

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	HL-2500	I	A	1/1/1991					AR	40.00%	40.00%	9/9/2003	5/24/2005	9/1/2005	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	HL-2525	I	B	1/1/1991					AR	40.00%	40.00%	9/9/2003	5/24/2005	9/1/2005	Home Health Care Rider for LTC1
3	HL-2950	I	C	1/1/1991					AR	40.00%	40.00%	9/9/2003	5/24/2005	9/1/2005	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					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	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
5	HL-2500	I	A	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	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
6	HL-2525	I	B	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	Home Health Care Rider for LTC1

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7	HL-2525	I	B	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	Home Health Care Rider for LTC1
8	HL-2550	I	C	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	Guaranteed Insurability Rider for LTC1
9	HL-2950	I	C	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	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
10	HL-2950	I	C	1/1/1991					HI	40.00%	25.00%	9/9/2003	6/22/2005	8/1/2005	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					MT	40.00%	40.00%	8/15/2004	1/31/2005	5/1/2005	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
12	HL-2950	I	C	1/1/1991					MT	40.00%	40.00%	8/15/2004	1/31/2005	5/1/2005	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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13	HL-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
14	HL-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
15	HL-2525	I	B	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	Home Health Care Rider for LTC1
16	HL-2525	I	B	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	Home Health Care Rider for LTC1
17	HL-2950	I	C	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	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
18	HL-2500	I	A	1/1/1991					WV	40.00%	40.00%	6/15/2004	2/16/2005	4/1/2005	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

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19	HL-2525	I	B	1/1/1991					WV	40.00%	40.00%	6/15/2004	2/16/2005	4/1/2005	Home Health Care Rider for LTC1
20	HL-2950	I	C	1/1/1991					WV	40.00%	40.00%	6/15/2004	2/16/2005	4/1/2005	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
21	HL-2950	I	C	1/1/1991					AK	40.00%	40.00%	6/23/2006	6/28/2006	8/1/2006	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
22	HL-2500	I	A	1/1/1991					AL	40.00%	30.00%	4/4/2006	5/25/2006	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
23	HL-2525	I	B	1/1/1991					AL	40.00%	30.00%	4/4/2006	5/25/2006	10/1/2006	Home Health Care Rider for LTC1
24	HL-2550	I	C	1/1/1991					AL	40.00%	30.00%	4/4/2006	5/25/2006	10/1/2006	Guaranteed Insurability Rider for LTC1

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25	HL-2950	I	C	1/1/1991					AL	40.00%	30.00%	4/4/2006	5/25/2006	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
26	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
27	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
28	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
29	HL-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

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30	HL-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
31	HL-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
32	HL-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
33	HL-2550	I	C	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	Guaranteed Insurability Rider for LTC1
34	HL-2550	I	C	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	Guaranteed Insurability Rider for LTC1
35	HL-2950	I	C	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	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
36	HL-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

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37	HL-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
38	HL-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
39	HL-2550	I	C	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	Guaranteed Insurability Rider for LTC1
40	HL-2950	I	C	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	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
41	HL-2500	I	A	1/1/1991					DE	40.00%	15.00%	4/4/2006	8/10/2006	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
42	HL-2525	I	B	1/1/1991					DE	40.00%	15.00%	4/4/2006	8/10/2006	12/1/2006	Home Health Care Rider for LTC1

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43	HL-2950	I	C	1/1/1991					DE	40.00%	15.00%	4/4/2006	8/10/2006	12/1/2006	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
44	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
45	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
46	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
47	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
48	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

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49	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
50	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	2/2/2006	4/25/2006	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
51	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	2/2/2006	4/25/2006	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
52	HL-2525	I	B	1/1/1991					GA	10.00%	10.00%	2/2/2006	4/25/2006	10/1/2006	Home Health Care Rider for LTC1
53	HL-2950	I	C	1/1/1991					GA	10.00%	10.00%	2/2/2006	4/25/2006	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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54	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
55	HL-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
56	HL-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
57	HL-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
58	HL-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
59	HL-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

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60	HL-2950	I	C	1/1/1991					ID	40.00%	35.00%	5/15/2006	7/24/2006	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
61	HL-2500	I	A	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	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
62	HL-2500	I	A	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	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
63	HL-2525	I	B	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	Home Health Care Rider for LTC1
64	HL-2525	I	B	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	Home Health Care Rider for LTC1
65	HL-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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66	HL-2500	I	A	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	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
67	HL-2500	I	A	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	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
68	HL-2525	I	B	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	Home Health Care Rider for LTC1
69	HL-2525	I	B	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	Home Health Care Rider for LTC1
70	HL-2550	I	C	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	Guaranteed Insurability Rider for LTC1
71	HL-2550	I	C	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	Guaranteed Insurability Rider for LTC1
72	HL-2950	I	C	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	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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73	HL-2500	I	A	1/1/1991					KS	40.00%	25.00%	2/1/2006	5/26/2006	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
74	HL-2525	I	B	1/1/1991					KS	40.00%	25.00%	2/1/2006	5/26/2006	8/1/2006	Home Health Care Rider for LTC1
75	HL-2950	I	C	1/1/1991					KS	40.00%	25.00%	2/1/2006	5/26/2006	8/1/2006	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
76	HL-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
77	HL-2950	I	C	1/1/1991					KY	40.00%	30.00%	4/6/2006	6/21/2006	8/1/2006	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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78	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
79	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
80	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
81	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
82	HL-2500	I	A	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	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
83	HL-2500	I	A	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	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

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84	HL-2525	I	B	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	Home Health Care Rider for LTC1
85	HL-2525	I	B	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	Home Health Care Rider for LTC1
86	HL-2950	I	C	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	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
87	HL-2500	I	A	1/1/1991					MD	15.00%	15.00%	2/1/2006	7/27/2006	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
88	HL-2525	I	B	1/1/1991					MD	15.00%	15.00%	2/1/2006	7/27/2006	12/1/2006	Home Health Care Rider for LTC1
89	HL-2950	I	C	1/1/1991					MD	15.00%	15.00%	2/1/2006	7/27/2006	12/1/2006	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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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
90	HL-2500	I	A	1/1/1991					ME	40.00%	40.00%	5/3/2006	6/13/2006	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
91	HL-2950	I	C	1/1/1991					ME	40.00%	40.00%	5/3/2006	6/13/2006	12/1/2006	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
92	HL-2500	I	A	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	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
93	HL-2500	I	A	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	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
94	HL-2525	I	B	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	Home Health Care Rider for LTC1
95	HL-2525	I	B	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	Home Health Care 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-2550	I	C	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	Guaranteed Insurability Rider for LTC1
97	HL-2950	I	C	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	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
98	HL-2500	I	A	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	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
99	HL-2500	I	A	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	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
100	HL-2525	I	B	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	Home Health Care Rider for LTC1
101	HL-2525	I	B	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	Home Health Care Rider for LTC1
102	HL-2550	I	C	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	Guaranteed Insurability Rider for LTC1
103	HL-2550	I	C	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	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
104	HL-2950	I	C	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	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
105	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
106	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
107	HL-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

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108	HL-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
109	HL-2525	I	B	1/1/1991					NC	40.00%	20.00%	4/12/2006	5/30/2006	10/1/2006	Home Health Care Rider for LTC1
110	HL-2950	I	C	1/1/1991					NC	40.00%	20.00%	4/12/2006	5/30/2006	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
111	HL-2500	I	A	1/1/1991					ND	40.00%	25.00%	6/26/2006	7/26/2006	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
112	HL-2500	I	A	1/1/1991					NE	40.00%	40.00%	1/30/2006	3/17/2006	5/1/2006	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

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113	HL-2500	I	A	1/1/1991					NE	40.00%	40.00%	1/30/2006	3/17/2006	5/1/2006	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
114	HL-2525	I	B	1/1/1991					NE	40.00%	40.00%	1/30/2006	3/17/2006	5/1/2006	Home Health Care Rider for LTC1
115	HL-2950	I	C	1/1/1991					NE	40.00%	40.00%	1/30/2006	3/17/2006	5/1/2006	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
116	HL-2500	I	A	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	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
117	HL-2500	I	A	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	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
118	HL-2525	I	B	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	10/1/2006	Home Health Care Rider for LTC1

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119	HL-2525	I	B	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	10/1/2006	Home Health Care Rider for LTC1
120	HL-2950	I	C	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	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
121	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
122	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
123	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
124	HL-2500	I	A	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	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

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125	HL-2500	I	A	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	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
126	HL-2525	I	B	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	Home Health Care Rider for LTC1
127	HL-2525	I	B	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	Home Health Care Rider for LTC1
128	HL-2550	I	C	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	Guaranteed Insurability Rider for LTC1
129	HL-2550	I	C	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	Guaranteed Insurability Rider for LTC1
130	HL-2950	I	C	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	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
131	HL-2500	I	A	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	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

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132	HL-2500	I	A	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	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
133	HL-2525	I	B	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	8/1/2006	Home Health Care Rider for LTC1
134	HL-2525	I	B	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	8/1/2006	Home Health Care Rider for LTC1
135	HL-2950	I	C	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	8/1/2006	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
136	HL-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
137	HL-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

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138	HL-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
139	HL-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
140	HL-2550	I	C	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	Guaranteed Insurability Rider for LTC1
141	HL-2950	I	C	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	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
142	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
143	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
144	HL-2500	I	A	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	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

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145	HL-2500	I	A	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	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
146	HL-2525	I	B	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	10/1/2006	Home Health Care Rider for LTC1
147	HL-2525	I	B	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	10/1/2006	Home Health Care Rider for LTC1
148	HL-2950	I	C	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	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
149	HL-2500	I	A	1/1/1991					SD	40.00%	20.00%	4/25/2006	6/6/2006	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
150	HL-2950	I	C	1/1/1991					SD	40.00%	20.00%	4/25/2006	6/6/2006	9/1/2006	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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151	HL-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
152	HL-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
153	HL-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
154	HL-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
155	HL-2950	I	C	1/1/1991					TN	40.00%	30.00%	1/30/2006	8/3/2006	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
156	HL-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

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157	HL-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
158	HL-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
159	HL-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
160	HL-2550	I	C	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	Guaranteed Insurability Rider for LTC1
161	HL-2950	I	C	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	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
162	HL-2500	I	A	1/1/1991					UT	40.00%	40.00%	2/20/2006	5/16/2006	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
163	HL-2525	I	B	1/1/1991					UT	40.00%	40.00%	2/20/2006	5/16/2006	11/1/2006	Home Health Care Rider for LTC1

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164	HL-2950	I	C	1/1/1991					UT	40.00%	40.00%	2/20/2006	5/16/2006	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
165	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
166	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
167	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
168	HL-2500	I	A	1/1/1991					WV	40.00%	40.00%	4/6/2006	5/22/2006	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
169	HL-2525	I	B	1/1/1991					WV	40.00%	40.00%	4/6/2006	5/22/2006	9/1/2006	Home Health Care 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
170	HL-2950	I	C	1/1/1991					WV	40.00%	40.00%	4/6/2006	5/22/2006	9/1/2006	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
171	HL-2500	I	A	1/1/1991					WY	40.00%	40.00%	3/24/2006	3/28/2006	7/1/2006	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
172	HL-2525	I	B	1/1/1991					WY	40.00%	40.00%	3/24/2006	3/28/2006	7/1/2006	Home Health Care Rider for LTC1
173	HL-2550	I	C	1/1/1991					WY	40.00%	40.00%	3/24/2006	3/28/2006	7/1/2006	Guaranteed Insurability Rider for LTC1
174	HL-2950	I	C	1/1/1991					WY	40.00%	40.00%	3/24/2006	3/28/2006	7/1/2006	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
175	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

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176	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
177	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
178	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
179	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
180	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
181	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
182	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
183	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

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184	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
185	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
186	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
187	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
188	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
189	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

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190	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
191	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
192	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
193	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
194	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
195	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
196	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

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197	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
198	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
199	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
200	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
201	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
202	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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203	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
204	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
205	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
206	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
207	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
208	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

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209	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
210	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
211	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
212	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
213	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
214	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
215	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
216	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
217	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

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218	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
219	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
220	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
221	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
222	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
223	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
224	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

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225	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
226	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
227	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
228	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
229	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
230	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
231	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

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232	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
233	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
234	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
235	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
236	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
237	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

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238	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
239	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
240	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
241	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
242	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
243	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

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244	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
245	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
246	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
247	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
248	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
249	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

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250	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
251	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
252	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
253	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
254	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
255	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

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256	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
257	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
258	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
259	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
260	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
261	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
262	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
263	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
264	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

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265	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
266	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
267	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
268	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
269	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
270	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

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271	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
272	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
273	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
274	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
275	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
276	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
277	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

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278	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
279	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
280	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
281	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
282	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
283	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
284	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

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285	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
286	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
287	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
288	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
289	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
290	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
291	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
292	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
293	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

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294	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
295	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
296	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
297	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
298	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
299	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
300	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
301	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
302	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
303	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

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304	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
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												