

SERFF Tracking Number: BNLB-126823095 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 46845
 Company Tracking Number:
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.002 Plan B
 Standard Plans
 Product Name: GR-A70B
 Project Name/Number: /

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: GR-A70B SERFF Tr Num: BNLB-126823095 State: Arkansas
 TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 46845
 Standard Plans Closed
 Sub-TOI: MS051.002 Plan B Co Tr Num: State Status: Approved-Closed
 Filing Type: Rate Reviewer(s): Stephanie Fowler
 Author: Diana Willis Disposition Date: 09/24/2010
 Date Submitted: 09/20/2010 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: 6% 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 Standardized Medicare Supplement Policy Forms GR 70B

We are submitting the rates for the form captioned above. These rate scales are intended to be effective January 1, 2011 or later, depending on the premium mode option chosen. This form was approved in most states between May 1994 and April 1995. It is no longer available for sale.

The form is a guaranteed renewable Standardized Medicare Supplement policies issued to under-65 disabled

SERFF Tracking Number: BNLB-126823095 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 46845
 Company Tracking Number:
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.002 Plan B
 Standard Plans
 Product Name: GR-A70B
 Project Name/Number: /

individuals who are on Medicare. It provides the standardized benefit package of Plan B of your State's Medicare Supplement Regulation. The enclosed memorandum provides more specific details concerning the form and the expenses covered.

Due to the continued inflation in medical care costs, claim cost trend increases and poorer than anticipated experience, we must increase the rates. The amounts and details of the requested increases are explained in the enclosed memorandum. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

We'd sincerely appreciate your review for approval of this filing. Please feel free to correspond with us via SERFF, fax to (312) 396-5907 or e-mail d.willis@banklife.com.

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 rate filing = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$50.00	09/20/2010	39669553

SERFF Tracking Number: BNLB-126823095 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 46845
Company Tracking Number:
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.002 Plan B
Standard Plans
Product Name: GR-A70B
Project Name/Number: /

Correspondence Summary

Dispositions

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

SERFF Tracking Number: BNLB-126823095 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 46845
 Company Tracking Number:
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.002 Plan B
 Product Name: GR-A70B
 Project Name/Number: /

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 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):
Bankers Life and Casualty Company	6.000%	6.000%	\$355	1	\$5,917	6.000%	6.000%

SERFF Tracking Number: BNLB-126823095 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 46845
 Company Tracking Number:
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.002 Plan B
 Product Name: GR-A70B
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 6.000%
 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	6.000%	6.000%	\$355	1	\$5,917	6.000%	6.000%

SERFF Tracking Number: BNLB-126823095 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 46845
 Company Tracking Number:
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.002 Plan B
 Standard Plans
 Product Name: GR-A70B
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 09/24/2010	GR-A70B Rate Sheet	GR-A70B	Revised	Previous State Filing Number: Percent Rate Change Request: 43611 6.000	Rate Sheet.pdf

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A70

Annual Premium Rates* Male or Female

<u>Issue Age</u>	<u>Plan B</u>
All	\$6,434.46

*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 shown below and add \$1.00:

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