

SERFF Tracking Number: RNIC-125747894 State: Arkansas
Filing Company: Reserve National Insurance Company State Tracking Number: 39847
Company Tracking Number:
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.004 Plan D
Standard Plans
Product Name: MCS-05-D Premium Rate Filing
Project Name/Number: 2008 Plan D Annual Rate Filing /

Filing at a Glance

Company: Reserve National Insurance Company

Product Name: MCS-05-D Premium Rate Filing SERFF Tr Num: RNIC-125747894 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 39847

Standard Plans

Sub-TOI: MS051.004 Plan D

Filing Type: Rate

Co Tr Num:

Co Status:

Authors: Kyle Conrad, Brenda
Ingram

Date Submitted: 08/05/2008

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 09/05/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: 2008 Plan D Annual Rate Filing

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/05/2008

State Status Changed: 09/05/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Ms. Rosalind D. Minor

Certified Rate and Form Analyst

Life and Health Division

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Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201-1901

Re: Reserve National Insurance Company – NAIC #68462; FEIN# 73-0661453
Annual Rate Filing for Medicare Supplement Policy Form MCS-05-D

Dear Ms. Minor:

We are submitting a premium rate filing for the above-referenced Medicare Supplement Policy. This filing constitutes the annual filing of premium rates and loss ratio projections to demonstrate that the anticipated loss ratio meets the applicable minimum requirements on this open block of business. The enclosed premium rates do not reflect an increase in the rates for this policy that are currently on file with your office.

If this filing is acceptable, please provide us with evidence of approval or filing by your office.

Thank you for your consideration. If there are any questions, please contact the undersigned by telephone at 1-800-874-1431, by fax at 405-840-3426 or by e-mail at kconrad@unitrin.com.

Sincerely,

Kyle D. Conrad
Senior Vice President
and Associate Corporate Counsel

KDC:bdi

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Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate kconrad@unitrin.com
 Corporate Counsel
 6100 N. W. Grand Blvd (800) 874-1431 [Phone]
 Oklahoma City, OK 73118

Filing Company Information

Reserve National Insurance Company CoCode: 68462 State of Domicile: Oklahoma
 6100 N.W. Grand Boulevard Group Code: 215 Company Type: Life and Health
 Oklahoma City, OK 73118 Group Name: Reserve National State ID Number:
 (405) 848-7931 ext. 549[Phone] FEIN Number: 73-0661453

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Rates = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	\$50.00	08/05/2008	21786141

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/05/2008	09/05/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Rates	Rate	Brenda Ingram	09/04/2008	09/04/2008

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Amendment Letter

Amendment Date:
 Submitted Date: 09/04/2008

Comments:

These current rates were omitted from this filing. I apologize for the inconvenience.

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rates	MCS-05-D	Other	Rate Action Other Explanation: Annual	08 Current AR RATES Plan D.pdf
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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Filed	Rates	MCS-05-D	Other		08 Current AR RATES Plan D.pdf

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

Form MCS-05-D

Arkansas

Effective 1-1-08

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65	\$139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
66	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
67	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
68	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
69	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
70	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
71	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
72	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
73	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
74	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
75	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
76	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
77	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
78	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
79	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
80	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
81	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
82	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
83	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
84	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
85	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
Dis	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10

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70	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
71	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
72	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
73	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
74	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
75	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
76	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
77	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
78	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
79	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
80	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
81	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
82	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
83	139.50	\$128.35	\$410.15	\$811.90	\$1,540.10
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