

SERFF Tracking Number: UNLI-126844610 State: Arkansas
 Filing Company: Unified Life Insurance Company State Tracking Number: 47108
 Company Tracking Number: 1042
 TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement
 Product Name: Gerber Assumption Agreement
 Project Name/Number: Gerber Assumption Agreement /1042

Filing at a Glance

Company: Unified Life Insurance Company

Product Name: Gerber Assumption Agreement SERFF Tr Num: UNLI-126844610 State: Arkansas

TOI: H01 Health - Assumption Agreement SERFF Status: Closed-Approved-Closed State Tr Num: 47108

Sub-TOI: H01.000 Health - Assumption Agreement Co Tr Num: 1042 State Status: Approved-Closed

Filing Type: Form

Author: Christina Handy

Reviewer(s): Rosalind Minor

Date Submitted: 10/21/2010

Disposition Date: 11/14/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Gerber Assumption Agreement

Status of Filing in Domicile: Pending

Project Number: 1042

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/14/2010

Explanation for Other Group Market Type:

State Status Changed: 11/14/2010

Deemer Date:

Created By: Christina Handy

Submitted By: Christina Handy

Corresponding Filing Tracking Number:

Filing Description:

This Assumption Certificate is being filed in order for Unified Life Insurance Company to assume certain policies from Gerber Life Insurance Company. The policies to be assumed are individual accident and health policies issued prior to December 31, 2009 and in force on the effective date per the books and records of Gerber Life Insurance Company.

Effective October 1, 2010 Unified Life Insurance Company has indemnity reinsured the policies until such time as required regulatory and other approvals are obtained, whereupon the indemnity reinsurance will convert to assumption reinsurance.

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The number of Arkansas resident policyholders is seventeen (17).

Unified Life Insurance Company does not intend to issue new business on the assumed forms.

Thank you for your review of this material. If you have any questions, please do not hesitate to contact me at 913-871-7346.

Company and Contact

Filing Contact Information

Christina Handy, Filing Analyst chandy@unifiedlife.com
 7201 W 129th St 913-871-7346 [Phone]
 Ste 300
 Overland Park, KS 66213

Filing Company Information

Unified Life Insurance Company CoCode: 11121 State of Domicile: Texas
 7201 W 129th Group Code: Company Type: Life and Health
 Suite 300 Group Name: State ID Number:
 Overland Park, KS 66213 FEIN Number: 43-1917728
 (913) 871-7290 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Retaliatory fee is \$100.00.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unified Life Insurance Company	\$100.00	10/21/2010	41022239

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/14/2010	11/14/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	11/12/2010	11/12/2010	Rose Leiter	11/12/2010	11/12/2010

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Disposition

Disposition Date: 11/14/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Form (revised)	Assumption Certificate	Approved-Closed	Yes
Form	Assumption Certificate	Replaced	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/12/2010

Submitted Date 11/12/2010

Respond By Date

Dear Christina Handy,

This will acknowledge receipt of the captioned filing.

Objection 1

- Assumption Certificate, GER-AC-10-AR (Form)

Comment:

Before final approval is given to the submission, the assumption certificate should also contain the name and address of the ceding carrier. The certificate contains the name but not an address.

Thank you.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
 Response Letter Date 11/12/2010
 Submitted Date 11/12/2010

Dear Rosalind Minor,

Comments:

This is in response to your Objection Letter of today.

Response 1

Comments: The address of the ceding carrier has been added to the Assumption Certificate.

Related Objection 1

Applies To:

- Assumption Certificate, GER-AC-10-AR (Form)

Comment:

Before final approval is given to the submission, the assumption certificate should also contain the name and address of the ceding carrier. The certificate contains the name but not an address.

Thank you.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Assumption Certificate	GER-AC-10-AR		Certificate	Initial		52.900	GER-AC-10-AR Assumption n

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Certificate.
pdf

Previous Version

<i>Assumption Certificate</i>	GER-AC-10-AR	<i>Certificate</i>	<i>Initial</i>	52.900	GER-AC-10-AR Assumption Certificate.pdf
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No Rate/Rule Schedule items changed.

Thank you for your continued review of this filing.

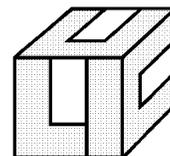
Sincerely,
Christina Handy

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Form Schedule

Lead Form Number: GER-AC-10-AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 11/14/2010	GER-AC-10-AR	Certificate	Assumption Certificate	Initial		52.900	GER-AC-10-AR Assumption Certificate.pdf



UNIFIED LIFE INSURANCE COMPANY
P.O. Box 25326
Overland Park, KS 66225-5326
1-800-237-4463

POLICY NUMBER

NAME OF INSURED

ASSUMPTION CERTIFICATE

This is to certify that your Policy with GERBER LIFE INSURANCE COMPANY, 1311 Mamaroneck Avenue, White Plains, New York 10605 has been assumed by UNIFIED LIFE INSURANCE COMPANY, a Texas domiciled life insurance company, effective 12:01 a.m., C.S.T. on [December 1, 2010].

UNIFIED LIFE INSURANCE COMPANY will pay all benefits incurred after [December 1, 2010], in accordance with the terms of the Policy and will carry out the provisions of the Policy and perform all obligations contained therein as fully as they would have been performed by GERBER LIFE INSURANCE COMPANY. All premium payments and correspondence should be sent to:

UNIFIED LIFE INSURANCE COMPANY
PO Box 25326
Overland Park, KS 66225-5326

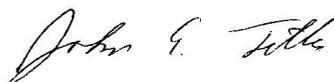
FOR INFORMATION OR TO MAKE A COMPLAINT, CALL:

1-800-237-4463

You may also contact the Arkansas Insurance Department at:

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201
501- 371-2600 or 1-800-282-9134

IN WITNESS WHEREOF, UNIFIED LIFE INSURANCE COMPANY has caused this Assumption Certificate to be executed in its name and on its behalf by its President and Secretary.


President


Secretary

T

THIS CERTIFICATE IS NOW A PART OF YOUR POLICY AND SHOULD BE ATTACHED THERETO AND KEPT WITH IT.

GER-AC-10-AR

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Supporting Document Schedules

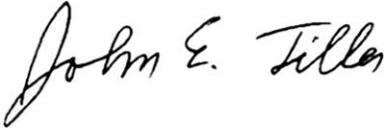
		Item Status:	Status
Satisfied - Item:	Flesch Certification	Approved-Closed	Date: 11/14/2010
Comments:			
Attachment:			
AR RDB - Gber.pdf			

READABILITY CERTIFICATION

Company Name: Unified Life Insurance Company

I hereby certify that the form listed below has the following readability score as calculated by the Flesch Reading Ease Test. Defined words have been excepted text.

Form Number	Score
GER-AC-10-AR	52.9



John E. Tiller
President

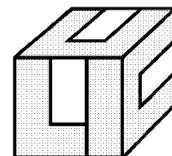
October 4, 2010
Date

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/13/2010	Form	Assumption Certificate	11/12/2010	GER-AC-10-AR Assumption Certificate.pdf (Superseded)



UNIFIED LIFE INSURANCE COMPANY
P.O. Box 25326
Overland Park, KS 66225-5326
1-800-237-4463

POLICY NUMBER

NAME OF INSURED

ASSUMPTION CERTIFICATE

This is to certify that your Policy with GERBER LIFE INSURANCE COMPANY has been assumed by UNIFIED LIFE INSURANCE COMPANY, a Texas domiciled life insurance company, effective 12:01 a.m., C.S.T. on [December 1, 2010].

UNIFIED LIFE INSURANCE COMPANY will pay all benefits incurred after [December 1, 2010], in accordance with the terms of the Policy and will carry out the provisions of the Policy and perform all obligations contained therein as fully as they would have been performed by GERBER LIFE INSURANCE COMPANY. All premium payments and correspondence should be sent to:

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President

Secretary

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GER-AC-10-AR