

<i>SERFF Tracking Number:</i>	<i>RNIC-126053464</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reserve National Insurance Company</i>	<i>State Tracking Number:</i>	<i>41686</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>2008 Pre Standard Medicare</i>		
<i>Project Name/Number:</i>	<i>2008 Pre Standard Medicare/</i>		

## Filing at a Glance

Company: Reserve National Insurance Company

Product Name: 2008 Pre Standard Medicare    SERFF Tr Num: RNIC-126053464    State: ArkansasLH

TOI: MS021 Individual Medicare Supplement - Pre-Standardized    SERFF Status: Closed    State Tr Num: 41686

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: Brenda Ingram, Kyle Conrad    Disposition Date: 03/03/2009

Date Submitted: 03/03/2009    Disposition Status: Approved-Closed

Implementation Date Requested: On Approval    Implementation Date:

State Filing Description:

## General Information

Project Name: 2008 Pre Standard Medicare

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/03/2009

Deemer Date:

Filing Description:

March 3, 2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/03/2009

Corresponding Filing Tracking Number:

Ms. Rosalind D. Minor

Certified Rate and Form Analyst

*SERFF Tracking Number:* RNIC-126053464 *State:* Arkansas  
*Filing Company:* Reserve National Insurance Company *State Tracking Number:* 41686  
*Company Tracking Number:*  
*TOI:* MS021 Individual Medicare Supplement - Pre- Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre- Standardized  
*Product Name:* 2008 Pre Standard Medicare  
*Project Name/Number:* 2008 Pre Standard Medicare/

Life and Health Division  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1901

RE: NAIC # 68462 – Reserve National Insurance Company  
Premium Rate Filing for Pre-Standard Medicare Supplement Policies MCS-82, GMC-1, MCS-86 and MCS-89

Dear Ms. Minor:

We are submitting copies of a premium rate filing for the above-referenced Pre-Standard Medicare Supplement Policies. 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 closed block of business.

It is our understanding that this filing does not contain any unusual or controversial items.

If this filing meets with your approval, please provide us with appropriate evidence thereof.

Thank you for your consideration. 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](mailto:kconrad@unitrin.com) if there are any questions concerning this matter.

Sincerely,

Kyle D. Conrad  
Senior Vice President  
and Associate Corporate Counsel

SERFF Tracking Number: RNIC-126053464 State: Arkansas  
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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  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$200.00  
 Retaliatory? No  
 Fee Explanation: Rate Filing X 4 = 200.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	\$200.00	03/03/2009	26076607

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	03/03/2009	03/03/2009







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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rates	MCS-86, MCS-89, MCS-82, GMC-1	Other	Previous State Filing Number: Percent Rate Change Request:	08 Current RATES AR.pdf

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Issue-Age Rated Premiums  
Guaranteed Renewable For Life

## Form MCS-82

### Arkansas

#### Current Rates

##### Plan I

Issue Age	Regular	Bank Draft		Semi-Annual	Annual
	Monthly	Monthly	Quarterly		
65-69	\$303.90	\$279.60	\$893.45	\$1,768.70	\$3,355.05
70-74	303.90	279.60	893.45	1,768.70	3,355.05
75-79	303.90	279.60	893.45	1,768.70	3,355.05
80-84	303.90	279.60	893.45	1,768.70	3,355.05
85+	303.90	279.60	893.45	1,768.70	3,355.05

##### Plan II

Issue Age	Regular	Bank Draft		Semi-Annual	Annual
	Monthly	Monthly	Quarterly		
65-69	\$274.35	\$252.40	\$806.60	\$1,596.70	\$3,028.80
70-74	274.35	252.40	806.60	1,596.70	3,028.80
75-79	274.35	252.40	806.60	1,596.70	3,028.80
80-84	274.35	252.40	806.60	1,596.70	3,028.80
85+	274.35	252.40	806.60	1,596.70	3,028.80

##### Plan III

Issue Age	Regular	Bank Draft		Semi-Annual	Annual
	Monthly	Monthly	Quarterly		
65-69	\$153.45	\$141.20	\$451.15	\$893.10	\$1,694.10
70-74	153.45	141.20	451.15	893.10	1,694.10
75-79	153.45	141.20	451.15	893.10	1,694.10
80-84	153.45	141.20	451.15	893.10	1,694.10
85+	153.45	141.20	451.15	893.10	1,694.10

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Step Rated Premiums

Guaranteed Renewable For Life

**Form GMC-1**

**Arkansas**

## Current Rates

### Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$295.20	\$271.60	\$867.90	\$1,718.05	\$3,259.00
70-74	295.20	271.60	867.90	1,718.05	3,259.00
75-79	295.20	271.60	867.90	1,718.05	3,259.00
80-84	295.20	271.60	867.90	1,718.05	3,259.00
85+	295.20	271.60	867.90	1,718.05	3,259.00
Dis	392.40	361.00	1,153.65	2,283.75	4,332.10

### Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$315.85	\$290.60	\$928.60	\$1,838.25	\$3,487.00
70-74	315.85	290.60	928.60	1,838.25	3,487.00
75-79	315.85	290.60	928.60	1,838.25	3,487.00
80-84	315.85	290.60	928.60	1,838.25	3,487.00
85+	315.85	290.60	928.60	1,838.25	3,487.00
Dis	420.00	386.40	1,234.80	2,444.40	4,636.80

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Step Rated Premiums

Guaranteed Renewable For Life

**Form MCS-86**

**Arkansas**

## Current Rates

### Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$258.50	\$237.80	\$760.00	\$1,504.45	\$2,853.85
70-74	258.50	237.80	760.00	1,504.45	2,853.85
75-79	258.50	237.80	760.00	1,504.45	2,853.85
80-84	258.50	237.80	760.00	1,504.45	2,853.85
85+	258.50	237.80	760.00	1,504.45	2,853.85
Dis	338.85	311.75	996.20	1,972.10	3,740.90

### Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$276.70	\$254.55	\$813.50	\$1,610.40	\$3,054.75
70-74	276.70	254.55	813.50	1,610.40	3,054.75
75-79	276.70	254.55	813.50	1,610.40	3,054.75
80-84	276.70	254.55	813.50	1,610.40	3,054.75
85+	276.70	254.55	813.50	1,610.40	3,054.75
Dis	362.65	333.65	1,066.20	2,110.60	4,003.65

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Step Rated Premiums  
Guaranteed Renewable For Life

**Form MCS-89**

**Arkansas**

## Current Rates

### Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$230.75	\$212.30	\$678.40	\$1,342.95	\$2,547.50
70-74	230.75	212.30	678.40	1,342.95	2,547.50
75-79	230.75	212.30	678.40	1,342.95	2,547.50
80-84	230.75	212.30	678.40	1,342.95	2,547.50
85+	230.75	212.30	678.40	1,342.95	2,547.50
Dis	310.60	285.75	913.15	1,807.70	3,429.00

### Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$246.75	\$227.00	\$725.45	\$1,436.10	\$2,724.10
70-74	246.75	227.00	725.45	1,436.10	2,724.10
75-79	246.75	227.00	725.45	1,436.10	2,724.10
80-84	246.75	227.00	725.45	1,436.10	2,724.10
85+	246.75	227.00	725.45	1,436.10	2,724.10
Dis	320.05	294.45	940.95	1,862.70	3,533.35