Filing at a Glance

Company: Reserve National Insurance Company

Product Name: PS-1 Individual Scheduled Benefit Hospital and Surgical Expense Policy Rate Filing	SERFF Tr Num: RNIC-126076441	State: Arkansas
TOI: H15I Individual Health - Hospital/Surgical/Medical Expense	SERFF Status: Closed-Approved-Closed	State Tr Num: 41834
Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense	Co Tr Num:	State Status: Approved-Closed
Filing Type: Rate		Reviewer(s): Rosalind Minor
	Authors: Kyle Conrad, Brenda Ingram	Disposition Date: 03/17/2009
	Date Submitted: 03/16/2009	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: PS-1 Individual Scheduled Benefit Hospital and Surgical Expense Policy Rate Filing	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: 9.2%	Group Market Type:
Filing Status Changed: 03/17/2009	Explanation for Other Group Market Type:
	State Status Changed: 03/17/2009
Deemer Date:	Created By: Brenda Ingram
Submitted By: Brenda Ingram	Corresponding Filing Tracking Number:
Filing Description:	

March 16, 2009

Ms. Rosalind D. Minor

Certified Rate and Form Analyst
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: Reserve National Insurance Company - NAIC # 68462; FEIN# 73-0661453
Individual Scheduled Benefit Hospital, Medical and Surgical Expense Policy Form PS-1
Outpatient Rider Form PS-OP

Dear Ms Minor:

We are submitting copies of rate sheets and a supporting actuarial memorandum in connection with a proposed rate increase on the above-referenced policy form and optional rider. Form PS-1 is an individual scheduled benefit hospital, medical and surgical expense policy. Form PS-OP provides optional outpatient benefits under Form PS-1.

The proposed premiums represent an increase of 9.2% over the present rates on file with your office. This premium rate increase is necessary due to our deteriorating experience as a result of greater than expected incidence of use and higher than expected claims costs.

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

Thank you for your consideration in this matter. Please direct all inquires concerning this filing to the undersigned by mail at the above address, by fax at (405) 840-3426, by telephone at (800) 874-1431 or by e-mail at kconrad@unitrin.com.

Sincerely,

Kyle D. Conrad
Senior Vice President
and Associate Corporate Counsel

Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate Corporate Counsel
6100 N. W. Grand Blvd
Oklahoma City, OK 73118

kconrad@unitrin.com
800-874-1431 [Phone] 549 [Ext]

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:	Rate Filing = $50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	$50.00	03/16/2009	26448511

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	03/17/2009	03/17/2009

Disposition

Disposition Date: 03/17/2009

Implementation Date:

Status: Approved-Closed

Comment: We have approved your request of a 9.2% 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):**
Reserve National Insurance Company	9.200%	9.200%	$248	428	$2,945	9.200%	9.200%

SERFF Tracking Number:	*RNIC-126076441*	*State:*	*Arkansas*
Filing Company:	*Reserve National Insurance Company*	*State Tracking Number:*	*41834*
Company Tracking Number:			
TOI:	*H15I Individual Health - Hospital/Surgical/Medical Expense*	*Sub-TOI:*	*H15I.001 Health - Hospital/Surgical/Medical Expense*
Product Name:	*PS-1 Individual Scheduled Benefit Hospital and Surgical Expense Policy Rate Filing*		
Project Name/Number:	*PS-1 Individual Scheduled Benefit Hospital and Surgical Expense Policy Rate Filing/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Arkansas Exhibits	Approved-Closed	No
Rate	Rates	Approved-Closed	Yes

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
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):**
Reserve National Insurance Company	9.200%	9.200%	$248	428	$2,945	9.200%	9.200%

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:		Attachments
Approved-Closed 03/17/2009	Rates	PS-OP, PS-1	Revised	Previous State Filing Number:		Arkansas Rates.pdf
				Percent Rate Change Request:	9.200	

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES SMOKERS

$25,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	83.00	72.00	66.00	62.00	57.00	55.00	51.00	48.00
18	85.00	74.00	68.00	63.00	58.00	56.00	51.00	49.00
19	85.00	74.00	68.00	63.00	58.00	56.00	51.00	49.00
20	85.00	74.00	68.00	63.00	58.00	56.00	51.00	49.00
21	85.00	74.00	68.00	63.00	58.00	56.00	51.00	49.00
22	85.00	74.00	68.00	63.00	58.00	56.00	51.00	49.00
23	85.00	74.00	68.00	63.00	58.00	56.00	51.00	49.00
24	85.00	74.00	68.00	63.00	58.00	56.00	51.00	49.00
25	85.00	74.00	68.00	63.00	58.00	56.00	51.00	49.00
26	86.00	76.00	70.00	64.00	61.00	57.00	54.00	49.00
27	90.00	78.00	71.00	66.00	62.00	58.00	55.00	50.00
28	92.00	79.00	72.00	68.00	63.00	60.00	56.00	51.00
29	93.00	82.00	75.00	70.00	64.00	61.00	57.00	54.00
30	96.00	83.00	76.00	71.00	66.00	62.00	58.00	55.00
31	98.00	85.00	78.00	72.00	68.00	63.00	60.00	56.00
32	99.00	86.00	79.00	74.00	69.00	64.00	61.00	57.00
33	103.00	90.00	82.00	75.00	70.00	68.00	62.00	58.00
34	105.00	91.00	83.00	78.00	72.00	69.00	63.00	60.00
35	107.00	93.00	85.00	79.00	74.00	70.00	64.00	61.00
36	110.00	95.00	86.00	81.00	75.00	71.00	66.00	62.00
37	111.00	97.00	90.00	83.00	76.00	72.00	69.00	63.00
38	114.00	98.00	91.00	84.00	79.00	74.00	70.00	64.00
39	117.00	102.00	92.00	85.00	81.00	76.00	71.00	66.00
40	119.00	104.00	95.00	88.00	82.00	78.00	72.00	68.00
41	121.00	105.00	96.00	90.00	83.00	79.00	74.00	69.00
42	124.00	109.00	98.00	92.00	85.00	82.00	75.00	70.00
43	130.00	112.00	103.00	96.00	88.00	84.00	79.00	72.00
44	134.00	117.00	106.00	98.00	92.00	86.00	82.00	75.00
45	139.00	120.00	110.00	103.00	95.00	90.00	84.00	78.00
46	144.00	124.00	114.00	106.00	98.00	93.00	86.00	81.00
47	145.00	126.00	116.00	106.00	99.00	95.00	88.00	82.00
48	154.00	133.00	121.00	112.00	105.00	99.00	93.00	86.00
49	159.00	139.00	127.00	118.00	109.00	104.00	96.00	90.00
50	166.00	144.00	131.00	121.00	112.00	106.00	99.00	92.00
51	171.00	147.00	137.00	126.00	117.00	110.00	104.00	96.00
52	177.00	153.00	140.00	130.00	120.00	114.00	106.00	98.00
53	183.00	159.00	145.00	134.00	126.00	119.00	110.00	103.00
54	192.00	166.00	152.00	140.00	131.00	123.00	116.00	106.00
55	200.00	173.00	157.00	146.00	134.00	128.00	119.00	110.00
56	207.00	179.00	163.00	152.00	140.00	132.00	123.00	114.00
57	217.00	188.00	171.00	159.00	147.00	140.00	130.00	120.00
58	233.00	201.00	182.00	169.00	157.00	149.00	139.00	128.00
59	248.00	214.00	195.00	180.00	167.00	158.00	147.00	137.00
60	263.00	227.00	207.00	192.00	177.00	168.00	157.00	145.00
61	280.00	241.00	221.00	203.00	188.00	177.00	166.00	153.00
62	298.00	258.00	235.00	216.00	201.00	189.00	176.00	163.00
63	318.00	273.00	249.00	230.00	214.00	202.00	188.00	174.00
64	333.00	286.00	262.00	242.00	224.00	211.00	197.00	181.00
65	383.00	330.00	300.00	277.00	257.00	242.00	225.00	209.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS

$25,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	70.00	61.00	56.00	52.00	48.00	46.00	44.00	40.00
18	72.00	62.00	57.00	54.00	49.00	47.00	44.00	41.00
19	72.00	62.00	57.00	54.00	49.00	47.00	44.00	41.00
20	72.00	62.00	57.00	54.00	49.00	47.00	44.00	41.00
21	72.00	62.00	57.00	54.00	49.00	47.00	44.00	41.00
22	72.00	62.00	57.00	54.00	49.00	47.00	44.00	41.00
23	72.00	62.00	57.00	54.00	49.00	47.00	44.00	41.00
24	72.00	62.00	57.00	54.00	49.00	47.00	44.00	41.00
25	72.00	62.00	57.00	54.00	49.00	47.00	44.00	41.00
26	73.00	64.00	59.00	55.00	51.00	48.00	45.00	41.00
27	75.00	66.00	60.00	56.00	52.00	49.00	46.00	43.00
28	78.00	67.00	61.00	57.00	54.00	50.00	47.00	44.00
29	79.00	69.00	63.00	59.00	55.00	51.00	48.00	45.00
30	81.00	70.00	64.00	60.00	56.00	52.00	49.00	46.00
31	83.00	72.00	66.00	61.00	57.00	54.00	50.00	47.00
32	84.00	73.00	67.00	62.00	58.00	55.00	51.00	48.00
33	86.00	75.00	69.00	63.00	59.00	57.00	52.00	49.00
34	88.00	76.00	70.00	66.00	61.00	58.00	54.00	50.00
35	91.00	79.00	72.00	67.00	62.00	59.00	55.00	51.00
36	93.00	80.00	73.00	68.00	63.00	60.00	56.00	52.00
37	94.00	82.00	75.00	70.00	64.00	61.00	58.00	54.00
38	96.00	83.00	76.00	71.00	67.00	62.00	59.00	55.00
39	98.00	85.00	78.00	72.00	68.00	64.00	60.00	56.00
40	100.00	87.00	80.00	74.00	69.00	66.00	61.00	57.00
41	103.00	88.00	81.00	75.00	70.00	67.00	62.00	58.00
42	105.00	92.00	83.00	78.00	72.00	69.00	63.00	59.00
43	109.00	95.00	86.00	81.00	74.00	71.00	67.00	61.00
44	114.00	98.00	90.00	83.00	78.00	73.00	69.00	63.00
45	117.00	102.00	93.00	86.00	80.00	75.00	71.00	66.00
46	121.00	105.00	96.00	90.00	83.00	79.00	73.00	68.00
47	122.00	106.00	97.00	90.00	84.00	80.00	74.00	69.00
48	130.00	112.00	103.00	95.00	88.00	84.00	79.00	73.00
49	134.00	117.00	107.00	99.00	92.00	87.00	81.00	75.00
50	140.00	121.00	110.00	103.00	95.00	90.00	84.00	78.00
51	144.00	124.00	115.00	106.00	98.00	93.00	87.00	81.00
52	150.00	129.00	118.00	109.00	102.00	96.00	90.00	83.00
53	155.00	134.00	122.00	114.00	106.00	100.00	93.00	86.00
54	162.00	140.00	128.00	118.00	110.00	104.00	97.00	90.00
55	168.00	145.00	132.00	123.00	114.00	108.00	100.00	93.00
56	175.00	151.00	138.00	128.00	118.00	111.00	104.00	96.00
57	183.00	158.00	144.00	134.00	124.00	118.00	109.00	102.00
58	197.00	169.00	154.00	143.00	132.00	126.00	117.00	108.00
59	209.00	180.00	165.00	152.00	141.00	133.00	124.00	115.00
60	222.00	191.00	175.00	162.00	150.00	142.00	132.00	122.00
61	236.00	203.00	186.00	171.00	158.00	150.00	140.00	129.00
62	251.00	217.00	198.00	182.00	169.00	159.00	149.00	138.00
63	268.00	230.00	210.00	194.00	180.00	170.00	158.00	146.00
64	281.00	241.00	221.00	204.00	189.00	178.00	166.00	153.00
65	323.00	278.00	253.00	234.00	216.00	204.00	190.00	176.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES SMOKERS

$25,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	90.00	78.00	71.00	66.00	62.00	58.00	55.00	51.00
18	92.00	81.00	74.00	69.00	63.00	60.00	56.00	51.00
19	92.00	81.00	74.00	69.00	63.00	60.00	56.00	51.00
20	92.00	81.00	74.00	69.00	63.00	60.00	56.00	51.00
21	92.00	81.00	74.00	69.00	63.00	60.00	56.00	51.00
22	92.00	81.00	74.00	69.00	63.00	60.00	56.00	51.00
23	92.00	81.00	74.00	69.00	63.00	60.00	56.00	51.00
24	92.00	81.00	74.00	69.00	63.00	60.00	56.00	51.00
25	92.00	81.00	74.00	69.00	63.00	60.00	56.00	51.00
26	95.00	82.00	75.00	70.00	64.00	62.00	57.00	54.00
27	97.00	84.00	76.00	71.00	66.00	63.00	58.00	55.00
28	98.00	85.00	79.00	72.00	69.00	64.00	60.00	56.00
29	102.00	88.00	81.00	75.00	70.00	66.00	62.00	57.00
30	104.00	90.00	83.00	76.00	71.00	68.00	63.00	58.00
31	106.00	92.00	84.00	78.00	72.00	69.00	64.00	60.00
32	107.00	93.00	85.00	81.00	74.00	70.00	66.00	61.00
33	110.00	96.00	88.00	82.00	76.00	72.00	68.00	62.00
34	112.00	98.00	90.00	83.00	78.00	74.00	69.00	63.00
35	116.00	102.00	92.00	85.00	79.00	75.00	70.00	64.00
36	118.00	103.00	93.00	86.00	82.00	76.00	71.00	68.00
37	120.00	105.00	96.00	90.00	83.00	79.00	74.00	69.00
38	123.00	107.00	98.00	91.00	84.00	81.00	75.00	70.00
39	126.00	109.00	99.00	93.00	86.00	82.00	76.00	71.00
40	128.00	111.00	103.00	95.00	88.00	83.00	78.00	72.00
41	131.00	114.00	104.00	97.00	90.00	85.00	79.00	74.00
42	134.00	117.00	107.00	99.00	92.00	86.00	82.00	76.00
43	140.00	121.00	111.00	103.00	96.00	91.00	84.00	79.00
44	145.00	126.00	116.00	106.00	98.00	93.00	88.00	82.00
45	151.00	130.00	119.00	110.00	103.00	97.00	91.00	84.00
46	155.00	134.00	123.00	114.00	106.00	99.00	93.00	86.00
47	157.00	137.00	124.00	116.00	107.00	102.00	95.00	88.00
48	167.00	144.00	132.00	121.00	114.00	107.00	99.00	93.00
49	174.00	151.00	138.00	127.00	118.00	111.00	104.00	96.00
50	179.00	155.00	141.00	131.00	121.00	116.00	107.00	99.00
51	186.00	161.00	146.00	137.00	126.00	119.00	111.00	104.00
52	192.00	166.00	152.00	140.00	131.00	123.00	116.00	106.00
53	200.00	173.00	158.00	146.00	137.00	128.00	119.00	111.00
54	207.00	180.00	163.00	152.00	141.00	133.00	124.00	116.00
55	216.00	187.00	169.00	158.00	146.00	139.00	128.00	119.00
56	224.00	193.00	176.00	163.00	152.00	144.00	133.00	123.00
57	236.00	203.00	186.00	173.00	159.00	151.00	140.00	130.00
58	252.00	217.00	198.00	183.00	169.00	161.00	151.00	139.00
59	269.00	232.00	211.00	195.00	181.00	171.00	159.00	147.00
60	286.00	246.00	224.00	207.00	193.00	181.00	168.00	157.00
61	304.00	262.00	238.00	221.00	204.00	193.00	179.00	166.00
62	324.00	278.00	253.00	235.00	217.00	204.00	190.00	176.00
63	344.00	297.00	271.00	250.00	232.00	217.00	203.00	188.00
64	361.00	311.00	284.00	262.00	242.00	229.00	213.00	197.00
65	416.00	357.00	325.00	300.00	278.00	263.00	244.00	225.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

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RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
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Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS

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0-17	75.00	66.00	60.00	56.00	52.00	49.00	46.00	44.00
18	78.00	68.00	62.00	58.00	54.00	50.00	47.00	44.00
19	78.00	68.00	62.00	58.00	54.00	50.00	47.00	44.00
20	78.00	68.00	62.00	58.00	54.00	50.00	47.00	44.00
21	78.00	68.00	62.00	58.00	54.00	50.00	47.00	44.00
22	78.00	68.00	62.00	58.00	54.00	50.00	47.00	44.00
23	78.00	68.00	62.00	58.00	54.00	50.00	47.00	44.00
24	78.00	68.00	62.00	58.00	54.00	50.00	47.00	44.00
25	78.00	68.00	62.00	58.00	54.00	50.00	47.00	44.00
26	80.00	69.00	63.00	59.00	55.00	52.00	48.00	45.00
27	82.00	71.00	64.00	60.00	56.00	54.00	49.00	46.00
28	83.00	72.00	67.00	61.00	58.00	55.00	50.00	47.00
29	85.00	74.00	68.00	63.00	59.00	56.00	52.00	48.00
30	87.00	75.00	70.00	64.00	60.00	57.00	54.00	49.00
31	90.00	78.00	71.00	66.00	61.00	58.00	55.00	50.00
32	91.00	79.00	72.00	68.00	62.00	59.00	56.00	51.00
33	93.00	81.00	74.00	69.00	64.00	61.00	57.00	52.00
34	95.00	83.00	75.00	70.00	66.00	62.00	58.00	54.00
35	97.00	85.00	78.00	72.00	67.00	63.00	59.00	55.00
36	99.00	86.00	79.00	73.00	69.00	64.00	60.00	57.00
37	102.00	88.00	81.00	75.00	70.00	67.00	62.00	58.00
38	104.00	91.00	83.00	76.00	71.00	68.00	63.00	59.00
39	106.00	92.00	84.00	79.00	73.00	69.00	64.00	60.00
40	108.00	94.00	86.00	80.00	74.00	70.00	66.00	61.00
41	110.00	96.00	87.00	82.00	75.00	72.00	67.00	62.00
42	114.00	98.00	91.00	84.00	78.00	73.00	69.00	64.00
43	118.00	103.00	94.00	86.00	81.00	76.00	71.00	67.00
44	122.00	106.00	97.00	90.00	83.00	79.00	74.00	69.00
45	127.00	109.00	100.00	93.00	86.00	82.00	76.00	71.00
46	131.00	114.00	104.00	96.00	90.00	84.00	79.00	73.00
47	132.00	115.00	105.00	97.00	91.00	85.00	80.00	74.00
48	141.00	121.00	111.00	103.00	96.00	91.00	84.00	79.00
49	146.00	127.00	116.00	107.00	99.00	94.00	87.00	81.00
50	151.00	131.00	119.00	110.00	103.00	97.00	91.00	84.00
51	156.00	135.00	123.00	115.00	106.00	100.00	94.00	87.00
52	162.00	140.00	128.00	118.00	110.00	104.00	97.00	90.00
53	168.00	145.00	133.00	123.00	115.00	108.00	100.00	94.00
54	175.00	152.00	138.00	128.00	119.00	112.00	105.00	97.00
55	182.00	157.00	143.00	133.00	123.00	117.00	108.00	100.00
56	189.00	163.00	149.00	138.00	128.00	121.00	112.00	104.00
57	199.00	171.00	156.00	145.00	134.00	127.00	118.00	109.00
58	213.00	183.00	167.00	155.00	143.00	135.00	127.00	117.00
59	226.00	195.00	178.00	165.00	153.00	144.00	134.00	124.00
60	241.00	207.00	189.00	175.00	163.00	153.00	142.00	132.00
61	256.00	221.00	201.00	186.00	173.00	163.00	151.00	140.00
62	273.00	235.00	214.00	198.00	183.00	173.00	161.00	149.00
63	290.00	250.00	228.00	211.00	195.00	183.00	171.00	158.00
64	305.00	262.00	239.00	221.00	204.00	193.00	179.00	166.00
65	351.00	301.00	274.00	253.00	235.00	222.00	205.00	190.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES SMOKERS

$50,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	96.00	84.00	76.00	71.00	66.00	62.00	57.00	54.00
18	98.00	85.00	78.00	74.00	68.00	63.00	58.00	55.00
19	98.00	85.00	78.00	74.00	68.00	63.00	58.00	55.00
20	98.00	85.00	78.00	74.00	68.00	63.00	58.00	55.00
21	98.00	85.00	78.00	74.00	68.00	63.00	58.00	55.00
22	98.00	85.00	78.00	74.00	68.00	63.00	58.00	55.00
23	98.00	85.00	78.00	74.00	68.00	63.00	58.00	55.00
24	98.00	85.00	78.00	74.00	68.00	63.00	58.00	55.00
25	98.00	85.00	78.00	74.00	68.00	63.00	58.00	55.00
26	99.00	88.00	81.00	75.00	70.00	66.00	61.00	56.00
27	104.00	90.00	83.00	76.00	71.00	68.00	62.00	57.00
28	106.00	92.00	84.00	78.00	74.00	70.00	64.00	60.00
29	107.00	95.00	86.00	81.00	75.00	71.00	64.00	60.00
30	111.00	96.00	88.00	83.00	76.00	71.00	66.00	61.00
31	114.00	98.00	91.00	84.00	78.00	72.00	68.00	62.00
32	116.00	102.00	92.00	85.00	79.00	74.00	69.00	63.00
33	119.00	104.00	95.00	86.00	82.00	76.00	71.00	64.00
34	121.00	105.00	96.00	91.00	84.00	79.00	74.00	68.00
35	124.00	109.00	99.00	92.00	85.00	81.00	74.00	69.00
36	128.00	110.00	102.00	93.00	86.00	82.00	75.00	70.00
37	130.00	112.00	104.00	96.00	90.00	84.00	78.00	71.00
38	132.00	114.00	106.00	98.00	92.00	86.00	81.00	74.00
39	137.00	118.00	107.00	99.00	93.00	88.00	82.00	75.00
40	139.00	120.00	110.00	103.00	95.00	90.00	83.00	75.00
41	142.00	123.00	111.00	105.00	97.00	92.00	84.00	78.00
42	145.00	127.00	116.00	107.00	99.00	93.00	86.00	81.00
43	152.00	132.00	119.00	111.00	103.00	96.00	90.00	82.00
44	158.00	137.00	124.00	116.00	107.00	102.00	93.00	85.00
45	162.00	141.00	128.00	119.00	110.00	104.00	96.00	88.00
46	168.00	145.00	133.00	124.00	116.00	109.00	99.00	92.00
47	169.00	147.00	134.00	124.00	117.00	110.00	102.00	93.00
48	181.00	157.00	142.00	132.00	123.00	116.00	107.00	98.00
49	187.00	163.00	149.00	139.00	128.00	120.00	111.00	103.00
50	194.00	168.00	154.00	142.00	132.00	124.00	116.00	106.00
51	201.00	174.00	159.00	147.00	138.00	130.00	119.00	110.00
52	209.00	180.00	165.00	153.00	141.00	132.00	123.00	112.00
53	216.00	188.00	171.00	158.00	147.00	139.00	128.00	118.00
54	225.00	195.00	179.00	165.00	154.00	145.00	134.00	123.00
55	235.00	203.00	186.00	173.00	159.00	151.00	139.00	127.00
56	245.00	211.00	193.00	179.00	165.00	154.00	142.00	132.00
57	257.00	222.00	202.00	188.00	174.00	163.00	152.00	139.00
58	274.00	237.00	215.00	201.00	186.00	174.00	161.00	147.00
59	293.00	252.00	230.00	213.00	197.00	186.00	171.00	158.00
60	311.00	269.00	245.00	227.00	210.00	197.00	182.00	168.00
61	330.00	285.00	260.00	241.00	223.00	210.00	194.00	179.00
62	353.00	306.00	277.00	257.00	237.00	223.00	206.00	189.00
63	376.00	324.00	294.00	273.00	252.00	237.00	221.00	202.00
64	395.00	340.00	309.00	287.00	265.00	250.00	230.00	213.00
65	454.00	391.00	356.00	329.00	305.00	286.00	264.00	244.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS

$50,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	81.00	71.00	64.00	60.00	56.00	52.00	48.00	45.00
18	83.00	72.00	66.00	62.00	57.00	54.00	49.00	46.00
19	83.00	72.00	66.00	62.00	57.00	54.00	49.00	46.00
20	83.00	72.00	66.00	62.00	57.00	54.00	49.00	46.00
21	83.00	72.00	66.00	62.00	57.00	54.00	49.00	46.00
22	83.00	72.00	66.00	62.00	57.00	54.00	49.00	46.00
23	83.00	72.00	66.00	62.00	57.00	54.00	49.00	46.00
24	83.00	72.00	66.00	62.00	57.00	54.00	49.00	46.00
25	83.00	72.00	66.00	62.00	57.00	54.00	49.00	46.00
26	84.00	74.00	68.00	63.00	59.00	56.00	51.00	47.00
27	87.00	75.00	70.00	64.00	60.00	57.00	52.00	48.00
28	90.00	78.00	71.00	66.00	62.00	59.00	55.00	50.00
29	91.00	80.00	73.00	68.00	63.00	60.00	55.00	50.00
30	94.00	81.00	74.00	70.00	64.00	60.00	56.00	51.00
31	96.00	83.00	76.00	71.00	66.00	61.00	57.00	52.00
32	97.00	85.00	78.00	72.00	67.00	62.00	58.00	54.00
33	100.00	87.00	80.00	73.00	69.00	64.00	60.00	55.00
34	103.00	88.00	81.00	76.00	71.00	67.00	62.00	57.00
35	105.00	92.00	84.00	78.00	72.00	68.00	62.00	58.00
36	108.00	93.00	85.00	79.00	73.00	69.00	63.00	59.00
37	109.00	95.00	87.00	81.00	75.00	71.00	66.00	60.00
38	111.00	96.00	90.00	83.00	78.00	73.00	68.00	62.00
39	115.00	99.00	91.00	84.00	79.00	74.00	69.00	63.00
40	117.00	102.00	93.00	86.00	80.00	75.00	70.00	63.00
41	120.00	104.00	94.00	88.00	82.00	78.00	71.00	66.00
42	122.00	107.00	97.00	91.00	84.00	79.00	73.00	68.00
43	128.00	111.00	100.00	94.00	86.00	81.00	75.00	69.00
44	133.00	115.00	105.00	97.00	91.00	85.00	79.00	72.00
45	137.00	119.00	108.00	100.00	93.00	87.00	81.00	74.00
46	142.00	122.00	112.00	105.00	97.00	92.00	84.00	78.00
47	143.00	124.00	114.00	105.00	98.00	93.00	85.00	79.00
48	153.00	132.00	120.00	111.00	104.00	97.00	91.00	83.00
49	157.00	138.00	126.00	117.00	108.00	102.00	94.00	86.00
50	164.00	142.00	130.00	120.00	111.00	105.00	97.00	90.00
51	169.00	146.00	134.00	124.00	116.00	109.00	100.00	93.00
52	176.00	152.00	139.00	129.00	119.00	111.00	104.00	95.00
53	182.00	158.00	144.00	133.00	124.00	117.00	108.00	99.00
54	190.00	165.00	151.00	139.00	130.00	122.00	114.00	104.00
55	198.00	171.00	156.00	145.00	134.00	127.00	117.00	107.00
56	206.00	178.00	163.00	151.00	139.00	130.00	120.00	111.00
57	216.00	187.00	170.00	158.00	146.00	138.00	128.00	117.00
58	232.00	200.00	181.00	169.00	156.00	146.00	135.00	124.00
59	247.00	213.00	194.00	179.00	166.00	156.00	144.00	133.00
60	262.00	226.00	206.00	191.00	177.00	166.00	154.00	142.00
61	278.00	240.00	219.00	203.00	188.00	177.00	164.00	151.00
62	297.00	258.00	234.00	216.00	200.00	188.00	174.00	159.00
63	317.00	273.00	248.00	230.00	213.00	200.00	186.00	170.00
64	333.00	286.00	261.00	242.00	224.00	211.00	194.00	179.00
65	383.00	330.00	300.00	277.00	257.00	241.00	223.00	205.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES SMOKERS

$50,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	104.00	90.00	82.00	76.00	71.00	68.00	62.00	57.00
18	106.00	93.00	85.00	79.00	74.00	70.00	64.00	60.00
19	106.00	93.00	85.00	79.00	74.00	70.00	64.00	60.00
20	106.00	93.00	85.00	79.00	74.00	70.00	64.00	60.00
21	106.00	93.00	85.00	79.00	74.00	70.00	64.00	60.00
22	106.00	93.00	85.00	79.00	74.00	70.00	64.00	60.00
23	106.00	93.00	85.00	79.00	74.00	70.00	64.00	60.00
24	106.00	93.00	85.00	79.00	74.00	70.00	64.00	60.00
25	106.00	93.00	85.00	79.00	74.00	70.00	64.00	60.00
26	109.00	95.00	86.00	81.00	75.00	71.00	64.00	60.00
27	112.00	97.00	88.00	83.00	76.00	71.00	66.00	61.00
28	114.00	98.00	92.00	84.00	79.00	74.00	69.00	63.00
29	117.00	103.00	93.00	86.00	81.00	75.00	70.00	64.00
30	120.00	104.00	96.00	88.00	83.00	78.00	72.00	66.00
31	123.00	106.00	97.00	91.00	84.00	79.00	74.00	68.00
32	124.00	107.00	99.00	93.00	85.00	81.00	74.00	69.00
33	128.00	111.00	103.00	95.00	88.00	83.00	76.00	70.00
34	131.00	114.00	104.00	96.00	91.00	85.00	79.00	72.00
35	133.00	118.00	107.00	99.00	92.00	86.00	81.00	74.00
36	138.00	119.00	109.00	102.00	95.00	90.00	83.00	75.00
37	140.00	121.00	111.00	104.00	96.00	91.00	83.00	76.00
38	144.00	126.00	114.00	106.00	98.00	92.00	85.00	79.00
39	146.00	127.00	117.00	109.00	102.00	95.00	88.00	81.00
40	149.00	130.00	119.00	110.00	103.00	96.00	90.00	82.00
41	153.00	133.00	120.00	114.00	105.00	98.00	91.00	84.00
42	157.00	137.00	126.00	117.00	107.00	102.00	93.00	85.00
43	163.00	142.00	130.00	119.00	111.00	105.00	97.00	90.00
44	169.00	146.00	134.00	124.00	116.00	109.00	99.00	92.00
45	176.00	152.00	140.00	128.00	119.00	111.00	104.00	96.00
46	181.00	158.00	144.00	133.00	124.00	117.00	109.00	99.00
47	183.00	159.00	145.00	134.00	126.00	118.00	109.00	102.00
48	195.00	168.00	155.00	142.00	133.00	126.00	117.00	106.00
49	203.00	176.00	161.00	149.00	139.00	131.00	120.00	111.00
50	210.00	182.00	166.00	154.00	142.00	133.00	124.00	114.00
51	217.00	189.00	173.00	159.00	147.00	139.00	128.00	118.00
52	225.00	194.00	179.00	165.00	154.00	145.00	134.00	123.00
53	235.00	202.00	187.00	173.00	161.00	152.00	140.00	128.00
54	244.00	213.00	192.00	179.00	166.00	155.00	144.00	132.00
55	256.00	221.00	200.00	187.00	173.00	162.00	151.00	138.00
56	264.00	228.00	207.00	193.00	179.00	168.00	155.00	142.00
57	278.00	239.00	218.00	203.00	188.00	176.00	163.00	151.00
58	298.00	257.00	235.00	217.00	201.00	189.00	175.00	161.00
59	318.00	273.00	250.00	230.00	214.00	201.00	187.00	171.00
60	339.00	292.00	264.00	245.00	228.00	214.00	198.00	182.00
61	359.00	309.00	283.00	260.00	242.00	228.00	211.00	194.00
62	383.00	329.00	300.00	277.00	258.00	242.00	224.00	206.00
63	408.00	351.00	321.00	297.00	274.00	258.00	238.00	221.00
64	429.00	368.00	336.00	309.00	287.00	271.00	250.00	230.00
65	494.00	424.00	385.00	356.00	330.00	311.00	287.00	264.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS

$50,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	87.00	75.00	69.00	64.00	60.00	57.00	52.00	48.00
18	90.00	79.00	72.00	67.00	62.00	59.00	55.00	50.00
19	90.00	79.00	72.00	67.00	62.00	59.00	55.00	50.00
20	90.00	79.00	72.00	67.00	62.00	59.00	55.00	50.00
21	90.00	79.00	72.00	67.00	62.00	59.00	55.00	50.00
22	90.00	79.00	72.00	67.00	62.00	59.00	55.00	50.00
23	90.00	79.00	72.00	67.00	62.00	59.00	55.00	50.00
24	90.00	79.00	72.00	67.00	62.00	59.00	55.00	50.00
25	90.00	79.00	72.00	67.00	62.00	59.00	55.00	50.00
26	92.00	80.00	73.00	68.00	63.00	60.00	55.00	50.00
27	95.00	82.00	74.00	70.00	64.00	60.00	56.00	51.00
28	96.00	83.00	78.00	71.00	67.00	62.00	58.00	54.00
29	98.00	86.00	79.00	73.00	68.00	63.00	59.00	55.00
30	102.00	87.00	81.00	74.00	70.00	66.00	61.00	56.00
31	104.00	90.00	82.00	76.00	71.00	67.00	62.00	57.00
32	105.00	91.00	84.00	79.00	72.00	68.00	62.00	58.00
33	108.00	94.00	86.00	80.00	74.00	70.00	64.00	59.00
34	110.00	96.00	87.00	81.00	76.00	72.00	67.00	61.00
35	112.00	99.00	91.00	84.00	78.00	73.00	68.00	62.00
36	116.00	100.00	92.00	85.00	80.00	75.00	70.00	63.00
37	118.00	103.00	94.00	87.00	81.00	76.00	70.00	64.00
38	121.00	106.00	96.00	90.00	83.00	78.00	72.00	67.00
39	123.00	107.00	98.00	92.00	85.00	80.00	74.00	68.00
40	126.00	109.00	100.00	93.00	86.00	81.00	75.00	69.00
41	129.00	112.00	102.00	96.00	88.00	83.00	76.00	71.00
42	132.00	115.00	106.00	98.00	91.00	85.00	79.00	72.00
43	138.00	120.00	109.00	100.00	94.00	88.00	82.00	75.00
44	143.00	123.00	114.00	105.00	97.00	92.00	84.00	78.00
45	149.00	128.00	118.00	108.00	100.00	94.00	87.00	81.00
46	153.00	133.00	121.00	112.00	105.00	98.00	92.00	84.00
47	155.00	134.00	122.00	114.00	106.00	99.00	92.00	85.00
48	165.00	142.00	131.00	120.00	112.00	106.00	98.00	90.00
49	171.00	149.00	135.00	126.00	117.00	110.00	102.00	94.00
50	177.00	154.00	140.00	130.00	120.00	112.00	105.00	96.00
51	183.00	159.00	145.00	134.00	124.00	117.00	108.00	99.00
52	190.00	164.00	151.00	139.00	130.00	122.00	114.00	104.00
53	198.00	170.00	157.00	145.00	135.00	128.00	118.00	108.00
54	205.00	179.00	162.00	151.00	140.00	131.00	121.00	111.00
55	215.00	186.00	168.00	157.00	145.00	137.00	127.00	116.00
56	223.00	192.00	175.00	163.00	151.00	142.00	131.00	120.00
57	235.00	202.00	185.00	171.00	158.00	149.00	138.00	127.00
58	251.00	216.00	198.00	183.00	169.00	159.00	147.00	135.00
59	268.00	230.00	211.00	194.00	180.00	169.00	157.00	144.00
60	285.00	246.00	223.00	206.00	192.00	180.00	167.00	154.00
61	302.00	261.00	238.00	219.00	204.00	192.00	178.00	164.00
62	323.00	277.00	253.00	234.00	217.00	204.00	189.00	174.00
63	344.00	296.00	271.00	250.00	232.00	217.00	201.00	186.00
64	361.00	310.00	284.00	261.00	242.00	228.00	211.00	194.00
65	416.00	357.00	325.00	300.00	278.00	262.00	242.00	223.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES SMOKERS

$100,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	104.00	91.00	83.00	78.00	71.00	68.00	62.00	57.00
18	106.00	92.00	84.00	81.00	72.00	69.00	63.00	58.00
19	106.00	92.00	84.00	81.00	72.00	69.00	63.00	58.00
20	106.00	92.00	84.00	81.00	72.00	69.00	63.00	58.00
21	106.00	92.00	84.00	81.00	72.00	69.00	63.00	58.00
22	106.00	92.00	84.00	81.00	72.00	69.00	63.00	58.00
23	106.00	92.00	84.00	81.00	72.00	69.00	63.00	58.00
24	106.00	92.00	84.00	81.00	72.00	69.00	63.00	58.00
25	106.00	92.00	84.00	81.00	72.00	69.00	63.00	58.00
26	107.00	96.00	86.00	82.00	75.00	71.00	66.00	61.00
27	112.00	97.00	90.00	83.00	78.00	72.00	68.00	62.00
28	116.00	99.00	91.00	84.00	81.00	76.00	70.00	64.00
29	117.00	103.00	95.00	86.00	82.00	78.00	70.00	64.00
30	120.00	104.00	96.00	90.00	83.00	78.00	71.00	66.00
31	123.00	106.00	98.00	92.00	84.00	79.00	72.00	68.00
32	126.00	110.00	99.00	93.00	85.00	81.00	75.00	69.00
33	130.00	112.00	103.00	95.00	88.00	83.00	78.00	70.00
34	132.00	114.00	104.00	98.00	92.00	85.00	81.00	72.00
35	134.00	118.00	109.00	99.00	93.00	86.00	81.00	75.00
36	140.00	119.00	110.00	102.00	95.00	88.00	82.00	76.00
37	141.00	123.00	112.00	104.00	97.00	92.00	84.00	78.00
38	144.00	124.00	116.00	107.00	99.00	95.00	86.00	81.00
39	147.00	128.00	117.00	109.00	102.00	96.00	88.00	82.00
40	151.00	131.00	119.00	111.00	103.00	97.00	91.00	82.00
41	155.00	133.00	121.00	114.00	106.00	99.00	92.00	84.00
42	158.00	139.00	126.00	117.00	109.00	102.00	95.00	86.00
43	165.00	144.00	130.00	121.00	111.00	105.00	97.00	90.00
44	173.00	147.00	137.00	126.00	117.00	110.00	102.00	93.00
45	176.00	154.00	140.00	130.00	120.00	112.00	105.00	96.00
46	183.00	158.00	145.00	137.00	126.00	119.00	109.00	99.00
47	186.00	161.00	146.00	137.00	127.00	120.00	110.00	102.00
48	198.00	171.00	155.00	144.00	134.00	126.00	117.00	107.00
49	203.00	177.00	162.00	152.00	140.00	131.00	121.00	111.00
50	213.00	183.00	168.00	155.00	144.00	137.00	126.00	116.00
51	218.00	189.00	174.00	161.00	151.00	141.00	130.00	120.00
52	228.00	197.00	180.00	167.00	154.00	144.00	134.00	123.00
53	236.00	204.00	187.00	173.00	161.00	152.00	140.00	128.00
54	246.00	214.00	195.00	180.00	168.00	158.00	147.00	134.00
55	257.00	222.00	202.00	188.00	174.00	165.00	152.00	139.00
56	266.00	230.00	211.00	195.00	180.00	168.00	155.00	144.00
57	280.00	242.00	221.00	204.00	189.00	179.00	166.00	152.00
58	300.00	259.00	235.00	218.00	202.00	189.00	176.00	162.00
59	320.00	276.00	252.00	232.00	215.00	202.00	187.00	173.00
60	340.00	293.00	269.00	248.00	229.00	215.00	200.00	183.00
61	361.00	312.00	285.00	263.00	244.00	229.00	213.00	195.00
62	385.00	334.00	304.00	281.00	259.00	244.00	225.00	207.00
63	411.00	355.00	321.00	299.00	276.00	259.00	241.00	222.00
64	432.00	371.00	340.00	314.00	290.00	273.00	252.00	233.00
65	497.00	429.00	390.00	360.00	333.00	313.00	288.00	266.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS

$100,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	87.00	76.00	70.00	66.00	60.00	57.00	52.00	48.00
18	90.00	78.00	71.00	68.00	61.00	58.00	54.00	49.00
19	90.00	78.00	71.00	68.00	61.00	58.00	54.00	49.00
20	90.00	78.00	71.00	68.00	61.00	58.00	54.00	49.00
21	90.00	78.00	71.00	68.00	61.00	58.00	54.00	49.00
22	90.00	78.00	71.00	68.00	61.00	58.00	54.00	49.00
23	90.00	78.00	71.00	68.00	61.00	58.00	54.00	49.00
24	90.00	78.00	71.00	68.00	61.00	58.00	54.00	49.00
25	90.00	78.00	71.00	68.00	61.00	58.00	54.00	49.00
26	91.00	81.00	73.00	69.00	63.00	60.00	56.00	51.00
27	95.00	82.00	75.00	70.00	66.00	61.00	57.00	52.00
28	97.00	84.00	76.00	71.00	68.00	64.00	59.00	55.00
29	98.00	86.00	80.00	73.00	69.00	66.00	59.00	55.00
30	102.00	87.00	81.00	75.00	70.00	66.00	60.00	56.00
31	104.00	90.00	83.00	78.00	71.00	67.00	61.00	57.00
32	106.00	93.00	84.00	79.00	72.00	68.00	63.00	58.00
33	109.00	95.00	86.00	80.00	74.00	70.00	66.00	59.00
34	111.00	96.00	87.00	83.00	78.00	72.00	68.00	61.00
35	114.00	99.00	92.00	84.00	79.00	73.00	68.00	63.00
36	118.00	100.00	93.00	85.00	80.00	74.00	69.00	64.00
37	119.00	104.00	95.00	87.00	82.00	78.00	71.00	66.00
38	121.00	105.00	97.00	91.00	84.00	80.00	73.00	68.00
39	124.00	108.00	98.00	92.00	85.00	81.00	74.00	69.00
40	127.00	110.00	100.00	94.00	86.00	82.00	76.00	69.00
41	131.00	112.00	103.00	96.00	90.00	84.00	78.00	71.00
42	133.00	117.00	106.00	98.00	92.00	85.00	80.00	73.00
43	139.00	121.00	109.00	103.00	94.00	88.00	82.00	75.00
44	145.00	124.00	115.00	106.00	98.00	93.00	85.00	79.00
45	149.00	130.00	118.00	109.00	102.00	95.00	88.00	81.00
46	155.00	133.00	122.00	115.00	106.00	100.00	92.00	84.00
47	156.00	135.00	123.00	115.00	107.00	102.00	93.00	85.00
48	167.00	144.00	131.00	121.00	114.00	106.00	98.00	91.00
49	171.00	150.00	137.00	128.00	118.00	110.00	103.00	94.00
50	179.00	155.00	142.00	131.00	121.00	115.00	106.00	97.00
51	185.00	159.00	146.00	135.00	127.00	119.00	109.00	102.00
52	192.00	166.00	152.00	141.00	130.00	121.00	114.00	104.00
53	199.00	173.00	157.00	145.00	135.00	128.00	118.00	108.00
54	207.00	180.00	165.00	152.00	142.00	133.00	124.00	114.00
55	216.00	187.00	170.00	158.00	146.00	139.00	128.00	117.00
56	225.00	194.00	178.00	165.00	152.00	142.00	131.00	121.00
57	236.00	204.00	186.00	173.00	159.00	151.00	140.00	128.00
58	253.00	218.00	198.00	185.00	170.00	159.00	149.00	137.00
59	270.00	233.00	213.00	195.00	181.00	170.00	157.00	145.00
60	286.00	247.00	226.00	209.00	193.00	181.00	168.00	155.00
61	305.00	263.00	240.00	222.00	205.00	193.00	179.00	165.00
62	325.00	282.00	256.00	237.00	218.00	205.00	190.00	175.00
63	346.00	299.00	271.00	252.00	233.00	218.00	203.00	187.00
64	365.00	313.00	286.00	265.00	245.00	230.00	213.00	197.00
65	419.00	361.00	329.00	304.00	281.00	264.00	244.00	225.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES SMOKERS

$100,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	112.00	97.00	88.00	83.00	78.00	72.00	68.00	62.00
18	116.00	102.00	92.00	85.00	81.00	75.00	70.00	64.00
19	116.00	102.00	92.00	85.00	81.00	75.00	70.00	64.00
20	116.00	102.00	92.00	85.00	81.00	75.00	70.00	64.00
21	116.00	102.00	92.00	85.00	81.00	75.00	70.00	64.00
22	116.00	102.00	92.00	85.00	81.00	75.00	70.00	64.00
23	116.00	102.00	92.00	85.00	81.00	75.00	70.00	64.00
24	116.00	102.00	92.00	85.00	81.00	75.00	70.00	64.00
25	116.00	102.00	92.00	85.00	81.00	75.00	70.00	64.00
26	118.00	103.00	95.00	86.00	82.00	78.00	70.00	64.00
27	121.00	105.00	96.00	90.00	83.00	78.00	71.00	66.00
28	123.00	106.00	99.00	91.00	85.00	81.00	74.00	69.00
29	127.00	111.00	102.00	95.00	86.00	82.00	76.00	70.00
30	131.00	112.00	104.00	96.00	90.00	84.00	79.00	71.00
31	133.00	116.00	105.00	98.00	92.00	85.00	81.00	72.00
32	134.00	117.00	109.00	102.00	93.00	86.00	81.00	75.00
33	139.00	120.00	111.00	103.00	96.00	90.00	83.00	76.00
34	142.00	124.00	112.00	104.00	98.00	93.00	85.00	79.00
35	145.00	128.00	117.00	109.00	99.00	95.00	86.00	81.00
36	149.00	130.00	118.00	110.00	103.00	97.00	91.00	82.00
37	152.00	132.00	120.00	112.00	104.00	98.00	91.00	83.00
38	157.00	137.00	124.00	116.00	107.00	99.00	93.00	85.00
39	159.00	139.00	127.00	118.00	110.00	103.00	96.00	86.00
40	162.00	141.00	130.00	119.00	111.00	104.00	97.00	90.00
41	166.00	145.00	131.00	124.00	114.00	107.00	98.00	92.00
42	171.00	147.00	138.00	127.00	117.00	110.00	102.00	93.00
43	177.00	155.00	141.00	130.00	121.00	114.00	106.00	97.00
44	186.00	159.00	146.00	137.00	126.00	118.00	109.00	99.00
45	192.00	165.00	153.00	140.00	130.00	121.00	112.00	105.00
46	198.00	173.00	157.00	145.00	137.00	127.00	119.00	109.00
47	201.00	174.00	158.00	146.00	138.00	128.00	119.00	110.00
48	214.00	183.00	169.00	155.00	145.00	138.00	127.00	116.00
49	222.00	192.00	175.00	162.00	152.00	142.00	131.00	121.00
50	229.00	200.00	181.00	168.00	155.00	145.00	137.00	124.00
51	237.00	206.00	188.00	174.00	161.00	152.00	140.00	128.00
52	246.00	213.00	195.00	180.00	168.00	158.00	146.00	134.00
53	257.00	221.00	203.00	188.00	175.00	166.00	153.00	140.00
54	265.00	232.00	210.00	195.00	181.00	169.00	157.00	144.00
55	278.00	241.00	217.00	203.00	188.00	177.00	165.00	151.00
56	288.00	249.00	227.00	211.00	195.00	183.00	169.00	155.00
57	305.00	262.00	239.00	223.00	204.00	193.00	179.00	165.00
58	325.00	280.00	257.00	238.00	218.00	207.00	192.00	176.00
59	347.00	299.00	273.00	252.00	233.00	218.00	203.00	187.00
60	369.00	319.00	288.00	269.00	249.00	233.00	216.00	200.00
61	392.00	339.00	308.00	285.00	265.00	250.00	230.00	213.00
62	419.00	360.00	329.00	304.00	283.00	265.00	245.00	225.00
63	447.00	384.00	351.00	325.00	300.00	283.00	260.00	241.00
64	468.00	403.00	369.00	340.00	314.00	297.00	273.00	252.00
65	541.00	464.00	423.00	390.00	361.00	341.00	314.00	288.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS

$100,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	95.00	82.00	74.00	70.00	66.00	61.00	57.00	52.00
18	97.00	85.00	78.00	72.00	68.00	63.00	59.00	55.00
19	97.00	85.00	78.00	72.00	68.00	63.00	59.00	55.00
20	97.00	85.00	78.00	72.00	68.00	63.00	59.00	55.00
21	97.00	85.00	78.00	72.00	68.00	63.00	59.00	55.00
22	97.00	85.00	78.00	72.00	68.00	63.00	59.00	55.00
23	97.00	85.00	78.00	72.00	68.00	63.00	59.00	55.00
24	97.00	85.00	78.00	72.00	68.00	63.00	59.00	55.00
25	97.00	85.00	78.00	72.00	68.00	63.00	59.00	55.00
26	99.00	86.00	80.00	73.00	69.00	66.00	59.00	55.00
27	103.00	88.00	81.00	75.00	70.00	66.00	60.00	56.00
28	104.00	90.00	84.00	76.00	72.00	68.00	62.00	58.00
29	107.00	94.00	85.00	80.00	73.00	69.00	64.00	59.00
30	110.00	95.00	87.00	81.00	75.00	71.00	67.00	60.00
31	112.00	97.00	88.00	83.00	78.00	72.00	68.00	61.00
32	114.00	98.00	92.00	85.00	79.00	73.00	68.00	63.00
33	117.00	102.00	94.00	86.00	81.00	75.00	70.00	64.00
34	120.00	105.00	95.00	87.00	83.00	79.00	72.00	67.00
35	122.00	108.00	98.00	92.00	84.00	80.00	73.00	68.00
36	126.00	109.00	99.00	93.00	86.00	82.00	76.00	69.00
37	128.00	111.00	102.00	95.00	87.00	83.00	76.00	70.00
38	132.00	115.00	105.00	97.00	91.00	84.00	79.00	72.00
39	134.00	117.00	107.00	99.00	93.00	86.00	81.00	73.00
40	137.00	119.00	109.00	100.00	94.00	87.00	82.00	75.00
41	140.00	122.00	110.00	105.00	96.00	91.00	83.00	78.00
42	144.00	124.00	116.00	107.00	98.00	93.00	85.00	79.00
43	150.00	131.00	119.00	109.00	103.00	96.00	90.00	82.00
44	156.00	134.00	123.00	115.00	106.00	99.00	92.00	84.00
45	162.00	139.00	129.00	118.00	109.00	103.00	95.00	88.00
46	167.00	145.00	132.00	122.00	115.00	107.00	100.00	92.00
47	169.00	146.00	133.00	123.00	116.00	108.00	100.00	93.00
48	180.00	155.00	143.00	131.00	122.00	116.00	107.00	97.00
49	187.00	162.00	147.00	137.00	128.00	120.00	110.00	103.00
50	193.00	168.00	153.00	142.00	131.00	122.00	115.00	105.00
51	200.00	174.00	158.00	146.00	135.00	128.00	118.00	108.00
52	207.00	179.00	165.00	152.00	142.00	133.00	123.00	114.00
53	216.00	186.00	171.00	158.00	147.00	140.00	129.00	118.00
54	224.00	195.00	177.00	165.00	153.00	143.00	132.00	121.00
55	235.00	203.00	183.00	171.00	158.00	150.00	139.00	127.00
56	244.00	210.00	191.00	178.00	165.00	155.00	143.00	131.00
57	257.00	221.00	202.00	188.00	173.00	163.00	151.00	139.00
58	274.00	236.00	216.00	201.00	185.00	175.00	162.00	149.00
59	293.00	252.00	230.00	213.00	197.00	185.00	171.00	157.00
60	311.00	269.00	244.00	226.00	210.00	197.00	182.00	168.00
61	331.00	285.00	260.00	240.00	224.00	211.00	194.00	179.00
62	354.00	304.00	277.00	256.00	238.00	224.00	206.00	190.00
63	377.00	324.00	296.00	274.00	253.00	238.00	219.00	203.00
64	395.00	340.00	311.00	286.00	265.00	250.00	230.00	213.00
65	455.00	391.00	356.00	329.00	305.00	287.00	265.00	244.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES

Ages	SMOKERS Additional $100 DRB	NONSMOKERS Additional $100 DRB
0-17	5.00	4.00
18	5.00	4.00
19	5.00	4.00
20	5.00	4.00
21	5.00	4.00
22	5.00	4.00
23	5.00	4.00
24	5.00	4.00
25	5.00	4.00
26	5.00	4.00
27	7.00	5.00
28	7.00	5.00
29	7.00	5.00
30	7.00	5.00
31	7.00	5.00
32	7.00	5.00
33	7.00	5.00
34	7.00	5.00
35	7.00	5.00
36	7.00	5.00
37	8.00	7.00
38	8.00	7.00
39	8.00	7.00
40	8.00	7.00
41	8.00	7.00
42	8.00	7.00
43	9.00	8.00
44	9.00	8.00
45	9.00	8.00
46	9.00	8.00
47	9.00	8.00
48	10.00	9.00
49	10.00	9.00
50	10.00	9.00
51	12.00	10.00
52	12.00	10.00
53	12.00	10.00
54	13.00	11.00
55	13.00	11.00
56	13.00	11.00
57	14.00	12.00
58	15.00	13.00
59	15.00	13.00
60	16.00	14.00
61	19.00	15.00
62	20.00	16.00
63	21.00	17.00
64	22.00	19.00
65	25.00	21.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-OP Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES SMOKERS

	Lab/Xray $1,000		Lab/Xray $2,500	
Ages	$500 DED	$1000 DED	$500 DED	$1000 DED
0-17	12.00	9.00	15.00	12.00
18	21.00	15.00	28.00	21.00
19	21.00	15.00	28.00	21.00
20	21.00	15.00	28.00	21.00
21	21.00	15.00	28.00	21.00
22	21.00	15.00	28.00	21.00
23	21.00	15.00	28.00	21.00
24	21.00	15.00	28.00	21.00
25	21.00	15.00	28.00	21.00
26	25.00	20.00	33.00	26.00
27	25.00	20.00	33.00	26.00
28	25.00	20.00	33.00	26.00
29	28.00	22.00	37.00	29.00
30	28.00	22.00	37.00	29.00
31	28.00	22.00	37.00	29.00
32	34.00	26.00	46.00	34.00
33	34.00	26.00	46.00	34.00
34	34.00	26.00	46.00	34.00
35	36.00	28.00	49.00	37.00
36	36.00	28.00	49.00	37.00
37	36.00	28.00	49.00	37.00
38	40.00	31.00	55.00	41.00
39	40.00	31.00	55.00	41.00
40	40.00	31.00	55.00	41.00
41	44.00	33.00	60.00	46.00
42	44.00	33.00	60.00	46.00
43	44.00	33.00	60.00	46.00
44	48.00	36.00	66.00	49.00
45	48.00	36.00	66.00	49.00
46	48.00	36.00	66.00	49.00
47	54.00	40.00	72.00	55.00
48	54.00	40.00	72.00	55.00
49	54.00	40.00	72.00	55.00
50	58.00	44.00	81.00	61.00
51	58.00	44.00	81.00	61.00
52	58.00	44.00	81.00	61.00
53	63.00	48.00	86.00	64.00
54	63.00	48.00	86.00	64.00
55	63.00	48.00	86.00	64.00
56	74.00	56.00	98.00	75.00
57	74.00	56.00	98.00	75.00
58	74.00	56.00	98.00	75.00
59	85.00	64.00	116.00	88.00
60	85.00	64.00	116.00	88.00
61	85.00	64.00	116.00	88.00
62	118.00	91.00	159.00	120.00
63	118.00	91.00	159.00	120.00
64	118.00	91.00	159.00	120.00
65	144.00	109.00	193.00	146.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-OP Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS

	Lab/Xray $1,000		Lab/Xray $2,500	
Ages	$500 DED	$1000 DED	$500 DED	$1000 DED
0-17	10.00	8.00	13.00	10.00
18	17.00	13.00	24.00	17.00
19	17.00	13.00	24.00	17.00
20	17.00	13.00	24.00	17.00
21	17.00	13.00	24.00	17.00
22	17.00	13.00	24.00	17.00
23	17.00	13.00	24.00	17.00
24	17.00	13.00	24.00	17.00
25	17.00	13.00	24.00	17.00
26	21.00	16.00	27.00	22.00
27	21.00	16.00	27.00	22.00
28	21.00	16.00	27.00	22.00
29	24.00	19.00	32.00	25.00
30	24.00	19.00	32.00	25.00
31	24.00	19.00	32.00	25.00
32	28.00	22.00	38.00	28.00
33	28.00	22.00	38.00	28.00
34	28.00	22.00	38.00	28.00
35	31.00	24.00	41.00	32.00
36	31.00	24.00	41.00	32.00
37	31.00	24.00	41.00	32.00
38	34.00	26.00	46.00	35.00
39	34.00	26.00	46.00	35.00
40	34.00	26.00	46.00	35.00
41	37.00	27.00	50.00	38.00
42	37.00	27.00	50.00	38.00
43	37.00	27.00	50.00	38.00
44	40.00	31.00	56.00	41.00
45	40.00	31.00	56.00	41.00
46	40.00	31.00	56.00	41.00
47	45.00	34.00	61.00	46.00
48	45.00	34.00	61.00	46.00
49	45.00	34.00	61.00	46.00
50	49.00	37.00	68.00	51.00
51	49.00	37.00	68.00	51.00
52	49.00	37.00	68.00	51.00
53	54.00	40.00	73.00	55.00
54	54.00	40.00	73.00	55.00
55	54.00	40.00	73.00	55.00
56	62.00	47.00	83.00	63.00
57	62.00	47.00	83.00	63.00
58	62.00	47.00	83.00	63.00
59	72.00	55.00	97.00	74.00
60	72.00	55.00	97.00	74.00
61	72.00	55.00	97.00	74.00
62	99.00	76.00	134.00	102.00
63	99.00	76.00	134.00	102.00
64	99.00	76.00	134.00	102.00
65	121.00	92.00	163.00	123.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-OP Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES SMOKERS

	Lab/Xray $5,000				Lab/Xray $10,000			
Ages	$500 DED	$1000 DED	$1500 DED	$2000 DED	$500 DED	$1000 DED	$1500 DED	$2000 DED
0-17	19.00	14.00	12.00	9.00	25.00	15.00	13.00	10.00
18	33.00	25.00	20.00	15.00	41.00	26.00	21.00	16.00
19	33.00	25.00	20.00	15.00	41.00	26.00	21.00	16.00
20	33.00	25.00	20.00	15.00	41.00	26.00	21.00	16.00
21	33.00	25.00	20.00	15.00	41.00	26.00	21.00	16.00
22	33.00	25.00	20.00	15.00	41.00	26.00	21.00	16.00
23	33.00	25.00	20.00	15.00	41.00	26.00	21.00	16.00
24	33.00	25.00	20.00	15.00	41.00	26.00	21.00	16.00
25	33.00	25.00	20.00	15.00	41.00	26.00	21.00	16.00
26	37.00	29.00	23.00	20.00	50.00	31.00	25.00	21.00
27	37.00	29.00	23.00	20.00	50.00	31.00	25.00	21.00
28	37.00	29.00	23.00	20.00	50.00	31.00	25.00	21.00
29	44.00	34.00	27.00	23.00	57.00	35.00	28.00	23.00
30	44.00	34.00	27.00	23.00	57.00	35.00	28.00	23.00
31	44.00	34.00	27.00	23.00	57.00	35.00	28.00	23.00
32	54.00	40.00	33.00	27.00	68.00	41.00	34.00	27.00
33	54.00	40.00	33.00	27.00	68.00	41.00	34.00	27.00
34	54.00	40.00	33.00	27.00	68.00	41.00	34.00	27.00
35	57.00	43.00	34.00	28.00	71.00	44.00	35.00	28.00
36	57.00	43.00	34.00	28.00	71.00	44.00	35.00	28.00
37	57.00	43.00	34.00	28.00	71.00	44.00	35.00	28.00
38	63.00	48.00	39.00	33.00	82.00	50.00	40.00	33.00
39	63.00	48.00	39.00	33.00	82.00	50.00	40.00	33.00
40	63.00	48.00	39.00	33.00	82.00	50.00	40.00	33.00
41	69.00	51.00	41.00	35.00	88.00	55.00	43.00	35.00
42	69.00	51.00	41.00	35.00	88.00	55.00	43.00	35.00
43	69.00	51.00	41.00	35.00	88.00	55.00	43.00	35.00
44	76.00	58.00	47.00	39.00	98.00	61.00	49.00	39.00
45	76.00	58.00	47.00	39.00	98.00	61.00	49.00	39.00
46	76.00	58.00	47.00	39.00	98.00	61.00	49.00	39.00
47	84.00	63.00	50.00	43.00	106.00	66.00	54.00	43.00
48	84.00	63.00	50.00	43.00	106.00	66.00	54.00	43.00
49	84.00	63.00	50.00	43.00	106.00	66.00	54.00	43.00
50	93.00	70.00	56.00	47.00	118.00	72.00	58.00	47.00
51	93.00	70.00	56.00	47.00	118.00	72.00	58.00	47.00
52	93.00	70.00	56.00	47.00	118.00	72.00	58.00	47.00
53	98.00	75.00	60.00	49.00	126.00	78.00	62.00	51.00
54	98.00	75.00	60.00	49.00	126.00	78.00	62.00	51.00
55	98.00	75.00	60.00	49.00	126.00	78.00	62.00	51.00
56	114.00	86.00	70.00	57.00	146.00	91.00	72.00	60.00
57	114.00	86.00	70.00	57.00	146.00	91.00	72.00	60.00
58	114.00	86.00	70.00	57.00	146.00	91.00	72.00	60.00
59	133.00	102.00	81.00	68.00	169.00	105.00	84.00	69.00
60	133.00	102.00	81.00	68.00	169.00	105.00	84.00	69.00
61	133.00	102.00	81.00	68.00	169.00	105.00	84.00	69.00
62	183.00	140.00	111.00	93.00	237.00	146.00	117.00	95.00
63	183.00	140.00	111.00	93.00	237.00	146.00	117.00	95.00
64	183.00	140.00	111.00	93.00	237.00	146.00	117.00	95.00
65	223.00	168.00	134.00	111.00	283.00	175.00	140.00	116.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-OP Rates
Arkansas - 9.2% Increase
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS

	Lab/Xray $5,000				Lab/Xray $10,000			
Ages	$500 DED	$1000 DED	$1500 DED	$2000 DED	$500 DED	$1000 DED	$1500 DED	$2000 DED
0-17	15.00	12.00	10.00	8.00	21.00	13.00	11.00	9.00
18	27.00	21.00	16.00	13.00	35.00	22.00	17.00	14.00
19	27.00	21.00	16.00	13.00	35.00	22.00	17.00	14.00
20	27.00	21.00	16.00	13.00	35.00	22.00	17.00	14.00
21	27.00	21.00	16.00	13.00	35.00	22.00	17.00	14.00
22	27.00	21.00	16.00	13.00	35.00	22.00	17.00	14.00
23	27.00	21.00	16.00	13.00	35.00	22.00	17.00	14.00
24	27.00	21.00	16.00	13.00	35.00	22.00	17.00	14.00
25	27.00	21.00	16.00	13.00	35.00	22.00	17.00	14.00
26	32.00	25.00	20.00	16.00	43.00	26.00	21.00	17.00
27	32.00	25.00	20.00	16.00	43.00	26.00	21.00	17.00
28	32.00	25.00	20.00	16.00	43.00	26.00	21.00	17.00
29	37.00	28.00	23.00	20.00	48.00	29.00	24.00	20.00
30	37.00	28.00	23.00	20.00	48.00	29.00	24.00	20.00
31	37.00	28.00	23.00	20.00	48.00	29.00	24.00	20.00
32	45.00	34.00	27.00	23.00	57.00	35.00	28.00	23.00
33	45.00	34.00	27.00	23.00	57.00	35.00	28.00	23.00
34	45.00	34.00	27.00	23.00	57.00	35.00	28.00	23.00
35	48.00	36.00	28.00	24.00	60.00	37.00	29.00	24.00
36	48.00	36.00	28.00	24.00	60.00	37.00	29.00	24.00
37	48.00	36.00	28.00	24.00	60.00	37.00	29.00	24.00
38	54.00	40.00	33.00	27.00	69.00	43.00	34.00	27.00
39	54.00	40.00	33.00	27.00	69.00	43.00	34.00	27.00
40	54.00	40.00	33.00	27.00	69.00	43.00	34.00	27.00
41	58.00	44.00	35.00	29.00	74.00	46.00	36.00	29.00
42	58.00	44.00	35.00	29.00	74.00	46.00	36.00	29.00
43	58.00	44.00	35.00	29.00	74.00	46.00	36.00	29.00
44	64.00	49.00	39.00	33.00	83.00	51.00	41.00	33.00
45	64.00	49.00	39.00	33.00	83.00	51.00	41.00	33.00
46	64.00	49.00	39.00	33.00	83.00	51.00	41.00	33.00
47	71.00	54.00	43.00	36.00	90.00	56.00	45.00	36.00
48	71.00	54.00	43.00	36.00	90.00	56.00	45.00	36.00
49	71.00	54.00	43.00	36.00	90.00	56.00	45.00	36.00
50	79.00	59.00	47.00	39.00	99.00	61.00	49.00	39.00
51	79.00	59.00	47.00	39.00	99.00	61.00	49.00	39.00
52	79.00	59.00	47.00	39.00	99.00	61.00	49.00	39.00
53	83.00	63.00	50.00	41.00	106.00	66.00	52.00	44.00
54	83.00	63.00	50.00	41.00	106.00	66.00	52.00	44.00
55	83.00	63.00	50.00	41.00	106.00	66.00	52.00	44.00
56	96.00	73.00	59.00	48.00	123.00	76.00	61.00	50.00
57	96.00	73.00	59.00	48.00	123.00	76.00	61.00	50.00
58	96.00	73.00	59.00	48.00	123.00	76.00	61.00	50.00
59	112.00	85.00	68.00	57.00	143.00	88.00	71.00	58.00
60	112.00	85.00	68.00	57.00	143.00	88.00	71.00	58.00
61	112.00	85.00	68.00	57.00	143.00	88.00	71.00	58.00
62	155.00	118.00	94.00	79.00	200.00	123.00	98.00	80.00
63	155.00	118.00	94.00	79.00	200.00	123.00	98.00	80.00
64	155.00	118.00	94.00	79.00	200.00	123.00	98.00	80.00
65	188.00	142.00	114.00	94.00	238.00	147.00	118.00	97.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES SMOKERS Rate Table #03

$25,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	76.00	66.00	60.00	57.00	52.00	50.00	47.00	44.00
18	78.00	68.00	62.00	58.00	53.00	51.00	47.00	45.00
19	78.00	68.00	62.00	58.00	53.00	51.00	47.00	45.00
20	78.00	68.00	62.00	58.00	53.00	51.00	47.00	45.00
21	78.00	68.00	62.00	58.00	53.00	51.00	47.00	45.00
22	78.00	68.00	62.00	58.00	53.00	51.00	47.00	45.00
23	78.00	68.00	62.00	58.00	53.00	51.00	47.00	45.00
24	78.00	68.00	62.00	58.00	53.00	51.00	47.00	45.00
25	78.00	68.00	62.00	58.00	53.00	51.00	47.00	45.00
26	79.00	70.00	64.00	59.00	56.00	52.00	49.00	45.00
27	82.00	71.00	65.00	60.00	57.00	53.00	50.00	46.00
28	84.00	72.00	66.00	62.00	58.00	55.00	51.00	47.00
29	85.00	75.00	69.00	64.00	59.00	56.00	52.00	49.00
30	88.00	76.00	70.00	65.00	60.00	57.00	53.00	50.00
31	90.00	78.00	71.00	66.00	62.00	58.00	55.00	51.00
32	91.00	79.00	72.00	68.00	63.00	59.00	56.00	52.00
33	94.00	82.00	75.00	69.00	64.00	62.00	57.00	53.00
34	96.00	83.00	76.00	71.00	66.00	63.00	58.00	55.00
35	98.00	85.00	78.00	72.00	68.00	64.00	59.00	56.00
36	101.00	87.00	79.00	74.00	69.00	65.00	60.00	57.00
37	102.00	89.00	82.00	76.00	70.00	66.00	63.00	58.00
38	104.00	90.00	83.00	77.00	72.00	68.00	64.00	59.00
39	107.00	93.00	84.00	78.00	74.00	70.00	65.00	60.00
40	109.00	95.00	87.00	81.00	75.00	71.00	66.00	62.00
41	111.00	96.00	88.00	82.00	76.00	72.00	68.00	63.00
42	114.00	100.00	90.00	84.00	78.00	75.00	69.00	64.00
43	119.00	103.00	94.00	88.00	81.00	77.00	72.00	66.00
44	123.00	107.00	97.00	90.00	84.00	79.00	75.00	69.00
45	127.00	110.00	101.00	94.00	87.00	82.00	77.00	71.00
46	132.00	114.00	104.00	97.00	90.00	85.00	79.00	74.00
47	133.00	115.00	106.00	97.00	91.00	87.00	81.00	75.00
48	141.00	122.00	111.00	103.00	96.00	91.00	85.00	79.00
49	146.00	127.00	116.00	108.00	100.00	95.00	88.00	82.00
50	152.00	132.00	120.00	111.00	103.00	97.00	91.00	84.00
51	157.00	135.00	125.00	115.00	107.00	101.00	95.00	88.00
52	162.00	140.00	128.00	119.00	110.00	104.00	97.00	90.00
53	168.00	146.00	133.00	123.00	115.00	109.00	101.00	94.00
54	176.00	152.00	139.00	128.00	120.00	113.00	106.00	97.00
55	183.00	158.00	144.00	134.00	123.00	117.00	109.00	101.00
56	190.00	164.00	149.00	139.00	128.00	121.00	113.00	104.00
57	199.00	172.00	157.00	146.00	135.00	128.00	119.00	110.00
58	213.00	184.00	167.00	155.00	144.00	136.00	127.00	117.00
59	227.00	196.00	179.00	165.00	153.00	145.00	135.00	125.00
60	241.00	208.00	190.00	176.00	162.00	154.00	144.00	133.00
61	256.00	221.00	202.00	186.00	172.00	162.00	152.00	140.00
62	273.00	236.00	215.00	198.00	184.00	173.00	161.00	149.00
63	291.00	250.00	228.00	211.00	196.00	185.00	172.00	159.00
64	305.00	262.00	240.00	222.00	205.00	193.00	180.00	166.00
65	351.00	302.00	275.00	254.00	235.00	222.00	206.00	191.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS Rate Table #03

$25,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	64.00	56.00	51.00	48.00	44.00	42.00	40.00	37.00
18	66.00	57.00	52.00	49.00	45.00	43.00	40.00	38.00
19	66.00	57.00	52.00	49.00	45.00	43.00	40.00	38.00
20	66.00	57.00	52.00	49.00	45.00	43.00	40.00	38.00
21	66.00	57.00	52.00	49.00	45.00	43.00	40.00	38.00
22	66.00	57.00	52.00	49.00	45.00	43.00	40.00	38.00
23	66.00	57.00	52.00	49.00	45.00	43.00	40.00	38.00
24	66.00	57.00	52.00	49.00	45.00	43.00	40.00	38.00
25	66.00	57.00	52.00	49.00	45.00	43.00	40.00	38.00
26	67.00	59.00	54.00	50.00	47.00	44.00	41.00	38.00
27	69.00	60.00	55.00	51.00	48.00	45.00	42.00	39.00
28	71.00	61.00	56.00	52.00	49.00	46.00	43.00	40.00
29	72.00	63.00	58.00	54.00	50.00	47.00	44.00	41.00
30	74.00	64.00	59.00	55.00	51.00	48.00	45.00	42.00
31	76.00	66.00	60.00	56.00	52.00	49.00	46.00	43.00
32	77.00	67.00	61.00	57.00	53.00	50.00	47.00	44.00
33	79.00	69.00	63.00	58.00	54.00	52.00	48.00	45.00
34	81.00	70.00	64.00	60.00	56.00	53.00	49.00	46.00
35	83.00	72.00	66.00	61.00	57.00	54.00	50.00	47.00
36	85.00	73.00	67.00	62.00	58.00	55.00	51.00	48.00
37	86.00	75.00	69.00	64.00	59.00	56.00	53.00	49.00
38	88.00	76.00	70.00	65.00	61.00	57.00	54.00	50.00
39	90.00	78.00	71.00	66.00	62.00	59.00	55.00	51.00
40	92.00	80.00	73.00	68.00	63.00	60.00	56.00	52.00
41	94.00	81.00	74.00	69.00	64.00	61.00	57.00	53.00
42	96.00	84.00	76.00	71.00	66.00	63.00	58.00	54.00
43	100.00	87.00	79.00	74.00	68.00	65.00	61.00	56.00
44	104.00	90.00	82.00	76.00	71.00	67.00	63.00	58.00
45	107.00	93.00	85.00	79.00	73.00	69.00	65.00	60.00
46	111.00	96.00	88.00	82.00	76.00	72.00	67.00	62.00
47	112.00	97.00	89.00	82.00	77.00	73.00	68.00	63.00
48	119.00	103.00	94.00	87.00	81.00	77.00	72.00	67.00
49	123.00	107.00	98.00	91.00	84.00	80.00	74.00	69.00
50	128.00	111.00	101.00	94.00	87.00	82.00	77.00	71.00
51	132.00	114.00	105.00	97.00	90.00	85.00	80.00	74.00
52	137.00	118.00	108.00	100.00	93.00	88.00	82.00	76.00
53	142.00	123.00	112.00	104.00	97.00	92.00	85.00	79.00
54	148.00	128.00	117.00	108.00	101.00	95.00	89.00	82.00
55	154.00	133.00	121.00	113.00	104.00	99.00	92.00	85.00
56	160.00	138.00	126.00	117.00	108.00	102.00	95.00	88.00
57	168.00	145.00	132.00	123.00	114.00	108.00	100.00	93.00
58	180.00	155.00	141.00	131.00	121.00	115.00	107.00	99.00
59	191.00	165.00	151.00	139.00	129.00	122.00	114.00	105.00
60	203.00	175.00	160.00	148.00	137.00	130.00	121.00	112.00
61	216.00	186.00	170.00	157.00	145.00	137.00	128.00	118.00
62	230.00	199.00	181.00	167.00	155.00	146.00	136.00	126.00
63	245.00	211.00	192.00	178.00	165.00	156.00	145.00	134.00
64	257.00	221.00	202.00	187.00	173.00	163.00	152.00	140.00
65	296.00	255.00	232.00	214.00	198.00	187.00	174.00	161.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES SMOKERS Rate Table #03

$25,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	82.00	71.00	65.00	60.00	57.00	53.00	50.00	47.00
18	84.00	74.00	68.00	63.00	58.00	55.00	51.00	47.00
19	84.00	74.00	68.00	63.00	58.00	55.00	51.00	47.00
20	84.00	74.00	68.00	63.00	58.00	55.00	51.00	47.00
21	84.00	74.00	68.00	63.00	58.00	55.00	51.00	47.00
22	84.00	74.00	68.00	63.00	58.00	55.00	51.00	47.00
23	84.00	74.00	68.00	63.00	58.00	55.00	51.00	47.00
24	84.00	74.00	68.00	63.00	58.00	55.00	51.00	47.00
25	84.00	74.00	68.00	63.00	58.00	55.00	51.00	47.00
26	87.00	75.00	69.00	64.00	59.00	57.00	52.00	49.00
27	89.00	77.00	70.00	65.00	60.00	58.00	53.00	50.00
28	90.00	78.00	72.00	66.00	63.00	59.00	55.00	51.00
29	93.00	81.00	74.00	69.00	64.00	60.00	57.00	52.00
30	95.00	82.00	76.00	70.00	65.00	62.00	58.00	53.00
31	97.00	84.00	77.00	71.00	66.00	63.00	59.00	55.00
32	98.00	85.00	78.00	74.00	68.00	64.00	60.00	56.00
33	101.00	88.00	81.00	75.00	70.00	66.00	62.00	57.00
34	103.00	90.00	82.00	76.00	71.00	68.00	63.00	58.00
35	106.00	93.00	84.00	78.00	72.00	69.00	64.00	59.00
36	108.00	94.00	85.00	79.00	75.00	70.00	65.00	62.00
37	110.00	96.00	88.00	82.00	76.00	72.00	68.00	63.00
38	113.00	98.00	90.00	83.00	77.00	74.00	69.00	64.00
39	115.00	100.00	91.00	85.00	79.00	75.00	70.00	65.00
40	117.00	102.00	94.00	87.00	81.00	76.00	71.00	66.00
41	120.00	104.00	95.00	89.00	82.00	78.00	72.00	68.00
42	123.00	107.00	98.00	91.00	84.00	79.00	75.00	70.00
43	128.00	111.00	102.00	94.00	88.00	83.00	77.00	72.00
44	133.00	115.00	106.00	97.00	90.00	85.00	81.00	75.00
45	138.00	119.00	109.00	101.00	94.00	89.00	83.00	77.00
46	142.00	123.00	113.00	104.00	97.00	91.00	85.00	79.00
47	144.00	125.00	114.00	106.00	98.00	93.00	87.00	81.00
48	153.00	132.00	121.00	111.00	104.00	98.00	91.00	85.00
49	159.00	138.00	126.00	116.00	108.00	102.00	95.00	88.00
50	164.00	142.00	129.00	120.00	111.00	106.00	98.00	91.00
51	170.00	147.00	134.00	125.00	115.00	109.00	102.00	95.00
52	176.00	152.00	139.00	128.00	120.00	113.00	106.00	97.00
53	183.00	158.00	145.00	134.00	125.00	117.00	109.00	102.00
54	190.00	165.00	149.00	139.00	129.00	122.00	114.00	106.00
55	198.00	171.00	155.00	145.00	134.00	127.00	117.00	109.00
56	205.00	177.00	161.00	149.00	139.00	132.00	122.00	113.00
57	216.00	186.00	170.00	158.00	146.00	138.00	128.00	119.00
58	231.00	199.00	181.00	168.00	155.00	147.00	138.00	127.00
59	246.00	212.00	193.00	179.00	166.00	157.00	146.00	135.00
60	262.00	225.00	205.00	190.00	177.00	166.00	154.00	144.00
61	278.00	240.00	218.00	202.00	187.00	177.00	164.00	152.00
62	297.00	255.00	232.00	215.00	199.00	187.00	174.00	161.00
63	315.00	272.00	248.00	229.00	212.00	199.00	186.00	172.00
64	331.00	285.00	260.00	240.00	222.00	210.00	195.00	180.00
65	381.00	327.00	298.00	275.00	255.00	241.00	223.00	206.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS Rate Table #03

$25,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	69.00	60.00	55.00	51.00	48.00	45.00	42.00	40.00
18	71.00	62.00	57.00	53.00	49.00	46.00	43.00	40.00
19	71.00	62.00	57.00	53.00	49.00	46.00	43.00	40.00
20	71.00	62.00	57.00	53.00	49.00	46.00	43.00	40.00
21	71.00	62.00	57.00	53.00	49.00	46.00	43.00	40.00
22	71.00	62.00	57.00	53.00	49.00	46.00	43.00	40.00
23	71.00	62.00	57.00	53.00	49.00	46.00	43.00	40.00
24	71.00	62.00	57.00	53.00	49.00	46.00	43.00	40.00
25	71.00	62.00	57.00	53.00	49.00	46.00	43.00	40.00
26	73.00	63.00	58.00	54.00	50.00	48.00	44.00	41.00
27	75.00	65.00	59.00	55.00	51.00	49.00	45.00	42.00
28	76.00	66.00	61.00	56.00	53.00	50.00	46.00	43.00
29	78.00	68.00	62.00	58.00	54.00	51.00	48.00	44.00
30	80.00	69.00	64.00	59.00	55.00	52.00	49.00	45.00
31	82.00	71.00	65.00	60.00	56.00	53.00	50.00	46.00
32	83.00	72.00	66.00	62.00	57.00	54.00	51.00	47.00
33	85.00	74.00	68.00	63.00	59.00	56.00	52.00	48.00
34	87.00	76.00	69.00	64.00	60.00	57.00	53.00	49.00
35	89.00	78.00	71.00	66.00	61.00	58.00	54.00	50.00
36	91.00	79.00	72.00	67.00	63.00	59.00	55.00	52.00
37	93.00	81.00	74.00	69.00	64.00	61.00	57.00	53.00
38	95.00	83.00	76.00	70.00	65.00	62.00	58.00	54.00
39	97.00	84.00	77.00	72.00	67.00	63.00	59.00	55.00
40	99.00	86.00	79.00	73.00	68.00	64.00	60.00	56.00
41	101.00	88.00	80.00	75.00	69.00	66.00	61.00	57.00
42	104.00	90.00	83.00	77.00	71.00	67.00	63.00	59.00
43	108.00	94.00	86.00	79.00	74.00	70.00	65.00	61.00
44	112.00	97.00	89.00	82.00	76.00	72.00	68.00	63.00
45	116.00	100.00	92.00	85.00	79.00	75.00	70.00	65.00
46	120.00	104.00	95.00	88.00	82.00	77.00	72.00	67.00
47	121.00	105.00	96.00	89.00	83.00	78.00	73.00	68.00
48	129.00	111.00	102.00	94.00	88.00	83.00	77.00	72.00
49	134.00	116.00	106.00	98.00	91.00	86.00	80.00	74.00
50	138.00	120.00	109.00	101.00	94.00	89.00	83.00	77.00
51	143.00	124.00	113.00	105.00	97.00	92.00	86.00	80.00
52	148.00	128.00	117.00	108.00	101.00	95.00	89.00	82.00
53	154.00	133.00	122.00	113.00	105.00	99.00	92.00	86.00
54	160.00	139.00	126.00	117.00	109.00	103.00	96.00	89.00
55	167.00	144.00	131.00	122.00	113.00	107.00	99.00	92.00
56	173.00	149.00	136.00	126.00	117.00	111.00	103.00	95.00
57	182.00	157.00	143.00	133.00	123.00	116.00	108.00	100.00
58	195.00	168.00	153.00	142.00	131.00	124.00	116.00	107.00
59	207.00	179.00	163.00	151.00	140.00	132.00	123.00	114.00
60	221.00	190.00	173.00	160.00	149.00	140.00	130.00	121.00
61	234.00	202.00	184.00	170.00	158.00	149.00	138.00	128.00
62	250.00	215.00	196.00	181.00	168.00	158.00	147.00	136.00
63	266.00	229.00	209.00	193.00	179.00	168.00	157.00	145.00
64	279.00	240.00	219.00	202.00	187.00	177.00	164.00	152.00
65	321.00	276.00	251.00	232.00	215.00	203.00	188.00	174.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES SMOKERS Rate Table #03

$50,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	88.00	77.00	70.00	65.00	60.00	57.00	52.00	49.00
18	90.00	78.00	71.00	68.00	62.00	58.00	53.00	50.00
19	90.00	78.00	71.00	68.00	62.00	58.00	53.00	50.00
20	90.00	78.00	71.00	68.00	62.00	58.00	53.00	50.00
21	90.00	78.00	71.00	68.00	62.00	58.00	53.00	50.00
22	90.00	78.00	71.00	68.00	62.00	58.00	53.00	50.00
23	90.00	78.00	71.00	68.00	62.00	58.00	53.00	50.00
24	90.00	78.00	71.00	68.00	62.00	58.00	53.00	50.00
25	90.00	78.00	71.00	68.00	62.00	58.00	53.00	50.00
26	91.00	81.00	74.00	69.00	64.00	60.00	56.00	51.00
27	95.00	82.00	76.00	70.00	65.00	62.00	57.00	52.00
28	97.00	84.00	77.00	71.00	68.00	64.00	59.00	55.00
29	98.00	87.00	79.00	74.00	69.00	65.00	59.00	55.00
30	102.00	88.00	81.00	76.00	70.00	65.00	60.00	56.00
31	104.00	90.00	83.00	77.00	71.00	66.00	62.00	57.00
32	106.00	93.00	84.00	78.00	72.00	68.00	63.00	58.00
33	109.00	95.00	87.00	79.00	75.00	70.00	65.00	59.00
34	111.00	96.00	88.00	83.00	77.00	72.00	68.00	62.00
35	114.00	100.00	91.00	84.00	78.00	74.00	68.00	63.00
36	117.00	101.00	93.00	85.00	79.00	75.00	69.00	64.00
37	119.00	103.00	95.00	88.00	82.00	77.00	71.00	65.00
38	121.00	104.00	97.00	90.00	84.00	79.00	74.00	68.00
39	125.00	108.00	98.00	91.00	85.00	81.00	75.00	69.00
40	127.00	110.00	101.00	94.00	87.00	82.00	76.00	69.00
41	130.00	113.00	102.00	96.00	89.00	84.00	77.00	71.00
42	133.00	116.00	106.00	98.00	91.00	85.00	79.00	74.00
43	139.00	121.00	109.00	102.00	94.00	88.00	82.00	75.00
44	145.00	125.00	114.00	106.00	98.00	93.00	85.00	78.00
45	148.00	129.00	117.00	109.00	101.00	95.00	88.00	81.00
46	154.00	133.00	122.00	114.00	106.00	100.00	91.00	84.00
47	155.00	135.00	123.00	114.00	107.00	101.00	93.00	85.00
48	166.00	144.00	130.00	121.00	113.00	106.00	98.00	90.00
49	171.00	149.00	136.00	127.00	117.00	110.00	102.00	94.00
50	178.00	154.00	141.00	130.00	121.00	114.00	106.00	97.00
51	184.00	159.00	146.00	135.00	126.00	119.00	109.00	101.00
52	191.00	165.00	151.00	140.00	129.00	121.00	113.00	103.00
53	198.00	172.00	157.00	145.00	135.00	127.00	117.00	108.00
54	206.00	179.00	164.00	151.00	141.00	133.00	123.00	113.00
55	215.00	186.00	170.00	158.00	146.00	138.00	127.00	116.00
56	224.00	193.00	177.00	164.00	151.00	141.00	130.00	121.00
57	235.00	203.00	185.00	172.00	159.00	149.00	139.00	127.00
58	251.00	217.00	197.00	184.00	170.00	159.00	147.00	135.00
59	268.00	231.00	211.00	195.00	180.00	170.00	157.00	145.00
60	285.00	246.00	224.00	208.00	192.00	180.00	167.00	154.00
61	302.00	261.00	238.00	221.00	204.00	192.00	178.00	164.00
62	323.00	280.00	254.00	235.00	217.00	204.00	189.00	173.00
63	344.00	297.00	269.00	250.00	231.00	217.00	202.00	185.00
64	362.00	311.00	283.00	263.00	243.00	229.00	211.00	195.00
65	416.00	358.00	326.00	301.00	279.00	262.00	242.00	223.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS Rate Table #03

$50,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	74.00	65.00	59.00	55.00	51.00	48.00	44.00	41.00
18	76.00	66.00	60.00	57.00	52.00	49.00	45.00	42.00
19	76.00	66.00	60.00	57.00	52.00	49.00	45.00	42.00
20	76.00	66.00	60.00	57.00	52.00	49.00	45.00	42.00
21	76.00	66.00	60.00	57.00	52.00	49.00	45.00	42.00
22	76.00	66.00	60.00	57.00	52.00	49.00	45.00	42.00
23	76.00	66.00	60.00	57.00	52.00	49.00	45.00	42.00
24	76.00	66.00	60.00	57.00	52.00	49.00	45.00	42.00
25	76.00	66.00	60.00	57.00	52.00	49.00	45.00	42.00
26	77.00	68.00	62.00	58.00	54.00	51.00	47.00	43.00
27	80.00	69.00	64.00	59.00	55.00	52.00	48.00	44.00
28	82.00	71.00	65.00	60.00	57.00	54.00	50.00	46.00
29	83.00	73.00	67.00	62.00	58.00	55.00	50.00	46.00
30	86.00	74.00	68.00	64.00	59.00	55.00	51.00	47.00
31	88.00	76.00	70.00	65.00	60.00	56.00	52.00	48.00
32	89.00	78.00	71.00	66.00	61.00	57.00	53.00	49.00
33	92.00	80.00	73.00	67.00	63.00	59.00	55.00	50.00
34	94.00	81.00	74.00	70.00	65.00	61.00	57.00	52.00
35	96.00	84.00	77.00	71.00	66.00	62.00	57.00	53.00
36	99.00	85.00	78.00	72.00	67.00	63.00	58.00	54.00
37	100.00	87.00	80.00	74.00	69.00	65.00	60.00	55.00
38	102.00	88.00	82.00	76.00	71.00	67.00	62.00	57.00
39	105.00	91.00	83.00	77.00	72.00	68.00	63.00	58.00
40	107.00	93.00	85.00	79.00	73.00	69.00	64.00	58.00
41	110.00	95.00	86.00	81.00	75.00	71.00	65.00	60.00
42	112.00	98.00	89.00	83.00	77.00	72.00	67.00	62.00
43	117.00	102.00	92.00	86.00	79.00	74.00	69.00	63.00
44	122.00	105.00	96.00	89.00	83.00	78.00	72.00	66.00
45	125.00	109.00	99.00	92.00	85.00	80.00	74.00	68.00
46	130.00	112.00	103.00	96.00	89.00	84.00	77.00	71.00
47	131.00	114.00	104.00	96.00	90.00	85.00	78.00	72.00
48	140.00	121.00	110.00	102.00	95.00	89.00	83.00	76.00
49	144.00	126.00	115.00	107.00	99.00	93.00	86.00	79.00
50	150.00	130.00	119.00	110.00	102.00	96.00	89.00	82.00
51	155.00	134.00	123.00	114.00	106.00	100.00	92.00	85.00
52	161.00	139.00	127.00	118.00	109.00	102.00	95.00	87.00
53	167.00	145.00	132.00	122.00	114.00	107.00	99.00	91.00
54	174.00	151.00	138.00	127.00	119.00	112.00	104.00	95.00
55	181.00	157.00	143.00	133.00	123.00	116.00	107.00	98.00
56	189.00	163.00	149.00	138.00	127.00	119.00	110.00	102.00
57	198.00	171.00	156.00	145.00	134.00	126.00	117.00	107.00
58	212.00	183.00	166.00	155.00	143.00	134.00	124.00	114.00
59	226.00	195.00	178.00	164.00	152.00	143.00	132.00	122.00
60	240.00	207.00	189.00	175.00	162.00	152.00	141.00	130.00
61	255.00	220.00	201.00	186.00	172.00	162.00	150.00	138.00
62	272.00	236.00	214.00	198.00	183.00	172.00	159.00	146.00
63	290.00	250.00	227.00	211.00	195.00	183.00	170.00	156.00
64	305.00	262.00	239.00	222.00	205.00	193.00	178.00	164.00
65	351.00	302.00	275.00	254.00	235.00	221.00	204.00	188.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES SMOKERS Rate Table #03

$50,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	95.00	82.00	75.00	70.00	65.00	62.00	57.00	52.00
18	97.00	85.00	78.00	72.00	68.00	64.00	59.00	55.00
19	97.00	85.00	78.00	72.00	68.00	64.00	59.00	55.00
20	97.00	85.00	78.00	72.00	68.00	64.00	59.00	55.00
21	97.00	85.00	78.00	72.00	68.00	64.00	59.00	55.00
22	97.00	85.00	78.00	72.00	68.00	64.00	59.00	55.00
23	97.00	85.00	78.00	72.00	68.00	64.00	59.00	55.00
24	97.00	85.00	78.00	72.00	68.00	64.00	59.00	55.00
25	97.00	85.00	78.00	72.00	68.00	64.00	59.00	55.00
26	100.00	87.00	79.00	74.00	69.00	65.00	59.00	55.00
27	103.00	89.00	81.00	76.00	70.00	65.00	60.00	56.00
28	104.00	90.00	84.00	77.00	72.00	68.00	63.00	58.00
29	107.00	94.00	85.00	79.00	74.00	69.00	64.00	59.00
30	110.00	95.00	88.00	81.00	76.00	71.00	66.00	60.00
31	113.00	97.00	89.00	83.00	77.00	72.00	68.00	62.00
32	114.00	98.00	91.00	85.00	78.00	74.00	68.00	63.00
33	117.00	102.00	94.00	87.00	81.00	76.00	70.00	64.00
34	120.00	104.00	95.00	88.00	83.00	78.00	72.00	66.00
35	122.00	108.00	98.00	91.00	84.00	79.00	74.00	68.00
36	126.00	109.00	100.00	93.00	87.00	82.00	76.00	69.00
37	128.00	111.00	102.00	95.00	88.00	83.00	76.00	70.00
38	132.00	115.00	104.00	97.00	90.00	84.00	78.00	72.00
39	134.00	116.00	107.00	100.00	93.00	87.00	81.00	74.00
40	136.00	119.00	109.00	101.00	94.00	88.00	82.00	75.00
41	140.00	122.00	110.00	104.00	96.00	90.00	83.00	77.00
42	144.00	125.00	115.00	107.00	98.00	93.00	85.00	78.00
43	149.00	130.00	119.00	109.00	102.00	96.00	89.00	82.00
44	155.00	134.00	123.00	114.00	106.00	100.00	91.00	84.00
45	161.00	139.00	128.00	117.00	109.00	102.00	95.00	88.00
46	166.00	145.00	132.00	122.00	114.00	107.00	100.00	91.00
47	168.00	146.00	133.00	123.00	115.00	108.00	100.00	93.00
48	179.00	154.00	142.00	130.00	122.00	115.00	107.00	97.00
49	186.00	161.00	147.00	136.00	127.00	120.00	110.00	102.00
50	192.00	167.00	152.00	141.00	130.00	122.00	114.00	104.00
51	199.00	173.00	158.00	146.00	135.00	127.00	117.00	108.00
52	206.00	178.00	164.00	151.00	141.00	133.00	123.00	113.00
53	215.00	185.00	171.00	158.00	147.00	139.00	128.00	117.00
54	223.00	195.00	176.00	164.00	152.00	142.00	132.00	121.00
55	234.00	202.00	183.00	171.00	158.00	148.00	138.00	126.00
56	242.00	209.00	190.00	177.00	164.00	154.00	142.00	130.00
57	255.00	219.00	200.00	186.00	172.00	161.00	149.00	138.00
58	273.00	235.00	215.00	199.00	184.00	173.00	160.00	147.00
59	291.00	250.00	229.00	211.00	196.00	184.00	171.00	157.00
60	310.00	267.00	242.00	224.00	209.00	196.00	181.00	167.00
61	329.00	283.00	259.00	238.00	222.00	209.00	193.00	178.00
62	351.00	301.00	275.00	254.00	236.00	222.00	205.00	189.00
63	374.00	321.00	294.00	272.00	251.00	236.00	218.00	202.00
64	393.00	337.00	308.00	283.00	263.00	248.00	229.00	211.00
65	452.00	388.00	353.00	326.00	302.00	285.00	263.00	242.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS Rate Table #03

$50,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	80.00	69.00	63.00	59.00	55.00	52.00	48.00	44.00
18	82.00	72.00	66.00	61.00	57.00	54.00	50.00	46.00
19	82.00	72.00	66.00	61.00	57.00	54.00	50.00	46.00
20	82.00	72.00	66.00	61.00	57.00	54.00	50.00	46.00
21	82.00	72.00	66.00	61.00	57.00	54.00	50.00	46.00
22	82.00	72.00	66.00	61.00	57.00	54.00	50.00	46.00
23	82.00	72.00	66.00	61.00	57.00	54.00	50.00	46.00
24	82.00	72.00	66.00	61.00	57.00	54.00	50.00	46.00
25	82.00	72.00	66.00	61.00	57.00	54.00	50.00	46.00
26	84.00	73.00	67.00	62.00	58.00	55.00	50.00	46.00
27	87.00	75.00	68.00	64.00	59.00	55.00	51.00	47.00
28	88.00	76.00	71.00	65.00	61.00	57.00	53.00	49.00
29	90.00	79.00	72.00	67.00	62.00	58.00	54.00	50.00
30	93.00	80.00	74.00	68.00	64.00	60.00	56.00	51.00
31	95.00	82.00	75.00	70.00	65.00	61.00	57.00	52.00
32	96.00	83.00	77.00	72.00	66.00	62.00	57.00	53.00
33	99.00	86.00	79.00	73.00	68.00	64.00	59.00	54.00
34	101.00	88.00	80.00	74.00	70.00	66.00	61.00	56.00
35	103.00	91.00	83.00	77.00	71.00	67.00	62.00	57.00
36	106.00	92.00	84.00	78.00	73.00	69.00	64.00	58.00
37	108.00	94.00	86.00	80.00	74.00	70.00	64.00	59.00
38	111.00	97.00	88.00	82.00	76.00	71.00	66.00	61.00
39	113.00	98.00	90.00	84.00	78.00	73.00	68.00	62.00
40	115.00	100.00	92.00	85.00	79.00	74.00	69.00	63.00
41	118.00	103.00	93.00	88.00	81.00	76.00	70.00	65.00
42	121.00	105.00	97.00	90.00	83.00	78.00	72.00	66.00
43	126.00	110.00	100.00	92.00	86.00	81.00	75.00	69.00
44	131.00	113.00	104.00	96.00	89.00	84.00	77.00	71.00
45	136.00	117.00	108.00	99.00	92.00	86.00	80.00	74.00
46	140.00	122.00	111.00	103.00	96.00	90.00	84.00	77.00
47	142.00	123.00	112.00	104.00	97.00	91.00	84.00	78.00
48	151.00	130.00	120.00	110.00	103.00	97.00	90.00	82.00
49	157.00	136.00	124.00	115.00	107.00	101.00	93.00	86.00
50	162.00	141.00	128.00	119.00	110.00	103.00	96.00	88.00
51	168.00	146.00	133.00	123.00	114.00	107.00	99.00	91.00
52	174.00	150.00	138.00	127.00	119.00	112.00	104.00	95.00
53	181.00	156.00	144.00	133.00	124.00	117.00	108.00	99.00
54	188.00	164.00	148.00	138.00	128.00	120.00	111.00	102.00
55	197.00	170.00	154.00	144.00	133.00	125.00	116.00	106.00
56	204.00	176.00	160.00	149.00	138.00	130.00	120.00	110.00
57	215.00	185.00	169.00	157.00	145.00	136.00	126.00	116.00
58	230.00	198.00	181.00	168.00	155.00	146.00	135.00	124.00
59	245.00	211.00	193.00	178.00	165.00	155.00	144.00	132.00
60	261.00	225.00	204.00	189.00	176.00	165.00	153.00	141.00
61	277.00	239.00	218.00	201.00	187.00	176.00	163.00	150.00
62	296.00	254.00	232.00	214.00	199.00	187.00	173.00	159.00
63	315.00	271.00	248.00	229.00	212.00	199.00	184.00	170.00
64	331.00	284.00	260.00	239.00	222.00	209.00	193.00	178.00
65	381.00	327.00	298.00	275.00	255.00	240.00	222.00	204.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES SMOKERS Rate Table #03

$100,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	95.00	83.00	76.00	71.00	65.00	62.00	57.00	52.00
18	97.00	84.00	77.00	74.00	66.00	63.00	58.00	53.00
19	97.00	84.00	77.00	74.00	66.00	63.00	58.00	53.00
20	97.00	84.00	77.00	74.00	66.00	63.00	58.00	53.00
21	97.00	84.00	77.00	74.00	66.00	63.00	58.00	53.00
22	97.00	84.00	77.00	74.00	66.00	63.00	58.00	53.00
23	97.00	84.00	77.00	74.00	66.00	63.00	58.00	53.00
24	97.00	84.00	77.00	74.00	66.00	63.00	58.00	53.00
25	97.00	84.00	77.00	74.00	66.00	63.00	58.00	53.00
26	98.00	88.00	79.00	75.00	69.00	65.00	60.00	56.00
27	103.00	89.00	82.00	76.00	71.00	66.00	62.00	57.00
28	106.00	91.00	83.00	77.00	74.00	70.00	64.00	59.00
29	107.00	94.00	87.00	79.00	75.00	71.00	64.00	59.00
30	110.00	95.00	88.00	82.00	76.00	71.00	65.00	60.00
31	113.00	97.00	90.00	84.00	77.00	72.00	66.00	62.00
32	115.00	101.00	91.00	85.00	78.00	74.00	69.00	63.00
33	119.00	103.00	94.00	87.00	81.00	76.00	71.00	64.00
34	121.00	104.00	95.00	90.00	84.00	78.00	74.00	66.00
35	123.00	108.00	100.00	91.00	85.00	79.00	74.00	69.00
36	128.00	109.00	101.00	93.00	87.00	81.00	75.00	70.00
37	129.00	113.00	103.00	95.00	89.00	84.00	77.00	71.00
38	132.00	114.00	106.00	98.00	91.00	87.00	79.00	74.00
39	135.00	117.00	107.00	100.00	93.00	88.00	81.00	75.00
40	138.00	120.00	109.00	102.00	94.00	89.00	83.00	75.00
41	142.00	122.00	111.00	104.00	97.00	91.00	84.00	77.00
42	145.00	127.00	115.00	107.00	100.00	93.00	87.00	79.00
43	151.00	132.00	119.00	111.00	102.00	96.00	89.00	82.00
44	158.00	135.00	125.00	115.00	107.00	101.00	93.00	85.00
45	161.00	141.00	128.00	119.00	110.00	103.00	96.00	88.00
46	168.00	145.00	133.00	125.00	115.00	109.00	100.00	91.00
47	170.00	147.00	134.00	125.00	116.00	110.00	101.00	93.00
48	181.00	157.00	142.00	132.00	123.00	115.00	107.00	98.00
49	186.00	162.00	148.00	139.00	128.00	120.00	111.00	102.00
50	195.00	168.00	154.00	142.00	132.00	125.00	115.00	106.00
51	200.00	173.00	159.00	147.00	138.00	129.00	119.00	110.00
52	209.00	180.00	165.00	153.00	141.00	132.00	123.00	113.00
53	216.00	187.00	171.00	158.00	147.00	139.00	128.00	117.00
54	225.00	196.00	179.00	165.00	154.00	145.00	135.00	123.00
55	235.00	203.00	185.00	172.00	159.00	151.00	139.00	127.00
56	244.00	211.00	193.00	179.00	165.00	154.00	142.00	132.00
57	256.00	222.00	202.00	187.00	173.00	164.00	152.00	139.00
58	275.00	237.00	215.00	200.00	185.00	173.00	161.00	148.00
59	293.00	253.00	231.00	212.00	197.00	185.00	171.00	158.00
60	311.00	268.00	246.00	227.00	210.00	197.00	183.00	168.00
61	331.00	286.00	261.00	241.00	223.00	210.00	195.00	179.00
62	353.00	306.00	278.00	257.00	237.00	223.00	206.00	190.00
63	376.00	325.00	294.00	274.00	253.00	237.00	221.00	203.00
64	396.00	340.00	311.00	288.00	266.00	250.00	231.00	213.00
65	455.00	393.00	357.00	330.00	305.00	287.00	264.00	244.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS Rate Table #03

$100,000 H.M.E.B & $4,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	80.00	70.00	64.00	60.00	55.00	52.00	48.00	44.00
18	82.00	71.00	65.00	62.00	56.00	53.00	49.00	45.00
19	82.00	71.00	65.00	62.00	56.00	53.00	49.00	45.00
20	82.00	71.00	65.00	62.00	56.00	53.00	49.00	45.00
21	82.00	71.00	65.00	62.00	56.00	53.00	49.00	45.00
22	82.00	71.00	65.00	62.00	56.00	53.00	49.00	45.00
23	82.00	71.00	65.00	62.00	56.00	53.00	49.00	45.00
24	82.00	71.00	65.00	62.00	56.00	53.00	49.00	45.00
25	82.00	71.00	65.00	62.00	56.00	53.00	49.00	45.00
26	83.00	74.00	67.00	63.00	58.00	55.00	51.00	47.00
27	87.00	75.00	69.00	64.00	60.00	56.00	52.00	48.00
28	89.00	77.00	70.00	65.00	62.00	59.00	54.00	50.00
29	90.00	79.00	73.00	67.00	63.00	60.00	54.00	50.00
30	93.00	80.00	74.00	69.00	64.00	60.00	55.00	51.00
31	95.00	82.00	76.00	71.00	65.00	61.00	56.00	52.00
32	97.00	85.00	77.00	72.00	66.00	62.00	58.00	53.00
33	100.00	87.00	79.00	73.00	68.00	64.00	60.00	54.00
34	102.00	88.00	80.00	76.00	71.00	66.00	62.00	56.00
35	104.00	91.00	84.00	77.00	72.00	67.00	62.00	58.00
36	108.00	92.00	85.00	78.00	73.00	68.00	63.00	59.00
37	109.00	95.00	87.00	80.00	75.00	71.00	65.00	60.00
38	111.00	96.00	89.00	83.00	77.00	73.00	67.00	62.00
39	114.00	99.00	90.00	84.00	78.00	74.00	68.00	63.00
40	116.00	101.00	92.00	86.00	79.00	75.00	70.00	63.00
41	120.00	103.00	94.00	88.00	82.00	77.00	71.00	65.00
42	122.00	107.00	97.00	90.00	84.00	78.00	73.00	67.00
43	127.00	111.00	100.00	94.00	86.00	81.00	75.00	69.00
44	133.00	114.00	105.00	97.00	90.00	85.00	78.00	72.00
45	136.00	119.00	108.00	100.00	93.00	87.00	81.00	74.00
46	142.00	122.00	112.00	105.00	97.00	92.00	84.00	77.00
47	143.00	124.00	113.00	105.00	98.00	93.00	85.00	78.00
48	153.00	132.00	120.00	111.00	104.00	97.00	90.00	83.00
49	157.00	137.00	125.00	117.00	108.00	101.00	94.00	86.00
50	164.00	142.00	130.00	120.00	111.00	105.00	97.00	89.00
51	169.00	146.00	134.00	124.00	116.00	109.00	100.00	93.00
52	176.00	152.00	139.00	129.00	119.00	111.00	104.00	95.00
53	182.00	158.00	144.00	133.00	124.00	117.00	108.00	99.00
54	190.00	165.00	151.00	139.00	130.00	122.00	114.00	104.00
55	198.00	171.00	156.00	145.00	134.00	127.00	117.00	107.00
56	206.00	178.00	163.00	151.00	139.00	130.00	120.00	111.00
57	216.00	187.00	170.00	158.00	146.00	138.00	128.00	117.00
58	232.00	200.00	181.00	169.00	156.00	146.00	136.00	125.00
59	247.00	213.00	195.00	179.00	166.00	156.00	144.00	133.00
60	262.00	226.00	207.00	191.00	177.00	166.00	154.00	142.00
61	279.00	241.00	220.00	203.00	188.00	177.00	164.00	151.00
62	298.00	258.00	234.00	217.00	200.00	188.00	174.00	160.00
63	317.00	274.00	248.00	231.00	213.00	200.00	186.00	171.00
64	334.00	287.00	262.00	243.00	224.00	211.00	195.00	180.00
65	384.00	331.00	301.00	278.00	257.00	242.00	223.00	206.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES SMOKERS Rate Table #03

$100,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	103.00	89.00	81.00	76.00	71.00	66.00	62.00	57.00
18	106.00	93.00	84.00	78.00	74.00	69.00	64.00	59.00
19	106.00	93.00	84.00	78.00	74.00	69.00	64.00	59.00
20	106.00	93.00	84.00	78.00	74.00	69.00	64.00	59.00
21	106.00	93.00	84.00	78.00	74.00	69.00	64.00	59.00
22	106.00	93.00	84.00	78.00	74.00	69.00	64.00	59.00
23	106.00	93.00	84.00	78.00	74.00	69.00	64.00	59.00
24	106.00	93.00	84.00	78.00	74.00	69.00	64.00	59.00
25	106.00	93.00	84.00	78.00	74.00	69.00	64.00	59.00
26	108.00	94.00	87.00	79.00	75.00	71.00	64.00	59.00
27	111.00	96.00	88.00	82.00	76.00	71.00	65.00	60.00
28	113.00	97.00	91.00	83.00	78.00	74.00	68.00	63.00
29	116.00	102.00	93.00	87.00	79.00	75.00	70.00	64.00
30	120.00	103.00	95.00	88.00	82.00	77.00	72.00	65.00
31	122.00	106.00	96.00	90.00	84.00	78.00	74.00	66.00
32	123.00	107.00	100.00	93.00	85.00	79.00	74.00	69.00
33	127.00	110.00	102.00	94.00	88.00	82.00	76.00	70.00
34	130.00	114.00	103.00	95.00	90.00	85.00	78.00	72.00
35	133.00	117.00	107.00	100.00	91.00	87.00	79.00	74.00
36	136.00	119.00	108.00	101.00	94.00	89.00	83.00	75.00
37	139.00	121.00	110.00	103.00	95.00	90.00	83.00	76.00
38	144.00	125.00	114.00	106.00	98.00	91.00	85.00	78.00
39	146.00	127.00	116.00	108.00	101.00	94.00	88.00	79.00
40	148.00	129.00	119.00	109.00	102.00	95.00	89.00	82.00
41	152.00	133.00	120.00	114.00	104.00	98.00	90.00	84.00
42	157.00	135.00	126.00	116.00	107.00	101.00	93.00	85.00
43	162.00	142.00	129.00	119.00	111.00	104.00	97.00	89.00
44	170.00	146.00	134.00	125.00	115.00	108.00	100.00	91.00
45	176.00	151.00	140.00	128.00	119.00	111.00	103.00	96.00
46	181.00	158.00	144.00	133.00	125.00	116.00	109.00	100.00
47	184.00	159.00	145.00	134.00	126.00	117.00	109.00	101.00
48	196.00	168.00	155.00	142.00	133.00	126.00	116.00	106.00
49	203.00	176.00	160.00	148.00	139.00	130.00	120.00	111.00
50	210.00	183.00	166.00	154.00	142.00	133.00	125.00	114.00
51	217.00	189.00	172.00	159.00	147.00	139.00	128.00	117.00
52	225.00	195.00	179.00	165.00	154.00	145.00	134.00	123.00
53	235.00	202.00	186.00	172.00	160.00	152.00	140.00	128.00
54	243.00	212.00	192.00	179.00	166.00	155.00	144.00	132.00
55	255.00	221.00	199.00	186.00	172.00	162.00	151.00	138.00
56	264.00	228.00	208.00	193.00	179.00	168.00	155.00	142.00
57	279.00	240.00	219.00	204.00	187.00	177.00	164.00	151.00
58	298.00	256.00	235.00	218.00	200.00	190.00	176.00	161.00
59	318.00	274.00	250.00	231.00	213.00	200.00	186.00	171.00
60	338.00	292.00	264.00	246.00	228.00	213.00	198.00	183.00
61	359.00	310.00	282.00	261.00	243.00	229.00	211.00	195.00
62	384.00	330.00	301.00	278.00	259.00	243.00	224.00	206.00
63	409.00	352.00	321.00	298.00	275.00	259.00	238.00	221.00
64	429.00	369.00	338.00	311.00	288.00	272.00	250.00	231.00
65	495.00	425.00	387.00	357.00	331.00	312.00	288.00	264.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS Rate Table #03

$100,000 H.M.E.B & $8,000 Surgery with following Deductible

Ages	$500	$1,000	$1,500	$2,000	$2,500	$3,500	$5,000	$7,500
0-17	87.00	75.00	68.00	64.00	60.00	56.00	52.00	48.00
18	89.00	78.00	71.00	66.00	62.00	58.00	54.00	50.00
19	89.00	78.00	71.00	66.00	62.00	58.00	54.00	50.00
20	89.00	78.00	71.00	66.00	62.00	58.00	54.00	50.00
21	89.00	78.00	71.00	66.00	62.00	58.00	54.00	50.00
22	89.00	78.00	71.00	66.00	62.00	58.00	54.00	50.00
23	89.00	78.00	71.00	66.00	62.00	58.00	54.00	50.00
24	89.00	78.00	71.00	66.00	62.00	58.00	54.00	50.00
25	89.00	78.00	71.00	66.00	62.00	58.00	54.00	50.00
26	91.00	79.00	73.00	67.00	63.00	60.00	54.00	50.00
27	94.00	81.00	74.00	69.00	64.00	60.00	55.00	51.00
28	95.00	82.00	77.00	70.00	66.00	62.00	57.00	53.00
29	98.00	86.00	78.00	73.00	67.00	63.00	59.00	54.00
30	101.00	87.00	80.00	74.00	69.00	65.00	61.00	55.00
31	103.00	89.00	81.00	76.00	71.00	66.00	62.00	56.00
32	104.00	90.00	84.00	78.00	72.00	67.00	62.00	58.00
33	107.00	93.00	86.00	79.00	74.00	69.00	64.00	59.00
34	110.00	96.00	87.00	80.00	76.00	72.00	66.00	61.00
35	112.00	99.00	90.00	84.00	77.00	73.00	67.00	62.00
36	115.00	100.00	91.00	85.00	79.00	75.00	70.00	63.00
37	117.00	102.00	93.00	87.00	80.00	76.00	70.00	64.00
38	121.00	105.00	96.00	89.00	83.00	77.00	72.00	66.00
39	123.00	107.00	98.00	91.00	85.00	79.00	74.00	67.00
40	125.00	109.00	100.00	92.00	86.00	80.00	75.00	69.00
41	128.00	112.00	101.00	96.00	88.00	83.00	76.00	71.00
42	132.00	114.00	106.00	98.00	90.00	85.00	78.00	72.00
43	137.00	120.00	109.00	100.00	94.00	88.00	82.00	75.00
44	143.00	123.00	113.00	105.00	97.00	91.00	84.00	77.00
45	148.00	127.00	118.00	108.00	100.00	94.00	87.00	81.00
46	153.00	133.00	121.00	112.00	105.00	98.00	92.00	84.00
47	155.00	134.00	122.00	113.00	106.00	99.00	92.00	85.00
48	165.00	142.00	131.00	120.00	112.00	106.00	98.00	89.00
49	171.00	148.00	135.00	125.00	117.00	110.00	101.00	94.00
50	177.00	154.00	140.00	130.00	120.00	112.00	105.00	96.00
51	183.00	159.00	145.00	134.00	124.00	117.00	108.00	99.00
52	190.00	164.00	151.00	139.00	130.00	122.00	113.00	104.00
53	198.00	170.00	157.00	145.00	135.00	128.00	118.00	108.00
54	205.00	179.00	162.00	151.00	140.00	131.00	121.00	111.00
55	215.00	186.00	168.00	157.00	145.00	137.00	127.00	116.00
56	223.00	192.00	175.00	163.00	151.00	142.00	131.00	120.00
57	235.00	202.00	185.00	172.00	158.00	149.00	138.00	127.00
58	251.00	216.00	198.00	184.00	169.00	160.00	148.00	136.00
59	268.00	231.00	211.00	195.00	180.00	169.00	157.00	144.00
60	285.00	246.00	223.00	207.00	192.00	180.00	167.00	154.00
61	303.00	261.00	238.00	220.00	205.00	193.00	178.00	164.00
62	324.00	278.00	254.00	234.00	218.00	205.00	189.00	174.00
63	345.00	297.00	271.00	251.00	232.00	218.00	201.00	186.00
64	362.00	311.00	285.00	262.00	243.00	229.00	211.00	195.00
65	417.00	358.00	326.00	301.00	279.00	263.00	243.00	223.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-1 Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES Rate Table #03

Ages	SMOKERS Additional $100 DRB	NONSMOKERS Additional $100 DRB
0-17	5.00	4.00
18	5.00	4.00
19	5.00	4.00
20	5.00	4.00
21	5.00	4.00
22	5.00	4.00
23	5.00	4.00
24	5.00	4.00
25	5.00	4.00
26	5.00	4.00
27	6.00	5.00
28	6.00	5.00
29	6.00	5.00
30	6.00	5.00
31	6.00	5.00
32	6.00	5.00
33	6.00	5.00
34	6.00	5.00
35	6.00	5.00
36	6.00	5.00
37	7.00	6.00
38	7.00	6.00
39	7.00	6.00
40	7.00	6.00
41	7.00	6.00
42	7.00	6.00
43	8.00	7.00
44	8.00	7.00
45	8.00	7.00
46	8.00	7.00
47	8.00	7.00
48	9.00	8.00
49	9.00	8.00
50	9.00	8.00
51	11.00	9.00
52	11.00	9.00
53	11.00	9.00
54	12.00	10.00
55	12.00	10.00
56	12.00	10.00
57	13.00	11.00
58	14.00	12.00
59	14.00	12.00
60	15.00	13.00
61	17.00	14.00
62	18.00	15.00
63	19.00	16.00
64	20.00	17.00
65	23.00	19.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-OP Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES SMOKERS Rate Table #03

	Lab/Xray $1,000		Lab/Xray $2,500	
Ages	$500 DED	$1000 DED	$500 DED	$1000 DED
0-17	11.00	8.00	14.00	11.00
18	19.00	14.00	26.00	19.00
19	19.00	14.00	26.00	19.00
20	19.00	14.00	26.00	19.00
21	19.00	14.00	26.00	19.00
22	19.00	14.00	26.00	19.00
23	19.00	14.00	26.00	19.00
24	19.00	14.00	26.00	19.00
25	19.00	14.00	26.00	19.00
26	23.00	18.00	30.00	24.00
27	23.00	18.00	30.00	24.00
28	23.00	18.00	30.00	24.00
29	26.00	20.00	34.00	27.00
30	26.00	20.00	34.00	27.00
31	26.00	20.00	34.00	27.00
32	31.00	24.00	42.00	31.00
33	31.00	24.00	42.00	31.00
34	31.00	24.00	42.00	31.00
35	33.00	26.00	45.00	34.00
36	33.00	26.00	45.00	34.00
37	33.00	26.00	45.00	34.00
38	37.00	28.00	50.00	38.00
39	37.00	28.00	50.00	38.00
40	37.00	28.00	50.00	38.00
41	40.00	30.00	55.00	42.00
42	40.00	30.00	55.00	42.00
43	40.00	30.00	55.00	42.00
44	44.00	33.00	60.00	45.00
45	44.00	33.00	60.00	45.00
46	44.00	33.00	60.00	45.00
47	49.00	37.00	66.00	50.00
48	49.00	37.00	66.00	50.00
49	49.00	37.00	66.00	50.00
50	53.00	40.00	74.00	56.00
51	53.00	40.00	74.00	56.00
52	53.00	40.00	74.00	56.00
53	58.00	44.00	79.00	59.00
54	58.00	44.00	79.00	59.00
55	58.00	44.00	79.00	59.00
56	68.00	51.00	90.00	69.00
57	68.00	51.00	90.00	69.00
58	68.00	51.00	90.00	69.00
59	78.00	59.00	106.00	81.00
60	78.00	59.00	106.00	81.00
61	78.00	59.00	106.00	81.00
62	108.00	83.00	146.00	110.00
63	108.00	83.00	146.00	110.00
64	108.00	83.00	146.00	110.00
65	132.00	100.00	177.00	134.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-OP Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS Rate Table #03

	Lab/Xray $1,000		Lab/Xray $2,500	
Ages	$500 DED	$1000 DED	$500 DED	$1000 DED
0-17	9.00	7.00	12.00	9.00
18	16.00	12.00	22.00	16.00
19	16.00	12.00	22.00	16.00
20	16.00	12.00	22.00	16.00
21	16.00	12.00	22.00	16.00
22	16.00	12.00	22.00	16.00
23	16.00	12.00	22.00	16.00
24	16.00	12.00	22.00	16.00
25	16.00	12.00	22.00	16.00
26	19.00	15.00	25.00	20.00
27	19.00	15.00	25.00	20.00
28	19.00	15.00	25.00	20.00
29	22.00	17.00	29.00	23.00
30	22.00	17.00	29.00	23.00
31	22.00	17.00	29.00	23.00
32	26.00	20.00	35.00	26.00
33	26.00	20.00	35.00	26.00
34	26.00	20.00	35.00	26.00
35	28.00	22.00	38.00	29.00
36	28.00	22.00	38.00	29.00
37	28.00	22.00	38.00	29.00
38	31.00	24.00	42.00	32.00
39	31.00	24.00	42.00	32.00
40	31.00	24.00	42.00	32.00
41	34.00	25.00	46.00	35.00
42	34.00	25.00	46.00	35.00
43	34.00	25.00	46.00	35.00
44	37.00	28.00	51.00	38.00
45	37.00	28.00	51.00	38.00
46	37.00	28.00	51.00	38.00
47	41.00	31.00	56.00	42.00
48	41.00	31.00	56.00	42.00
49	41.00	31.00	56.00	42.00
50	45.00	34.00	62.00	47.00
51	45.00	34.00	62.00	47.00
52	45.00	34.00	62.00	47.00
53	49.00	37.00	67.00	50.00
54	49.00	37.00	67.00	50.00
55	49.00	37.00	67.00	50.00
56	57.00	43.00	76.00	58.00
57	57.00	43.00	76.00	58.00
58	57.00	43.00	76.00	58.00
59	66.00	50.00	89.00	68.00
60	66.00	50.00	89.00	68.00
61	66.00	50.00	89.00	68.00
62	91.00	70.00	123.00	93.00
63	91.00	70.00	123.00	93.00
64	91.00	70.00	123.00	93.00
65	111.00	84.00	149.00	113.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-OP Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES SMOKERS Rate Table #03

	Lab/Xray $5,000				Lab/Xray $10,000			
Ages	$500 DED	$1000 DED	$1500 DED	$2000 DED	$500 DED	$1000 DED	$1500 DED	$2000 DED
0-17	17.00	13.00	11.00	8.00	23.00	14.00	12.00	9.00
18	30.00	23.00	18.00	14.00	38.00	24.00	19.00	15.00
19	30.00	23.00	18.00	14.00	38.00	24.00	19.00	15.00
20	30.00	23.00	18.00	14.00	38.00	24.00	19.00	15.00
21	30.00	23.00	18.00	14.00	38.00	24.00	19.00	15.00
22	30.00	23.00	18.00	14.00	38.00	24.00	19.00	15.00
23	30.00	23.00	18.00	14.00	38.00	24.00	19.00	15.00
24	30.00	23.00	18.00	14.00	38.00	24.00	19.00	15.00
25	30.00	23.00	18.00	14.00	38.00	24.00	19.00	15.00
26	34.00	27.00	21.00	18.00	46.00	28.00	23.00	19.00
27	34.00	27.00	21.00	18.00	46.00	28.00	23.00	19.00
28	34.00	27.00	21.00	18.00	46.00	28.00	23.00	19.00
29	40.00	31.00	25.00	21.00	52.00	32.00	26.00	21.00
30	40.00	31.00	25.00	21.00	52.00	32.00	26.00	21.00
31	40.00	31.00	25.00	21.00	52.00	32.00	26.00	21.00
32	49.00	37.00	30.00	25.00	62.00	38.00	31.00	25.00
33	49.00	37.00	30.00	25.00	62.00	38.00	31.00	25.00
34	49.00	37.00	30.00	25.00	62.00	38.00	31.00	25.00
35	52.00	39.00	31.00	26.00	65.00	40.00	32.00	26.00
36	52.00	39.00	31.00	26.00	65.00	40.00	32.00	26.00
37	52.00	39.00	31.00	26.00	65.00	40.00	32.00	26.00
38	58.00	44.00	36.00	30.00	75.00	46.00	37.00	30.00
39	58.00	44.00	36.00	30.00	75.00	46.00	37.00	30.00
40	58.00	44.00	36.00	30.00	75.00	46.00	37.00	30.00
41	63.00	47.00	38.00	32.00	81.00	50.00	39.00	32.00
42	63.00	47.00	38.00	32.00	81.00	50.00	39.00	32.00
43	63.00	47.00	38.00	32.00	81.00	50.00	39.00	32.00
44	70.00	53.00	43.00	36.00	90.00	56.00	45.00	36.00
45	70.00	53.00	43.00	36.00	90.00	56.00	45.00	36.00
46	70.00	53.00	43.00	36.00	90.00	56.00	45.00	36.00
47	77.00	58.00	46.00	39.00	97.00	60.00	49.00	39.00
48	77.00	58.00	46.00	39.00	97.00	60.00	49.00	39.00
49	77.00	58.00	46.00	39.00	97.00	60.00	49.00	39.00
50	85.00	64.00	51.00	43.00	108.00	66.00	53.00	43.00
51	85.00	64.00	51.00	43.00	108.00	66.00	53.00	43.00
52	85.00	64.00	51.00	43.00	108.00	66.00	53.00	43.00
53	90.00	69.00	55.00	45.00	115.00	71.00	57.00	47.00
54	90.00	69.00	55.00	45.00	115.00	71.00	57.00	47.00
55	90.00	69.00	55.00	45.00	115.00	71.00	57.00	47.00
56	104.00	79.00	64.00	52.00	134.00	83.00	66.00	55.00
57	104.00	79.00	64.00	52.00	134.00	83.00	66.00	55.00
58	104.00	79.00	64.00	52.00	134.00	83.00	66.00	55.00
59	122.00	93.00	74.00	62.00	155.00	96.00	77.00	63.00
60	122.00	93.00	74.00	62.00	155.00	96.00	77.00	63.00
61	122.00	93.00	74.00	62.00	155.00	96.00	77.00	63.00
62	168.00	128.00	102.00	85.00	217.00	134.00	107.00	87.00
63	168.00	128.00	102.00	85.00	217.00	134.00	107.00	87.00
64	168.00	128.00	102.00	85.00	217.00	134.00	107.00	87.00
65	204.00	154.00	123.00	102.00	259.00	160.00	128.00	106.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Form: PS-OP Rates
Arkansas - Current Premium Rates -Effective as of 1/1/2007
REGULAR MONTHLY PREMIUM RATES NON-SMOKERS Rate Table #03

	Lab/Xray $5,000				Lab/Xray $10,000			
Ages	$500 DED	$1000 DED	$1500 DED	$2000 DED	$500 DED	$1000 DED	$1500 DED	$2000 DED
0-17	14.00	11.00	9.00	7.00	19.00	12.00	10.00	8.00
18	25.00	19.00	15.00	12.00	32.00	20.00	16.00	13.00
19	25.00	19.00	15.00	12.00	32.00	20.00	16.00	13.00
20	25.00	19.00	15.00	12.00	32.00	20.00	16.00	13.00
21	25.00	19.00	15.00	12.00	32.00	20.00	16.00	13.00
22	25.00	19.00	15.00	12.00	32.00	20.00	16.00	13.00
23	25.00	19.00	15.00	12.00	32.00	20.00	16.00	13.00
24	25.00	19.00	15.00	12.00	32.00	20.00	16.00	13.00
25	25.00	19.00	15.00	12.00	32.00	20.00	16.00	13.00
26	29.00	23.00	18.00	15.00	39.00	24.00	19.00	16.00
27	29.00	23.00	18.00	15.00	39.00	24.00	19.00	16.00
28	29.00	23.00	18.00	15.00	39.00	24.00	19.00	16.00
29	34.00	26.00	21.00	18.00	44.00	27.00	22.00	18.00
30	34.00	26.00	21.00	18.00	44.00	27.00	22.00	18.00
31	34.00	26.00	21.00	18.00	44.00	27.00	22.00	18.00
32	41.00	31.00	25.00	21.00	52.00	32.00	26.00	21.00
33	41.00	31.00	25.00	21.00	52.00	32.00	26.00	21.00
34	41.00	31.00	25.00	21.00	52.00	32.00	26.00	21.00
35	44.00	33.00	26.00	22.00	55.00	34.00	27.00	22.00
36	44.00	33.00	26.00	22.00	55.00	34.00	27.00	22.00
37	44.00	33.00	26.00	22.00	55.00	34.00	27.00	22.00
38	49.00	37.00	30.00	25.00	63.00	39.00	31.00	25.00
39	49.00	37.00	30.00	25.00	63.00	39.00	31.00	25.00
40	49.00	37.00	30.00	25.00	63.00	39.00	31.00	25.00
41	53.00	40.00	32.00	27.00	68.00	42.00	33.00	27.00
42	53.00	40.00	32.00	27.00	68.00	42.00	33.00	27.00
43	53.00	40.00	32.00	27.00	68.00	42.00	33.00	27.00
44	59.00	45.00	36.00	30.00	76.00	47.00	38.00	30.00
45	59.00	45.00	36.00	30.00	76.00	47.00	38.00	30.00
46	59.00	45.00	36.00	30.00	76.00	47.00	38.00	30.00
47	65.00	49.00	39.00	33.00	82.00	51.00	41.00	33.00
48	65.00	49.00	39.00	33.00	82.00	51.00	41.00	33.00
49	65.00	49.00	39.00	33.00	82.00	51.00	41.00	33.00
50	72.00	54.00	43.00	36.00	91.00	56.00	45.00	36.00
51	72.00	54.00	43.00	36.00	91.00	56.00	45.00	36.00
52	72.00	54.00	43.00	36.00	91.00	56.00	45.00	36.00
53	76.00	58.00	46.00	38.00	97.00	60.00	48.00	40.00
54	76.00	58.00	46.00	38.00	97.00	60.00	48.00	40.00
55	76.00	58.00	46.00	38.00	97.00	60.00	48.00	40.00
56	88.00	67.00	54.00	44.00	113.00	70.00	56.00	46.00
57	88.00	67.00	54.00	44.00	113.00	70.00	56.00	46.00
58	88.00	67.00	54.00	44.00	113.00	70.00	56.00	46.00
59	103.00	78.00	62.00	52.00	131.00	81.00	65.00	53.00
60	103.00	78.00	62.00	52.00	131.00	81.00	65.00	53.00
61	103.00	78.00	62.00	52.00	131.00	81.00	65.00	53.00
62	142.00	108.00	86.00	72.00	183.00	113.00	90.00	73.00
63	142.00	108.00	86.00	72.00	183.00	113.00	90.00	73.00
64	142.00	108.00	86.00	72.00	183.00	113.00	90.00	73.00
65	172.00	130.00	104.00	86.00	218.00	135.00	108.00	89.00

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate =Monthly Rate X 2.94
Annual Rate =Monthly Rate X 11.04

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Arkansas Exhibits	Approved-Closed	03/17/2009

Comments:

Attachment:

Arkansas Exhibits.pdf

EXHIBIT I Company: Reserve National Policy Form: PS-1 State: Arkansas Date Prepared: 03/05/09

10-YEAR PROJECTION
(with increase)

		WITHOUT INTEREST			WITH INTEREST			ASSUMPTIONS														
								Premium Factors					Claims Factors			Persistency Factors					Interest Factors	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase	Effective-ness	Rate Effect	Aging	Combined	Claims Trend	Aging	Combined	Lapses	Shock Lapses	Adverse Selection	Policy Persistency	Claims Persistency	at: Years	6.00% Factor
																					2009.0	1.0600
Column	(A)	(B)	(C)	(D)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Formula		+(B)[-1]*(T)*(M)	+(C)[-1]*(U)*(P)	+(C)/(B)	+(B)*(W)	+(C)*(W)	+(G)/(F)			+(I)^(J)*(I)[-1]^(1-(J)[-1])		+(K)*(L)			+(N)*(O)				1-(Q)-(R)	1-(Q)-(R)*(S)	2009.0-(A)	1.0600^(V)
	2007	328,671	38,896	11.8%	369,295	43,704	11.8%														2.0	1.1236
	2008	928,374	808,042	87.0%	984,077	856,525	87.0%	1.0000	1.0000												1.0	1.0600
Future	2009	643,008	584,408	90.9%	643,008	584,408	90.9%	1.0920	0.2500	1.0222	1.0360	1.0590	1.0640	1.0360	1.1023	0.3000	0.0460	0.9540	0.6540	0.6561	0.0	1.0000
Experience	2010	523,982	467,042	89.1%	494,323	440,605	89.1%	1.0640	0.2500	1.0849	1.0360	1.1240	1.0640	1.0360	1.1023	0.2750	0.0000	1.0000	0.7250	0.7250	-1.0	0.9434
(Projected	2011	433,191	386,116	89.1%	385,538	343,642	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2500	0.0000	1.0000	0.7500	0.7500	-2.0	0.8900
10-Years)	2012	370,068	329,854	89.1%	310,717	276,951	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2250	0.0000	1.0000	0.7750	0.7750	-3.0	0.8396
	2013	326,342	290,879	89.1%	258,494	230,404	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-4.0	0.7921
	2014	287,783	256,510	89.1%	215,048	191,679	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-5.0	0.7473
	2015	253,779	226,201	89.1%	178,904	159,463	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-6.0	0.7050
	2016	223,794	199,474	89.1%	148,835	132,662	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-7.0	0.6651
	2017	197,351	175,905	89.1%	123,820	110,365	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-8.0	0.6274
	2018	174,032	155,121	89.1%	103,010	91,816	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-9.0	0.5919
	2019	153,469	136,792	89.1%	85,696	76,384	89.1%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-10.0	0.5584
Past		1,257,045	846,939	67.4%	1,353,371	900,229	66.5%															
Future		3,586,799	3,208,302	89.4%	2,947,393	2,638,379	89.5%															
Lifetime		4,843,844	4,055,241	83.7%	4,300,764	3,538,608	82.3%															

Instructions and Notes

1. Interest is assumed to be 6% in all policy years
2. Effectiveness is an estimate of the effect the rate increase will have in the given year taking into account the estimated implementation date of the increase and the effect of premium modes.
3. Rate Effect is equal to the Rate Increase for the Current Year adjusted by Current Year's Effectiveness multiplied by the Rate Increase for the Previous Year adjusted by the Previous Year's Effectiveness.
4. Aging for Premiums is found by the equation:

   (1+i)40 = a / b

   where;

   a = the Annual Premium rate of a non-smoker with a Basic Policy with $150,000 M.H.E.B. and a $2,500 deductible at age 64
   b = the Annual Premium rate of a non-smoker with a Basic Policy with $150,000 M.H.E.B. and a $2,500 deductible at age 24
   (1+i) = the rate of Aging for Premiums
5. Claims Trend is equal to the average increase over years 2005 and 2006 as provided in table 132 of the 2008 Statistical Abstract of the United States under item "Hospital and Related Services."
6. Aging for claims is set equal to aging for premiums.

EXHIBIT II Company: Reserve National Policy Form: PS-1 State: Arkansas Date Prepared: 03/05/09

10-YEAR PROJECTION
(without increase)

		WITHOUT INTEREST			WITH INTEREST			ASSUMPTIONS														
								Premium Factors					Claims Factors			Persistency Factors					Interest Factors	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase	Effective-ness	Rate Effect	Aging	Combined	Claims Trend	Aging	Combined	Lapses	Shock Lapses	Adverse Selection	Policy Persistency	Claims Persistency	at: Years	6.00% Factor
																					2009.0	1.0600
Column	(A)	(B)	(C)	(D)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Formula		+(B)[-1]*(T)*(M)	+(C)[-1]*(U)*(P)	+(C)/(B)	+(B)*(W)	+(C)*(W)	+(G)/(F)			+(I)^(J)*(I)[-1]^(1-(J)[-1])		+(K)*(L)			+(N)*(O)				1-(Q)-(R)	1-(Q)-(R)*(S)	2009.0-(A)	1.0600^(V)
	2007	328,671	38,896	11.8%	369,295	43,704	11.8%														2.0	1.1236
	2008	928,374	808,042	87.0%	984,077	856,525	87.0%	1.0000	1.0000												1.0	1.0600
Future	2009	673,257	623,496	92.6%	673,257	623,496	92.6%	1.0000	0.2500	1.0000	1.0360	1.0360	1.0640	1.0360	1.1023	0.3000	0.0000	1.0000	0.7000	0.7000	0.0	1.0000
Experience	2010	513,587	498,279	97.0%	484,516	470,075	97.0%	1.0640	0.2500	1.0156	1.0360	1.0522	1.0640	1.0360	1.1023	0.2750	0.0000	1.0000	0.7250	0.7250	-1.0	0.9434
(Projected	2011	424,597	411,942	97.0%	377,890	366,627	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2500	0.0000	1.0000	0.7500	0.7500	-2.0	0.8900
10-Years)	2012	362,727	351,916	97.0%	304,552	295,475	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2250	0.0000	1.0000	0.7750	0.7750	-3.0	0.8396
	2013	319,868	310,335	97.0%	253,366	245,814	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-4.0	0.7921
	2014	282,074	273,666	97.0%	210,782	204,499	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-5.0	0.7473
	2015	248,745	241,331	97.0%	175,355	170,129	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-6.0	0.7050
	2016	219,354	212,816	97.0%	145,883	141,535	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-7.0	0.6651
	2017	193,436	187,670	97.0%	121,364	117,747	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-8.0	0.6274
	2018	170,580	165,496	97.0%	100,966	97,957	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-9.0	0.5919
	2019	150,425	145,941	97.0%	83,996	81,493	97.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-10.0	0.5584
Past		1,257,045	846,939	67.4%	1,353,371	900,229	66.5%															
Future		3,558,648	3,422,888	96.2%	2,931,927	2,814,846	96.0%															
Lifetime		4,815,693	4,269,826	88.7%	4,285,298	3,715,075	86.7%															

Instructions and Notes

1. Interest is assumed to be 6% in all policy years
2. Effectiveness is an estimate of the effect the rate increase will have in the given year taking into account the estimated implementation date of the increase and the effect of premium modes.
3. Rate Effect is equal to the Rate Increase for the Current Year adjusted by Current Year's Effectiveness multiplied by the Rate Increase for the Previous Year adjusted by the Previous Year's Effectiveness.
4. Aging for Premiums is found by the equation:

   (1+i)40 = a / b

   where;

   a = the Annual Premium rate of a non-smoker with a Basic Policy with $150,000 M.H.E.B. and a $2,500 deductible at age 64
   b = the Annual Premium rate of a non-smoker with a Basic Policy with $150,000 M.H.E.B. and a $2,500 deductible at age 24
   (1+i) = the rate of Aging for Premiums
5. Claims Trend is equal to the average increase over years 2005 and 2006 as provided in table 132 of the 2008 Statistical Abstract of the United States under item "Hospital and Related Services."
6. Aging for claims is set equal to aging for premiums.

EXHIBIT III Company: Reserve National Policy Form: PS-1 State: Nationwide Date Prepared: 03/05/09

10-YEAR PROJECTION
(with increase)

		WITHOUT INTEREST			WITH INTEREST			ASSUMPTIONS														
								Premium Factors					Claims Factors			Persistency Factors					Interest Factors	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase	Effective-ness	Rate Effect	Aging	Combined	Claims Trend	Aging	Combined	Lapses	Shock Lapses	Adverse Selection	Policy Persistency	Claims Persistency	at: Years	6.00% Factor
																					2009.0	1.0600
Column	(A)	(B)	(C)	(D)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Formula		+(B)[-1]*(T)*(M)	+(C)[-1]*(U)*(P)	+(C)/(B)	+(B)*(W)	+(C)*(W)	+(G)/(F)			+(I)^(J)*(I)[-1]^(1-(J)[-1])		+(K)*(L)			+(N)*(O)				1-(Q)-(R)	1-(Q)-(R)*(S)	2009.0-(A)	1.0600^(V)
	2007	5,493,507	1,399,611	25.5%	6,172,505	1,572,603	25.5%														2.0	1.1236
	2008	20,893,607	12,245,139	58.6%	22,147,223	12,979,847	58.6%	1.0000	1.0000												1.0	1.0600
Future	2009	14,471,268	8,856,165	61.2%	14,471,268	8,856,165	61.2%	1.0920	0.2500	1.0222	1.0360	1.0590	1.0640	1.0360	1.1023	0.3000	0.0460	0.9540	0.6540	0.6561	0.0	1.0000
Experience	2010	11,792,523	7,077,585	60.0%	11,125,022	6,676,967	60.0%	1.0640	0.2500	1.0849	1.0360	1.1240	1.0640	1.0360	1.1023	0.2750	0.0000	1.0000	0.7250	0.7250	-1.0	0.9434
(Projected	2011	9,749,209	5,851,238	60.0%	8,676,761	5,207,581	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2500	0.0000	1.0000	0.7500	0.7500	-2.0	0.8900
10-Years)	2012	8,328,609	4,998,628	60.0%	6,992,861	4,196,945	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2250	0.0000	1.0000	0.7750	0.7750	-3.0	0.8396
	2013	7,344,527	4,408,006	60.0%	5,817,553	3,491,554	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-4.0	0.7921
	2014	6,476,721	3,887,170	60.0%	4,839,783	2,904,720	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-5.0	0.7473
	2015	5,711,453	3,427,875	60.0%	4,026,349	2,416,516	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-6.0	0.7050
	2016	5,036,606	3,022,848	60.0%	3,349,630	2,010,367	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-7.0	0.6651
	2017	4,441,496	2,665,678	60.0%	2,786,650	1,672,479	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-8.0	0.6274
	2018	3,916,703	2,350,710	60.0%	2,318,291	1,391,382	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-9.0	0.5919
	2019	3,453,918	2,072,958	60.0%	1,928,650	1,157,529	60.0%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-10.0	0.5584
Past		26,387,114	13,644,749	51.7%	28,319,728	14,552,450	51.4%															
Future		80,723,033	48,618,862	60.2%	66,332,817	39,982,205	60.3%															
Lifetime		107,110,146	62,263,611	58.1%	94,652,544	54,534,654	57.6%															

Instructions and Notes

1. Interest is assumed to be 6% in all policy years
2. Effectiveness is an estimate of the effect the rate increase will have in the given year taking into account the estimated implementation date of the increase and the effect of premium modes.
3. Rate Effect is equal to the Rate Increase for the Current Year adjusted by Current Year's Effectiveness multiplied by the Rate Increase for the Previous Year adjusted by the Previous Year's Effectiveness.
4. Aging for Premiums is found by the equation:

   (1+i)40 = a / b

   where;

   a = the Annual Premium rate of a non-smoker with a Basic Policy with $150,000 M.H.E.B. and a $2,500 deductible at age 64
   b = the Annual Premium rate of a non-smoker with a Basic Policy with $150,000 M.H.E.B. and a $2,500 deductible at age 24
   (1+i) = the rate of Aging for Premiums
5. Claims Trend is equal to the average increase over years 2005 and 2006 as provided in table 132 of the 2008 Statistical Abstract of the United States under item "Hospital and Related Services."
6. Aging for claims is set equal to aging for premiums.

EXHIBIT IV Company: Reserve National Policy Form: PS-1 State: Nationwide Date Prepared: 03/05/09

10-YEAR PROJECTION
(without increase)

		WITHOUT INTEREST			WITH INTEREST			ASSUMPTIONS														
								Premium Factors					Claims Factors			Persistency Factors					Interest Factors	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase	Effective-ness	Rate Effect	Aging	Combined	Claims Trend	Aging	Combined	Lapses	Shock Lapses	Adverse Selection	Policy Persistency	Claims Persistency	at: Years	6.00% Factor
																					2009.0	1.0600
Column	(A)	(B)	(C)	(D)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Formula		+(B)[-1]*(T)*(M)	+(C)[-1]*(U)*(P)	+(C)/(B)	+(B)*(W)	+(C)*(W)	+(G)/(F)			+(I)^(J)*(I)[-1]^(1-(J)[-1])		+(K)*(L)			+(N)*(O)				1-(Q)-(R)	1-(Q)-(R)*(S)	2009.0-(A)	1.0600^(V)
	2007	5,493,507	1,399,611	25.5%	6,172,505	1,572,603	25.5%														2.0	1.1236
	2008	20,893,607	12,245,139	58.6%	22,147,223	12,979,847	58.6%	1.0000	1.0000												1.0	1.0600
Future	2009	15,152,044	9,448,506	62.4%	15,152,044	9,448,506	62.4%	1.0000	0.2500	1.0000	1.0360	1.0360	1.0640	1.0360	1.1023	0.3000	0.0000	1.0000	0.7000	0.7000	0.0	1.0000
Experience	2010	11,558,577	7,550,966	65.3%	10,904,318	7,123,553	65.3%	1.0640	0.2500	1.0156	1.0360	1.0522	1.0640	1.0360	1.1023	0.2750	0.0000	1.0000	0.7250	0.7250	-1.0	0.9434
(Projected	2011	9,555,799	6,242,595	65.3%	8,504,628	5,555,887	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2500	0.0000	1.0000	0.7500	0.7500	-2.0	0.8900
10-Years)	2012	8,163,382	5,332,959	65.3%	6,854,133	4,477,655	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2250	0.0000	1.0000	0.7750	0.7750	-3.0	0.8396
	2013	7,198,823	4,702,834	65.3%	5,702,142	3,725,085	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-4.0	0.7921
	2014	6,348,233	4,147,162	65.3%	4,743,769	3,099,001	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-5.0	0.7473
	2015	5,598,146	3,657,147	65.3%	3,946,472	2,578,144	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-6.0	0.7050
	2016	4,936,687	3,225,030	65.3%	3,283,179	2,144,829	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-7.0	0.6651
	2017	4,353,384	2,843,971	65.3%	2,731,367	1,784,342	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-8.0	0.6274
	2018	3,839,002	2,507,936	65.3%	2,272,299	1,484,444	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-9.0	0.5919
	2019	3,385,398	2,211,606	65.3%	1,890,388	1,234,949	65.3%	1.0640	0.2500	1.0640	1.0360	1.1023	1.0640	1.0360	1.1023	0.2000	0.0000	1.0000	0.8000	0.8000	-10.0	0.5584
Past		26,387,114	13,644,749	51.7%	28,319,728	14,552,450	51.4%															
Future		80,089,475	51,870,711	64.8%	65,984,739	42,656,395	64.6%															
Lifetime		106,476,589	65,515,460	61.5%	94,304,467	57,208,844	60.7%															

Instructions and Notes

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3. Rate Effect is equal to the Rate Increase for the Current Year adjusted by Current Year's Effectiveness multiplied by the Rate Increase for the Previous Year adjusted by the Previous Year's Effectiveness.
4. Aging for Premiums is found by the equation:

   (1+i)40 = a / b

   where;

   a = the Annual Premium rate of a non-smoker with a Basic Policy with $150,000 M.H.E.B. and a $2,500 deductible at age 64
   b = the Annual Premium rate of a non-smoker with a Basic Policy with $150,000 M.H.E.B. and a $2,500 deductible at age 24
   (1+i) = the rate of Aging for Premiums
5. Claims Trend is equal to the average increase over years 2005 and 2006 as provided in table 132 of the 2008 Statistical Abstract of the United States under item "Hospital and Related Services."
6. Aging for claims is set equal to aging for premiums.