

SERFF Tracking Number: UNAM-127702361 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 50002
Company Tracking Number: CL4-01
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
Product Name: Cancer Lead Card
Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Cancer Lead Card

SERFF Tr Num: UNAM-127702361 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit

SERFF Status: Closed-Approved- Closed State Tr Num: 50002

Sub-TOI: H07I.002A Dread Disease - Cancer Only

Co Tr Num: CL4-01

State Status: Approved-Closed

Filing Type: Form

Author: Holly Parenti

Reviewer(s): Rosalind Minor

Date Submitted: 10/11/2011

Disposition Date: 10/17/2011

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: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 10/17/2011

State Status Changed: 10/17/2011

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

Form(s)

CL4-01 Cancer Lead Card

CL4-02 Cancer Lead Card

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 approved by your state on May 16, 2009.

SERFF Tracking Number: UNAM-127702361 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 50002
 Company Tracking Number: CLA-01
 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
 Limited Benefit
 Product Name: Cancer Lead Card
 Project Name/Number: /

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 800-538-1053 ext. 8531 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: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 per Ad (2 ads)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$100.00	10/11/2011	52688297

SERFF Tracking Number: UNAM-127702361 State: Arkansas
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Company Tracking Number: CLA-01
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
Product Name: Cancer Lead Card
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/17/2011	10/17/2011

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Project Name/Number: /

Disposition

Disposition Date: 10/17/2011

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 Lead Card	Approved-Closed	Yes
Form	Cancer Lead Card	Approved-Closed	Yes

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Form Schedule

Lead Form Number: CL4-01

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 10/17/2011	CL4-01	Advertising	Cancer Lead Card	Initial			CL4-01.pdf
Approved-Closed 10/17/2011	CL4-01	Advertising	Cancer Lead Card	Initial			CL4-02.pdf

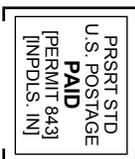
Did you know
 that Breast cancer is the
 most frequently diagnosed
 cancer in women?*



**You need to know how
 to protect yourself**

*Excluding skin cancers
 American Cancer Society, 2010

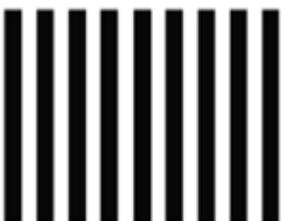
CL4-01



[PROSPECT NAME]
 [123 ANY STREET]
 [ANYTOWN, STATE 12345-6789]



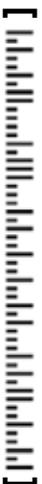
NO POSTAGE
 NECESSARY
 IF MAILED
 IN THE
 UNITED STATES



BUSINESS REPLY MAIL
 FIRST-CLASS MAIL [PERMIT NO 659] [INDIANAPOLIS IN]

POSTAGE WILL BE PAID BY ADDRESSEE

Constitution Life
 Insurance Company
 [123 Anystreet]
 [Anytown, US 12345-1234]



Constitution Life Insurance Company. Policy Series CL-C1 (08) **THIS IS A LIMITED BENEFIT POLICY.**

This policy is subject to certain limitations and exclusions. This is a solicitation for insurance. A licensed agent may contact you. Constitution Life and its representatives are not connected with or endorsed by the U.S. Government or any State agency.



It's a good time think about

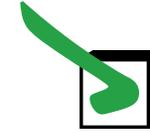
protection against the financial impact cancer can cause. A First Diagnosis Cancer policy offers you a lump sum benefit to help pay for extra expenses you may incur following a cancer diagnosis.

Breast Cancer Facts*:

- **1 out of every 8 women** in America will develop breast cancer.
- **78% of all cancers** are diagnosed in persons 55 and older.
- **Early detection** increases treatment options and saves lives. However, these expensive options are not always covered by medical insurance.

*American Cancer Society, 2010

Even the best insurance plan doesn't cover all of your bills while you are fighting for your health. **Fill out and return the attached card to review your level of protection today.**



**YES, I would like to learn more
about Cancer insurance.**

[PROSPECT NAME]

Name: _____

[123 ANY STREET]

[ANYTOWN, STATE 12345-6789]

Phone: (_____) _____

Did you know
that Breast cancer is the
most frequently diagnosed
cancer in women?*



**You need to know how
to protect yourself**

*Excluding skin cancers
American Cancer Society, 2010

CL4-02

[PROSPECT NAME]
[123 ANY STREET]
[ANYTOWN, STATE 12345-6789]





It's a good time think about

protection against the financial impact cancer can cause. A First Diagnosis Cancer policy offers you a lump sum benefit to help pay for extra expenses you may incur following a cancer diagnosis.

Breast Cancer Facts*:

- **1 out of every 8 women** in America will develop breast cancer.
- **78% of all cancers** are diagnosed in persons 55 and older.
- **Early detection** increases treatment options and saves lives. However, these expensive options are not always covered by medical insurance.

*American Cancer Society, 2010

Even the best insurance plan doesn't cover all of your bills while you are fighting for your health.

Call [1-800-XXX-XXXX] today to learn how to protect yourself.

Constitution Life Insurance Company. Policy Series CL-C1 (08) **THIS IS A LIMITED BENEFIT POLICY.** This policy is subject to certain limitations and exclusions. This is a solicitation for insurance. A licensed agent may contact you. Constitution Life and its representatives are not connected with or endorsed by the U.S. Government or any State agency.

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	10/17/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	10/17/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	10/17/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	10/17/2011
Bypass Reason:	N/A		
Comments:			