

SERFF Tracking Number: MNNP-126992752 State: Arkansas
Filing Company: ReliaStar Life Insurance Company State Tracking Number: 48120
Company Tracking Number:
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.002 Non Qualified
Home & Home Health Care
Product Name: Premier Whole Life Insurance LTC Rider
Project Name/Number: 2010 Lapse and Replacement Report/

Filing at a Glance

Company: ReliaStar Life Insurance Company
Product Name: Premier Whole Life Insurance LTC Rider SERFF Tr Num: MNNP-126992752 State: Arkansas
TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care SERFF Status: Closed-Accepted State Tr Num: 48120
Sub-TOI: LTC05I.002 Non Qualified For Informational Purposes
Filing Type: Form Co Tr Num: State Status: Filed-Closed
Reviewer(s): Harris Shearer, Stephanie Fowler
Author: Molly Williams Disposition Date: 03/02/2011
Date Submitted: 03/01/2011 Disposition Status: Accepted For Informational Purposes
Implementation Date: Implementation Date:
Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: 2010 Lapse and Replacement Report Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments: approved for our of state use only
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 03/02/2011
State Status Changed: 03/02/2011
Deemer Date: Created By: Molly Williams
Submitted By: Molly Williams Corresponding Filing Tracking Number:
Filing Description:
Annual Lapse and Replacement Report for LTC

Company and Contact

Filing Contact Information

Molly Williams, Compliance Analyst molly.williams@us.ing.com

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P.O. Box 20 612-342-7233 [Phone]
 Route 7791 612-342-3695 [FAX]
 Minneapolis, MN 55440-0020

Filing Company Information

ReliaStar Life Insurance Company	CoCode: 67105	State of Domicile: Minnesota
P.O. Box 20	Group Code: 229	Company Type:
Minneapolis, MN 55440-0020	Group Name:	State ID Number:
(612) 372-5246 ext. [Phone]	FEIN Number: 41-0451140	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$0.00	03/01/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	03/02/2011	03/02/2011

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Disposition

Disposition Date: 03/02/2011

Implementation Date:

Status: Accepted For Informational Purposes

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	Accepted for Informational Purposes	Yes
Supporting Document	LTC Lapse & Replacement Report	Accepted for Informational Purposes	Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: n/a Comments:		
Bypassed - Item: Application Bypass Reason: n/a Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: n/a Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: n/a Comments:		
Satisfied - Item: Cover Letter Comments: see attached Attachment:	Accepted for Informational Purposes	03/02/2011

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AR L & R Ltr 2010.pdf

Item Status:	Status
Accepted for Informational Purposes	03/02/2011

Satisfied - Item: LTC Lapse & Replacement Report

Comments:
see attached

Attachment:
AR 2010 Lapses and Replacements.pdf

ReliaStar Life Insurance Company

20 Washington Avenue South

Minneapolis, MN 55401

Tel.: 612.342-7233

Toll Free: 1-800-537-5024 X 342-7233

Fax: 612.342.3695

Email: molly.williams@us.ing.com

Molly Williams

Compliance Analyst

March 1, 2011

Arkansas Insurance Department
Compliance - Life and Health Division
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Lapse and Replacement Report Long-Term Care Insurance Policies or Certificates
ReliaStar Life Insurance Company
NAIC #67105

Attached is a copy of the completed Lapse and Replacement Report for 2010.

If you have any questions, I can be reached at the number listed above.

Very truly yours,



Molly Williams

/maw

Long-Term Care Information
Replacement and Lapse Reporting Form

For the state of: **ARKANSAS** For the Reporting Year of 2010

Company Name:	<u>ReliaStar Life Insurance Company</u>	Due: <u>June 30 annually</u>
Company Address:	<u>20 Washington Ave South Minneapolis, MN 55401</u>	Company NAIC Number: <u>67105</u>
Contact Person:	<u>Molly Williams</u>	Phone Number: <u>(612) 342-7233</u>

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 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 agent with the greatest percentage 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 the Number Sold By this Agent
None	0	0	n/a

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 % of Number Sold By this Agent
Benefit Communications Inc	0	2	n/a
Louis Pantalone	0	2	n/a

Company Tools

Percentage of Replacement Policies Sold to Total Annual Sales 0%
 Percentage of Replacement Policies Sold to Policies in Force (as of the end of the preceding calendar year) 0%
 Percentage of Lapsed Policies to Total Annual Sales 44.4%
 Percentage of Lapsed Policies to Policies in Force (as of the end of the preceding calendar year) 8.5%