

SERFF Tracking Number: PRUD-126336561 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 43718
Company Tracking Number: IFSA-PICA-P-RNCEC-ANN(2/07)-JW
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Replacement Notice
Project Name/Number: Replacement Notice/Replacement Notice

Filing at a Glance

Company: The Prudential Insurance Company of America

Product Name: Replacement Notice

SERFF Tr Num: PRUD-126336561 State: Arkansas

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 43718

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: IFSA-PICA-P-RNCEC-
ANN(2/07)-JW State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: John Witteman, Anthony
Pereira, Carolyn Cargnel, Pamela
Bonaparte-Golding

Disposition Date: 10/09/2009

Date Submitted: 10/08/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Replacement Notice

Status of Filing in Domicile: Not Filed

Project Number: Replacement Notice

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/09/2009

Explanation for Other Group Market Type:

State Status Changed: 10/09/2009

Deemer Date:

Created By: John Witteman

Submitted By: John Witteman

Corresponding Filing Tracking Number:

Filing Description:

VIA: SERFF

October 8, 2009

Honorable Jay Bradford, Insurance Commissioner
Life and Health Division

SERFF Tracking Number: PRUD-126336561 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 43718
Company Tracking Number: IFSA-PICA-P-RNCEC-ANN(2/07)-JW
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Replacement Notice
Project Name/Number: Replacement Notice/Replacement Notice

Arkansas Insurance Department
200 West Third Street
Little Rock, AR 72201

Attn Claudia Meeks, Rates and Form Filings

Re: The Prudential Insurance Company of America ("PICA, we, us")
NAIC No. 304-68214, FEIN No. 22-1211670

Forms Submitted for Approval:
NAIC Model Replacement Form, P-RNCEC-ANN(2/07)

Dear Ms. Meeks:

PICA submits for your approval a Replacement Notice substantially similar to the sample notice contained in Appendix A of the NAIC Life and Annuities Replacement Model Regulation, which regulation your Department has recently adopted effective September 24, 2009. We do not propose any changes to the NAIC Model Replacement Notice. We are requesting permission to combine the NAIC Model Replacement Notice with an administrative section to accommodate the related regulatory requirement of determining whether the applicant has existing policies or contracts. The NAIC Model State Replacement Notice as promulgated by your Department is contained within Sections 2 and 3 of the proposed form. We confirm that other than the revisions noted below there are no other modifications to the NAIC Model State Replacement Notice.

The NAIC Model Replacement Notice is revised as follows:

1. We added Section 1 to the Notice, which includes the following:

"REQUIRED QUESTION FOR APPLICANT:

Do you have any existing life insurance policies or annuity contracts with this or any other company:

Yes No

If you answered "YES" to the above question, please continue."

2. The revised form is slightly reformatted.

Please note that the identical form is being filed simultaneously on behalf of Pruco Life Insurance Company and The Prudential Insurance Company of America.

PICA believes that federal law exempts these forms from any "Flesch score" or readability requirements in your statutes

SERFF Tracking Number: PRUD-126336561 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 43718
Company Tracking Number: IFSA-PICA-P-RNCEC-ANN(2/07)-JW
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Replacement Notice
Project Name/Number: Replacement Notice/Replacement Notice

or regulations. Unless otherwise informed, PICA reserves the right to alter the pagination, layout, including sequential order, color, and typeface of these forms. PICA confirms any such change will be in conformance with your State's filing requirements. Any filing materials Prudential believes your Department requires are enclosed. Please contact the undersigned with any questions you may have.

Very truly yours,

John Witteman, Contract Specialist
Tel: (800) 628-6039, Ext. 21403
E-mail: John.Witteman@Prudential.com
Fax: (203) 944-7737
Enclosures

Company and Contact

Filing Contact Information

Anthony Pereira, Senior Compliance Analyst Anthony.Pereira@Prudential.com
One Corporate Drive 800-628-6039 [Phone] 57146 [Ext]
P.O. Box 883 203-944-7510 [FAX]
Shelton, CT 06484

Filing Company Information

The Prudential Insurance Company of America CoCode: 68241 State of Domicile: New Jersey
751 Broad Street Group Code: 304 Company Type: Life
Newark, NJ 07102-3777 Group Name: State ID Number:
(973) 802-6000 ext. [Phone] FEIN Number: 22-1211670

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: 1 form @ \$20.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Company of America	\$20.00	10/08/2009	31147252

SERFF Tracking Number: PRUD-126336561 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 43718
Company Tracking Number: IFSA-PICA-P-RNCEC-ANN(2/07)-JW
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Replacement Notice
Project Name/Number: Replacement Notice/Replacement Notice

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/09/2009	10/09/2009

SERFF Tracking Number: PRUD-126336561 *State:* Arkansas
Filing Company: The Prudential Insurance Company of America *State Tracking Number:* 43718
Company Tracking Number: IFSA-PICA-P-RNCEC-ANN(2/07)-JW
TOI: A10 Annuities - Other *Sub-TOI:* A10.000 Annuities - Other
Product Name: Replacement Notice
Project Name/Number: Replacement Notice/Replacement Notice

Disposition

Disposition Date: 10/09/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-126336561 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 43718
 Company Tracking Number: IFSA-PICA-P-RNCEC-ANN(2/07)-JW
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: Replacement Notice
 Project Name/Number: Replacement Notice/Replacement Notice

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	Cert of Compliance	No	No
Supporting Document	Cover Letter	No	No
Form	Replacement Notice	No	No

SERFF Tracking Number: PRUD-126336561 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 43718
 Company Tracking Number: IFSA-PICA-P-RNCEC-ANN(2/07)-JW
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: Replacement Notice
 Project Name/Number: Replacement Notice/Replacement Notice

Form Schedule

Lead Form Number: P-RNCEC-ANN(2/07)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P-RNCEC-ANN(2/07)	Other	Replacement Notice	Initial			P-RNCEC-ANN(2-07) Rev 1-10.pdf



Annuity Service Center
 P.O. Box 7960, Philadelphia, PA 19176
 Telephone 1-888-778-5471
 E-Business Fax 1-215-658-5345
 Fax 1-877-778-2329

REPLACEMENT NOTICE

The Prudential Insurance Company of America
 Pruco Life Insurance Company

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

For use in states that adopted the current NAIC Life Insurance and Annuities Replacement Model Regulation (1998/2000).

1 REQUIRED QUESTION FOR APPLICANT:

Do you have any existing individual life insurance policies or annuity contracts with this or any other company: Yes No



If you answered "YES" to the above question, please continue.

2 This document must be signed by the applicant and the producer and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? Yes No



2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? Yes No



If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

1. Insurer Name	Contract/Policy Number	Insured/Annuitant	<input type="checkbox"/> Replaced (R) or <input type="checkbox"/> Financing (F)
2. Insurer Name	Contract/Policy Number	Insured/Annuitant	<input type="checkbox"/> Replaced (R) or <input type="checkbox"/> Financing (F)
3. Insurer Name	Contract/Policy Number	Insured/Annuitant	<input type="checkbox"/> Replaced (R) or <input type="checkbox"/> Financing (F)

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because: _____

3 SIGNATURES

By signing below, I represent that the responses herein are, to the best of my knowledge, accurate:

_____	_____	_____	_____
Applicant's Signature	Applicant's Name (Please print)	Social Security Number	(month, day, year)
_____	_____	_____	_____
Joint Applicant's Signature	Joint Applicant's Name (Please print)		(month, day, year)
_____	_____	_____	_____
Producer's Signature	Producer's Name (Please print)		(month, day, year)

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:

- Are they affordable?
- Could they change?
- You're older – are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:

- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid; you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

INSURABILITY:

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for the new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

- What are the tax consequences of buying the new policy?
- Is this a tax-free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability to the new company compare with your existing company.

NOTE TO THE APPLICANT ABOUT THE RIGHT TO CANCEL A NEW POLICY OR CONTRACT:

Within thirty (30) days of the delivery of the new policy or contract you have the right to return it and receive an unconditional full refund of all premiums or considerations paid on it, including any policy fees or charges or, in the case of a variable or market value adjustment policy or contract, a payment of the cash surrender value provided under the policy or contract plus the fees and other charges deducted from the gross premiums or considerations or imposed under such policy or contract.

SERFF Tracking Number: PRUD-126336561 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 43718
 Company Tracking Number: IFSA-PICA-P-RNCEC-ANN(2/07)-JW
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: Replacement Notice
 Project Name/Number: Replacement Notice/Replacement Notice

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not Applicable.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not Applicable.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cert of Compliance		
Comments:		
Attachment:		
AR - 7._PICA.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment:		
PICA Only Cover Letter.pdf		

**The Prudential Insurance Company of America
213 Washington St
Newark, NJ 07102**

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

I hereby certify that The Prudential Insurance Company of America complies with the requirements of Rules and Regulation #34 of the Arkansas Insurance Department regarding our Form No. P-RNCEC-ANN(2/07).



Suzanne Hurel – VP, Contracts

October 8, 2009

Date



VIA: SERFF

October 8, 2009

Honorable Jay Bradford, Insurance Commissioner
Life and Health Division
Arkansas Insurance Department
200 West Third Street
Little Rock, AR 72201

Attn Claudia Meeks, Rates and Form Filings

Re: The Prudential Insurance Company of America ("PICA, we, us")
NAIC No. 304-68214, FEIN No. 22-1211670

Forms Submitted for Approval:
NAIC Model Replacement Form, P-RNCEC-ANN(2/07)

Dear Ms. Meeks:

PICA submits for your approval a Replacement Notice substantially similar to the sample notice contained in Appendix A of the NAIC Life and Annuities Replacement Model Regulation, which regulation your Department has recently adopted effective September 24, 2009. We do not propose any changes to the NAIC Model Replacement Notice. We are requesting permission to combine the NAIC Model Replacement Notice with an administrative section to accommodate the related regulatory requirement of determining whether the applicant has existing policies or contracts. The NAIC Model State Replacement Notice as promulgated by your Department is contained within Sections 2 and 3 of the proposed form. We confirm that other than the revisions noted below there are no other modifications to the NAIC Model State Replacement Notice.

The NAIC Model Replacement Notice is revised as follows:

1. We added Section 1 to the Notice, which includes the following:

"REQUIRED QUESTION FOR APPLICANT:

Do you have any existing life insurance policies or annuity contracts with this or any other company:

Yes No

If you answered "YES" to the above question, please continue."

2. The revised form is slightly reformatted.

Please note that the identical form is being filed simultaneously on behalf of Pruco Life Insurance Company and The Prudential Insurance Company of America.

PICA believes that federal law exempts these forms from any "Flesch score" or readability requirements in your statutes or regulations. Unless otherwise informed, PICA reserves the right to alter the pagination, layout, including sequential order, color, and typeface of these forms. PICA confirms any such change will be in conformance with your State's filing requirements. Any filing materials Prudential believes your Department requires are enclosed. Please contact the undersigned with any questions you may have.

Very truly yours,

John Witteman, Contract Specialist
Tel: (800) 628-6039, Ext. 21403
E-mail: John.Witteman@Prudential.com
Fax: (203) 944-7737
Enclosures