

SERFF Tracking Number: WAKE-127897560 State: Arkansas
Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 50477
Company Tracking Number: KEGUCT2011STDMSRAR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: 2011 Std Med Supp Rate
Project Name/Number: The Order of United Commercial Travelers of America/KEGUCT2011STDMSRAR

Filing at a Glance

Company: The Order of United Commercial Travelers of America

Product Name: 2011 Std Med Supp Rate

SERFF Tr Num: WAKE-127897560 State: Arkansas

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 50477

Sub-TOI: MS06.000 Medicare Supplement -
Other

Co Tr Num: KEGUCT2011STDMSRAR
State Status: Approved-Closed

Filing Type: Rate

Authors: Toni Hess, Katlyn
Gorman, Ben Cohen

Reviewer(s): Stephanie Fowler
Disposition Date: 01/06/2012

Date Submitted: 12/14/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date: 01/06/2012

State Filing Description:

General Information

Project Name: The Order of United Commercial Travelers of America

Status of Filing in Domicile: Authorized

Project Number: KEGUCT2011STDMSRAR

Date Approved in Domicile: 06/14/2011

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing was
approved in the home domicile state as of June
14, 2011.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: Resubmission

Previous Filing Number: WAKE-127836707

Individual Market Type:

Overall Rate Impact: 6%

Filing Status Changed: 01/06/2012

State Status Changed: 01/06/2012

Created By: Katlyn Gorman

Deemer Date:

Corresponding Filing Tracking Number:

Submitted By: Katlyn Gorman

Filing Description:

Please see cover letter under supporting documentation tab.

Company and Contact

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Filing Contact Information

Katlyn Gorman, Administrative Assistant katlyn.gorman@wakelyactuarial.com
 34125 US Highway 19 North 888-590-5504 [Phone] 2100 [Ext]
 Suite 310 727-373-4559 [FAX]
 Palm Harbor, FL 34684

Filing Company Information

(This filing was made by a third party - WAS01)

The Order of United Commercial Travelers of America CoCode: 56383 State of Domicile: Ohio
 1801 Watermark Drive, Suite 100 Group Code: Company Type:
 P.O. Box 159019 Group Name: State ID Number:
 COLUMBUS, OH 43215-8619 FEIN Number: 31-4273120
 (800) 848-0123 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 per rate filing X 1
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Order of United Commercial Travelers of America	\$50.00	12/14/2011	54538950

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/06/2012	01/06/2012

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	01/05/2012	01/05/2012	Katlyn Gorman	01/06/2012	01/06/2012

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Disposition

Disposition Date: 01/06/2012

Implementation Date: 01/06/2012

Status: Approved-Closed

Comment: The negotiated rate increase of 4% has been approved. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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):
The Order of United Commercial Travelers of America	6.000%	6.000%	\$156,856	1,224	\$2,614,272	6.000%	6.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	Authorization Letter	Approved-Closed	Yes
Rate (revised)	Rate Page	Approved-Closed	Yes
Rate	Rate Page	Disapproved	No

SERFF Tracking Number: WAKE-127897560 State: Arkansas
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TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
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Project Name/Number: The Order of United Commercial Travelers of America/KEGUCT2011STDMSRAR

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/05/2012
Submitted Date 01/05/2012
Respond By Date 02/06/2012

Dear Katlyn Gorman,

As I explained in our previous disapprovals of the rate filing for this block of business (SERFF # WAKE-127808708 and WAKE-127836707), Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, in light of the current experience and given the fact that we have approved considerable rate increases on this block of business in the last four years; we will allow an increase of 4% in lieu of disapproval.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/06/2012
Submitted Date 01/06/2012

Dear Stephanie Fowler,

Comments:

This is in response to your objection letter dated January 5, 2012.

Response 1

Comments: The Company is willing to accept the department's offer of 4.0%. Please find revised rate pages attached that reflect this percentage.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name: Affected Form Numbers:	Rate Action:	Rate Action Information: Attach Document:
Rate Page	Revised	Previous State Filing Number Percent Rate Change Request 4
Previous Version Rate Page	Revised	Previous State Filing Number Percent Rate Change Request 6

Thank you,
Katlyn Gorman

Sincerely,
Ben Cohen, Katlyn Gorman, Toni Hess

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 03/01/2010
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):
The Order of United Commercial Travelers of America	6.000%	6.000%	\$156,856	1,224	\$2,614,272	6.000%	6.000%

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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 01/06/2012	Rate Page		Revised	Previous State Filing Number: Percent Rate Change Request: 4.000	AR Rates Rev.pdf

UNITED COMMERCIAL TRAVELERS OF AMERICA

Exhibit B - Current and Proposed Premiums

Policies issued prior to 6/1/10

ARKANSAS

PLAN A				
Issue Age	Mode	Current	Percent Increase	Proposed
All Ages	Monthly EFT	169.62	4.0%	176.40
All Ages	Monthly Direct	203.57	4.0%	211.71
All Ages	Quarterly	534.37	4.0%	555.74
All Ages	Semi-Annual	1,048.43	4.0%	1,090.36
All Ages	Annual	2,035.83	4.0%	2,117.26

UNITED COMMERCIAL TRAVELERS OF AMERICA

Exhibit B - Current and Proposed Premiums

Policies issued prior to 6/1/10

ARKANSAS

PLAN B				
Issue Age	Mode	Current	Percent Increase	Proposed
All Ages	Monthly EFT	259.65	4.0%	270.03
All Ages	Monthly Direct	311.60	4.0%	324.06
All Ages	Quarterly	817.95	4.0%	850.66
All Ages	Semi-Annual	1,604.77	4.0%	1,668.96
All Ages	Annual	3,116.09	4.0%	3,240.73

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN E										
Age	Mode	Current Premiums				Percent Increase	Proposed Premiums			
		Non-Smoker		Smoker			Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,155.93	2,155.93	2,695.33	2,695.33	4.0%	2,242.16	2,242.16	2,803.14	2,803.14
All	Semi-Annual	1,110.28	1,110.28	1,388.09	1,388.09	4.0%	1,154.69	1,154.69	1,443.61	1,443.61
All	Quarterly	565.92	565.92	707.50	707.50	4.0%	588.55	588.55	735.80	735.80
All	EFT Monthly	179.63	179.63	224.58	224.58	4.0%	186.81	186.81	233.56	233.56
All	Direct Monthly	215.58	215.58	269.52	269.52	4.0%	224.20	224.20	280.30	280.30

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN F										
Age	Mode	Current Premiums				Percent Increase	Proposed Premiums			
		Non-Smoker		Smoker			Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,491.78	2,491.78	3,116.00	3,116.00	4.0%	2,591.45	2,591.45	3,240.64	3,240.64
All	Semi-Annual	1,283.26	1,283.26	1,604.74	1,604.74	4.0%	1,334.59	1,334.59	1,668.92	1,668.92
All	Quarterly	654.08	654.08	817.94	817.94	4.0%	680.24	680.24	850.65	850.65
All	EFT Monthly	207.63	207.63	259.63	259.63	4.0%	215.93	215.93	270.01	270.01
All	Direct Monthly	249.16	249.16	311.59	311.59	4.0%	259.12	259.12	324.05	324.05

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Smoker		Smoker		Percent Increase	Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,205.12	2,205.12	2,753.01	2,753.01	4.0%	2,293.32	2,293.32	2,863.13	2,863.13
All	Semi-Annual	1,135.63	1,135.63	1,417.79	1,417.79	4.0%	1,181.05	1,181.05	1,474.50	1,474.50
All	Quarterly	578.82	578.82	722.65	722.65	4.0%	601.97	601.97	751.55	751.55
All	EFT Monthly	183.73	183.73	229.40	229.40	4.0%	191.07	191.07	238.57	238.57
All	Direct Monthly	220.50	220.50	275.29	275.29	4.0%	229.32	229.32	286.30	286.30

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN E										
Age	Mode	Current Premiums				Percent Increase	Proposed Premiums			
		Non-Smoker		Smoker			Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,940.33	1,940.33	2,425.79	2,425.79	4.0%	2,017.94	2,017.94	2,522.82	2,522.82
All	Semi-Annual	999.25	999.25	1,249.27	1,249.27	4.0%	1,039.22	1,039.22	1,299.24	1,299.24
All	Quarterly	509.32	509.32	636.76	636.76	4.0%	529.69	529.69	662.23	662.23
All	EFT Monthly	161.67	161.67	202.13	202.13	4.0%	168.13	168.13	210.21	210.21
All	Direct Monthly	194.01	194.01	242.57	242.57	4.0%	201.77	201.77	252.27	252.27

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN F										
Age	Mode	Current Premiums				Percent Increase	Proposed Premiums			
		Non-Smoker		Smoker			Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,242.60	2,242.60	2,804.39	2,804.39	4.0%	2,332.30	2,332.30	2,916.56	2,916.56
All	Semi-Annual	1,154.93	1,154.93	1,444.26	1,444.26	4.0%	1,201.12	1,201.12	1,502.03	1,502.03
All	Quarterly	588.66	588.66	736.14	736.14	4.0%	612.20	612.20	765.58	765.58
All	EFT Monthly	186.86	186.86	233.67	233.67	4.0%	194.33	194.33	243.01	243.01
All	Direct Monthly	224.25	224.25	280.42	280.42	4.0%	233.22	233.22	291.63	291.63

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN G										
Age	Mode	Current Premiums				Percent Increase	Proposed Premiums			
		Non-Smoker		Smoker			Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,984.60	1,984.60	2,477.70	2,477.70	4.0%	2,063.98	2,063.98	2,576.80	2,576.80
All	Semi-Annual	1,022.06	1,022.06	1,276.00	1,276.00	4.0%	1,062.94	1,062.94	1,327.04	1,327.04
All	Quarterly	520.94	520.94	650.38	650.38	4.0%	541.77	541.77	676.39	676.39
All	EFT Monthly	165.37	165.37	206.45	206.45	4.0%	171.98	171.98	214.70	214.70
All	Direct Monthly	198.45	198.45	247.76	247.76	4.0%	206.38	206.38	257.67	257.67

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN E											
Age	Mode	Current Premiums					Percent Increase	Proposed Premiums			
		Non-Smoker		Smoker		Non-Smoker		Smoker			
		Male	Female	Male	Female	Male		Female	Male	Female	
All	Annual	1,832.54	1,832.54	2,291.02	2,291.02	4.0%	1,905.84	1,905.84	2,382.66	2,382.66	
All	Semi-Annual	943.74	943.74	1,179.88	1,179.88	4.0%	981.48	981.48	1,227.07	1,227.07	
All	Quarterly	481.03	481.03	601.38	601.38	4.0%	500.27	500.27	625.43	625.43	
All	EFT Monthly	152.69	152.69	190.90	190.90	4.0%	158.79	158.79	198.53	198.53	
All	Direct Monthly	183.25	183.25	229.09	229.09	4.0%	190.58	190.58	238.25	238.25	

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Smoker		Smoker		Percent Increase	Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,118.00	2,118.00	2,648.59	2,648.59	4.0%	2,202.72	2,202.72	2,754.53	2,754.53
All	Semi-Annual	1,090.76	1,090.76	1,364.02	1,364.02	4.0%	1,134.39	1,134.39	1,418.58	1,418.58
All	Quarterly	555.96	555.96	695.25	695.25	4.0%	578.19	578.19	723.06	723.06
All	EFT Monthly	176.48	176.48	220.69	220.69	4.0%	183.53	183.53	229.51	229.51
All	Direct Monthly	211.78	211.78	264.85	264.85	4.0%	220.25	220.25	275.44	275.44

Area Factors

Arkansas 3 Digit Zip Codes	Factor
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Modal Factors

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Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Smoker		Smoker		Percent Increase	Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,874.34	1,874.34	2,340.05	2,340.05	4.0%	1,949.31	1,949.31	2,433.65	2,433.65
All	Semi-Annual	965.27	965.27	1,205.11	1,205.11	4.0%	1,003.88	1,003.88	1,253.31	1,253.31
All	Quarterly	492.01	492.01	614.26	614.26	4.0%	511.69	511.69	638.83	638.83
All	EFT Monthly	156.18	156.18	194.99	194.99	4.0%	162.42	162.42	202.78	202.78
All	Direct Monthly	187.41	187.41	233.99	233.99	4.0%	194.90	194.90	243.34	243.34

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN A										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,794.08	1,794.08	2,243.52	2,243.52	4.0%	1,865.84	1,865.84	2,333.26	2,333.26
All	Semi-Annual	923.95	923.95	1,155.41	1,155.41	4.0%	960.90	960.90	1,201.62	1,201.62
All	Quarterly	470.94	470.94	588.92	588.92	4.0%	489.77	489.77	612.47	612.47
All	EFT Monthly	149.49	149.49	186.93	186.93	4.0%	155.46	155.46	194.40	194.40
All	Direct Monthly	179.40	179.40	224.34	224.34	4.0%	186.57	186.57	233.31	233.31

Area Factors

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Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,167.85	2,167.85	2,710.92	2,710.92	4.0%	2,254.56	2,254.56	2,819.35	2,819.35
All	Semi-Annual	1,116.44	1,116.44	1,396.12	1,396.12	4.0%	1,161.09	1,161.09	1,451.96	1,451.96
All	Quarterly	569.05	569.05	711.61	711.61	4.0%	591.81	591.81	740.07	740.07
All	EFT Monthly	180.64	180.64	225.88	225.88	4.0%	187.86	187.86	234.91	234.91
All	Direct Monthly	216.77	216.77	271.08	271.08	4.0%	225.44	225.44	281.92	281.92

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,491.78	2,491.78	3,116.00	3,116.00	4.0%	2,591.45	2,591.45	3,240.64	3,240.64
All	Semi-Annual	1,283.26	1,283.26	1,604.74	1,604.74	4.0%	1,334.59	1,334.59	1,668.92	1,668.92
All	Quarterly	654.08	654.08	817.94	817.94	4.0%	680.24	680.24	850.65	850.65
All	EFT Monthly	207.63	207.63	259.63	259.63	4.0%	215.93	215.93	270.01	270.01
All	Direct Monthly	249.16	249.16	311.59	311.59	4.0%	259.12	259.12	324.05	324.05

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN G											
Age	Mode	Current Premiums					Percent Increase	Proposed Premiums			
		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco			
		Male	Female	Male	Female	Male		Female	Male	Female	
All	Annual	2,205.12	2,205.12	2,753.01	2,753.01	4.0%	2,293.32	2,293.32	2,863.13	2,863.13	
All	Semi-Annual	1,135.63	1,135.63	1,417.79	1,417.79	4.0%	1,181.05	1,181.05	1,474.50	1,474.50	
All	Quarterly	578.82	578.82	722.65	722.65	4.0%	601.97	601.97	751.55	751.55	
All	EFT Monthly	183.73	183.73	229.40	229.40	4.0%	191.07	191.07	238.57	238.57	
All	Direct Monthly	220.50	220.50	275.29	275.29	4.0%	229.32	229.32	286.30	286.30	

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN N											
Age	Mode	Current Premiums					Percent Increase	Proposed Premiums			
		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco			
		Male	Female	Male	Female	Male		Female	Male	Female	
All	Annual	1,744.25	1,744.25	2,181.20	2,181.20	4.0%	1,814.02	1,814.02	2,268.44	2,268.44	
All	Semi-Annual	898.28	898.28	1,123.32	1,123.32	4.0%	934.21	934.21	1,168.25	1,168.25	
All	Quarterly	457.86	457.86	572.56	572.56	4.0%	476.17	476.17	595.46	595.46	
All	EFT Monthly	145.34	145.34	181.74	181.74	4.0%	151.15	151.15	189.00	189.00	
All	Direct Monthly	174.41	174.41	218.11	218.11	4.0%	181.38	181.38	226.83	226.83	

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN A										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,614.67	1,614.67	2,019.17	2,019.17	4.0%	1,679.25	1,679.25	2,099.93	2,099.93
All	Semi-Annual	831.55	831.55	1,039.87	1,039.87	4.0%	864.81	864.81	1,081.46	1,081.46
All	Quarterly	423.84	423.84	530.03	530.03	4.0%	440.79	440.79	551.23	551.23
All	EFT Monthly	134.55	134.55	168.24	168.24	4.0%	139.93	139.93	174.96	174.96
All	Direct Monthly	161.45	161.45	201.91	201.91	4.0%	167.90	167.90	209.98	209.98

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,951.06	1,951.06	2,439.83	2,439.83	4.0%	2,029.10	2,029.10	2,537.42	2,537.42
All	Semi-Annual	1,004.79	1,004.79	1,256.51	1,256.51	4.0%	1,044.98	1,044.98	1,306.77	1,306.77
All	Quarterly	512.14	512.14	640.45	640.45	4.0%	532.62	532.62	666.06	666.06
All	EFT Monthly	162.58	162.58	203.29	203.29	4.0%	169.08	169.08	211.42	211.42
All	Direct Monthly	195.09	195.09	243.97	243.97	4.0%	202.89	202.89	253.72	253.72

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN F										
		Current Premiums				Percent	Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,242.60	2,242.60	2,804.40	2,804.40	4.0%	2,332.30	2,332.30	2,916.57	2,916.57
All	Semi-Annual	1,154.93	1,154.93	1,444.27	1,444.27	4.0%	1,201.12	1,201.12	1,502.04	1,502.04
All	Quarterly	588.67	588.67	736.15	736.15	4.0%	612.21	612.21	765.59	765.59
All	EFT Monthly	186.87	186.87	233.67	233.67	4.0%	194.34	194.34	243.01	243.01
All	Direct Monthly	224.24	224.24	280.43	280.43	4.0%	233.20	233.20	291.64	291.64

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,984.61	1,984.61	2,477.71	2,477.71	4.0%	2,063.99	2,063.99	2,576.81	2,576.81
All	Semi-Annual	1,022.07	1,022.07	1,276.01	1,276.01	4.0%	1,062.95	1,062.95	1,327.05	1,327.05
All	Quarterly	520.94	520.94	650.39	650.39	4.0%	541.77	541.77	676.40	676.40
All	EFT Monthly	165.36	165.36	206.46	206.46	4.0%	171.97	171.97	214.71	214.71
All	Direct Monthly	198.45	198.45	247.76	247.76	4.0%	206.38	206.38	257.67	257.67

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN N										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,569.83	1,569.83	1,963.08	1,963.08	4.0%	1,632.62	1,632.62	2,041.60	2,041.60
All	Semi-Annual	808.45	808.45	1,010.99	1,010.99	4.0%	840.78	840.78	1,051.42	1,051.42
All	Quarterly	412.07	412.07	515.30	515.30	4.0%	428.55	428.55	535.91	535.91
All	EFT Monthly	130.81	130.81	163.57	163.57	4.0%	136.04	136.04	170.11	170.11
All	Direct Monthly	156.97	156.97	196.30	196.30	4.0%	163.24	163.24	204.15	204.15

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN A										
		Current Premiums				Proposed Premiums				
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,524.97	1,524.97	1,906.99	1,906.99	4.0%	1,585.96	1,585.96	1,983.26	1,983.26
All	Semi-Annual	785.35	785.35	982.10	982.10	4.0%	816.76	816.76	1,021.38	1,021.38
All	Quarterly	400.30	400.30	500.58	500.58	4.0%	416.31	416.31	520.60	520.60
All	EFT Monthly	127.07	127.07	158.90	158.90	4.0%	132.15	132.15	165.25	165.25
All	Direct Monthly	152.49	152.49	190.69	190.69	4.0%	158.58	158.58	198.31	198.31

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,842.67	1,842.67	2,304.28	2,304.28	4.0%	1,916.37	1,916.37	2,396.45	2,396.45
All	Semi-Annual	948.97	948.97	1,186.71	1,186.71	4.0%	986.92	986.92	1,234.17	1,234.17
All	Quarterly	483.69	483.69	604.87	604.87	4.0%	503.03	503.03	629.06	629.06
All	EFT Monthly	153.55	153.55	192.00	192.00	4.0%	159.69	159.69	199.68	199.68
All	Direct Monthly	184.26	184.26	230.42	230.42	4.0%	191.63	191.63	239.63	239.63

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,118.01	2,118.01	2,648.60	2,648.60	4.0%	2,202.73	2,202.73	2,754.54	2,754.54
All	Semi-Annual	1,090.77	1,090.77	1,364.03	1,364.03	4.0%	1,134.40	1,134.40	1,418.59	1,418.59
All	Quarterly	555.97	555.97	695.25	695.25	4.0%	578.20	578.20	723.06	723.06
All	EFT Monthly	176.49	176.49	220.69	220.69	4.0%	183.54	183.54	229.51	229.51
All	Direct Monthly	211.79	211.79	264.85	264.85	4.0%	220.26	220.26	275.44	275.44

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN G											
Age	Mode	Current Premiums					Percent Increase	Proposed Premiums			
		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco			
		Male	Female	Male	Female	Male		Female	Male	Female	
All	Annual	1,874.35	1,874.35	2,340.06	2,340.06	4.0%	1,949.32	1,949.32	2,433.66	2,433.66	
All	Semi-Annual	965.29	965.29	1,205.12	1,205.12	4.0%	1,003.90	1,003.90	1,253.32	1,253.32	
All	Quarterly	492.00	492.00	614.25	614.25	4.0%	511.68	511.68	638.82	638.82	
All	EFT Monthly	156.17	156.17	194.99	194.99	4.0%	162.41	162.41	202.78	202.78	
All	Direct Monthly	187.43	187.43	234.00	234.00	4.0%	194.92	194.92	243.36	243.36	

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN N										
		Current Premiums				Percent	Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	1,482.61	1,482.61	1,854.02	1,854.02	4.0%	1,541.91	1,541.91	1,928.18	1,928.18
All	Semi-Annual	763.54	763.54	954.82	954.82	4.0%	794.08	794.08	993.01	993.01
All	Quarterly	389.18	389.18	486.68	486.68	4.0%	404.74	404.74	506.14	506.14
All	EFT Monthly	123.54	123.54	154.48	154.48	4.0%	128.48	128.48	160.65	160.65
All	Direct Monthly	148.25	148.25	185.39	185.39	4.0%	154.18	154.18	192.80	192.80

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

SERFF Tracking Number: WAKE-127897560 State: Arkansas
 Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 50477
 Company Tracking Number: KEGUCT2011STDMSRAR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: 2011 Std Med Supp Rate
 Project Name/Number: The Order of United Commercial Travelers of America/KEGUCT2011STDMSRAR

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Health - Actuarial Justification	Approved-Closed	01/06/2012
Comments:			
Attachment:			
	AJ AR 2011 rev 6%.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved-Closed	01/06/2012
Comments:			
Attachment:			
	AR Cover Letter - 3.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter	Approved-Closed	01/06/2012
Comments:			
Attachment:			
	Auth 3-02-11.pdf		



William Reynolds, FSA, MAAA
Consulting Actuary
34125 US Highway 19 North, Suite 310
Palm Harbor, Florida 34684

December 14, 2011

Arkansas Insurance Dept

RE: The Order of United Commercial Travelers of America
2011 Medicare Supplement Standardized Plans

This rate change request is a resubmission of a previously disapproved rate filing (SERFF Tracking No: WAKE-127836707).

Due to objections raised by the Department along with policyholder considerations, the Company is reducing the requested rate increase to 6%. While a much larger increase is actuarially justified based on developing experience in conjunction with the fact that no rate increase was approved last year, the Company is revising the requested rate increase to a level that is less than the expected increase in medical claim costs.

Please note that this rate increase raises the rate for the average Arkansas policyholder by less than \$11 per month.

We appreciate the Department's time and consideration of this rate filing. If you have any questions or need any additional information in support of the requested rate increase, please do not hesitate to call me at (888) 590-5504 extension 2133 or email.

Sincerely,

A handwritten signature in blue ink that reads "William Reynolds".

William Reynolds, FSA, MAAA
Consulting Actuary
Email: Bill.reynolds@wakelyactuarial.com



1801 Watermark Drive, Suite 100
Columbus, Ohio 43215-8619

Tel: 614.487.9680
Toll-free: 800.848.0123
Fax: 614.487.9675

March 2, 2011

Ben Cohen, President
Wakely Actuarial Services, Inc.
34125 US Highway 19 North, Suite 310
Palm Harbor, FL 34684

Dear Mr. Cohen:

The firm of Wakely Actuarial Services, Inc. is hereby authorized to submit form filings for approval to the Department of Insurance on behalf of The Order of United Commercial Travelers of America. Changes to the forms, as may be necessary to gain approval, are included in this authorization.

Thank you.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Joseph Hoffman', with a long horizontal line extending to the right.

Joseph Hoffman
Chief Executive Officer

SERFF Tracking Number: WAKE-127897560 State: Arkansas
 Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 50477
 Company Tracking Number: KEGUCT2011STDMSRAR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: 2011 Std Med Supp Rate
 Project Name/Number: The Order of United Commercial Travelers of America/KEGUCT2011STDMSRAR

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)
12/14/2011	Rate and Rule	Rate Page	01/06/2012	AR Rates rev.pdf (Superseded)