

State: Arkansas **Filing Company:** American Pioneer Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.003 Plan C
Product Name: Individual Medicare Supplement
Project Name/Number: FN STD 2012 AR/FNL-MS-92 C

Filing at a Glance

Company: American Pioneer Life Insurance Company
Product Name: Individual Medicare Supplement
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.003 Plan C
Filing Type: Rate
Date Submitted: 09/13/2012
SERFF Tr Num: UNAM-128684208
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: FN STD 2012 AR

Implementation: 12/15/2012
Date Requested:
Author(s): Carmen Boyd, Trudi Goldenberg
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 09/20/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: American Pioneer Life Insurance Company
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General Information

Project Name: FN STD 2012 AR Status of Filing in Domicile: Pending
 Project Number: FNL-MS-92 C 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: 09/20/2012
 State Status Changed: 09/20/2012
 Deemer Date: Created By: Trudi Goldenberg
 Submitted By: Trudi Goldenberg Corresponding Filing Tracking Number:

Filing Description:
 American Pioneer Life Insurance Company (First National Life block)
 NAIC #60763

0% Request for Rate Revision - Individual Standard Medicare Supplement
 Forms - MS-92 Plans C

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

Filing Fees

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

Company	Amount	Date Processed	Transaction #
American Pioneer Life Insurance Company	\$50.00	09/13/2012	62655677

SERFF Tracking #:

UNAM-128684208

State Tracking #:

Company Tracking #:

FN STD 2012 AR

State:

Arkansas

Filing Company:

American Pioneer Life Insurance Company

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MS05I Individual Medicare Supplement - Standard Plans/MS05I.003 Plan C

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Individual Medicare Supplement

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FN STD 2012 AR/FNL-MS-92 C

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/20/2012	09/20/2012

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Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Approved-Closed

Comment:

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	0.000%	0.000%	\$0	1	\$5,100	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	CURRENT & REQUESTED RATES	Approved-Closed	Yes

SERFF Tracking #:

UNAM-128684208

State Tracking #:

Company Tracking #:

FN STD 2012 AR

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 14.000%
Effective Date of Last Rate Revision: 12/15/2010
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 req'd):	Minimum % Change (where req'd):
American Pioneer Life Insurance Company	0.000%	0.000%	\$0	1	\$5,100	0.000%	0.000%

SERFF Tracking #:

UNAM-128684208

State Tracking #:

Company Tracking #:

FN STD 2012 AR

State:

Arkansas

Filing Company:

American Pioneer Life Insurance Company

TOI/Sub-TOI:

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1	Approved-Closed 09/20/2012	CURRENT & REQUESTED RATES	MS-92 C	Revised	Previous State Filing Number:	UNAM-127733196	Arkansas Rates.pdf
					Percent Rate Change Request:		

American Pioneer Life Insurance Company

Actuarial Justification for A&H Individual Medicare Supplement
FNL Individual Medicare Supplement Forms MS-92, et al

Current and Requested Premium Rates

Arkansas

<u>Std Plan</u>	<u>Policy #</u>	<u>Current Annualized Premium</u>	<u>% Increase</u>	<u>Proposed Annualized Premium</u>	<u>Proposed Monthly Premium</u>
MS-92 C	18037782	5,100	0.0%	5,100	425.00