

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
Company Tracking Number: AR1013477  
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: 2011 Med Supp Rates  
Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

## Filing at a Glance

Company: USAA Life Insurance Company

Product Name: 2011 Med Supp Rates

SERFF Tr Num: UNSA-126929429 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Approved-Closed  
State Tr Num: 47444

Sub-TOI: MS09.000 Medicare Supplement  
Other 2010

Co Tr Num: AR1013477

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Debbie Mann, Rosanna  
Tenorio

Disposition Date: 02/08/2011

Date Submitted: 12/06/2010

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: 2011 Med Supp Rates

Status of Filing in Domicile: Pending

Project Number: 2010ANNRATE

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed concurrently  
in Texas; filing is pending for Texas specific  
rates.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: 12.1%

Filing Status Changed: 02/08/2011

State Status Changed: 01/18/2011

Deemer Date:

Created By: Debbie Mann

Submitted By: Debbie Mann

Corresponding Filing Tracking Number:

Filing Description:

RE: USAA Life Insurance Company/ NAIC #200-69663/ FEIN #74-1472662

Individual Standardized Medicare Supplement

Annual Rate Filing / Rate Adjustment for policies:

- MSM93726AR 06-10, MSM93727AR 06-10 (2010 plans; currently sold)

- LIM20260-A 1-92, LIM20260-D 1-92, LIM20260-F, LIM20260-G 1-92 (1990 plans; closed block)

<i>SERFF Tracking Number:</i>	<i>UNSA-126929429</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47444</i>
<i>Company Tracking Number:</i>	<i>AR1013477</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>2011 Med Supp Rates</i>		
<i>Project Name/Number:</i>	<i>2011 Med Supp Rates/2010ANNRATE</i>		

We are submitting rate filings for all of the standardized plans, both 1990 plans and 2010 plans.

In compliance with Minimum Standards for Medicare Supplement Policies, we are submitting the annual filing of our premium rates, with supporting documentation, to demonstrate loss ratio compliance for the above captioned Medicare supplement policies.

This submission also includes rate increase requests for:

- . Currently sold 2010 plans (in-force renewal business & new business): Plan A (25%), Plan F (13%).
- . No longer sold 1990 plans (in-force renewal business): Plan A (25%), Plan D (0%), Plan F (13%), Plan G (8%).

Supporting actuarial documents are being submitted as required.

## Company and Contact

### Filing Contact Information

Debbie Mann, Compliance Analyst	debbie.mann@usaa.com
9800 Fredericksburg Road	800-531-8000 [Phone] 86803 [Ext]
B-1-E, Operations Compliance 47195	210-498-6675 [FAX]
San Antonio, TX 78288	

### Filing Company Information

USAA Life Insurance Company	CoCode: 69663	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type: Life
San Antonio, TX 78288	Group Name:	State ID Number:
(800) 531-8000 ext. [Phone]	FEIN Number: 74-1472662	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	Arkansas filing fee of \$50.00 for each plan the rate increase applies to is greater than our domiciliary state, Texas, filing fee of \$100.
Per Company:	No

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Product Name: 2011 Med Supp Rates  
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USAA Life Insurance Company	\$200.00	12/06/2010	42651588

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
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 Product Name: 2011 Med Supp Rates  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	02/08/2011	02/08/2011
Approved-Closed	Stephanie Fowler	01/18/2011	01/18/2011

### 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	01/05/2011	01/05/2011	Rosanna Tenorio	01/17/2011	01/17/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Plan F Rate Sheets REV	Debbie Mann	02/08/2011	02/08/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Reopen Filing for Correction - UNSA-126929429	Note To Reviewer	Debbie Mann	02/04/2011	02/04/2011

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

## Disposition

Disposition Date: 02/08/2011

Implementation Date:

Status: Approved-Closed

Comment: 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):
USAA Life Insurance Company	5.400%	12.100%	\$61,913	279	\$511,472	25.000%	0.000%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	%	<b>Maximum:</b>	%	<b>Weighted Average:</b>		%

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document (revised)</b>	Health - Actuarial Justification	Approved	No
<b>Supporting Document</b>	Health - Actuarial Justification	Disapproved	No
<b>Supporting Document</b>	Response to objection letter dated 1-5-11	Approved	Yes
<b>Rate (revised)</b>	Plan A Rate Sheets	Approved	Yes
<b>Rate</b>	Plan D Rate Sheets	Approved	Yes
<b>Rate (revised)</b>	Plan F Rate Sheets REV	Approved	Yes
<b>Rate</b>	Plan F Rate Sheets	Replaced	No
<b>Rate</b>	Plan G Rate Sheets	Approved	Yes
<b>Rate</b>	Plan A Rate Sheets	Disapproved	No

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

## Disposition

Disposition Date: 01/18/2011

Implementation Date: 01/18/2011

Status: Approved-Closed

Comment: The negotiated rate increase of 15% has been approved. 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):
USAA Life Insurance Company	5.400%	12.100%	\$61,913	279	\$511,472	25.000%	0.000%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	%	<b>Maximum:</b>	%	<b>Weighted Average:</b>		%

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document (revised)</b>	Health - Actuarial Justification	Approved	No
<b>Supporting Document</b>	Health - Actuarial Justification	Disapproved	No
<b>Supporting Document</b>	Response to objection letter dated 1-5-11	Approved	Yes
<b>Rate (revised)</b>	Plan A Rate Sheets	Approved	Yes
<b>Rate</b>	Plan D Rate Sheets	Approved	Yes
<b>Rate (revised)</b>	Plan F Rate Sheets REV	Approved	Yes
<b>Rate</b>	Plan F Rate Sheets	Replaced	No
<b>Rate</b>	Plan G Rate Sheets	Approved	Yes
<b>Rate</b>	Plan A Rate Sheets	Disapproved	No

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
Company Tracking Number: AR1013477  
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: 2011 Med Supp Rates  
Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 01/05/2011  
Submitted Date 01/05/2011  
Respond By Date 02/07/2011

Dear Debbie Mann,

This will acknowledge receipt of the captioned filing.

It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income.

Therefore, based on the possible impact a 25% increase would have on the citizens of Arkansas, we would be willing to accept a 15% increase for both A Plans. We are willing to accept the 13% and the 8% on the F and G Plans, respectively.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 01/17/2011  
 Submitted Date 01/17/2011

Dear Stephanie Fowler,

### Comments:

Thank you for your letter dated January 5, 2011. We have changed the rate for Plan A to 15% as explained in our letter.

### Response 1

Comments: The supporting documentation is attached for your review.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment: Arkansas Act Memo 2010 contains the Actuarial Memos for all plans and includes the Certified Actuary signature.

Arkansas 2010 contains all other supporting data such as general description, rate history, appendices of projections and assumptions.

Satisfied -Name: Response to objection letter dated 1-5-11

Comment:

No Form Schedule items changed.

#### Rate/Rule Schedule Item Changes

**Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:**

Plan A Rate LIM20260-A 1-92, Revised *Previous State Filing Number*

Sheets MSM93726AR 06-10

UNSA-126404584

*Percent Rate Change Request*

15

#### **Previous Version**

Plan A Rate LIM20260-A 1-92, Revised *Previous State Filing Number*

*SERFF Tracking Number:* UNSA-126929429      *State:* Arkansas  
*Filing Company:* USAA Life Insurance Company      *State Tracking Number:* 47444  
*Company Tracking Number:* AR1013477  
*TOI:* MS09 Medicare Supplement - Other 2010      *Sub-TOI:* MS09.000 Medicare Supplement Other 2010  
*Product Name:* 2011 Med Supp Rates  
*Project Name/Number:* 2011 Med Supp Rates/2010ANNRATE  
**Sheets**      **MSM93726AR 06-10**

**UNSA-126404584**

*Percent Rate Change Request*

**25**

Please let us know if you have any other questions.

Sincerely,  
Debbie Mann, Rosanna Tenorio

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

**Amendment Letter**

Submitted Date: 02/08/2011

**Comments:**

Thank you for reopening this filing so we can do an amendment. Revised/corrected rates have been attached in the Rate/Rule Schedule for Plan F (page 4 of the PDF are the corrected rates).

As explained in the Note to Reviewer & the email sent to you, we discovered inaccurate premium amounts for our Plan F rates for one specific set of rates (Uniage rates for 2010 MedMod Plans open block). This happened due to actuarial spreadsheet calculations; the formulas did not work correctly when calculating the new rates after % change applied. The rates on the rate sheets for this specific plan do not reflect the 13% change - specific location is page 4 of the PDF attached for the Plan F rates. Projections and other data are correct as submitted.

Again, thank you for reopening this filing and accepting our rate correction. If you could expedite this matter it would be greatly appreciated.

Sincerely,  
 Debbie Mann

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Plan F Rate Sheets REV	LIM20260-F 1-92, MSM93727AR 06-10	Revised	Previous State Filing Number: UNSA-126404584 Percent Rate Change Request: 13	Plan F Rate Sheets REV.pdf Plan F Rate Sheets REV.pdf

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
Company Tracking Number: AR1013477  
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: 2011 Med Supp Rates  
Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

**Note To Reviewer**

**Created By:**

Debbie Mann on 02/04/2011 02:44 PM

**Last Edited By:**

Debbie Mann

**Submitted On:**

02/04/2011 02:48 PM

**Subject:**

Request to Reopen Filing for Correction - UNSA-126929429

**Comments:**

We discovered inaccurate premium amounts for our Plan F rates for one specific set of rates (Uniage rates for 2010 MedMod Plans open block). This happened due to actuarial spreadsheet calculations; the formulas did not work correctly when calculating the new rates after % change applied. The rates on the rate sheets for this specific plan do not reflect a 13% change - specific location is page 4 of the PDF attached for the Plan F rates.

If you would please reopen the filing so we can correct this rate sheet, we would appreciate it. I will also send an email to you directly. Please advise as soon as possible.

Sincerely,

Debbie Mann

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

**Post Submission Update Request Submitted On 01/17/2011**

**Status:** Submitted  
**Created By:** Rosanna Tenorio

**General Information:**

Field Name	Requested Change	Prior Value
Explanation for Combination/Other		
Corresponding Filing Tracking Number		

**Company Rate Information:**

**Company Name:**USAA Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	11.800%	12.100%
Written Premium Change for this Program	\$60354	\$61913
Maximum %Change (where required)	15.000%	25.000%

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

**Rate Information**

Rate data applies to filing.

**Filing Method:** Review & Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 10.000%  
**Effective Date of Last Rate Revision:** 05/01/2010  
**Filing Method of Last Filing:** Review & Approval

**Company Rate Information**

Company Name:	Company Rate Change:	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):
USAA Life Insurance Company	N/A	5.400%	12.100%	\$61,913	279	\$511,472	25.000%	0.000%

SERFF Tracking Number: UNSA-126929429 State: Arkansas  
 Filing Company: USAA Life Insurance Company State Tracking Number: 47444  
 Company Tracking Number: AR1013477  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: 2011 Med Supp Rates  
 Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 01/18/2011	Plan A Rate Sheets	LIM20260-A 1-92, MSM93726AR 06-10	Revised	Previous State Filing Number:  Percent Rate Change Request:	UNSA-1264045 84 Arkansas Rate Sheets 2010 PLAN A REV.pdf 15.000
Approved 01/18/2011	Plan D Rate Sheets	LIM20260-D 1-92	Revised	Previous State Filing Number:  Percent Rate Change Request:	UNSA-1264045 84 Plan D Rate Sheets.pdf
Approved 02/08/2011	Plan F Rate Sheets REV	LIM20260-F 1-92, MSM93727AR 06-10	Revised	Previous State Filing Number:  Percent Rate Change Request:	UNSA-1264045 84 Plan F Rate Sheets REV.pdf 13.000
Approved 01/18/2011	Plan G Rate Sheets	LIM20260-G 1-92	Revised	Previous State Filing Number:  Percent Rate Change Request:	UNSA-1264045 84 Plan G Rate Sheets.pdf 8.000

**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN A  
LIM20260-A 1-92 (Closed Block)  
ARKANSAS**

RATES EFFECTIVE 5/1/2010

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	125.46	383.76	138.04	422.24

Policies sold before 6/1/2010.

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**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN A  
LIM20260-A 1-92 (Closed Block)  
ARKANSAS**

PROPOSED RATES EFFECTIVE 05/01/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	144.16	440.96	158.61	485.16

Policies sold before 6/1/2010.

---

**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN A  
MSM93726AR 06-10 (Open Block)  
ARKANSAS**

RATES EFFECTIVE 6/1/2010

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	118.83	363.48	130.73	399.88

Policies sold on or after 6/1/2010.

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**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN A  
MSM93726AR 06-10 (Open Block)  
ARKANSAS**

PROPOSED RATES EFFECTIVE 05/01/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	136.51	417.56	150.28	459.68

Policies sold on or after 6/1/2010.

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**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN D  
LIM20260-D 1-92 (Closed Block)  
ARKANSAS**

RATES EFFECTIVE 5/1/2010

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	169.32	517.92	185.30	566.80

---

**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN D  
LIM20260-D 1-92 (Closed Block)  
ARKANSAS**

PROPOSED RATES EFFECTIVE 05/01/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	169.32	517.92	185.30	566.80

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**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN F  
LIM20260-F 1-92 (Closed Block)  
ARKANSAS**

RATES EFFECTIVE 5/1/2010

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	150.62	460.72	165.24	505.44

Policies sold before 6/1/2010.

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**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN F  
LIM20260-F 1-92 (Closed Block)  
ARKANSAS**

RATES EFFECTIVE 05/01/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	170.17	520.52	186.66	570.96

Policies sold before 6/1/2010.

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**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN F  
MSM93727AR 06-10 (Open Block)  
ARKANSAS**

RATES EFFECTIVE 6/1/2010

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	142.63	436.28	156.57	478.92

Policies sold on or after 6/1/2010.

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**USAA INSURANCE COMPANY  
APPENDIX B**

**RATE SHEET  
MEDICARE STANDARDIZED PLAN F  
MSM93727AR 06-10 (Open Block)  
ARKANSAS**

PROPOSED RATES EFFECTIVE 05/01/2011

Attained Age	NON-SMOKER			SMOKER	
	Monthly APP	QTRLY		Monthly APP	QTRLY
Uni-Age	161.16	492.96	1.13	176.97	541.32

Policies sold on or after 6/1/2010.

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USAA INSURANCE COMPANY  
APPENDIX B

RATE SHEET  
MEDICARE STANDARDIZED PLAN G  
LIM20260-G 1-92  
ARKANSAS

RATES EFFECTIVE 5/1/2010

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	174.59	534.04	191.76	586.56

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USAA INSURANCE COMPANY  
APPENDIX B

RATE SHEET  
MEDICARE STANDARDIZED PLAN G  
LIM20260-G 1-92  
ARKANSAS

PROPOSED RATES EFFECTIVE 05/01/2011

Attained Age	NON-SMOKER		SMOKER	
	Monthly APP	QTRLY	Monthly APP	QTRLY
Uni-Age	188.53	576.68	207.06	633.36

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TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: 2011 Med Supp Rates  
Project Name/Number: 2011 Med Supp Rates/2010ANNRATE

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>	Response to objection letter dated 1-5-11	Approved	<b>Date:</b> 01/18/2011

**Comments:**

**Attachment:**

Obj1 AR 01142011.pdf



January 14, 2011

Ms. Stephanie Fowler  
Arkansas Insurance Department  
1200 W. Third Street  
Little Rock, AR 72201

**RE: USAA Life Insurance Company – NAIC No. 200-69663  
Medicare Supplement Rate Filing – 2011 Medicare Supplement Rates  
Company Tracking Number AR1013477**

Dear Ms. Fowler,

In response to your recent correspondence dated January 5, 2011, we agree to your proposal to reduce the Plan A rate increase to 15% on the new and old plans from our proposed increase of 25%. Although the Arkansas experience for the last four years has produced loss ratios over 100% they have been decreasing. We strive to keep our increases as low as possible because we do realize most of our policyholders are senior citizens on fixed incomes.

Enclosed are revised Plan A rate sheets, actuarial memorandum and appendices and exhibits reflecting the lower rate proposal.

If you have further questions or concerns, please do not hesitate to contact us.

Sincerely,

A handwritten signature in black ink, appearing to read "Shawn Loftus".

Shawn Loftus, FSA, MAAA  
Vice President, Pricing and Reinsurance  
USAA Life Insurance Company