

SERFF Tracking Number: BNLB-126188024 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 42650  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: 172E  
Project Name/Number: /

## Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 172E

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement - Other

Filing Type: Rate

SERFF Tr Num: BNLB-126188024

SERFF Status: Closed

Co Tr Num:

Co Status: Submitted

Author: Diana Willis

Date Submitted: 06/12/2009

State: ArkansasLH

State Tr Num: 42650

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 07/14/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 10.5%

Filing Status Changed: 07/14/2009

Deemer Date:

Filing Description:

INDIVIDUAL A&H

2010 Premium Rates for Rider Form 172E

Status of Filing in Domicile: Pending

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: 07/14/2009

Corresponding Filing Tracking Number:

We are filing increased premium rates for the above captioned form. These rates are intended to be effective January 1, 2010 and will apply to in-force business only.

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The 172E is a skilled nursing home care benefit rider. The rider pays the co-payment amount not paid by Medicare for expenses incurred in a skilled nursing home. The form was approved in most states between June, 1986 and May, 1987. It is no longer being sold.

Due to the continued claim cost trend increases, we must increase the rates. The enclosed memorandum details the amount and the reasons that necessitate a rate revision. With these increased rates, your state's anticipated loss ratio standard for this type of form will continue to be exceeded.

Your review for approval of this filing is appreciated. Please feel free to contact us via SERFF, e-mail to d.willis@banklife.com or phone 312-396-7658.

## Company and Contact

### Filing Contact Information

Diana Willis, Actuarial Analyst II d.willis@banklife.com  
 600 West Chicago Avenue (312) 396-7658 [Phone]  
 Chicago, IL 60610 (312) 396-5906[FAX]

### Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois  
 600 West Chicago Avenue Group Code: 233 Company Type:  
 Chicago, IL 60610 Group Name: State ID Number:  
 (312) 396-6000 ext. [Phone] FEIN Number: 36-0770740  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per form x 1 form being filed = \$50.00  
 Per Company: No

| COMPANY                           | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|---------|----------------|---------------|
| Bankers Life and Casualty Company | \$50.00 | 06/12/2009     | 28540691      |

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## Correspondence Summary

### Dispositions

| Status          | Created By       | Created On | Date Submitted |
|-----------------|------------------|------------|----------------|
| Approved-Closed | Stephanie Fowler | 07/14/2009 | 07/14/2009     |

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## Disposition

Disposition Date: 07/14/2009

Implementation Date:

Status: Approved-Closed

Comment: We have approved the requested 10.5% rate increase to be implemented on or after January 1, 2010. 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 Life and Casualty Company | 10.500%                     | 10.500%                | \$1,553                                  | 9  | \$                                | 10.500%                            | 10.500%                            |

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State: Arkansas

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State Tracking Number: 42650

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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 | Approved           | No                   |
| <b>Rate</b>                | Rate Sheet                       | Approved           | Yes                  |

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## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 9.500%  
**Effective Date of Last Rate Revision:** 01/01/2008  
**Filing Method of Last Filing:** SERFF

## Company Rate Information

| Company Name:                        | Overall %<br>Indicated<br>Change: | Overall % Rate<br>Impact: | Written<br>Premium<br>Change for<br>this<br>Program: | # of Policy<br>Holders<br>Affected for this<br>Program: | Written<br>Premium for<br>this Program: | Maximum %<br>Change (where<br>required): | Minimum %<br>Change (where<br>required): |
|--------------------------------------|-----------------------------------|---------------------------|--|---|---|--|--|
| Bankers Life and<br>Casualty Company | 10.500%                           | 10.500%                   | \$1,553  | 9   |   | 10.500%                                  | 10.500%                                  |

SERFF Tracking Number: *BNLB-126188024* State: *Arkansas*  
 Filing Company: *Bankers Life and Casualty Company* State Tracking Number: *42650*  
 Company Tracking Number:  
 TOI: *MS06 Medicare Supplement - Other* Sub-TOI: *MS06.000 Medicare Supplement - Other*  
 Product Name: *172E*  
 Project Name/Number: */*

## Rate/Rule Schedule

| Review Status: | Document Name: | Affected Form Numbers:<br>(Separated with commas) | Rate Action: | Rate Action Information:   | Attachments    |
|----------------|----------------|---|--------------|--|----------------|
| Approved       | Rate Sheet     | 172E  | Revised      | Previous State Filing Number: 36036<br>Percent Rate Change: 10.500<br>Request: | Rate Sheet.pdf |

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Annual Premium Rates\*  
Rider Form 172E

Male or Female

| <u>Age At<br/>Issue</u> | <u>Annual<br/>Premium</u> |
|-------------------------|---------------------------|
| All                     | \$1,527.15                |

These rates are intended for calendar year 2010

\* To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor show below:

0.08583 for Monthly Bank Draft/Payroll Deduction  
0.515 for Semi-Annual  
0.2625 for Quarterly  
0.09167 for Renewal Direct Bill