

SERFF Tracking Number: AMNH-128296381 State: Arkansas
Filing Company: Standard Life and Accident Insurance Company State Tracking Number:
Company Tracking Number: AR PSTDZ 2012
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Pre-Standardized Medicare Supplement Plans
Project Name/Number: AR PSTDZ 2012/AR PSTDZ 2012

Filing at a Glance

Company: Standard Life and Accident Insurance Company

Product Name: Pre-Standardized Medicare Supplement Plans SERFF Tr Num: AMNH-128296381 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: AR PSTDZ 2012 State Status: Approved-Closed

Filing Type: Rate

Author: Yolanda Shanks

Date Submitted: 04/24/2012

Reviewer(s): Stephanie Fowler

Disposition Date: 04/24/2012

Disposition Status: Approved-Closed

Implementation Date Requested: 08/15/2012

Implementation Date:

State Filing Description:

General Information

Project Name: AR PSTDZ 2012

Project Number: AR PSTDZ 2012

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 04/24/2012

State Status Changed: 04/24/2012

Created By: Yolanda Shanks

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Yolanda Shanks

Filing Description:

Rate Filing - Pre-Standardized Medicare Supplement Policies

Form: 1240-190

We request no rate increase for 2012. The rate changes will be implemented on the next due date following approval, required policyholder notice and August 15, 2012 but not before 12 months following any previous rate increase or before 12 months following the date of policy issue.

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State Narrative:

Company and Contact

Filing Contact Information

Yolanda Shanks, Rate Compliance Analyst healthratefiling@anico.com
 1 Moody Plaza 409-763-4661 [Phone] 2924 [Ext]
 SSH-MP504
 Galveston, TX 77550

Filing Company Information

Standard Life and Accident Insurance Company CoCode: 86355 State of Domicile: Texas
 One Moody Plaza Group Code: 408 Company Type: Industry
 Galveston, TX 77550 Group Name: State ID Number:
 (281) 538-4827 ext. [Phone] FEIN Number: 73-0994234

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Life and Accident Insurance Company	\$50.00	04/24/2012	58510833

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	04/24/2012	04/24/2012

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Disposition

Disposition Date: 04/24/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. No increase was requested.

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):
Standard Life and Accident Insurance Company	0.000%	0.000%	\$0	5	\$25,371	0.000%	0.000%

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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: 08/15/2010
 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):
Standard Life and Accident Insurance Company	0.000%	0.000%	\$0	5	\$25,371	0.000%	0.000%

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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 04/24/2012	Rates	1240-190	Revised	Previous State Filing Number: Percent Rate Change Request:	48617 AR PRES Rates 2012.pdf

Standard Life and Accident Insurance Company

PRE-STANDARDIZED MEDICARE SUPPLEMENT POLICIES

ARKANSAS

CURRENT ANNUAL PREMIUMS

Form 1240*			
Issue Age	Plan 1	Plan 2	Plan 3
65+	\$ 5,771.82	\$ 4,669.94	\$ 4,355.11

PROPOSED ANNUAL PREMIUMS

Form 1240*			
Issue Age	Plan 1	Plan 2	Plan 3
65+	\$ 5,771.82	\$ 4,669.94	\$ 4,355.11

Modal Factors:

- 0.52 - Semi-Annual
- 0.27 - Quarterly
- 0.10 - Monthly
- 0.0875 - C.O.M

* Premium shown will be discounted 10% for qualified non-smokers.

AR 2012

Standard Life and Accident Insurance Company

PRE-STANDARDIZED MEDICARE SUPPLEMENT POLICIES

ARKANSAS

APPROVAL HISTORY

FORM M/Y	1240 %
Jan-91	10%
Jan-92	20%
Jan-93	12%
Mar-94	15%
Apr-95	7%
Jun-96	15%
Sep-97	12%
Dec-98	20%
May-00	11%
Jun-01	13%
May-02	15%
May-09	12.5%
Jun-10	15.0%

APPROVAL DATES, ISSUE YEARS AND POLICIES IN FORCE

Policy Form	Approval Date	Issue Years	Policies in Force*	
			State	Nation
1240-190**	01/30/1990	1990-92	5	5

* One Insured per policy

** Also, includes 1240-190A (Approved 08/29/90) which replaced 1240-190 with respect to new issues

RATE INCREASE HISTORY

EFF DATE	1240 %
04/15/99	20%
06/15/00	11%
08/15/01	13%
08/15/02	15%
08/15/09	12.5%
08/15/10	15.0%

AR 2012