

SERFF Tracking Number: UNAM-126404751 State: Arkansas
 Filing Company: Union Bankers Insurance Company State Tracking Number: 44223
 Company Tracking Number: UB PRE 2010 AR
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: UB Pre 2010 AR/86M, et al

Filing at a Glance

Company: Union Bankers Insurance Company

Product Name: Pre-Standardized Medicare Supplement SERFF Tr Num: UNAM-126404751 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 44223

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: UB PRE 2010 AR State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi Goldenberg

Disposition Date: 01/05/2010

Date Submitted: 12/02/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 06/15/2010

Implementation Date: 06/15/2010

State Filing Description:

General Information

Project Name: UB Pre 2010 AR

Project Number: 86M, et al

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 9%

Filing Status Changed: 01/05/2010

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: 01/05/2010

Created By: Trudi Goldenberg

Corresponding Filing Tracking Number: UB Pre 2010 AR

Deemer Date:

Submitted By: Trudi Goldenberg

Filing Description:

Union Bankers Insurance Company

NAIC #69701 FEIN # 75-0860066

Request for Rate Revision –Individual Pre-Standard Medicare Supplement

Forms: 86M, et al

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Enclosed for your review and approval is a rate revision request for the above referenced forms. Union Bankers Insurance Company is requesting a 9% increase on all Pre-Standard Medicare Supplement plans. 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] 8278 [Ext]
 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 Group Name: State ID Number:
 Lake Mary, FL 32746 FEIN Number: 75-0860066
 (407) 995-8000 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Union Bankers Insurance Company	\$50.00	12/02/2009	32416212

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/05/2010	01/05/2010

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Disposition

Disposition Date: 01/05/2010

Implementation Date: 06/15/2010

Status: Approved-Closed

Comment:

The requested rate increase has been approved to be implemented on or after June 15, 2010. 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	9.000%	9.000%	\$8,273	23	\$91,924	9.000%	9.000%

SERFF Tracking Number: UNAM-126404751 *State:* Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Rate	Rates and Rate History	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: 3.000%
Effective Date of Last Rate Revision: 06/15/2009
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	9.000%	9.000%	\$8,273	23	\$91,924	9.000%	9.000%

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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 01/05/2010	Rates and Rate History	86M	New		AR Rates.pdf AR Hist.pdf

Union Bankers Insurance Company

Individual Pre-Standardized Medicare Supplement
Current & Requested Annualized Premium

IssueState	PolForm	AnnzdPrem	Req %	Req Annz Prem
AR	86M	75,318	9%	82,096
AR	MS-2	3,447	9%	3,757
AR	MS-3	13,159	9%	14,343

Union Bankers Insurance Company
 Actuarial Justification for A&H Rate Increase
 Individual Medicare Supplement Pre-Standardized Plans

Exhibit B - Rate Increase History

Arkansas

Form 86M

Approval Date	Rate Increase
4/9/09	3.0%
4/4/08	3.0%
3/20/07	8.5%
4/3/06	9.0%
4/27/05	8.5%
4/21/04	3.0%
3/17/03	3.0%
8/16/01	20.0%
8/24/00	12.0%
4/27/99	12.0%
9/3/97	20.0%
11/4/96	15.0%
1/23/96	10.0%
2/28/95	4.0%
11/17/93	4.0%
2/10/93	10.0%
12/20/89	14.0%

Form MS-3

Approval Date	Rate Increase
4/9/09	3.0%
4/4/08	3.0%
3/20/07	8.5%
4/3/06	9.0%
4/27/05	8.5%
4/21/04	3.0%
3/17/03	3.0%
8/16/01	20.00%
8/18/00	14.0%
6/22/99	12.0%
1/1/98	15.0%
1/1/97	20.0%
4/15/96	15.0%
2/15/95	10.0%
2/9/94	5.6%
11/19/92	10.5%

Form MS-2

Approval Date	Rate Increase
4/9/09	3.0%
4/4/08	3.0%
3/20/07	8.5%
4/3/06	9.0%
4/27/05	8.5%
4/21/04	3.0%
3/17/03	3.0%
8/16/01	20.0%
8/18/00	14.0%
4/27/99	15.0%
9/18/97	15.0%
6/28/96	15.0%
2/12/96	10.0%
5/17/95	0.0%
3/9/94	4.3%
2/10/93	15.5%
2/6/92	5.5%
11/28/90	8.0%
12/20/89	10.5%