

SERFF Tracking Number: UNAM-127113837 State: Arkansas
Filing Company: Marquette National Life Insurance Company State Tracking Number: 48574
Company Tracking Number: MNLIC MSRC 2010 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: MNLIC MSRC 2010 AR/MNLIC MSRC 2010

Filing at a Glance

Company: Marquette National Life Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UNAM-127113837 State: Arkansas
REFUND CALCULATIONS

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Accepted State Tr Num: 48574
For Informational Purposes

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: MNLIC MSRC 2010 AR State Status: Filed-Closed
Other

Filing Type: Rate

Authors: Carmen Boyd, Trudi
Goldenberg

Date Submitted: 04/25/2011

Reviewer(s): Stephanie Fowler

Disposition Date: 04/28/2011

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: MNLIC MSRC 2010 AR

Project Number: MNLIC MSRC 2010

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 04/28/2011

State Status Changed: 04/28/2011

Created By: Trudi Goldenberg

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Trudi Goldenberg

Filing Description:

INFORMATIONAL FILING

Marquette National Life Insurance Company

NAIC # 71072

Medicare Supplement Refund Calculations – Filing for Calendar-Year 2010

Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2010.

SERFF Tracking Number: UNAM-127113837 State: Arkansas
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If you have any questions, please contact me at 1-800-538-1053, ext. 4104219, by email at tgoldenberg@uafc.com or by fax at 407-995-8023.

Company and Contact

Filing Contact Information

Trudi Goldenberg, tgoldenberg@uafc.com
 P.O. Box 958465 407-628-1776 [Phone] 8278 [Ext]
 Lake Mary, FL 32795-8465

Filing Company Information

Marquette National Life Insurance Company	CoCode: 71072	State of Domicile: Texas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001	Group Name:	State ID Number:
Lake Mary, FL 32746	FEIN Number: 36-2641398	
(407) 995-8000 ext. [Phone]		

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Marquette National Life Insurance Company	\$0.00	04/25/2011	

SERFF Tracking Number: UNAM-127113837 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	04/28/2011	04/28/2011

SERFF Tracking Number: UNAM-127113837 State: Arkansas
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Disposition

Disposition Date: 04/28/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

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):
Marquette National Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking Number: UNAM-127113837 *State:* Arkansas
Filing Company: Marquette National Life Insurance Company *State Tracking Number:* 48574
Company Tracking Number: MNLIC MSRC 2010 AR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: MNLIC MSRC 2010 AR/MNLIC MSRC 2010

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	Medicare Supplement Refund Calculations Reporting Forms	Accepted for Informational Purposes	No

SERFF Tracking Number: UNAM-127113837 State: Arkansas
 Filing Company: Marquette National Life Insurance Company State Tracking Number: 48574
 Company Tracking Number: MNLIC MSRC 2010 AR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
 Project Name/Number: MNLIC MSRC 2010 AR/MNLIC MSRC 2010

Rate Information

Rate data applies to filing.

Filing Method: SERFF
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:	Company Rate Change:	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):
Marquette National Life Insurance Company	N/A	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking Number: UNAM-127113837 State: Arkansas
Filing Company: Marquette National Life Insurance Company State Tracking Number: 48574
Company Tracking Number: MNLIC MSRC 2010 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
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Supporting Document Schedules

		Item Status:	Status
Satisfied - Item:	Medicare Supplement Refund Calculations Reporting Forms	Accepted for Informational Purposes	Date: 04/28/2011
Comments:	CY2010		
Attachment:	MNLIC AR RPT.pdf		

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2010

Type Individual

SMSBP

Standardized Plan D

For the State of Arkansas

Company Name Marquette National Life Insurance Company NAIC Group Code 0953

NAIC Company Code 71072

Person Completing this Exhibit Kamran A. Malik, ASA, MAAA Title Director, Pricing

Telephone (407) 444-4364

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	(o)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2009	\$3,338	2.770	\$9,246	0.442	\$4,087	0.0000	\$0	0.000	\$0	0.40
2008	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
2007	\$900	4.175	\$3,758	0.493	\$1,853	1.1940	\$1,075	0.659	\$708	0.65
2006	\$1,221	4.175	\$5,098	0.493	\$2,513	2.2450	\$2,741	0.669	\$1,834	0.67
2005	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2004	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2003	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
2002	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
2001	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
2000	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1999	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1998	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1997	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1996	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1995	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$18,102	(l:)	\$8,453	(m:)	\$3,816	(n:)	\$2,542	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.502					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$4,767	\$2,338
b. Current Year's Issues	\$1,327	\$378
c. Net	\$3,440	\$1,960
2. Past Years' Experience	\$8,539	\$26,970
3. Total Experience	\$11,979	\$28,930
4. Refunds Last Year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds Since Inception	\$0	
7. Benchmark Ratio Since Inception	0.502	
8. Experienced Ratio Since Inception	2.415	
9. Life Years Exposed Since Inception	9	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik, ASA, MAAA

Name

4/21/2011

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2010

Type Individual

SMSBP

Standardized Plan F

For the State of Arkansas

Company Name Marquette National Life Insurance Company NAIC Group Code 0953

NAIC Company Code 71072

Person Completing this Exhibit Kamran A. Malik, ASA, MAAA Title Director, Pricing

Telephone (407) 444-4364

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	(o)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2009	\$69,866	2.770	\$193,530	0.442	\$85,540	0.0000	\$0	0.000	\$0	0.40
2008	\$50,512	4.175	\$210,888	0.493	\$103,968	0.0000	\$0	0.000	\$0	0.55
2007	\$73,806	4.175	\$308,141	0.493	\$151,914	1.1940	\$88,125	0.659	\$58,074	0.65
2006	\$24,351	4.175	\$101,663	0.493	\$50,120	2.2450	\$54,667	0.669	\$36,572	0.67
2005	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2004	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2003	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
2002	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
2001	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
2000	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1999	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1998	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1997	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1996	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1995	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$814,222	(l:)	\$391,541	(m:)	\$142,792	(n:)	\$94,646	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.508					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$326,006	\$246,075
b. Current Year's Issues	\$91,945	\$53,285
c. Net	\$234,061	\$192,791
2. Past Years' Experience	\$580,572	\$474,917
3. Total Experience	\$814,633	\$667,708
4. Refunds Last Year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds Since Inception	\$0	
7. Benchmark Ratio Since Inception	0.508	
8. Experienced Ratio Since Inception	0.820	
9. Life Years Exposed Since Inception	382	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik, ASA, MAAA

Name

4/21/2011

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2010

Type Individual

SMSBP

Standardized Plan G

For the State of Arkansas

Company Name Marquette National Life Insurance Company NAIC Group Code 0953

NAIC Company Code 71072

Person Completing this Exhibit Kamran A. Malik, ASA, MAAA Title Director, Pricing

Telephone (407) 444-4364

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2009	\$15,027	2.770	\$41,625	0.442	\$18,398	0.0000	\$0	0.000	\$0	0.40
2008	\$16,201	4.175	\$67,639	0.493	\$33,346	0.0000	\$0	0.000	\$0	0.55
2007	\$2,446	4.175	\$10,212	0.493	\$5,035	1.1940	\$2,921	0.659	\$1,925	0.65
2006	\$508	4.175	\$2,121	0.493	\$1,046	2.2450	\$1,140	0.669	\$763	0.67
2005	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2004	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2003	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
2002	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
2001	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
2000	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1999	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1998	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1997	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1996	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1995	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k):	\$121,597	(l):	\$57,824	(m):	\$4,061	(n):	\$2,688	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.482					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$61,349	\$41,751
b. Current Year's Issues	\$8,357	\$4,803
c. Net	\$52,991	\$36,947
2. Past Years' Experience	\$86,977	\$51,173
3. Total Experience	\$139,968	\$88,121
4. Refunds Last Year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds Since Inception	\$0	
7. Benchmark Ratio Since Inception	0.482	
8. Experienced Ratio Since Inception	0.630	
9. Life Years Exposed Since Inception	74	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik, ASA, MAAA

Name

4/21/2011

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2010

Type Individual

SMSBP

Standardized Plan J

For the State of Arkansas

Company Name Marquette National Life Insurance Company NAIC Group Code 0953

NAIC Company Code 71072

Person Completing this Exhibit Kamran A. Malik, ASA, MAAA Title Director, Pricing

Telephone (407) 444-4364

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	(o)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2009	\$181,435	2.770	\$502,575	0.442	\$222,138	0.0000	\$0	0.000	\$0	0.40
2008	\$23,189	4.175	\$96,813	0.493	\$47,729	0.0000	\$0	0.000	\$0	0.55
2007	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2006	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2005	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2004	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2003	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
2002	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
2001	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
2000	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1999	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1998	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1997	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1996	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1995	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$599,388	(l:)	\$269,867	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.450					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$260,828	\$229,428
b. Current Year's Issues	\$21,468	\$25,489
c. Net	\$239,360	\$203,939
2. Past Years' Experience	\$281,030	\$196,073
3. Total Experience	\$520,390	\$400,012
4. Refunds Last Year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds Since Inception	\$0	
7. Benchmark Ratio Since Inception	0.450	
8. Experienced Ratio Since Inception	0.769	
9. Life Years Exposed Since Inception	190	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik, ASA, MAAA

Name

4/21/2011

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2010

Type Individual

SMSBP

Standardized Plan N

For the State of Arkansas

Company Name Marquette National Life Insurance Company NAIC Group Code 0953

NAIC Company Code 71072

Person Completing this Exhibit Kamran A. Malik, ASA, MAAA Title Director, Pricing

Telephone (407) 444-4364

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
2009	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2008	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
2007	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2006	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2005	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2004	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2003	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
2002	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
2001	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
2000	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1999	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1998	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1997	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1996	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1995	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$0	(l:)	\$0	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.000					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$0	\$0
b. Current Year's Issues	\$625	\$0
c. Net	(\$625)	\$0
2. Past Years' Experience	\$0	\$0
3. Total Experience	(\$625)	\$0
4. Refunds Last Year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds Since Inception	\$0	
7. Benchmark Ratio Since Inception	0.000	
8. Experienced Ratio Since Inception	0.000	
9. Life Years Exposed Since Inception	3	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik, ASA, MAAA

Name

4/21/2011

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2010

Type Individual

SMSBP

Select Plan F

For the State of Arkansas

Company Name Marquette National Life Insurance Company NAIC Group Code 0953

NAIC Company Code 71072

Person Completing this Exhibit Kamran A. Malik, ASA, MAAA Title Director, Pricing

Telephone (407) 444-4364

Year (a)	Earned		Cumulative			Cumulative				(o)
	Premium (b)	Factor (c)	(b)x(c) (d)	Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Loss Ratio (i)	(h)x(i) (j)	
2009	\$3,827	2.770	\$10,601	0.442	\$4,686	0.0000	\$0	0.000	\$0	0.40
2008	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
2007	\$2,398	4.175	\$10,010	0.493	\$4,935	1.1940	\$2,863	0.659	\$1,887	0.65
2006	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2005	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2004	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2003	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
2002	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
2001	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
2000	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1999	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1998	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1997	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1996	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1995	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k):	\$20,612	(l):	\$9,621	(m):	\$2,863	(n):	\$1,887	
Benchmark Ratio Since Inception			(l+n)/(k+m):			0.490				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$4,161	\$2,245
b. Current Year's Issues	\$0	\$0
c. Net	\$4,161	\$2,245
2. Past Years' Experience	\$12,866	\$2,747
3. Total Experience	\$17,027	\$4,992
4. Refunds Last Year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds Since Inception	\$0	
7. Benchmark Ratio Since Inception	0.490	
8. Experienced Ratio Since Inception	0.293	
9. Life Years Exposed Since Inception	12	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Director, Pricing

Title

Kamran A. Malik, ASA, MAAA

Name

4/21/2011

Date