

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

## Filing at a Glance

Company: Reserve National Insurance Company

Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
SERFF Tr Num: RNIC-126498467 State: Arkansas

TOI: MS051 Individual Medicare Supplement - Standard Plans  
SERFF Status: Closed-Approved-Closed State Tr Num: 44838

Sub-TOI: MS051.001 Plan A

Co Tr Num:

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Kyle Conrad, Brenda Ingram

Disposition Date: 03/22/2010

Date Submitted: 02/12/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date: 03/22/2010

State Filing Description:

## General Information

Project Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D 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: 20%

Group Market Type:

Filing Status Changed: 03/22/2010

Explanation for Other Group Market Type:

State Status Changed: 03/22/2010

Deemer Date:

Created By: Brenda Ingram

Submitted By: Brenda Ingram

Corresponding Filing Tracking Number:

Filing Description:

February 12, 2010

Ms. Rosalind D. Minor

Certified Rate and Form Analyst

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

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

Re: Reserve National Insurance Company – NAIC #68462  
Premium Rate Filing for Medicare Supplement Policy Form MCS-92-A, MCS-92-B, MCS-92-C, MCS-92-F & MCS-05-D

Dear Ms. Minor:

We are submitting the premium rate filing for the above-referenced standardized Medicare Supplement Policies. This filing constitutes a request for a rate revision and the annual filing of premium rates and loss ratio projections to demonstrate that the anticipated loss ratio meets the applicable minimum requirements.

The proposed premiums represent an average increase as provided in the accompanying actuarial memorandum. These premium rate increases are intended to cover the increases in applicable deductibles and coinsurance factors, and our deteriorating experience on this open block of business. Please see the enclosed actuarial memorandum which contains all the pertinent information supporting these rate revisions.

These rate revisions will not be implemented sooner than 30 days following approval or sooner than one year following the implementation of any previously-approved rate revisions.

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

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

Sincerely,

Kyle D. Conrad  
Senior Vice President  
and Associate Corporate Counsel

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

## Company and Contact

### Filing Contact Information

Kyle Conrad, Vice President & Associate kconrad@unitrin.com  
 Corporate Counsel  
 6100 N. W. Grand Blvd 800-874-1431 [Phone] 549 [Ext]  
 Oklahoma City, OK 73118

### Filing Company Information

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

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$250.00  
 Retaliatory? No  
 Fee Explanation: 5 rate filings @ 50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	\$250.00	02/12/2010	34160698

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	03/22/2010	03/22/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	03/17/2010	03/17/2010	Brenda Ingram	03/19/2010	03/19/2010

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rates	Brenda Ingram	03/22/2010	03/22/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Plan F Rates	Note To Filer	Stephanie Fowler	03/22/2010	03/22/2010

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

## Disposition

Disposition Date: 03/22/2010

Implementation Date: 03/22/2010

Status: Approved-Closed

Comment: The negotiated rate increase of 15% has been approved to be implemented upon approval. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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	20.000%	20.000%	\$170,412	469	\$862,622	20.000%	20.000%

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Exhibits		No
Supporting Document	Response		Yes
Rate (revised)	Rates		Yes
Rate	Rates		Yes
Rate (revised)	Rates		Yes
Rate	Rates		Yes
Rate	Rates		Yes

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 03/17/2010  
Submitted Date 03/17/2010  
Respond By Date 04/19/2010

Dear Kyle Conrad,

This will acknowledge receipt of the captioned filing.

Based on the possible impact a 20% or 30% increase would have on the citizens of Arkansas, we would be willing to accept a 15% increase for the Plans A,B, C, and D contained in this filing.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 03/19/2010  
Submitted Date 03/19/2010

Dear Stephanie Fowler,

### Comments:

Per your request.

### Response 1

Comments: Please see the response and the revised rates below.

### Changed Items:

### Supporting Document Schedule Item Changes

Satisfied -Name: Response

Comment:

No Form Schedule items changed.

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

**Rate/Rule Schedule Item Changes**

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

Rates MCS-92-A, MCS-92-B, Revised Previous State Filing Number  
 MCS-92-C, MCS-92-F  
 Percent Rate Change Request  
 15

**Previous Version**

Rates MCS-92-A, MCS-92-B, Revised Previous State Filing Number  
 MCS-92-C, MCS-92-F  
 Percent Rate Change Request  
 20

Rates MCS-05-D Revised Previous State Filing Number  
 Percent Rate Change Request  
 15

**Previous Version**

Rates MCS-05-D Revised Previous State Filing Number  
 Percent Rate Change Request  
 20

Thank you for your consideration in this matter. We hope this now meets with your approval.

Sincerely,  
 Brenda Ingram

Sincerely,  
 Brenda Ingram, Kyle Conrad

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

**Amendment Letter**

Submitted Date: 03/22/2010

**Comments:**

Per your request. Plan F rates are now attached separately to this filing. Thank you for your consideration in this matter.

Sincerely,

Brenda Ingram

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rates	MCS-92-F	Revised	Previous State Filing Number:	09 Current AR RATES Plan F.pdf Percent Rate Change Request: 10
09 Revised AR RATES Plan F.pdf				
09 Current AR RATES Plan F.pdf				
09 Revised AR RATES Plan F.pdf				

*SERFF Tracking Number:* RNIC-126498467      *State:* Arkansas  
*Filing Company:* Reserve National Insurance Company      *State Tracking Number:* 44838  
*Company Tracking Number:*  
*TOI:* MS051 Individual Medicare Supplement -      *Sub-TOI:* MS051.001 Plan A  
Standard Plans  
*Product Name:* 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
*Project Name/Number:* 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

**Note To Filer**

**Created By:**

Stephanie Fowler on 03/22/2010 12:46 PM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

03/22/2010 04:46 PM

**Subject:**

Plan F Rates

**Comments:**

Thank you for your quick response. I just need one more thing, I need the rates for Plan F seperated from the previous rate sheets. I cannot mark the Plan F rate sheets as approved as long as they are in with the previously submitted rates.

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 10.000%  
**Effective Date of Last Rate Revision:** 01/01/2008  
**Filing Method of Last Filing:** paper

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Reserve National Insurance Company	20.000%	20.000%	\$170,412	469	\$862,622	20.000%	20.000%

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Rates		MCS-92-A, MCS-92-B, MCS-92-C, MCS-92-F	Revised	Previous State Filing Number: Percent Rate Change Request: 15.000	09 Current AR RATES.pdf 09 Revised AR RATES 15% (Plans ABCF).pdf
Rates		MCS-05-D	Revised	Previous State Filing Number: Percent Rate Change Request: 15.000	09 Revised AR RATES 15% (Plan D).pdf
Rates		MCS-92-F	Revised	Previous State Filing Number: Percent Rate Change Request: 10.000	09 Current AR RATES Plan F.pdf 09 Revised AR RATES Plan F.pdf

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-A**  
**Arkansas**

Current Rates  
For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$111.20	\$102.30	\$326.95	\$647.20	\$1,227.65
70-74	111.20	\$102.30	\$326.95	\$647.20	\$1,227.65
75-79	111.20	\$102.30	\$326.95	\$647.20	\$1,227.65
80-84	111.20	\$102.30	\$326.95	\$647.20	\$1,227.65
85+	111.20	\$102.30	\$326.95	\$647.20	\$1,227.65
Dis	111.20	\$102.30	\$326.95	\$647.20	\$1,227.65

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$119.10	\$109.55	\$350.15	\$693.15	\$1,314.85
70-74	119.10	\$109.55	\$350.15	\$693.15	\$1,314.85
75-79	119.10	\$109.55	\$350.15	\$693.15	\$1,314.85
80-84	119.10	\$109.55	\$350.15	\$693.15	\$1,314.85
85+	119.10	\$109.55	\$350.15	\$693.15	\$1,314.85
Dis	119.10	\$109.55	\$350.15	\$693.15	\$1,314.85

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-B**  
**Arkansas**

Current Rates  
For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$177.80	\$163.60	\$522.75	\$1,034.80	\$1,962.90
70-74	177.80	\$163.60	\$522.75	\$1,034.80	\$1,962.90
75-79	177.80	\$163.60	\$522.75	\$1,034.80	\$1,962.90
80-84	177.80	\$163.60	\$522.75	\$1,034.80	\$1,962.90
85+	177.80	\$163.60	\$522.75	\$1,034.80	\$1,962.90
Dis	177.80	\$163.60	\$522.75	\$1,034.80	\$1,962.90

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$190.20	\$175.00	\$559.20	\$1,106.95	\$2,099.80
70-74	190.20	\$175.00	\$559.20	\$1,106.95	\$2,099.80
75-79	190.20	\$175.00	\$559.20	\$1,106.95	\$2,099.80
80-84	190.20	\$175.00	\$559.20	\$1,106.95	\$2,099.80
85+	190.20	\$175.00	\$559.20	\$1,106.95	\$2,099.80
Dis	190.20	\$175.00	\$559.20	\$1,106.95	\$2,099.80

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-C**  
**Arkansas**

Current Rates  
For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$218.20	\$200.75	\$641.50	\$1,269.90	\$2,408.95
70-74	218.20	\$200.75	\$641.50	\$1,269.90	\$2,408.95
75-79	218.20	\$200.75	\$641.50	\$1,269.90	\$2,408.95
80-84	218.20	\$200.75	\$641.50	\$1,269.90	\$2,408.95
85+	218.20	\$200.75	\$641.50	\$1,269.90	\$2,408.95
Dis	218.20	\$200.75	\$641.50	\$1,269.90	\$2,408.95

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$233.30	\$214.65	\$685.90	\$1,357.80	\$2,575.65
70-74	233.30	\$214.65	\$685.90	\$1,357.80	\$2,575.65
75-79	233.30	\$214.65	\$685.90	\$1,357.80	\$2,575.65
80-84	233.30	\$214.65	\$685.90	\$1,357.80	\$2,575.65
85+	233.30	\$214.65	\$685.90	\$1,357.80	\$2,575.65
Dis	233.30	\$214.65	\$685.90	\$1,357.80	\$2,575.65

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-F**  
**Arkansas**

Current Rates  
For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
70-74	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
75-79	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
80-84	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
85+	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
Dis	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
70-74	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
75-79	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
80-84	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
85+	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
Dis	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-A**  
**Arkansas**

Current Rates  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
70-74	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
75-79	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
80-84	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
85+	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
Dis	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
70-74	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
75-79	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
80-84	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
85+	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90
Dis	112.40	\$103.40	\$330.45	\$654.15	\$1,240.90

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-B**  
**Arkansas**

Current Rates  
For Issues On or After August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
70-74	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
75-79	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
80-84	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
85+	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
Dis	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
70-74	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
75-79	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
80-84	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
85+	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90
Dis	179.70	\$165.35	\$528.30	\$1,045.85	\$1,983.90

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-C**  
**Arkansas**

Current Rates  
For Issues On or After August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
70-74	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
75-79	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
80-84	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
85+	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
Dis	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
70-74	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
75-79	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
80-84	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
85+	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75
Dis	220.45	\$202.80	\$648.10	\$1,283.00	\$2,433.75

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-F**  
**Arkansas**

Current Rates  
For Issues On or After August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
70-74	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
75-79	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
80-84	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
85+	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
Dis	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
70-74	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
75-79	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
80-84	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
85+	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
Dis	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-05-D**

**Arkansas**

Current Rates

Non-Smokers

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

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-05-D**  
**Arkansas**

## Current Rates

### Smokers

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

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-92-A**

**Arkansas**

Revised Rates

15.0% Requested Rate Increase

For Issues Prior to August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
70-74	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
75-79	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
80-84	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
85+	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
Dis	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
70-74	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
75-79	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
80-84	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
85+	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
Dis	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-92-B**

**Arkansas**

Revised Rates

15.0% Requested Rate Increase

For Issues Prior to August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
70-74	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
75-79	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
80-84	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
85+	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
Dis	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
70-74	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
75-79	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
80-84	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
85+	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
Dis	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-92-C**

**Arkansas**

Revised Rates

15.0% Requested Rate Increase

For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
70-74	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
75-79	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
80-84	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
85+	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
Dis	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
70-74	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
75-79	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
80-84	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
85+	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
Dis	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-A**  
**Arkansas**  
Revised Rates  
15.0% Requested Rate Increase  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
70-74	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
75-79	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
80-84	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
85+	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
Dis	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
70-74	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
75-79	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
80-84	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
85+	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
Dis	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-B**  
**Arkansas**  
Revised Rates  
15.0% Requested Rate Increase  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
70-74	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
75-79	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
80-84	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
85+	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
Dis	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
70-74	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
75-79	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
80-84	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
85+	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
Dis	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-C**  
**Arkansas**  
Revised Rates  
15.0% Requested Rate Increase  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
70-74	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
75-79	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
80-84	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
85+	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
Dis	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
70-74	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
75-79	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
80-84	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
85+	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
Dis	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-05-D**  
**Arkansas**

Revised Rates  
15.0% Requested Rate Increase

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65	\$160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
66	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
67	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
68	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
69	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
70	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
71	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
72	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
73	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
74	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
75	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
76	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
77	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
78	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
79	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
80	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
81	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
82	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
83	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
84	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
85	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
Dis	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-05-D**  
**Arkansas**

Revised Rates  
15.0% Requested Rate Increase

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65	\$160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
66	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
67	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
68	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
69	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
70	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
71	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
72	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
73	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
74	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
75	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
76	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
77	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
78	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
79	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
80	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
81	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
82	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
83	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
84	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
85	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
Dis	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-F**  
**Arkansas**

Current Rates  
For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
70-74	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
75-79	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
80-84	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
85+	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05
Dis	252.45	\$232.25	\$742.20	\$1,469.25	\$2,787.05

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
70-74	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
75-79	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
80-84	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
85+	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45
Dis	270.15	\$248.55	\$794.25	\$1,572.25	\$2,982.45

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-F**  
**Arkansas**

Current Rates  
For Issues On or After August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
70-74	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
75-79	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
80-84	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
85+	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
Dis	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
70-74	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
75-79	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
80-84	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
85+	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85
Dis	255.15	\$234.75	\$750.15	\$1,484.95	\$2,816.85

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-92-F**

**Arkansas**

Revised Rates

10.0% Requested Rate Increase

For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
70-74	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
75-79	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
80-84	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
85+	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
Dis	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
70-74	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
75-79	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
80-84	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
85+	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
Dis	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-F**  
**Arkansas**  
Revised Rates  
10.0% Requested Rate Increase  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
70-74	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
75-79	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
80-84	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
85+	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
Dis	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
70-74	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
75-79	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
80-84	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
85+	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
Dis	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Response

**Comments:**

**Attachment:**

AR Cover 3-19-10.pdf

March 19, 2010

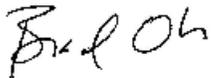
Stephanie Fowler  
Arkansas Dept. of Ins.

Re: SERFF OL# RNIC-126498467  
2010 Medicare MCS-92-A, B, C, F & MCS-05-D Rate Filing

Dear Ms. Fowler,

Reserve National accepts the 15% rate increase offered by the DOI on Plans A, B, C and D. I have attached corresponding rate sheets. Please let me know if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Brad Ober". The signature is written in a cursive, slightly slanted style.

Brad Ober, ASA, MAAA  
Actuary  
Reserve National Ins. Co.  
[bober@unitrin.com](mailto:bober@unitrin.com)  
(405) 848-7931

SERFF Tracking Number: RNIC-126498467 State: Arkansas  
 Filing Company: Reserve National Insurance Company State Tracking Number: 44838  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing  
 Project Name/Number: 2010 Medicare MCS-92-A,B,C,F & MCS-05-D Rate Filing/

## Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/12/2010	Rate and Rule	Rates	03/19/2010	09 Current AR RATES.pdf 09 Revised AR RATES (Plans ABCF).pdf (Superseded)
02/12/2010	Rate and Rule	Rates	03/19/2010	09 Revised AR RATES (Plan D).pdf (Superseded)

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-92-A**

**Arkansas**

Revised Rates

30.0% Requested Rate Increase

For Issues Prior to August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$144.55	\$133.00	\$425.00	\$841.30	\$1,595.85
70-74	144.55	\$133.00	\$425.00	\$841.30	\$1,595.85
75-79	144.55	\$133.00	\$425.00	\$841.30	\$1,595.85
80-84	144.55	\$133.00	\$425.00	\$841.30	\$1,595.85
85+	144.55	\$133.00	\$425.00	\$841.30	\$1,595.85
Dis	144.55	\$133.00	\$425.00	\$841.30	\$1,595.85

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$154.85	\$142.45	\$455.25	\$901.25	\$1,709.55
70-74	154.85	\$142.45	\$455.25	\$901.25	\$1,709.55
75-79	154.85	\$142.45	\$455.25	\$901.25	\$1,709.55
80-84	154.85	\$142.45	\$455.25	\$901.25	\$1,709.55
85+	154.85	\$142.45	\$455.25	\$901.25	\$1,709.55
Dis	154.85	\$142.45	\$455.25	\$901.25	\$1,709.55

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-92-B**

**Arkansas**

Revised Rates

20.0% Requested Rate Increase

For Issues Prior to August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$213.35	\$196.30	\$627.25	\$1,241.70	\$2,355.40
70-74	213.35	\$196.30	\$627.25	\$1,241.70	\$2,355.40
75-79	213.35	\$196.30	\$627.25	\$1,241.70	\$2,355.40
80-84	213.35	\$196.30	\$627.25	\$1,241.70	\$2,355.40
85+	213.35	\$196.30	\$627.25	\$1,241.70	\$2,355.40
Dis	213.35	\$196.30	\$627.25	\$1,241.70	\$2,355.40

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$228.25	\$210.00	\$671.05	\$1,328.40	\$2,519.90
70-74	228.25	\$210.00	\$671.05	\$1,328.40	\$2,519.90
75-79	228.25	\$210.00	\$671.05	\$1,328.40	\$2,519.90
80-84	228.25	\$210.00	\$671.05	\$1,328.40	\$2,519.90
85+	228.25	\$210.00	\$671.05	\$1,328.40	\$2,519.90
Dis	228.25	\$210.00	\$671.05	\$1,328.40	\$2,519.90

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-92-C**

**Arkansas**

Revised Rates

20.0% Requested Rate Increase

For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$261.85	\$240.90	\$769.85	\$1,523.95	\$2,890.80
70-74	261.85	\$240.90	\$769.85	\$1,523.95	\$2,890.80
75-79	261.85	\$240.90	\$769.85	\$1,523.95	\$2,890.80
80-84	261.85	\$240.90	\$769.85	\$1,523.95	\$2,890.80
85+	261.85	\$240.90	\$769.85	\$1,523.95	\$2,890.80
Dis	261.85	\$240.90	\$769.85	\$1,523.95	\$2,890.80

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$279.95	\$257.55	\$823.05	\$1,629.30	\$3,090.65
70-74	279.95	\$257.55	\$823.05	\$1,629.30	\$3,090.65
75-79	279.95	\$257.55	\$823.05	\$1,629.30	\$3,090.65
80-84	279.95	\$257.55	\$823.05	\$1,629.30	\$3,090.65
85+	279.95	\$257.55	\$823.05	\$1,629.30	\$3,090.65
Dis	279.95	\$257.55	\$823.05	\$1,629.30	\$3,090.65

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Composite Premiums

Guaranteed Renewable For Life

**Form MCS-92-F**

**Arkansas**

Revised Rates

10.0% Requested Rate Increase

For Issues Prior to August 21, 2000

## Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
70-74	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
75-79	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
80-84	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
85+	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
Dis	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80

## Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
70-74	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
75-79	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
80-84	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
85+	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
Dis	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-A**  
**Arkansas**  
Revised Rates  
30.0% Requested Rate Increase  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
70-74	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
75-79	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
80-84	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
85+	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
Dis	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
70-74	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
75-79	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
80-84	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
85+	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95
Dis	146.10	\$134.40	\$429.55	\$850.30	\$1,612.95

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-B**  
**Arkansas**  
Revised Rates  
20.0% Requested Rate Increase  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
70-74	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
75-79	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
80-84	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
85+	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
Dis	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
70-74	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
75-79	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
80-84	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
85+	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80
Dis	215.65	\$198.40	\$634.00	\$1,255.10	\$2,380.80

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-C**  
**Arkansas**  
Revised Rates  
20.0% Requested Rate Increase  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
70-74	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
75-79	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
80-84	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
85+	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
Dis	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
70-74	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
75-79	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
80-84	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
85+	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65
Dis	264.55	\$243.40	\$777.80	\$1,539.70	\$2,920.65

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-92-F**  
**Arkansas**  
Revised Rates  
10.0% Requested Rate Increase  
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
70-74	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
75-79	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
80-84	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
85+	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
Dis	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
70-74	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
75-79	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
80-84	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
85+	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
Dis	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40

# RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-05-D**  
**Arkansas**

Revised Rates  
20.0% Requested Rate Increase

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65	\$167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
66	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
67	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
68	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
69	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
70	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
71	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
72	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
73	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
74	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
75	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
76	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
77	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
78	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
79	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
80	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
81	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
82	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
83	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
84	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
85	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
Dis	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10

**RESERVE NATIONAL INSURANCE COMPANY**

Oklahoma City, Oklahoma  
Medicare Supplement Policy  
Composite Premiums  
Guaranteed Renewable For Life  
**Form MCS-05-D**  
**Arkansas**

Revised Rates  
20.0% Requested Rate Increase

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65	\$167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
66	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
67	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
68	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
69	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
70	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
71	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
72	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
73	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
74	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
75	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
76	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
77	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
78	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
79	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
80	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
81	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
82	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
83	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
84	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
85	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10
Dis	167.40	\$154.00	\$492.15	\$974.25	\$1,848.10