

SERFF Tracking Number: ALST-127010115 State: Arkansas  
 Filing Company: American Heritage Life Insurance Company State Tracking Number: 47849  
 Company Tracking Number: LOGO CHANGE  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: Logo Change  
 Project Name/Number: /

## Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: Logo Change

SERFF Tr Num: ALST-127010115 State: Arkansas

TOI: H21 Health - Other

SERFF Status: Closed-Approved-  
Closed State Tr Num: 47849

Sub-TOI: H21.000 Health - Other

Co Tr Num: LOGO CHANGE

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Jennifer Aiello, Lynn

Disposition Date: 02/21/2011

Bautista, Allison Edwards

Date Submitted: 02/01/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/21/2011

State Status Changed: 02/21/2011

Deemer Date:

Created By: Allison Edwards

Submitted By: Allison Edwards

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

This is to advise you that American Heritage Life Insurance Company (AHL) has adopted a new logo, as reflected in this letterhead.

We will transition to this new logo on all AHL documents, to include policies, applications, and other documents filed with your Department, as existing stocks of paper are depleted. All documents filed with your Department will continue to contain the complete name of the company.

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No changes will be made to the address or telephone numbers.

If you require any additional information, please do not hesitate to contact me.

## Company and Contact

### Filing Contact Information

Jennifer Aiello, Filing Analyst jhop4@allstate.com  
 Attn: Legal/Compliance 904-992-2541 [Phone]  
 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]		

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Heritage Life Insurance Company	\$0.00	02/01/2011	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/21/2011	02/21/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	02/14/2011	02/14/2011	Jennifer Aiello	02/15/2011	02/18/2011

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## Disposition

Disposition Date: 02/21/2011

Implementation Date:

Status: Approved-Closed

HHS Status: Not Reported

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Supporting Document</b>	PPACA Uniform Compliance Summary	Approved-Closed	Yes
<b>Supporting Document</b>	Logo Change	Approved-Closed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/14/2011

Submitted Date 02/14/2011

Respond By Date

Dear Jennifer Aiello,

This will acknowledge receipt of the captioned filing.

Objection 1

- Logo Change (Supporting Document)

Comment: The use of the new logo, Allstate, is using a name similar to that of another insurer. Please review ACA 23-63-203(a).

Also, please review Rule and Regulation 11, Section 15 C which states that advertisements, envelopes or stationery which employ words, letters, initials, symbols or other devices which are so similar to those used in governmental agencies or by other insurers are not permitted if they may lead the public to believe: (1) that the advertised coverages are somehow provided by or are endorsed by such governmental agencies or such other insurers; or (2) that the advertiser is the same as, is connected with, or is endorsed by such governmental agencies or such other insurers.

Does Allstate and American Heritage have an affiliation?

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 02/15/2011  
Submitted Date 02/18/2011

Dear Rosalind Minor,

### Comments:

We are in receipt of your objection letter dated 02/14/2011. Please allow this to be our response.

### Response 1

Comments: American Heritage Life Insurance Company is a subsidiary of The Allstate Corporation. American Heritage Life has always been and will continue to be the underwriting company. Allstate Benefits is just our marketing name, and this new logo is similar to previous logos approved by your department in the past. On our forms, we include our company name next to the logo in a conspicuous manner, so as not to mislead the public of the company's identity.

### Related Objection 1

Applies To:

- Logo Change (Supporting Document)

Comment:

The use of the new logo, Allstate, is using a name similar to that of another insurer. Please review ACA 23-63-203(a).

Also, please review Rule and Regulation 11, Section 15 C which states that advertisements, envelopes or stationery which employ words, letters, initials, symbols or other devices which are so similar to those used in governmental agencies or by other insurers are not permitted if they may lead the public to believe: (1) that the advertised coverages are somehow provided by or are endorsed by such governmental agencies or such other insurers; or (2) that the advertiser is the same as, is connected with, or is endorsed by such governmental agencies or such other insurers.

Does Allstate and American Heritage have an affiliation?

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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No Rate/Rule Schedule items changed.

We hope that you will now find our filing acceptable for approval. If you should have any additional questions or concerns, please feel free to contact me. Thank you.

Sincerely,  
Allison Edwards, Jennifer Aiello, Lynn Bautista

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## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	02/21/2011
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Application	Approved-Closed	02/21/2011
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Health - Actuarial Justification	Approved-Closed	02/21/2011
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Outline of Coverage	Approved-Closed	02/21/2011
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	PPACA Uniform Compliance Summary	Approved-Closed	02/21/2011
<b>Bypass Reason:</b>	Not applicable to this filing.		
<b>Comments:</b>			

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	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Logo Change	Approved-Closed	<b>Date:</b> 02/21/2011
<b>Comments:</b>		
<b>Attachment:</b>		
Arkansas Letter for Notification to DOI.pdf		



**Diane D. Ierna**  
Assistant Vice President,  
  
Compliance Department

January 25, 2011

Jay Bradford  
Commissioner  
Arkansas Insurance Department  
1200 West 3<sup>rd</sup> Street  
Little Rock, Arkansas 72201-1904

Dear Commissioner Bradford:

This is to advise you that American Heritage Life Insurance Company (AHL) has adopted a new logo, as reflected in this letterhead.

We will transition to this new logo on all AHL documents, to include policies, applications, and other documents filed with your Department, as existing stocks of paper are depleted. All documents filed with your Department will continue to contain the complete name of the company.

No changes will be made to the address or telephone numbers.

If you require any additional information, please do not hesitate to contact me.

Sincerely,

A handwritten signature in blue ink that reads "Diane D. Ierna". The signature is written in a cursive style.

Diane D. Ierna