

SERFF Tracking Number: UTAC-127115752 State: Arkansas
Filing Company: United Teacher Associates Insurance Company State Tracking Number: 48456
Company Tracking Number: 2011 UTA A-J STD MEDSUPP RATE INCREASE
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.004 Plan D
Standard Plans
Product Name: 2011 UTA A-J Std MedSupp Rate Increase
Project Name/Number: 2011 UTA A-J Std MedSupp Rate Increase/2011 UTA A-J Std MedSupp Rate Increase

Filing at a Glance

Company: United Teacher Associates Insurance Company

Product Name: 2011 UTA A-J Std MedSupp Rate Increase SERFF Tr Num: UTAC-127115752 State: Arkansas

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed-Approved- Closed State Tr Num: 48456

Sub-TOI: MS051.004 Plan D Co Tr Num: 2011 UTA A-J STD MEDSUPP RATE INCREASE State Status: Approved-Closed

Filing Type: Rate

Author: Trevor Walsh
Date Submitted: 04/08/2011
Reviewer(s): Stephanie Fowler
Disposition Date: 04/27/2011
Disposition Status: Approved-Closed

Implementation Date Requested: 07/01/2011
State Filing Description:

Implementation Date:

General Information

Project Name: 2011 UTA A-J Std MedSupp Rate Increase
Project Number: 2011 UTA A-J Std MedSupp Rate Increase
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 8%

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/27/2011
State Status Changed: 04/27/2011
Created By: Trevor Walsh
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Trevor Walsh

Filing Description:

This rate increase on UTA Standardized Medicare Supplement forms also serves as the 2011 annual rate certificaion.

Company and Contact

Filing Contact Information

Trevor Walsh, Actuarial Analyst
11200 Lakeline Boulevard #100

twalsh3@gafri.com
512-807-4872 [Phone]

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Austin, TX 78717

Filing Company Information

United Teacher Associates Insurance Company CoCode: 63479 State of Domicile: Texas
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
 Company
 P.O. Box 26580 Group Name: State ID Number:
 Austin, TX 78755-0580 FEIN Number: 58-0869673
 (800) 880-8824 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Domicile (TX) charges \$100 for a MedSupp rate filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Teacher Associates Insurance Company	\$100.00	04/08/2011	46426157

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	04/27/2011	04/27/2011
Disapproved	Stephanie Fowler	04/21/2011	04/21/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Current & Proposed Rates	Trevor Walsh	04/27/2011	04/27/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Annual Rate Certification	Note To Reviewer	Trevor Walsh	04/26/2011	04/26/2011

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Disposition

Disposition Date: 04/27/2011

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was approved.

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):
United Teacher Associates Insurance Company	0.000%	0.000%	\$0	81	\$238,139	0.000%	0.000%

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 Product Name: 2011 UTA A-J Std MedSupp Rate Increase
 Project Name/Number: 2011 UTA A-J Std MedSupp Rate Increase/2011 UTA A-J Std MedSupp Rate Increase

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate (revised)	Current & Proposed Rates	Approved	Yes
Rate	Current & Proposed Rates	Disapproved	No

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 Product Name: 2011 UTA A-J Std MedSupp Rate Increase
 Project Name/Number: 2011 UTA A-J Std MedSupp Rate Increase/2011 UTA A-J Std MedSupp Rate Increase

Disposition

Disposition Date: 04/21/2011

Implementation Date:

Status: Disapproved

Comment: 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, given the fact that we have approved consistent rate increases on this block of business since February 2006 and the fact that this policy series is not credible, we cannot approve this rate increase at this time.

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):
United Teacher Associates Insurance Company	8.000%	8.000%	\$19,051	81	\$238,139	8.000%	8.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate (revised)	Current & Proposed Rates	Approved	Yes
Rate	Current & Proposed Rates	Disapproved	No

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Amendment Letter

Submitted Date: 04/27/2011

Comments:

Please find revised rate pages in the "Rate/Rule" tab of SERFF that show our revised request of 0% change for Annual Rate Certification purposes. I have also submitted a post-submission update to revise the rate information to show we are now requesting a 0% change.

Let me know if anything else is needed. Thank you for re-opening this filing so that we could revise the rates for ARC purposes.

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Current & Proposed Rates	MS-020701, MS-020901, MS-021201	Revised	Previous State Filing Number: 45169	Exhibit 4 - Current & Proposed Rates @ 0%.pdf
Exhibit 4 - Current & Proposed Rates @ 0%.pdf				

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Note To Reviewer

Created By:

Trevor Walsh on 04/26/2011 08:47 AM

Last Edited By:

Trevor Walsh

Submitted On:

04/26/2011 08:48 AM

Subject:

Annual Rate Certification

Comments:

Please reopen this filing so that I can revise the rate pages to show a 0% change; so that this filing may be approved for Annual Rate Certification purposes. Thank you for your time.

Trevor Walsh

Actuarial Analyst

twalsh3@gafri.com

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Post Submission Update Request Processed On 04/27/2011

Status: Allowed
Created By: Trevor Walsh
Processed By: Stephanie Fowler
Comments:

Company Rate Information:

Company Name:United Teacher Associates Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	0.000%	8.000%
Overall % Rate Impact	0.000%	8.000%
Written Premium Change for this Program	\$0	\$19051
Maximum %Change (where required)	0.000%	8.000%
Minimum %Change (where required)	0.000%	8.000%

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 11.290%
Effective Date of Last Rate Revision: 07/01/2010
Filing Method of Last Filing: SERFF

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):
United Teacher Associates Insurance Company	N/A	0.000%	0.000%	\$0	81	\$238,139	0.000%	0.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
Approved 04/27/2011 Rates	Current & Proposed Rates	MS-020701, MS-020901, MS-021201	Revised	Previous State Filing Number: Percent Rate Change Request:	45169 Exhibit 4 - Current & Proposed Rates @ 0%.pdf

United Teacher Associates Insurance Company

Rate Chart

Forms MS-020901, MS-020701, MS-021201
 Medicare Supplement Plans D, F, G
 Community Rated Annual Rates
 Arkansas Effective Rates 7/1/2010

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
D	3,184.55	3,980.14	3,184.55	3,980.14

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
F	3,771.87	4,667.00	3,771.87	4,667.00

Plan	CURRENT		PROPOSED	
	Non-Smoker	Smoker	Non-Smoker	Smoker
G	3,137.87	3,923.41	3,137.87	3,923.41

Area Factors: 1 0.790 716, 717, 724-726, 728-729
 2 0.830 719-721, 727
 3 0.925 718, 722-723

Modal Factors: 0.5250 Semi-Annual
 0.2650 Quarter
 0.0835 Month