

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 48293  
Company Tracking Number:  
TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement  
Product Name: CUL/EMCNL2  
Project Name/Number: /

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: CUL/EMCNL2

SERFF Tr Num: CEUL-127080772 State: Arkansas

TOI: H01 Health - Assumption Agreement

SERFF Status: Closed-Approved-  
Closed State Tr Num: 48293

Sub-TOI: H01.000 Health - Assumption  
Agreement

Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Author: Genetha Roberson

Reviewer(s): Rosalind Minor

Date Submitted: 03/21/2011

Disposition Date: 04/13/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: 01/01/2011

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: Iowa filing  
submitted concurrently

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/13/2011

Deemer Date:

State Status Changed: 04/13/2011

Submitted By: Genetha Roberson

Created By: Genetha Roberson

Filing Description:

Corresponding Filing Tracking Number:

The Assumption Reinsurance Agreement between Central United Life Insurance Company and EMC National Life Company and the corresponding Certificate of Assumption

## Company and Contact

### Filing Contact Information

Genetha Roberson, Compliance Analyst

GRoberson@manhattanlife.com

10700 NW Freeway

713-821-6435 [Phone]

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
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 Houston, TX 77092 713-821-6551 [FAX]

**Filing Company Information**

Central United Life Insurance Company	CoCode: 61883	State of Domicile: Arkansas
Wortham Tower	Group Code: 117	Company Type:
2727 Allen Parkway	Group Name:	State ID Number:
Suite 500	FEIN Number: 42-0884060	
Houston, TX 77019-2100		
(713) 529-0045 ext. [Phone]		

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**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$0.00	03/21/2011	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/13/2011	04/13/2011

### 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	Rosalind Minor	03/28/2011	03/28/2011	Genetha Roberson	04/07/2011	04/07/2011
Pending Industry Response	Rosalind Minor	03/24/2011	03/24/2011	Genetha Roberson	03/28/2011	03/28/2011
Pending Industry Response	Rosalind Minor	03/22/2011	03/22/2011	Genetha Roberson	03/24/2011	03/24/2011

*SERFF Tracking Number:* CEUL-127080772      *State:* Arkansas  
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*Project Name/Number:* /

## **Disposition**

Disposition Date: 04/13/2011

Implementation Date:

Status: Approved-Closed

Comment:

The Certificate of Assumption is being approved on this date.

The forms which were submitted under the supporting document tab, i.e., the assumption reinsurance agreement, administrative services agreement, master agreement and the coinsurance reinsurance agreement must be submitted separately to our Legal Division. Our Legal Division does not have access to our SERFF system.

For questions concerning the submission of these documents and any questions with respect to the filing fee may be obtained from our Legal Division. You may call Legal at (501)371-2820 and ask for our Attorney, Ashley Fisher.

Thank you for your understanding and cooperation.

Rate data does NOT apply to filing.

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 Product Name: CUL/EMCNL2  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	No
Supporting Document (revised)	Assumption Reinsurance Agreement	Accepted for Informational Purposes	No
Supporting Document	Assumption Reinsurance Agreement	Accepted for Informational Purposes	No
Supporting Document (revised)	Administrative Services Agreement	Accepted for Informational Purposes	No
Supporting Document	Administrative Services Agreement	Accepted for Informational Purposes	No
Supporting Document (revised)	Master Agreement	Accepted for Informational Purposes	No
Supporting Document	Master Agreement	Accepted for Informational Purposes	No
Supporting Document (revised)	Coinsurance Reinsurance Agreement	Accepted for Informational Purposes	No
Supporting Document	Coinsurance Reinsurance Agreement	Accepted for Informational Purposes	No
Supporting Document	Cover Letter	Approved-Closed	No
Supporting Document	Certificate of Assumption	Approved-Closed	No
Form (revised)	Certificate of Assumption	Approved-Closed	No
Form	Certificate of Assumption	Approved-Closed	No

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Product Name: CUL/EMCNL2  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/28/2011

Submitted Date 03/28/2011

Respond By Date

Dear Genetha Roberson,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Assumption Reinsurance Agreement (Supporting Document)
- Administrative Services Agreement (Supporting Document)
- Master Agreement (Supporting Document)
- Coinsurance Reinsurance Agreement (Supporting Document)

Comment:

In my recent objection letter, I inquired as to whether the referenced forms had been submitted to our Legal Department. If they were submitted to Legal, what was the date of submission.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 48293  
Company Tracking Number:  
TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement  
Product Name: CUL/EMCNL2  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 04/07/2011  
Submitted Date 04/07/2011

Dear Rosalind Minor,

### Comments:

### Response 1

Comments: The documents were not submitted to the Arkansas Legal Department because Central United Life Insurance Company had only reinsured the risk. Now, we're submitting the documents to Arkansas for approval under the assumption reinsurance agreement.

### Related Objection 1

Applies To:

- Assumption Reinsurance Agreement (Supporting Document)
- Administrative Services Agreement (Supporting Document)
- Master Agreement (Supporting Document)
- Coinsurance Reinsurance Agreement (Supporting Document)

Comment:

In my recent objection letter, I inquired as to whether the referenced forms had been submitted to our Legal Department. If they were submitted to Legal, what was the date of submission.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

*SERFF Tracking Number:* CEUL-127080772      *State:* Arkansas  
*Filing Company:* Central United Life Insurance Company      *State Tracking Number:* 48293  
*Company Tracking Number:*  
*TOI:* H01 Health - Assumption Agreement      *Sub-TOI:* H01.000 Health - Assumption Agreement  
*Product Name:* CUL/EMCNL2  
*Project Name/Number:* /  
**Genetha Roberson**

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 48293  
Company Tracking Number:  
TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement  
Product Name: CUL/EMCNL2  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/24/2011

Submitted Date 03/24/2011

Respond By Date

Dear Genetha Roberson,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Assumption Reinsurance Agreement (Supporting Document)
- Administrative Services Agreement (Supporting Document)
- Master Agreement (Supporting Document)
- Coinsurance Reinsurance Agreement (Supporting Document)

Comment:

These forms must be submitted in PDF format.

with respect to these forms, have they been submitted to our Legal Department?

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 48293  
Company Tracking Number:  
TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement  
Product Name: CUL/EMCNL2  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 03/28/2011  
Submitted Date 03/28/2011

Dear Rosalind Minor,

### Comments:

### Response 1

Comments: I've replaced the .tiff files with .pdf files. Please let me know if anything more is needed.

### Related Objection 1

Applies To:

- Assumption Reinsurance Agreement (Supporting Document)
- Administrative Services Agreement (Supporting Document)
- Master Agreement (Supporting Document)
- Coinsurance Reinsurance Agreement (Supporting Document)

Comment:

These forms must be submitted in PDF format.

with respect to these forms, have they been submitted to our Legal Department?

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Assumption Reinsurance Agreement

Comment:

Satisfied -Name: Administrative Services Agreement

Comment:

Satisfied -Name: Master Agreement

Comment:

Satisfied -Name: Coinsurance Reinsurance Agreement

Comment:

*SERFF Tracking Number:* CEUL-127080772

*State:* Arkansas

*Filing Company:* Central United Life Insurance Company

*State Tracking Number:* 48293

*Company Tracking Number:*

*TOI:* H01 Health - Assumption Agreement

*Sub-TOI:* H01.000 Health - Assumption Agreement

*Product Name:* CUL/EMCNL2

*Project Name/Number:* /

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Genetha Roberson

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
Filing Company: Central United Life Insurance Company State Tracking Number: 48293  
Company Tracking Number:  
TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement  
Product Name: CUL/EMCNL2  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/22/2011

Submitted Date 03/22/2011

Respond By Date

Dear Genetha Roberson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Certificate of Assumption, EMCNL2-01/11 AR (Form)

Comment:

As required under Rule and Regulation 55, Section 6, Notice to Policyholders, please include the address of the ceding carrier.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 48293  
 Company Tracking Number:  
 TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement  
 Product Name: CUL/EMCNL2  
 Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 03/24/2011  
 Submitted Date 03/24/2011

Dear Rosalind Minor,

### Comments:

### Response 1

Comments: I've made the changes as you've requested. Attached is the revised Certificate of Assumption and a copy with mark-ups. Please contact me if anything more is needed.

### Related Objection 1

Applies To:

- Certificate of Assumption, EMCNL2-01/11 AR (Form)

Comment:

As required under Rule and Regulation 55, Section 6, Notice to Policyholders, please include the address of the ceding carrier.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Certificate of Assumption

Comment: contain markups

#### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Certificate of Assumption	EMCNL2-01/11 AR		Certificate	Initial			AR_EMCLNLCofA_EMCNL2-0111 AR_-rev.pdf

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
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Company Tracking Number:  
TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement  
Product Name: CUL/EMCNL2  
Project Name/Number: /

**Previous Version**

Certificate of Assumption	EMCNL2-01/11 AR	Certificate	Initial	AR_EMCNLCofA(EMCNL2-0111 AR).pdf
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No Rate/Rule Schedule items changed.

Sincerely,  
Genetha Roberson

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 48293  
 Company Tracking Number:  
 TOI: H01 Health - Assumption Agreement Sub-TOI: H01.000 Health - Assumption Agreement  
 Product Name: CUL/EMCNL2  
 Project Name/Number: /

## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 03/24/2011	EMCNL2-01/11 AR	Certificate	Certificate of Assumption	Initial			AR_EMCNLC ofA_EMCNL2 -0111 AR_- rev.pdf

**Central United Life Insurance Company  
10700 Northwest Freeway  
Houston, Texas 77092**

<<Policy No.>>

<< John Doe>>

<< 123 Main Street>>

<< City, State, Zip>>

**CERTIFICATE OF ASSUMPTION**

This is to certify that pursuant to the terms of an Assumption Reinsurance Agreement, Central United Life Insurance Company (Central United), an Arkansas legal reserve life insurance company, with its home office at 425 West Capitol Avenue, Suite 1800, Little Rock, Arkansas 72201, has reinsured and assumed all of the contractual liabilities of EMC National Life Insurance Company (EMC National), an Iowa stock insurance company, with its office at 4095 NW Urbandale Drive, Urbandale, Iowa 50322-7914 under this Policy on the same terms and conditions as set forth in this Policy; subject to any defenses and offsets available to EMC National and subject to the terms and conditions set forth in the Assumption Reinsurance Agreement and this Assumption Certificate, which will become a part of the Policy.

From and after the date hereof, you should submit all claims under this Policy, whenever incurred, and all premiums due under this Policy, to Central United at the following address:

CENTRAL UNITED LIFE INSURANCE COMPANY  
10700 Northwest Freeway  
Houston, Texas 77092  
Phone: (713) 529-0045  
Toll Free: 1-800-669-9030

**For further information regarding the financial condition of Central United, please write or call Arkansas Insurance Department at 1200 West Third Street, Little Rock, Arkansas 72201-1904, (501) 371-2600.**

IN WITNESS WHEREOF, Central United has caused this Certificate to be executed at its Administrative Office in Houston, Texas, by its President as of the first day of <<January 2011>>, its effective date.

*Mary Lou Rainey*

Mary Lou Rainey, Secretary

*Dan George*

Dan George, President

**PLEASE ATTACH THIS CERTIFICATE TO YOUR POLICY**

SERFF Tracking Number: CEUL-127080772

State: Arkansas

Filing Company: Central United Life Insurance Company

State Tracking Number: 48293

Company Tracking Number:

TOI: H01 Health - Assumption Agreement

Sub-TOI: H01.000 Health - Assumption Agreement

Product Name: CUL/EMCNL2

Project Name/Number: /

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> AR FLESCH CERT.pdf	Approved-Closed	03/24/2011

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter <b>Comments:</b> <b>Attachment:</b> AR_EMCC2AssumpCvrLtr.pdf	Approved-Closed	03/24/2011

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Certificate of Assumption <b>Comments:</b> contain markups <b>Attachment:</b> AR_EMCNLCofA_EMCNL2-0111 AR_-markup.pdf	Approved-Closed	03/24/2011

**ARKANSAS FLESCH CERTIFICATION**

I hereby certify that the form(s) listed below meet(s) the minimum reading ease score on a Flesch test basis in accordance with ACA 23-80-206

Form No(s)

Flesch Score:

EMCNL2-01/11 AR

54

**CENTRAL UNITED LIFE INSURANCE COMPANY**

*Mary Lou Rainey*

\_\_\_\_\_  
Officer of the Company's Signature

Mary Lou Rainey, Corporate Secretary  
\_\_\_\_\_

March 15, 2011  
\_\_\_\_\_

Date

# CENTRAL UNITED

March 21, 2011

Arkansas Insurance Department  
1200 West 3<sup>rd</sup> St.  
Little Rock, AR 72201-1907  
Attn: Rosalind Minor

RE: The Assumption Reinsurance Agreement between Central United Life Insurance Company and  
EMC National Life Company and the corresponding Certificate of Assumption  
Form: EMCNL2-01/11 AR  
SERFF Tracking No.: CEUL-127080772

Dear Ms. Minor,

Central United Life is submitting the above referenced Certificate of Assumption for your approval.

This health business is to be assumed from EMC National Life Company, effective January 1, 2011. The assumed policies consist of disability income, accident, and accidental death benefit and the policy count for the state of Arkansas is 26 out of 2,318.

Central United Life Insurance Company does not intend to issue policies on the form number(s) being assumed.

You will find with this letter,

1. Copy of the Certificate of Assumption (Form EMCNL2-01/11 AR)
2. Copy of the Assumption Reinsurance Agreement
3. Copy of the Coinsurance Reinsurance Agreement
4. Copy of the Administrative Services Agreement
5. Copy of the Master Agreement
6. Copy of the Flesch Certification

EMC National is domiciled in Iowa and the assumption reinsurance agreement has been filed concurrently in that state. A copy of the approval will be forwarded to you as soon as it is received.

If I can be of further assistance, please call me at (800) 669-9030, ext. 6435 or email me at [groberso@manhattanlife.com](mailto:groberso@manhattanlife.com).

Sincerely,



Genetha Roberson  
Compliance Analyst

Enclosures

**Central United Life Insurance Company  
10700 Northwest Freeway  
Houston, Texas 77092**

<<Policy No.>>

<< John Doe>>  
<< 123 Main Street>>  
<< City, State, Zip>>

**CERTIFICATE OF ASSUMPTION**

This is to certify that pursuant to the terms of an Assumption Reinsurance Agreement, Central United Life Insurance Company (Central United), an Arkansas legal reserve life insurance company, with its home office at 425 West Capitol Avenue, Suite 1800, Little Rock, Arkansas 72201, has reinsured and assumed all of the contractual liabilities of EMC National Life Insurance Company (EMC National), an Iowa stock insurance company, with its office at 4095 NW Urbandale Drive, Urbandale, Iowa 50322-7914 under this Policy on the same terms and conditions as set forth in this Policy; subject to any defenses and offsets available to EMC National and subject to the terms and conditions set forth in the Assumption Reinsurance Agreement and this Assumption Certificate, which will become a part of the Policy.

From and after the date hereof, you should submit all claims under this Policy, whenever incurred, and all premiums due under this Policy, to Central United at the following address:

CENTRAL UNITED LIFE INSURANCE COMPANY  
10700 Northwest Freeway  
Houston, Texas 77092  
Phone: (713) 529-0045  
Toll Free: 1-800-669-9030

**For further information regarding the financial condition of Central United, please write or call Arkansas Insurance Department at 1200 West Third Street, Little Rock, Arkansas 72201-1904, (501) 371-2600.**

IN WITNESS WHEREOF, Central United has caused this Certificate to be executed at its Administrative Office in Houston, Texas, by its President as of the first day of <<January 2011>>, its effective date.



Mary Lou Rainey, Secretary



Dan George, President

**PLEASE ATTACH THIS CERTIFICATE TO YOUR POLICY**

SERFF Tracking Number: CEUL-127080772 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 48293  
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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/15/2011	Form	Certificate of Assumption	03/24/2011	AR_EMCNLCofA(EMCNL2-0111 AR).pdf (Superseded)

**Central United Life Insurance Company  
10700 Northwest Freeway  
Houston, Texas 77092**

<<Policy No.>>

<< John Doe>>

<< 123 Main Street>>

<< City, State, Zip>>

**CERTIFICATE OF ASSUMPTION**

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From and after the date hereof, you should submit all claims under this Policy, whenever incurred, and all premiums due under this Policy, to Central United at the following address:

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Houston, Texas 77092  
Phone: (713) 529-0045  
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Mary Lou Rainey, Secretary



Dan George, President

**PLEASE ATTACH THIS CERTIFICATE TO YOUR POLICY**