

SERFF Tracking Number: LTCG-126354008 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 43856
Company Tracking Number: GWADDTRSFRAR
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Genworth Group Long Term Care Insurance
Project Name/Number: Genworth Additional Transfer Filing/GWADDTRSFRAR

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Genworth Group Long Term Care Insurance SERFF Tr Num: LTCG-126354008 State: Arkansas

TOI: LTC03G Group Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 43856

Sub-TOI: LTC03G.001 Qualified

Co Tr Num: GWADDTRSFRAR

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Timothy Cassidy

Disposition Date: 11/02/2009

Date Submitted: 10/22/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Genworth Additional Transfer Filing

Status of Filing in Domicile: Pending

Project Number: GWADDTRSFRAR

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: The filing is pending with Delaware, Genworth's state of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Association, Trust, Other

Filing Status Changed: 11/02/2009

Explanation for Other Group Market Type:

Labor Unions

Deemer Date:

State Status Changed: 11/02/2009

Submitted By: Timothy Cassidy

Created By: Timothy Cassidy

Filing Description:

Corresponding Filing Tracking Number:

Please see attached cover letter.

Company and Contact

Filing Contact Information

Timothy Cassidy, Compliance Manager

tcassidy@ltcg.com

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5 Commonwealth Road 508-651-8800 [Phone] 24 [Ext]
 Suite 2B 508-651-8804 [FAX]
 Natick, MA 01760

Filing Company Information

(This filing was made by a third party - longtermcaregroup)

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6620 West Broad Street	Group Code: 350	Company Type: Life, Health & Annuity
Building 4	Group Name:	State ID Number:
Richmond, VA 23230	FEIN Number: 91-6027719	
(804) 922-5085 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? No
 Fee Explanation: 3 pieces at rate of \$25 per piece totals \$75
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$75.00	10/22/2009	31471625

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/02/2009	11/02/2009

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Disposition

Disposition Date: 11/02/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Third Party Filer Authorization		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Explanation of Variability		Yes
Form	Outer Envelope		Yes
Form	Reminder Postcard		Yes
Form	Business Reply Envelope		Yes

SERFF Tracking Number: *LTCG-126354008* State: *Arkansas*
 Filing Company: *Genworth Life Insurance Company* State Tracking Number: *43856*
 Company Tracking Number: *GWADDTRSFRAR*
 TOI: *LTC03G Group Long Term Care* Sub-TOI: *LTC03G.001 Qualified*
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Form Schedule

Lead Form Number: 48251 10/12/09

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	48251 10/12/09	Advertising Outer Envelope	Initial		0.000	48251_10120 9_FILE COPY W VAR.pdf
	49689 10/12/09	Advertising Reminder Postcard	Initial		0.000	49689_10120 9_FILE COPY W VAR.pdf
	49793- BRE- 10/12/09	Advertising Business Reply Envelope	Initial		0.000	49793_10120 9_FILE COPY W VAR.pdf

1 **[Group Logo]**



IMPORTANT INFORMATION

1 **[Group Program Name/Sponsor Name]**
Group Long Term Care Insurance Program

2/3 *[Please read —Time sensitive offer/Material you requested enclosed]*

Group Long Term Care Insurance underwritten by:

Genworth Life Insurance Company

1

[Group Processing Center • P.O. Box 64010 • St. Paul MN, 55164-9719]

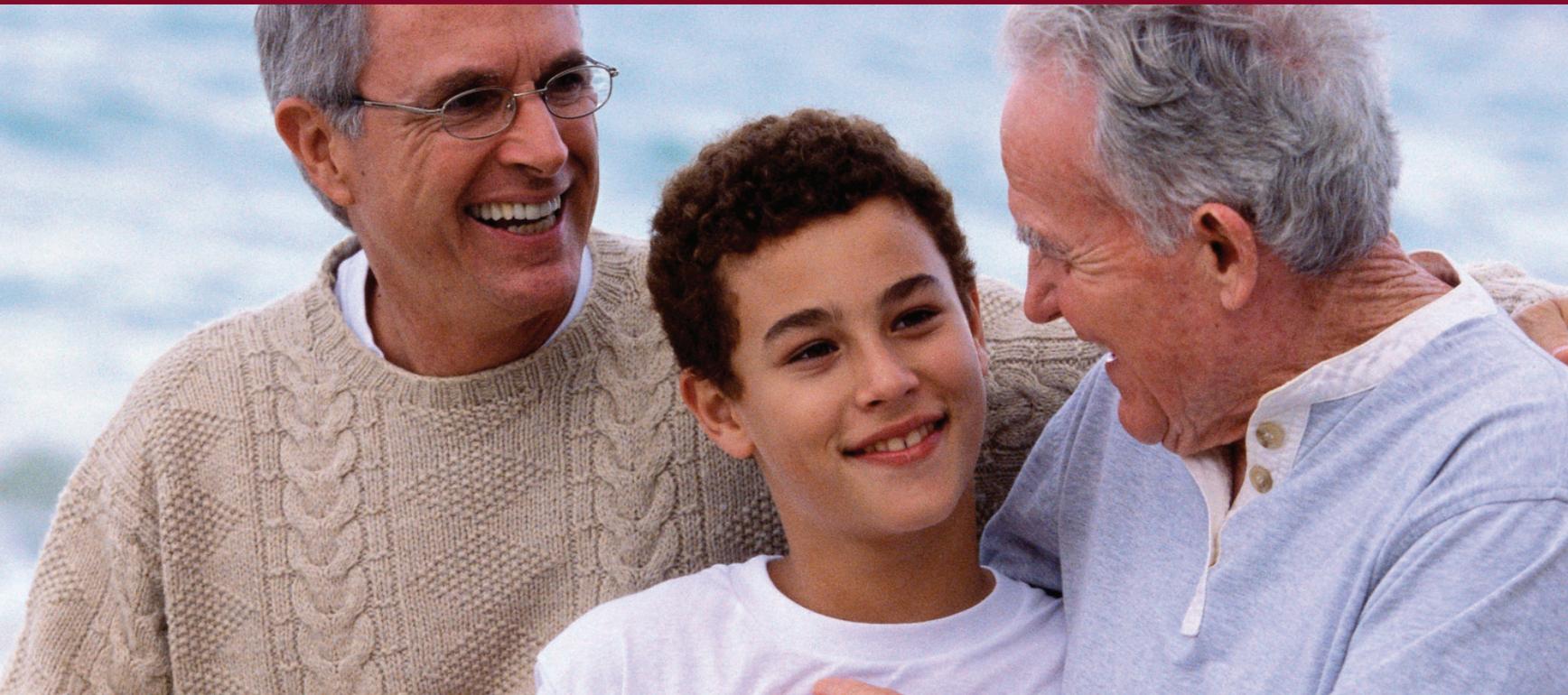
1

[Group Logo/
Genworth Logo]

Hurry, there's still time...

TRANSFER ENROLLMENT PERIOD ENDS [MONTH XX, XXXX]

1



Transfer Today.

1 [Group Name/Sponsor] Group Long Term Care Insurance Program
from Genworth Life Insurance Company

TRANSFER ENROLLMENT PERIOD ENDS [MONTH XX, XXXX]

As a current insured under the [Previous Insurance Company] insurance plan, you can elect to transfer your coverage to Genworth Life during this limited time offer.

Now is the time to take a serious look at your long term care insurance options and make your decision.

We've made it easy for you — complete and return the forms previously sent to you in your offer packet today.

Questions? Need help?

1 Email us at [financial&policyservicesmessagecenter@ltcg.com]
Or call [866 888.8888]

If you have already responded to this transfer offer, please disregard this notice.

2 [Genworth Life Insurance Company is a Genworth Financial company.] [Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.]

Genworth Life Insurance Company
6620 W. Broad St., Bldg. 4
Richmond, VA 23230

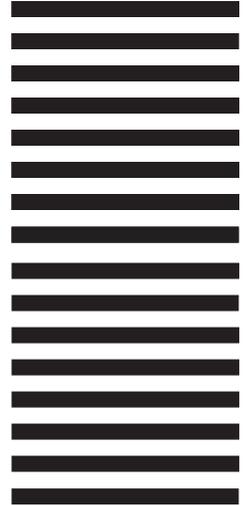
[GROUP NAME MEMBER/
EMPLOYEE/RETIREE]

Expedite:

TIME SENSITIVE
INFORMATION ENCLOSED



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL

[PERMIT NO 3408

ST PAUL MN]

POSTAGE WILL BE PAID BY ADDRESSEE

1

GROUP PROCESSING CENTER

GENWORTH LIFE INSURANCE COMPANY

[PO BOX 64010

ST PAUL MN 55164-9719]



Did you...

- Initial and return your plan selection on the Acceptance Form?
- Sign and return your Certification of Eligibility?
- Complete and return your Payment Method Election Form?

BE SURE TO USE THIS POSTAGE PAID ENVELOPE TO REPLY.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Third Party Filer Authorization Comments: Attachment: GNW Authorization LTCG Ad File-SIGNED.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: AR Cover Letter Additional Transfer Items.pdf		

	Item Status:	Status Date:
Satisfied - Item: Explanation of Variability Comments: Attachment: ADDL FORMS Transfers -EOV 10-15-09.pdf		



6620 West Broad Street
Building 4
Richmond, VA 23230
www.genworth.com

July 1, 2009

RE: GENWORTH LIFE INSURANCE COMPANY
NAIC# 70025
Authorization for Filing

Dear Commissioner:

Genworth Life Insurance Company again authorized Long Term Care Group, Incorporated (LTCG) to submit Group Long Term Care Insurance filings to state insurance departments on its behalf, effective March 2009.

A handwritten signature in cursive script, appearing to read "Paul J. Loveland".

Paul J. Loveland
Vice President
Genworth Life Insurance Company

LTCG

Long Term Care Group, Inc.

October 22, 2009

Arkansas Department of Insurance
Advertising Unit

**Re: ACCIDENT AND HEALTH INSURANCE ADVERTISING FILING
GENWORTH LIFE INSURANCE COMPANY:NAIC# 70025
Group Long Term Care Insurance Advertising Material
Form Numbers: 48251 10/12/09, 49689 10/12/09, and 49793-BRE-10/12/09**

Dear Sir or Madam,

On behalf of Genworth Life Insurance Company, we at Long Term Care Group, Inc. (LTCG) submit, for the Department's approval, the referenced advertising material. A letter from Genworth Life authorizing LTCG to file on its behalf is included in the filing.

This material will be used for our group long term care insurance product under policy form series 7046, approved on September 13, 2005 and subsequently. This material is intended for use by eligible persons under issued group contracts. The advertising material in this submission will be used in conjunction with previously filed advertising material on file with the Department under SERFF Filing Number LTCG-126050270, Arkansas Filing Number 41655.

48251 10/12/09 – Large Outer Envelope: This envelope will be used in mailing the transfer packet offer to eligible persons. It may also be used when appropriate with other approved group advertising.

49689 10/12/09 – Reminder Postcard: This postcard will be sent as a reminder of the close of the transfer offer to eligible persons.

49793-BRE-10/12/09 – Business Reply Envelope: This envelope will be included in the transfer packet offer.

Please note that Genworth utilizes a print on demand system that allows for the case specific details for each group policy, as well as personalization for the eligible person who requests the kit. Bracketed material is variable. The enclosed Explanation of Variability (101209 EOVS 48251 et al) describes the intent of the variable material.

If helpful to the Department's review, Kathy Hamby, Genworth's Group Compliance Leader, is available to you to address any questions you may have. We trust that you will find our filing to be in order and look forward to your response. If you have any questions, please feel free to contact me at 508-651-8800 or tcassidy@LTCG.com. My fax number is 508-651-8804.

Sincerely,



Timothy P. Cassidy
Compliance Manager

**GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY
GROUP LONG TERM CARE INSURANCE ADDITIONAL TRANSFER MATERIALS**

This Explanation of Variability applies to the components of the additional transfer materials listed below. Variable material is bracketed. The transfer materials are generic for use when a Group Policy is issued that will offer coverage to eligible persons who may be insured under an existing group policy with another carrier, and who are given the opportunity to transfer from one carrier to the Group Policy underwritten by Genworth Life Insurance Company on approved group policy forms. It includes three types of variability.

- Type 1. Variable information under the group policy, such as the policyholder name, other insurer name and plan designs, phone numbers, addresses, plans, etc., which will be completed with information driven by the dynamics of the coverage parameters for a particular group.
- Type 2. Inclusive information that may or may not appear for a particular client, such as a specific coverage provisions or offers that may not be part of the plan design.
- Type 3. Substitute language that will be used to replace a specific sentence or paragraph driven by the dynamics of a particular group.

Advertising Forms for the purpose of this Explanation of Variability include:

Form Number	Title	Type of Solicitation
48251 10/12/09	Large Envelope	Invitation to Inquire/Administrative
4968910/12/09	Reminder Postcard	Invitation to Inquire
49793 10/12/09	Business Reply Envelope	Invitation to Inquire/Administrative

We have listed the Variables for each advertising component in the order in which they appear above. All parts of the Transfer Offer will always be presented together.

Large Outer Envelope: Form 48251 10/12/09

Type 1 Variables:

- a. Group Name, Sponsor Name, Logo, Program name, addresses, and phone numbers, will vary by client.

Type 2 Variables:

- a. This may be a window or label envelope, based on administrative needs.
- b. The message banner "Please read:" May or may not appear.

Type 3 Variables:

- a. Genworth corporate logo may be substituted for the Group logo.
- b. Title line may be changed to use Voluntary instead of specific Group name
- c. Either one of the following messages may appear:
 - 1. Time sensitive offer.
 - 2. Material you requested enclosed.

Reminder Postcard: Form 49689 10/12/09

Type 1 Variables:

- a. Group Name, Sponsor Name, Logo, Program name, addresses, e-mail urls and addresses, phone numbers, and specific dates will vary by client.

Type 2 Variables:

- a. When the Genworth corporate logo is used, the disclosure concerning the registered service marks will appear.

Type 3 Variables:

- a. Genworth corporate logo may be substituted for the Group logo.
- b. Title line may be changed to use Voluntary instead of specific Group name.

Business Reply Envelope: Form 49793 10/12/09

Type 1 Variables:

- a. Address and permit number may vary