

SERFF Tracking Number: ICCI-126890201 State: Arkansas
Filing Company: Independence American Insurance Company State Tracking Number: 47210
Company Tracking Number: IAIC HI/FI AE 1010
TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity
Product Name: IAIC HI/FI AE 1010
Project Name/Number: Amendatory Endorsement IAIC HI/FI AE 1010/IAIC HI/FI AE 1010

Filing at a Glance

Company: Independence American Insurance Company

Product Name: IAIC HI/FI AE 1010 SERFF Tr Num: ICCI-126890201 State: Arkansas
TOI: H14G Group Health - Hospital Indemnity SERFF Status: Closed-Approved-
Closed State Tr Num: 47210

Sub-TOI: H14G.000 Health - Hospital Indemnity Co Tr Num: IAIC HI/FI AE 1010 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor
Author: Brenda Dawson Disposition Date: 11/14/2010
Date Submitted: 11/04/2010 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Amendatory Endorsement IAIC HI/FI AE 1010
Project Number: IAIC HI/FI AE 1010
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/14/2010

Deemer Date:
Submitted By: Brenda Dawson

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Group Market Type: Association
Explanation for Other Group Market Type:
State Status Changed: 11/14/2010
Created By: Brenda Dawson
Corresponding Filing Tracking Number: ICCI-
126709239, ICCI-126733007

Filing Description:

Enclosed is the form attached to the Form Schedule tab. This form is new and is not intended to replace any form previously filed with your Department.

Insurance Compliance Consultants, Inc., is making this filing on behalf of Independence American Insurance Company. A filing authorization letter is attached. All correspondence should be addressed to Insurance Compliance Consultants, Inc., at the address shown above.

This Amendatory Endorsement is intended to be attached to Group Fixed Indemnity Health Insurance Policy form IAIC

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MMFI POL D610, previously approved by your Department on July 20, 2010, under SERFF Tracking # ICCI-126709239, and Group Hospital Indemnity Health Insurance Policy form IAIC MMHI POL D610, previously approved by your Department on August 12, 2010, under SERFF Tracking # ICCI-126733007.

This Amendatory Endorsement may or may not be included with the coverage depending upon the group and or the marketing program being offered

The Policy document was prepared on a personal computer and will ultimately be printed from another data processing system that may cause some print style and/or page spacing changes. However, there will not be any changes to the actual text of the form other than listed or bracketed variables, or to the general print size.

We certify that to the best of our knowledge and belief, this form does not violate any laws or regulations of your state and does not contain any previously disapproved provisions.

Company and Contact

Filing Contact Information

Brenda Dawson, Authorized Representative Brendadawson@inscompliance.com
 3925 East State Street, Suite 200 815-316-6714 [Phone]
 Rockford, IL 61108 815-986-2355 [FAX]

Filing Company Information

(This filing was made by a third party - insurancecomplianceconsultantsinc)

Independence American Insurance Company	CoCode: 26581	State of Domicile: Delaware
485 Madison Avenue	Group Code:	Company Type:
New York, NY 10022	Group Name:	State ID Number:
(212) 355-4141 ext. [Phone]	FEIN Number: 74-1746542	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Independence American Insurance Company \$50.00 11/04/2010 41531516

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/14/2010	11/14/2010

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Disposition

Disposition Date: 11/14/2010

Implementation Date:

Status: Approved-Closed

Comment:

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	IAIC Authorization Letter (2010)	Approved-Closed	Yes
Form	Amendatory Endorsement	Approved-Closed	Yes

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Form Schedule

Lead Form Number: IAIC HI/FI AE 1010

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved- Closed 11/14/2010	IAIC HI/FI AE 1010	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendatory Endorsement	Initial			IAIC HI-FI AE 1010.pdf

INDEPENDENCE AMERICAN INSURANCE COMPANY
a Delaware Insurance Company

AMENDATORY ENDORSEMENT
(Applies to Eligible Person [and Eligible Person's Covered Dependent Spouse] only)

Notwithstanding anything in the Policy and Certificate of Insurance to the contrary, it is hereby understood and agreed that the Policy and any Certificate of Insurance to which this amendatory endorsement is attached are amended as follows:

A. **Section 3 – BENEFITS**, the following change is hereby made:

The first sentence in the first paragraph pertaining to all Covered Benefits being the result of non-occupational Illness or Injury is deleted and replaced with the following:

All Covered Benefits must be as a result of a non-occupational Illness or Injury while covered under the Policy; except that Covered Benefits may be a result of an occupational Illness or Injury of an Eligible Person [and the Eligible Person's Covered Dependent Spouse], while covered under the Policy, who is a sole proprietor, partner, or owner eligible under state law to legally elect to not be covered under Workers' Compensation and who is not insured under any Workers' Compensation Law or Occupational Disease Law. Coverage for occupational Injury or Illness of a sole proprietor, partner or owner is not intended to take the place of Workers' Compensation Insurance.

B. **Section 4 – EXCLUSIONS and LIMITATIONS**, the following change is hereby made:

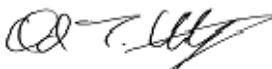
Item 9 pertaining to an employment related Illness or Injury is deleted and replaced with the following:

9. An Illness or Injury which arises out of or in the course of any employment for wage or profit or an Illness or Injury for which the Eligible Person [or the Eligible Person's Covered Dependent Spouse] has or had a right to recovery under any Workers' Compensation or Occupational Disease Law. This exclusion does not apply to an employment related Injury or Illness of an Eligible Person [and the Eligible Person's Covered Dependent Spouse] who is a sole proprietor, partner, or owner eligible under state law to legally elect to not be covered under Workers' Compensation and who is not insured under, and who does not have or had a right to recovery for such employment related Injury or Illness under any Workers' Compensation Law or Occupational Disease Law;

This Amendatory Endorsement is endorsed and made part of the Policy/Certificate as of its Effective Date.

Nothing in this Amendatory Endorsement shall be held to vary, alter, waive or extend any of the terms, conditions, agreements, provisions or limitations of the Policy, other than as stated above.

INDEPENDENCE AMERICAN INSURANCE COMPANY



David Kettig
President



Adam C. Vandervoort
Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	11/14/2010
Comments:		
Attachment: Cert of Comp. with Rule 19 IAIC HI-FI AE 1010.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application	Approved-Closed	11/14/2010
Comments: The applications for use with this Amendatory Endorsement were previously approved on 7/20/2010 under ICCI-126709239 and on 8/12/2010 under ICCI-126733007		

	Item Status:	Status Date:
Satisfied - Item: IAIC Authorization Letter (2010)	Approved-Closed	11/14/2010
Comments:		
Attachment: ICC Authorization letter dated 2010.pdf		



INDEPENDENCE AMERICAN INSURANCE COMPANY
485 Madison Avenue
New York, NY 10022
(212) 355-4141

January 1, 2010

Mr. Brian Camling
President
Insurance Compliance Consultants, Inc.
3925 East State Street, Suite 200
Rockford, IL 61108

RE: Independence American Insurance Company
NAIC Company #: 26581
NAIC Group #: 0450
FEIN #: 74-1746542

AUTHORIZATION STATEMENT

The undersigned hereby certifies that *Insurance Compliance Consultants, Inc.*, has the authority to act on behalf of the above Company for the sole purpose of filing with the state insurance department those policy, amendment, endorsement, rider, certificate, reports, rates, surveys and/or application forms approved by the Companies for use in Company's transaction of business.

Authorized by:

A handwritten signature in black ink, appearing to read "David Kettig". The signature is fluid and cursive, with a long, sweeping tail that extends downwards and to the right.

David Kettig
President