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September 1, 2009

Diana S. Willis
Product & Risk Management

VIA-SERFF
Honorable Joseph Torti, III
Superintendent of Insurance
Rhode Island Insurance Division
233 Richmond Street, Suite 233
Providence, RHODE ISLAND 02903-4233

CC: Attorney General, Insurance Advocacy Unit

NAIC# 233-61263

Re: INDIVIDUAL A&H
2010 Premium Rates for Standardized Medicare Supplement Policy Forms GR-A06A thru GR-A06G, GR-A06FH and GR-A06J thru GR-A06L

Dear Superintendent:

We are submitting the revised rates to be used beginning in 2010 for forms GR-A06A thru GR-A06G and GR-A06FH. The forms were approved in your state on January 23, 1996. GR-A06FH was approved on May 23, 2000. Forms GR-A06J through GR-A06L were approved on August 16, 2005.

The forms are guaranteed renewable, fully medically underwritten, Standardized Medicare Supplement plans. The various degrees of benefits proved by each plan are shown in the enclosed materials.

Due to the continued inflation in medical care costs and claim cost trend increases experience, we must increase the rates for certain plans. The amounts and details of the requested increases are explained in the enclosed memorandum.

These revised rate scales are intended to be effective through year-end 2010 or later, depending on the premium mode option chosen and will apply to in-force as well as new business. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

Because of the lead-time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond with us via fax to (312) 396-5907 or e-mail d.willis@banklife.com.

Very truly yours,

Diana S. Willis

Diana S. Willis
Actuarial Student

Enclosures

P.S. Please see attached sheet for in-force information.

600 West Chicago Avenue • Chicago, IL 60654-2800
tel: 312-396-7658 • fax: 312-396-5907 • e-mail: d.willis@banklife.com

CURRENT IN-FORCE FIGURES BY PLAN

PLAN	YOUR STATE	NATIONWIDE
GR-A06A	2	683
GR-A06B	1	629
GR-A06C	26	4,386
GR-A06D	5	2,800
GR-A06E	18	8,801
GR-A06F	936	30,669
GR-A06FH	33	7,400
GR-A06G	43	26,343
GR-A06J	382	71,721
GR-A06K	0	422
GR-A06L	0	1,001

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