

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

Filing at a Glance

Company: Golden Rule Insurance Company
 Product Name: Pre-Standardized Medicare Supplement SERFF Tr Num: AMMS-125603424 State: ArkansasLH
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 38890
 Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: State Status: Approved-Closed
 Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
 Authors: Patricia Lofton, Brandon McKenzie Disposition Date: 06/16/2008
 Date Submitted: 05/06/2008 Disposition Status: Approved
 Implementation Date Requested: 09/15/2008 Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: 9% Group Market Type:
 Filing Status Changed: 06/16/2008
 State Status Changed: 06/16/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 This is a filing of revised premium rates for individual pre-standardized Medicare supplement policy forms. The actuarial memorandum demonstrates loss ratio compliance and justifies the requested premium rates. These plans were reviewed by benefit level in determining the requested increase.

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

The requested premium rates represent a 9.0% increase for the Basic plans and a 9.0% increase for the Plus plans. The rate revision will be effective on or after September 15, 2008.

This filing affects 10 policyholder(s) in Arkansas. The average annual premium for Basic plans will increase from \$2,682 to \$2,923. The average annual premium for the Plus plans will increase from \$7,327 to \$7,987.

Company and Contact

Filing Contact Information

Thomas Ahmann , Health Actuary tmahmann@goldenrule.com
 7440 Woodland Drive (317) 715-7394 [Phone]
 Indianapolis, IN 46278-1719 (317) 297-0908[FAX]

Filing Company Information

Golden Rule Insurance Company CoCode: 62286 State of Domicile: Indiana
 7440 Woodland Drive Group Code: 707 Company Type: Life and Health
 Indianapolis, IN 46278 Group Name: State ID Number:
 (317) 297-0358 ext. [Phone] FEIN Number: 37-6028756

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$250.00	05/06/2008	20111175

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	06/16/2008	06/16/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	06/02/2008	06/02/2008	Patricia Lofton	06/09/2008	06/09/2008
Pending Industry Response	Stephanie Fowler	05/21/2008	05/21/2008	Patricia Lofton	05/30/2008	05/30/2008

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

Disposition

Disposition Date: 06/16/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 9% rate increase as requested to be implemented on or after September 1, 2008. This approval is subject to the following:

1. Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Golden Rule Insurance Company	9.000%	\$4,504	10	\$50,045	9.000%	9.000%	9.000%

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Exhibits	Approved	Yes
Rate (revised)	Pre-Std Med Sup	Approved	Yes
Rate	Pre-Std Med Sup	Approved	Yes
Rate	Pre-Std Med Sup	Approved	Yes

SERFF Tracking Number: AMMS-125603424 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
Company Tracking Number:
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/02/2008
Submitted Date 06/02/2008
Respond By Date 07/02/2008

Dear Thomas Ahmann ,

This will acknowledge receipt of the captioned filing.

Objection 1

- Pre-Std Med Sup (Rate)

Comment: AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings."

Please revise this filing to comply.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/09/2008
Submitted Date 06/09/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Dear Stephaine Flower,

I have attached the correct Arkansas Pre-Std Med Sup rates reflecting monthly premiums as previously requested. I apologize for any inconvenience this mistake may have caused. Please continue to process this filing.

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

If you have any further questions, please let us know.

Patricia Lofton
 Actuarial Analyst

Related Objection 1

Applies To:

- Pre-Std Med Sup (Rate)

Comment:

AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings."

Please revise this filing to comply.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
-----------------------	-------------------------------	---------------------	---------------------------------	-------------------------

Pre-Std Med Sup	GRI-H-2.1/2.2, GRI-H-2.1P & GRI-H-2.2P, GRI-H-12.2, GRI-H-12.2P/D, GRI-H-11P & GRI-H-12P	Revised	<i>Previous State Filing Number</i>	
-----------------	---	---------	-------------------------------------	--

Percent Rate Change Request

9

Previous Version

Pre-Std Med Sup	GRI-H-2.1/2.2, GRI-H-2.1P & GRI-H-2.2P, GRI-H-12.2, GRI-H-12.2P/D, GRI-H-11P & GRI-H-12P	Revised	<i>Previous State Filing Number</i>	
-----------------	---	---------	-------------------------------------	--

Percent Rate Change Request

9

SERFF Tracking Number: AMMS-125603424 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
Company Tracking Number:
TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

Pre-Std Med Sup GRI-H-2.1/2.2, GRI-H-2.1P Revised Previous State Filing Number
& GRI-H-2.2P, GRI-H-12.2,
GRI-H-12.2P/D, GRI-H-11P
& GRI-H-12P

Percent Rate Change Request

9

SERFF Tracking Number: AMMS-125603424 *State:* Arkansas
Filing Company: Golden Rule Insurance Company *State Tracking Number:* 38890
Company Tracking Number:
TOI: MS021 Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

Sincerely,
Brandon McKenzie, Patricia Lofton

SERFF Tracking Number: AMMS-125603424 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
Company Tracking Number:
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/21/2008
Submitted Date 05/21/2008
Respond By Date 06/23/2008

Dear Thomas Ahmann ,

This will acknowledge receipt of the captioned filing.

Objection 1

- Pre-Std Med Sup (Rate)

Comment: This filing is currently under review. However, I will need a copy of the proposed monthly rates by dollar amount to complete my review.

Thank you in advance for your consideration in this matter.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/30/2008
Submitted Date 05/30/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments:

Dear Stephanie Fowler:

I have attached new rate sheets reflecting monthly rates by dollar amount as requested.

SERFF Tracking Number: AMMS-125603424 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
Company Tracking Number:
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

If you have any other concerns, please let me know.

Sincerely,
Patricia Lofton
Actuarial Analyst

Related Objection 1

Applies To:

- Pre-Std Med Sup (Rate)

Comment:

This filing is currently under review. However, I will need a copy of the proposed monthly rates by dollar amount to complete my review.

Thank you in advance for your consideration in this matter.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:

Pre-Std Med Sup GRI-H-2.1/2.2, GRI-H-2.1P Revised Previous State Filing Number
& GRI-H-2.2P, GRI-H-12.2,
GRI-H-12.2P/D, GRI-H-11P
& GRI-H-12P

Percent Rate Change Request

9

Previous Version

Pre-Std Med Sup GRI-H-2.1/2.2, GRI-H-2.1P Revised Previous State Filing Number
& GRI-H-2.2P, GRI-H-12.2,
GRI-H-12.2P/D, GRI-H-11P
& GRI-H-12P

Percent Rate Change Request

SERFF Tracking Number: AMMS-125603424 *State:* Arkansas
Filing Company: Golden Rule Insurance Company *State Tracking Number:* 38890
Company Tracking Number:
TOI: MS021 Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

SERFF Tracking Number: AMMS-125603424 *State:* Arkansas
Filing Company: Golden Rule Insurance Company *State Tracking Number:* 38890
Company Tracking Number:
TOI: MS021 Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Pre-Standardized Medicare Supplement
Project Name/Number: /

Sincerely,
Brandon McKenzie, Patricia Lofton

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.000%
Effective Date of Last Rate Revision: 09/15/2007
Filing Method of Last Filing: Paper

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Golden Rule Insurance Company	9.000%	9.000%	\$4,504	10	\$50,045	9.000%	9.000%

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Pre-Std Med Sup	GRI-H-2.1/2.2, GRI-H-2.1P & GRI-H-2.2P, GRI-H-12.2, GRI-H-12.2P/D, GRI-H-11P & GRI-H-12P	Revised		Rates.pdf

1.09

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-11P/12P

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----	Monthly -----
All Ages	\$ 5,784.31	\$ 6,304.90	\$ 540.96

Modal Factors

Semi-annual	0.5100
Quarterly	0.2550
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

AR

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-12.2

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----	Monthly -----
65 - 69	\$ 2,601.13	\$ 2,835.23	\$ 243.26
70 - 74	\$ 2,601.13	\$ 2,835.23	\$ 243.26
75 - 79	\$ 2,601.13	\$ 2,835.23	\$ 243.26
80 +	\$ 2,601.13	\$ 2,835.23	\$ 243.26

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-12.2D

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----	Monthly -----
65 - 69	\$ 6,404.22	\$ 6,980.60	\$ 598.94
70 - 74	\$ 6,404.22	\$ 6,980.60	\$ 598.94
75 - 79	\$ 6,404.22	\$ 6,980.60	\$ 598.94
80 +	\$ 6,404.22	\$ 6,980.60	\$ 598.94

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-12.2P

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----	Monthly -----
65 - 69	\$ 6,679.23	\$ 7,280.36	\$ 624.65
70 - 74	\$ 6,679.23	\$ 7,280.36	\$ 624.65
75 - 79	\$ 6,679.23	\$ 7,280.36	\$ 624.65
80 +	\$ 6,679.23	\$ 7,280.36	\$ 624.65

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.1/2.2

Annual Premiums

Issue Age	Effective:	Current Base Rate	2008 Base Rate	Monthly
-----		-----	-----	-----
All Ages		\$ 3,215.93	\$ 3,505.36	\$ 300.76

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area	Factors
----	-----
All	1.00

GOLDEN RULE INSURANCE COMPANY

Medicare Supplement Form GRI-H-2.1P and GRI-H-2.2P

Annual Premiums

Issue Age	Effective:	Current Base Rate	2008 Base Rate	Monthly
-----		-----	-----	-----
All Ages		\$ 9,153.46	\$ 9,977.27	\$ 856.05

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area	Factors
----	-----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.2

Plan E380

Annual Premiums

Issue Age	Current Base Rate	2008 Base Rate	Monthly
All Ages	\$ 2,796.47	\$ 3,048.15	\$ 261.53

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area	Factors
All	1.000

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.2

Plan G380

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----	Monthly -----
All Ages	\$ 3,503.94	\$ 3,819.29	\$ 327.70

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
All	1.000

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.2P

Plan E385

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----	Monthly -----
All Ages	\$ 7,322.78	\$ 7,981.83	\$ 684.84

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.2P

Plan G385

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----	Monthly -----
All Ages	\$ 9,998.01	\$ 10,897.83	\$ 935.03

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Forms: GRI-H-2P/2.0P
GRI-H-2.1P
GRI-H-2.2P
GRI-H-2.1P4
GRI-H-2.2P4
GRI-H-11P
GRI-H-12P
GRI-H-11D
GRI-H-12D
GRI-H-11PX
GRI-H-12PX
GRI-H-12.2P
GRI-H-12.2D

REMOVAL OF PRESCRIPTION DRUG COVERAGE

Contains Drug Coverage	1.000
Without Drug Coverage	0.800

SERFF Tracking Number: AMMS-125603424 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 38890
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Pre-Standardized Medicare Supplement
 Project Name/Number: /

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
04/10/2008	Rate and Rule	Pre-Std Med Sup	05/30/2008	Rates 2.pdf
No original date	Rate and Rule	Pre-Std Med Sup	04/10/2008	Rates.pdf

GOLDEN RULE INSURANCE COMPANY**Policy Form: GRI-H-2.1/2.2**Annual Premiums

<u>Issue Age</u>	<u>Effective:</u>	<u>Current Base Rate</u>	<u>2008 Base Rate</u>	<u>Monthly</u>
All Ages		\$ 3,215.93	\$ 3,505.36	\$ 300.76

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly Pre-Authorized Check	0.0858

Area Factors

<u>Area</u>	<u>Factors</u>
All	1.00

GOLDEN RULE INSURANCE COMPANY

Medicare Supplement Form GRI-H-2.1P and GRI-H-2.2P

Annual Premiums

Issue Age	Effective:	Current Base Rate	2008 Base Rate	Monthly
-----	-----	-----	-----	-----
All Ages		\$ 9,695.44	\$ 10,568.03	\$ 906.74

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly Pre-Authorized Check	0.0858

Area Factors

Area	Factors
----	-----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Medicare Supplement Form GRI-H-11 and GRI-H-12

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----	Monthly -----
65 - 69	\$ 2,236.04	\$ 2,437.29	\$ 209.12
70 - 74	\$ 2,606.61	\$ 2,841.21	\$ 243.78
75 - 79	\$ 3,186.03	\$ 3,472.77	\$ 297.96
80 +	\$ 3,765.52	\$ 4,104.42	\$ 352.16

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly Pre-Authorized Check	0.0858

Area Factors

Area ----	Factors -----
All	1.000

GOLDEN RULE INSURANCE COMPANY**Policy Form: GRI-H-11/12****Rider Form: SA-S-336****ADDITION OF GUARANTEED RENEWABILITY PROVISION**

Annual Premiums

Issue Age	Current Standard Base Rate	2008 Standard Base Rate	Monthly
65 - 69	\$ 298.04	\$ 324.86	\$ 27.87
70 - 74	\$ 347.76	\$ 379.06	\$ 32.52
75 - 79	\$ 425.10	\$ 463.36	\$ 39.76
80 +	\$ 502.29	\$ 547.49	\$ 46.97

Modal Factors

Semi-annual	0.5100
Quarterly	0.2550
Monthly Pre-Authorized Check	0.0858

Area Factors

Area	Factors
All	1.00

GOLDEN RULE INSURANCE COMPANY

Medicare Supplement Form GRI-H-11D and GRI-H-12D

Annual Premiums

Issue Age	Effective:	Current Base Rate	2008 Base Rate	Monthly
65 - 69		\$ 5,461.01	\$ 5,952.50	\$ 510.72
70 - 74		\$ 6,027.78	\$ 6,570.28	\$ 563.73
75 - 79		\$ 7,316.01	\$ 7,974.45	\$ 684.21
80 +		\$ 8,604.37	\$ 9,378.77	\$ 804.70

Modal Factors

Semi-annual	0.5100
Quarterly	0.2550
Monthly Pre-Authorized Check	0.0858

Area Factors

Area	Factors
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Medicare Supplement Form GRI-H-11P and GRI-H-12P

Annual Premiums

Issue Age	Effective: Current Base Rate	2008 Base Rate	Monthly
65 - 69	\$ 5,726.73	\$ 6,242.14	\$ 535.58
70 - 74	\$ 6,320.65	\$ 6,889.51	\$ 591.12
75 - 79	\$ 7,682.16	\$ 8,373.55	\$ 718.45
80 +	\$ 9,043.61	\$ 9,857.54	\$ 845.78

Modal Factors

Semi-annual	0.5100
Quarterly	0.2550
Monthly Pre-Authorized Check	0.0858

Area Factors

Area	Factors
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

**Policy Form: GRI-H-11P/12P
 GRI-H-11D/12D
 GRI-H-11PX/12PX**

ADDITION OF GUARANTEED RENEWABILITY PROVISION

Annual Premiums

Issue Age	Current Standard Base Rate	2008 Standard Base Rate	Monthly
65 - 69	\$ 707.90	\$ 771.61	\$ 66.20
70 - 74	\$ 792.49	\$ 863.81	\$ 74.12
75 - 79	\$ 973.54	\$ 1,061.16	\$ 91.05
80 +	\$ 1,154.42	\$ 1,258.32	\$ 107.96

Modal Factors

Semi-annual	0.5100
Quarterly	0.2550
Monthly Pre-Authorized Check	0.0858

Area Factors

Area	Factors
I - V	1.000
VI & Over	1.191

AZ

GOLDEN RULE INSURANCE COMPANY**Medicare Supplement Form GRI-H-12.2**

Annual Premiums

Issue Age	Current Base Rate	2008 Base Rate	Monthly
65 - 69	\$ 2,328.27	\$ 2,537.81	\$ 217.74
70 - 74	\$ 2,683.26	\$ 2,924.75	\$ 250.94
75 - 79	\$ 3,237.99	\$ 3,529.41	\$ 302.82
80 +	\$ 3,792.68	\$ 4,134.02	\$ 354.70

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly Pre-Authorized Check	0.0858

Area Factors

Area	Factors
All	1.00

GOLDEN RULE INSURANCE COMPANY**Medicare Supplement Form GRI-H-12.2P**

Annual Premiums

Issue Age	Effective: Base Rate	Current Base Rate	2008 Base Rate	Monthly
65 - 69		\$ 6,575.36	\$ 7,167.15	\$ 614.94
70 - 74		\$ 7,267.12	\$ 7,921.17	\$ 679.64
75 - 79		\$ 8,839.33	\$ 9,634.87	\$ 826.67
80 +		\$10,411.40	\$ 11,348.43	\$ 973.70

Modal Factors

Semi-annual	0.5100
Quarterly	0.2550
Monthly Pre-Authorized Check	0.0858

Area Factors

Area	Factors
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Forms: GRI-H-2P/2.0P
GRI-H-2.1P
GRI-H-2.2P
GRI-H-2.1P4
GRI-H-2.2P4
GRI-H-11P
GRI-H-12P
GRI-H-11D
GRI-H-12D
GRI-H-11PX
GRI-H-12PX
GRI-H-12.2P
GRI-H-12.2D

REMOVAL OF PRESCRIPTION DRUG COVERAGE

Contains Drug Coverage	1.000
Without Drug Coverage	0.800

1.09

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-11P/12P

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----
All Ages	\$ 5,784.31	\$ 6,304.90

Modal Factors

Semi-annual	0.5100
Quarterly	0.2550
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

AR

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-12.2

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----
65 - 69	\$ 2,601.13	\$ 2,835.23
70 - 74	\$ 2,601.13	\$ 2,835.23
75 - 79	\$ 2,601.13	\$ 2,835.23
80 +	\$ 2,601.13	\$ 2,835.23

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-12.2D

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----
65 - 69	\$ 6,404.22	\$ 6,980.60
70 - 74	\$ 6,404.22	\$ 6,980.60
75 - 79	\$ 6,404.22	\$ 6,980.60
80 +	\$ 6,404.22	\$ 6,980.60

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY**Policy Form: GRI-H-12.2P**Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----
65 - 69	\$ 6,679.23	\$ 7,280.36
70 - 74	\$ 6,679.23	\$ 7,280.36
75 - 79	\$ 6,679.23	\$ 7,280.36
80 +	\$ 6,679.23	\$ 7,280.36

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.1/2.2

Annual Premiums

Issue Age	Effective:	Current Base Rate	2008 Base Rate
-----		-----	-----
All Ages		\$ 3,215.93	\$ 3,505.36

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area	Factors
----	-----
All	1.00

GOLDEN RULE INSURANCE COMPANY

Medicare Supplement Form GRI-H-2.1P and GRI-H-2.2P

Annual Premiums

Issue Age	Effective:	Current Base Rate	2008 Base Rate
-----		-----	-----
All Ages		\$ 9,153.46	\$ 9,977.27

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area	Factors
----	-----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.2

Plan E380

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----
All Ages	\$ 2,796.47	\$ 3,048.15

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
All	1.000

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.2

Plan G380

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----
All Ages	\$ 3,503.94	\$ 3,819.29

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
All	1.000

GOLDEN RULE INSURANCE COMPANY**Policy Form: GRI-H-2.2P****Plan E385**Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----
All Ages	\$ 7,322.78	\$ 7,981.83

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Form: GRI-H-2.2P

Plan G385

Annual Premiums

Issue Age -----	Current Base Rate -----	2008 Base Rate -----
All Ages	\$ 9,998.01	\$ 10,897.83

Modal Factors

Semi-annual	0.51
Quarterly	0.255
Monthly	0.0858

Area Factors

Area ----	Factors -----
I - V	1.000
VI & Over	1.191

GOLDEN RULE INSURANCE COMPANY

Policy Forms: GRI-H-2P/2.0P

GRI-H-2.1P
GRI-H-2.2P
GRI-H-2.1P4
GRI-H-2.2P4
GRI-H-11P
GRI-H-12P
GRI-H-11D
GRI-H-12D
GRI-H-11PX
GRI-H-12PX
GRI-H-12.2P
GRI-H-12.2D

REMOVAL OF PRESCRIPTION DRUG COVERAGE

Contains Drug Coverage	1.000
Without Drug Coverage	0.800