

SERFF Tracking Number: PPLS-125277303 State: Arkansas
Filing Company: Pre-Paid Legal Casualty, Inc. State Tracking Number: AR-PC-07-025967
Company Tracking Number: 2007-AR-1
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0001 Other Personal Lines
Product Name: CDLP
Project Name/Number: CDLP/PPLCI128.407

Filing at a Glance

Company: Pre-Paid Legal Casualty, Inc.

Product Name: CDLP

TOI: 33.0 Other Lines of Business

Sub-TOI: 33.0001 Other Personal Lines

Filing Type: Form

SERFF Tr Num: PPLS-125277303 State: Arkansas

SERFF Status: Closed

Co Tr Num: 2007-AR-1

Co Status:

Author: Joy Crabtree

Date Submitted: 08/30/2007

State Tr Num: AR-PC-07-025967

State Status: PENDING FEES

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Disposition Date: 09/04/2007

Disposition Status: Approved

Effective Date (New): 09/04/2007

Effective Date (Renewal):

09/04/2007

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

General Information

Project Name: CDLP

Project Number: PPLCI128.407

Reference Organization:

Reference Title:

Filing Status Changed: 09/04/2007

State Status Changed: 09/04/2007

Corresponding Filing Tracking Number:

Filing Description:

Pre-Paid Legal Casualty Inc. (PPLCI) wishes to begin marketing PPLCI-128(4/07) as soon as possible. This contract contains revisions to the PPLCI-128(6/98) contract approved by your department on July 6, 1998. The 4.07 version does not replace the 6.98 version. upon approval it will be the marketed version. There is no change in the previously approved rate.

Status of Filing in Domicile: Not Filed

Domicile Status Comments: The product is not a required filing in Oklahoma.

Reference Number:

Advisory Org. Circular:

Deemer Date:

We have included a red line version showing additions and deletions to text. The primary changes are as follows:

<i>SERFF Tracking Number:</i>	<i>PPLS-125277303</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pre-Paid Legal Casualty, Inc.</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025967</i>
<i>Company Tracking Number:</i>	<i>2007-AR-1</i>		
<i>TOI:</i>	<i>33.0 Other Lines of Business</i>	<i>Sub-TOI:</i>	<i>33.0001 Other Personal Lines</i>
<i>Product Name:</i>	<i>CDLP</i>		
<i>Project Name/Number:</i>	<i>CDLP/PPLC1128.407</i>		

Benefit VI has been revised to cover All Other Transportation Related Legal Work.
 You and Your Spouse is replaced with the Covered Person throughout the contract.
 Revised General Provision text for Cancellation of Contract, Settlement of Disputes.
 Replaced General Provisions: Attorney-Client Contract replaced Attorney Retainer: Reinsatement Procedure replaced
 Renewal Procedure.

There is no rate changed involved with this contract. This contract will be marketed only after approval has been received.

Company and Contact

Filing Contact Information

Joy Crabtree, Regulatory Consultant	joycrabtree@pplsi.com
One Pre-Paid Way	(580) 436-1234 [Phone]
Ada, OK 74820	(580) 436-7409[FAX]

Filing Company Information

Pre-Paid Legal Casualty, Inc.	CoCode: 37869	State of Domicile: Oklahoma
One Pre-Paid Way	Group Code:	Company Type: Casualty
Ada, OK 74820	Group Name:	State ID Number:
(580) 436-1234 ext. 7684[Phone]	FEIN Number: 73-1064172	

Filing Fees

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

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
00234687	\$50.00	08/30/2007

SERFF Tracking Number: PPLS-125277303 *State:* Arkansas
Filing Company: Pre-Paid Legal Casualty, Inc. *State Tracking Number:* AR-PC-07-025967
Company Tracking Number: 2007-AR-1
TOI: 33.0 Other Lines of Business *Sub-TOI:* 33.0001 Other Personal Lines
Product Name: CDLP
Project Name/Number: CDLP/PPLC1128.407
\$0.00

SERFF Tracking Number: PPLS-125277303

State: Arkansas

Filing Company: Pre-Paid Legal Casualty, Inc.

State Tracking Number: AR-PC-07-025967

Company Tracking Number: 2007-AR-1

TOI: 33.0 Other Lines of Business

Sub-TOI: 33.0001 Other Personal Lines

Product Name: CDLP

Project Name/Number: CDLP/PPLC1128.407

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	09/04/2007	09/04/2007

SERFF Tracking Number: PPLS-125277303 *State:* Arkansas
Filing Company: Pre-Paid Legal Casualty, Inc. *State Tracking Number:* AR-PC-07-025967
Company Tracking Number: 2007-AR-1
TOI: 33.0 Other Lines of Business *Sub-TOI:* 33.0001 Other Personal Lines
Product Name: CDLP
Project Name/Number: CDLP/PPLC1128.407

Disposition

Disposition Date: 09/04/2007

Effective Date (New): 09/04/2007

Effective Date (Renewal): 09/04/2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PPLS-125277303 State: Arkansas
 Filing Company: Pre-Paid Legal Casualty, Inc. State Tracking Number: AR-PC-07-025967
 Company Tracking Number: 2007-AR-1
 TOI: 33.0 Other Lines of Business Sub-TOI: 33.0001 Other Personal Lines
 Product Name: CDLP
 Project Name/Number: CDLP/PPLC1128.407

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	CDLP	Approved	Yes
Rate	No change in CDLP rate	Approved	Yes

SERFF Tracking Number: PPLS-125277303 State: Arkansas
 Filing Company: Pre-Paid Legal Casualty, Inc. State Tracking Number: AR-PC-07-025967
 Company Tracking Number: 2007-AR-1
 TOI: 33.0 Other Lines of Business Sub-TOI: 33.0001 Other Personal Lines
 Product Name: CDLP
 Project Name/Number: CDLP/PPLCI128.407

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	CDLP	PPLCI128	4.07	Policy/CoveNew rage Form		0.00	PPLCI128.4 07.PDF

Dear Member:

In consideration of your payment of the membership fee and your abiding by the terms and conditions of this Contract and any attached endorsements, you will receive the herein contained benefits. Such benefits will be provided by attorneys designated by the Company, who are duly licensed, practicing attorneys (referred to as the Provider Attorney).

For consultation and advice, the Covered Person may call the telephone number listed on the membership card during regular office hours, except on holidays.

The benefits available under this Contract may be used ten (10) days after the Effective Date of this Commercial Driver membership shown above. Any matters occurring prior to the end of the ten (10) day waiting period will be considered "Pre-existing Conditions" under the terms of this Contract.

In order to receive benefits under this Contract, you must advise the Provider Attorney by telephone regarding receipt of the citation within three (3) business days after receipt of same. The Provider Attorney's office must have at least five (5) days before your court date to help you with the benefits under this Contract.

Benefit I: Moving and Point Violations

If the Covered Person is driving any Licensed Motor Vehicle, with the express consent and permission of the owner of said vehicle and is charged with a moving violation and a citation is issued, the Covered Person will be entitled to the following services from the Provider Attorney. To receive legal services under this Benefit, the Covered Person must be properly licensed.

- o Defense in the court of original jurisdiction of all moving violations for which citations are issued.

Benefit II: Department of Transportation and Non-Moving Violations

The Covered Person is entitled to defense by the Provider Attorney for alleged violations on charges related to:

logbook	overlength	overweight
overheight	overwidth	no medical card
no motor carrier authority	load spillage	radar detector
hazardous material	expired inspection sticker	no bingo stamp
no fuel stamp	no placard	no insurance
equipment violations	permit violations	

Benefit III: Tragic Accident

The Covered Person is entitled to defense in the court of original jurisdiction of any criminal charge of manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide arising from the permitted use of a Licensed Motor Vehicle. To receive legal services under this Benefit, the Covered Person must be properly licensed.

Benefit IV: Loss of Driving Privileges

The Covered Person is entitled to a total of two and one-half (2 1/2) hours of attorney time, at no cost, in each of the following situations:

- o When denied a driver's license, or license is cancelled, suspended or revoked by the Department of Public Safety or the Department of Motor Vehicles in a situation where right to appeal is provided by statute.

- o When legal assistance is needed to reinstate or maintain a driver's license due to job-related matters.
- o When legal assistance is needed to reinstate or maintain a driver's license due to medical reasons.

Benefit V: Personal Injury / Property Damage

If the Covered Person receives personal injuries or sustain property damages of \$2,000 or less as a result of driving, riding in, or being struck by any motor vehicle or boat, the Provider Attorney will assist up to, but not including, the filing of a lawsuit to collect those damages. This assistance is limited to two and one-half (2 1/2) hours of attorney time per claim.

Benefit VI: All Other Transportation Related Legal Work

The Covered Person is entitled to request referral to an attorney for representation regarding transportation related matters, not otherwise covered in this Contract, arising out of the operation by the Covered Person of a commercial vehicle or a non-commercial vehicle, at a twenty-five percent (25%) discount of the attorney's standard rate. It is the Provider Attorney's sole discretion to determine what constitutes a transportation related matter. A retainer may be required by the attorney for services rendered subject to this discount. All determination of anticipated costs shall be made at the sole discretion of the attorney providing representation to the Covered Person.

GENERAL PROVISIONS

A. Named Member: The person executing this Contract, who shall be a natural person, is the "Named Member."

B. Covered Person Shall Include:

1. The Named Member.
2. The Named Member's spouse.

C. Exclusions:

1. Pre-existing Conditions under the terms of this Contract mean acts or occurrences that existed or conditions which were reasonably anticipated or foreseeable prior to the Covered Person's enrollment. Pre-existing conditions are also defined as those acts which give rise to the issuance of a citation for a moving violation and which are alleged to have occurred prior to ten (10) days following the Effective Date of the Contract, even though the citation might not be issued until after ten (10) days following the Effective Date of the Contract.
2. The rights and privileges provided under any benefit of this Contract other than Benefit VI shall not apply to those otherwise covered by this Contract if:
 - a. They are charged as a result of the use of alcohol, intoxicants, controlled substances, chemicals or medicines, whether prescribed or not.
 - b. The Covered Person is charged with hit and run, leaving the scene of an accident, or similar charges, or driving without a valid driver's license.
 - c. The Provider Attorney determines any matter is raised an inordinate or unreasonable number of times without substantial change of circumstances.
 - d. Any claims, defense, or legal position, in the opinion of the Provider Attorney, will not prevail in court.
3. Any appeal of any decision and judgment of the court of original jurisdiction is excluded from coverage.
4. Fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out of pocket expenses are the Covered Person's responsibility.
5. Any violation issued at a stop which is excluded will also exclude any violations otherwise covered. For example: you are stopped for speeding and also charged with an alcohol related charge. Because these charges are excluded, your speeding ticket would not be covered.
6. All acts or omissions otherwise giving rise to coverage if such acts or omissions were performed in the commission of any crime under any municipal ordinance or state or federal statute, except as otherwise specifically provided for and covered under this Contract. This Exclusion does not apply to legal services provided under Benefit VI of this Contract.

7. Any person or entity who initiates or participates in a lawsuit against Pre-Paid Legal Casualty, Inc. or any of its affiliates, or is named as a defendant or respondent in a lawsuit initiated by Pre-Paid Legal Casualty, Inc., or any of its affiliates, shall be specifically excluded from receiving any of the services under any Benefit of this Contract, during the pendency of such lawsuit or until its resolution.

8. Any action, proceeding or dispute between the Covered Person and the Provider Attorney.

9. Any criminal or civil charge against the Covered Person which arises as a result of the ownership, management or association with a business, partnership or corporation.

D. Licensed Motor Vehicle: Any properly licensed and insured motor vehicle.

E. Contract: Any reference to "Contract" herein refers to this legal service contract between the Company and the Named Member.

F. Entire Agreement: This Contract represents the entire agreement between the Named Member and the Company.

G. Provider Attorney: Provider Attorney is defined as the law firm designated by the Company to provide the benefits described in this Contract.

H. Territory: This Contract provides services within the United States.

I. Effective Date: The Effective Date is the date on the membership application or date the application is submitted to the Company via the Internet. The benefits available under this Contract may be used ten (10) days after the Effective Date.

J. Eligibility Period: The Eligibility Period begins on the Effective Date of the Contract and terminates immediately in the event of cancellation by the Company for fraud. Should the Named Member cancel the Contract, either in writing or by non-payment of membership fees, the Eligibility Period shall terminate on the date the membership is no longer paid current to the Company.

K. Membership Year: Membership Year shall be defined as the period of time beginning on the Effective Date of the Contract, extending for a period of one (1) year thereafter, and each one (1) year period thereafter while this Contract is in force.

L. The Company: Any reference to the "Company" in this Contract refers to Pre-Paid Legal Casualty, Inc.

M. Attorney-Client Contract: All legal services not specifically provided herein shall be subject to the terms of an Attorney-Client Contract to be executed by the Covered Person prior to the time services are rendered, which contract shall require payment of anticipated costs and payment of a retainer to the Provider Attorney to cover reasonably anticipated legal services not covered by this Contract. All determinations of retainers and anticipated costs to be incurred shall be made in the sole discretion of the Provider Attorney, and eligibility for receipt of benefits hereunder is contingent upon payment of same prior to commencement of legal representation by the Provider Attorney.

N. Provider Attorney's Professional Judgment: It is within the sole discretion of the Provider Attorney to determine whether claims or defenses pertaining to any matter under any Benefit of this Contract presents a frivolous or otherwise unmeritorious claim or defense including decisions to take any contingency case or to appeal any judgment or decision. The Provider Attorney reserves the right to make independent professional judgments regarding presentation of same. The Company will in no way influence or attempt to affect the rendering of professional services of the Provider Attorney, that prerogative being reserved by the Provider Attorney.

O. Conflict of Interest: In the event the Provider Attorney has a conflict of interest or is otherwise unable to perform the legal services under this Contract, the Company shall secure alternate representation for the covered legal service. If the Covered Person declines to engage the representation secured by the Company, the Covered Person may engage an attorney at his own expense.

P. Cancellation of Contract: The Company may cancel this Contract for fraud, non-payment of membership fees, or if the Provider Attorney determines, in its professional and independent judgment, that the Named Member is unable, unwilling or incapable of accepting or understanding legal advice and services. The Company shall notify the Named Member in writing of any such cancellation. All benefits will automatically terminate at the end of the Eligibility Period. In the event of cancellation for misrepresentation or fraud, the Company shall notify the Named Member of its intention to cancel the Contract forty-five (45) days prior to the cancellation date. If the Contract is cancelled for non-payment of membership fees, the Company shall notify the Named Member ten (10) days prior to the cancellation date. The Named Member may cancel the Contract at any time by giving written

notice to the Company. Upon written request, the Named Member shall be entitled to be reimbursed by the Company the unused portion of the membership fees paid for this Contract, the amount to be calculated on a pro-rata basis over the period of the Contract. Any enrollment fees are considered earned when paid and will not be refunded should this Contract be cancelled by the Named Member. In the event of cancellation by the Company only those events reported in writing to the Provider Attorney during the Eligibility Period are covered.

Q. Settlement of Disputes: All disputes or claims relating to the Company, this Contract, any Company products or services or any claims or causes of action between the Covered Person and the Company, and any of the Company's officers, directors, employees or affiliates, whether in tort or contract, shall be settled totally and finally by arbitration according to the Commercial Arbitration Rules of the American Arbitration Association, including the optional rules for emergency measures of protection. If the Covered Person files a claim or counterclaim against the Company or any of its officers, directors, employees or affiliates in any such arbitration, the Covered Person may do so only on an individual basis and not with any other member or as part of a class action. In the event that a provision of this Contract is held to be invalid or unenforceable, such provision shall be reformed only to the extent necessary to make it enforceable, and the balance of the Contract will remain in full force and effect.

R. Application: No statement made by the Named Member in his/her application for this Contract shall void this Contract or be used in any legal proceeding hereunder unless the application or an exact copy thereof is attached to this Contract.

S. Duplication of Coverage: A Covered Person may not secure services from the Provider Attorney for the same matter under more than one (1) Company contract, no matter how many such contracts the Covered Person owns.

T. Change of Contract: No change in the Contract shall be valid until approved by an officer of the Company and unless such change is endorsed on or attached to the Contract. No agent or sales associate has authority to change the Contract or to waive any of its provisions. A forty-five (45) day notice will be given should there be any change in this Contract.

U. Reinstatement Procedure: The Covered Person may reapply for this Contract after cancellation. The Company, at its option, may reinstate this Contract upon payment by the Covered Person of the appropriate fee without change in the Contract. Benefits are not available for any act or occurrence during the lapse period.

V. Change in Fees: The Company reserves the right to change the established membership fee for this membership. Changes in the membership fee will only occur after the current payment period has expired. Should the membership fee be changed, the Named Member will be given a forty-five (45) day written notice at the Named Member's address according to the records of the Company.

W. Subrogation: If the Company or Provider Attorney makes a payment under this Contract and the person to or for whom payment was made has a right to recover damages from another, the Company shall be subrogated to that right.

X. Complaints: The Covered Person has the right to file a complaint with the Bar Association in his/her state of residence.

A handwritten signature in black ink, reading "Harold C. Stonecash". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Chairman of the Board

SERFF Tracking Number: PPLS-125277303

State: Arkansas

Filing Company: Pre-Paid Legal Casualty, Inc.

State Tracking Number: AR-PC-07-025967

Company Tracking Number: 2007-AR-1

TOI: 33.0 Other Lines of Business

Sub-TOI: 33.0001 Other Personal Lines

Product Name: CDLP

Project Name/Number: CDLP/PPLC1128.407

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PPLS-125277303 State: Arkansas
Filing Company: Pre-Paid Legal Casualty, Inc. State Tracking Number: AR-PC-07-025967
Company Tracking Number: 2007-AR-1
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0001 Other Personal Lines
Product Name: CDLP
Project Name/Number: CDLP/PPLC1128.407

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	No change in CDLP rate		New	

SERFF Tracking Number: PPLS-125277303

State: Arkansas

Filing Company: Pre-Paid Legal Casualty, Inc.

State Tracking Number: AR-PC-07-025967

Company Tracking Number: 2007-AR-1

TOI: 33.0 Other Lines of Business

Sub-TOI: 33.0001 Other Personal Lines

Product Name: CDLP

Project Name/Number: CDLP/PPLCI128.407

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:

Approved

09/04/2007

Comments:

No change in rate for the CDLP, PPLCI128, contract.

Attachments:

AR Property & Casualty Transmittal Document.pdf

AR CDLP 8.2007.pdf

Property & Casualty Transmittal Document

Reset Form

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business	
Renewal Business	

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

3. Group Name		Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Pre-Paid Legal Casualty, Inc.	Oklahoma	37869	73-1064172	

5. Company Tracking Number	2007-AR-1
-----------------------------------	-----------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Bill Conger	Regulatory Consultant	(580) 436-1234	(580) 436-7409	williamconger@pplsi.com

7. Signature of authorized filer 

8. Please print name of authorized filer Bill Conger

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	33.0 Other Lines of Business
10. Sub-Type of Insurance (Sub-TOI)	33.0001 Other Personal Lines
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Pre-Paid Legal Casualty, Inc.
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: Upon Approval Renewal: Upon Approval
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	August 30, 2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 2007-AR-1

21. **Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Pre-Paid Legal Casualty Inc. (PPLCI) wishes to begin marketing PPLCI-128(4/07) as soon as possible. This contract contains revisions to the PPLCI-128(6/98) contract approved by your department on July 6, 1998. The 4.07 version does not replace the 6.98 version. Upon approval it will be the marketed version. There is no change in the previously approved rate.

We have included a red line version showing additions and deletions to text. The primary changes are as follows:

Benefit VI has been revised to cover All Other Transportation Related Legal Work.

You and Your Spouse is replaced with the Covered Person throughout the contract.

Revised General Provision text for Cancellation of Contract, Settlement of Disputes.

Replaced General Provisions: Attorney-Client Contract replaced Attorney Retainer:

Reinstatement Procedure replaced Renewal Procedure.

There is no rate changed involved with this contract. This contract will be marketed only after approval has been received.

[View Complete Filing Description](#)

22. **Filing Fees** (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 00234687

Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2007-AR-1			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Commercial Drivers Legal Plan	PPLCI-128(04/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1



PRE-PAID LEGAL SERVICES[®], INC.

Serving North American families since 1972

Corporate Offices: One Pre-Paid Way • Ada, Oklahoma 74820 • 580/436-1234 • www.prepaidlegal.com

Via SERFF

August 30, 2007

Arkansas Insurance Department
Property & Casualty Division
1200 W 3rd Street
Little Rock, AR 72201-1904

Re: Pre-Paid Legal Casualty, Inc. (PPLCI)
PPLCI-128(04/07)

Dear Analyst:

Pre-Paid Legal Casualty, Inc. (PPLCI) wishes to begin marketing a new membership contract in Arkansas as soon as possible. This contract contains revisions to the PPLCI-128(6/98) contract approved by your department effective July 6, 1998. We have included a red-line version showing additions and deletions to text.

Primary changes are as follows:

- Benefit VI has been revised to cover All Other Transportation Related Legal Work.
- You and your spouse' is replaced with 'the Covered Person' throughout the contract.
- Revised General Provision text for Cancellation of Contract, Settlement of Disputes.
- Replaced General Provisions: Attorney-Client Contract replaced Attorney Retainer; Reinstatement Procedure replaced Renewal Procedure.

There is no rate change involved with this contract. This contract will be marketed only after approval has been received. It does not replace any previously owned contract.

Your assistance with this filing is appreciated. Please let me know if you have any questions.

Sincerely,

Bill Conger
Regulatory Consultant
Direct Line (580) 421-6380

Subsidiaries