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070

PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES

TELEPHONE NUMBER: (469) 525-4818

TITLE: ACTUARIAL STUDENT

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	8,052	2.770	22,304	0.442	9,858	0.000	0	0.000	0	0.400
2	16,370	4.175	68,345	0.493	33,694	0.000	0	0.000	0	0.550
3	49,211	4.175	205,456	0.493	101,290	1.194	58,758	0.659	38,721	0.650
4	42,649	4.175	178,060	0.493	87,783	2.245	95,747	0.669	64,055	0.670
5	46,952	4.175	196,025	0.493	96,640	3.170	148,838	0.678	100,912	0.690
6	57,464	4.175	239,912	0.493	118,277	3.998	229,741	0.686	157,602	0.710
7	36,036	4.175	150,450	0.493	74,172	4.754	171,315	0.695	119,064	0.730
8	68,137	4.175	284,472	0.493	140,245	5.445	371,006	0.702	260,446	0.750
9	60,134	4.175	251,059	0.493	123,772	6.075	365,314	0.708	258,642	0.760
10	51,976	4.175	217,000	0.493	106,981	6.650	345,640	0.713	246,442	0.760
11	109,548	4.175	457,363	0.493	225,480	7.176	786,116	0.717	563,645	0.760
12	98,646	4.175	411,847	0.493	203,041	7.655	755,135	0.720	543,697	0.770
13	146,339	4.175	610,965	0.493	301,206	8.093	1,184,322	0.723	856,264	0.770
14	93,128	4.175	388,809	0.493	191,683	8.493	790,936	0.725	573,429	0.770
15	169,541	4.175	707,834	0.493	348,962	8.684	1,472,294	0.725	1,067,413	0.770
16	118,885	4.175	496,345	0.493	244,698	8.684	1,032,397	0.725	748,488	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	1,173,068 (K):		4,886,246 (L):		2,407,782 (M):		7,807,560 (N):		5,598,822	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M):

0.631

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: B
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSB
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	300,946	252,213
B. CURRENT YEAR'S ISSUES (Z)	678	0
C. NET (FOR REPORTING PUTPOSES = 1A - 1B)	300,268	252,213
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	10,052,387	6,990,859
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	10,352,655	7,243,072
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.631	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.700	

TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B)		

TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	5,862	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	0.050	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: B
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSB
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.750
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE
CHRISTOPHER PAILES

NAME - PLEASE TYPE
ACTUARIAL STUDENT

TITLE
4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: C
FOR THE STATE OF: ARKANSAS
COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
NAIC GROUP CODE: 290
ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT

SMSBP (P): MSC
NAIC COMPANY CODE: 92916
TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	0	4.175	0	0.493	0	1.194	0	0.659	0	0.650
4	0	4.175	0	0.493	0	2.245	0	0.669	0	0.670
5	0	4.175	0	0.493	0	3.170	0	0.678	0	0.690
6	0	4.175	0	0.493	0	3.998	0	0.686	0	0.710
7	1,112	4.175	4,643	0.493	2,289	4.754	5,286	0.695	3,674	0.730
8	0	4.175	0	0.493	0	5.445	0	0.702	0	0.750
9	510	4.175	2,129	0.493	1,050	6.075	3,098	0.708	2,194	0.760
10	6,698	4.175	27,964	0.493	13,786	6.650	44,542	0.713	31,758	0.760
11	23,014	4.175	96,083	0.493	47,369	7.176	165,148	0.717	118,411	0.760
12	39,117	4.175	163,313	0.493	80,514	7.655	299,441	0.720	215,597	0.770
13	83,541	4.175	348,784	0.493	171,950	8.093	676,097	0.723	488,818	0.770
14	75,285	4.175	314,315	0.493	154,957	8.493	639,396	0.725	463,562	0.770
15	90,345	4.175	377,190	0.493	185,955	8.684	784,556	0.725	568,803	0.770
16	62,837	4.175	262,344	0.493	129,336	8.684	545,677	0.725	395,615	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	382,459 (K):		1,596,766 (L):		787,206 (M):		3,163,241 (N):		2,288,433	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.646

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: C
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSC
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	91,536	78,949
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	91,536	78,949
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	5,014,577	3,236,007
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	5,106,113	3,314,956
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.646	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.649	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	2,970	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	0.075	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: C
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSC
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.724
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: D

SMSBP (P): MSD

FOR THE STATE OF: ARKANSAS

COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY

NAIC GROUP CODE: 290

NAIC COMPANY CODE: 92916

ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070

PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES

TELEPHONE NUMBER: (469) 525-4818

TITLE: ACTUARIAL STUDENT

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	0	4.175	0	0.493	0	1.194	0	0.659	0	0.650
4	0	4.175	0	0.493	0	2.245	0	0.669	0	0.670
5	0	4.175	0	0.493	0	3.170	0	0.678	0	0.690
6	0	4.175	0	0.493	0	3.998	0	0.686	0	0.710
7	2,388	4.175	9,970	0.493	4,915	4.754	11,353	0.695	7,890	0.730
8	18,322	4.175	76,494	0.493	37,712	5.445	99,763	0.702	70,034	0.750
9	28,555	4.175	119,217	0.493	58,774	6.075	173,472	0.708	122,818	0.760
10	10,006	4.175	41,775	0.493	20,595	6.650	66,540	0.713	47,443	0.760
11	10,455	4.175	43,650	0.493	21,519	7.176	75,025	0.717	53,793	0.760
12	1,396	4.175	5,828	0.493	2,873	7.655	10,686	0.720	7,694	0.770
13	1,321	4.175	5,515	0.493	2,719	8.093	10,691	0.723	7,729	0.770
14	1,958	4.175	8,175	0.493	4,030	8.493	16,629	0.725	12,056	0.770
15	4,710	4.175	19,664	0.493	9,694	8.684	40,902	0.725	29,654	0.770
16	2,952	4.175	12,325	0.493	6,076	8.684	25,635	0.725	18,585	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	82,063 (K):		342,613 (L):		168,908 (M):		530,696 (N):		377,697	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M):

0.626

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: D
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSD
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	35,750	10,355
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	35,750	10,355
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	819,244	465,697
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	854,994	476,052
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.626	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.557	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	450	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: D
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSD
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.000
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE
CHRISTOPHER PAILES

NAME - PLEASE TYPE
ACTUARIAL STUDENT

TITLE
4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: F
FOR THE STATE OF: ARKANSAS
COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
NAIC GROUP CODE: 290
ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT

SMSBP (P): MSF
NAIC COMPANY CODE: 92916
TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	28,922	2.770	80,114	0.442	35,410	0.000	0	0.000	0	0.400
2	26,806	4.175	111,915	0.493	55,174	0.000	0	0.000	0	0.550
3	42,649	4.175	178,060	0.493	87,783	1.194	50,923	0.659	33,558	0.650
4	15,279	4.175	63,790	0.493	31,448	2.245	34,301	0.669	22,948	0.670
5	28,525	4.175	119,092	0.493	58,712	3.170	90,424	0.678	61,308	0.690
6	24,054	4.175	100,425	0.493	49,510	3.998	96,168	0.686	65,971	0.710
7	11,262	4.175	47,019	0.493	23,180	4.754	53,540	0.695	37,210	0.730
8	15,280	4.175	63,794	0.493	31,450	5.445	83,200	0.702	58,406	0.750
9	10,949	4.175	45,712	0.493	22,536	6.075	66,515	0.708	47,093	0.760
10	2,133	4.175	8,905	0.493	4,390	6.650	14,184	0.713	10,114	0.760
11	13,653	4.175	57,001	0.493	28,102	7.176	97,974	0.717	70,247	0.760
12	27,304	4.175	113,994	0.493	56,199	7.655	209,012	0.720	150,489	0.770
13	51,713	4.175	215,902	0.493	106,440	8.093	418,513	0.723	302,585	0.770
14	115,433	4.175	481,933	0.493	237,593	8.493	980,372	0.725	710,770	0.770
15	167,585	4.175	699,667	0.493	344,936	8.684	1,455,308	0.725	1,055,098	0.770
16	139,256	4.175	581,394	0.493	286,627	8.684	1,209,299	0.725	876,742	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	720,803 (K):		2,968,717 (L):		1,459,492 (M):		4,859,734 (N):		3,502,538	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.634

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: F
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSF
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	298,617	162,226
B. CURRENT YEAR'S ISSUES (Z)	17,657	2,926
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	280,960	159,300
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	7,871,468	4,662,126
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	8,152,428	4,821,426
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.634	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.591	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) ----- TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6) -----		
9. LIFE YEARS EXPOSED SINCE INCEPTION	4,464	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	0.075	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: F
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSF
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.666
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE
CHRISTOPHER PAILES

NAME - PLEASE TYPE
ACTUARIAL STUDENT

TITLE
4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES
FOR CALENDAR YEAR: 2008

TYPE: G
FOR THE STATE OF: ARKANSAS
COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
NAIC GROUP CODE: 290
ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT

SMSBP (P): MSG
NAIC COMPANY CODE: 92916
TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.442	0	0.000	0	0.000	0	0.400
2	0	4.175	0	0.493	0	0.000	0	0.000	0	0.550
3	0	4.175	0	0.493	0	1.194	0	0.659	0	0.650
4	1,177	4.175	4,914	0.493	2,423	2.245	2,642	0.669	1,768	0.670
5	1,114	4.175	4,651	0.493	2,293	3.170	3,531	0.678	2,394	0.690
6	21,355	4.175	89,157	0.493	43,954	3.998	85,377	0.686	58,569	0.710
7	100,209	4.175	418,373	0.493	206,258	4.754	476,394	0.695	331,094	0.730
8	357,993	4.175	1,494,621	0.493	736,848	5.445	1,949,272	0.702	1,368,389	0.750
9	295,203	4.175	1,232,473	0.493	607,609	6.075	1,793,358	0.708	1,269,698	0.760
10	70,568	4.175	294,621	0.493	145,248	6.650	469,277	0.713	334,595	0.760
11	36,854	4.175	153,865	0.493	75,856	7.176	264,464	0.717	189,621	0.760
12	636	4.175	2,655	0.493	1,309	7.655	4,869	0.720	3,505	0.770
13	0	4.175	0	0.493	0	8.093	0	0.723	0	0.770
14	3,536	4.175	14,763	0.493	7,278	8.493	30,031	0.725	21,773	0.770
15	3,848	4.175	16,065	0.493	7,920	8.684	33,416	0.725	24,227	0.770
16	3,284	4.175	13,711	0.493	6,759	8.684	28,518	0.725	20,676	0.770
17	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
18	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
19	0	4.175	0	0.493	0	8.684	0	0.725	0	0.770
Total	895,777 (K):		3,739,869 (L):		1,843,755 (M):		5,141,150 (N):		3,626,307	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.616

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: G
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSG
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	208,689	143,548
B. CURRENT YEAR'S ISSUES (Z)	1,973	1,091
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	206,716	142,457
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	5,676,650	3,794,643
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	5,883,366	3,937,100
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.616	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.669	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) ----- TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6) -----		
9. LIFE YEARS EXPOSED SINCE INCEPTION	3,029	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	0.075	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: G
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): MSG
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.744
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR: 2008

TYPE: A
FOR THE STATE OF: ARKANSAS
COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
NAIC GROUP CODE: 290
ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT

SMSBP (P): GRMSA
NAIC COMPANY CODE: 92916
TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.507	0	0.000	0	0.000	0	0.460
2	0	4.175	0	0.567	0	0.000	0	0.000	0	0.630
3	0	4.175	0	0.567	0	1.194	0	0.759	0	0.750
4	0	4.175	0	0.567	0	2.245	0	0.771	0	0.770
5	0	4.175	0	0.567	0	3.170	0	0.782	0	0.800
6	0	4.175	0	0.567	0	3.998	0	0.792	0	0.820
7	0	4.175	0	0.567	0	4.754	0	0.802	0	0.840
8	0	4.175	0	0.567	0	5.445	0	0.811	0	0.870
9	0	4.175	0	0.567	0	6.075	0	0.818	0	0.880
10	0	4.175	0	0.567	0	6.650	0	0.824	0	0.880
11	0	4.175	0	0.567	0	7.176	0	0.828	0	0.880
12	910	4.175	3,799	0.567	2,154	7.655	6,966	0.831	5,789	0.880
13	0	4.175	0	0.567	0	8.093	0	0.834	0	0.890
14	0	4.175	0	0.567	0	8.493	0	0.837	0	0.890
15	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
16	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
17	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
18	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
19	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
Total	910 (K):		3,799 (L):		2,154 (M):		6,966 (N):		5,789	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.738

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: A
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSA
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	0	0
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	0	0
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	2,231	224
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	2,231	224
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.738	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.100	

TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B)		

TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	4	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: A
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSA
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY 0.000
RATIO 3 = RATIO 2 + TOLERANCE

IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT
TO PREMIUM IS NOT REQUIRED.

IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.

12. ADJUSTED INCURRED CLAIMS 0
[TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)]
X RATIO 3(LINE 11)

13. REFUND 0
TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) -

ADJUSTED INCURRED CLAIMS (LINE 12)

BENCHMARK RATIO (RATIO 1)

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO
REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT

AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR: 2008

TYPE: B

SMSBP (P): GRMSB

FOR THE STATE OF: ARKANSAS

COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY

NAIC GROUP CODE: 290

NAIC COMPANY CODE: 92916

ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070

PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES

TELEPHONE NUMBER: (469) 525-4818

TITLE: ACTUARIAL STUDENT

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.507	0	0.000	0	0.000	0	0.460
2	0	4.175	0	0.567	0	0.000	0	0.000	0	0.630
3	0	4.175	0	0.567	0	1.194	0	0.759	0	0.750
4	0	4.175	0	0.567	0	2.245	0	0.771	0	0.770
5	0	4.175	0	0.567	0	3.170	0	0.782	0	0.800
6	0	4.175	0	0.567	0	3.998	0	0.792	0	0.820
7	0	4.175	0	0.567	0	4.754	0	0.802	0	0.840
8	0	4.175	0	0.567	0	5.445	0	0.811	0	0.870
9	0	4.175	0	0.567	0	6.075	0	0.818	0	0.880
10	0	4.175	0	0.567	0	6.650	0	0.824	0	0.880
11	0	4.175	0	0.567	0	7.176	0	0.828	0	0.880
12	2,344	4.175	9,786	0.567	5,549	7.655	17,943	0.831	14,911	0.880
13	0	4.175	0	0.567	0	8.093	0	0.834	0	0.890
14	0	4.175	0	0.567	0	8.493	0	0.837	0	0.890
15	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
16	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
17	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
18	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
19	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
Total	2,344 (K):		9,786 (L):		5,549 (M):		17,943 (N):		14,911	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M):

0.738

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: B
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSB
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	0	0
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	0	0
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	5,991	5,057
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	5,991	5,057
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.738	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.844	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	6	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: B
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSB
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.000
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE
CHRISTOPHER PAILES

NAME - PLEASE TYPE
ACTUARIAL STUDENT

TITLE
4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR: 2008

TYPE: C
FOR THE STATE OF: ARKANSAS
COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
NAIC GROUP CODE: 290
ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT

SMSBP (P): GRMSC
NAIC COMPANY CODE: 92916
TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	0	2.770	0	0.507	0	0.000	0	0.000	0	0.460
2	0	4.175	0	0.567	0	0.000	0	0.000	0	0.630
3	0	4.175	0	0.567	0	1.194	0	0.759	0	0.750
4	0	4.175	0	0.567	0	2.245	0	0.771	0	0.770
5	0	4.175	0	0.567	0	3.170	0	0.782	0	0.800
6	0	4.175	0	0.567	0	3.998	0	0.792	0	0.820
7	0	4.175	0	0.567	0	4.754	0	0.802	0	0.840
8	0	4.175	0	0.567	0	5.445	0	0.811	0	0.870
9	0	4.175	0	0.567	0	6.075	0	0.818	0	0.880
10	792	4.175	3,307	0.567	1,875	6.650	5,267	0.824	4,340	0.880
11	12,370	4.175	51,645	0.567	29,283	7.176	88,767	0.828	73,499	0.880
12	14,411	4.175	60,166	0.567	34,114	7.655	110,316	0.831	91,673	0.880
13	1,596	4.175	6,663	0.567	3,778	8.093	12,916	0.834	10,772	0.890
14	0	4.175	0	0.567	0	8.493	0	0.837	0	0.890
15	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
16	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
17	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
18	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
19	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
Total	29,169 (K):		121,781 (L):		69,050 (M):		217,267 (N):		180,284	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.735

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: C
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSC
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	0	0
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	0	0
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	116,668	85,849
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	116,668	85,849
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.735	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.736	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	101	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: C
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSC
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY 0.000
RATIO 3 = RATIO 2 + TOLERANCE

IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT
TO PREMIUM IS NOT REQUIRED.

IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.

12. ADJUSTED INCURRED CLAIMS 0
[TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)]
X RATIO 3(LINE 11)

13. REFUND 0
TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) -

ADJUSTED INCURRED CLAIMS (LINE 12)

BENCHMARK RATIO (RATIO 1)

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO
REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT

AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN

(X) INCLUDES MODAL LOADINGS AND FEES CHARGED

(Y) EXCLUDES ACTIVE LIFE RESERVES

(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR: 2008

TYPE: F
FOR THE STATE OF: ARKANSAS
COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
NAIC GROUP CODE: 290
ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TITLE: ACTUARIAL STUDENT

SMSBP (P): GRMSF
NAIC COMPANY CODE: 92916
TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	363	2.770	1,006	0.507	510	0.000	0	0.000	0	0.460
2	899	4.175	3,753	0.567	2,128	0.000	0	0.000	0	0.630
3	1,885	4.175	7,870	0.567	4,462	1.194	2,251	0.759	1,708	0.750
4	172	4.175	718	0.567	407	2.245	386	0.771	298	0.770
5	630	4.175	2,630	0.567	1,491	3.170	1,997	0.782	1,562	0.800
6	0	4.175	0	0.567	0	3.998	0	0.792	0	0.820
7	328	4.175	1,369	0.567	776	4.754	1,559	0.802	1,251	0.840
8	164	4.175	685	0.567	388	5.445	893	0.811	724	0.870
9	3,464	4.175	14,462	0.567	8,200	6.075	21,044	0.818	17,214	0.880
10	30,796	4.175	128,573	0.567	72,901	6.650	204,793	0.824	168,750	0.880
11	3	4.175	13	0.567	7	7.176	22	0.828	18	0.880
12	13,536	4.175	56,513	0.567	32,043	7.655	103,618	0.831	86,107	0.880
13	3,827	4.175	15,978	0.567	9,059	8.093	30,972	0.834	25,831	0.890
14	0	4.175	0	0.567	0	8.493	0	0.837	0	0.890
15	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
16	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
17	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
18	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
19	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
Total	56,067 (K):		233,570 (L):		132,374 (M):		367,535 (N):		303,461	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.725

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1
YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.)
(EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN:
YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
FOR POLICIES ISSUED IN THAT YEAR.

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN
COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE
THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
INFORMATIONAL PURPOSES ONLY

(P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
PLAN.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: F
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSF
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	6	0
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	6	0
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	229,419	127,496
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	229,425	127,496
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.725	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.556	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	155	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: F
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSF
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11.	ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY RATIO 3 = RATIO 2 + TOLERANCE	0.000
	IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT TO PREMIUM IS NOT REQUIRED.	
	IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.	
12.	ADJUSTED INCURRED CLAIMS [TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)] X RATIO 3(LINE 11)	0
13.	REFUND TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) - ADJUSTED INCURRED CLAIMS (LINE 12) ----- BENCHMARK RATIO (RATIO 1)	0

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE

REPORTING FORM FOR THE CALCULATION OF BENCHMARK
RATIO SINCE INCEPTION FOR GROUP POLICIES
FOR CALENDAR YEAR: 2008

TYPE: G SMSBP (P): GRMSG
 FOR THE STATE OF: ARKANSAS
 COMPANY NAME: UNITED AMERICAN INSURANCE COMPANY
 NAIC GROUP CODE: 290 NAIC COMPANY CODE: 92916
 ADDRESS: 3700 S. STONEBRIDGE DR., MCKINNEY, TX 75070
 PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
 TITLE: ACTUARIAL STUDENT TELEPHONE NUMBER: (469) 525-4818

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(O)
YEAR	EARNED PREMIUM	FACTOR	(B) x (C)	CUMULATIVE LOSS RATIO	(D) x (E)	FACTOR	(B) x (G)	CUMULATIVE LOSS RATIO	(H) x (I)	POLICY YEAR LOSS RATIO
1	1,597	2.770	4,424	0.507	2,243	0.000	0	0.000	0	0.460
2	334	4.175	1,394	0.567	791	0.000	0	0.000	0	0.630
3	1,944	4.175	8,116	0.567	4,602	1.194	2,321	0.759	1,762	0.750
4	471	4.175	1,966	0.567	1,115	2.245	1,057	0.771	815	0.770
5	471	4.175	1,966	0.567	1,115	3.170	1,493	0.782	1,168	0.800
6	0	4.175	0	0.567	0	3.998	0	0.792	0	0.820
7	0	4.175	0	0.567	0	4.754	0	0.802	0	0.840
8	0	4.175	0	0.567	0	5.445	0	0.811	0	0.870
9	0	4.175	0	0.567	0	6.075	0	0.818	0	0.880
10	0	4.175	0	0.567	0	6.650	0	0.824	0	0.880
11	0	4.175	0	0.567	0	7.176	0	0.828	0	0.880
12	0	4.175	0	0.567	0	7.655	0	0.831	0	0.880
13	0	4.175	0	0.567	0	8.093	0	0.834	0	0.890
14	0	4.175	0	0.567	0	8.493	0	0.837	0	0.890
15	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
16	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
17	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
18	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
19	0	4.175	0	0.567	0	8.684	0	0.838	0	0.890
Total	4,817 (K):		17,867 (L):		9,865 (M):		4,872 (N):		3,745	

BENCHMARK RATIO SINCE INCEPTION: (L+N)/(K+M): 0.599

(A) YEAR 1 IS THE CURRENT CALENDAR YEAR - 1 (B) FOR THE CALENDAR YEAR ON THE APPROPRIATE LINE IN
 YEAR 2 IS THE CURRENT CALENDAR YEAR - 2 (ETC.) COLUMN (A), THE PREMIUM EARNED DURING THAT YEAR
 (EXAMPLE: IF THE CURRENT YEAR IS 1991, THEN: FOR POLICIES ISSUED IN THAT YEAR.
 YEAR 1 IS 1990, YEAR 2 IS 1989, ETC.)

(O) THESE LOSS RATIOS ARE NOT EXPLICITLY USED IN (P) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT
 COMPUTING THE BENCHMARK LOSS RATIOS. THEY ARE PLAN.
 THE LOSS RATIOS, ON A POLICY YEAR BASIS, WHICH
 RESULT IN THE CUMULATIVE LOSS RATIOS DISPLAYED
 ON THIS WORKSHEET. THEY ARE SHOWN HERE FOR
 INFORMATIONAL PURPOSES ONLY

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: G
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSG
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

	(A) EARNED PREMIUM (X)	(B) INCURRED CLAIMS (Y)
1. CURRENT YEARS EXPERIENCE		
A. TOTAL (ALL POLICY YEARS)	12	0
B. CURRENT YEAR'S ISSUES (Z)	0	0
C. NET (FOR REPORTING PURPOSES = 1A - 1B)	12	0
2. PAST YEARS EXPERIENCE (ALL POLICY YEARS)	5,695	573
3. TOTAL EXPERIENCE (NET CURRENT YEAR + PAST YEARS' EXPERIENCE)	5,707	573
4. REFUNDS LAST YEAR (EXCLUDING INTEREST)	0	
5. PREVIOUS SINCE INCEPTION (EXCLUDING INTEREST)	0	
6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)	0	
7. BENCH MARK RATIO SINCE INCEPTION (SEE WORKSHEET FOR RATIO 1)	0.599	
8. EXPERIENCED RATIO SINCE INCEPTION = RATIO 2	0.100	
----- TOTAL ACTUAL INCURRED CLAIMS (LINE 3, COL B) -----		
TOT. EARNED PREM.(LINE 3, COL A) - REFUNDS SINCE INCEPTION(LINE 6)		
9. LIFE YEARS EXPOSED SINCE INCEPTION	7	
10. TOLERANCE PERMITTED (OBTAINED FROM CREDIBILITY TABLE)	No Credibility	

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED SINCE INCEPTION	TOLERANCE
10,000 +	0.00%
5,000 - 9,999	5.00%
2,500 - 4,999	7.50%
1,000 - 2,499	10.00%
500 - 999	15.00%

IF LESS THAN 500, NO CREDIBILITY.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR: 2008

TYPE: G
STATE: ARKANSAS
NAIC GROUP CODE: 290
ADDRESS: MCKINNEY, TX
TITLE: ACTUARIAL STUDENT

SMSBP (W): GRMSG
COMPANY NAME: UNITED AMERICAN
NAIC COMPANY CODE: 92916
PERSON COMPLETING THIS EXHIBIT: CHRISTOPHER PAILES
TELEPHONE NUMBER: (469) 525-4818

11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY 0.000
RATIO 3 = RATIO 2 + TOLERANCE

IF RATIO 3 IS MORE THAN BENCHMARK RATIO (RATIO 1), A REFUND OR CREDIT
TO PREMIUM IS NOT REQUIRED.

IF RATIO IS LESS THAN THE BENCHMARK RATIO, THEN PROCEED.

12. ADJUSTED INCURRED CLAIMS 0
[TOT. EARNED PREMIUMS(LINE 3, COL A)-REFUNDS SINCE INCEPTION(LINE 6)]
X RATIO 3(LINE 11)

13. REFUND 0
TOTAL EARNED PREMIUMS (LINE 3, COL A) - REFUNDS SINCE INCEPTION (LINE 6) -

ADJUSTED INCURRED CLAIMS (LINE 12)

BENCHMARK RATIO (RATIO 1)

IF THE AMOUNT ON LINE 13 IS LESS THAN .005 TIMES THE ANNUALIZED PREMIUM IN FORCE AS OF DECEMBER 31 OF THE REPORTING YEAR, THEN NO
REFUND IS MADE. OTHERWISE, THE AMOUNT ON LINE 13 IS TO BE REFUNDED OR CREDITED, AND A DESCRIPTION OF THE REFUND AND/OR CREDIT

AGAINST PREMIUMS TO BE USED MUST BE ATTACHED TO THIS FORM.

(W) 'SMSBP' = STANDARDIZED MEDICARE SUPPLEMENT BENEFIT PLAN
(X) INCLUDES MODAL LOADINGS AND FEES CHARGED
(Y) EXCLUDES ACTIVE LIFE RESERVES
(Z) THIS IS TO BE USED AS 'ISSUE YEAR EARNED PREMIUM' FOR YEAR 1 OF NEXT YEAR'S 'WORKSHEET FOR CALCULATION OF BENCHMARK RATIOS'.

I CERTIFY THAT THE ABOVE INFORMATION AND CALCULATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.



SIGNATURE

CHRISTOPHER PAILES

NAME - PLEASE TYPE

ACTUARIAL STUDENT

TITLE

4/28/2009

DATE