

State: Arkansas **Filing Company:** New England Life Insurance Company
TOI/Sub-TOI: H111 Individual Health - Disability Income/H111.004 Other
Product Name: Address Change Endorsement
Project Name/Number: Address Change Endorsement/AMD-141-NEL

Filing at a Glance

Company: New England Life Insurance Company
Product Name: Address Change Endorsement
State: Arkansas
TOI: H111 Individual Health - Disability Income
Sub-TOI: H111.004 Other
Filing Type: Form
Date Submitted: 08/24/2012
SERFF Tr Num: UNUM-128659392
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AMD-141-NEL

Implementation: 02/01/2013
Date Requested:
Author(s): Sandy Kirkman
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 09/07/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** New England Life Insurance Company
TOI/Sub-TOI: H111 Individual Health - Disability Income/H111.004 Other
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General Information

Project Name: Address Change Endorsement Status of Filing in Domicile: Authorized
 Project Number: AMD-141-NEL Date Approved in Domicile: 08/13/2012
 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: 09/07/2012
 State Status Changed: 09/07/2012
 Deemer Date: Created By: Sandy Kirkman
 Submitted By: Sandy Kirkman Corresponding Filing Tracking Number:

Filing Description:
 Please refer to the filing cover letter under the Supporting Documentation tab for a detailed description of this filing.

Company and Contact

Filing Contact Information

Sandy Kirkman, Senior Contract Consultant skirkman@unum.com
 One Fountain Square 423-294-8981 [Phone]
 Chattanooga, TN 37402

Filing Company Information

New England Life Insurance Company	CoCode: 91626	State of Domicile:
18 Chestnut Street	Group Code: 241	Massachusetts
Worcester, MA 01608	Group Name:	Company Type: L&H
(774) 437-5135 ext. [Phone]	FEIN Number: 04-2708937	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per policy endorsement.
 Per Company: No

Company	Amount	Date Processed	Transaction #
New England Life Insurance Company	\$50.00	08/24/2012	62006279

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/07/2012	09/07/2012

SERFF Tracking #:

UNUM-128659392

State Tracking #:**Company Tracking #:**

AMD-141-NEL

State:

Arkansas

Filing Company:

New England Life Insurance Company

TOI/Sub-TOI:

H111 Individual Health - Disability Income/H111.004 Other

Product Name:

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Disposition

Disposition Date: 09/07/2012

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	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
Supporting Document	Cover Letter	Approved-Closed	Yes
Form	Address Change Endorsement	Approved-Closed	Yes

SERFF Tracking #:

UNUM-128659392

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State:

Arkansas

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H111 Individual Health - Disability Income/H111.004 Other

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Form Schedule

Lead Form Number: AMD-141-NEL

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 09/07/2012	AMD-141-NEI	POLA	Address Change Endorsement	Initial:	50.700	AMD-141-NEL.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

THE NEW ENGLAND LIFE INSURANCE COMPANY

Disability Income Administration Center
Worcester, Massachusetts 01608

ADDRESS CHANGE ENDORSEMENT

Endorsement Date: [**February 2013**]

This endorsement is made part of the policy, contract or certificate as of the Endorsement Date. It should be attached to and kept with the policy, contract or certificate.

The following address as it may appear on the face page or within the text of the policy, contract or certificate is ***deleted:***

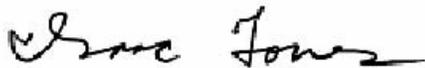
18 Chestnut Street
Worcester, MA 01608

The following address is ***substituted:***

1 Mercantile Street
Worcester, MA 01608

You should continue to use the same telephone numbers as before to make requests, ask questions or otherwise receive service under the policy, contract or certificate unless we have asked you to use different ones.

In all other respects, the terms and provisions of the policy, contract or certificate remain unchanged and in full force and effect.



Issac Torres
Secretary

SERFF Tracking #:

UNUM-128659392

State Tracking #:

Company Tracking #:

AMD-141-NEL

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Filing Company:

New England Life Insurance Company

TOI/Sub-TOI: H111 Individual Health - Disability Income/H111.004 Other

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	09/07/2012
Comments:			
Attachment(s):			
NEL Readability Certification.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	09/07/2012
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	09/07/2012
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	09/07/2012
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved-Closed	09/07/2012
Comments:			
Attachment(s):			
NEL Cover Letter - AR.pdf			

CERTIFICATE OF READABILITY

The forms listed below meet the objective standards of the Policy Language and Simplification Act or the Easy to Read Life and Health Insurance Act, whichever is applicable.

<u>Form</u>	<u>Flesch Score</u>
AMD-141-NEL	50.7

Prepared by: 

Title: Nancy H. Johnson
VP, Contract Compliance and Filing

August 24, 2012

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: New England Life Insurance Company
FEIN: 04-2708937, NAIC: 241-91626
Endorsement Form: AMD-141-NEL

Enclosed please find an address change endorsement for your review and approval. Our Disability Income Administration Center will be relocating to a new Worcester address during the first quarter of 2013. Please note that our new address is only two blocks from our current location and the zip code will remain the same.

We no longer issue new business but wish to mail endorsement form AMD-141-NEL to all existing policyholders for this closed block of business advising them of our new Worcester address. It is our intention to mail the endorsement shortly after our move is complete.

If you have any questions or require further information, please feel free to contact me.

Thank you for your time and consideration of our filing.

Sincerely,



Sandra D. Kirkman
Senior Contract Consultant
skirkman@unum.com
Phone: 423-294-8981