

**State:** District of Columbia **Filing Company:** American Family Life Assurance Company of Columbus  
**TOI/Sub-TOI:** MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other  
**Product Name:** 2012 Medicare Supplement Refund Calculation Report  
**Project Name/Number:** /

## Filing at a Glance

Company: American Family Life Assurance Company of Columbus  
Product Name: 2012 Medicare Supplement Refund Calculation Report  
State: District of Columbia  
TOI: MS06 Medicare Supplement - Other  
Sub-TOI: MS06.000 Medicare Supplement - Other  
Filing Type: Rate  
Date Submitted: 05/22/2012  
SERFF Tr Num: AFLA-128357254  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num:  
  
Implementation: On Approval  
Date Requested:  
Author(s): Otis Robinson, Eve Black, Bridget Berryman  
Reviewer(s): Efren Tanhehco (primary), Carolyn King  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** District of Columbia **Filing Company:** American Family Life Assurance Company of Columbus  
**TOI/Sub-TOI:** MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other  
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**General Information**

Project Name: Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Informational Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 06/25/2012  
 State Status Changed:  
 Deemer Date: Created By: Eve Black  
 Submitted By: Eve Black Corresponding Filing Tracking Number:

**Filing Description:**  
 This report is submitted for your information pursuant to the Annual Filing Requirements set forth by OBRA-90 concerning comparisons of the cumulative loss ratios to benchmark targets for Medicare Supplement policies.

The report is designed to help determine refunds due when the benchmark target ratio is higher than the actual experience recorded. When the experienced ratio is higher than the target ratio, no refund is required.

This filing has been prepared by Eve Black. Should you have any questions concerning this filing, please do not hesitate to contact her by calling collect at (706) 596-3783, by fax at (706) 660-7080 or by email at eblack@aflac.com.

**Company and Contact**

**Filing Contact Information**

Eve Black, Policy Analyst eblack@aflac.com  
 1932 Wynnton Road 706-596-3783 [Phone]  
 Columbus, GA 31999 706-660-7080 [FAX]

**Filing Company Information**

American Family Life Assurance CoCode: 60380 State of Domicile: Nebraska  
 Company of Columbus Group Code: Company Type: Life and  
 1932 Wynnton Road Group Name: Health  
 Columbus, GA 31999 FEIN Number: 58-0663085 State ID Number:  
 (706) 323-3431 ext. [Phone]

**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

Company	Amount	Date Processed	Transaction #
American Family Life Assurance Company of Columbus	\$0.00		

SERFF Tracking #:

AFLA-128357254

State Tracking #:

Company Tracking #:

State:

District of Columbia

Filing Company:

American Family Life Assurance Company of Columbus

TOI/Sub-TOI:

MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:

2012 Medicare Supplement Refund Calculation Report

Project Name/Number:

/

## Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Actuarial Justification		
Bypass Reason:	Not applicable to this filing.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Medicare Supplement - Benchmark - Refund Calculation Report		
Comments:			
Attachment(s):			
DCBMR11.pdf			

REPORTING FORM FOR THE CALCULATION OF  
BENCHMARK RATIO SINCE INCEPTION  
FOR CALENDAR YEAR 2011

TYPE INDIVIDUAL SMSBP(p) Pre-Standardized Combined  
FOR THE STATE OF Washington, D.C.  
Company Name AFLAC (American Family Life Assurance Company of Columbus)  
NAIC Group Code 370 NAIC Company Code 60380  
Address 1932 Wynnnton Road, Columbus, GA 31999  
Person Completing this Exhibit Melissa N Fabiano, FSA, MAAA  
Title Senior Actuarial Associate Telephone Number (706)596-3133

(a) Year	(b) Earned Premium	(c) Factor	(d) (b) x (c)	(e) Cumulative Loss Ratio	(f) (d) x (e)	(g) Factor	(h) (b) x (g)	(i) Cumulative Loss Ratio	(j) (h) x (i)	(o) Policy Yr Loss Ratio
2010		2.770		0.442		0.000		0.000		0.40
2009		4.175		0.493		0.000		0.000		0.55
2008		4.175		0.493		1.194		0.659		0.65
2007		4.175		0.493		2.245		0.669		0.67
2006		4.175		0.493		3.170		0.678		0.69
2005		4.175		0.493		3.998		0.686		0.71
2004		4.175		0.493		4.754		0.695		0.73
2003		4.175		0.493		5.445		0.702		0.75
2002		4.175		0.493		6.075		0.708		0.76
2001		4.175		0.493		6.650		0.713		0.76
2000		4.175		0.493		7.176		0.717		0.76
1999		4.175		0.493		7.655		0.720		0.77
1998		4.175		0.493		8.093		0.723		0.77
1997		4.175		0.493		8.493		0.725		0.77
Since Inception to 1996	15,083	4.175	62,973	0.493	31,046	8.684	130,985	0.725	94,964	0.77
Total		(k):	62,973	(l):	31,046	(m):	130,985	(n):	94,964	
Benchmark Ratio Since Inception: (l+n) / (k+m):				0.650						

(b): For the calendar year on the appropriate line in column (a), the premium earned during that year for policies issued in that year

(p): "SMSBP" = Standardized Medicare Supplement Benefit Plan

(o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios on a policy year basis, which result in the cumulative loss ratios displayed on this worksheet. They are shown here for informational purpose only

**MEDICARE SUPPLEMENT REFUND CALCULATION FORM  
FOR CALENDAR YEAR 2011**

**TYPE** INDIVIDUAL **SMSBP (w)** Pre-Standardized Combined  
**FOR THE STATE OF** Washington D.C.  
**Company Name** AFLAC (American Family Life Assurance Company of Columbus)  
**NAIC Group Code** 370 **NAIC Company Code** 60380  
**Address** 1932 Wymnton Road, Columbus, GA 31999  
**Person Completing this Exhibit** Melissa N Fabiano, FSA, MAAA  
**Title** Senior Actuarial Associate **Telephone Number** (706)596-3133

	(a) Earned Premium(x)	(b) Incurred Claims(y)
1. Current Year's Experience		
A. Total (All policy years)	4,023	1,366
B. Current year's issues (z)	0	0
C. Net (1A - 1B)	4,023	1,366
2. Past Year's Experience (All policy years)	147,430	164,815
3. Total Experience (1C + 2)	151,453	166,181
4. Refund Last Year (excluding interest)	0	
5. Previous Since Inception (excluding interest)	0	
6. Refunds Since Inception (excluding interest)	0	
7. Benchmark Ratio Since Inception (Ratio 1)	0.650	
8. Experienced Ratio Since Inception ( Ratio 2) (Line 3, Col. B) / (Line 3, Col. A - Line 6)	1.097	
9. Life Years Exposed Since Inception If (Line 8 < Line 7) And ( Line 9 > 500), proceed; else stop	102.61	

**Medicare Supplement Credibility Table**

Life Year Exposed Since Inception	Tolerance
10,000+	0.0%
5,000-9,999	5.0%
2,500-4,999	7.5%
1,000-2,499	10.0%
500-999	15.0%

If less than 500, no credibility  
(w) "SMSBP" = Standardized Medicare Supplement Benefit Plan  
(x) Includes model loadings and fee charged.  
(y) Excludes Active Life Reserves.  
(z) This is to be used as "Issue Year Earned Premium" for Year 1 of next year's "Worksheet for Calculation of Benchmark Ratios"

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief

Signature Melissa N. Fabiano, FSA, MAAA  
Name (type) Melissa N Fabiano, FSA, MAAA  
Title Senior Actuarial Associate  
Date 5/18/2012

**REPORTING FORM FOR THE CALCULATION OF  
BENCHMARK RATIO SINCE INCEPTION  
FOR CALENDAR YEAR 2011**

TYPE INDIVIDUAL SMSBP(p) A-1940C  
 FOR THE STATE OF Washington D.C.  
 Company Name AFLAC (American Family Life Assurance Company of Columbus)  
 NAIC Group Code 370 NAIC Company Code 60380  
 Address 1932 Wynnnton Road, Columbus, GA 31999  
 Person Completing this Exhibit Melissa N Fabiano, FSA, MAAA  
 Title Senior Actuarial Associate Telephone Number (706)596-3133

(a) Year	(b) Earned Premium	(c) Factor	(d) (b) x (c)	(e) Cumulative Loss Ratio	(f) (d) x (e)	(g) Factor	(h) (b) x (g)	(i) Cumulative Loss Ratio	(j) (h) x (i)	(o) Policy Yr Loss Ratio
2010		2.770		0.442		0.000		0.000		0.40
2009		4.175		0.493		0.000		0.000		0.55
2008		4.175		0.493		1.194		0.659		0.65
2007		4.175		0.493		2.245		0.669		0.67
2006		4.175		0.493		3.170		0.678		0.69
2005		4.175		0.493		3.998		0.686		0.71
2004		4.175		0.493		4.754		0.695		0.73
2003		4.175		0.493		5.445		0.702		0.75
2002		4.175		0.493		6.075		0.708		0.76
2001		4.175		0.493		6.650		0.713		0.76
2000		4.175		0.493		7.176		0.717		0.76
1999		4.175		0.493		7.655		0.72		0.77
1998	272	4.175	1,137	0.493	561	2,204	1,594	0.723	1,594	0.77
1997		4.175		0.493		8.493		0.725		0.77
Since Inception to 1996	1,344	4.175	5,612	0.493	2,767	8,684	11,673	0.725	8,463	0.77
Total		(k):	6,749	(l):	3,327	(m):	13,877	(n):	10,056	

Benchmark Ratio Since Inception: (h+n) / (k+m): 0.649

(b): For the calendar year on the appropriate line in column (a), the premium earned during that year for policies issued in that year

(o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios on a policy year basis, which result in the cumulative loss ratios displayed on this worksheet. They are shown here for informational purpose only

(p): "SMSBP" = Standardized Medicare Supplement Benefit Plan

**MEDICARE SUPPLEMENT REFUND CALCULATION FORM  
FOR CALENDAR YEAR 2011**

**TYPE** INDIVIDUAL **SMSBP(w)** A-1940C  
**FOR THE STATE OF** Washington D.C.  
**Company Name** AFLAC (American Family Life Assurance Company of Columbus)  
**NAIC Group Code** 370 **NAIC Company Code** 60380  
**Address** 1932 Wynnnton Road, Columbus, GA 31999  
**Person Completing this Exhibit** Melissa N Fabiano, FSA, MAAA  
**Title** Senior Actuarial Associate **Telephone Number** (706)596-3133

	(a) Earned Premium(x)	(b) Incurred Claims(y)
1. Current Year's Experience		
A. Total (All policy years)	2,903	1,063
B. Current year's issues (z)	0	0
C. Net (1A - 1B)	2,903	1,063
2. Past Year's Experience (All policy years)	33,781	17,145
3. Total Experience (1C + 2)	36,685	18,208
4. Refund Last Year (excluding interest)	0	
5. Previous Since Inception (excluding interest)	0	
6. Refunds Since Inception (excluding interest)	0	
7. Benchmark Ratio Since Inception (Ratio 1)	0.649	
8. Experienced Ratio Since Inception ( Ratio 2) (Line 3, Col. B) / (Line 3, Col. A - Line 6)	0.496	
9. Life Years Exposed Since Inception If (Line 8 < Line 7) And ( Line 9 > 500), proceed; else stop	16.96	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief

Signature Melissa N. Fabiano, FSA, MAAA  
 Name (type) Melissa N Fabiano, FSA, MAAA  
 Title Senior Actuarial Associate  
 Date 5/18/2012

**Medicare Supplement Credibility Table**

Life Year Exposed Since Inception	Tolerance
10,000+	0.0%
5,000-9,999	5.0%
2,500-4,999	7.5%
1,000-2,499	10.0%
500-999	15.0%

If less than 500, no credibility

(w) "SMSBP" = Standardized Medicare Supplement Benefit Plan

(x) Includes model loadings and fee charged.

(y) Excludes Active Life Reserves.

(z) This is to be used as "Issue Year Earned Premium" for Year 1 of next year's "Worksheet for Calculation of Benchmark Ratios"