

Rate Increase History
Company Contact: (877) 884-5050

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	HS-2500	I	A	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	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	HS-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
3	HS-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
4	HS-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
5	HS-2500	I	A	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	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
6	HS-2525	I	B	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	Home Health Care Rider for LTC1
7	HS-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
8	HS-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

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9	HS-2500	I	A	1/1/1991					KY	40.00%	30.00%	4/6/2006	6/21/2006	8/1/2006	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	HS-2525	I	B	1/1/1991					KY	40.00%	30.00%	4/6/2006	6/21/2006	8/1/2006	Home Health Care Rider for LTC1
11	HS-2500	I	A	1/1/1991					NC	40.00%	20.00%	4/12/2006	5/30/2006	10/1/2006	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
12	HS-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
13	HS-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
14	HS-2500	I	A	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	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
15	HS-2525	I	B	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	Home Health Care Rider for LTC1
16	HS-2500	I	A	1/1/1991					TN	40.00%	30.00%	1/30/2006	8/3/2006	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
17	HS-2525	I	B	1/1/1991					TN	40.00%	30.00%	1/30/2006	8/3/2006	11/1/2006	Home Health Care Rider for LTC1

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18	HS-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
19	HS-2525	I	B	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	Home Health Care Rider for LTC1
20	HS-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
21	HS-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
22	HS-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
23	HS-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
24	HS-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
25	HS-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

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26	HS-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
27	HS-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
28	HS-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
29	HS-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
30	HS-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
31	HS-2525	I	B	1/1/1991					KY	30.00%	20.00%	9/29/2009	1/27/2010	7/1/2010	Home Health Care Rider for LTC1
32	HS-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
33	HS-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
34	50-000	I	C	1989				CA							
35	50-036	I	C	1989				CA							
36	50-012	I	C	1989					OR						
37	50-107	I	C	1989					OR						
38	50-012	I	C	1989					IL						
39	50-022	I	C	1989					IL						
40	50-100	I	C	1989					IL						
41	Q10002	I	C	1989					IL						
42	50-012	I	C	1989					OH						
43	50-022	I	C	1989					OH						

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44	50-100	I	C	1989					OH						
45	Q10002	I	C	1989					OH						
46	50-012	I	C	1989					AR						
47	50-022	I	C	1989					AR						
48	50-100	I	C	1989					AR						
49	Q10002	I	C	1989					AR						
50	50-012	I	C	1989					VA						
51	50-022	I	C	1989					VA						
52	50-100	I	C	1989					VA						
53	Q10002	I	C	1989					VA						
54	50-012	I	C	1989					MI						
55	50-022	I	C	1989					MI						
56	50-100	I	C	1989					MI						
57	Q10002	I	C	1989					MI						
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												