

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Acknowledgement for Use of Reflexive Questions in the Application Process
Project Name/Number: Acknowledgement for Use of Reflexive Questions in the Application Process /Acknowledgement for Use of Reflexive Questions in the Application Process

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)
Product Name: Acknowledgement for Use of Reflexive Questions in the Application Process
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 01/03/2013
SERFF Tr Num: MANU-128821582
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: ACKNOWLEDGEMENT FOR USE OF REFLEXIVE QUESTIONS IN THE APPLICATION PROCESS

Implementation

Date Requested:
Author(s): Helene Landow, Karren Phair, Jacqueline Lau, Kelly Picard
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/09/2013
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

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General Information

Project Name: Acknowledgement for Use of Reflexive Questions in the Application Process	Status of Filing in Domicile:
Project Number: Acknowledgement for Use of Reflexive Questions in the Application Process	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: State of Domicile : MICHIGAN
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/09/2013
	State Status Changed: 01/09/2013
Deemer Date:	Created By: Kelly Picard
Submitted By: Kelly Picard	Corresponding Filing Tracking Number:

Filing Description:
 N.A.I.C. # 65838
 FEIN #01-0233346

INDIVIDUAL LIFE

Acknowledgement for Use of Reflexive Questions in the Application Process

We are expanding our application process to include the use of reflexive underwriting questions. This process will be used with application forms that have been approved in your jurisdiction to apply for Individual Life Insurance policies that have been approved in your jurisdiction. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

Reflexive underwriting questions may be utilized following affirmative responses to application questions during a one-on-one meeting between the agent or medical examiner and the proposed applicant, or during the telephone application process. These reflexive questions are available for the Department’s inspection, if so desired.

Notice of use of the telephone application process was filed with your state on May 13, 2011 under SERFF Tracking # MANU-127157173. We confirm that the Company has implemented processes that are in compliance with the Uniform Electronic Transactions Act.

We are seeking your state’s acknowledgement to the addition of reflexive underwriting questions to the process.

Thank you for your attention to this filing. If you have any questions or concerns, please contact me at 416-852-5431 (collect) or via e-mail at kelly_picard@jhancock.com.

Sincerely,

Kelly Picard
 Compliance Consultant

Company and Contact

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Filing Contact Information

Kelly Picard, Compliance Consultant Kelly_Picard@jhancock.com
 200 Bloor St E 416-852-5431 [Phone]
 Toronto, ON M4w 1E5

Filing Company Information

John Hancock Life Insurance Company (U.S.A.)	CoCode: 65838	State of Domicile: Michigan
P. O. Box 600	Group Code: 904	Company Type: insurance/financial
Contracts and Compliance	Group Name:	State ID Number:
Buffalo, NY 14201-0600	FEIN Number: 01-0233346	
(416) 926-3000 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per submission
 Per Company: No

Company	Amount	Date Processed	Transaction #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	01/03/2013	66207366

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/09/2013	01/09/2013

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Disposition

Disposition Date: 01/09/2013

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