

SERFF Tracking Number: UNAM-127350540 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 49452
Company Tracking Number: CL-TRADSMR-11-FLY-GN
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: CL-TRADSMR-11-FLY-GN
Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: CL-TRADSMR-11-FLY-GN

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: UNAM-127350540 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num: 49452
Closed

Co Tr Num: CL-TRADSMR-11-FLY-State Status: Approved-Closed
GN

Author: Holly Parenti

Date Submitted: 08/02/2011

Reviewer(s): Rosalind Minor

Disposition Date: 08/02/2011

Disposition Status: Approved-
Closed

Implementation Date:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Holly Parenti

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

CL-TRADSMR-11-FLY-GN Multi Insurance Product Flyer.

Dear Sir or Madam:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type: Individual

Filing Status Changed: 08/02/2011

State Status Changed: 08/02/2011

Created By: Holly Parenti

Corresponding Filing Tracking Number:

We submit the above form for your review and approval. This advertising material has been approved by your state on Cancer 5/16/08, Hospital Indemnity 4/16/09, Whole Life 10/8/08 and Dental on 8/17/09.

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

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We consider this advertisement an invitation to inquire for our Multi Product Insurances approved by your Department.

If additional information is needed, please contact me at 800-275-6667 ext. 8531 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: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per advertisement (1 ad)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$50.00	08/02/2011	50278598

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/02/2011	08/02/2011

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Disposition

Disposition Date: 08/02/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

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	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Multi Product Flyer	Approved-Closed	Yes

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Form Schedule

Lead Form Number: CL-TRADSMR-11-FLY-GN

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved- Closed 08/02/2011	CL- TRADSMR- 11-FLY-GN	Advertising	Multi Product Flyer	Initial			CL- TRADSMR- 11-FLY- GN.pdf

Helping you find health insurance that fits your needs.

Americans are living longer than ever before. Today, Americans are likely to spend more years in retirement than their parents which means they may not have access to life and health insurance coverage usually provided by an employer during this period.

That's where we can help. We've long been providing insurance solutions that help meet the needs of Americans.

We offer a number of life and health insurance solutions:

- **Life Insurance***: Provides benefits for final expenses, such as funeral and burial costs. *Policy Form Series CL-LDBWL 09.*
- **Senior Dental Insurance***: Dental coverage that is specially designed for seniors. LIMITED BENEFIT. *Policy Form Series CL-DEN 09.*
- **Hospital Indemnity Insurance***: Designed to help cover the rising cost of hospital confinement. *Policy Form Series CL-HI4 (08).*
- **Cancer Insurance***: Our Cancer Insurance policy offers a lump-sum benefit in the event of a cancer diagnosis. **THIS IS A LIMITED BENEFIT POLICY.** *Policy Form Series CL-C1 (08).*

You're invited to attend a seminar to learn more about these solutions.

<<Place>>
<<Address>>
<<Date>>
<<Time>>

**Not all products available in all states.*

These policies have exclusions, limitations and reductions. For cost and complete details of the coverage, call your insurance agent or the company.

CL-TRADSMR-11-FLY-GN

A Healthy Collaboration®

UNIVERSAL
AMERICAN

*This is a solicitation for insurance.
A licensed agent may call you.*



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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	08/02/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Application	Approved-Closed	08/02/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	08/02/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Outline of Coverage	Approved-Closed	08/02/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	08/02/2011
Bypass Reason:	N/A		
Comments:			