

SERFF Tracking Number: HUMA-126270050 State: Arkansas
Filing Company: Kanawha Insurance Company State Tracking Number: 43269
Company Tracking Number: AR-06-2009
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Individual Medicare Supplement Plans
Project Name/Number: 2009 Kanawha Rates/AR-06-2009

Filing at a Glance

Company: Kanawha Insurance Company

Product Name: Individual Medicare Supplement SERFF Tr Num: HUMA-126270050 State: Arkansas
Plans

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 43269
Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: AR-06-2009 State Status: Approved-Closed
Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Michele Zabel, Dennis Cowart, Paula Williamson, Adrianna Maki
Disposition Date: 09/25/2009

Date Submitted: 08/20/2009 Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date: 10/01/2009

State Filing Description:

General Information

Project Name: 2009 Kanawha Rates
Project Number: AR-06-2009
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 5%
Filing Status Changed: 09/25/2009

Status of Filing in Domicile: Not Filed
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: 09/25/2009
Created By: Michele Zabel
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Michele Zabel

Filing Description:

RE: Kanawha Insurance Company
2009 Medicare Supplement Rate Filing
NAIC # 65110; FEIN #57-0380426

SERFF Tracking Number: HUMA-126270050 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 43269
 Company Tracking Number: AR-06-2009
 TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
 Product Name: Individual Medicare Supplement Plans
 Project Name/Number: 2009 Kanawha Rates/AR-06-2009

Please find enclosed Kanawha Insurance Company's actuarial memorandum for a proposed rate increase of 5.0% for Individual Medicare Supplement Policy forms 90550 and 90560. These policies are guaranteed renewable for life and were issued to Medicare recipients ages 65 and over.

The proposed effective date for this increase is October 1, 2009 or upon approval following appropriate notification to impacted policyholders. This increase is requested for a closed block of business.

The last rate filing was approved on June 19, 2008 for a 12% increase (AR Filing No. 39179).

In addition to SERFF, I can be reached at (502) 580-8249 or by email at mzabel@humana.com.

Company and Contact

Filing Contact Information

Michele Zabel, Senior Products Compliance Analyst
 mzabel@humana.com
 500 W. Main Street
 National City Tower Offices
 29th floor
 Louisville, KY 40201
 502-580-8249 [Phone]

Filing Company Information

Kanawha Insurance Company
 210 South White Street
 Lancaster, SC 29721
 (800) 635-4252 ext. [Phone]

CoCode: 65110
 Group Code: 119
 Group Name:
 FEIN Number: 57-0380426

State of Domicile: South Carolina
 Company Type:
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per filing
 Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kanawha Insurance Company	\$50.00	08/20/2009	29987667

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/25/2009	09/25/2009

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Disposition

Disposition Date: 09/25/2009

Implementation Date: 10/01/2009

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

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Rate	2009 Proposed Base Rates	Approved	Yes

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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 09/25/2009 Rates	2009 Proposed Base	90550, 90560	Revised	Previous State Filing Number: Percent Rate Change Request:	39179 5.000 2009 AR Proposed Base Rates - 90550.90560.pdf

Exhibit B
Kanawha Insurance Company
Medicare Supplement Rates

State: Arkansas

Form #s: 90550 and 90560 - Issue Age

(Base Rate Effective October 01, 2008)
(Proposed Rate Effective October 01, 2009)

Issue Age	Form 90550		
	Base Rate	Proposed Increase	Proposed Base Rate
<65	n/a	n/a	n/a
65+	\$273.15	5.0%	\$286.81

(Base Rate Effective October 01, 2008)
(Proposed Rate Effective October 01, 2009)

Issue Age	Form 90560		
	Base Rate	Proposed Increase	Proposed Base Rate
<65	n/a	n/a	n/a
65+	\$356.11	5.0%	\$373.91