

SERFF Tracking Number: MANU-126653249 State: Arkansas  
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 45834  
Company Tracking Number: LTC REPLACEMENT AND LAPSE REPORTING FOR REPORTING YEAR 2009  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: LTC Replacement and Lapse Reporting for Reporting Year 2009  
Project Name/Number: LTC Replacement and Lapse Reporting for Reporting Year 2009 /LTC Replacement and Lapse Reporting for Reporting Year 2009

## Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: LTC Replacement and Lapse SERFF Tr Num: MANU-126653249 State: Arkansas  
Reporting for Reporting Year 2009

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 45834  
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LTC REPLACEMENT State Status: Closed  
AND LAPSE REPORTING FOR  
REPORTING YEAR 2009

Filing Type: Form

Reviewer(s): Marie Bennett, Harris  
Shearer

Authors: Deb Dann, Helene Landow, Karren Phair, Debbie Tom,  
Jacqueline Lau

Date Submitted: 05/31/2010

Disposition Date: 06/02/2010

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: LTC Replacement and Lapse Reporting for Reporting Year 2009 Status of Filing in Domicile:

Project Number: LTC Replacement and Lapse Reporting for Reporting Year 2009 Date Approved in Domicile:

Requested Filing Mode: Informational

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: 06/02/2010

Explanation for Other Group Market Type:

State Status Changed: 06/02/2010

Deemer Date:

Created By: Jacqueline Lau

Submitted By: Jacqueline Lau

Corresponding Filing Tracking Number:

Filing Description:

Re: John Hancock Life Insurance Company (U.S.A.)

FEIN # 01-0233346 NAIC #904-65838

Replacement and Lapse Reporting ending December 31, 2009

SERFF Tracking Number: MANU-126653249 State: Arkansas  
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 Individual Long Term Care Rider(s) Attached to Life Insurance Policy (ies)

As required in your jurisdiction, we are submitting the replacement and lapse reporting information for the period of January 1, 2009 through December 31, 2009.

Your attention to this submission is appreciated. Should you have any questions or concerns, please contact me at 416-852-3741 (collect) or via email at deb\_dann@jhancock.com.

## Company and Contact

### Filing Contact Information

Deb Dann, Senior Contract Analyst deb\_dann@jhancock.com  
 P. O. Box 600 416-926-3000 [Phone] 23741 [Ext]  
 Buffalo, NY 14201-0600 416-926-3121 [FAX]

### Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan  
 (U.S.A.)  
 P. O. Box 600 Group Code: 904 Company Type: insurance/financial  
 Contracts and Compliance Group Name: State ID Number:  
 Buffalo, NY 14201-0600 FEIN Number: 01-0233346  
 (416) 926-3000 ext. [Phone]

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$0.00	05/31/2010	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/02/2010	06/02/2010

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## Disposition

Disposition Date: 06/02/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		Yes
<b>Supporting Document</b>	Health - Actuarial Justification		Yes
<b>Supporting Document</b>	Outline of Coverage		Yes
<b>Supporting Document</b>	LTC - Replacement and Lapse Reporting for 2009		Yes

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> not applicable		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> not applicable		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Health - Actuarial Justification		
<b>Bypass Reason:</b> not applicable		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage		
<b>Bypass Reason:</b> not applicable		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> LTC - Replacement and Lapse Reporting for 2009		
<b>Comments:</b>		
<b>Attachments:</b>		
Arkansas - JH USA REPLACEMENT AND LAPSE REPORTING FORM.pdf		
LTC - Lapses AR.pdf		

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LTC - Replacements AR.pdf

**REPLACEMENT AND LAPSE REPORTING FORM FOR  
INDIVIDUAL LONG TERM CARE RIDER(S)  
ATTACHED TO LIFE INSURANCE POLICY(IES)  
FOR 2009**

**STATE : Arkansas**

<b>Number of riders inforce as of 12/31/08:</b>	<b>96</b>
<b>Number of rider issued in 2009:</b>	<b>34</b>
<b>Number of new issues that lapsed in 2009:</b>	<b>0</b>
<b>As a percent of riders issued:</b>	<b>0</b>
<b>Total number of riders that lapsed in 2009:</b>	<b>1</b>
<b>As a percent of riders inforce 12/31/08:</b>	<b>1%</b>
<b>Number of policies replaced in 2009</b>	<b>3</b>
<b>As a percent of riders issued:</b>	<b>9%</b>
<b>As a percent of riders inforce 12/31/08:</b>	<b>3%</b>

**Individual Long Term Care Rider(s) Attached to Life Insurance Policy(ies)  
List of 10% of Agents by the Highest % of Lapses  
Reporting Year 2009**

<u>State of</u>	<u>Agent Number</u>	<u>Agent's Name</u>	<u>Number of riders issued</u>	<u>Number of riders lapsed</u>	<u>Number of lapses as % number of issues</u>
Arkansas	314719	Clay T Saunders	0	1	0%

**Individual Long Term Care Rider(s) Attached to Life Insurance Policy(ies)  
List of 10% of Agents by the Highest % of Replacements  
Reporting Year 2009**

<u>State of</u>	<u>Agent</u> <u>Number</u>	<u>Agent's Name</u>	<u>Number of</u> <u>riders issued</u>	<u>Number of</u> <u>riders replaced</u>	<u>Number of</u> <u>replacements as %</u> <u>number of issues</u>
Arkansas	29973	Scott Malm	1	1	100%
	49799	Thomas Rigney	4	2	50%
	307088	John Riggs	1	1	100%