Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: LTC Telephone Script
TOI: LTC06 Long Term Care - Other
Sub-TOI: LTC06.000 Long Term Care - Other
Filing Type: Advertisement

SERFF Tr Num: BNLA-125711896
SERFF Status: Closed
Co Tr Num: 17325
Co Status:
Author: Thomas Kimble
Date Submitted: 06/26/2008

State: ArkansasLH
State Tr Num: 39420
State Status: Filed-Closed
Reviewer(s): Harris Shearer
Disposition Date: 07/25/2008
Disposition Status: Filed

Implementation Date Requested: On Approval
Implementation Date:

State Filing Description:

General Information

Project Name: LTC Telephone Script
Project Number: 17325
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 07/25/2008
State Status Changed: 07/25/2008
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Deemer Date:

Filing Description:

This script will be used by our licensed agents to contact policyholders regarding their long-term care insurance coverage and provide additional information concerning your state's Long-term Care Partnership Program.

Company and Contact

Filing Contact Information

Tom Kimble, Filing Project Leader
222 Merchandise Mart Plaza
t.kimble@banklife.com
(312) 396-6130 [Phone]

Chicago, IL 60654 (312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company	CoCode: 61263	State of Domicile: Illinois
600 West Chicago Ave	Group Code: 233	Company Type:
Chicago, IL 60654-2800	Group Name:	State ID Number:
(800) 621-3724 ext. [Phone]	FEIN Number: 36-0770740	

Filing Fees

Fee Required?	Yes
Fee Amount:	$0.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	$25.00	06/26/2008	21106438

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	07/25/2008	07/25/2008

Disposition

Disposition Date: 07/25/2008
Implementation Date:
Status: Filed
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*BNLA-125711896*	*State:*	*Arkansas*
Filing Company:	*Bankers Life and Casualty Company*	*State Tracking Number:*	*39420*
Company Tracking Number:	*17325*		
TOI:	*LTC06 Long Term Care - Other*	*Sub-TOI:*	*LTC06.000 Long Term Care - Other*
Product Name:	*LTC Telephone Script*		
Project Name/Number:	*LTC Telephone Script/17325*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Submission letter		Yes
Form	LTC Telephone Script		Yes

Form Schedule

Lead Form Number: 17325

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	17325	Advertising	LTC Telephone Script	Initial			17325.pdf

BANKERS
LIFE AND CASUALTY COMPANY
We specialize in seniors

Long-Term Care Partnership – Agent Call Scripts

Bankers Life and Casualty Company—Agent Initial Contact
Long-Term Care Partnership Program

For Policyholders with Agents

1-800 Number Referrals

"Hello Mr./Ms. ________________, this is _________________, your insurance agent with Bankers Life and Casualty Company. I see that you recently called our 1-800 number for more information regarding your long-term care insurance policy and the Long-Term Care Partnership Program.

The reason for my call is to set a time to meet with you, so I can bring by a free copy of our Consumer's Guide, which talks about the Long-Term Care Partnership Program. I'll also be able to help answer any questions you may have about how this program affects your policy.

I'll be in your area ________ **(Day / Date**). *Would* __ **(Time)**_ *or* _**(Time)**_ *be better for you?"*

Confirmation:	**Confirm address**	**Basic Directions**
	Will spouse be there?	**Restate date and time**
	Restate "reason to see"	

Objection—"Can't you just mail me the information"

"Sure, I can mail you the Consumer's Guide. Of course, it won't answer all of your questions. Especially if you're wondering how this new program that ***[State]*** *just joined will affect the Bankers long-term care policy you have now. That's why it may be a good idea for us to sit down and look over your policy together.*

I have some time on ________ **(Day / Date***).* *Would* _**(Time)**___ *or* __**(Time)**__ *be better for you?"*

If yes, go to confirmation.

Confirmation:	**Confirm address**	**Basic Directions**
	Will spouse be there?	**Restate date and time**
	Restate "reason to see"	

If no, transition to "call-mail-call".

"Mr./Ms. __________________*, I'll put the Consumer's Guide the mail today. Do you mind if I contact you in* **(timeframe)** *to answer any questions you may have about the booklet?*

If yes, reconfirm date for follow up.

Great! I look forward to talking to you again on __________________ **(day selected)."**

If no, end call politely.

"Okay. If you don't want to meet at this time, please feel free to call me at ____**(phone number)** _____ *after you have reviewed the guide."*

Objection—"I already got the free booklet. I don't want to meet with anyone."

"I understand Mr./Ms. ________________. We're getting more requests for this booklet than ever. Most people want all the information they can get before making important decisions. Was this on your mind when you called the 1-800 number?"

I guess so.

"That's why Bankers is contacting all policyholders in **[State].** *The booklet can provide* ***general*** *information about the Long-Term Care Partnership Program. But it's my job is to explain what this program can mean to* ***you personally*** *and how it may affect the Bankers long-term care policy you have right now.*

So why don't we take a few minutes to sit down and look over your policy together. I have some time on ________ **(Day / Date**). *Would* __ **(Time)**__ *or* __**(Time)**__ *be better for you?"*

Can't you just tell me more about it without coming out here?

"Mr./Ms. ________________, as you'll remember when you bought your policy, long-term care insurance is very detailed. And the Partnership Program is introducing new changes. I would be doing you a disservice if I didn't meet with you personally and give you my undivided time to review your policy.

When we get together, we'll sort through the Partnership Program information and I can help answer any questions you may have. Would ___ **(Time)**__ *or* ___**(Time)**____ *be a good time?"*

If yes, go to confirmation.

Confirmation:	**Confirm address**	**Basic Directions**
	Will spouse be there?	**Restate date and time**
	Restate "reason to see"	

If no, end call politely.
"Okay. If you don't want to meet at this time, please feel free to call me at ____**(phone number)** _____ *after you have reviewed the guide."*

Introduction for Non-Responders

"Hello Mr./Ms. ________________*, this is* _________________*, your insurance agent with Bankers Life and Casualty Company. I'm calling today to follow up on a letter that Bankers recently sent you regarding changes in* **[State]** *that may affect your long-term care insurance policy with us.*

I'd like to set a time to meet with you so I can bring by a free copy of our Consumer's Guide, which talks about the Long-Term Care Partnership Program. I'll also be able to help answer any questions you may have about how this program affects your policy.

I'll be in your area on _(Day/Date)_ *and* _(Day/Date)_. *Does* __(Time)__ *or* _ (Time)__ *work better for you?"*

If yes, go to confirmation.

Confirmation:	**Confirm address**	**Basic Directions**
	Will spouse be there?	**Restate date and time**
	Restate "reason to see"	

The state of [State] has developed a Long-Term Care Partnership Program and [state] residents are now eligible to participate.

If no, end call politely.
"Okay. If you don't want to meet at this time, please feel free to call me at **____(phone number) _____** *after you have reviewed the guide."*

Bankers Life and Casualty Company—Agent Initial Contact
Long-Term Care Partnership Program

For Orphan Policyholders

1-800 Number Referrals

"Mr./Ms. _______________, my name is ________________. I am an insurance agent with Bankers Life and Casualty Company. I've been asked to handle your account.

I see that you recently called our 1-800 number for more information regarding your long-term care insurance policy and the Long-Term Care Partnership Program.

As your insurance agent, I'd like to set a time to meet with you so I can introduce myself and bring by a free copy of our Consumer's Guide, which talks about the Long-Term Care Partnership Program. I'll also be able to help answer any questions you may have about how this program affects your policy.

I'll be in your area ________ **(Day / Date**). *Would* **__(Time)_** *or* **_(Time)_** *be better for you?"*

Confirmation:	**Confirm address**	**Basic Directions**
	Will spouse be there?	**Restate date and time**
	Restate "reason to see"	

Objection—"Can't you just mail me the information"

*"Sure, I can mail you the Consumer's Guide. Of course, it won't answer all of your questions. Especially if you're wondering how this new program **[State]** just joined will affect the Bankers long-term care policy you have now. That's why it may be a good idea for us to sit down and look over your policy together.*

I have some time on ________ **(Day / Date**). *Would* **_(Time)___** *or* **__(Time)__** *be better for you?"*

If yes, go to confirmation.

Confirmation:	**Confirm address**	**Basic Directions**
	Will spouse be there?	**Restate date and time**
	Restate "reason to see"	

If no, transition to "call-mail-call".

"Mr./Ms. _________________*, I'll put the Consumer's Guide in the mail today. Do you mind if I contact you in* **(timeframe)** *to answer any questions you may have about the booklet?*

If yes, reconfirm date for follow up.

Great! I look forward to talking to you again on __________________ **(day selected)."**

If no, end call politely.

"Okay. If you don't want to meet at this time, please feel free to call me at **____(phone number) _____** *after you have reviewed the guide."*

Objection—"I already got the free booklet. I don't want to meet with anyone."

"I understand Mr./Ms. ________________. We're getting more requests for this booklet than ever. Most people want all the information they can get before making important decisions. Was this on your mind when you called the 1-800 number?"

I guess so.

"That's why Bankers is contacting all of our policyholders in **[State].** *The booklet can provide* ***general*** *information about the Long-Term Care Partnership Program. But it's my job is to explain what this program can mean to* ***you personally*** *and how it may affect the Bankers long-term care policy you have right now.*

So why don't we take a few minutes to sit down and look over your policy together. I have some time on ________ **(Day / Date**). *Would* **_(Time)___** *or* **__(Time)__** *be better for you?"*

Can't you just tell me more about it without coming out here?

"Mr./Ms. ________________, as you'll remember when you bought your policy, long-term care insurance is very detailed. And the Partnership Program is introducing new changes. I would be doing you a disservice if I didn't meet with you personally and give you my undivided time to review your policy.

When we get together, we'll sort through the Partnership Program information and I can help answer any questions you may have. Would **___(Time)__** *or* **___(Time)____** *be a good time?"*

If yes, go to confirmation.

Confirmation:	**Confirm address**	**Basic Directions**
	Will spouse be there?	**Restate date and time**
	Restate "reason to see"	

If no, end call politely.

"Okay. If you don't want to meet at this time, please feel free to call me at **____(phone number) _____** *after you have reviewed the guide."*

Introduction for Non-Responders

"Mr./Ms. _______________, my name is ________________. I am an insurance agent with Bankers Life and Casualty Company. I've been asked to handle your account.

I'm calling today to follow up on a letter that Bankers recently sent you regarding changes in **[State]** *that may affect your long-term care insurance policy with us.*

The state of [State] has developed a Long-Term Care Partnership Program and [state] residents are now eligible to participate.

As your new agent, I'd like to set a time to meet with you so I can introduce myself and bring by a free copy of our Consumer's Guide, which talks about the Long-Term Care Partnership Program. I'll also be able to help answer any questions you may have about how this program affects your policy."

"I'll be in your area on _(Day/Date)_. *Does* __(Time)__ *or* _ (Time)__ *work better for you?"*

If yes, go to confirmation.

Confirmation:	**Confirm address**	**Basic Directions**
	Will spouse be there?	**Restate date and time**
	Restate "reason to see"	

If no, end call politely.

"Okay. If you don't want to meet at this time, please feel free to call me at ____**(phone number)** _____ *after you have reviewed the guide."*

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Review Status:

Satisfied -Name: Submission letter 06/26/2008

Comments:

Attachment:

Submission Letter.pdf

BANKERS
LIFE AND CASUALTY COMPANY
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June 26, 2008

Honorable Julie Benafield Bowman
Insurance Commissioner
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, ARKANSAS 72201-1904

ATTN: Compliance - Life & Health

NAIC #: 233-61263

RE: **LONG TERM CARE ADVERTISING**
Lead Generating Device
Telephone Script
17325

Dear Commissioner:

In accordance with your state's requirements, we are filing the above captioned form.

This script will be used by our licensed agents to contact policyholders regarding their long-term care insurance coverage and provide additional information concerning your state's Long-term Care Partnership Program.

Your consideration of this filing is appreciated.

Very truly yours,

Thomas A. Kimble

Thomas A. Kimble, CLU
Filing Project Manager
Product Approval and Compliance

TAK/tk
Encl

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