

SERFF Tracking Number: UNAM-128462154 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: LTC LAPSE / REPL - PLIC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC Lapse Replacement Report
Project Name/Number: /

Filing at a Glance

Company: Pennsylvania Life Insurance Company

Product Name: LTC Lapse Replacement Report SERFF Tr Num: UNAM-128462154 State: Arkansas

Report

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted For Informational Purposes State Tr Num: RPT-LTC 2011

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LTC LAPSE / REPL - PLIC State Status: Closed-Accepted for Informational Purposes

Filing Type: Form

Author: Mary Reichert

Reviewer(s): Donna Lambert

Date Submitted: 06/11/2012

Disposition Date: 06/11/2012

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: Report submitted as required

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/11/2012

State Status Changed: 06/11/2012

Deemer Date:

Created By: Mary Reichert

Submitted By: Mary Reichert

Corresponding Filing Tracking Number:

Filing Description:

Dear Colleague:

In accordance with state regulation, we are submitting the Long-Term Care Insurance Replacement and Lapse Reporting report for calendar year 2011.

Please feel free to contact me directly if you have questions or need additional information. I may be reached through SERFF, through email at mreichert@universalamerican.com, or by phone at 407-444-4371.

SERFF Tracking Number: UNAM-128462154 State: Arkansas
 Filing Company: Pennsylvania Life Insurance Company State Tracking Number: RPT-LTC 2011
 Company Tracking Number: LTC LAPSE / REPL - PLIC
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: LTC Lapse Replacement Report
 Project Name/Number: /

Sincerely,

Mary Reichert
 Compliance Auditor

State Narrative:

Company and Contact

Filing Contact Information

Mary Reichert, mreichert@universalamerican.com
 P.O. Box 958465 407-444-4371 [Phone]
 Lake Mary, FL 32795-8465

Filing Company Information

Pennsylvania Life Insurance Company CoCode: 67660 State of Domicile: Pennsylvania
 1001 Heathrow Park Lane Group Code: 953 Company Type:
 Suite 5001 Group Name: State ID Number:
 Lake Mary, FL 32746 FEIN Number: 23-1305366
 (407) 995-8000 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania Life Insurance Company	\$0.00	06/11/2012	

SERFF Tracking Number: UNAM-128462154 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: LTC LAPSE / REPL - PLIC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC Lapse Replacement Report
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		06/11/2012	06/11/2012

SERFF Tracking Number: UNAM-128462154 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: LTC LAPSE / REPL - PLIC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC Lapse Replacement Report
Project Name/Number: /

Disposition

Disposition Date: 06/11/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-128462154 State: Arkansas
 Filing Company: Pennsylvania Life Insurance Company State Tracking Number: RPT-LTC 2011
 Company Tracking Number: LTC LAPSE / REPL - PLIC
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: LTC Lapse Replacement Report
 Project Name/Number: /

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	LTC REPLACEMENT AND LAPSE REPORT 2011 AND AUTHORIZATION TO FILE	Accepted for Informational Purposes	Yes

SERFF Tracking Number: UNAM-128462154 State: Arkansas
 Filing Company: Pennsylvania Life Insurance Company State Tracking Number: RPT-LTC 2011
 Company Tracking Number: LTC LAPSE / REPL - PLIC
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: LTC Lapse Replacement Report
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: N/A Comments:		
Bypassed - Item: Application Bypass Reason: N/A Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: N/A Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: N/A Comments:		
Satisfied - Item: LTC REPLACEMENT AND LAPSE REPORT 2011 AND AUTHORIZATION TO FILE Comments: Attachments: PL AR.pdf	Accepted for Informational Purposes	06/11/2012

SERFF Tracking Number: UNAM-128462154 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: LTC LAPSE / REPL - PLIC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC Lapse Replacement Report
Project Name/Number: /
PL 2012 authorization.pdf

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

For the State of Arkansas

For the Reporting Year of 2011

Company Name: Pennsylvania Life
 Company Address: 1001 Heathrow Park Ln
 Contact Person: Mary Reschert

Due: June 30 annually
 Company NAIC Number: 67660
 Phone Number: 407-444-4371

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
Jeremy Wycough	1	1	100

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) 11.11 %



**PENNSYLVANIA
LIFE INSURANCE CO.**

Michele W. Buchanan

Secretary

9501 E. Shea Blvd., MC095

Scottsdale, AZ 85260

michele.buchanan@caremark.com

Direct (480) 614-7015

Fax (480) 314-8231

January 25, 2012

To Whom It May Concern:

Union Bankers Insurance Company ("UB") and its affiliates are hereby authorized to submit filings related to all life and health insurance policies administered by UB on behalf of:

Pennsylvania Life Insurance Company, NAIC #67660, FEIN – 231305366

This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization does not apply to Medicare Part D prescription drug policies issued by Pennsylvania Life. This authorization is deemed to be in effect until rescinded in writing.

Sincerely,

Michele W. Buchanan

Secretary

Pennsylvania Life Insurance Company