

State: Arkansas **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: LTC2013RESC/LTC2013RESC

Filing at a Glance

Company: RiverSource Life Insurance Company
Product Name: Long Term Care
State: Arkansas
TOI: LTC06 Long Term Care - Other
Sub-TOI: LTC06.000 Long Term Care - Other
Filing Type: Rate
Date Submitted: 01/25/2013
SERFF Tr Num: AERS-128864975
SERFF Status: Closed-Approved
State Tr Num: RPT-LTC 2012
State Status: Approved-Closed
Co Tr Num: LTC2013RESC

Implementation

Date Requested:
Author(s): Debbie Berg, Linda Elston, Bonnie Foley, Jeff Pederson, Susan Schmidt, Cheryl Meyer, Krista Wall
Reviewer(s): Donna Lambert (primary)
Disposition Date: 01/28/2013
Disposition Status: Approved
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: LTC2013RESC/LTC2013RESC

Filing Company: RiverSource Life Insurance Company

General Information

Project Name: LTC2013RESC
Project Number: LTC2013RESC
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/28/2013
State Status Changed: 01/28/2013
Created By: Cheryl Meyer
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Cheryl Meyer

Filing Description:

The purpose of this filing is to report on a statewide basis information regarding long-term care insurance policy rescissions as required by the regulations of your state. The product reported in this form is a long-term care rider attached to a life insurance policy. Benefits are paid as an acceleration of the death benefit.

Company and Contact

Filing Contact Information

Cheryl Meyer, Sr. Contract Analyst
9550 Ameriprise Financial Center
H25/9550
Minneapolis, MN 55474

Cheryl.D.Meyer@ampf.com
612-671-5583 [Phone]
612-671-3866 [FAX]

Filing Company Information

RiverSource Life Insurance
Company
9550 Ameriprise Financial Center,
H22/9550
Minneapolis, MN 55474
(612) 671-2465 ext. [Phone]

CoCode: 65005
Group Code: 4
Group Name:
FEIN Number: 41-0823832

State of Domicile: Minnesota
Company Type: Life
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: Arkansas Filing Company: RiverSource Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: LTC2013RESC/LTC2013RESC

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/28/2013	01/28/2013

SERFF Tracking #:

AERS-128864975

State Tracking #:

RPT-LTC 2012

Company Tracking #:

LTC2013RESC

State:

Arkansas

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Long Term Care

Project Name/Number:

LTC2013RESC/LTC2013RESC

Disposition

Disposition Date: 01/28/2013

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 req'd):	Minimum % Change (where req'd):
RiverSource Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	LTC Recission Report	Approved	Yes

SERFF Tracking #:

AERS-128864975

State Tracking #:

RPT-LTC 2012

Company Tracking #:

LTC2013RESC

State:

Arkansas

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Long Term Care

Project Name/Number:

LTC2013RESC/LTC2013RESC

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

%

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 req'd):	Minimum % Change (where req'd):
RiverSource Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

AERS-128864975

State Tracking #:

RPT-LTC 2012

Company Tracking #:

LTC2013RESC

State:

Arkansas

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Long Term Care

Project Name/Number:

LTC2013RESC/LTC2013RESC

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	na		

		Item Status:	Status Date:
Satisfied - Item:	LTC Rescission Report	Approved	01/28/2013
Comments:			
Attachment(s):			
AR ASR Rescission Report 2013221.pdf			

**Long-Term Care Insurance
Rescission Reporting Form**

For the State of: Arkansas

For the Reporting Year of: 2012

Company Name: RiverSource Life Insurance Company

Company Address: 70100 Ameriprise Financial Center, Minneapolis, MN 55474

Company NAIC Number: 65005

Contact Person: Cheryl D. Meyer

Phone Number: (612) 671-5583

INSTRUCTIONS:

The purpose of this form is to report all rescissions of long-term care insurance policies or certificates. Those rescissions voluntarily effectuated by an insured are not required to be included in this report. Please furnish one form per rescission.

Policy Form #	Policy and Certificate #	Name of Insured	Date of Policy Issuance	Date/s Claims/s Submitted	Date of Rescission
Detailed Reason for Rescission: NONE					

Signature



Name and Title: Cheryl Meyer, Senior Contract Analyst

Date: January 25, 2013

The product reported in this form is a long-term care rider attached to a life insurance policy. Benefits are paid as an acceleration of the death benefit.