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ARIS/PF - \$500.00
FF \$70.00

TRANSMITTAL LETTER

TO: Registration Section
Division of Corporations

SUBJECT: Educators Mutual Life Insurance Company
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

Kimberly A. Rankin
(Name of Person)

Educators Mutual Life Insurance Company
(Firm/Company)

P. O. Box 83149
(Address)

Lancaster, PA 17608-3149
(City/State and Zip code)

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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA
FEB 19 11 5 00

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For further information concerning this matter, please call:

Kimberly A. Rankin at (717) 391-5703
(Name of Person) (Area Code & Daytime Telephone Number)

STREET ADDRESS:
Registration Section
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

MAILING ADDRESS:
Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- \$70.00 Filing Fee
- \$78.75 Filing Fee & Certificate of Status
- \$78.75 Filing Fee & Certified Copy
- \$87.50 Filing Fee, Certificate of Status & Certified Copy



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

November 7, 2003

KIMBERLY RANKIN
P.O. BOX 83149
LANCASTER, PA 17608-3149

SUBJECT: EDUCATORS MUTUAL LIFE INSURANCE COMPANY
Ref. Number: W03000033122

We have received your document for EDUCATORS MUTUAL LIFE INSURANCE COMPANY and your check(s) totaling \$70.00. However, the document has not been filed and is being retained in this office for the following:

Pursuant to section 607.1502(4), 617.1502(4) or 608.502(4), Florida Statutes, this office collects a civil penalty of \$1000 for each year this entity transacted business or conducted its affairs in Florida prior to qualification and the appropriate annual report/uniform business report fees that would have been due this office had the entity qualified the year it began operations in this state. The amount due this office to cover both annual report/uniform business report and penalty fees is \$30,366.25.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

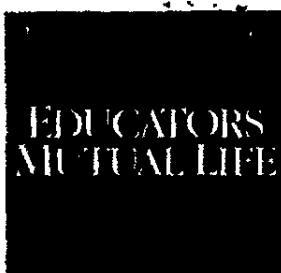
If you have any questions concerning the filing of your document, please call (850) 245-6020.

Tammi Cline
Document Specialist

Letter Number: 003A00060893

NOV 10 2003

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202 North Prince Street
P.O. Box 83149
Lancaster, PA 17608-3149

MAIN: 717 397-2751
DIRECT: 717 391-5703
FAX: 717 393-7014
E-mail: krankin@emlife.com

Kimberly A. Rankin
Vice President &
Corporate Secretary

January 8, 2004

Via Facsimile and Standard Mail

Tammi Cline
Document Specialist
Florida Department of State
Divisions of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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FLORIDA DEPARTMENT OF STATE
TALLAHASSEE, FLORIDA

JAN 11 11 03

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Re: Our Filing – Reference #W03000033122

Dear Ms. Cline:

We received your letter of November 7, 2003, on November 17, 2003, regarding the above referenced matter (a copy is enclosed). I have done a considerable amount of research on this issue, as well as reviewing Sections 607.1501, et al. In addition, I telephoned your office and spoke to Mr. Buck Kohr, who was very pleasant to deal with and helpful.

This correspondence is written to serve as our formal appeal of the assessment of \$30,366.25 in the above referenced matter.

Upon receipt of a letter dated September 19, 2003, an Application by Foreign Corporation for Authorization to Transact Business in Florida was filed with your Department. The date provided on the application for first transacting business in Florida was March 1, 1950. Note this is the date that a Certificate of Authority was issued by the Florida Department of Insurance, admitting our Company into the state. However, but not real germane to this argument, this was not the actual first transaction date, as it would have taken a considerable amount of time to obtain approval for policy forms and other insurance regulatory requirements. In hindsight, I do not believe the application was filed correctly. As Mr. Kohr informed me that your starting point for purposes of this assessment reverts to 1975, that is as far back as I investigated.

Under Section 607.1501(2), I believe there are two exemptions that apply to our situation. Item (e), Selling through independent contractors and item (i), Transacting business in interstate commerce. Educators Mutual Life Insurance Company was admitted to the State of Florida as a foreign life and health insurer, effective March 1, 1950. Over the next several years, the Company did conduct the business of insurance in Florida. However, the products were marketed through independent brokers. In addition, policies were issued from our home office in Pennsylvania. We did not have a physical insurance office operating in Florida.

Tammi Cline
January 8, 2004
Page Two

Even if, you determine that our insurance operation constitutes transacting business, there is extenuating information that should be considered in determining the filing fees that you may ultimately assess.

From 1975, through late 1993, the Company did have a considerable block of individual life, annuity and health policies reported on Schedule T, Premiums and Annuity Considerations Allocated by State (of the Statutory Annual Statement) for Florida. However, during late 1993, the Company made the decision to exit the individual insurance market and ceased issuing any additional policies. Subsequently, the life and health blocks were acquired by other carriers under assumption reinsurance transactions. A very small portion of the business remained on Educators Mutual Life's books (1995 through early 1997) until one of the acquiring companies obtained its Florida license and issued assumption certificates.

Upon exiting the individual market, Educators' focus was in the group insurance arena. However, Florida was not, and is not today, a priority state for us. In fact, until 2001, we did not report any Florida premium on our Schedule T. The Florida Insurance Department had contacted us regarding our Certificate of Authority and the fact that we had no Florida business on our books. Thus, in order to maintain an active Certificate of Authority, we issued one group life insurance policy through a Pennsylvania trust. This is the only policy that is active today. The tax return referred to in your letter of September 19, 2003, reflects the premium tax on the group life policy.

We currently do not have insurance products approved for marketing in Florida. In addition, we do not currently have producers appointed as being authorized to represent us in Florida.

Until your September 19, 2003, correspondence to us, we were not aware of this filing requirement. Regardless of the information determined appropriate for filing, there was no intentional decision made on our part not to file.

I would be more than happy to discuss this matter with you further. If you have any questions, or require additional information, please do not hesitate to contact me. In addition, if you would like copies of the annual statement pages that I reference herein, please let me know.

I will await your review and response.

Sincerely,



Kimberly A. Rankin

Enclosure

RECEIVED
COMMISSIONER OF STATE
INSURANCE FLORIDA
JAN 10 AM 9:00

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FLORIDA DEPARTMENT OF STATE
Glenda E. Hood
Secretary of State

January 23, 2004

KIMBERLY RANKIN
EDUCATORS MUTUAL LIFE INSURANCE COMPANY
PO BOX 83149
LANCASTER, PA 17608-3149

SUBJECT: EDUCATORS MUTUAL LIFE INSURANCE COMPANY
Ref. Number: W03000033122

We have received your document for EDUCATORS MUTUAL LIFE INSURANCE COMPANY and your check(s) totaling \$70.00. However, the document has not been filed and is being retained in this office for the following:

Based on the information you have provided, this office offers to settle the issue of non-qualified penalty and annual report fees for the sum of \$500.00. However, this offer will expire in 60 days. To take advantage of this offer, we must receive the total amount due prior to the expiration date.

The total amount due is \$570.00.

There is a balance due of \$500.00.

If you have any questions concerning the filing of your document, please call (850) 245-6911.

Brenda Tadlock
Senior Section Administrator

Letter Number: 504A00004217

FLORIDA DEPARTMENT OF STATE
TALLAHASSEE, FLORIDA

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**EDUCATORS
MUTUAL LIFE**

202 North Prince Street
P.O. Box 83149
Lancaster, PA 17608-3149

MAIN: 717 397-2751
DIRECT: 717 391-5703
FAX: 717 393-7014
E-mail: krankin@emlife.com

Kimberly A. Rankin
Vice President &
Corporate Secretary

February 3, 2004

Via Certified Mail

Brenda Tadlock
Senior Section Administrator
Division of Corporations
Florida Department of State
P.O. Box 6327
Tallahassee, FL 32314

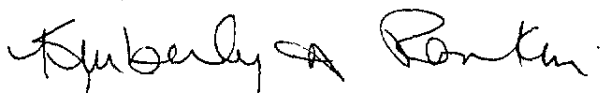
Re: W03000033122

Dear Ms. Tadlock:

I am in receipt of your correspondence dated January 23, 2004, in the above referenced matter. We accept the settlement offer of \$500 and enclosed is our check in that amount as payment in full of the balance due.

Thank you for your assistance with this matter. If you require anything further, please do not hesitate to contact me.

Sincerely,



Kimberly A. Rankin

Enclosure

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TALLAHASSEE, FLORIDA

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APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

1. Educators Mutual Life Insurance Company
(Enter name of corporation; must include "INCORPORATED," "COMPANY," "CORPORATION," "Inc.," "Co.," "Corp.," "Inc.," "Co.," or "Corp.")

(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. Pennsylvania 3. 23-1500814
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. March 9, 1940 5. * Perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. March 1, 1950
(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification.")
(SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)

7. 202 N. Prince Street, Lancaster, PA 17603
(Principal office address)

P.O. Box 83149, Lancaster, PA 17608-3149
(Current mailing address)

8. Insurance Company
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)

Name: CT Corporation System

Office Address: 1200 S. Pine Island Rd.

Plantation, Florida 33324
(City) (Zip code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Margaret E. Rouzahn
(Registered agent's signature)

MARGARET E. ROUTZAHN
Special Assistant Secretary

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

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12. Names and business addresses of officers and/or directors:

A. DIRECTORS

* Refer to attached addendum for additional Director & Officer information.

Chairman: None

Address: _____

Vice Chairman: None

Address: _____

Director: Alexander T. Schneebacher, Jr.

Address: 202 N. Prince Street

Lancaster, PA 17603

Director: Arthur A. Haberberger

Address: 202 N. Prince Street

Lancaster, PA 17603

B. OFFICERS

President: Alexander T. Schneebacher, Jr.

Address: 202 N. Prince Street

Lancaster, PA 17603

Vice President: Kimberly A. Rankin

Address: 202 N. Prince Street

Lancaster, PA 17603

Secretary: Kimberly A. Rankin

Address: 202 N. Prince Street, Lancaster, PA 17603

and Vice President

Treasurer: Janice M. Stratton

Address: 202 N. Prince Street, Lancaster, PA 17603

FILED
DECEMBER 10 2011 9:09
TALLAHASSEE, FLORIDA

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. Kimberly A Rankin

(Signature of Director or Officer listed in number 12 of the application)

14. Kimberly A. Rankin, Vice President & Corporate Secretary

(Typed or printed name and capacity of person signing application)

EDUCATORS MUTUAL LIFE INSURANCE COMPANY

Addendum for #12 for the FL Application to Transact Business Form

12 A. **DIRECTORS** (Additional Information)

Director: Ronald L. King
Address: 202 N. Prince Street, Lancaster, PA 17603

Director: Robert M. McAlaine
Address: 202 N. Prince Street, Lancaster, PA 17603

Director: John O. Shirk
Address: 202 N. Prince Street, Lancaster, PA 17603

Director: William L. Snyder, III
Address: 202 N. Prince Street, Lancaster, PA 17603

Director: Richard Stevens, III
Address: 202 N. Prince Street, Lancaster, PA 17603

Director: Charles H. Vetterlein, Jr.
Address: 202 N. Prince Street, Lancaster, PA 17603

12 B. **OFFICERS** (Additional Information)

Vice President: Mary C. Gimber
Address: 202 N. Prince Street, Lancaster, PA 17603

DEPARTMENT OF STATE
TALLAHASSEE, FLORIDA

04 FEB 10 PM 9:10

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COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF STATE

October 31, 2003

TO ALL WHOM THESE PRESENTS SHALL COME, GREETING:

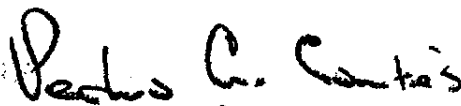
I DO HEREBY CERTIFY THAT,

EDUCATORS MUTUAL LIFE INSURANCE COMPANY

is duly incorporated under the laws of the Commonwealth of Pennsylvania and remains subsisting so far as the records of this office show, as of the date herein.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Seal of the Secretary's Office to be affixed, the day and year above written.


Secretary of the Commonwealth