

SERFF Tracking Number: MDIC-126876388 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 47136
 Company Tracking Number: 992RATES2010
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: 992rates2010
 Project Name/Number: 992rates2010/992rates2010

Filing at a Glance

Company: Medico Insurance Company

Product Name: 992rates2010

TOI: MS051 Individual Medicare Supplement -
 Standard Plans

Sub-TOI: MS051.001 Plan A

Filing Type: Rate

SERFF Tr Num: MDIC-126876388 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num: 47136
 Closed

Co Tr Num: 992RATES2010

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Author: Karl Hug

Disposition Date: 10/26/2010

Date Submitted: 10/26/2010

Disposition Status: Approved-
 Closed

Implementation Date Requested: 03/01/2011

Implementation Date: 03/01/2011

State Filing Description:

General Information

Project Name: 992rates2010

Project Number: 992rates2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 8.5%

Filing Status Changed: 10/26/2010

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: 10/26/2010

Created By: Karl Hug

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karl Hug

Filing Description:

RE: Annual Filing of Standardized Medicare Experience and Rates for Policy Forms ML-MS992A, ML-MS992A(AR)-1, ML-MS992C, ML-MS992C(AR)-1, ML-MS992F, ML-MS992F(AR)-1, ML-MS992G and ML-MS992G(AR)-1

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are also included.

The submission includes a request for a 8.50% rate increase. Subject to your approval, the increase would be implemented after proper notification of the insureds.

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Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com
 1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]
 Omaha, NE 68124 402-391-4858 [FAX]

Filing Company Information

Medico Insurance Company CoCode: 31119 State of Domicile: Nebraska
 1515 S. 75th Street Group Code: Company Type: Life and Health
 Omaha, NE 68124 Group Name: Medico State ID Number:
 (800) 695-5976 ext. [Phone] FEIN Number: 47-0122200

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: one rate filing, closed block = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$50.00	10/26/2010	41153464

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/26/2010	10/26/2010

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Disposition

Disposition Date: 10/26/2010

Implementation Date: 03/01/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after March 1, 2011. 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):
Medico Insurance Company	8.500%	8.500%	\$408	1	\$4,797	8.500%	8.500%

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Rate Information

Rate data applies to filing.

Filing Method: Serff
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 9.500%
 Effective Date of Last Rate Revision: 03/01/2010
 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):
Medico Insurance Company	8.500%	8.500%	\$408	1	\$4,797	8.500%	8.500%

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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 10/26/2010	Rate Sheets	ML-MS992A, ML-MS992A(AR)-1, ML-MS992C, ML-MS992C(AR)-1, ML-MS992F, ML-MS992F(AR)-1, ML-MS992G, ML-MS992G(AR)-1	Revised	Previous State Filing Number: Percent Rate Change Request:	MDIC-1263199 21, 43613, MDIC-1263215 15, 43625 AR_992NW_MIC Rates as Filed.pdf

Medico® Insurance Company
Ability Insurance Company (formerly Medico Life Ins Co)
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

Medico® Insurance Company
 Issued through Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 ML-MS992A
 Gross Premium Code: 992AB - Rate Group: 992A
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan A	
Issue Age	Premium
65 & OV	3327.00

AREA FACTORS	
A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
 Quarterly = 3/11 x Annual
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992A(AR) 11/09

Proposed Rate Schedule

Medico® Insurance Company
 Issued through Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 ML-MS992A
 Gross Premium Code: 992AB - Rate Group: 992A
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan A	
Issue Age	Premium
65 & OV	3610.00

AREA FACTORS	
A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
 Quarterly = 3/11 x Annual
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992A(AR)

DATE: 9/21/2010

Medico® Insurance Company
 Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 Actuarial Memorandum - Individual A&H Rate Filing
 Medicare Supplement Standardized Plans A, C, F and G
 Arkansas

Current Rate Schedule

Medico® Insurance Company
 Issued through Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 ML-MS992C
 Gross Premium Code: 992CB - Rate Group: 992C
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan C
 Issue Age Premium
 65 & OV 5643.00

AREA FACTORS
 A 0.85
 B 0.92
 C 1.00
 D 1.08
 E 1.17
 F 1.26
 G 1.36
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
 Quarterly = 3/11 x Annual
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992C(AR) 11/09

Proposed Rate Schedule

Medico® Insurance Company
 Issued through Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 ML-MS992C
 Gross Premium Code: 992CB - Rate Group: 992C
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan C
 Issue Age Premium
 65 & OV 6122.00

AREA FACTORS
 A 0.85
 B 0.92
 C 1.00
 D 1.08
 E 1.17
 F 1.26
 G 1.36
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
 Quarterly = 3/11 x Annual
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992C(AR)

DATE: 9/21/2010

Medico® Insurance Company
Ability Insurance Company (formerly Medico Life Ins Co)
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

Medico® Insurance Company
 Issued through Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 ML-MS992F
 Gross Premium Code: 992FB - Rate Group: 992F
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan F
 Issue Age Premium
 65 & OV 5643.00

AREA FACTORS
 A 0.85
 B 0.92
 C 1.00
 D 1.08
 E 1.17
 F 1.26
 G 1.36
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
 Quarterly = 3/11 x Annual
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992F(AR) 11/09

Proposed Rate Schedule

Medico® Insurance Company
 Issued through Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 ML-MS992F
 Gross Premium Code: 992FB - Rate Group: 992F
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
 For Forms Issued From 08/26/1992 Through 12/31/2005

Plan F
 Issue Age Premium
 65 & OV 6122.00

AREA FACTORS
 A 0.85
 B 0.92
 C 1.00
 D 1.08
 E 1.17
 F 1.26
 G 1.36
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
 Quarterly = 3/11 x Annual
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Rates certify to a 65% anticipated loss ratio.

MLRS992F(AR)

DATE: 9/21/2010

Medico® Insurance Company
Ability Insurance Company (formerly Medico Life Ins Co)
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

Medico® Insurance Company
 Issued through Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 ML-MS992G
 Gross Premium Code: 992GB - Rate Group: 992G
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
 For Forms Issued From 01/22/1993 Through 12/31/2005

Plan G
 Issue Age Premium
 65 & OV 5439.00

AREA FACTORS
 A 0.85
 B 0.92
 C 1.00
 D 1.08
 E 1.17
 F 1.26
 G 1.36
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
 Quarterly = 3/11 x Annual
 P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992G(AR) 11/09

Proposed Rate Schedule

Medico® Insurance Company
 Issued through Ability Insurance Company (formerly Medico Life Ins Co)
 Omaha, Nebraska
 ML-MS992G
 Gross Premium Code: 992GB - Rate Group: 992G
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
 For Forms Issued From 01/22/1993 Through 12/31/2005

Plan G
 Issue Age Premium
 65 & OV 5902.00

AREA FACTORS
 A 0.85
 B 0.92
 C 1.00
 D 1.08
 E 1.17
 F 1.26
 G 1.36
 H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
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MLRS992G(AR)

DATE: 9/21/2010