

Rate Increase History
Company Contact: (800) 554-1640

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	1/0/1900				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	1/0/1900			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
3	HF-2525	I	B	1/1/1991	1/0/1900			CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Home Health Care Rider for LTC1
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	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	1/0/1900				OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	Home Health Care Rider for LTC1
6	HF-2950	I	C	1/1/1991	1/0/1900				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
7	HF-2500	I	A	1/1/1991	1/0/1900			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
8	HF-2525	I	B	1/1/1991	1/0/1900			CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	Home Health Care Rider for LTC1

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9	HF-2500	I	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	B	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	I	A	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	I	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	B	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	I	C	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	I	C	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	I	A	1/1/1991	1/0/1900				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
17	HF-2525	I	B	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	I	C	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	HF-2950	I	C	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
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												