

SERFF Tracking Number: UNUM-127300307 State: Arkansas
Filing Company: Unum Life Insurance Company of America State Tracking Number: 49198
Company Tracking Number: SUITABILITY, REPLACEMENT AND LAPSES, CLAIMS DENIAL ANNUAL REPORTING
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: /

Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Long Term Care SERFF Tr Num: UNUM-127300307 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num: 49198
For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: SUITABILITY, State Status: Filed-Closed
REPLACEMENT AND LAPSES,
CLAIMS DENIAL ANNUAL
REPORTING

Filing Type: Form

Author: Shawna Weitz Reviewer(s): Stephanie Fowler
Date Submitted: 06/30/2011 Disposition Date: 07/15/2011
Disposition Status: Accepted For
Informational Purposes
Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 07/15/2011
State Status Changed: 07/15/2011 Deemer Date:
Created By: Shawna Weitz Submitted By: Shawna Weitz
Corresponding Filing Tracking Number:
Filing Description:
Suitability, Replacement and Lapses, Claims Denial Annual Reporting

Company and Contact

Filing Contact Information

Shawna Weitz, Contract Analyst sweitz@unum.com

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2211 Congress Street, C4556 207-575-2631 [Phone]
 Portland, ME 04122

Filing Company Information

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 565	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$0.00	06/30/2011	

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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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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	Claims Denial	Accepted for Informational Purposes	No
Supporting Document	Replacement and Lapse	Accepted for Informational Purposes	No
Supporting Document	Suitability	Accepted for Informational Purposes	No

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Not Applicable Comments:		
Bypassed - Item: Application Bypass Reason: Not Applicable Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: Not Applicable Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: Not Applicable Comments:		
Satisfied - Item: Claims Denial Comments: Attachment: Denials_UA__AR.pdf	Accepted for Informational Purposes	07/15/2011

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TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: /

Item Status: **Status**
Date:
Satisfied - Item: Replacement and Lapse Accepted for Informational 07/15/2011
Purposes
Comments:
Attachment:
LapRep_UA__AR.pdf

Item Status: **Status**
Date:
Satisfied - Item: Suitability Accepted for Informational 07/15/2011
Purposes
Comments:
Attachment:
Suit_UA__AR.pdf

APPENDIX E

Claims Denial Reporting Form Long-Term Care Insurance

For the State of: Arkansas
 For the Reporting Year of: 2010
 Company Name: UNUM Life Insurance Company of America Due: June 20 annually
 Company Address: 2211 Congress Street
 Portland, Maine 04122
 Company NIAC Number: #056-62235
 Contact Person: Shawna Weitz Phone Number: (207) 575-2631
 Line of Business: Group

Instructions:

The purpose of this form is to report long term care claim denials under in force long-term care insurance policies. Indicate the manner of reporting by checking one of the boxes below:

- Per Claimant – counts each individual who makes one or a series of claim requests.
- Per Transaction – counts each claim payment request.

“Denied” means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition. It does not include a request for payment that is in excess of the applicable contractual limits.

Inforce Data

	State Data	Nationwide Data [FN1]
Total Number of Inforce Policies [Certificates] as of December 31st	3,550	756,148

Claims & Denial Data

		State Data	Nationwide Data [FN1]
1	Total Number of Long-Term Care Claims Reported	5	684
2	Total Number of Long-Term Care Claims Denied/Not Paid	1	78
3	Number of Claims Not Paid due to Preexisting Condition Exclusion	0	0
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	1	43
5	Net Number of Long-Term Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	0	35
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided by Line 1)	0%	5.12%
7	Number of Long-Term Claims Denied due to:		
8	Long-Term Care Services Not Covered under the Policy [FN2]	0	9
9	Provider/Facility Not Qualified under the Policy [FN3]	0	0
10	Benefit Eligibility Criteria Not Met [FN4]	0	20
11	Other	0	6

FN1: The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.

FN2. Example—home health care claim filed under a nursing home only policy.

FN3. Example—a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.

FN4. Examples—a benefit trigger not met, certification by a licensed hearth care practitioner not provided, no plan of care.

APPENDIX E

Claims Denial Reporting Form Long-Term Care Insurance

For the State of: **Arkansas**

For the Reporting Year of: **2010**

Company Name: **UNUM Life Insurance Company of America** Due: **June 20 annually**

Company Address: **2211 Congress Street
Portland, Maine 04122**

Company NIAC Number: **#056-62235**

Contact Person: **Shawna Weitz** Phone Number: **(207) 575-2631**

Line of Business: **Individual**

Instructions:

The purpose of this form is to report long term care claim denials under in force long-term care insurance policies. Indicate the manner of reporting by checking one of the boxes below:

- Per Claimant – counts each individual who makes one or a series of claim requests.
- Per Transaction – counts each claim payment request.

“Denied” means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition. It does not include a request for payment that is in excess of the applicable contractual limits.

Inforce Data

	State Data	Nationwide Data [FN1]
Total Number of Inforce Policies [Certificates] as of December 31st	818	130,849

Claims & Denial Data

		State Data	Nationwide Data [FN1]
1	Total Number of Long-Term Care Claims Reported	5	1,219
2	Total Number of Long-Term Care Claims Denied/Not Paid	1	137
3	Number of Claims Not Paid due to Preexisting Condition Exclusion	0	0
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	82
5	Net Number of Long-Term Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	1	55
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided by Line 1)	20%	4.51%
7	Number of Long-Term Claims Denied due to:		
8	Long-Term Care Services Not Covered under the Policy [FN2]	0	22
9	Provider/Facility Not Qualified under the Policy [FN3]	0	0
10	Benefit Eligibility Criteria Not Met [FN4]	1	27
11	Other	0	6

FN1: The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.

FN2: Example—home health care claim filed under a nursing home only policy.

FN3: Example—a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.

FN4: Examples—a benefit trigger not met, certification by a licensed hearth care practitioner not provided, no plan of care.

**2010 Report On Lapses And Replacements
Of Long Term Care Insurance Policies
For The State Of Arkansas**

Company Name: UNUM Life Insurance Company of America
2211 Congress Street
Portland, Maine 04122
#056-62235

Contact Person: Shawna Weitz Phone Number: (207) 575-2631
Date: 2/23/2011

Instructions

The purpose of this form is to report on a statewide basis informations 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 Replacement

<u>Agents Name</u>	<u>Policies Sold by This Agent</u>	<u>Policies Replaced by This Agent</u>	<u>Number of Replacements % of Number Sold by Agent</u>
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Listing of the 10% of Agents with the Greatest Percentage of Lapses

<u>Agents Name</u>	<u>Policies Sold by This Agent</u>	<u>Policies Lapsed by This Agent</u>	<u>Number of Lapses % of Number Sold by Agent</u>
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Company Totals

No. of replacement policies sold as a percent of total annual sales:	None
No. of replacement policies sold as a percent of the total no. of policies at the end of the calendar year:	None
No. of lapsed policies as a percent of total annual sales:	None
No of lapsed policies as a percent of total no. of policies in force at the end of the preceding calendar year:	None

**Annual Report of Suitability of Long Term Care Insurance
For the State of Arkansas
For the Reporting Year of 2010**

Company Name: UNUM Life Insurance Company of America
NAIC #056-62235 FEIN #01-0278676

Company Address: 2211 Congress Street
Portland, Maine 04122

Phone Number: (207) 575-2631

1.	Total Number of Applications Received From Residents of Arkansas	NONE
2.	Number of Applicants Who Declined To Provide information On The Personal Worksheet	0
3.	Number Of Applicants Who Did Not Meet The Suitability Standards	0
4.	Number Of Those Who Chose To Confirm After Receiving A Suitability Letter	0