## Long Term Care Insurance - First Penn - Pacific Life Ins Co (NAIC 67652) Rate Increase History

Company Contact: (800) 554-1640

Policy From   Policy   Polic								Acquired								
New York   New York	Row#	Policy Form	,		•	•	•	From Company		State						Company Explanation
HF-250	1	HF-2950	I	С	1/1/1991	1/0/1900				AZ	40.00%	20.00%	5/1/2006	10/12/2006	2/1/2007	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
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 HF-2500 I A 1/1/1991 1/0/1900 OR 40.00% 28.00% 5/22/2006 6/1/2007 9/1/2007 Home Health Care Rider for LTC1  B 1/1/1991 1/0/1900 OR 40.00% 28.00% 5/22/2006 6/1/2007 9/1/2007 Home Health Care Rider for LTC1  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.  AZ 40.00% 15.00% 9/29/2009 11/23/2009 2/1/2010 combinations.  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.  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.  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	HF-2500	ı	A	1/1/1991	1/0/1900			CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	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
HF-2500 I A 1/1/1991 1/0/1900 OR 40.00% 28.00% 5/22/2006 6/1/2007 9/1/2007 combinations and benefit period/elimination period of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period or the state were met. Level period/elimination period or the state were met. Level period/elimination period or combinations.  A HF-2505 I B 1/1/1991 1/0/1900 OR 40.00% 28.00% 5/22/2006 6/1/2007 9/1/2007 Home Health Care Rider for LTC1  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.  AZ 40.00% 15.00% 9/29/2009 11/23/2009 2/1/2010 combinations  T HF-2500 I A 1/1/1991 1/0/1900 CA 25.00% 5/29/2009 12/17/2009 3/1/2010 3/1/2010 or		HF-2525	ı													Home Health Care Rider for LTC1
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  AZ 40.00% 15.00% 9/29/2009 11/23/2009 2/1/2010 ETC1 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  THF-2500 I A 1/1/1991 1/0/1900 CA 25.00% 25.00% 5/29/2009 12/17/2009 3/1/2010 combinations	4	HF-2500	I	A						OR_	40.00%				9/1/2007	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
required a rate adjustment in which the minimum loss ratio requirements of the entire premium was applied to all ages and benefit period/elimination period combinations  AZ 40.00% 15.00% 9/29/2009 11/23/2009 2/1/2010 Combinations  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  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  7 HF-2500 I A 1/1/1991 1/0/1900 CA 25.00% 5/29/2009 12/17/2009 3/1/2010 combinations	5	HF-2525	I	В	1/1/1991	1/0/1900		_		OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	Home Health Care Rider for LTC1
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  7 HF-2500 I A 1/1/1991 1/0/1900 CA 25.00% 5/29/2009 12/17/2009 3/1/2010 combinations	6	HF-2950	I	С	1/1/1991	1/0/1900				AZ	40.00%	15.00%	9/29/2009	11/23/2009	2/1/2010	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
		NIC 2500							64		25.00%					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
		HF-2500 HF-2525	l I	В	1/1/1991	1/0/1900			CA		25.00% 25.00%	25.00% 25.00%	5/29/2009		3/1/2010	Home Health Care Rider for LTC1

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							Acquired								
Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
9	HF-2500	1	A	1/1/1991	1/0/1900				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
10	HF-2525	I	В	1/1/1991	1/0/1900				OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	Home Health Care Rider for LTC1
11	HF-2500	1	А	1/1/1991	1/0/1900				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
12	HF-2500		A	1/1/1991	1/0/1900				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
13	HF-2525	i	В	1/1/1991	1/0/1900				IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	Home Health Care Rider for LTC1
14	HF-2550	ı	С	1/1/1991	1/0/1900				IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	Guaranteed Insurability Rider for LTC1
15	HF-2950	1	С	1/1/1991	1/0/1900				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
16	HF-2500	1	A	1/1/1991	1/0/1900				IA	60.00%	10.00%	11/25/2015		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
17	HF-2525	I	В	1/1/1991	1/0/1900				IA	60.00%	10.00%	11/25/2015	5/3/2016	8/1/2016	Home Health Care Rider for LTC1
18	HF-2550	1	С	1/1/1991	1/0/1900				IA	60.00%	10.00%	11/25/2015	5/3/2016	8/1/2016	Guaranteed Insurability Rider for LTC1

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19 H	HF-2950	ı	С	1/1/1991	1/0/1900				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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		C		sive/Tax Qualif											
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