

SERFF Tracking Number: STAN-126464314 State: Arkansas  
Filing Company: Standard Insurance Company State Tracking Number: 44644  
Company Tracking Number: GP190-LIFE/S399/CHILDEF  
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
Product Name: GP190-LIFE/S399/CHILDEF  
Project Name/Number: GP190-LIFE/S399/CHILDEF/GP190-LIFE/S399/CHILDEF

## Filing at a Glance

Company: Standard Insurance Company

Product Name: GP190-LIFE/S399/CHILDEF

TOI: L04G Group Life - Term

Sub-TOI: L04G.500 Other

Filing Type: Form

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: STAN-126464314 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 44644

Co Tr Num: GP190-  
LIFE/S399/CHILDEF

Authors: Alan Smith, Gary Hublitz

Date Submitted: 01/20/2010

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 01/25/2010

Disposition Status: Approved-  
Closed

Implementation Date:

## General Information

Project Name: GP190-LIFE/S399/CHILDEF

Project Number: GP190-LIFE/S399/CHILDEF

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/25/2010

Deemer Date:

Submitted By: Alan Smith

Filing Description:

Dear Commissioner:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer, Association,  
Discretionary, Trust, Other

Explanation for Other Group Market Type:

Union

State Status Changed: 01/25/2010

Created By: Alan Smith

Corresponding Filing Tracking Number: GP190-  
LIFE/S399/CHILDEF

Standard Insurance Company is filing for your review and approval changes to our Group Life Insurance product. Standard's Group Life Insurance product is filed under Group Policy Form GP190-LIFE and Group Certificate Form GC190-LIFE, both of which were approved for use in your state effective 2/27/1990. In October of 1998 Standard

SERFF Tracking Number: STAN-126464314 State: Arkansas  
Filing Company: Standard Insurance Company State Tracking Number: 44644  
Company Tracking Number: GP190-LIFE/S399/CHILDEF  
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
Product Name: GP190-LIFE/S399/CHILDEF  
Project Name/Number: GP190-LIFE/S399/CHILDEF/GP190-LIFE/S399/CHILDEF

Insurance Company submitted an amendment to these forms to account for the demutualization of our company. This amendment reflected that the company was a stock company, and also served to change the form number under which the policy and certificate would be issued in the future. Effective 10/14/1998 Standard later received approval from your Department to issue our revised forms after our official demutualization, which occurred on April 21, 1999. Since that date GP190-LIFE and its certificate GC190-LIFE have been issued under the new form numbers GP190-LIFE/S399 and GC190-LIFE/S399.

We have enclosed Group Life Insurance Policy Amendment Form GP190-LIFE/S399/CHILDEF, and the corresponding Group Life Insurance Certificate Attachment Form GC190-LIFE/S399/CHILDEF. These forms amend the Child definition to add optional language as negotiated by the Policyholder to extend the period of Child dependency status.

The specific benefit design of each group policy is negotiated and agreed upon by Standard Insurance Company and the Policyholder at the time of policy issue, and the appropriate filed language is then automatically included in the body of the policy and certificate. While the attached forms are submitted on 8 ½ by 11 pages, we may also print the same text in a booklet format (5 ½ by 8 ½ pages) or on electronic media (e.g. CD-ROM, Internet) if requested by a Policyholder. Also, if so requested, we may issue certificates in a foreign language, based upon a direct translation of the filed wording.

There is no deviation from generally accepted insurance practices.

This group insurance product is, and will continue to be, marketed through normal insurance channels (insurance brokers and representatives) to groups traditionally eligible for group insurance. The majority of group policies will be issued to employers to cover their employees.

The attached forms meet and exceed the requirements of the Arkansas Life and Disability Insurance Policy Language Simplification Act, when included within the base policy and certificate.

## Company and Contact

### Filing Contact Information

Gary Hublitz, Compliance Analyst ghublitz@standard.com  
900 SW 5th Ave 971-321-8114 [Phone]  
C14C 971-321-6407 [FAX]  
Portland, OR 97204

### Filing Company Information

Standard Insurance Company CoCode: 69019 State of Domicile: Oregon  
1100 SW 6th Avenue Group Code: 1348 Company Type: Life Insurance  
Portland, OR 97204 Group Name: SIC State ID Number:

SERFF Tracking Number: STAN-126464314 State: Arkansas  
Filing Company: Standard Insurance Company State Tracking Number: 44644  
Company Tracking Number: GP190-LIFE/S399/CHILDEF  
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
Product Name: GP190-LIFE/S399/CHILDEF  
Project Name/Number: GP190-LIFE/S399/CHILDEF/GP190-LIFE/S399/CHILDEF  
(971) 321-6823 ext. [Phone] FEIN Number: 93-0242990

-----  
**Filing Fees**

Fee Required? Yes  
Fee Amount: \$40.00  
Retaliatory? No  
Fee Explanation: The state of Arkansas charges twenty dollars per form. We are filing two forms.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Insurance Company	\$40.00	01/20/2010	33668192

SERFF Tracking Number: STAN-126464314 State: Arkansas  
Filing Company: Standard Insurance Company State Tracking Number: 44644  
Company Tracking Number: GP190-LIFE/S399/CHILDEF  
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
Product Name: GP190-LIFE/S399/CHILDEF  
Project Name/Number: GP190-LIFE/S399/CHILDEF/GP190-LIFE/S399/CHILDEF

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/25/2010	01/25/2010

*SERFF Tracking Number:* STAN-126464314      *State:* Arkansas  
*Filing Company:* Standard Insurance Company      *State Tracking Number:* 44644  
*Company Tracking Number:* GP190-LIFE/S399/CHILDEF  
*TOI:* L04G Group Life - Term      *Sub-TOI:* L04G.500 Other  
*Product Name:* GP190-LIFE/S399/CHILDEF  
*Project Name/Number:* GP190-LIFE/S399/CHILDEF/GP190-LIFE/S399/CHILDEF

## **Disposition**

Disposition Date: 01/25/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* STAN-126464314      *State:* Arkansas  
*Filing Company:* Standard Insurance Company      *State Tracking Number:* 44644  
*Company Tracking Number:* GP190-LIFE/S399/CHILDEF  
*TOI:* L04G Group Life - Term      *Sub-TOI:* L04G.500 Other  
*Product Name:* GP190-LIFE/S399/CHILDEF  
*Project Name/Number:* GP190-LIFE/S399/CHILDEF/GP190-LIFE/S399/CHILDEF

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Form</b>	Policy Amendment		Yes
<b>Form</b>	Certificate Attachment		Yes

SERFF Tracking Number: STAN-126464314 State: Arkansas  
 Filing Company: Standard Insurance Company State Tracking Number: 44644  
 Company Tracking Number: GP190-LIFE/S399/CHILDEF  
 TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
 Product Name: GP190-LIFE/S399/CHILDEF  
 Project Name/Number: GP190-LIFE/S399/CHILDEF/GP190-LIFE/S399/CHILDEF

## Form Schedule

**Lead Form Number: GP190-LIFE/S399/CHILDEF**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GP190-LIFE/S399/CHILDEF	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Policy Amendment	Initial		42.500	Policy Amendment - CHILDEF.pdf
	GC190-LIFE/S399/CHILDEF	Certificate Amendment, Insert Page, Endorsement or Rider	Certificate Attachment	Initial		42.500	Cert Attach - CHILDEF.pdf

**AMENDMENT TO**  
**LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE POLICY**  
**FORM**

Attached to and made a part of Group Policy Form GP190-LIFE/S399

Group Policy Form GP190-LIFE/S399 is amended to update policy language and add optional/variable language (shown in shading) for those policyholders who negotiate such inclusion into their Group Life and Accidental Death and Dismemberment Insurance policy issued by us. Brackets ( [ ] ) indicate the language is optional. Braces ( < > ) indicate the language is variable.

1. *The definition of Child* within the **DEFINITIONS** section of the policy/certificate is amended to add optional language as negotiated by the Policyholder to extend the period of Child dependency status.

Child means:

1. Your unmarried child from live birth through [the last day of the [calendar] <month, quarter, year> next following the date on which your child reaches] age <#> [and], [[the last day of the [calendar] <month, quarter, year> next following the date on which your child reaches] age <#> if a registered student in full time attendance at an accredited educational institution)]; or

Standard Insurance Company

by

  
President

  
Corporate Secretary

**ATTACHMENT TO**  
**LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**  
**CERTIFICATE FORM**

Attached to and made a part of Group Certificate Form GC190-LIFE/S399

Group Certificate Form GC190-LIFE/S399 is changed to update policy language and add optional/variable language (shown in shading) for those policyholders who negotiate such inclusion into their Group Life and Accidental Death and Dismemberment Insurance policy issued by us. Brackets ( [ ] ) indicate the language is optional. Braces ( < > ) indicate the language is variable.

1. *The definition of Child* within the **DEFINITIONS** section of the policy/certificate is amended to add optional language as negotiated by the Policyholder to extend the period of Child dependency status.

Child means:

1. Your unmarried child from live birth through [the last day of the [calendar] <month, quarter, year> next following the date on which your child reaches] age <#> [and], [[the last day of the [calendar] <month, quarter, year> next following the date on which your child reaches] age <#> if a registered student in full time attendance at an accredited educational institution)]; or

Standard Insurance Company

By

  
President

SERFF Tracking Number: STAN-126464314 State: Arkansas  
Filing Company: Standard Insurance Company State Tracking Number: 44644  
Company Tracking Number: GP190-LIFE/S399/CHILDEF  
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
Product Name: GP190-LIFE/S399/CHILDEF  
Project Name/Number: GP190-LIFE/S399/CHILDEF/GP190-LIFE/S399/CHILDEF

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> life-chi-ar-cr.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> The Filing Description identifies the policy this amendment updates. <b>Comments:</b>		

# CERTIFICATION OF READABILITY

State of Arkansas

Form Number	Flesch Readability Score
GP190-LIFE/S399/CHILDEF	42.5
GC190-LIFE/S399/CHILDEF	42.5

I certify that to the best of my knowledge and belief, the above-referenced form(s) meet or exceed the readability, legibility, and format requirements of any applicable laws and regulations in the state of Arkansas.

Standard Insurance Company



\_\_\_\_\_  
Signature

C. Elizabeth Sloan

\_\_\_\_\_  
Name

2nd VP & Associate Counsel, ISG-Legal

\_\_\_\_\_  
Title

JAN 20 2010

\_\_\_\_\_  
Date