

SERFF Tracking Number: CNSC-126853323 State: Arkansas  
Filing Company: Washington National Insurance Company State Tracking Number: 47292  
Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: WNIC Merger Endorsements  
Project Name/Number: /

## Filing at a Glance

Company: Washington National Insurance Company

Product Name: WNIC Merger Endorsements SERFF Tr Num: CNSC-126853323 State: Arkansas  
TOI: H21 Health - Other SERFF Status: Closed-Approved- State Tr Num: 47292  
Closed

Sub-TOI: H21.000 Health - Other Co Tr Num: State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Rosalind Minor  
Disposition Date: 11/19/2010  
Authors: Beth Blackwell, David  
Dennie, Stacey Farmer, Michelle  
Garba, Janet Jones, Kyle Seely  
Date Submitted: 11/11/2010 Disposition Status: Approved-  
Closed  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Authorized  
Project Number: Date Approved in Domicile: 11/08/2010  
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: 11/19/2010 Explanation for Other Group Market Type:  
State Status Changed: 11/19/2010  
Deemer Date: Created By: David Dennie  
Submitted By: David Dennie Corresponding Filing Tracking Number:  
PPACA: Not PPACA-Related

Filing Description:

Attached for your general review and approval are copies of the above referenced Merger Endorsements. These forms are in final print format, except for minor changes to the font, stock and color. This form will not be in a font size that is less than 10-point size.

Washington National Insurance Company (WNIC) has received approval from the applicable domicile states of Arizona, Illinois and Indiana to merge both Conseco Insurance Company (CIC) and Conseco Health Insurance Company (CHIC)

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into WNIC, effective October 1, 2010.

WNIC-7010 is the Merger Endorsement which will be used to effectuate the merger on existing CIC policies. WNIC-7011 is the Merger Endorsement which will be used to effectuate the merger on existing CHIC policies. These endorsements will be mailed to current policyholders upon your Department's approval of the endorsements.

Also attached are lists of the policy forms that were previously approved under CIC and CHIC that we wish to continue to market under WNIC, along with any associated riders, applications or other forms used with the product.

We are hoping to complete the administrative cutover for these mergers by September 1, 2011. Therefore, your prompt approval of this filing would be very much appreciated so we can achieve this date.

## Company and Contact

### Filing Contact Information

David Dennie, Assistant Vice President David\_Dennie@conseco.com  
 11815 N Pennsylvania St. 800-888-4918 [Phone] 4728 [Ext]  
 Carmel, IN 46032 317-817-2333 [FAX]

### Filing Company Information

Washington National Insurance Company CoCode: 70319 State of Domicile: Indiana  
 11815 N. Pennsylvania St. Group Code: 233 Company Type: Insurance  
 Carmel, IN 46032 Group Name: State ID Number:  
 (800) 888-4918 ext. [Phone] FEIN Number: 36-1933760

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form x 2 forms = \$100  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Washington National Insurance Company	\$100.00	11/11/2010	41785097

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/19/2010	11/19/2010

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## Disposition

Disposition Date: 11/19/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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State: Arkansas

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Supporting Document</b>	PPACA Uniform Compliance Summary	Approved-Closed	Yes
<b>Supporting Document</b>	Cover Letter	Approved-Closed	Yes
<b>Supporting Document</b>	Forms Lists	Approved-Closed	Yes
<b>Form</b>	Company Merger Endorsement(CIC)	Approved-Closed	Yes
<b>Form</b>	Company Merger Endorsement(CHIC)	Approved-Closed	Yes

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## Form Schedule

### Lead Form Number: WNIC-7010

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 11/19/2010	WNIC-7010	Policy/Cont ract/Fratern al	Company Merger Endorsement(CIC)	Initial		50.300	WNIC-7010.pdf
		Certificate: Amendment, Insert Page, Endorsement or Rider					
Approved-Closed 11/19/2010	WNIC-7011	Policy/Cont ract/Fratern al	Company Merger Endorsement(CHIC)	Initial		50.300	WNIC-7011.pdf
		Certificate: Amendment, Insert Page, Endorsement or Rider					

**WASHINGTON NATIONAL INSURANCE COMPANY**  
Home Office: [11825 N. Pennsylvania Street, Carmel, IN 46032]

**COMPANY MERGER ENDORSEMENT**

This endorsement has been issued as a result of the merger of:

Conseco Insurance Company

Into

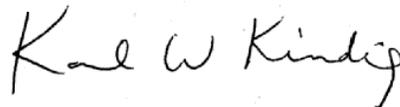
Washington National Insurance Company

This is to certify that, effective October 1, 2010, Washington National Insurance Company now has all liability for your policy/certificate the same as if it had been issued originally by Washington National Insurance Company.

This endorsement becomes a part of your policy/certificate and should be attached thereto.

**IMPORTANT**

All inquiries should be directed to Washington National Insurance Company; [11825 N. Pennsylvania Street; Carmel, Indiana 46032].



Secretary

**WASHINGTON NATIONAL INSURANCE COMPANY**  
Home Office: [11825 N. Pennsylvania Street, Carmel, IN 46032]

**COMPANY MERGER ENDORSEMENT**

This endorsement has been issued as a result of the merger of:

Conseco Health Insurance Company

Into

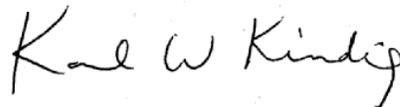
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## Supporting Document Schedules

		Item Status:	Status Date:
<b>Satisfied - Item:</b>	Flesch Certification	Approved-Closed	11/19/2010
<b>Comments:</b>			
<b>Attachment:</b>			
Flesch Cert.pdf			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	11/19/2010
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Health - Actuarial Justification	Approved-Closed	11/19/2010
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage	Approved-Closed	11/19/2010
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	PPACA Uniform Compliance Summary	Approved-Closed	11/19/2010
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			

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		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Cover Letter	Approved-Closed	11/19/2010
<b>Comments:</b>			
<b>Attachment:</b>			
	Cover Letter.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Forms Lists	Approved-Closed	11/19/2010
<b>Comments:</b>			
<b>Attachments:</b>			
	CHIC Health AR Forms listing.pdf		
	CIC Annuity Forms List-AR.pdf		
	CIC Health AR Forms listing.pdf		
	CIC Life Form List - AR.pdf		



**WASHINGTON NATIONAL INSURANCE COMPANY**  
11825 N. Pennsylvania St.  
Carmel, Indiana 46032

November 11, 2010

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

**RE: Washington National Insurance Company**  
**NAIC No.: 70319 FEIN No.: 36-1933760**  
**Forms: WNIC-7010 – Merger Endorsement (Conseco Insurance Company to**  
**Washington National)**  
**WNIC-7011 – Merger Endorsement (Conseco Health Insurance**  
**Company to Washington National)**

Dear Sir or Madam:

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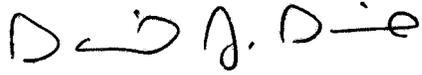
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Thank you for your assistance in this filing. I look forward to your response. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

A handwritten signature in black ink that reads "D. J. Dennie". The letters are cursive and slightly slanted to the right.

David J. Dennie, AIRC  
Compliance Manager  
Phone: (317) 817-4728  
Fax: (317) 817-4155  
E-mail: [dave.dennie@cnoinc.com](mailto:dave.dennie@cnoinc.com)

CONSECO HEALTH INSURANCE COMPANY INTO WASHINGTON NATIONAL INSURANCE COMPANY

**Product List for Arkansas**

We wish to market previously approved Conseco Health Insurance health contracts listed below, and any associated riders, applications or other forms used with the product, under the name Washington National Insurance Company:

<b>Policy Number</b>	<b>Description of Form</b>	<b>Approval Date</b>
KH000/PS1AR-A, et al	Heart/Stroke Policy	5/9/94, 10/11/96
IU003/PP1AR-AA, et al	Intensive Care Unit Policy/Riders	09/07/1988
IV003/PP6AR-AA, et al	Intensive Care Unit Policy/Riders	09/07/1988
CHIC-5022C, et al	Group Cancer Certificate	12/08/2003
CI000/PS3AR-C, et al	Cancer Policy	09/22/2003
FB000/PS3AR-C, et al	Accident Policy	03/22/2000
KG000/PS3AR-C, et al	Heart/Stroke Policy	09/22/2003
CHIC-5016-AR, et al	Intensive Care Unit Policy/Rider	11/10/2003

CONSECO INSURANCE COMPANY INTO WASHINGTON NATIONAL INSURANCE COMPANY

**Product List for Arkansas**

We wish to market the previously approved Consecoco Insurance Company annuity contracts listed below, and any associated riders, applications or other forms used with the product, under the name Washington National Insurance Company:

<b>Form Number</b>	<b>Description of Form</b>	<b>Approval Date</b>
CIC-4002	Flexible Premium Indexed Deferred Annuity	04/11/2005
CIC-4006	Flexible Premium Indexed Deferred Annuity	07/19/2005

CONSECO INSURANCE COMPANY INTO WASHINGTON NATIONAL INSURANCE COMPANY

**Product List for Arkansas**

We wish to market previously approved Conseco Insurance Company health contracts listed below, and any associated riders, applications or other forms used with the product, under the name Washington National Insurance Company:

<b>Policy Number</b>	<b>Description of Form</b>	<b>Approval Date</b>
CIC1022AR, et al	Accident Policy	01/19/2007
CIC1039-AR, et al	Individual Critical Illness Policy	04/18/2008
CIC1019AR, et al	Hospital Indemnity Policy	08/31/2006
CIC1024M, et al	Employer Group Short Term Disability Policy	07/31/2007
CIC1034M, et al	Employer Group Critical Illness Policy	12/18/2007

CONSECO INSURANCE COMPANY INTO WASHINGTON NATIONAL INSURANCE COMPANY

**Product List for Arkansas**

We wish to market the previously approved Conseco Insurance Company life insurance contracts listed below, and any associated riders, applications or other forms used with the product, under the name Washington National Insurance Company:

<b>Form Number</b>	<b>Description of Form</b>	<b>Approval Date</b>
CIC-3010	Renewable Term Life Insurance Policy	12/15/2005
CIC-3013-AR	Whole Life Insurance Policy	10/25/2006
CIC-3014-AR	Graded Death Benefit Whole Life Policy	10/25/2006
CIC-3017-AR	Indexed Flexible Premium Adjustable Life Insurance Policy	5/16/2008
CIC-3018-AR	Flexible Premium Adjustable Life Insurance Policy	7/10/2008