

SERFF Tracking Number: UNAM-126191686 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number: 42673
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long Term Care - Claims Denied 08
Project Name/Number: /

Filing at a Glance

Company: The Pyramid Life Insurance Company

Product Name: Long Term Care - Claims Denied 08 SERFF Tr Num: UNAM-126191686 State: ArkansasLH

TOI: LTC06 Long Term Care - Other SERFF Status: Closed State Tr Num: 42673
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: State Status: Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Author: Alicia Phillips-Guiler Disposition Date: 06/24/2009
Date Submitted: 06/16/2009 Disposition Status: Filed-Closed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 06/24/2009 Explanation for Other Group Market Type:
State Status Changed: 06/24/2009
Deemer Date: Corresponding Filing Tracking Number:
Filing Description:
Re: Long Term Care Report of Denied Claims – Reporting Year 2008

Dear Sir/Madam:

Attached is a copy of the Claims Denial Reporting Form Long-Term Care Insurance for Alabama for reporting year 2008.

SERFF Tracking Number: UNAM-126191686 State: Arkansas
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Should you have any questions, please contact me at 407-995-8000, ext. 8334 or aguiler@uafc.com.

Sincerely,

Alicia P. Guiler
 Senior Compliance Analyst

Company and Contact

Filing Contact Information

Alicia Guiler, AGuiler@uafc.com
 P.O. Box 958465 (407) 628-1776 [Phone]
 Lake Mary, FL 32795-8465 (407) 628-9021[FAX]

Filing Company Information

The Pyramid Life Insurance Company CoCode: 68284 State of Domicile: Kansas
 1001 Heathrow Park Lane Group Code: 953 Company Type:
 Suite 5001
 Lake Mary, FL 32746 Group Name: State ID Number:
 (407) 995-8000 ext. [Phone] FEIN Number: 48-0557726

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Pyramid Life Insurance Company	\$0.00	06/16/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	06/24/2009	06/24/2009

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Disposition

Disposition Date: 06/24/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	LTC Claims Denied 08		Yes

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Product Name: Long Term Care - Claims Denied 08

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-126191686

State: Arkansas

Filing Company: The Pyramid Life Insurance Company

State Tracking Number: 42673

Company Tracking Number:

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Long Term Care - Claims Denied 08

Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: LTC Claims Denied 08

06/16/2009

Comments:

Attachment:

AR - LTC CLAIMS DENIED 08.pdf



PYRAMID[®]
LIFE INSURANCE COMPANY

June 9, 2009

PO Box 958465
Lake Mary, FL 32795-8465
ph: 1 800 444 0321
www.pyramidlife.com

Life and Health Division
Arkansas Department of Insurance
1200 W. Third Street
Little Rock, AR 72201-1904

RE: **THE PYRAMID LIFE INSURANCE COMPANY** **NAIC#68284**
Long Term Care Report of Denied Claims – Reporting Year 2008

Dear Sir/Madam:

Enclosed is the Claims Denial Reporting Form Long-Term Care Insurance for Arkansas for reporting year 2008.

Should you have any questions, please contact me at 800-444-0321, ext. 8334 or aguiler@uafc.com.

Sincerely,

Alicia P. Guiler
Senior Compliance Analyst

**Claims Denial Reporting Form Long-Term Care Insurance
For the State of Arkansas
For the Reporting Year 2008**

The Pyramid Life Insurance Company
1001 Heathrow Park Lane
Lake Mary FL 32746

NAIC No. 68284

Contact Person: Alicia P. Guiler, Senior Compliance Analyst
Phone Number: 407-995-8000 ext. 8334

Line of Business: Individual

The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. "Denied" means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition.

	State Data	Nationwide Data ¹
1. Total Number of Long-Term Care Claims Reported	38	10,310
2. Total Number of Long-Term Care Claims Denied/ Not Paid	1	124
3. Number of Claims Not Paid due to Preexisting Condition Exclusion	0	0
4. Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	15
5. Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	1	109
6. Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	3%	1.06%
7. Number of Long-Term Care Claims Denied due to:		
8. * Long-Term Care Services Not Covered under the Policy ²	0	38
9. * Provider/Facility Not Qualified under the Policy ³	0	0
10. * Benefit Eligibility Criteria Not Met ⁴	1	58
11. Other	0	13

¹ The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.

² Example – home health care claim filed under a nursing home only policy.

³ Example – a facility that does not meet the minimum level of care requiring licensing requirements or the licensing requirements as outlined in the policy.

⁴ Example – a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.