

SERFF Tracking Number: UNAM-126184049 State: Arkansas
 Filing Company: Union Bankers Insurance Company State Tracking Number: 42626
 Company Tracking Number: UBIC STD 2009 AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.002 Plan B
 Standard Plans
 Product Name: Individual Standard Medicare Supplement
 Project Name/Number: UBIC STD 2009 AR/MS-4-A-I

Filing at a Glance

Company: Union Bankers Insurance Company

Product Name: Individual Standard Medicare Supplement SERFF Tr Num: UNAM-126184049 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 42626

Sub-TOI: MS051.002 Plan B

Filing Type: Rate

Co Tr Num: UBIC STD 2009 AR

Co Status:

Authors: Carmen Boyd, Trudi Goldenberg

Date Submitted: 06/10/2009

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 07/02/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 08/01/2009

Implementation Date: 08/01/2009

State Filing Description:

General Information

Project Name: UBIC STD 2009 AR

Project Number: MS-4-A-I

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 3%

Filing Status Changed: 07/02/2009

Deemer Date:

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: 07/02/2009

Corresponding Filing Tracking Number: UBIC STD 2009 AR

Filing Description:

Union Bankers Insurance Company

NAIC #69701

Request for Rate Revision – Individual Standardized Medicare Supplement

SERFF Tracking Number: UNAM-126184049 State: Arkansas
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Form(s): MS-4, Plans B, C, F, G

Union Bankers is requesting a 3% rate increase on all individual standardized forms. This is a closed block of business.

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? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Closed block.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Union Bankers Insurance Company	\$100.00	06/10/2009	28476196

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	07/02/2009	07/02/2009

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Disposition

Disposition Date: 07/02/2009

Implementation Date: 08/01/2009

Status: Approved-Closed

Comment: A 3% rate increase has been approved for this closed block of Standardized Medicare Supplemental filing to be implemented on or after August 1, 2009. 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):
Union Bankers Insurance Company	3.000%	3.000%	\$910	11	\$30,323	3.000%	3.000%

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.000%
Effective Date of Last Rate Revision: 08/01/2009
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):
Union Bankers Insurance Company	3.000%	3.000%	\$910	11	\$30,323	3.000%	3.000%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rates and Rate History	MS-4-A-I, et al	New		AR Rates.pdf AR History.pdf

Union Bankers Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Medicare Supplement Standardized Plans

Exhibit A - Current and Requested Premium Rates

Current Premium Rates
Arkansas

	Annual	Semi-Annual	Quarterly	Monthly - Direct	Monthly - PAC
Standardized Plan B	3,229	1,695	856	307	283
Standardized Plan C	3,866	2,030	1,024	367	338
Standardized Plan F	3,604	1,892	955	342	315
Standardized Plan G	3,175	1,667	841	302	278

Mode Factors:

Annual = 1.0

Semi-Annual = .525

Quarterly = .265

Monthly Direct = .095 (Must be minimum of \$50)

PAC = .0875

Union Bankers Insurance Company

Actuarial Justification for A&H Rate Increase
Individual Medicare Supplement Standardized Plans

Exhibit A - Current and Requested Premium Rates

Requested Premium Rates
Arkansas

	Annual	Semi-Annual	Quarterly	Monthly - Direct	Monthly - PAC
Standardized Plan B	3,326	1,746	881	316	291
Standardized Plan C	3,982	2,090	1,055	378	348
Standardized Plan F	3,712	1,949	984	353	325
Standardized Plan G	3,270	1,717	866	311	286

Mode Factors:

Annual = 1.0

Semi-Annual = .525

Quarterly = .265

Monthly Direct = .095 (Must be minimum of \$50)

PAC = .0875

ARKANSAS

<u>Plan</u>	<u>Percent Change</u>	<u>Approval Date</u>
B	8.5%	11/16/92
B	5.8%	11/15/93
B	5.1%	11/15/94 *
B	25.4%	10/04/95
B	19.7%	09/26/96
B	20.0%	08/07/97
B	12.0%	03/02/99
B	10.0%	06/20/00
B	15.0%	08/20/01
B	5.0%	03/03/03
B	3.0%	03/30/04
B	8.5%	04/20/05
B	12.0%	04/06/06
B	6.5%	04/04/07
B	3.0%	05/28/08
C	10.9%	11/16/92
C	5.5%	11/15/93
C	0.5%	11/15/94 *
C	24.0%	10/04/95
C	25.2%	09/26/96
C	25.0%	08/07/97
C	17.0%	03/02/99
C	5.0%	06/20/00
C	15.0%	08/20/01
C	5.0%	03/03/03
C	3.0%	03/30/04
C	8.5%	04/20/05
C	12.0%	04/06/06
C	6.5%	04/04/07
C	3.0%	05/28/08
F	5.2%	11/16/92
F	0.0%	11/15/93
F	-17.3%	11/15/94 *
F	22.0%	10/04/95
F	17.6%	09/26/96
F	18.0%	08/07/97
F	12.0%	03/02/99
F	0.0%	06/20/00
F	15.0%	08/20/01
F	5.0%	03/03/03
F	3.0%	03/30/04
F	8.5%	04/20/05
F	12.0%	04/06/06
F	6.5%	04/04/07
F	3.0%	05/28/08
G	5.4%	11/16/92
G	0.0%	11/15/93
G	-14.0%	11/15/94 *
G	23.3%	10/04/95
G	18.3%	09/26/96
G	0.0%	08/07/97
G	12.0%	03/02/99
G	8.0%	06/20/00
G	15.0%	08/20/01
G	5.0%	03/03/03
G	3.0%	03/30/04
G	8.5%	04/20/05
G	12.0%	04/06/06
G	6.5%	04/04/07
G	3.0%	05/28/08

* - Percentages do not include area rate factor changes.