

SERFF Tracking Number: ALST-126903136 State: Arkansas  
Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
Company Tracking Number: GPOLCD  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Certificate Delivery Endorsement  
Project Name/Number: GPOLCD/

## Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: Certificate Delivery SERFF Tr Num: ALST-126903136 State: Arkansas

Endorsement

TOI: H21 Health - Other SERFF Status: Closed-Approved- State Tr Num: 47338

Closed

Sub-TOI: H21.000 Health - Other

Co Tr Num: GPOLCD

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Angie Redden, Jennifer Disposition Date: 11/23/2010

Aiello, Lynn Bautista, Patti Hicks,

Sara Welch

Date Submitted: 11/17/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: GPOLCD

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Association, Trust, Other

Filing Status Changed: 11/23/2010

Explanation for Other Group Market Type: Union

Deemer Date:

State Status Changed: 11/23/2010

Submitted By: Angie Redden

Created By: Angie Redden

PPACA: Not PPACA-Related

Corresponding Filing Tracking Number:

Filing Description:

We submit Group Policy Endorsement form GPOLCD for your review and approval. This form is new and does not replace any form previously approved by your department. This form will be used with some of our products which have already been previously filed and approved in your state.

SERFF Tracking Number: ALST-126903136 State: Arkansas  
 Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
 Company Tracking Number: GPOLCD  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: Certificate Delivery Endorsement  
 Project Name/Number: GPOLCD/

Group Policy Endorsement form GPOLCD will revise the Certificates of Insurance provision to state that we will furnish to the policyholder a certificate of insurance for delivery to each insured employee or member. The purpose of this change is to provide consistency of policy language in our previously approved forms.

The Group Voluntary Disability Policy currently does not include a Certificates of Insurance provision; this endorsement will add the provision to the General Provisions section of the policy.

A Statement of Variables is included with this submission.

The form numbers and approval dates for the existing products are:

Policy	Policy Number	Approval Date	Filing Number
Group Voluntary Accident Insurance	GVAP1(AR)	4/22/2002	N/A
Group Voluntary Cancer Insurance	GVCP3AR	5/15/2009	ALST-126130853
Group Voluntary Critical Illness Insurance	GVCIP1AR	5/04/2006	N/A
Group Voluntary Critical Illness Insurance	GVCIP2	3/29/2010	ALST-126529305
Group Critical Illness Insurance	GCI3P	3/29/2010	ALST-126529305
Group Voluntary Hospital Indemnity Insurance	GVSP1AR	10/18/2004	N/A
Group Voluntary Disability Insurance	GVD-4000-P	1/18/2001	N/A

If you have any questions regarding this filing, feel free to contact me at aredden@allstate.com , or (904) 992-3045.

## Company and Contact

### Filing Contact Information

Angie Redden, Compliance Analyst, Group Insurance      ARedden@allstate.com  
 ATTN: Legal/Compliance      800-521-3535 [Phone] 3045 [Ext]  
 1776 American Heritage Life Drive      904-992-2975 [FAX]  
 Jacksonville, FL 32224-9983

### Filing Company Information

American Heritage Life Insurance Company	CoCode: 60534	State of Domicile: Florida
ATTN: Legal/Compliance	Group Code: 8	Company Type: Life and Health
1776 American Heritage Life Drive	Group Name: Allstate	State ID Number:
Jacksonville, FL 32224-9983	FEIN Number: 59-0781901	
(904) 992-1776 ext. [Phone]		

-----

SERFF Tracking Number: ALST-126903136 State: Arkansas  
Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
Company Tracking Number: GPOLCD  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Certificate Delivery Endorsement  
Project Name/Number: GPOLCD/

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$ 50.00 per filing of policy, rider, endowment.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Heritage Life Insurance Company	\$50.00	11/17/2010	42021334

SERFF Tracking Number: ALST-126903136 State: Arkansas  
Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
Company Tracking Number: GPOLCD  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Certificate Delivery Endorsement  
Project Name/Number: GPOLCD/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/23/2010	11/23/2010

SERFF Tracking Number: ALST-126903136 State: Arkansas  
Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
Company Tracking Number: GPOLCD  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Certificate Delivery Endorsement  
Project Name/Number: GPOLCD/

## Disposition

Disposition Date: 11/23/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALST-126903136 State: Arkansas  
 Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
 Company Tracking Number: GPOLCD  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: Certificate Delivery Endorsement  
 Project Name/Number: GPOLCD/

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	No
<b>Supporting Document</b>	Application	Approved-Closed	No
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	No
<b>Supporting Document</b>	PPACA Uniform Compliance Summary	Approved-Closed	No
<b>Supporting Document</b>	Statement of Variables	Approved-Closed	No
<b>Form</b>	Certificate Delivery Policy Endorsement	Approved-Closed	No

SERFF Tracking Number: ALST-126903136 State: Arkansas  
 Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
 Company Tracking Number: GPOLCD  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: Certificate Delivery Endorsement  
 Project Name/Number: GPOLCD/

## Form Schedule

**Lead Form Number: GPOLCD**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 11/23/2010	GPOLCD	Application/Enrollment Form	Certificate Delivery Policy Endorsement	Initial		0.000	GPOLCD.pdf



Workplace Division

## AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE:  
1776 AMERICAN HERITAGE LIFE DRIVE  
JACKSONVILLE, FLORIDA 32224-6687  
(904) 992-1776

A Stock Company

### Endorsement

**This Endorsement is made a part of the Group Policy to which it is attached. It is subject to all of the provisions, limitations and exclusions of the Group Policy not inconsistent with this Endorsement.**

The [CERTIFICATES OF INSURANCE] [CERTIFICATE OF COVERAGE] provision in the GENERAL PROVISIONS section is [deleted in its entirety and replaced with the following] [added as follows]:

#### **CERTIFICATES OF INSURANCE**

We will furnish to the policyholder a certificate of insurance for delivery to each insured [employee] [or] [member]. The certificate will provide a description of the insurance provided by this policy and will state:

1. the essential features of the insurance coverage; and
2. to whom benefits are payable.

If there is any discrepancy between the provisions of any certificate and the provisions of this policy, the provisions of this policy govern.

All other requirements of the policy not specifically stated within this endorsement still apply.

[  
  
]

Secretary

SERFF Tracking Number: ALST-126903136 State: Arkansas  
 Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
 Company Tracking Number: GPOLCD  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: Certificate Delivery Endorsement  
 Project Name/Number: GPOLCD/

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	11/23/2010
<b>Bypass Reason:</b>	Not applicable, this endorsement is to be used with previously approved policies.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	11/23/2010
<b>Bypass Reason:</b>	Not applicable. This filing is for an endorsement to be used with previously approved policies.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Health - Actuarial Justification	Approved-Closed	11/23/2010
<b>Bypass Reason:</b>	Not applicable. This filing is for an endorsement to be used with previously approved policies.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage	Approved-Closed	11/23/2010
<b>Bypass Reason:</b>	Not applicable. This filing is for an endorsement to be used with previously approved policies.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	PPACA Uniform Compliance Summary	Approved-Closed	11/23/2010
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			

SERFF Tracking Number: ALST-126903136 State: Arkansas  
Filing Company: American Heritage Life Insurance Company State Tracking Number: 47338  
Company Tracking Number: GPOLCD  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Certificate Delivery Endorsement  
Project Name/Number: GPOLCD/

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Statement of Variables	Approved-Closed	<b>Date:</b> 11/23/2010
<b>Comments:</b>		
<b>Attachment:</b>		
GPOLCD Statement of Variability.pdf		

**American Heritage Life Insurance Company (AHL)**  
Jacksonville, FL

**Group Policy Endorsement (GPOLCD)**

This Endorsement will be made a part of the Group Policy to which it is attached. It is subject to all of the provisions, limitations and exclusions of the Group Policy not inconsistent with the Endorsement. The following explains the variables included in the endorsement.

1. In the approved policies the title of the provision is listed as either CERTIFICATES OF INSURANCE or CERTIFICATE OF COVERAGE. When implemented, depending on the product it is attached to, only one of these provision titles will appear.
2. If the approved policies include either the CERTIFICATES OF INSURANCE provision or the CERTIFICATE OF COVERAGE provision, the provision will be replaced, if the approved policies do not include one of these provisions, the provision will be added. When implemented, depending on the product it is attached to, only one of these provision titles will appear.
3. The policy language may include the term “employee”, “or member” or both. When implemented, depending on the product it is attached to, one of these terms may be removed or both may appear so that the language of the endorsement is consistent with the language in the policy.
4. The signature of the Secretary will be on all endorsements issued and will be that of the current Secretary of AHL.