

SERFF Tracking Number: AMNH-127066521 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number: 48550
Company Tracking Number: ANICO MSRC 2010
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: ANICO Med Supp Refund Calcs
Project Name/Number: ANICO PSTD MSRC/2010

Filing at a Glance

Company: American National Insurance Company

Product Name: ANICO Med Supp Refund Calcs SERFF Tr Num: AMNH-127066521 State: Arkansas

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Accepted State Tr Num: 48550
For Informational Purposes

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: ANICO MSRC 2010 State Status: Filed-Closed
Other

Filing Type: Rate

Author: Andrea Link

Date Submitted: 04/21/2011

Reviewer(s): Stephanie Fowler

Disposition Date: 04/28/2011

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: ANICO PSTD MSRC

Project Number: 2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 04/28/2011

State Status Changed: 04/28/2011

Created By: Andrea Link

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Andrea Link

Filing Description:

2010 Medicare Supplement Refund Calculations - Pre-Standardized Plans

Company and Contact

Filing Contact Information

Andrea Link, Rate Compliance Supervisor

andrea.link@anico.com

One Moody Plaza

281-538-4833 [Phone]

SSH - MP 504

Galveston, TX 77550

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Filing Company Information

American National Insurance Company CoCode: 60739 State of Domicile: Texas
One Moody Plaza Group Code: 408 Company Type: Industry
Galveston, TX 77550 Group Name: State ID Number:
(409) 621-7704 ext. [Phone] FEIN Number: 74-0484030

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Insurance Company	\$0.00	04/21/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	04/28/2011	04/28/2011

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Disposition

Disposition Date: 04/28/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

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):
American National Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	%

<i>SERFF Tracking Number:</i>	<i>AMNH-127066521</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American National Insurance Company</i>	<i>State Tracking Number:</i>	<i>48550</i>
<i>Company Tracking Number:</i>	<i>ANICO MSRC 2010</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>ANICO Med Supp Refund Calcs</i>		
<i>Project Name/Number:</i>	<i>ANICO PSTD MSRC/2010</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	Refund Calculation Forms	Accepted for Informational Purposes	No

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

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):
American National Insurance Company	N/A	0.000%	0.000%	\$0	0	\$0	0.000%	%

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Refund Calculation Forms	Accepted for Informational Purposes	Date: 04/28/2011
Comments:		
Attachments:		
AR Cover Letter.pdf		
AR.pdf		



AMERICAN NATIONAL INSURANCE COMPANY

Andrea Link – Rate Compliance Supervisor

Actuarial – Individual Health Research and Development
One Moody Plaza Galveston, Texas 77550-7999

Phone: 281-538-4833
andrea.link@anico.com

April 20, 2011

Commissioner Jay Bradford
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: 2010 Medicare Supplement Refund Calculations (Pre-Standardized Plans)

Dear Commissioner Bradford:

I have the prepared the enclosed Medicare Supplement Refund Calculation form using the combined earned premiums and incurred claims through December 31, 2010 for all of our pre-standardized policies in your state. I am assuming all policy issue dates are January 1, 1996. These reports show no refunds are due for these policies for calendar year 2010.

Sincerely,

Andrea Link
Rate Compliance Supervisor
Individual Health R & D

Attachments

**MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR 2010**

TYPE: Individual Pre-Standardized Medicare Supplement Plans Issued As of 1/1/96

FOR THE STATE OF: Arkansas

Company Name: American National Insurance Company

NAIC Group Code: 408 NAIC Company Code: 60739

Address: One Moody Plaza, Galveston, TX 77550

Person Completing This Exhibit: Clarence Tipton

Title: Vice President & Health Actuary Telephone Number: (281) 538-4833

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	1,669	704
b. Current year's issues	0	0
c. Net (Line 1a - Line 1b)	1,669	704
2. Past Year's Experience (All policy years)	52,703	23,918
3. Total Experience (Line 1c + Line 2)	54,372	24,622
4. Refunds Last Year (excluding interest)	0	
5. Previous Since Inception (excluding interest)	0	
6. Refunds Since Inception (excluding interest)	0	
7. Benchmark Ratio Since Inception (Ratio 1)	0.649	
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Column b) / (Line 3, Column a - Line 6)	0.453	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	52	
10. Tolerance Permitted (from credibility table)		
11. Adjustments to Incurred Claims for Credibility (Ratio 3 = Ratio 2 + Tolerance) Proceed only if Line 11 < Line 7		
12. Adjusted Incurred Claims (Line 3, Column a - Line 6) x Line 11		
13. Refund (Line 3, Column a - Line 6) - (Line 12 / Line 7)		

Deminimus Amount
(.005 x Annualized Premium In Force at 12/31)

The refund is only paid if it exceeds the Deminimus Amount.
The distribution methodology must be filed also.

Medicare Supplement Credibility Table	
Life Years Exposed Since Inception	Tolerance
10,000 +	0.0%
5,000 - 9,999	5.0%
2,500 - 4,999	7.5%
1,000 - 2,499	10.0%
500 - 999	15.0%
If less than 500, no credibility.	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature: 

Name: Clarence Tipton

Title: Vice President & Health Actuary

Date: February 24, 2011

**MEDICARE SUPPLEMENT REFUND CALCULATION FORM
FOR CALENDAR YEAR 2010**

TYPE: Individual Pre-Standardized Medicare Supplement Plans

FOR THE STATE OF: Arkansas

Company Name: American National Insurance Company

NAIC Group Code: 408 NAIC Company Code: 60739

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Clarence Tipton

Title: Vice President & Health Actuary Telephone Number: (281) 538-4833

(a) Year	(b) Earned Premium	(c) Factor	(d) (b) x (c)	(e) Cumulative Loss Ratio	(f) (d) x (e)	(g) Factor	(h) (b) x (g)	(i) Cumulative Loss Ratio	(j) (h) x (i)	(o) Policy Year Loss Ratio
1	-	2.770	-	0.442	-	0.000	-	0.000	-	0.40
2	-	4.175	-	0.493	-	0.000	-	0.000	-	0.55
3	-	4.175	-	0.493	-	1.194	-	0.659	-	0.65
4	-	4.175	-	0.493	-	2.245	-	0.669	-	0.67
5	-	4.175	-	0.493	-	3.170	-	0.678	-	0.69
6	-	4.175	-	0.493	-	3.998	-	0.686	-	0.71
7	-	4.175	-	0.493	-	4.754	-	0.695	-	0.73
8	-	4.175	-	0.493	-	5.445	-	0.702	-	0.75
9	-	4.175	-	0.493	-	6.075	-	0.708	-	0.76
10	-	4.175	-	0.493	-	6.650	-	0.713	-	0.76
11	-	4.175	-	0.493	-	7.176	-	0.717	-	0.76
12	-	4.175	-	0.493	-	7.655	-	0.720	-	0.77
13	-	4.175	-	0.493	-	8.093	-	0.723	-	0.77
14	4,721	4.175	19,710	0.493	9,717	8.493	40,095	0.725	29,069	0.77
15	-	4.175	-	0.493	-	8.684	-	0.725	-	0.77
Total	4,721		19,710		9,717		40,095		29,069	

Benchmark Ratio Since Inception: **0.649**