

SERFF Tracking Number: UNAM-127350579 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 49449
Company Tracking Number: CL-CAN-09-MPBRO-GN
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
Product Name: Cancer Bro Quad
Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Cancer Bro Quad

SERFF Tr Num: UNAM-127350579 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit

SERFF Status: Closed-Approved- Closed State Tr Num: 49449

Sub-TOI: H07I.002A Dread Disease - Cancer Only

Co Tr Num: CL-CAN-09-MPBRO- GN State Status: Approved-Closed

Filing Type: Form

Author: Holly Parenti

Reviewer(s): Rosalind Minor

Date Submitted: 08/02/2011

Disposition Date: 08/02/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 08/02/2011

State Status Changed: 08/02/2011

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

CL-CAN-09-MPBRO-GN Cancer Insurance Brochure

Dear Sir or Madam:

We submit the above form for your review and approval. This advertising material will be used for our Cancer Insurance forms that were approved by your department on May 16, 2008.

SERFF Tracking Number: UNAM-127350579 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 49449
 Company Tracking Number: CL-CAN-09-MPBRO-GN
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: Cancer Bro Quad
 Project Name/Number: /

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

We consider this advertisement an invitation to contract brochure for our Cancer Insurance Policy approved by your Department.

If additional information is needed, please contact me at 800-275-6667 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: \$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	50274762

SERFF Tracking Number: UNAM-127350579 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 49449
Company Tracking Number: CL-CAN-09-MPBRO-GN
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
Product Name: Cancer Bro Quad
Project Name/Number: /

Correspondence Summary

Dispositions

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

SERFF Tracking Number: UNAM-127350579 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 49449
Company Tracking Number: CL-CAN-09-MPBRO-GN
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
Product Name: Cancer Bro Quad
Project Name/Number: /

Disposition

Disposition Date: 08/02/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-127350579 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 49449
 Company Tracking Number: CL-CAN-09-MPBRO-GN
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: Cancer Bro Quad
 Project Name/Number: /

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
Form	Cancer Brochure	Approved-Closed	Yes

SERFF Tracking Number: UNAM-127350579 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 49449
 Company Tracking Number: CL-CAN-09-MPBRO-GN
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: Cancer Bro Quad
 Project Name/Number: /

Form Schedule

Lead Form Number: CL-CAN-09-MPBRO-GN

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 08/02/2011	CL-CAN-09-MPBRO-GN	Advertising	Cancer Brochure	Initial			CL-CAN-09-MPBRO-GN.pdf

Details on your First Diagnosis Cancer Insurance Policy



CONSTITUTION
LIFE
INSURANCE COMPANY

FIRST DIAGNOSIS
CANCER

Following a diagnosis of cancer, the policy will pay you a lump-sum benefit that can be used however needed.*

This benefit will be paid in addition to any other insurance you may have, allowing you to maximize your coverage. With less need to worry about expenses, you can focus your attention on other important things, such as your care and treatment.

- Each covered person is limited to one diagnosis benefit under the terms of the policy.
- The policy pays a lump-sum benefit in the event of the diagnosis of cancer.** The benefit ranges from \$5,000 to \$50,000, in increments of \$5,000.
- Benefits will be paid for a cancer first diagnosed more than 30 days after the effective date of the policy.
- Spouses may be covered under an optional rider and must select the same benefit as the primary insured. However, spouses may elect to purchase a separate policy if they wish to have a different benefit. A child's rider is also offered with benefits of \$5,000, \$10,000 or \$15,000 for named dependent children.*

Rider Form Series CL-SCR (08) and CL-CCR (08) Availability may vary by state.

- If the primary insured receives full benefits or dies, the spouse, if covered, (otherwise the eldest child covered) will become the primary insured and must pay a primary insured premium rate.
- In the event the primary insured and spouse are divorced, the divorced spouse will be issued a new policy without evidence of insurability if an application is made within 30 days of termination of the rider.

Exclusions and Limitations

This policy and its riders provides benefits only upon the first diagnosis of internal cancer or malignant melanoma (this excludes all other skin cancer). This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless required by state law. Coverage for the insured will terminate upon the payment of the first diagnosis of cancer benefit.

If the insured has additional coverage of this type with this Company providing a total lump sum benefit amount of more than \$50,000 for each covered person, the excess insurance shall be void. The premiums paid for the excess shall be returned to the insured.

Policy Form Series CL-C1 (08)

** Cancer diagnosis must be confirmed. Benefits for this policy must be chosen and specified on the application while applying for insurance. Benefits may not be chosen at the time of claim.*

*** Skin cancers other than Melanoma are excluded. These are highlights of coverage. Read your policy carefully for complete details.*

THIS IS A LIMITED BENEFIT POLICY. This is a solicitation for insurance. A licensed agent may contact you.



CONSTITUTION LIFE
INSURANCE COMPANY

Administrative Office:

P. O. Box 13547,
Pensacola, FL
32591-3547

Phone:
(800) 789-6364

SERFF Tracking Number: UNAM-127350579 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 49449
 Company Tracking Number: CL-CAN-09-MPBRO-GN
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: Cancer Bro Quad
 Project Name/Number: /

Supporting Document Schedules

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