

State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: Electronic Application Process - Health (LS)
Project Name/Number: Electronic Application Process - Health (LS)/Electronic Application Process - Health (LS)

Filing at a Glance

Company: Ameritas Life Insurance Corp.
Product Name: Electronic Application Process - Health (LS)
State: Arkansas
TOI: H21 Health - Other
Sub-TOI: H21.000 Health - Other
Filing Type: Form
Date Submitted: 01/16/2013
SERFF Tr Num: AMFA-128852369
SERFF Status: Closed-Approved
State Tr Num:
State Status: Approved-Closed
Co Tr Num: H-ELECTRONIC APPLICATION PROCESS - HEALTH (LS)
Implementation: On Approval
Date Requested:
Author(s): Cindy Meyer, Joanne Friend, Jenny Boggs
Reviewer(s): Donna Lambert (primary)
Disposition Date: 01/16/2013
Disposition Status: Approved
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Ameritas Life Insurance Corp.
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General Information

Project Name: Electronic Application Process - Health (LS) Status of Filing in Domicile: Pending
 Project Number: Electronic Application Process - Health (LS) 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: Individual
 Overall Rate Impact: Filing Status Changed: 01/16/2013
 State Status Changed: 01/16/2013
 Deemer Date: Created By: Jenny Boggs
 Submitted By: Jenny Boggs Corresponding Filing Tracking Number:
 PPACA: Not PPACA-Related

PPACA Notes: null
 Include Exchange Intentions: No

Filing Description:
 Re: Ameritas Life Insurance Corp.
 NAIC No. 0943-61301
 FEIN No. 47-0098400

Submission Form Identification: Electronic Application Process Informational Submission
 Designation of Form as Individual or Group Market: Individual
 General Description of Submission: Informational filing of an electronic application process for disability income products.

The company is implementing an electronic application process and is seeking approval to use the existing disability income application forms electronically in addition to the current printed version. We confirm there are no changes made to the approved application forms.

Ameritas Life Insurance Corp. uses technology that provides an online signature solution, including allowing producers to collect owners, insured’s and producer electronic signatures. The electronic application and signature process is only available to those who specifically consent to do business with Ameritas Life Insurance Corp. electronically, and at any time, such consent can be revoked and the applicant can return to a hard copy application. The applicant has the option to print and sign the application instead of using the electronic application and signature process.

The solution consists of an online module, integrated with the platform that allows users to pull up an electronic version of the filed and approved application, review its content, view all signatures required associated with the document, and if there is no change or correction to the document as presented, apply an electronic signature for each signature required. Each signature will be captured separately. The E-Signature solution generates all of the documents for one application in separate documents, and each document contains its own metadata that is locked and bound after the signing ceremony is complete. If any document is changed during the course of the signing ceremony, any signatures for such document are effectively revoked, and the document must be resigned completely. Once the application is submitted to the carrier it can never be changed and is held at the carrier in a locked down status.

An Exhibit A is attached which lists the previously approved application forms, approval dates, SERFF tracking numbers, application name and state ID number that the electronic application process will be used with.

SERFF Tracking #: AMFA-128852369 **State Tracking #:** **Company Tracking #:** H-ELECTRONIC APPLICATION
PROCESS - HEALT...

State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/16/2013	01/16/2013

SERFF Tracking #:

AMFA-128852369

State Tracking #:**Company Tracking #:**H-ELECTRONIC APPLICATION
PROCESS - HEALT...**State:**

Arkansas

Filing Company:

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H21 Health - Other/H21.000 Health - Other

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Disposition

Disposition Date: 01/16/2013

Implementation Date:

Status: Approved

HHS Status: HHS Approved

State Review: Not Reviewed

Comment:

Rate data does NOT apply to filing.

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	PPACA Uniform Compliance Summary		Yes
Supporting Document	Exhibit A - Previously Approved Application Forms	Approved	Yes

SERFF Tracking #:

AMFA-128852369

State Tracking #:**Company Tracking #:**H-ELECTRONIC APPLICATION
PROCESS - HEALT...**State:**

Arkansas

Filing Company:

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TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not Applicable		
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not Applicable		
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	Not Applicable		
		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary		
Bypass Reason:	Not Applicable		
		Item Status:	Status Date:
Satisfied - Item:	Exhibit A - Previously Approved Application Forms	Approved	01/16/2013
Comments:	Exhibit A - Previously Approved Application Forms		
Attachment(s):			
Disability Income Previously Approved E-Application Forms.pdf			

EXHIBIT A - ARKANSAS PREVIOUSLY APPROVED DISABILITY INCOME APPLICATION FORMS

Form Number	Form Name	Approval Date	State File #	SERFF #
UN 1636 6-12	Application for Reinstatement / Policy Change	8/3/2012	N/A	AMFA-128526847
UN 2555 PI 6-12	Application for Disability Income Ins/Personal Information	8/3/2012	N/A	AMFA-128526847
UN 2555 PD 6-12	Application for Disability Income Ins/Policy Details	8/3/2012	N/A	AMFA-128526847
UN 2555 FI 6-12	Application for Disability Income Ins/Finan & Policy Details	8/3/2012	N/A	AMFA-128526847
DILQHQ 6-12	Application for Disability Income Ins/Lifestyle & Health	8/3/2012	N/A	AMFA-128526847
DIAG 6-12	Application for Disability Income Ins/Agreement	8/3/2012	N/A	AMFA-128526847
AL 553-A	Amendment of Application	5/12/2011	48747	AMFA-126977372
UN 4116 3-11	Amendment of Application for Disability Income	5/12/2011	48747	AMFA-126977372