

SERFF Tracking Number: UNAM-126692616 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 46102
 Company Tracking Number: CLCANAD_1 6/10
 TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
 Product Name: Cancer Flyer
 Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Cancer Flyer

SERFF Tr Num: UNAM-126692616 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit
 SERFF Status: Closed-Approved- Closed State Tr Num: 46102

Sub-TOI: H07I.002A Dread Disease - Cancer Only
 Co Tr Num: CLCANAD_1 6/10 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 07/19/2010

Date Submitted: 07/01/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

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: 07/19/2010

Explanation for Other Group Market Type:

State Status Changed: 07/19/2010

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

Form(s)

CLCANAD_1 6/10 Cancer Insurance Flyer

CLCANAD_2 6/10 Cancer Insurance Flyer

CLCANAD_3 6/10 Cancer Insurance Flyer

CLCANAD_4 6/10 Cancer Insurance Flyer

CLCANAD_5 6/10 Cancer Insurance Flyer

SERFF Tracking Number: UNAM-126692616 State: Arkansas
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 Company Tracking Number: CLCANAD_1 6/10
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: Cancer Flyer
 Project Name/Number: /

Dear Sir or Madam:

We submit the above form for your review and approval. This advertising material will be used for our Cancer Insurance forms CL-C1 (08) AR approved by your state on May 16, 2008.

We certify that these forms comply with the provisions of 19ss10B and all applicable requirements of the Department.

We consider this advertisement an invitation to inquire and will use it to obtain leads for our Cancer Insurance approved by your Department.

If additional information is needed, please contact me at 800-275-6667 ext. 4104522 or hparenti@uafc.com

Company and Contact

Filing Contact Information

Holly Parenti, hparenti@uafc.com
 P.O. Box 958465 407-628-1776 [Phone] 8531 [Ext]
 Lake Mary, FL 32795-8465

Filing Company Information

Constitution Life Insurance Company	CoCode: 62359	State of Domicile: Texas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001	Group Name:	State ID Number:
Lake Mary, FL 32746	FEIN Number: 36-1824600	
(407) 995-8000 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$250.00
Retaliatory?	No
Fee Explanation:	\$50.00 per Ad (x5)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$250.00	07/01/2010	37687202

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/19/2010	07/19/2010

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Disposition

Disposition Date: 07/19/2010

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
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Form	Cancer Flyer 1	Approved-Closed	Yes
Form	Cancer Flyer 2	Approved-Closed	Yes
Form	Cancer Flyer 3	Approved-Closed	Yes
Form	Cancer Flyer 4	Approved-Closed	Yes
Form	Cancer Flyer 5	Approved-Closed	Yes

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Form Schedule

Lead Form Number: CLCANAD_1 6/10

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 07/19/2010	CLCANAD_1 6/10	Advertising	Cancer Flyer 1	Initial			CLCANAD_1 610.pdf
Approved-Closed 07/19/2010	CLCANAD_2 6/10	Advertising	Cancer Flyer 2	Initial			CLCANAD_2 610.pdf
Approved-Closed 07/19/2010	CLCANAD_3 6/10	Advertising	Cancer Flyer 3	Initial			CLCANAD_3 610.pdf
Approved-Closed 07/19/2010	CLCANAD_4 6/10	Advertising	Cancer Flyer 4	Initial			CLCANAD_4 610.pdf
Approved-Closed 07/19/2010	CLCANAD_5 6/10	Advertising	Cancer Flyer 5	Initial			CLCANAD_5 610.pdf



First Diagnosis Cancer Insurance

*from Constitution Life Insurance Company,
a member of the Universal American family of companies.*

Simple, Valuable and Here When You Need it

We invite you to review our First Diagnosis Cancer Insurance Policy – supplemental insurance that can pay you up to \$50,000 in a lump-sum benefit upon the first diagnosis of cancer.

Exclusions and limitations: This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless required by state law.

*Policy Form Series CL-C1 (08). **THIS IS A LIMITED BENEFIT POLICY.**
This is a solicitation for insurance. A licensed agent may call.*

Contact us now for complete details:



First Diagnosis Cancer Insurance

*from Constitution Life Insurance Company,
a member of the Universal American family of companies.*

Cancer Never Strikes at a Convenient Time

This year in the United States approximately 1,529,560 people are expected to be diagnosed with cancer, according to the National Cancer Institute.*

Would you have sufficient resources to cover all expenses outside of what your health plan pays if you were diagnosed?

First Diagnosis Cancer can pay you your choice of a cash benefit of \$5,000 to \$50,000 in a lump sum at the first diagnosis of the disease.

Exclusions and limitations: This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless required by state law.

**Cancer facts and figures (2010), American Cancer Society (2010).*

Optional cancer coverage riders are available at a low additional cost for spouse and children.

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This is a solicitation for insurance. A licensed agent may call.

Contact us now for complete details:



First Diagnosis Cancer Insurance

*from Constitution Life Insurance Company,
a member of the Universal American family of companies.*

Did You Know?

More Americans are surviving cancer or living longer with the disease than ever before.

First Diagnosis Cancer Insurance pays a one-time, lump-sum benefit of up to \$50,000 upon diagnosis of an internal cancer. This is cash paid directly to you – in addition to your regular medical insurance – that you can use to help cover cancer-related expenses such as deductibles, copayments, cancer-related travel expenses and fees to out-of-network providers.

Exclusions and limitations: This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless required by state law.

*Policy Form Series CL-C1 (08). **THIS IS A LIMITED BENEFIT POLICY.**
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Contact us now for complete details:



First Diagnosis Cancer Insurance

*from Constitution Life Insurance Company,
a member of the Universal American family of companies.*

Introducing a Simple, Easy-to-Understand Cancer Policy

At the first diagnosis of cancer this policy will pay you 100% of your selected benefit of \$5,000 to \$50,000 in addition to what your other insurance pays.

Exclusions and limitations: This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless required by state law.

*Policy Form Series CL-C1 (08). **THIS IS A LIMITED BENEFIT POLICY.**
This is a solicitation for insurance. A licensed agent may call.*

Any Questions?

Contact us now for complete details:



First Diagnosis Cancer Insurance

*from Constitution Life Insurance Company,
a member of the Universal American family of companies.*

Cancer Insurance Doesn't Have to be Complicated.

It just has to be there when you need it.

First Diagnosis Cancer Insurance Policy offers a single benefit of up to \$50,000, paid in a lump sum at the first diagnosis of cancer.

First Diagnosis Cancer Insurance:

- Covers all cancers except skin cancers other than melanoma
- Pays in addition to your regular health insurance
- Offers optional riders to provide coverage for spouse and children
- Guaranteed renewable – The Company can never cancel your policy as long as you pay your premium
- Benefits paid directly to the policyholder
- Benefits may be used in any way, without restriction

Exclusions and limitations: This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless required by state law.

*Policy Form Series CL-C1 (08). **THIS IS A LIMITED BENEFIT POLICY.**
This is a solicitation for insurance. A licensed agent may call.*

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	07/19/2010
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	07/19/2010
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	07/19/2010
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	07/19/2010
Bypass Reason:	N/A		
Comments:			