

SERFF Tracking Number: CMBD-126054503 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 41739
Company Tracking Number: LONG TERM CARE REPORTS
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Senior Long Term Care Reports
Project Name/Number: Long Term Care Reports/Long Term Care Reports

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior Long Term Care Reports SERFF Tr Num: CMBD-126054503 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed- State Tr Num: 41739
Closed

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LONG TERM CARE State Status: Filed-Closed
REPORTS

Filing Type: Form

Reviewer(s): Harris Shearer
Author: Sue Thill Disposition Date: 03/12/2009
Date Submitted: 02/27/2009 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Reports

Project Number: Long Term Care Reports

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/12/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/12/2009

Created By: Sue Thill

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sue Thill

Filing Description:

Long Term Care Reports

Company and Contact

Filing Contact Information

Sue Thill, Senior Policy Analyst

Sue.A.Thill@combined.com

1000 Milwaukee Avenue

847-953-1536 [Phone]

Glenview, IL 60025

847-953-1557 [FAX]

Filing Company Information

SERFF Tracking Number: CMBD-126054503 State: Arkansas
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 Combined Insurance Company of America CoCode: 62146 State of Domicile: Illinois
 1000 Milwaukee Avenue Group Code: 317 Company Type:
 Glenview, IL 60025 Group Name: State ID Number:
 (847) 953-1531 ext. [Phone] FEIN Number: 36-2136262

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$0.00	02/27/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Harris Shearer	03/12/2009	03/12/2009

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Disposition

Disposition Date: 03/12/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	COVER LETTER		Yes
Supporting Document	REPORTS		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: COVER LETTER		
Comments:		
Attachment:		
AR Cover Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: REPORTS		
Comments:		
Attachment:		
AR LTC-RESC-SUIT.pdf		



February 27, 2009

Honorable Jay Bradford
Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

SERFF Tracking Number: CMBD-126054503

RE: Long-Term Care Insurance Annual Rescission & Suitability Report

Dear Commissioner Bradford:

We are submitting these annual rescission and suitability reports per the NAIC Model Regulation and/or your State Regulation.

Our records indicate no rescissions occurred for the year 2008 on our Long-Term Care Forms 14515-AR and 14785-AR as the enclosed form indicates.

For what occurred with suitability in your state, please refer to the enclosed Suitability Form.

If you have any questions with the above information, you can reach me between the hours of 7:15 a.m. to 3:30 p.m. Monday through Friday, Central Time, at 888-449-3623, Ext. 31536 or Sue.A.Thill@combined.com with any questions you may have. We look forward to continue working with you and your Department.

Sincerely,

Sue Thill, DHP, DIA, HIA
Senior Policy Analyst
Government Relations Department

Enclosures



Combined Insurance Company of America

Home Office
5050 Broadway, Chicago, Illinois 60640
1-800-999-2170

**RESCISSION REPORTING FORM FOR LONG-TERM CARE
POLICIES FOR THE REPORTING YEAR OF 2008**

Company Name: Combined Insurance Company of America

Company NAIC Number: 317-62146

Address: 1000 N Milwaukee Avenue; 5th Floor
Glenview, IL 60025

Phone: 1-800-449-3623, Ext 31536

Policy Form Numbers	Policy Number	Name of Insured	Date of Policy Issuance	Date/s Claim/s Submitted	Date of Rescission
14785-AR					
14515-AR					

Detailed reason for rescission: 0 rescissions occurred in 2008

Michael J. Hollar

Signature

February 27, 2009

Date

Michael J. Hollar, Assistant Secretary

Name and Title (please type)



Combined Insurance Company of America
Home Office
5050 Broadway, Chicago, Illinois 60640
1-800-999-2170

SUITABILITY REPORT

COMPANY NAME: Combined Insurance Company of America

STATE NUMBER: _____

NAIC NUMBER: 317-62146

1. Total number of Applications received from residents of ARKANSAS . 18

2. Number of Applicants who declined to provide information on the Personal Worksheet. 0

3. Number of Applicants who did not meet the Suitability Standards. 2

4. Number of those who chose to confirm after receiving a suitability letter. 0