

SERFF Tracking Number: IASL-128340950 State: Arkansas
Filing Company: American Heritage Life Insurance Company State Tracking Number:
Company Tracking Number: AH LTC CLAIM DENIAL 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 Claim Denial Report
Project Name/Number: AH LTC CLAIM DENIAL RPT AR/

Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: American Heritage Life SERFF Tr Num: IASL-128340950 State: Arkansas

Insurance Company 2011 LTC Claim Denial Report

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num:

For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: AH LTC CLAIM State Status: No Fee Required

DENIAL RPT AR

Filing Type: Form

Author: Lauren Perley

Reviewer(s): Donna Lambert

Date Submitted: 05/08/2012

Disposition Date: 05/08/2012

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: AH LTC CLAIM DENIAL RPT AR

Status of Filing in Domicile: Pending

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: 05/08/2012

State Status Changed: 05/08/2012

Deemer Date:

Created By: Lauren Perley

Submitted By: Lauren Perley

Corresponding Filing Tracking Number:

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 Claim Denial 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: 8	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	05/08/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		05/08/2012	05/08/2012

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Disposition

Disposition Date: 05/08/2012

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 Claim Denial Report	Accepted for Informational Purposes	Yes
Supporting Document	Third Party Authorization Letter		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: N/A - Submission of 2011 LTC Claim Denial Report Comments:		
Bypassed - Item: Application Bypass Reason: N/A - Submission of 2011 LTC Claim Denial Report Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: N/A - Submission of 2011 LTC Claim Denial Report Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: N/A - Submission of 2011 LTC Claim Denial Report Comments:		
Satisfied - Item: American Heritage Life Insurance Company 2011 LTC Claim Denial Report Comments: Attachment: AR AH Claims Denial Report.pdf	Accepted for Informational Purposes	05/08/2012

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Item Status: **Status**
Date:

Satisfied - Item: Third Party Authorization Letter

Comments:

Attachment:

2012 01 AHLIC Authorization Letter.pdf

Claims Denial Reporting Form
 Long-Term Care Insurance
 For the State of Arkansas
 For the Reporting Year of 2011

Company Name: AMERICAN HERITAGE LIFE INSURANCE COMPANY Due: June 30 annually
 Company Address: 8545 126th Avenue N, Suite 200, Largo, FL 33773-1502
 Company NAIC Number: 60534
 Contact Person: Lauren Perley Phone Number: 877-777-2443, ext. 2319
 Line of Business: Individual Group

Instructions

The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. "Denied" means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition.

		State Data	Nationwide Data ¹
1.	Total Number of Long-Term Care Claims Reported	0	832
2.	Total Number of Long-Term Care Claims Denied/Not Paid	0	46
3.	Number of Claims Not Paid due to Preexisting Condition Exclusion	0	0
4.	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	26
5.	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	0	20
6.	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided by Line 1)	0%	.02%
7.	Number of Long-Term Care Claims Denied due to:		
8.	• Long-Term Care Services Not Covered under the Policy ²	0	4
9.	• Provider/Facility Not Qualified under the Policy ³	0	0
10.	• Benefit Eligibility Criteria Not Met ⁴	0	16
11.	• Other	0	0

¹ The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.

² Example – home health care claim filed under a nursing home only policy.

³ Example – a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.

⁴ Examples – a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.



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."

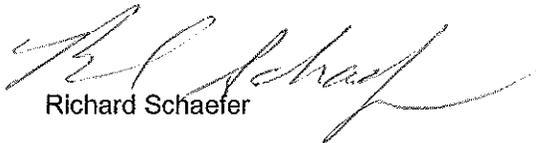
This authorization is provided as required by the Asset Purchase Agreement ("Agreement") entered into by American Heritage Life Insurance Company ("American Heritage") and Mutual of Omaha Insurance Company ("Mutual") on March 17, 2000. The Agreement requires, *inter alia*, American Heritage to cooperate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