

SERFF Tracking Number: IASL-128306237 State: Arkansas
Filing Company: American Heritage Life Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: AH LTC SUITABILITY 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 Suitability Report
Project Name/Number: AH LTC SUITABILITY RPT AR/

Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: American Heritage Life Insurance Company 2011 LTC Suitability Report SERFF Tr Num: IASL-128306237 State: Arkansas

Insurance Company 2011 LTC Suitability Report

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 SUITABILITY 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 SUITABILITY RPT AR

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 Suitability 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 Suitability 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: N/A - LTC Suitability Report Comments:		
Bypassed - Item: Application Bypass Reason: N/A - LTC Suitability Report Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: N/A - LTC Suitability Report Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: N/A - LTC Suitability Report Comments:		
Satisfied - Item: American Heritage Life Insurance Company 2011 LTC Suitability Report Comments: Attachment: AH AR Suitability Report.pdf	Accepted for Informational Purposes	05/09/2012

SERFF Tracking Number: IASL-128306237 State: Arkansas
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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

**SUITABILITY REPORTING FORM FOR
LONG-TERM CARE POLICIES
FOR THE REPORTING YEAR 2011
FOR THE STATE OF ARKANSAS**

Company Name: American Heritage Life Insurance Company

NAIC: 60534

Contact: Lauren Perley, Compliance Analyst

Address: 8545 126th Avenue N, Suite 200
Largo, FL 33773-1503

Phone Number: 877-777-2443, ext. 2319

1.	Total number of applications from residents of this state.	NONE
2.	The number of applicants who declined to provide information on the personal worksheet.	NA
3.	The number of applicants who did not meet the suitability standards.	NA
4.	The number of those who chose to confirm after receiving a suitability letter.	NA



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."

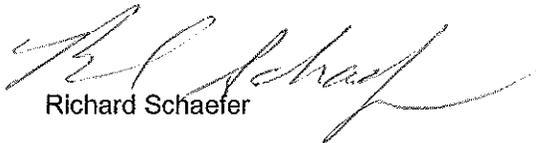
This authorization is provided as required by the Asset Purchase Agreement ("Agreement") entered into by American Heritage Life Insurance Company ("American Heritage") and Mutual of Omaha Insurance Company ("Mutual") on March 17, 2000. The Agreement requires, *inter alia*, American Heritage to cooperate 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