

SERFF Tracking Number: UTAC-126205665 State: Arkansas
 Filing Company: Loyal American Life Insurance Company State Tracking Number: 42788
 Company Tracking Number: 2009 LOYAL MS AR
 TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A
 Standard Plans
 Product Name: Loyal MS Rate increase filing 2009
 Project Name/Number: 2009 LOYAL MS AR/

Filing at a Glance

Company: Loyal American Life Insurance Company

Product Name: Loyal MS Rate increase filing 2009 SERFF Tr Num: UTAC-126205665 State: ArkansasLH

TOI: MS05I Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 42788

Sub-TOI: MS05I.001 Plan A

Co Tr Num: 2009 LOYAL MS AR

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Author: Naz Melyas

Disposition Date: 07/24/2009

Date Submitted: 06/25/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 2009 LOYAL MS AR

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

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: 8%

Group Market Type:

Filing Status Changed: 07/24/2009

Explanation for Other Group Market Type:

State Status Changed: 07/24/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

For your review, I have enclosed an actuarial demonstration concerning several Medicare

Supplement Policy Forms. A rate revision is necessary to bring the loss ratio to a supportable level.

Please note these forms are currently being sold.

SERFF Tracking Number: UTAC-126205665 State: Arkansas
 Filing Company: Loyal American Life Insurance Company State Tracking Number: 42788
 Company Tracking Number: 2009 LOYAL MS AR
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Loyal MS Rate increase filing 2009
 Project Name/Number: 2009 LOYAL MS AR/

We are asking to implement an 8% increase to be effective upon approval. Projections have been enclosed for your review. This action will uniformly affect all policyholders in your state.

If you have any questions or comments regarding this filing, please feel free to contact me at (800) 880-8824 extension 1595 or at nmelyas@gafri.com. Our fax number is 512-451-1399.

Company and Contact

Filing Contact Information

Naz Melyas, Actuarial Technician NMelyas@gafri.com
 11200 Lakeline Boulevard #100 (866) 459-4272 [Phone]
 Austin, TX 78717

Filing Company Information

Loyal American Life Insurance Company CoCode: 65722 State of Domicile: Ohio
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance Company
 P.O. Box 559004
 Austin, TX 78755-9004 Group Name: State ID Number:
 (800) 633-6752 ext. [Phone] FEIN Number: 63-0343428

Filing Fees

Fee Required? Yes
 Fee Amount: \$300.00
 Retaliatory? No
 Fee Explanation: 50 per form * 6
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Loyal American Life Insurance Company	\$300.00	06/25/2009	28817810

SERFF Tracking Number: UTAC-126205665 State: Arkansas
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TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	07/24/2009	07/24/2009

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Disposition

Disposition Date: 07/24/2009

Implementation Date:

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after May 1, 2009. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period.

- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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):
Loyal American Life Insurance Company	8.000%	8.000%	\$6,740	55	\$84,254	8.000%	8.000%

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 8.000%
Effective Date of Last Rate Revision: 01/17/2009
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):
Loyal American Life Insurance Company	8.000%	8.000%	\$6,740	55	\$84,254	8.000%	8.000%

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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	L-5232, L-5230, L-5231, L-5233, L-5234, L-5235	New		Exhibit 4 - Current Rates.pdf Exhibit 4 - Proposed Rates.pdf

PLAN A Rates Effective 1/17/2009 (0% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	89.30	278.40	546.29	1050.56	93.97	292.94	574.83	1105.44	117.39	365.95	718.10	1380.96
2	All	97.20	303.03	594.63	1143.52	102.35	319.06	626.08	1204.00	127.95	398.90	782.75	1505.28
3	All	102.92	320.84	629.57	1210.72	108.34	337.76	662.77	1274.56	135.37	422.05	828.17	1592.64

PLAN B Rates Effective 1/17/2009 (0% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	109.48	341.32	669.76	1288.00	115.19	359.13	704.70	1355.20	143.94	448.76	880.59	1693.44
2	All	119.10	371.30	728.58	1401.12	125.38	390.89	767.02	1475.04	156.80	488.83	959.21	1844.64
3	All	126.15	393.26	771.68	1484.00	132.81	414.04	812.45	1562.40	165.94	517.32	1015.12	1952.16

PLAN C Rates Effective 1/17/2009 (0% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	124.43	387.92	761.20	1463.84	131.00	408.40	801.38	1541.12	163.84	510.79	1002.31	1927.52
2	All	134.71	419.97	824.10	1584.80	141.76	441.94	867.19	1667.68	177.17	552.34	1083.85	2084.32
3	All	142.04	442.83	868.94	1671.04	149.56	466.27	914.95	1759.52	186.97	582.92	1143.83	2199.68

PLAN D Rates Effective 1/17/2009 (0% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	115.86	361.21	708.78	1363.04	121.96	380.20	746.05	1434.72	152.51	475.47	933.00	1794.24
2	All	126.24	393.56	772.26	1485.12	132.90	414.33	813.03	1563.52	166.22	518.21	1016.87	1955.52
3	All	133.66	416.71	817.69	1572.48	140.71	438.67	860.79	1655.36	175.84	548.19	1075.69	2068.64

PLAN F Rates Effective 1/17/2009 (0% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	124.90	389.40	764.11	1469.44	131.48	409.88	804.29	1546.72	164.42	512.57	1005.80	1934.24
2	All	135.09	421.16	826.43	1589.28	142.23	443.42	870.11	1673.28	177.83	554.42	1087.92	2092.16
3	All	142.42	444.01	871.27	1675.52	149.95	467.46	917.28	1764.00	187.54	584.70	1147.33	2206.40

PLAN G Rates Effective 1/17/2009 (0% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	116.24	362.39	711.11	1367.52	122.34	381.39	748.38	1439.20	152.89	476.66	935.33	1798.72
2	All	126.72	395.04	775.17	1490.72	133.38	415.82	815.94	1569.12	166.79	519.99	1020.36	1962.24
3	All	134.04	417.89	820.02	1576.96	141.09	439.86	863.12	1659.84	176.41	549.97	1079.19	2075.36

PLAN A Proposed Rates (8% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	96.44	300.67	589.99	1134.60	101.49	316.38	620.82	1193.88	126.78	395.23	775.55	1491.44
2	All	104.98	327.28	642.20	1235.00	110.53	344.58	676.17	1300.32	138.18	430.81	845.37	1625.70
3	All	111.15	346.51	679.94	1307.58	117.00	364.78	715.79	1376.52	146.20	455.81	894.43	1720.05

PLAN B Proposed Rates (8% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	118.24	368.63	723.34	1391.04	124.41	387.86	761.08	1463.62	155.46	484.66	951.04	1828.92
2	All	128.63	401.00	786.87	1513.21	135.41	422.16	828.38	1593.04	169.34	527.94	1035.95	1992.21
3	All	136.24	424.72	833.41	1602.72	143.43	447.16	877.44	1687.39	179.21	558.71	1096.33	2108.33

PLAN C Proposed Rates (8% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	134.39	418.95	822.09	1580.95	141.47	441.07	865.49	1664.41	176.95	551.66	1082.50	2081.72
2	All	145.49	453.57	890.02	1711.58	153.10	477.29	936.57	1801.09	191.35	596.53	1170.55	2251.07
3	All	153.40	478.25	938.46	1804.72	161.53	503.57	988.15	1900.28	201.93	629.55	1235.34	2375.65

PLAN D Proposed Rates (8% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	125.13	390.10	765.48	1472.08	131.71	410.62	805.74	1549.50	164.71	513.51	1007.65	1937.78
2	All	136.33	425.04	834.04	1603.93	143.53	447.48	878.07	1688.60	179.52	559.67	1098.22	2111.96
3	All	144.35	450.04	883.10	1698.28	151.96	473.76	929.65	1787.79	189.91	592.04	1161.75	2234.13

PLAN F Proposed Rates (8% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	134.89	420.55	825.24	1587.00	141.99	442.67	868.64	1670.46	177.57	553.58	1086.27	2088.98
2	All	145.90	454.85	892.54	1716.42	153.61	478.89	939.71	1807.14	192.06	598.78	1174.96	2259.53
3	All	153.81	479.53	940.97	1809.56	161.94	504.86	990.66	1905.12	202.55	631.47	1239.11	2382.91

PLAN G Proposed Rates (8% Increase)													
Area	Age	PREFERRED NON-SMOKER				NON-SMOKER				SMOKER			
		Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual	Monthly Bank Draft	Quarterly	Semi-annual	Annual
1	All	125.54	391.38	768.00	1476.92	132.12	411.90	808.25	1554.34	165.12	514.79	1010.16	1942.62
2	All	136.85	426.64	837.19	1609.98	144.05	449.08	881.22	1694.65	180.13	561.59	1101.99	2119.22
3	All	144.76	451.33	885.62	1703.12	152.37	475.05	932.17	1792.63	190.52	593.97	1165.52	2241.39