

SERFF Tracking Number: GEFA-126742825 State: Arkansas  
Filing Company: Union Fidelity Life Insurance Company State Tracking Number: 46341  
Company Tracking Number: UFLIC-AR-PRE  
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
Product Name: UFLIC 2010 PreStd Rate Increase  
Project Name/Number: /

## Filing at a Glance

Company: Union Fidelity Life Insurance Company

Product Name: UFLIC 2010 PreStd Rate Increase SERFF Tr Num: GEFA-126742825 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 46341

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

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Xiufeng Yin, Elizabeth Davis Disposition Date: 08/26/2010

Date Submitted: 07/27/2010 Disposition Status: Approved-Closed

Implementation Date Requested: 10/01/2010

Implementation Date: 10/01/2010

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 15%

Group Market Type:

Filing Status Changed: 08/26/2010

Explanation for Other Group Market Type:

State Status Changed: 08/26/2010

Deemer Date:

Created By: Xiufeng Yin

Submitted By: Xiufeng Yin

Corresponding Filing Tracking Number:

Filing Description:

Union Fidelity Life Insurance Company Prestandardized Medicare Supplement Rate Increase Filing

Form Numbers: 1-8340, 1-8360, 110-370

Rate Increase Amount: 15.0%

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This filing is pending approval in the Company domicile state of Illinois.

## Company and Contact

### Filing Contact Information

Ben (Xiufeng) Yin, Actuarial Assistant Xiufeng.Yin@genworth.com  
 101 Continental Place 615-370-9044 [Phone]  
 Brentwood, TN 37027 615-824-8879 [FAX]

### Filing Company Information

Union Fidelity Life Insurance Company CoCode: 62596 State of Domicile: Illinois  
 6610 W Broad St Group Code: 350 Company Type: Life & Health  
 C/O Product Compliance Group Name: State ID Number:  
 Richmond, VA 23230 FEIN Number: 31-0252460  
 (804) 289-3620 ext. [Phone]

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Pre-Standard Rate Filing  
 Per Company: No

| COMPANY                               | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|---------------------------------------|---------|----------------|---------------|
| Union Fidelity Life Insurance Company | \$50.00 | 07/27/2010     | 38325721      |

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## Correspondence Summary

### Dispositions

| Status          | Created By       | Created On | Date Submitted |
|-----------------|------------------|------------|----------------|
| Approved-Closed | Stephanie Fowler | 08/26/2010 | 08/26/2010     |

### 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 | 08/25/2010 | 08/25/2010     | Xiufeng Yin      | 08/25/2010 | 08/25/2010     |

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## Disposition

Disposition Date: 08/26/2010

Implementation Date: 10/01/2010

Status: Approved-Closed

Comment: The negotiated rate increase of 10% has been approved to be implemented on or after October 1, 2010. 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 %<br>Indicated<br>Change: | Overall % Rate<br>Impact: | Written<br>Premium<br>Change for<br>this<br>Program: | # of Policy<br>Holders<br>Affected for this<br>Program: | Written<br>Premium for<br>this Program: | Maximum %<br>Change (where<br>required): | Minimum %<br>Change (where<br>required): |
|--|-----------------------------------|---------------------------|--|---|---|--|--|
| Union Fidelity Life<br>Insurance Company | 15.000%                           | 15.000%                   | \$1,358  | 6   | \$9,050                                 | 15.000%                                  | 15.000%                                  |

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| Schedule            | Schedule Item                    | Schedule Item Status                | Public Access |
|---------------------|----------------------------------|-------------------------------------|---------------|
| Supporting Document | Health - Actuarial Justification | Approved                            | No            |
| Supporting Document | Authorization letter             | Accepted for Informational Purposes | Yes           |
| Rate                | Rate Schedules                   | Approved                            | Yes           |

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TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized  
Product Name: UFLIC 2010 PreStd Rate Increase  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/25/2010  
Submitted Date 08/25/2010  
Respond By Date 09/27/2010

Dear Ben (Xiufeng) Yin,

This will acknowledge receipt of the captioned filing.

Based on the amount of the continuous increases since 2006 and the possible impact a 15% increase would have on the citizens of Arkansas, we would be willing to accept a 10% increase for the plans contained in this filing.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/25/2010  
Submitted Date 08/25/2010

Dear Stephanie Fowler,

### Comments:

This letter is in response to your objection letter dated 8/25/2010 for the above captioned filing.

### Response 1

Comments: We, on behalf of Union Fidelity Life Insurance Company, would like to accept the 10% rate increase suggested in your objection letter.

Attached you will find revised rate schedules for all Arkansas policy holders.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

| Document Name: | Affected Form Numbers: | Rate Action: | Rate Action Information:     | Attach Document: |
|----------------|------------------------|--------------|------------------------------|------------------|
| Rate Schedules |                        | New          | Previous State Filing Number | 0                |

Feel free to contact me should further information be needed.

Thank you

Sincerely,  
Elizabeth Davis, Xiufeng Yin

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 15.000%  
**Effective Date of Last Rate Revision:** 10/01/2009  
**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): |
|---------------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|------------------------------------|------------------------------------|
| Union Fidelity Life Insurance Company | 15.000%                     | 15.000%                | \$1,358                                  | 6  | \$9,050                           | 15.000%                            | 15.000%                            |

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## Rate/Rule Schedule

| Schedule Item Status:  | Document Name: | Affected Form Numbers:<br>(Separated with commas) | Rate Action: | Rate Action Information: | Attachments               |
|------------------------|----------------|---|--------------|--------------------------|---------------------------|
| Approved<br>08/26/2010 | Rate Schedules |   | New          |                          | AR Rate Schedules-10%.pdf |

# UNION FIDELITY LIFE INSURANCE COMPANY

## Actuarial Justification for Medicare Supplement Rate Increase

Pre-Standardized Medicare Supplement Plans

Forms 1-8340, 1-8360, 110-370

### Arkansas Rate Pages

| Policy Number | Form Number | Current Rates      |                        | Proposed Rates     |  |
|---------------|-------------|--------------------|------------------------|--------------------|--|
|               |             | Annualized Premium | Proposed Rate Increase | Annualized Premium |  |
| #1            | 110-370     | 686                | 10%                    | 754.60             |  |
| #2            | 1-8340      | 2,680              | 10%                    | 2,948.00           |  |
| #3            | 1-8340      | 2,924              | 10%                    | 3,216.40           |  |
| #4            | 1-8360      | 893                | 10%                    | 982.30             |  |
| #5            | 1-8360      | 974                | 10%                    | 1,071.40           |  |
| #6            | 1-8360      | 893                | 10%                    | 982.30             |  |
| Total:        |             | 9,050              | 10%                    | 9,955.00           |  |

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## Supporting Document Schedules

|  | Item Status:                        | Status                  |
|--|-------------------------------------|-------------------------|
| <b>Satisfied - Item:</b> Authorization letter          | Accepted for Informational Purposes | <b>Date:</b> 08/26/2010 |
| <b>Comments:</b>                                       |                                     |                         |
| <b>Attachment:</b><br>GNW_UFLIC_MED_SUPP_AUTH_2010.pdf |                                     |                         |



Union Fidelity Life Insurance Company  
5700 Broadmoor  
Suite 1000  
Mission, Kansas 66202

June 29, 2010

Genworth Life and Annuity Insurance Company  
6610 West Broad Street  
Richmond, VA 23230

Attn: Lora Simon  
Mike Cremisi

*VIA ELECTRONIC MAIL AND OVERNIGHT DELIVERY*

Re: Union Fidelity Life Insurance Company (Company)  
NAIC 62596

Dear Ms. Simon and Mr. Cremisi:

Effective July 1, 2010, this letter authorizes Genworth Life and Annuity Insurance Company to file on behalf of Company their policy forms, rate filings and reports with the State Departments of Insurance.

Genworth Life and Annuity Insurance Company may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Please do not hesitate to contact me if you have any questions. My telephone number is 913-982-3717 and my email address is [Catherine.McBride@ge.com](mailto:Catherine.McBride@ge.com).

Sincerely,

A handwritten signature in cursive script that reads "Catherine R. McBride".

Catherine R. McBride  
Vice President & Associate General Counsel

cc: Kathy Russell (*electronic only*)  
Karen Fleming (*electronic only*)  
Janice Burns (*electronic only*)