

SERFF Tracking Number: PRTA-127311136 State: Arkansas  
 Filing Company: Protective Life Insurance Company State Tracking Number: 49265  
 Company Tracking Number: VICKIE PX  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: PX-A 8-11, et al  
 Project Name/Number: PX-A 8-11, et al /PX-A 8-11, et al

## Filing at a Glance

Company: Protective Life Insurance Company

Product Name: PX-A 8-11, et al

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: PRTA-127311136 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 49265

Co Tr Num: VICKIE – PX

State Status: Approved-Closed

Author: Vickie Jerkins

Reviewer(s): Linda Bird

Date Submitted: 07/08/2011

Disposition Date: 07/12/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: 08/15/2011

Implementation Date:

State Filing Description:

## General Information

Project Name: PX-A 8-11, et al

Project Number: PX-A 8-11, et al

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing has been submitted to our domiciliary state of Tennessee, concurrently.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/12/2011

State Status Changed: 07/12/2011

Deemer Date:

Submitted By: Vickie Jerkins

Filing Description:

FORM NUMBER.....FORM TITLE

PX-A 8-11.....Aviation / Aerial Activity Exclusion Rider

PX-R 8-11.....Racing Exclusion Rider

PX-SD 8-11.....Scuba Diving Exclusion Rider

Created By: Vickie Jerkins

Corresponding Filing Tracking Number:

The intended implementation date for this filing is August 15, 2111 or upon approval by your Department. The above referenced Individual Life Filing is being submitted for filing acknowledgement or prior approval, as appropriate. This

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filing does not contain any unusual or possibly controversial items that vary from normal company or industry standards. The forms submitted in this filing are new and will not replace any forms currently in use at this time. This filing has been submitted to our domiciliary state of Tennessee, concurrently.

The submitted Exclusion Riders are designed to limit coverage in those situations that arise in which underwriting evaluates the significance of the risk for the activity. At the time of policy issue, one of two options may be available to this Proposed Insured to avoid adverse underwriting: (1) Pay an additional cost for coverage at the appropriate underwriting class; or (2) Accept the Exclusion Rider, which will deny coverage if death occurs while engaged in such activities as outlined in the rider form.

The submitted Riders will be used in conjunction with all products in the Company portfolio, now or in the future. Currently, our previously approved application packets include:

PL-110-AR (04/10) Approved 09/01/2010 – Under SERFF Tracking No. PRTA-126765485  
PLB-300-AR 2/11 Approved 03/15/2011 – Under SERFF Tracking No. PRTA-127061881

The submitted forms were created using fonts of 10 point or greater in the case of logos, addresses, headings. The form is in final format, subject only to modification in paper size, stock, ink, font style, border, company logo and adaptation to computer printing. The fonts will never be smaller than 10 point. These forms have achieved FLESCHE Ease of Reading Test Scores of 51.2, 52.07 and 50.15.

If you need further information to complete the review of this filing, I can be contacted via SERFF Notes, email at Vickie.Jerkins@protective.com or tollfree at 1-800-866-3555 ext. 5514.

## Company and Contact

### Filing Contact Information

Vickie Jerkins, Policy Contract Filing Specialist vickie.jerkins@protective.com  
2801 Highway 280 South 800-866-3555 [Phone] 5514 [Ext]  
Birmingham, AL 35223 205-268-3401 [FAX]

### Filing Company Information

Protective Life Insurance Company CoCode: 68136 State of Domicile: Tennessee  
2801 Highway 280 Group Code: 458 Company Type:  
Birmingham, AL 35223 Group Name: State ID Number:  
(800) 866-3555 ext. [Phone] FEIN Number: 63-0169720

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## Filing Fees

SERFF Tracking Number: PRTA-127311136 State: Arkansas  
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Fee Required? Yes  
Fee Amount: \$150.00  
Retaliatory? No  
Fee Explanation: \$50.00 per form x 3  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$150.00	07/08/2011	49562360

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/12/2011	07/12/2011

*SERFF Tracking Number:*      *PRTA-127311136*                      *State:*                      *Arkansas*  
*Filing Company:*              *Protective Life Insurance Company*              *State Tracking Number:*      *49265*  
*Company Tracking Number:*      *VICKIE PX*  
*TOI:*                      *L08 Life - Other*                      *Sub-TOI:*                      *L08.000 Life - Other*  
*Product Name:*              *PX-A 8-11, et al*  
*Project Name/Number:*      *PX-A 8-11, et al /PX-A 8-11, et al*

## **Disposition**

Disposition Date: 07/12/2011

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		Yes
Supporting Document	Application		No
Supporting Document	Statement of Variables		Yes
Form	Aviation / Aerial Activity Exclusion Rider		Yes
Form	Racing Exclusion Rider		Yes
Form	Scuba Diving Exclusion Rider		Yes

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## Form Schedule

### Lead Form Number: PX-A 8-11

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	PX-A 8-11	Policy/Cont Aviation / Aerial ract/Fratern Activity Exclusion al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.200	PX-A 8-11.pdf
	PX-R 8-11	Policy/Cont Racing Exclusion ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.070	PX-R 8-11.pdf
	PX-SD 8-11	Policy/Cont Scuba Diving ract/Fratern Exclusion Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.150	PX-SD 8-11.pdf

**POLICY NUMBER:** [SAMPLE]

**INSURED(S):** [JOHN Q. DOE]  
[JANE Q. DOE]

## **AVIATION / AERIAL ACTIVITY EXCLUSION RIDER**

The Company has added this rider to the policy to which it is attached as a condition of coverage. The Owner has agreed to the addition of this rider by accepting the policy. The policy includes any endorsement or amendment attached to it.

**Aviation Exclusion:** No death benefit will be paid under the policy, any endorsement and any rider attached to the policy when the death of the Insured results directly or indirectly from travel or flight in or on any kind of aircraft if:

- (a) the Insured is a pilot, officer or crew member of such aircraft; or
- (b) the Insured has any duties relating to such aircraft or flight; or
- (c) the flight is for any training, testing or experimental purposes.

This rider shall not apply to flight aboard a commercial aircraft carrier while the Insured is a fare-paying passenger on a regularly scheduled flight.

**Aerial Activity Exclusion:** No death benefit will be paid under the policy, any endorsement and any rider attached to the policy when the death of the Insured results directly or indirectly from the participation in any of the following Aerial Activities: sport parachuting, sky diving, parasailing, hang gliding, hot air ballooning, riding in or operating a paraplane or glider, and riding in or operating a helicopter.

**Limited Rider Death Benefit:** If the death benefit under the policy and any other endorsements/riders attached to it does not apply by reason of this Exclusion Rider, a limited death benefit will be paid to the beneficiary. This limited death benefit is equal to the sum of all premiums paid prior to death with interest at the rate for funds left on deposit with the Company, less any partial surrenders/withdrawals and less policy debt. If the policy is dividend paying, the limited death benefit will be increased by any dividend accumulations and the cash value of any paid-up additions existing under it. However, in no case will we pay more than the death benefit under the policy.

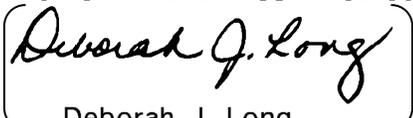
**Representations and Contestability:** The Representations and Contestability provision of the policy shall not in any way modify or limit the provisions of this rider. To the extent that the Representations and Contestability provision of the policy could be construed as limiting this rider, it is amended to remove such limit.

**Reinstatement:** If the Policy to which this rider is attached is terminated and subsequently reinstated this rider will also reinstate.

**Joint Insureds:** For a policy, endorsement or rider covering joint insureds, this rider applies to the last surviving joint insured, unless simultaneous death occurs. In the event of simultaneous death this rider applies to both joint insureds.

Signed for the Company as of the earlier of the Date of Issue or Policy Effective Date, if applicable, of the policy.

**PROTECTIVE LIFE INSURANCE COMPANY**

  
Deborah J. Long  
Secretary

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PROTECTIVE LIFE INSURANCE COMPANY / [P. O. BOX 2606 / BIRMINGHAM, ALABAMA 35202]
A STOCK COMPANY [STATE OF DOMICILE: TENNESSEE] [(205-268-1000)]

POLICY NUMBER: [SAMPLE] INSURED(S): [JOHN Q. DOE]
[JANE Q. DOE]

RACING EXCLUSION RIDER

The Company has added this rider to the policy to which it is attached. The Owner has agreed to the addition of this rider by accepting the policy. The policy includes any endorsement, rider or amendment attached to it.

Racing Exclusion: No death benefit will be paid under the policy and any endorsement/rider attached to the policy when the death of the Insured results directly or indirectly from the professional or amateur racing of:

- 1) midget, Indy car, sports car, or stock car; or
2) go carts, all terrain vehicles, snowmobiles, or motorcycles; or
3) motorboats, hydroplanes, or any other motorized vehicles used for professional or amateur racing.

Limited Rider Death Benefit: If the death benefit under the policy and any other endorsements/riders attached to it does not apply by reason of the Racing Exclusion, a limited death benefit will be paid to the beneficiary. This limited death benefit is equal to the sum of all premiums paid prior to death with interest at the rate for funds left on deposit with the Company, less any partial surrenders/withdrawals and less policy debt. If the policy is dividend paying, the limited death benefit will be increased by any dividend accumulations and the cash value of any paid-up additions existing under it. However, in no case will we pay more than the death benefit under the policy.

Representations and Contestability: The Representations and Contestability provision of the policy shall not in any way modify or limit the provisions of this rider. To the extent that the Representations and Contestability provision of the policy could be construed as limiting this rider, it is amended to remove such limit.

Reinstatement: If the Policy to which this rider is attached is terminated and subsequently reinstated this rider will also reinstate.

Joint Insureds: For a policy, endorsement or rider covering joint insureds, this rider applies to the last surviving joint insured, unless simultaneous death occurs. In the event of simultaneous death this rider applies to both joint insureds.

Signed for the Company as of the earlier of the Date of Issue or Policy Effective Date, if applicable, of the policy.

PROTECTIVE LIFE INSURANCE COMPANY

Handwritten signature of Deborah J. Long

Deborah J. Long
Secretary

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PROTECTIVE LIFE INSURANCE COMPANY / [ P. O. BOX 2606 / BIRMINGHAM, ALABAMA 35202 ]  
A STOCK COMPANY [STATE OF DOMICILE: TENNESSEE] [(205-268-1000)]

POLICY NUMBER: [SAMPLE] INSURED(S): [JOHN Q. DOE]  
[JANE Q. DOE]

## SCUBA DIVING EXCLUSION RIDER

The Company has added this rider to the policy to which it is attached. The Owner has agreed to the addition of this rider by accepting the policy. The policy includes any endorsement, rider or amendment attached to it.

**Scuba Diving:** Means and includes, but is not limited to, swimming or underwater diving with any self-contained underwater breathing apparatus or any external surface air supply system.

**Scuba Diving Exclusion:** No death benefit will be paid under the policy and any endorsement/rider attached to the policy when the death of the Insured results directly or indirectly from Scuba Diving.

**Limited Rider Death Benefit:** If the death benefit under the policy and any other endorsements/riders attached to it does not apply by reason of the Scuba Diving Exclusion, a limited death benefit will be paid to the beneficiary. This limited death benefit is equal to the sum of all premiums paid prior to death with interest at the rate for funds left on deposit with the Company, less any partial surrenders/withdrawals and less policy debt. If the policy is dividend paying, the limited death benefit will be increased by any dividend accumulations and the cash value of any paid-up additions existing under it. However, in no case will we pay more than the death benefit under the policy.

**Representations and Contestability:** The Representations and Contestability provision of the policy shall not in any way modify or limit the provisions of this rider. To the extent that the Representations and Contestability provision of the policy could be construed as limiting this rider, it is amended to remove such limit.

**Reinstatement:** If the Policy to which this rider is attached is terminated and subsequently reinstated this rider will also reinstate.

**Joint Insureds:** For a policy, endorsement or rider covering joint insureds, this rider applies to the last surviving joint insured, unless simultaneous death occurs. In the event of simultaneous death this rider applies to both joint insureds.

Signed for the Company as of the earlier of the Date of Issue or Policy Effective Date, if applicable, of the policy.

PROTECTIVE LIFE INSURANCE COMPANY

  
Deborah J. Long  
Secretary

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## Supporting Document Schedules

**Item Status:** **Status Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

These forms have achieved FLESCH Ease of Reading Test Scores of 51.2, 52.07 and 50.15.

The submitted forms were created using fonts of 10 point or greater in the case of logos, addresses, headings. The form is in final format, subject only to modification in paper size, stock, ink, font style, border, company logo and adaptation to computer printing. The fonts will never be smaller than 10 point.

**Attachment:**

Readability Certification.pdf

**Item Status:** **Status Date:**

**Bypassed - Item:** Application

**Bypass Reason:** Not Applicable to this NEW LIFE RIDER filing.

**Comments:**

**Item Status:** **Status Date:**

**Satisfied - Item:** Statement of Variables

**Comments:**

**Attachment:**

Statement of Variables.pdf

Protective Life Insurance Company  
Post Office Box 2606  
Birmingham, Alabama 35282-9887

NAIC 458-68136  
FEIN 63-0169720

## READABILITY CERTIFICATION

<b>Regarding:</b>	<b>Form Number</b>	<b>Form Title</b>
	PX-A 8-11	Aviation / Aerial Activity Exclusion Rider
	PX-R 8-11	Racing Exclusion Rider
	PX-SD 8-11	Scuba Diving Exclusion Rider

This is to certify that the enclosed forms (and the corresponding state specific variations) have been created using fonts of 10 point or greater and have achieved compliance with the requirements for the FLESCH Ease of Reading Test, with scores as outlined in the following table.

	<b>PX-A 8-11</b>	<b>PX-R 8-11</b>	<b>PX-SD 8-11</b>
<b>Words:</b>	424	366	346
<b>Sentences:</b>	20	21	18
<b>Syllables:</b>	672	593	561
<b>FLESCH Score:</b>	51.2	52.07	50.15



Keith Kirkley, J.D., MBA  
Assistant Vice President  
Protective Life Insurance Company  
Product Development  
Contract Drafting & Filing Team

July 6, 2011

Protective Life Insurance Company  
Birmingham, Alabama 35282-9887

NAIC 458-68136  
FEIN 63-0169720

### Statement of Variability

<b>FORM NUMBER</b>	<b>FORM TITLE</b>
PX-A 8-11	Aviation / Aerial Activity Exclusion Rider
PX-R 8-11	Racing Exclusion Rider
PX-SD 8-11	Scuba Diving Exclusion Rider

**(and state variations)**

#### General Variables

Policy number and Insured(s) name = John Doe Specific Information.

#### Specific Variables

Company Address and Phone Number – Will only be changed to accurately disclose the company's correct mailing address and phone number.

Company State of Domicile – Will only be changed to accurately disclose the company's state of domicile. This change would not be made until any required notifications or regulatory filings are completed.

Officer Signatures – Will only be changed to accurately disclose the company's officers. This change would not be made until any required notifications or regulatory filings are completed.

### CERTIFICATION

I certify that the information contained in this Statement of Variability is true and correct to the best of my knowledge and belief, and that I am duly authorized by the company to make this certification.

Signed for the Company by:



Keith Kirkley, JD, MBA  
AVP – Product Development  
Protective Life Insurance Company  
July 7, 2011