

SERFF Tracking Number: CMLX-126173979 State: Arkansas
Filing Company: Companion Life Insurance Company State Tracking Number: 42560
Company Tracking Number: GM AR0007401F01
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: MMEM01GR09
Project Name/Number: MMEM01GR09/GM AR0007401F01

Filing at a Glance

Company: Companion Life Insurance Company

Product Name: MMEM01GR09

SERFF Tr Num: CMLX-126173979 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-
Disapproved

State Tr Num: 42560

Sub-TOI: H16G.001C Any Size Group - Other

Co Tr Num: GM AR0007401F01

State Status: Disapproved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: SPI CompanionLife

Disposition Date: 10/30/2009

Date Submitted: 06/02/2009

Disposition Status: Disapproved

Implementation Date Requested: 06/02/2009

Implementation Date:

State Filing Description:

General Information

Project Name: MMEM01GR09

Status of Filing in Domicile: Not Filed

Project Number: GM AR0007401F01

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 10/30/2009

Explanation for Other Group Market Type:

State Status Changed: 10/30/2009

Deemer Date:

Created By: SPI CompanionLife

Submitted By: SPI CompanionLife

Corresponding Filing Tracking Number:

Filing Description:

Companion Life Insurance Company hereby files for your consideration and approval the attached Assumption Certificate. This form will be used to assume and reinsure a block of Group Medical Care Insurance from Nippon Life Insurance Company of America. The Assumption Date is July 1, 2009.

Company and Contact

Filing Contact Information

Vivian Frederic, Contracts Compliance

vivian.frederic@companiongroup.com

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Specialist

7909 Parklane Rd 803-735-1251 [Phone] 46777 [Ext]
 Columbia, SC 29223-5666 800-836-5433 [FAX]

Filing Company Information

Companion Life Insurance Company CoCode: 77828 State of Domicile: South Carolina
 7909 Parklane Rd, Suite 200 Group Code: 661 Company Type:
 Columbia, SC 29223-5666 Group Name: Companion Life State ID Number:
 Insurance Company
 (803) 735-1251 ext. [Phone] FEIN Number: 57-0523959

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Companion Life Insurance Company	\$50.00	06/02/2009	28262260

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	10/30/2009	10/30/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Rosalind Minor	06/04/2009	06/04/2009			
Industry Response						

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection letter of 6/4/09	Note To Filer	Rosalind Minor	09/30/2009	09/30/2009

<i>SERFF Tracking Number:</i>	<i>CMLX-126173979</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Companion Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42560</i>
<i>Company Tracking Number:</i>	<i>GM AR0007401F01</i>		
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<i>Project Name/Number:</i>	<i>MMEM01GR09/GM AR0007401F01</i>		

Disposition

Disposition Date: 10/30/2009

Implementation Date:

Status: Disapproved

Comment:

This submission is being disapproved since we have not received a response to my Objection Letter of 6/4/09 and my Note to Filer of 9/30/09.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Disapproved	Yes
Supporting Document	Application	Disapproved	Yes
Form	Assumption Certificate	Disapproved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/04/2009

Submitted Date 06/04/2009

Respond By Date

Dear Vivian Frederic,

This will acknowledge receipt of the captioned filing.

Objection 1

- Assumption Certificate, CLIC-NLIC-ASSUM CERT (Form)

Comment:

The Assumption Certificate must follow the guidelines outlined under our Rule 55, Section 6.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Note To Filer

Created By:

Rosalind Minor on 09/30/2009 01:44 PM

Last Edited By:

Rosalind Minor

Submitted On:

10/30/2009 12:19 PM

Subject:

Objection letter of 6/4/09

Comments:

As of this date, we have not received a response to our Objection letter of 6/4/09. If a response is not received by 10/7/09, the filing will be disapproved.



ASSUMPTION CERTIFICATE

Group Medical Care Insurance

Assumption Date: June 1, 2009

This is to certify that the above-described contract issued by:

NIPPON LIFE INSURANCE COMPANY OF AMERICA

has been Assumed and Reinsured by

COMPANION LIFE INSURANCE COMPANY

7909 Parklane Road, Suite 200
Columbia, South Carolina 29223

according to its terms and conditions as of the Assumption Date. Your rights, liabilities and obligations under the contract remain in full force and effect. From and after the Assumption Date, Companion Life Insurance Company will carry out the provisions of the contract and perform all of the obligations of Nippon Life Insurance Company of America contained therein as fully as the same would have been required to be performed by Nippon Life Insurance Company of America. Nippon Life Insurance Company of America is relieved of any rights and/or obligations under this contract for claims incurred after the Assumption Date. The rights and benefits of the policy or contract holder under the policy or contract that is subject to reinsurance, including the right to surrender the policy or contract subject to the terms of the policy or contract, are not affected by the reinsurance.

All inquiries concerning this contract should be directed to Companion Life Insurance Company at the address listed above. A copy of the Assumption Reinsurance Agreement may be obtained by the policy or contract holder upon written request.

IN WITNESS WHEREOF, COMPANION LIFE INSURANCE COMPANY has caused this Assumption Certificate to be signed by its President at its Home Office in Columbia, South Carolina effective as of the Assumption Date.

A handwritten signature in cursive script, appearing to read 'Trescott N. Hinton, Jr.'.

Trescott N. Hinton, Jr.
President

CLIC-NLIC-ASSUM CERT

<i>SERFF Tracking Number:</i>	<i>CMLX-126173979</i>	<i>State:</i>	<i>Arkansas</i>
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Disapproved	10/30/2009
Comments:		
Attachment:		
AR - READABILITY CERTIFICATION.PDF		

	Item Status:	Status Date:
Bypassed - Item: Application	Disapproved	10/30/2009
Bypass Reason: Not applicable to an assumption certificate.		
Comments:		

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Companion Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
CLIC-NLIC-ASSUM CERT	41.2

Signed: 
Name: Karl Kemmerlin
Title: Vice President and CFO
Date: June 2, 2009