

State: Arkansas **Filing Company:** Colorado Bankers Life Insurance Company
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: Application Amendment
Project Name/Number: Application Amendment/

Filing at a Glance

Company: Colorado Bankers Life Insurance Company
Product Name: Application Amendment
State: Arkansas
TOI: ML02 Multi-Line - Other
Sub-TOI: ML02.000 Multi-Line - Other
Filing Type: Form
Date Submitted: 11/15/2012
SERFF Tr Num: FDLB-128468145
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AA-2012

Implementation: On Approval
Date Requested:
Author(s): Michael Hartman, Antionette Hill
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/28/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Colorado Bankers Life Insurance Company
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General Information

Project Name: Application Amendment	Status of Filing in Domicile: Pending
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: 11/28/2012
	State Status Changed: 11/28/2012
Deemer Date:	Created By: Michael Hartman
Submitted By: Michael Hartman	Corresponding Filing Tracking Number:

Filing Description:

Re:.....Colorado Bankers Life Insurance Company
 NAIC #84786 - FEIN #84-0674027
 New Form Filing
 FORM NUMBER.....FORM NAME/DESCRIPTION
 AA-2012.....Application Amendment

Dear Reviewer:

An affiliated Company, Colorado Bankers Life Insurance Company, ("CBL"), has requested Dearborn National® Life Insurance Company to assist them with the filing of their new form. It will supplement applications currently used by CBL. The Application Amendment is intended to be used by CBL to make changes to insurance applications that CBL receives that result from the underwriting process. For example, the policy applied for may be issued for a lesser face amount or it may be issued without a particular rider. In this example, the change would be made to the policy that is offered to an applicant using the Application Amendment. The applicant would have to agree and execute the Application Amendment in order to receive the insurance. The Application Amendment would be become part of the Policy along with the Application.

The amendment is being filed on a general use basis and will be used with previously approved applications as well as applications that become available in the future.

The form is considered exempt in CBL's home state of Colorado and is not required to be filed and/or approved.

If you have any questions or need additional information, please contact me at 1-800-348-4512, extension 6034, or by email at Michael_hartman@dearbornnational.com.

Company and Contact

Filing Contact Information

Michael Hartman, Contract Specialist	michael_hartman@fdlic.com
1020 31st Street	630-824-6034 [Phone]
Downers Grove, IL 60515	630-824-5428 [FAX]

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Filing Company Information

Colorado Bankers Life Insurance Company	CoCode: 84786	State of Domicile: Colorado
5990 Greenwood Plaza Blvd., #325	Group Code: 917	Company Type: Life and Health
Greenwood Village, CO 80111	Group Name:	State ID Number:
(303) 220-8500 ext. [Phone]	FEIN Number: 84-0674027	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Greater of Arkansas fee, \$50 or retaliatory fee. Colorado imposes no fees.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Colorado Bankers Life Insurance Company	\$50.00	11/15/2012	64931237

SERFF Tracking #:

FDLB-128468145

State Tracking #:

Company Tracking #:

AA-2012

State:

Arkansas

Filing Company:

Colorado Bankers Life Insurance Company

TOI/Sub-TOI:

ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

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Application Amendment

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Application Amendment/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/28/2012	11/28/2012

SERFF Tracking #:

FDLB-128468145

State Tracking #:

Company Tracking #:

AA-2012

State:

Arkansas

Filing Company:

Colorado Bankers Life Insurance Company

TOI/Sub-TOI:

ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

Product Name:

Application Amendment

Project Name/Number:

Application Amendment/

Disposition

Disposition Date: 11/28/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Name Change Endorsement		No
Supporting Document	Address Change Endorsement		No
Supporting Document	Readability Certification		Yes
Supporting Document	Explanation of Variable Text		Yes
Form	Application Amendment		Yes

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Filing Company: Colorado Bankers Life Insurance Company

Form Schedule

Lead Form Number: AA-2012								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Application Amendment	AA-2012	OTH	Initial		55.200	AA-2012.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

SERFF Tracking #:

FDLB-128468145

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AA-2012

State:

Arkansas

Filing Company:

Colorado Bankers Life Insurance Company

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Readability Certification		
Comments:			
Attachment(s):			
Certification of Readability.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Explanation of Variable Text		
Comments:			
Attachment(s):			
EOVT.pdf			

COLORADO BANKERS LIFE INSURANCE COMPANY®

READABILITY CERTIFICATION

This is to certify that the form(s) listed below comply with the readability requirements of the state in which it is being submitted for approval

I hereby certify that the following (forms) achieved a Flesch reading ease test score of:

<u>Form Description</u>	<u>Form Number</u>	<u>Flesch Score</u>
Application Amendment	AA-2012	55.20

Colorado Banker's Life Insurance Company



Patricia A. Wells
Vice President – Corporate Services

Date: November 8, 2012

Colorado Bankers Life Insurance Company®
Explanation of Variable Text
November 8, 2012

Application Amendment:

Form #: AA-2012

Title Section	
5990 Greenwood Plaza Boulevard Greenwood Village, CO 80111 800-367-7814	The address and phone number are bracketed to allow a change if the Company address or phone number change.
Dated: [07/26/2011] Application No: [99999999] Original Proposed Insured (Annuitant): [John Doe]	These three fields are Policyholder specific data.
[The information regarding...] regarding [] concerning [] is changed to []	The entire sentence is included for general information changes. Examples for the first set of brackets can be for name, height, weight, social security number, date of birth, or age etc. Examples for the set of brackets following “concerning” could be primary insured, spouse or child1, or child2, or child3, or child4, or any number of children. Examples for the set of brackets following “is changed to” could be for the corrected name, height, weight, social security number, date of birth, or age etc.
[The answer to health question.....] First instance of brackets – health question [] Second instance of brackets – is changed to [] Third instance of brackets – concerning []	The entire sentence will be included if the application is being amended due to a health question. The 1 st set of brackets would be a number from the medical questions for the applicable application. Examples for the second set of brackets could be “Yes”, “No”. Examples for the third set of brackets could be for primary insured, spouse or child1, or child2, or child3, or child4 or any number of children.
[The answer to health question [] is changed to “Yes”.....]	The entire sentence will be included if applicable to changing a health question from “No” to “Yes”.

Colorado Bankers Life Insurance Company®
Explanation of Variable Text
November 8, 2012

<p>First instance of brackets []</p> <p>Second instance of brackets – “and the following details should be listed: []</p>	<p>First instance would be the health question number from the application.</p> <p>The second set of brackets is the medical reason for the change i.e., breast cancer, heart attack, etc.</p>
<p>[The Base Policy face amount...]</p> <p>[\$_____]</p> <p>due to []</p>	<p>Entire sentence will be included if the change to the application is related to the face amount.</p> <p>The dollar amount is specific to the applicant.</p> <p>Examples for this bracket could be a change in primary insured’s insurance age, or classification as a rated policy</p>
<p>[The [] Rider covering]</p> <p>The [] Rider</p> <p>covering []</p> <p>has been declined due to []</p>	<p>Entire sentence will be included if the change to the application is related to a Rider.</p> <p>The first set of brackets allows for the actual Rider name. Examples are Accidental Death, 10 Year Level Term, Additional Benefit, Disability Income Benefit, Waiver of Premium or Critical Condition Family.</p> <p>The second set of brackets allows for the covered person – examples primary insured, spouse, child1, or child2, or child3, or child4 or any number of children.</p> <p>The third set of brackets lists the reason for coverage being declined. Examples of text include age, rider availability - not available.</p>
<p>[The Plan applied for is the Preferred Golden Protector Plan II.....]</p>	<p>The entire section is included only if the change is related to the Preferred Golden Protector Plan II product. The dollar amount is specific to the applicant.</p>
<p>[]</p>	<p>This set of brackets allows for a change for items not listed above.</p>
<p>[Proposed Insured Spouse’s Signature and date</p>	<p>Bracketed and will be included only when applicable in cases where a Spouse was involved.</p>
<p>Officer Signatures</p>	<p>Bracketed to allow a change if one or both of the officers change.</p>

Colorado Bankers Life Insurance Company®
Explanation of Variable Text
November 8, 2012

Tracking No: []	The tracking number is specific to the case being issued.
[Agent Name: [John B. Doe]]	The Agent Name is bracketed to allow it to be included or excluded based on the company's administrative needs. The Agent Name is bracketed as this is company data specific to the case being issued.