

SERFF Tracking Number: UTAC-126636551 State: Arkansas
Filing Company: United Teacher Associates Insurance Company State Tracking Number: 45721
Company Tracking Number: LTC RPTS UTA 2009
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC RPTS UTA 2009
Project Name/Number: LTC RPTS UTA 2009/LTC RPTS UTA 2009

Filing at a Glance

Company: United Teacher Associates Insurance Company
Product Name: LTC RPTS UTA 2009 SERFF Tr Num: UTAC-126636551 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 45721
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LTC RPTS UTA 2009 State Status: Closed
Filing Type: Form Reviewer(s): Marie Bennett, Harris Shearer
Author: Denise Cox Disposition Date: 05/20/2010
Date Submitted: 05/19/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LTC RPTS UTA 2009 Status of Filing in Domicile: Not Filed
Project Number: LTC RPTS UTA 2009 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: 05/20/2010 Explanation for Other Group Market Type:
State Status Changed: 05/20/2010
Deemer Date: Created By: Denise Cox
Submitted By: Denise Cox Corresponding Filing Tracking Number:
Filing Description:
May 19, 2010

Arkansas Insurance Department
Finance Division
1200 West Third Street
Little Rock, AR 72201-1904

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Re: United Teacher Associates Insurance Company

NAIC #: 63479 FEIN#: 58-0869673

LTC Replacement/Lapse and Claims Denial, Suitability & Rescission Reports

To whom it may concern:

Pursuant to regulation, attached you will find the Long Term Care Replacement/Lapse and Claims Denial, Suitability & Rescission Reports for United Teacher Associates Insurance Company.

Please feel free to contact me if you have any questions regarding this matter.

Sincerely,

Denise Cox
Regulatory Response Specialist – Compliance
Great American Supplemental Benefits Group
P.O. Box 26580
Austin, Texas 78755-0580
(512) 531-1532
dcox@gafri.com

Company and Contact

Filing Contact Information

Denise Cox, Compliance Analyst dcox@gafri.com
5508 Parkcrest Drive 800-880-8824 [Phone] 3143 [Ext]
P.O. Box 26580 512-451-0357 [FAX]
Austin, TX 78755-0580

Filing Company Information

United Teacher Associates Insurance Company CoCode: 63479 State of Domicile: Texas
11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
P.O. Box 26580 Group Name: Company
Austin, TX 78755-0580 FEIN Number: 58-0869673 State ID Number:
(800) 880-8824 ext. [Phone]

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: UTA is domiciled in Texas and the retaliatory fee = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Teacher Associates Insurance Company	\$100.00	05/19/2010	36667952

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/20/2010	05/20/2010

SERFF Tracking Number: UTAC-126636551 *State:* Arkansas
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Disposition

Disposition Date: 05/20/2010

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	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	LTC RPTS UTA 2009		Yes
Supporting Document	Cover Letter		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: Health - Actuarial Justification		
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: LTC RPTS UTA 2009		
Comments:		
Attachments:		
2009 Denials_UTA.pdf		
2009 Lapse and Replacements_UTA.pdf		
2009_Rescission_UTA_AR.pdf		

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2009_Suitability_UTA_AR.pdf

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

UTA CVR LTR.pdf

Claims denial reporting form for long-term care insurance policies

APPENDIX H

CLAIMS DENIAL REPORTING FORM FOR LONG-TERM CARE INSURANCE POLICIES

For the State of AR For the Reporting Year of 2009Company Name: United Teacher Associates Insurance Company Due: June 30 annuallyCompany Address: PO Box 26580
Austin, TX 78755-0580Company NAIC Number: 63479Contact Person: Denise Cox Phone Number: (512) 531-1532Line of Business: Individual Group

Instructions

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{Footnote 1}
1 Total Number of Long-Term Care Claims Reported	116	9319
2 Total Number of Long-Term Care Claims Denied/Not Paid	20	1594
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	0
5 Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	20	1594
6 Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	17%	17%
7 Number of Long-Term Care Claim Denied due to:		
8 Long-Term Care Services Not Covered under the Policy{Footnote 2}	0	0
9 Provider/Facility Not Qualified under the Policy{Footnote 3}	0	0
10 Benefit Eligibility Criteria Not Met{Footnote 4}	0	0
11 Other	20	1594

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 requirements or the licensing requirements as outlined in the policy.
4. Examples -- a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.

Appendix G

Replacement and lapse reporting form for long-term care insurance policies

APPENDIX G
REPLACEMENT AND LAPSE REPORTING FORM FOR LONG-TERM CARE INSURANCE POLICIES
For the State of AR For the Reporting Year of 2009

Company Name: United Teacher Associates Insurance Company
Company Address: PO Box 26580, Austin, TX 78755-0580
Contact Person: Denise Cox

Due: June 30 annually
Company NAIC Number: 63312
Phone Number: (512)531-1532

Instructions

The purpose of this form is to report on a statewide basis information regarding long-term care insurance policy replacements and lapses. Specifically, every insurer shall maintain records for each agent on that agent's amount of long-term care insurance replacement sales as a percent of the agent's total annual sales and the amount of lapses of long-term care insurance policies sold by the agent as a percent of the agent's total annual sales. The tables below should be used to report the ten percent (10%) of the insurer's agents with the greatest percentages of replacements and lapses.

Listing of the 10% of Agents with the Greatest Percentage of Replacements

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Replaced By This Agent	Number of Replacements As % of Number Sold By This Agent
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NONE

Listing of the 10% of Agents with the Greatest Percentage of Lapses

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses As % Number Sold By This Agent
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NONE

Company Totals

Percentage of Replacement Policies Sold to Total Annual Sales: .6%

Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding calendar year): .1%

Percentage of Lapsed Policies to Total Annual Sales: 30%

Percentage of Lapsed Policies to Policies In Force (as of the end of the preceding calendar year): 4.3%



Supplemental Benefits Group

P.O. Box 26580
Austin, TX 78755-0580
Toll Free: (866) 459-4272

May 5, 2010

Arkansas Insurance Department
Finance Division
1200 West Third Street
Little Rock, AR 72201-1904

Re: United Teacher Associates Insurance Company NAIC #: 63479 FEIN#: 58-0869673
LTC Replacement/Lapse and Claims Denial, Suitability & Rescission Reports

To whom it may concern:

Pursuant to regulation, attached you will find the Long Term Care Replacement/Lapse and Claims Denial, Suitability & Rescission Reports for United Teacher Associates Insurance Company.

Please feel free to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in black ink that reads "Denise Cox". The signature is written in a cursive, flowing style.

Denise Cox
Regulatory Response Specialist – Compliance
Great American Supplemental Benefits Group
P.O. Box 26580
Austin, Texas 78755-0580
(512) 531-1532
dcox@gafri.com

Great American Supplemental Benefits Group of Companies include:

Central Reserve Life Insurance Company
Loyal American Life Insurance Company®

Continental General Insurance Company
United Teacher Associates Insurance Company

Great American Life Insurance Company®
Provident American Life & Health Insurance Company