

SERFF Tracking Number: FRCS-126175453 State: Arkansas  
Filing Company: American Republic Corp Insurance Company State Tracking Number: 42605  
Company Tracking Number: 5208  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medicare Supplement Webpage filings  
Project Name/Number: ARIC/61/61

## Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: Medicare Supplement WebpageSERFF Tr Num: FRCS-126175453 State: ArkansasLH

filings

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 42605

Sub-TOI: MS06.000 Medicare Supplement -

Co Tr Num: 5208

State Status: Filed-Closed

Other

Filing Type: Advertisement

Co Status: None

Reviewer(s): Stephanie Fowler

Authors: Jana Ellmaker, Kevin  
Wiggs

Disposition Date: 06/25/2009

Date Submitted: 06/08/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: ARIC/61

Project Number: 61

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/25/2009

Deemer Date:

Filing Description:

We have been retained by American Republic Corp Insurance Company to file the enclosed forms for approval in your state.

Our fee of \$550 has been sent by EFT on this same date.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/25/2009

Corresponding Filing Tracking Number:

SERFF Tracking Number: FRCS-126175453 State: Arkansas  
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This filing is for Medicare Supplement Advertising. The enclosed forms are screen shots of the Company's website.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - FC01)

Kevin Wiggs, Compliance Specialist kevin.wiggs@firstconsulting.com  
 1020 Central (800) 927-2730 [Phone]  
 Kansas City, MO 64105 (816) 391-2755[FAX]

### Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska  
 601 6th Avenue Group Code: 3527 Company Type:  
 Des Moines, IA 50309 Group Name: American Enterprise State ID Number:  
 Group  
 (515) 245-2015 ext. [Phone] FEIN Number: 23-1609793  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$550.00  
 Retaliatory? No  
 Fee Explanation: AR fee of \$25 per advertisement, for 22 = \$550.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$550.00	06/08/2009	28435095

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/25/2009	06/25/2009

*SERFF Tracking Number:* FRCS-126175453      *State:* Arkansas  
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*Project Name/Number:* ARIC/61/61

## **Disposition**

Disposition Date: 06/25/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Third Party Authorization	Accepted for Informational Purposes	Yes
Supporting Document	Compliance Certification	Accepted for Informational Purposes	Yes
Supporting Document	Fee Schedule	Accepted for Informational Purposes	Yes
Form	Medicare-Eligible home page	Filed	Yes
Form	Medicare-Eligible - Plan J Benefit Highlights	Filed	Yes
Form	Medicare-Eligible - What Plan J Pays For	Filed	Yes
Form	Medicare-Eligible -Turning 65?	Filed	Yes
Form	Medicare-Eligible - Why Choose Us	Filed	Yes
Form	Medicare-Eligible - Outline of Coverage (excluding the PDF)	Filed	Yes
Form	Medicare-Eligible - Disclosures & Important Information	Filed	Yes
Form	Home Page	Filed	Yes
Form	Get A Quote home page	Filed	Yes
Form	Get A Quote - Call Us	Filed	Yes
Form	Get A Quote - Find An Agent	Filed	Yes
Form	Get A Quote - Request A Quote/Confirmation	Filed	Yes
Form	About Us home page	Filed	Yes
Form	About Us - Company Rating	Filed	Yes
Form	About Us - History	Filed	Yes
Form	About Us - Balance Sheet	Filed	Yes
Form	About Us - Community Involvement	Filed	Yes
Form	About Us - Annual Meeting	Filed	Yes
Form	About Us - Careers	Filed	Yes
Form	About Us - Where We're Licensed and Where Our Products are Offered	Filed	Yes
Form	About Us - Balance Sheet for American Republic Corp Insurance Company	Filed	Yes
Form	About Us - Financial Information	Filed	Yes

*SERFF Tracking Number:*      *FRCS-126175453*                      *State:*                      *Arkansas*  
*Filing Company:*              *American Republic Corp Insurance Company*      *State Tracking Number:*      *42605*  
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*TOI:*                      *MS06 Medicare Supplement - Other*                      *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *Medicare Supplement Webpage filings*  
*Project Name/Number:*      *ARIC/61/61*

**Form**

SERFF Tracking Number: FRCS-126175453 State: Arkansas  
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## Form Schedule

**Lead Form Number:** WA 1000-1 AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	WA 1000-1 AR	Advertising	Medicare-Eligible home page	Initial		0	WA1000-1AR.pdf
Filed	WA 1000-2 AR	Advertising	Medicare-Eligible - Plan J Benefit Highlights	Initial		0	WA1000-2AR.pdf
Filed	WA 1000-3 AR	Advertising	Medicare-Eligible - What Plan J Pays For	Initial		0	WA1000-3AR.pdf
Filed	WA 1000-4 AR	Advertising	Medicare-Eligible - Turning 65?	Initial		0	WA1000-4AR.pdf
Filed	WA 1000-5 AR	Advertising	Medicare-Eligible - Why Choose Us	Initial		0	WA1000-5AR.pdf
Filed	WA 1000-6 AR	Advertising	Medicare-Eligible - Outline of Coverage (excluding the PDF)	Initial		0	WA1000-6AR.pdf
Filed	WA 1000-7 AR	Advertising	Medicare-Eligible - Disclosures & Important Information	Initial		0	WA1000-7AR.pdf
Filed	WA 0001	Advertising	Home Page	Initial		0	WA0001_dist.pdf
Filed	WA 3000-1	Advertising	Get A Quote home page	Initial		0	WA3000-1_dist.pdf
Filed	WA 3000-2	Advertising	Get A Quote - Call Us	Initial		0	WA3000-2_dist.pdf
Filed	WA 3000-3	Advertising	Get A Quote - Find An Agent	Initial		0	WA3000-3_dist.pdf
Filed	WA 3000-4	Advertising	Get A Quote - Request A Quote/Confirmation	Initial		0	WA3000-4_dist.pdf
Filed	WA 2000-1	Advertising	About Us home page	Initial		0	WA2000-1_dist.pdf
Filed	WA 2000-2	Advertising	About Us - Company	Initial		0	WA2000-

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		Rating			
Filed	WA 2000-3 Advertising About Us - History	Initial	0		2_dist.pdf WA2000-3_dist.pdf
Filed	WA 2000-4 Advertising About Us - Balance Sheet	Initial	0		WA2000-4_dist.pdf
Filed	WA 2000-5 Advertising About Us - Community Involvement	Initial	0		WA2000-5_dist.pdf
Filed	WA 2000-6 Advertising About Us - Annual Meeting	Initial	0		WA2000-6_dist.pdf
Filed	WA 2000-7 Advertising About Us - Careers	Initial	0		WA2000-7_dist.pdf
Filed	WA 2000-8 Advertising About Us - Where We're Licensed and Where Our Products are Offered	Initial	0		WA2000-8_dist.pdf
Filed	WA 2000-9 Advertising About Us - Balance Sheet for American Republic Corp Insurance Company	Initial	0		WA2000-9_dist.pdf
Filed	WA 2000-10 Advertising About Us - Financial Information	Initial	0		WA2000-10_dist.pdf



## Medicare-Eligible

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[What Plan J Pays For](#)
[Turning 65?](#)
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## Medicare Supplement Insurance for Ages 65+

 AA SIZE 

 Information for AR ([change state](#))

Medicare Supplement Insurance is provided by American Republic Corp Insurance Company, a wholly owned subsidiary of American Republic Insurance Company. [Why Choose Us.](#)

### Why Medicare Supplement Coverage?

Medicare Supplement coverage helps pay for expenses that Medicare approves, but doesn't pay for.

### Medicare Supplement Coverage Provides:

- **Freedom to Choose**
  - Choose your doctors and hospitals - even when you travel
  - Includes specialists - no referrals needed
  - Centers of Excellence 
- **Convenience**
  - ExpressLane Automatic Claim Service<sup>SM</sup> means you won't waste time filing paperwork when you're sick or hurt

### Plan J is the Most Comprehensive Medicare Supplement Plan Available

With Medicare Supplement Insurance Plan J, you get more benefits than with any other Medicare Supplement Insurance Plan. [See Plan J Benefit Highlights](#) and [What Plan J Pays For.](#)

### Affordable Rates

- Preferred rates for good health 
- Couples discount<sup>1</sup> simply for being part of a couple 

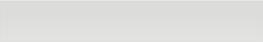
### Other Plans Available

To learn more about other Medicare Supplement options, contact us today at [1-8\_\_-\_\_-\_\_] or [Find an Agent](#) in your area to work with.



### Ask Us About Our Couples Discount

Enjoy additional savings simply for being part of a couple... regardless of whether both of you request coverage.



recognized as being legally married, married under common law, or having a civil union.

American Republic Corp Insurance Company offers products in AL, AR, AZ, CO, GA, IA, IL, IN, KS, KY, MO, MS, MT, ND, NE, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT and WI.

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- What Plan J Pays For
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## Plan J Benefit Highlights

### Information for AR ([change state](#))

<b>Most comprehensive</b>	Plan J is the most comprehensive plan available. View the <a href="#">Outline of Coverage</a> . You get all the benefits of popular Plan F, plus two more: <ul style="list-style-type: none"> <li>• At-home recovery - up to [\$1,600] a year</li> <li>• Preventive care - up to [\$120] a year</li> </ul>
<b>Freedom to choose</b>	You're free to visit the doctors and hospitals of your choice - even when you travel. <ul style="list-style-type: none"> <li>• No referrals required</li> <li>• Includes specialists</li> <li>• Centers of Excellence</li> </ul>
<b>Preferred rates for good health</b>	You may benefit from your good health by saving money. Plus, once you're approved for our preferred rate discount, you'll automatically keep that discount for however long you have your policy... even if your health changes.
<b>Couples discount to save even more</b>	Additional savings simply for being part of a couple ... regardless of whether both of you request coverage. <sup>[1]</sup>
<b>No waiting period for any health conditions you have now</b>	Any health conditions you have now are covered immediately once your application is issued — no waiting period.
<b>Fast, accurate claims service</b>	Thanks to our ExpressLane Automatic Claims Service <sup>SM</sup> , there are virtually no claim forms.
<b>Guaranteed renewable for life</b>	No matter what your health, as long as you pay premiums on time, your coverage will never be canceled.

1. A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.

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## What Plan J Pays For

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### Information for AR ([change state](#))

Here's how Medicare Supplement PLAN J works with Medicare to help pay hospital and medical expenses that Medicare approves but doesn't pay...

### Medicare Part A - Hospital Expenses (per benefit period)

BENEFITS	MEDICARE PAYS	PLAN J PAYS	YOU PAY <sup>2</sup>
<b>Hospital Confinement</b>			
First 60 days	All but [\$1,068] (Part A deductible)	[\$1,068] (Part A deductible)	Nothing
Days 61-90	All but [\$267] per day (Part A coinsurance)	[\$267] per day	Nothing
Days 91-150 (lifetime reserve days)	All but [\$534] per day	[\$534] per day	Nothing
<b>After lifetime reserve days are used:</b>			
Additional 365 days lifetime	Nothing	All Costs	Nothing <sup>3</sup>
Beyond the additional 365 days	Nothing	Nothing	All costs
<b>Blood</b>			
First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing
<b>Skilled Nursing Facility<sup>4</sup></b>			
First 20 days	100% of costs	Nothing	Nothing
Days 21-100	All but [\$133.50] per day (skilled nursing coinsurance)	[\$133.50] per day	Nothing
Beyond 100 days	Nothing	Nothing	All costs
<b>Hospice Care</b>			
Available for the terminally ill who elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	Nothing	Balance

### Medicare Part B - Medical Expenses (per calendar year)

BENEFITS	MEDICARE PAYS	PLAN J PAYS	YOU PAY <sup>2</sup>
<b>Physician Services and Other Medical Expenses In or Out of the Hospital</b>			
First [\$135] of Medicare-approved expenses each calendar year	Nothing	[\$135] (Part B deductible)	Nothing
Remainder of Medicare-approved amounts	Generally 80% (Part B coinsurance)	Generally 20%	Nothing
Covered charges in excess of Medicare approved amounts, up to any charge limitations established by state or federal law <sup>[5]</sup>	Nothing	100%	Nothing
<b>Blood</b>			

First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing
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**Medicare Parts A and B**

BENEFITS	MEDICARE PAYS	PLAN J PAYS	YOU PAY <sup>2</sup>
<b>Home Health Care Medicare-Approved Services</b>			
Covered home care visits and medical supplies	100%	Nothing	Nothing
<b>Durable medical equipment</b>			
First [\$135] of Medicare-approved amounts (Part B deductible)	Nothing	[\$135] (Part B deductible)	Nothing
Remainder of Medicare-approved amounts	80%	20%	Nothing

**Medicare Supplement Plan J also pays these expenses not covered by Medicare...**

ADDITIONAL BENEFITS OF PLAN J	MEDICARE PAYS	PLAN J PAYS	YOU PAY <sup>2</sup>
<b>Foreign Travel</b>			
Medically necessary emergency hospital and medical care beginning during the first 60 days of each trip outside of the USA	Nothing	80% of covered charges after a [\$250] deductible each calendar year, up to [\$50,000] lifetime	Balance
<b>At-Home Recovery Services</b>			
Home health care certified by your doctor during recovery from an illness or injury (within 8 weeks of last Medicare-approved visit)	Nothing	[\$40] per visit (up to 7 visits per week) up to [\$1,600] calendar year maximum	Balance
<b>Preventive Medical Care</b>			
First [\$120] each calendar year	Nothing	[\$120]	Balance

2. This is your liability for covered charges. You are responsible for all other non-covered charges.

3. When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you the balance based on any difference between its billed charges and the amount Medicare would have paid for Medicare-covered items or services.

4. Medicare only covers approved skilled nursing care in a Medicare-approved facility. Facility licensing terminology may vary by state and may not use "skilled nursing facility" terminology (i.e. nursing facility in Iowa). Medicare Supplement pays the skilled nursing coinsurance for Medicare approved stays in facilities certified to provide Medicare skilled care.

5. Under federal law, doctors who do not accept assignment can charge up to 115% of the fee schedule amount for nonparticipating physicians. The patient does not have to pay charges that exceed that amount.

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- [Turning 65?](#)
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- [Outline of Coverage](#)
- [Disclosures & Important Information](#)
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## Turning 65?

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**Information for AR** ([change state](#))

As you approach age 65, you'll have an **Open Enrollment Period**. During your Open Enrollment Period, you are **GUARANTEED ACCEPTANCE** with American Republic Corp Insurance Company.

And we'll immediately cover any health issues you have once your application is issued. No waiting periods. Your Open Enrollment Period is the 6-month period beginning on the first day of the month in which you are age 65 and enrolled in Medicare Part B.

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Why Choose Us

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American Republic Corp Insurance Company

Information for AR ([change state](#))

Facts at a Glance

- **American Republic Corp** Insurance Company is a wholly-owned subsidiary of American Republic Insurance Company.
- American Republic Corp Insurance Company **delivers Medicare Supplement solutions** at an affordable price to Medicare-Eligible individuals.

We're Focused on You

You can count on us to serve you with reliability and integrity... to give you a range of high-quality Medicare Supplement insurance solutions that give you:

- **Affordable Rates**
- **Freedom to Choose**
- **Convenience**

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**Outline of Coverage**

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**Information for AR** ([change state](#))

**How comprehensive is Plan J coverage?**

See a side-by-side comparison of the plans when you download the [Outline of Coverage](#) .



**Plan J is the most comprehensive plan available. You get all the benefits of popular Plan F, plus more.**

American Republic Corp Insurance Company offers products in AL, AR, AZ, CO, GA, IA, IL, IN, KS, KY, MO, MS, MT, ND, NE, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT and WI.

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## Disclosures & Important Information

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### Information for AR ([change state](#))

#### PREMIUMS AND RENEWABILITY

Your coverage may be renewed for life so long as the policy remains in force and your premiums are paid on time. Your benefits and premiums will vary depending on the plan selected. Your premium could change if you move to a different area. Should a necessary premium change be made, it will only be made on an anniversary date and only if it is made on all policies in the same class as determined by us.

#### READ YOUR POLICY CAREFULLY

This is a very brief description of the important policy features; it is not the insurance contract. Your policy contains all of the provisions with which both you and the Company must comply. It sets forth in detail the rights and obligations of both you and your insurance company. THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE APPROVES BUT DOES NOT PAY. You will have a 30-day free-look period to review your policy. If you decide to send the policy back to us within this period, we will return all premiums.

This is a solicitation of insurance and an agent may contact you. Not connected with or endorsed by the United States government or the federal Medicare program. Call today for more information about the benefits, costs and limits.

Please note: Plan J will no longer be available from any company beginning June 1, 2010. But if you have Plan J coverage now or coverage is issued to you before the deadline, you can keep your Plan J coverage.

Policy Forms: C-1026, C-1024

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**American Republic Insurance Company**

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[LEARN MORE](#)

Finding health insurance solutions for you and your family can be tough. You want to get the right health insurance and control expenses. We have several customized solutions to choose from.

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**Agent Login**

Username

Password

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**Contact us today.**



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1-800-000-0000

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**Request**  
a Quote

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This is a solicitation of insurance, and an agent may contact you.

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### Get a Quote

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## Call Us and Get a Free, No-Obligation Quote

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Call toll-free [1-8\_\_-\_\_-\_\_] from 8 a.m. to 5 p.m., CT, or leave a message for a call back [the next business day].

**An experienced representative will find you coverage that's:**

- Affordable** - We'll help keep your expenses down.
- Customized** - Options let you tailor coverage to your needs.
- Convenient** - We take care of the paperwork.

This is a solicitation of insurance, and an agent may contact you.

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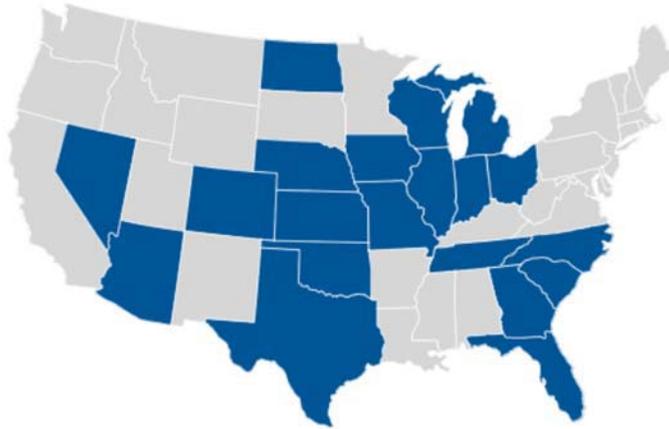
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Select your state for a list of offices available.



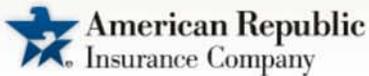
Don't see an office available nearby?

Call us toll-free at [1-8xx-xxx-xxxx].

This is a solicitation of insurance, and an agent may contact you.

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## Request Your Free, No-Obligation Quote

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When you provide us with the following information, we'll have an experienced agent contact you to discuss your unique needs and develop a personalized quote and we'll do all the paperwork for you.

### Your Information

#### \* Required Information

*First Name	<input type="text"/>
*Last Name	<input type="text"/>
*I'm Interested In:	<input type="radio"/> <b>Individual &amp; Family Health Insurance</b> offered by American Republic Insurance Company <input type="radio"/> <b>Small Business Owner Health Insurance</b> offered by American Republic Insurance Company <input type="radio"/> <b>Medicare-Eligible Health Insurance</b> offered by American Republic Corp Insurance Company <input type="radio"/> <b>Not Sure</b>
Address	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
*Zip	<input type="text"/>
*Phone	<input type="text"/>
*Best Time To Call:	--Select--
E-mail Address:	<input type="text"/>
By providing your e-mail address and submitting a request, you give permission for us to contact you. Your e-mail address will not be sold. See our <a href="#">Privacy Policy</a> .	
I need a quote for: (check all that apply)	Me: <input type="checkbox"/> My Spouse: <input type="checkbox"/> My Dependent(s): <input type="checkbox"/> How many? <input type="text"/>
Date of Birth:	<input type="text"/>
Height:	<input type="text"/> (ft) <input type="text"/> (in)
Weight (lbs):	<input type="text"/>
Gender:	--None--
Have you used tobacco within the last 2 years?:	Yes <input type="radio"/> No <input type="radio"/>

Submit Information

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## Facts at a Glance

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### American Republic Insurance Company

601 6th Avenue, Des Moines, IA 50309

- **American Republic Insurance Company delivers customized health care solutions** at an affordable price to individuals and families across the nation.
- **Founded in 1929**, we've established a proven track record in providing exceptional insurance solutions.
- **Our [A- (Excellent) rating] by A.M. Best Company**<sup>®</sup> stands as further testimony to American Republic Insurance Company's financial strength and stability.\*

### American Republic Corp Insurance Company

11808 Grant Street, Omaha, NE 68164

- **American Republic Corp** is a wholly-owned subsidiary of American Republic Insurance Company that delivers Medicare Supplement solutions.

### American Enterprise Group, Inc.

- American Republic Insurance Company and American Republic Corp Insurance Company are member companies of American Enterprise Group, Inc.
- Find more information at [www.AmericanEnterprise.com](http://www.AmericanEnterprise.com)<sup>®</sup>.

[See where we're licensed and where our products are offered.](#)

\*The [A- (Excellent) rating (January 2009)] is the fourth highest of 15 possible ratings given by A.M. Best Company. As an independent non-government company, A.M. Best does not recommend products or services but does provide independent opinions of a company's overall financial strength.

American Republic Insurance Company and American Republic Corp Insurance Company are not financially responsible for each other's products.

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## Company Rating

**Protection from a Financially Strong Company**

American Republic Insurance Company (American Republic®) delivers customized health care solutions at an affordable price to individuals and families across the nation.

**Founded in 1929**, we've established a proven track record in providing exceptional insurance solutions.

**Our [A- (Excellent) rating] by A.M. Best Company**® stands as further testimony to American Republic Insurance Company's financial strength and stability.\*

\*Our [A- (Excellent) rating (January 2009)] is the fourth highest of 15 possible ratings given by A.M. Best Company. As an independent non-government company, A.M. Best does not recommend products or services but does provide independent opinions of a company's overall financial strength.

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The company's first policy, original typewriter and early headquarters at Des Moines' Liberty Building.

## History

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A look at highlights and milestones since our founding in 1929.

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### 1920s

#### May 1929

American Republic Insurance Company (American Republic) is founded by Watson Powell, a pioneer in the health and accident insurance business. The company begins with 200 charter policies. From the beginning, the company was dedicated to providing personal insurance services to individuals and families at the lowest possible cost.



#### October 1929

The stock market crashes, followed by a deep depression. In its infancy, the company lives and grows during the great depression while so many other companies, large and small, collapse - a testimony to the skills and dedication of its founder. On occasion, it's necessary to give the financial structure a shot in the arm with personal funds. In turn, the company grows slowly and steadily in the early years.

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### 1940s

#### 1945

The company expands operations beyond the state of Iowa. Minnesota becomes the second state where American Republic is licensed to do business, rapidly followed by more states.

The company unveils its first logo and continues under the leadership of Watson Powell.





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### 1960s

#### July 1960

Watson Powell, Jr. succeeds his father as the company's Chairman of the Board and President.



#### April 1965

American Republic dedicates its new national headquarters at 601 Sixth Avenue in Des Moines. The building still serves as the company's national headquarters.

#### 1967

American Republic ranks 13th in premium volume among the nearly 1,000 companies writing individual health and accident insurance and first among the top companies in the field of individual health insurance in percent of premium dollars paid to policyholders in claim benefits.



A new corporate logo is designed by Chermayeff & Geismar.

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### 1970S

#### 1971

Jack Benny becomes a spokesperson for the company.



#### March 1972

Robert G. Harper is elected President and Chief Administrative Officer and Watson Powell, Jr. continues as Chairman of the Board and becomes Chief Executive Officer.



#### March 1976

Robert G. Harper retires and Watson Powell, Jr. continues to lead the company as Chairman of the Board, President and Chief Executive Officer.





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In 1989, the company reaches \$1 billion in benefits paid.

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### 1980s

#### March 1983

Watson Powell, III is elected President and Watson Powell, Jr. continues as Chairman of the Board and Chief Executive Officer.

#### September 1988

Watson Powell, III is elected Vice Chairman of the Board and Chief Administrative Officer and Michael E. Abbott is elected President and Chief Financial Officer.



#### March 1989

Michael E. Abbott is elected to the Board of Directors.

#### June 1989

Watson Powell, III is elected Vice Chairman of the Board and Chief Executive Officer and Watson Powell, Jr. continues as Chairman of the Board.

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### 1990S

#### June 1996

Michael E. Abbott is elected Chairman of the Board and Chief Executive Officer and continues as President and Chief Financial Officer.



#### December 1999

American Republic reorganizes under a mutual insurance holding company structure and American Republic becomes a stock insurance company subsidiary of the mutual holding company. American Republic policyholders become members of American Republic Mutual Holding Company.





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### 2000S

#### January 2004

World Insurance Company, Omaha, Nebraska, becomes a part of American Republic Mutual Holding Company as a sister company to American Republic Insurance Company.



#### March 2004

American Republic Mutual Holding Company changes its name to American Enterprise Mutual Holding Company.



#### January 2008

American Republic Corp Insurance Company, formerly a wholly-owned subsidiary of World Insurance Company, becomes a wholly-owned subsidiary of American Republic Insurance Company.

#### Today

Our company continues its customer-focused mission to deliver high-quality products with integrity and outstanding service.



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## Balance Sheet for American Republic Insurance Company

AA SIZE

Assets	December 31, 2008
<b>Bonds</b>	\$408,248,163
<b>Common Stock</b> (Including \$7,223,363 in wholly-owned subsidiaries)	7,342,154
<b>Mortgage Loans</b>	—
<b>Real Estate</b> (Including \$5,940,436 in National Headquarters buildings)	6,247,057
<b>Policy Loans</b>	6,013,795
<b>Cash and Short Term Investments</b>	20,551,513
<b>Premium Due and Deferred</b>	1,136,579
<b>Investment Income Due and Accrued</b>	4,780,982
<b>Federal Income Taxes Recoverable</b>	11,728,856
<b>Assets in Separate Accounts</b>	5,175,061
<b>All Other Assets</b>	4,235,377
<b>Total Assets</b>	<b>\$475,459,537</b>

Reserves, Liabilities, Capital & Provision for Contingencies	December 31, 2008
<b>Policy Reserves</b>	\$114,168,455
<b>Claim Reserves</b>	50,206,432
<b>Liability for Policyholder Dividends</b>	3,159,495
<b>Premiums Received in Advance</b>	38,203,423
<b>General Expense Accrual</b>	8,236,264
<b>Taxes Payable</b>	1,479,405
<b>Asset Valuation Reserve</b>	2,948,670
<b>Liabilities in Separate Accounts</b>	5,175,061
<b>Other Liabilities and Reserves</b>	15,958,456
<b>Total Reserves and Liabilities</b>	239,535,661
<b>Capital and Provision for Contingencies</b>	235,923,876
<b>Total Reserves, Liabilities, Capital &amp; Provision for Contingencies</b>	<b>\$475,459,537</b>

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## Community Involvement

As individuals and as an organization, we take pride in strengthening the communities where we work and live.

We recognize our responsibility as a health insurer and as a good corporate citizen to support our communities. We encourage our employees to become involved in recognized programs that support youth development, community betterment, and human services. Lending support to these programs aligns with our mission, "To enhance the well-being and financial security of the people we serve."

We provide all eligible employees with company-paid time off to participate in company-approved volunteer activities. Eligible volunteer activities are those that support programs and organizations endorsed by the Enterprise through charitable giving and approved solicitations, or are supported by the United Way of Central Iowa and the United Way of the Midlands (Omaha and Council Bluffs). Eligible full-time employees are provided up to 16 hours of paid time off per year, and eligible part-time employees are provided up to 8 hours of paid time off per year.

In addition, employees become involved with special seasonal efforts, including adopting families during the holidays and helping to collect needed supplies for back-to-school drives. Our employees also take part in special educational and mentoring projects with students at Callanan Middle School in Des Moines, Iowa.

We're proud of the time our employees devote to volunteering. And we will continue to help improve the communities in which we live and work—because we care deeply about their future.

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## Annual Meeting

**Annual Meeting of the Members\***

The annual meeting of members of **American Enterprise Mutual Holding Company** is held at the principal office of the Company at 9 a.m. on the first Tuesday in March each year for the election of directors and the transaction of any other business properly coming before the annual meeting. The principal office of the Company is located at 601 6th Avenue in Des Moines, Iowa.

**Voting Procedures**

At every annual meeting, each member who was a member of record on a date fixed by the Board of Directors shall have one vote upon any proposition coming before the meeting. The record date will not be more than 90 days prior to the annual meeting.

Votes may be cast in person or by a ballot furnished by the Company, signed by the eligible voter and mailed or personally delivered by the eligible voter to the principal office of the Company.

To be counted, a ballot must include the policy or contract number or numbers or the billing number or numbers, be completed as prescribed in the instructions and reach the principal office no later than the business day prior to the meeting at which it is to be voted.

**How to Request a Ballot**

An eligible voter who wishes to vote by ballot without attending the annual meeting may do so by requesting a ballot from the Secretary of the Company at least fifteen (15) days prior to the meeting. An eligible voter may write to the Secretary:

Mary K. Durand, Secretary  
American Enterprise Mutual Holding Company  
601 6th Avenue  
Des Moines, Iowa 50309

\*Policyholders of American Republic Insurance Company and American Republic Corp Insurance Company are members of American Enterprise Mutual Holding Company (the "Corporation"). As a member of the Corporation, the membership interests consist of the right to vote at an annual or special meeting of the Corporation for the election of directors and on any proposition submitted to a vote of the members, as provided by the Articles of Incorporation and the Bylaws of the Corporation, and such other rights as provided by law.

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## Careers

AA SIZE + -

American Republic Insurance Company, a subsidiary of the American Enterprise Group, Inc., offers a variety of career opportunities for highly motivated and talented people. Our ideal candidates have a very strong commitment to success, and in turn we offer competitive pay and benefit programs aimed at awarding performance.

Take a moment to learn more about what American Enterprise can offer you, and view our current openings:

- [Careers](#)
- [Field Sales Careers](#)



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## Where We're Licensed and Where Our Products are Offered

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### American Republic Insurance Company Licensing

American Republic Insurance Company is licensed to do business in [the District of Columbia and all states except New York].

#### States Where American Republic Insurance Company Offers Products

As of [May 1, 2009], we offer products in these states:

Alabama	Louisiana	Oklahoma
Arkansas	Michigan	Pennsylvania
Arizona	Missouri	South Carolina
Colorado	Mississippi	South Dakota
Delaware	North Carolina	Tennessee
Florida	North Dakota	Texas
Georgia	Nebraska	Virginia
Iowa	New Mexico	Wisconsin
Illinois	Nevada	West Virginia
Indiana	Ohio	Wyoming
Kansas		

### American Republic Corp Insurance Company Licensing

American Republic Insurance Company is licensed to do business in [the District of Columbia and all states except Alaska, California, Connecticut, Florida, Hawaii, Idaho, Maine, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Rhode Island, Vermont and Washington].

#### States Where American Republic Corp Insurance Company Offers Products

As of [May 1, 2009], we offer products in these states:

Alabama	Kentucky	Pennsylvania
Arkansas	Missouri	South Carolina
Arizona	Mississippi	South Dakota
Colorado	North Dakota	Tennessee
Iowa	Nebraska	Texas
Illinois	Nevada	Utah
Indiana	Ohio	Wisconsin
Kansas	Oklahoma	

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## Balance Sheet for American Republic Corp Insurance Company

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Assets	December 31, 2008
<b>Bonds</b>	\$7,978,764
<b>Common Stock</b> (Including \$7,223,363 in wholly-owned subsidiaries)	7,342,154
<b>Mortgage Loans</b>	—
<b>Real Estate</b> (Including \$5,940,436 in National Headquarters buildings)	—
<b>Policy Loans</b>	—
<b>Cash and Short Term Investments</b>	1,309,979
<b>Premium Due and Deferred</b>	15,797
<b>Investment Income Due and Accrued</b>	114,354
<b>Federal Income Taxes Recoverable</b>	229,290
<b>All Other Assets</b>	2,693
<b>Total Assets</b>	<b>\$9,650,877</b>

Liabilities, Surplus and Other Funds	December 31, 2008
<b>Policy Reserves</b>	\$845,039
<b>Claim Reserves</b>	784,312
<b>Liability for Policyholder Dividends</b>	—
<b>Premiums Received in Advance</b>	184,140
<b>General Expense Accrual</b>	47,548
<b>Taxes Payable</b>	85,077
<b>Asset Valuation Reserve</b>	37,448
<b>Other Liabilities and Reserves</b>	546,182
<b>Total Liabilities</b>	2,529,746
<b>Total Capital and Surplus</b>	7,121,131
<b>Total Liabilities and Surplus</b>	<b>\$9,650,877</b>

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### American Republic Corp Insurance Company

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*SERFF Tracking Number:* FRCS-126175453      *State:* Arkansas  
*Filing Company:* American Republic Corp Insurance Company      *State Tracking Number:* 42605  
*Company Tracking Number:* 5208  
*TOI:* MS06 Medicare Supplement - Other      *Sub-TOI:* MS06.000 Medicare Supplement - Other  
*Product Name:* Medicare Supplement Webpage filings  
*Project Name/Number:* ARIC/61/61

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: FRCS-126175453 State: Arkansas  
Filing Company: American Republic Corp Insurance Company State Tracking Number: 42605  
Company Tracking Number: 5208  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medicare Supplement Webpage filings  
Project Name/Number: ARIC/61/61

## Supporting Document Schedules

**Satisfied -Name:** Third Party Authorization **Review Status:** Accepted for Informational 06/25/2009  
Purposes  
**Comments:**  
**Attachment:**  
Auth\_5-09\_dist.pdf

**Satisfied -Name:** Compliance Certification **Review Status:** Accepted for Informational 06/25/2009  
Purposes  
**Comments:**  
**Attachment:**  
AR CoC.pdf

**Satisfied -Name:** Fee Schedule **Review Status:** Accepted for Informational 06/25/2009  
Purposes  
**Comments:**  
**Attachment:**  
AR Fee Sched.pdf



**American Republic Corp**

Insurance Company 11808 Grant Street, Omaha, NE 68164-3603

May 8, 2009

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

American Republic Corp Insurance Company

By: Michelle Rager Bauer

Title: AUP Assistant General Counsel

**STATE OF ARKANSAS  
CERTIFICATION OF COMPLIANCE**

**Company Name:** American Republic Corp Insurance Company

**Form Title(s):** Medicare-Eligible home page  
Medicare-Eligible - Plan J Benefit Highlights  
Medicare-Eligible - What Plan J Pays For  
Medicare-Eligible -Turning 65?  
Medicare-Eligible - Why Choose Us  
Medicare-Eligible - Outline of Coverage (excluding the PDF)  
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WA 1000-6 AR  
WA 1000-7 AR  
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WA 2000-8  
WA 2000-9  
WA 2000-10

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Michelle Casper Barker  
Assistant Vice President

June 4, 2009

Date

## ARKANSAS FEE SCHEDULE

**ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT**

**Company Name:** American Republic Corp Insurance Company

**NAIC Code:** 67679

**Contact Person & Telephone:** Kevin Wiggs, Senior Compliance Specialist  
1-800-927-2730 Ext. 2736

First Consulting & Administration, Inc., 1020 Central, Suite 201, Kansas City, MO 64105

### INSURANCE DEPARTMENT USE ONLY

ANALYST: \_\_\_\_\_ AMOUNT: \_\_\_\_\_ ROUTE SLIP: \_\_\_\_\_

ALL FEES ARE PER EACH INSURER, PER ANNUAL STATEMENT LINE OF BUSINESS, UNLESS OTHERWISE INDICATED.

### FEE SCHEDULE FOR ADMITTED INSURERS

#### RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing. \* x \$50 = \$  
\*\*Retaliatory = \$

Life and/or Disability - filing and review of each rate filing or loss ratio guarantee filing per each insurer. \* x \$50 = \$  
\*\*Retaliatory = \$

Life and/or Disability Policy, Contract or Annuity Form: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the base form. \* x \$20 = \$  
\*\*Retaliatory = \$

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer. \*22 x \$25 = \$550.00  
\*\*Retaliatory = \$

#### AMENDED CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority. \* x \$400 = \$

Filing to amend Certificate of Authority \*\*\* x \$100 = \$

\* **THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.**

\*\* **THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.**

\*\*\* **THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. SECTION 23-61-401.**