

SERFF Tracking Number: LFSC-128487706 State: Arkansas  
 Filing Company: LifeSecure Insurance Company State Tracking Number: RPT-LTC 2011  
 Company Tracking Number: RPT-REPLACEMENT & LAPSE 2011  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: LTC-Replacement & Lapse 2011  
 Project Name/Number: /

## Filing at a Glance

Company: LifeSecure Insurance Company  
 Product Name: LTC-Replacement & Lapse 2011  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Form

SERFF Tr Num: LFSC-128487706 State: Arkansas  
 SERFF Status: Closed-Accepted For Informational Purposes  
 Co Tr Num: RPT-REPLACEMENT & LAPSE 2011  
 Authors: Tammy Hopkins, Terri Poshadlo, Denise Stratton  
 Date Submitted: 06/18/2012

State Tr Num: RPT-LTC 2011  
 State Status: Closed-Accepted for Informational Purposes  
 Reviewer(s): Donna Lambert  
 Disposition Date: 06/19/2012  
 Disposition Status: Accepted For Informational Purposes  
 Implementation Date:

Implementation Date Requested: On Approval  
 State Filing Description:

## General Information

Project Name:  
 Project Number:  
 Requested Filing Mode:  
 Explanation for Combination/Other:  
 Submission Type:  
 Overall Rate Impact:

Status of Filing in Domicile:  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Individual Market Type:  
 Filing Status Changed: 06/19/2012  
 State Status Changed: 06/19/2012  
 Created By: Tammy Hopkins  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Tammy Hopkins  
 Filing Description:  
 LifeSecure Insurance Company  
 NAIC #77720

RE: Replacement & Lapses 2011  
 Attached are the 2011 Replacement & Lapses Reports for LifeSecure Insurance Company.

Should you require further information, please contact me at 810.220.4611 or thopkins@yourlifefsecure.com

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Sincerely,

Tammy Hopkins  
 Operations Analyst  
 State Narrative:

## Company and Contact

### Filing Contact Information

Tammy Hopkins, Operations Analyst thopkins@yourlifesecond.com  
 10559 Citation Drive 810-220-4611 [Phone]  
 Suite 300 810-220-7707 [FAX]  
 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]

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
LifeSecure Insurance Company	\$0.00	06/18/2012	

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State: Arkansas

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TOI: LTC03I Individual Long Term Care

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		06/19/2012	06/19/2012

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## Disposition

Disposition Date: 06/19/2012

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	2011 Replacement & Lapse Reports	Accepted for Informational Purposes	Yes

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State: Arkansas  
 State Tracking Number: RPT-LTC 2011  
 Sub-TOI: LTC03I.001 Qualified

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> N/A <b>Comments:</b>		
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> N/A <b>Comments:</b>		
<b>Bypassed - Item:</b> Health - Actuarial Justification <b>Bypass Reason:</b> N/A <b>Comments:</b>		
<b>Bypassed - Item:</b> Outline of Coverage <b>Bypass Reason:</b> N/A <b>Comments:</b>		
<b>Satisfied - Item:</b> 2011 Replacement & Lapse Reports <b>Comments:</b> <b>Attachment:</b> Replacement and Lapse 2011 Form - AR.pdf	Accepted for Informational Purposes	06/19/2012

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

For the State of **Arkansas**

For the Reporting Year of  
**2011**

Company Name: **LifeSecure Insurance Company**  
Company Address: 10559 Citation Drive, Suite 300  
Brighton, MI 48116  
Contact Person: Tammy Hopkins

Due: June 30 Annually  
Company NAIC #: 77720  
Phone Number: (866) 582-  
7702 ext. 4611

**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
Timothy Campbell	3	2	66.7%

**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
N/A	0	0	0%

**Company Totals:**

Percentage of Replacement Policies Sold to Annual Sales: 66.7%  
Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding year): 100%  
Percentage of Lapsed Policies to Total Annual Sales: 0%  
Percentage of Lapsed Policies to Policies in force (as of the preceding calendar year): 0%