

SERFF Tracking Number: RNIC-126628220 State: Arkansas
 Filing Company: Reserve National Insurance Company State Tracking Number: 45728
 Company Tracking Number:
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: 2010 Pre-Standard Medicare
 Project Name/Number: /

Filing at a Glance

Company: Reserve National Insurance Company

Product Name: 2010 Pre-Standard Medicare SERFF Tr Num: RNIC-126628220 State: Arkansas
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved-Closed State Tr Num: 45728
 Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: State Status: Approved-Closed
 Filing Type: Rate Reviewer(s): Stephanie Fowler
 Authors: Kyle Conrad, Brenda Ingram, Misty Anglin Disposition Date: 05/27/2010
 Date Submitted: 05/19/2010 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date: 05/27/2010
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: 12% Group Market Type:
 Filing Status Changed: 05/27/2010 Explanation for Other Group Market Type:
 State Status Changed: 05/27/2010
 Deemer Date: Created By: Brenda Ingram
 Submitted By: Brenda Ingram Corresponding Filing Tracking Number:
 Filing Description:
 May 19, 2010

Ms. Rosalind D. Minor
 Certified Rate and Form Analyst
 Life and Health Division
 Arkansas Insurance Department

SERFF Tracking Number: RNIC-126628220 State: Arkansas
Filing Company: Reserve National Insurance Company State Tracking Number: 45728
Company Tracking Number:
TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
Product Name: 2010 Pre-Standard Medicare
Project Name/Number: /
1200 West Third Street
Little Rock, AR 72201-1901

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

Dear Ms. Minor:

We are submitting copies of a premium rate filing for the above-referenced pre-standard Medicare Supplement Policy. 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 of 12% over the present rates which were previously approved by your office. This premium rate increase is intended to cover the increases in applicable deductibles and coinsurance factors, and our deteriorating experience on this closed block of business. Please see the enclosed actuarial memorandum that contains all the pertinent information supporting this rate revision.

This rate revision will not be implemented sooner than 30 days following approval nor sooner than one year following the implementation of any previously-approved rate revision.

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

Thank you for your consideration. Please contact the undersigned by telephone at 1-800-874-1431, by fax or 405-840-3426 or by e-mail at kconrad@unitrin.com if there are any questions concerning this matter.

Sincerely,

Kyle D. Conrad
Senior Vice President
and Associate Corporate Counsel
KDC:bdi

Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate kconrad@unitrin.com

SERFF Tracking Number: RNIC-126628220 State: Arkansas
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 TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
 Product Name: 2010 Pre-Standard Medicare
 Project Name/Number: /

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: \$200.00
 Retaliatory? No
 Fee Explanation: 4 x \$50.00 = \$200.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	\$200.00	05/19/2010	36670667

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	05/27/2010	05/27/2010

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 Product Name: 2010 Pre-Standard Medicare
 Project Name/Number: /

Disposition

Disposition Date: 05/27/2010

Implementation Date: 05/27/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after May 27, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured 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	12.000%	12.000%	\$37,252	96	\$310,430	12.000%	12.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Exhibit 1	Approved	No
Supporting Document	Exhibit 2	Approved	No
Rate	Rates	Approved	Yes

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 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

%

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

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	12.000%	12.000%	\$37,252	96	\$310,430	12.000%	12.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved Rates 05/27/2010		GMC-1, MCS-82, New MCS-86, MCS-89			AR Current RATES.pdf AR Revised RATES.pdf

RESERVE NATIONAL INSURANCE COMPANY

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

Form MCS-82

Arkansas

Current Rates

Plan I

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

Plan II

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

Plan III

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

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Step Rated Premiums

Guaranteed Renewable For Life

Form GMC-1

Arkansas

Current Rates

Non-Smokers

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

Smokers

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

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma

Medicare Supplement Policy

Step Rated Premiums

Guaranteed Renewable For Life

Form MCS-86

Arkansas

Current Rates

Non-Smokers

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

Smokers

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

RESERVE NATIONAL INSURANCE COMPANY

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

Form MCS-89

Arkansas

Current Rates

Non-Smokers

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

Smokers

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

RESERVE NATIONAL INSURANCE COMPANY

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

Form MCS-82

Arkansas

12% Requested Rate Increase

Plan I

Issue Age	Regular	Bank Draft			
	Monthly	Monthly	Quarterly	Semi-Annual	Annual
65-69	\$340.35	\$313.10	\$1,000.65	\$1,980.85	\$3,757.45
70-74	340.35	313.10	1,000.65	1,980.85	3,757.45
75-79	340.35	313.10	1,000.65	1,980.85	3,757.45
80-84	340.35	313.10	1,000.65	1,980.85	3,757.45
85+	340.35	313.10	1,000.65	1,980.85	3,757.45

Plan II

Issue Age	Regular	Bank Draft			
	Monthly	Monthly	Quarterly	Semi-Annual	Annual
65-69	\$307.25	\$282.65	\$903.30	\$1,788.20	\$3,392.05
70-74	307.25	282.65	903.30	1,788.20	3,392.05
75-79	307.25	282.65	903.30	1,788.20	3,392.05
80-84	307.25	282.65	903.30	1,788.20	3,392.05
85+	307.25	282.65	903.30	1,788.20	3,392.05

Plan III

Issue Age	Regular	Bank Draft			
	Monthly	Monthly	Quarterly	Semi-Annual	Annual
65-69	\$171.85	\$158.10	\$505.25	\$1,000.15	\$1,897.20
70-74	171.85	158.10	505.25	1,000.15	1,897.20
75-79	171.85	158.10	505.25	1,000.15	1,897.20
80-84	171.85	158.10	505.25	1,000.15	1,897.20
85+	171.85	158.10	505.25	1,000.15	1,897.20

RESERVE NATIONAL INSURANCE COMPANY

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

Form GMC-1

Arkansas

12% Requested Rate Increase

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$330.60	\$304.15	\$971.95	\$1,924.10	\$3,649.80
70-74	330.60	304.15	971.95	1,924.10	3,649.80
75-79	330.60	304.15	971.95	1,924.10	3,649.80
80-84	330.60	304.15	971.95	1,924.10	3,649.80
85+	330.60	304.15	971.95	1,924.10	3,649.80
Dis	392.40	361.00	1,153.65	2,283.75	4,332.10

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$353.75	\$325.45	\$1,040.05	\$2,058.85	\$3,905.40
70-74	353.75	325.45	1,040.05	2,058.85	3,905.40
75-79	353.75	325.45	1,040.05	2,058.85	3,905.40
80-84	353.75	325.45	1,040.05	2,058.85	3,905.40
85+	353.75	325.45	1,040.05	2,058.85	3,905.40
Dis	420.00	386.40	1,234.80	2,444.40	4,636.80

RESERVE NATIONAL INSURANCE COMPANY

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

Form MCS-86

Arkansas

12% Requested Rate Increase

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$289.50	\$266.35	\$851.15	\$1,684.90	\$3,196.10
70-74	289.50	266.35	851.15	1,684.90	3,196.10
75-79	289.50	266.35	851.15	1,684.90	3,196.10
80-84	289.50	266.35	851.15	1,684.90	3,196.10
85+	289.50	266.35	851.15	1,684.90	3,196.10
Dis	338.85	311.75	996.20	1,972.10	3,740.90

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$309.90	\$285.10	\$911.10	\$1,803.60	\$3,421.30
70-74	309.90	285.10	911.10	1,803.60	3,421.30
75-79	309.90	285.10	911.10	1,803.60	3,421.30
80-84	309.90	285.10	911.10	1,803.60	3,421.30
85+	309.90	285.10	911.10	1,803.60	3,421.30
Dis	362.65	333.65	1,066.20	2,110.60	4,003.65

RESERVE NATIONAL INSURANCE COMPANY

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Guaranteed Renewable For Life

Form MCS-89

Arkansas

12% Requested Rate Increase

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$258.45	\$237.80	\$759.85	\$1,504.20	\$2,853.30
70-74	258.45	237.80	759.85	1,504.20	2,853.30
75-79	258.45	237.80	759.85	1,504.20	2,853.30
80-84	258.45	237.80	759.85	1,504.20	2,853.30
85+	258.45	237.80	759.85	1,504.20	2,853.30
Dis	310.60	285.75	913.15	1,807.70	3,429.00

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$276.35	\$254.25	\$812.45	\$1,608.35	\$3,050.90
70-74	276.35	254.25	812.45	1,608.35	3,050.90
75-79	276.35	254.25	812.45	1,608.35	3,050.90
80-84	276.35	254.25	812.45	1,608.35	3,050.90
85+	276.35	254.25	812.45	1,608.35	3,050.90
Dis	320.05	294.45	940.95	1,862.70	3,533.35