

SERFF Tracking Number: AMRP-127020564 State: Arkansas  
 Filing Company: American Republic Insurance Company State Tracking Number: 47910  
 Company Tracking Number: M1325A  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
 Product Name: ARIC Service Rider - Individual  
 Project Name/Number: ARIC Service Rider - Individual/M1325A

## Filing at a Glance

Company: American Republic Insurance Company

Product Name: ARIC Service Rider - Individual SERFF Tr Num: AMRP-127020564 State: Arkansas

TOI: H16I Individual Health - Major Medical SERFF Status: Closed-Approved- State Tr Num: 47910  
Closed

Sub-TOI: H16I.005A Individual - Preferred Provider (PPO) Co Tr Num: M1325A State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Susan Falk, Sarah Shives, Disposition Date: 02/17/2011

Jamie Mueller, Michele Kulish

Danielson, Colletta Maddy

Date Submitted: 02/04/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: ARIC Service Rider - Individual

Project Number: M1325A

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 02/03/2011

Domicile Status Comments:

Market Type: Individual

Individual Market Type: Individual

Filing Status Changed: 02/17/2011

State Status Changed: 02/17/2011

Created By: Colletta Maddy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Colletta Maddy

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

We are attaching endorsement M1325A for your Department's review. This form is new and does not replace any form currently on file with your department. This form is being filed for general use with all policy series.

This rider will be used when a policyholder requests a change to the coverage. The endorsement will explain the change

SERFF Tracking Number: AMRP-127020564 State: Arkansas  
 Filing Company: American Republic Insurance Company State Tracking Number: 47910  
 Company Tracking Number: M1325A  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
 Product Name: ARIC Service Rider - Individual  
 Project Name/Number: ARIC Service Rider - Individual/M1325A

that was made to the coverage and will become part of the insurance contract.

We hope this filing meets your approval. If you have any questions, please contact me at 1-800-641-0366, extension 4250, or at colletta.maddy@american.enterprise.com.

Sincerely,

Colletta Maddy  
 Compliance Analyst

## Company and Contact

### Filing Contact Information

Colletta Maddy, colletta.maddy@americanenterprise.com  
 601 6th Ave. 515-245-4250 [Phone]  
 Des Moines, IA 50309

### Filing Company Information

American Republic Insurance Company CoCode: 60836 State of Domicile: Iowa  
 601 6th Ave Group Code: 3527 Company Type: Life Accident and Health Insurance  
 Des Moines, IA 50309 Group Name: State ID Number:  
 (800) 987-8988 ext. [Phone] FEIN Number: 42-0113630

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Insurance Company	\$50.00	02/04/2011	44418028

SERFF Tracking Number: AMRP-127020564 State: Arkansas  
Filing Company: American Republic Insurance Company State Tracking Number: 47910  
Company Tracking Number: M1325A  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider  
(PPO)  
Product Name: ARIC Service Rider - Individual  
Project Name/Number: ARIC Service Rider - Individual/M1325A

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/17/2011	02/17/2011

*SERFF Tracking Number:* AMRP-127020564      *State:* Arkansas  
*Filing Company:* American Republic Insurance Company      *State Tracking Number:* 47910  
*Company Tracking Number:* M1325A  
*TOI:* H16I Individual Health - Major Medical      *Sub-TOI:* H16I.005A Individual - Preferred Provider  
(PPO)  
*Product Name:* ARIC Service Rider - Individual  
*Project Name/Number:* ARIC Service Rider - Individual/M1325A

## **Disposition**

Disposition Date: 02/17/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Not Reviewed

Comment:

Rate data does NOT apply to filing.



SERFF Tracking Number: AMRP-127020564 State: Arkansas  
 Filing Company: American Republic Insurance Company State Tracking Number: 47910  
 Company Tracking Number: M1325A  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
 Product Name: ARIC Service Rider - Individual  
 Project Name/Number: ARIC Service Rider - Individual/M1325A

## Form Schedule

**Lead Form Number: M1325**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 02/17/2011	M1325A	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Service Rider	Initial			M1325A.pdf

**Policyowner:** [John Q. Policyowner]  
**[Insured: Jane Doe]**  
**Policy/Certificate Number:** [1234556]  
**Effective Date:** [03/01/2011]

**ENDORSEMENT**

The coverage to which this endorsement is attached is amended to read as follows:

[We added/removed insured and/or dependent, added/removed benefit, increase or decrease benefit, added/removed rider, added/removed waiver. ]

The owner of the insurance will receive and control all benefits provided under this coverage. The owner pays the premium and will notify the Company of injury, sickness, and proof of loss in keeping with the requirements of the coverage.

Subject to all conditions, agreements and limitations of the coverage as written, except as specifically provided.

All other provisions of the coverage to which this Endorsement is attached remain unchanged.

[  ]  
[Mary K. Durand]  
Secretary



SERFF Tracking Number: AMRP-127020564 State: Arkansas  
 Filing Company: American Republic Insurance Company State Tracking Number: 47910  
 Company Tracking Number: M1325A  
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
 Product Name: ARIC Service Rider - Individual  
 Project Name/Number: ARIC Service Rider - Individual/M1325A

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification	Approved-Closed	02/17/2011
<b>Comments:</b>		
<b>Attachment:</b> Flesch Score Certification - ARIC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application	Approved-Closed	02/17/2011
<b>Bypass Reason:</b> Not applicable.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Health - Actuarial Justification	Approved-Closed	02/17/2011
<b>Bypass Reason:</b> Not applicable.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage	Approved-Closed	02/17/2011
<b>Bypass Reason:</b> Not applicable.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> PPACA Uniform Compliance Summary	Approved-Closed	02/17/2011
<b>Bypass Reason:</b> Not applicable.		
<b>Comments:</b>		

**READABILITY CERTIFICATION  
FLESCH SCORE**

FORM NUMBER                      FLESCH SCORE

M1325A

45.1

THIS FLESCH READING EASE SCORE WAS BASED ON THE ENTIRE TEXT OF THE FORM.

I CERTIFY THAT THE FORM SHOWN ABOVE ACHIEVED THE SCORE INDICATED.



Michael C Fitzgerald  
Vice President & General Counsel  
American Republic Insurance Company