SERFF Tracking Number:	UNAM-128288059	State:		District of Columbia
Filing Company:	Pennsylvania Life Insurance Company	State Tracking Number:		
Company Tracking Number:	PM MSRC 2011 DC			
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:		MS06.000 Medicare Supplement - Other
Product Name:	MEDICARE SUPPLEMENT REFUND CALCULATIONS			
Project Name/Number:	PM MSRC 2011 DC/2011 MSRC			

Supporting Document Schedules

	Item Status:	**Status Date:**
Bypassed - Item: Actuarial Justification		
Bypass Reason: N/A – INFORMATIONAL FILING - MEDICARE SUPPLEMENT REFUND CALCULATIONS		
Comments:		

	Item Status:	**Status Date:**
Satisfied - Item: 2011 MEDICARE SUPPLEMENT REFUND CALCULATIONS - Reporting Forms		

Comments:
ATTACHED

Attachments:
Authority to File.pdf
PM 11 DC.pdf

PENNSYLVANIA LIFE INSURANCE CO.

John Wardle
President

29100 Aurora Road
Solon, Ohio 44139
404-542-5714 phone
404-287-9797 fax

Mailing address:
2211 Sanders Road
MC NBT-10
Northbrook, IL 60062

May 17, 2011

To Whom It May Concern:

Union Bankers Insurance Company ("UB") and its affiliates are hereby authorized to submit filings related to all life and health insurance policies administered by UB on behalf of:

Pennsylvania Life Insurance Company, NAIC # 67660, FEIN –231305366

This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization does not apply to Medicare Part D prescription drug policies issued by Pennsylvania Life. This authorization is deemed to be in effect until rescinded in writing.

Sincerely,

John Wardle
President

Type: Individual   **SMSBP: Standardized Plan F**   **For the State of: DC - District of Columbia**

Company Name: Pennsylvania Life Insurance Company   **NAIC Group Code: 0953**   **NAIC Company Code: 67660**

Person Completing this Exhibit: Lisa M. Parker, ASA, MAAA   **Title: Consulting Actuary**   **Telephone: (407) 444-4463**
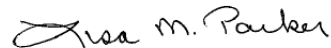
Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
01	$0	2.770	$0	0.442	$0	0.0000	$0	0.000	$0	0.40
02	$0	4.175	$0	0.493	$0	0.0000	$0	0.000	$0	0.55
03	$2,305	4.175	$9,624	0.493	$4,744	1.1940	$2,752	0.659	$1,814	0.65
04	$0	4.175	$0	0.493	$0	2.2450	$0	0.669	$0	0.67
05	$0	4.175	$0	0.493	$0	3.1700	$0	0.678	$0	0.69
06	$0	4.175	$0	0.493	$0	3.9980	$0	0.686	$0	0.71
07	$0	4.175	$0	0.493	$0	4.7540	$0	0.695	$0	0.73
08	$0	4.175	$0	0.493	$0	5.4450	$0	0.702	$0	0.75
09	$0	4.175	$0	0.493	$0	6.0750	$0	0.708	$0	0.76
10	$0	4.175	$0	0.493	$0	6.6500	$0	0.713	$0	0.76
11	$0	4.175	$0	0.493	$0	7.1760	$0	0.717	$0	0.76
12	$0	4.175	$0	0.493	$0	7.6550	$0	0.720	$0	0.77
13	$0	4.175	$0	0.493	$0	8.0930	$0	0.723	$0	0.77
14	$0	4.175	$0	0.493	$0	8.4930	$0	0.725	$0	0.77
15+	$0	4.175	$0	0.493	$0	8.6840	$0	0.725	$0	0.77

Totals:		(k:)	$9,624	(l:)	$4,744	(m:)	$2,752	(n:)	$1,814	
Benchmark Ratio Since Inception			(l+n)/(k+m):	0.530						

Medicare Supplement Refund Calculation Form

Line	**Earned Premium**	**Incurred Claims (y)**
1. Current Year's Experience		
a. Total	$3,775	$506
b. Current Year's Issues	$0	$0
c. Net	$3,775	$506
2. Past Years' Experience	$8,948	$2,388
3. Total Experience	$12,724	$2,894
4. Refunds last year	$0	
5. Previous Refunds Since Inception	$0	
6. Refunds Since Inception	$0	
7. Benchmark Ratio Since Inception	0.530	
8. Experienced Ratio Since Inception	0.227	
9. Life Years Exposed Since Inception	4	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

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

Lisa M. Parker   Consulting Actuary

Signature   Title

Lisa M. Parker, ASA, MAAA   Monday, April 30, 2012

Name   Date