

SERFF Tracking Number: HUMA-126273481 State: Arkansas  
Filing Company: Kanawha Insurance Company State Tracking Number: 43268  
Company Tracking Number: AR-08-2009  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Individual Medicare Supplement Plans  
Project Name/Number: 2009 Kanawha Rates/AR-08-2009

## Filing at a Glance

Company: Kanawha Insurance Company

Product Name: Individual Medicare Supplement SERFF Tr Num: HUMA-126273481 State: Arkansas  
Plans

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 43268  
Standard Plans Closed  
Sub-TOI: MS051.001 Plan A Co Tr Num: AR-08-2009 State Status: Approved-Closed  
Filing Type: Rate Reviewer(s): Stephanie Fowler  
Disposition Date: 09/25/2009  
Authors: Michele Zabel, Dennis Cowart, Paula Williamson, Adrianna Maki  
Date Submitted: 08/20/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date: 10/01/2009

State Filing Description:

## General Information

Project Name: 2009 Kanawha Rates  
Project Number: AR-08-2009  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 6%  
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

Please find enclosed Kanawha Insurance Company's actuarial memorandum for a proposed rate increase of 6.0% for

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Individual Medicare Supplement Policy forms 90520 1/92 A, C, D, F, G. 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 December 6, 2007 for a 4.0% increase.

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:

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kanawha Insurance Company	\$50.00	08/20/2009	29987631

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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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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 09/25/2009	2009 Proposed Rates	90520 1/92 A, C, Revised D, F, G		Previous State Filing Number: Percent Rate Change Request: 6.000	2009 AR Proposed Base Rates - 90520.pdf

**Exhibit B**  
**Kanawha Insurance Company**  
**Medicare Supplement Rates**

**State:** Arkansas

**Form #s:** 90520 - Issue Age

**Current Base Rates**

**(Effective September 01, 2008)**

<b>Issue Age</b>	<b>Plan A</b>	<b>Plan D</b>	<b>Plan F</b>	<b>Plan G</b>
<65	n/a	n/a	n/a	n/a
65+	\$130.10	\$196.42	\$251.51	\$237.53

**State:** Arkansas

**Form #s:** 90520 - Issue Age

**Proposed Increase**

<b>Issue Age</b>	<b>Plan A</b>	<b>Plan D</b>	<b>Plan F</b>	<b>Plan G</b>
<65	n/a	n/a	n/a	n/a
65+	6.0%	6.0%	6.0%	6.0%

**State:** Arkansas

**Form #s:** 90520 - Issue Age

**Effec Date:** October 01, 2009

**Proposed Base Rates**

<b>Issue Age</b>	<b>Plan A</b>	<b>Plan D</b>	<b>Plan F</b>	<b>Plan G</b>
<65	n/a	n/a	n/a	n/a
65+	\$137.90	\$208.21	\$266.60	\$251.78