

State: District of Columbia **Filing Company:** American Family Life Assurance Company of Columbus

TOI/Sub-TOI: H14I Individual Health - Hospital Indemnity/H14I.000 Health - Hospital Indemnity

Product Name: A49000 Renewal Commission Increase

Project Name/Number: A49000 Renewal Commission Increase/A49000 Renewal Commission Increase

Filing at a Glance

Company: American Family Life Assurance Company of Columbus

Product Name: A49000 Renewal Commission Increase

State: District of Columbia

TOI: H14I Individual Health - Hospital Indemnity

Sub-TOI: H14I.000 Health - Hospital Indemnity

Filing Type: Rate

Date Submitted: 12/20/2013

SERFF Tr Num: AFLA-129348162

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num: A49000 RENEWAL COMMISSION INCREASE

Implementation: 01/01/2014

Date Requested:

Author(s): Deborah Grantham, Tamara Graham

Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:

State: District of Columbia
Filing Company: American Family Life Assurance Company of Columbus

TOI/Sub-TOI: H14I Individual Health - Hospital Indemnity/H14I.000 Health - Hospital Indemnity
Product Name: A49000 Renewal Commission Increase
Project Name/Number: A49000 Renewal Commission Increase/A49000 Renewal Commission Increase

General Information

Project Name: A49000 Renewal Commission Increase
Project Number: A49000 Renewal Commission Increase
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: n/a in Nebraska
Market Type: Individual
Individual Market Type:
Filing Status Changed: 12/20/2013
State Status Changed:
Created By: Tamara Graham
Corresponding Filing Tracking Number: AFLA-128387540

Deemer Date:
Submitted By: Tamara Graham

Filing Description:

Referenced actuarial addendum is being submitted for INFORMATIONAL PURPOSES ONLY. The addendum will not be filed in Nebraska, our state of domicile.

The purpose of this filing is to inform the department of a change to our commission structure on the A49000 series filed under AFLA-128387540 on November 19, 2012.

This renewal commission increase will have no effect on premiums, expected loss ratio, or any of the original actuarial certifications provided previously in the filing referenced above.

Company and Contact

Filing Contact Information

Tamara Graham, Policy Analyst
1932 Wynnton Road
Columbus, GA 31999

tgraham@aflac.com
706-596-3055 [Phone]
706-660-7080 [FAX]

Filing Company Information

American Family Life Assurance
Company of Columbus
1932 Wynnton Road
Columbus, GA 31999
(706) 323-3431 ext. [Phone]

CoCode: 60380
Group Code: 370
Group Name:
FEIN Number: 58-0663085

State of Domicile: Nebraska
Company Type: Life and Health
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

AFLA-129348162

State Tracking #:

Company Tracking #:

A49000 RENEWAL COMMISSION
INCREASE

State: District of Columbia

Filing Company:

American Family Life Assurance Company of Columbus

TOI/Sub-TOI: H14I Individual Health - Hospital Indemnity/H14I.000 Health - Hospital Indemnity

Product Name: A49000 Renewal Commission Increase

Project Name/Number: A49000 Renewal Commission Increase/A49000 Renewal Commission Increase

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	COVER LETTER.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum
Bypass Reason:	N/A previously satisfied under AFLA-128387540
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	N/A previously satisfied under AFLA-128387540
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A previously satisfied under AFLA-128387540
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A previously satisfied under AFLA-128387540
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

AFLA-129348162

State Tracking #:

Company Tracking #:

A49000 RENEWAL COMMISSION
INCREASE

State:

District of Columbia

Filing Company:

American Family Life Assurance Company of Columbus

TOI/Sub-TOI:

H14I Individual Health - Hospital Indemnity/H14I.000 Health - Hospital Indemnity

Product Name:

A49000 Renewal Commission Increase

Project Name/Number:

A49000 Renewal Commission Increase/A49000 Renewal Commission Increase

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A previously satisfied under AFLA-128387540
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	ACTUARIAL ADDENDUM
Comments:	
Attachment(s):	InformationalStandardAddendum.pdf
Item Status:	
Status Date:	



Otis L. Robinson
Manager, Policy Compliance
Compliance Division

December 20, 2013

The Department of Insurance, Securities & Banking
Products Analysis Division
810 First Street, NE, Suite 701
Washington, DC 20002

NAIC #60380

RE: Actuarial Addendum

Referenced actuarial addendum is being submitted for INFORMATIONAL PURPOSES ONLY.
The addendum will not be filed in Nebraska, our state of domicile.

The purpose of this filing is to inform the department of a change to our commission structure on the A49000 series filed under AFLA-128387540 on November 19, 2012.

This renewal commission increase will have no effect on premiums, expected loss ratio, or any of the original actuarial certifications provided previously in the filing referenced above.

This filing has been prepared by Tamara Graham. If you have any questions concerning this filing, please do not hesitate to contact her by calling collect at (706) 596-3055, sending a fax to (706) 660-7080, or emailing tgraham@aflac.com.

Sincerely,

Otis L. Robinson
OLR/TLG/tlg

American Family Life Assurance Company of Columbus (Aflac)
Actuarial Addendum

This addendum is being filed for informational purposes and is not intended for other purposes. This applies to all forms being actively marketed in this state and will only be applied to new sales going forward, not retroactively.

The addendum is being submitted to inform the department of a change to our commission structure. The renewal commission payable will be increased by a maximum 1.25% of renewal premium. Additionally, there will be a corresponding decrease of 1.25% of renewal premium in expenses. It will have no effect on premiums, expected loss ratio, or any of the original actuarial certifications provided previously heretofore.

If you would like any further details on our policy or would like additional information, please don't hesitate to call me at 706-317-6133. I would be glad to explain anything in further detail.



12/18/2013

Jason Van Pelt, FSA, MAAA

Date