

SERFF Tracking Number: HUMA-126716410 State: Arkansas
Filing Company: Kanawha Insurance Company State Tracking Number: 46178
Company Tracking Number: 1705 6/10
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Discount and Services Programs Endorsement - Life
Project Name/Number: /

Filing at a Glance

Company: Kanawha Insurance Company

Product Name: Discount and Services Programs Endorsement - Life

TOI: L071 Individual Life - Whole

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Filing Type: Form

SERFF Tr Num: HUMA-126716410 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 46178

Co Tr Num: 1705 6/10

State Status: Approved-Closed

Author: Gary Newman

Date Submitted: 07/12/2010

Reviewer(s): Linda Bird

Disposition Date: 07/13/2010

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed simultaneously in our domicile state of South Carolina.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/13/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/13/2010

Deemer Date:

Submitted By: Gary Newman

Filing Description:

Created By: Gary Newman

Corresponding Filing Tracking Number:

We are submitting endorsement form number 1705 6/10 for review and approval. The form is new and is not intended to replace any form currently on file with your Department.

Endorsement form 1705 6/10 will be used with the following previously approved life products:

SERFF Tracking Number: HUMA-126716410 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 46178
 Company Tracking Number: 1705 6/10
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Discount and Services Programs Endorsement - Life
 Project Name/Number: /

Form 20305 1/88, approved for use in your state on 7/9/91;
 Form 00800 1/88, approved for use in your state on 9/16/91; and
 Form 00020 3/90, also approved for use in your state on 9/16/91.

The form is in final print, subject to minor variations in formatting, duplexing, shading and fonts. While every effort is made to submit filings without mistakes, the Company reserves the right to make corrections to any typographical errors such as misspellings or minor grammatical errors noted after filing and approval .

Thank you for your attention to this filing. If you should have any questions, please contact me at 502-476-1423. My email address is gnewman@humana.com

Company and Contact

Filing Contact Information

Gary Newman, Compliance Analyst gnewman@humana.com
 500 W. Main St. 502-476-1423 [Phone]
 Louisville, KY 40202

Filing Company Information

Kanawha Insurance Company CoCode: 65110 State of Domicile: South Carolina
 210 South White Street Group Code: 119 Company Type:
 Lancaster, SC 29721 Group Name: State ID Number:
 (800) 635-4252 ext. [Phone] FEIN Number: 57-0380426

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kanawha Insurance Company	\$50.00	07/12/2010	37895059

SERFF Tracking Number: HUMA-126716410 State: Arkansas
Filing Company: Kanawha Insurance Company State Tracking Number: 46178
Company Tracking Number: 1705 6/10
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Discount and Services Programs Endorsement - Life
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/13/2010	07/13/2010

SERFF Tracking Number: HUMA-126716410 *State:* Arkansas
Filing Company: Kanawha Insurance Company *State Tracking Number:* 46178
Company Tracking Number: 1705 6/10
TOI: L071 Individual Life - Whole *Sub-TOI:* L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: Discount and Services Programs Endorsement - Life
Project Name/Number: /

Disposition

Disposition Date: 07/13/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HUMA-126716410 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 46178
 Company Tracking Number: 1705 6/10
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Discount and Services Programs Endorsement - Life
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Endorsement to Policy		Yes

SERFF Tracking Number: HUMA-126716410 State: Arkansas
 Filing Company: Kanawha Insurance Company State Tracking Number: 46178
 Company Tracking Number: 1705 6/10
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Discount and Services Programs Endorsement - Life
 Project Name/Number: /

Form Schedule

Lead Form Number: 1705 6/10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	1705 6/10	Policy/Cont Endorsement to ract/Fratern Policy al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		49.500	Life Endorsement Discount Program.pdf

KANAWHA INSURANCE COMPANY

[210 S. WHITE STREET]
[LANCASTER, SC 29720-2560]

[PO BOX 610]
[LANCASTER, SC 29721-0610]

TELEPHONE: [877-207-0158]

ENDORSEMENT TO POLICY

This Endorsement is added to Your Policy and becomes a part of Your contract effective immediately upon Your receipt of it.

This Endorsement adds the following provision to the Benefits section of Your Policy:

Discount and Services Programs

From time to time, We may offer or provide access to discount programs to You. In addition, We may arrange for third party service providers such as pharmacies, optometrists, dentists and alternative medicine providers to provide discounts on goods and services to You. Some of these third party service providers may make payments to Us when covered persons take advantage of these discount programs. These payments offset the cost to Us of making these programs available. Although We have arranged for third parties to offer discounts on these goods and services, these discount programs are not insured benefits under the Policy. The third party service providers are solely responsible to You for the provision of any such goods and/or services. We are not responsible for any such goods and/or services, nor are We liable if vendors refuse to honor such discounts. Further, We are not liable to covered persons for the negligent provision of such goods and/or services by third party service providers.

No other provisions of Your Policy are affected by this Endorsement.

Signed for the Company



[
[President]

SERFF Tracking Number: HUMA-126716410 State: Arkansas
Filing Company: Kanawha Insurance Company State Tracking Number: 46178
Company Tracking Number: 1705 6/10
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Discount and Services Programs Endorsement - Life
Project Name/Number: /

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

We are aware of the requirements for the Consumer Information Notice and comply with its contents.

Attachments:

READABILITY CERTIFICATION.pdf

ARKANSAS CERTIFICATION.pdf

READABILITY CERTIFICATION

Company Name: Kanawha Insurance Company

NAIC Number: 65110

FEIN Number: 57-0380426

Subject: Discount and Services Programs Endorsement to Policy, 1705 6/10

As an officer of Kanawha Insurance Company, I hereby certify that the following form achieves a Flesch score that meets or exceeds requirements as follows:

Form Number

Flesch Score

1705 6/10

49.5



R. Dale Vaughan, President

July 12, 2010

Date

ARKANSAS CERTIFICATION

I, R. Dale Vaughan, President of Kanawha Insurance Company, do hereby attest and certify to the following:

- The Company has reviewed its issuance procedures. The Company is in compliance with Regulation 49, Life and Health Insurance Guaranty Association Notices.
- This policy form submission, meets the provisions of Regulation 19, Unfair Sex Discrimination in the Sale of Insurance, as well as applicable requirements if the Arkansas Insurance Department.

Kanawha Insurance Company



R. Dale Vaughan, President

July 12, 2010

Date