

SERFF Tracking Number: BFLI-127209340 State: Arkansas  
Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 49039  
Company Tracking Number: AR(2011)  
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A  
Standard Plans  
Product Name: medicare supplement  
Project Name/Number: AR(2011)/

## Filing at a Glance

Company: Bankers Fidelity Life Insurance Company

Product Name: medicare supplement SERFF Tr Num: BFLI-127209340 State: Arkansas  
TOI: MS05I Individual Medicare Supplement - SERFF Status: Closed-Approved State Tr Num: 49039  
Standard Plans  
Sub-TOI: MS05I.001 Plan A Co Tr Num: AR(2011) State Status: Approved-Closed  
Filing Type: Rate Reviewer(s): Stephanie Fowler  
Disposition Date: 07/13/2011  
Authors: Jill Jones, Bridgett  
Williams, Tina Cunningham, Lyn  
Ezell, T. Allen Park, Sharon White,  
Norma Christopher  
Date Submitted: 06/10/2011 Disposition Status: Approved  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: AR(2011) Status of Filing in Domicile: Authorized  
Project Number: Date Approved in Domicile: 03/21/2011  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 07/13/2011  
State Status Changed: 07/13/2011  
Deemer Date: Created By: T. Allen Park  
Submitted By: T. Allen Park Corresponding Filing Tracking Number:  
Filing Description:  
Annual Rate Certification for All Standardized Medicare Supplement Forms (B 9200 and B 21092)

## Company and Contact

### Filing Contact Information

T. Allen Park, Consulting Actuary tallenpark@aol.com  
9441 LBJ Freeway, Suite 102 972-664-0272 [Phone] 202 [Ext]

SERFF Tracking Number: BFLI-127209340 State: Arkansas  
 Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 49039  
 Company Tracking Number: AR(2011)  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: medicare supplement  
 Project Name/Number: AR(2011)/

Dallas, TX 75243 469-621-7385 [FAX]

**Filing Company Information**

Bankers Fidelity Life Insurance Company	CoCode: 61239	State of Domicile: Georgia
4370 Peachtree Rd NE	Group Code: 587	Company Type: Life & Health
Atlanta, GA 30319	Group Name: 61239	State ID Number:
(404) 266-5600 ext. [Phone]	FEIN Number: 58-0658963	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? Yes  
 Fee Explanation: GA is domicile  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Fidelity Life Insurance Company	\$75.00	06/10/2011	48561639
Bankers Fidelity Life Insurance Company	\$25.00	06/16/2011	48791696

SERFF Tracking Number: BFLI-127209340 State: Arkansas  
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 Standard Plans  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	07/13/2011	07/13/2011

### 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	07/11/2011	07/11/2011	T. Allen Park	07/11/2011	07/11/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	AR Rates 2011	T. Allen Park	07/12/2011	07/12/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Directions for approval	Note To Filer	Stephanie Fowler	07/12/2011	07/12/2011
per your message	Note To Reviewer	T. Allen Park	06/16/2011	06/16/2011

SERFF Tracking Number: BFLI-127209340 State: Arkansas  
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 Project Name/Number: AR(2011)/

## Disposition

Disposition Date: 07/13/2011

Implementation Date:

Status: Approved

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):
Bankers Fidelity Life Insurance Company	0.000%	0.000%	\$0	17	\$31,419	0.000%	0.000%

SERFF Tracking Number: BFLI-127209340 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	Cover	Accepted for Informational Purposes	Yes
Supporting Document	Authorization	Accepted for Informational Purposes	Yes
Rate (revised)	AR Rates 2011	Approved	Yes
Rate	AR Rates 2011	Disapproved	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/11/2011  
Submitted Date 07/11/2011  
Respond By Date 08/11/2011

Dear T. Allen Park,

It is our policy that increases must be based on the experience of the block of business, not trend based. With that being said, we are willing to accept this filing as Bankers Fidelity's Annual Rate Certification, but we cannot approve a trend based increase.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Standard Plans  
Product Name: medicare supplement  
Project Name/Number: AR(2011)/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/11/2011  
Submitted Date 07/11/2011

Dear Stephanie Fowler,

### Comments:

In response

### Response 1

Comments: The company understands-what do we need for approval?

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks you

Sincerely,

Bridgett Williams, Jill Jones, Lyn Ezell, Norma Christopher, Sharon White, T. Allen Park, Tina Cunningham

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 Project Name/Number: AR(2011)/

**Amendment Letter**

Submitted Date: 07/12/2011

**Comments:**

In response, there are no increases requested herein. This is an Annual Rate Certification filing as shown in the title

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
AR Rates 2011	B9200, B21092	New		AR 2011 Rates B9200.pdf
AR 2011 Rates B21092 ARC.pdf	AR 2011 Rates B9200.pdf AR 2011 Rates B21092 ARC.pdf			

*SERFF Tracking Number:* BFLI-127209340      *State:* Arkansas  
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*Company Tracking Number:* AR(2011)  
*TOI:* MS051 Individual Medicare Supplement -      *Sub-TOI:* MS051.001 Plan A  
Standard Plans  
*Product Name:* medicare supplement  
*Project Name/Number:* AR(2011)/

**Note To Filer**

**Created By:**

Stephanie Fowler on 07/12/2011 09:03 AM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

07/13/2011 10:06 AM

**Subject:**

Directions for approval

**Comments:**

Please revise this filing to only reflect an Annual Certification filing.

*SERFF Tracking Number:* BFLI-127209340 *State:* Arkansas  
*Filing Company:* Bankers Fidelity Life Insurance Company *State Tracking Number:* 49039  
*Company Tracking Number:* AR(2011)  
*TOI:* MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A  
Standard Plans  
*Product Name:* medicare supplement  
*Project Name/Number:* AR(2011)/

**Note To Reviewer**

**Created By:**

T. Allen Park on 06/16/2011 03:10 PM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

07/13/2011 10:06 AM

**Subject:**

per your message

**Comments:**

please note added fees in file

SERFF Tracking Number: BFLI-127209340 State: Arkansas  
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 Company Tracking Number: AR(2011)  
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A  
 Product Name: medicare supplement  
 Project Name/Number: AR(2011)/

**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 04/12/2010  
**Filing Method of Last Filing:** SERFF

**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):
Bankers Fidelity Life Insurance Company	0.000%	0.000%	\$0	17	\$31,419	0.000%	0.000%

SERFF Tracking Number: BFLI-127209340 State: Arkansas  
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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 07/13/2011	AR Rates 2011	B9200, B21092	New		AR 2011 Rates B9200.pdf AR 2011 Rates B21092 ARC.pdf

**BANKERS FIDELITY LIFE INSURANCE COMPANY**  
**STANDARDIZED MEDICARE SUPPLEMENT POLICY**  
**FORM B 9200 (PLANS A-G, F2, I)**  
**2011 Annual Rate Certification**  
**Arkansas**

Current and 2011 Premium Rates  
All Zip Codes

**Rates are based on the issue age of the insured.**

**Standard**

Description	Mode Factors		0.52	0.27	0.09	0.087	Rate Increase	Current Annual Rate
	Issue Age	Annual	Semiannual	Quarterly	Mo. Direct	Pre-Authorized Credit		
Plan A	65+	1,125.00		No	Insureds		1.00	1,125.00
Plan B(Dis)	0-64	4,277.00	2,224.00	1155.00	385.00	372.00	1.00	4,277.00
Plan B(Dis)*	0-64	4,261.00	2,216.00	1150.00	383.00	371.00	1.00	4,261.00
Plan B	65+	1,688.00		No	Insureds		1.00	1,688.00
Plan C	65+	1,944.00		No	Insureds		1.00	1,944.00
Plan D	65+	2,017.00		No	Insureds		1.00	2,017.00
Plan E	65+	1,583.00		No	Insureds		1.00	1,583.00
Plan F	65+	2,456.00		No	Insureds		1.00	2,456.00
Plan F2	65+	737.00		No	Insureds		1.00	737.00
Plan G	65+	1,583.00		No	Insureds		1.00	1,583.00
Plan I	65+	1,583.00		No	Insureds		1.00	1,583.00

Reinsured from Atlantic American at 12/31/96

**Preferred - Non Tobacco**

Description	Mode Factors		0.52	0.27	0.09	0.089	Rate Increase	Current Annual Rate
	Issue Age	Annual	Semiannual	Quarterly	Mo. Direct	Pre-Authorized Credit		
Plan A	65+	956.00		No	Insureds		1.00	956.00
Plan B	65+	1,435.00		No	Insureds		1.00	1,435.00
Plan C	65+	1,653.00		No	Insureds		1.00	1,653.00
Plan D	65+	1,715.00		No	Insureds		1.00	1,715.00
Plan E	65+	1,131.00		No	Insureds		1.00	1,131.00
Plan F	65+	1,715.00		No	Insureds		1.00	1,715.00
Plan F2	65+	515.00		No	Insureds		1.00	515.00
Plan G	65+	1,131.00		No	Insureds		1.00	1,131.00
Plan I	65+	1,131.00	588.00	305.00	102.00	101.00	1.00	1,131.00

**Preferred - Tobacco User**

Description	Mode Factors		0.52	0.27	0.09	0.089	Rate Increase	Current Annual Rate
	Issue Age	Annual	Semiannual	Quarterly	Mo. Direct	Pre-Authorized Credit		
Plan A	65+	1,099.00		No	Insureds		1.00	1,099.00
Plan B	65+	1,650.00		No	Insureds		1.00	1,650.00
Plan C	65+	1,901.00		No	Insureds		1.00	1,901.00
Plan D	65+	1,972.00		No	Insureds		1.00	1,972.00
Plan E	65+	1,301.00		No	Insureds		1.00	1,301.00
Plan F	65+	1,972.00		No	Insureds		1.00	1,972.00
Plan F2	65+	592.00		No	Insureds		1.00	592.00
Plan G	65+	1,301.00		No	Insureds		1.00	1,301.00
Plan I	65+	1,301.00	677.00	351.00	117.00	116.00	1.00	1,301.00

**BANKERS FIDELITY LIFE INSURANCE COMPANY**  
**STANDARDIZED MEDICARE SUPPLEMENT POLICY**  
**FORM B 21092 (PLANS A, F, F2, G, K)**  
**Year 2011 Annual Rate Filing**  
**ARKANSAS**  
**AREA 1: All Other Zip Codes**

**MONTHLY Bank Draft Premiums**  
**With Proposed Increase**

**Increase >**                    **0.0%**                    **0.0%**                    **0.0%**                    **0.0%**                    **0.0%**

**PREFERRED NON-TOBACCO**

<b>ISSUE AGE</b>	<b>A</b>	<b>F</b>	<b>F2</b>	<b>G</b>	<b>K</b>
65 & up	100.00	138.00	48.00	117.00	69.00

**STANDARD**

<b>ISSUE AGE</b>	<b>A</b>	<b>F</b>	<b>F2</b>	<b>G</b>	<b>K</b>
65 & up	120.00	166.00	58.00	140.00	83.00

See Premium Information regarding Household Premium Discount rating.  
 For Annual, Semiannual, or Quarterly premiums, multiply Monthly Premium by 12, 6, or 3 respectively.  
 Add a \$2.00 monthly service fee for Monthly Direct Bill.

**BANKERS FIDELITY LIFE INSURANCE COMPANY**  
**STANDARDIZED MEDICARE SUPPLEMENT POLICY**  
**FORM B 21092 (PLANS A, F, F2, G, K)**  
**Year 2010 Initial Rate Filing**  
**ARKANSAS**  
**AREA 1: All Other Zip Codes**

**MONTHLY Bank Draft Premiums**

**PREFERRED NON-TOBACCO**

<b>ISSUE AGE</b>	<b>A</b>	<b>F</b>	<b>F2</b>	<b>G</b>	<b>K</b>
65 & up	100.00	138.00	48.00	117.00	69.00

**STANDARD**

<b>ISSUE AGE</b>	<b>A</b>	<b>F</b>	<b>F2</b>	<b>G</b>	<b>K</b>
65 & up	120.00	166.00	58.00	140.00	83.00

See Premium Information regarding Household Premium Discount rating.

For Annual, Semiannual, or Quarterly premiums, multiply Monthly Premium by 12, 6, or 3 respectively.

Add a \$2.00 monthly service fee for Monthly Direct Bill.

**BANKERS FIDELITY LIFE INSURANCE COMPANY**  
**STANDARDIZED MEDICARE SUPPLEMENT POLICY**  
**FORM B 21092 (PLANS A, F, F2, G, K)**  
**Year 2011 Annual Rate Filing**  
**ARKANSAS**  
**AREA 2: Zip Codes 720-722**

**MONTHLY Bank Draft Premiums**  
**With Proposed Increase**

Increase >            0.0%            0.0%            0.0%            0.0%            0.0%  
**PREFERRED NON-TOBACCO**

<b>ISSUE AGE</b>	<b>A</b>	<b>F</b>	<b>F2</b>	<b>G</b>	<b>K</b>
65 & up	112.00	154.00	54.00	131.00	77.00

**STANDARD**

<b>ISSUE AGE</b>	<b>A</b>	<b>F</b>	<b>F2</b>	<b>G</b>	<b>K</b>
65 & up	134.00	185.00	65.00	157.00	92.00

See Premium Information regarding Household Premium Discount rating.  
 For Annual, Semiannual, or Quarterly premiums, multiply Monthly Premium by 12, 6, or 3 respectively.  
 Add a \$2.00 monthly service fee for Monthly Direct Bill.

**BANKERS FIDELITY LIFE INSURANCE COMPANY**  
**STANDARDIZED MEDICARE SUPPLEMENT POLICY**  
**FORM B 21092 (PLANS A, F, F2, G, K)**  
**Year 2010 Initial Rate Filing**  
**ARKANSAS**  
**AREA 2: Zip Codes 720-722**

**MONTHLY Bank Draft Premiums**

**PREFERRED NON-TOBACCO**

<b>ISSUE AGE</b>	<b>A</b>	<b>F</b>	<b>F2</b>	<b>G</b>	<b>K</b>
65 & up	112.00	154.00	54.00	131.00	77.00

**STANDARD**

<b>ISSUE AGE</b>	<b>A</b>	<b>F</b>	<b>F2</b>	<b>G</b>	<b>K</b>
65 & up	134.00	185.00	65.00	157.00	92.00

See Premium Information regarding Household Premium Discount rating.

For Annual, Semiannual, or Quarterly premiums, multiply Monthly Premium by 12, 6, or 3 respectively.

Add a \$2.00 monthly service fee for Monthly Direct Bill.

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 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: medicare supplement  
 Project Name/Number: AR(2011)/

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Health - Actuarial Justification	Accepted for Informational Purposes	07/13/2011

**Comments:**

Attached with experience for AR and nation

**Attachments:**

Actmem.pdf  
 Experience(ar10) B9200.pdf  
 Experience(ar10) B21092.pdf  
 Experience 2010(Nat) (AR) B9200.pdf  
 Experience 2010(Nat) (AR)B21092.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover	Accepted for Informational Purposes	07/13/2011

**Comments:**

**Attachment:**

Cover(ar1-2011).pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Authorization	Accepted for Informational Purposes	07/13/2011

**Comments:**

**Attachment:**

Banker's\_Authorization 2011.pdf



**T. ALLEN PARK & ASSOCIATES, INC.**

9441 LBJ FREEWAY, SUITE 102 DALLAS, TX 75243  
972-664-0272 Fax: 469-621-7385 tallenpark@aol.com

June 10, 2011

Ms. Rosalind D. Minor  
Certified Rate and Form Analyst  
Life and Health Division  
1200 W. Third St.  
Little Rock, Arkansas 72201-1904

Dear Ms. Minor:

Subject: 2011 Annual Rate Certification for Policy Form B 9200 (Plans A-G, F2, I) and  
B 21092 (Plans A, F, F2, G, K)  
Bankers Fidelity Life Insurance Company, Atlanta, Georgia (NAIC # 61239)

Enclosed for your review and approval are proposed rates for the current year for the above Standardized Medicare Supplement plans. There are insureds in Arkansas only on Plan B (Disability) and I. There are no requests for increases herein for plans on Form B 9200 and a trend increase of 8% for all plans on Form B 21092.

Thank you for your time and effort on this matter.

Sincerely,

**T. Allen Park**

Digitally signed by T. Allen Park  
DN: cn=T. Allen Park, o=T A Park  
and Associates, Inc., ou,  
email=tallenpark@aol.com, c=US  
Date: 2011.06.10 13:03:51 -05'00'

T. Allen Park, FSA, MAAA  
Consulting Actuary



Eugene Choate  
President

January 1, 2011

TO WHOM IT MAY CONCERN:

We are hereby authorizing Mr. T. Allen Park, FSA, MAAA, an Actuarial Consultant for Bankers Fidelity Life Insurance Company, to file any rules, rates and forms on our behalf.

Should you need additional information, please let us know.

Sincerely,

Eugene Choate  
President

EC/he

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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/10/2011	Rate and Rule	AR Rates 2011	07/12/2011	AR 2011 Rates B21092.pdf (Superseded) AR 2011 Rates B9200.pdf