

SERFF Tracking Number: BFLI-126217692 State: Arkansas  
Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 43004  
Company Tracking Number: BFL(P)2009  
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
Product Name: Medicare Supplement  
Project Name/Number: BFL(P)2009/

## Filing at a Glance

Company: Bankers Fidelity Life Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: BFLI-126217692 State: Arkansas  
TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 43004  
Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: BFL(P)2009 State Status: Approved-Closed  
Filing Type: Rate Reviewer(s): Stephanie Fowler  
Disposition Date: 08/13/2009  
Authors: Jill Jones, Bridgett Williams, Tina Cunningham, Lyn Ezell, T. Allen Park  
Date Submitted: 07/16/2009 Disposition Status: Approved-Closed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: BFL(P)2009 Status of Filing in Domicile: Authorized  
Project Number: Date Approved in Domicile: 06/09/2009  
Requested Filing Mode: Review & Approval Domicile Status Comments: GA is Domicile  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: 10% Group Market Type:  
Filing Status Changed: 08/13/2009 Explanation for Other Group Market Type:  
State Status Changed: 08/13/2009  
Deemer Date: Created By: T. Allen Park  
Submitted By: T. Allen Park Corresponding Filing Tracking Number:  
Filing Description:  
2009 Rate Certification for All Pre-Standardized Forms

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: BFLI-126217692 State: Arkansas  
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T. Allen Park, Consulting Actuary tallenpark@aol.com  
 9441 LBJ Freeway, Suite 102 972-664-0272 [Phone] 202 [Ext]  
 Dallas, TX 75243 469-621-7385 [FAX]

**Filing Company Information**

Bankers Fidelity Life Insurance Company CoCode: 61239 State of Domicile: Georgia  
 4370 Peachtree Rd NE Group Code: 587 Company Type: Life & Health  
 Atlanta, GA 30319 Group Name: 61239 State ID Number:  
 (404) 266-5600 ext. [Phone] FEIN Number: 58-0658963

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? Yes  
 Fee Explanation: GA is domicile  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Fidelity Life Insurance Company	\$75.00	07/16/2009	29255251

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	08/13/2009	08/13/2009

SERFF Tracking Number: BFLI-126217692 State: Arkansas  
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 Project Name/Number: BFL(P)2009/

## Disposition

Disposition Date: 08/13/2009

Implementation Date:

Status: Approved-Closed

Comment: The requested rate increase has been approved. This approval is subject to the following:

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

The insured 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):
Bankers Fidelity Life Insurance Company	10.000%	10.000%	\$857	4	\$8,570	10.000%	10.000%

*SERFF Tracking Number:* BFLI-126217692      *State:* Arkansas  
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*TOI:* MS021 Individual Medicare Supplement - Pre-Standardized      *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized  
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*Project Name/Number:* BFL(P)2009/

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Supporting Document</b>	Cover	Accepted for Informational Purposes	Yes
<b>Rate</b>	Rates AR 2009	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:** 0.000%  
**Effective Date of Last Rate Revision:** 07/17/2009  
**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):
Bankers Fidelity Life Insurance Company	10.000%	10.000%	\$857	4	\$8,570	10.000%	10.000%

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 08/13/2009	Rates AR 2009	MS 2083, MS 3083	New		Rates AR 2009.pdf

**BANKERS FIDELITY LIFE INSURANCE COMPANY  
MS2083 & MS3083 - ARKANSAS  
MEDICARE SUPPLEMENT**

7/25/2006

Plan	Age	Annual	Semi-Annual	Quarterly	Mo. Direct	Mo. Bank Draft	Rate Increase	Annual
MS2083	64-69	\$4,696	\$2,442	\$1268	\$470	\$427	1.10	\$4,269
Including	70-74	4,696	2,442	1268	470	427	1.10	4,269
Rider	75-79	4,696	2,442	1268	470	427	1.10	4,269
MS1-R	80-84	4,696	2,442	1268	470	427	1.10	4,269
	85+	4,696	2,442	1268	470	427	1.10	4,269
MS2083	64-69	1,935	1,006	522	194	176	1.10	1,759
Including	70-74	1,935	1,006	522	194	176	1.10	1,759
Rider	75-79	1,935	1,006	522	194	176	1.10	1,759
MS4-R	80-84	1,935	1,006	522	194	176	1.10	1,759
	85+	1,935	1,006	522	194	176	1.10	1,759
MS2083	64-69	1,870	972	505	187	170	1.10	1,700
Including	70-74	1,870	972	505	187	170	1.10	1,700
Rider	75-79	1,870	972	505	187	170	1.10	1,700
MS5-R	80-84	1,870	972	505	187	170	1.10	1,700
	85+	1,870	972	505	187	170	1.10	1,700
MS3083	All	2,269	1,180	613	211	206	1.10	2,063

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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Cover	Accepted for Informational Purposes	<b>Date:</b> 08/13/2009

### Comments:

### Attachments:

Cover(ar1-2009).pdf  
Authorization - BFL.pdf



T. ALLEN PARK & ASSOCIATES, INC.

9441 LBJ FREEWAY, SUITE 102 DALLAS, TX 75243  
972-664-0272 x 202 Fax: 469-621-7385 tallenpark@aol.com

July 16, 2009

Ms. Rosalind D. Minor  
Certified Rate and Form Analyst  
Life and Health Division  
1200 W. Third St.  
Little Rock, Arkansas 72201-1904

Dear Ms. Minor:

Subject: 2009 Annual Rate Certification for All Pre-standard Medicare Supplement Policy Forms  
Bankers Fidelity Life Insurance Company, Atlanta, Georgia (NAIC # 61239)

Enclosed is the Annual Rate Certification filing for all of the company's Pre-standardized Medicare Supplement plans with a request for a trend increase of 10%. These rates reflect company experience and expected inflation for the coming year.

If you have any questions, please call me at (972) 664-0272 x202 or you may e-mail me at [tallenpark@aol.com](mailto:tallenpark@aol.com). Thank you for your time and effort on this matter.

Sincerely,

T. Allen Park, FSA, MAAA  
Consulting Actuary

# Bankers Fidelity

*Life Insurance Company*  
AN OLD LINE LEGAL RESERVE COMPANY

4370 PEACHTREE ROAD, N.E. • P.O. BOX 190240  
ATLANTA, GEORGIA 31119-0240 • (404) 266-5500

Eugene Choate  
President

TO WHOM IT MAY CONCERN:

We are hereby authorizing Mr. T. Allen Park, FSA, MAAA, an Actuarial Consultant for Bankers Fidelity Life Insurance Company, to file any rules, rates and forms on our behalf.

Should you need additional information, please let us know.

Sincerely,

  
Eugene Choate  
President

EC/he



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