

State: Arkansas **Filing Company:** Allstate Life Insurance Company
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: War and War/Aviation Limitation Riders 2012
Project Name/Number: /

Filing at a Glance

Company: Allstate Life Insurance Company
Product Name: War and War/Aviation Limitation Riders 2012
State: Arkansas
TOI: ML02 Multi-Line - Other
Sub-TOI: ML02.000 Multi-Line - Other
Filing Type: Form
Date Submitted: 07/18/2012
SERFF Tr Num: ALSB-128578948
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: LU11031

Implementation
Date Requested:
Author(s): Ronald Nissen
Reviewer(s): Linda Bird (primary)
Disposition Date: 07/23/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Allstate Life Insurance Company

TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

Product Name: War and War/Aviation Limitation Riders 2012

Project Name/Number: /

General Information

Project Name: 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: 07/23/2012
State Status Changed: 07/23/2012
Deemer Date: Created By: Ronald Nissen
Submitted By: Ronald Nissen Corresponding Filing Tracking Number: ALSB-128578949

Filing Description:
Allstate Life Insurance Company

- LU11031 – War and Aviation Limit on Death Proceeds Rider for Flexible Premium Products
LU11032 – War Limit on Death Proceeds Rider for Flexible Premium Products
LU11033 – War and Aviation Limit on Death Proceeds Rider
LU11034 – War Limit on Death Proceeds Rider

We submit the above-referenced forms for your review and approval. These forms are new and do not replace any previously approved forms.

These forms may be used on a general use basis with Allstate Life Insurance Company’s life insurance products when deemed appropriate by world circumstances. We ask that you review this filing simultaneously with SERFF Tracking ALSB-128578949, because that filing is the same filing as this one, except that it is being made for our subsidiary company, Lincoln Benefit Life Company.

Description of Forms

Forms LU11031 and LU11032 may be used with flexible premium policies issued by Allstate Life Insurance Company and approved by your department. We may include LU11031 and LU11032 as part of the life insurance policy, for an indefinite period of time, when the insured is a member of the Active Military or the Active Reserves.

Forms LU11033 and LU11034 may be used with all other life insurance policies, such as whole or term products, issued by Allstate Life Insurance Company, approved by your department. We may include LU11033 and LU11034 as part of the life insurance policy, for an indefinite period of time, when the insured is a member of the Active Military or the Active Reserves.

Forms LU11031, LU11032, LU11033 and LU11034 will be used in conjunction with Allstate Life Insurance Company’s previously approved form LR944, Military Status Questionnaire. We intend to have form LR944 completed, for an indefinite period of time, by all life insurance applicants who are members of the Military, Reserves or National Guard. These forms are designed to provide information concerning the military status of such insurance applicants.

These forms have been generated by our home office computer system. These forms may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

In addition to the forms listed above, we have attached all supplemental information as required by your state.

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Product Name: War and War/Aviation Limitation Riders 2012
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If you have any questions, please feel free to contact me. Thank you for your consideration of this matter.

Sincerely,

Ron Nissen
State Filing Project Manager
Contract Development and Filing

Company and Contact

Filing Contact Information

Ron Nissen, Product & Financial Analyst rniss@allstate.com
3100 Sanders Rd., Suite M2A 847-402-3246 [Phone]
Northbrook, IL 60062 847-326-5224 [FAX]

Filing Company Information

Allstate Life Insurance Company	CoCode: 60186	State of Domicile: Illinois
3100 Sanders Road, Suite M2A	Group Code: 8	Company Type:
Northbrook, IL 60062	Group Name:	State ID Number:
(847) 402-8112 ext. [Phone]	FEIN Number: 36-2554642	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form x 4 forms = 200.00
Per Company:	No

Company	Amount	Date Processed	Transaction #
Allstate Life Insurance Company	\$200.00	07/18/2012	60998900

SERFF Tracking #:	ALSB-128578948	State Tracking #:		Company Tracking #:	LU11031
State:	Arkansas	Filing Company:	Allstate Life Insurance Company		
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other				
Product Name:	War and War/Aviation Limitation Riders 2012				
Project Name/Number:	/				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/23/2012	07/23/2012

SERFF Tracking #:	ALSB-128578948	State Tracking #:		Company Tracking #:	LU11031
State:	Arkansas	Filing Company:	Allstate Life Insurance Company		
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Product Name:	War and War/Aviation Limitation Riders 2012				
Project Name/Number:	/				

Disposition

Disposition Date: 07/23/2012

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		Yes
Supporting Document	SOV		Yes
Form	War and Aviation Limit on Death Proceeds		Yes
Form	War Limit on Death Proceeds		Yes
Form	War and Aviation Limit on Death Proceeds		Yes
Form	War Limit on Death Proceeds		Yes

SERFF Tracking #:	ALSB-128578948	State Tracking #:		Company Tracking #:	LU11031
State:	Arkansas	Filing Company:	Allstate Life Insurance Company		
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other				
Product Name:	War and War/Aviation Limitation Riders 2012				
Project Name/Number:	/				

Form Schedule

Lead Form Number: LU11031							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1		LU11031	POLA	War and Aviation Limit on Death Proceeds	Initial:	55.600	LU11031 - ALIC UL War and Aviation Rider.pdf
2		LU11032	POLA	War Limit on Death Proceeds	Initial:	52.300	LU11032 - ALIC UL War Rider.pdf
3		LU11033	POLA	War and Aviation Limit on Death Proceeds	Initial:	55.600	LU11033 - ALIC WL-Term War and Aviation Rider.pdf
4		LU11034	POLA	War Limit on Death Proceeds	Initial:	52.300	LU11034 - ALIC WL-Term War Rider.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

ALLSTATE LIFE INSURANCE COMPANY

War and Aviation Limit on Death Proceeds

[1-800-366-1411](tel:1-800-366-1411)

General

1. The "policy" is the policy to which this rider is attached.
2. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
3. This rider is made a part of the policy on the policy issue date, unless this rider is issued after the date the policy is issued. In such a case, the issue date of this rider is stated in the endorsement accompanying this rider.

Definitions

Act of War - Any act peculiar to military, naval or air operations in time of war.

Home Area - The fifty states of the United States and its territories, the District of Columbia and Canada.

Insured - The person(s) who completed the questionnaire for which this rider was issued.

Military - The military, naval, or air forces of any country, combination of countries, or international organization.

Passenger - Excludes one who receives training or has a duty on an air or space craft even if the training or duty does not relate to the trip.

War - War includes, but is not limited to:

1. Declared war; or
2. Armed aggression by one or more countries resisted on orders of any other country, combination of countries, or international organization.

Limitations

We will limit the amounts we pay if the insured dies as a result of:

1. War or any act of war if the cause of death occurs while the insured is in military service provided the insured dies while in military service or within six months after termination of military service; or
2. The special hazards incident to military service provided the cause of death occurs while the insured is in military service and the insured dies outside the home area or within six months after the insured's return to the home area while in military service or within six months after the termination of military service, whichever is earlier; or
3. War or any act of war if the cause of death occurs while the insured is serving in any civilian non-combatant unit serving with any military, provided the death of the insured occurs while serving in such units or within six months after termination of service in such units, whichever is earlier; or
4. The special hazards incident to service in any civilian non-combatant unit serving with any military, if the cause of death occurs while the insured is serving in such units and is outside the home area, provided that death occurs outside the home area or within six months after the insured's return to the home area while serving with such units or within six months of the termination of service in such units, whichever is earlier; or

5. War or any act of war within two years from the date of issue of the policy, while the insured is not serving in any military or civilian non-combatant units, if the cause of death occurs while the insured is outside the home area, provided the death of the insured occurs outside the home area or within six months after the insured's return to the home area; or
6. Being in or falling from an air or space craft. This does not apply if the insured was riding as a passenger in a craft being used:
 - a. Commercially to transport passengers for hire; or
 - b. By a private business or government to transport its personnel or guests.

If the insured is the insured under the policy, we will only pay:

1. A refund of the payments made, less the cost of insurance deductions for any benefit riders, with compound interest at 4% a year; or
2. The proceeds that would have been paid, if less.

The policy and all benefit riders will terminate at this time.

If the insured is the insured under an Additional Insured Rider, we will only pay:

1. A refund of the deductions made for the Additional Insured Rider with compound interest at 4% a year; or
2. The proceeds that would have been paid, if less.

All riders covering the insured will terminate at this time.

Incontestability

The policy limitations on our right to contest does not apply to the War and Aviation Limit on Death Proceeds.



Susan L. Lees
Secretary



Matthew E. Winter
President and Chief Executive Officer

ALLSTATE LIFE INSURANCE COMPANY

War Limit on Death Proceeds

[1-800-366-1411](tel:1-800-366-1411)

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Susan L. Lees
Secretary



Matthew E. Winter
President and Chief Executive Officer

ALLSTATE LIFE INSURANCE COMPANY

War and Aviation Limit on Death Proceeds

[1-800-366-1411]

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Susan L. Lees
Secretary



Matthew E. Winter
President and Chief Executive Officer

ALLSTATE LIFE INSURANCE COMPANY

War Limit on Death Proceeds

[800-366-1411]

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Susan L. Lees
Secretary



Matthew E. Winter
President and Chief Executive Officer

SERFF Tracking #:	ALSB-128578948	State Tracking #:		Company Tracking #:	LU11031
State:	Arkansas	Filing Company:	Allstate Life Insurance Company		
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other				
Product Name:	War and War/Aviation Limitation Riders 2012				
Project Name/Number:	/				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Readability		
Comments:	Attached is the flesch cert.		
Attachment(s):			
CW Readability Certification - ALIC.pdf			

		Item Status:	Status Date:
Satisfied - Item:	SOV		
Comments:	Attached is the SOV.		
Attachment(s):			
War Riders SOV _CW_ - ALIC.pdf			

CERTIFICATION OF READABILITY
Allstate Life Insurance Company

I, Robert Transon, Vice President, hereby certify that these forms achieve a Flesch reading score as listed below:

<u>Form Number</u>	<u>Flesch Score</u>
LU11031	55.6
LU11032	52.3
LU11033	55.6
LU11034	52.3



Digitally signed by Robert Transon
DN: cn=Robert Transon, o=Allstate,
ou=Product Management,
email=rtranson@allstate.com, c=US
Date: 2012.07.10 08:39:01 -05'00'

Robert Transon
Vice President

July 10, 2012
Date

Allstate Life Insurance Company

Statement of Variability

Items in the above-referenced form(s) are bracketed to indicate variable information. Some items vary to reflect policy-specific information. For other items, this Statement of Variability defines a permissible range that may be used for newly-issued policies without the necessity of a re-filing, thereby allowing the company to promptly respond to changes, such as in the market, company experience, or the regulatory environment.

Any decision to apply a new factor within the permitted range, will affect newly-issued policies only, and not in-force business. Further, any such changes will be based on sound actuarial practice and administered in a uniform, non-discriminatory manner.

Forms LU11031, LU11032, LU11033 and LU11034

Page	Bracketed Items	Range of Variability
1-2	a. Company Telephone, Officers	Company telephone number and Company Officers may vary over time