

SERFF Tracking Number: MANU-127157173 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 48745
Company Tracking Number: ACKNOWLEDGEMENT FOR USE OF TELE-APP PROCESS
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Acknowledgement for Use of Tele-App Process
Project Name/Number: Acknowledgement for Use of Tele-App Process / Acknowledgement for Use of Tele-App Process

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: Acknowledgement for Use of SERFF Tr Num: MANU-127157173 State: Arkansas

Tele-App Process

TOI: L08 Life - Other

SERFF Status: Closed-Accepted State Tr Num: 48745
For Informational Purposes

Sub-TOI: L08.000 Life - Other

Co Tr Num: State Status: Filed-Closed
ACKNOWLEDGEMENT FOR USE
OF TELE-APP PROCESS

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Helene Landow, Karren Phair, Debbie Tom, Jacqueline Lau, Virginia Bove

Disposition Date: 05/13/2011

Date Submitted: 05/11/2011

Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Acknowledgement for Use of Tele-App Process

Status of Filing in Domicile:

Project Number: Acknowledgement for Use of Tele-App Process

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: State of Domicile : MICHIGAN

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/13/2011

State Status Changed: 05/13/2011

Deemer Date:

Created By: Jacqueline Lau

Submitted By: Jacqueline Lau

Corresponding Filing Tracking Number:

Filing Description:

INDIVIDUAL LIFE – INFORMATIONAL FILING

Acknowledgement for Use of Telephone Application Process

We are expanding the use of our application to include a tele-app process. This process will be used to apply for

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approved Individual Life Insurance policies. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standard.

The tele-app process begins with a one-on-one meeting between the agent and the proposed applicant. At this time, both parties gather information and complete an order ticket, which is a request for coverage. The order ticket is not an application and does not form part of the contract.

Once the order ticket has been submitted by John Hancock, a third-party vendor will conduct a telephone interview where the applicant will be asked to provide the answers to the questions found on applicable applications which we have enclosed in Appendix 1. Each question will be asked by the vendor using the exact wording for the question as it appears on the application. The applicant will receive a pre-populated application for signature in which the information that appears on the application is based on the applicant's answers to questions asked through the telephone interview.

Once all the application forms have been completed, underwritten and a policy issued, the policy is delivered to the agent to review all the application forms with the client for accuracy and signatures.

We are seeking your state's acknowledgement to the process. Thank you for your attention to this filing. If you have any questions or concerns, please contact me at 416-852-7906 (collect) or via e-mail at jacqueline_lau@jhancock.com.

Enclosures: Appendix 1 - List of Approved Application forms

Company and Contact

Filing Contact Information

Jacqueline Lau, Contract Analyst
200 Bloor St E
Toronto, ON M4W 1E5
Jacqueline_Lau@jhancock.com
416-852-7906 [Phone]
416-926-3121 [FAX]

Filing Company Information

John Hancock Life Insurance Company (U.S.A.)
P. O. Box 600
Contracts and Compliance
Buffalo, NY 14201-0600
(416) 926-3000 ext. [Phone]
CoCode: 65838
Group Code: 904
Group Name:
FEIN Number: 01-0233346
State of Domicile: Michigan
Company Type: insurance/financial
State ID Number:

Filing Fees

SERFF Tracking Number: MANU-127157173 State: Arkansas
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Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$0.00	05/11/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/13/2011	05/13/2011

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Disposition

Disposition Date: 05/13/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Appendix 1		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: letter ar.pdf		
Satisfied - Item: Appendix 1 Comments: Attachment: AR - Appendix 1.pdf		

John Hancock Life Insurance Company (U.S.A.)

Contracts and Compliance
P.O. Box 600
Buffalo, NY 14201-0600
Tel.: 416-852-7906
Fax: 416-926-3121
Email: jacqueline_lau@jhancock.com



N.A.I.C. # 65838
SERFF Tracking # MANU-127157173

Jacqueline Lau
Contract & Compliance Specialist

May 11, 2011

Hon. Commissioner of Insurance
Compliance - Life and Health
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: Linda Bird

Dear Ms. Bird:

INDIVIDUAL LIFE – INFORMATIONAL FILING
Acknowledgement for Use of Telephone Application Process

We are expanding the use of our application to include a tele-app process. This process will be used to apply for approved Individual Life Insurance policies. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standard.

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We are seeking your state's acknowledgement to the process. Thank you for your attention to this filing. If you have any questions or concerns, please contact me at 416-852-7906 (collect) or via e-mail at jacqueline_lau@jhancock.com.

Sincerely,

Jacqueline Lau
Contract & Compliance Specialist

Enclosures: Appendix 1 - List of Approved Application forms

Appendix 1 – List of Approval Application forms

Form #	SERFF Tracking #	Disposition Date	Form Name
NB5000USR (06/2010)	MANU-126736915	8/4/2010	Application for Life Insurance
NB5003US (01/2005)	SERT-64JQP7558/00-00/00-00/00	9/27/2004	Temporary Life Insurance Agreement Application
NB5004US (12/2007)	MANU-125598673	4/22/2008	Temporary Life Insurance Receipt and Agreement
NB5006US (07/2009)	MANU-126317083	10/5/2009	Notice of Disclosure of Information
NB5009US (01/2005)	SERT-64RGLU018/00-00/00-00/00	10/6/2004	Aviation Questionnaire
NB5010US (01/2005)	SERT-64RGLU018/00-00/00-00/00	10/6/2004	Avocation Questionnaire
NB5011US (12/2007)	MANU-126399004	12/1/2009	Important Notice: Replacement of Life Insurance or Annuities (Model Regulation)
NB5015US (04/2011)	MANU-127157933	Pending Approval	Authorization to Obtain information
NB5016US (01/2005)	SERT-64RGLU018/00-00/00-00/00	10/6/2004	Foreign Travel Questionnaire
NB5018US (01/2005)	SERT-64QL6E764/00-00/00-00/00	10/13/2004	Application Supplement - LifeCare Benefit Rider
NB5021US (01/2005)	SERT-64RGLU018/00-00/00-00/00	10/6/2004	Asthma Questionnaire
NB5022US (01/2005)	SERT-64RGLU018/00-00/00-00/00	10/6/2004	Drug Usage Questionnaire
NB5023US (01/2005)	SERT-64RGLU018/00-00/00-00/00	10/6/2004	Alcohol Usage Questionnaire
NB5033US (03/2009)	MANU-126136998	5/11/2009	Medical Exam
NB5039US (01/2005)	SERT-64RGLU018/00-00/00-00/00	10/6/2004	Diabetic Questionnaire
NB5124US (08/2009)	MANU-126265421	9/3/2009	Financial Supplement for Business Insurance
NB5125US (08/2009)	MANU-126265421	9/3/2009	Financial Supplement for Personal Insurance