

SERFF Tracking Number: MDIC-126881718 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 47166
 Company Tracking Number: A10A20RATES2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: A10A20rates2010
 Project Name/Number: A10A20rates2010/A10A20rats2010

Filing at a Glance

Company: Medico Insurance Company

Product Name: A10A20rates2010

TOI: MS08I Individual Medicare Supplement -
Standard Plans 2010

Sub-TOI: MS08I.001 Plan A 2010

Filing Type: Rate

SERFF Tr Num: MDIC-126881718 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 47166

Co Tr Num: A10A20RATES2010 State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Author: Karl Hug Disposition Date: 11/03/2010

Date Submitted: 10/28/2010 Disposition Status: Approved-

Closed

Implementation Date Requested: 01/01/2011

Implementation Date: 01/01/2011

State Filing Description:

General Information

Project Name: A10A20rates2010

Project Number: A10A20rats2010

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We did not market the Medicare STD series A10/A20 in our domicile state of Nebraska, however, a similar rate filing for our group STD Plans A, D and F, series A11/A21 is currently pending.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/03/2010

Created By: Karl Hug

Corresponding Filing Tracking Number:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 4%

Filing Status Changed: 11/03/2010

Deemer Date:

Submitted By: Karl Hug

Filing Description:

RE: Annual Filing of Medicare Experience & Rates

Rate Schedules for Standardized Individual Medicare Supplement Policy Forms MI-MSA10A(AR), MI-MSA10D(AR), MI-MSA10F(AR), MI-MSA20A(AR), MI-MSA20D(AR), MI-MSA20F(AR).

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

The submission includes a request for a 4% rate increase. Subject to your approval, the increase would be implemented after proper notification of the insureds.

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 = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$50.00	10/28/2010	41285150

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/03/2010	11/03/2010

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Disposition

Disposition Date: 11/03/2010

Implementation Date: 01/01/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2011. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insureds 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	4.000%	4.000%	\$9,978	159	\$249,453	4.000%	4.000%

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Rate Information

Rate data applies to filing.

Filing Method: Serff
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
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	4.000%	4.000%	\$9,978	159	\$249,453	4.000%	4.000%

Current Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA10A

Gross Premium Code: A10AH - Rate Group: A10
Standardized Medicare Supplement Plan A - Community Rated

RATE SCHEDULE - Arkansas
For Forms Issued From 07/01/2009 Through 05/31/2010

Issue Age	Plan A	Plan A
	Standard Premium	Preferred Premium
65 & OV	1,649.28	1,434.96

AREA FACTORS
by Zip Code (First three positions)
716, 720, 721, 722, 723 = 0.80
717, 718, 719, 724 = 0.71
725, 726, 727, 728, 729 = 0.71

MODAL FACTORS

Direct-Billed
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 0.27
Bi-Monthly = 2/11
Monthly = 1/11

Automatic Bank Withdrawal
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 3/12
Bi-Monthly = 2/12
Monthly = 1/12

Rates certify to a 74.4% anticipated loss ratio.

MIRSA10A(AR) 7/09

Proposed Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA10A

Gross Premium Code: A10AH - Rate Group: A10
Standardized Medicare Supplement Plan A - Community Rated

RATE SCHEDULE - Arkansas
For Forms Issued From 07/01/2009 Through 05/31/2010

Issue Age	Plan A	Plan A
	Standard Premium	Preferred Premium
65 & OV	1,715.25	1,492.35

AREA FACTORS
by Zip Code (First three positions)
716, 720, 721, 722, 723 = 0.80
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MIRSA10A(AR) 7/09

Current Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA10D

Gross Premium Code: A10DH - Rate Group: A10
Standardized Medicare Supplement Plan D - Community Rated

RATE SCHEDULE - Arkansas
For Forms Issued From 07/01/2009 Through 05/31/2010

Issue Age	Plan D	Plan D
	Standard Premium	Preferred Premium
65 & OV	2,288.88	1,991.28

AREA FACTORS
by Zip Code (First three positions)
716, 720, 721, 722, 723 = 0.80
717, 718, 719, 724 = 0.71
725, 726, 727, 728, 729 = 0.71

MODAL FACTORS

Direct-Billed
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 0.27
Bi-Monthly = 2/11
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Automatic Bank Withdrawal
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 3/12
Bi-Monthly = 2/12
Monthly = 1/12

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MIRSA10D(AR) 7/09

Proposed Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA10D

Gross Premium Code: A10DH - Rate Group: A10
Standardized Medicare Supplement Plan D - Community Rated

RATE SCHEDULE - Arkansas
For Forms Issued From 07/01/2009 Through 05/31/2010

Issue Age	Plan D	Plan D
	Standard Premium	Preferred Premium
65 & OV	2,380.43	2,070.93

AREA FACTORS
by Zip Code (First three positions)
716, 720, 721, 722, 723 = 0.80
717, 718, 719, 724 = 0.71
725, 726, 727, 728, 729 = 0.71

MODAL FACTORS

Direct-Billed
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 0.27
Bi-Monthly = 2/11
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Automatic Bank Withdrawal
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 3/12
Bi-Monthly = 2/12
Monthly = 1/12

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MIRSA10D(AR) 7/09

Current Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA10F

Gross Premium Code: A10FH - Rate Group: A10
Standardized Medicare Supplement Plan F - Community Rated

RATE SCHEDULE - Arkansas
For Forms Issued From 07/01/2009 Through 05/31/2010

Issue Age	Plan F	Plan F
	Standard Premium	Preferred Premium
65 & OV	2,462.64	2,142.48

AREA FACTORS
by Zip Code (First three positions)
716, 720, 721, 722, 723 = 0.80
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Annual = 1.00
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Quarterly = 3/12
Bi-Monthly = 2/12
Monthly = 1/12

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MIRSA10F(AR) 7/09

Proposed Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA10F

Gross Premium Code: A10FH - Rate Group: A10
Standardized Medicare Supplement Plan F - Community Rated

RATE SCHEDULE - Arkansas
For Forms Issued From 07/01/2009 Through 05/31/2010

Issue Age	Plan F	Plan F
	Standard Premium	Preferred Premium
65 & OV	2,561.14	2,228.17

AREA FACTORS
by Zip Code (First three positions)
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MIRSA10F(AR) 7/09

Current Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA20A

Gross Premium Code: A10AH - Rate Group: A10
Standardized Medicare Supplement Plan A - Community Rated

RATE SCHEDULE - Arkansas
For Issues Beginning 06/01/2010

Issue Age	Plan A	Plan A
	Standard Premium	Preferred Premium
65 & OV	1,649.28	1,434.96

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Medico® Insurance Company
Omaha, Nebraska
MI-MSA20A

Gross Premium Code: A10AH - Rate Group: A10
Standardized Medicare Supplement Plan A - Community Rated

RATE SCHEDULE - Arkansas
For Issues Beginning 06/01/2010

Issue Age	Plan A	Plan A
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Current Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA20D

Gross Premium Code: A10DH - Rate Group: A10
Standardized Medicare Supplement Plan D - Community Rated

RATE SCHEDULE - Arkansas
For Issues Beginning 06/01/2010

Issue Age	Plan D	Plan D
	Standard Premium	Preferred Premium
65 & OV	2,288.88	1,991.28

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MIRSA20D(AR) 2/10

Proposed Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA20D

Gross Premium Code: A10DH - Rate Group: A10
Standardized Medicare Supplement Plan D - Community Rated

RATE SCHEDULE - Arkansas
For Issues Beginning 06/01/2010

Issue Age	Plan D	Plan D
	Standard Premium	Preferred Premium
65 & OV	2,380.43	2,070.93

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MIRSA20D(AR) 2/10

Current Rates

Medico® Insurance Company
Omaha, Nebraska
MI-MSA20F

Gross Premium Code: A10FH - Rate Group: A10
Standardized Medicare Supplement Plan F - Community Rated

RATE SCHEDULE - Arkansas
For Issues Beginning 06/01/2010

Issue Age	Plan F	Plan F
	Standard Premium	Preferred Premium
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MIRSA20F(AR) 2/10

Proposed Rates

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Omaha, Nebraska
MI-MSA20F

Gross Premium Code: A10FH - Rate Group: A10
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MIRSA20F(AR) 2/10

Medico® Insurance Company
Omaha, Nebraska

MSA10 / MSA11 / MSA20 / MSA21 Area Factors

State	Zip	Factor
AK	All	0.83
AL	All	0.81
AR	716, 720-723	0.80
	717-719, 724-729	0.71
AZ	850	0.81
	852-853, 855-857, 859-865	0.69
CA	All	0.92
CO	800-802, 804, 806	0.82
	803, 805, 807-816	0.78
CT	All	0.91
DC	All	0.92
DE	All	0.84
FL	All	1.04
GA	All	0.78
HI	All	0.57
IA	500-505, 508-514, 520-528	0.66
	506-507, 515-516	0.75
ID	All	1.00
IL	600-608	0.89
	609-620, 622-629	0.71
IN	460-462, 465-479	0.76
	463-464	0.88
KS	All	0.78
KY	400-401, 403-404, 406-407, 409-414, 419-427	0.77
	402, 405, 408	0.81
	415-418	0.96
LA	All	1.00
MA	All	0.93
MD	All	0.95
ME	All	0.71
MI	All	0.90
MN	All	0.71
MO	630, 633, 640-641	0.88
	634, 648-658	0.72
	635-639, 644-647	0.81
MS	All	0.84
MT	All	0.65

State	Zip	Factor
NC	All	0.76
ND	All	0.67
NE	680-681, 685	0.75
	683-684, 686-693	0.68
NH	All	0.73
NJ	All	0.98
NM	870, 873, 875, 877-878, 880	0.66
	871-872, 874, 879, 881-884	0.74
NV	889, 893-895, 897-898	0.76
	890-891	0.95
NY	All	0.98
OH	All	0.83
OK	730, 735-741, 743-744, 746, 748, 749	0.81
	731, 734, 745, 747	0.89
OR	970-975	0.69
	976-979	0.65
PA	150-154, 156	0.96
	155, 157-188, 195-196	0.78
	189-194	1.01
RI	All	0.85
SC	290-293, 296-299	0.75
	294-295	0.79
SD	All	0.67
TN	All	0.81
TX	750, 752, 761, 770, 772, 775	0.96
	773, 774, 776, 777, 794	0.91
	751, 754, 757, 760, 762, 765, 779, 782-787, 793	0.86
	733, 755, 756, 758, 759, 763, 764, 766-769, 778, 780-781, 788-792, 795-799, 885	0.80
UT	All	0.73
VA	201, 221, 224-232, 236, 238- 241, 243-245	0.69
	220, 222-223, 233-235, 237, 242, 246	0.80
VT	All	0.69
WA	All	0.72
WI	All	0.69
WV	All	0.73
WY	All	0.69

9/28/2010