

SERFF Tracking Number: BFLI-126159584 State: Arkansas
 Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 42437
 Company Tracking Number: AR(S)2009
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Medicare Supplement
 Project Name/Number: AR(S)2009/

Filing at a Glance

Company: Bankers Fidelity Life Insurance Company

Product Name: Medicare Supplement	SERFF Tr Num: BFLI-126159584	State: ArkansasLH
TOI: MS051 Individual Medicare Supplement - Standard Plans	SERFF Status: Closed	State Tr Num: 42437
Sub-TOI: MS051.001 Plan A	Co Tr Num: AR(S)2009	State Status: Approved-Closed
Filing Type: Rate	Co Status:	Reviewer(s): Stephanie Fowler
	Authors: Tina Cunningham, Jill Jones, T. Allen Park	Disposition Date: 06/30/2009
	Date Submitted: 05/20/2009	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: AR(S)2009	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile: 04/28/2009
Requested Filing Mode: Review & Approval	Domicile Status Comments: Georgia is domicile
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact: 20%	Group Market Type:
Filing Status Changed: 06/30/2009	Explanation for Other Group Market Type:
	State Status Changed: 06/30/2009
Deemer Date:	Corresponding Filing Tracking Number:
Filing Description:	
2009 Annual Rate Certification for Standardized Medicare Supplement Form Series B 9200 A et al	

Company and Contact

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Filing Contact Information

T. Allen Park, Consulting Actuary tallenpark@aol.com
 9441 LBJ Freeway, Suite 102 (972) 664-0272 [Phone]
 Dallas, TX 75243 (469) 621-7385[FAX]

Filing Company Information

Bankers Fidelity Life Insurance Company CoCode: 61239 State of Domicile: Georgia
 4370 Peachtree Rd NE Group Code: 587 Company Type: Life & Health
 Atlanta, GA 30319 Group Name: 61239 State ID Number:
 (404) 266-5600 ext. [Phone] FEIN Number: 58-0658963

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? Yes
 Fee Explanation: Georgia is domicile
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Fidelity Life Insurance Company	\$75.00	05/20/2009	28002366

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	06/30/2009	06/30/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	06/11/2009	06/11/2009	T. Allen Park	06/11/2009	06/11/2009

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Disposition

Disposition Date: 06/30/2009

Implementation Date:

Status: Approved-Closed

Comment: We have approved the requested 20% rate increase for Disability Plan B. This approval is subject to the following:

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

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Bankers Fidelity Life Insurance Company	20.000%	20.000%	\$10,353	9	\$51,765	20.000%	0.000%

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/11/2009
Submitted Date 06/11/2009
Respond By Date 07/10/2009

Dear T. Allen Park,

This will acknowledge receipt of the captioned filing.

Due to the significant increase requested, please attached the rate increase history.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/11/2009
Submitted Date 06/11/2009

Dear Stephanie Fowler,

Comments:

Response 1

Comments: In response to your request

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Plan B Disability Rate History

4/1/93 9%
5/22/98 30%
7/30/99 30%
7/2/01 15%
8/1/04 15%
9/12/05 22%

There are no insureds on any other plan or requests for increases.

Sincerely,
Jill Jones, T. Allen Park, Tina Cunningham

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 06/19/2008
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Bankers Fidelity Life Insurance Company	20.000%	20.000%	\$10,353	9	\$51,765	20.000%	0.000%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	AR Rates 2009	B 9200 A, B, C, D, E, F, F2, G, I	New		AR Rates 2009.pdf

**BANKERS FIDELITY LIFE INSURANCE COMPANY
STANDARDIZED MEDICARE SUPPLEMENT POLICY
FORM B 9200 (PLANS A-G, F2, I)**

2009 Annual Rate Certification

Arkansas

Exhibit E

Current and 2009 Premium Rates

All Zip Codes

Rates are based on the issue age of the insured.

Standard

Description	Mode Factors		0.52	0.27	0.09	0.087	Rate Increase	Current Annual Rate
	Issue Age	Annual	Semiannual	Quarterly	Mo. Direct	Pre-Authorized Credit		
Plan A	65+	1,125.00	585.00	304.00	101.00	98.00	1.00	1,125.00
Plan B(Dis)	0-64	4,277.00	2,224.00	1155.00	385.00	372.00	1.20	3,564.00
Plan B(Dis)*	0-64	4,261.00	2,216.00	1150.00	383.00	371.00	1.20	3,551.00
Plan B	65+	1,688.00	878.00	456.00	152.00	147.00	1.00	1,688.00
Plan C	65+	1,944.00	1,011.00	524.00	175.00	169.00	1.00	1,944.00
Plan D	65+	2,017.00	1,049.00	545.00	182.00	175.00	1.00	2,017.00
Plan E	65+	1,583.00	823.00	427.00	142.00	138.00	1.00	1,583.00
Plan F	65+	2,456.00	1,277.00	663.00	221.00	214.00	1.00	2,456.00
Plan F2	65+	737.00	383.00	199.00	66.00	64.00	1.00	737.00
Plan G	65+	1,583.00	823.00	427.00	142.00	138.00	1.00	1,583.00
Plan I	65+	1,583.00	823.00	427.00	142.00	138.00	1.00	1,583.00

Reinsured from Atlantic American at 12/31/96

Preferred - Non Tobacco

Description	Mode Factors		0.52	0.27	0.09	0.089	Rate Increase	Current Annual Rate
	Issue Age	Annual	Semiannual	Quarterly	Mo. Direct	Pre-Authorized Credit		
Plan A	65+	956.00	497.00	258.00	86.00	85.00	1.00	956.00
Plan B	65+	1,435.00	746.00	387.00	129.00	128.00	1.00	1,435.00
Plan C	65+	1,653.00	859.00	446.00	149.00	147.00	1.00	1,653.00
Plan D	65+	1,715.00	892.00	463.00	154.00	153.00	1.00	1,715.00
Plan E	65+	1,131.00	588.00	305.00	102.00	101.00	1.00	1,131.00
Plan F	65+	1,715.00	892.00	463.00	154.00	153.00	1.00	1,715.00
Plan F2	65+	515.00	268.00	139.00	46.00	46.00	1.00	515.00
Plan G	65+	1,131.00	588.00	305.00	102.00	101.00	1.00	1,131.00
Plan I	65+	1,131.00	588.00	305.00	102.00	101.00	1.00	1,131.00

Preferred - Tobacco User

Description	Mode Factors		0.52	0.27	0.09	0.089	Rate Increase	Current Annual Rate
	Issue Age	Annual	Semiannual	Quarterly	Mo. Direct	Pre-Authorized Credit		
Plan A	65+	1,099.00	571.00	297.00	99.00	98.00	1.00	1,099.00
Plan B	65+	1,650.00	858.00	446.00	149.00	147.00	1.00	1,650.00
Plan C	65+	1,901.00	988.00	513.00	171.00	169.00	1.00	1,901.00
Plan D	65+	1,972.00	1,025.00	532.00	177.00	176.00	1.00	1,972.00
Plan E	65+	1,301.00	677.00	351.00	117.00	116.00	1.00	1,301.00
Plan F	65+	1,972.00	1,025.00	532.00	177.00	175.00	1.00	1,972.00
Plan F2	65+	592.00	308.00	160.00	53.00	53.00	1.00	592.00
Plan G	65+	1,301.00	677.00	351.00	117.00	116.00	1.00	1,301.00
Plan I	65+	1,301.00	677.00	351.00	117.00	116.00	1.00	1,301.00