

SERFF Tracking Number: GEFA-127188994 State: Arkansas  
Filing Company: American General Life and Accident Insurance Company State Tracking Number: 48914  
Company Tracking Number: 2010 AGLA REFUND AR  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: 2010 Med Supp Refund Calc AGLA  
Project Name/Number: /

## Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: 2010 Med Supp Refund Calc AGLA SERFF Tr Num: GEFA-127188994 State: Arkansas

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Accepted State Tr Num: 48914  
For Informational Purposes

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: 2010 AGLA REFUND AR State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Stephanie Fowler

Authors: Xiufeng Yin, Paul Nataraja Disposition Date: 05/27/2011

Date Submitted: 05/26/2011 Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/27/2011

State Status Changed: 05/27/2011

Deemer Date:

Created By: Xiufeng Yin

Submitted By: Xiufeng Yin

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your records are the Medicare Supplement Refund Calculation Forms for Calendar Year 2010 and the 2010 Reporting for the calculation of benchmark ratio since inception for individual policies.

No refunds are called for under the calculations.

## Company and Contact

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 Product Name: 2010 Med Supp Refund Calc AGLA  
 Project Name/Number: /

**Filing Contact Information**

Ben (Xiufeng) Yin, Actuarial Assistant Xiufeng.Yin@genworth.com  
 101 Continental Place 615-370-9044 [Phone]  
 Brentwood, TN 37027 615-824-8879 [FAX]

**Filing Company Information**

American General Life and Accident Insurance CoCode: 66672 State of Domicile: Tennessee  
 Company  
 458 N. American General Center Group Code: 12 Company Type: Life and Health  
 Nashville, TN 37250 Group Name: Am. International State ID Number:  
 Group  
 (615) 749-1000 ext. [Phone] FEIN Number: 62-0306330  
 -----

**Filing Fees**

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

| COMPANY  | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|--------|----------------|---------------|
| American General Life and Accident Insurance Company | \$0.00 | 05/26/2011     |               |

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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     |

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## Disposition

Disposition Date: 05/27/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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 Company Tracking Number: 2010 AGLA REFUND AR  
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 Product Name: 2010 Med Supp Refund Calc AGLA  
 Project Name/Number: /

| Schedule            | Schedule Item                    | Schedule Item Status                   | Public Access |
|---------------------|----------------------------------|--|---------------|
| Supporting Document | Flesch Certification             |  | No            |
| Supporting Document | Application                      |  | No            |
| Supporting Document | Health - Actuarial Justification |  | No            |
| Supporting Document | Outline of Coverage              |  | No            |
| Supporting Document | 2010 Med Supp Refund             | Accepted for<br>Informational Purposes | No            |

SERFF Tracking Number: GEFA-127188994 State: Arkansas  
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 Product Name: 2010 Med Supp Refund Calc AGLA  
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## Supporting Document Schedules

|   | Item Status:                        | Status Date: |
|---|-------------------------------------|--------------|
| <b>Bypassed - Item:</b> Flesch Certification<br><b>Bypass Reason:</b> N/A<br><b>Comments:</b>             |                                     |              |
| <b>Bypassed - Item:</b> Application<br><b>Bypass Reason:</b> N/A<br><b>Comments:</b>                      |                                     |              |
| <b>Bypassed - Item:</b> Health - Actuarial Justification<br><b>Bypass Reason:</b> N/A<br><b>Comments:</b> |                                     |              |
| <b>Bypassed - Item:</b> Outline of Coverage<br><b>Bypass Reason:</b> N/A<br><b>Comments:</b>              |                                     |              |
| <b>Satisfied - Item:</b> 2010 Med Supp Refund<br><b>Comments:</b><br><b>Attachments:</b><br>AR.pdf        | Accepted for Informational Purposes | 05/27/2011   |

*SERFF Tracking Number:* GEFA-127188994 *State:* Arkansas  
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*Company*  
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*Product Name:* 2010 Med Supp Refund Calc AGLA  
*Project Name/Number:* /  
**AGLA Med Sup Letter of Auth 2011.pdf**

MEDICARE SUPPLEMENT REFUND CALCULATION FORM

FOR CALENDAR YEAR 2010

Type Individual SMSBP (w) B  
 Delivered or Issued for Delivery in Arkansas  
 Company Name American General Life and Accident Insurance Company  
 NAIC Group Code 011 NAIC Company Code 66672  
 Address American General Center, Nashville, TN 37250  
 Person Completing This Exhibit George Ronczy, ASA, MAAA  
 Title Assistant Actuary Telephone Number (804) 281-6536

| <u>Line</u>   | <u>(a)</u><br>Earned<br>Premium (x) | <u>(b)</u><br>Incurred<br>Claims (y) |
|---|-------------------------------------|--------------------------------------|
| 1. Current Year's Experience  |                                     |                                      |
| a. Total (all policy Years)   | 5,055                               | 326                                  |
| b. Current year's issues (z)  | 0                                   | 0                                    |
| c. Net (for reporting purposes = line 1a - line 1b)   | <u>5,055</u>                        | <u>326</u>                           |
| 2. Past Years' Experience<br>(All Policy Years)   | <u>2,088,305</u>                    | <u>1,412,552</u>                     |
| 3. Total Experience (Net Current Year plus Past Years' Experience)  | <u>2,093,360</u>                    | <u>1,412,878</u>                     |
| 4. Refunds Last Year (Excluding Interest)   | <u>0</u>                            |                                      |
| 5. Previous Refunds Since Inception (Excluding Interest)  | <u>0</u>                            |                                      |
| 6. Refunds Since Inception (Excluding Interest)   | <u>0</u>                            |                                      |
| 7. Benchmark Ratio Since Inception<br>(SEE WORKSHEET FOR RATIO 1)   | <u>64.9%</u>                        |                                      |
| 8. Experienced Ratio Since Inception  |                                     |                                      |
| $\frac{\text{Total Actual Incurred Claims (line 3, col. b)}}{\text{Total Earned Prem. (line 3, col. a) - Refunds Since Inception (line 6)}} = \text{Ratio 2}$ | $\frac{1,412,878}{2,093,360} =$     | <u>67.5%</u>                         |
| 9. Life Years Exposed Since Inception   | <u>1,379</u>                        |                                      |
| If the Experience Ratio is less than the Benchmark Ratio, and there are more than 500 life years exposure, then proceed to calculation of refund.             |                                     |                                      |
| 10. Tolerance Permitted (obtained from credibility table)   | <u>10.0%</u>                        |                                      |
| 11. Adjustment to Incurred Claims for Credibility   |                                     |                                      |
| $\text{Ratio 3} = \text{Ratio 2} + \text{Tolerance} =$  | <u>77.5%</u>                        |                                      |
| If Ratio 3 is more than Benchmark Ratio (Ratio 1), a refund or credit to premium is not required.   |                                     |                                      |
| If Ratio 3 is less than the Benchmark Ratio, then proceed.  |                                     |                                      |

12. Adjusted Incurred Claims = \_\_\_\_\_

[Total Earned Premiums (line 3, col a) - Refunds Since Inception (line 6)]  
x Ratio 3 (line 11)

13. Refund = No Refund

Total Earned Premiums (line 3, col a) -  
Refunds Since Inception (line 6) -  
Adjusted Incurred Claims (line 12)  
Benchmark Ratio (Ratio 1)

If the amount on line 13 is less than .005 times the annualized premium in force as of December 31 of the reporting year, then no refund is made. Otherwise, the amount on line 13 is to be refunded or credited, and a description of the refund and/or credit against premiums to be used must be attached to this form.

MEDICARE SUPPLEMENT CREDIBILITY TABLE

| Life Years Exposed     |                  |
|------------------------|------------------|
| <u>Since Inception</u> | <u>Tolerance</u> |
| 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.

- (w) "SMSBP" = Standard Medicare Supplement Benefit Plan.
- (x) Includes modal loadings and fees charged.
- (y) Excludes Active Life Reserves.
- (z) This is to be used as "Issue Year Earned Premium" for Year 1 of next year's "Worksheet for Calculation of Benchmark Ratios."

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



\_\_\_\_\_  
Signature

\_\_\_\_\_  
George Ronczy, ASA, MAAA  
Name

\_\_\_\_\_  
Assistant Actuary  
Title

\_\_\_\_\_  
5/19/2011  
Date

REPORTING FORM FOR THE CALCULATION  
OF BENCHMARK RATIO SINCE INCEPTION FOR  
INDIVIDUAL POLICIES FOR CALENDAR YEAR 2010

Type Individual SMSBP (p) B  
 Delivered or Issued for Delivery in Arkansas  
 Company Name American General Life and Accident Insurance Company  
 NAIC Group Code 011 NAIC Company Code 66672  
 Address American General Center, Nashville, TN 37250  
 Person Completing This Exhibit George Ronczy, ASA, MAAA  
 Title Assistant Actuary Telephone Number (804) 281-6536

| (a)<br>Year | (b)<br>Earned<br>Premium | (c)<br>Factor | (d)<br>(b) x (c) | (e)<br>Cumulative<br>Loss<br>Ratio | (f)<br>(d) x (e) | (g)<br>Factor | (h)<br>(b) x (g) | (i)<br>Cumulative<br>Loss<br>Ratio | (j)<br>(h) x (i) | (o)<br>Policy<br>Year Loss<br>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          | 7,180                    | 4.175         | 29,975           | 0.493                              | 14,778           | 7.655         | 54,961           | 0.720                              | 39,572           | 0.77                                |
| 13          | 18,485                   | 4.175         | 77,174           | 0.493                              | 38,047           | 8.093         | 149,598          | 0.723                              | 108,159          | 0.77                                |
| 14          | 15,032                   | 4.175         | 62,758           | 0.493                              | 30,940           | 8.493         | 127,666          | 0.725                              | 92,558           | 0.77                                |
| 15+         | 143,849                  | 4.175         | 600,571          | 0.493                              | 296,081          | 8.684         | 1,249,187        | 0.725                              | 905,661          | 0.77                                |
| TOTAL       |                          | (k):          | 770,479          | (l):                               | 379,846          | (m):          | 1,581,412        | (n):                               | 1,145,950        |                                     |

Benchmark Ratio Since Inception (l+n)/(k+m): 64.9%

- (a): Year 1 is the current calendar year - 1  
 Year 2 is the current calendar year - 2 (etc.)  
 (Example: If the current year is 1991, then:  
 Year 1 is 1990; Year 2 is 1989, etc.)
- (b): For the calendar year on the appropriate line in column (a), the premium earned during that year for policies issued in that year.
- (o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios, on a policy year basis, which result in the cumulative loss ratios displayed on this worksheet. They are shown here for Informational purposes only.
- (p): "SMSBP" = Standard Medicare Supplement Benefit Plan.

MEDICARE SUPPLEMENT REFUND CALCULATION FORM

FOR CALENDAR YEAR 2010

Type Individual SMSBP (w) P  
 Delivered or Issued for Delivery in Arkansas  
 Company Name American General Life and Accident Insurance Company  
 NAIC Group Code 011 NAIC Company Code 66672  
 Address American General Center, Nashville, TN 37250  
 Person Completing This Exhibit George Ronczy, ASA, MAAA  
 Title Assistant Actuary Telephone Number (804) 281-6536

| <u>Line</u>   | <u>(a)</u><br>Earned<br>Premium (x) | <u>(b)</u><br>Incurred<br>Claims (y) |
|---|-------------------------------------|--------------------------------------|
| 1. Current Year's Experience  |                                     |                                      |
| a. Total (all policy Years)   | 19,171                              | 1,932                                |
| b. Current year's issues (z)  | 0                                   | 0                                    |
| c. Net (for reporting purposes = line 1a - line 1b)   | <u>19,171</u>                       | <u>1,932</u>                         |
| 2. Past Years' Experience<br>(All Policy Years)   | <u>2,520,275</u>                    | <u>1,567,103</u>                     |
| 3. Total Experience (Net Current Year plus Past Years' Experience)  | <u>2,539,446</u>                    | <u>1,569,035</u>                     |
| 4. Refunds Last Year (Excluding Interest)   | <u>0</u>                            |                                      |
| 5. Previous Refunds Since Inception (Excluding Interest)  | <u>0</u>                            |                                      |
| 6. Refunds Since Inception (Excluding Interest)   | <u>0</u>                            |                                      |
| 7. Benchmark Ratio Since Inception<br>(SEE WORKSHEET FOR RATIO 1)   | <u>64.9%</u>                        |                                      |
| 8. Experienced Ratio Since Inception  |                                     |                                      |
| Total Actual Incurred Claims (line 3, col. b)   | 1,569,035                           |                                      |
| Total Earned Prem. (line 3, col. a) - Refunds Since Inception (line 6)  | 2,539,446                           |                                      |
|   | = Ratio 2                           | <u>61.8%</u>                         |
| 9. Life Years Exposed Since Inception   | <u>1,362</u>                        |                                      |
| If the Experience Ratio is less than the Benchmark Ratio, and there are more than 500 life years exposure, then proceed to calculation of refund. |                                     |                                      |
| 10. Tolerance Permitted (obtained from credibility table)   | <u>10.0%</u>                        |                                      |
| 11. Adjustment to Incurred Claims for Credibility   |                                     |                                      |
| Ratio 3 = Ratio 2 + Tolerance =   | <u>71.8%</u>                        |                                      |
| If Ratio 3 is more than Benchmark Ratio (Ratio 1), a refund or credit to premium is not required.   |                                     |                                      |
| If Ratio 3 is less than the Benchmark Ratio, then proceed.  |                                     |                                      |

12. Adjusted Incurred Claims = \_\_\_\_\_  
 [Total Earned Premiums (line 3, col a) - Refunds Since Inception (line 6)]  
 x Ratio 3 (line 11)

13. Refund = No Refund  
 Total Earned Premiums (line 3, col a) -  
 Refunds Since Inception (line 6) -  
Adjusted Incurred Claims (line 12)  
 Benchmark Ratio (Ratio 1)

If the amount on line 13 is less than .005 times the annualized premium in force as of December 31 of the reporting year, then no refund is made. Otherwise, the amount on line 13 is to be refunded or credited, and a description of the refund and/or credit against premiums to be used must be attached to this form.

MEDICARE SUPPLEMENT CREDIBILITY TABLE

| Life Years Exposed     |  |                  |
|------------------------|--|------------------|
| <u>Since Inception</u> |  | <u>Tolerance</u> |
| 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.

- (w) "SMSBP" = Standard Medicare Supplement Benefit Plan.
- (x) Includes modal loadings and fees charged.
- (y) Excludes Active Life Reserves.
- (z) This is to be used as "Issue Year Earned Premium" for Year 1 of next year's "Worksheet for Calculation of Benchmark Ratios."

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



\_\_\_\_\_  
 Signature  
 \_\_\_\_\_  
 George Ronczy, ASA, MAAA  
 Name  
 \_\_\_\_\_  
 Assistant Actuary  
 Title  
 \_\_\_\_\_  
 5/19/2011  
 Date

REPORTING FORM FOR THE CALCULATION  
OF BENCHMARK RATIO SINCE INCEPTION FOR  
INDIVIDUAL POLICIES FOR CALENDAR YEAR 2010

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| (a)<br>Year | (b)<br>Earned<br>Premium | (c)<br>Factor | (d)<br>(b) x (c) | (e)<br>Cumulative<br>Loss<br>Ratio | (f)<br>(d) x (e) | (g)<br>Factor | (h)<br>(b) x (g) | (i)<br>Cumulative<br>Loss<br>Ratio | (j)<br>(h) x (i) | (o)<br>Policy<br>Year Loss<br>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          | 573,783                  | 4.175         | 2,395,544        | 0.493                              | 1,181,003        | 8.493         | 4,873,139        | 0.725                              | 3,533,026        | 0.77                                |
| 15+         |                          | 4.175         |                  | 0.493                              |                  | 8.684         |                  | 0.725                              |                  | 0.77                                |
| TOTAL       |                          | (k):          | 2,395,544        | (l):                               | 1,181,003        | (m):          | 4,873,139        | (n):                               | 3,533,026        |                                     |

Benchmark Ratio Since Inception (l+n)/(k+m): 64.9%

- (a): Year 1 is the current calendar year - 1  
 Year 2 is the current calendar year - 2 (etc.)  
 (Example: If the current year is 1991, then:  
 Year 1 is 1990; Year 2 is 1989, etc.)
- (b): For the calendar year on the appropriate line in column (a), the premium earned during that year for policies issued in that year.
- (o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios, on a policy year basis, which result in the cumulative loss ratios displayed on this worksheet. They are shown here for Informational purposes only.
- (p): "SMSBP" = Standard Medicare Supplement Benefit Plan.



**American General Life and  
Accident Insurance Company**

American General Center  
Nashville, TN 37250-0001  
615-749-1669 Telephone  
615-749-2521 Fax  
rick.borchert@agla.com

**Rick Borchert, FSA, MAAA**  
Senior Vice President and Chief Actuary

May 26, 2011

Genworth Life and Annuity Insurance Company  
6610 West Broad Street  
Richmond, VA 23230

Attention: Lora Simon  
Mike Cremisi

This letter authorizes Genworth Life and Annuity Insurance Company to file Medicare Supplement rate filings and reports with State Departments of Insurance for both the pre-standardized and standardized plans in all states that American General Life and Accident Insurance Company does business.

Genworth Life and Annuity Insurance Company may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Please let me know if there are any questions or if you need any further information.

Sincerely,

A handwritten signature in black ink, appearing to read "Rick Borchert", is written over a horizontal line.

Rick Borchert, FSA, MAAA  
Senior Vice President and Chief Actuary



CHANGING THE WAY AMERICANS THINK ABOUT, PURCHASE AND USE LIFE INSURANCE.<sup>SM</sup>