

**State:** District of Columbia **Filing Company:** RiverSource Life Insurance Company  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** 2011LTCASRLAPREP  
**Project Name/Number:** 2011LTCASRLAPREP / 2011LTCASRLAPREP

### Filing at a Glance

Company: RiverSource Life Insurance Company  
 Product Name: 2011LTCASRLAPREP  
 State: District of Columbia  
 TOI: LTC06 Long Term Care - Other  
 Sub-TOI: LTC06.000 Long Term Care - Other  
 Filing Type: Rate  
 Date Submitted: 06/13/2012  
 SERFF Tr Num: AERS-128446005  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status:  
 Co Tr Num: 2012LTCASRLAPREP

Implementation  
 Date Requested:  
 Author(s): Debbie Berg, Linda Elston, Bonnie Foley, Jeff Pederson, Susan Schmidt, Cheryl Meyer, Krista Wall  
 Reviewer(s): Efren Tanhehco (primary), Carolyn King  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:

State Filing Description:

**State:** District of Columbia **Filing Company:** RiverSource Life Insurance Company  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** 2011LTCASRLAPREP  
**Project Name/Number:** 2011LTCASRLAPREP / 2011LTCASRLAPREP

### General Information

Project Name: 2011LTCASRLAPREP Status of Filing in Domicile:  
 Project Number: 2011LTCASRLAPREP Date Approved in Domicile:  
 Requested Filing Mode: Informational Domicile Status Comments:  
 Explanation for Combination/Other: Market Type:  
 Submission Type: Overall Rate Impact:  
 Filing Status Changed: 06/15/2012  
 State Status Changed: Deemer Date:  
 Created By: Cheryl Meyer Submitted By: Cheryl Meyer  
 Corresponding Filing Tracking Number:

**Filing Description:**

The purpose of this filing is to report on a statewide basis information regarding long-term care insurance policy replacements and lapses as required by the regulations of your state. 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. Two reports are included. One is for long-term care insurance products that are no longer marketed. The other is for an accelerated benefit rider for long-term care that is attached to life insurance products. In addition, we are including the claims denial reporting for an accelerated benefit rider for long-term care that is attached to life insurance products.

### Company and Contact

**Filing Contact Information**

Cheryl Meyer, Sr. Contract Analyst Cheryl.D.Meyer@ampf.com  
 9550 Ameriprise Financial Center 612-671-5583 [Phone]  
 H25/9550 612-671-3866 [FAX]  
 Minneapolis, MN 55474

**Filing Company Information**

RiverSource Life Insurance CoCode: 65005 State of Domicile: Minnesota  
 Company Group Code: 4 Company Type: Life  
 9550 Ameriprise Financial Center, Group Name: State ID Number:  
 H22/9550 FEIN Number: 41-0823832  
 Minneapolis, MN 55474  
 (612) 671-2465 ext. [Phone]

### Filing Fees

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

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	\$0.00		

SERFF Tracking #:

AERS-128446005

State Tracking #:

Company Tracking #:

2012LTCASRLAPREP

State:

District of Columbia

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

2011LTCASRLAPREP

Project Name/Number:

2011LTCASRLAPREP / 2011LTCASRLAPREP

## Supporting Document Schedules

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

		Item Status:	Status Date:
Satisfied - Item:	LTC Reporting		
Comments:			
Attachment(s):			
ASR Claim Denial Reporting Form DISTRICT OF COLUMBIA.pdf			
ASR Policies Replacement and Lapse Reporting Form DISTRICT OF COLUMBIA.pdf			
LTC Policies Replacement and Lapse Reporting Form DISTRICT OF COLUMBIA.pdf			

**Long-Term Care Insurance  
Claims Denial Reporting Form**

For the State of DISTRICT OF COLUMBIA

For the Reporting Year of 2011

Company Name: RiverSource Life Insurance Company

Due: June 30 annually

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

Company NAIC Number: 65005

Contact Person: Cheryl D. Meyer

Phone Number (612)671-5583

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 policies. Indicate the manner of reporting by checking one of the boxes below:

- Per Claimant — counts each individual who makes one or a series of claim requests.
- Per Transaction — counts each claim payment request.

“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. It does not include a request for payment that is in excess of the applicable contractual limits.

Inforce Data(Total Number of Inforce Policies as of December 31 <sup>st</sup> )	State Data	Nationwide Data
	2	2960

1. Total Number of Long-Term Care Claims Reported	State Data 0	Nationwide Data 1
2. Total Number of Long-Term Care Claims Denied/Not Paid	State Data 0	Nationwide Data 0
3. Number of Claims Not Paid due to Preexisting Condition Exclusion	State Data 0	Nationwide Data 0
4. Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	State Data 0	Nationwide Data 0
5. Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	State Data 0	Nationwide Data 0

6. Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	State Data 0	Nationwide Data 0
7. Number of Long-Term Care Claim Denied due to: Long-Term Care Services Not covered under the Policy	State Data 0	Nationwide Data 0
8. Number of Long-Term Care Claim Denied due to: Provider/Facility Not Qualified under the Policy	State Data 0	Nationwide Data 0
9. Number of Long-Term Care Claim Denied due to: Benefit Eligibility Criteria Not Met	State Data 0	Nationwide Data 0
10. Number of Long-Term Care Claim Denied due to: Other	State Data 0	Nationwide Data 0

The product reported in this Claims Denial Reporting Form is a long-term care rider attached to a life insurance policy. Benefits are paid as an acceleration of the death benefit. RiverSource Life Insurance Company began sales of this product in 2009.

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

For the State of DISTRICT OF COLUMBIA

For the Reporting Year of 2011

Company Name: RiverSource Life Insurance Company

Due: June 30 annually

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 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
NA	NA	NA	NA

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
Leonard Lupica	0	1	NA

**Company Totals**

Percentage of Replacement Policies Sold to Total Annual Sales 0.0%

Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding calendar year) 0.0%

Percentage of Lapsed Policies to Total Annual Sales 100.0%

Percentage of Lapsed Policies to Policies In Force (as of the end of the preceding calendar year) 50.0%

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

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

For the State of DISTRICT OF COLUMBIA

For the Reporting Year of 2011

Company Name: RiverSource Life Insurance Company

Due: June 30 annually

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 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
NA	NA	NA	NA

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
NA	NA	NA	NA

**Company Totals**

Percentage of Replacement Policies Sold to Total Annual Sales NA%

Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding calendar year) NA%

Percentage of Lapsed Policies to Total Annual Sales NA%

Percentage of Lapsed Policies to Policies In Force (as of the end of the preceding calendar year) 0.00%

RiverSource Life Insurance Company discontinued sales of Long-Term Care Insurance policies on December 31, 2002. Therefore, the Company believes that the portions of the Replacement and Lapse Reporting Form that apply to sales are not applicable.