

SERFF Tracking Number: UNAM-126165568 State: Arkansas
 Filing Company: American Pioneer Life Insurance Company State Tracking Number: 42515
 Company Tracking Number: APL MSRC 2008 AR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
 Project Name/Number: APL MSRC 2008 AR/2008 MSRC

Filing at a Glance

Company: American Pioneer Life Insurance Company

Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS SERFF Tr Num: UNAM-126165568 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 42515
 Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: APL MSRC 2008 AR State Status: Filed-Closed
 Other

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
 Authors: Carmen Boyd, Trudi Disposition Date: 06/02/2009
 Goldenberg
 Date Submitted: 05/27/2009 Disposition Status: Accepted For
 Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: APL MSRC 2008 AR
 Project Number: 2008 MSRC
 Requested Filing Mode: Informational
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 06/02/2009

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 06/02/2009
 Corresponding Filing Tracking Number: APL
 MSRC 2008 AR

Deemer Date:

Filing Description:

INFORMATIONAL FILING

AMERICAN PIONEER LIFE INSURANCE CO

NAIC # 60763

Medicare Supplement Refund Calculations - -Filing for Calendar-Year 2008

SERFF Tracking Number: UNAM-126165568 State: Arkansas
 Filing Company: American Pioneer Life Insurance Company State Tracking Number: 42515
 Company Tracking Number: APL MSRC 2008 AR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
 Project Name/Number: APL MSRC 2008 AR/2008 MSRC

Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2008. Forms: Standard Plans A,B, C, D, F; Select Plans B, C, D, F, & Pre-Standard.

If you have any questions, please contact me at 1-800-538-1053, ext. 8278, by email at tgoldenberg@uafc.com or by fax at 407-995-8023.

Company and Contact

Filing Contact Information

Trudi Goldenberg, tgoldenberg@uafc.com
 P.O. Box 958465 (407) 628-1776 [Phone]
 Lake Mary, FL 32795-8465

Filing Company Information

American Pioneer Life Insurance Company CoCode: 60763 State of Domicile: Florida
 1001 Heathrow Park Lane Group Code: 953 Company Type:
 Suite 5001
 Lake Mary, FL 32746 Group Name: State ID Number:
 (407) 995-8000 ext. [Phone] FEIN Number: 59-0935083

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Pioneer Life Insurance Company	\$0.00	05/27/2009	

SERFF Tracking Number: UNAM-126165568 State: Arkansas
Filing Company: American Pioneer Life Insurance Company State Tracking Number: 42515
Company Tracking Number: APL MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: APL MSRC 2008 AR/2008 MSRC

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	06/02/2009	06/02/2009

SERFF Tracking Number: UNAM-126165568 *State:* Arkansas
Filing Company: American Pioneer Life Insurance Company *State Tracking Number:* 42515
Company Tracking Number: APL MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: APL MSRC 2008 AR/2008 MSRC

Disposition

Disposition Date: 06/02/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-126165568 *State:* Arkansas
Filing Company: American Pioneer Life Insurance Company *State Tracking Number:* 42515
Company Tracking Number: APL MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: APL MSRC 2008 AR/2008 MSRC

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Reporting Form	Accepted for Informational Purposes	Yes

SERFF Tracking Number: UNAM-126165568 *State:* Arkansas
Filing Company: American Pioneer Life Insurance Company *State Tracking Number:* 42515
Company Tracking Number: APL MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: APL MSRC 2008 AR/2008 MSRC

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-126165568 State: Arkansas
Filing Company: American Pioneer Life Insurance Company State Tracking Number: 42515
Company Tracking Number: APL MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: APL MSRC 2008 AR/2008 MSRC

Supporting Document Schedules

Satisfied -Name: Reporting Form

Review Status:

Accepted for Informational 06/02/2009
Purposes

Comments:

2008 MEDICARE SUPPLEMENT REFUND CALCULATIONS

Attachment:

APL AR Rpt 2009.pdf

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual

SMSBP A

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$2,384	4.175	\$9,955	0.493	\$4,908	2.2450	\$5,353	0.669	\$3,581	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$10,309	4.175	\$43,042	0.493	\$21,220	3.9980	\$41,217	0.686	\$28,275	0.71
7	\$5,795	4.175	\$24,194	0.493	\$11,928	4.7540	\$27,549	0.695	\$19,147	0.73
8	\$4,986	4.175	\$20,817	0.493	\$10,263	5.4450	\$27,149	0.702	\$19,058	0.75
9	\$414	4.175	\$1,730	0.493	\$853	6.0750	\$2,517	0.708	\$1,782	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
16	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$99,738	(l:)	\$49,171	(m:)	\$103,785	(n:)	\$71,844	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.595					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$13,060	\$7,745
b. current year's issues	\$0	\$0
c. Net	\$13,060	\$7,745
2. Past Years' Experience	\$158,557	\$185,986
3. Total Experience	\$171,617	\$193,731
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.595	
8. Experienced Ratio Since Inception	1.129	
9. Life Years Exposed Since Inception	191	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature

Director, Pricing

Title

Kamran A. Malik ASA,MAAA

Name

5/19/2009

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual

SMSBP B

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$153	4.175	\$639	0.493	\$315	1.1940	\$183	0.659	\$120	0.65
4	\$7,918	4.175	\$33,058	0.493	\$16,297	2.2450	\$17,776	0.669	\$11,892	0.67
5	\$9,237	4.175	\$38,564	0.493	\$19,012	3.1700	\$29,281	0.678	\$19,853	0.69
6	\$50,736	4.175	\$211,822	0.493	\$104,428	3.9980	\$202,842	0.686	\$139,149	0.71
7	\$39,074	4.175	\$163,134	0.493	\$80,425	4.7540	\$185,758	0.695	\$129,102	0.73
8	\$13,607	4.175	\$56,809	0.493	\$28,007	5.4450	\$74,090	0.702	\$52,011	0.75
9	\$792	4.175	\$3,308	0.493	\$1,631	6.0750	\$4,814	0.708	\$3,408	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
16	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$507,334	(l:)	\$250,116	(m:)	\$514,743	(n:)	\$355,536	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.593					

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$28,789	\$36,558
b. current year's issues	\$0	\$0
c. Net	\$28,789	\$36,558
2. Past Years' Experience	\$548,198	\$414,120
3. Total Experience	\$576,987	\$450,678
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.593	
8. Experienced Ratio Since Inception	0.781	
9. Life Years Exposed Since Inception	543	
10. Tolerance Permitted	0.150	
11. Adjustment to Incurred Claims for Credibility	0.9311	
12. Adjusted Incurred Claims for Credibility	\$537,226	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



 Signature

Director, Pricing

 Title

Kamran A. Malik ASA,MAAA

 Name

5/19/2009

 Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual

SMSBP C

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$9,005	4.175	\$37,597	0.493	\$18,536	2.2450	\$20,217	0.669	\$13,525	0.67
5	\$33,125	4.175	\$138,297	0.493	\$68,180	3.1700	\$105,006	0.678	\$71,194	0.69
6	\$153,114	4.175	\$639,250	0.493	\$315,150	3.9980	\$612,149	0.686	\$419,934	0.71
7	\$91,465	4.175	\$381,866	0.493	\$188,260	4.7540	\$434,825	0.695	\$302,203	0.73
8	\$46,197	4.175	\$192,872	0.493	\$95,086	5.4450	\$251,543	0.702	\$176,583	0.75
9	\$3,160	4.175	\$13,191	0.493	\$6,503	6.0750	\$19,194	0.708	\$13,589	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$3,605	4.175	\$15,051	0.493	\$7,420	8.6840	\$31,306	0.725	\$22,697	0.77
16	\$132	4.175	\$551	0.493	\$272	8.6840	\$1,146	0.725	\$831	0.77
Totals:		(k:)	\$1,418,676	(l:)	\$699,407	(m:)	\$1,475,386	(n:)	\$1,020,557	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.594					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$116,240	\$81,601
b. current year's issues	\$0	\$0
c. Net	\$116,240	\$81,601
2. Past Years' Experience	\$1,930,332	\$1,549,090
3. Total Experience	\$2,046,571	\$1,630,690
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.594	
8. Experienced Ratio Since Inception	0.797	
9. Life Years Exposed Since Inception	1,484	
10. Tolerance Permitted	0.100	
11. Adjustment to Incurred Claims for Credibility	0.8968	
12. Adjusted Incurred Claims for Credibility	\$1,835,348	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik ASA,MAAA

Name

5/19/2009

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual

SMSBP D

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$341	4.175	\$1,426	0.493	\$703	1.1940	\$408	0.659	\$269	0.65
4	\$7,876	4.175	\$32,884	0.493	\$16,212	2.2450	\$17,683	0.669	\$11,830	0.67
5	\$14,663	4.175	\$61,219	0.493	\$30,181	3.1700	\$46,482	0.678	\$31,515	0.69
6	\$62,046	4.175	\$259,041	0.493	\$127,707	3.9980	\$248,059	0.686	\$170,168	0.71
7	\$26,252	4.175	\$109,602	0.493	\$54,034	4.7540	\$124,802	0.695	\$86,737	0.73
8	\$10,395	4.175	\$43,399	0.493	\$21,396	5.4450	\$56,601	0.702	\$39,734	0.75
9	\$791	4.175	\$3,304	0.493	\$1,629	6.0750	\$4,808	0.708	\$3,404	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
16	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$510,875	(l:)	\$251,861	(m:)	\$498,842	(n:)	\$343,657	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.590				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$33,316	\$25,774
b. current year's issues	\$0	\$0
c. Net	\$33,316	\$25,774
2. Past Years' Experience	\$646,023	\$521,469
3. Total Experience	\$679,339	\$547,242
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.590	
8. Experienced Ratio Since Inception	0.806	
9. Life Years Exposed Since Inception	547	
10. Tolerance Permitted	0.150	
11. Adjustment to Incurred Claims for Credibility	0.9556	
12. Adjusted Incurred Claims for Credibility	\$649,143	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik ASA,MAAA

Name

5/19/2009

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual

SMSBP F

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$1,249	2.770	\$3,459	0.442	\$1,529	0.0000	\$0	0.000	\$0	0.40
2	\$1,791	4.175	\$7,476	0.493	\$3,686	0.0000	\$0	0.000	\$0	0.55
3	\$17,187	4.175	\$71,755	0.493	\$35,375	1.1940	\$20,521	0.659	\$13,523	0.65
4	\$44,347	4.175	\$185,148	0.493	\$91,278	2.2450	\$99,559	0.669	\$66,605	0.67
5	\$180,911	4.175	\$755,303	0.493	\$372,365	3.1700	\$573,488	0.678	\$388,825	0.69
6	\$1,161,816	4.175	\$4,850,581	0.493	\$2,391,337	3.9980	\$4,644,940	0.686	\$3,186,429	0.71
7	\$1,042,633	4.175	\$4,352,993	0.493	\$2,146,025	4.7540	\$4,956,677	0.695	\$3,444,891	0.73
8	\$464,991	4.175	\$1,941,337	0.493	\$957,079	5.4450	\$2,531,876	0.702	\$1,777,377	0.75
9	\$17,499	4.175	\$73,056	0.493	\$36,017	6.0750	\$106,304	0.708	\$75,263	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$10,664	4.175	\$44,522	0.493	\$21,949	8.0930	\$86,304	0.723	\$62,398	0.77
14	\$2,509	4.175	\$10,475	0.493	\$5,164	8.4930	\$21,309	0.725	\$15,449	0.77
15	\$12,462	4.175	\$52,029	0.493	\$25,650	8.6840	\$108,220	0.725	\$78,460	0.77
16	\$233	4.175	\$973	0.493	\$480	8.6840	\$2,023	0.725	\$1,467	0.77
Totals:		(k:)	\$12,349,109	(l:)	\$6,087,934	(m:)	\$13,151,220	(n:)	\$9,110,685	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.596				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$1,074,491	\$797,994
b. current year's issues	\$0	\$0
c. Net	\$1,074,491	\$797,994
2. Past Years' Experience	\$16,292,042	\$12,688,705
3. Total Experience	\$17,366,533	\$13,486,699
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.596	
8. Experienced Ratio Since Inception	0.777	
9. Life Years Exposed Since Inception	12,205	
10. Tolerance Permitted	0.000	
11. Adjustment to Incurred Claims for Credibility	0.7766	
12. Adjusted Incurred Claims for Credibility	\$13,486,699	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature

Director, Pricing

Title

Kamran A. Malik ASA,MAAA

Name

5/19/2009

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual

SMSBP

Pre

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$34,697	4.175	\$144,860	0.493	\$71,416	8.6840	\$301,309	0.725	\$218,449	0.77
16	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$144,860	(l:)	\$71,416	(m:)	\$301,309	(n:)	\$218,449	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.650				

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$3,263	\$3,004
b. current year's issues	\$0	\$0
c. Net	\$3,263	\$3,004
2. Past Years' Experience	\$353,252	\$227,025
3. Total Experience	\$356,515	\$230,029
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.650	
8. Experienced Ratio Since Inception	0.645	
9. Life Years Exposed Since Inception	210	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.


 Signature
 Kamran A. Malik ASA,MAAA
 Name

Director, Pricing
 Title
 5/19/2009
 Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual Select

SMSBP

sel B

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company

NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$1,308	4.175	\$5,463	0.493	\$2,693	2.2450	\$2,937	0.669	\$1,965	0.67
5	\$1,366	4.175	\$5,703	0.493	\$2,812	3.1700	\$4,330	0.678	\$2,936	0.69
6	\$56,083	4.175	\$234,147	0.493	\$115,435	3.9980	\$224,220	0.686	\$153,815	0.71
7	\$485	4.175	\$2,025	0.493	\$998	4.7540	\$2,306	0.695	\$1,602	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
16	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$247,338	(l:)	\$121,937	(m:)	\$233,794	(n:)	\$160,319	
Benchmark Ratio Since Inception			(l+n)/(k+m):			0.587				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$17,466	\$7,369
b. current year's issues	\$0	\$0
c. Net	\$17,466	\$7,369
2. Past Years' Experience	\$183,012	\$170,616
3. Total Experience	\$200,478	\$177,985
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.587	
8. Experienced Ratio Since Inception	0.888	
9. Life Years Exposed Since Inception	196	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik ASA,MAAA

Name

5/19/2009

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual Select

SMSBP

sel C

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	(o)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$2,797	4.175	\$11,676	0.493	\$5,756	2.2450	\$6,278	0.669	\$4,200	0.67
5	\$3,406	4.175	\$14,220	0.493	\$7,010	3.1700	\$10,797	0.678	\$7,320	0.69
6	\$99,804	4.175	\$416,682	0.493	\$205,424	3.9980	\$399,017	0.686	\$273,725	0.71
7	\$1,393	4.175	\$5,816	0.493	\$2,867	4.7540	\$6,622	0.695	\$4,603	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
16	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k):	\$448,394	(l):	\$221,058	(m):	\$422,715	(n):	\$289,849	
Benchmark Ratio Since Inception			(l+n)/(k+m):			0.587				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$22,674	\$18,967
b. current year's issues	\$0	\$0
c. Net	\$22,674	\$18,967
2. Past Years' Experience	\$432,890	\$340,868
3. Total Experience	\$455,564	\$359,835
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.587	
8. Experienced Ratio Since Inception	0.790	
9. Life Years Exposed Since Inception	412	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik ASA,MAAA

Name

5/19/2009

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual Select

SMSBP

sel D

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company

NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

Telephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	(o)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$698	4.175	\$2,913	0.493	\$1,436	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$5,253	4.175	\$21,929	0.493	\$10,811	2.2450	\$11,792	0.669	\$7,889	0.67
5	\$3,866	4.175	\$16,141	0.493	\$7,957	3.1700	\$12,255	0.678	\$8,309	0.69
6	\$25,578	4.175	\$106,789	0.493	\$52,647	3.9980	\$102,262	0.686	\$70,152	0.71
7	\$1,699	4.175	\$7,093	0.493	\$3,497	4.7540	\$8,077	0.695	\$5,614	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
16	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k):	\$154,865	(l):	\$76,348	(m):	\$134,386	(n):	\$91,963	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.582					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$15,350	\$5,967
b. current year's issues	\$0	\$0
c. Net	\$15,350	\$5,967
2. Past Years' Experience	\$162,928	\$91,899
3. Total Experience	\$178,278	\$97,865
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.582	
8. Experienced Ratio Since Inception	0.549	
9. Life Years Exposed Since Inception	176	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



 Signature

Director, Pricing

 Title

Kamran A. Malik ASA,MAAA

 Name

5/19/2009

 Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type Individual Select

SMSBP

sel F

For the State of

Arkansas

Company Name American Pioneer Life Insurance Company

NAIC Group Code 0953

NAIC Company Code 60763

Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Director, Pricing

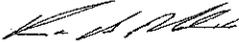
Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
1	\$421	2.770	\$1,167	0.442	\$516	0.0000	\$0	0.000	\$0	0.40
2	\$2,611	4.175	\$10,899	0.493	\$5,373	0.0000	\$0	0.000	\$0	0.55
3	\$5,190	4.175	\$21,668	0.493	\$10,682	1.1940	\$6,197	0.659	\$4,084	0.65
4	\$49,375	4.175	\$206,141	0.493	\$101,627	2.2450	\$110,847	0.669	\$74,157	0.67
5	\$90,865	4.175	\$379,361	0.493	\$187,025	3.1700	\$288,042	0.678	\$195,293	0.69
6	\$911,410	4.175	\$3,805,135	0.493	\$1,875,931	3.9980	\$3,643,815	0.686	\$2,499,657	0.71
7	\$23,312	4.175	\$97,328	0.493	\$47,983	4.7540	\$110,825	0.695	\$77,024	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
16	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$4,521,699	(l:)	\$2,229,138	(m:)	\$4,159,726	(n:)	\$2,850,214	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.585					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$357,009	\$239,954
b. current year's issues	\$0	\$0
c. Net	\$357,009	\$239,954
2. Past Years' Experience	\$4,538,298	\$3,531,630
3. Total Experience	\$4,895,307	\$3,771,584
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.585	
8. Experienced Ratio Since Inception	0.770	
9. Life Years Exposed Since Inception	4,000	
10. Tolerance Permitted	0.075	
11. Adjustment to Incurred Claims for Credibility	0.8454	
12. Adjusted Incurred Claims for Credibility	\$4,138,732	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.


 Signature
 Kamran A. Malik ASA,MAAA
 Name

Director, Pricing
 Title
 5/19/2009
 Date