

SERFF Tracking Number: LFSC-127188947 State: Arkansas
Filing Company: LifeSecure Insurance Company State Tracking Number: 49132
Company Tracking Number: REPLACEMENT/LAPSE & SUITABILITY REPORTS
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC Reports
Project Name/Number: /

Filing at a Glance

Company: LifeSecure Insurance Company

Product Name: LTC Reports

TOI: LTC06 Long Term Care - Other

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

Filing Type: Form

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: LFSC-127188947 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 49132

For Informational Purposes

Co Tr Num:

REPLACEMENT/LAPSE &
SUITABILITY REPORTS

Authors: Sue Howard, Karilynn
Bagnell

Date Submitted: 06/24/2011

State Status: Filed-Closed

Reviewer(s): Harris Shearer,
Stephanie Fowler

Disposition Date: 07/14/2011

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Karilynn Bagnell

Filing Description:

LifeSecure Insurance Company

NAIC #77720

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/14/2011

State Status Changed: 07/14/2011

Created By: Karilynn Bagnell

Corresponding Filing Tracking Number:

RE: Replacement/Lapse Report
Suitability Report

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Attached are the 2010 Replacement/Lapse and Suitability Reports for LifeSecure Insurance Company.

Should you require further information, please contact me at 810.220.4644 or kbagnell@yourlifefsecure.com.

Sincerely,
 Karilynn Case Bagnell

Company and Contact

Filing Contact Information

Karilynn Bagnell, Senior Compliance Specialist kbagnell@lifefsecurelsc.com
 LifeSecure Insurance Company 810-220-4644 [Phone]
 10559 Citation Drive 810-220-7707 [FAX]
 Suite 300
 Brighton, MI 48116

Filing Company Information

LifeSecure Insurance Company	CoCode: 77720	State of Domicile: Michigan
10559 Citation Drive	Group Code: 572	Company Type: Life, A & H
Suite 300	Group Name: BCBS of MI GRP	State ID Number:
Brighton, MI 48116	FEIN Number: 75-0956156	
(810) 220-8774 ext. [Phone]		

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
LifeSecure Insurance Company	\$0.00	06/24/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	07/14/2011	07/14/2011

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Disposition

Disposition Date: 07/14/2011

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Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Suitability Report	Accepted for Informational Purposes	No
Supporting Document	Replacement/Lapse Report	Accepted for Informational Purposes	No

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: NA- LTC Suitability Report. Comments:		
Bypassed - Item: Application Bypass Reason: NA- LTC Suitability Report. Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: NA- LTC Suitability Report. Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: NA- LTC Suitability Report. Comments:		
Satisfied - Item: Suitability Report Comments: Attachment: Suitability Letter- AR.pdf	Accepted for Informational Purposes	07/14/2011

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	Item Status:	Status
Satisfied - Item: Replacement/Lapse Report	Accepted for Informational Purposes	Date: 07/14/2011

Comments:

Attachment:

Replacement and Lapse 2010 Form - AR.pdf



June 1, 2011

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Re: LifeSecure Insurance Company, NAIC #77720
Long Term Care Suitability Reporting Requirements
Regulation Number: 13 s 24 (H)

Dear Commissioner Bradford:

As required by the above regulation, we are hereby reporting the following information:

Total Number of Applications received from residents of this state:	3
Total Number of those who declined to provide information on the personal worksheet:	0
The number of applicants who did not meet the suitability standards:	2
The number of those who chose to confirm after receiving a Suitability Letter:	0

Please do not hesitate to contact me regarding the above information. You can reach me at (866) 582-7702 ext 8774 or by email at Showard@yourlifecure.com.

Sincerely,

A handwritten signature in black ink that reads "Sue R. Howard". The signature is written in a cursive, flowing style.

Sue R Howard
Compliance Manager

**Long Term Care Insurance
Replacement/Lapse Reporting Form**

For the State of Arkansas

For the Reporting Year of 2010

Company Name: LifeSecure Insurance Company
 Company Address: 10559 Citation Drive, Suite 300
 Brighton, MI 48116
 Contact Person: Karilynn Bagnell

Due: June 30 Annually
 Company NAIC #: 77720
 Phone Number: (866) 582-7702 ext. 4644

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 agents amount of long-term care insurance replacement sales as a percent of the agents total annual sales and the amount of lapses of a long-term care insurance policies sold by an agent as a percent of the agent's total annual sales. The table below should be used to report the ten percent (10%) of an insurer's agents with the greatest percentages of replacements and lapses.

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

Agents Name	Number of Polices Sold by this Agent	Number of Polices Replaced by this Agent	Number of Replacements as % of number sold by this Agent
None			

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

Agents Name	Number of Polices Sold by this Agent	Number of Polices Lapsed by this Agent	Number of Lapses as % of number sold by this Agent
None			

Company Totals:

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