

SERFF Tracking Number: UNAM-127169672 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 48776
 Company Tracking Number: CL CA01-12
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: CL CA01-12 - Cancer Lead Card
 Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: CL CA01-12 - Cancer Lead Card SERFF Tr Num: UNAM-127169672 State: Arkansas
 Card

TOI: H071 Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 48776

Sub-TOI: H071.002A Dread Disease - Cancer Only Co Tr Num: CL CA01-12 State Status: Approved-Closed

Filing Type: Form

Author: Holly Parenti

Date Submitted: 05/16/2011

Reviewer(s): Rosalind Minor

Disposition Date: 06/01/2011

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/01/2011

State Status Changed: 06/01/2011

Created By: Holly Parenti

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Holly Parenti

Filing Description:

Form(s)

CL CA01-12 Cancer Lead Card

CL CA02-12 Cancer Lead Card

CL CA03-12 Cancer Lead Card

CL CA04-12 Cancer Lead Card

CL CA05-12 Cancer Lead Card

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Dear Sir or Madam:

We submit the above form for your review and approval. This advertising material will be used for our Cancer Insurance policy forms, CL-C1 (08) AR et al, approved by your state on May 16, 2008.

We consider this advertisement an invitation to inquire and will use it to obtain leads for our Cancer Insurance Policies approved by your Department.

We certify that these forms comply with the provisions of 19ss10B and all applicable requirements of the Department.

If additional information is needed, please contact me at 800-538-1053 ext. 4104522 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:	\$250.00
Retaliatory?	No
Fee Explanation:	\$50.00 per advertisement (x5 ads)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$250.00	05/16/2011	47628113

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/01/2011	06/01/2011

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Disposition

Disposition Date: 06/01/2011

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	No
Supporting Document	Application	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Outline of Coverage	Approved-Closed	No
Form	Cancer Lead Card	Approved-Closed	No
Form	Cancer Lead Card	Approved-Closed	No
Form	Cancer Lead Card	Approved-Closed	No
Form	Cancer Lead Card	Approved-Closed	No
Form	Cancer Lead Card	Approved-Closed	No

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Form Schedule

Lead Form Number: CL CA01-12

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 06/01/2011	CL CA01-12	Advertising	Cancer Lead Card	Initial			CL CA01-12.pdf
Approved-Closed 06/01/2011	CL CA02-12	Advertising	Cancer Lead Card	Initial			CL CA02-12.pdf
Approved-Closed 06/01/2011	CL CA03-12	Advertising	Cancer Lead Card	Initial			CL CA03-12.pdf
Approved-Closed 06/01/2011	CL CA04-12	Advertising	Cancer Lead Card	Initial			CL CA04-12.pdf
Approved-Closed 06/01/2011	CL CA05-12	Advertising	Cancer Lead Card	Initial			CL CA05-12.pdf

YOU CAN BEAT CANCER – BUT THE FIGHT CAN BE EXPENSIVE

Even the best health insurance plan doesn't cover all your bills while you're fighting for your health. With a First Diagnosis Cancer Policy, **the lump sum benefit is paid directly to you, up to \$50,000, giving you control** of your money, so you can use your benefit where it is needed most. Just return this postage-paid card for more FREE information.

YES! I want to receive more FREE information.

***** AUTOOCR**C 001

JOHN B. DOE

1234 ANYWHERE STREET

CITY, ST 12345-6789



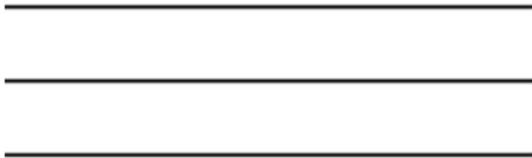
Name: _____

Phone: (_____) _____
area code

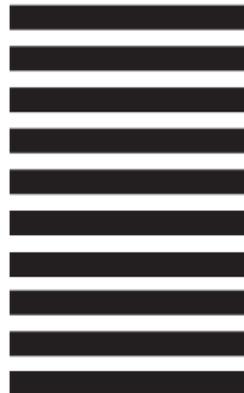
Spouse: _____

CL CA01-12

Constitution Life Insurance Company. CANCER ONLY Insurance Policy Series CL-C1(08). This request for information is insurance related and if you respond, an agent may contact or visit you. Return this card for policy limitations, exclusions and rates.



NO POSTAGE
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IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. [665] [MERIDIAN MS]

POSTAGE WILL BE PAID BY ADDRESSEE:

CONSTITUTION LIFE INSURANCE COMPANY
[PO BOX 1638]
[MERIDIAN, MS 39302-9905]



THE TRUTH IS...THE RISK OF CANCER INCREASES WITH AGE

Get up to \$50,000 to help you beat Cancer.

[About [77%] of all cancers are diagnosed in persons 55 and older.]* If you get cancer, don't let your current health insurance keep you from receiving the treatments or medicines that might not be covered. With a First Diagnosis Cancer Policy, **the lump sum benefit is paid directly to you, up to \$50,000, giving you control** of your money, so you can use your benefit where it is needed most. Just return this postage-paid card for more FREE information.

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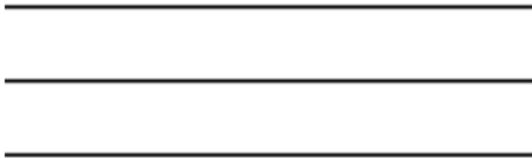
Name: _____

Phone: (_____) _____

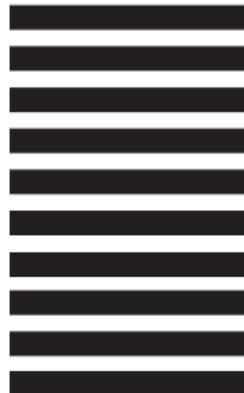
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CANCER CAN STRIKE ANYONE...AT ANY AGE

Over one million people get cancer each year. Approximately one out of every two American men and one out of every three American women will have some type of cancer at some point during their lifetime.* Be prepared...with a First Diagnosis Cancer Policy. **The lump sum benefit is paid directly to you, up to \$50,000, giving you control** of your money, so you can use your benefit where it is needed most. Just return this postage-paid card for more FREE information.

YES! I want to receive more FREE information.

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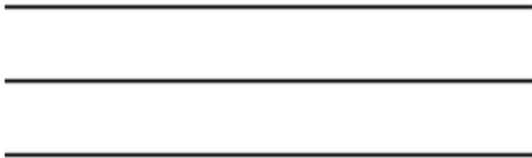


Name: _____

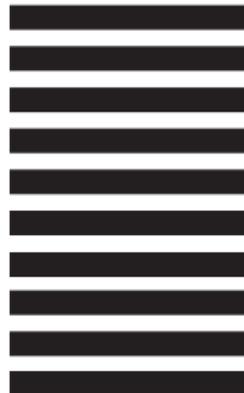
Phone: (_____) _____
area code

Spouse: _____

CL CA03-12 **Constitution Life Insurance Company.** CANCER ONLY Insurance Policy Series CL-C1(08). This request for information is insurance related and if you respond, an agent may contact or visit you. Return this card for policy limitations, exclusions and rates.**Detailed Guide: Cancer (General Information)*, American Cancer Society, 3/11/08.



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Get Cash Paid Directly to You

Even the best health insurance plan doesn't cover all your bills while you're fighting for your health. With a First Diagnosis Cancer Policy, **the lump sum benefit is paid directly to you, up to \$50,000, giving you control** of your money, so you can use your benefit where it is needed most. Just return this postage-paid card for more FREE information.

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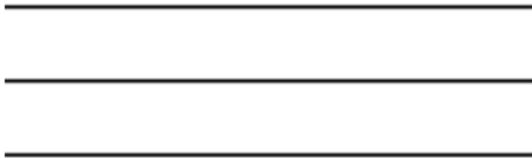


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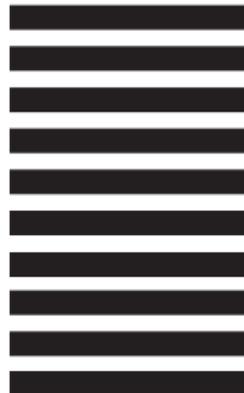
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WILL YOU BEAT THE ODDS OF GETTING CANCER?

[Over one million people get cancer each year. Approximately one out of every two American men and one out of every three American women will have some type of cancer at some point during their lifetime.]*
Be prepared...with a First Diagnosis Cancer Policy. **The lump sum benefit is paid directly to you, up to \$50,000, giving you control** of your money, so you can use your benefit where it is needed most. Just return this postage-paid card for more FREE information.

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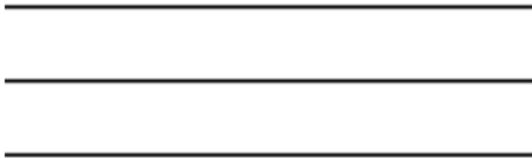


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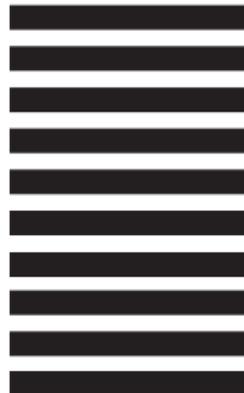
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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	06/01/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	06/01/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	06/01/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	06/01/2011
Bypass Reason:	N/A		
Comments:			