

SERFF Tracking Number: RNIC-126526543 State: Arkansas  
Filing Company: Reserve National Insurance Company State Tracking Number: 45104  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medicare Supplement Advertising Form N-MED-1002-L  
Project Name/Number: Medicare Supplement Advertising Form N-MED-1002-L/

## Filing at a Glance

Company: Reserve National Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: RNIC-126526543 State: Arkansas

Advertising Form N-MED-1002-L

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Filed- State Tr Num: 45104  
Closed

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: State Status: Filed-Closed  
Other

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Kyle Conrad, Brenda

Disposition Date: 03/25/2010

Ingram

Date Submitted: 03/03/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertising Form N-MED-1002-L 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:

Group Market Type:

Filing Status Changed: 03/25/2010

Explanation for Other Group Market Type:

State Status Changed: 03/25/2010

Deemer Date:

Created By: Brenda Ingram

Submitted By: Brenda Ingram

Corresponding Filing Tracking Number:

Filing Description:

March 3, 2010

Ms. Rosalind D. Minor

Certified Rate and Form Analyst

Life and Health Division

Arkansas Insurance Department

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1200 West Third Street  
Little Rock, AR 72201-1901

Re: Reserve National Insurance Company – NAIC #68462  
Form N-MED-1002-L – Medicare Supplement Advertising Letter  
Form N-MED-1002-E – Mailing Envelope

Dear Ms. Minor:

We are submitting the above-referenced Medicare supplement advertising materials, which we request you consider for approval. This is a new filing not previously submitted.

Form N-MED-1002-L is a letter that we will send to existing Medicare supplement policyholders to advise them about upcoming changes. Form N-MED-1002-E is the envelope in which we will mail this letter.

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

Thank you for your consideration in this matter. If there are any questions, you may contact me by telephone at (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

## 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](mailto:kconrad@unitrin.com)  
800-874-1431 [Phone] 549 [Ext]

### Filing Company Information

Reserve National Insurance Company CoCode: 68462 State of Domicile: Oklahoma

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

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: 2 forms @ 50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	\$100.00	03/03/2010	34583159

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/25/2010	03/25/2010

### 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	03/24/2010	03/24/2010	Kyle Conrad	03/24/2010	03/24/2010

*SERFF Tracking Number:*      *RNIC-126526543*                      *State:*                      *Arkansas*  
*Filing Company:*              *Reserve National Insurance Company*              *State Tracking Number:*      *45104*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*              *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *Medicare Supplement Advertising Form N-MED-1002-L*  
*Project Name/Number:*      *Medicare Supplement Advertising Form N-MED-1002-L/*

## **Disposition**

Disposition Date: 03/25/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Medicare Supplement Advertising Letter	Filed	Yes
Form	Mailing Envelope	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 03/24/2010  
Submitted Date 03/24/2010  
Respond By Date 04/26/2010

Dear Kyle Conrad,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Medicare Supplement Advertising Letter, N-MED-1002-L (Form)

Comment: IMPORTANT FACTS TO KEEP IN MIND - Third bullet-point- This statement would be misleading to your insureds, as there are situations where the insured could return to their previous plan. It would be fair to point out the issues that come with trying to return to a previous plan (underwriting, etc.).

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 03/24/2010  
Submitted Date 03/24/2010

Dear Stephanie Fowler,

### Comments:

Please see our response below.

### Response 1

Comments: It is our understanding that after May 31, 2010, we are prohibited by law from issuing any of the "old" 1990 Standard Medicare Supplement Plans. If someone drops their 1990 Plan for a new 2010 Plan, they would not be able to go back to the 1990 Plan. Therefore, we believe the statement in the third bullet-point is correct.

We respectfully request that you reconsider this objection.

### Related Objection 1

Applies To:

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- Medicare Supplement Advertising Letter, N-MED-1002-L (Form)

**Comment:**

IMPORTANT FACTS TO KEEP IN MIND - Third bullet-point- This statement would be misleading to your insureds, as there are situations where the insured could return to their previous plan. It would be fair to point out the issues that come with trying to return to a previous plan (underwriting, etc.).

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your consideration in this matter.

Kyle Conrad  
Senior Vice President and Associate Corporate Counsel  
Reserve National Insurance Company

Sincerely,  
Brenda Ingram, Kyle Conrad

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## Form Schedule

### Lead Form Number: N-MED-1002-L

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/25/2010	N-MED-1002-L	Advertising Supplement	Medicare Advertising Letter	Initial			Letter N-MED-1002-L.pdf
Filed 03/25/2010	N-MED-1002-E	Advertising Mailing Envelope		Initial			Envelope N-MED-1002-E.pdf

# You May Have Heard...

## *Changes In MEDICARE Supplement Insurance Are Coming.*



002797\_12\*\*\*\*\*AUTO\*\*3-DIGIT 672

SAMPLE A. SAMPLE  
 123 ANY STREET  
 ANYTOWN, NC 0000-0000



Dear \_\_\_\_\_,

**The federal government is changing all Medicare supplement policies issued after May 31, 2010... but rest assured that your current policy will remain intact and unchanged.**

You have a solid policy with great benefits, and know what to expect from Reserve National Insurance Company. Don't let the media or another Insurance Company try to confuse you, or talk you into changing just because something is new.

If you or your friends have questions, or would like more information about the upcoming changes simply give us a call at 1-800-654-9106.

Sincerely,

Orin L. Crossley  
 President

***P.S. If you're satisfied with your current policy – do nothing and don't let anybody talk you out of your current benefits.***

Your Medicare Supplement Insurance Policy is underwritten by Reserve National Insurance Company. Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

### IMPORTANT FACTS TO KEEP IN MIND:

- You will continue to receive the same great service you deserve from Reserve National Insurance Company.
- No action will be required by you. Your policy and benefits will remain intact. Plus, your current policy is guaranteed renewable!
- If you switch to a new Medicare supplement plan after May 31, you will never be able to go back to your current plan.

N-MED-1002-L

### *Address labels compliments of Reserve National Insurance Company*

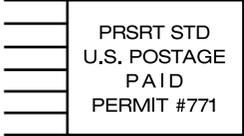
 Sample A. Sample 123 Any Street Anytown, Nc 0000-0000			

ADDRESS  
 LABELS

N-MED-1002-E



601 E. Britton Rd. • Oklahoma City, OK 73114



**Important Medicare Supplement Insurance Information**

*Information concerning your policy enclosed*

