

SERFF Tracking Number: YTYC-126847006 State: Arkansas  
Filing Company: Financial American Life Insurance Company State Tracking Number: 47021  
Company Tracking Number: 0910  
TOI: CR04G Group Credit - Life Sub-TOI: CR04G.003 Single Premium  
Product Name: Credit Life and Accident & Health Insurance  
Project Name/Number: FAML I Conversion/FAML I0910

## Filing at a Glance

Company: Financial American Life Insurance Company

Product Name: Credit Life and Accident & Health Insurance SERFF Tr Num: YTYC-126847006 State: Arkansas

TOI: CR04G Group Credit - Life SERFF Status: Closed-Approved- Closed State Tr Num: 47021

Sub-TOI: CR04G.003 Single Premium Co Tr Num: 0910 State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird

Author: Kathleen Lohmann Disposition Date: 01/06/2011  
Date Submitted: 10/08/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval  
State Filing Description:

Implementation Date:

## General Information

Project Name: FAML I Conversion  
Project Number: FAML I0910  
Requested Filing Mode:

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments: State of Domicile:  
Kansas

Explanation for Combination/Other:  
Submission Type: New Submission  
Group Market Type:

Market Type: Group  
Group Market Size: Small and Large  
Overall Rate Impact:

Filing Status Changed: 01/06/2011

State Status Changed: 10/28/2010

Created By: Kathleen Lohmann

Deemer Date:

Submitted By: Kathleen Lohmann

Corresponding Filing Tracking Number:

Filing Description:

Please be advised that Cardif Life Insurance Company has formally changed its name with your Department from Cardif Life Insurance Company to Financial American Life Insurance Company. Attached for your review and information is a listing of the approved Credit Life and Accident & Health programs and respective form numbers under the Cardif Life Insurance Company name. We are requesting the approval and acknowledgment of the Department to use the approved forms and rates with the Financial American Life Insurance Company name.

As mentioned, we plan to retain the use of the premium rates approved by the Department for each respective

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 submission.

We certify that we have made no other revisions to the forms other than the name and mailing address change and the form number. In all other respects, the forms are as previously approved.

Unless otherwise advised by the Department, we may find it necessary to vary the layout (not change content) of the information and size of the Borrower Application forms. These changes will only be cosmetic and will only be necessary in order to accommodate the data processing needs of the creditor.

## Company and Contact

### Filing Contact Information

Kathleen Lohmann, Assistant Manager kathy.lohmann@y2yc.com  
 1580 N. Point Prairie Road 636-639-1880 [Phone]  
 Foristell, MO 63348 636-639-1233 [FAX]

### Filing Company Information

(This filing was made by a third party - yeartoyearconsultingllc)

Financial American Life Insurance Company CoCode: 71455 State of Domicile: Kansas  
 Post Office Box 77-0250 Group Code: Company Type: Life, Accident & Health  
 Miami, FL 33177-0250 Group Name: State ID Number:  
 (305) 234-1771 ext. [Phone] FEIN Number: 37-0857191

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$10.00  
 Retaliatory? No  
 Fee Explanation: per Rule 57  
 SECTION 20. MISCELLANEOUS FEES.  
 (10) Filing and review of name or address change for business entities. \$ 10  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Financial American Life Insurance Company	\$10.00	10/08/2010	40475046
Financial American Life Insurance Company	\$40.00	10/28/2010	41270733

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 Project Name/Number: FAML1 Conversion/FAML10910

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/06/2011	01/06/2011
Approved-Closed	Linda Bird	01/03/2011	01/03/2011
Approved-Closed	Linda Bird	10/28/2010	10/28/2010

### 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	Linda Bird	10/28/2010	10/28/2010			
Pending Industry Response	Linda Bird	10/13/2010	10/13/2010	Kathleen Lohmann	10/19/2010	10/28/2010

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Form Listing	Kathleen Lohmann	01/03/2011	01/03/2011

### Filing Notes

Subject	Note Type	Created By	Created	Date Submitted
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*Product Name:* Credit Life and Accident & Health Insurance  
*Project Name/Number:* FAMLII Conversion/FAMLII0910

**On**

Is re-opening file possible	Note To Filer	Linda Bird	01/03/2011 01/03/2011
Is re-opening filing possible?	Note To Reviewer	Kathleen Lohmann	12/17/2010 12/17/2010
additional Filing fee	Note To Reviewer	Kathleen Lohmann	10/28/2010 10/28/2010

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*Product Name:* Credit Life and Accident & Health Insurance  
*Project Name/Number:* FAMLJ Conversion/FAMLJ0910

## **Disposition**

Disposition Date: 01/06/2011

Implementation Date:

Status: Approved-Closed

Comment: List of forms has been corrected on the original submission.

Rate data does NOT apply to filing.

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 Product Name: Credit Life and Accident & Health Insurance  
 Project Name/Number: FAMLJ Conversion/FAMLJ0910

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Filing Filing Authorization		Yes
Supporting Document (revised)	Form Listing		Yes
Supporting Document	Form Listing	Replaced	Yes
Form	Change of Name Endorsement		Yes

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*Project Name/Number:* FAMLJ Conversion/FAMLJ0910

## **Disposition**

Disposition Date: 01/03/2011

Implementation Date: 10/28/2010

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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 Project Name/Number: FAMLJ Conversion/FAMLJ0910

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Filing Filing Authorization		Yes
Supporting Document (revised)	Form Listing		Yes
Supporting Document	Form Listing	Replaced	Yes
Form	Change of Name Endorsement		Yes

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*Product Name:* Credit Life and Accident & Health Insurance  
*Project Name/Number:* FAMLJ Conversion/FAMLJ0910

## **Disposition**

Disposition Date: 10/28/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Supporting Document	Form Listing	Replaced	Yes
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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/28/2010
Submitted Date	10/28/2010
Respond By Date	11/29/2010

Dear Kathleen Lohmann,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: It has come to our attention that you have not submitted the additional \$40.00 filing fee. Please advise the Department if the company will submitted the additional fee by mail or by EFT?

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Product Name: Credit Life and Accident & Health Insurance  
Project Name/Number: FAMLJ Conversion/FAMLJ0910

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/13/2010
Submitted Date	10/13/2010
Respond By Date	11/15/2010

Dear Kathleen Lohmann,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: The submission will require a name change endorsement you plan to use to notify existing policyholders of the name change.

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$40.00 is received.

Please feel free to contact me if you have questions.

Sincerely,  
Linda Bird

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 Project Name/Number: FAMLJ Conversion/FAMLJ0910

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 10/19/2010  
 Submitted Date 10/28/2010

Dear Linda Bird,

### Comments:

This is in response to objection dated 10/13/2010.

### Response 1

Comments: The name change endorsement is attached.

The additional \$40 filing fee will be included shortly.

### Related Objection 1

Comment:

The submission will require a name change endorsement you plan to use to notify existing policyholders of the name change.

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$40.00 is received.

### 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
Change of Name Endorsement	1876159.2		Other	Initial			Change of Name Endorsement.pdf

*SERFF Tracking Number:*      *YTYC-126847006*                      *State:*                      *Arkansas*  
*Filing Company:*              *Financial American Life Insurance Company*      *State Tracking Number:*      *47021*  
*Company Tracking Number:*      *0910*  
*TOI:*                      *CR04G Group Credit - Life*                      *Sub-TOI:*                      *CR04G.003 Single Premium*  
*Product Name:*              *Credit Life and Accident & Health Insurance*  
*Project Name/Number:*      *FAMLI Conversion/FAMLI0910*

**No Rate/Rule Schedule items changed.**

Sincerely,  
Kathleen Lohmann

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Product Name: Credit Life and Accident & Health Insurance  
Project Name/Number: FAML I Conversion/FAML I0910

**Amendment Letter**

Submitted Date: 01/03/2011

**Comments:**

List of forms has been corrected.

Thank you for re-opening this file and allowing the amendment.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Form Listing**

Comment:

FAML I program list2.pdf

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Product Name: Credit Life and Accident & Health Insurance  
Project Name/Number: FAMLJ Conversion/FAMLJ0910

**Note To Filer**

**Created By:**

Linda Bird on 01/03/2011 01:29 PM

**Last Edited By:**

Linda Bird

**Submitted On:**

01/03/2011 01:29 PM

**Subject:**

Is re-opening file possible

**Comments:**

Filing will be re-opened in order for correction to be made to the original submission.

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*Project Name/Number:* FAMLJ Conversion/FAMLJ0910

**Note To Reviewer**

**Created By:**

Kathleen Lohmann on 12/17/2010 04:37 PM

**Last Edited By:**

Kathleen Lohmann

**Submitted On:**

12/17/2010 04:37 PM

**Subject:**

Is re-opening filing possible?

**Comments:**

Due to lender restrictions regarding form numbers the company will not be updating the edition to 0910 as indicated in this filing. The form number includes the edition designation and we wish to amend the form listing in this filing to reflect the 0906 edition for the single premium forms.

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Project Name/Number: FAMLJ Conversion/FAMLJ0910

**Note To Reviewer**

**Created By:**

Kathleen Lohmann on 10/28/2010 09:24 AM

**Last Edited By:**

Kathleen Lohmann

**Submitted On:**

10/28/2010 09:24 AM

**Subject:**

additional Filing fee

**Comments:**

We will submit the additional fee via EFT.

We were awaiting the arrival of the fees to cover our expenses.

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 Project Name/Number: FAMLJ Conversion/FAMLJ0910

## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1876159.2	Other	Change of Name Endorsement	Initial			Change of Name Endorsement.pdf

# FINANCIAL AMERICAN LIFE INSURANCE COMPANY

**Home Office:** 6201 College Blvd., Suite 500  
Overland Park, Kansas 66211

**Mailing Address:** P.O. Box 77-0250  
Miami, Florida 33177-0250

## CHANGE OF NAME ENDORSEMENT

This endorsement attaches to and forms part of your Policy or Certificate.

Cardif Life Insurance Company is changed to read:

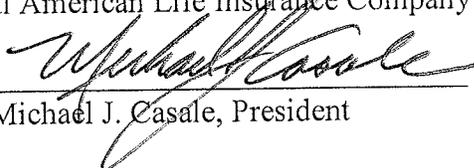
Financial American Life Insurance Company.

The mailing address is: Financial American Life Insurance Company  
P.O. Box 77-0250  
Miami, Florida 33177-0250

All else remains unchanged.

Financial American Life Insurance Company

By:

  
Michael J. Casale, President

  
Donna Markas, Secretary

SERFF Tracking Number: YTYC-126847006 State: Arkansas  
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 Project Name/Number: FAML I Conversion/FAML I0910

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Filing Filing Authorization		
<b>Comments:</b>		
<b>Attachment:</b> FAML I Filing Authorization.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Form Listing		
<b>Comments:</b>		
<b>Attachment:</b> FAML I program list2.pdf		

FINANCIAL AMERICAN LIFE INSURANCE COMPANY  
12485 S. W. 137<sup>TH</sup> Avenue Suite 300  
Miami, Florida 33186  
1-877-522-7343

October 6, 2010

Mr. Jay Bradford, Commissioner  
State of Arkansas  
Arkansas Insurance Department  
1200 West 3<sup>rd</sup> Street  
Little Rock Arkansas 72201-1904

RE: Authorization for Year to Year Consulting

Dear Mr. Bradford:

This letter, or a copy thereof, will authorize Year to Year Consulting, L.L.C. to represent Financial American Life Insurance Company in any matters related to submitting policy forms, rates and/or rules for approval via SERFF or any other means.

Sincerely,



Donna J. Marakas  
Vice-President, Compliance  
Financial American Life Insurance Company

FINANCIAL AMERICAN LIFE INSURANCE COMPANY

Program List

Policy Form	Form Number
Group Master Policy	FA-SPC1-PAR-0906
Application for Master Policy	FA-SPC1-GAR-0906
Borrower Application	FA-SPC1-AAR-0906
Certificate of Insurance	FA-SPC1-CAR-0906