

SERFF Tracking Number: CNSC-126374341 State: Arkansas
 Filing Company: Consec Life Insurance Company State Tracking Number: 44024
 Company Tracking Number: TRANSPORT/CLIC 2009
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: 2009 Transport Indv Cancer Rates 10625, et al
 Project Name/Number: /

Filing at a Glance

Company: Consec Life Insurance Company

Product Name: 2009 Transport Indv Cancer Rates 10625, et al SERFF Tr Num: CNSC-126374341 State: Arkansas

TOI: H071 Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved-Closed State Tr Num: 44024

Sub-TOI: H071.002A Dread Disease - Cancer Only Co Tr Num: TRANSPORT/CLIC 2009 State Status: Approved-Closed

Filing Type: Form/Rate

Reviewer(s): Rosalind Minor

Authors: Beth Blackwell, Stacey Farmer, Michelle Garba, Dan Murphy

Disposition Date: 01/15/2010

Date Submitted: 11/11/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

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:

Group Market Type:

Filing Status Changed: 01/15/2010

Explanation for Other Group Market Type:

State Status Changed: 01/15/2010

Deemer Date:

Created By: Stacey Farmer

Submitted By: Stacey Farmer

Corresponding Filing Tracking Number:

Filing Description:

Subject: Consec Life Insurance Company

Specified Disease Rate Increase

Policy Forms: 10625, 10627, 10678, 10830, 10881, 10881-65, 10897, 10897-60, 10536, 10632, 10781, 10885, 10892, 10537, 10633, 10782, 10893, 10891

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TRAN-1000 – Radiation and Chemotherapy Endorsement

Enclosed for your review and approval, please find copies of actuarial materials and rate sheets in support of a proposed rate increase on the above referenced products. The proposed increase is based upon experience that the company has received relating to the treatment of cancer, specifically related to the rising treatment cost for radiation and chemotherapy.

The cancer products provided an unlimited radiation and chemotherapy benefit. The company has developed an endorsement that provides a calendar year limit on the radiation and chemotherapy benefit of \$7,500. This endorsement will be offered to the in-force policyholders that currently have unlimited radiation and chemotherapy. Individuals that elect the endorsement will not experience the rate increase. See the actuarial memorandum for details regarding the rate increase.

This filing applies to all in-force policies issued in this state with the above referenced form number(s). These policies are closed blocks of business.

Enclosed are any necessary certifications, transmittals and/or filing fees as may be required by your state.

Thank you for your time and consideration on this filing. If you have any further questions regarding this, please feel free to contact me.

Sincerely,
Stacey Farmer
Product Filing Analyst
1-800-888-4918 extension 72954
317-817-4155, fax number
stacey_farmer@conseco.com

Company and Contact

Filing Contact Information

Stacey Farmer, Compliance Analyst
11825 N Pennsylvania St
Carmel, IN 46032
stacey_farmer@conseco.com
800-888-4918 [Phone] 2954 [Ext]
317-817-2333 [FAX]

Filing Company Information

Conseco Life Insurance Company
11815 N. Pennsylvania Street
CoCode: 65900
Group Code: 233
State of Domicile: Indiana
Company Type:

SERFF Tracking Number: CNSC-126374341 State: Arkansas
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Product Name: 2009 Transport Indy Cancer Rates 10625, et al
Project Name/Number: /
Carmel, IN 46032 Group Name: State ID Number:
(800) 888-4918 ext. [Phone] FEIN Number: 04-2299444

Filing Fees

Fee Required? Yes
Fee Amount: \$70.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Conseco Life Insurance Company	\$70.00	11/11/2009	31966801

SERFF Tracking Number: CNSC-126374341 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/15/2010	01/15/2010

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	11/18/2009	11/18/2009	Stacey Farmer	11/23/2009	11/23/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Revised Rate 50%	Stacey Farmer	01/13/2010	01/14/2010
Supporting Document	Actuarial Certification	Stacey Farmer	01/14/2010	01/14/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
E-mail from Lina Jichi on December 3, 2009	Note To Filer	Rosalind Minor	01/12/2010	01/12/2010
Filing Note of 11-23-09 and 01-12-2010	Note To Reviewer	Stacey Farmer	01/12/2010	01/12/2010
Note to Filer-November 30, 2009	Note To Filer	Rosalind Minor	01/12/2010	01/12/2010

SERFF Tracking Number: CNSC-126374341 State: Arkansas
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Project Name/Number: /

Your response of 11/23/09

Note To Filer

Rosalind Minor 11/30/2009 11/30/2009

SERFF Tracking Number: CNSC-126374341 State: Arkansas
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Product Name: 2009 Transport Indy Cancer Rates 10625, et al
Project Name/Number: /

Disposition

Disposition Date: 01/15/2010

Implementation Date:

Status: Approved-Closed

Comment:

This submission is being approved with the understanding that a 50% rate increase will be implemented for policies with unlimited R&C benefit and with your certification that you will not submit another rate increase in Arkansas for three years.

We appreciated your cooperation in this matter.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Actuarial Certification	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes
Rate	Exhibts & Rates	Approved-Closed	No
Rate	Revised Rate 50%	Approved-Closed	Yes

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Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/18/2009
Submitted Date 11/18/2009

Respond By Date

Dear Stacey Farmer,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department has been working with insurance companies on the rate increases which they are submitting to our Department.

The majority of the companies have been filing rate increases in excess of 15% on specified disease policies and other limited benefit policies. Our Department is requesting that the companies consider no more than a 15% increase due to increases in the past years and/or the impact that another increase would have on the insureds during this difficult economic time.

If you accept the 15%, please provide a revised actuarial memorandum along with the revised rates.

Our Department appreciates your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/23/2009
Submitted Date 11/23/2009

Dear Rosalind Minor,

SERFF Tracking Number: CNSC-126374341 State: Arkansas
Filing Company: Conseco Life Insurance Company State Tracking Number: 44024
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Product Name: 2009 Transport Indy Cancer Rates 10625, et al
Project Name/Number: /

Comments:

Thank you for your letter dated November 18, 2009 regarding the subject filing. The following is in response to your comment.

Response 1

Comments: The last rate increase on these policy forms was in 1995. However, the claim experience continues to deteriorate over the past 14 years, mainly attributable to rising medical cost on the unlimited radiation and chemotherapy (R&C) benefit. The proposed rate increase is not designed to recoup past losses and bring these policy forms back to the 50% lifetime loss ratio. Rather than targeting a specific lifetime loss ratio, the Company is working to mitigate future losses.

The rate increase requested will apply to the policies with unlimited radiation and chemotherapy (R&C) benefit only. The policies with limited R&C benefit will not be affected. At the time of the premium rate increase notification, policyholders will have option of electing an Endorsement which would limit their R&C benefit to \$7,500 per calendar year. If they choose the Endorsement, there will be no change to their current premium level.

Also, policyholders are free to lower their coverage at any time by calling the Company's customer service department, and thus lower their premiums to a level they deem appropriate. Rate increases to remediate poorly performing blocks of business and lessen future losses are essential to maintaining the Company's ability to meet policyholder obligations and pay future claims.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department has been working with insurance companies on the rate increases which they are submitting to our Department.

The majority of the companies have been filing rate increases in excess of 15% on specified disease policies and other limited benefit policies. Our Department is requesting that the companies consider no more than a 15% increase due to increases in the past years and/or the impact that another increase would have on the insureds during this difficult economic time.

If you accept the 15%, please provide a revised actuarial memorandum along with the revised rates.

Our Department appreciates your understanding and cooperation.

SERFF Tracking Number: CNSC-126374341 *State:* Arkansas
Filing Company: Conseco Life Insurance Company *State Tracking Number:* 44024
Company Tracking Number: TRANSPORT/CLIC 2009
TOI: H071 Individual Health - Specified Disease - Limited Benefit *Sub-TOI:* H071.002A Dread Disease - Cancer Only
Product Name: 2009 Transport Indy Cancer Rates 10625, et al
Project Name/Number: /

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for reviewing the information provided herein. We hope that the additional information will allow you to approve our rate increase request.

Sincerely,
Beth Blackwell, Dan Murphy, Michelle Garba, Stacey Farmer

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Amendment Letter

Submitted Date: 01/14/2010

Comments:

The Company firmly believes that current and developing experience for this block of business warrants the 115% rate increase as filed. However, we will accept the counteroffer of a 50% rate increase for policies with unlimited R&C benefit and will not submit another rate increase in Arkansas for three years. Table below presents the monthly increase by family status:

50% Increase/ Monthly Premium:
 Individual \$22.00; One Parent \$31.00; Family \$36.00

Rate sheets reflecting the 50% rate increase are included with this response. Also attached is the actuarial certification for the stipulation of not filing another rate increase for three years.

Should you have any questions or concerns please let me know. Thank you.

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Revised Rate 50% Ratesheet_AR 50%.pdf	10625, et al	New		Ratesheet_AR 50%.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Actuarial Certification

Comment:
 AR Certification.pdf

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Project Name/Number: /

Note To Filer

Created By:

Rosalind Minor on 01/12/2010 02:02 PM

Last Edited By:

Rosalind Minor

Submitted On:

01/15/2010 12:58 PM

Subject:

E-mail from Lina Jichi on December 3, 2009

Comments:

My Director, Dan Honey, has reviewed the e-mail from Ms. Jichi.

After considering the comments in the e-mail, Conseco Life may either accept the 25% rate increase on those policies with unlimited radiation and chemo or implement the 50% increase (\$22 increase) with written certification that they will not submit another rate increase for three years.

We appreciate your understanding and cooperaiton.

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Project Name/Number: /

Note To Reviewer

Created By:

Stacey Farmer on 01/12/2010 09:41 AM

Last Edited By:

Rosalind Minor

Submitted On:

01/15/2010 12:58 PM

Subject:

Filing Note of 11-23-09 and 01-12-2010

Comments:

Ms. Minor-

This filing note was answered in a email and phone conversation between our Actuary Lina Jichi and yourself. I have attached the email for your records. Going forward I will make sure to do this when discussions are behind the scene's of SERFF.

Should you have any questions please let me know.

Farmer, Stacey

From: Rosalind Minor [rosalind.minor@arkansas.gov]
Sent: Friday, December 04, 2009 7:51 AM
To: Jichi, Lina
Subject: RE: SERFF Tracking Number CNSC-126353061

Thank you for the additional information. I will get with my Director when he comes back from his NAIC meeting. It will probably be on Wednesday.

From: Jichi, Lina [mailto:Lina_Jichi@Conseco.com]
Sent: Thursday, December 03, 2009 4:35 PM
To: Rosalind Minor
Subject: SERFF Tracking Number CNSC-126353061

Dear Rosalind Minor,

Per our conversation on the phone earlier today on State Filing #44024, the rate increase is needed to improve the performance of this block for policies with unlimited radiation and chemotherapy benefit. Although we believe the experience justifies more than the requested rate increase of 115%, I would like to propose the following different scenarios of rate increases and their correspondent low dollar amounts. Please note the higher the rate increase the more stability the experience, and hence the lower chance of requesting future rate increases.

Policies w/ Unlimited R&C

<u>% Increase</u>	<u>\$ Increase</u>		
	Individual	Single parent	Family
25%	\$ 11.00	\$ 15.00	\$ 18.00
50%	\$ 22.00	\$ 31.00	\$ 36.00
100%	\$ 44.00	\$ 61.00	\$ 72.00

If we could do \$22 increase for unlimited Individual (50% increase), that would give us ability to ask Unlimited policyholders to cap their benefits and take no increase at all. This would help stabilize experience.

Please contact me if you have any questions.

Thanks,

Lina Jichi

Actuarial Assistant
Product Development
Conseco Insurance Group

317.817.6335

SERFF Tracking Number: CNSC-126374341 State: Arkansas
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Project Name/Number: /

Note To Filer

Created By:

Rosalind Minor on 01/12/2010 08:15 AM

Last Edited By:

Rosalind Minor

Submitted On:

01/15/2010 12:58 PM

Subject:

Note to Filer-November 30, 2009

Comments:

As of this date, I have not received a response to my Note to Filer on November 30, 2009. If more time is needed to respond, please let me know.

If a response is not received by 1/22/10, the filing will be disapproved.

We appreciate your understanding and cooperation.

SERFF Tracking Number: CNSC-126374341 State: Arkansas
Filing Company: Conseco Life Insurance Company State Tracking Number: 44024
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Product Name: 2009 Transport Indy Cancer Rates 10625, et al
Project Name/Number: /

Note To Filer

Created By:

Rosalind Minor on 11/30/2009 03:47 PM

Last Edited By:

Rosalind Minor

Submitted On:

01/15/2010 12:58 PM

Subject:

Your response of 11/23/09

Comments:

After reviewing your comments of 11/23/09, we will agree to no more than a 25% rate increase on those policies with unlimited radiation and chemo.

We do not want this block of business to be disapproved as outlined under ACA 23-79-110 (5)(A).

SERFF Tracking Number: CNSC-126374341 State: Arkansas
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 Project Name/Number: /

Form Schedule

Lead Form Number: TRAN-1000

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 01/15/2010	TRAN-1000	Policy/Cont ract/Fratern al	Endorsement	Initial		50.100	TRANS-1000.pdf
		Certificate: Amendmen t, Insert Page, Endorseme nt or Rider					

*Conseco Life Insurance Company
Administrative Office: 11825 N. Pennsylvania Street
Carmel, IN 46032-4555*

Endorsement

Effective Date: _____

This Endorsement is a part of the Certificate/Policy to which it is attached. That Certificate/Policy is referred to as "the Certificate/Policy" in this Endorsement.

As of the Effective Date shown above, the Certificate/Policy is changed as follows:

The following definition is added:

Calendar Year: The period beginning January 1st and ending December 31st.

The following paragraph is added to the "RADIATION THERAPY AND CHEMOTHERAPY BENEFIT":

The maximum amount payable for each insured person is the amount of actual charges, up to \$7,500 per calendar year.

This Endorsement is subject to all of the terms, provisions, definitions and exclusions of the Certificate/Policy, except as changed by this Endorsement.



Secretary

SERFF Tracking Number: CNSC-126374341 State: Arkansas
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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-Closed 01/15/2010	Revised Rate 50%	10625, et al	New		Ratesheet_AR 50%.pdf

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy Froms 10625 & 10627

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>Family</u>
Base Cancer	\$ 48.65	\$ 83.26

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10625/27-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10678

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>Family</u>
Base - Gold Plan	\$ 57.36	\$ 97.88
Base -Silver Plan	\$ 52.23	\$ 89.11

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10678-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10830

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>Family</u>
Base - Blue Plan	\$ 59.38	\$ 101.26
Base - Red Plan	\$ 53.72	\$ 91.58

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10830-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy Froms 10881 & 10881-65

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>Family</u>
Unlimited R & C	\$ 49.14	\$ 83.58

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10881-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10897

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>Family</u>
Unlimited R & C Benefit	\$ 49.14	\$ 83.58

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10897-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10897-60

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>Family</u>
Unlimited R & C Benefit	\$ 52.07	\$ 81.70

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10897-60-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10536

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>Family</u>
Base	\$ 51.12	\$ 86.31

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10536-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10632

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>Family</u>
Base	\$ 55.54	\$ 94.18

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10632-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10781

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>One Parent</u>	<u>Family</u>
Cancer and Dread Disease			
1. \$300/day Hospital	\$ 61.00	\$ 85.08	\$ 104.58
2. \$200/day Hospital	\$ 58.14	\$ 81.18	\$ 99.51
3. \$100/day Hospital	\$ 55.28	\$ 77.28	\$ 94.44

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10781-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10885

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>One Parent</u>	<u>Family</u>
Unlimited R&C Benefit	\$ 46.70	\$ 65.32	\$ 79.88

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10885-RINC4-AR

Rate Sheet

**CONSECO LIFE INSURANCE COMPANY
Premium Rates After The Rate Increase**

Policy From 10892

Monthly Premium After Rate Increase

	<u>Individual</u>	<u>One Parent</u>	<u>Family</u>
Unlimited R&C Benefit	\$ 46.70	\$ 65.32	\$ 79.88

Modal Factors

Annual = 12 * Monthly
Semi-Ann. = 6 * Monthly
Quarterly = 3 * Monthly

10892-RINC4-AR

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	01/15/2010
Comments:			
Attachment:			
FLESCH.pdf			
Bypassed - Item:	Application	Approved-Closed	01/15/2010
Bypass Reason:	n/a		
Comments:			
Bypassed - Item:	Outline of Coverage	Approved-Closed	01/15/2010
Bypass Reason:	n/a		
Comments:			
Satisfied - Item:	Actuarial Certification	Approved-Closed	01/15/2010
Comments:			
Attachment:			
AR Certification.pdf			

FLESCH CERTIFICATION

I hereby certify that the following form(s) has (have) the following readability score(s) as calculated by the Flesch Reading Ease Test and that this (these) form(s) meet(s) the reading ease requirements as required by law.

FORM NUMBER

FLESCH SCORE

TRAN-1000

50.1

Mariann Dobbs

Mariann Dobbs

Sr. Director and Assistant Secretary, Product Approval and Compliance

Date 11/10/2009

Certification

I hereby certify that Conseco Life Insurance Company will not submit a rate increase for three years in Arkansas for policy forms 10625, 10627, 10678, 10830, 10881, 10881-65, 10897, 10897-60, 10536, 10632, 10781, 10885, and 10892.



January 13, 2010

Lonnie Graul, Vice President
Member, American Academy of Actuaries
317-817-5716
Lonnie_Graul@Conseco.com

Date