

SERFF Tracking Number: IASL-128050443 State: Arkansas
Filing Company: American Heritage Life Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: AH LTC L&R RPT AR
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: American Heritage Life Insurance Company 2011 LTC Lapse and Replacement Report
Project Name/Number: AH LTC L&R Report/

Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: American Heritage Life Insurance Company 2011 LTC Lapse and Replacement Report SERFF Tr Num: IASL-128050443 State: Arkansas

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Accepted For Informational Purposes State Tr Num: RPT-LTC 2011

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: AH LTC L&R RPT AR State Status: Closed-Accepted for Informational Purposes

Filing Type: Form

Author: Lauren Perley
Date Submitted: 05/01/2012
Reviewer(s): Donna Lambert
Disposition Date: 05/09/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested: On Approval
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:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/09/2012

State Status Changed: 05/09/2012

Created By: Lauren Perley

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lauren Perley

Filing Description:

In accordance with your state's Long Term Care regulations, Insurance Administrative Solutions, L.L.C. is providing you with the 2011 Long Term Care Lapse and Replacement Report for American Heritage Life Insurance Company, NAIC #60534, due June 30, 2012.

This is a closed block of business.

State Narrative:

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Company and Contact

Filing Contact Information

Lauren Perley, Lauren.Perley@iasadmin.com
 8545 126th Avenue North, Suite 200 727-584-0007 [Phone]
 Largo, FL 33773-1502 727-584-5613 [FAX]

Filing Company Information

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

American Heritage Life Insurance Company CoCode: 60534 State of Domicile: Florida
 1776 American Heritage Life Drive Group Code: 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	05/01/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		05/09/2012	05/09/2012

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Disposition

Disposition Date: 05/09/2012

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		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	American Heritage Life Insurance Company 2011 LTC Lapse and Replacement Report	Accepted for Informational Purposes	Yes
Supporting Document	Third Party Authorization Letter	Accepted for Informational Purposes	Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Not Applicable - Filing Annual LTC Report Comments:		
Bypassed - Item: Application Bypass Reason: Not Applicable - Filing Annual LTC Report Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: Not Applicable - Filing Annual LTC Report Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: Not Applicable - Filing Annual LTC Report Comments:		
Satisfied - Item: American Heritage Life Insurance Company 2011 LTC Lapse and Replacement Report Comments: Attachment: AR LTC Appendix G.pdf	Accepted for Informational Purposes	05/09/2012

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	Item Status:	Status
Satisfied - Item: Third Party Authorization Letter	Accepted for Informational Purposes	Date: 05/09/2012

Comments:

Attachment:

2012 01 AHLIC Authorization Letter.pdf

Appendix G

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

For the State of Arkansas

For the Reporting Year of 2011

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

Due: June 30 Annually
 Company NAIC Number: 60534
 Phone Number: 877-777-2443, ext. 2319

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 %



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

January 17, 2012

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. Schaffer:

Please find the enclosed letter that you requested, which authorizes Insurance Administrative Solutions, LLC as successor to "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."

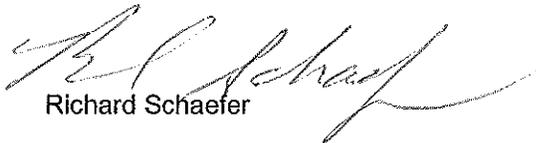
This authorization is provided as required by the Asset Purchase Agreement ("Agreement") entered into by American Heritage Life Insurance Company ("American Heritage") and Mutual of Omaha Insurance Company ("Mutual") on March 17, 2000. The Agreement requires, *inter alia*, American Heritage to cooperate with Mutual in Mutual's effort to obtain rate increases and provides, in relevant part, as follows:

Section 5.14. Cooperation with Rate Filings. From and after the Closing Date, the Seller agrees to use its reasonable best efforts to take, or cause to be taken, reasonable actions to cooperate with the Purchaser in any action reasonably necessary to be taken by the Purchaser in its efforts to obtain a rate increase or rate adjustment with respect to the Insurance Contracts from any Governmental Entity...

This authorization is provided by American Heritage to Insurance Administrative Solutions, LLC is authorized by Mutual to perform administrative services on Mutual's behalf. To the extent Insurance Administrative Solutions, LLC and/or Mutual require American Heritage's authorization to make actuarial filings, American Heritage's authorization is limited to filings and rate increases that are actuarially justified and that are in full compliance with the insurance laws of the state(s). By providing this authorization, American Heritage is neither verifying the accuracy of the filings nor accepting any responsibility or liability that results there from.

Should you have any questions regarding this letter or the scope of authority granted in the enclosed letter, please do not hesitate to contact me.

Sincerely,



Richard Schaefer