

First United American Life Insurance Company

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

NAIC # 74101

SERFF Rate Application # AMLC-128390459

Narrative Summary

Individual Standardized Medicare Supplement Plans
A, B, C, D, F, High Deductible F, G, K, L and N

Premium rate changes will be filed for our Individual Standardized Medicare Supplement plans to the New York State Department of Financial Services following approval of this Prior Approval Pre-filing. The premium rate changes being requested for the Standardized Plans A through N range from a -5.0% decrease to a +9.0% increase depending on the policyholders plan. All policyholders with the same plan will receive the same percentage of increase or decrease. The rates will be effective on or after October 15, 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 9,982 policyholders for these ProCare plans in New York.

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

ProCare Plan	Proposed % Increase Areas 1 and 2	Proposed % Increase Areas 3 and 4	Policy count as of 12-2011
A	+8.90%	+8.97%	708
B	+2.80%	+2.56%	904
C	+8.43%	+8.86%	193
D	+8.64%	+8.68%	298
F	+8.63%	+8.59%	5,035
HDF	-4.48%	-5.45%	1,947
G	+2.64%	+2.82%	500
K	+0.0%	+0.0%	134
L	+0.0%	+0.0%	83
N	+0.0%	+0.0%	128