

SERFF Tracking Number: PRUD-126926520 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance
Project Name/Number: ILTC-3 Rate Refresh/2557

Filing at a Glance

Company: The Prudential Insurance Company of America

Product Name: Individual Long Term Care Insurance SERFF Tr Num: PRUD-126926520 State: Arkansas

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Approved-Closed State Tr Num: 47423

Sub-TOI: LTC03I.001 Qualified Co Tr Num: IIGHGRPILTC3RATES-RP-AR State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Raenonna Ransom
Date Submitted: 12/01/2010

Disposition Date: 01/25/2011
Disposition Status: Approved-Closed

Implementation Date Requested: 04/01/2011

Implementation Date: 04/01/2011

State Filing Description:

General Information

Project Name: ILTC-3 Rate Refresh

Project Number: 2557

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 22%

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed Concurrently

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/25/2011

State Status Changed: 01/25/2011

Created By: Raenonna Ransom

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Raenonna Ransom

Filing Description:

Individual Long Term Care Insurance - ILTC-3 Rate Refresh

Company and Contact

Filing Contact Information

Karen Smyth, Vice President
2101 Welsh Road

karen.smyth@prudential.com
215-658-6279 [Phone]

SERFF Tracking Number: PRUD-126926520 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
 Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care Insurance
 Project Name/Number: ILTC-3 Rate Refresh/2557

Dresher, PA 19025 888-294-6332 [FAX]

Filing Company Information

The Prudential Insurance Company of America CoCode: 68241 State of Domicile: New Jersey
 751 Broad Street Group Code: 304 Company Type: Life
 Newark, NJ 07102-3777 Group Name: State ID Number:
 (973) 802-6000 ext. [Phone] FEIN Number: 22-1211670

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Company of America	\$50.00	12/01/2010	42485575

SERFF Tracking Number: PRUD-126926520 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
 Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care Insurance
 Project Name/Number: ILTC-3 Rate Refresh/2557

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/25/2011	01/25/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/18/2011	01/18/2011	Raenonna Ransom	01/19/2011	01/19/2011
Pending Industry Response	Stephanie Fowler	12/17/2010	12/17/2010	Raenonna Ransom	01/18/2011	01/18/2011

SERFF Tracking Number: PRUD-126926520 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance
Project Name/Number: ILTC-3 Rate Refresh/2557

Disposition

Disposition Date: 01/25/2011

Implementation Date: 04/01/2011

Status: Approved-Closed

Comment: The requested rate increase of 22% has been approved to be implemented on or after April 1, 2011. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The approved increase is only applicable to new business; no increase is approved for current insureds.

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-126926520 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
 Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care Insurance
 Project Name/Number: ILTC-3 Rate Refresh/2557

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Supporting Document	Filing Cover Letter	Approved	No
Supporting Document (revised)	Actuarial Letter of Response - 1-15-2011	Approved	No
Supporting Document	Actuarial Letter of Response - 1-15-2011	Replaced	No
Rate (revised)	AR - ILTC-3 Rate Schedule	Approved	No
Rate	AR - ILTC-3 Loss Ratio Summary	Approved	No
Rate	AR - ILTC-3 Rate Schedule	Replaced	No

SERFF Tracking Number: PRUD-126926520 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance
Project Name/Number: ILTC-3 Rate Refresh/2557

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/18/2011
Submitted Date	01/18/2011
Respond By Date	02/18/2011

Dear Karen Smyth,

Thank you for your response to our recent objection letter. However, we are still in need of the information requested in that letter. Also, it appears that the original submission letter was attached in the place of the response letter.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking Number: PRUD-126926520 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance
Project Name/Number: ILTC-3 Rate Refresh/2557

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/19/2011
Submitted Date 01/19/2011

Dear Harris Shearer,

Comments:

Thank you for your review of the above referenced filing material.

Response 1

Comments: We have attached the correct Actuarial letter of Response from our Actuary, Mr. Keith Burns., to the Supporting Documentation Tab of this filing.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Letter of Response - 1-15-2011

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We thank you for bringing this matter to our attention and trust the Department's remaining concerns are addressed in Mr. Burns's letter. Should you be in need of any additional information, please do not hesitate to contact me. Thank you. -Rae

Raenonna L. Prince, CLTC, LTCP
Lead Analyst
The Prudential Insurance Company of America
2101 Welsh Road, LTC Unit
Dresher, PA 19025
Voice: 800-732-0416 or 215-658-6281
Fax: 888-294-6332
E-Mail: raenonna.prince@prudential.com

SERFF Tracking Number: PRUD-126926520 *State:* Arkansas
Filing Company: The Prudential Insurance Company of America *State Tracking Number:* 47423
Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
TOI: LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance
Project Name/Number: ILTC-3 Rate Refresh/2557

Sincerely,
Raenonna Ransom

SERFF Tracking Number: PRUD-126926520 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance
Project Name/Number: ILTC-3 Rate Refresh/2557

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/17/2010
Submitted Date	12/17/2010
Respond By Date	01/17/2011

Dear Karen Smyth,

This will acknowledge receipt of the captioned filing. Due to the significant increase requested, please attach the past, future and lifetime experience [loss ratio]. We need this information for both nationwide and Arkansas only formats both with and without this rate increase. Please also include the number of Arkansas policies and the rate history for this block of business.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking Number: PRUD-126926520 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 47423
 Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care Insurance
 Project Name/Number: ILTC-3 Rate Refresh/2557

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 01/18/2011
 Submitted Date 01/18/2011

Dear Harris Shearer,

Comments:

Thank for your review of the above referenced filing material.

Response 1

Comments: Please refer to the attached letter of response and additional material and information from our Actuary, Mr. Keith Burns.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

Satisfied -Name: Actuarial Letter of Response - 1-15-2011

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name: Affected Form Numbers:	Rate Action:	Rate Action Information: Attach Document:
---------------------------------------	--------------	---

AR - ILTC-3 Rate GRP 113096, et al Schedule	New	Previous State Filing Number
--	-----	------------------------------

0

Previous Version

AR - ILTC-3 Rate GRP 113096, et al Schedule	New	Previous State Filing Number
--	-----	------------------------------

0

AR - ILTC-3 Loss GRP 113096, et al Ratio Summary	New	Previous State Filing Number
---	-----	------------------------------

0

SERFF Tracking Number: PRUD-126926520 *State:* Arkansas
Filing Company: The Prudential Insurance Company of America *State Tracking Number:* 47423
Company Tracking Number: IIGHGRPILTC3RATES-RP-AR
TOI: LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance
Project Name/Number: ILTC-3 Rate Refresh/2557

Should you be in need of any additional information, please do not hesitate to contact me. Thank you. -Rae

Raenonna L. Prince, CLTC, LTCP
Lead Analyst
The Prudential Insurance Company of America
2101 Welsh Road, LTC Unit
Dresher, PA 19025
Voice: 800-732-0416 or 215-658-6281
Fax: 888-294-6332
E-Mail: raenonna.prince@prudential.com

Sincerely,
Raenonna Ransom