

SERFF Tracking Number: MNNL-128487142 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number:
Company Tracking Number: LTC APPENDIX E & G
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Annual LTC Claims Denial & Replacement and Lapse Reporting
Project Name/Number: Annual LTC Claims Denial & Replacement and Lapse Reporting/LTC Appendix E & G

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: Annual LTC Claims Denial & Replacement and Lapse Reporting SERFF Tr Num: MNNL-128487142 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Accepted State Tr Num:

For Informational Purposes

Sub-TOI: L08.000 Life - Other

Co Tr Num: LTC APPENDIX E & G State Status: Closed-Accepted for Informational Purposes

Filing Type: Form

Reviewer(s): Linda Bird

Author: Susan Johnson

Disposition Date: 06/22/2012

Date Submitted: 06/18/2012

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Annual LTC Claims Denial & Replacement and Lapse Reporting

Status of Filing in Domicile: Not Filed

Project Number: LTC Appendix E & G

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/22/2012

State Status Changed: 06/22/2012

Deemer Date:

Created By: Susan Johnson

Submitted By: Susan Johnson

Corresponding Filing Tracking Number: LTC Appendix E & G

Filing Description:

Attached under the Supporting Documentation tab is Minnesota Life Insurance Company's annual Long Term Care Claims Denial Reporting form (Appendix E) and Long Term Care Insurance Replacement and Lapse Reporting form (Appendix G) for calendar year 2011.

These reports are associated with Minnesota Life Insurance Company's Accelerated Benefit Agreement for Long Term Care, Form # 09-932, approved in Arkansas on February 4, 2010, under SERFF Tracking # MNNL-126472175. These

SERFF Tracking Number: MNNL-128487142 State: Arkansas
 Filing Company: Minnesota Life Insurance Company State Tracking Number:
 Company Tracking Number: LTC APPENDIX E & G
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Annual LTC Claims Denial & Replacement and Lapse Reporting
 Project Name/Number: Annual LTC Claims Denial & Replacement and Lapse Reporting/LTC Appendix E & G

reports are being filed using TOI Code L08 Life-Other, and Sub-TOI L08.000 Life-Other, because the Long Term Care Agreement accelerates the death benefit of the insured's life insurance policy.

State Narrative:

Company and Contact

Filing Contact Information

Susan Johnson, Companies/Product susan.johnsonlaw@securian.com
 Compliance Analyst
 400 ROBERT STREET NORTH 651-665-4277 [Phone]
 ST. PAUL, MN 55101-2098 651-665-5424 [FAX]

Filing Company Information

Minnesota Life Insurance Company	CoCode: 66168	State of Domicile: Minnesota
400 Robert Street North	Group Code: 869	Company Type: Life Insurance
Law Department	Group Name:	State ID Number:
St. Paul, MN 55101-2098	FEIN Number: 41-0417830	
(651) 665-3500 ext. [Phone]		

Filing Fees

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

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

SERFF Tracking Number: MNNL-128487142 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number:
Company Tracking Number: LTC APPENDIX E & G
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Annual LTC Claims Denial & Replacement and Lapse Reporting
Project Name/Number: Annual LTC Claims Denial & Replacement and Lapse Reporting/LTC Appendix E & G

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	06/22/2012	06/22/2012

SERFF Tracking Number: MNNL-128487142 *State:* Arkansas
Filing Company: Minnesota Life Insurance Company *State Tracking Number:*
Company Tracking Number: LTC APPENDIX E & G
TOI: L08 Life - Other *Sub-TOI:* L08.000 Life - Other
Product Name: Annual LTC Claims Denial & Replacement and Lapse Reporting
Project Name/Number: Annual LTC Claims Denial & Replacement and Lapse Reporting/LTC Appendix E & G

Disposition

Disposition Date: 06/22/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MNNL-128487142 State: Arkansas
 Filing Company: Minnesota Life Insurance Company State Tracking Number:
 Company Tracking Number: LTC APPENDIX E & G
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Annual LTC Claims Denial & Replacement and Lapse Reporting
 Project Name/Number: Annual LTC Claims Denial & Replacement and Lapse Reporting/LTC Appendix E & G

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Appendix E - Claims Denial Reporting for Long-Term Care Insurance - 2011		Yes
Supporting Document	Appendix G - LTC Insurance Replacement and Lapse Reporting - 2011		Yes

SERFF Tracking Number: MNNL-128487142 State: Arkansas
 Filing Company: Minnesota Life Insurance Company State Tracking Number:
 Company Tracking Number: LTC APPENDIX E & G
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Annual LTC Claims Denial & Replacement and Lapse Reporting
 Project Name/Number: Annual LTC Claims Denial & Replacement and Lapse Reporting/LTC Appendix E & G

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable to this annual report filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this annual report filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Appendix E - Claims Denial Reporting for Long-Term Care Insurance - 2011		
Comments:		
Attachment: AR_72374.pdf		

	Item Status:	Status Date:
Satisfied - Item: Appendix G - LTC Insurance Replacement and Lapse Reporting - 2011		
Comments:		
Attachment: AR_72264.pdf		

Claims Denial Reporting For Long-Term Care Insurance

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
 400 Robert Street North • St. Paul, Minnesota 55101-2098 • 651-665-3500 • Fax 651-665-5424

FOR THE STATE OF Arkansas FOR THE REPORTING YEAR 2011

Due: June 30 annually

Company name
Minnesota Life Insurance Company

Company address
400 Robert Street North, St. Paul, MN 55101-2098

Company NAIC number
66168

Contact person
Susan C. Johnson

Telephone number
651.665.3500

Line of Business: Individual

Instructions:

The purpose of this form is to report all long-term care claim denials under in force long-term care insurance agreements. "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.

	State Data	Nationwide Data (FN1)
1. Total number of Long-Term Care claims reported	<u>No data to rept</u>	<u>No data to rept</u>
2. Total number of Long-Term Care claims denied/not paid	<u>No data to rept</u>	<u>No data to rept</u>
3. Number of Claims not paid due to preexisting condition exclusion	<u>No data to rept</u>	<u>No data to rept</u>
4. Number of Claims not paid due to waiting (elimination) period not met	<u>No data to rept</u>	<u>No data to rept</u>
5. Net number of Long-Term Care claims denied for reporting purposes (Line 2 minus line 4 minus line 4)	<u>No data to rept</u>	<u>No data to rept</u>
6. Percentage of Long-Term Care Claims denied of those reported (Line 5 divided by line1)	<u>No data to rept</u>	<u>No data to rept</u>
7. Number of Long-Term Care claim denied due to:	<u>No data to rept</u>	<u>No data to rept</u>
8. Long-Term Care services not covered under the Policy (FN2)	<u>No data to rept</u>	<u>No data to rept</u>
9. Provider/Facility not qualified under the Policy (FN3)	<u>No data to rept</u>	<u>No data to rept</u>
10. Benefit eligibility criteria not met (FN4)	<u>No data to rept</u>	<u>No data to rept</u>
11. Other	<u>No data to rept</u>	<u>No data to rept</u>

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 health care practitioner not provided, no plan of care.

Long-Term Care Insurance Replacement and Lapse Reporting

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
400 Robert Street North • St. Paul, Minnesota 55101-2098 • 651-665-3500 • Fax 651-665-5424

For the State of: Arkansas

For the Reporting Year of: 2011

Company Name: Minnesota Life Insurance Company

Due: June 30 annually

Company Address: 400 Robert Street North, St. Paul, Minnesota 55101

Company NAIC #: 66168

Contact Person: Susan C. Johnson

Phone Number: (651) 665.3500

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 <u>Name</u>	Number of Policies Sold By This <u>Agent</u>	Number of Policies Replaced By This <u>Agent</u>	Number of Replacements As % of Number Sold By This <u>Agent</u>
0	0	0	0

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

Agent's <u>Name</u>	Number of Policies Sold By This <u>Agent</u>	Number of Policies Lapsed By This <u>Agent</u>	Number of Lapses As % of Number Sold By This <u>Agent</u>
0	0	0	0

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 Amount Sales 0 %

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