

SERFF Tracking Number: AAAL-127150679 State: Arkansas
Filing Company: AAA Life Insurance Company State Tracking Number: 48650
Company Tracking Number:
TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: Group Term Direct Bill Clarification
Project Name/Number: /

Filing at a Glance

Company: AAA Life Insurance Company

Product Name: Group Term Direct Bill
Clarification

TOI: L04G Group Life - Term

Sub-TOI: L04G.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Filing Type: Form

SERFF Tr Num: AAAL-127150679 State: Arkansas

SERFF Status: Closed-Filed-
Closed

Co Tr Num:

Authors: Judy Lucas, Victoria
Windham

Date Submitted: 05/03/2011

State Tr Num: 48650

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 05/05/2011

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Trust

Filing Status Changed: 05/05/2011

State Status Changed: 05/05/2011

Created By: Judy Lucas

Corresponding Filing Tracking Number:

Filing Description:

May 3, 2011

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Not Required

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Judy Lucas

Arkansas Department of Insurance

Re: AAA Life Insurance Company, NAIC# 71854

SERFF Tracking Number: AAAL-127150679 State: Arkansas
Filing Company: AAA Life Insurance Company State Tracking Number: 48650
Company Tracking Number:
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Product Name: Group Term Direct Bill Clarification
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Modification of bracketed information
Group Term Certificate: GT8107CERT

To Whom It May Concern:

During an audit of our product filings, we noticed that we had bracketed information in the above referenced certificate and did not explain the bracketed intent in our filing letter or our statement of variability. The Certificate was filed under SERFF tracking number AAAL-125336825 on 11/28/2007.

We are submitting for your information a revised statement of variability. The only change from what was filed originally is that the following variable information (located on the data page of the Certificate) is now explained.

The language on the data page indicates:

An administrative fee of [\$1.00/month] will be added for Direct [Monthly] Billing.

The variable context of the language [\$1.00/month] and [Monthly] billing is now explained in the statement of variability. The intent was that we would be able to raise the administrative fee and that we may choose in the future to charge an administrative fee for other type of premium modes (Annual, Semi-Annual, or Quarterly Direct Bill).

We apologize for the oversight of the previous submission.

All appropriate filing certifications and filing fees are enclosed. Please feel free to contact me if you have any questions or concerns regarding this filing.

Respectfully Submitted,

Judy Lucas
Compliance Specialist III
AAA Life Insurance Company

Company and Contact

Filing Contact Information

Judy Lucas, Compliance Specialist III JALucas@aaalife.com

SERFF Tracking Number: AAAL-127150679 State: Arkansas
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Product Name: Group Term Direct Bill Clarification

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17900 N. Laurel Park Dr. 734-779-2646 [Phone]
 Livonia, MI 48152 734-805-6282 [FAX]

Filing Company Information

AAA Life Insurance Company	CoCode: 71854	State of Domicile: Michigan
17900 N. Laurel Park Drive	Group Code: -99	Company Type:
Livonia, MI 48152-3985	Group Name:	State ID Number:
(800) 624-1662 ext. 2942[Phone]	FEIN Number: 52-0891929	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AAA Life Insurance Company	\$50.00	05/03/2011	47199855

SERFF Tracking Number: AAAL-127150679

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	05/05/2011	05/05/2011

SERFF Tracking Number: AAAL-127150679

State: Arkansas

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Disposition

Disposition Date: 05/05/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AAAL-127150679

State: Arkansas

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Statement of Variability		Yes

SERFF Tracking Number: AAAL-127150679

State: Arkansas

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

Arkansas DOI Letter 5.2011.pdf

Item Status:

Status

Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

STATEMENT OF VARIABILITY - Revised.pdf



AAA Life Insurance Company

17900 N. Laurel Park Dr.

Livonia, MI 48152-3985

800-624-1662, ext. 2646 or 734-779-2946

Fax: 734-805-6282

E-mail: jalucas@aaalife.com

May 2, 2011

Arkansas Department of Insurance

Re: AAA Life Insurance Company, NAIC# 71854
Modification of bracketed information
Group Term Certificate: GT8107CERT

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We apologize for the oversight of the previous submission.

All appropriate filing certifications and filing fees are enclosed. Please feel free to contact me if you have any questions or concerns regarding this filing.

Respectfully Submitted,

A handwritten signature in cursive script that reads 'Judy Lucas'.

Compliance Specialist III

AAA Life Insurance Company

**STATEMENT OF VARIABILITY
GT8107CERT et al**

RE: **AAA Life Insurance Company**
NAIC No.: 71854; **FEIN:** 52-0891929

1. All Forms

Our address and telephone number are bracketed on each form. We will be moving to a new location, tentatively scheduled for July 2008, after which our new address, 17900 N. Laurel Park Drive, Box 537908, Livonia, MI 48153-7908, will be used on the forms. We have also bracketed our website address on the Group Certificate face page. The website does not currently support our Group Term Life insurance product; however, we will be adding the web address to Certificates which are issued after the website work is completed

2. Form GT8107CERT, 3 & 3a, the Schedule Page.

This page will be incorporated within the Certificate upon issue. It will provide information regarding premium, the Accelerated Death Benefit, and if the Disability Waiver of Premium Rider is elected, the rider benefit, premium, effective dates and expiration dates.

The Schedule page also contains variable information regarding additional riders that may be offered and elected by our Members after the original Certificate Issue date (p. 3a). as follows:

Benefit Amount:

Accidental Death Benefit: We will offer 50% or 100% of the base coverage as an additional benefit. The actual amount will be shown in this column

Daily Benefit Rider: We will offer one or more daily benefit levels, at \$100, \$200, \$300, \$400, \$500 or \$600.

Child Term Rider: We will offer from one to ten \$1,000-units of coverage (may be fractions of units)

Travel Accident Rider: We will offer an amount equal to the base coverage, with the actual Travel Accident benefit shown in this column.

Modal Premium: Based on the premium payment mode in effect for the base certificate.

Rider Effective Date: This will show the effective date of each rider.

Rider Expiration Date: This date is based on the age of the certificate holder.

An administrative fee of [\$1.00/month] will be added for Direct [Monthly] Billing. – The bracketed amount of \$1.00 could be raised to as much as \$5.00. The modal of Monthly may be changed to other modal premium payment options such as Semi-Annually, Annually or Quarterly.

A new Schedule Page will be issued with any new Rider requested by the certificate holder, will have a current print date, and will show cumulative information.

3. Page 4.

The amount of Group Term Life Insurance is bracketed on page 4 to allow us to change our benefit offers in the future.