

Rate Increase History  
 Company Contact: (800) 544-1640

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	HL-2500	I	A	1/1/1991					AZ	40.00%	20.00%	5/1/2006	10/12/2006	2/1/2007	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
2	HL-2525	I	B	1/1/1991					AZ	40.00%	20.00%	5/1/2006	10/12/2006	2/1/2007	Home Health Care Rider for LTC1
3	HL-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
4	HL-2500	I	A	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	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
5	HL-2500	I	A	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	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
6	HL-2525	I	B	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	Home Health Care Rider for LTC1
7	HL-2525	I	B	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	Home Health Care Rider for LTC1
8	HL-2550	I	C	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	Guaranteed Insurability Rider for LTC1
9	HL-2950	I	C	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	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

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10	HL-2950	I	C	1/1/1991					HI	40.00%	25.00%	5/30/2006	12/22/2006	6/1/2007	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
11	HL-2500	I	A	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	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
12	HL-2525	I	B	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	Home Health Care Rider for LTC1
13	HL-2550	I	C	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	Guaranteed Insurability Rider for LTC1
14	HL-2950	I	C	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	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
15	HL-2500	I	A	1/1/1991					MT	40.00%	40.00%	6/8/2006	11/9/2006	5/1/2007	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
16	HL-2950	I	C	1/1/1991					MT	40.00%	40.00%	6/8/2006	11/9/2006	5/1/2007	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

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17	HL-2500	I	A	1/1/1991					NM	40.00%	35.00%	3/27/2006	10/24/2006	3/1/2007	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
18	HL-2525	I	B	1/1/1991					NM	40.00%	35.00%	3/27/2006	10/24/2006	3/1/2007	Home Health Care Rider for LTC1
19	HL-2950	I	C	1/1/1991					NM	40.00%	35.00%	3/27/2006	10/24/2006	3/1/2007	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
20	HL-2500	I	A	1/1/1991					RI	40.00%	40.00%	6/26/2006	12/14/2006	3/1/2007	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
21	HL-2525	I	B	1/1/1991					RI	40.00%	40.00%	6/26/2006	12/14/2006	3/1/2007	Home Health Care Rider for LTC1
22	HL-2500	I	A	1/1/1991					WI	40.00%	20.00%	2/13/2006	10/12/2006	1/1/2007	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
23	HL-2525	I	B	1/1/1991					WI	40.00%	20.00%	2/13/2006	10/12/2006	1/1/2007	Home Health Care Rider for LTC1
24	HL-2950	I	C	1/1/1991					WI	40.00%	20.00%	2/13/2006	10/12/2006	1/1/2007	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

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25	HL-2500	I	A	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	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
26	HL-2525	I	B	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	Home Health Care Rider for LTC1
27	HL-2950	I	C	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	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
28	HL-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
29	HL-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
30	HL-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
31	HL-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
32	HL-2550	I	C	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Guaranteed Insurability Rider for LTC1
33	HL-2550	I	C	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Guaranteed Insurability Rider for LTC1
34	HL-2950	I	C	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	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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35	HL-2500	I	A	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	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
36	HL-2500	I	A	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	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
37	HL-2525	I	B	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	Home Health Care Rider for LTC1
38	HL-2525	I	B	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	Home Health Care Rider for LTC1
39	HL-2950	I	C	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	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
40	HL-2500	I	A	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	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
41	HL-2500	I	A	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	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
42	HL-2525	I	B	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Home Health Care Rider for LTC1
43	HL-2525	I	B	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Home Health Care Rider for LTC1
44	HL-2550	I	C	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Guaranteed Insurability Rider for LTC1

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45	HL-2550	I	C	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Guaranteed Insurability Rider for LTC1
46	HL-2950	I	C	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	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
47	HL-2500	I	A	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	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
48	HL-2525	I	B	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	Home Health Care Rider for LTC1
49	HL-2950	I	C	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	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
50	HL-2500	I	A	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	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
51	HL-2500	I	A	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	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
52	HL-2525	I	B	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	Home Health Care Rider for LTC1
53	HL-2525	I	B	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	Home Health Care Rider for LTC1

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54	HL-2950	I	C	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	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
55	HL-2500	I	A	1/1/1991					NV	40.00%	25.00%	6/26/2006	1/22/2007	3/1/2007	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
56	HL-2525	I	B	1/1/1991					NV	40.00%	25.00%	6/26/2006	1/22/2007	3/1/2007	Home Health Care Rider for LTC1
57	HL-2950	I	C	1/1/1991					NV	40.00%	25.00%	6/26/2006	1/22/2007	3/1/2007	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
58	HL-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
59	HL-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
60	HL-2550	I	C	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	Guaranteed Insurability Rider for LTC1
61	HL-2950	I	C	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	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

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62	HL-2500	I	A	1/1/1991					AZ	40.00%	15.00%	9/29/2009	11/23/2009	2/1/2010	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
63	HL-2525	I	B	1/1/1991					AZ	40.00%	15.00%	9/29/2009	11/23/2009	2/1/2010	Home Health Care Rider for LTC1
64	HL-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
65	HL-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
66	HL-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
67	HL-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
68	HL-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
69	HL-2550	I	C	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	Guaranteed Insurability Rider for LTC1
70	HL-2950	I	C	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	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



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71	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	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
72	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	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
73	HL-2525	I	B	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	Home Health Care Rider for LTC1
74	HL-2525	I	B	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	Home Health Care Rider for LTC1
75	HL-2950	I	C	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	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
76	HL-2950	I	C	1/1/1991					HI	25.00%	15.00%	9/17/2009	12/14/2009	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
77	HL-2500	I	A	1/1/1991					KS	25.00%	15.00%	7/30/2009	9/30/2009	1/1/2010	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
78	HL-2525	I	B	1/1/1991					KS	25.00%	15.00%	7/30/2009	9/30/2009	1/1/2010	Home Health Care Rider for LTC1

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79	HL-2950	I	C	1/1/1991					KS	25.00%	15.00%	7/30/2009	9/30/2009	1/1/2010	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
80	HL-2500	I	A	1/1/1991					MD	15.00%	15.00%	5/26/2009	10/27/2009	2/1/2010	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
81	HL-2525	I	B	1/1/1991					MD	15.00%	15.00%	5/26/2009	10/27/2009	2/1/2010	Home Health Care Rider for LTC1
82	HL-2950	I	C	1/1/1991					MD	15.00%	15.00%	5/26/2009	10/27/2009	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
83	HL-2500	I	A	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	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
84	HL-2525	I	B	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	Home Health Care Rider for LTC1
85	HL-2950	I	C	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	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

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86	HL-2500	I	A	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	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
87	HL-2500	I	A	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	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
88	HL-2525	I	B	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	Home Health Care Rider for LTC1
89	HL-2950	I	C	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	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
90	HL-2500	I	A	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	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
91	HL-2500	I	A	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	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
92	HL-2525	I	B	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Home Health Care Rider for LTC1
93	HL-2525	I	B	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Home Health Care Rider for LTC1
94	HL-2550	I	C	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Guaranteed Insurability Rider for LTC1
95	HL-2550	I	C	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Guaranteed Insurability Rider for LTC1

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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
96	HL-2950	I	C	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	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
97	HL-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
98	HL-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
99	HL-2550	I	C	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	Guaranteed Insurability Rider for LTC1
100	HL-2950	I	C	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	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
101	HL-2500	I	A	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	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
102	HL-2500	I	A	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	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
103	HL-2525	I	B	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	Home Health Care Rider for LTC1
104	HL-2525	I	B	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	Home Health Care Rider for LTC1

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105	HL-2950	I	C	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	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
106	HL-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
107	HL-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
108	HL-2525	I	B	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	Home Health Care Rider for LTC1
109	HL-2525	I	B	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	Home Health Care Rider for LTC1
110	HL-2550	I	C	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	Guaranteed Insurability Rider for LTC1
111	HL-2950	I	C	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	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
112	HL-2950	I	C	1/1/1991					WI	25.00%	25.00%	9/16/2009	10/8/2009	1/1/2010	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

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113	HL-2500	I	A	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	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
114	HL-2525	I	B	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	Home Health Care Rider for LTC1
115	HL-2950	I	C	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	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
116	HL-2500	I	A	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	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
117	HL-2500	I	A	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	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
118	HL-2525	I	B	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	Home Health Care Rider for LTC1
119	HL-2525	I	B	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	Home Health Care Rider for LTC1
120	HL-2550	I	C	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	Guaranteed Insurability Rider for LTC1
121	HL-2950	I	C	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	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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122	HL-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
123	HL-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
124	HL-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
125	HL-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
126	HL-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
127	HL-2500	I	A	1/1/1991					KY	30.00%	20.00%	9/29/2009	1/27/2010	7/1/2010	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
128	HL-2950	I	C	1/1/1991					KY	30.00%	20.00%	9/29/2009	1/27/2010	7/1/2010	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

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129	HL-2500	I	A	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	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
130	HL-2500	I	A	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	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
131	HL-2525	I	B	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	Home Health Care Rider for LTC1
132	HL-2525	I	B	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	Home Health Care Rider for LTC1
133	HL-2950	I	C	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	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
134	HL-2500	I	A	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	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
135	HL-2500	I	A	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	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
136	HL-2525	I	B	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	Home Health Care Rider for LTC1
137	HL-2525	I	B	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	Home Health Care Rider for LTC1



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138	HL-2950	I	C	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	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
139	HL-2500	I	A	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	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
140	HL-2500	I	A	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	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
141	HL-2525	I	B	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	Home Health Care Rider for LTC1
142	HL-2525	I	B	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	Home Health Care Rider for LTC1
143	HL-2950	I	C	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	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
144	HL-2500	I	A	1/1/1991					UT	40.00%	40.00%	9/29/2009	6/28/2010	9/1/2010	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
145	HL-2525	I	B	1/1/1991					UT	40.00%	40.00%	9/29/2009	6/28/2010	9/1/2010	Home Health Care Rider for LTC1

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146	HL-2950	I	C	1/1/1991					UT	40.00%	40.00%	9/29/2009	6/28/2010	9/1/2010	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
147	HL-2500	I	A	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	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
148	HL-2525	I	B	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	Home Health Care Rider for LTC1
149	HL-2550	I	C	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	Guaranteed Insurability Rider for LTC1
150	HL-2950	I	C	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	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
151	HL-2500	I	A	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	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
152	HL-2525	I	B	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	Home Health Care Rider for LTC1
153	HL-2550	I	C	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	Guaranteed Insurability Rider for LTC1
154	HL-2950	I	C	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	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

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155	HL-2950	I	C	1/1/1991					DE	60.00%	25.00%	11/10/2015	1/28/2016	4/1/2016	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
156	HL-2500	I	A	1/1/1991					GA	60.00%	10.00%	9/24/2015	3/15/2016	6/1/2016	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
157	HL-2525	I	B	1/1/1991					GA	60.00%	10.00%	9/24/2015	3/15/2016	6/1/2016	Home Health Care Rider for LTC1
158	HL-2950	I	C	1/1/1991					GA	60.00%	10.00%	9/24/2015	3/15/2016	6/1/2016	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
159	HL-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
160	HL-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
161	HL-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

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162	HL-2500	I	A	1/1/1991					IL	60.00%	60.00%	9/29/2015	8/13/2016	11/1/2016	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
163	HL-2525	I	B	1/1/1991					IL	60.00%	60.00%	9/29/2015	8/13/2016	11/1/2016	Home Health Care Rider for LTC1
164	HL-2550	I	C	1/1/1991					IL	60.00%	60.00%	9/29/2015	8/13/2016	11/1/2016	Guaranteed Insurability Rider for LTC1
165	HL-2950	I	C	1/1/1991					IL	60.00%	60.00%	9/29/2015	8/13/2016	11/1/2016	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
166	HL-2950	I	C	1/1/1991					KS	60.00%	12.00%	11/18/2015	4/22/2016	7/1/2016	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
167	HL-2950	I	C	1/1/1991					KY	60.00%	15.00%	12/23/2015	3/18/2016	6/1/2016	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
168	HL-2500	I	A	1/1/1991					LA	60.00%	15.00%	4/18/2016	6/24/2016	9/1/2016	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
169	HL-2525	I	B	1/1/1991					LA	60.00%	15.00%	4/18/2016	6/24/2016	9/1/2016	Home Health Care Rider for LTC1

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170	HL-2950	I	C	1/1/1991					LA	60.00%	15.00%	4/18/2016	6/24/2016	9/1/2016	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
171	HL-2500	I	A	1/1/1991					MD	60.00%	15.00%	9/24/2015	1/27/2016	4/1/2016	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
172	HL-2525	I	B	1/1/1991					MD	60.00%	15.00%	9/24/2015	1/27/2016	4/1/2016	Home Health Care Rider for LTC1
173	HL-2950	I	C	1/1/1991					MD	60.00%	15.00%	9/24/2015	1/27/2016	4/1/2016	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
174	HL-2500	I	A	1/1/1991					MI	60.00%	60.00%	9/24/2015	11/4/2015	2/1/2016	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
175	HL-2525	I	B	1/1/1991					MI	60.00%	60.00%	9/24/2015	11/4/2015	2/1/2016	Home Health Care Rider for LTC1
176	HL-2550	I	C	1/1/1991					MI	60.00%	60.00%	9/24/2015	11/4/2015	2/1/2016	Guaranteed Insurability Rider for LTC1
177	HL-2950	I	C	1/1/1991					MI	60.00%	60.00%	9/24/2015	11/4/2015	2/1/2016	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

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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
178	HL-2500	I	A	1/1/1991					MO	60.00%	40.00%	9/24/2015	10/26/2015	1/1/2016	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
179	HL-2525	I	B	1/1/1991					MO	60.00%	40.00%	9/24/2015	10/26/2015	1/1/2016	Home Health Care Rider for LTC1
180	HL-2550	I	C	1/1/1991					MO	60.00%	40.00%	9/24/2015	10/26/2015	1/1/2016	Guaranteed Insurability Rider for LTC1
181	HL-2950	I	C	1/1/1991					MO	60.00%	40.00%	9/24/2015	10/26/2015	1/1/2016	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
182	HL-2950	I	C	1/1/1991					MS	60.00%	25.00%	9/24/2015	10/30/2015	1/1/2016	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
183	HL-2500	I	C	1/1/1991					NE	60.00%	60.00%	10/2/2015	12/3/2015	3/1/2016	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
184	HL-2525	I	C	1/1/1991					NE	60.00%	60.00%	10/2/2015	12/3/2015	3/1/2016	Home Health Care Rider for LTC1
185	HL-2950	I	C	1/1/1991					NE	60.00%	60.00%	10/2/2015	12/3/2015	3/1/2016	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

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186	HL-2500	I	C	1/1/1991					NM	60.00%	15.00%	11/9/2015	1/27/2016	4/1/2016	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
187	HL-2525	I	C	1/1/1991					NM	60.00%	15.00%	11/9/2015	1/27/2016	4/1/2016	Home Health Care Rider for LTC1
188	HL-2950	I	C	1/1/1991					NM	60.00%	15.00%	11/9/2015	1/27/2016	4/1/2016	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
189	HL-2500	I	C	1/1/1991					OH	60.00%	15.00%	9/24/2015	2/23/2016	5/1/2016	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
190	HL-2525	I	C	1/1/1991					OH	60.00%	15.00%	9/24/2015	2/23/2016	5/1/2016	Home Health Care Rider for LTC1
191	HL-2950	I	C	1/1/1991					OH	60.00%	15.00%	9/24/2015	2/23/2016	5/1/2016	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
192	HL-2500	I	C	1/1/1991					OK	60.00%	10.00%	3/15/2016	4/4/2016	7/1/2016	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
193	HL-2525	I	C	1/1/1991					OK	60.00%	10.00%	3/15/2016	4/4/2016	7/1/2016	Home Health Care Rider for LTC1

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194	HL-2950	I	C	1/1/1991					OK	60.00%	10.00%	3/15/2016	4/4/2016	7/1/2016	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
195	HL-2500	I	C	1/1/1991					SC	60.00%	20.00%	9/24/2015	1/5/2016	4/1/2016	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
196	HL-2525	I	C	1/1/1991					SC	60.00%	20.00%	9/24/2015	1/5/2016	4/1/2016	Home Health Care Rider for LTC1
197	HL-2950	I	C	1/1/1991					SC	60.00%	20.00%	9/24/2015	1/5/2016	4/1/2016	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
198	HL-2500	I	C	1/1/1991					TN	60.00%	30.00%	9/29/2015	1/7/2016	4/1/2016	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
199	HL-2525	I	C	1/1/1991					TN	60.00%	30.00%	9/29/2015	1/7/2016	4/1/2016	Home Health Care Rider for LTC1
200	HL-2950	I	C	1/1/1991					TN	60.00%	30.00%	9/29/2015	1/7/2016	4/1/2016	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



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201	HL-2500	I	C	1/1/1991					UT	60.00%	20.00%	11/9/2015	2/10/2016	5/1/2016	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
202	HL-2525	I	C	1/1/1991					UT	60.00%	20.00%	11/9/2015	2/10/2016	5/1/2016	Home Health Care Rider for LTC1
203	HL-2950	I	C	1/1/1991					UT	60.00%	20.00%	11/9/2015	2/10/2016	5/1/2016	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
204	HL-2500	I	C	1/1/1991					WA	60.00%	17.00%	11/5/2015	4/20/2016	7/1/2016	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
205	HL-2525	I	C	1/1/1991					WA	60.00%	17.00%	11/5/2015	4/20/2016	7/1/2016	Home Health Care Rider for LTC1
206	HL-2950	I	C	1/1/1991					WA	60.00%	17.00%	11/5/2015	4/20/2016	7/1/2016	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
207	HL-2950	I	C	1/1/1991					WI	60.00%	10.00%	9/24/2015	2/29/2016	5/1/2016	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

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208	HL-2500	I	C	1/1/1991					WV	60.00%	20.00%	12/23/2015	3/9/2016	6/1/2016	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
209	HL-2525	I	C	1/1/1991					WV	60.00%	20.00%	12/23/2015	3/9/2016	6/1/2016	Home Health Care Rider for LTC1
210	HL-2950	I	C	1/1/1991					WV	60.00%	20.00%	12/23/2015	3/9/2016	6/1/2016	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
211	HL-2500	I	C	1/1/1991					WY	60.00%	60.00%	9/24/2015	1/27/2016	4/1/2016	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
212	HL-2550	I	C	1/1/1991					WY	60.00%	60.00%	9/24/2015	1/27/2016	4/1/2016	Guaranteed Insurability Rider for LTC1
213	HL-2950	I	C	1/1/1991					WY	60.00%	60.00%	9/24/2015	1/27/2016	4/1/2016	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
<b>Policy Key Coding:</b>															
<b>*Policy Type</b>															
I Individual															
G Group															
P Partnership															
<b>** Policy Category</b>															
A Nursing and Residential Care Facility/Tax Qualified															
B Home Care Only/Tax Qualified															

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		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												