

SERFF Tracking Number: SBMS-127782879 State: Arkansas  
 Filing Company: The Savings Bank Life Insurance Company of Massachusetts State Tracking Number: 50146  
 Company Tracking Number:  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: Aviation Exclusion Rider  
 Project Name/Number: /

## Filing at a Glance

Company: The Savings Bank Life Insurance Company of Massachusetts

Product Name: Aviation Exclusion Rider SERFF Tr Num: SBMS-127782879 State: Arkansas  
 TOI: L08 Life - Other SERFF Status: Closed-Approved- State Tr Num: 50146  
 Closed  
 Sub-TOI: L08.000 Life - Other Co Tr Num: State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Linda Bird  
 Authors: zSERFFStaff Disposition Date: 11/03/2011  
 zIndustrySupportCM, Jim Coady,  
 Grant Ward  
 Date Submitted: 11/01/2011 Disposition Status: Approved-  
 Closed  
 Implementation Date Requested: Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments: Submitted  
 simultaneously for domicile state  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 11/03/2011  
 State Status Changed: 11/03/2011  
 Deemer Date: Created By: Jim Coady  
 Submitted By: Jim Coady Corresponding Filing Tracking Number:  
 Filing Description:  
 ICC11/BA-20: Aviation Exclusion Rider  
 ICC11/AQ-45: Application Amendment – Aviation Questionnaire  
 ICC11/AQ-45A: Application Amendment – Aviation Coverage Selection

We are filing the above referenced forms for your approval. These forms are new and not intended to replace existing forms. They are laser printed, subject only to minor variations in color, fonts, duplexing and positioning. The forms will

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be effective on the date of approval.

Other than John Doe information and our reservation of the right to change our company address information, there is no variable data contained in the submitted forms

No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

From ICC11/BA-20 is an Aviation Exclusion Rider, limiting coverage while the insured travels by aircraft. The rider may be attached to a new policy at issue based upon underwriting review of the insured's aviation activities. The determination for the requirement of adding the rider at issue will be based upon information collected in the life insurance application and, if warranted by the initial underwriting review, the completion of a supplement amendment – aviation questionnaire (see below).

The rider may be added at issue as indicated above to our life insurance policies. The policies currently in use, approved for issue in your state are:

B-40.6 Whole Life Policy Approved 10/01/2008 File # SBMS-125799115 AR File # 40287

B-43.4 Yearly Renewable Term Policy Approved 10/01/2008 File SBMS-125799617 AR File # 40285

B-46.1 Level Term Insurance Approved 10//01/2008 File # SBMS-125801003, AR File # 40286

B-49 Flexible Premium Adjustable Life Insurance, Approved 08/12/2011 File #SBMS-127358665, AR File # 49490

B-56AR Annual Renewable Term, Approved 09/27/2011 File # SBMS-127626730, AR File # 49796

Additional policy forms subsequently approved may also be issued with the rider.

Form ICC11/AQ-45 is an Application Amendment – Aviation Questionnaire, to be used as an application supplement in situations where the insured has indicated participation in aviation and additional information is required to determine the proper underwriting classification. Please note that question #7 on this form asks that, if the individual is not qualified for full coverage at standard rates he or she may choose (if applicable) to request full coverage with an extra premium or restricted coverage with no extra premium.

Form ICC11/AQ-45A is an Application Amendment – Aviation Coverage, which may be used if the owner, upon the outcome of the underwriting decision, chooses to change the option selected in the above Aviation Questionnaire, question #7.

All requisite fees and filing documents are enclosed.

We appreciate receiving your approval of these new forms at your earliest convenience. If you have any questions

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regarding this submission, please contact us.

Thank You.  
 SBLI of MA  
 NAIC# 70435

## Company and Contact

### Filing Contact Information

James Coady, Jcoady@SBLI.com  
 1 Linscott Road 781-994-5410 [Phone]  
 Woburn, MA 01801 781-994-4124 [FAX]

### Filing Company Information

The Savings Bank Life Insurance Company of Massachusetts CoCode: 70435 State of Domicile: Massachusetts  
 1 Linscott Road Group Code: 4553 Company Type: Life  
 Woburn, MA 01801 Group Name: State ID Number:  
 (781) 938-3500 ext. [Phone] FEIN Number: 04-3117253

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: 3 forms x \$50.00 Domicile state (MA) fee = \$75.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Savings Bank Life Insurance Company of Massachusetts	\$150.00	11/01/2011	53368047

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/03/2011	11/03/2011

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## Disposition

Disposition Date: 11/03/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Form</b>	Aviation Exclusion Rider		Yes
<b>Form</b>	Application Amendment – Aviation Questionnaire		Yes
<b>Form</b>	Application Amendment – Aviation Coverage Selection		Yes

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## Form Schedule

### Lead Form Number: ICC11/BA-20

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ICC11/BA-20	Policy/Contract/Fraternal Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51.400	ICC11 BA-20 (12-11).pdf
	ICC11/AQ-45	Application/Enrollment Form Aviation Questionnaire	Initial		71.900	ICC11 AQ-45.pdf
	ICC11/AQ-45A	Application/Enrollment Form Aviation Coverage Selection	Initial		64.800	ICC11 AQ-45A.pdf

# THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS

## AVIATION EXCLUSION RIDER

(Special Provision Limiting Coverage while the Insured Travels by Aircraft)

Policy #: \_\_\_\_\_

Insured: \_\_\_\_\_

This rider is attached to and made part of the Life Insurance Policy at issue. The provisions of this rider apply in lieu of any policy provisions to the contrary. All definitions and provisions in the policy apply to this rider unless changed by this rider. This rider will be included in any new policy to which this policy is changed. This Exclusion will continue to apply after the contestable period in the policy ends.

**EXCLUSION:** The policy is subject to the condition that only a Limited Benefit will be paid if the death of the Insured results from an Excluded Circumstance.

### DEFINITIONS:

“Aircraft” means:

Any contrivance now or hereinafter invented, which is capable of sustained travel, throughout air, space or both. Such term shall include:

- Conventional Aircraft, which means a vehicle, heavier or lighter than air, used or designed solely for navigation of, or flight in, the air.
- Space Vehicle, which means a conveyance intended for launch, or launched or assembled in outer space. This includes by way of example, space shuttles and space stations. It also means any equipment components or devices and parts of any transportation, information or other system employed in outer space.

“Limited Benefit” means:

- The reserves on this policy, plus
- Dividends, if any, left to accumulate with this policy, plus
- The reserve of any paid-up additions, and less
- Any policy debt outstanding at the time of death.

Any attached riders will end. Our only responsibility under such riders will be to pay the reserves on the riders.

“Excluded Circumstance” means:

death occurring as a direct or indirect result of operating, riding in or descending (including jumping or parachuting) from, any kind of Aircraft, except as a crew member or passenger on an Aircraft of a licensed commercial airline.

This rider is attached to the policy at Issue. This rider is effective as of the Policy Issue Date.

THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS

By

*Maughetta P. Leary*

Secretary



- INSPECTION pipe, power line, telephone line, other (describe)
- MAPPING
- MEDICOPTER
- MINING, QUARRYING, OIL, NATURAL GAS, exploration, prospecting, supply (cargo)
- PHOTOGRAPHING
- POLICE, LAW ENFORCEMENT SEARCH RESCUE, RECOVERY
- RACING cross-country, pylon, stock, formula 1
- REPORTING
- STUDENT INSTRUCTION
- STUNTING
- SURVEYING
- TESTING approved planes, approved rotorcraft, experimental planes, experimental rotorcraft,
- TRAFFIC SPOTTING, CONTROL, PATROL
- WEATHER CONTROL, cloud seeding, fog seeding, reconnaissance, hurricane watch,
- ANY OTHERS NOT LISTED ABOVE (describe)

6. Details ("describe" requested above – include question numbers):

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7. If not qualified for full coverage at standard rates, I request the following (if applicable):

- Full Coverage with an extra premium
- Restricted Coverage with no extra premium

To the best of my (our) knowledge and belief, I (we) hereby agree that all representations made above are true and complete to the best of my (our) knowledge and belief as of the date signed below. I agree that SBLI, believing them to be complete and true, shall rely and act on them. I agree that they shall be a part of my application for insurance or policy change request.

**Please Sign Here:**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Proposed Insured  
(If age 15 or over)

\_\_\_\_\_  
Signature of Applicant/Owner, if other  
than the Proposed Insured

\_\_\_\_\_  
Name of Proposed Insured (Print)

\_\_\_\_\_  
Name of Applicant/Owner (Print)

**THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS (SBLI)**

[One Linscott Road, Woburn, MA 01801 800-694-7254]

**Application Amendment - Aviation Coverage Selection**

*Please Read Carefully, Complete, and Sign Below*

<b>Proposed Insured:</b>	<b>Application Dated:</b>	<b>Policy Number:</b>

I hereby request that the application on the life of the proposed insured be amended to read as follows:

Please check one:

Aviation Coverage Selection:

If not qualified for full coverage at standard rates, I request the following (if applicable):

- Full coverage with an extra premium
  
- Restricted coverage with no extra premium

To the best of my (our) knowledge and belief, I (we) hereby agree that all representations made above are true and complete to the best of my (our) knowledge and belief as of the date signed below. I agree that SBLI, believing them to be complete and true, shall rely and act on them. I agree that they shall be a part of my application for insurance or policy change request.

**Please Sign Here:**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Proposed Insured  
(If age 15 or over)

\_\_\_\_\_  
Signature of Applicant/Owner, if other  
than the Proposed Insured

\_\_\_\_\_  
Name of Proposed Insured (Print)

\_\_\_\_\_  
Name of Applicant/Owner (Print)

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## Supporting Document Schedules

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

Flesch Certification is attached/

**Attachment:**

FLESCH CERT.pdf

**Item Status:**

**Status  
Date:**

**Bypassed - Item:** Application

**Bypass Reason:** Not applicable - no policy included in this submission.

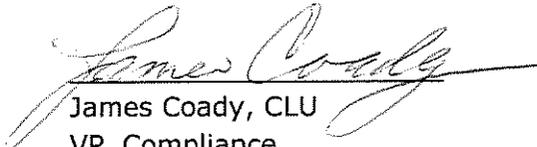
**Comments:**

**The Savings Bank life Insurance  
Company of Massachusetts**

**Flesch Certification**

I hereby certify that in my judgment the policy forms below meet the objective standards of readability/FLESCH scores.

<u>FLESCH Score</u>	<u>Form #/Name</u>
51.4	ICC11/BA-20: Aviation Exclusion Rider
71.9	ICC11/AQ-45: Application Amendment – Aviation Questionnaire
64.8	ICC11/AQ-45A: Application Amendment – Aviation Coverage Selection



James Coady, CLU  
VP, Compliance  
SBLI of MA  
10/27/2011