

**State:** Arkansas **Filing Company:** Union Fidelity Life Insurance Company  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.321 Current Assumption - Indeterminate Premium - Single Life  
**Product Name:** Whole Life  
**Project Name/Number:** 2013 Statutory Valuation Interest Rate Change/Ak-1016

## Filing at a Glance

Company: Union Fidelity Life Insurance Company  
Product Name: Whole Life  
State: Arkansas  
TOI: L071 Individual Life - Whole  
Sub-TOI: L071.321 Current Assumption - Indeterminate Premium - Single Life  
Filing Type: Form  
Date Submitted: 10/16/2012  
SERFF Tr Num: HTPF-128730323  
SERFF Status: Closed-Accepted For Informational Purposes  
State Tr Num:  
State Status: Closed-Accepted for Informational Purposes  
Co Tr Num: 10-01  
  
Implementation: 01/01/2013  
Date Requested:  
Author(s): Dorothy Marks  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 10/23/2012  
Disposition Status: Accepted For Informational Purposes  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Union Fidelity Life Insurance Company  
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## General Information

Project Name: 2013 Statutory Valuation Interest Rate Change Status of Filing in Domicile: Not Filed  
 Project Number: Ak-1016 Date Approved in Domicile:  
 Requested Filing Mode: Informational Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 10/23/2012  
 State Status Changed: 10/23/2012  
 Deemer Date: Created By: Dorothy Marks  
 Submitted By: Dorothy Marks Corresponding Filing Tracking Number: AR-1016

**Filing Description:**  
 Informational filing for the 2013 Statutory Valuation Interest Rate Change

## Company and Contact

### Filing Contact Information

Dorothy Marks, Compliance Analyst Dorothy.Marks@ge.com  
 7101 College Boulevard 913-982-3749 [Phone]  
 Suite 1400 913-982-3702 [FAX]  
 Overland Park, KS 66210

### Filing Company Information

(This filing was made by a third party - heritagecasualtytpf)  
 Union Fidelity Life Insurance CoCode: 62596 State of Domicile: Kansas  
 Company Group Code: Company Type: Life and  
 7101 College Boulevard Group Name: Health  
 Suite 1400 FEIN Number: 31-0252460 State ID Number:  
 Overland Park, KS 66210  
 (913) 982-3715 ext. [Phone]

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: statutory rate submission KS, \$50, AR, \$50  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Union Fidelity Life Insurance Company	\$50.00	10/16/2012	63937685

SERFF Tracking #:

HTPF-128730323

State Tracking #:

Company Tracking #:

10-01

State:

Arkansas

Filing Company:

Union Fidelity Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.321 Current Assumption - Indeterminate Premium - Single Life

Product Name:

Whole Life

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2013 Statutory Valuation Interest Rate Change/Ak-1016

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/23/2012	10/23/2012

SERFF Tracking #:

HTPF-128730323

State Tracking #:

Company Tracking #:

10-01

State:

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## Disposition

Disposition Date: 10/23/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Informational Filing Letter		Yes

SERFF Tracking #:

HTPF-128730323

State Tracking #:

Company Tracking #:

10-01

State:

Arkansas

Filing Company:

Union Fidelity Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.321 Current Assumption - Indeterminate Premium - Single Life

Product Name:

Whole Life

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2013 Statutory Valuation Interest Rate Change/Ak-1016

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Informational Filing Letter		
Comments:	The attached is the explanatory narrative for this submission.		
Attachment(s):			
AR 101612.pdf			

## Union Fidelity Life Insurance Company

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7101 College Boulevard, Suite 1400  
Overland Park, Kansas 66210

October 16, 2012

Commissioner of Insurance  
Arkansas Insurance Department  
Via SERFF

Re: UNION FIDELITY LIFE INSURANCE COMPANY ("UFLIC")  
NAIC No. 62596  
2013 Statutory Valuation Interest Rate  
Form No. 100-529

Dear Commissioner Bradford:

This is an informational filing made to comply with the reduction in the 2013 Statutory Valuation Interest Rate, effective for 2013 life issues last revised in 2007.

Union Fidelity Life Insurance Company ceased actively writing insurance in December of 2004, this Whole Life Policy, Form Number 100-529 was approved by your Department May 19, 1989, is a Conversion Policy servicing existing policyholders and the only form affected by this rate change. No other changes are made to this policy.

Additionally, we defer changes to the nonforfeiture values until the 2014 issues of the aforementioned whole life policy. Please be assured we will submit a separate filing of the material required for the reduction in the maximum nonforfeiture interest rate well in advance of that effective date.

Please feel free to contact us if you have any questions or require anything further and we look forward to your acknowledgement.

Sincerely,

**UNION FIDELITY LIFE INSURANCE COMPANY**



Dorothy M. Marks, ACS, AIRC  
Compliance Specialist  
[Dorothy.marks@ge.com](mailto:Dorothy.marks@ge.com)  
(913) 982-3749