

SERFF Tracking Number: IASL-128304025 State: Arkansas
 Filing Company: Royal Neighbors of America State Tracking Number:
 Company Tracking Number: RN 2010 MS RI
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
 Standard Plans 2010
 Product Name: Royal Neighbors of America 2010 Medicare Supplement Rate Filing
 Project Name/Number: /

Filing at a Glance

Company: Royal Neighbors of America

Product Name: Royal Neighbors of America SERFF Tr Num: IASL-128304025 State: Arkansas

2010 Medicare Supplement Rate Filing

TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num:
 Standard Plans 2010 Closed

Sub-TOI: MS08I.012 Multi-Plan 2010

Co Tr Num: RN 2010 MS RI

State Status: Approved-Closed

Filing Type: Rate

Author: Jeffrey McGinn

Reviewer(s): Stephanie Fowler

Date Submitted: 04/25/2012

Disposition Date: 04/25/2012

Disposition Status: Approved-

Closed

Implementation Date Requested: 06/01/2012

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

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:

Filing Status Changed: 04/25/2012

State Status Changed: 04/25/2012

Deemer Date:

Created By: Jeffrey McGinn

Submitted By: Jeffrey McGinn

Corresponding Filing Tracking Number:

Filing Description:

Royal Neighbors of America 2010 Medicare Supplement Rate Filing

Form Numbers: MSAI2010AR – Plan A; MSBI2010AR – Plan B; MSCI2010AR – Plan C; MSDI2010AR – Plan D;
 MSFI2010AR – Plan F; MSGI2010AR – Plan G

Rate Increase Amount: 0.0%

A similar filing is pending approval in the Company's domicile state of Illinois.

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State Narrative:

Company and Contact

Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcginn@iasadmin.com
 8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]
 Suite 200 727-584-5613 [FAX]
 Largo, FL 33773-1502

Filing Company Information

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

Royal Neighbors of America	CoCode: 57657	State of Domicile: Illinois
230 16th Street	Group Code:	Company Type: Fraternal Benefit Society
Rock Island, IL 61201-8645	Group Name:	State ID Number:
(309) 788-4561 ext. [Phone]	FEIN Number: 36-1711198	

Filing Fees

Fee Required? Yes
 Fee Amount: \$300.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Royal Neighbors of America	\$300.00	04/25/2012	58548632

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	04/25/2012	04/25/2012

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Disposition

Disposition Date: 04/25/2012

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):
Royal Neighbors of America	0.000%	0.000%	\$0	3	\$6,560	0.000%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Third Party Authorization Letter	Approved-Closed	Yes
Rate	AR 2010 Rates	Approved-Closed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Neutral
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 required):	Minimum % Change (where required):
Royal Neighbors of America	0.000%	0.000%	\$0	3	\$6,560	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 04/25/2012	AR 2010 Rates	MSAI2010AR, MSBI2010AR, MSCI2010AR, MSDI2010AR, MSFI2010AR, MSGI2010AR	Revised	Previous State Filing Number: Percent Rate Change Request:	45082 AR 2010 Rates.pdf

Royal Neighbors of America
Actuarial Memorandum
Plan A - Form MSAI2010AR
(Arkansas)

Exhibit I - 6/1/2012 Proposed Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	1,660.00	1,843.00

Area Factors

3-Digit Zip Code	Factor
722-723	0.90
727	0.80
Rest of State	0.75

Modal Factors

Mode	Factor
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

Royal Neighbors of America
Actuarial Memorandum
Plan B - Form MSBI2010AR
(Arkansas)

Exhibit I - 6/1/2012 Proposed Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	2,095.00	2,326.00

Area Factors

3-Digit Zip Code	Factor
722-723	0.90
727	0.80
Rest of State	0.75

Modal Factors

Mode	Factor
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

Royal Neighbors of America
Actuarial Memorandum
Plan C - Form MSCI2010AR
(Arkansas)

Exhibit I - 6/1/2012 Proposed Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	2,449.00	2,718.00

Area Factors

3-Digit Zip Code	Factor
722-723	0.90
727	0.80
Rest of State	0.75

Modal Factors

Mode	Factor
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

Royal Neighbors of America
Actuarial Memorandum
Plan D - Form MSDI2010AR
(Arkansas)

Exhibit I - 6/1/2012 Proposed Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	1,966.00	2,182.00

Area Factors

3-Digit Zip Code	Factor
722-723	0.90
727	0.80
Rest of State	0.75

Modal Factors

Mode	Factor
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

Royal Neighbors of America
Actuarial Memorandum
Plan F - Form MSFI2010AR
(Arkansas)

Exhibit I - 6/1/2012 Proposed Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	2,547.00	2,727.00

Area Factors

3-Digit Zip Code	Factor
722-723	0.90
727	0.80
Rest of State	0.75

Modal Factors

Mode	Factor
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

Royal Neighbors of America
Actuarial Memorandum
Plan G - Form MSGI2010AR
(Arkansas)

Exhibit I - 6/1/2012 Proposed Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	1,973.00	2,190.00

Area Factors

3-Digit Zip Code	Factor
722-723	0.90
727	0.80
Rest of State	0.75

Modal Factors

Mode	Factor
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Health - Actuarial Justification Comments: Attachment: AR Act Memo 2010.pdf	Approved-Closed	04/25/2012

	Item Status:	Status Date:
Satisfied - Item: Third Party Authorization Letter Comments: Attachment: Third Party Authorization Letter.pdf	Approved-Closed	04/25/2012



230 16th Street | Rock Island, IL 61201

Phone: (309) 788-4561 | Toll-free: (800) 627-4762
E-mail: contact@royalneighbors.org | Web site: www.royalneighbors.org

April 13, 2012

Ms. Darcey Shaffer, ACS, FLMI
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements for RNA Medicare Supplement Insurance
Certificates

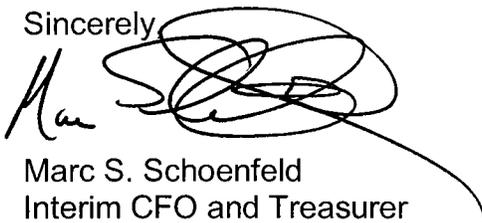
Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. "IAS" to file on behalf of Royal Neighbors of America, various reports, rate filings and forms for the Medicare Supplement Insurance Certificates with the State Insurance Departments. Prior to submission of any reports or forms including any advertising materials, IAS will obtain written approval of the documents to be filed from the Medicare Supplement Line of Business Manager or CFO of Royal Neighbors. IAS may correspond with the State Insurance Departments regarding any questions they may have concerning the filings, but will notify Royal Neighbors and obtain their consent before making any changes to the submission.

IAS will keep Royal Neighbors fully advised of all such filings submitted on behalf of Royal Neighbors and furnish copies of approved submissions to the attention of John Fleming, Medicare Supplement Line of Business Manager and Debra Zemo, Compliance Assistant.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,



Marc S. Schoenfeld
Interim CFO and Treasurer