

August 14, 2009

Joseph Torti III
Commissioner
State of Rhode Island
Insurance Division
Department of Business Regulation
1511 Pontiac Avenue, Bldg 69-2
Cranston, Rhode Island 02920-4407

RE: Rate Revision Filing
Rate for Pre-Standardized Medicare Supplement Plans
UnitedHealthcare Insurance Company
NAIC #0707-79413

Dear Commissioner:

The attached filing is made to obtain approval for rates effective January 1, 2010 for Pre-Standardized Medicare Supplement Plans, issued to members of AARP.

The proposed rates include an average rate increase of 5.5%. With these increases we project an anticipated loss ratio of 85.7%.

The enclosed actuarial memorandum provides supporting documentation. Certification regarding compliance with loss ratio standards for your state is also provided.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2010 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8427, or via fax at (215) 902-8801. If you prefer to e-mail me, my address is David_M_Walker@uhc.com.

Sincerely,

A handwritten signature in cursive script that reads "David M. Walker".

David M. Walker, ASA, MAAA, FLMI
Director, Actuarial Services