

State: Arkansas **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: 2013 Prestandardized Medicare Supplement Rate Filing
Project Name/Number: 2013 Annual Rate Filing/2013ARUAPRE

Filing at a Glance

Company: United American Insurance Company
 Product Name: 2013 Prestandardized Medicare Supplement Rate Filing
 State: Arkansas
 TOI: MS02I Individual Medicare Supplement - Pre-Standardized
 Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized
 Filing Type: Rate
 Date Submitted: 10/19/2012
 SERFF Tr Num: AMLC-128717494
 SERFF Status: Closed-Disapproved
 State Tr Num:
 State Status: Disapproved-Closed
 Co Tr Num: 2013ARUAPRE
 Implementation: 01/01/2013
 Date Requested:
 Author(s): Sue Fisher
 Reviewer(s): Stephanie Fowler (primary)
 Disposition Date: 10/30/2012
 Disposition Status: Disapproved
 Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: 2013 Prestandardized Medicare Supplement Rate Filing
Project Name/Number: 2013 Annual Rate Filing/2013ARUAPRE

General Information

Project Name: 2013 Annual Rate Filing
Project Number: 2013ARUAPRE
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 4.5%

Deemer Date:
Submitted By: Sue Fisher

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: A filing was submitted to Nebraska our state of domicile on 10-19-2012 and is pending review
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/30/2012
State Status Changed: 10/30/2012
Created By: Sue Fisher
Corresponding Filing Tracking Number:

Filing Description:

2013 Individual Pre-Standardized Medicare Supplement Rate Filing
United American Insurance Company
NAIC # 92916

Attached is our 2013 Annual Rate Filing for Individual Pre- Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy form as indicated on our Rate Filing Summary Pages and as listed below.

DMC +4.5%
DMXCU +4.5%
MAXC +4.5%
MAXC+ +4.5%
MC1 +4.5%
MC3 +4.5%
MC7 +4.5%
MCCAT +4.5%
MMS +4.5%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

The proposed effective Date is January 1, 2013 or as soon thereafter as possible and allowed.

If you have any questions, or need additional information, please let me know

Sincerely
Sue Fisher
Rate Compliance Analyst

Company and Contact

Filing Contact Information

Sue Fisher, Rate Compliance Specialist sfisher@torchmarkcorp.com
3700 S. Stonebridge Drive 972-569-3241 [Phone]
McKinney, TX 75070 972-569-3679 [FAX]

State: Arkansas **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
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Filing Company Information

United American Insurance Company	CoCode: 92916	State of Domicile: Nebraska
P.O. Box 8080	Group Code: 290	Company Type: Life and Health
McKinney, TX 75070-8080	Group Name: Liberty National	State ID Number:
(972) 529-5085 ext. [Phone]	FEIN Number: 73-1128555	

Filing Fees

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

Company	Amount	Date Processed	Transaction #
United American Insurance Company	\$50.00	10/19/2012	64073851

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	10/30/2012	10/30/2012

State: Arkansas **Filing Company:** United American Insurance Company
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Disposition

Disposition Date: 10/30/2012

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history indicated in this filing (indicating that United American has enjoyed healthy profits on this block of business since its inception) and the lack of credibiity; we cannot approve this rate increase at this time.

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 req'd):	Minimum % Change (where req'd):
United American Insurance Company	4.500%	4.500%	\$6,850	31	\$152,217	4.500%	4.500%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	2013 Additional Supporting Documents	Disapproved	No
Rate	2013 UA PRE Rate Pages	Disapproved	Yes

SERFF Tracking #:

AMLC-128717494

State Tracking #:

Company Tracking #:

2013ARUAPRE

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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:
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 req'd):	Minimum % Change (where req'd):
United American Insurance Company	4.500%	4.500%	\$6,850	31	\$152,217	4.500%	4.500%

SERFF Tracking #:

AMLC-128717494

State Tracking #:**Company Tracking #:**

2013ARUAPRE

State:

Arkansas

Filing Company:

United American Insurance Company

TOI/Sub-TOI:

MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name:

2013 Prestandardized Medicare Supplement Rate Filing

Project Name/Number:

2013 Annual Rate Filing/2013ARUAPRE

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Disapproved 10/30/2012	2013 UA PRE Rate Pages	DMC, DMXCU, MAXC, MAXC+, MC1, MC3, MC7, MCCAT, MMS	Revised	Previous State Filing Number:	50036	2013 AR UA Pre Rate Pages.pdf
					Percent Rate Change Request:	4.500	

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMC

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$5,819	\$6,081

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 195

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMXC - Ages 64 & Under

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$3,795	\$3,966

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)

Quarterly = Annual * .265 (rounded to near dollar)

Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 448

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MAXC

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$4,369	\$4,566

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 515

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MAXC+

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,795	\$3,966

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 637

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MC1

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Benefit Description	Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
BASIC	Ages 65 and Over	\$4,099	\$4,283
OPT A	Ages 65 and Over	\$5,330	\$5,570
OPT B	Ages 65 and Over	\$4,483	\$4,685
OPT AB	Ages 65 and Over	\$5,713	\$5,970

Modal Premium Factors:

Semi-Annual	=	Annual	*	.520	(rounded to near dollar)
Quarterly	=	Annual	*	.265	(rounded to near dollar)
Monthly	=	Annual	/	11	(rounded to near dollar)

For Company Use: Plan Code 192 BASIC
Plan Code 190 OPT A
Plan Code 193 OPT B
Plan Code 191 OPT AB

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MC3

2013 Annual Medicare Rate Filing

ARKANSAS

**Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates**

Benefit Description	Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
BASIC	Ages 65 and Over	\$4,273	\$4,465
OPT A	Ages 65 and Over	\$5,449	\$5,694
OPT B	Ages 65 and Over	\$4,613	\$4,821
OPT AB	Ages 65 and Over	\$5,788	\$6,048

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 184 BASIC
Plan Code 182 OPT A
Plan Code 185 OPT B
Plan Code 183 OPT AB

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MC7

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$2,714	\$2,836

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 610

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MCCAT

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$5,086	\$5,315

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 353

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MMS

2013 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$6,120	\$6,395

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 742