

SERFF Tracking Number: UNAM-127311311 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 49243  
Company Tracking Number:  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: LTC LAPSE AND REPLACEMENT - 2010  
Project Name/Number: /

## Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: LTC LAPSE AND REPLACEMENT - 2010 SERFF Tr Num: UNAM-127311311 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num: 49243  
For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
Author: Alicia Phillips-Guiler Disposition Date: 07/15/2011  
Date Submitted: 07/07/2011 Disposition Status: Accepted For Informational Purposes  
Implementation Date: Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 07/15/2011  
State Status Changed: 07/15/2011  
Deemer Date: Created By: Alicia Phillips-Guiler  
Submitted By: Alicia Phillips-Guiler Corresponding Filing Tracking Number:  
Filing Description:  
Long-Term Care Lapse and Replacement Report – Reporting Year 2010

In compliance with your state's annual reporting requirements, we submit the above-referenced report.

Should you have any questions, please contact me at 407-444-4355, or [Aguiler@universalamerican.com](mailto:Aguiler@universalamerican.com).

Sincerely,

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Alicia P. Guiler  
 Senior Compliance Analyst

## Company and Contact

### Filing Contact Information

Alicia Guiler, AGuiler@uafc.com  
 P.O. Box 958465 407-628-1776 [Phone] 8334 [Ext]  
 Lake Mary, FL 32795-8465 407-628-9021 [FAX]

### Filing Company Information

Constitution Life Insurance Company CoCode: 62359 State of Domicile: Texas  
 1001 Heathrow Park Lane Group Code: 953 Company Type:  
 Suite 5001 Group Name: State ID Number:  
 Lake Mary, FL 32746 FEIN Number: 36-1824600  
 (407) 995-8000 ext. [Phone]

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$0.00	07/07/2011	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	07/15/2011	07/15/2011

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## Disposition

Disposition Date: 07/15/2011

Implementation Date:

Status: Accepted For Informational Purposes

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>	LTC LAPSE AND REPLACEMENT	Accepted for Informational Purposes	No

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> LTC LAPSE AND REPLACEMENT	Accepted for Informational Purposes	<b>Date:</b> 07/15/2011
<b>Comments:</b>		
<b>Attachment:</b>		
AR - LAPSE CLICO 2010.pdf		



P.O. Box 958465  
Lake Mary, FL 32795-8465  
800 882 1054 toll-free  
407 628 3679 fax  
[www.constitutionlife.com](http://www.constitutionlife.com)

June 28, 2011

Life and Health Division  
Arkansas Department of Insurance  
1200 W. Third Street  
Little Rock, AR 72201-1904

RE: **CONSTITUTION LIFE INSURANCE COMPANY**  
NAIC #62359  
Long-Term Care Lapse and Replacement Report -- Reporting Year 2010

In compliance with your state's annual reporting requirements, we submit the above-referenced report.

Should you have any questions, please contact me at 407-444-4355, or [Aguiler@universalamerican.com](mailto:Aguiler@universalamerican.com).

Sincerely,

A handwritten signature in cursive script that reads "Alicia P. Guiler".

Alicia P. Guiler  
Senior Compliance Analyst

**Long-Term Care Insurance  
Replacement and Lapse Reporting Form**

For the State of Arkansas

For the Reporting Year of 2010

Company Name: Constitution Life  
 Company Address: 1001 Heathrow Park Ln  
 Contact Person: Alicia P. Guiler

Due: June 30 annually  
 Company NAIC Number: 62359  
 Phone Number: 407-444-4355

**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
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
N/A			

**Company Totals**

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 0%  
 Percentage of Lapsed Policies to Policies In Force (as of the end of the preceding calendar year) 0%