

<i>SERFF Tracking Number:</i>	<i>KCLF-126158532</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Old American Insurance Company</i>	<i>State Tracking Number:</i>	<i>42438</i>
<i>Company Tracking Number:</i>	<i>MSCR08</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Medicare Supplement Credit Reporting</i>		
<i>Project Name/Number:</i>	<i>/MSCR08</i>		

## Filing at a Glance

Company: Old American Insurance Company	SERFF Tr Num: KCLF-126158532	State: ArkansasLH
Product Name: Medicare Supplement Credit Reporting		
TOI: MS021 Individual Medicare Supplement - Pre-Standardized	SERFF Status: Closed	State Tr Num: 42438
Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized	Co Tr Num: MSCR08	State Status: Filed-Closed
Filing Type: Rate	Co Status: Pending	Reviewer(s): Stephanie Fowler
	Author: Dieter Foster-Redmond	Disposition Date: 06/09/2009
	Date Submitted: 05/20/2009	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number: MSCR08	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/09/2009	Explanation for Other Group Market Type:
	State Status Changed: 06/09/2009
Deemer Date:	Corresponding Filing Tracking Number:
	MSCR08

### Filing Description:

Enclosed for your information is the completed Medicare Supplement Credit Reporting Form for your state. This report also includes the Reporting Form for the Calculation of Benchmark Ratio Since Inception for Individual Policies for your state.

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Old American Insurance Company stopped marketing Medicare Supplement policies in the late 1980s. None of the policies issued are standardized forms. All policies were issued prior to November 5, 1991. The values in this form were calculated using an issue date of January 1, 1992 for all policies.

The filing does not contain any unusual or potentially controversial items from normal entity or industry standards.

## Company and Contact

### Filing Contact Information

Dietter Foster-Redmond, Compliance Analyst dfoster-redmond@kclife.com  
 P O Box 219139 (800) 821-5529 [Phone]  
 Kansas City, MO 64121-9139 (816) 753-3018[FAX]

### Filing Company Information

Old American Insurance Company CoCode: 67199 State of Domicile: Missouri  
 3520 Broadway Group Code: 588 Company Type: Life and Health  
 PO Box 218573  
 Kansas City, MO 64121-8573 Group Name: State ID Number:  
 (816) 753-4900 ext. [Phone] FEIN Number: 44-0376695  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Old American Insurance Company	\$50.00	05/20/2009	28004229

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	06/09/2009	06/09/2009

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## **Disposition**

Disposition Date: 06/09/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification		Yes
<b>Form</b>	Medicare Supplement Credit Reporting	Accepted for Informational Purposes	Yes

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## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes	MSCR08	Other	Medicare Supplement Credit Reporting	Initial		0	AR.pdf

**MEDICARE SUPPLEMENT CREDIT REPORTING FORM**  
For the State of ARKANSAS

For Calendar Year 2008  
Company Number 67199

Type In Force SMSBP (w) n/a  
 Company Name Old American Insurance Company  
 Address P.O. Box 418573, Kansas City, MO 64141-9573  
 Person Completing This Exhibit Lynn Robinson, ASA, MAAA  
 Title Consulting Actuary Telephone Number (800) 821-5529

Line		(a) Earned Premium (x)	(b) Incurred Claims (y)
1	Current Year's Experience:	341	907
	a. Total (all policy years)		
	b. Current year's issues (z)	0	0
	c. Net (for reporting purposes = 1a-1b)	341	907
2	Past Years' Experience (all Policy Years)	89,160	75,624
3	Total Experience (Net Current Year + Past Years' Experience)	89,501	76,531
4	Refunds last year (Excluding Interest)	0	0
5	Previous Since Inception (Excluding Interest)	0	0
6	Refunds Since Inception (Excluding Interest)	0	0
7	Benchmark Ratio Since Inception (SEE WORKSHEET FOR RATIO 1)	.650	
8	Experience Ratio Since Inception <u>Total Actual Incurred Claims (line 3, col a) = Ratio 2</u> <u>[Total Earned Premium (line 3, col a) -</u> <u>Refunds Since Inception (line 6)]</u>		0.855
9	Life Years Exposed Since Inception		227
	Is the Experience Ratio less than the Benchmark Ratio, and is there more than 500 life years exposure? If yes, then proceed to calculation of refund.		No
10	Tolerance Permitted (obtained from credibility table on page 2)		
11	Adjustment to Incurred Claims for Credibility Ratio 2 + Tolerance = <b>Ratio 3</b>		
	Is Ratio 3 more than benchmark ratio (Ratio 1)? If yes, then refund or credit to premium is not required.		

	If Ratio 3 is less than the benchmark ratio, then proceed.	
12	Adjusted Incurred Claims = [Total earned Premiums (line 3, col a) - Refunds Since Inception (line 6)] * Ratio 3 (line 11)	
13	Refund = [Total Earned Premiums (line 3, col a) - Refunds Since Inception (line 6) - Adjusted Incurred Claims (line 12)] ÷ Benchmark Ratio (Ratio 1)	
	Is the amount on line 13 less than .005 times the annualized premium in force as of December 31 of the reporting year? If yes, 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. Description attached?	

### Medicare Supplement Credibility Table

Life Years

<u>Exposed Since Inception</u>	<u>Tolerance</u>
10,000+	0.0%
5,000 - 9,999	5.0
2,500 - 4,999	7.5
1,000 - 2,499	10.0
500 - 999	15.0

If less than 500, no credibility.

- (w) "SMSBP = Standardized Medicare Supplement Benefit Plan
- (x) Includes model loading and fees charged.
- (y) Excludes Active Life Reserves.
- (z) This is to be used as "Issued 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.

*Lynn Robinson*

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Lynn Robinson, ASA, MAAA  
Consulting Actuary  
May 18, 2009

**REPORTING FORM FOR THE CALCULATION OF BENCHMARK RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES**

For the State of ARKANSAS Company Number 67199 For Calendar Year 2008  
 Company Name Old American Insurance Company Address P.O. Box 418573, Kansas City, MO 64141-9573  
 Person Completing This Exhibit Lynn Robinson Title Consulting Actuary Telephone Number (800) 821-5529

(a) Year	(b) Earned Premium	(c) Factor	(d) (b)*(c)	(e) Cumulative Loss Ratio	(f) (d)*(e)	(g) Factor	(h) (b)*(g)	(i) Cumulative Loss Ratio	(j) (h)*(i)	(o) Policy Year Loss Ratio
1	0	2.770	0	0.442	0	0.000	0	0.000	0	
2	0	4.175	0	0.493	0	0.000	0	0.000	0	
3	0	4.175	0	0.493	0	1.194	0	0.659	0	
4	0	4.175	0	0.493	0	2.245	0	0.669	0	
5	0	4.175	0	0.493	0	3.170	0	0.678	0	
6	0	4.175	0	0.493	0	3.998	0	0.686	0	
7	0	4.175	0	0.493	0	4.754	0	0.695	0	
8	0	4.175	0	0.493	0	5.445	0	0.702	0	
9	0	4.175	0	0.493	0	6.075	0	0.708	0	
10	0	4.175	0	0.493	0	6.650	0	0.713	0	
11	0	4.175	0	0.493	0	7.176	0	0.717	0	
12	0	4.175	0	0.493	0	7.655	0	0.720	0	
13	0	4.175	0	0.493	0	8.093	0	0.723	0	
14	0	4.175	0	0.493	0	8.493	0	0.725	0	
15+	16,187	4.175	67,581	0.493	33,317	8.684	140,568	0.725	101,912	
Total	16,187	(k)	67,581	(l)	33,317	(m)	140,568	(n)	101,912	

Benchmark Ratio Since Inception **0.650**

- (a) Year 1 is the current calendar year - 1; Year 2 is the current calendar year - 2 (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.
- (c) 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 information purposes only.
- (p) "SMSBP" = Standardized Medicare Supplement Benefit Plan

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## **Rate Information**

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## Supporting Document Schedules

### Review Status:

**Bypassed -Name:** Health - Actuarial Justification

05/19/2009

**Bypass Reason:** n/a

**Comments:**