

Washington National Insurance Company
11825 N. Pennsylvania Street
Carmel, IN 46032



CNO FINANCIAL GROUP

January 13, 2011

Mr. Kenneth G. Hill
Acting Bureau Chief
Market Conduct Division
California Department of Insurance
45 Fremont Street, 22nd Floor
San Francisco, California 94105

**Re: Final and Adopted Public Market Conduct Examination Report
Washington National Insurance Company (NAIC #70319)**

Dear Mr. Hill:

We wish to express our appreciation for the opportunity to respond to the Final and Adopted Public Market Conduct Examination Report sent to us on December 8, 2010.

Our goal is to be a good corporate citizen of the state of California. We have effectively addressed the findings identified in the Final Report. There are no open or unresolved issues.

We would also like to express our gratitude for the professional and courteous approach of the Department. If you have any questions or concerns, please do not hesitate to contact me by telephone at 317 817-2070, or by email at renee.wake@cnoinc.com.

Sincerely,



Renée Wake, AIRC, ACS
Manager, Market Conduct
Government Relations