

Rate Increase History
 Company Contact: (800) 855-1640

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
1	HF-2950	I	C	1/1/1991					AZ	40.00%	20.00%	5/1/2006	10/12/2006	2/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
2	HF-2500	I	A	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
3	HF-2525	I	B	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	Home Health Care Rider for LTC1
4	HF-2500	I	A	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
5	HF-2525	I	B	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	Home Health Care Rider for LTC1
6	HF-2550	I	C	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	Guaranteed Insurability Rider for LTC1
7	HF-2950	I	C	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
8	HF-2950	I	C	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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9	HF-2500	I	A	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
10	HF-2500	I	A	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
11	HF-2525	I	B	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Home Health Care Rider for LTC1
12	HF-2500	I	A	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
13	HF-2525	I	B	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	Home Health Care Rider for LTC1
14	HF-2950	I	C	1/1/1991					AZ	40.00%	15.00%	9/29/2009	11/23/2009	2/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
15	HF-2500	I	A	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
16	HF-2525	I	B	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	Home Health Care Rider for LTC1

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17	HF-2500	I	A	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
18	HF-2525	I	B	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	Home Health Care Rider for LTC1
19	HF-2500	I	A	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
20	HF-2500	I	A	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
21	HF-2525	I	B	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	Home Health Care Rider for LTC1
22	HF-2550	I	C	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	Guaranteed Insurability Rider for LTC1
23	HF-2950	I	C	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
24	HF-2500	I	A	1/1/1991					IA	60.00%	10.00%	11/25/2015	5/3/2016	8/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
25	HF-2525	I	B	1/1/1991					IA	60.00%	10.00%	11/25/2015	5/3/2016	8/1/2016	Home Health Care Rider for LTC1

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26	HF-2550	I	C	1/1/1991					IA	60.00%	10.00%	11/25/2015	5/3/2016	8/1/2016	Guaranteed Insurability Rider for LTC1
27	HF-2950	I	C	1/1/1991					IA	60.00%	10.00%	11/25/2015	5/3/2016	8/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
28	HF-2500	I	A	1/1/1991					IA	30.00%	15.00%	5/3/2016	2/10/2017	4/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
29	HF-2525	I	B	1/1/1991					IA	30.00%	15.00%	5/3/2016	2/10/2017	4/1/2017	Home Health Care Rider for LTC1
30	HF-2550	I	C	1/1/1991					IA	30.00%	15.00%	5/3/2016	2/10/2017	4/1/2017	Guaranteed Insurability Rider for LTC1
31	HF-2950	I	C	1/1/1991					IA	30.00%	15.00%	5/3/2016	2/10/2017	4/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
32	HF-2500	I	A	1/1/1991					IA	9.00%	9.00%	3/29/2018	6/4/2018	8/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
33	HF-2525	I	B	1/1/1991					IA	9.00%	9.00%	3/29/2018	6/4/2018	8/1/2018	Home Health Care Rider for LTC1
34	HF-2550	I	C	1/1/1991					IA	9.00%	9.00%	3/29/2018	6/4/2018	8/1/2018	Guaranteed Insurability Rider for LTC1

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35	HF-2950	I	C	1/1/1991					IA	9.00%	9.00%	3/29/2018	6/4/2018	8/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
Policy Key Coding:															
*Policy Type															
	I	Individual													
	G	Group													
	P	Partnership													
** Policy Category															
	A	Nursing and Residential Care Facility/Tax Qualified													
	B	Home Care Only/Tax Qualified													
	C	Comprehensive/Tax Qualified													
	D	Nursing and Residential Care Facility/Non-Tax Qualified													
	E	Home Care Only/Non-Tax Qualified													
	F	Comprehensive/Non-Tax Qualified													