

SERFF Tracking Number: GEFA-128313078 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number:  
Company Tracking Number: 7052  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Couples Discount  
Project Name/Number: Couples Discount/7052

## Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Couples Discount

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Rate

SERFF Tr Num: GEFA-128313078 State: Arkansas

SERFF Status: Closed-Approved State Tr Num:

Co Tr Num: 7052

State Status: Approved-Closed

Reviewer(s): Donna Lambert

Authors: Brenda Bond, Richard

Disposition Date: 05/11/2012

Cromwell, Ronald Jackson, June

Lipscomb, Jeanette Mai, Jim Lites,

Camisha Jones

Date Submitted: 04/27/2012

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Couples Discount

Project Number: 7052

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This submission is currently pending in DE, our state of domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/11/2012

State Status Changed: 05/11/2012

Deemer Date:

Created By: Ronald Jackson

Submitted By: Ronald Jackson

Corresponding Filing Tracking Number:

Filing Description:

Re: Genworth Life Insurance Company

FEIN # 91-6027719 NAIC # 70025

ACCIDENT AND HEALTH INSURANCE

Reduction in Couples Discount

Individual Long Term Care Insurance Policy form 7052 et al, previously approved

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We are submitting an addendum to the actuarial memorandum filed with previously approved individual Long Term Care Insurance Policy form, form 7052. The addendum is being filed concurrently in Delaware, our state of domicile.

Policy form 7052 was approved on 11/22/10. The SERFF Tracking Number for that approval is GEFA-126825424.

The purpose of the addendum is to:

- reduce the 40% discount given to couples where two applicants apply and two policies are issued to 20%;
- reduce the 25% discount given to couples for policies where two applicants apply but only one policy is issued to 10%.

Otherwise, the rates for form 7052 have not changed, nor is any other feature or benefit of the approved policy form changing.

The change to the discount will only be applied to newly issued policies sold after the effective date of approval, and will not be applied, or otherwise result in a change, to in-force policies.

Upon approval and implementation, the new discount will replace the discount previously approved.

We trust that this submission will be acceptable to your Department. However, please let me know if you should have any questions or comments.

State Narrative:

## Company and Contact

### Filing Contact Information

Ronald N. Jackson, Contract Analyst      ronald.jackson@genworth.com  
Product Compliance      804-289-6725 [Phone]  
P O Box 27601      804-281-6916 [FAX]  
Richmond, VA 23261-7601

### Filing Company Information

Genworth Life Insurance Company      CoCode: 70025      State of Domicile: Delaware  
6610 W Broad Street      Group Code: 4011      Company Type: LifeHealth &  
Richmond, VA 23230      Group Name:      Annuity  
(804) 281-6600 ext. [Phone]      FEIN Number: 91-6027719      State ID Number:  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: Fee is \$50 per submission.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	04/27/2012	58764913

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	05/11/2012	05/11/2012

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## Disposition

Disposition Date: 05/11/2012

Implementation Date:

Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Genworth Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved	Yes

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:**  
**Filing Method of Last Filing:**

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Genworth Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Health - Actuarial Justification	Approved	<b>Date:</b> 05/11/2012
<b>Comments:</b>		
<b>Attachment:</b>		
7052 Act Memo Addendum.pdf		