

State: Arkansas **Filing Company:** American Pioneer Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Individual Standardized Medicare Supplement
Project Name/Number: AP STD 2013 AR(ep)/MS-601 & AMSI-06 A,B,C,D,F

Filing at a Glance

Company: American Pioneer Life Insurance Company
Product Name: Individual Standardized Medicare Supplement
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Rate
Date Submitted: 11/07/2012
SERFF Tr Num: UNAM-128760097
SERFF Status: Closed-Disapproved
State Tr Num:
State Status: Disapproved-Closed
Co Tr Num: AP STD 2013 AR

Implementation: 01/01/2013
Date Requested:
Author(s): Carmen Boyd, Trudi Goldenberg
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 11/15/2012
Disposition Status: Disapproved
Implementation Date:

State Filing Description:

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General Information

Project Name: AP STD 2013 AR(ep)	Status of Filing in Domicile: Pending
Project Number: MS-601 & AMSI-06 A,B,C,D,F	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: 4.5%	Filing Status Changed: 11/19/2012
	State Status Changed: 11/19/2012
Deemer Date:	Created By: Trudi Goldenberg
Submitted By: Trudi Goldenberg	Corresponding Filing Tracking Number:

Filing Description:
 American Pioneer Life Insurance Company
 NAIC # 60763
 Request for Rate Revision – Individual Standardized Medicare Supplement
 Forms: MS-601 Plan A, MS-601 Plan B, MS-601 Plan C, MS-601 Plan D, MS-601 Plan F
 and
 AMSI-06-PLAN A AR, AMSI-06-PLAN B AR, AMSI-06-PLAN C AR,
 AMSI-06-PLAN D AR, AMSI-06-PLAN F AR

American Pioneer Life Insurance Company is requesting A 4.5% rate increase on all Standard Medicare Supplement plans.

Company and Contact

Filing Contact Information

Trudi Goldenberg,	tgoldenberg@universalamerican.com
P.O. Box 958465	407-444-4219 [Phone] 8278 [Ext]
Lake Mary, FL 32795-8465	

Filing Company Information

American Pioneer Life Insurance Company	CoCode: 60763	State of Domicile: Florida
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001	Group Name:	State ID Number:
Lake Mary, FL 32746	FEIN Number: 59-0935083	
(407) 995-8000 ext. [Phone]		

Filing Fees

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

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Company	Amount	Date Processed	Transaction #
American Pioneer Life Insurance Company	\$50.00	11/07/2012	64655114

SERFF Tracking #:

UNAM-128760097

State Tracking #:

Company Tracking #:

AP STD 2013 AR

State:

Arkansas

Filing Company:

American Pioneer Life Insurance Company

TOI/Sub-TOI:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	11/15/2012	11/19/2012

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Disposition

Disposition Date: 11/15/2012

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history indicated in this filing (indicating that American Pioneer has enjoyed healthy profits on this block of business since its inception) and the significant rate increase history; 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):
American Pioneer Life Insurance Company	4.500%	4.500%	\$16,406	81	\$364,567	4.500%	4.500%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	Current and Requested Rates	Disapproved	No