

SERFF Tracking Number: GRTT-126661178 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 45889
Company Tracking Number: GTLHD2010_AR
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: High Deductible Major Medical Filing
Project Name/Number: /

Filing at a Glance

Company: Guarantee Trust Life Insurance Company

Product Name: High Deductible Major Medical SERFF Tr Num: GRTT-126661178 State: Arkansas

Filing

TOI: H16I Individual Health - Major Medical SERFF Status: Closed-Approved- State Tr Num: 45889
Closed

Sub-TOI: H16I.005C Individual - Other Co Tr Num: GTLHD2010_AR State Status: Approved-Closed
Filing Type: Rate Reviewer(s): Rosalind Minor

Author: Linda David Disposition Date: 08/06/2010

Date Submitted: 06/07/2010 Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact: 55%

Group Market Type: Trust

Filing Status Changed: 08/06/2010

Explanation for Other Group Market Type:

State Status Changed: 08/06/2010

Deemer Date:

Created By: Linda David

Submitted By: Linda David

Corresponding Filing Tracking Number:

PPACA: Pre-PPACA Submission

Filing Description:

Annual Filing for our High Deductible Major Medical plans.

Company and Contact

Filing Contact Information

Linda David, Product Analyst

1275 MILWAUKEE AVE

847-904-5639 [Phone]

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GLENVIEW, IL 60025

Filing Company Information

Guarantee Trust Life Insurance Company	CoCode: 64211	State of Domicile: Illinois
1275 Milwaukee Avenue	Group Code: 687	Company Type: Mutual
1275 Milwaukee Avenue	Group Name:	State ID Number:
Glenview, IL 60025	FEIN Number: 36-1174500	
(847) 460-4772 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guarantee Trust Life Insurance Company	\$50.00	06/07/2010	37036275

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/06/2010	08/06/2010

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	Rosalind Minor	07/20/2010	07/20/2010	Linda David	07/21/2010	07/21/2010
Pending Industry Response	Rosalind Minor	07/07/2010	07/07/2010	Linda David	07/19/2010	07/19/2010
Pending Industry Response	Rosalind Minor	06/18/2010	06/18/2010	Linda David	06/21/2010	06/21/2010

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Disposition

Disposition Date: 08/06/2010

Implementation Date:

Status: Approved-Closed

Comment:

We are approving your request for a 55% rate increase on this block of business with the understanding that your have no active business within the prouducts under this filing.

We appreciate your patience and cooperation with our review.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	Rates	Approved-Closed	Yes
Supporting Document	Response Letter	Approved-Closed	Yes
Supporting Document	Response Letter to an objection	Approved-Closed	Yes
Supporting Document	Response letter to 2nd objection	Approved-Closed	Yes

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Product Name: High Deductible Major Medical Filing
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/20/2010
Submitted Date 07/20/2010
Respond By Date

Dear Linda David,

This will acknowledge receipt of the captioned filing.

Objection 1

- Response Letter to an objection (Supporting Document)

Comment:

Thank you for your response letter of July 15th.

Since this block of business is currently an open block of business, our Department is concerned that by raising the rates by 55%, the product would not be competitive in Arkansas and you will not be able to successfully market the product in our state.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: High Deductible Major Medical Filing
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/21/2010
Submitted Date 07/21/2010

Dear Rosalind Minor,

Comments:

This is per your objection letter dated 7/20.

Response 1

Comments: Attached please find a response letter concerning your objection.

Related Objection 1

Applies To:

- Response Letter to an objection (Supporting Document)

Comment:

Thank you for your response letter of July 15th.

Since this block of business is currently an open block of business, our Department is concerned that by raising the rates by 55%, the product would not be competitive in Arkansas and you will not be able to successfully market the product in our state.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response letter to 2nd objection

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your attention to this filing.

Linda David

SERFF Tracking Number: *GRTT-126661178* *State:* *Arkansas*
Filing Company: *Guarantee Trust Life Insurance Company* *State Tracking Number:* *45889*
Company Tracking Number: *GTLHD2010_AR*
TOI: *H16I Individual Health - Major Medical* *Sub-TOI:* *H16I.005C Individual - Other*
Product Name: *High Deductible Major Medical Filing*
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Sincerely,
Linda David

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Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/07/2010

Submitted Date 07/07/2010

Respond By Date

Dear Linda David,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Thank you for your response letter of June 21, 2010.

The Deputy Commissioner of Life & Health Division, Mr. Dan Honey, has reviewed your response.

Our Department will approve no more than a 10% rate increase. If you wish to accept the 10%, please provide us with an updated Actuarial Memorandum and rates.

Thank you for your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: GRTT-126661178 State: Arkansas
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TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: High Deductible Major Medical Filing
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/19/2010
Submitted Date 07/19/2010

Dear Rosalind Minor,

Comments:

This is per your objection letter dated 7/7.

Response 1

Comments: Attached please find a response letter concerning the objection.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Thank you for your response letter of June 21, 2010.

The Deputy Commissioner of Life & Health Division, Mr. Dan Honey, has reviewed your response. Our Department will approve no more than a 10% rate increase. If you wish to accept the 10%, please provide us with an updated Actuarial Memorandum and rates.

Thank you for your understanding and cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Letter to an objection

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Thank you for your attention to this filing.

Linda David

Sincerely,
Linda David

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TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: High Deductible Major Medical Filing
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/18/2010

Submitted Date 06/18/2010

Respond By Date

Dear Linda David,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Your cover letter and your actuarial memorandum states that currently there are no active policies issued in this state. The arkansas experience shows that there is a policy count of 5 in Arkansas. Are you still servicing these policies?

Are you now and will you in the future market this product in Arkansas? Since individual major medical products are Guaranteed Renewable, there can be no changes such as increasing the monthly policy administration fee from \$20 to \$30.

Lastly, given the current state of the economy and the fact that there has been three increases since 2006, we will consider no more than a 10% rate increase.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Company Tracking Number: GTLHD2010_AR
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Product Name: High Deductible Major Medical Filing
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/21/2010
Submitted Date 06/21/2010

Dear Rosalind Minor,

Comments:

This is in response to your objection letter dated 6/18/2010.

Response 1

Comments: Attached please find a response letter concerning your objection.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Your cover letter and your actuarial memorandum states that currently there are no active policies issued in this state. The arkansas experience shows that there is a policy count of 5 in Arkansas. Are you still servicing these policies?

Are you now and will you in the future market this product in Arkansas? Since individual major medical products are Guaranteed Renewable, there can be no changes such as increasing the monthly policy administration fee from \$20 to \$30.

Lastly, given the current state of the economy and the fact that there has been three increases since 2006, we will consider no more than a 10% rate increase.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Letter

Comment:

No Form Schedule items changed.

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No Rate/Rule Schedule items changed.

We thank for your attention to this filing.

Linda David

Sincerely,
Linda David

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 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter	Approved-Closed	08/06/2010
Comments:		
Attachment: AR Cover P-Cat 201006.pdf		

	Item Status:	Status Date:
Satisfied - Item: Rates	Approved-Closed	08/06/2010
Comments:		
Attachments: Rates - AR1.pdf Rates - AR2.pdf		

	Item Status:	Status Date:
Satisfied - Item: Response Letter	Approved-Closed	08/06/2010
Comments:		
Attachment: AR response 20100621.pdf		

	Item Status:	Status Date:
Satisfied - Item: Response Letter to an objection	Approved-Closed	08/06/2010
Comments:		
Attachment: AR response 20100715.pdf		

	Item Status:	Status Date:
Satisfied - Item: Response letter to 2nd objection	Approved-Closed	08/06/2010

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Company Tracking Number: GTLHD2010_AR
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: High Deductible Major Medical Filing
Project Name/Number: /

Comments:

Attachment:

AR response 20100721.pdf



Guarantee Trust Life Insurance Company

1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600

June 3, 2010

Mr. Harris Shearer
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Rate Filing –Major Medical Policy Form HDIP-2003
N.A.I.C. Company Code 687-64211
Federal ID Number 36-1174500
Company Filing Number GTLHD2010AR

Dear Mr. Shearer:

Enclosed please find a rate revision filing for the above-captioned Major Medical product.

We propose a 55% change in premium rate tables, which will not impact any currently active policyholders in the state, in addition to a \$30 monthly policy administration fee.

Although there are no active policyholders, our intention is to ensure that rate tables for this product keep pace with escalation in claim levels, so that appropriate rates will be applied to any future applicants.

The prior rate history for this form is shown in the enclosed rate memorandum. Note that no adjustment was taken in 2009.

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at Linda_David@gtlic.com.

Sincerely,

Guarantee Trust Life Insurance Company

Linda David
Product Analyst

Encl.

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2010 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 720-722						Attained Age(s)	Mode	Zip Codes 716-719, 723-729					
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Per Child	Annual	\$975.85	\$871.46	\$796.57	\$728.48	\$674.02	\$624.09	Per Child	Annual	\$840.89	\$750.94	\$686.40	\$627.74	\$580.80	\$537.78
	Semi-Annual	\$507.44	\$453.16	\$414.22	\$378.81	\$350.49	\$324.53		Semi-Annual	\$437.26	\$390.49	\$356.93	\$326.42	\$302.02	\$279.65
	Quarterly	\$258.60	\$230.94	\$211.09	\$193.05	\$178.62	\$165.38		Quarterly	\$222.84	\$199.00	\$181.90	\$166.35	\$153.91	\$142.51
	Monthly Bank Draft	\$81.97	\$73.20	\$66.91	\$61.19	\$56.62	\$52.42		Monthly Bank Draft	\$70.63	\$63.08	\$57.66	\$52.73	\$48.79	\$45.17
18-24	Annual	\$871.46	\$701.25	\$601.40	\$517.43	\$515.16	\$431.19	18-24	Annual	\$750.94	\$604.27	\$518.23	\$445.87	\$443.91	\$371.56
	Semi-Annual	\$453.16	\$364.65	\$312.73	\$269.06	\$267.88	\$224.22		Semi-Annual	\$390.49	\$314.22	\$269.48	\$231.85	\$230.83	\$193.21
	Quarterly	\$230.94	\$185.83	\$159.37	\$137.12	\$136.52	\$114.27		Quarterly	\$199.00	\$160.13	\$137.33	\$118.16	\$117.64	\$98.46
	Monthly Bank Draft	\$73.20	\$58.91	\$50.52	\$43.46	\$43.27	\$36.22		Monthly Bank Draft	\$63.08	\$50.76	\$43.53	\$37.45	\$37.29	\$31.21
25-29	Annual	\$1,053.01	\$857.84	\$739.83	\$644.52	\$615.01	\$531.05	25-29	Annual	\$907.38	\$739.20	\$637.51	\$555.38	\$529.96	\$457.60
	Semi-Annual	\$547.57	\$446.08	\$384.71	\$335.15	\$319.81	\$276.15		Semi-Annual	\$471.84	\$384.38	\$331.51	\$288.80	\$275.58	\$237.95
	Quarterly	\$279.05	\$227.33	\$196.05	\$170.80	\$162.98	\$140.73		Quarterly	\$240.46	\$195.89	\$168.94	\$147.18	\$140.44	\$121.26
	Monthly Bank Draft	\$88.45	\$72.06	\$62.15	\$54.14	\$51.66	\$44.61		Monthly Bank Draft	\$76.22	\$62.09	\$53.55	\$46.65	\$44.52	\$38.44
30-34	Annual	\$1,268.61	\$1,050.74	\$910.04	\$803.38	\$735.29	\$653.59	30-34	Annual	\$1,093.16	\$905.43	\$784.18	\$692.27	\$633.60	\$563.20
	Semi-Annual	\$659.68	\$546.38	\$473.22	\$417.76	\$382.35	\$339.87		Semi-Annual	\$568.44	\$470.82	\$407.77	\$359.98	\$329.47	\$292.86
	Quarterly	\$336.18	\$278.45	\$241.16	\$212.90	\$194.85	\$173.20		Quarterly	\$289.69	\$239.94	\$207.81	\$183.45	\$167.90	\$149.25
	Monthly Bank Draft	\$106.56	\$88.26	\$76.44	\$67.48	\$61.76	\$54.90		Monthly Bank Draft	\$91.83	\$76.06	\$65.87	\$58.15	\$53.22	\$47.31
35-39	Annual	\$1,529.59	\$1,289.03	\$1,118.83	\$1,003.09	\$880.54	\$805.65	35-39	Annual	\$1,318.05	\$1,110.76	\$964.09	\$864.36	\$758.76	\$694.23
	Semi-Annual	\$795.39	\$670.30	\$581.79	\$521.61	\$457.88	\$418.94		Semi-Annual	\$685.39	\$577.60	\$501.33	\$449.47	\$394.56	\$361.00
	Quarterly	\$405.34	\$341.59	\$296.49	\$265.82	\$233.34	\$213.50		Quarterly	\$349.28	\$294.35	\$255.48	\$229.06	\$201.07	\$183.97
	Monthly Bank Draft	\$128.49	\$108.28	\$93.98	\$84.26	\$73.97	\$67.67		Monthly Bank Draft	\$110.72	\$93.30	\$80.98	\$72.61	\$63.74	\$58.32
40-44	Annual	\$1,845.04	\$1,579.52	\$1,377.54	\$1,250.45	\$1,053.01	\$991.74	40-44	Annual	\$1,589.88	\$1,361.07	\$1,187.03	\$1,077.52	\$907.38	\$854.58
	Semi-Annual	\$959.42	\$821.35	\$716.32	\$650.23	\$547.57	\$515.70		Semi-Annual	\$826.74	\$707.76	\$617.26	\$560.31	\$471.84	\$444.38
	Quarterly	\$488.94	\$418.57	\$365.05	\$331.37	\$279.05	\$262.81		Quarterly	\$421.32	\$360.68	\$314.56	\$285.54	\$240.46	\$226.46
	Monthly Bank Draft	\$154.98	\$132.68	\$115.71	\$105.04	\$88.45	\$83.31		Monthly Bank Draft	\$133.55	\$114.33	\$99.71	\$90.51	\$76.22	\$71.78
45-49	Annual	\$2,224.03	\$1,935.82	\$1,695.26	\$1,561.36	\$1,257.26	\$1,220.95	45-49	Annual	\$1,916.46	\$1,668.10	\$1,460.81	\$1,345.43	\$1,083.38	\$1,052.09
	Semi-Annual	\$1,156.50	\$1,006.63	\$881.54	\$811.91	\$653.78	\$634.89		Semi-Annual	\$996.56	\$867.41	\$759.62	\$699.62	\$563.36	\$547.09
	Quarterly	\$589.37	\$512.99	\$449.24	\$413.76	\$333.17	\$323.55		Quarterly	\$507.86	\$442.05	\$387.11	\$356.54	\$287.10	\$278.80
	Monthly Bank Draft	\$186.82	\$162.61	\$142.40	\$131.15	\$105.61	\$102.56		Monthly Bank Draft	\$160.98	\$140.12	\$122.71	\$113.02	\$91.00	\$88.38
50-54	Annual	\$3,131.80	\$2,766.43	\$2,412.40	\$2,171.84	\$1,879.08	\$1,722.49	50-54	Annual	\$2,698.68	\$2,383.84	\$2,078.77	\$1,871.48	\$1,619.21	\$1,484.28
	Semi-Annual	\$1,628.54	\$1,438.54	\$1,254.45	\$1,129.36	\$977.12	\$895.69		Semi-Annual	\$1,403.31	\$1,239.60	\$1,080.96	\$973.17	\$841.99	\$771.83
	Quarterly	\$829.93	\$733.10	\$639.29	\$575.54	\$497.96	\$456.46		Quarterly	\$715.15	\$631.72	\$550.87	\$495.94	\$429.09	\$393.33
	Monthly Bank Draft	\$263.07	\$232.38	\$202.64	\$182.43	\$157.84	\$144.69		Monthly Bank Draft	\$226.69	\$200.24	\$174.62	\$157.20	\$136.01	\$124.68
55-59	Annual	\$4,407.22	\$3,951.07	\$3,438.18	\$3,025.14	\$2,809.55	\$2,435.09	55-59	Annual	\$3,797.71	\$3,404.64	\$2,962.68	\$2,606.77	\$2,420.99	\$2,098.32
	Semi-Annual	\$2,291.75	\$2,054.56	\$1,787.85	\$1,573.07	\$1,460.97	\$1,266.25		Semi-Annual	\$1,974.81	\$1,770.41	\$1,540.59	\$1,355.52	\$1,258.91	\$1,091.13
	Quarterly	\$1,167.91	\$1,047.03	\$911.12	\$801.66	\$744.53	\$645.30		Quarterly	\$1,006.39	\$902.23	\$785.11	\$690.79	\$641.56	\$556.05
	Monthly Bank Draft	\$370.21	\$331.89	\$288.81	\$254.11	\$236.00	\$204.55		Monthly Bank Draft	\$319.01	\$285.99	\$248.87	\$218.97	\$203.36	\$176.26
60+	Annual	\$7,468.67	\$6,567.71	\$5,882.34	\$5,242.37	\$4,709.05	\$4,268.79	60+	Annual	\$6,435.77	\$5,659.41	\$5,068.83	\$4,517.36	\$4,057.80	\$3,678.42
	Semi-Annual	\$3,883.71	\$3,415.21	\$3,058.82	\$2,726.03	\$2,448.71	\$2,219.77		Semi-Annual	\$3,346.60	\$2,942.89	\$2,635.79	\$2,349.03	\$2,110.06	\$1,912.78
	Quarterly	\$1,979.20	\$1,740.44	\$1,558.82	\$1,389.23	\$1,247.90	\$1,131.23		Quarterly	\$1,705.48	\$1,499.74	\$1,343.24	\$1,197.10	\$1,075.32	\$974.78
	Monthly Bank Draft	\$627.37	\$551.69	\$494.12	\$440.36	\$395.56	\$358.58		Monthly Bank Draft	\$540.60	\$475.39	\$425.78	\$379.46	\$340.86	\$308.99

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).
*Monthly Policy Fee = \$30.

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

AR

15Dxxx

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2010 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 720-722						Attained Age(s)	Mode	Zip Codes 716-719, 723-729					
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Per Child	Annual	\$1,268.61	\$1,132.90	\$1,035.54	\$947.02	\$876.23	\$811.32	Per Child	Annual	\$1,093.16	\$976.22	\$892.32	\$816.06	\$755.04	\$699.11
	Semi-Annual	\$659.68	\$589.11	\$538.48	\$492.45	\$455.64	\$421.89		Semi-Annual	\$568.44	\$507.63	\$464.01	\$424.35	\$392.62	\$363.54
	Quarterly	\$336.18	\$300.22	\$274.42	\$250.96	\$232.20	\$215.00		Quarterly	\$289.69	\$258.70	\$236.46	\$216.26	\$200.09	\$185.26
	Monthly Bank Draft	\$106.56	\$95.16	\$86.99	\$79.55	\$73.60	\$68.15		Monthly Bank Draft	\$91.83	\$82.00	\$74.95	\$68.55	\$63.42	\$58.73
18-24	Annual	\$1,132.90	\$911.63	\$781.82	\$672.66	\$669.71	\$560.55	18-24	Annual	\$976.22	\$785.55	\$673.70	\$579.63	\$577.08	\$483.03
	Semi-Annual	\$589.11	\$474.05	\$406.55	\$349.78	\$348.25	\$291.49		Semi-Annual	\$507.63	\$408.49	\$350.32	\$301.41	\$300.08	\$251.18
	Quarterly	\$300.22	\$241.58	\$207.18	\$178.25	\$177.47	\$148.55		Quarterly	\$258.70	\$208.17	\$178.53	\$153.60	\$152.93	\$128.00
	Monthly Bank Draft	\$95.16	\$76.58	\$65.67	\$56.50	\$56.26	\$47.09		Monthly Bank Draft	\$82.00	\$65.99	\$56.59	\$48.69	\$48.47	\$40.57
25-29	Annual	\$1,368.91	\$1,115.19	\$961.78	\$837.88	\$799.51	\$690.37	25-29	Annual	\$1,179.59	\$960.96	\$828.76	\$721.99	\$688.95	\$594.88
	Semi-Annual	\$711.83	\$579.90	\$500.13	\$435.70	\$415.75	\$358.99		Semi-Annual	\$613.39	\$499.70	\$430.96	\$375.43	\$358.25	\$309.34
	Quarterly	\$362.76	\$295.53	\$254.87	\$222.04	\$211.87	\$182.95		Quarterly	\$312.59	\$254.65	\$219.62	\$191.33	\$182.57	\$157.64
	Monthly Bank Draft	\$114.99	\$93.68	\$80.79	\$70.38	\$67.16	\$57.99		Monthly Bank Draft	\$99.09	\$80.72	\$69.62	\$60.65	\$57.87	\$49.97
30-34	Annual	\$1,649.19	\$1,365.96	\$1,183.05	\$1,044.39	\$955.88	\$849.67	30-34	Annual	\$1,421.11	\$1,177.06	\$1,019.43	\$899.95	\$823.68	\$732.16
	Semi-Annual	\$587.58	\$470.30	\$415.19	\$363.08	\$349.06	\$441.83		Semi-Annual	\$738.98	\$612.07	\$530.10	\$467.97	\$428.31	\$380.72
	Quarterly	\$437.04	\$361.98	\$313.51	\$276.76	\$253.31	\$225.16		Quarterly	\$376.59	\$311.92	\$270.15	\$238.49	\$218.28	\$194.02
	Monthly Bank Draft	\$138.53	\$114.74	\$99.38	\$87.73	\$80.29	\$71.37		Monthly Bank Draft	\$119.37	\$98.87	\$85.63	\$75.60	\$69.19	\$61.50
35-39	Annual	\$1,988.47	\$1,675.74	\$1,454.48	\$1,304.02	\$1,144.70	\$1,047.35	35-39	Annual	\$1,713.47	\$1,443.99	\$1,253.32	\$1,123.67	\$986.39	\$902.50
	Semi-Annual	\$1,034.00	\$871.38	\$756.33	\$678.09	\$595.24	\$544.62		Semi-Annual	\$891.00	\$750.87	\$651.73	\$584.31	\$512.92	\$469.30
	Quarterly	\$526.94	\$444.07	\$385.44	\$345.57	\$303.35	\$277.55		Quarterly	\$454.07	\$382.66	\$332.13	\$297.77	\$261.39	\$239.16
	Monthly Bank Draft	\$167.03	\$140.76	\$122.18	\$109.54	\$96.15	\$87.98		Monthly Bank Draft	\$143.93	\$121.30	\$105.28	\$94.39	\$82.86	\$75.81
40-44	Annual	\$2,398.55	\$2,053.38	\$1,790.80	\$1,625.59	\$1,368.91	\$1,289.26	40-44	Annual	\$2,066.84	\$1,769.39	\$1,543.14	\$1,400.78	\$1,179.59	\$1,110.95
	Semi-Annual	\$1,247.25	\$1,067.76	\$931.22	\$845.31	\$711.83	\$670.42		Semi-Annual	\$1,074.76	\$920.08	\$802.43	\$728.41	\$613.39	\$577.69
	Quarterly	\$635.62	\$544.15	\$474.56	\$430.78	\$362.76	\$341.65		Quarterly	\$547.71	\$468.89	\$408.93	\$371.21	\$312.59	\$294.40
	Monthly Bank Draft	\$201.48	\$172.48	\$150.43	\$136.55	\$114.99	\$108.30		Monthly Bank Draft	\$173.61	\$148.63	\$129.62	\$117.67	\$99.09	\$93.32
45-49	Annual	\$2,891.24	\$2,516.57	\$2,203.84	\$2,029.77	\$1,634.44	\$1,587.24	45-49	Annual	\$2,491.40	\$2,168.53	\$1,899.05	\$1,749.06	\$1,408.39	\$1,367.72
	Semi-Annual	\$1,503.44	\$1,308.62	\$1,146.00	\$1,055.48	\$849.91	\$825.36		Semi-Annual	\$1,295.53	\$1,127.64	\$987.51	\$909.51	\$732.36	\$711.21
	Quarterly	\$766.18	\$666.89	\$584.02	\$537.89	\$433.13	\$420.62		Quarterly	\$660.22	\$574.66	\$503.25	\$463.50	\$373.22	\$362.45
	Monthly Bank Draft	\$242.86	\$211.39	\$185.12	\$170.50	\$137.29	\$133.33		Monthly Bank Draft	\$209.28	\$182.16	\$159.52	\$146.92	\$118.30	\$114.89
50-54	Annual	\$4,071.34	\$3,596.36	\$3,136.12	\$2,823.39	\$2,442.80	\$2,239.24	50-54	Annual	\$3,508.28	\$3,098.99	\$2,702.40	\$2,432.92	\$2,104.97	\$1,929.56
	Semi-Annual	\$2,117.10	\$1,870.11	\$1,630.78	\$1,468.16	\$1,270.26	\$1,164.40		Semi-Annual	\$1,824.31	\$1,611.47	\$1,405.25	\$1,265.12	\$1,094.58	\$1,003.37
	Quarterly	\$1,078.91	\$953.04	\$831.07	\$748.20	\$647.34	\$593.40		Quarterly	\$929.69	\$821.23	\$716.14	\$644.72	\$557.82	\$511.33
	Monthly Bank Draft	\$341.99	\$302.09	\$263.43	\$237.16	\$205.20	\$188.10		Monthly Bank Draft	\$294.70	\$260.32	\$227.00	\$204.37	\$176.82	\$162.08
55-59	Annual	\$5,729.39	\$5,136.39	\$4,469.63	\$3,932.68	\$3,652.42	\$3,165.62	55-59	Annual	\$4,937.02	\$4,426.03	\$3,851.48	\$3,388.80	\$3,147.29	\$2,727.82
	Semi-Annual	\$2,979.28	\$2,670.92	\$2,324.21	\$2,044.99	\$1,899.26	\$1,646.12		Semi-Annual	\$2,567.25	\$2,301.54	\$2,002.77	\$1,762.18	\$1,636.59	\$1,418.47
	Quarterly	\$1,518.29	\$1,361.14	\$1,184.45	\$1,042.16	\$967.89	\$838.89		Quarterly	\$1,308.31	\$1,172.90	\$1,020.64	\$898.03	\$834.03	\$722.87
	Monthly Bank Draft	\$481.27	\$431.46	\$375.45	\$330.35	\$306.80	\$265.91		Monthly Bank Draft	\$414.71	\$371.79	\$323.52	\$284.66	\$264.37	\$229.14
60+	Annual	\$9,709.27	\$8,538.02	\$7,647.04	\$6,815.08	\$6,121.77	\$5,549.43	60+	Annual	\$8,366.50	\$7,357.23	\$6,589.48	\$5,872.57	\$5,275.14	\$4,781.95
	Semi-Annual	\$5,048.82	\$4,439.77	\$3,976.46	\$3,543.84	\$3,183.32	\$2,885.70		Semi-Annual	\$4,350.58	\$3,825.76	\$3,426.53	\$3,053.74	\$2,743.07	\$2,486.61
	Quarterly	\$2,572.96	\$2,262.58	\$2,026.47	\$1,806.00	\$1,622.27	\$1,470.60		Quarterly	\$2,217.12	\$1,949.67	\$1,746.21	\$1,556.23	\$1,397.91	\$1,267.22
	Monthly Bank Draft	\$815.58	\$717.19	\$642.35	\$572.47	\$514.23	\$466.15		Monthly Bank Draft	\$702.79	\$618.01	\$553.52	\$493.30	\$443.11	\$401.68

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2010 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 720-722						Attained Age(s)	Mode	Zip Codes 716-719, 723-729					
		\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000			\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000
Per Child	Annual	\$620.89	\$592.94	\$570.88	\$548.80	\$529.95	\$511.77	Per Child	Annual	\$535.02	\$510.94	\$491.93	\$472.90	\$456.66	\$440.99
	Semi-Annual	\$322.86	\$308.33	\$296.86	\$285.38	\$275.57	\$266.12		Semi-Annual	\$278.21	\$265.69	\$255.80	\$245.91	\$237.46	\$229.31
	Quarterly	\$164.54	\$157.13	\$151.28	\$145.43	\$140.44	\$135.62		Quarterly	\$141.78	\$135.40	\$130.36	\$125.32	\$121.01	\$116.86
	Monthly Bank Draft	\$52.15	\$49.81	\$47.95	\$46.10	\$44.52	\$42.99		Monthly Bank Draft	\$44.94	\$42.92	\$41.32	\$39.72	\$38.36	\$37.04
18-24	Annual	\$418.65	\$390.37	\$366.15	\$343.70	\$323.97	\$305.56	18-24	Annual	\$360.75	\$336.38	\$315.51	\$296.17	\$279.17	\$263.30
	Semi-Annual	\$217.70	\$202.99	\$190.40	\$178.72	\$168.46	\$158.89		Semi-Annual	\$187.59	\$174.92	\$164.07	\$154.01	\$145.17	\$136.92
	Quarterly	\$110.94	\$103.45	\$97.03	\$91.08	\$85.85	\$80.97		Quarterly	\$95.60	\$89.14	\$83.61	\$78.49	\$73.98	\$69.77
	Monthly Bank Draft	\$35.17	\$32.79	\$30.76	\$28.87	\$27.21	\$25.67		Monthly Bank Draft	\$30.30	\$28.26	\$26.50	\$24.88	\$23.45	\$22.12
25-29	Annual	\$515.59	\$480.78	\$450.93	\$423.31	\$399.00	\$376.33	25-29	Annual	\$444.28	\$414.29	\$388.57	\$364.76	\$343.82	\$324.28
	Semi-Annual	\$268.11	\$250.01	\$234.48	\$220.12	\$207.48	\$195.69		Semi-Annual	\$231.03	\$215.43	\$202.06	\$189.68	\$178.79	\$168.63
	Quarterly	\$136.63	\$127.41	\$119.50	\$112.18	\$105.74	\$99.73		Quarterly	\$117.73	\$109.79	\$102.97	\$96.66	\$91.11	\$85.93
	Monthly Bank Draft	\$43.31	\$40.39	\$37.88	\$35.56	\$33.52	\$31.61		Monthly Bank Draft	\$37.32	\$34.80	\$32.64	\$30.64	\$28.88	\$27.24
30-34	Annual	\$634.57	\$591.73	\$554.99	\$520.98	\$491.07	\$463.17	30-34	Annual	\$546.81	\$509.89	\$478.24	\$448.93	\$423.16	\$399.12
	Semi-Annual	\$329.98	\$307.70	\$288.59	\$270.91	\$255.36	\$248.85		Semi-Annual	\$284.34	\$265.14	\$248.68	\$233.44	\$220.04	\$207.54
	Quarterly	\$168.16	\$156.81	\$147.07	\$138.06	\$130.13	\$122.74		Quarterly	\$144.90	\$135.12	\$126.73	\$118.97	\$112.14	\$105.77
	Monthly Bank Draft	\$53.30	\$49.71	\$46.62	\$43.76	\$41.25	\$38.91		Monthly Bank Draft	\$45.93	\$42.83	\$40.17	\$37.71	\$35.55	\$33.53
35-39	Annual	\$782.21	\$729.39	\$684.11	\$642.21	\$605.31	\$570.94	35-39	Annual	\$674.03	\$628.52	\$589.50	\$553.40	\$521.60	\$491.98
	Semi-Annual	\$406.75	\$379.28	\$355.74	\$333.95	\$314.76	\$296.89		Semi-Annual	\$350.50	\$326.83	\$306.54	\$287.77	\$271.23	\$255.83
	Quarterly	\$207.29	\$193.29	\$181.29	\$170.19	\$160.41	\$151.30		Quarterly	\$178.62	\$166.56	\$156.22	\$146.65	\$138.22	\$130.37
	Monthly Bank Draft	\$65.71	\$61.27	\$57.47	\$53.95	\$50.85	\$47.96		Monthly Bank Draft	\$56.62	\$52.80	\$49.52	\$46.49	\$43.81	\$41.33
40-44	Annual	\$962.89	\$897.88	\$842.14	\$790.54	\$745.14	\$702.82	40-44	Annual	\$829.72	\$773.70	\$725.68	\$681.21	\$642.09	\$605.62
	Semi-Annual	\$500.70	\$466.90	\$437.91	\$411.08	\$387.47	\$365.47		Semi-Annual	\$431.45	\$402.32	\$377.35	\$354.23	\$333.89	\$314.92
	Quarterly	\$255.17	\$237.94	\$223.17	\$209.49	\$197.46	\$186.25		Quarterly	\$219.88	\$205.03	\$192.31	\$180.52	\$170.15	\$160.49
	Monthly Bank Draft	\$80.88	\$75.42	\$70.74	\$66.41	\$62.59	\$59.04		Monthly Bank Draft	\$69.70	\$64.99	\$60.96	\$57.22	\$53.94	\$50.87
45-49	Annual	\$1,185.43	\$1,105.38	\$1,036.76	\$973.24	\$917.34	\$865.26	45-49	Annual	\$1,021.49	\$952.51	\$893.38	\$838.64	\$790.47	\$745.59
	Semi-Annual	\$616.42	\$574.80	\$539.12	\$506.08	\$477.02	\$449.94		Semi-Annual	\$531.17	\$495.31	\$464.56	\$436.09	\$411.04	\$387.71
	Quarterly	\$314.14	\$292.93	\$274.74	\$257.91	\$243.10	\$229.29		Quarterly	\$270.69	\$252.42	\$236.75	\$222.24	\$209.47	\$197.58
	Monthly Bank Draft	\$99.58	\$92.85	\$87.09	\$81.75	\$77.06	\$72.68		Monthly Bank Draft	\$85.81	\$80.01	\$75.04	\$70.45	\$66.40	\$62.63
50-54	Annual	\$1,672.38	\$1,559.47	\$1,462.67	\$1,373.03	\$1,294.17	\$1,220.67	50-54	Annual	\$1,441.10	\$1,343.80	\$1,260.39	\$1,183.15	\$1,115.19	\$1,051.86
	Semi-Annual	\$869.64	\$810.92	\$760.59	\$713.98	\$672.97	\$634.75		Semi-Annual	\$749.37	\$698.78	\$655.40	\$615.24	\$579.90	\$546.97
	Quarterly	\$443.18	\$413.26	\$387.61	\$363.85	\$342.96	\$323.48		Quarterly	\$381.89	\$356.11	\$334.00	\$313.53	\$295.53	\$278.74
	Monthly Bank Draft	\$140.48	\$131.00	\$122.86	\$115.33	\$108.71	\$102.54		Monthly Bank Draft	\$121.05	\$112.88	\$105.87	\$99.38	\$93.68	\$88.36
55-59	Annual	\$2,364.24	\$2,204.60	\$2,067.77	\$1,941.06	\$1,829.57	\$1,725.68	55-59	Annual	\$2,037.27	\$1,899.71	\$1,781.80	\$1,672.62	\$1,576.55	\$1,487.02
	Semi-Annual	\$1,229.40	\$1,146.39	\$1,075.24	\$1,009.35	\$951.38	\$897.35		Semi-Annual	\$1,059.38	\$987.85	\$926.54	\$869.76	\$819.81	\$773.25
	Quarterly	\$626.52	\$584.22	\$547.96	\$514.38	\$484.84	\$457.31		Quarterly	\$539.88	\$503.42	\$472.18	\$443.24	\$417.79	\$394.06
	Monthly Bank Draft	\$198.60	\$185.19	\$173.69	\$163.05	\$153.68	\$144.96		Monthly Bank Draft	\$171.13	\$159.58	\$149.67	\$140.50	\$132.43	\$124.91
60+	Annual	\$4,144.59	\$3,864.72	\$3,624.84	\$3,402.75	\$3,207.29	\$3,025.14	60+	Annual	\$3,571.40	\$3,330.24	\$3,123.53	\$2,932.15	\$2,763.73	\$2,606.77
	Semi-Annual	\$2,155.19	\$2,009.65	\$1,884.92	\$1,769.43	\$1,667.79	\$1,573.07		Semi-Annual	\$1,857.13	\$1,731.72	\$1,624.24	\$1,524.72	\$1,437.14	\$1,355.52
	Quarterly	\$1,098.32	\$1,024.15	\$960.58	\$901.73	\$849.93	\$801.66		Quarterly	\$946.42	\$882.51	\$827.74	\$777.02	\$732.39	\$690.79
	Monthly Bank Draft	\$348.15	\$324.64	\$304.49	\$285.83	\$269.41	\$254.11		Monthly Bank Draft	\$300.00	\$279.74	\$262.38	\$246.30	\$232.15	\$218.97

NAIC Co. Code: 64211. FEIN: 36-1174500.

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* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

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*Monthly Policy Fee = \$30.

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2010 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 720-722						Attained Age(s)	Mode	Zip Codes 716-719, 723-729					
		\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000			\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000
Per Child	Annual	\$807.16	\$770.82	\$742.14	\$713.44	\$688.94	\$665.30	Per Child	Annual	\$695.53	\$664.22	\$639.51	\$614.77	\$593.66	\$573.29
	Semi-Annual	\$419.72	\$400.83	\$385.91	\$370.99	\$358.25	\$345.96		Semi-Annual	\$361.68	\$345.39	\$332.55	\$319.68	\$308.70	\$298.11
	Quarterly	\$213.90	\$204.27	\$196.67	\$189.06	\$182.57	\$176.30		Quarterly	\$184.32	\$176.02	\$169.47	\$162.91	\$157.32	\$151.92
	Monthly Bank Draft	\$67.80	\$64.75	\$62.34	\$59.93	\$57.87	\$55.89		Monthly Bank Draft	\$58.42	\$55.79	\$53.72	\$51.64	\$49.87	\$48.16
18-24	Annual	\$544.25	\$507.48	\$476.00	\$446.81	\$421.16	\$397.23	18-24	Annual	\$468.98	\$437.29	\$410.16	\$385.02	\$362.92	\$342.29
	Semi-Annual	\$283.01	\$263.89	\$247.52	\$232.34	\$219.00	\$206.56		Semi-Annual	\$243.87	\$227.39	\$213.28	\$200.21	\$188.72	\$177.99
	Quarterly	\$144.23	\$134.48	\$126.14	\$118.40	\$111.61	\$105.27		Quarterly	\$124.28	\$115.88	\$108.69	\$102.03	\$96.17	\$90.71
	Monthly Bank Draft	\$45.72	\$42.63	\$39.98	\$37.53	\$35.38	\$33.37		Monthly Bank Draft	\$39.39	\$36.73	\$34.45	\$32.34	\$30.49	\$28.75
25-29	Annual	\$670.27	\$625.01	\$586.21	\$550.30	\$518.70	\$489.23	25-29	Annual	\$577.56	\$538.58	\$505.14	\$474.19	\$446.97	\$421.56
	Semi-Annual	\$348.54	\$325.01	\$304.83	\$286.16	\$269.72	\$254.40		Semi-Annual	\$300.33	\$280.06	\$262.67	\$246.58	\$232.42	\$219.21
	Quarterly	\$177.62	\$165.63	\$155.35	\$145.83	\$137.46	\$129.65		Quarterly	\$153.05	\$142.72	\$133.86	\$125.66	\$118.45	\$111.71
	Monthly Bank Draft	\$56.30	\$52.50	\$49.24	\$46.23	\$43.57	\$41.10		Monthly Bank Draft	\$48.52	\$45.24	\$42.43	\$39.83	\$37.55	\$35.41
30-34	Annual	\$824.94	\$769.25	\$721.49	\$677.27	\$638.39	\$602.12	30-34	Annual	\$710.85	\$662.86	\$621.71	\$583.61	\$550.11	\$518.86
	Semi-Annual	\$428.97	\$400.01	\$375.17	\$352.18	\$331.96	\$313.10		Semi-Annual	\$369.64	\$344.69	\$323.29	\$303.48	\$286.06	\$269.81
	Quarterly	\$218.61	\$203.85	\$191.19	\$179.48	\$169.17	\$159.56		Quarterly	\$188.38	\$175.66	\$164.75	\$154.66	\$145.78	\$137.50
	Monthly Bank Draft	\$69.29	\$64.62	\$60.61	\$56.89	\$53.62	\$50.58		Monthly Bank Draft	\$59.71	\$55.68	\$52.22	\$49.02	\$46.21	\$43.58
35-39	Annual	\$1,016.87	\$948.21	\$889.34	\$834.87	\$786.90	\$742.22	35-39	Annual	\$876.24	\$817.08	\$766.35	\$719.42	\$678.08	\$639.57
	Semi-Annual	\$528.77	\$493.07	\$462.46	\$434.13	\$409.19	\$385.95		Semi-Annual	\$455.64	\$424.88	\$398.50	\$374.10	\$352.60	\$332.58
	Quarterly	\$269.47	\$251.28	\$235.68	\$221.24	\$208.53	\$196.69		Quarterly	\$232.20	\$216.53	\$203.08	\$190.65	\$179.69	\$169.49
	Monthly Bank Draft	\$85.42	\$79.65	\$74.70	\$70.13	\$66.10	\$62.35		Monthly Bank Draft	\$73.60	\$68.63	\$64.37	\$60.43	\$56.96	\$53.72
40-44	Annual	\$1,251.76	\$1,167.24	\$1,094.78	\$1,027.70	\$968.68	\$913.67	40-44	Annual	\$1,078.64	\$1,005.81	\$943.38	\$885.57	\$834.72	\$787.31
	Semi-Annual	\$650.92	\$606.96	\$569.29	\$534.40	\$503.71	\$475.11		Semi-Annual	\$560.89	\$523.02	\$490.56	\$460.50	\$434.05	\$409.40
	Quarterly	\$331.72	\$309.32	\$290.12	\$272.34	\$256.70	\$242.12		Quarterly	\$285.84	\$266.54	\$250.00	\$234.68	\$221.20	\$208.64
	Monthly Bank Draft	\$105.15	\$98.05	\$91.96	\$86.33	\$81.37	\$76.75		Monthly Bank Draft	\$90.61	\$84.49	\$79.24	\$74.39	\$70.12	\$66.13
45-49	Annual	\$1,541.06	\$1,436.99	\$1,347.79	\$1,265.21	\$1,192.54	\$1,124.84	45-49	Annual	\$1,327.94	\$1,238.26	\$1,161.39	\$1,090.23	\$1,027.61	\$969.27
	Semi-Annual	\$801.35	\$747.23	\$700.85	\$657.91	\$620.12	\$584.92		Semi-Annual	\$690.53	\$643.90	\$603.92	\$566.92	\$534.36	\$504.02
	Quarterly	\$408.38	\$380.80	\$357.16	\$335.28	\$316.02	\$298.08		Quarterly	\$351.90	\$328.14	\$307.77	\$288.91	\$272.32	\$256.86
	Monthly Bank Draft	\$129.45	\$120.71	\$113.21	\$106.28	\$100.17	\$94.49		Monthly Bank Draft	\$111.55	\$104.01	\$97.56	\$91.58	\$86.32	\$81.42
50-54	Annual	\$2,174.09	\$2,027.31	\$1,901.47	\$1,784.94	\$1,682.42	\$1,586.87	50-54	Annual	\$1,873.43	\$1,746.94	\$1,638.51	\$1,538.10	\$1,449.75	\$1,367.42
	Semi-Annual	\$1,130.53	\$1,054.20	\$988.76	\$928.17	\$874.86	\$825.17		Semi-Annual	\$974.18	\$908.41	\$852.03	\$799.81	\$753.87	\$711.06
	Quarterly	\$576.13	\$537.24	\$503.89	\$473.01	\$445.84	\$420.52		Quarterly	\$496.46	\$462.94	\$434.21	\$407.60	\$384.18	\$362.37
	Monthly Bank Draft	\$182.62	\$170.29	\$159.72	\$149.93	\$141.32	\$133.30		Monthly Bank Draft	\$157.37	\$146.74	\$137.63	\$129.20	\$121.78	\$114.86
55-59	Annual	\$3,073.51	\$2,865.98	\$2,688.10	\$2,523.38	\$2,378.44	\$2,243.38	55-59	Annual	\$2,648.45	\$2,469.62	\$2,316.34	\$2,174.41	\$2,049.51	\$1,933.13
	Semi-Annual	\$1,598.23	\$1,490.31	\$1,397.81	\$1,312.16	\$1,236.79	\$1,166.56		Semi-Annual	\$1,377.19	\$1,284.20	\$1,204.50	\$1,130.69	\$1,065.75	\$1,005.23
	Quarterly	\$814.48	\$759.48	\$712.35	\$668.70	\$630.29	\$594.50		Quarterly	\$701.84	\$654.45	\$613.83	\$576.22	\$543.12	\$512.28
	Monthly Bank Draft	\$258.17	\$240.74	\$225.80	\$211.96	\$199.79	\$188.44		Monthly Bank Draft	\$222.47	\$207.45	\$194.57	\$182.65	\$172.16	\$162.38
60+	Annual	\$5,387.97	\$5,024.14	\$4,712.29	\$4,423.58	\$4,169.48	\$3,932.68	60+	Annual	\$4,642.82	\$4,329.31	\$4,060.59	\$3,811.80	\$3,592.85	\$3,388.80
	Semi-Annual	\$2,801.74	\$2,612.55	\$2,450.39	\$2,300.26	\$2,168.13	\$2,044.99		Semi-Annual	\$2,414.27	\$2,251.24	\$2,111.51	\$1,982.14	\$1,868.28	\$1,762.18
	Quarterly	\$1,427.81	\$1,331.40	\$1,248.76	\$1,172.25	\$1,104.91	\$1,042.16		Quarterly	\$1,230.35	\$1,147.27	\$1,076.06	\$1,010.13	\$952.11	\$898.03
	Monthly Bank Draft	\$452.59	\$422.03	\$395.83	\$371.58	\$350.24	\$330.35		Monthly Bank Draft	\$390.00	\$363.66	\$341.09	\$320.19	\$301.80	\$284.66

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2010 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained		Zip Code 720-722				Attained		Zip Code 716-719, 723-729			
Age(s)	Mode	\$85,000	\$90,000	\$95,000	\$100,000	Age(s)	Mode	\$85,000	\$90,000	\$95,000	\$100,000
Per Child	Annual	\$495.54	\$479.94	\$465.02	\$450.72	Per Child	Annual	\$427.01	\$413.57	\$400.71	\$388.39
	Semi-Annual	\$257.68	\$249.57	\$241.81	\$234.37		Semi-Annual	\$222.05	\$215.06	\$208.37	\$201.96
	Quarterly	\$131.32	\$127.18	\$123.23	\$119.44		Quarterly	\$113.16	\$109.60	\$106.19	\$102.92
	Monthly Bank Draft	\$41.63	\$40.31	\$39.06	\$37.86		Monthly Bank Draft	\$35.87	\$34.74	\$33.66	\$32.62
18-24	Annual	\$289.86	\$275.50	\$261.60	\$248.59	18-24	Annual	\$249.77	\$237.40	\$225.43	\$214.21
	Semi-Annual	\$150.73	\$143.26	\$136.03	\$129.27		Semi-Annual	\$129.88	\$123.45	\$117.22	\$111.39
	Quarterly	\$76.81	\$73.01	\$69.32	\$65.88		Quarterly	\$66.19	\$62.91	\$59.74	\$56.77
	Monthly Bank Draft	\$24.35	\$23.14	\$21.97	\$20.88		Monthly Bank Draft	\$20.98	\$19.94	\$18.94	\$17.99
25-29	Annual	\$356.99	\$339.32	\$322.17	\$306.15	25-29	Annual	\$307.62	\$292.39	\$277.61	\$263.81
	Semi-Annual	\$185.63	\$176.45	\$167.53	\$159.20		Semi-Annual	\$159.96	\$152.04	\$144.36	\$137.18
	Quarterly	\$94.60	\$89.92	\$85.38	\$81.13		Quarterly	\$81.52	\$77.48	\$73.57	\$69.91
	Monthly Bank Draft	\$29.99	\$28.50	\$27.06	\$25.72		Monthly Bank Draft	\$25.84	\$24.56	\$23.32	\$22.16
30-34	Annual	\$439.37	\$417.62	\$396.52	\$376.81	30-34	Annual	\$378.60	\$359.86	\$341.68	\$324.70
	Semi-Annual	\$228.47	\$217.16	\$206.19	\$195.94		Semi-Annual	\$196.87	\$187.13	\$177.67	\$168.84
	Quarterly	\$116.43	\$110.67	\$105.08	\$99.85		Quarterly	\$100.33	\$95.36	\$90.55	\$86.05
	Monthly Bank Draft	\$36.91	\$35.08	\$33.31	\$31.65		Monthly Bank Draft	\$31.80	\$30.23	\$28.70	\$27.27
35-39	Annual	\$541.60	\$514.77	\$488.78	\$464.47	35-39	Annual	\$466.70	\$443.58	\$421.18	\$400.24
	Semi-Annual	\$281.63	\$267.68	\$254.17	\$241.52		Semi-Annual	\$242.68	\$230.66	\$219.01	\$208.12
	Quarterly	\$143.52	\$136.41	\$129.53	\$123.08		Quarterly	\$123.68	\$117.55	\$111.61	\$106.06
	Monthly Bank Draft	\$45.49	\$43.24	\$41.06	\$39.02		Monthly Bank Draft	\$39.20	\$37.26	\$35.38	\$33.62
40-44	Annual	\$666.69	\$633.67	\$601.68	\$571.74	40-44	Annual	\$574.49	\$546.03	\$518.47	\$492.67
	Semi-Annual	\$346.68	\$329.51	\$312.87	\$297.30		Semi-Annual	\$298.73	\$283.94	\$269.60	\$256.19
	Quarterly	\$176.67	\$167.92	\$159.45	\$151.51		Quarterly	\$152.24	\$144.70	\$137.39	\$130.56
	Monthly Bank Draft	\$56.00	\$53.23	\$50.54	\$48.03		Monthly Bank Draft	\$48.26	\$45.87	\$43.55	\$41.38
45-49	Annual	\$820.77	\$780.11	\$740.73	\$703.89	45-49	Annual	\$707.26	\$672.22	\$638.29	\$606.54
	Semi-Annual	\$426.80	\$405.66	\$385.18	\$366.02		Semi-Annual	\$367.78	\$349.55	\$331.91	\$315.40
	Quarterly	\$217.50	\$206.73	\$196.29	\$186.53		Quarterly	\$187.42	\$178.14	\$169.15	\$160.73
	Monthly Bank Draft	\$68.94	\$65.53	\$62.22	\$59.13		Monthly Bank Draft	\$59.41	\$56.47	\$53.62	\$50.95
50-54	Annual	\$1,157.95	\$1,100.58	\$1,045.01	\$993.03	50-54	Annual	\$997.81	\$948.37	\$900.49	\$855.70
	Semi-Annual	\$602.13	\$572.30	\$543.41	\$516.38		Semi-Annual	\$518.86	\$493.15	\$468.25	\$444.96
	Quarterly	\$306.86	\$291.65	\$276.93	\$263.15		Quarterly	\$264.42	\$251.32	\$238.63	\$226.76
	Monthly Bank Draft	\$97.27	\$92.45	\$87.78	\$83.41		Monthly Bank Draft	\$83.82	\$79.66	\$75.64	\$71.88
55-59	Annual	\$1,636.99	\$1,555.90	\$1,477.34	\$1,403.85	55-59	Annual	\$1,410.60	\$1,340.72	\$1,273.03	\$1,209.70
	Semi-Annual	\$851.23	\$809.07	\$768.22	\$730.00		Semi-Annual	\$733.51	\$697.17	\$661.98	\$629.04
	Quarterly	\$433.80	\$412.31	\$391.50	\$372.02		Quarterly	\$373.81	\$355.29	\$337.35	\$320.57
	Monthly Bank Draft	\$137.51	\$130.70	\$124.10	\$117.92		Monthly Bank Draft	\$118.49	\$112.62	\$106.93	\$101.61
60+	Annual	\$2,869.67	\$2,727.51	\$2,589.80	\$2,461.00	60+	Annual	\$2,472.80	\$2,350.30	\$2,231.64	\$2,120.64
	Semi-Annual	\$1,492.23	\$1,418.31	\$1,346.70	\$1,279.72		Semi-Annual	\$1,285.86	\$1,222.16	\$1,160.45	\$1,102.73
	Quarterly	\$760.46	\$722.79	\$686.30	\$652.17		Quarterly	\$655.29	\$622.83	\$591.38	\$561.97
	Monthly Bank Draft	\$241.05	\$229.11	\$217.54	\$206.72		Monthly Bank Draft	\$207.72	\$197.43	\$187.46	\$178.13

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).
*Monthly Policy Fee = \$30.

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2010 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained		Zip Code 720-722				Attained		Zip Code 716-719, 723-729			
Age(s)	Mode	\$85,000	\$90,000	\$95,000	\$100,000	Age(s)	Mode	\$85,000	\$90,000	\$95,000	\$100,000
Per Child	Annual	\$644.20	\$623.92	\$604.53	\$585.94	Per Child	Annual	\$555.11	\$537.64	\$520.92	\$504.91
	Semi-Annual	\$334.98	\$324.44	\$314.36	\$304.69		Semi-Annual	\$288.66	\$279.57	\$270.88	\$262.55
	Quarterly	\$170.71	\$165.34	\$160.20	\$155.27		Quarterly	\$147.10	\$142.47	\$138.04	\$133.80
	Monthly Bank Draft	\$54.11	\$52.41	\$50.78	\$49.22		Monthly Bank Draft	\$46.63	\$45.16	\$43.76	\$42.41
18-24	Annual	\$376.82	\$358.15	\$340.08	\$323.17	18-24	Annual	\$324.70	\$308.62	\$293.06	\$278.47
	Semi-Annual	\$195.95	\$186.24	\$176.84	\$168.05		Semi-Annual	\$168.84	\$160.48	\$152.39	\$144.80
	Quarterly	\$99.86	\$94.91	\$90.12	\$85.64		Quarterly	\$86.05	\$81.78	\$77.66	\$73.79
	Monthly Bank Draft	\$31.65	\$30.08	\$28.57	\$27.15		Monthly Bank Draft	\$27.27	\$25.92	\$24.62	\$23.39
25-29	Annual	\$464.09	\$441.12	\$418.82	\$398.00	25-29	Annual	\$399.91	\$380.11	\$360.89	\$342.95
	Semi-Annual	\$241.33	\$229.38	\$217.79	\$206.96		Semi-Annual	\$207.95	\$197.66	\$187.66	\$178.33
	Quarterly	\$122.98	\$116.90	\$110.99	\$105.47		Quarterly	\$105.98	\$100.73	\$95.64	\$90.88
	Monthly Bank Draft	\$38.98	\$37.05	\$35.18	\$33.43		Monthly Bank Draft	\$33.59	\$31.93	\$30.31	\$28.81
30-34	Annual	\$571.18	\$542.91	\$515.48	\$489.85	30-34	Annual	\$492.18	\$467.82	\$444.18	\$422.11
	Semi-Annual	\$297.01	\$282.31	\$268.05	\$254.72		Semi-Annual	\$255.93	\$243.27	\$230.97	\$219.50
	Quarterly	\$151.36	\$143.87	\$136.60	\$129.81		Quarterly	\$130.43	\$123.97	\$117.71	\$111.86
	Monthly Bank Draft	\$47.98	\$45.60	\$43.30	\$41.15		Monthly Bank Draft	\$41.34	\$39.30	\$37.31	\$35.46
35-39	Annual	\$704.08	\$669.20	\$635.41	\$603.81	35-39	Annual	\$606.71	\$576.65	\$547.53	\$520.31
	Semi-Annual	\$366.12	\$347.98	\$330.41	\$313.98		Semi-Annual	\$315.49	\$299.86	\$284.72	\$270.56
	Quarterly	\$186.58	\$177.34	\$168.38	\$160.01		Quarterly	\$160.78	\$152.81	\$145.10	\$137.88
	Monthly Bank Draft	\$59.14	\$56.21	\$53.37	\$50.72		Monthly Bank Draft	\$50.96	\$48.44	\$45.99	\$43.71
40-44	Annual	\$866.70	\$823.77	\$782.18	\$743.26	40-44	Annual	\$746.84	\$709.84	\$674.01	\$640.47
	Semi-Annual	\$450.68	\$428.36	\$406.73	\$386.50		Semi-Annual	\$388.36	\$369.12	\$350.49	\$333.04
	Quarterly	\$229.68	\$218.30	\$207.28	\$196.96		Quarterly	\$197.91	\$188.11	\$178.61	\$169.72
	Monthly Bank Draft	\$72.80	\$69.20	\$65.70	\$62.43		Monthly Bank Draft	\$62.73	\$59.63	\$56.62	\$53.80
45-49	Annual	\$1,067.00	\$1,014.14	\$962.95	\$915.06	45-49	Annual	\$919.44	\$873.89	\$829.78	\$788.50
	Semi-Annual	\$554.84	\$527.35	\$500.73	\$475.83		Semi-Annual	\$478.11	\$454.42	\$431.49	\$410.02
	Quarterly	\$282.76	\$268.75	\$255.18	\$242.49		Quarterly	\$243.65	\$231.58	\$219.89	\$208.95
	Monthly Bank Draft	\$89.63	\$85.19	\$80.89	\$76.87		Monthly Bank Draft	\$77.23	\$73.41	\$69.70	\$66.23
50-54	Annual	\$1,505.34	\$1,430.75	\$1,358.51	\$1,290.94	50-54	Annual	\$1,297.15	\$1,232.88	\$1,170.64	\$1,112.41
	Semi-Annual	\$782.78	\$743.99	\$706.43	\$671.29		Semi-Annual	\$674.52	\$641.10	\$608.73	\$578.45
	Quarterly	\$398.92	\$379.15	\$360.01	\$342.10		Quarterly	\$343.74	\$326.71	\$310.22	\$294.79
	Monthly Bank Draft	\$126.45	\$120.18	\$114.11	\$108.44		Monthly Bank Draft	\$108.96	\$103.56	\$98.33	\$93.44
55-59	Annual	\$2,128.09	\$2,022.67	\$1,920.54	\$1,825.01	55-59	Annual	\$1,833.78	\$1,742.94	\$1,654.94	\$1,572.61
	Semi-Annual	\$1,106.61	\$1,051.79	\$998.68	\$949.01		Semi-Annual	\$953.57	\$906.33	\$860.57	\$817.76
	Quarterly	\$563.94	\$536.01	\$508.94	\$483.63		Quarterly	\$485.95	\$461.88	\$438.56	\$416.74
	Monthly Bank Draft	\$178.76	\$169.90	\$161.33	\$153.30		Monthly Bank Draft	\$154.04	\$146.41	\$139.01	\$132.10
60+	Annual	\$3,730.57	\$3,545.76	\$3,366.74	\$3,199.30	60+	Annual	\$3,214.64	\$3,055.39	\$2,901.13	\$2,756.83
	Semi-Annual	\$1,939.90	\$1,843.80	\$1,750.70	\$1,663.64		Semi-Annual	\$1,671.61	\$1,588.80	\$1,508.59	\$1,433.55
	Quarterly	\$988.60	\$939.63	\$892.19	\$847.81		Quarterly	\$851.88	\$809.68	\$768.80	\$730.56
	Monthly Bank Draft	\$313.37	\$297.84	\$282.81	\$268.74		Monthly Bank Draft	\$270.03	\$256.65	\$243.69	\$231.57

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

*Monthly Policy Fee = \$30.

AR

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Guarantee Trust Life Insurance Company

1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600

June 21, 2010

Ms. Rosalind Minor
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Rate Filing –Major Medical Policy Form HDIP-2003
N.A.I.C. Company Code 687-64211
Federal ID Number 36-1174500
Company Filing Number GTLHD2010AR

Dear Ms. Minor:

I received your letter of 6/18/2010 concerning the above-captioned filing. Thank you for your attention to our filing.

In response to your comment concerning active policyholders in Arkansas, there are currently no active policyholders in the state. Exhibit 2, a display of Arkansas-specific experience, indicates that there was one active policy at the end of 2009, however this policy has since terminated.

The product is open to new business. However, there have been no recent sales, and our distribution within the state is not strong at this time. But as was indicated previously, it is important that rate tables for this product keep pace with escalating claims to ensure that rates will be appropriate for future applicants.

Despite regular rate adjustments across the nation for this product, losses have risen consistently. I believe that our filing does demonstrate the need for the proposed increase, and in light of the clarifications provided above, I respectfully request reconsideration of changes as filed.

Sincerely,

Daryl Schrader, FSA, MAAA
Actuary, Guarantee Trust Life Insurance Company
847-904-5623
dschrader@gtlic.com



Guarantee Trust Life Insurance Company

1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600

July 15, 2010

Ms. Rosalind Minor
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Rate Filing –Major Medical Policy Form HDIP-2003
N.A.I.C. Company Code 687-64211
Federal ID Number 36-1174500
Company Filing Number GTLHD2010AR

Dear Ms. Minor:

I received your letter of 7/7/2010 concerning the above-captioned filing. Thank you for your attention to our filing.

As I've indicated previously, I believe that the experience history shown within our filing demonstrates the need for the proposed increase. And this need has arisen despite regular rate filings in the past that were intended to allow premiums to keep pace with escalation in costs.

I ask that the Life and Health Division would provide GTL with an understanding of the actuarial or other rationale that serves as the basis for its assessment of the adequacy of a 10% rate increase.

Sincerely,

A handwritten signature in black ink, appearing to read 'Daryl Schrader', written over a light green rectangular background.

Daryl Schrader, FSA, MAAA
Actuary, Guarantee Trust Life Insurance Company
847-904-5623
dschrader@gtlic.com



Guarantee Trust Life Insurance Company

1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600

July 21, 2010

Ms. Rosalind Minor
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Rate Filing –Major Medical Policy Form HDIP-2003
N.A.I.C. Company Code 687-64211
Federal ID Number 36-1174500
Company Filing Number GTLHD2010AR

Dear Ms. Minor:

I received your letter of 7/15/2010 concerning the above-captioned filing. Thank you for your attention to our filing, as well as for taking the time for our telephone conversation today.

As we discussed, I understand the comment within your letter about the desire for our rates to remain competitive. However, I am also concerned about the profitability of our product, and I'll specifically reiterate my own comment that I'd rather be in a situation where we sell no business than to sell at a loss.

Just to confirm two additional items from our conversation, (1) we currently have no active business within the products under this filing, and (2) it is currently our intention to remain in the individual market in Arkansas.

Also, thank you for informing me of your schedules and making me aware that it will likely take more than a week to respond to this submission.

Sincerely,

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