

SERFF Tracking Number: WKLY-126693078 State: Arkansas
Filing Company: American Heritage Life Insurance Company State Tracking Number: 46055
Company Tracking Number: AH AR LTC L&R REPORT
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: AH LTC L & R Report
Project Name/Number: AH LTC L & R Report/

Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: AH LTC L & R Report SERFF Tr Num: WKLY-126693078 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 46055
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: AH AR LTC L&R State Status: Closed
REPORT

Filing Type: Form

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Beth Clark, Lauren Perley Disposition Date: 06/28/2010

Date Submitted: 06/25/2010 Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: AH LTC L & R Report
Project Number:
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 06/28/2010

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: 06/28/2010

Created By: Lauren Perley

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lauren Perley

Filing Description:

Submission of the LTC Lapse and Replacement Annual Report due June 30.

Company and Contact

Filing Contact Information

Beth Clark,
Wakely and Associates, Inc.
8545 126th Avenue North, Suite 200
Largo, FL 33773-1502

beth.clark@wakelyinc.com
727-584-8128 [Phone] 2169 [Ext]
727-584-5613 [FAX]

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Filing Company Information

(This filing was made by a third party - WAI01)

American Heritage Life Insurance Company	CoCode: 60534	State of Domicile: Florida
1776 American Heritage Life Drive	Group Code: 8	Company Type:
Jacksonville, FL 32224-6688	Group Name:	State ID Number:
(904) 992-1776 ext. [Phone]	FEIN Number: 59-0781901	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Heritage Life Insurance Company	\$0.00	06/25/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/28/2010	06/28/2010

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Disposition

Disposition Date: 06/28/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Letter of Authorization		Yes
Supporting Document	LTC Lapse and Replacement Report		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not Applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not Applicable.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: Not Applicable.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Letter of Authorization		
Comments:		
Attachment: 2009 06 AmericanHeritageW&A_Authorization.pdf		

	Item Status:	Status Date:
Satisfied - Item: LTC Lapse and Replacement Report		
Comments:		
Attachment: AR LTC Appendix G.pdf		



Allstate®

Richard D. Schaefer
F.S.A., M.A.A.A.
Sr. Vice President and
Chief Actuary

Actuarial Department

June 2, 2009

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Wakely and Associates, Inc.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1503

Re: Filing/Reporting Requirements

Dear Ms. Shaffer:

This letter authorizes Wakely and Associates, Inc. to file on behalf of American Heritage Life Insurance Company, policy forms, rate filings and reports with the State Departments of Insurance.

Wakely and Associates, Inc. may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

This authorization is provided, as requested, in conformance with Section 5.14 of the Asset Purchase Agreement between American Heritage Life Insurance Company and Mutual of Omaha, dated March 17, 2000.

Sincerely,

Richard D. Schaefer, F.S.A., M.A.A.A.
Senior Vice President and
Chief Actuary

/cn

Appendix G

**Long-Term Care Insurance
Replacement and Lapse Reporting Form**

For the State of Arkansas

For the Reporting Year of 2009

Company Name: American Heritage Life Insurance Company
 Company Address: 8545 126th Ave. N, Ste 200, Largo, FL 33733-1502
 Contact Person: Beth Clark

Due: June 30 Annually
 Company NAIC Number: 60534
 Phone Number: 877-777-2443, ext. 2169

Instructions

The purpose of this form is to report on a statewide basis information regarding long-term care insurance policy replacements and lapses. Specifically, every insurer shall maintain records for each agent on that agent's amount of long-term care insurance replacement sales as a percent of the agent's total annual sales and the amount of lapses of long-term care insurance policies sold by the agent as a percent of the agent's total annual sales. The tables below should be used to report the ten percent (10%) of the insurer's agents with the greatest percentages of replacements and lapses.

Listing of the 10% of Agents with the Greatest Percentage of Replacements

Agent's Name	Number of Policies Sold By This Agent	Number of Polices Replaced By This Agent	Number of Replacements As % of Number Sold By This Agent
NA-Closed Block	NA-Closed Block	NA-Closed Block	NA-Closed Block

Listing of the 10% of Agents with the Greatest Percentage of Lapses

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses As % of Number Sold By This Agent
NO LAPSES			

Company Totals

Percentage of Replacement Policies Sold to Annual Sales 0.00 %
 Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding calendar year) 0.00 %
 Percentage of Lapsed Policies to Total Annual Sales 0.0 %
 Percentage of Lapsed Policies to Policies In Force (as of end of the preceding calendar year) 0.00 %