

SERFF Tracking Number: UNAM-126169038 State: Arkansas
 Filing Company: Union Bankers Insurance Company State Tracking Number: 42541
 Company Tracking Number: UB MSRC 2008 AR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
 Project Name/Number: UB MSRC 2008 AR/2008 MSRC

Filing at a Glance

Company: Union Bankers Insurance Company

Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS SERFF Tr Num: UNAM-126169038 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 42541
 Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: UB MSRC 2008 AR State Status: Filed-Closed
 Other

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
 Authors: Carmen Boyd, Trudi Goldenberg Disposition Date: 06/02/2009
 Date Submitted: 05/29/2009 Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: UB 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

Deemer Date:

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: UB MSRC 2008 AR

Filing Description:

INFORMATIONAL FILING

Union Bankers Insurance Company

NAIC # 69701

Medicare Supplement Refund Calculations – Filing for Calendar-Year 2008

SERFF Tracking Number: UNAM-126169038 State: Arkansas
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Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2008. Forms Pre-Standard and Standard Plans B, C, F, G.

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

Union Bankers Insurance Company CoCode: 69701 State of Domicile: Texas
 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: 75-0860066

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Union Bankers Insurance Company	\$0.00	05/29/2009	

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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-126169038 *State:* Arkansas
Filing Company: Union Bankers Insurance Company *State Tracking Number:* 42541
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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-126169038 *State:* Arkansas
Filing Company: Union Bankers Insurance Company *State Tracking Number:* 42541
Company Tracking Number: UB MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Reporting Forms	Accepted for Informational Purposes	Yes

SERFF Tracking Number: UNAM-126169038 *State:* Arkansas
Filing Company: Union Bankers Insurance Company *State Tracking Number:* 42541
Company Tracking Number: UB MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: UB MSRC 2008 AR/2008 MSRC

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-126169038 State: Arkansas
Filing Company: Union Bankers Insurance Company State Tracking Number: 42541
Company Tracking Number: UB MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: UB MSRC 2008 AR/2008 MSRC

Supporting Document Schedules

Satisfied -Name: Reporting Forms

Review Status:

Accepted for Informational 06/02/2009
Purposes

Comments:

2008 MEDICARE SUPPLEMENT REFUND CALCULATIONS

Attachment:

UB AR RPT 2009.pdf

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

2008

Type Individual

SMSBP

Pre-Standardized

For the State of

Arkansas

Company Name Union Bankers Insurance Company

NAIC Group Code 0953

NAIC Company Code 69701

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

Telephone (407) 628-1776 x8345

Year (a)	Earned		Cumulative			Cumulative				
	Premium (b)	Factor (c)	(b)x(c) (d)	Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	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	\$396,584	4.175	\$1,655,738	0.493	\$816,279	7.6550	\$3,035,851	0.720	\$2,185,812	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:)	\$1,655,738	(l:)	\$816,279	(m:)	\$3,035,851	(n:)	\$2,185,812	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.640				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$113,176	\$50,023
b. current year's issues	\$0	\$0
c. Net	\$113,176	\$50,023
2. Past Years' Experience	\$3,404,833	\$2,185,431
3. Total Experience	\$3,518,009	\$2,235,454
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.640	
8. Experienced Ratio Since Inception	0.635	
9. Life Years Exposed Since Inception	1,670	
10. Tolerance Permitted	0.100	
11. Adjustment to Incurred Claims for Credibility	0.7354	
12. Adjusted Incurred Claims for Credibility	\$2,587,255	
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

5/26/2009

Date

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

2008

Type Individual

SMSBP

Standardized Plan B

For the State of

Arkansas

Company Name Union Bankers Insurance Company

NAIC Group Code 0953

NAIC Company Code 69701

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

Telephone (407) 628-1776 x8345

Year (a)	Earned		Cumulative			Cumulative		Cumulative		
	Premium (b)	Factor (c)	(b)x(c) (d)	Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	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	\$2,547	4.175	\$10,634	0.493	\$5,242	7.6550	\$19,497	0.720	\$14,038	0.77
13	\$2,603	4.175	\$10,868	0.493	\$5,358	8.0930	\$21,066	0.723	\$15,231	0.77
14	\$4,247	4.175	\$17,731	0.493	\$8,741	8.4930	\$36,070	0.725	\$26,151	0.77
15	\$14,409	4.175	\$60,158	0.493	\$29,658	8.6840	\$125,128	0.725	\$90,718	0.77
16	\$3,641	4.175	\$15,201	0.493	\$7,494	8.6840	\$31,618	0.725	\$22,923	0.77
Totals:		(k:)	\$114,591	(l:)	\$56,493	(m:)	\$233,379	(n:)	\$169,060	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.648				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$2,357	\$491
b. current year's issues	\$0	\$0
c. Net	\$2,357	\$491
2. Past Years' Experience	\$216,841	\$194,376
3. Total Experience	\$219,198	\$194,867
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.648	
8. Experienced Ratio Since Inception	0.889	
9. Life Years Exposed Since Inception	197	
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

5/26/2009

Date

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

2008

Type Individual

SMSBP

Standardized Plan C

For the State of

Arkansas

Company Name Union Bankers Insurance Company

NAIC Group Code 0953

NAIC Company Code 69701

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	\$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	\$2,120	4.175	\$8,851	0.493	\$4,364	7.1760	\$15,213	0.717	\$10,908	0.76
12	\$12,393	4.175	\$51,741	0.493	\$25,508	7.6550	\$94,868	0.720	\$68,305	0.77
13	\$6,207	4.175	\$25,914	0.493	\$12,776	8.0930	\$50,233	0.723	\$36,319	0.77
14	\$13,443	4.175	\$56,125	0.493	\$27,669	8.4930	\$114,171	0.725	\$82,774	0.77
15	\$54,881	4.175	\$229,128	0.493	\$112,960	8.6840	\$476,587	0.725	\$345,525	0.77
16	\$43,132	4.175	\$180,076	0.493	\$88,778	8.6840	\$374,558	0.725	\$271,555	0.77
Totals:		(k:)	\$551,835	(l:)	\$272,055	(m:)	\$1,125,631	(n:)	\$815,386	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.648				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$12,415	\$6,722
b. current year's issues	\$0	\$0
c. Net	\$12,415	\$6,722
2. Past Years' Experience	\$1,412,689	\$1,251,718
3. Total Experience	\$1,425,104	\$1,258,441
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.648	
8. Experienced Ratio Since Inception	0.883	
9. Life Years Exposed Since Inception	1,075	
10. Tolerance Permitted	0.100	
11. Adjustment to Incurred Claims for Credibility	0.9831	
12. Adjusted Incurred Claims for Credibility	\$1,400,951	
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

5/26/2009

Date

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

2008

Type **Individual**

SMSBP

Standardized Plan F

For the State of

Arkansas

Company Name **Union Bankers Insurance Company**

NAIC Group Code **0953**

NAIC Company Code **69701**

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

Telephone **(407) 628-1776 x8345**

Year (a)	Earned		Cumulative			Cumulative		Cumulative		
	Premium (b)	Factor (c)	(b)x(c) (d)	Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	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	\$2,107	4.175	\$8,797	0.493	\$4,337	6.6500	\$14,012	0.713	\$9,990	0.76
11	\$929	4.175	\$3,879	0.493	\$1,912	7.1760	\$6,667	0.717	\$4,780	0.76
12	\$7,961	4.175	\$33,237	0.493	\$16,386	7.6550	\$60,941	0.720	\$43,878	0.77
13	\$4,389	4.175	\$18,324	0.493	\$9,034	8.0930	\$35,520	0.723	\$25,681	0.77
14	\$4,493	4.175	\$18,758	0.493	\$9,248	8.4930	\$38,159	0.725	\$27,665	0.77
15	\$17,178	4.175	\$71,718	0.493	\$35,357	8.6840	\$149,174	0.725	\$108,151	0.77
16	\$11,204	4.175	\$46,777	0.493	\$23,061	8.6840	\$97,296	0.725	\$70,539	0.77
Totals:		(k:)	\$201,490	(l:)	\$99,334	(m:)	\$401,768	(n:)	\$290,685	
Benchmark Ratio Since Inception				(l+n)/(k+m):	0.647					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$14,094	\$4,170
b. current year's issues	\$0	\$0
c. Net	\$14,094	\$4,170
2. Past Years' Experience	\$550,977	\$377,096
3. Total Experience	\$565,071	\$381,266
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.647	
8. Experienced Ratio Since Inception	0.675	
9. Life Years Exposed Since Inception	307	
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

5/26/2009

Date

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

2008

Type Individual

SMSBP

Standardized Plan G

For the State of

Arkansas

Company Name Union Bankers Insurance Company

NAIC Group Code 0953

NAIC Company Code 69701

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

Telephone (407) 628-1776 x8345

Year (a)	Earned		Cumulative			Cumulative		Cumulative		
	Premium (b)	Factor (c)	(b)x(c) (d)	Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	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	\$706	4.175	\$2,948	0.493	\$1,453	8.0930	\$5,714	0.723	\$4,131	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	\$1,785	4.175	\$7,452	0.493	\$3,674	8.6840	\$15,501	0.725	\$11,238	0.77
Totals:		(k:)	\$10,400	(l:)	\$5,127	(m:)	\$21,215	(n:)	\$15,369	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.648				

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$2,152	\$529
b. current year's issues	\$0	\$0
c. Net	\$2,152	\$529
2. Past Years' Experience	\$46,669	\$20,109
3. Total Experience	\$48,821	\$20,638
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.648	
8. Experienced Ratio Since Inception	0.423	
9. Life Years Exposed Since Inception	30	
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

5/26/2009

 Date