

SERFF Tracking Number: AMMS-126323074 State: Arkansas  
Filing Company: Golden Rule Insurance Company State Tracking Number: 44184  
Company Tracking Number:  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
Product Name: IGI Pool Filing  
Project Name/Number: /

## Filing at a Glance

Company: Golden Rule Insurance Company

Product Name: IGI Pool Filing

TOI: H16I Individual Health - Major Medical

Sub-TOI: H16I.005C Individual - Other

Filing Type: Rate

SERFF Tr Num: AMMS-126323074 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 44184

Co Tr Num:

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Authors: Patricia Lofton, Brandon  
McKenzie

Disposition Date: 12/01/2009

Date Submitted: 11/24/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested:

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: Submitted on  
11/24/09.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 7%

Group Market Type:

Filing Status Changed: 12/01/2009

Explanation for Other Group Market Type:

State Status Changed: 12/01/2009

Deemer Date:

Created By: Patricia Lofton

Submitted By: Patricia Lofton

Corresponding Filing Tracking Number:

Filing Description:

See cover letter.

## Company and Contact

### Filing Contact Information

Greg Dafler, Health Actuary

gdafler@goldenrule.com

7440 Woodland Drive

317-715-7373 [Phone]

SERFF Tracking Number: AMMS-126323074 State: Arkansas  
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Indianapolis, IN 46278-1719 317-715-7028 [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	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$100.00	11/24/2009	32283400

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/01/2009	12/01/2009

SERFF Tracking Number: AMMS-126323074 State: Arkansas  
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 Product Name: IGI Pool Filing  
 Project Name/Number: /

## Disposition

Disposition Date: 12/01/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 7% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Golden Rule Insurance Company	7.000%	7.000%	\$7,578	9	\$108,262	7.000%	7.000%

SERFF Tracking Number: AMMS-126323074 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Loss Ratio Guarantee	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Rate	IG	Approved-Closed	Yes

SERFF Tracking Number: AMMS-126323074

State: Arkansas

Filing Company: Golden Rule Insurance Company

State Tracking Number: 44184

Company Tracking Number:

TOI: H161 Individual Health - Major Medical

Sub-TOI: H161.005C Individual - Other

Product Name: IGI Pool Filing

Project Name/Number: /

## Rate Information

Rate data applies to filing.

**Filing Method:**

SERFF

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

8.000%

**Effective Date of Last Rate Revision:**

06/09/2009

**Filing Method of Last Filing:**

SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Golden Rule Insurance Company	7.000%	7.000%	\$7,578	9	\$108,262	7.000%	7.000%

SERFF Tracking Number: AMMS-126323074 State: Arkansas  
 Filing Company: Golden Rule Insurance Company State Tracking Number: 44184  
 Company Tracking Number:  
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other  
 Product Name: IGI Pool Filing  
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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 12/01/2009	IG	GRI-H-1a, GRI-H-1.4	Revised	Previous State Filing Number: Percent Rate Change Request: 7.000	IGI Premium Rate Formula.pdf GR-H-1a Base Rates.pdf GR-H-1.4 Base Rates.pdf Deductible Factors.pdf

## GOLDEN RULE INSURANCE COMPANY

**Policy Forms: GRI-H-1, GRI-H-1BP, GRI-H-1a, GRI-H-1aBP, GRI-H-1.1  
GRI-H-1.1BP, GRI-H-1.2, GRI-H-1.4, GRI-H-8 and GRI-H-6a**

### Premium Rate Formula

**Follow these steps to compute a premium rate:**

- (1) Select the base rate(s); multiply by the appropriate cumulative adjustment factor; if applicable, multiply by the appropriate Age 65+ Rate Factor and/or coinsurance factor. (See Attachment)

For an adult, select the male or female base rate according to adult's sex and attained age. For two adults, select the husband and wife base rates according their attained ages. For two adults with one or more children, select the husband and wife base rates according their attained ages and select the child/children base rate. For one adult with one or more children, select the husband or wife base rate according to the adult's sex and attained age and select the child/children base rate.

- (2) Multiply by the appropriate area factor; round to two decimals.
- (3) If applicable, add the rates for the family units together.
- (4) Multiply by the appropriate modal factor; round to two decimals.

<b>Modal Factors:</b>	Annual	1.0000
	Semi-Annual	0.5100
	Quarterly	0.2550
	Monthly	0.0858

**Coinsurance Factor:**

For 50/50 coinsurance, multiply base rate by .915.

ARKANSAS

GRI-H-1a (PLAN E22x, E24x)

GRI-H-1a BP (PLAN E225, E226, E245, E246)

4th Digit of Plan Deduct	
Deductibles	
1	\$100
2	\$250
3	\$500
4	\$1,000
5	\$5,000
6	\$15,000
7	\$750
8	\$350
9	\$150
A	\$1,500/\$3,000
B	\$250
C	\$500
D	\$1,000/\$2,000
E	\$1,250
F	\$600
G	\$2,250/\$4,500
J	\$1,500
K	\$2,000
L	\$2,500
M	\$3,000
N	\$3,500
P	\$300
Q	\$1,750
R	\$4,000
S	\$5,000

Cumulative Adjustment Factor	
Plan Deduct	Total
E221	3.79695
E222	3.79695
E223	3.79695
E224	4.36062
E225	3.93348
E226	3.93348
E228	3.79695
E229	3.79695
E22J	4.36062
E22K	4.14132
E22L	3.93348
E22M	3.93348
E22R	3.93348
E241	3.79695
E242	3.79695
E243	3.79695
E244	4.36062
E245	3.93348
E246	3.93348
E248	3.79695
E249	3.79695
E24J	4.36062
E24K	4.14132
E24L	3.93348
E24M	3.93348
E24R	3.93348

ARKANSAS

GRI-H-1.4 (PLAN EI7x)

4th Digit of Plan Deduct	
Deductibles	
1	\$100
2	\$250
3	\$500
4	\$1,000
5	\$5,000
6	\$15,000
7	\$750
8	\$350
9	\$150
A	\$1,500/\$3,000
B	\$250
C	\$500
D	\$1,000/\$2,000
E	\$1,250
F	\$600
G	\$2,250/\$4,500
J	\$1,500
K	\$2,000
L	\$2,500
M	\$3,000
N	\$3,500
P	\$300
Q	\$1,750
R	\$4,000
S	\$5,000

Cumulative Adjustment Factor	
Plan Deduct	Total
EI61	3.57382
EI62	4.28855
EI63	4.28855
EI64	4.82607
EI6J	4.82607
EI6K	4.54847
EI6L	4.40173
EI6M	4.40173
EI6R	4.40173
EI6S	4.40173
EI71	3.72921
EI72	4.47501
EI73	4.47501
EI74	5.03590
EI77	4.47501
EI7J	5.03590
EI7K	4.74624
EI7L	4.59311
EI7M	4.59311
EI7R	4.59311
EI7S	4.59311

**Golden Rule Insurance Company  
Proposed Age 65+ Rating Factors  
Effective October 1, 2005 and later**

RELATIVE TO 65+ BASE RATES						
Medicare Enrollment	Product	GENDER		GENDER		
		MALE	FEMALE	HUSBAND	WIFE	
Part A and B	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	1.000	1.000	1.000	1.000	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	1.000	1.000	1.000	1.000	
	GRI-H-8	1.000	1.000	1.000	1.000	
Part A Only	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	2.610	2.160	2.500	2.050	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	2.300	1.900	2.200	1.800	
	GRI-H-8	2.020	1.670	1.940	1.580	
No Medicare	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	4.350	3.600	4.170	3.410	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	3.830	3.170	3.670	3.000	
	GRI-H-8	3.370	2.790	3.230	2.640	
Part B Only	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	2.740	2.440	2.670	2.360	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	2.530	2.270	2.470	2.200	
	GRI-H-8	2.350	2.120	2.290	2.060	
Part A, B, and D (Rx covg removed)	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	0.650	0.650	0.650	0.650	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	0.650	0.650	0.650	0.650	
	GRI-H-8	0.650	0.650	0.650	0.650	
Part A and D (Rx covg removed)	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	2.260	1.810	2.150	1.700	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	1.950	1.550	1.850	1.450	
	GRI-H-8	1.670	1.320	1.590	1.230	
Part B and D (Rx covg removed)	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	2.390	2.090	2.320	2.010	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	2.180	1.920	2.120	1.850	
	GRI-H-8	2.000	1.770	1.940	1.710	
Part A, B, and D (Rx covg coord)	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	0.950	0.950	0.950	0.950	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	0.950	0.950	0.950	0.950	
	GRI-H-8	0.950	0.950	0.950	0.950	
Part A and D (Rx covg coord)	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	2.560	2.110	2.450	2.000	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	2.250	1.850	2.150	1.750	
	GRI-H-8	1.970	1.620	1.890	1.530	
Part B and D (Rx covg coord)	GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a	2.690	2.390	2.620	2.310	
	GRI-H-1BP, GRI-H-1aBP, GRI-H-1.1BP	NA	NA	NA	NA	
	GRI-H-1.2, GRI-H-1.4, GRI-H-1.5 (IL)	2.480	2.220	2.420	2.150	
	GRI-H-8	2.300	2.070	2.240	2.010	

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 100 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$659.19	\$850.44	\$571.44	\$763.67	\$821.35
25-29	\$689.02	\$914.08	\$604.70	\$829.82	\$821.35
30-34	\$768.81	\$1,034.00	\$695.58	\$959.45	\$821.35
35-39	\$922.83	\$1,193.46	\$851.81	\$1,120.13	\$821.35
40-44	\$1,119.16	\$1,361.03	\$1,056.56	\$1,296.72	\$821.35
45-49	\$1,349.26	\$1,554.13	\$1,287.57	\$1,490.17	\$821.35
50-54	\$1,634.85	\$1,750.11	\$1,579.82	\$1,691.31	\$821.35
55-59	\$2,098.20	\$1,958.27	\$2,043.35	\$1,899.05	\$821.35
60-64	\$2,580.59	\$2,144.96	\$2,492.27	\$2,053.43	\$821.35
65-74	\$654.50	\$654.50	\$654.50	\$654.50	\$821.35
75-99	\$841.51	\$841.51	\$841.51	\$841.51	\$821.35

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 250 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$576.52	\$740.08	\$501.47	\$666.01	\$698.63
25-29	\$606.54	\$802.37	\$534.59	\$730.40	\$698.63
30-34	\$680.41	\$909.90	\$619.05	\$847.32	\$698.63
35-39	\$815.48	\$1,049.20	\$756.30	\$987.87	\$698.63
40-44	\$1,002.46	\$1,211.11	\$948.01	\$1,155.01	\$698.63
45-49	\$1,212.53	\$1,385.30	\$1,159.05	\$1,329.80	\$698.63
50-54	\$1,477.27	\$1,569.69	\$1,427.87	\$1,516.73	\$698.63
55-59	\$1,912.69	\$1,768.70	\$1,863.54	\$1,715.45	\$698.63
60-64	\$2,322.53	\$1,927.40	\$2,241.95	\$1,843.81	\$698.63
65-74	\$607.77	\$607.77	\$607.77	\$607.77	\$698.63
75-99	\$771.40	\$771.40	\$771.40	\$771.40	\$698.63

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GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 350 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$536.18	\$688.25	\$466.37	\$619.36	\$649.73
25-29	\$564.08	\$746.22	\$497.17	\$679.25	\$649.73
30-34	\$632.77	\$846.21	\$575.72	\$787.99	\$649.73
35-39	\$758.39	\$975.76	\$703.37	\$918.71	\$649.73
40-44	\$932.31	\$1,126.35	\$881.66	\$1,074.15	\$649.73
45-49	\$1,127.66	\$1,288.33	\$1,077.95	\$1,236.73	\$649.73
50-54	\$1,373.87	\$1,459.82	\$1,327.92	\$1,410.59	\$649.73
55-59	\$1,778.81	\$1,644.91	\$1,733.08	\$1,595.36	\$649.73
60-64	\$2,159.95	\$1,792.49	\$2,085.00	\$1,714.73	\$649.73
65-74	\$589.07	\$589.07	\$589.07	\$589.07	\$649.73
75-99	\$743.34	\$743.34	\$743.34	\$743.34	\$649.73

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GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 500 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$484.34	\$616.41	\$421.07	\$554.77	\$585.15
25-29	\$508.29	\$679.01	\$448.37	\$618.53	\$585.15
30-34	\$581.98	\$769.51	\$528.91	\$714.66	\$585.15
35-39	\$711.10	\$888.70	\$659.19	\$835.00	\$585.15
40-44	\$871.86	\$1,028.95	\$822.30	\$977.99	\$585.15
45-49	\$1,051.58	\$1,190.43	\$1,003.16	\$1,140.36	\$585.15
50-54	\$1,301.27	\$1,381.23	\$1,257.07	\$1,333.73	\$585.15
55-59	\$1,695.19	\$1,563.21	\$1,651.72	\$1,515.66	\$585.15
60-64	\$2,050.45	\$1,688.39	\$1,976.88	\$1,611.56	\$585.15
65-74	\$561.00	\$561.00	\$561.00	\$561.00	\$585.15
75-99	\$701.25	\$701.25	\$701.25	\$701.25	\$585.15

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GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 1000 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$314.61	\$381.05	\$264.53	\$331.24	\$338.58
25-29	\$340.98	\$420.45	\$291.63	\$371.83	\$338.58
30-34	\$372.44	\$479.80	\$328.76	\$435.38	\$338.58
35-39	\$447.69	\$552.58	\$407.03	\$509.23	\$338.58
40-44	\$576.65	\$645.84	\$536.93	\$605.54	\$338.58
45-49	\$712.96	\$784.08	\$674.12	\$744.35	\$338.58
50-54	\$900.23	\$945.90	\$864.90	\$907.85	\$338.58
55-59	\$1,191.51	\$1,089.93	\$1,157.25	\$1,052.28	\$338.58
60-64	\$1,434.05	\$1,185.83	\$1,374.82	\$1,123.96	\$338.58
65-74	\$412.01	\$412.01	\$412.01	\$412.01	\$338.58
75-99	\$515.00	\$515.00	\$515.00	\$515.00	\$338.58

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 1500 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$276.86	\$335.33	\$232.78	\$291.47	\$297.95
25-29	\$300.07	\$370.01	\$256.61	\$327.22	\$297.95
30-34	\$327.74	\$422.24	\$289.34	\$383.14	\$297.95
35-39	\$393.97	\$486.28	\$358.17	\$448.12	\$297.95
40-44	\$507.47	\$568.37	\$472.50	\$532.86	\$297.95
45-49	\$627.39	\$690.00	\$593.22	\$655.02	\$297.95
50-54	\$792.20	\$832.38	\$761.12	\$798.91	\$297.95
55-59	\$1,048.53	\$959.14	\$1,018.39	\$926.01	\$297.95
60-64	\$1,261.96	\$1,043.54	\$1,209.86	\$989.09	\$297.95
65-74	\$362.57	\$362.57	\$362.57	\$362.57	\$297.95
75-99	\$453.18	\$453.18	\$453.18	\$453.18	\$297.95

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 2000 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$258.00	\$312.48	\$216.91	\$271.62	\$277.62
25-29	\$279.62	\$344.77	\$239.11	\$304.90	\$277.62
30-34	\$305.40	\$393.45	\$269.59	\$357.02	\$277.62
35-39	\$367.11	\$453.12	\$333.75	\$417.55	\$277.62
40-44	\$472.86	\$529.61	\$440.29	\$496.54	\$277.62
45-49	\$584.62	\$642.96	\$552.78	\$610.36	\$277.62
50-54	\$738.19	\$775.64	\$709.21	\$744.43	\$277.62
55-59	\$977.03	\$893.75	\$948.92	\$862.88	\$277.62
60-64	\$1,175.93	\$972.38	\$1,127.37	\$921.64	\$277.62
65-74	\$337.85	\$337.85	\$337.85	\$337.85	\$277.62
75-99	\$422.30	\$422.30	\$422.30	\$422.30	\$277.62

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 2500 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$245.41	\$297.24	\$206.32	\$258.38	\$264.08
25-29	\$265.97	\$327.95	\$227.45	\$290.06	\$264.08
30-34	\$290.50	\$374.25	\$256.46	\$339.61	\$264.08
35-39	\$349.22	\$431.01	\$317.48	\$397.19	\$264.08
40-44	\$449.80	\$503.76	\$418.82	\$472.33	\$264.08
45-49	\$556.11	\$611.57	\$525.82	\$580.58	\$264.08
50-54	\$702.17	\$737.79	\$674.61	\$708.12	\$264.08
55-59	\$929.37	\$850.13	\$902.66	\$820.79	\$264.08
60-64	\$1,118.56	\$924.94	\$1,072.37	\$876.65	\$264.08
65-74	\$321.36	\$321.36	\$321.36	\$321.36	\$264.08
75-99	\$401.70	\$401.70	\$401.70	\$401.70	\$264.08

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 3000 DEDUCTIBLE, BASE PLAN -- BASE RATES

ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$238.07	\$288.35	\$200.15	\$250.65	\$256.18
25-29	\$258.02	\$318.14	\$220.65	\$281.39	\$256.18
30-34	\$281.81	\$363.06	\$248.79	\$329.46	\$256.18
35-39	\$338.78	\$418.12	\$307.99	\$385.31	\$256.18
40-44	\$436.35	\$488.70	\$406.30	\$458.21	\$256.18
45-49	\$539.48	\$593.28	\$510.10	\$563.22	\$256.18
50-54	\$681.18	\$715.73	\$654.44	\$686.95	\$256.18
55-59	\$901.58	\$824.71	\$875.67	\$796.25	\$256.18
60-64	\$1,085.12	\$897.28	\$1,040.31	\$850.44	\$256.18
65-74	\$311.75	\$311.75	\$311.75	\$311.75	\$256.18
75-99	\$389.69	\$389.69	\$389.69	\$389.69	\$256.18

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1a  
 \$ 4,000 DEDUCTIBLE ANNUAL BASE RATES

ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	PRIMARY	SPOUSE	CHILD/CHILDREN
TO 24	\$ 225.16	\$ 272.72	\$ 189.30	\$ 237.06	\$ 242.29
25-29	\$ 244.03	\$ 300.89	\$ 208.69	\$ 266.13	\$ 242.29
30-34	\$ 266.53	\$ 343.37	\$ 235.30	\$ 311.59	\$ 242.29
35-39	\$ 320.41	\$ 395.45	\$ 291.29	\$ 364.42	\$ 242.29
40-44	\$ 412.69	\$ 462.20	\$ 384.27	\$ 433.36	\$ 242.29
45-49	\$ 510.23	\$ 561.12	\$ 482.44	\$ 532.68	\$ 242.29
50-54	\$ 644.24	\$ 676.92	\$ 618.95	\$ 649.70	\$ 242.29
55-59	\$ 852.70	\$ 779.99	\$ 828.19	\$ 753.07	\$ 242.29
60-64	\$ 1,026.28	\$ 848.63	\$ 983.90	\$ 804.33	\$ 242.29
65-74	\$ 294.85	\$ 294.85	\$ 294.85	\$ 294.85	\$ 242.29
75-99	\$ 368.56	\$ 368.56	\$ 368.56	\$ 368.56	\$ 242.29

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

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# GOLDEN RULE INSURANCE COMPANY

## Policy Form GRI-H-1a

### AREA FACTORS

AREA	FACTOR	AREA	FACTOR	AREA	FACTOR	AREA	FACTOR
1	3.652	21	6.874	41	10.744	61	15.252
2	3.867	22	7.089	42	10.953	62	15.512
3	3.974	23	7.304	43	11.168	63	15.775
4	4.082	24	7.519	44	11.383	64	16.044
5	4.297	25	7.734	45	11.598	65	16.315
6	4.404	26	7.949	46	11.813	66	16.593
7	4.512	27	8.164	47	12.028	67	16.874
8	4.727	28	8.379	48	12.243	68	17.160
9	4.942	29	8.594	49	12.458	69	17.453
10	4.996	30	8.809	50	12.673	70	17.749
11	5.157	31	9.024	51	12.888	71	18.050
12	5.372	32	9.033	52	13.105	72	18.358
13	5.587	33	9.239	53	13.329	73	18.671
14	5.641	34	9.454	54	13.556	74	18.988
15	5.802	35	9.669	55	13.786	75	19.310
16	6.017	36	9.693	56	14.019		
17	6.232	37	9.884	57	14.258		
18	6.447	38	10.099	58	14.500		
19	6.551	39	10.314	59	14.748		
20	6.659	40	10.517	60	14.999		

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 250 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$1,507.15	\$1,741.05	\$1,310.91	\$1,741.05	\$1,826.40
25-29	\$1,585.67	\$2,097.58	\$1,397.55	\$1,909.41	\$1,826.40
30-34	\$1,778.75	\$2,378.70	\$1,618.25	\$2,215.09	\$1,826.40
35-39	\$2,131.81	\$2,742.86	\$1,977.18	\$2,582.48	\$1,826.40
40-44	\$2,620.64	\$3,166.11	\$2,478.29	\$3,019.48	\$1,826.40
45-49	\$3,169.84	\$3,621.43	\$3,030.05	\$3,476.40	\$1,826.40
50-54	\$3,861.88	\$4,103.53	\$3,732.75	\$3,965.07	\$1,826.40
55-59	\$5,000.19	\$4,623.79	\$4,871.62	\$4,484.54	\$1,826.40
60-64	\$6,071.53	\$5,038.64	\$5,860.92	\$4,820.12	\$1,826.40
65-99	\$1,805.48	\$1,805.48	\$1,805.48	\$1,805.48	\$1,826.40

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 500 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$1,266.16	\$1,450.30	\$1,100.77	\$1,450.30	\$1,529.67
25-29	\$1,328.75	\$1,775.10	\$1,172.15	\$1,616.98	\$1,529.67
30-34	\$1,521.44	\$2,011.66	\$1,382.64	\$1,868.23	\$1,529.67
35-39	\$1,858.95	\$2,323.22	\$1,723.16	\$2,182.77	\$1,529.67
40-44	\$2,279.21	\$2,689.89	\$2,149.26	\$2,556.62	\$1,529.67
45-49	\$2,749.01	\$3,112.03	\$2,622.52	\$2,981.11	\$1,529.67
50-54	\$3,401.78	\$3,610.88	\$3,286.24	\$3,486.66	\$1,529.67
55-59	\$4,431.54	\$4,086.55	\$4,317.93	\$3,962.25	\$1,529.67
60-64	\$5,360.30	\$4,413.77	\$5,168.01	\$4,212.92	\$1,529.67
65-99	\$1,666.56	\$1,666.56	\$1,666.56	\$1,666.56	\$1,529.67

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 750 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$1,089.69	\$1,202.44	\$933.26	\$1,202.44	\$1,251.22
25-29	\$1,160.59	\$1,495.36	\$1,009.35	\$1,344.59	\$1,251.22
30-34	\$1,300.63	\$1,699.86	\$1,166.74	\$1,562.57	\$1,251.22
35-39	\$1,577.57	\$1,960.70	\$1,449.79	\$1,826.47	\$1,251.22
40-44	\$1,977.89	\$2,279.61	\$1,854.33	\$2,153.63	\$1,251.22
45-49	\$2,412.96	\$2,695.43	\$2,292.47	\$2,571.42	\$1,251.22
50-54	\$3,014.21	\$3,184.23	\$2,904.31	\$3,066.08	\$1,251.22
55-59	\$3,956.10	\$3,634.30	\$3,848.90	\$3,516.70	\$1,251.22
60-64	\$4,773.98	\$3,938.85	\$4,590.47	\$3,747.18	\$1,251.22
65-99	\$1,519.34	\$1,519.34	\$1,519.34	\$1,519.34	\$1,251.22

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 1000 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$911.10	\$959.30	\$766.04	\$959.30	\$980.48
25-29	\$987.51	\$1,217.65	\$844.49	\$1,076.85	\$980.48
30-34	\$1,078.57	\$1,389.55	\$952.10	\$1,260.85	\$980.48
35-39	\$1,296.57	\$1,600.27	\$1,178.69	\$1,474.69	\$980.48
40-44	\$1,670.04	\$1,870.39	\$1,555.03	\$1,753.62	\$980.48
45-49	\$2,064.76	\$2,270.77	\$1,952.22	\$2,155.65	\$980.48
50-54	\$2,607.11	\$2,739.32	\$2,504.75	\$2,629.19	\$980.48
55-59	\$3,450.64	\$3,156.46	\$3,351.46	\$3,047.44	\$980.48
60-64	\$4,153.05	\$3,434.16	\$3,981.58	\$3,254.96	\$980.48
65-99	\$1,355.87	\$1,355.87	\$1,355.87	\$1,355.87	\$980.48

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 1500 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$638.00	\$671.74	\$536.41	\$671.74	\$686.58
25-29	\$691.49	\$852.67	\$591.35	\$754.06	\$686.58
30-34	\$755.27	\$973.01	\$666.70	\$882.88	\$686.58
35-39	\$907.93	\$1,120.59	\$825.37	\$1,032.64	\$686.58
40-44	\$1,169.45	\$1,309.72	\$1,088.90	\$1,227.96	\$686.58
45-49	\$1,445.82	\$1,590.08	\$1,367.05	\$1,509.48	\$686.58
50-54	\$1,825.60	\$1,918.20	\$1,753.93	\$1,841.07	\$686.58
55-59	\$2,416.29	\$2,210.31	\$2,346.83	\$2,133.95	\$686.58
60-64	\$2,908.15	\$2,404.75	\$2,788.07	\$2,279.24	\$686.58
65-99	\$949.42	\$949.42	\$949.42	\$949.42	\$686.58

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 2000 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$594.48	\$625.93	\$499.84	\$625.93	\$639.78
25-29	\$644.35	\$794.52	\$551.03	\$702.64	\$639.78
30-34	\$703.77	\$906.67	\$621.26	\$822.71	\$639.78
35-39	\$846.03	\$1,044.16	\$769.10	\$962.23	\$639.78
40-44	\$1,089.70	\$1,220.42	\$1,014.63	\$1,144.24	\$639.78
45-49	\$1,347.24	\$1,481.66	\$1,273.83	\$1,406.55	\$639.78
50-54	\$1,701.13	\$1,787.42	\$1,634.37	\$1,715.53	\$639.78
55-59	\$2,251.52	\$2,059.61	\$2,186.82	\$1,988.45	\$639.78
60-64	\$2,709.86	\$2,240.77	\$2,597.97	\$2,123.84	\$639.78
65-99	\$884.69	\$884.69	\$884.69	\$884.69	\$639.78

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 2500 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$565.50	\$595.39	\$475.46	\$595.39	\$608.55
25-29	\$612.92	\$755.78	\$524.15	\$668.37	\$608.55
30-34	\$669.45	\$862.43	\$590.95	\$782.58	\$608.55
35-39	\$804.74	\$993.23	\$731.60	\$915.28	\$608.55
40-44	\$1,036.56	\$1,160.89	\$965.15	\$1,088.43	\$608.55
45-49	\$1,281.55	\$1,409.40	\$1,211.67	\$1,337.95	\$608.55
50-54	\$1,618.15	\$1,700.19	\$1,554.63	\$1,631.86	\$608.55
55-59	\$2,141.71	\$1,959.13	\$2,080.14	\$1,891.46	\$608.55
60-64	\$2,577.66	\$2,131.49	\$2,471.24	\$2,020.26	\$608.55
65-99	\$841.55	\$841.55	\$841.55	\$841.55	\$608.55

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 3000 DEDUCTIBLE, BASE PLAN -- BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	HUSBAND	WIFE	CHILD/CHILDREN
TO 24	\$548.59	\$577.59	\$461.24	\$577.59	\$590.35
25-29	\$594.59	\$733.18	\$508.48	\$648.39	\$590.35
30-34	\$649.43	\$836.64	\$573.28	\$759.18	\$590.35
35-39	\$780.68	\$963.53	\$709.73	\$887.91	\$590.35
40-44	\$1,005.57	\$1,126.18	\$936.29	\$1,055.89	\$590.35
45-49	\$1,243.23	\$1,367.26	\$1,175.44	\$1,297.95	\$590.35
50-54	\$1,569.77	\$1,649.35	\$1,508.15	\$1,583.07	\$590.35
55-59	\$2,077.67	\$1,900.55	\$2,017.94	\$1,834.91	\$590.35
60-64	\$2,500.59	\$2,067.76	\$2,397.35	\$1,959.85	\$590.35
65-99	\$816.39	\$816.39	\$816.39	\$816.39	\$454.52

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 4,000 DEDUCTIBLE ANNUAL BASE RATES

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ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	PRIMARY	SPOUSE	CHILD/CHILDREN
TO 24	\$ 518.85	\$ 546.27	\$ 436.23	\$ 546.27	\$ 558.34
25-29	\$ 562.35	\$ 693.43	\$ 480.91	\$ 613.23	\$ 558.34
30-34	\$ 614.22	\$ 791.28	\$ 542.20	\$ 718.02	\$ 558.34
35-39	\$ 738.35	\$ 911.29	\$ 671.24	\$ 839.77	\$ 558.34
40-44	\$ 951.04	\$ 1,065.12	\$ 885.53	\$ 998.63	\$ 558.34
45-49	\$ 1,175.82	\$ 1,293.12	\$ 1,111.71	\$ 1,227.57	\$ 558.34
50-54	\$ 1,484.65	\$ 1,559.92	\$ 1,426.37	\$ 1,497.23	\$ 558.34
55-59	\$ 1,965.02	\$ 1,797.50	\$ 1,908.53	\$ 1,735.41	\$ 558.34
60-64	\$ 2,365.00	\$ 1,955.64	\$ 2,267.36	\$ 1,853.59	\$ 558.34
65-99	\$ 772.12	\$ 772.12	\$ 772.12	\$ 772.12	\$ 558.34

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

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GOLDEN RULE INSURANCE COMPANY  
 POLICY FORM GRI-H-1.4  
 \$ 5,000 DEDUCTIBLE ANNUAL BASE RATES

ATTAINED AGE LAST BIRTHDAY	MALE	FEMALE	PRIMARY	SPOUSE	CHILD/CHILDREN
TO 24	\$ 493.85	\$ 519.95	\$ 415.22	\$ 519.95	\$ 531.45
25-29	\$ 535.26	\$ 660.02	\$ 457.74	\$ 583.69	\$ 531.45
30-34	\$ 584.63	\$ 753.16	\$ 516.08	\$ 683.43	\$ 531.45
35-39	\$ 702.78	\$ 867.39	\$ 638.91	\$ 799.31	\$ 531.45
40-44	\$ 905.23	\$ 1,013.81	\$ 842.87	\$ 950.53	\$ 531.45
45-49	\$ 1,119.18	\$ 1,230.83	\$ 1,058.15	\$ 1,168.43	\$ 531.45
50-54	\$ 1,413.13	\$ 1,484.78	\$ 1,357.66	\$ 1,425.10	\$ 531.45
55-59	\$ 1,870.36	\$ 1,710.91	\$ 1,816.59	\$ 1,651.81	\$ 531.45
60-64	\$ 2,251.07	\$ 1,861.43	\$ 2,158.13	\$ 1,764.29	\$ 531.45
65-99	\$ 734.93	\$ 734.93	\$ 734.93	\$ 734.93	\$ 531.45

THESE RATES MUST BE MULTIPLIED BY THE APPROPRIATE AREA FACTOR, AND ROUNDED TO THE NEAREST CENT.

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# GOLDEN RULE INSURANCE COMPANY

## Policy Form GRI-H-1.4

### AREA FACTORS

AREA	FACTOR	AREA	FACTOR	AREA	FACTOR	AREA	FACTOR
1	1.1255	21	2.1178	41	3.3107	61	4.6999
2	1.1912	22	2.1844	42	3.3748	62	4.7796
3	1.2249	23	2.2510	43	3.4413	63	4.8609
4	1.2578	24	2.3167	44	3.5070	64	4.9439
5	1.3243	25	2.3832	45	3.5736	65	5.0277
6	1.3572	26	2.4490	46	3.6402	66	5.1132
7	1.3900	27	2.5155	47	3.7059	67	5.1994
8	1.4566	28	2.5821	48	3.7724	68	5.2881
9	1.5231	29	2.6478	49	3.8390	69	5.3776
10	1.5396	30	2.7143	50	3.9047	70	5.4688
11	1.5889	31	2.7809	51	3.9713	71	5.5617
12	1.6554	32	2.7833	52	4.0385	72	5.5650
13	1.7218	33	2.8466	53	4.1076	73	5.7531
14	1.7383	34	2.9130	54	4.1775	74	5.8509
15	1.7876	35	2.9796	55	4.2481	75	5.9503
16	1.8541	36	2.9870	56	4.3195	76	6.1614
17	1.9198	37	3.0453	57	4.3934	77	6.3339
18	1.9864	38	3.1119	58	4.4682	78	6.4900
19	2.0184	39	3.1776	59	4.5447	79	6.6625
20	2.0521	40	3.2410	60	4.6218	80	6.8186

## Deductible Relativity Factors

### Factors are in Relation to the \$5,000 Rate

Policy Forms GRI-H-1, GRI-H-1a, GRI-H-1.1, GRI-H-6a, GRI-H-1.2, GRI-H-1.4, GRI-H-1.5, GRI-H-8, GRI-HC-1, GRI-HC-1.1, GRI-HC-CONV-10 and GRI-HC-Conv.5-13

<u>Deductible</u>	<u>Factor</u>
\$7,500	0.870
\$10,000	0.760

SERFF Tracking Number: AMMS-126323074 State: Arkansas  
Filing Company: Golden Rule Insurance Company State Tracking Number: 44184  
Company Tracking Number:  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other  
Product Name: IGI Pool Filing  
Project Name/Number: /

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	<b>Date:</b> 12/01/2009
<b>Comments:</b>		
<b>Attachment:</b>		
AR Cover Letter.pdf		

# Golden Rule<sup>®</sup>

A UnitedHealthcare Company

November 24, 2009  
NAIC: 0707-62286

Hon. Jay Bradford, Commissioner  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

RE: Revised Premiums for Inflation Guard Policy Forms (See Rate Schedule)

I have enclosed for filing revised tables of premium rates applicable to the above captioned individual major medical policy forms. These policy forms are no longer being marketed. Golden Rule is extending the loss ratio guarantees on these forms. The guarantees are enclosed. Pursuant to ASA Section 23-79-110(5)(A), the rates will be deemed approved as filed when the Arkansas Department of Insurance receives the filing.

The revised premium rates represent a 7.0% increase over the current premium rates. This increase is filed to be effective on or after April 1, 2010. The enclosed Actuarial Memorandum explains the derivation of the premium rate increase. These policy forms are combined for rating purposes. A \$7,500 and \$10,000 deductible option will be added for some of the forms with this rate filing. The deductible relativity factors are contained in the Rate Schedule with the base rates.

This will affect 9 policyholders in your state.

If you have any questions about this filing, please call me at (317) 715-7373, fax me at (317) 297-0908 or e-mail me at [gdafler@goldenrule.com](mailto:gdafler@goldenrule.com).

Sincerely,

Gregory A. Dafler, FSA, MAAA  
Health Actuary