

SERFF Tracking Number: BNLB-126822831 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 46842
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: 172E
Project Name/Number: /

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 172E

SERFF Tr Num: BNLB-126822831 State: Arkansas

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 46842

Sub-TOI: MS06.000 Medicare Supplement -
Other

Co Tr Num: State Status: Approved-Closed

Filing Type: Rate

Author: Diana Willis

Reviewer(s): Stephanie Fowler

Date Submitted: 09/20/2010

Disposition Date: 09/24/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: 01/01/2011

Implementation Date: 01/01/2011

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: 8%

Group Market Type:

Filing Status Changed: 09/24/2010

Explanation for Other Group Market Type:

State Status Changed: 09/24/2010

Deemer Date:

Created By: Diana Willis

Submitted By: Diana Willis

Corresponding Filing Tracking Number:

Filing Description:

INDIVIDUAL A&H 2011 Premium Rates for Rider Form 172E

We are filing increased premium rates for the above captioned form. These rates are intended to be effective January 1, 2011 and will apply to in-force business only.

The 172E is a skilled nursing home care benefit rider. The rider pays the co-payment amount not paid by Medicare for expenses incurred in a skilled nursing home. The form was approved in most states between June, 1986 and May, 1987. It is no longer being sold.

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Due to the continued claim cost trend increases, we must increase the rates. The enclosed memorandum details the amount and the reasons that necessitate a rate revision. With these increased rates, your state's anticipated loss ratio standard for this type of form will continue to be exceeded.

Your review for approval of this filing is appreciated. Please feel free to contact us via SERFF, e-mail to d.willis@banklife.com or phone 312-396-7658.

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst d.willis@banklife.com
 600 West Chicago Avenue 312-396-7658 [Phone]
 Chicago, IL 60610 312-396-5907 [FAX]

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
 600 West Chicago Avenue Group Code: 233 Company Type:
 Chicago, IL 60654-2800 Group Name: State ID Number:
 (312) 396-6000 ext. [Phone] FEIN Number: 36-0770740

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form x 1 form = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$50.00	09/20/2010	39669556

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/24/2010	09/24/2010

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Disposition

Disposition Date: 09/24/2010

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):
Bankers Life and Casualty Company	8.000%	8.000%	\$993	7	\$12,407	8.000%	8.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	172E Rate Sheet	Approved	Yes

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.500%
Effective Date of Last Rate Revision: 01/01/2010
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):
Bankers Life and Casualty Company	8.000%	8.000%	\$993	7	\$12,407	8.000%	8.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved 09/24/2010	172E Rate Sheet	172E	Revised	Previous State Filing Number: 42650 Percent Rate Change Request: 8.000	Rate Sheet.pdf

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Annual Premium Rates*
Rider Form 172E

Male or Female

<u>Age At Issue</u>	<u>Annual Premium</u>
All	\$1,649.33

These rates are intended for calendar year 2011

* To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor show below:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Monthly Direct Bill