
State: Arkansas **Filing Company:** American Heritage Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: American Heritage Life 2012 LTC Rescission Report
Project Name/Number: American Heritage Life 2012 LTC Rescission Report/

Filing at a Glance

Company: American Heritage Life Insurance Company
Product Name: American Heritage Life 2012 LTC Rescission Report
State: Arkansas
TOI: LTC06 Long Term Care - Other
Sub-TOI: LTC06.000 Long Term Care - Other
Filing Type: Form
Date Submitted: 01/08/2013
SERFF Tr Num: IASL-128839086
SERFF Status: Closed-Filed
State Tr Num: RPT-LTC 2012
State Status: Filed-Closed
Co Tr Num: AH LTC RESC RPT AR

Implementation: On Approval
Date Requested:
Author(s): Lauren Perley
Reviewer(s): Donna Lambert (primary)
Disposition Date: 01/09/2013
Disposition Status: Filed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** American Heritage Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: American Heritage Life 2012 LTC Rescission Report
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General Information

Project Name: American Heritage Life 2012 LTC Rescission Report
 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: 01/09/2013
 State Status Changed: 01/09/2013
 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 2012 Long Term Care Rescission Report for American Heritage Life Insurance Company due March 1, 2013.

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:

SERFF Tracking #:

IASL-128839086

State Tracking #:

RPT-LTC 2012

Company Tracking #:

AH LTC RESC RPT AR

State:

Arkansas

Filing Company:

American Heritage Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

American Heritage Life 2012 LTC Rescission Report

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American Heritage Life 2012 LTC Rescission Report/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	01/09/2013	01/09/2013

State: Arkansas **Filing Company:** American Heritage Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: American Heritage Life 2012 LTC Rescission Report
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Disposition

Disposition Date: 01/09/2013

Implementation Date:

Status: Filed

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	American Heritage Life 2012 LTC Rescission Report due March 1, 2013	Filed	Yes
Supporting Document	Third Party Authorization Letter		Yes

SERFF Tracking #:

IASL-128839086

State Tracking #:

RPT-LTC 2012

Company Tracking #:

AH LTC RESC RPT AR

State:

Arkansas

Filing Company:

American Heritage Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

American Heritage Life 2012 LTC Rescission Report

Project Name/Number:

American Heritage Life 2012 LTC Rescission Report/

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not Applicable - Filing LTC Rescission Report		
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not Applicable - Filing LTC Rescission Report		
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	Not Applicable - Filing LTC Rescission Report		
		Item Status:	Status Date:
Satisfied - Item:	American Heritage Life 2012 LTC Rescission Report due March 1, 2013	Filed	01/09/2013
Comments:			
Attachment(s):			
AR Rpt.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization Letter		
Comments:			
Attachment(s):			
2012 01 AHLIC Authorization Letter.pdf			

**RESCISSION REPORTING FORM FOR
LONG-TERM CARE POLICIES
FOR THE REPORTING YEAR 2012
STATE OF ARKANSAS AND COUNTRYWIDE**

Company Name: American Heritage Life Insurance Company

Address: c/o Insurance Administrative Solutions, L.L.C.

8545 126th Avenue North, Suite 200, Largo, Florida 33773-1502

Phone Number: (877) 777-2443 ext. 2319

NAIC Number: 60534

Due: March 1 annually

Instructions:

The purpose of this form is to report all rescissions of long-term care insurance policies or certificates. Those rescissions voluntarily effectuated by an insured are not required to be included in this report. Please furnish one form per rescission.

Policy Form #	Policy and Certificate #	Name of Insured	Date of Policy Issuance	Date/s Claim/s Submitted	Date of Rescission
NONE	NONE	NONE	NONE	NONE	NONE

Detailed reason for rescission: **NONE TO REPORT**



Signature

Lauren Perley, Compliance Technician
Name and Title

January 08, 2013
Date



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."

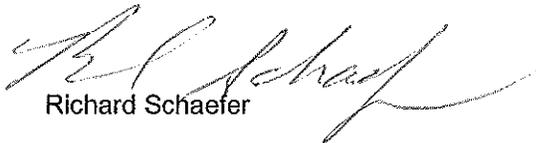
This authorization is provided as required by the Asset Purchase Agreement ("Agreement") entered into by American Heritage Life Insurance Company ("American Heritage") and Mutual of Omaha Insurance Company ("Mutual") on March 17, 2000. The Agreement requires, *inter alia*, American Heritage to cooperate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