

SERFF Tracking Number: ZUUG-126516206 State: Arkansas
Filing Company: Universal Underwriters Life Insurance Company State Tracking Number: 45118
Company Tracking Number: 2010-0014
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: ProviderShield
Project Name/Number: ProviderShield Band 5/

Filing at a Glance

Company: Universal Underwriters Life Insurance Company

Product Name: ProviderShield SERFF Tr Num: ZUUG-126516206 State: Arkansas
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 45118
Adjustable Life Closed
Sub-TOI: L09I.001 Single Life Co Tr Num: 2010-0014 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Ute Luedtke-Ahrens Disposition Date: 03/10/2010
Date Submitted: 03/05/2010 Disposition Status: Approved-Closed

Implementation Date Requested: 03/15/2010

Implementation Date:

State Filing Description:

General Information

Project Name: ProviderShield Band 5
Project Number:
Requested Filing Mode: Informational

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Our domicile state of KS is being filed with the IIPRC.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 03/10/2010

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 03/10/2010
Created By: Ute Luedtke-Ahrens
Corresponding Filing Tracking Number: ZURC-125794696

Deemer Date:
Submitted By: Ute Luedtke-Ahrens

Filing Description:

Filing an additional (5th) volume band plus endorsement for the existing Flexible Premium Adjustable Life Insurance policy, with form number UL100AR-01. See cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

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Ute Luedtke-Ahrens, Product Development ute.luedtke-ahrens@zurichna.com
 Consultant
 7045 College Blvd 913-339-1697 [Phone]
 Overland Park, KS 66211 913-664-3611 [FAX]

Filing Company Information

Universal Underwriters Life Insurance Company CoCode: 70173 State of Domicile: Kansas
 7045 College Blvd Group Code: 212 Company Type: Life and Health
 Overland Park, KS 66211 Group Name: State ID Number:
 (800) 821-7803 ext. [Phone] FEIN Number: 43-0824418

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: endorsement filed separate from policy form. \$50.00 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Universal Underwriters Life Insurance Company	\$50.00	03/05/2010	34651952

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/10/2010	03/10/2010

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Disposition

Disposition Date: 03/10/2010

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		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Statement of Basis - Supplement		No
Supporting Document	Cover letter		Yes
Form	CONTINUATION OF INSURANCE ENDORSEMENT		Yes

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Form Schedule

Lead Form Number: NLG-01

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	NLG-01	Policy/Cont ract/Fraternal Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		45.500	NLG endorsement (all states).pdf

UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY
whose Home Office address is
7045 College Boulevard
Overland Park, Kansas 66211-1523

CONTINUATION OF INSURANCE ENDORSEMENT

Provision 4.11, Continuation of Insurance, is amended to read as follows:

4.11 CONTINUATION OF INSURANCE

Insurance on this policy will continue until the earlier of:

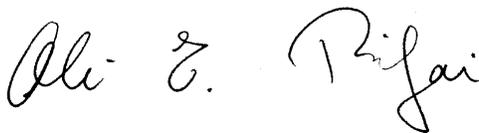
1. the monthly anniversary day on which the Surrender Value will not cover the Monthly Deduction for that month; or
2. the Maturity Date.

During the first eight policy years, if the total premiums paid less any partial withdrawals are at least equal to the Minimum Premiums from issue to date, the policy will continue.

While this policy is in force, it may be surrendered for its Surrender Value. If the Insured is living on the Maturity Date, the Surrender Value will be paid to the Owner, and this policy will terminate.

After the policy has been in force for eight years, the Target Premiums may not be sufficient to continue the policy, and additional premium may be required to keep the policy in force.

IN WITNESS WHEREOF the Universal Underwriters Life Insurance Company has caused this endorsement to be made a part of the policy to which it is attached effective as of the Date of Issue of the Policy.



SECRETARY



PRESIDENT

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
This filing includes endorsement to UL10AR-01. We are attaching copy of the Rule 19 49 certification which was filed with the original filing in 2008. (ZURC-125794696, approved 09/16/2008).		
Attachments:		
AR_Rule_19_49.PDF		
Cert_Readability.PDF		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: We will continue to use application B13150GA previously approved by your department effective 08/20/2001		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover letter		
Comments:		
Attachment:		
Cvr_ltr_2010_AR.PDF		

CERTIFICATION

This is to certify that Universal Underwriters Life Insurance Company is in compliance with Rule and Regulation 19, UNFAIR SEX DISCRIMINATION IN THE SALES OF INSURANCE, and Rule and Regulation 49, LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION NOTICE.

Signature: _____

A handwritten signature in cursive script that reads "Lisa Versch". The signature is written in black ink and is positioned above a horizontal line.

Date: 09/06/2008

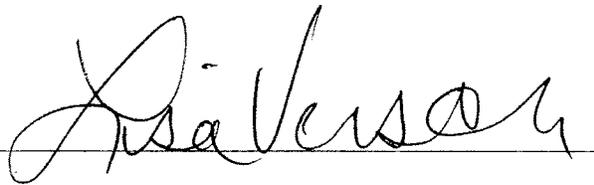
Lisa Versch, President

Certificate of Readability

Universal Underwriters Life Insurance Company, does hereby certify that the accompanying form identified by the listing below, has the score listed, which were calculated using the Flesch Reading Ease Test and are readable under the standards of said test.

<u>Form</u>	<u>Flesch Score</u>
NLG-01	45.5

Signature: _____



Lisa Versch, President

Date: 03/04/2010



Commissioner of Insurance
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Reference Universal Underwriters Life Insurance Company
NAIC #212-70173
SERFF #ZUUG-126516206
Related SERFF #ZURC-125794696

FOR INFORMATIONAL PURPOSES ONLY

Date March 01, 2010

Dear Commissioner:

Zurich Policy form number UL100AR-01 was approved by the State of Arkansas on 09/16/2008. The enclosed filing is an informational filing. In an effort to offer coverage to an expanded market, a fifth volume band was added for ages 50 – 80 for face amounts of \$2,500,000 and up.

Additionally, we increased the No Lapse Guarantee period from previously 5 to 8 years, which will apply to all volume bands. The attached endorsement and new volume band will be used for all new issues on or after March 15, 2010 and it will not affect in force policies.

This filing does not replace any existing forms.

Thank you for your consideration of our filing. Please do not hesitate to contact me with any questions.

Sincerely,
Zurich

Ute Luedtke-Ahrens
Product Development Consultant

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Overland Park, Kansas
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