

State: Arkansas **Filing Company:** Washington National Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: 2013 Washington National Insurance Company (IMP-1500) (AR)
Project Name/Number: 2013 Washington National Insurance Company (IMP-1500) (AR)/2013 Washington National Insurance Company (IMP-1500) (AR)

Filing at a Glance

Company: Washington National Insurance Company
 Product Name: 2013 Washington National Insurance Company (IMP-1500) (AR)
 State: Arkansas
 TOI: MS05I Individual Medicare Supplement - Standard Plans
 Sub-TOI: MS05I.015 Multi-Plan
 Filing Type: Rate
 Date Submitted: 09/07/2012
 SERFF Tr Num: CSCM-128676311
 SERFF Status: Closed-Disapproved
 State Tr Num:
 State Status: Disapproved-Closed
 Co Tr Num: 2013 CHIC

 Implementation: 01/01/2013
 Date Requested:
 Author(s): Brad Meadows, Jie Kuang, Adiza Caldwell, Byron Lin
 Reviewer(s): Stephanie Fowler (primary)
 Disposition Date: 09/20/2012
 Disposition Status: Disapproved
 Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Washington National Insurance Company
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Product Name: 2013 Washington National Insurance Company (IMP-1500) (AR)
Project Name/Number: 2013 Washington National Insurance Company (IMP-1500) (AR)/2013 Washington National Insurance Company (IMP-1500) (AR)

General Information

Project Name: 2013 Washington National Insurance Company Status of Filing in Domicile: Pending (IMP-1500) (AR)

Project Number: 2013 Washington National Insurance Company (IMP-1500) (AR)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: 2.9%

Filing Status Changed: 09/27/2012

State Status Changed: 09/27/2012

Deemer Date:

Created By: Brad Meadows

Submitted By: Brad Meadows

Corresponding Filing Tracking Number:

Filing Description:

2012 Washington National Insurance Company (IMP-1500) AR

Company and Contact

Filing Contact Information

Brad Meadows,
11825 N Pennsylvania St
Carmel, IN 46032

bradley.meadows@cnoinc.com
800-888-4918 [Phone] 75002 [Ext]

Filing Company Information

Washington National Insurance Company
11825 N. Pennsylvania St.
Carmel, IN 46032
(800) 888-4918 ext. [Phone]

CoCode: 70319
Group Code: 233
Group Name:
FEIN Number: 36-1933760

State of Domicile: Indiana
Company Type:
State ID Number:

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Washington National Insurance Company	\$50.00	09/07/2012	62486873

SERFF Tracking #:

CSCM-128676311

State Tracking #:

Company Tracking #:

2013 CHIC

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Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	09/20/2012	09/27/2012

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Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Disapproved

Comment: Given the fact that this block of business is not credible and that fact that this block of business has a fairly low historical loss ratio; we cannot approve this rate increase at this time.

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 req'd):	Minimum % Change (where req'd):
Washington National Insurance Company	2.900%	2.900%	\$3,737	53	\$119,229	2.900%	2.900%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Rate	ratesheets		No

SERFF Tracking #:

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Rate Information

Rate data applies to filing.

Filing Method: Review And Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 01/01/2012
Filing Method of Last Filing: Review And Approval

Company Rate Information

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 req'd):	Minimum % Change (where req'd):
Washington National Insurance Company	2.900%	2.900%	\$3,737	53	\$119,229	2.900%	2.900%

SERFF Tracking #:

CSCM-128676311

State Tracking #:**Company Tracking #:**

2013 CHIC

State:

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
1		ratesheets	IMP-1500	New		AR1500.pdf

Washington National Insurance Company
 2013 Standardized Medicare Supplement IMP-1500 Premiums
 State of Arkansas
Preferred Rates

Area D
Zip Codes (All others except 722)

Mode	Plan D	Plan F	Plan G
Annual	2,676.00	2,353.60	2,590.80
Semi-Annual	1,404.90	1,235.64	1,360.17
Quarterly	702.45	617.82	680.09
Monthly PAC	227.46	200.06	220.22
Monthly Direct	240.84	211.82	233.17

Area E
Zip Codes (722)

Mode	Plan D	Plan F	Plan G
Annual	3,111.60	2,736.70	3,012.60
Semi-Annual	1,633.59	1,436.77	1,581.62
Quarterly	816.80	718.38	790.81
Monthly PAC	264.49	232.62	256.07
Monthly Direct	280.04	246.30	271.13

No Policy Fee

Annual Premium Conversion Formulas
 Semi-Annual - Annual x .525, Quarterly - Annual x .2625,
 Monthly PAC - Annual x .085

Washington National Insurance Company
 2013 Standardized Medicare Supplement IMP-1500 Premiums
 State of Arkansas
Standard Rates

Area D
Zip Codes (All others except 722)

Mode	Plan D	Plan F	Plan G
Annual	3,044.70	2,678.80	2,945.30
Semi-Annual	1,598.47	1,406.37	1,546.28
Quarterly	799.23	703.19	773.14
Monthly PAC	258.80	227.70	250.35
Monthly Direct	274.02	241.09	265.08

Area E
Zip Codes (722)

Mode	Plan D	Plan F	Plan G
Annual	3,540.40	3,114.90	3,424.80
Semi-Annual	1,858.71	1,635.32	1,798.02
Quarterly	929.36	817.66	899.01
Monthly PAC	300.93	264.77	291.11
Monthly Direct	318.64	280.34	308.23

No Policy Fee

Annual Premium Conversion Formulas
 Semi-Annual - Annual x .525, Quarterly - Annual x .2625,
 Monthly PAC - Annual x .085