

First United American Life Insurance Company

P.O. Box 3125, Syracuse, NY 13220-3125

NAIC # 74101

SERFF RATE APPLICATION # AMLC-128653606

Narrative Summary

Group Standardized Medicare Supplement Plans
A, B, C, D, F, High Deductible F, G, and N

Premium rate changes will be filed for our Group Standardized Medicare Supplement plans to the New York State Department of Financial Services following approval of this Prior Approval Pre-filing. All policyholders will receive the same percentage of increase by plan. The rates will be effective on or after **December 1, 2012**, but not within twelve months of any prior increase. The chart below shows the proposed percentage of increase and policy count by plan.

The premium rate increases are due mainly to: (1) increase in medical cost, (2) increase in utilization for medical care; and (3) increase in Medicare deductibles and co-payments that are covered under these plans.

There are approximately 672 policyholders for these Group plans in New York.

The following percentages by plan and area are based on a monthly payment mode

Group Certificate Plan	Proposed % Increase	Policy count as of 03-2012
A	7.62%	59
B	7.65%	34
C	7.25%	66
D	7.07%	0
F	7.92%	434
HDF	8.47%	0
G	7.85%	79
N	7.69%	0