

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Common Carrier Rider
Project Name/Number: Common Carrier Rider/

Filing at a Glance

Company: Oxford Life Insurance Company
Product Name: Common Carrier Rider
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 01/07/2013
SERFF Tr Num: OXFR-128836638
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: CC100CC2013AR

Implementation: On Approval
Date Requested:
Author(s): Pat O'Hara
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/10/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Common Carrier Rider
Project Name/Number: Common Carrier Rider/

Filing Company: Oxford Life Insurance Company

General Information

Project Name: Common Carrier Rider
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/10/2013
State Status Changed: 01/10/2013
Created By: Pat O'Hara
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Pat O'Hara

Filing Description:

The attached rider form, CC100, is being submitted to you for your review and approval. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards. The attached document is the final and printed version.

This rider form will be offered with previously approved form OL400AR (SERFF Tracking Number OXFR-126863496), which was approved by the Department on October 20, 2010. The common carrier accidental death benefit rider, CC100, is intended for use with new issues with policy form OL400AR, which is a level premium whole life policy that is marketed through independent agents. The target market is issue ages 50-85.

The form exceeds a Flesch readability score of 50 when combined with the previously approved policy.

Please let me know if you have any questions. I can be reached at (602) 263-6666, Extension 670130, or via email at patohara@oxfordlife.com. Thank you for your assistance with this matter.

Regards,
Patrick O'Hara
Regulatory Compliance
Oxford Life Insurance Company

Company and Contact

Filing Contact Information

Pat O'Hara, Regulatory Compliance Analyst PatO'Hara@Oxfordlife.com
2721 N. Central Ave. 602-263-6666 [Phone] 670130 [Ext]
Phoenix, AZ 85004

Filing Company Information

Oxford Life Insurance Company	CoCode: 76112	State of Domicile: Arizona
2721 N. Central Avenue	Group Code: 574	Company Type:
Phoenix, AZ 85004-1172	Group Name:	State ID Number:
(888) 757-3732 ext. [Phone]	FEIN Number: 86-0216483	

Filing Fees

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Common Carrier Rider
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Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Policy, contract or annuity forms: filing and review of each life and/or accident and health certificate rider, application, or endorsement, if filed separately from basic form, per insurer, per form...\$50.00.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Oxford Life Insurance Company	\$50.00	01/07/2013	66314215

SERFF Tracking #:

OXFR-128836638

State Tracking #:

Company Tracking #:

CC100CC2013AR

State:

Arkansas

Filing Company:

Oxford Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Common Carrier Rider

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Common Carrier Rider/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/10/2013	01/10/2013

SERFF Tracking #:

OXFR-128836638

State Tracking #:

Company Tracking #:

CC100CC2013AR

State:

Arkansas

Filing Company:

Oxford Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Common Carrier Rider

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Common Carrier Rider/

Disposition

Disposition Date: 01/10/2013

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		Yes
Supporting Document	Application		Yes
Form	Common Carrier Rider		Yes

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
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Form Schedule

Lead Form Number: CC100

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Common Carrier Rider	CC100	POLA	Initial		62.000	common carrier AD&D Generic.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



[2721 North Central Avenue, Phoenix, Arizona 85004-1172
(866) 641-9999]

COMMON CARRIER ACCIDENTAL DEATH BENEFITS RIDER

This Rider is attached to and made a part of the Policy as of the Policy Date shown on the Policy Data Page. The Policy, Rider(s) and attached Application make up the entire contract. Unless stated otherwise in this Rider, all provisions and limitations of the Policy apply to this Rider. In the event of a conflict between this Rider and any terms in the Policy, the terms of this Rider will control. Policy No.: [AFX12345678]

DEFINITIONS

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

Accidental Death – Death resulting from an accidental bodily injury sustained by the Insured which is a direct result of an accident, independent of disease or bodily or mental illness or infirmity or any other cause, and which occurs while the Policy is in force.

Common Carrier Conveyance – A nonchartered air, land or water motorized conveyance operated by a Duly Licensed common carrier and offered to the general public to carry passengers for hire on a regularly scheduled basis for which a ticket has been issued. Common Carrier Conveyance does not include cruise ships or any conveyance used or hired for a sport, gamesmanship, contest or recreational activity, regardless of whether such conveyance is licensed.

Duly Licensed – Holding a valid license issued by the federal government or one of the 50 states of the United States for the transportation of passengers for hire on a regularly scheduled basis. With respect to an air common carrier, Duly Licensed means a commercial airline which is of United States registry and certified for civil scheduled air transport by the United States government to carry passengers on a regularly scheduled basis.

War – Includes, but is not limited to, declared or undeclared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization.

ACCIDENTAL DEATH BENEFIT

We will pay an additional benefit to the Beneficiary in the event of the Insured's Accidental Death while riding as a fare paying passenger on a Common Carrier Conveyance. The amount of the Accidental Death benefit under this Rider is equal to the amount of the Death Benefit under the Policy.

EXCLUSIONS

Accidental Death benefits provided under this Rider will not be paid if the Insured's death results from:

- (a) Any disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity; or
- (b) An infection not occurring as a direct result of the accidental bodily injury; or
- (c) Any attempt at suicide, or intentionally self-inflicted injury, while sane or insane; or
- (d) The voluntary intake or use by any means of any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or
- (e) War or Act of War; or
- (f) Participation in an illegal occupation or activity.

CONDITIONS

Except in the case of drowning or internal injury revealed by an autopsy, an injury must be evidenced by a visible wound or contusion. Death must occur within 180 days after the date of the accidental injury. We reserve the right, at Our expense, to request an autopsy unless prohibited by law.

Written proof of claim must be given to Us at Our Home Office within 90 days after the date of death. If proof of claim is not given within such 90 day period, the claim will not be denied or reduced if proof is given as soon as reasonably possible.

INCONTESTABILITY

The provisions of the Policy relating to incontestability apply to this Rider.

NO CASH VALUE

This Rider does not have any cash value or loan value.

TERMINATION

This Rider will automatically terminate on the first to occur of the following events: (a) upon Our receipt of the Owner's written request to terminate; (b) the termination of the Policy; and (c) the date the Policy is continued as Extended Term Insurance. Termination will not prejudice the payment of any benefits for an Accidental Death that occurred while this Rider was in force.

Signed for the Oxford Life Insurance Company at Phoenix, Arizona.


President


Secretary

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Supporting Document Schedules

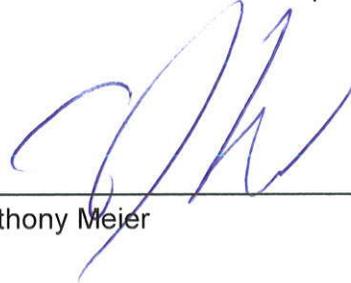
		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Cert.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Application previously approved: FE400-OLIC-2012 approved 10/3/12 (OXFR-128702464)		

READABILITY CERTIFICATION

This is to certify that the attached form, CC100, achieved a minimum Flesch Reading Ease Score of 50 and is in compliance with the applicable laws and regulations of the State.

Oxford Life Insurance Company



Anthony Meier

Secretary

Title

January 3, 2013

Date