

<i>SERFF Tracking Number:</i>	<i>NSIC-126022133</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National States Insurance Company</i>	<i>State Tracking Number:</i>	<i>42676</i>
<i>Company Tracking Number:</i>	<i>2009STANMSRATES</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>2009StanMSRates</i>		
<i>Project Name/Number:</i>	<i>2009StanMSRates/2009StanMSRates</i>		

Filing at a Glance

Company: National States Insurance Company

Product Name: 2009StanMSRates

SERFF Tr Num: NSIC-126022133

State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 42676

Sub-TOI: MS051.001 Plan A

Co Tr Num: 2009STANMSRATES

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Authors: William Morrison,

Disposition Date: 07/15/2009

Anastacia Behrens, Jackie Phillips

Date Submitted: 06/17/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2009StanMSRates

Status of Filing in Domicile: Authorized

Project Number: 2009StanMSRates

Date Approved in Domicile: 12/05/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 4.84%

Group Market Type:

Filing Status Changed: 07/15/2009

Explanation for Other Group Market Type:

State Status Changed: 07/15/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval are our 2009 Medicare Supplement rates for the referenced plans, which are a closed block of business.

The increased rates will apply to the renewal of all in-force policies coming due after the date of your approval. We

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recently received approval for area rated plans for Plans A, B, D, and F, which we will use for new issues. The plans were approved by the Department on June 5, 2009.

Plan A +15%

Plan B + 4.3%

Plan D + 4.3%

Plan F + 4%

We no longer have any Plan C's in force in the state of Arkansas.

Thank you for your review and approval of this submission.

Company and Contact

Filing Contact Information

Anastacia Behrens, abehrens@nstates.com
1830 Craig Park Court (800) 868-6788 [Phone]
St. Louis, MO 63146 (314) 878-8118[FAX]

Filing Company Information

National States Insurance Company CoCode: 60593 State of Domicile: Missouri
1830 Craig Park Court Group Code: Company Type: Life and Health
Ste. 100
St. Louis, MO 63146 Group Name: State ID Number:
(314) 878-0101 ext. [Phone] FEIN Number: 43-0825796

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00

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Retaliatory? Yes
Fee Explanation: 4 rates at \$50 each
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National States Insurance Company	\$200.00	06/17/2009	28634772

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	07/15/2009	07/15/2009

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Disposition

Disposition Date: 07/15/2009

Implementation Date:

Status: Approved-Closed

Comment: We have approved the requested rate increases for Plans A, B, D and F. 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):
National States Insurance Company	4.840%	4.840%	\$1,347	7	\$27,838	%	%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Rate History & Policy Counts	Approved	Yes
Rate	Medicare Supplement Plan A	Approved	Yes
Rate	Medicare Supplement Plan B	Approved	Yes
Rate	Medicare Supplement Plan D	Approved	Yes
Rate	Medicare Supplement Plan F	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: 6.770%
Effective Date of Last Rate Revision: 11/29/2007
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):
National States Insurance Company	4.840%	4.840%	\$1,347	7	\$27,838	%	%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Medicare Supplement Plan A	ASM-1(05), ASM-Revised 1		Previous State Filing Number: NSIC-125357076 Percent Rate Change Request: 15.000	
Approved	Medicare Supplement Plan B	BSM-1, BSM-1(05)	Revised	Previous State Filing Number: NSIC-125357076 Percent Rate Change Request: 4.300	
Approved	Medicare Supplement Plan D	DSM-1(06)	Revised	Previous State Filing Number: NSIC-125357076 Percent Rate Change Request: 4.300	
Approved	Medicare Supplement Plan F	FSM-1, FSM-1(05)	Revised	Previous State Filing Number: NSIC-125357076 Percent Rate Change Request: 4.000	

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Supporting Document Schedules

Satisfied -Name: Rate History & Policy Counts **Review Status:** Approved 07/15/2009

Comments:

State/National Counts are as follows:

ASM - 1 /85
BSM - 3/384
CSM - 0/2,237
DSM - 0/1,042
FSM - 3/1,155

Rate History is attached as a separate file.

Attachment:

AR Med Supp Rate History.pdf

ARKANSAS STANDARDIZED MEDICARE SUPPLEMENT RATE HISTORY

Approval Date for Standardized Plans (ASM-1, BSM-1, CSM-1, FSM-1): 4/27/92

Approval Date for Standardized Plan DSM-1(06): 9/19/06

	ASM-1	BSM-1	CSM-1	DSM-1(06)	FSM-1
1994					
1/25/94	+2.3%	+2.6%	+3%		+2.8%
1995					
12/08/94	+5.6%	+4.8%	3.7%		-15.4%
1996					
11/29/95	+8%	+11%	+16%		+4%
1997					
4/10/97	+11%	+18%	+20%		+5%
1998					
6/01/98	+9.5%	+19.3%	+18.6%		+6.9%
1999					
3/05/99	+23%	+18%	+19%		0%
2000					
2/17/99	+10%	+10%	+10%		+10%
2001					
1/02/01	+10%	+10%	+10%		+10%
2002					
3/28/02	0%	+0%	+10%		0%
2003					
2/10/03	+0%	+0%	+0%		0%
2004					
1/21/04	+25%	+7.5%	+25%		+12%
2005					
1/28/05	+25%	+25%	+25%		+25%
2006					
2/16/06	+25%	+25%	+25%		+25%
2007					
11/29/06	+6.4%	+5.9%	+6%	0%	+6%
2008					
11/29/07	+15%	+7.4%	+7.1%	0%	0%