

State: Arkansas Filing Company: Standard Insurance Company
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: GroupTerm Life
Project Name/Number: Group Life Amendment/

Filing at a Glance

Company: Standard Insurance Company
Product Name: GroupTerm Life
State: Arkansas
TOI: L04G Group Life - Term
Sub-TOI: L04G.500 Other
Filing Type: Form
Date Submitted: 07/18/2012
SERFF Tr Num: STAN-128580260
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: GP190-LIFE/S399/CHILDEF3

Implementation: On Approval
Date Requested:
Author(s): Barbara Lynch
Reviewer(s): Linda Bird (primary)
Disposition Date: 07/23/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Standard Insurance Company
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: Group Term Life
Project Name/Number: Group Life Amendment/

General Information

Project Name: Group Life Amendment Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Group Market Type: Employer, Association, Trust, Other Explanation for Other Group Market Type: Union
Overall Rate Impact: Filing Status Changed: 07/23/2012
State Status Changed: 07/23/2012
Deemer Date: Created By: Barbara Lynch
Submitted By: Barbara Lynch Corresponding Filing Tracking Number:

Filing Description:
Re:
Standard Insurance Company
Group Term Life Insurance
Group Life Insurance Policy Amendment form GP190-LIFE/S399/CHILDEF3
Group Life Insurance Certificate Attachment form GC190-LIFE/S399/CHILDEF3
NAIC: 1348-69019

Standard Insurance Company is filing for your review and approval changes to our Group Life Insurance product. Standard's Group Life Insurance product is filed under Group Policy Form GP190-LIFE and Group Certificate Form GC190-LIFE, both of which were approved for use in your state effective 2/27/1990. In October of 1998 Standard Insurance Company submitted an amendment to these forms to account for the demutualization of our company. This amendment reflected that the company was a stock company, and also served to change the form number under which the policy and certificate would be issued in the future. Effective 10/14/1998 Standard later received approval from your Department to issue our revised forms after our official demutualization, which occurred on April 21, 1999. Since that date GP190-LIFE and its certificate GC190-LIFE have been issued under the new form numbers GP190-LIFE/S399 and GC190-LIFE/S399.

Enclosed are Group Life Insurance Policy Amendment form GP190-LIFE/S399/CHILDEF3, and the corresponding Group Life Insurance Certificate Attachment form GC190-LIFE/S399/CHILDEF3. These forms amend the Child Definition to make language optional to allow the Policyholder to request to omit the requirement that the child be living in the Member's home.

The specific benefit design of each group policy is negotiated and agreed upon by Standard Insurance Company and the Policyholder at the time of policy issue, and the appropriate filed language is then automatically included in the body of the policy and certificate. While the attached forms are submitted on 8 1/2 by 11 pages, we may also print the same text in a booklet format (5 1/2 by 8 1/2 pages) or on electronic media (e.g. CD-ROM, Internet) if requested by a Policyholder. Also, if so requested, we may issue certificates in a foreign language, based upon a direct translation of the filed wording.

There is no rate impact for these changes. There is no deviation from generally accepted insurance practices.

The attached forms meet and exceed the requirements of the Arkansas Life and Disability Insurance Policy Language Simplification Act, when included within the base policy and certificate.

This group insurance product is, and will continue to be, marketed through normal insurance channels (insurance brokers and representatives) to groups traditionally eligible for group insurance. The majority of group policies will be issued to employers to cover their employees.

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Company and Contact

Filing Contact Information

Barbara Lynch, Senior Compliance Analyst blynch2@standard.com
 900 SW Fifth Avenue 971-321-6705 [Phone]
 C14 971-321-6407 [FAX]
 Portland, OR 97204

Filing Company Information

Standard Insurance Company	CoCode: 69019	State of Domicile: Oregon
1100 SW 6th Avenue	Group Code: 1348	Company Type: Life
Portland, OR 97204	Group Name: SIC	Insurance
(971) 321-6823 ext. [Phone]	FEIN Number: 93-0242990	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form times two forms. Oregon, our state of domicile, does not charge a filing fee.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Standard Insurance Company	\$100.00	07/18/2012	61006004

SERFF Tracking #:	STAN-128580260	State Tracking #:		Company Tracking #:	GP190-LIFE/S399/CHILDEF3
State:	Arkansas	Filing Company:		Standard Insurance Company	
TOI/Sub-TOI:	L04G Group Life - Term/L04G.500 Other				
Product Name:	GroupTerm Life				
Project Name/Number:	Group Life Amendment/				

Correspondence Summary

Dispositions

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

SERFF Tracking #:	STAN-128580260	State Tracking #:		Company Tracking #:	GP190-LIFE/S399/CHILDEF3
State:	Arkansas	Filing Company:			Standard Insurance Company
TOI/Sub-TOI:	L04G Group Life - Term/L04G.500 Other				
Product Name:	Group Term Life				
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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	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Statement of Variability		No
Form	Group Term Life Policy Amendment		No
Form	Group Term Life Certificate Attachment		No

State:	Arkansas	Filing Company:	Standard Insurance Company
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Form Schedule

Lead Form Number: GP190-LIFE/S399/CHILDEF3

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		GP190-LIFE/S399/CHILDEF3	POLA	Group Term Life Policy Amendment	Initial:	67.600	Policy Amend - CHILDEF3.pdf
2		GC190-LIFE/S399/CHILDEF3	CERA	Group Term Life Certificate Attachment	Initial:	67.600	Cert Attach- CHILDEF3.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

**AMENDMENT TO
LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE POLICY FORM**

Attached to and made a part of Group Policy Form GP190-LIFE/ S399

Group Policy Form GP190-LIFE/ S399 is amended to update policy language and add optional/ variable language (shown in shading) for those policyholders who negotiate such inclusion into their Group Life and Accidental Death and Dismemberment Insurance policy issued by us. Brackets ([]) indicate the language is optional. Braces (< >) indicate the language is variable.

1. *The definition of Child* within the **DEFINITIONS** section of the policy is amended to make language optional to allow the Policyholder to request that the requirement that the child be living in the Member's home be removed.

Child includes any of the following, if they otherwise meet the definition of Child:

- i. Your adopted child[;]
- [ii. <Your stepchild, foster child, dependent grandchild, and the child of your Spouse> [if living in your home]; and]
- [iii. A child [living in your home] for whom you are the court appointed legal guardian].

Standard Insurance Company

by


President


Corporate Secretary

**ATTACHMENT TO
LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE CERTIFICATE FORM**

Attached to and made a part of Group Certificate Form GC190-LIFE/ S399

Group Certificate Form GC190-LIFE/ S399 is changed to update language and add optional/ variable language (shown in shading) for those policyholders who negotiate such inclusion into their Group Life and Accidental Death and Dismemberment Insurance policy issued by us. Brackets ([]) indicate the language is optional. Braces (< >) indicate the language is variable.

1. *The definition of Child* within the **DEFINITIONS** section of the policy is amended to make language optional to allow the Policyholder to request that the requirement that the child be living in the Member's home be removed.

Child includes any of the following, if they otherwise meet the definition of Child:

- i. Your adopted child[;]
- [ii. <Your stepchild, foster child, dependent grandchild, and the child of your Spouse> [if living in your home]; and]
- [iii. A child [living in your home] for whom you are the court appointed legal guardian].

Standard Insurance Company

By


President

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State:	Arkansas	Filing Company:			Standard Insurance Company
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Product Name:	GroupTerm Life				
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Supporting Document Schedules

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

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
Stmnt of Variable Material.pdf			

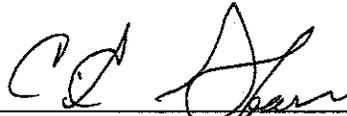
CERTIFICATION OF READABILITY

State of Arkansas

Form Number	Flesch Readability Score
GP190-LIFE/S399/CHILDEF3	67.6
GC190-LIFE/S399/CHILDEF3	67.6

I certify that to the best of my knowledge and belief, the above-referenced form(s) meet or exceed the readability, legibility, and format requirements of any applicable laws and regulations in the state of Arkansas.

Standard Insurance Company



Signature

C. Elizabeth Sloan

Printed Name

2nd Vice President & Associate Counsel, ISG Legal

Title

7/18/12

Date

Standard Insurance Company

Statement of Variable Material for:

Group Life Insurance Policy Amendment form: GP190-LIFE/ S399/ CHILDEF3
Group Life Insurance Certificate Attachment form: GC190-LIFE/ S399/ CHILDEF3

This Statement of Variable Material explains the new optional and for the definition of Child. Brackets ([]) indicate language which is optional and will be either included as written or deleted in its entirety, based on Policyholder negotiation. Braces (< >) indicate language that is variable.

Updates to current policy provisions

The addition of brackets around "if living in your home" allows the Policyholder to request this language be removed and not require a child be living in the Member's home to be covered.

Child means:

- i. Your adopted child[;]
- [ii. <Your stepchild, foster child, dependent grandchild, and the child of your Spouse> [if living in your home][; and]
- [iii. A child [living in your home] for whom you are the court appointed legal guardian.]