STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Notice of Public Hearing/Medicare Supplement Insurance
Rate Increase Request
Docket Number LH 05-38

Notice is hereby given that, pursuant to Section 38a-474 of the Connecticut General Statutes, a public hearing will be held before the Insurance Commissioner of the State of Connecticut on Wednesday, April 27, 2005 at 9:00 a.m., 153 Market Street, Hartford, Connecticut, 6th Floor, Conference room 647.

This hearing will be held to consider the rate increase filing made by Celtic Insurance Company on its Medicare supplement insurance policy forms. The hearing will be held in accordance with the authority granted to the Insurance Commissioner under Sections 38a-474 and 38a-495a of the Connecticut General Statutes and Section 38a-474-2 and 38a-495a-10 of the Regulations of Connecticut State Agencies.

The rate increase filing that will be considered at this public hearing concern the company's individual standardized Medicare supplement insurance products. The proposed rate changes for the company's plans are as follows:

Individual Standardized Medicare Supplement Policy Forms

Form Number	Increase Requested
MS POL A-CT (Plan A)	7.00%
MS POL B-CT (Plan B)	7.00%
MS POL C-CT (Plan C)	7.00%
MS POL D-CT (Plan D)	7.00%
MS POL F-CT (Plan F)	7.00%
MS POL I-CT (Plan I)	7.00%

Copies of the rate filing may be examined at the Insurance Department. Individuals requiring additional information or interested in obtaining copies of the filings may contact the Life and Health Division of the Insurance Department, telephone numbers (860) 297-3862, fax number (860) 297-3941.

Those wishing to testify at the public hearing will be given an opportunity to do so.

Those unable to attend the hearing may submit written comment on or before the hearing date. Comments should be mailed to the Connecticut Insurance Department, Post Office Box 816, Hartford, CT 06142-0816.

The Insurance Department does not discriminate on the basis of disability in admission to, access to, or operation of its programs, services or activities, in accordance with Title II of the Americans with Disabilities Act of 1990. Individuals who require auxiliary aids for effective communication or other accommodation are invited to make their needs and preferences known to Patty Tiberio TEL: 297-3947.

Dated at Hartford this 18th day of April, 2005.

Susan F. Cogswell
Insurance Commissioner