

**State:** Arkansas **Filing Company:** Royal Neighbors of America  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 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 2010 Medicare Supplement Rate Filing  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Rate  
Date Submitted: 12/19/2012  
SERFF Tr Num: IASL-128820563  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: RN 2010 MS RI  
  
Implementation: 06/01/2013  
Date Requested:  
Author(s): Jeffrey McGinn  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 01/10/2013  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Royal Neighbors of America  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Royal Neighbors of America 2010 Medicare Supplement Rate Filing  
**Project Name/Number:** /

## 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: 01/10/2013  
 State Status Changed: 01/10/2013  
 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.

## 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
Rock Island, IL 61201-8645	Group Name:	Benefit Society
(309) 788-4561 ext. [Phone]	FEIN Number: 36-1711198	State ID Number:

## 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	12/19/2012	65912323

SERFF Tracking #:

IASL-128820563

State Tracking #:

Company Tracking #:

RN 2010 MS RI

State:

Arkansas

Filing Company:

Royal Neighbors of America

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

Royal Neighbors of America 2010 Medicare Supplement Rate Filing

Project Name/Number:

/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/10/2013	01/10/2013

**State:** Arkansas **Filing Company:** Royal Neighbors of America  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Royal Neighbors of America 2010 Medicare Supplement Rate Filing  
**Project Name/Number:** /

## Disposition

Disposition Date: 01/10/2013

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was requested nor approved.

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

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

**State:** Arkansas  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Royal Neighbors of America 2010 Medicare Supplement Rate Filing  
**Project Name/Number:** /

### 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 req'd):	Minimum % Change (where req'd):
Royal Neighbors of America	0.000%	0.000%	\$0	3	\$6,560	0.000%	0.000%

State: Arkansas

Filing Company:

Royal Neighbors of America

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: Royal Neighbors of America 2010 Medicare Supplement Rate Filing

Project Name/Number: /

### 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 01/10/2013	AR 2010 Rates	MSAI2010AR, MSBI2010AR, MSCI2010AR, MSDI2010AR, MSFI2010AR, MSGI2010AR	Revised	Previous State Filing Number:	IASL-128304025	AR 2010 Rates.pdf
					Percent Rate Change Request:		

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

Exhibit I - Current Annual Premiums

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

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
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 - Current Annual Premiums

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

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
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 - Current Annual Premiums

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

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
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 - Current Annual Premiums

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

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
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 - Current Annual Premiums

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

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
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 - Current Annual Premiums

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

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

SERFF Tracking #:

IASL-128820563

State Tracking #:

Company Tracking #:

RN 2010 MS RI

State:

Arkansas

Filing Company:

Royal Neighbors of America

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

Royal Neighbors of America 2010 Medicare Supplement Rate Filing

Project Name/Number:

/

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization Letter	Approved-Closed	01/10/2013
Comments:			
Attachment(s):			
Third Party Authorization Letter.pdf			



---

230 16<sup>th</sup> Street | Rock Island, IL 61201

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

April 13, 2012

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

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

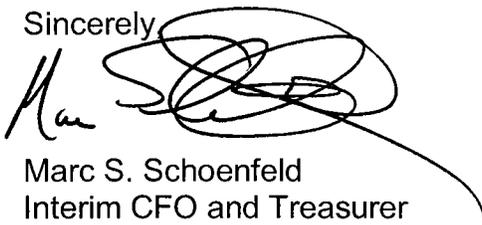
Dear Ms. Shaffer:

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