

SERFF Tracking Number: AMNH-127185217 State: Arkansas
Filing Company: Standard Life and Accident Insurance Company State Tracking Number: 48908
Company Tracking Number: SLAICO MSRC 2010
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: SLAICO Medicare Supplement Refund Calculations
Project Name/Number: SLAICO MSRC/2010

Filing at a Glance

Company: Standard Life and Accident Insurance Company

Product Name: SLAICO Medicare Supplement SERFF Tr Num: AMNH-127185217 State: Arkansas

Refund Calculations

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Accepted State Tr Num: 48908
For Informational Purposes

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

Filing Type: Rate

Author: Andrea Link

Date Submitted: 05/26/2011

Reviewer(s): Stephanie Fowler

Disposition Date: 05/27/2011

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: SLAICO MSRC

Project Number: 2010

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Filing Status Changed: 05/27/2011

State Status Changed: 05/27/2011

Created By: Andrea Link

Corresponding Filing Tracking Number:

Filing Description:

2010 Medicare Supplement Refund Calculations

Standardized and Pre-Standardized Plans

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Andrea Link

Company and Contact

Filing Contact Information

Andrea Link, Rate Compliance Supervisor

andrea.link@anico.com

One Moody Plaza

281-538-4833 [Phone]

SERFF Tracking Number: AMNH-127185217 State: Arkansas
Filing Company: Standard Life and Accident Insurance Company State Tracking Number: 48908
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TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
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Project Name/Number: SLAICO MSRC/2010

SSH - MP 504

Galveston, TX 77550

Filing Company Information

Standard Life and Accident Insurance Company CoCode: 86355 State of Domicile: Texas
One Moody Plaza Group Code: 408 Company Type: Industry
Galveston, TX 77550 Group Name: State ID Number:
(281) 538-4827 ext. [Phone] FEIN Number: 73-0994234

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Life and Accident Insurance Company	\$0.00	05/26/2011	

SERFF Tracking Number: AMNH-127185217 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	05/27/2011	05/27/2011

SERFF Tracking Number: AMNH-127185217 State: Arkansas
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Disposition

Disposition Date: 05/27/2011

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):
Standard Life and Accident Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking Number: AMNH-127185217 State: Arkansas
 Filing Company: Standard Life and Accident Insurance Company State Tracking Number: 48908
 Company Tracking Number: SLAICO MSRC 2010
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: SLAICO Medicare Supplement Refund Calculations
 Project Name/Number: SLAICO MSRC/2010

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:	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):
Standard Life and Accident Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking Number: AMNH-127185217 State: Arkansas
Filing Company: Standard Life and Accident Insurance Company State Tracking Number: 48908
Company Tracking Number: SLAICO MSRC 2010
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: SLAICO Medicare Supplement Refund Calculations
Project Name/Number: SLAICO MSRC/2010

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	N/A		
Comments:			
Satisfied - Item:	Refund Calculations	Accepted for Informational Purposes	05/27/2011
Comments:			
Attachment:			
AR.pdf			

May 26, 2011

SERFF

Commissioner Jay Bradford
Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

NAIC#: 86355

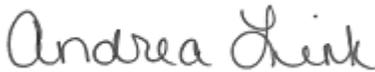
RE: 2010 Medicare Supplement Refund Calculations (Pre-Standardized Plans)

Dear Commissioner Bradford:

I have prepared the enclosed Medicare Supplement Refund Calculation forms using calculated earned premiums and incurred claims through December 31, 2010 for each of our Pre-Standardized plans in your state.

I am assuming all policy issue dates are January 1, 1996. These reports indicate no refunds are due for these policies for calendar year 2010.

Sincerely,



Andrea Link
Rate Compliance Supervisor
Individual Health R & D Dept

**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: Standard Life & Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston, TX 77550

Person Completing This Exhibit: Michael Shumate

Title: Vice President & Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	23,050	6,742
b. Current year's issues	0	0
c. Net (Line 1a - Line 1b)	23,050	6,742
2. Past Year's Experience (All policy years)	2,876,875	2,065,377
3. Total Experience (Line 1c + Line 2)	2,899,925	2,072,119
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)	0.715	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	1,312	
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: Michael Shumate

Title: Vice President & Actuary

Date: May 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: Standard Life & Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate

Title: Vice President & Actuary Telephone Number: (281) 538-4827

(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	417,569	4.175	1,743,351	0.493	859,472	8.493	3,546,414	0.725	2,571,150	0.77
15	-	4.175	-	0.493	-	8.684	-	0.725	-	0.77
Total	417,569		1,743,351		859,472		3,546,414		2,571,150	

Benchmark Ratio Since Inception: **0.649**

May 25, 2011

SERFF

Commissioner Jay Bradford
Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

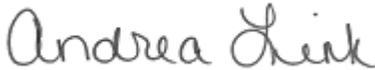
RE: 2010 Medicare Supplement Refund Calculations (Standardized Plans)

Commissioner Bradford:

I have prepared the enclosed Medicare Supplement Refund Calculation forms using calculated earned premiums and incurred claims through December 31, 2010 for each of our Standardized plans in your state.

These reports indicate no refunds are due for these policies for calendar year 2010. For those forms which have been approved in your state yet are not included, there is no experience to report.

Sincerely,



Andrea Link
Rate Compliance Supervisor
Individual Health R & D Dept

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: A
 FOR THE STATE OF: Arkansas
 Company Name: Standard Life and Accident Insurance Company
 NAIC Group Code: 408 NAIC Company Code: 86355
 Address: One Moody Plaza, Galveston, TX 77550
 Person Completing This Exhibit: Michael Shumate ASA, MAAA
 Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	0	0
b. Current year's issues	0	0
c. Net (Line 1a - Line 1b)	0	0
2. Past Year's Experience (All policy years)	42,778	21,196
3. Total Experience (Line 1c + Line 2)	42,778	21,196
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)	0.642	
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Column b) / (Line 3, Column a - Line 6)	0.495	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	48.700	
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: Michael Shumate
 Title: Vice President & Asst. Actuary
 Date: May 24, 2011

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: B
 FOR THE STATE OF: Arkansas
 Company Name: Standard Life and Accident Insurance Company
 NAIC Group Code: 408 NAIC Company Code: 86355
 Address: One Moody Plaza, Galveston, TX 77550
 Person Completing This Exhibit: Michael Shumate ASA, MAAA
 Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	0	0
b. Current year's issues	0	0
c. Net (Line 1a - Line 1b)	0	0
2. Past Year's Experience (All policy years)	29,821	39,307
3. Total Experience (Line 1c + Line 2)	29,821	39,307
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)	0.647	
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Column b) / (Line 3, Column a - Line 6)	1.318	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	30.083	
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: Michael Shumate
 Title: Vice President & Asst. Actuary
 Date: May 24, 2011

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: C
 FOR THE STATE OF: Arkansas
 Company Name: Standard Life and Accident Insurance Company
 NAIC Group Code: 408 NAIC Company Code: 86355
 Address: One Moody Plaza, Galveston, TX 77550
 Person Completing This Exhibit: Michael Shumate ASA, MAAA
 Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	5,836	-350
b. Current year's issues	0	0
c. Net (Line 1a - Line 1b)	5,836	-350
2. Past Year's Experience (All policy years)	253,354	190,583
3. Total Experience (Line 1c + Line 2)	259,190	190,233
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)	0.734	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	170.567	
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: Michael Shumate
 Title: Vice President & Asst. Actuary
 Date: May 24, 2011

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: D
 FOR THE STATE OF: Arkansas
 Company Name: Standard Life and Accident Insurance Company
 NAIC Group Code: 408 NAIC Company Code: 86355
 Address: One Moody Plaza, Galveston, TX 77550
 Person Completing This Exhibit: Michael Shumate ASA, MAAA
 Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	7,117	-571
b. Current year's issues	0	0
c. Net (Line 1a - Line 1b)	7,117	-571
2. Past Year's Experience (All policy years)	84,747	102,748
3. Total Experience (Line 1c + Line 2)	91,864	102,177
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)	0.625	
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Column b) / (Line 3, Column a - Line 6)	1.112	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	57.082	
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: Michael Shumate
 Title: Vice President & Asst. Actuary
 Date: May 24, 2011

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: E
 FOR THE STATE OF: Arkansas
 Company Name: Standard Life and Accident Insurance Company
 NAIC Group Code: 408 NAIC Company Code: 86355
 Address: One Moody Plaza, Galveston, TX 77550
 Person Completing This Exhibit: Michael Shumate ASA, MAAA
 Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	0	0
b. Current year's issues	0	0
c. Net (Line 1a - Line 1b)	0	0
2. Past Year's Experience (All policy years)	0	0
3. Total Experience (Line 1c + Line 2)	0	0
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)	0.000	
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Column b) / (Line 3, Column a - Line 6)	0.000	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	0.000	
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: Michael Shumate
 Title: Vice President & Asst. Actuary
 Date: May 24, 2011

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: F
 FOR THE STATE OF: Arkansas
 Company Name: Standard Life and Accident Insurance Company
 NAIC Group Code: 408 NAIC Company Code: 86355
 Address: One Moody Plaza, Galveston, TX 77550
 Person Completing This Exhibit: Michael Shumate ASA, MAAA
 Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	32,653	22,809
b. Current year's issues	854	1,691
c. Net (Line 1a - Line 1b)	31,799	21,118
2. Past Year's Experience (All policy years)	3,535,708	3,016,516
3. Total Experience (Line 1c + Line 2)	3,567,507	3,037,634
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)	0.647	
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Column b) / (Line 3, Column a - Line 6)	0.851	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	2021.567	
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: Michael Shumate
 Title: Vice President & Asst. Actuary
 Date: May 24, 2011

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: G
 FOR THE STATE OF: Arkansas
 Company Name: Standard Life and Accident Insurance Company
 NAIC Group Code: 408 NAIC Company Code: 86355
 Address: One Moody Plaza, Galveston, TX 77550
 Person Completing This Exhibit: Michael Shumate ASA, MAAA
 Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	3,134	181
b. Current year's issues	1,518	58
c. Net (Line 1a - Line 1b)	1,616	123
2. Past Year's Experience (All policy years)	11,703	6,259
3. Total Experience (Line 1c + Line 2)	13,319	6,382
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)	0.584	
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Column b) / (Line 3, Column a - Line 6)	0.479	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	7.750	
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: Michael Shumate
 Title: Vice President & Asst. Actuary
 Date: May 24, 2011

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: F(hd)
 FOR THE STATE OF: Arkansas
 Company Name: Standard Life and Accident Insurance Company
 NAIC Group Code: 408 NAIC Company Code: 86355
 Address: One Moody Plaza, Galveston, TX 77550
 Person Completing This Exhibit: Michael Shumate ASA, MAAA
 Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	2,372	4,349
b. Current year's issues	0	0
c. Net (Line 1a - Line 1b)	2,372	4,349
2. Past Year's Experience (All policy years)	38,823	9,199
3. Total Experience (Line 1c + Line 2)	41,195	13,548
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)	0.589	
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Column b) / (Line 3, Column a - Line 6)	0.329	
9. Life Years Exposed Since Inception Proceed only if (Line 8 < Line 7) and (Line 9 > 500)	79.084	
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: Michael Shumate
 Title: Vice President & Asst. Actuary
 Date: May 24, 2011

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: A

FOR THE STATE OF: Arkansas

Company Name: Standard Life and Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate ASA, MAAA

Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

(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	1,072	4.175	4,476	0.493	2,206	6.075	6,512	0.708	4,611	0.76
10	-	4.175	-	0.493	-	6.650	-	0.713	-	0.76
11	703	4.175	2,935	0.493	1,447	7.176	5,045	0.717	3,617	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	700	4.175	2,923	0.493	1,441	8.493	5,945	0.725	4,310	0.77
15	2,476	4.175	10,337	0.493	5,096	8.684	21,502	0.725	15,589	0.77
Total	4,951		20,670		10,191		39,004		28,127	

Benchmark Ratio Since Inception: **0.642**

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: B

FOR THE STATE OF: Arkansas

Company Name: Standard Life and Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate ASA, MAAA

Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

(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	761	4.175	3,177	0.493	1,566	7.176	5,461	0.717	3,915	0.76
12	154	4.175	641	0.493	316	7.655	1,175	0.720	846	0.77
13	(12)	4.175	(50)	0.493	(25)	8.093	(97)	0.723	(70)	0.77
14	850	4.175	3,549	0.493	1,750	8.493	7,219	0.725	5,234	0.77
15	2,905	4.175	12,128	0.493	5,979	8.684	25,227	0.725	18,290	0.77
Total	4,658		19,445		9,586		38,985		28,215	

Benchmark Ratio Since Inception: **0.647**

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: C

FOR THE STATE OF: Arkansas

Company Name: Standard Life and Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate ASA, MAAA

Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

(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	405	4.175	1,691	0.493	834	7.176	2,906	0.717	2,084	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	1,302	4.175	5,436	0.493	2,680	8.493	11,058	0.725	8,017	0.77
15	23,705	4.175	98,968	0.493	48,791	8.684	205,854	0.725	149,244	0.77
Total	25,412		106,095		52,305		219,818		159,345	

Benchmark Ratio Since Inception: **0.649**

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: D

FOR THE STATE OF: Arkansas

Company Name: Standard Life and Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate ASA, MAAA

Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

(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	576	4.175	2,405	0.493	1,186	3.998	2,303	0.686	1,580	0.71
7	-	4.175	-	0.493	-	4.754	-	0.695	-	0.73
8	364	4.175	1,520	0.493	749	5.445	1,982	0.702	1,391	0.75
9	97	4.175	405	0.493	200	6.075	589	0.708	417	0.76
10	5,434	4.175	22,687	0.493	11,185	6.650	36,136	0.713	25,765	0.76
11	437	4.175	1,824	0.493	899	7.176	3,136	0.717	2,248	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	-	4.175	-	0.493	-	8.493	-	0.725	-	0.77
15	-	4.175	-	0.493	-	8.684	-	0.725	-	0.77
Total	6,908		28,841		14,219		44,146		31,402	

Benchmark Ratio Since Inception: **0.625**

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: E

FOR THE STATE OF: Arkansas

Company Name: Standard Life and Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate ASA, MAAA

Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

(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	-	4.175	-	0.493	-	8.493	-	0.725	-	0.77
15	-	4.175	-	0.493	-	8.684	-	0.725	-	0.77
Total	-		-		-		-		-	

Benchmark Ratio Since Inception: **0.000**

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: F

FOR THE STATE OF: Arkansas

Company Name: Standard Life and Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate ASA, MAAA

Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

(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	2,591	4.175	10,818	0.493	5,333	2.245	5,817	0.669	3,892	0.67
5	443	4.175	1,850	0.493	912	3.170	1,404	0.678	952	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	2,685	4.175	11,210	0.493	5,526	6.075	16,311	0.708	11,548	0.76
10	22,913	4.175	95,662	0.493	47,161	6.650	152,371	0.713	108,641	0.76
11	8,996	4.175	37,558	0.493	18,516	7.176	64,555	0.717	46,286	0.76
12	6,351	4.175	26,516	0.493	13,072	7.655	48,617	0.720	35,004	0.77
13	13,086	4.175	54,634	0.493	26,935	8.093	105,905	0.723	76,569	0.77
14	10,512	4.175	43,888	0.493	21,637	8.493	89,278	0.725	64,727	0.77
15	277,286	4.175	1,157,669	0.493	570,731	8.684	2,407,952	0.725	1,745,765	0.77
Total	344,863		1,439,804		709,823		2,892,212		2,093,385	

Benchmark Ratio Since Inception: **0.647**

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

TYPE: Individual Standardized Medicare Supplement Benefit Plan: G

FOR THE STATE OF: Arkansas

Company Name: Standard Life and Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate ASA, MAAA

Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

(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	1,525	4.175	6,367	0.493	3,139	2.245	3,423	0.669	2,290	0.67
5	-	4.175	-	0.493	-	3.170	-	0.678	-	0.69
6	3,459	4.175	14,441	0.493	7,119	3.998	13,829	0.686	9,486	0.71
7	-	4.175	-	0.493	-	4.754	-	0.695	-	0.73
8	765	4.175	3,194	0.493	1,575	5.445	4,165	0.702	2,924	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	-	4.175	-	0.493	-	8.493	-	0.725	-	0.77
15	-	4.175	-	0.493	-	8.684	-	0.725	-	0.77
Total	5,749		24,001		11,833		21,418		14,701	

Benchmark Ratio Since Inception: **0.584**

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

'TYPE: Individual Standardized Medicare Supplement Benefit Plan: F(hd)

FOR THE STATE OF: Arkansas

Company Name: Standard Life and Accident Insurance Company

NAIC Group Code: 408 NAIC Company Code: 86355

Address: One Moody Plaza, Galveston TX 77550

Person Completing This Exhibit: Michael Shumate ASA, MAAA

Title: Vice President & Asst. Actuary Telephone Number: (281) 538-4827

(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	720	2.770	1,994	0.442	882	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	287	4.175	1,199	0.493	591	2.245	644	0.669	431	0.67
5	729	4.175	3,045	0.493	1,501	3.170	2,312	0.678	1,568	0.69
6	1,776	4.175	7,415	0.493	3,656	3.998	7,101	0.686	4,871	0.71
7	-	4.175	-	0.493	-	4.754	-	0.695	-	0.73
8	205	4.175	856	0.493	422	5.445	1,116	0.702	784	0.75
9	1,349	4.175	5,632	0.493	2,777	6.075	8,195	0.708	5,802	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	-	4.175	-	0.493	-	8.493	-	0.725	-	0.77
15	-	4.175	-	0.493	-	8.684	-	0.725	-	0.77
Total	5,066		20,141		9,828		19,369		13,456	

Benchmark Ratio Since Inception: **0.589**