

State: Arkansas **Filing Company:** PHL Variable Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name: TR42/08EBR Filing
Project Name/Number: TR42/08EBR Filing/TR42/08EBR Filing

Filing at a Glance

Company: PHL Variable Insurance Company
Product Name: TR42/08EBR Filing
State: Arkansas
TOI: L04I Individual Life - Term
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 12/18/2012
SERFF Tr Num: TPCI-128808713
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: TR42/ 08EBR
Implementation: On Approval
Date Requested:
Author(s): Scott Zweig, Joseph Bonfitto, Barbara Slater, Colleen Lyons, Marlene Burghardt, Lois McGuire , Erica Scherzer, Hayley Stone
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/02/2013
Disposition Status: Accepted For Informational Purposes
Implementation Date:
State Filing Description:

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Filing Company: PHL Variable Insurance Company

General Information

Project Name: TR42/08EBR Filing
Project Number: TR42/08EBR Filing
Requested Filing Mode: Informational

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Hayley Stone

Filing Description:
PHL Variable Insurance Company
NAIC #93548
FEIN #06-1045829

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Will be filed in state of domicile concurrent with this filing.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/02/2013
State Status Changed: 01/02/2013
Created By: Hayley Stone
Corresponding Filing Tracking Number:

INFORMATIONAL SUBMISSION

FormTR42 – Endowment Benefit Rider – Actuarial Memorandum - Approved by your Department on 6/7/2005
Form 08EBR – Endowment Benefit Rider – Actuarial Memorandum - Approved by your Department on 2/29/2008

Dear Sir or Madam:

As part of an internal review process, we have determined that for the above referenced riders an error was made in the cash value reflected in the “Table of Guaranteed Cash Values and Extended Term Insurance” (TR42), and the “Table of Guaranteed Cash Values and Reduced Paid-Up Term Insurance” (08EBR). This table appears in the Appendix of each of the Endowment Riders.

These riders were each attached to a separate version of our 30 year term policies. Form TR42 was attached to policy form T604 when it also included schedule pages T604 (30) (approved on 11/3/1997 and 2/4/2003 respectively) and form 08EBR was attached to form 08PPTL when it also included schedule pages PPTLSP30 – 1 (approved on 2/29/2008).

We have identified approximately 45 policyholders who were issued either of the aforementioned rider policy combinations in your state.

We are preparing a new Appendix page with the corrected information and they will be sent to each of the identified policyowners. No other change has been made to the form.

We have determined that in all cases, the values will increase to the benefit of the policyowners. To date, due to the structure of the Endowment Riders, no policyowners have been adversely impacted by the original error.

Enclosed please find a revised actuarial memorandum for each of the Endowment Riders. These memoranda are identical to those originally submitted with the riders except for the following:

TR42 – Endowment Benefit Rider Actuarial Memorandum

1) The percentages in the “CASH VALUE SCHEDULE* FOR ENDOWMENT BENEFIT RIDER – FORM - TR42” in appendix A

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have been revised to include the correct percentages in the "30 Year Level Term column, and;
 2) Appendix D has been revised to reflect the correction made in Appendix A.

08EBR – Endowment Benefit Rider Actuarial Memorandum

- 1) The percentages in the "CASH VALUE SCHEDULE* FOR ENDOWMENT BENEFIT RIDER – FORM – 08EBR" in appendix A have been revised to include the correct percentages in the "30 Year Level Term column, and;
- 2) Appendix E has been revised to reflect the correction made in Appendix A.

Neither these riders nor the policies to which they were attached are currently being issued by the company. In the event that we do again begin utilizing these forms, the corrected information will be included in any new issues.

No acknowledgement of your receipt of this submission is necessary, unless required by the Department. Thank you for your time and attention with regard to this informational filing. If you have any questions or require additional information, please feel free to contact this office at 1-860/403-6308 or by e-mail at joseph.bonfitto@phoenixwm.com.

Sincerely
 Joseph A. Bonfitto
 Director

Company and Contact

Filing Contact Information

Joseph Bonfitto, Director joseph.bonfitto@phoenixwm.com
 One American Row 860-403-6308 [Phone]
 Hartford, CT 06102 860-403-5296 [FAX]

Filing Company Information

PHL Variable Insurance Company CoCode: 93548 State of Domicile: Connecticut
 One American Row Group Code: 403 Company Type: Life
 Hartford, CT 06102 Group Name: Insurance and Annuities
 (860) 403-5000 ext. [Phone] FEIN Number: 06-1045829 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$10.00
 Retaliatory? No
 Fee Explanation: \$10.00 for informational filing.
 Per Company: No

Company	Amount	Date Processed	Transaction #
PHL Variable Insurance Company	\$10.00	12/18/2012	65867478

SERFF Tracking #:

TPCI-128808713

State Tracking #:

Company Tracking #:

TR42/08EBR

State:

Arkansas

Filing Company:

PHL Variable Insurance Company

TOI/Sub-TOI:

L041 Individual Life - Term/L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name:

TR42/08EBR Filing

Project Name/Number:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/02/2013	01/02/2013

SERFF Tracking #:

TPCI-128808713

State Tracking #:

Company Tracking #:

TR42/08EBR

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Disposition

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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	Life & Annuity - Acturial Memo		No