

SERFF Tracking Number: WAKE-126364964 State: Arkansas
Filing Company: American Continental Insurance Company State Tracking Number: 44008
Company Tracking Number: ATACMSRIAR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: AC Medicare Supplement Std Rate Increase
Project Name/Number: American Continental/ATACMSRIAR

Filing at a Glance

Company: American Continental Insurance Company

Product Name: AC Medicare Supplement Std Rate Increase SERFF Tr Num: WAKE-126364964 State: Arkansas

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Approved- Closed State Tr Num: 44008

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: ATACMSRIAR State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler
Disposition Date: 01/04/2010

Authors: Toni Hess, Katlyn Gorman, Austin Taylor, Steve Keck, Ben Cohen

Date Submitted: 11/11/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 02/01/2010

Implementation Date: 02/01/2010

State Filing Description:

General Information

Project Name: American Continental
Project Number: ATACMSRIAR
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 09/15/2009
Domicile Status Comments: This filing was approved in the home domicile state of Tennessee on 09/15/2009.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 18.3%
Filing Status Changed: 01/04/2010

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 01/04/2010

Deemer Date:
Submitted By: Austin Taylor
Filing Description:

Created By: Austin Taylor
Corresponding Filing Tracking Number:

Wakely Actuarial Services, Inc. has been authorized to file the above captioned filing on behalf of American Continental Insurance Company.

SERFF Tracking Number: WAKE-126364964 State: Arkansas
 Filing Company: American Continental Insurance Company State Tracking Number: 44008
 Company Tracking Number: ATACMSRIAR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: AC Medicare Supplement Std Rate Increase
 Project Name/Number: American Continental/ATACMSRIAR

The Company is requesting a composite 18.3% increase in premiums, which is composed of a 12.0% rate increase for all plans except J and a 19.0% rate increase for Plan J. The actual date which the new rates become effective for this state will not be sooner than one year after the implementation date of the last approved rate increase. The rate increase will be applied to policies inforce and new issues.

Company and Contact

Filing Contact Information

Austin Taylor, Actuarial Student austin.taylor@wakelyactuarial.com
 34125 US Highway 19 N 888-590-5504 [Phone] 2117 [Ext]
 Suite 310 727-373-4559 [FAX]
 Palm Harbor, FL 34684

Filing Company Information

(This filing was made by a third party - WAS01)

American Continental Insurance Company	CoCode: 12321	State of Domicile: Tennessee
101 Continental Place	Group Code:	Company Type: Life and Health
Brentwood, TN 37027-5033	Group Name:	State ID Number:
(615) 377-1300 ext. [Phone]	FEIN Number: 20-2901054	

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? No
 Fee Explanation: \$50 per rate filing times 5 rates filed.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Continental Insurance Company	\$250.00	11/11/2009	31971571

SERFF Tracking Number: WAKE-126364964 State: Arkansas
 Filing Company: American Continental Insurance Company State Tracking Number: 44008
 Company Tracking Number: ATACMSRIAR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: AC Medicare Supplement Std Rate Increase
 Project Name/Number: American Continental/ATACMSRIAR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/04/2010	01/04/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	12/16/2009	12/16/2009	Austin Taylor	12/21/2009	12/21/2009

SERFF Tracking Number: WAKE-126364964 State: Arkansas
 Filing Company: American Continental Insurance Company State Tracking Number: 44008
 Company Tracking Number: ATACMSRIAR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: AC Medicare Supplement Std Rate Increase
 Project Name/Number: American Continental/ATACMSRIAR

Disposition

Disposition Date: 01/04/2010

Implementation Date: 02/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after February 1, 2010. 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.

Just as a note...AR Rule and Regulation 27 s6(C) states "No Medicare supplement policy or certificate may include a policy fee or any other similar charge. Applicants cannot be required to pay any fee other than the approved premium".

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):
American Continental Insurance Company	18.300%	18.300%	\$878,796	3,175	\$4,649,714	19.000%	12.000%

SERFF Tracking Number: WAKE-126364964 *State:* Arkansas
Filing Company: American Continental Insurance Company *State Tracking Number:* 44008
Company Tracking Number: ATACMSRIAR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: AC Medicare Supplement Std Rate Increase
Project Name/Number: American Continental/ATACMSRIAR

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	Authorization Letter	Accepted for Informational Purposes	Yes
Supporting Document	Actuarial Response 122109	Accepted for Informational Purposes	Yes
Rate (revised)	Rate Pages	Approved	Yes
Rate	Rate Pages	Replaced	Yes

SERFF Tracking Number: WAKE-126364964 State: Arkansas
Filing Company: American Continental Insurance Company State Tracking Number: 44008
Company Tracking Number: ATACMSRIAR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: AC Medicare Supplement Std Rate Increase
Project Name/Number: American Continental/ATACMSRIAR

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/16/2009
Submitted Date 12/16/2009
Respond By Date 01/17/2010

Dear Austin Taylor,

This will acknowledge receipt of the captioned filing.

Based on the amount of the possible impact a 19% increase would have on the citizens of Arkansas, we would be willing to accept a 15% increase for Plan J.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/21/2009
Submitted Date 12/21/2009

Dear Stephanie Fowler,

Comments:

Thank you for your continued consideration of the above captioned filing. The following is in response to your SERFF objection dated 12/16/09.

Response 1

Comments: Please see attached revised rate pages reflecting the proposed 15.0% Plan J rates and corresponding actuarial response letter.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Response 122109

Comment:

SERFF Tracking Number: WAKE-126364964 State: Arkansas
Filing Company: American Continental Insurance Company State Tracking Number: 44008
Company Tracking Number: ATACMSRIAR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: AC Medicare Supplement Std Rate Increase
Project Name/Number: American Continental/ATACMSRIAR

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
----------------	------------------------	--------------	--------------------------	------------------

Rate Pages	IA1-A, IA1-B, IA1-J, IA1-F, IA1-D	New	Previous State Filing Number	0
------------	--------------------------------------	-----	------------------------------	---

Previous Version

Rate Pages	IA1-A, IA1-B, IA1-J, IA1-F, IA1-D	New	Previous State Filing Number	0
------------	--------------------------------------	-----	------------------------------	---

We appreciate the Department's time and consideration of this filing. Please do not hesitate to contact me should you have any further questions or concerns.

Thank you,

Austin Taylor

Sincerely,

Austin Taylor, Ben Cohen, Katlyn Gorman, Steve Keck, Toni Hess

SERFF Tracking Number: WAKE-126364964 State: Arkansas
 Filing Company: American Continental Insurance Company State Tracking Number: 44008
 Company Tracking Number: ATACMSRIAR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: AC Medicare Supplement Std Rate Increase
 Project Name/Number: American Continental/ATACMSRIAR

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 8.800%
Effective Date of Last Rate Revision: 01/01/2009
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):
American Continental Insurance Company	18.300%	18.300%	\$878,796	3,175	\$4,649,714	19.000%	12.000%

SERFF Tracking Number: WAKE-126364964 State: Arkansas
 Filing Company: American Continental Insurance Company State Tracking Number: 44008
 Company Tracking Number: ATACMSRIAR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: AC Medicare Supplement Std Rate Increase
 Project Name/Number: American Continental/ATACMSRIAR

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 01/04/2010	Rate Pages	IA1-A, IA1-B, IA1-New J, IA1-F, IA1-D			AR Rates_rev.pdf

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,245	1,383

Proposed Rates

Issue Age	Preferred	Standard
All	1,394	1,549

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,245	1,383

Proposed Rates

Issue Age	Preferred	Standard
All	1,394	1,549

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,058	1,175

Proposed Rates

Issue Age	Preferred	Standard
All	1,185	1,316

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	996	1,107

Proposed Rates

Issue Age	Preferred	Standard
All	1,116	1,240

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	648	719

Proposed Rates

Issue Age	Preferred	Standard
All	726	805

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	648	719

Proposed Rates

Issue Age	Preferred	Standard
All	726	805

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	550	611

Proposed Rates

Issue Age	Preferred	Standard
All	616	684

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	518	575

Proposed Rates

Issue Age	Preferred	Standard
All	580	644

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	330	366

Proposed Rates

Issue Age	Preferred	Standard
All	370	410

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	330	366

Proposed Rates

Issue Age	Preferred	Standard
All	370	410

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	280	312

Proposed Rates

Issue Age	Preferred	Standard
All	314	349

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	264	293

Proposed Rates

Issue Age	Preferred	Standard
All	296	328

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	104	116

Proposed Rates

Issue Age	Preferred	Standard
All	116	130

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	104	116

Proposed Rates

Issue Age	Preferred	Standard
All	116	130

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	88	98

Proposed Rates

Issue Age	Preferred	Standard
All	99	110

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	83	92

Proposed Rates

Issue Age	Preferred	Standard
All	93	103

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,569	1,743

Proposed Rates

Issue Age	Preferred	Standard
All	1,757	1,952

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,569	1,743

Proposed Rates

Issue Age	Preferred	Standard
All	1,757	1,952

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,334	1,482

Proposed Rates

Issue Age	Preferred	Standard
All	1,494	1,660

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	1,255	1,394

Proposed Rates

Issue Age	Preferred	Standard
All	1,406	1,561

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	816	906

Proposed Rates

Issue Age	Preferred	Standard
All	914	1,015

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	816	906

Proposed Rates

Issue Age	Preferred	Standard
All	914	1,015

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	693	771

Proposed Rates

Issue Age	Preferred	Standard
All	776	864

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	653	726

Proposed Rates

Issue Age	Preferred	Standard
All	731	813

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	416	462

Proposed Rates

Issue Age	Preferred	Standard
All	466	517

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	416	462

Proposed Rates

Issue Age	Preferred	Standard
All	466	517

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	354	393

Proposed Rates

Issue Age	Preferred	Standard
All	396	440

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	333	370

Proposed Rates

Issue Age	Preferred	Standard
All	373	414

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	130	145

Proposed Rates

Issue Age	Preferred	Standard
All	146	162

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	130	145

Proposed Rates

Issue Age	Preferred	Standard
All	146	162

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	111	124

Proposed Rates

Issue Age	Preferred	Standard
All	124	139

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	105	117

Proposed Rates

Issue Age	Preferred	Standard
All	118	131

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,584	1,760

Proposed Rates

Issue Age	Preferred	Standard
All	1,774	1,971

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,584	1,760

Proposed Rates

Issue Age	Preferred	Standard
All	1,774	1,971

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,347	1,496

Proposed Rates

Issue Age	Preferred	Standard
All	1,509	1,676

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	1,267	1,408

Proposed Rates

Issue Age	Preferred	Standard
All	1,419	1,577

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	824	916

Proposed Rates

Issue Age	Preferred	Standard
All	923	1,026

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	824	916

Proposed Rates

Issue Age	Preferred	Standard
All	923	1,026

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	700	778

Proposed Rates

Issue Age	Preferred	Standard
All	784	871

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	659	732

Proposed Rates

Issue Age	Preferred	Standard
All	738	820

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	420	466

Proposed Rates

Issue Age	Preferred	Standard
All	470	522

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	420	466

Proposed Rates

Issue Age	Preferred	Standard
All	470	522

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	357	397

Proposed Rates

Issue Age	Preferred	Standard
All	400	445

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	336	373

Proposed Rates

Issue Age	Preferred	Standard
All	376	418

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	132	147

Proposed Rates

Issue Age	Preferred	Standard
All	148	165

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	132	147

Proposed Rates

Issue Age	Preferred	Standard
All	148	165

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	112	125

Proposed Rates

Issue Age	Preferred	Standard
All	125	140

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	106	118

Proposed Rates

Issue Age	Preferred	Standard
All	119	132

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,790	1,988

Proposed Rates

Issue Age	Preferred	Standard
All	2,005	2,227

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,790	1,988

Proposed Rates

Issue Age	Preferred	Standard
All	2,005	2,227

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,521	1,689

Proposed Rates

Issue Age	Preferred	Standard
All	1,704	1,892

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	1,432	1,590

Proposed Rates

Issue Age	Preferred	Standard
All	1,604	1,781

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	931	1,033

Proposed Rates

Issue Age	Preferred	Standard
All	1,043	1,157

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	931	1,033

Proposed Rates

Issue Age	Preferred	Standard
All	1,043	1,157

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	792	879

Proposed Rates

Issue Age	Preferred	Standard
All	887	984

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	744	826

Proposed Rates

Issue Age	Preferred	Standard
All	833	925

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	475	527

Proposed Rates

Issue Age	Preferred	Standard
All	532	590

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	475	527

Proposed Rates

Issue Age	Preferred	Standard
All	532	590

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	403	447

Proposed Rates

Issue Age	Preferred	Standard
All	451	501

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	379	421

Proposed Rates

Issue Age	Preferred	Standard
All	424	472

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	149	166

Proposed Rates

Issue Age	Preferred	Standard
All	167	186

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	149	166

Proposed Rates

Issue Age	Preferred	Standard
All	167	186

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	127	141

Proposed Rates

Issue Age	Preferred	Standard
All	142	158

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	120	132

Proposed Rates

Issue Age	Preferred	Standard
All	134	148

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,868	2,073

Proposed Rates

Issue Age	Preferred	Standard
All	2,148	2,384

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,868	2,073

Proposed Rates

Issue Age	Preferred	Standard
All	2,148	2,384

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,588	1,763

Proposed Rates

Issue Age	Preferred	Standard
All	1,826	2,027

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	1,494	1,659

Proposed Rates

Issue Age	Preferred	Standard
All	1,718	1,908

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	971	1,078

Proposed Rates

Issue Age	Preferred	Standard
All	1,117	1,240

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	971	1,078

Proposed Rates

Issue Age	Preferred	Standard
All	1,117	1,240

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	826	917

Proposed Rates

Issue Age	Preferred	Standard
All	950	1,055

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	777	862

Proposed Rates

Issue Age	Preferred	Standard
All	894	991

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	495	549

Proposed Rates

Issue Age	Preferred	Standard
All	569	631

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	495	549

Proposed Rates

Issue Age	Preferred	Standard
All	569	631

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	421	467

Proposed Rates

Issue Age	Preferred	Standard
All	484	537

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	396	439

Proposed Rates

Issue Age	Preferred	Standard
All	455	505

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	156	172

Proposed Rates

Issue Age	Preferred	Standard
All	179	198

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	156	172

Proposed Rates

Issue Age	Preferred	Standard
All	179	198

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	132	147

Proposed Rates

Issue Age	Preferred	Standard
All	152	169

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	124	138

Proposed Rates

Issue Age	Preferred	Standard
All	143	159

The rates above do not include a one time \$20 policy fee.

SERFF Tracking Number: WAKE-126364964 State: Arkansas
Filing Company: American Continental Insurance Company State Tracking Number: 44008
Company Tracking Number: ATACMSRIAR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: AC Medicare Supplement Std Rate Increase
Project Name/Number: American Continental/ATACMSRIAR

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Authorization Letter	Accepted for Informational Purposes	01/04/2010
Comments:		
Attachment: ACIC Auth Ltr 2009.PDF		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Response 122109	Accepted for Informational Purposes	01/04/2010
Comments:		
Attachment: AR Actuarial Response 122109.pdf		



Genworth
Financial

American Continental Insurance Company

101 Continental Place
Brentwood, TN 37027
800 264.4000
615 377.1300
cont-life.com

August 1, 2009

Dear State Regulator:

American Continental Insurance Company (Company) hereby authorizes:

Ben Cohen
Wakely Actuarial Services, Inc.
34125 U.S. Highway 19 N., Suite 310
Palm Harbor, FL 34684

to submit state filings on behalf of Company. This authorization expires 12 months from the date of this letter and is valid only for rate filings of Company's Medicare Supplement policy forms.

Sincerely,

Christopher M. Olson
President & CEO
American Continental Insurance Company



December 21, 2009

Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

**RE: NAIC NUMBER: 12321/AMERICAN CONTINENTAL INSURANCE COMPANY
SERFF Tracking Number: WAKE-126364964
STANDARDIZED MEDICARE SUPPLEMENT POLICIES
FORM NUMBERS: IA1-A, IA1-B, IA1-D, IA1-F, IA1-J**

Dear Ms. Fowler,

Thank you for your continued consideration of this filing. The following is in response to your SERFF objection letter dated 12/16/09.

The Company would like to accept the proposed 15.0% rate increase for Plan J rates. Attached please find revised rate pages.

We appreciate the Department's time and consideration in the review of this filing for American Continental.

Sincerely,

Austin Taylor
Compliance Technician
1-888-590-5504 (Toll Free), Extension 2137
EMAIL Address: austin.taylor@wakelyactuarial.com

SERFF Tracking Number: WAKE-126364964 *State:* Arkansas
Filing Company: American Continental Insurance Company *State Tracking Number:* 44008
Company Tracking Number: ATACMSRIAR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: AC Medicare Supplement Std Rate Increase
Project Name/Number: American Continental/ATACMSRIAR

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/11/2009	Rate and	Rate Pages	12/21/2009	AR Rates.pdf (Superceded)
	Rule			

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,245	1,383

Proposed Rates

Issue Age	Preferred	Standard
All	1,394	1,549

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,245	1,383

Proposed Rates

Issue Age	Preferred	Standard
All	1,394	1,549

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,058	1,175

Proposed Rates

Issue Age	Preferred	Standard
All	1,185	1,316

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	996	1,107

Proposed Rates

Issue Age	Preferred	Standard
All	1,116	1,240

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	648	719

Proposed Rates

Issue Age	Preferred	Standard
All	726	805

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	648	719

Proposed Rates

Issue Age	Preferred	Standard
All	726	805

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	550	611

Proposed Rates

Issue Age	Preferred	Standard
All	616	684

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	518	575

Proposed Rates

Issue Age	Preferred	Standard
All	580	644

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	330	366

Proposed Rates

Issue Age	Preferred	Standard
All	370	410

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	330	366

Proposed Rates

Issue Age	Preferred	Standard
All	370	410

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	280	312

Proposed Rates

Issue Age	Preferred	Standard
All	314	349

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	264	293

Proposed Rates

Issue Age	Preferred	Standard
All	296	328

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	104	116

Proposed Rates

Issue Age	Preferred	Standard
All	116	130

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	104	116

Proposed Rates

Issue Age	Preferred	Standard
All	116	130

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	88	98

Proposed Rates

Issue Age	Preferred	Standard
All	99	110

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	83	92

Proposed Rates

Issue Age	Preferred	Standard
All	93	103

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,569	1,743

Proposed Rates

Issue Age	Preferred	Standard
All	1,757	1,952

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,569	1,743

Proposed Rates

Issue Age	Preferred	Standard
All	1,757	1,952

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,334	1,482

Proposed Rates

Issue Age	Preferred	Standard
All	1,494	1,660

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	1,255	1,394

Proposed Rates

Issue Age	Preferred	Standard
All	1,406	1,561

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	816	906

Proposed Rates

Issue Age	Preferred	Standard
All	914	1,015

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	816	906

Proposed Rates

Issue Age	Preferred	Standard
All	914	1,015

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	693	771

Proposed Rates

Issue Age	Preferred	Standard
All	776	864

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	653	726

Proposed Rates

Issue Age	Preferred	Standard
All	731	813

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	416	462

Proposed Rates

Issue Age	Preferred	Standard
All	466	517

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	416	462

Proposed Rates

Issue Age	Preferred	Standard
All	466	517

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	354	393

Proposed Rates

Issue Age	Preferred	Standard
All	396	440

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	333	370

Proposed Rates

Issue Age	Preferred	Standard
All	373	414

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	130	145

Proposed Rates

Issue Age	Preferred	Standard
All	146	162

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	130	145

Proposed Rates

Issue Age	Preferred	Standard
All	146	162

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	111	124

Proposed Rates

Issue Age	Preferred	Standard
All	124	139

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	105	117

Proposed Rates

Issue Age	Preferred	Standard
All	118	131

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,584	1,760

Proposed Rates

Issue Age	Preferred	Standard
All	1,774	1,971

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,584	1,760

Proposed Rates

Issue Age	Preferred	Standard
All	1,774	1,971

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,347	1,496

Proposed Rates

Issue Age	Preferred	Standard
All	1,509	1,676

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	1,267	1,408

Proposed Rates

Issue Age	Preferred	Standard
All	1,419	1,577

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	824	916

Proposed Rates

Issue Age	Preferred	Standard
All	923	1,026

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	824	916

Proposed Rates

Issue Age	Preferred	Standard
All	923	1,026

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	700	778

Proposed Rates

Issue Age	Preferred	Standard
All	784	871

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	659	732

Proposed Rates

Issue Age	Preferred	Standard
All	738	820

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	420	466

Proposed Rates

Issue Age	Preferred	Standard
All	470	522

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	420	466

Proposed Rates

Issue Age	Preferred	Standard
All	470	522

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	357	397

Proposed Rates

Issue Age	Preferred	Standard
All	400	445

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	336	373

Proposed Rates

Issue Age	Preferred	Standard
All	376	418

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	132	147

Proposed Rates

Issue Age	Preferred	Standard
All	148	165

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	132	147

Proposed Rates

Issue Age	Preferred	Standard
All	148	165

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	112	125

Proposed Rates

Issue Age	Preferred	Standard
All	125	140

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	106	118

Proposed Rates

Issue Age	Preferred	Standard
All	119	132

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,790	1,988

Proposed Rates

Issue Age	Preferred	Standard
All	2,005	2,227

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,790	1,988

Proposed Rates

Issue Age	Preferred	Standard
All	2,005	2,227

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,521	1,689

Proposed Rates

Issue Age	Preferred	Standard
All	1,704	1,892

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	1,432	1,590

Proposed Rates

Issue Age	Preferred	Standard
All	1,604	1,781

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	931	1,033

Proposed Rates

Issue Age	Preferred	Standard
All	1,043	1,157

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	931	1,033

Proposed Rates

Issue Age	Preferred	Standard
All	1,043	1,157

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	792	879

Proposed Rates

Issue Age	Preferred	Standard
All	887	984

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	744	826

Proposed Rates

Issue Age	Preferred	Standard
All	833	925

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	475	527

Proposed Rates

Issue Age	Preferred	Standard
All	532	590

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	475	527

Proposed Rates

Issue Age	Preferred	Standard
All	532	590

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	403	447

Proposed Rates

Issue Age	Preferred	Standard
All	451	501

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	379	421

Proposed Rates

Issue Age	Preferred	Standard
All	424	472

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	149	166

Proposed Rates

Issue Age	Preferred	Standard
All	167	186

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	149	166

Proposed Rates

Issue Age	Preferred	Standard
All	167	186

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	127	141

Proposed Rates

Issue Age	Preferred	Standard
All	142	158

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	120	132

Proposed Rates

Issue Age	Preferred	Standard
All	134	148

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Code 722

Current Annual Rates

Issue Age	Preferred	Standard
All	1,868	2,073

Proposed Rates

Issue Age	Preferred	Standard
All	2,223	2,467

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Annual Rates

Issue Age	Preferred	Standard
All	1,868	2,073

Proposed Rates

Issue Age	Preferred	Standard
All	2,223	2,467

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
All other zip codes beginning with 720 and 721

Current Annual Rates

Issue Age	Preferred	Standard
All	1,588	1,763

Proposed Rates

Issue Age	Preferred	Standard
All	1,890	2,098

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Rest of State

Current Annual Rates

Issue Age	Preferred	Standard
All	1,494	1,659

Proposed Rates

Issue Age	Preferred	Standard
All	1,778	1,974

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Code 722

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	971	1,078

Proposed Rates

Issue Age	Preferred	Standard
All	1,155	1,283

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	971	1,078

Proposed Rates

Issue Age	Preferred	Standard
All	1,155	1,283

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
All other zip codes beginning with 720 and 721

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	826	917

Proposed Rates

Issue Age	Preferred	Standard
All	983	1,091

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Rest of State

Current Semi-Annual Rates

Issue Age	Preferred	Standard
All	777	862

Proposed Rates

Issue Age	Preferred	Standard
All	925	1,026

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Code 722

Current Quarterly Rates

Issue Age	Preferred	Standard
All	495	549

Proposed Rates

Issue Age	Preferred	Standard
All	589	653

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Quarterly Rates

Issue Age	Preferred	Standard
All	495	549

Proposed Rates

Issue Age	Preferred	Standard
All	589	653

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
All other zip codes beginning with 720 and 721

Current Quarterly Rates

Issue Age	Preferred	Standard
All	421	467

Proposed Rates

Issue Age	Preferred	Standard
All	501	556

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Rest of State

Current Quarterly Rates

Issue Age	Preferred	Standard
All	396	439

Proposed Rates

Issue Age	Preferred	Standard
All	471	522

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Code 722

Current Monthly Rates

Issue Age	Preferred	Standard
All	156	172

Proposed Rates

Issue Age	Preferred	Standard
All	186	205

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Current Monthly Rates

Issue Age	Preferred	Standard
All	156	172

Proposed Rates

Issue Age	Preferred	Standard
All	186	205

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
All other zip codes beginning with 720 and 721

Current Monthly Rates

Issue Age	Preferred	Standard
All	132	147

Proposed Rates

Issue Age	Preferred	Standard
All	157	175

The rates above do not include a one time \$20 policy fee.

AMERICAN CONTINENTAL INSURANCE COMPANY

EXHIBIT A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan J
Rest of State

Current Monthly Rates

Issue Age	Preferred	Standard
All	124	138

Proposed Rates

Issue Age	Preferred	Standard
All	148	164

The rates above do not include a one time \$20 policy fee.