

SERFF Tracking Number: AFDL-127380828 State: Arkansas
Filing Company: American Public Life Insurance Company State Tracking Number: 49609
Company Tracking Number: A-3 RATES
TOI: H02I Individual Health - Accident Only Sub-TOI: H02I.000 Health - Accident Only
Product Name: A-3 Rates
Project Name/Number: A-3 Rates/A-3 Rates

Filing at a Glance

Company: American Public Life Insurance Company

Product Name: A-3 Rates

SERFF Tr Num: AFDL-127380828 State: Arkansas

TOI: H02I Individual Health - Accident Only

SERFF Status: Closed-Approved-
Closed State Tr Num: 49609

Sub-TOI: H02I.000 Health - Accident Only

Co Tr Num: A-3 RATES

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor

Authors: Shari Vick, Melissa
Mahanes, Ashlie Snyder, Ann
Hobson

Disposition Date: 08/29/2011

Date Submitted: 08/22/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: A-3 Rates

Status of Filing in Domicile: Not Filed

Project Number: A-3 Rates

Date Approved in Domicile:

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: 15%

Filing Status Changed: 08/29/2011

State Status Changed: 08/29/2011

Deemer Date:

Created By: Ann Hobson

Submitted By: Shari Vick

Corresponding Filing Tracking Number:

Filing Description:

American Fidelity Assurance Company is filing the above listed rate increase for approval with your Department on behalf of American Public Life Insurance Company. A letter of authorization is enclosed.

Enclosed for submission is information concerning an increase in premium rates for the A-3 Accident Only Policy and optional riders, where applicable, as listed in the Actuarial Memorandum. These forms have been previously approved by your Department.

The policy is guaranteed renewable to age 70.

SERFF Tracking Number: AFDL-127380828 State: Arkansas
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 Project Name/Number: A-3 Rates/A-3 Rates

A list of old and new rates and the actuarial memorandum are attached to this filing. The effective date of this proposed increase will be no sooner than October 1, 2011, or the next plan date for those individuals under a Section 125 plan.

I hereby certify that to the best of my knowledge the rates submitted herewith is in compliance in all respects with the provisions of the insurance laws, rules and regulations of your state and such rates contain no provisions previously disapproved by the Department.

Thank you for your assistance with this matter. If you have any questions, please feel free to call me at 1-800-654-8489, extension 7782. My email address is shari.vick@af-group.com.

Company and Contact

Filing Contact Information

Ashlie Snyder, Compliance Analyst I ashlie.snyder@af-group.com
 2000 Classen 800-654-8489 [Phone] 5255 [Ext]
 Oklahoma City, OK 73160 405-523-5793 [FAX]

Filing Company Information

American Public Life Insurance Company CoCode: 60801 State of Domicile: Oklahoma
 2305 Lakeland Drive Group Code: 330 Company Type: LAH
 Flowood, MS 39232 Group Name: State ID Number:
 (601) 936-2157 ext. [Phone] FEIN Number: 64-0349942

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 50.00 per rate
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Public Life Insurance Company	\$50.00	08/22/2011	50842935

SERFF Tracking Number: AFDL-127380828 State: Arkansas
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 Project Name/Number: A-3 Rates/A-3 Rates

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/29/2011	08/29/2011

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	Rosalind Minor	08/24/2011	08/24/2011	Ann Hobson	08/25/2011	08/25/2011

SERFF Tracking Number: AFDL-127380828 State: Arkansas
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Disposition

Disposition Date: 08/29/2011

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 15% level rate increase on your submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Public Life Insurance Company	15.000%	15.000%	\$27,526	514	\$183,507	%	%

SERFF Tracking Number: AFDL-127380828 State: Arkansas
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Company Tracking Number: A-3 RATES
TOI: H021 Individual Health - Accident Only Sub-TOI: H021.000 Health - Accident Only
Product Name: A-3 Rates
Project Name/Number: A-3 Rates/A-3 Rates

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/24/2011

Submitted Date 08/24/2011

Respond By Date

Dear Ashlie Snyder,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

On Limited Benefit Plans such as this, our Department has been capping the rate increase request to 5%. If you wish to accept the 5%, please send the revised rates reflecting the 5%.

Thank you for your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/25/2011
Submitted Date 08/25/2011

Dear Rosalind Minor,

Comments:

Response 1

Comments: With a 174% year to date loss ratio in Arkansas, a 5% rate increase hardly seems sufficient. The company would have liked to request a 25% rate increase in your state as it has in other states, but due to prior experience with other rate increases filed in your state, we limited the requested amount to 15%. We feel that the limited rate increase requested is not unreasonable, nor harmful to policyholders in light of the benefits they have received on this policy form thus far and we request that you grant an exception to the 5% limitation and approve the 15% rate increase we have requested.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

On Limited Benefit Plans such as this, our Department has been capping the rate increase request to 5%. If you wish to accept the 5%, please send the revised rates reflecting the 5%.

Thank you for your understanding and cooperation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *AFDL-127380828* *State:* *Arkansas*
Filing Company: *American Public Life Insurance Company* *State Tracking Number:* *49609*
Company Tracking Number: *A-3 RATES*
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Sincerely,
Ann Hobson, Ashlie Snyder, Melissa Mahanes, Shari Vick

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 03/30/1999
Filing Method of Last Filing: Paper

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):
American Public Life Insurance Company	15.000%	15.000%	\$27,526	514	\$183,507	%	%

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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-Closed 08/29/2011	Arkansas	A-3(1/99)Rev., TD-S A-3(9/99), GW A-3(1/2000)	New		Arkansas.pdf

American Public Life Insurance Company (NAIC #60801)

ACTUARIAL JUSTIFICATION OF PREMIUM RATES
Individual Accident Policy Form A-3(1/99), et al

1. Purpose of Filing

The purpose of this filing is to demonstrate that the anticipated loss ratio for this form meets the minimum requirements of this state and to certify that benefits are reasonable in relationship to the premiums charged. This filing is not intended to be used for any other purposes.

2. Description of Benefits

This policy provides expense and indemnity benefits for specified covered injuries. Benefits include reimbursement for treatment of accidental injury, ambulance transportation, hospital confinement, an accidental death benefit, dismemberment and loss of sight. Please refer to the policy form for complete details on the benefits. Optional riders cover accident disability, sickness disability, accident hospital confinement, accident intensive care confinement, and gunshot wounds for public safety officers.

3. Scope of Filing

This rate filing covers the Company's Individual Accident policies listed below.

Plan	Nationwide			Arkansas		
	Pols/Riders Inforce	Ann Prem Inforce	Avg Ann Prem	Pols/Riders Inforce	Ann Prem Inforce	Avg Ann Prem
A3	5,801	1,682,554	290	514	183,507	357
Total (Policy)	5,801	1,682,554	290	514	183,507	357

4. Reason for Rate Increase Request and Expected Effect on Premiums

The product has been performing poorly in recent years and the company feels the rate increase is necessary to get future experience closer to expected.

5. Rate Increase History

There have been no previous rate increases for these plans.

6. Rate Justification Standard - Minimum Loss Ratios

This filing demonstrates that both the projected future loss ratio and the lifetime anticipated loss ratio for these plans are higher than the required minimum loss ratio, and that benefits are therefore reasonable in relation to premiums.

Type of Coverage: Individual Accident
Renewal Clause: Guaranteed Renewable
Approved Loss Ratio: 50%

7. Assumptions

- a. Interest - A 4.0% effective annual rate of interest has been assumed for accumulating historical experience and for discounting projected future experience to present values.
- b. Persistency - a 12% annual termination rate is used in the projections.
- c. Total Claim Cost Trend - claim costs increase 2.7% per year to reflect aging as assumed in the initial pricing of the product.
- d. Rate Increase - A 15% rate increase has been assumed with an approximate effective date of 10/1/2011

8. Data

The experience and inforce information were provided by the Company. The data was checked for reasonableness and consistency; however, reliance on the Company for the completeness and accuracy of the data. After examination, no material biases in the data were found and no adjustments were deemed necessary.

American Public Life Insurance Company (NAIC #60801)

ACTUARIAL JUSTIFICATION OF PREMIUM RATES

Individual Accident Policy Form A-3(1/99), et al

9. Historical Experience

Nationwide and Arkansas durational experience since inception for these plans is attached in Exhibit A and is summarized as follows.

Year	Nationwide			Arkansas		
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium	Loss Ratio
1999	564	13,165	4.3%	-	128	0.0%
2000	78,473	133,707	58.7%	322	3,855	8.4%
2001	123,815	363,744	34.0%	1,165	4,181	27.9%
2002	153,947	612,492	25.1%	2,070	18,283	11.3%
2003	257,237	769,154	33.4%	15,785	33,246	47.5%
2004	245,360	901,506	27.2%	11,058	40,310	27.4%
2005	325,028	1,013,487	32.1%	16,840	58,859	28.6%
2006	469,645	1,173,500	40.0%	79,964	137,214	58.3%
2007	620,119	1,490,824	41.6%	190,535	227,496	83.8%
2008	806,749	1,633,285	49.4%	210,043	241,853	86.8%
2009	892,744	1,557,598	57.3%	246,895	185,909	132.8%
2010	940,228	1,578,084	59.6%	309,788	190,188	162.9%
2Q 2011	528,336	827,597	63.8%	160,560	92,380	173.8%
Total	5,442,245	12,068,142	45.1%	1,245,025	1,233,902	100.9%
PV @4.0%	6,291,588	14,329,130	43.9%	1,370,449	1,408,667	97.3%

10. Current Loss Ratio at 6/30/2011

The current loss ratio is the 2010 - 6/30/2011 historical incurred claims adjusted to current claims levels, divided by the 2010 - 6/30/2011 historical earned premium adjusted to current premium rate levels.

Year	Historical Earned Premium	Current Rate Level Factor*	Current Earned Premium	Historical Incurred Claims	Claim Trend Factor**	Current Incurred Claims	Current Loss Ratio
2010	1,578,084	1.000	1,578,084	940,228	1.027	965,614	61.2%
2Q 2011	827,597	1.000	827,597	528,336	1.007	531,866	64.3%
Total			2,405,680			1,497,481	62.2%

* Adjusts for any rate increases previously implemented.

** Applies a 2.7% claim cost trend from the midpoint of the period to 6/30/2011.

10. Projected Future Experience

Future experience has been projected for 30 years using the pricing loss ratios, nationwide annualized premium inforce at 6/30/2011, and the rate increase and persistency assumptions as follows:

Year	Cumulative Persistency Factor	Earned Premium w/o Increase	Projected Loss Ratio Factor*	Projected Incurred Claims	Rate Increase Factor	Earned Premium with Increase	Projected Loss Ratio
6/30/2011 Inforce --->		1,682,554	62.2%				
Rest of 2011	0.938	1,578,375	62.7%	989,068	1.125	1,775,672	55.7%
2012	0.826	1,388,970	63.9%	887,946	1.250	1,736,213	51.1%
2013	0.726	1,222,294	65.7%	802,490	1.250	1,527,867	52.5%
2014	0.639	1,075,619	67.4%	725,259	1.250	1,344,523	53.9%
2015	0.563	946,544	69.2%	655,460	1.250	1,183,181	55.4%
2016	0.495	832,959	71.1%	592,378	1.250	1,041,199	56.9%
2017	0.436	733,004	73.0%	535,368	1.250	916,255	58.4%
2018	0.383	645,044	75.0%	483,844	1.250	806,304	60.0%
2019	0.337	567,638	77.0%	437,279	1.250	709,548	61.6%
2020	0.297	499,522	79.1%	395,195	1.250	624,402	63.3%
2021	0.261	439,579	81.3%	357,162	1.250	549,474	65.0%
2022	0.230	386,830	83.4%	322,788	1.250	483,537	66.8%
2023	0.202	340,410	85.7%	291,723	1.250	425,513	68.6%
2024	0.178	299,561	88.0%	263,648	1.250	374,451	70.4%
2025	0.157	263,614	90.4%	238,274	1.250	329,517	72.3%
2026	0.138	231,980	92.8%	215,343	1.250	289,975	74.3%
2027	0.121	204,142	95.3%	194,618	1.250	255,178	76.3%
2028	0.107	179,645	97.9%	175,888	1.250	224,557	78.3%
2029	0.094	158,088	100.6%	158,961	1.250	197,610	80.4%
2030	0.083	139,117	103.3%	143,662	1.250	173,897	82.6%
2031	0.073	122,423	106.1%	129,836	1.250	153,029	84.8%
2032	0.064	107,732	108.9%	117,341	1.250	134,666	87.1%
2033	0.056	94,805	111.9%	106,048	1.250	118,506	89.5%
2034	0.050	83,428	114.9%	95,842	1.250	104,285	91.9%
2035	0.044	73,417	118.0%	86,618	1.250	91,771	94.4%
2036	0.038	64,607	121.2%	78,282	1.250	80,758	96.9%
2037	0.034	56,854	124.4%	70,748	1.250	71,067	99.6%
2038	0.030	50,031	127.8%	63,939	1.250	62,539	102.2%
2039	0.026	44,028	131.2%	57,786	1.250	55,035	105.0%
2040	0.023	38,744	134.8%	52,224	1.250	48,430	107.8%
Total				9,725,019		15,888,958	61.2%
		Discounted at 4.0%		7,385,848		12,524,267	59.0%

American Public Life Insurance Company (NAIC #60801)

ACTUARIAL JUSTIFICATION OF PREMIUM RATES
Individual Accident Policy Form A-3(1/99), et al

11. Lifetime Anticipated Loss Ratio

The lifetime anticipated loss ratio is defined as the present value of the historical and projected future incurred claims divided by the present value of the historical and projected future earned premiums. Active life reserves are not included in these calculations. These values, previously calculated, are summarized as follows:

	Present Values at 4.0%					
	Nationwide			Arkansas		
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium	Loss Ratio
Historical	6,291,588	14,329,130	43.9%	1,370,449	1,408,667	97.3%
Projected Future	7,385,848	12,524,267	59.0%	805,533	1,365,952	59.0%
Lifetime Anticipated	13,677,436	26,853,397	50.9%	2,175,982	2,774,619	78.4%

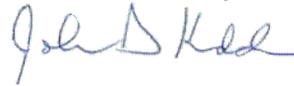
The projected future loss ratio and the lifetime anticipated loss ratio are both greater than the required minimum loss ratio both in Arkansas and on a Nationwide basis. However, Arkansas is not considered credible.

12. Actuarial Certification

I, John D. Kidder, consulting actuary and principal of Kidder LLC, am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render this statement of Actuarial Opinion.

I hereby certify that, to the best of my knowledge and belief, the rate filing submitted herein is in compliance with all applicable laws and regulations of this state as well as the current standards of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice; that the anticipated loss ratio submitted herein is expected to develop over the period for which the rates are computed to provide coverage, and that the benefits of the policy forms affected by the rate filing are reasonable in relation to the premiums charged. In my opinion, the rates are not excessive, inadequate, or unfairly discriminatory.

Respectfully Submitted,



John D. Kidder, F.S.A., M.A.A.A.
Consulting Actuary
Kidder, LLC

August 17, 2011

Attachments:
Exhibit A - Nationwide Durational Experience
Exhibit B - Current And Proposed Rate Schedule

AMERICAN PUBLIC LIFE INSURANCE COMPANY

Individual Accident Policy Form A-3(1/99), et al

Exhibit A
Nationwide Durational Experience and Expected Loss Ratio Development and Actual vs. Expected Analysis

Calendar Year	Earned Premium										Total
	Policy Year										
	1	2	3	4	5	6	7	8	9	10+	
1999	13,165	-	-	-	-	-	-	-	-	-	13,165
2000	124,882	8,825	-	-	-	-	-	-	-	-	133,707
2001	290,145	68,274	5,325	-	-	-	-	-	-	-	363,744
2002	393,573	169,368	45,151	4,400	-	-	-	-	-	-	612,492
2003	420,873	209,099	102,036	33,942	3,204	-	-	-	-	-	769,154
2004	473,299	208,562	120,540	68,359	28,690	2,056	-	-	-	-	901,506
2005	441,572	245,309	145,955	95,805	58,223	24,622	2,001	-	-	-	1,013,487
2006	539,215	226,835	151,888	106,072	76,698	50,471	20,851	1,470	-	-	1,173,500
2007	688,463	348,748	136,009	109,862	80,706	60,992	47,063	17,739	1,244	-	1,490,824
2008	611,086	417,909	235,381	104,023	90,979	66,280	53,067	37,594	15,873	1,094	1,633,285
2009	463,655	361,593	271,306	159,658	79,243	80,676	54,432	41,888	30,410	14,737	1,557,598
2010	438,912	360,106	240,446	189,794	115,906	64,137	65,518	42,030	29,355	31,880	1,578,084
2011	216,195	194,118	132,293	84,307	67,829	45,193	21,882	27,480	15,062	23,239	827,597
Total	5,115,035	2,818,746	1,586,329	956,222	601,477	394,427	264,814	168,199	91,944	70,950	12,068,142

Calendar Year	Incurred Claims										Total
	Policy Year										
	1	2	3	4	5	6	7	8	9	10+	
1999	564	-	-	-	-	-	-	-	-	-	564
2000	77,113	1,360	-	-	-	-	-	-	-	-	78,473
2001	99,402	24,270	143	-	-	-	-	-	-	-	123,815
2002	101,484	42,743	9,043	677	-	-	-	-	-	-	153,947
2003	133,728	79,524	36,340	7,645	-	-	-	-	-	-	257,237
2004	132,909	55,846	33,827	20,817	1,961	-	-	-	-	-	245,360
2005	167,955	82,346	29,802	22,397	11,845	10,683	-	-	-	-	325,028
2006	286,245	88,050	38,117	25,929	17,122	10,140	4,042	-	-	-	469,645
2007	310,177	171,364	45,899	49,633	21,858	10,833	8,162	2,114	80	-	620,119
2008	246,282	242,357	120,636	92,325	34,612	30,479	20,696	14,411	4,950	-	806,749
2009	277,800	215,692	184,745	90,319	42,722	32,413	20,980	13,721	5,376	8,977	892,744
2010	283,371	211,091	135,086	143,458	54,591	35,836	29,686	34,403	5,019	7,687	940,228
2011	89,965	147,880	98,740	63,961	47,407	26,775	20,691	10,761	17,641	4,516	528,336
Total	2,206,994	1,362,522	732,378	517,161	232,117	157,158	104,257	75,410	33,066	21,180	5,442,245

Calendar Year	Incurred Loss Ratio										Total
	Policy Year										
	1	2	3	4	5	6	7	8	9	10+	
1999	4.3%	-	-	-	-	-	-	-	-	-	4.3%
2000	61.7%	15.4%	-	-	-	-	-	-	-	-	58.7%
2001	34.3%	35.5%	2.7%	-	-	-	-	-	-	-	34.0%
2002	25.8%	25.2%	20.0%	15.4%	-	-	-	-	-	-	25.1%
2003	31.8%	38.0%	35.6%	22.5%	0.0%	-	-	-	-	-	33.4%
2004	28.1%	26.8%	28.1%	30.5%	6.8%	0.0%	-	-	-	-	27.2%
2005	38.0%	33.6%	20.4%	23.4%	20.3%	43.4%	0.0%	-	-	-	32.1%
2006	53.1%	38.8%	25.1%	24.4%	22.3%	20.1%	19.4%	0.0%	-	-	40.0%
2007	45.1%	49.1%	33.7%	45.2%	27.1%	17.8%	17.3%	11.9%	6.4%	-	41.6%
2008	40.3%	58.0%	51.3%	88.8%	38.0%	46.0%	39.0%	38.3%	31.2%	0.0%	49.4%
2009	59.9%	59.7%	68.1%	56.6%	53.9%	40.2%	38.5%	32.8%	17.7%	60.9%	57.3%
2010	64.6%	58.6%	56.2%	75.6%	47.1%	55.9%	45.3%	81.9%	17.1%	24.1%	59.6%
2011	41.6%	76.2%	74.6%	75.9%	69.9%	59.2%	94.6%	39.2%	117.1%	19.4%	63.8%
Total	43.1%	48.3%	46.2%	54.1%	38.6%	39.8%	39.4%	44.8%	36.0%	29.9%	45.1%

AMERICAN PUBLIC LIFE INSURANCE COMPANY

Individual Accident Policy Form A-3(1/99), et al

Exhibit A
Nationwide Durational Experience and Expected Loss Ratio Development and Actual vs. Expected Analysis

Calendar Year	Expected Loss Ratio										Total
	Policy Year										
	1	2	3	4	5	6	7	8	9	10+	
1999	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	51.9%
2000	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	51.4%
2001	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	50.4%
2002	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	49.4%
2003	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.8%
2004	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.8%
2005	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.4%
2006	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.8%
2007	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.8%
2008	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.4%
2009	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.2%
2010	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.2%
2011	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.2%
Total	51.9%	44.5%	45.5%	46.6%	47.9%	49.3%	50.6%	52.1%	52.7%	54.5%	48.6%

Calendar Year	Expected Incurred Claims										Total
	Policy Year										
	1	2	3	4	5	6	7	8	9	10+	
1999	6,838	-	-	-	-	-	-	-	-	-	6,838
2000	64,865	3,923	-	-	-	-	-	-	-	-	68,788
2001	150,704	30,351	2,421	-	-	-	-	-	-	-	183,476
2002	204,425	75,292	20,531	2,050	-	-	-	-	-	-	302,298
2003	218,605	92,954	46,397	15,810	1,534	-	-	-	-	-	375,301
2004	245,836	92,716	54,811	31,842	13,735	1,013	-	-	-	-	439,952
2005	229,356	109,051	66,368	44,626	27,874	12,129	1,013	-	-	-	490,418
2006	280,073	100,839	69,066	49,409	36,719	24,862	10,560	766	-	-	572,294
2007	357,593	155,035	61,845	51,174	38,637	30,045	23,836	9,246	655	-	728,067
2008	317,403	185,780	107,031	48,454	43,555	32,650	26,877	19,596	8,362	597	790,305
2009	240,826	160,745	123,367	74,369	37,937	39,741	27,568	21,834	16,020	8,036	750,444
2010	227,975	160,084	109,334	88,407	55,489	31,594	33,183	21,908	15,464	17,384	760,822
2011	112,293	86,295	60,155	39,270	32,473	22,263	11,083	14,324	7,935	12,672	398,762
Total	2,656,792	1,253,065	721,325	445,412	287,953	194,297	134,120	87,675	48,436	38,688	5,867,765

Calendar Year	Actual to Expected Ratio										Total
	Policy Year										
	1	2	3	4	5	6	7	8	9	10+	
1999	8.2%										8.2%
2000	118.9%	34.7%									114.1%
2001	66.0%	80.0%	5.9%								67.5%
2002	49.6%	56.8%	44.0%	33.0%							50.9%
2003	61.2%	85.6%	78.3%	48.4%	0.0%						68.5%
2004	54.1%	60.2%	61.7%	65.4%	14.3%	0.0%					55.8%
2005	73.2%	75.5%	44.9%	50.2%	42.5%	88.1%	0.0%				66.3%
2006	102.2%	87.3%	55.2%	52.5%	46.6%	40.8%	38.3%	0.0%			82.1%
2007	86.7%	110.5%	74.2%	97.0%	56.6%	36.1%	34.2%	22.9%	12.2%		85.2%
2008	77.6%	130.5%	112.7%	190.5%	79.5%	93.4%	77.0%	73.5%	59.2%	0.0%	102.1%
2009	115.4%	134.2%	149.8%	121.4%	112.6%	81.6%	76.1%	62.8%	33.6%	111.7%	119.0%
2010	124.3%	131.9%	123.6%	162.3%	98.4%	113.4%	89.5%	157.0%	32.5%	44.2%	123.6%
2011	80.1%	171.4%	164.1%	162.9%	146.0%	120.3%	186.7%	75.1%	222.3%	35.6%	132.5%
Total	83.1%	108.7%	101.5%	116.1%	80.6%	80.9%	77.7%	86.0%	68.3%	54.7%	92.7%

American Public Life Insurance Company
Exhibit B - Current And Proposed Rate Schedule

<u>Coverage</u>		<u>Unit</u>	<u>Current</u>					<u>Proposed</u>				
			<u>Ind</u>	<u>2P Fam</u>	<u>Ind & Sp</u>	<u>1P Fam</u>	<u>Children</u>	<u>Ind</u>	<u>2P Fam</u>	<u>Ind & Sp</u>	<u>1P Fam</u>	<u>Children</u>
Base Coverage	Base	1 unit	10.80	29.80	19.40	21.20	7.40	12.42	34.27	22.31	24.38	8.51
Base Coverage	Base	2 units	17.10	47.60	29.80	34.90	N/A	19.67	54.74	34.27	40.14	N/A
Base Coverage	Base	3 units	21.50	62.60	38.90	45.20	N/A	24.73	71.99	44.74	51.98	N/A
Base Coverage	Base	4 units	24.50	72.40	44.90	52.00	N/A	28.18	83.26	51.64	59.80	N/A
Intensive Care Rider	ICR	150-600	0.45	0.95	0.65	0.75	N/A	0.52	1.09	0.75	0.86	N/A
Hospital admission rider	HAR	100-400	0.45	0.95	0.65	0.75	N/A	0.52	1.09	0.75	0.86	N/A
Accident Disability Rider	ADR	100-1000	2.50	N/A	N/A	N/A	N/A	2.88	N/A	N/A	N/A	N/A
Gunshot wound rider	GSWR	1 unit	1.00	N/A	N/A	N/A	N/A	1.15	N/A	N/A	N/A	N/A
Sickness Disability Rider-3 mo BP	14 Day Elim	1-10 \$100 unit	2.15	N/A	N/A	N/A	N/A	2.47	N/A	N/A	N/A	N/A
Sickness Disability Rider-6 mo BP	14 Day Elim	1-10 \$100 unit	2.65	N/A	N/A	N/A	N/A	3.05	N/A	N/A	N/A	N/A
Sickness Disability Rider-6 mo BP	30 Day Elim	1-10 \$100 unit	1.65	N/A	N/A	N/A	N/A	1.90	N/A	N/A	N/A	N/A

SERFF Tracking Number: AFDL-127380828 State: Arkansas
 Filing Company: American Public Life Insurance Company State Tracking Number: 49609
 Company Tracking Number: A-3 RATES
 TOI: H021 Individual Health - Accident Only Sub-TOI: H021.000 Health - Accident Only
 Product Name: A-3 Rates
 Project Name/Number: A-3 Rates/A-3 Rates

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Health - Actuarial Justification	Approved-Closed	08/29/2011
Comments:			
Attachment:			
Arkansas.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Thrid-Party Authorization	Approved-Closed	08/29/2011
Comments:			
Attachment:			
2011_Authorization.pdf			



American Public Life Insurance Company

A member of the American Fidelity Group.

January 10, 2011

NAIC Number: 60801
FEIN Number: 64-0349942

To Whom It May Concern:

American Fidelity Assurance Company, located at 2000 N. Clasen Boulevard, Oklahoma City, Oklahoma, 73125, is hereby authorized to submit forms for approval to the Department of Insurance on behalf of American Public Life Insurance Company. Changes to the forms, as may be necessary to gain approval, are included in this authorization.

Sincerely,

Alex M. Bagby, ASA, MAAA
Vice President & Chief Risk Officer