Iowa Insurance Division (IID)

Iowa Rate Increase History Since 2005 (Long Term Care Policy Forms -- LTC)

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
United of Omaha Life Insurance Company	11/11/2026		20.00%	Form LTC06UI-TQ et al -- IID/INS modified this proposal to 40.00% avg on 356 lives -- subject to: Min =40.00%, Max = 40.00% 20% Y1 followed by 16.67% for Y2 = 40% over 2-years	51.90%	20.00%
Mutual of Omaha Insurance Company	11/11/2026		20.00%	Policy Series LTC04G -- IID/INS modified this proposal down to 33.70% avg on 1,268 lives -- subject to: Min =27.10%, Max = 40.00% (2-year cap --- 20% for year 1 and lower % for year 2)	94.90%	20.00%
MedAmerica Insurance Company	10/30/2026		4.10%	Form 14515-IA --	4.10%	4.10%
MedAmerica Insurance Company	10/30/2026		22.50%	GRP11-342-MA-IA-401 --IID/INS mod proposal from 44.3% [0% min, 129.20% max] as filed down to 44.30% spread over 2-years @ roughly 22.50% each of the next 2-years.	44.30%	22.50%
MedAmerica Insurance Company	10/30/2026		22.50%	Lead SERFF Form LTC-LBP8-MA-IA -- HTQ11-338-MA-IA-401 et al -- IID/INS mod proposal from 93.90% [0% min, 129.10% max] as filed down to 45.60% spread over 2-years @ roughly 22.50% each of the next 2-years.	93.90%	22.50%
Genworth Life Insurance Company	9/28/2026		0.00%	Form 7052 et al (Flex I) -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Genworth Life Insurance Company	9/28/2026		0.00%	Form series -Choice II -- 7042, 7044, 7042REV and 7044REV -- Non-AARP polices only This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Transamerica Life Insurance Company	9/1/2026		21.81%	ICC10 TLC-3 (Rates for UNI2b) -- IID / INS modified the proposal from 21.81% for years 1, 2, 3 (which compounds to 80.73), down to 30% over 2-years, i.e., 21.81% for year 1 followed by 6.7% for year 2	80.73%	21.81%
John Hancock Life Insurance Company (U.S.A.)	8/26/2026		0.00%	Long term rate filing --	0.00%	0.00%
Principal Life Insurance Company	8/4/2026		0.00%	Forms FR142, FR601 -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	6/26/2026	Proposal was *filed* by IID		Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	6/26/2026	Proposal was *filed* by IID		TCL-LTC.04(IA) Ed. 4/00 et al -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
CMFG Life Insurance Company	6/25/2026		0.00%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
CMFG Life Insurance Company	6/25/2026		0.00%	Forms 2006-LTC-COMP(IA) -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	5/29/2026		9.00%	Form 97058IA	9.00%	9.00%
John Hancock Life Insurance Company (U.S.A.)	5/27/2026		22.50%	Forms 4060-IA, 4061-IA, 4062-IA, 4063-IA |IID/INS mod: 22.5% for year 1 followed by 22.5% for year 2 = 50% 2-yr AVG This is the old Time Ins. Co. block	95.30%	22.50%
Union Security Insurance Company	5/27/2026		22.50%	Forms 6062-IA, 6063-IA, 7062-IA -- IID/INS mod: 22.5% for year 1 followed by 22.5% for year 2 = 50% 2-yr AVG	95.30%	22.50%
Prudential Insurance Company of America	4/9/2026		7.10%	Forms ILTC-1, GRP 99183. GRP 99184, GRP 99185, Form GRP 113290 -- IID/INS modified this proposal by limiting max cells to 30% over 2-years, i.e., 17.9% for year 1 followed by 10.26% for year 2	10.40%	7.10%
Prudential Insurance Company of America	3/23/2026		0.90%	Form 83500 BFW 5005 --	0.90%	0.90%
Auto-Owners Life Insurance Company	3/6/2026		25.00%	Form 50336 et al -- the IID and INS modified this proposal from 210% (as filed) to 25% for year 1 followed by 25% for year 2 = 50% AVG spread over 2-years	210.00%	25.00%
Continental General Insurance Company	3/6/2026		23.00%	Forms 80650 1/97 IA and 80880 1/98 IA -- Project name: LTC2 Rate Increase Filing 2025 -- IID/INS MOD: 23% for year 1 followed by 23% for year 2 = 51.3% over 2-years	274.00%	23.00%
Continental General Insurance Company	3/6/2026		23.00%	Forms 82000 1/01 IA and 82120 9/01 IA -- Project name: LTC3 Rate Increase Filing 2023 -- IID/INS modified this from 211% (as filed) down to 23% for year 1 & 23% for year 2 = 51.3% over 2-years	211.00%	23.00%
Continental General Insurance Company	3/6/2026		23.00%	Series 4LTCI -- 4LTCIP0001, 4LTCIP0002	23.00%	23.00%
Lincoln Benefit Life Company	3/2/2026		17.00%	LB-6301, LB-6302, LB-6303, LB-7000 -- IID and INS modifided this proposal from 375% (as requested) down to 17% for years 1, 2, and 3 = 60.16% spread over 3-years.	375.00%	17.00%
Metropolitan Life Insurance Company	2/12/2026		0.00%	Form LTC2007-IA -- IA_LSAOld_rates -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	2/12/2026		0.00%	Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
UNUM Life Insurance Company of America	2/10/2026		18.00%	Forms B.LTC , TQB.LTC, GLTC95 and TQGLTC95 -- The IID and INS negotiated this proposal from 75.2% as filed down to 18% for year 1 followed by 18% for year 2 = 39.2% average of the 2-years.	75.20%	18.00%
Continental General Insurance Company (FKA United Teacher)	2/5/2026		18.00%	Form LG-020302-UTA -- IID & INS negotiated this proposal from 201% (as filed) down to 18%	201.00%	18.00%
Continental General Insurance Company (FKA United Teacher)	2/5/2026		18.00%	Forms 1LTCGP0001 and 1LTCGP0008 -- IID & INS negotiated this proposal from 74% (as filed) down to 18%.	74.00%	18.00%
Continental General Insurance Company	2/5/2026		18.00%	Forms L-6000 and LTC-020201 -- IID & INS negotiated this proposal from 49% (as filed) down to 18%	49.00%	18.00%
Continental General Insurance Company	2/5/2026		18.00%	Series 1LTCI --1LTCIP0001, 1LTCIP0002 -- IID & INS negotiated this proposal from 39% (as filed) down to	39.00%	18.00%
Continental General Insurance Company	2/5/2026		18.00%	Series 2LTCI -- 2LTCIP0001 -- IID & INS negotiated this proposal from 32% (as filed) down to 18%	32.00%	18.00%
				Average rate increase of LTC filings for CY 2026 ===>>>>	*67.00%*	*12.25%*
Allianz Life Insurance Company of North America	12/31/2025		0.00%	Form 11-P-Q-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Allianz Life Insurance Company of North America	12/31/2025		0.00%	Form 7-P-Q-IA (Group 2), 7-P-Q-IA-1, N-4040-P-IA(Q), N-4040-P-IA(NQ) This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	12/31/2025	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	12/31/2025	Proposal was *filed* by IID		Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	12/29/2025		0.00%	Form 97059IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
American Family Mutual Insurance Company	12/4/2025		0.00%	Form H-350 -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Continental Casualty Company	12/4/2025		19.00%	Lead form: P1-N0080-A14 et al IID/INS negotiated this proposal from 177.9% as filed, down to 41.9% spread over 2-years with year 1 and 2 increases of approximately 19% (+/- 1%) depending on the benefit plan the policyholder has	177.90%	19.00%
American Fidelity Assurance Company	11/25/2025		18.30%	Form WBNCC 9/97, NHHCR 2/98, WBCI 9/97, WBNF 9/97, WBAD 9/97, WBCE 9/97, WBD 9/97 IID and INS modifed this proposal from 108.10% (as filed) down to 18.3% for years 1 and 2 respectively	108.10%	18.30%
UNUM Life Insurance Company of America	11/20/2025		5.60%	Policy Series GLTC04 --IID/INS mod proposal from 21.2% (80.9% on compound infl, 41.5% on simple, and 0% on no inflation) down to 17.9% with 5% compound inflation & 12% simple inflation (No inflation policies get 0%)	21.20%	5.60%
State Farm Mutual Automobile Insurance Company	11/17/2025		2.60%	Form 97045IA.1 --	2.60%	2.60%
Genworth Life Insurance Company	11/10/2025		17.90%	Form 7046 POL-IA 11/10 || 2-year phase actuarial equivalence. The company signed the moderately adverse cert, i.e., no further increases are expected Year 1 = 17.9% … followed by Year 2 = 14.9% = 35.5% compounded	35.50%	17.90%
MedAmerica Insurance Company	11/10/2025		14.70%	Form SPL-336 -- Approved 'as is'	14.70%	14.70%
John Hancock Life Insurance Company (U.S.A.)	11/10/2025		51.70%	Long term rate filing -- ICC10-LTC-11(2012-2014) w/ Benefit Builder (Unisex) (This is an MSA rate filing)	51.70%	51.70%
LifeSecure Insurance Company	10/24/2025		18.30%	LS-0002 IA 07/07 -- IID and INS modified this proposal from 67.1% (as originally filed) down to 37.8% average -- with max cells capped @ 40% over 2-years: 18.30% Y1 x 18.30% Y2	67.10%	18.30%
American General Life Insurance Company	10/20/2025		25.00%	Form 64028-IA --	25.00%	25.00%
Transamerica Life Insurance Company	10/9/2025		19.30%	ICC10 TLC-3 -- IID / INS mod: 39.67% avg on 209 lives -- subject to: Min =30.00%, Max = 44.33% People w/ landing spot (who don't accept) it: 1.193Y1 x 1.193Y2 = 42.33% over 2-years People w/o landing spot: 1.14Y1 x 1.14Y2 = 30% over 2-years	105.80%	19.30%
Provident Life and Accident Insurance Company	10/8/2025		0.00%	Forms RLTC03, RLTCO03, LTC03, LTCP03 & LTCT0 -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
United Security Assurance Company of Pennsylvania	10/1/2025		17.90%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R et al --- Original proposal was 30% and the IID/IND modified to be spread out over 2-years, i.e., 17.9% for year 1 followed by 10.26% for year 2	30.00%	17.90%
Metropolitan Life Insurance Company	9/25/2025	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LSAOld_rates -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%

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Metropolitan Life Insurance Company	9/25/2025	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
Metropolitan Life Insurance Company	9/25/2025	Proposal was *filed* by IID		Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/25/2025	Proposal was *filed* by IID		Policy Forms: Tax Qualified Long-Term Care Insurance Policy - GPNP99-LTC (HIPPA) -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/25/2025	Proposal was *filed* by IID		Policy Forms: Tax Qualified Long-Term Care Insurance Policy - GPNP99-LTC (Pre-HIPPA) -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
UNUM Life Insurance Company of America	9/10/2025		17.90%	Forms LTC94, LTC94Q et al -- landing spot filing. IID & INS modified to: 17.9% for years 1, 2, and 3 = 63.80% overall	145.80%	17.90%
The State Life Insurance Company	9/8/2025	1/1/2026	17.90%	Form S-6000-P-IA, S-8000-P-IA, and S-9000-P-IA -- this proposal was modified from 354.62% (as filed on AVG) down to three 18.9% hikes for S-6000-P-IA, two 18.9% hikes for S-8000-P-IA, and two 18.9% for S-9000-P-IA	354.62%	17.90%
UNUM Life Insurance Company of America	9/8/2025	Proposal was *filed* by IID		Policy Series GLTC04 -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%
Catholic Order of Foresters	8/14/2025	Proposal was *filed* by IID		FCLTC-IA -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
RiverSource Life Insurance Company	8/4/2025		14.90%	30160A-32100 (with endorsement) IID and INS modifed the proposal to Lifetime: 14.9% year 1-4 non-Lifetime: 7.2% years 1-4	55.60%	14.90%
RiverSource Life Insurance Company	8/4/2025		17.90%	30225-IA with 1997 revised rates -- IID and INS modifed the proposal to Lifetime: 17.9% for years 1-3 Non-lifetime: 11.6% for years 1-3	139.10%	17.90%
RiverSource Life Insurance Company	8/4/2025		16.80%	Form 30160-A-IA -- IID and INS modifed the proposal to Lifetime: 16.8% years 1-4 non-Lifetime: 7.2% years 1-4	65.70%	16.80%
RiverSource Life Insurance Company	8/4/2025		21.60%	Form 30225-IA --	21.60%	21.60%
Massachusetts Mutual Life Insurance Company	7/17/2025		0.00%	Form MM500-P-2-IA -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%

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CMFG Life Insurance Company	7/16/2025	7/16/2025	0.00%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
CMFG Life Insurance Company	7/16/2025	7/16/2025	0.00%	Forms 2006-LTC-COMP(IA) -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
Mutual of Omaha Insurance Company	7/16/2025		28.60%	ICC13-LTC13 et al (this filing was reviewed by the INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION) Approved 'as is' with a 2-year phase of the all cell increases	50.30%	28.60%
Transamerica Life Insurance Company	7/3/2025		23.54%	ICC13 TLC-4 -- UNI3a Rates -- This is an Interstate Compact Filing -- Proposal is 23.54% for year 1 followed by 23.54% for year 2 Approve 'as is' with deference to Compact review actuaries	52.62%	23.54%
Metropolitan Life Insurance Company	6/24/2025	Proposal was *filed* by IID		Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
MedAmerica Insurance Company	6/18/2025		0.00%	Forms FC-336-IA et al -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Transamerica Life Insurance Company	6/11/2025		17.90%	ML-LTCP TQ (IA) 197, IP-70-IA-494, et al -- IID & INS modified this proposal from 100% (as filed) down to: MOD to 17.9% for years 1 and 2 followed by 8% for year 3=50% over 3-years -- carrier certifies lifetime rate guarantee	100.00%	17.90%
Metropolitan Life Insurance Company	6/10/2025	7/1/2025	17.90%	TCL-LTC.04(IA) Ed. 4/00 et al -- IID & INS modified this proposal from 87.61% (as originally filed) down to 17.9% for year 1 followed by 17.9% for year 2 = 39% over 2-years	87.61%	17.90%
TIAA-CREF Life Insurance Company	6/10/2025	7/1/2025	17.90%	TCL-LTC.04(IA) Ed. 4/00 et al -- IID & INS modified this proposal from 87.61% (as originally filed) down to 17.9% for year 1 followed by 17.9% for year 2 = 39% over 2-years	87.61%	17.90%
American Family Mutual Insurance Company	5/30/2025		17.90%	Form H-350 -- the original proposal was 80.3%, however, the IID & INS modified the proposal down to 17.9% for years 1, 2, and 8% for year 3.	80.30%	17.90%
John Hancock Life Insurance Company	5/28/2025		0.00%	Gold form -- This is NOT a rate increase, but rather an updated projection of the GOLD experience: (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)	0.00%	0.00%
Prudential Insurance Company of America	5/7/2025		9.10%	Form GRP 83500 COV 5022	9.10%	9.10%
Prudential Insurance Company of America	5/7/2025		16.70%	Form GRP113290 -- IID/INS modified this proposal from 22.2% {as filed} down to 16.7% by limiting the auto inflation cells @ 17.9%. No inflation was approved as it @ 10%	22.20%	16.70%

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John Hancock Life Insurance Company	5/7/2025		17.90%	Forms LTC-91 et al -- IID / INS negotiated some cells be 30% spread out over 2-years: 17.9% for year 1 followed by 10.26% for year 2. For 39% cells -- they were negotiated to 17.9% for year 1 followed by 17.9% for year 2; see details in file	35.40%	17.90%
Prudential Insurance Company of America	5/7/2025		7.50%	GRP 112202 || Form ILTC-2 -- IID / INS modified this proposal from 10.1% as filed {subject to 0% min_46.9% max} down to 7.5% AVG subject to 17.9% in year 1 followed by 10.26% for year 2 for some cells.	10.10%	7.50%
Prudential Insurance Company of America	5/7/2025		2.50%	GRP 113290 || Form ILTC-3	2.50%	2.50%
Metropolitan Life Insurance Company	5/1/2025	Proposal was *filed* by IID		TCL-LTC.04(IA) Ed. 4/00 et al --	0.00%	0.00%
Ability Insurance Company	4/6/2025		9.10%	Forms LT691, LT201, LT692, LT694, LT695, LT696, LT698 -- IID/IND MOD to: Approved as is except most cells are spread over 2-years with max cells @ 18.7% Please note this is an NAIC MSA rate review filing	9.10%	9.10%
Metropolitan Life Insurance Company	3/4/2025	Proposal *filed* by IID		Similar to the extraterritorial rate increases on policies residing in Iowa on groups situsted in another state -- IID has granted similar exemptions Iowa law/reg. Rate increase jurisdiction belongs to the issuing state for group policies.	16.89%	16.89%
Teachers Insurance and Annuity Association of America	3/4/2025	Proposal *filed* by IID		Similar to the extraterritorial rate increases on policies residing in Iowa on groups situsted in another state -- IID has granted similar exemptions Iowa law/reg. Rate increase jurisdiction belongs to the issuing state for group policies.	16.89%	16.89%
Metropolitan Life Insurance Company	2/27/2025		0.00%	Form LTC2007-IA -- IA_LSAOld_rates -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	2/27/2025		0.00%	Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	2/11/2025	Proposal *filed* by IID		Similar to the extraterritorial rate increases on policies residing in Iowa on groups situsted in another state -- IID has granted similar exemptions Iowa law/reg. Rate increase jurisdiction belongs to the issuing state for group policies.	0.00%	0.00%
Continental Casualty Company	1/28/2025		17.90%	Form P1-15203-A14 et al -- The IID & INS modified this porposal from 29.8% (as originally filed) down to 17.9% year 1 followed by 13.49% or 11% depending on the plan for year 2	29.80%	17.90%
Continental Casualty Company	1/28/2025		17.90%	Form P1-15203-A14 et al -- The IID and INS modified this porposal from 47.98% (as originally filed) down to 17.9% year 1 followed by 10.26% or 17.7% dpending on the plan for year 2	47.98%	17.90%

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				Average rate increase of LTC filings for CY 2025 ===>>>>	*36.50%*	*10.06%*
Allianz Life Insurance Company of North America	12/30/2024		0.00%	Form 11-P-Q-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	12/20/2024		0.00%	Form 97059IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
LifeSecure Insurance Company	12/20/2024		17.90%	Forms ICC13-LS-LTC-0004 and 0005 et al -- IID/INS MOD: LS-LTC-0004 – 54.8% over 3 yrs (17.9% Yr1, 17.9% Yr2 and 11.37% Yr3 LS-LTC-0005 – 53.4% over 3 yrs (17.9% Yr1, 17.9% Yr2 and 10.36% Yr3	50.91%	17.90%
Provident Life and Accident Insurance Company	12/17/2024		0.00%	Forms RLTC03, RLTCO03, LTC03, LTCP03 & LTCT0 -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
UNUM Life Insurance Company of America	12/12/2024	Proposal was *filed* by IID		Policy Series GLTC04 -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%
Genworth Life Insurance Company	12/11/2024		17.90%	Form 7000 PCS I with lifetime benefits -- IID/IND modified this proposal (from 32.8% as filed) to 17.9% for year 1 followed by 12.6% for year 2 -- where the total increase is spread over 2-years.	32.80%	17.90%
Genworth Life Insurance Company	12/11/2024		25.00%	Form 7030 PCS II IIID/INS required phase-in: Lifetime High BIO: 25% for yrs 1, 2, & 3 || Lifetime Low BIO: 16.3% for yrs 1 & 2 ||Limited High BIO: 21.9% for yrs 1, 2, & 3 Increase are spread over 2-3 years	84.60%	25.00%
Genworth Life Insurance Company	12/11/2024		26.60%	Form 7035 Choice I IIID/INS required phase-in: Lifetime High BIO: 27% for yrs 1, 2, & 3 || Lifetime Low BIO: 21.6% for yrs 1, 2 & 3 ||Limited High BIO: 26.6% for yrs 1, 2, & 3 Limited LOW BIO: 21.4% for yrs 1, 2, & 3 {All phased-in over 3-years)	101.80%	26.60%
Allianz Life Insurance Company of North America	11/22/2024		17.90%	Form 10-P-Q-IA (Group 3) -- IID modified the proposal by phasing-in the 35% proposal {on lifetime benefits} over a 2-year period, i.e., 17.9% year 1 followed by 14.5% year 2 = 35% (for lifetime only) 2-4 yr benefit = 0% 5-8 yr benefit = 15%	22.70%	17.90%
John Hancock Life Insurance Company	11/19/2024	1/1/2025	25.70%	Forms LTC-03 (2008, 2010 et al -- the increase is eliminated if policyholder accepts reduced inflation landing-spot. If they don't accept the landing-spot, they simply pay the increase. Non-inflation is capped @ 15%.	30.20%	25.70%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Transamerica Life Ins Co - FKA Transamerica Premier	11/13/2024		17.90%	TLC 1-FP (IA) 1001, MLC 1-FP (IA) 1001 et al -- The IID and INS negotiated this proposal from 125.6% (as originally filed) down to 17.9% year 1 x 17.9% year 2 x 17.9% year 3 = 63.9% when measured over the 3-years.	125.60%	17.90%
MedAmerica Insurance Company	9/30/2024		17.90%	Form 14515-IA -- IID/INS mod proposal from 26.9% [0% min, 51.4% max] down to 21.40% (0% min, 39% max). The 39% max cells are spread over 2-years @ 17.9% for year 1 followed by 17.9% for year 2	26.90%	17.90%
MedAmerica Insurance Company	9/30/2024		13.60%	Form SPL-336 -- IID/INS mod proposal from 27.1% [0% min, 44.7% max] as filed down to 13.6% by limiting max cells to 17.9%	27.10%	13.60%
MedAmerica Insurance Company	9/30/2024		17.90%	GRP11-342-MA-IA-401 --IID/INS mod proposal from 69.4% [0% min, 201.4% max] as filed down to 37.3% (0% min, 39% max). The 39% cells mod to to 17.9% for year 1 followed by 17.9% for year 2.	69.40%	17.90%
MedAmerica Insurance Company	9/30/2024		17.90%	Lead SERFF Form LTC-LBP8-MA-IA -- HTQ11-338-MA-IA-401 et al -- IID/INS mod proposal from 140.1% [0% min, 201.4% max] as filed down to 35.18% (0% min, 39% max). The 39% cells mod to to 17.9% for year 1 followed by 17.9% for year 2.	140.10%	17.90%
Metropolitan Life Insurance Company	9/24/2024	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LSAOld_rates -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/24/2024	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
Metropolitan Life Insurance Company	9/24/2024	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/24/2024	Proposal was *filed* by IID		Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/24/2024	Proposal was *filed* by IID		Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/24/2024	Proposal was *filed* by IID		Policy Forms: Tax Qualified Long-Term Care Insurance Policy - GPNP99-LTC (HIPPA) -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/24/2024	Proposal was *filed* by IID		Policy Forms: Tax Qualified Long-Term Care Insurance Policy - GPNP99-LTC (Pre-HIPPA) -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
SILAC Insurance Company	8/29/2024		17.90%	Policy Series LTC 2020 IA -- the IID and INS negotiated this proposal from 59% (as filed) down to 30% spread over 2-years, i.e., 17.9% for year 1 followed by 10.26% for year 2	59.00%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Massachusetts Mutual Life Insurance Company	8/23/2024	1/1/2025	18.10%	Form MM-200-P-IA, MM-300-P-IA, and MM-400-P-IA-- IID / INS modified this proposal (from 177.3% as filed) down to 18.1% for year 1 followed by 10.3% for year 2 = 30% over 2-years.	177.30%	18.10%
Massachusetts Mutual Life Insurance Company	8/23/2024	1/1/2025	7.80%	Form MM500-P-2-IA, MM501-P-IA, MM500-P-1-IA, MM501-P-1-IA -- IID / INS modified this proposal from 32% (as filed) down to 7.8% with a minimum of 0% and maximum of 10%	32.00%	7.80%
Genworth Life Insurance Company	8/21/2024	Proposal was *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV --------- Non-AARP polices only -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%
John Hancock Life Insurance Company	8/8/2024		0.00%	Forms LTC-91, LTC-03 IA (2007) et al -- This is NOT a rate increase, but rather an updated projection of experience for 3 blocks of policies {Gold, CCI, CCII, LE, CCIII}, [CCII07], and (CCIIE, CCII10)	0.00%	0.00%
John Hancock Life Insurance Company	7/15/2024	7/15/2024	15.00%	Custom Care III with Benefit Builder (2014) Gender-Distinct {ICC12-LTC-12} This is an NAIC Compact Rate Review -- NAIC Compact rate reviews <=15% are automatically accepted by Compacting states like Iowa.	15.00%	15.00%
CMFG Life Insurance Company	6/27/2024	6/27/2024	0.00%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
CMFG Life Insurance Company	6/27/2024	6/27/2024	0.00%	Forms 2006-LTC-COMP(IA) -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
Principal Life Insurance Company	6/13/2024		17.90%	Forms FR142, FR601 -- IID and INS negotiated the proposal: Limited @ 23.2% and 2-year phase of unlimited @ 17.9% for year 1 followed by 8.65% for year 2	27.20%	17.90%
Principal Life Insurance Company	6/13/2024		17.90%	FR1240 and FR406IA-1 -- IID and INS negotiated the proposal: Limited @ 23.2% and 2-year phase of unlimited @ 17.9% for year 1 followed by 11.28% for year 2	29.40%	17.90%
Metropolitan Life Insurance Company	6/12/2024		17.90%	Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A-- The IID and INS negotiated this proposal down from 89.4% (as filed) down to 17.9% for year 1 followed by 17.9% for year 2 = 39% spread over 2-years.	89.40%	17.90%
Metropolitan Life Insurance Company	5/31/2024	Proposal was *filed* by IID		TCL-LTC.04(IA) Ed. 4/00 et al -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
Catholic Order of Foresters	5/23/2024	Proposal was *filed* by IID		FCLTC-IA -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
Massachusetts Mutual Life Insurance Company	5/2/2024		0.00%	Form MM500-P-2-IA -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	4/29/2024		0.00%	Form LTC2007-IA -- IA_LTC2007-IA -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
New York Life Insurance Company	4/23/2024	4/23/2024	0.00%	Forms ILTC-5000 (IA) (1001) -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
Prudential Insurance Company of America	4/11/2024		10.00%	Form GRP 83500 COV 5022 -- IID and INS negotiated the original 20% proposal down to 10%.	20.00%	10.00%
Prudential Insurance Company of America	4/11/2024		4.20%	Form GRP113290 -- previously withdrawn at one point -- ZERO Iowa losses. IID/INS modified this proposal from 7.4% as filed down to 4.2% by limiting the max cells to 5%	7.40%	4.20%
Prudential Insurance Company of America	4/11/2024		9.70%	GRP 112202 || Form ILTC-2 -- IID / INS modified this proposal from 21.9% as filed {subject to 0% min_71.9% max} down to 17% max cells = 9.7% overall AVG.	21.90%	9.70%
Prudential Insurance Company of America	4/11/2024		7.10%	GRP 113290 || Form ILTC-3 -- IID / INS modified this proposal from 9.9% as filed {subject to 0% min_33.33% max} down to 7.1% by limiting the max cells to 17%	9.90%	7.10%
Prudential Insurance Company of America	4/11/2024		17.90%	GRP 99183 || Form ILTC-1 -- IID / INS modified this proposal from 34.7% as filed {subject to 0% min_89.4% max} down to 17.9% for year 1 followed by 10.26% for year 2. This produces an overall average of 20.70% over 2-years.	34.70%	17.90%
Bankers Life and Casualty Company	4/8/2024	7/1/2024	9.46%	Form GR-N400, N410 -- IID/INS modified the proposal from 52.8% (as filed) down down to 9.46% average (0% minimum, 9.9% maximum)	52.80%	9.46%
Metropolitan Life Insurance Company	2/27/2024	Proposal was *filed* by IID		AARP LTC rate filing for group long term care -- sitused in Washington D.C. -- IID has no authority and will accept D.C. rates review.	7.38%	7.38%
Metropolitan Life Insurance Company	2/16/2024	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LSAOld_rates -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	2/16/2024	Proposal was *filed* by IID		Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	2/13/2024		17.90%	Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- the IID and INS modified this proposal from 31.99% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	31.99%	17.90%
Metropolitan Life Insurance Company	2/1/2024		17.90%	1LTC-97 & 2LTC-97 -- the IID and INS modified this proposal from 48.51% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	48.51%	17.90%
Metropolitan Life Insurance Company	2/1/2024		17.90%	Form LTC2007-IA -- IA_LSAOld_rates -- IID and INS modified this proposal from 81.28% (as filed) down to 17.9%	81.28%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Allianz Life Insurance Company of North America	1/26/2024		17.90%	Form N-2000-P (Group 1), N-2720-P-IA, N-2721-P-IA, N-2720-P-IA(Q), N-2720-P-IA(NQ), N-2721-P-IA(Q),N-2721-P-IA(NQ), N-2350-P, N-3000-P-IA(Q), N-3000-P-IA(NQ) et al - IID/INS MOD to 29.6% measured over 2-years (17.9% Yr 1 followed by 10.26% Yr 2)	50.00%	17.90%
				Average rate increase of LTC filings for CY 2024 ===>>>>	*29.55%*	*9.14%*
Allianz Life Insurance Company of North America	12/28/2023		0.00%	Form 10-P-Q-IA (Group 3) -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Allianz Life Insurance Company of North America	12/28/2023		0.00%	Form 11-P-Q-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	12/20/2023		0.00%	Form 97059IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Continental Casualty Company	12/15/2023		17.90%	Forms P1-43636-A, SR-LTCP-Series-- IID and INS modified the original proposal of 62.40% (AVG as filed) down to 30.5% AVG spread over 2-years	62.40%	17.90%
CMFG Life Insurance Company	12/8/2023	8/1/2024	23.88%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC -- This rate increase will be phased in over 3-years: 7.4% on 8-1-2024 followed by 7.4% on 8-1-2025 followed by 7.4% on 8-1-2026	23.88%	23.88%
John Hancock Life Insurance Company	12/7/2023		0.00%	Forms LTC-91, LTC-03 IA (2007) et al -- This is NOT a rate increase, but rather an updated projection of experience for 3 blocks of policies	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	12/6/2023	Proposal was *filed* by IID		Form 97058IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
CMFG Life Insurance Company	12/5/2023	8/1/2024	10.25%	Forms 2006-LTC-COMP(IA) -- This rate increase will be phased in over 2-years: 5% on 8-1-2024 followed by 5% on 8-1-2025	10.25%	10.25%
UNUM Life Insurance Company of America	12/4/2023		17.90%	Forms B.LTC , TQB.LTC, GLTC95 and TQGLTC95 -- The IID and INS negotiated this proposal from 34.1% as filed to 17.9%	34.10%	17.90%
Genworth Life Insurance Company	11/2/2023		25.90%	Form 7046 POL-IA 11/10 ||	25.90%	25.90%
Genworth Life Insurance Company	11/2/2023		26.90%	Form 7052 et al (Flex I) -- No modification, except the IID negotiated a 4-year phase of the proposal	132.80%	26.90%
American Family Mutual Insurance Company	11/2/2023	Proposal was *filed* by IID		Form H-350 -- this is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Genworth Life Insurance Company	11/2/2023		23.45%	Form series -Choice II -- 7042, 7044, 7042REV and 7044REV -------- Non-AARP polices only -- No modification, except the IID negotiated a 4-year phase of the proposal	76.40%	23.45%
Metropolitan Life Insurance Company	10/24/2023	Proposal *filed* by IID		Similar to the extraterritorial rate increases on policies residing in Iowa on groups situsted in another state -- IID has granted similar exemptions Iowa law/reg. Rate increase jurisdiction belongs to the issuing state for group policies.	12.05%	12.05%
Metropolitan Life Insurance Company	9/27/2023	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LSAOld_rates -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/27/2023	Proposal was *filed* by IID		Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/27/2023	Proposal was *filed* by IID		Policy Forms: Tax Qualified Long-Term Care Insurance Policy - GPNP99-LTC -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/27/2023	Proposal was *filed* by IID		Policy Forms: Tax Qualified Long-Term Care Insurance Policy - GPNP99-LTC -- This is not a rate increase, but rather an updated projection on a previously approved filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/13/2023		17.90%	Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- IID and INS modified the proposal from 46.03% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2.	46.03%	17.90%
Metropolitan Life Insurance Company	9/13/2023		17.90%	Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- IID and INS modified the proposal from 44.68% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2.	44.68%	17.90%
Bankers Life and Casualty Company	9/13/2023		18.70%	Forms GR-N520, N530, N540, N550, N570, N580	18.70%	18.70%
Transamerica Life Insurance Company	9/7/2023		23.12%	IIPRC COMPACT Rate Filing -- Forms ICC10 and TLC-3 (Product name = HI377 - TLIC RINC 2022 UNI2b)	23.12%	23.12%
Continental General Insurance Company (FKA United Teacher)	9/6/2023		17.90%	Forms 1LTCGP0001 and 1LTCGP0008 -- IID & INS negotiated this proposal from 46% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	46.00%	17.90%
Continental General Insurance Company	9/6/2023	10/1/2023	17.90%	Forms 80650 1/97 IA and 80880 1/98 IA -- Project name: LTC2 Rate Increase Filing 2023 -- IID/INS modified this from 273% (as filed) down to 17.9% for year 1 followed by 17.9% for year 2 = 39% over 2-years	273.00%	17.90%
Continental General Insurance Company	9/6/2023	10/1/2023	17.90%	Forms 82000 1/01 IA and 82120 9/01 IA -- Project name: LTC3 Rate Increase Filing 2023 -- IID/INS modified this from 252% (as filed) down to 17.9% for year 1 followed by 17.9% for year 2 = 39% over 2-years	252.00%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Continental General Insurance Company	9/6/2023		17.90%	Forms L-6000 and LTC-020201 -- IID & INS negotiated this proposal from 62% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	62.00%	17.90%
Continental General Insurance Company	9/6/2023		17.90%	Series 1LTCI --1LTCIP0001, 1LTCIP0002 -- IID & INS negotiated this proposal from 106% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	106.00%	17.90%
Continental General Insurance Company	9/6/2023		17.90%	Series 2LTCI -- 2LTCIP0001 -- IID & INS negotiated this proposal from 109% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	109.00%	17.90%
Continental General Insurance Company	9/6/2023		17.90%	Series 4LTCI -- 4LTCIP0001, 4LTCIP0002 -- IID & INS negotiated this proposal from 48% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	48.00%	17.90%
Provident Life and Accident Insurance Company	9/5/2023		0.00%	Forms RLTC03, RLTCO03, LTC03, LTCP03 & LTCT0 -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Continental General Insurance Company	8/29/2023	8/29/2023	0.00%	Forms L-6000 and LTC-020201 -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Metropolitan Life Insurance Company	7/28/2023	Proposal was *filed* by IID		Similar to the extraterritorial rate increases on policies residing in Iowa on groups situsted in another state -- IID has granted similar exemptions Iowa law/reg. Rate increase jurisdiction belongs to the issuing state for group policies.	0.00%	0.00%
CMFG Life Insurance Company	7/24/2023	Proposal was *filed* by IID		Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC -- This is NOT a rate increase, but rather updated projections related to previous filings	0.00%	0.00%
CMFG Life Insurance Company	7/24/2023	Proposal was *filed* by IID		Forms 2006-LTC-COMP(IA) -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
LifeSecure Insurance Company	7/21/2023		9.97%	LS-0002 IA 07/07 -- IID and INS modified this proposal from 63.92% (as originally filed) down to 9.97% (AVG) with 10% MAX cells	63.92%	9.97%
Catholic Order of Foresters	6/14/2023	Proposal was *filed* by IID		FCLTC-IA -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	6/1/2023	Proposal was *filed* by IID		3 rate filings for group long term care -- situsted in Washington D.C. -- IID has no authority and will accept D.C. rates review.	5.02%	5.02%
Metropolitan Life Insurance Company	5/31/2023	Proposal was *filed* by IID		Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	5/31/2023	Proposal was *filed* by IID		Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A-- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	5/31/2023	Proposal was *filed* by IID		TCL-LTC.04(IA) Ed. 4/00 et al -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
UNUM Life Insurance Company of America	5/25/2023	Proposal was *filed* by IID		Policy Series GLTC04 -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%
Genworth Life Insurance Company	5/12/2023	Proposal was *filed* by IID		Form 7046 POL-IA 11/10 || This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Genworth Life Insurance Company	5/12/2023	Proposal was *filed* by IID		Form 7052 et al || This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Genworth Life Insurance Company	5/12/2023	Proposal was *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV --------- Non-AARP polices only -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%
Genworth Life Insurance Company	5/12/2023	Proposal was *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV ---------AARP polices only -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	4/21/2023		0.00%	Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
Metropolitan Life Insurance Company	4/21/2023		0.00%	Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
New York Life Insurance Company	4/20/2023	4/20/2023	0.00%	Forms ILTC-5000 (IA) (1001) -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
TIAA-CREF Life Insurance Company	4/14/2023	7/1/2023	17.90%	TCL-LTC.04(IA) Ed. 4/00 et al -- IID & IID & INS modified this proposal from 35.55% (as originally filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	35.55%	17.90%
Continental Casualty Company	4/10/2023	7/1/2023	17.90%	Lead form: P1-N0080-A14 et al IID/INS negotiated this proposal from 156.5% as filed, down to 17.9% for yr 1 followed by 10.26% for yr2 (for limited benefits) and 17.9% for yr 1 followed by 17.9% for yr2 (for unlimited benefits)	156.50%	17.90%
Metropolitan Life Insurance Company	4/6/2023	7/1/2023	17.90%	TCL-LTC.04(IA) Ed. 4/00 et al -- IID & INS modified this proposal from 35.55% (as originally filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	35.55%	17.90%
Knights Of Columbus	3/31/2023	7/30/2023	17.00%	Forms LTC01, NHC01 -- the NAIC MSA team recommeneded approval of the 37% proposal. The IID will grant full approval but phased-in over 2-years instead, i.e., 17% for year 1 followed by 17.094% for year 2	37.00%	17.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Allianz Life Insurance Company of North America	3/21/2023		17.90%	Form 7-P-Q-IA (Group 2), 7-P-Q-IA-1, N-4040-P-IA(Q), N-4040-P-IA(NQ) IID/INS modified the proposal to 17.9% for year 1 followed by 10.26% for year 2 (for lifetime benefits) For benefit periods 5-8 years , the increase is 17.9%	29.00%	17.90%
CMFG Life Insurance Company	3/14/2023	8/1/2023	7.40%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC	7.40%	7.40%
CMFG Life Insurance Company	3/14/2023	8/1/2023	5.00%	Forms 2006-LTC-COMP(IA) --	5.00%	5.00%
State Farm Mutual Automobile Insurance Company	3/10/2023	6/1/2023	10.40%	Form 97059IA -- IID and INS negotiated this rate filing from 19.8% as filed (0% min, 40% max) down to 17.9% max. This produces an overall average of 10.4% since some rating cells were already @ 0%.	19.80%	10.40%
Metropolitan Life Insurance Company	2/27/2023	2/27/2023	0.00%	Form LTC2007-IA -- IA_LSAOld_rates — This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
Metropolitan Life Insurance Company	2/27/2023	2/27/2023	0.00%	Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA — This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
Massachusetts Mutual Life Insurance Company	2/10/2023	4/1/2023	17.90%	Form MM500-P-2-IA -- the IID and INS modified this proposal to be spread over 2-years. 17.9% for year 1 and 11.11% for year 2; AVG = 28%	28.00%	17.90%
Metropolitan Life Insurance Company	1/31/2023	Proposal was *filed* by IID		3 rate filings for group long term care -- situsedin Washington D.C. -- IID has no authority and will accept D.C. rate review. This is NOT a rate increase, but rather updated projections ONLY	0.00%	0.00%
Metropolitan Life Insurance Company	1/31/2023	Proposal was *filed* by IID		3 rate filings for group long term care -- situsedin Washington D.C. -- IID has no authority and will accept D.C. rate review. This is NOT a rate increase, but rather updated projections ONLY	0.00%	0.00%
				Average rate increase of LTC filings for CY 2023 ===>>>>	*29.98%*	*8.29%*
Auto-Owners Life Insurance Company (IIPRC Compact rate filing)	12/22/2022		15.00%	Form 62091 et al -- This rate filing was reviewed by the IID, INS, and also by the IIPRC (Interstate Insurance Product Regulation Commission)	15.00%	15.00%
John Hancock Life Insurance Company	12/16/2022		0.00%	Forms LTC-91, LTC-03 IA (2007) et al -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Genworth Life Insurance Company	12/13/2022	12/13/2022	0.00%	Form series - 7042, 7044, 7042REV and 7044REV ---------AARP polices only -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
State Farm Mutual Automobile Insurance Company	12/7/2022	Proposal was *filed* by IID		Form 97058IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Assurity Life Insurance Company	12/7/2022		17.90%	Form AL2100P-IA -- the IID and INS negotiated this proposal from 95.31% (as filed) down to 17.9% based upon several concerns	95.31%	17.90%
American Family Mutual Insurance Company	11/30/2022		17.90%	Form H-350 -- the original proposal was 61.90%, however, the IID & INS modified the proposal down to 17.9% for year 1 and 10.26% for year 2.	61.90%	17.90%
Prudential Insurance Company of America	11/28/2022		14.60%	Form GRP113290 -- IID / INS modified this proposal from 23% (as filed) down to 17.9% MAX producing an overall average of 14.6%	23.00%	14.60%
Prudential Insurance Company of America	11/28/2022		16.10%	GRP 112202 || Form ILTC-2 -- IID / INS modified this proposal from 39.8% (as filed) down to 16.1% AVG (1.8% min, 17.9% max) based upon several concerns.	39.80%	16.10%
Prudential Insurance Company of America	11/28/2022		17.00%	GRP 113290 || Form ILTC-3 -- IID / INS modified this proposal from 28.6% (as filed) down to 17.9% MAX producing an overall average of 17%	28.60%	17.00%
Prudential Insurance Company of America	11/28/2022		15.90%	GRP 99183 || Form ILTC-1 -- IID / INS modified this proposal from 53.9% (as filed) down to 15.9% AVG (1.7% min, 17.9% max) based upon several concerns.	53.90%	15.90%
Genworth Life Insurance Company	10/28/2022	10/28/2022	0.00%	Form 7046 POL-IA 11/10 || This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
UNUM Life Insurance Company of America	10/17/2022	Proposal was *withdrawn*		Policy Series GLTC04 --IID withdrew the filing due to timing considerations. The carrier will refile at the end Q1 2023.	3.50%	0.00%
Massachusetts Mutual Life Insurance Company	10/7/2022	1/1/2023	13.10%	Form MM-200-P-IA -- (IID / INS modified this proposal from 29.2% average (min .1%, max 86%) to 13.1% average (min 0%, 31.3%)	29.20%	13.10%
Unum Life Insurance Company of America	10/7/2022	Proposal was *filed* by IID		Forms B.LTC, GLTC95, GLTC04, RGLTC04 -- Group long term care -- not a rate increase. New rates for new employees added to a group.	0.00%	0.00%
Genworth Life Insurance Company	9/30/2022	Proposal was *filed* by IID		Form 7052 et al || This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Metropolitan Life Insurance Company	9/15/2022	12/1/2022	17.90%	Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- IID and INS modified this proposal from 35.7% (as filed) down to 17.9%	35.70%	17.90%
Physicians Mutual Insurance Company	9/13/2022	1/1/2023	17.90%	Forms P103, P104 et al -- IID/INS modified this proposal from 23% avg (0% min, 40% max) down to to 17.9% max for year 1 followed by 10.26% max for year 2. This produces an overall 2-year average of 20%	23.00%	17.90%
Physicians Mutual Insurance Company	9/13/2022	1/1/2023	17.90%	Forms P130IA, P131IA et al -- IID/INS modified this proposal from 21% avg (8% min, 31% max) to 17.9% max for year 1 followed by 10.26% max for year 2. This produces an overall 2-year average of 20%	21.00%	17.90%
Metropolitan Life Insurance Company	9/6/2022		10.00%	Policy Forms Tax Qualified Long-Term Care Insurance Policy - GPNP99-LTC	10.00%	10.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	9/6/2022		7.17%	Similar to the extraterritorial rate increases on policies residing in Iowa on groups sitused in another state -- IID has granted similar exemptions Iowa law/reg. Rate increase jurisdiction belongs to the issuing state for group policies.	7.17%	7.17%
Metropolitan Life Insurance Company	8/18/2022		17.90%	1LTC-97 & 2LTC-97 -- the IID and INS modified this proposal from 33.47% (as filed) down to 17.9%	33.47%	17.90%
Metropolitan Life Insurance Company	8/18/2022		17.90%	Form LTC2007-IA -- IA_LSAOld_rates -- IID and INS modified this proposal from 110.3% (as filed) down to 17.9%	110.34%	17.90%
Metropolitan Life Insurance Company	8/18/2022		17.90%	Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates (IID and INS modified the proposal from 71.33% (as filed) down to 17.9%	71.33%	17.90%
Genworth Life Insurance Company	8/9/2022	10/1/2022	22.60%	Form 7030 PCS II IIID/INS modified this as a 2-year phase of the original proposal: Limited: 18.5% for year 1 and year 2 Lifetime: 26.7% for year 1 and year 2 Average = 22.6% for year 1 and year 2	50.30%	22.60%
Genworth Life Insurance Company	8/9/2022	10/1/2022	32.67%	Form 7035 Choice I IIID/INS modified this as a 2-year phase of the original proposal: Limited: 31.5% for year 1 and year 2 Lifetime: 34.4% for year 1 and year 2 Average = 32.67% for year 1 and year 2	76.20%	32.67%
Continental General Insurance Company	8/2/2022	8/2/2022	0.00%	Forms L-6000 and LTC-020201 -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Catholic Order of Foresters	7/28/2022		17.90%	FCLTC-IA -- IID and INS modifided this proposal to be spead out over 2-years, i.e., 17.9% in year 1 followed by 5.34% in year 2. IID also negotiated a 5-year rate guarantee for this block.	24.10%	17.90%
CMFG Life Insurance Company	7/28/2022	Proposal was *filed* by IID		Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC -- This is NOT a rate increase, but rather updated projections related to previous filings	0.00%	0.00%
CMFG Life Insurance Company	7/28/2022	Proposal was *filed* by IID		Forms 2006-LTC-COMP(IA) -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Metropolitan Life Insurance Company	7/25/2022	Proposal was *filed* by IID		Similar to the extraterritorial rate increases on policies residing in Iowa on groups sitused in another state -- IID has granted similar exemptions Iowa law/reg. Rate increase jurisdiction belongs to the issuing state for group policies.	0.00%	0.00%
John Hancock Life Insurance Company	7/22/2022		29.10%	Forms LTC-91 et al -- IID / INS negotiated; the increase is eliminated if policyholder accepts reduced inflation landing spot. If not eligible,, a max increase of 44% is spread over 2-years. (44% is the max -- some are less of course)	32.80%	29.10%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
John Hancock Life Insurance Company	7/22/2022		22.10%	LTC-03 IA (2007) -- IID / INS negotiated a 2-year phase of the increase. The increase is eliminated if the policyholder accepts a reduced inflation landing spot or shared cost option. Otherwise, 40.67% (the max increase) is spread over 2-years.	22.10%	22.10%
MedAmerica Insurance Company	7/21/2022		17.90%	Form 14515-IA -- IID/INS mod proposal to 17.9% max in Y1 x 10.2% max in Y2 = 22.6% avg	55.30%	17.90%
MedAmerica Insurance Company	7/21/2022		17.90%	Form SPL-336 -- IID/INS mod proposal to 17.9% max in Y1 x 10.2% max in Y2 = 22.2% avg	44.20%	17.90%
MedAmerica Insurance Company	7/21/2022		17.90%	GRP11-342-MA-IA-401 --IID/INS mod proposal to 17.9% max in Y1 x 10.2% max in Y2 = 29.3% avg	164.00%	17.90%
MedAmerica Insurance Company	7/21/2022		17.90%	Lead SERFF Form LTC-LBP8-MA-IA -- HTQ11-338-MA-IA-401 et al -- IID/INS mod proposal to 17.9% max Y1 x 10.2% max Y2 = 27.8% avg	200.90%	17.90%
MedAmerica Insurance Company	7/18/2022	7/1/2022	7.00%	Forms FC-336-IA et al -- IID / INS modified this proposal from 7.49% avg (with 20% max) down to 7% avg (with 17.9% max)	7.49%	7.00%
Prudential Insurance Company of America	6/17/2022	Proposal *filed* by IID		Group LTC 83500 BFW 5005, GRP 83500 COV 5022 This is NOT a rate increase, but rather updated projections related to previous filings	0.00%	0.00%
Metropolitan Life Insurance Company	6/14/2022	Proposal was *filed* by IID		3 rate filings for group long term care -- situsedin Washington D.C. -- IID has no authority and will accept D.C. rate review.	10.00%	10.00%
United Security Assurance Company of Pennsylvania	6/2/2022		17.90%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R et al --- Original proposal was 56.09% via 3 annual increases of 16%, however, the IID was able to modify this proposal to 17.9% for year 1 followed by 10.26% for year 2	56.09%	17.90%
Metropolitan Life Insurance Company	5/27/2022	Proposal was *filed* by IID		Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	5/27/2022	Proposal was *filed* by IID		Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A-- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	5/27/2022	Proposal was *filed* by IID		LTC-E.02 Ed.11-91 -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	5/27/2022	Proposal was *filed* by IID		TCL-LTC.04(IA) Ed. 4/00 et al -- This is NOT a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	5/2/2022	Proposal was *filed* by IID		Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
UNUM Life Insurance Company of America	4/21/2022	7/1/2022	14.10%	Policy Series GLTC04 --IID/INS mod proposal from 50% on 5% compound infl policies down to 17.9%. {Simple inf =12% & no infl =0%} This generates a new avg of 14.1% avg vs. 25.45% as filed. 4.31% is the overall avg for ALL policies vs 7.8% as filed	25.45%	14.10%
RiverSource Life Insurance Company	3/17/2022		17.90%	30160A-32100 (with endorsement) IID and INS modifed the proposal to Lifetime: 17.9% for year 1 followed by 17.9% for year 2 -- non-lifetime: 17.9% for year 1 followed by 5.77% for year 2	48.90%	17.90%
RiverSource Life Insurance Company	3/17/2022		17.90%	30225-IA with 1997 revised rates -- IID and INS modifed the proposal to Lifetime: 17.9% for year 1 followed by 17.9% for year 2 and Non-lifetime: 17.9% for year 1 followed by 10.26% for year 2 (30%)	70.70%	17.90%
RiverSource Life Insurance Company	3/17/2022		17.90%	Form 30160-A-IA -- IID and INS modifed the proposal to Lifetime: 17.9% for year 1 followed by 17.9% for year 2 -- Non-lifetime: 17.9% for year 1 followed by 8.48% for year 2	56.80%	17.90%
RiverSource Life Insurance Company	3/17/2022		17.90%	Form 30225-IA -- IID and INS modifed the proposal to Lifetime: 17.9% for year 1 followed by 10.26% for year 2 Non-lifetime: 5% for year 1 followed by 4.76% for year 2	29.60%	17.90%
Principal Life Insurance Company	3/11/2022	7/1/2022	17.90%	Forms FR142, FR601 -- IID and INS negotiated the proposal from 65.22% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2	65.22%	17.90%
Principal Life Insurance Company	3/11/2022	7/1/2022	17.90%	FR1240 and FR406IA-1 -- IID and INS negotiated the proposal from 68.37% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2	68.37%	17.90%
Metropolitan Life Insurance Company	3/8/2022	3/8/2022	0.00%	Form LTC2007-IA -- IA_LSAOld_rates — This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
Metropolitan Life Insurance Company	3/8/2022	3/8/2022	0.00%	Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA — This is NOT a rate increase, but rather — updated projections related to a previous rate fling.	0.00%	0.00%
Nassau Life and Annuity Company	3/4/2022	7/1/2022	17.90%	Forms 1460, 1490, P30, P35, P39, PLNHO, PLNHOQ -- IID and INS modified this proposal down to 17.9% for year 1 followed by 10.26% for year 2 for benefit periods > 3 years.	92.00%	17.90%
Ability Insurance Company	2/18/2022		17.90%	Forms LT691, LT201, LT692, LT694, LT695, LT696, LT698 -- IID/IND MOD to: 17.9% year 1 x 17.9% year 2 x 14.39% year 3 ~ 47.4% over 3-yrs	54.90%	17.90%
United of Omaha Life Insurance Company	2/10/2022	6/1/2022	18.07%	Form LTC06UI-TQ et al -- IID/INS mod to ~ 18.07% for year 1 followed by 15.18% for year 2 followed by 15.04% for year 3. Overall 3-year MOD ~ 56.5% vs. 97.80% as filed.	97.80%	18.07%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Mutual of Omaha Insurance Company	2/10/2022	5/1/2022	17.90%	Forms HCA (NH50, LT50, HCAQ, NHA, NHAQ, LTA, LTAQ) -- IID/INS negotiated this to 17.9% for yr 1 followed by 10.26% for yr 2 - for lifetime benefits. For non-lifetime benefits, IID/INS MOD is 17.9% for yr 1 only. 2-yr MOD = 27.1% vs. 54.9% as filed.	54.90%	17.90%
Mutual of Omaha Insurance Company	2/10/2022	6/1/2022	18.41%	Policy Series LTC04G -- IID/INS modified this proposal down to approximately 18.41% for year 1 followed by 16.88% for year 2 followed by 14.75% for year 3. Overall 3-year MOD ~ 58.8% vs. 105% as filed.	105.80%	18.41%
CMFG Life Insurance Company	2/9/2022	5/1/2022	7.40%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC	7.40%	7.40%
Metropolitan Life Insurance Company	1/26/2022	Proposal was *filed* by IID		3 rate filings for group long term care -- situsedin Washington D.C. -- IID has no authority and will accept D.C. rate review. This is NOT a rate increase, but rather updated projections ONLY	0.00%	0.00%
				Average rate increase of LTC filings for CY 2022 ===>>>>	*35.80%*	*11.51%*
Allianz Life Insurance Company of North America	12/21/2021	Proposal was *filed* by IID		Form 7-P-Q-IA (Group 2), 7-P-Q-IA-1, N-4040-P-IA(Q), N-4040-P-IA(NQ) — This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	12/3/2021	Proposal was *filed* by IID		Form 97058IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	11/30/2021	11/30/2021	0.00%	Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Genworth Life Insurance Company	11/29/2021	Proposal was *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV --------- Non-AARP polices only -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%
Genworth Life Insurance Company	11/22/2021	Proposal was *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV ---------AARP polices only -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%
LifeSecure Insurance Company	11/19/2021		17.90%	LS-0002 IA 07/07 -- IID and INS modified this proposal from 31% (as originally filed) down to 17.9%	31.00%	17.90%
Auto-Owners Life Insurance Company	11/18/2021	8/6/2022	17.90%	Form 50336 et al -- the IID and INS modified this proposal from 30% (as filed) to 17.9% based upon several concerns.	30.00%	17.90%
Genworth Life Insurance Company	11/5/2021	Proposal was *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV --------- Non-AARP polices only -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Genworth Life Insurance Company	11/5/2021	Proposal was *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV ---------AARP polices only -- This is NOT a rate increase but rather updated projections related to a previous rate filing.	0.00%	0.00%
Bankers Life and Casualty Company	11/4/2021		17.90%	Forms GR-N520, N530, N540, N550, N570, N580 -- the IID and INS modified this proposal from 40% (as filed) to 17.9% based upon several concerns.	40.00%	17.90%
Allianz Life Insurance Company of North America	11/2/2021		17.90%	Form 10-P-Q-IA (Group 3) -- IID modified the proposal from 51.9% (as filed) down 28.8% spread over 2 years with yearly caps ranging from 17.9% in year 1 to (1.78% to 10.26%) in year 2 depending on the benefit plan.	51.90%	17.90%
Allianz Life Insurance Company of North America	11/2/2021		17.90%	Form 11-P-Q-IA -- IID modified the proposal from 28.8% (as filed) down to 24.80% spread over 2 years with yearly caps ranging from (15% to 17.9%) percent in year 1 to…(0 to 10.26%) percent in year 2 depending on the benefit plan.	28.80%	17.90%
Metropolitan Life Insurance Company	10/8/2021	1/1/2022	17.90%	1LTC-97 & 2LTC-97 -- the IID and INS modified this proposal to 17.9% max for each cell	57.32%	17.90%
Transamerica Life Ins Co - FKA Transamerica Premier	10/8/2021	1/1/2022	17.90%	TLC 1-FP (IA) 1001, MLC 1-FP (IA) 1001 et al -- The IID and INS negotiated this proposal from 54% (as originally filed) down to 17.9% for year 1 followed by 10.26% for year 2	54.40%	17.90%
American Family Mutual Insurance Company	10/4/2021	Proposal *filed* by IID		Form H-350 -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
American General Life Insurance Company	10/1/2021	1/1/2022	17.90%	Form 64028-IA -- the IID and INS negotiated this rate filing from 25% as originally filed down to 17.9% in year 1 followed by 6% in year 2	25.00%	17.90%
Provident Life and Accident Insurance Company	9/28/2021	1/1/2022	17.90%	Forms RLTC03, RLTCO03, LTC03, LTCP03 & LTCT0 -- this is the NAIC's Multi-State review and the Iowa review. IID/INS negotiated this to 17.9% for Y1 & 17.9% for Y2 (lifetime benefits) For limited benefits, 17.9% for Y1 & 10.26% for Y2	136.00%	17.90%
UNUM Life Insurance Company of America	9/22/2021	Proposal was *filed* by IID		Forms LTC94, LTC94Q et al -- this is NOT a rate increase filing, but rather updated projections related to a previous filing.	0.00%	0.00%
Metropolitan Life Insurance Company	9/20/2021	Proposal was *filed* by IID		1LTC-97 & 2LTC-97 -- this is NOT a rate increase filing, but rather updated projections related to a previous filing.	0.00%	0.00%
SILAC Insurance Company	9/20/2021	1/1/2022	17.90%	Forms 2002, 2002, 2002+, 2002(97), 2002+(97) -- The IID and INS modified this proposal from 69.70% (as originally filed) down to 17.90% in year 1 followed by 10.26% in year 2.	69.70%	17.90%
John Alden Life Insurance Company	9/17/2021	10/1/2021	17.90%	Form J-5762-P-IA, J-5762-R1, J-5875-P-IA (Q)&(NQ), J-5875-R1 (Q), J-5875-R2 (Q), J-5875-R3 (Q) -- The IID and IND modified this proposal down to 17.9% for year 1 followed by 17.9% for year 2.	72.80%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Catholic Order of Foresters	8/26/2021	11/1/2021	17.00%	FCLTC-IA -- IID and INS modifided this proposal from 45.32% down to 17% based upon several considerations	45.32%	17.00%
Genworth Life Insurance Company	7/28/2021	11/1/2021	17.90%	Form 7000 PCS I with lifetime benefits || IID & INS modified this proposal down to 17.9% for years 1, 2, and 3	92.60%	17.90%
Genworth Life Insurance Company	7/28/2021	11/1/2021	17.90%	Form 7000 PCS I with limited benefits || IID & INS modified this proposal down to 12.9% for years 1 and 2 followed by 12.8% for year 3	92.60%	17.90%
Genworth Life Insurance Company	7/28/2021	11/1/2021	17.90%	Form 7046 POL-IA 11/10 || (IID/INS mod to 17.9% for Y1 x 10.2% for Y2)	65.10%	17.90%
Genworth Life Insurance Company	7/28/2021	11/1/2021	17.90%	Form 7052 et al || (IID/IND mod to 17.9% for year 1 followed by 17.9% for year 2)	66.30%	17.90%
Genworth Life Insurance Company	7/28/2021	11/1/2021	17.90%	Form series - 7042, 7044, 7042REV and 7044REV --------- Non-AARP polices only -- (IID/IND mod to 17.9% for year 1 followed by 17.9% for year 2)	48.00%	17.90%
Genworth Life Insurance Company	7/28/2021	11/1/2021	17.90%	Form series - 7042, 7044, 7042REV and 7044REV ---------AARP polices only (IID/IND mod to 17.9% for year 1 followed by 17.9% for year 2)	49.50%	17.90%
Genworth Life Insurance Company	7/28/2021	11/1/2021	17.90%	Forms 5000, 6484 Pre-PCS I with lifetime benefits || IID and INS modified this proposal from 39.3% (0% min to 104% max) down to 17.9% in year 1 followed by 10.2% in year 2	39.30%	17.90%
Continental General Insurance Company	7/28/2021	7/28/2021	0.00%	Forms L-6000 and LTC-020201 -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Continental Casualty Company	7/16/2021	10/1/2021	17.90%	Form P1-15203-A14 et al -- The IID & INS modified this porposal from 63.9% (as originally filed) down to 17.9% for year 1 followed by 10.26% for year 2 ~29.1% over 2-years (Some year 2 cells [LTC1] are less than 10.26% thus producing < 30% over 2-years	63.90%	17.90%
Continental Casualty Company	7/16/2021	10/1/2021	17.90%	Form P1-15203-A14 et al -- The IID and INS modified this porposal from 165% (as originally filed) down to 17.9% for year 1 followed by 10.26% for year 2 = 30% over 2-years	165.00%	17.90%
CMFG Life Insurance Company	7/16/2021	7/16/2021	0.00%	Forms 2006-LTC-COMP(IA) -- This is NOT a rate increase, but rather updated projections related to a previous filing	0.00%	0.00%
Metropolitan Life Insurance Company	6/28/2021	Proposal *filed* by IID		Updated projection ONLY -- not a rate increase -- Similar to the extraterritorial rate increases on policies residing in Iowa on groups situsted in another state -- Rate jurisdiction belongs to the issuing state for group policies.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	6/15/2021	9/1/2021	17.40%	Form 97045IA.1 -- limited max cells to 30% spread over 2-years, i.e., max 17.9% in year 1 followed by max 10.26% in year 2. This reduces the overall 2-year incrase from 18.8% down to 17.4%. Orig max cells were 34% but with IID mod the max is 17.9%	18.80%	17.40%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Prudential Insurance Company of America	6/8/2021	Proposal *filed* by IID		Group LTC 83500 BFW 5005, GRP 83500 COV 5022 This is NOT a rate increase, but rather updated projections related to previous filings	0.00%	0.00%
Prudential Insurance Company of America	6/8/2021	Proposal *filed* by IID		Individual LTC ILTC-1 - ILTC-2 - ILTC-3 - ILTC-3R This is NOT a rate increase, but rather updated projections related to previous filings	0.00%	0.00%
Metropolitan Life Insurance Company	5/28/2021	5/28/2021	0.00%	LTC-E.02 Ed.11-91 -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	5/28/2021	5/28/2021	0.00%	TCL-LTC.04(IA) Ed. 4/00 -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	5/27/2021	5/27/2021	0.00%	Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	5/27/2021	5/27/2021	0.00%	Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	4/26/2021	Proposal *filed* by IID		3 rate filings for group long term care -- situsedin Washington D.C. -- IID has no authority and will accept D.C. rate review.	10.00%	10.00%
Berkshire Life Insurance Company of America	4/20/2021	7/1/2021	15.00%	Form BG01P(06/04)-IA -- IID and INS modified this proposal 27.73% as filed down to 15%	27.73%	15.00%
Metropolitan Life Insurance Company	4/6/2021	7/1/2021	17.90%	Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates (IID and INS modified the proposal to 17.9% (on 69 Iowa policies)	58.60%	17.90%
American Fidelity Assurance Company	3/24/2021	6/1/2021	17.90%	PSI NCC (4/99) IA, PSI QCC (4/99) IA, PSI NTLC (4/99) IA, PSI QLTC (4/99) IA =>> IID & INS modifed the proposal to 17.9% in year 1 followed by 10.26% in year 2 (lifetime benefit only) -- This includes a 5-year rate guarantee.	33.60%	17.90%
Transamerica Life Insurance Company	3/12/2021	6/1/2021	17.90%	GP001 796 (GC001 796) -- IID & INS modified this proposal to 17.90% for Y1 x 12.45% for Y2 with a 7.5 year guarantee	30.00%	17.90%
Transamerica Life Insurance Company	3/12/2021	6/1/2021	17.90%	IP-70-IA-494, et al -- IID & INS modified this proposal to 17.90% for Y1 x 12.45% for Y2 with a 7.5 year guarantee	30.00%	17.90%
Transamerica Life Insurance Company	3/12/2021	6/1/2021	17.90%	ML-LTCP TQ (IA) 197, IP-70-IA-494, et al -- IID & INS modified this proposal to 17.90% for Y1 x 12.45% for Y2 with a 7.5 year guarantee	30.00%	17.90%
CMFG Life Insurance Company	2/12/2021	8/1/2021	15.10%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC	15.10%	15.10%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
CMFG Life Insurance Company	2/12/2021	5/1/2021	17.40%	Forms 2006-LTC-COMP(IA) --	17.40%	17.40%
Continental Casualty Company	2/11/2021	5/1/2021	17.90%	Forms P1-43636-A, SR-LTCP-Series-- IID and INS modified the original proposal (64.20% avg on 458 lives -- subject to: Min =56.00%, Max = 195.60%) down to 17.9% max cell.	65.00%	17.90%
Metropolitan Life Insurance Company	2/4/2021	5/1/2021	17.90%	Form LTC2007-IA -- IA_LSAOld_rates -- IID and INS modified this proposal down to 17.9%	77.60%	17.90%
Metropolitan Life Insurance Company	2/4/2021	5/1/2021	17.90%	Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- IID and INS modified this proposal down to 17.9%	33.65%	17.90%
MedAmerica Insurance Company	1/27/2021	4/1/2021	17.90%	GRP11-342-MA-IA-401 -- IID and INS negotiated this proposal from 46.20% as filed down to 17.9%	46.20%	17.90%
MedAmerica Insurance Company	1/27/2021	4/1/2021	17.90%	Lead SERFF Form LTC-LBP8-MA-IA -- HTQ11-338-MA-IA-401 et al -- IID and INS negotiated this proposal from 85.1% as filed down to 17.9%	85.10%	17.90%
Cincinnati Life Insurance Company	1/21/2021	4/1/2021	17.90%	Forms CLI-100-IA (4/99), CLI-120-IA (4/99) -- IID &I INS modified to 17.9% for year 1 x 10.26% for year 2 vs. the 50% proposal originally submitted. (The company agreed to lock in a 10-year rate guarantee with this rate increase approval)	50.00%	17.90%
				Average rate increase of LTC filings for CY 2021 ===>>>>	*34.88%*	*11.55%*
Massachusetts Mutual Life Insurance Company	12/28/2020	Proposal *filed* by IID		Form MM-200-P-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Allianz Life Insurance Company of North America	12/7/2020	12/7/2020	0.00%	Form 10-P-Q-IA (Group 3) -- Other form: 11-P-Q-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Nassau Life Insurance Company of Texas	12/1/2020	6/7/2021	9.17%	Forms 1460, 1490, P30, P35, P39, PLNHO, PLNHOQ -- IID and INS modified this proposal down to 9.17% (from 88% as previously filed) by limiting cells to a maximum increase of 10%	88.00%	9.17%
Nassau Life Ins. Co. of Kansas (FKA Pyramid Life)	12/1/2020	2/28/2021	16.03%	Forms C77 and C78 -- IID and INS modified this proposal down to 16.03% (from 74% as previously filed) by limiting cells to a maximum increase of 17.9%	74.00%	16.03%
State Farm Mutual Automobile Insurance Company	11/18/2020	11/18/2020	0.00%	Form 97058IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Transamerica Life Insurance Company (Interstate Compact)	11/12/2020	1/22/2021	12.36%	Forms UNI-3 et al -- This filing was reviewed and approved by the Interstate Insurance Compact. As a compacting state, Iowa has agreed to accept all Compact decisions for rate increase approvals <15%	12.36%	12.36%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
LifeSecure Insurance Company (Interstate Compact review)	10/27/2020	1/22/2021	11.90%	Forms ICC13-LS-LTC-0004 and 0005 et al -- This filing was reviewed and approved by the Interstate Insurance Compact. As a compacting state, Iowa has agreed to accept all Compact decisions for rate increase approvals <15%	11.90%	11.90%
Physicians Mutual Insurance Company	9/25/2020		17.90%	Forms P103, P104 et al -- IID/INS MOD to 17.9% for year 1 followed by 10.26% for year 2 = new 2-year avg of 21%	50.00%	17.90%
Physicians Mutual Insurance Company	9/25/2020		17.90%	Forms P130IA, P131IA et al -- IID/INS MOD to 17.9% for year 1 followed by 10.26% for year 2	56.00%	17.90%
Metropolitan Life Insurance Company	9/2/2020	Proposal *filed* by IID		Form LTC2-FAC-IA (VIP2_new), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
American Family Mutual Insurance Company	8/31/2020	Proposal *filed* by IID		Form H-350 -- this is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Transamerica Life Insurance Company_Compact	8/27/2020	Proposal *filed* by IID		ICC10 TLC-3 -- Interstate Compact rate filing. This is *NOT* a rate increase, but simply updated projections from a prior rate filing.	0.00%	0.00%
Allianz Life Insurance Company of North America	8/24/2020	2/27/2021	17.90%	Form 7-P-Q-IA (Group 2), 7-P-Q-IA-1, N-4040-P-IA(Q), N-4040-P-IA(NQ) IID/INS modified proposal to a 2-yr phase, i.e., 17.9% for year 1 followed by a max increase of 10.26% for year 2	56.00%	17.90%
Allianz Life Insurance Company of North America	8/24/2020	2/27/2021	17.90%	Form N-2000-P (Group 1), N-2720-P-IA, N-2721-P-IA, N-2720-P-IA(Q), N-2720-P-IA(NQ), N-2721-P-IA(Q),N-2721-P-IA(NQ), N-2350-P, N-3000-P-IA(Q), N-3000-P-IA(NQ) et al IID/INS modified the proposal to a 3-yr phase by capping all cells at or below 19.9%	121.00%	17.90%
State Farm Mutual Automobile Insurance Company	8/13/2020	10/1/2020	12.40%	Form 97058IA -- the IID & INS modifided this proposal from 20.3% as filed (0% min, 89.5% max) down to 17.9% for year 1 followed by 10.26% for year 2 for all cells >= 30%. This produces a new 2-year avg of 12.4%	20.30%	12.40%
Continental Casualty Company	8/13/2020	10/1/2020	17.90%	Lead form: P1-N0080-A14 et al IID/INS negotiated this proposal from 70.1% as filed, down to 17.9% for year 1 followed by 10.26% for year 2	70.10%	17.90%
Continental General Insurance Company	8/12/2020	10/1/2020	17.90%	Series 1LTCI --1LTCIP0001, 1LTCIP0002 -- IID & INS negotiated this proposal from 172% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2	172.00%	17.90%
Continental General Insurance Company	8/12/2020	10/1/2020	17.90%	Series 2LTCI -- 2LTCIP0001 -- IID & INS negotiated this proposal from 62% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2	62.00%	17.90%
Continental General Insurance Company	8/12/2020	10/1/2020	17.90%	Series 4LTCI -- 4LTCIP0001, 4LTCIP0002 -- IID & INS negotiated this proposal from 28% (as filed) down to 17.9% due to various concerns	28.00%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Continental General Insurance Company (FKA United Teacher)	8/4/2020	10/1/2020	17.90%	Forms 1LTCGP0001 and 1LTCGP0008 -- IID & INS negotiated this proposal from 81% (as filed) down to 17.9% for year 1 followed by 10.26% for year 2	81.00%	17.90%
Metropolitan Life Insurance Company	8/3/2020	10/1/2020	17.03%	1LTC-97 & 2LTC-97	17.03%	17.03%
Continental General Insurance Company	8/3/2020	10/1/2020	12.00%	Forms L-6000 and LTC-020201	12.00%	12.00%
MedAmerica Insurance Company	7/13/2020	9/1/2020	16.70%	Form 14515-IA -- IID and INS negotiated the increase from 22.3% (as proposed) down to 16.7% by limiting the 30% cells to 17.9% for year 1 followed by 10.26% for year 2	22.30%	16.70%
MedAmerica Insurance Company	7/13/2020	9/1/2020	17.90%	Form SPL-336 -- IID and INS negotiated the increase from 40.4% (as proposed) down to 17.9% for year 1 followed by 10.26% for year 2.	40.40%	17.90%
Prudential Insurance Company of America	6/30/2020	Proposal *filed* by IID		Group LTC 83500 BFW 5005, GRP 83500 COV 5022 This is NOT a rate increase, but rather updated projections related to previous filings	0.00%	0.00%
Prudential Insurance Company of America	6/30/2020	Proposal *filed* by IID		Individual LTC ILTC-1 - ILTC-2 - ILTC-3 - ILTC-3R This is NOT a rate increase, but rather updated projections related to previous filings	0.00%	0.00%
The State Life Insurance Company	6/18/2020		0.00%	SA34 (IA) -- this is not a stand alone long term care contract. This is also not a rate increase on existing policies. Rates for NEW BUSINSS ONLY on existing optional Continuation of Benefits for Long-Term Care Provision for a non-can SPDA	0.00%	0.00%
Massachusetts Mutual Life Insurance Company	6/10/2020	7/1/2020	17.90%	Form MM-200-P-IA -- (IID / INS MOD to 17.9% max year 1 x 17.9% max year 2 -- New modified avg [over 2-years] = 34.3%)	64.00%	17.90%
MedAmerica Insurance Company	5/22/2020	7/1/2020	17.90%	Form SPL2-336-IA -- IID / INS modified this proposal from 30.12% (20% min, 75% max) to 17.9% max year 1 followed by 10.26% max for year 2 = 25.51% over 2-years	30.12%	17.90%
MedAmerica Insurance Company	5/22/2020	7/1/2020	17.90%	Forms FC-336-IA et al -- IID / INS modified this proposal from 27.1% (0% min, ,50% max) to 17.9% max year 1 followed by 10.26% max for year 2 = 20.29% over 2-years	27.09%	17.90%
Metropolitan Life Insurance Company	5/19/2020	Proposal *filed* by IID		Similar to the extraterritorial rate increases on policies residing in Iowa on groups situsted in another state -- IID has granted similar exemptions Iowa law/reg. Rate increase jurisdiction belongs to the issuing state for group policies.	6.82%	6.82%
Catholic Order of Foresters	5/4/2020	5/4/2020	0.00%	FCLTC-IA -- this is *NOT* a rate increase. It is simply an updated projection of experience.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	4/22/2020	7/1/2020	10.00%	Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- IID/INS modified the proposal to spread the rate increase out over 2-years, i.e., 10% for year 1 followed by 9.96% for year 2.	20.96%	10.00%
Metropolitan Life Insurance Company	4/22/2020	7/1/2020	6.77%	Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A--	6.77%	6.77%
Brighthouse Life Insurance Company	4/10/2020	7/11/2020	23.00%	H-LTC2J-36 -- IID agreed to a 2-year phase of this proposal in the form of 23% for year 1 followed by 23% for year 2.	51.29%	23.00%
The State Life Insurance Company	3/27/2020		0.00%	SA35(IA)-R -- this is not a stand alone long term care contract. This is a long term care extension benefit attached to a deferred annuity contract. There are ZERO Iowa policies inforce affected by this filing.	0.00%	0.00%
Metropolitan Life Insurance Company	3/17/2020	Proposal *filed* by IID		3 rate filings for group long term care -- sitused in Washington D.C. -- IID has no authority and will accept D.C. rate review.	10.00%	10.00%
New York Life Insurance Company	3/16/2020	6/1/2020	21.64%	Forms ILTC-4300 et al -- IID / INS secured 3-year phase of the increase. Limited the 80% proposal to 21.64% for each year (for 3) and the 45% proposal becomes 13.18% for each year (for 3)	80.00%	21.64%
New York Life Insurance Company	3/16/2020	6/1/2020	21.64%	Forms ILTC-5000 (IA) (1001) -- IID / INS secured 3-year phase of the increase. Limited the 80% proposal to 21.64% for each year (for 3) and the 45% proposal becomes 13.18% for each year (for 3)	49.10%	21.64%
Guarantee Trust Life Insurance Company	2/18/2020	5/1/2020	17.90%	G0100 et al The IID & INS modified this proposal to 17.9% based upon several concerns. Company may re-file for remainder.	41.00%	17.90%
Time Insurance Company	2/12/2020	5/1/2020	17.90%	Forms 4060-IA, 4061-IA, 4062-IA, 4063-IA |IID and INS negotiated the increase to 17.9% year 1 x 17.9% year 2 (versus the original 138.5% proposal)	138.50%	17.90%
Continental General Insurance Company	1/29/2020	4/1/2020	6.90%	Forms 405, 420, 435 -- Original proposal = 12.9% average [min = 0%, max=19.8%], however, the IID/INS modified it to: 10.3% on 328 policies & 0% on 168 policies = 6.9% average	12.90%	6.90%
Continental General Insurance Company	1/29/2020	4/1/2020	17.90%	Forms 440, 445, 460, 461, 470, 471 -- Original proposal was 121.3% with min/max {26%, 204.6%}, however, the IID/INS modified it to: 17.9% Y1, 10.26% Y2_min/max (26%, 30%) over 2-yrs	121.30%	17.90%
American Family Mutual Insurance Company	1/27/2020	6/22/2020	17.90%	Form H-350 -- the original proposal was 71.23%, however, the IID & INS modified the proposal down to 17.9% for year 1 and 10.26% for year 2.	71.23%	17.90%
United Security Assurance Company of Pennsylvania	1/22/2020	4/1/2020	17.90%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R et al --- Original proposal was 134.2%, however, the IID was able to modify this proposal to 17.9% for year 1 followed by 10.26% for year 2	134.20%	17.90%
Union Security Insurance Company	1/14/2020	3/1/2020	17.90%	Forms 6062-IA, 6063-IA, 7062-IA -- IID and INS negotiated this proposal down to 39% max over 2-years, i.e., 17.9% for year 1 followed by 17.9% for year 2 (versus the original 79% proposal)	79.00%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
UNUM Life Insurance Company of America	1/14/2020	4/1/2020	2.20%	Forms LTC94, LTC94Q et al -- landing spot filing. IID & INS secured a 2-year phase, I.e., 45% original cell to 30% MOD over 2-years @ 17.9% Y1 x 10.26 Y2 25% original cell to 17.9% Y1 x 6% Y2. A large # of cells were already @ 0%.	3.00%	2.20%
SILAC Insurance Company	1/2/2020	3/1/2020	17.90%	Policy Series LTC 2020 IA -- the IID and INS negotiated this proposal from 25% (as filed) down to 17.9%	25.00%	17.90%
				Average rate increase of LTC filings for CY 2020 ===>>>>	*40.97%*	*11.97%*
Mutual of Omaha Insurance Company	12/30/2019	Proposal *filed* by IID		Forms LT50, HCA plus numerous other forms -- these are updated projections involving a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
Mutual of Omaha Insurance Company	12/24/2019	Proposal *filed* by IID		Form LTC04I and numerous other forms -- these are updated projections involving a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
Principal Life Insurance Company	12/16/2019	2/1/2020	17.90%	Forms FR142, FR601 -- IID and INS negotiated the lifetime benefit proposal from 35.2% down to 30% over 2-years, I.e., 17.9% year 1 followed by 10.26% for year 2.	35.20%	17.90%
Principal Life Insurance Company	12/16/2019	2/1/2020	17.90%	FR1240 and FR406IA-1 -- IID and INS negotiated the lifetime benefit proposal from 38.41% down to 30% over 2-years, I.e., 17.9% year 1 followed by 10.26% for year 2.	38.41%	17.90%
State Farm Mutual Automobile Insurance Company	12/6/2019	Proposal *filed* by IID		Form 97058IA -- this is NOT a rate increase filing. This is simply an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Woodmen of the World Life Insurance Society	12/4/2019	2/1/2020	7.70%	Form 335-14-0106 and 340-14-0106	7.70%	7.70%
Country Life Insurance Company	11/20/2019	1/1/2020	17.90%	Form LTC-300(IA02/98) -- IID and INS negotiated this proposal down from 35% (as originally proposed) down to 17.9% year 1 followed by 17.9% year 2 (for the 55% cell) and 17.9% year 1 followed by 10.26% for the 35% cells. 15% is approved 'as is'.	35.00%	17.90%
Prudential Insurance Company of America	11/15/2019	1/1/2020	17.90%	Form 83500 BFW 5005 -- IID/INS modified the proposal to 17.9% vs. the original 19% proposal.	19.00%	17.90%
Prudential Insurance Company of America	11/15/2019	1/1/2020	10.00%	Form GRP 83500 COV 5022	10.00%	10.00%
Prudential Insurance Company of America	11/15/2019	1/1/2020	17.90%	Form GRP113290 -- IID / INS modified this proposal from 67.3% (as filed) down to 17.9% for year 1 followed by 17.9% for year 2 (for the max cell). 15% for non-inflation policies approved as is.	67.30%	17.90%
Prudential Insurance Company of America	11/15/2019	1/1/2020	17.90%	GRP 112202 || Form ILTC-2 -- IID / INS modified this proposal from 94.7% (as filed) down to 17.9% for year 1 followed by 17.9% for year 2 (for the max cell).	94.70%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Prudential Insurance Company of America	11/15/2019	1/1/2020	17.90%	GRP 113290 || Form ILTC-3 -- IID / INS modified this proposal from 77.1% (as filed) down to 17.9% for year 1 followed by 17.9% for year 2 (for the max cell).	77.10%	17.90%
Prudential Insurance Company of America	11/15/2019	1/1/2020	17.90%	GRP 99183 || Form ILTC-1 -- IID / INS modified this proposal from 106% (as filed) down to 17.9% for year 1 followed by 17.9% for year 2 (for the max cell).	106.00%	17.90%
CMFG Life Insurance Company	11/1/2019	1/1/2020	17.90%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC -- IID/INS modified the proposal to 17.9% based upon several concerns.	34.30%	17.90%
CMFG Life Insurance Company	11/1/2019	1/1/2020	17.90%	Forms 2006-LTC-COMP(IA) -- IID/INS modified the proposal to 17.9% based upon several concerns.	40.50%	17.90%
TIAA-CREF Life Insurance Company	10/29/2019	1/1/2020	17.90%	TCL-LTC.04(IA) Ed. 4/00 et al -- The IID and INS negotiated the 29.82% original proposal down to 17.9% for year 1 followed by 10.1% for year 2	29.82%	17.90%
Metropolitan Life Insurance Company	10/29/2019	1/1/2020	17.90%	TCL-LTC.04(IA) Ed. 4/00 et al -- The IID and INS negotiated the 29.82% original proposal down to 17.9% for year 1 followed by 10.1% for year 2	29.82%	17.90%
Ability Insurance Company	10/2/2019	1/1/2020	17.90%	Forms 3358, LT690, LT691, LT692, LT694, LT695, LT696, LT698, LT201 -- IID and INS negotiated the 35% increases down to 30% to be spread out over 2 years @ 17.9% year 1 followed by 10.26% for year 2	35.00%	17.90%
UNUM Life Insurance Company of America	9/4/2019	12/1/2019	9.62%	Forms B.LTC , TQB.LTC, GLTC95 and TQGLTC95 -- The IID and INS negotiated this proposal from 32% as filed (0% min, 107.8% max) down to 17.9% for year 1 followed by 10.2% for year 2. This produces an overall average of 9.62%	32.00%	9.62%
UNUM Life Insurance Company of America	9/4/2019	12/1/2019	8.60%	Policy Series GLTC04 -- The IID and INS negotiated this proposal from 17.3% as filed (0% min, 89% max) *down to* 17.9% for year 1 followed by 10.2% for year 2. Tis produces an overall average of 8.6%.	17.30%	8.60%
Allianz Life Insurance Company of North America	8/12/2019	Proposal *filed* by IID		Form 10-P-Q-IA (Group 3) -- Other form: 11-P-Q-IA -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	8/6/2019	Proposal *filed* by IID		Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- this is NOT a rate increase, but rather updated projections of experience from a prior filing.	0.00%	0.00%
Guarantee Trust Life Insurance Company	7/8/2019	9/1/2019	17.90%	Form G0200, G0280, G0600, G0680 -- IID and INS negotiatd this proposal from 52% (as proposed) to a smaller 2-year phased in schedule, i.e., 17.9% for 2019 and 10.26% for 2020	52.00%	17.90%
MedAmerica Insurance Company	6/24/2019	9/1/2019	11.60%	Form 14515-IA -- IID/INS negotiated this to 17.9% max producing 11.6% average	33.20%	11.60%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	6/18/2019	Proposal *filed* by IID		Extraterritorial rate increase accepted in Iowa on groups situsted in NY -- but now residents of Iowa. New York Department of Insurance approved 5% on January 28, 2019. Iowa granted the exemption issue under 507A.4	5.00%	5.00%
Catholic Order of Foresters	6/18/2019	9/1/2019	17.00%	FCLTC-IA -- IID and INS modifided this proposal from 40% (as filed) down to 17% for year 1 followed by 17% for year 2.	40.00%	17.00%
Teachers Insurance and Annuity Association of America	6/13/2019	Proposal *filed* by IID		Extraterritorial rate increase accepted in Iowa on groups situsted in NY -- but now residents of Iowa. New York Department of Insurance approved 15% on January 28, 2019. Iowa granted the exemption issue under 507A.4	15.00%	15.00%
Metropolitan Life Insurance Company	6/13/2019	Proposal *filed* by IID		Extraterritorial rate increase accepted in Iowa on groups situsted in NY -- but now residents of Iowa. New York Department of Insurance approved 15% on January 28, 2019. Iowa granted the exemption issue under 507A.4	15.00%	15.00%
Northwestern Long Term Care Insurance Company	5/20/2019	5/20/2019	0.00%	Form RR.LTC.(0798) et al -- this is NOT a rate increase. It is simply an updated projection of experience based upon information from a previous rate filing.	0.00%	0.00%
United of Omaha Life Insurance Company	5/15/2019	7/1/2019	6.50%	Form LTC06UI-TQ et al -- IID and INS negotiated this rate proposal down from 6.6% on average [min = 0%, max=31.3%] down to 6.5% by capping cell increases 17.9% for year 1 followed by 10.26% for year 2.	6.60%	6.50%
Mutual of Omaha Insurance Company	5/15/2019	7/1/2019	10.00%	Policy Series LTC04G -- IID and INS negotiated this rate proposal down from 10.7% on average [min = 0%, max=19.4%] down to 10% by capping cell increases 17.9% max.	10.70%	10.00%
Genworth Life Insurance Company	5/14/2019	7/1/2019	17.90%	Form 7000 PCS I with lifetime benefits || IID and INS negotiated this from 72% as filed down to 17.9% Y1 x 17.9% Y2	72.00%	17.90%
Genworth Life Insurance Company	5/14/2019	7/1/2019	17.90%	Form 7000 PCS I with limited benefits || IID and INS negotiated this from 55% as filed down to 17.9% Y1 x 17.9% Y2	55.00%	17.90%
Genworth Life Insurance Company	5/14/2019	7/1/2019	17.90%	Form 7030 PCS II with lifetime benefits || IID and INS negotiated this from 72% as filed down to 17.9% Y1 x 17.9% Y2 x 17.9% Y3	72.00%	17.90%
Genworth Life Insurance Company	5/14/2019	7/1/2019	17.90%	Form 7030 PCS II with limited benefits || IID and INS negotiated this from 55% as filed down to 17.9% Y1 x 17.9% Y2	55.00%	17.90%
Genworth Life Insurance Company	5/14/2019	7/1/2019	17.90%	Form 7035 Choice I with lifetime benefits || IID and INS negotiated this from 72% as filed down to 17.9% Y1 x 17.9% Y2 x 17.9% Y3	72.00%	17.90%
Genworth Life Insurance Company	5/14/2019	7/1/2019	17.90%	Form 7035 Choice I with limited benefits || IID and INS negotiated this from 55% as filed down to 17.9% Y1 x 17.9% Y2	55.00%	17.90%
Genworth Life Insurance Company	5/14/2019	7/1/2019	17.90%	Form series - 7042, 7044, 7042REV and 7044REV --------- Non-AARP polices only IID and INS negotiated this proposal from 27.3% down to 17.9 Y1 x 1.08 Y2 (2-year)	27.30%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Genworth Life Insurance Company	5/14/2019	1/1/2019	17.90%	Form series - 7042, 7044, 7042REV and 7044REV ---------AARP polices only IID and INS negotiated this proposal from 31% down to 17.9 Y1 x 10.26 Y2 (2-year)	31.00%	17.90%
Genworth Life Insurance Company	5/14/2019	1/1/2019	17.90%	Forms 5000, 6484 Pre-PCS I with lifetime benefits || IID and INS negotiated from 99% down to 17.9% Y1 x 17.9% Y2.	99.00%	17.90%
Genworth Life Insurance Company	5/14/2019	1/1/2019	17.90%	Forms 5000, 6484 Pre-PCS I with limited benefits || IID and INS negotiated from 49% down to 17.9% Y1 x 17.9% Y2.	49.00%	17.90%
Kanawha Insurance Company	5/1/2019	5/1/2019	0.00%	Forms 82000 1/01 IA and 82120 9/01 IA -- Project name: LTC3 Rate Stability Informational Filing 2018 -- this is NOT a rate increase, but rather updated projections based upon a prior filing.	0.00%	0.00%
RiverSource Life Insurance Company	4/10/2019	6/1/2019	17.90%	30160A-32100 (with endorsement) IID and INS modifed the proposal to be 17.9% max for year 1 followed by 10.26% for year 2 (for both lifetime and limited benefits)	53.60%	17.90%
RiverSource Life Insurance Company	4/10/2019	6/1/2019	17.90%	30225-IA with 1997 revised rates -- IID and INS modifed the proposal to be 17.9% max for year 1 followed by 10.26% for year 2 (for both lifetime and limited benefits)	66.50%	17.90%
RiverSource Life Insurance Company	4/10/2019	6/1/2019	17.90%	Form 30160-A-IA -- IID and INS modifed the proposal to be 17.9% max for year 1 followed by 10.26% for year 2 (for both lifetime and limited benefits)	54.90%	17.90%
RiverSource Life Insurance Company	4/10/2019	6/1/2019	17.90%	Form 30225-IA -- IID and INS modifed the proposal to be 17.9% max for year 1 followed by 10.26% for year 2 (lifetime benefits). For limited benefits, the increase is 17.9% max for year 1 followed by 7.3% max for year 2.	41.70%	17.90%
RiverSource Life Insurance Company	4/10/2019	6/1/2019	15.70%	Forms 32040 and 30240-IA	15.70%	15.70%
Allianz Life Insurance Company of North America	3/18/2019	7/1/2019	11.50%	Form 10-P-Q-IA (Group 3) -- Other form: 11-P-Q-IA -- IID modified the proposal from 21.4% (as filed) down to 17.9% for inflation policies. (This generates an overall average of 11.5%)	21.40%	11.50%
MedAmerica Insurance Company	3/18/2019	7/1/2019	17.90%	Form BCBSLTC46/88 et al -- IID and INS negotiated this proposal from 249.7% on average down to 17.9% for year 1 followed by 10.26% for year 2	249.70%	17.90%
MedAmerica Insurance Company	3/18/2019	7/1/2019	17.90%	Form LTCNQ12 (8/2000) IA -- IID and INS negotiated this proposal from 140% on average down to 17.9% for year 1 followed by 10.26% for year 2	140.00%	17.90%
Central States Health & Life Co. of Omaha	3/18/2019	7/1/2019	17.90%	N01, N02, N03, N04, N05, N08, N11, N12 _ IID and INS negotiated this proposal from 201% on average down to 17.9% for year 1 followed by 10.26% for year 2	201.00%	17.90%
Transamerica Life Insurance Company_Compact	3/12/2019	7/1/2019	19.30%	ICC10 TLC-3 -- Interstate Compact rate filing. Landing spot filing = premiums remains the same if policyholder chooses lower compound inflation factor. Otherwise, increase is phased-in over 2-years if they choose to keep the original inflation factor	42.30%	19.30%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
American General Life Insurance Company	3/6/2019	7/1/2019	17.90%	Form 64028-IA -- the IID and INS negotiated this rate filing from 25% as originally filed down to 17.9%	25.00%	17.90%
American Family Mutual Insurance Company	2/27/2019	5/1/2019	17.90%	Form H-350 -- the original proposal of 25.84% was modified down to 17.9% by the IID/INS	25.84%	17.90%
American Family Mutual Insurance Company	2/21/2019	2/21/2019	0.00%	Form H-350 -- this is *NOT* a rate increase, but rather updated projections related to a previous rate filing.	0.00%	0.00%
John Hancock Life Insurance Company	2/20/2019	5/1/2019	17.50%	Form LTC-06 IA -- IID and INS negotiated this proposal from 26.9% as filed down to 17.5%. This is the 1st increase on this block of business.	26.90%	17.50%
John Hancock Life Insurance Company	2/20/2019	5/1/2019	17.50%	Forms P-FACE(2002-2) et al -- increase applies to non-inflation policies only. This does not affect the landing spot filings previously approved. IID and INS negotiated this from 18.2% avg (1% min, 26.5% max) down to 17.5% max by cell.	18.20%	17.50%
SILAC Insurance Company	1/23/2019	4/1/2019	17.90%	Forms 2002, 2002, 2002+, 2002(97), 2002+(97) -- original proposal is 120.6% -- IID and INS negotiated this proposal to 17.9% for year 1 and 10.26% for year 2.	120.60%	17.90%
Brighthouse Life Insurance Company	1/9/2019	3/1/2019	13.70%	H-LTC2J-36, et al	13.70%	13.70%
Brighthouse Life Insurance Company	1/9/2019	3/1/2019	12.40%	H-LTC3J-1, et al	12.40%	12.40%
Brighthouse Life Insurance Company	1/9/2019	3/1/2019	12.80%	H-LTC3JFO20, et al	12.80%	12.80%
Brighthouse Life Insurance Company	1/9/2019	3/1/2019	5.80%	H-LTC3JFQ, et al	5.80%	5.80%
Brighthouse Life Insurance Company	1/9/2019	3/1/2019	11.90%	H-LTC3JP5, et al	11.90%	11.90%
Brighthouse Life Insurance Company	1/9/2019	3/1/2019	5.60%	H-LTC3JQ, et al	5.60%	5.60%
Brighthouse Life Insurance Company	1/9/2019	3/1/2019	5.50%	H-LTC4JFQ6, et al	5.50%	5.50%
Brighthouse Life Insurance Company	1/9/2019	3/1/2019	8.80%	H-LTC4JQ, et al	8.80%	8.80%
Metropolitan Life Insurance Company	1/8/2019	3/1/2019	5.40%	Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A--	5.40%	5.40%
Genworth Life Insurance Company	1/3/2019	Proposal *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV---------AARP polices only. This is not a rate increase, but rather -- updated projections from a previous rate filing	0.00%	0.00%
Genworth Life Insurance Company	1/3/2019	Proposal *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV----------NON-AARP polices only. This is not a rate increase, but rather -- updated projections from a previous rate filing	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
				Average rate increase of LTC filings for CY 2019 ===>>>>	*38.54%*	*12.87%*
Mutual of Omaha Insurance Company	12/31/2018	Proposal *filed* by IID		Form LTC04I and numerous other forms -- these are updated projections involving a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
United of Omaha Life Insurance Company	12/31/2018	Proposal *filed* by IID		Form LTC06UI-TQ et al -- updated projection from a previous rate filing -- this is not a rate increase filing	0.00%	0.00%
Mutual of Omaha Insurance Company	12/31/2018	Proposal *filed* by IID		Policy Series LTC04G -- these are updated projections involving a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
Provident Life and Accident Insurance Company	12/17/2018	Proposal *filed* by IID		Forms RLTC03, RLTCP03, LTC03, LTCP03 & LTCT03 -- this is *NOT* a rate increase proposal. It is simply updated projections from a previous rate filing.	0.00%	0.00%
Continental Casualty Company	12/14/2018	2/1/2019	17.90%	Lead form: P1-N0080-A14 et al IID and INS negotiated the proposal down to 17.9% for policies with inflation -- 0% for all others.	85.10%	17.90%
State Farm Mutual Automobile Insurance Company	12/13/2018	Proposal *filed* by IID		Form 97058IA -- this is NOT a rate increase filing. This is simply an updated projection of experience related to a previous rate filing.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	12/13/2018	Proposal *filed* by IID		Form 97059IA -- this is NOT a rate increase filing. This is simply an updated projection of experience related to a previous rate filing.	0.00%	0.00%
Lincoln Benefit Life Company	12/3/2018	3/1/2019	17.90%	LB-6302-P-IA (Q)&(NQ), LB-6303-P-IA (Q)&(NQ), LB-6301-P-IA (Q)&(NQ) || The IID negotiated the filing from 20% as originally filed down to 17.9%	20.00%	17.90%
American Fidelity Assurance Company	11/29/2018	6/1/2019	5.20%	Form NCC 1/97 - IA, LTC 1/97 - IA, WBNCC 9/97 - IA	5.20%	5.20%
American Fidelity Assurance Company	11/29/2018	2/1/2019	17.10%	PSI NCC (4/99) IA, PSI QCC (4/99) IA, PSI NTLC (4/99) IA, PSI QLTC (4/99) IA ===>> IID & INS negotiated this proposal to 17.9% for policies with lifetime benefits; original proposal was 35%. All other policies get 0%.	33.40%	17.10%
Metropolitan Life Insurance Company	11/27/2018	Proposal *filed* by IID		1LTC-97 & 2LTC-97 -- updated projections only. This is not a rate increase filing on existing policies.	0.00%	0.00%
Metropolitan Life Insurance Company	11/27/2018	Proposal *filed* by IID		Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- updated projections only. This is not a rate increase filing on existing policies.	0.00%	0.00%
Metropolitan Life Insurance Company	11/27/2018	Proposal *filed* by IID		Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A-updated projections only. This is not a rate increase filing on existing policies.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	11/14/2018	5/1/2019	11.60%	Form 97045IA.1 -- IID and INS negotiated this proposal from 23% (average) to a maximum cell increase of 17.9% The 17.9% cap produces an overall average of 11.6%	23.60%	11.60%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
State Farm Mutual Automobile Insurance Company	11/14/2018	5/1/2019	10.70%	Form 97058IA -- IID and INS negotiated this proposal from 20.5% (average) to a maximum cell increase of 17.9%. The 17.9% cap produces an overall average of 10.7%	20.50%	10.70%
New York Life Insurance Company	10/12/2018	Proposal *filed* by IID		Forms ILTC-5000 (IA) (1001) -- this is an updated projection based upon a previous rate filing. It is *NOT* a rate increase	0.00%	0.00%
Prudential Insurance Company of America	10/12/2018	Proposal *filed* by IID		GRP 99183 || Form ILTC-1 GRP 112202 || Form ILTC-2 GRP 113290 || Form ILTC-3 Updated projection of experience only -- this is *NOT* a rate increase.	0.00%	0.00%
Senior Health Insurance Company of Pennsylvania	10/11/2018	1/1/2019	17.90%	ATL-FQ-LTC et al -- IID and INS negotiated this from 25% (as proposed) down to 17.9% year 1, and 6.02% year 2	25.00%	17.90%
Senior Health Insurance Company of Pennsylvania	10/11/2018	1/1/2019	17.90%	ATL-FQ-LTC et al -- IID and INS negotiated this from 30% (as proposed) down to 17.9% year 1, and 10.26% year 2 for those not electing 'freeze/drop'. If policyholder elects 'freeze/drop' -- they get a 30% *DECREASE* in rates.	30.00%	17.90%
MedAmerica Insurance Company	10/10/2018	12/1/2018	17.90%	Form NTQ11-337-MA-IA-401 LTQ11-336-MA-IA-401, HTQ11-338-MA-IA-401 -- Form LTC-LBP8-IA et al -- IID and INS negotiated this proposal from 102.8% as filed down to 30% over 2-years, i.e., 17.9% year 1 x 10.26% year 2	102.80%	17.90%
MedAmerica Insurance Company	10/10/2018	12/1/2018	17.90%	Form SPL-336 -- IID and INS negotiated the increase from 50.3% (as proposed) down to 17.9%	50.30%	17.90%
MedAmerica Insurance Company	10/10/2018	12/1/2018	17.90%	GRP11-342-MA-IA-401 -- IID and INS negotiated this proposal from 65.6% down to 30% over 2-years, i.e., 17.9% year 1 x 10.26% year 2	65.60%	17.90%
Massachusetts Mutual Life Insurance Company	9/25/2018	12/1/2018	15.00%	Form MM-200-P-IA -- the IID and INS modified this proposal from 81% as filed down to 15%	81.00%	15.00%
Continental General Insurance Company	9/18/2018	11/1/2018	17.90%	Forms L-6000 and LTC-020201 -- IID and INS negotiated this proposal down from 66.5% (as filed) down to 17.9%	66.50%	17.90%
Metropolitan Life Insurance Company	8/28/2018	Proposal *filed* by IID		Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- this is NOT a rate increase, but rather updated projections of experience from a prior filing.	0.00%	0.00%
CMFG Life Insurance Company	8/23/2018	10/1/2018	3.00%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC	3.00%	3.00%
Physicians Mutual Insurance Company	8/10/2018	10/1/2018	11.89%	Forms P103, P104 et al -- Orig proposal was 81% subject to min of 0% to 122% by type. ID and INS modified the proposal to 17.9% max for year 1 and 10.26% max for year 2. (11.89% is the year 1 average)	81.00%	11.89%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Physicians Mutual Insurance Company	8/10/2018	10/1/2018	8.05%	Forms P105 / P109 et al -- Orig proposal was 44% subject to min of 0% to 110% by type. ID and INS modified the proposal to 17.9% max for year 1 and 10.26% max for year 2. (8.05% is the year 1 average)	44.00%	8.05%
Physicians Mutual Insurance Company	8/10/2018	10/1/2018	17.90%	Forms P124 et al -- Orig proposal was 70% subject to min of 30% to 116% by type. ID and INS modified the proposal to 17.9% for year 1 and 10.26% for year 2. (17.9% is the year 1 average)	70.00%	17.90%
Physicians Mutual Insurance Company	8/10/2018	10/1/2018	17.90%	Forms P130IA, P131IA et al -- Orig proposal was 104% subject to min of 82% to 122% by type. ID and INS modified the proposal to 17.9% for year 1 and 10.26% for year 2. (17.9% is the year 1 average)	104.00%	17.90%
Physicians Mutual Insurance Company	8/10/2018	10/1/2018	13.57%	Forms P145, P146 et al -- Orig proposal was 29% subject to min of 0% to 80% IID and INS modified the proposal to 17.9% max for year 1 and 10.26% max for year 2. (13.57% is the year 1 average)	29.00%	13.57%
Allianz Life Insurance Company of North America	7/25/2018	1/1/2019	0.00%	Form 10-P-Q-IA (Group 3) -- This is not a rate increase. It is simply an updated projection of experience.	0.00%	0.00%
Allianz Life Insurance Company of North America	7/25/2018	1/1/2019	0.00%	Form 11-P-Q-IA -- This is not a rate increase. It is simply an updated projection of experience.	0.00%	0.00%
CMFG Life Insurance Company	7/12/2018	10/1/2018	0.00%	Form 97-LTC-HHC1(IA), 2002-LTC-FAC(IA), 2002-LTCR-HCC, 2006-LTC-COMP(IA) -- updated projections only. This is *NOT* a rate increase filing.	0.00%	0.00%
UNUM Life Insurance Company of America	7/9/2018	10/1/2018	17.00%	Forms B.LTC , TQB.LTC, GLTC95 and TQGLTC95 -- this proposal represents phase 4 of the increase that started in 2012. IID and INS effectively negotiated a 6-year phase with the prior modifications. This proposals was modified from 19% as filed to 17%	19.00%	17.00%
Transamerica Life Insurance Company	6/5/2018	6/5/2018	0.00%	Forms TLC 1-FP (IA) 1001 -- updated projections based upon a previous rate filing. This filing is not a rate increase.	0.00%	0.00%
Lincoln National Life Insurance Company	6/4/2018	9/1/2018	9.00%	Form HL-2500AA(8/90) et al -- Original proposal was 30%, however, the IID was able to negotiate it to 9% due to various factors.	30.00%	9.00%
John Hancock Life Insurance Company	5/30/2018	8/1/2018	15.00%	Forms LTC-91 et al -- IID / INS negotiated -- increase is eliminated if policyholder accepts reduced inflation landing spot. Otherwise, the increase is phased-in over 3-years ranging from 4.2% to 15% max per year. Non-inflation capped @ 15%.	32.80%	15.00%
Mutual of Omaha Insurance Company	5/23/2018	9/1/2018	10.20%	Lifetime benefits: Forms HCA (NH50, LT50, HCAQ, NHA, NHAQ, LTA, LTAQ)	10.20%	10.20%
State Farm Mutual Automobile Insurance Company	5/21/2018	7/1/2018	12.80%	Form 97059IA -- IID and INS negotiated the original 18.3% average proposal (with individual cells ranging from 0 to 40%) down to an average of 12.8% -- by capping max cells to 17.9%	18.30%	12.80%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
United Security Assurance Company of Pennsylvania	5/15/2018	7/1/2018	17.90%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R et al --- Original proposal was 20%, however, the IID was able to modify this proposal to 17.9% for the remaining Iowa policies inforce.	20.00%	17.90%
Continental General Insurance Company	5/8/2018	7/1/2018	17.90%	Forms 1LTCIP and 2LTCIP, 4LTCIP -- IID and INS modified the original proposal (50.3%) to 17.9% for year 1 and 10.26% for year 2	50.30%	17.90%
John Hancock Life Insurance Company	5/7/2018	10/1/2018	10.50%	Form ICC10-LTC-11 (Interstate Compact rate filing)	19.40%	10.50%
Continental General Insurance Company	5/7/2018	7/1/2018	17.90%	Forms 440, 445, 460, 461, 470, 471 -- IID and INS modified the original proposal (231.1%) to 17.9% for year 1 and 10.26% for year 2	231.10%	17.90%
Prudential Insurance Company of America	4/26/2018	7/1/2018	6.30%	GRP 112202 || Form ILTC-2	6.60%	6.30%
Kanawha Insurance Company	4/24/2018	7/1/2018	17.50%	Forms 80650 1/97 IA and 80880 1/98 IA -- Project name: KIC LTC2 IA	17.50%	17.50%
Kanawha Insurance Company	4/24/2018	7/1/2018	17.50%	Forms 82000 1/01 IA and 82120 9/01 IA -- Project name: KIC LTC3 IA	17.50%	17.50%
Prudential Insurance Company of America	4/24/2018	10/1/2017	14.30%	GRP 99183 || Form ILTC-1	21.80%	14.30%
Transamerica Life Insurance Company - FKA Transamerica Premier	4/23/2018	7/1/2018	17.00%	Form MLC 1-FP (IA) 1001 -- IID and INS modified the proposal to a phased-in 5-year proposal every other year, i.e., 17% year 1, year 3, and year 5.	65.00%	17.00%
Transamerica Life Insurance Company - FKA Transamerica Premier	4/23/2018	7/1/2018	17.90%	Form ML-LTCP TQ (IA) 197 et al -- IID and INS modified the proposal to a phased-in 3-year proposal, i.e., 17.9% year 1, year 2, and year 3.	115.00%	17.90%
American Family Mutual Insurance Company	4/3/2018	6/1/2018	17.90%	Form H-350 -- the original proposal was 48.37% subject to 20% min and 76% max depending on the cell. INS and IID negotiated the proposal down to 17.9%	48.37%	17.90%
Continental Casualty Company	4/3/2018	6/1/2018	17.90%	Form P1-15203-A14 et al -- IID and INS modified this propoal from 30.93% (min/max of 25%, 40%) as filed down to 17.9% year 1 followed by a max increase of 10.26%.	30.93%	17.90%
American Fidelity Assurance Company	3/23/2018	5/1/2018	13.50%	Form NCC 1/97 - IA, LTC 1/97 - IA, WBNCC 9/97 - IA --- IID and INS negotiated the 25% proposal down to 17.9% for Gen I lifetime benefit policies. 15% lifetime Gen II and 0% non-lifetime were approved as is.	13.60%	13.50%
UNUM Life Insurance Company of America	2/27/2018	4/1/2018	13.70%	Forms LTC94, LTC94Q et al -- landing spot filing. Increase is 0% if member elects lower inflation. If no election: 5% compound inflation = 17.9% Y1 and 10.2% Y2 \\ simple inflation= 17.9% Y1 and 5% Y2	24.00%	13.70%
Woodmen of the World Life Insurance Society	2/20/2018	4/1/2018	17.90%	Form 335-14-0106 and 340-14-0106 -- IID and INS negotiated the 40% proposal down to 17.9% for year 1 and 10.26% in year 2.	40.00%	17.90%
Continental General Insurance Company	2/20/2018	4/1/2018	17.90%	Forms 405, 420, 435 -- IID and INS negotiated this proposal down to 17.9% year 1 followed by 10.26% for year 2 vs the original 84.4% proposal.	84.40%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Nassau Life Ins. Co. of Kansas (FKA Pyramid Life)	2/20/2018	7/1/2018	17.90%	Forms C77 and C78 -- IID and INS negotiated this 85% proposal to 17.9% for year 1 and 10.2% for year 2 for benefit periods >3 years. For benefit period of 3 year or less, it is 17.9% for year 1 and 6% for year 2.	85.00%	17.90%
Pennsylvania Life Insurance Company	2/16/2018	7/1/2018	17.90%	Forms 1460, 1490, P30, P35, P39, PLNHO, PLNHOQ -- IID and INS negotiated the 88% average increase down to 17.9% year 1 and 10.2% year 2.	88.00%	17.90%
Catholic Order of Foresters	2/12/2018	4/1/2018	17.90%	FCLTC-IA -- IID and INS negotiated this proposal from 19.66% (max cell) down to 17.9% max.	19.66%	17.90%
The State Life Insurance Company	1/10/2018	3/1/2018	17.90%	Form S-6000-P-IA and S-8000-P-IA -- this proposal was modified to 17.9% by IID and INS -- versus the 41.89% average increase originally filed.	41.89%	17.90%
Ability Insurance Company	1/10/2018	3/1/2018	19.90%	Forms 3358, LT690, LT691, LT692, LT694, LT695, LT696, LT698, LT201 -- IID and INS negotiated downward: 90% (maximum inflation cell) down to 19.9% Y1 and up to 19.9% for Y2 (some Y2 cells are less -- especially for non-inflation)	90.00%	19.90%
Lincoln Benefit Life Company	1/2/2018	3/1/2018	15.00%	Form LB-7000-P-IA(Q)&(NQ) -- this proposal was modified to 15% by IID and INS -- versus the 20% originally filed.	20.00%	15.00%
				Average rate increase of LTC filings for CY 2018 ===>>>>	*35.49%*	*11.28%*
State Farm Mutual Automobile Insurance Company	12/28/2017	Proposal *filed* by IID		Form 97058IA -- this is not a rate increase, but rather -- it is an updated projection of experience from a previous rate filing.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	12/27/2017	Proposal *filed* by IID		Form 97059IA -- this is NOT a rate increase, but rather -- updated projections from a prior rate filing.	0.00%	0.00%
Prudential Insurance Company of America	12/27/2017	3/1/2018	4.20%	GRP 113290 || Form ILTC-3	4.20%	4.20%
State Farm Mutual Automobile Insurance Company	12/21/2017	3/1/2018	14.10%	Form 97045IA.1 -- IID and INS negotiated this proposal from 28% (average) to a maximum cell increase of 17.9% The 17.9% cap produces an overall average of 14.1%	28.00%	14.10%
State Farm Mutual Automobile Insurance Company	12/21/2017	2/1/2018	11.30%	Form 97058IA -- IID and INS negotiated this proposal from 24.1% (average) to a maximum cell increase of 17.9%. The 17.9% cap produces an overall average of 11.3%	24.10%	11.30%
Genworth Life Insurance Company	12/21/2017	Proposal *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV---------AARP polices only. This is not a rate increase, but rather -- updated projections from a previous rate filing	0.00%	0.00%
Genworth Life Insurance Company	12/21/2017	Proposal *filed* by IID		Form series - 7042, 7044, 7042REV and 7044REV----------NON-AARP polices only. This is not a rate increase, but rather -- updated projections from a previous rate filing	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
UNUM Life Insurance Company of America	12/20/2017	12/20/2017	0.00%	Forms B.LTC , TQB.LTC, GLTC95 and TQGLTC95 | updated projections only. This is NOT a rate increase.	0.00%	0.00%
Mutual of Omaha Insurance Company	12/14/2017	Proposal *filed* by IID		Form LTC04I and numerous other forms -- these are updated projections involving a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
United of Omaha Life Insurance Company	12/14/2017	Proposal *filed* by IID		Form LTC06UI-TQ et al -- updated projection from a previous rate filing -- this is not a rate increase filing	0.00%	0.00%
Mutual of Omaha Insurance Company	12/14/2017	Proposal *filed* by IID		Policy Series LTC04G -- these are updated projections involving a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
Brighthouse Life Insurance Company	11/22/2017	1/1/2018	17.50%	H-LTC2J-36 -- IID and INS negotiated this from 33.60% to 17.50%	33.60%	17.50%
Brighthouse Life Insurance Company	11/22/2017	1/1/2018	17.50%	H-LTC3J-1, et al -- IID and INS negotiated this from 32.10% to 17.50%	32.10%	17.50%
Brighthouse Life Insurance Company	11/22/2017	1/1/2018	17.50%	H-LTC3JFO20, et al -- IID and INS negotiated this from 32.50% to 17.50%	32.50%	17.50%
Brighthouse Life Insurance Company	11/22/2017	1/1/2018	17.50%	H-LTC3JFQ, et al -- IID and INS negotiated this from 24.30% to 17.50%	24.30%	17.50%
Brighthouse Life Insurance Company	11/22/2017	1/1/2018	17.50%	H-LTC3JP5, et al -- IID and INS negotiated this from 31.50% to 17.50%	31.50%	17.50%
Brighthouse Life Insurance Company	11/22/2017	1/1/2018	17.50%	H-LTC3JQ, et al -- IID and INS negotiated this from 24.10% to 17.50%	24.10%	17.50%
Brighthouse Life Insurance Company	11/22/2017	1/1/2018	17.50%	H-LTC4JFQ6, et al -- IID and INS negotiated this from 24.00% to 17.50%	24.00%	17.50%
Brighthouse Life Insurance Company	11/22/2017	1/1/2018	17.50%	H-LTC4JQ, et al -- IID and INS negotiated this from 27.80% to 17.50%	27.80%	17.50%
Allianz Life Insurance Company of North America	11/21/2017	1/1/2018	0.00%	Form 10-P-Q-IA (Group 3) -- This is not a rate increase. It is simply an updated projection of experience.	0.00%	0.00%
Allianz Life Insurance Company of North America	11/21/2017	1/1/2018	0.00%	Form 11-P-Q-IA) -- this is not a rate increase. It is simply an updated projection of experience.	0.00%	0.00%
Country Life Insurance Company	11/21/2017	1/1/2018	17.90%	Form LTC-300(IA02/98) -- IID and INS negotiated this proposal down from 75% (as originally proposed) down to 17.9% for 2018 and 10.26% for 2019.	75.00%	17.90%
LifeSecure Insurance Company	11/21/2017	1/1/2018	17.60%	LS-0002 IA 07/07 -- IID and INS successfully negotiated this proposal down to 17.6% vs. 35% original proposal. Original proposal was subject to min/max [2%, 90%]	35.00%	17.60%
CMFG Life Insurance Company	11/2/2017	1/1/2018	0.00%	Form 97-LTC-HHC1(IA), 97-LTC-COMP -- Updated projection on previous rate filing -- not an increase	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Genworth Life Insurance Company	10/5/2017	3/18/2018	17.90%	Form series - 7042, 7044, 7042REV and 7044REV --------AARP polices only, IID and INS negotiated this proposal from 46% down to 17.9%	46.00%	17.90%
Genworth Life Insurance Company	10/5/2017	2/25/2018	17.90%	Form series - 7042, 7044, 7042REV and 7044REV----------Non-AARP polices only IID and INS negotiated this proposal from 40% down to 17.9%	40.00%	17.90%
Senior Health Insurance Company of Pennsylvania	10/4/2017	12/1/2017	17.90%	ATL-FQ-LTC et al -- IID and INS negotiated this from 40% (as proposed) down to 17.9% year 1, and 10.26% year 2 for those not electing 'freeze/drop'. If policyholder elects 'freeze/drop' -- they get a 40% *DECREASE* in rates.	40.00%	17.90%
RiverSource Life Insurance Company	9/13/2017	11/1/2017	15.00%	30160A-32100 (with endorsement)	15.00%	15.00%
RiverSource Life Insurance Company	9/13/2017	11/1/2017	15.00%	Form 30225-IA	15.00%	15.00%
Penn Treaty Network America Life Ins Co (ILHIGA)	8/25/2017	10/1/2017	35.00%	Forms 2400, 2600, 6000, ALP, ALP2, IL2 IL4, IL5, IL94, LTC, LTC-300 et al -- IID negotiated 35% cap / year until the cell increases are achieved. Iowa Guaranty Assoc has taken over this insolvent carrier. (2-years @ 35% will cover most cells)	71.00%	35.00%
John Hancock Life Insurance Company	8/23/2017	1/1/2018	15.80%	Forms P-FACE(2002-2) et al -- increase is eliminated for inflation policyholders who accept the reduced landing spot; policies without inflation protection are limited to 15%	27.70%	15.80%
New York Life Insurance Company	8/15/2017		0.00%	Forms ILTC-5000 (IA) (1001) -- this is an updated projection based upon a previous rate filing. It is *NOT* a rate increase	0.00%	0.00%
UNUM Life Insurance Company of America	8/7/2017	Proposal *filed* by IID		Group Long Term Care -- B.LTC, TQB.LTC, GLTC95, TQGLTC95 -- this is *NOT* a rate increase on existing policies. The new rates apply *ONLY* to newly written certificateholders.	0.00%	0.00%
Provident Life and Accident Insurance Company	6/20/2017	6/20/2017	0.00%	Forms RLTC03, RLTCP03, LTC03, LTCP03 & LTCT03 -- this is *NOT* a rate increase proposal. It is simply updated projections from a previous rate filing.	0.00%	0.00%
Metropolitan Life Insurance Company	6/14/2017	10/1/2017	10.21%	1LTC-97 & 2LTC-97	10.21%	10.21%
MedAmerica Insurance Company	6/5/2017	10/1/2017	18.00%	Form NTQ11-337-MA-IA-401 LTQ11-336-MA-IA-401, HTQ11-338-MA-IA-401 -- Form LTC-LBP8-IA et al ---- IID and INS negotiated the increase from 136.2% (as proposed) down to 18%	136.20%	18.00%
MedAmerica Insurance Company	6/5/2017	10/1/2017	18.00%	Form SPL-336 -- IID and INS negotiated the increase from 76.9% (as proposed) down to 18%	76.90%	18.00%
MedAmerica Insurance Company	6/5/2017	10/1/2017	18.00%	GRP11-342-MA-IA-401 -- IID and INS negotiated the increase from 93.8% (as proposed) down to 18%	93.80%	18.00%
Mutual of Omaha Insurance Company	5/16/2017		13.70%	Lifetime benefits: Forms HCA (NH50, LT50, HCAQ, NHA, NHAQ, LTA, LTAQ) IID negotiated this proposal to 18% for lifetime benefits (was 31.4%) The non-lifetime proposal is 0%) Modified average is now 13.7% (was 23.8%)	23.80%	13.70%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
MedAmerica Insurance Company	5/12/2017	7/1/2017	5.25%	Form SPL2-336-IA	5.25%	5.25%
Metropolitan Life Insurance Company	4/11/2017	7/1/2017	15.00%	Form LTC2-FAC-IA (VIP2_New), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- Original proposal = 35.4% (over 2-years), however, the IID was able to modify this proposal down to 15%	35.42%	15.00%
Metropolitan Life Insurance Company	4/11/2017	7/1/2017	15.00%	Form LTC2-FAC-IA (VIP2_Old), LTC2-VAL-IA, LTC2-IDEAL-IA, LTC2-PREM-IA -- Original proposal = 18.98%, however, the IID was able to modify this proposal down to 15%	18.98%	15.00%
Metropolitan Life Insurance Company	4/11/2017	7/1/2017	15.00%	Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-I A-- Original proposal = 21.21%, however, the IID was able to modify this proposal down to 15%	21.21%	15.00%
Prudential Insurance Company of America	4/10/2017	7/1/2017	18.60%	Form 83500 BFW 5005 -- this is a true-up rate increase to bring Iowa's rate schedule to the U.S. level. Iowa modified the previous proposal from 40% down to 18%. Carrier included MAE certification language.	18.60%	18.60%
Bankers Life & Casualty Company	3/30/2017	5/1/2017	15.00%	Forms GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-240, GR-N250, GR-N270, GR-N280	15.00%	15.00%
Genworth Life Insurance Company	3/20/2017	3/20/2017	0.00%	Form series - 7042, 7044, 7042REV and 7044REV -- This is NOT a rate increase, but rather an updated projection of experience related to a previous rate filing.	0.00%	0.00%
United Security Assurance Company of Pennsylvania	3/17/2017	5/1/2017	17.50%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R et al --- Original proposal was 20%, however, the IID was able to modify this proposal to 17.5% for the remaining Iowa policies inforce.	20.00%	17.50%
Pennsylvania Life Insurance Company	2/23/2017	7/1/2017	17.00%	Forms 1460, 1490, P30, P35, P39, PLNHO, PLNHOQ -- Original proposal was 30%, however, the IID was able to negotiate it to 17% due to various factors.	30.00%	17.00%
Lincoln National Life Insurance Company	2/10/2017	7/1/2017	15.00%	Form HL-2500AA(8/90) et al -- Original proposal was 30%, however, the IID was able to negotiate it to 15% due to various factors.	30.00%	15.00%
Mutual of Omaha Insurance Company	2/6/2017	2/6/2017	0.00%	Form LTC04I and numerous other forms -- these are updated projections involving a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	2/1/2017	2/1/2017	0.00%	Form 97058IA -- this is not a rate increase, but rather -- it is an updated projection of experience from a previous rate filing.	0.00%	0.00%
New York Life Insurance Company	1/25/2017		0.00%	Forms ILTC-5000 (IA) (1001) -- this is an updated projection based upon a previous rate filing. It is *NOT* a rate increase	0.00%	0.00%
United of Omaha Life Insurance Company	1/18/2017	3/1/2017	0.00%	Form LTC06UI-TQ et al -- updated projection from a previous rate filing -- this is not a rate increase filing	0.00%	0.00%
Provident Life and Accident Insurance Company	1/13/2017	1/13/2017	0.00%	Forms RLTC03, RLTCO03, LTC03, LTCP03 & LTCT0 -- this is *NOT* a rate increase proposal. It is simply updated projections from a previous rate filing.	0.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Kanawha Insurance Company	1/4/2017	1/4/2017	0.00%	Form LTC2 - this is an updated projection based upon a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
Kanawha Insurance Company	1/4/2017	1/4/2017	0.00%	Form LTC-3 - this is an updated projection based upon a previous rate filing. This is *NOT* a rate increase	0.00%	0.00%
				Average rate increase of LTC filings for CY 2017 ===>>>>	*21.18%*	*9.84%*
MedAmerica Insurance Company	12/19/2016	2/1/2017	17.00%	Form SPL-336 -- IID and INS negotiated the increase from 75% (as proposed) down to 17%	75.00%	17.00%
Catholic Order of Foresters	12/15/2016	Proposal Disapproved by IID		IID and INS negotiated this proposal from 60% (as originally filed) down to 0%.	60.00%	0.00%
RiverSource Life Insurance Company	12/12/2016	4/1/2017	15.00%	Form 30160-A-IA	15.00%	15.00%
Northwestern Long Term Care Insurance Company	12/12/2016	1/1/2017	17.90%	Form RR.LTC.(0798) et al -- IID and INS negotiated this to a 2-year phase-in -- max 1.179 (year 1) x 1.1026 (year 2)	30.00%	17.90%
Genworth Life Insurance Company	12/9/2016	1/1/2017	15.00%	Form series - 7042, 7044, 7042REV and 7044REV ====>>>>AARP polices only	15.00%	15.00%
Genworth Life Insurance Company	12/9/2016	1/1/2017	17.90%	Form series - 7042, 7044, 7042REV and 7044REV IID and INS negotiated this from 49% (as originally filed) down to 17.9%	49.00%	17.90%
Guarantee Trust Life Insurance Company	11/29/2016	1/1/2017	17.90%	Form G0200, G0280, G0600, G0680 -- IID and INS negotiatd this proposal from 49% (as proposed) to a smaller 2-year phased in schedule, i.e., 17.9% for 2017 and 10.26% for 2018	49.00%	17.90%
John Alden Life Insurance Company	11/2/2016	1/1/2017	17.90%	Form J-5762-P-IA, J-5762-R1, J-5875-P-IA (Q)&(NQ), J-5875-R1 (Q), J-5875-R2 (Q), J-5875-R3 (Q) -- IID and INS modified the 20% as 17.9% for 2017 and 1.78% for 2018	20.00%	17.90%
Mutual of Omaha Insurance Company	11/1/2016	11/1/2016	0.00%	Forms LT50, 0DX5M, NH50, 0DX6M, HCA, HCAQ, NHA, NHAQ, LTA, LTAQ -- this is *NOT* a rate increase proposal. It is simply updated projections from a previous rate filing.	0.00%	0.00%
John Hancock Life Insurance Company	10/19/2016	12/1/2016	14.40%	Forms LTC-91 et al -- (applies to non-inflation policies only) This does not affect the landing spot filings previously approved. Negotiated max cell increases from 29% (as proposed--average) down to 15% max. Overall avg = 14.4%	29.00%	14.40%
MetLife Insurance Company USA	10/19/2016	1/1/2017	17.50%	H-LTC2J-36 -- IID and INS negotiated this filing from 57% (average) down to 17.5%.	57.00%	17.50%

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MetLife Insurance Company USA	10/19/2016	1/1/2017	17.50%	H-LTC3J-1 -- IID and INS negotiated this filing from 55.2% (average) down to 17.5%.	55.20%	17.50%
MetLife Insurance Company USA	10/19/2016	1/1/2017	17.50%	H-LTC3JFO20 -- IID and INS negotiated this filing from 55.7% (average) down to 17.5%.	55.70%	17.50%
MetLife Insurance Company USA	10/19/2016	1/1/2017	17.50%	H-LTC3JFQ -- IID and INS negotiated this filing from 46.1% (average) down to 17.5%.	46.10%	17.50%
MetLife Insurance Company USA	10/19/2016	1/1/2017	17.50%	H-LTC3JP5 -- IID and INS negotiated this filing from 54.6% (average) down to 17.5%.	54.60%	17.50%
MetLife Insurance Company USA	10/19/2016	1/1/2017	17.50%	H-LTC3JQ -- IID and INS negotiated this filing from 45.8% (average) down to 17.5%.	45.80%	17.50%
MetLife Insurance Company USA	10/19/2016	1/1/2017	17.50%	H-LTC4JFQ6 -- IID and INS negotiated this filing from 45.7% (average) down to 17.5%.	45.70%	17.50%
MetLife Insurance Company USA	10/19/2016	1/1/2017	17.50%	H-LTC4JQ -- IID and INS negotiated this filing from 50.1% (average) down to 17.5%.	50.10%	17.50%
American Fidelity Assurance Company	10/18/2016	1/1/2017	16.20%	Form NCC 1/97 - IA, LTC 1/97 - IA, WBNCC 9/97 - IA -- IID negotiated this to: Gen I & II lifetime from 25% down to 17.5%, Gen I Lifetime was left @ 15%, and Gen II non-lifetime was left @ 0%	23.10%	16.20%
Catholic Order of Foresters	10/13/2016	11/1/2016	17.00%	FCLTC-IA -- IID and INS negotiated this proposal from 40% (as originally filed) down to 17%	40.00%	17.00%
Continental General Insurance Company (FKA United Teacher)	10/11/2016	12/1/2016	15.00%	Forms 1LTCIP and 2LTCIP, 4LTCIP -- IID negotiated this proposal from 30% (as filed) down to 15%	30.00%	15.00%
CMFG Life Insurance Company	9/21/2016	1/1/2017	0.00%	Form 97-LTC-HHC1(IA), 2002-LTC-FAC(IA), 2002-LTCR-HCC, 2006-LTC-COMP(IA) -- updated projections only. This is *NOT* a rate increase filing.	0.00%	0.00%
Continental General Insurance Company (FKA United Teacher)	9/21/2016	12/1/2016	15.00%	Forms 1LTCGP0001 and 1LTCGP0008 -- IID negotiated this proposal from 30% (as filed) down to 15%	30.00%	15.00%
John Hancock Life Insurance Company (USA)	9/21/2016	1/1/2017	0.00%	Forms LTC-03, BSC-03 et al -- Custom Care II, Essential Care II -- updated projections only. This is *NOT* a rate increase filing.	0.00%	0.00%
Prudential Insurance Company of America	8/11/2016	Proposal *withdrawn* by IID		Form GRP113290	15.00%	0.00%
Continental General Insurance Company (FKA United Teacher)	8/2/2016	10/1/2016	17.00%	Forms L-6000 and LTC-020201 -- IID and INS negotiated this proposal down from 30% (as file) down to 17%.	30.00%	17.00%
Principal Life Insurance Company	7/13/2016	10/1/2016	17.90%	Forms FR142, FR601: Original proposal: 102.5% average [min = 60.2%, max=105%] -- negotiated to 3-year phase: 17.9% Y1 x 17.9% Y2 x 9% Y3 (unlimited and limited)	102.50%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Principal Life Insurance Company	7/13/2016	10/1/2016	17.90%	FR1240 and FR406IA-1: Original proposal: 101% average [min = 68.5%, max=110%] -- negotiated to 3-year phase: 17.9% Y1 x 17.9% Y2 x 9% Y3 (unlimited) or 15% Y1 x 15% Y2 x 9% Y3 (limited)	101.00%	17.90%
Prudential Insurance Company of America	5/23/2016	7/1/2016	17.90%	GRP 112202 || Form ILTC-2 IID and INS negotiated this rate filing from a maximum of 45.1% down to 16.6% average. The average proposal was 24.2% but it was negotiated down to 17.9% maximum.	24.20%	17.90%
Prudential Insurance Company of America	5/23/2016	7/1/2016	16.80%	GRP 113290 || Form ILTC-3 IID and INS negotiated this rate filing from a maximum of 23.2% down to 16.8% average. The average proposal was 23.2% but it was negotiated down to 17.9% maximum.	23.20%	16.80%
Prudential Insurance Company of America	5/23/2016	7/1/2016	17.90%	GRP 99183 || Form ILTC-1 IID and INS negotiated this rate filing from a maximum of 59.8% down to 17.9%. The average proposal was 43.3% but it was negotiated down to 17.9% for all policies.	43.30%	17.90%
Lincoln National Life Insurance Company	5/3/2016	7/1/2016	10.00%	Form HL-2500AA(8/90) et al -- IID and INS negotiated this proposal from 60% as filed down to 10%.	60.00%	10.00%
Mutual of Omaha Insurance Company	4/27/2016	7/1/2016	17.90%	Policy Series LTC04G -- IID and INS negotiated this rate proposal down from 25.3% on average [min = 0%, max=38%] down to 17.9% max. This produces an average increase of 14.4% with the cap.	38.00%	17.90%
Physicians Mutual Insurance Company	4/25/2016	7/1/2016	17.90%	Forms P103, P104 et al -- Orig proposal was 153% subject to min of 20% to 211% compounded by type over 3-years. IID and INS modifided the proposal to 17.9% next 2-yrs on 2 types, 17.9% & 1.8% on another, 17.9% & 12% on another	153.00%	17.90%
Physicians Mutual Insurance Company	4/25/2016	7/1/2016	17.90%	Forms P105 / P109 et al -- Orig proposal was 84% subject to min of 15% to 192% compounded by type over 3-years. IID and INS modifided the proposal to 15% as filed on one type to 17.9% each of the next years on other types.	84.00%	17.90%
Physicians Mutual Insurance Company	4/25/2016	7/1/2016	17.90%	Forms P124 et al -- Orig proposal was 134% subject to min of 69% to 205% compounded by type over 3-years. IID and INS modifided the proposal to 17.9% each of next two years on one type & 17.9% and 10.26% on another	134.00%	17.90%
Physicians Mutual Insurance Company	4/25/2016	7/1/2016	17.90%	Forms P130IA, P131IA et al -- Orig proposal was 186% subject to min of 157% to 211% compounded by type over 3-years. IID and INS modifided the proposal to 17.9% each of next two years on all types	186.00%	17.90%
Physicians Mutual Insurance Company	4/25/2016	7/1/2016	17.90%	Forms P145, P146 et al -- Orig proposal was 68% subject to min of 0% to 150% compounded by type over 3-years. IID and INS modifided the proposal to 0% on one type (was 15%) and 17.9% each of the next years on other types.	68.00%	17.90%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Allianz Life Insurance Company of North America	4/7/2016	7/1/2016	17.90%	Form 10-P-Q-IA (Group 3) -- Other form: 11-P-Q-IA -- IID modified the proposal from 39% (as filed) down to 17.9% for inflation policies	39.00%	17.90%
Continental Casualty Company	4/7/2016	6/1/2016	17.90%	Forms P1-43636-A, SR-LTCP-Series, GLTC-3-P-xx-01 | IID and INS modified the original proposal (95.5%) to a 3-year phase-in approach: 17.9% (year 1), 10.26% (year 2), and 7.7% (year 3)	95.50%	17.90%
Bankers Life & Casualty Company	3/7/2016	4/1/2016	15.00%	Form GR-N650	15.00%	15.00%
Genworth Life Insurance Company	3/7/2016	3/7/2016	0.00%	Form series - 7042, 7044, 7042REV and 7044REV -- this is not a rate increase. This is simply an updated projection based on the emerging experience of a previous rate filing.	0.00%	0.00%
State Farm Mutual Automobile Insurance Company	1/27/2016	4/1/2016	14.00%	Form 97059IA -- proposal was negotiated from an average of 29.8% (with individual cells ranging from 0 to 40%) down to an average of 14% (with cells ranging from 0 to 17%).	29.80%	14.00%
Provident Life and Accident Insurance Company	1/27/2016	4/1/2016	13.80%	Forms RLTC03, RLTCO03, LTC03, LTCP03 & LTCT0	53.00%	13.80%
Transamerica Life Insurance Company	1/27/2016	4/1/2016	17.00%	Forms TLC 1-FP (IA) 1001 -- IID & INS negotiated this from 65% (Sch A) & 43.5% (Sch B) to 0% for those who select a lower inflation growth. Otherwise the increase is phased-in over 5-yrs in 3 rounds @ 17% (A) or (12.8% (B) in 2016, 2018, and 2020)	65.00%	17.00%
Transamerica Life Insurance Company	1/27/2016	4/1/2016	16.00%	GP001 796 (GC001 796) -- IID and INS negotiated this from 56% down to 0% for those who agree to a lower inflation growth. For those not agreeing to that, the rate increase is phased in over 5 years - 16% in 2016, 16% in 2018, & 16% in 2020.	56.00%	16.00%
Transamerica Life Insurance Company	1/27/2016	4/1/2016	16.00%	IP-70-IA-494, et al -- IID and INS negotiated this from 56% down to 0% for those who agree to a lower inflation growth. For those not agreeing to that, the rate increase is phased in over 5 years - 16% in 2016, 16% in 2018, & 16% in 2020.	56.00%	16.00%
Pennsylvania Life Insurance Company	1/20/2016	6/20/2016	17.00%	Forms 1460, 1490, P30, P35, P39, PLNHO, PLNHOQ	30.00%	17.00%
Nassau Life Ins. Co. of Kansas (FKA Pyramid Life)	1/20/2016	6/20/2016	17.00%	Forms C77 and C78	30.00%	17.00%
Bankers Life and Casualty Company	1/11/2016	3/1/2016	15.00%	Form GR-N400, N410	15.00%	15.00%
United Security Assurance Company of Pennsylvania	1/4/2016	5/1/2016	16.00%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R et al --- IID negotiated this to 16% for year 1 + possibility of year 2 true-up if nationwide increase is more than 16% on average	20.00%	16.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
				Average rate increase of LTC filings for CY 2016 ===>>>>	*47.88%*	*14.74%*
UNUM Life Insurance Company of America	12/28/2015	1/1/2016	17.00%	Forms B.LTC , TQB.LTC, GLTC95 and TQGLTC95 | IID and INS negotiated this proposal from 43% as filed down to 17% for 1st and 7% for 2nd year.	43.00%	17.00%
Lincoln Benefit Life Company	12/22/2015	1/1/2016	17.00%	LB-6302-P-IA (Q)&(NQ), LB-6303-P-IA (Q)&(NQ), LB-6301-P-IA (Q)&(NQ) || The IID negotiated the filing from 50% as originally filed down to 17% for year 1 and 10.26% for year 2.	50.00%	17.00%
CMFG Life Insurance Company	12/21/2015	1/1/2016	3.00%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC	3.00%	3.00%
CMFG Life Insurance Company	12/21/2015	1/1/2016	17.00%	Forms 2006-LTC-COMP(IA)	100.00%	17.00%
Berkshire Life Insurance Company of America	12/10/2015	1/1/2016	10.00%	Form BG01P(06/04)-IA	10.00%	10.00%
Continental General Insurance Company (FKA United Teacher)	12/3/2015	1/1/2016	17.90%	Form LG-990301-UTA -- IID and INS negotiated this proposal from 34.3% down to 17.9%.	34.30%	17.90%
Mutual of Omaha Insurance Company	12/3/2015	1/1/2016	9.60%	Form LTC04I and numerous other forms	9.60%	9.60%
United of Omaha Life Insurance Company	12/3/2015	1/1/2016	13.30%	Form LTC06UI-TQ et al -- original proposal = 22% for 2016 & 2.8% for 2017 = 25.4% over 2-years w/ large cell variations [0,61.3%] Negotiated to: 13.3% for 2016 [0,16.9%] and 4.9% for 2017 [0,10%] = 18.9% over 2-years	22.00%	13.30%
Bankers Life and Casualty Company	11/24/2015	1/1/2016	15.00%	Forms GR-N520, N530, N540, N550, N570, N580	15.00%	15.00%
State Farm Mutual Automobile Insurance Company	11/23/2015	1/1/2016	17.90%	Form 97045IA.1 -- IID and INS negotiated 2-year phase-in. Original proposal was 36.1% with some 40% cells. Negotiated to 30% max to be spread out over 2-years, i.e., 17.9% in year 1 and 10.26% in year 2.	40.00%	17.90%
State Farm Mutual Automobile Insurance Company	11/23/2015	1/1/2016	17.90%	Form 97058IA -- IID and INS negotiated 2-year phase-in. Original proposal was 28.3% with some 40% cells. Negotiated to 30% max to be spread out over 2-years, I.e., 17.9% in year 1 and 10.26% in year 2.	40.00%	17.90%
State Farm Mutual Automobile Insurance Company	11/10/2015	1/1/2016	0.00%	Form 97059IA -- updated projections on a previous increase. This is *NOT* a rate increase.	0.00%	0.00%
American General Life Insurance Company	10/14/2015	2/1/2016	17.90%	Form 64028-IA	25.00%	17.90%
John Hancock Life Insurance Company	9/15/2015	10/1/2016	0.00%	Forms LTC-91 et al -- this is an updated projection only filing. It is *NOT* a rate increase filing.	0.00%	0.00%

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Lincoln Benefit Life Company	9/11/2015	11/1/2015	15.00%	Form LB-7000-P-IA(Q)&(NQ)	35.00%	15.00%
MedAmerica Insurance Company	9/10/2015	10/1/2015	17.90%	Form 14515-IA	17.90%	17.90%
MedAmerica Insurance Company	9/10/2015	10/1/2015	16.20%	Form SPL2-336-IA | IID and INS negotiated this proposal downward. Original proposal included issue age increases up to 33% - but we limited those cell increases to 17.9% via negotitation. This reduced the average down to 16.2%.	22.27%	16.20%
MedAmerica Insurance Company	9/10/2015	10/1/2015	15.30%	GRP11-342-MA-IA-401	15.30%	15.30%
Mutual of Omaha Insurance Company	9/4/2015	10/1/2015	0.00%	LTC04I-TQ, LTC04I-NTQ, LTC04I-AG-TQ, LTC04I-AG-NTQ -- updated projections only. This is not a rate increase	0.00%	0.00%
United of Omaha Life Insurance Company	9/4/2015	10/1/2015	0.00%	LTC06UI-TQ, LTC06UI-G5-TQ, LTC06UI-G10-TQ, LTC06UI-G15-TQ, LTC06UI-NTQ, LTC06UI-G5-NTQ, LTC06UI-G10-NTQ, LTC06UI-G15-NTQ -- updated projections only. This is not a rate increase	0.00%	0.00%
United American Insurance Company	8/27/2015	10/1/2015	12.20%	Forms NH2, NH3, LTC, LTC2 and LTC2H	12.20%	12.20%
United American Insurance Company	8/27/2015	10/1/2015	17.50%	LTCIN & LTCBOM	23.00%	17.50%
RiverSource Life Insurance Company	8/25/2015	10/1/2015	15.00%	30160A-32100 (with endorsement)	15.00%	15.00%
RiverSource Life Insurance Company	8/25/2015	10/1/2015	17.90%	30225-IA with 1997 revised rates | IID and INS negotiated this rate package from 40% (as originally filed) down to 17.9% for year 1 and 10.3% for year 2.	40.00%	17.90%
RiverSource Life Insurance Company	8/25/2015	10/1/2015	15.00%	Form 30225-IA	15.00%	15.00%
RiverSource Life Insurance Company	8/25/2015	10/1/2015	17.90%	Forms 32040 and 30240-IA	17.90%	17.90%
MetLife Insurance Company USA	8/18/2015	10/1/2015	17.50%	H-LTC2J-36 -- IID and INS negotiated this filing from 52.50% (average) down to 17.5%.	52.50%	17.50%
MetLife Insurance Company USA	8/18/2015	10/1/2015	17.50%	H-LTC3J-1 -- IID and INS negotiated this filing from 50.7% (average) down to 17.5%.	50.70%	17.50%
MetLife Insurance Company USA	8/18/2015	10/1/2015	17.50%	H-LTC3JFO20 -- IID and INS negotiated this filing from 51.2% (average) down to 17.5%.	51.20%	17.50%
MetLife Insurance Company USA	8/18/2015	10/1/2015	17.50%	H-LTC3JFQ -- IID and INS negotiated this filing from 41.9% (average) down to 17.5%.	41.90%	17.50%
MetLife Insurance Company USA	8/18/2015	10/1/2015	17.50%	H-LTC3JP5 -- IID and INS negotiated this filing from 50.1% (average) down to 17.5%.	50.10%	17.50%

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MetLife Insurance Company USA	8/18/2015	10/1/2015	17.50%	H-LTC3JQ -- IID and INS negotiated this filing from 41.6% (average) down to 17.5%.	41.60%	17.50%
MetLife Insurance Company USA	8/18/2015	10/1/2015	17.50%	H-LTC4JFQ6 -- IID and INS negotiated this filing from 41.5% (average) down to 17.5%.	41.50%	17.50%
MetLife Insurance Company USA	8/18/2015	10/1/2015	17.50%	H-LTC4JQ -- IID and INS negotiated this filing from 45.8% (average) down to 17.5%.	45.80%	17.50%
Kanawha Insurance Company	8/4/2015	10/1/2015	17.50%	LTC-2 - (IID and INS negotiated this one down from 67% (as proposed) down to 17.5% on 10-1-15 and 17.5% on 10-1-16. (The 10-1 effective date is an estimate)	67.00%	17.50%
Kanawha Insurance Company	8/4/2015	10/1/2015	17.50%	LTC-3 - (IID and INS negotiated this one down from 71% (as proposed) down to 17.5% on 11-1-15 and 17.5% on 11-1-16. (The 10-1 effective date is an estimate)	71.00%	17.50%
Bankers Life & Casualty Company	7/23/2015	10/1/2015	17.50%	Forms GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280	35.00%	17.50%
Mutual of Omaha Insurance Company	6/29/2015	10/1/2015	18.90%	Lifetime benefits: Forms HCA (NH50, LT50, HCAQ, NHA, NHAQ, LTA, LTAQ) (IID negotiated lifetime benefit increase from 67% (over 2-yrs) down to 30% spread out over 2-yrs: (18.9% on 10-1-15 and 9.3% on 10-1-16)	30.00%	18.90%
TIAA-CREF Life Insurance Company	4/15/2015	6/1/2015	17.50%	TCL-LTC.04(IA) Ed. 4/00 et al -- The IID and INS negotiated the 46.61% original proposal down to 17.5%. The company will likely re-file for another 17.5% a year or so later.	46.61%	17.50%
Metropolitan Life Insurance Company	4/15/2015	6/1/2015	17.50%	TCL-LTC.04(IA) Ed. 4/00 et al -- The IID and INS negotiated the 46.61% original proposal down to 17.5%. The company will likely re-file for another 17.5% a year or so later.	46.61%	17.50%
Continental General Insurance Company	3/24/2015	4/1/2015	17.50%	Forms 405, 420, 435	24.60%	17.50%
Continental General Insurance Company	3/24/2015	4/1/2015	17.50%	Forms 440, 445, 460, 461, 470, 471	42.40%	17.50%
Metropolitan Life Insurance Company	2/25/2015	Proposal *withdrawn* by IID		LTC.03(NY) (original 53.09%) and LTC.02 Ed. 11-91 and LTC-E.02 Ed.11-91 (original 50.43%) -- withdrawn by IID until the New York Department of Insurance concludes its review. Exemption issue under 507A.4	53.09%	0.00%
Teachers Insurance and Annuity Association of America	2/25/2015	Proposal *withdrawn* by IID		LTC.03(NY) (original 53.09%) and LTC.02 Ed. 11-91 and LTC-E.02 Ed.11-91 (original 50.43%) -- withdrawn by IID until the New York Department of Insurance concludes its review. Exemption issue under 507A.4	53.09%	0.00%
Pennsylvania Life Insurance Company	2/20/2015	6/20/2015	18.00%	Forms 1460, 1490, P30, P35, P39, PLNHO, PLNHOQ	44.00%	18.00%

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Time Insurance Company	2/20/2015	4/1/2015	14.00%	Forms 4060-IA, 4061-IA, 4062-IA, 4063-IA | negotiated to 14% each of the next two years in lieu of original proposal. Carrier will return in year 3 with landing spot filing.	79.40%	14.00%
Union Security Insurance Company	2/20/2015	4/1/2015	14.00%	Forms 6062-IA, 6063-IA, 7062-IA | negotiated to 14% each of the next two years in lieu of original proposal. Carrier will return in year 3 with landing spot filing.	77.50%	14.00%
United Security Assurance Company of Pennsylvania	2/9/2015	4/1/2015	17.50%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R	20.00%	17.50%
John Hancock Life Insurance Company	2/9/2015	4/1/2015	15.00%	Forms LTC-91 et al -- increase is eliminated for policyholders who accept the reduced inflation landing spot. Otherwise, the increase is spread out over 3-years ranging from 12.5% to 15% max per year. Non-inflation capped @ 15%.	96.40%	15.00%
SILAC Insurance Company	2/3/2015	4/1/2015	17.50%	Forms 2002, 2002, 2002+, 2002(97), 2002+(97) || IID and IND negotiated this proposal down to 17.5% for year 1, 17.5% for year 2, and 14% for year 3. Original carrier proposal was 194% for 2014-2016.	194.00%	17.50%
Prudential Insurance Company of America	1/12/2015	4/1/2015	18.00%	Form 83500 BFW 5005	40.00%	18.00%
UNUM Life Insurance Company of America	1/2/2015	4/1/2015	18.00%	Forms LTC94, LTC94Q et al The increase is eliminated (for policies with inflation protection) if a 3% inflation landing spot is taken (vs. 5% they currently have) If consumer doesn't accept, the increase is 18% / year for 3-years.	88.00%	18.00%
				Average rate increase of LTC filings for CY 2015 ===>>>>	*40.18%*	*14.36%*
Nassau Life Ins. Co. of Kansas (FKA Pyramid Life)	12/30/2014	2/1/2015	18.00%	Forms C77 and C78	50.00%	18.00%
Continental Casualty Company	12/23/2014	4/1/2015	16.00%	Forms P1-N0075-A14, P1-N0076-A14, P1-N0080-A14, P1-N0081-A14 || IID and INS negotiated the 62% proposal down to 16% for each of the next 3-years.	62.00%	16.00%
RiverSource Life Insurance Company	12/19/2014	Proposal *filed* by IID		DI 2014 Rate Filing | Policy form numbers 30205G-IA et al This is *NOT* a rate increase on existing policies, but rather new rates for *NEW* policies that will be sold.	0.00%	0.00%
American Fidelity Assurance Company	12/16/2014	2/1/2015	18.00%	PSI NCC (4/99) IA, PSI QCC (4/99) IA, PSI NTLC (4/99) IA, PSI QLTC (4/99) IA ===>> Policies with non-lifetime benefits will *NOT* receive an increase. All others get 18% (was 146% over 3-years b4 negotiation)	146.00%	18.00%
RiverSource Life Insurance Company	11/12/2014	1/1/2015	15.00%	Form 30160-A-IA	15.00%	15.00%
Physicians Mutual Insurance Company	11/5/2014	1/1/2015	17.00%	P103IA & P104IA et al	40.00%	17.00%

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The State Life Insurance Company	10/27/2014	1/1/2015	8.00%	Form S-6000-P-IA	14.00%	8.00%
American Family Life Assurance Company - AFLAC	10/21/2014	1/1/2015	9.50%	A-25000-IA	9.50%	9.50%
Genworth Life Insurance Company	10/13/2014	1/1/2015	12.80%	Form series - 7042, 7044, 7042REV and 7044REV	12.80%	12.80%
Berkshire Life Insurance Company of America	9/12/2014	1/1/2015	15.00%	Form BG01P(06/04)-IA	25.00%	15.00%
UNUM Life Insurance Company of America	5/16/2014	7/1/2014	17.00%	Forms B.LTC , TQB.LTC, GLTC95 and TQGLTC95	60.00%	17.00%
Provident Life and Accident Insurance Company	5/16/2014	7/1/2014	17.00%	Forms RLTC03, RLTCO03, LTC03, LTCP03 & LTCT0	75.00%	17.00%
Continental General Insurance Company (FKA United Teacher)	5/13/2014	7/1/2014	17.00%	Form LG-020302-UTA -- IID and INS negotiated a 13-month true-up if the realized U.S. average is higher than 17%.	20.00%	17.00%
Continental General Insurance Company (FKA United Teacher)	5/13/2014	7/1/2014	17.00%	Forms 1LTCGPand 1LTCGP0008 -- IID and INS negotiated a 13-month true-up if the realized U.S. average is higher than 17%.	20.00%	17.00%
Continental General Insurance Company (FKA United Teacher)	5/13/2014	7/1/2014	17.00%	Forms 1LTCIP and 2LTCIP, 4LTCIP -- IID and INS negotiated a 13-month true-up if the realized U.S. average is higher than 17%.	20.00%	17.00%
Continental General Insurance Company (FKA United Teacher)	5/13/2014	7/1/2014	17.00%	Forms L-6000 and LTC-020201 -- IID and INS negotiated a 13-month true-up if the realized U.S. average is higher than 17%.	20.00%	17.00%
Northwestern Long Term Care Insurance Company	5/5/2014	6/1/2014		Rates for UU.LTC.(1014) -- this is not a rate increase, but rather -- a review of the initial submission of rates for a new product.		
Senior Health Insurance Company of Pennsylvania	5/2/2014	4/17/2014		CSHIC-5000-IA et al [Not a rate increase -- updated projections of experience only]		
Physicians Mutual Insurance Company	4/25/2014	7/1/2014	17.00%	P124IA, P130IA, P131IA et al | INS and IID negotiated this to 17% year 1 and 13.7% year 2 for a compounded total of 1.33 (or 33%) vs. the original 40% proposal	40.00%	17.00%
Pennsylvania Life Insurance Company	4/8/2014	7/1/2014	17.00%	Forms 1460, 1490, P30, P35, P39, PLNHO, PLNHOQ	44.00%	17.00%
Nassau Life Ins. Co. of Kansas (FKA Pyramid Life)	4/8/2014	7/1/2014	17.00%	Forms C77 and C78	50.00%	17.00%
MetLife Insurance Company of Connecticut	4/7/2014	7/1/2014	17.00%	H-LTC2J-36 -- IID and INS negotiated this filing from 78.40% (average) down to 17%.	78.40%	17.00%
MetLife Insurance Company of Connecticut	4/7/2014	7/1/2014	17.00%	H-LTC3J-1 -- IID and INS negotiated this filing from 76.30% (average) down to 17%.	76.30%	17.00%

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MetLife Insurance Company of Connecticut	4/7/2014	7/1/2014	17.00%	H-LTC3JFO20 -- IID and INS negotiated this filing from 76.90% (average) down to 17%.	76.90%	17.00%
MetLife Insurance Company of Connecticut	4/7/2014	7/1/2014	17.00%	H-LTC3JFQ -- IID and INS negotiated this filing from 66% (average) down to 17%.	66.00%	17.00%
MetLife Insurance Company of Connecticut	4/7/2014	7/1/2014	17.00%	H-LTC3JP5 -- IID and INS negotiated this filing from 75.60% (average) down to 17%.	75.60%	17.00%
MetLife Insurance Company of Connecticut	4/7/2014	7/1/2014	17.00%	H-LTC3JQ -- IID and INS negotiated this filing from 65.70% (average) down to 17%.	65.70%	17.00%
MetLife Insurance Company of Connecticut	4/7/2014	7/1/2014	17.00%	H-LTC4JFQ6 -- IID and INS negotiated this filing from 65.50% (average) down to 17%.	65.50%	17.00%
MetLife Insurance Company of Connecticut	4/7/2014	7/1/2014	17.00%	H-LTC4JQ -- IID and INS negotiated this filing from 70.60% (average) down to 17%.	70.60%	17.00%
MedAmerica Insurance Company	4/4/2014	7/1/2014	17.00%	Form 14515-IA	38.00%	17.00%
MedAmerica Insurance Company	4/4/2014	7/1/2014	17.00%	GRP11-342-MA-IA-401	35.00%	17.00%
MedAmerica Insurance Company	3/27/2014	7/1/2014	8.30%	Form LTC-LBP8-IA, LTC-LBP9-MA-IA, LTC-CD8-IA, LTC-CD9-MA-IA	8.30%	8.30%
MedAmerica Insurance Company	3/27/2014	7/1/2014	15.80%	Form NTQ11-337-MA-IA-401, LTQ11-336-MA-IA-401, HTQ11-338-MA-IA-401	15.80%	15.80%
SILAC Insurance Company	3/25/2014	Proposal *disapproved* by		2002, 2002+, 2002(97), 2002+(97) || Disapproved for lack of response to INS requests, and opining actuary is no longer employed @ the company	199.00%	0.00%
American Republic Insurance Company	2/17/2014	4/1/2014	15.00%	A-3541IA | A-3542IA - IID & INS negotiation: non-inflation policies capped @ 15%. People with inflation policies can *eliminate* the rate increase by choosing a lower inflation % (3.4% vs 5%). For other policies, a 3-yr phase-in was required.	42.30%	15.00%
Prudential Insurance Company of America	2/12/2014	4/1/2014	17.70%	Form GRP 113290 || ILTC-3 || with automatic inflation protection. IID and INS negotiated this filing from a maximum of 45% down to 17.7%	45.00%	17.70%
Prudential Insurance Company of America	2/12/2014	4/1/2014	10.00%	Form GRP 113290 || ILTC-3 || without automatic inflation protection.	10.00%	10.00%
Prudential Insurance Company of America	2/12/2014	4/1/2014	17.70%	GRP99183 || Forms ILTC-1, ILTC2 -- IID and INS negotiated this rate filing from a maximum of 55% down to 17.7%. The average proposal was 44.60% but it was negotiated down to 17.7% for all policies.	44.60%	17.70%
American Fidelity Assurance Company	1/27/2014	4/1/2014	17.50%	IID and INS negotiated 2-year phase for lifetime benefits || 17.50% each in 2014 and 2015 || NCC 1/97, LTC 1/97, CC 1/97, HHC 1/97	60.00%	17.50%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
American Fidelity Assurance Company	1/27/2014	4/1/2014	14.00%	IID and INS negotiated 2-year phase for non-lifetime benefits || 14% each in 2014 and 2015 || NCC 1/97, LTC 1/97, CC 1/97, HHC 1/97	30.00%	14.00%
Medico Insurance Company	1/24/2014	4/1/2014	20.00%	IID and INS negotiated 2-year phase for non-lifetime benefits || 20% each in 2014 and 2015 || 3358, LT690, LT691, LT692, LT694, LT695, LT696, LT698, LT201	40.00%	20.00%
Medico Insurance Company	1/24/2014	4/1/2014	22.00%	IID and INS negotiated 3-year phase for lifetime benefits || 22% each in 2014, 2015, and 2016 || 3358, LT690, LT691, LT692, LT694, LT695, LT696, LT698, LT201	80.00%	22.00%
				Average rate increase of LTC filings for CY 2014 ===>>>>	*48.66%*	*15.26%*
American General Life Insurance Company of Delaware	12/27/2013	5/1/2014	16.50%	Form 64028-IA	25.00%	16.50%
State Farm Mutual Automobile Insurance Company	12/4/2013	1/1/2014	15.90%	Form 97059IA -- proposal was negotiated from an average of 29.2% (with individual cells ranging from 0 to 40%) down to an average of 15.9% (with cells ranging from 0 to 16.5%).	29.20%	15.90%
Genworth Life Insurance Company	11/14/2013	1/1/2014	14.30%	Form 7000 PCS I with lifetime benefits || negotiated from 95% as filed to an annual increase of 14.3% each of the next 5-years. For issue ages 78 and above, the annual increase is smaller and spread out over 8-years.	95.00%	14.30%
Genworth Life Insurance Company	11/14/2013	1/1/2014	9.90%	Form 7000 PCS I with limited benefits || negotiated from 60% as filed to an annual increase of 9.9% each of the next 5-years. For issue ages 78 and above, the annual increase is smaller and spread out over 8-years.	60.00%	9.90%
Genworth Life Insurance Company	11/14/2013	1/1/2014	12.30%	Form 7030 PCS II with lifetime benefits || negotiated from 78% as filed to an annual increase of 12.30% each of the next 5-years. For issue ages 78 and above, the annual increase is smaller and spread out over 8-years.	78.00%	12.30%
Genworth Life Insurance Company	11/14/2013	1/1/2014	10.30%	Form 7030 PCS II with limited benefits || negotiated from 63% as filed to an annual increase of 10.3% each of the next 5-years. For issue ages 78 and above, the annual increase is smaller and spread out over 8-years.	63.00%	10.30%
Genworth Life Insurance Company	11/14/2013	1/1/2014	9.90%	Form 7035 Choice I with lifetime benefits || negotiated from 60% as filed to an annual increase of 9.9% each of the next 5-years. For issue ages 78 and above, the annual increase is smaller and spread out over 8-years.	60.00%	9.90%
Genworth Life Insurance Company	11/14/2013	1/1/2014	7.60%	Form 7035 Choice I with limited benefits || negotiated from 44% as filed to an annual increase of 7.6% each of the next 5-years. For issue ages 78 and above, the annual increase is smaller and spread out over 8-years.	44.00%	7.60%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Genworth Life Insurance Company	11/14/2013	1/1/2014	13.50%	Forms 5000, 6484 Pre-PCS I with lifetime benefits || negotiated from 88% as filed to an annual increase of 13.5% each of the next 5-years. For issue ages 78 and above, the annual increase is smaller and spread out over 8-years.	88.00%	13.50%
Genworth Life Insurance Company	11/14/2013	1/1/2014	6.20%	Forms 5000, 6484 Pre-PCS I with limited benefits || negotiated from 35% as filed to an annual increase of 6.2% each of the next 5-years. For issue ages 78 and above, the annual increase is smaller and spread out over 8-years.	35.00%	6.20%
The State Life Insurance Company	11/12/2013	1/1/2014		Form R501 -- this is not a rate increase on existing policies. The new rates apply to new business going forward, so existing policies are not impacted by this.		
The State Life Insurance Company	11/12/2013	1/1/2014		Form SA3 -- this is not a rate increase on existing policies. The new rates apply to new business going forward, so existing policies are not impacted by this.		
Bankers Life & Casualty Company	10/22/2013	1/1/2014		Form GR-N560, GR-N565 ||This filing is not a rate increase on existing policies. The filing includes new rates for new business only going forward 2014 and beyond.		
Bankers Life & Casualty Company	10/22/2013	1/1/2014		Forms GR-N500, GR-N510 ||This filing is not a rate increase on existing policies. The filing includes new rates for new business only going forward 2014 and beyond.		
Bankers Life & Casualty Company	10/22/2013	1/1/2014		Forms GR-N620, GR-N630, GR-N640, GR-N650, GR-N670, GR-N680 ||This filing is not a rate increase on existing policies. The filing includes new rates for new business only going forward 2014 and beyond.		
United Security Assurance Company of Pennsylvania	9/27/2013	1/1/2014	16.50%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R	18.00%	16.50%
Allianz Life Insurance Company of North America	9/10/2013	10/1/2013	15.00%	Form 10-P-Q-IA (Group 3)	25.00%	15.00%
Allianz Life Insurance Company of North America	9/10/2013	10/1/2013	5.70%	Form 7-P-Q-IA (Group 2), 7-P-Q-IA-1, N-4040-P-IA(Q), N-4040-P-IA(NQ)	25.00%	5.70%
Allianz Life Insurance Company of North America	9/10/2013	10/1/2013	7.80%	Form N-2000-P (Group 1), N-2001-P, N-2350-P, N-2720-P-IA, N-2720-P-IA(Q), N-2720-P-IA(NQ), N-2721-P-IA, et al	25.00%	7.80%
Transamerica Life Insurance Company	8/14/2013	10/1/2013	17.00%	3122 (00) 288/3132 (00) 288, GLTP 2 1289 /GLTC 2 1290, GLTP 3 1091/GLTC 3 1091, GLTP 3R 1091/GLTC 3R 1091, GCC 1 387/GCC 1 387 CERT	17.00%	17.00%
Transamerica Life Insurance Company	8/14/2013	10/1/2013	14.00%	GP001 796 (GC001 796) -- IID and L&E negotiated this increase from 17% (as filed) down to 14% based upon several concerns.	17.00%	14.00%
Transamerica Life Insurance Company	8/14/2013	10/1/2014	17.00%	IP-70-IA-494, et al	17.00%	17.00%
Metropolitan Life Insurance Company	8/7/2013	9/1/2013	17.00%	1LTC-97 & 2LTC-97 -- IID negoatited the 58% proposal to be phased-in over 3-years with maximum annual increase of 17% (17% year 1, 17% year 2, and 15.4% year 3)	58.00%	17.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	8/7/2013	9/1/2013	17.00%	Form LTC2-FAC-IA et al -- IID negoatited the 58% proposal to be phased-in over 3-years with maximum annual increase of 17% (17% year 1, 17% year 2, and 15.4% year 3)	58.00%	17.00%
Metropolitan Life Insurance Company	8/7/2013	9/1/2013	17.00%	Form LTC-FAC-IA et al -- IID negotiated the 58% proposal to be phased-in over 3-years with maximum annual increase of 17% (17% year 1, 17% year 2, and 15.4% year 3)	58.00%	17.00%
Metropolitan Life Insurance Company	8/1/2013	Proposal *disapproved* by		Form LTC2007-IA	58.00%	0.00%
State Farm Mutual Automobile Insurance Company	7/16/2013	9/1/2013	18.30%	Form 97045IA.1 -- IID and INS negotiated 2-year phase-in of 40% cell increases. Cells greater than 18.3% subject to [18.3%, remainder] over 2-years	40.00%	18.30%
State Farm Mutual Automobile Insurance Company	7/16/2013	9/1/2013	18.30%	Form 97058IA -- IID and INS negotiated 2-year phase-in of 40% cell increases. Cells greater than 18.3% subject to [18.3%, remainder] over 2-years	40.00%	18.30%
Physicians Mutual Insurance Company	7/16/2013	9/1/2013	14.30%	P103IA & P104IA et al	14.30%	14.30%
New York Life Insurance Company	7/8/2013	8/1/2013	18.30%	Forms ILTC-4300 et al -- negotiated 2-year phase-in of 40% cell increases. Cells greater than 18.3% subject to [18.3%, remainder] over 2-years	40.00%	18.30%
New York Life Insurance Company	7/8/2013	8/1/2013	18.30%	Forms ILTC-5000 (IA) (1001) -- negotiated 2-year phase-in of 40% cell increases. Cells greater than 18.3% subject to [18.3%, remainder] over 2-years	40.00%	18.30%
MedAmerica Insurance Company	6/26/2013	8/1/2013	16.70%	Form SPL-336 -- IID negotiated the increase to be phased-in over 3-years so that no individual cell increase exceeds 16.70%	37.00%	16.70%
Continental Casualty Company	5/13/2013	7/1/2013	18.00%	Forms P1-N0075-A14, P1-N0076-A14, P1-N0080-A14, P1-N0081-A14 et al	80.00%	18.00%
American Heritage Life Insurance Company (Mutual of Omaha)	5/10/2013	7/1/2013	18.00%	Forms BSC-LTC-4/95(IA), PRM-LTC-4/95(IA) and QLTC3/97(IA) || requested 29.4% / IID negotiatated 2-yr phase-in, 18% on 7/'13 & 9.7% on 7/'14 -- Round #1 of 2-year phase-in		
American Heritage Life Insurance Company (Mutual of Omaha)	5/10/2013	7/1/2014	9.70%	Forms BSC-LTC-4/95(IA), PRM-LTC-4/95(IA) and QLTC3/97(IA) || requested 29.4% / IID negotiatated 2-yr phase-in, 18% on 7/'13 & 9.7% on 7/'14 -- Round #2 of 2-year phase-in		
John Hancock Life Insurance Company	5/9/2013	7/1/2013	8.90%	Forms LTC-91 et al -- (applies to non-inflation policies only) This does not affect the landing spot filings previously approved. Negotiated max cell increases from 68% (as proposed) down to 15% max. Overall avg = 8.9%	68.00%	8.90%
CMFG Life Insurance Company	5/7/2013	11/1/2013	10.00%	Form 97-LTC-HHC1(IA)	10.00%	10.00%
CMFG Life Insurance Company	5/7/2013	11/1/2013	10.00%	Form Series 5701	10.00%	10.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Mutual of Omaha Insurance Company	5/6/2013	Proposal *withdrawn* by IID		Form series LTC04G	22.10%	0.00%
Senior Health Insurance Company of Pennsylvania	5/3/2013	5/3/2013		CSHIC-5000-IA et al [Not a rate increase -- updated projections of experience only]		
RiverSource Life Insurance Company	4/18/2013	6/1/2013	17.00%	Forms 32040 and 30240-IA	20.00%	17.00%
RiverSource Life Insurance Company	4/3/2013	5/1/2013	10.00%	30160A-32100 (with endorsement)	10.00%	10.00%
RiverSource Life Insurance Company	4/3/2013	5/1/2013	15.00%	Form 30225-IA	15.00%	15.00%
Mutual of Omaha Insurance Company	2/28/2013	3/1/2013		Forms HCA et al -- This is not a rate increase filing, but rather updated projections after the initial rate increase.		
Continental General Insurance Company	1/7/2013	2/1/2013	22.00%	Forms 440, 445, 460, 461, 470, 471	49.40%	22.00%
Continental General Insurance Company	1/4/2013	2/1/2013	22.00%	Forms 405, 420, 435	45.80%	22.00%
The State Life Insurance Company	1/2/2013	2/1/2013	18.00%	Form S-6000-P-IA	35.00%	18.00%
				Average rate increase of LTC filings for CY 2013 ===>>>>	*40.26%*	*13.57%*
Bankers Life & Casualty Company	12/26/2012	1/1/2013	14.40%	Forms GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280	14.40%	14.40%
CMFG Life Insurance Company	12/10/2012	4/1/2013	15.00%	Forms 2002-LTC-FAC(IA), 2002-LTCR-HCC	25.00%	15.00%
Northwestern Long Term Care Insurance Company	12/7/2012	1/1/2013		Form TT.LTC.(1010) -- Not a rate increase on existing policies -- these rates apply to new business only		
American General Life Insurance Company of Delaware	11/5/2012	2/1/2013	18.00%	Form 64028-IA	25.00%	18.00%
Pennsylvania Life Insurance Company	11/1/2012	1/1/2013	20.00%	Forms 1460, 1490, P30, P35, P39, PLNHO, PLNHOQ	199.00%	20.00%
Nassau Life Ins. Co. of Kansas (FKA Pyramid Life)	11/1/2012	1/1/2013	20.00%	Forms C77 and C78	238.00%	20.00%
Washington National Insurance Company	10/10/2012	1/1/2013	20.00%	IHP-9041	40.00%	20.00%
Guarantee Trust Life Insurance Company	10/2/2012	1/1/2013	18.00%	G0100 et al	30.00%	18.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
State Farm Mutual Automobile Insurance Company	8/31/2012	10/1/2012	18.00%	Form 97045IA.1	37.00%	18.00%
Mutual of Omaha Insurance Company	8/28/2012	10/1/2012	15.20%	Form LTC04I and numerous other forms	18.70%	15.20%
United of Omaha Life Insurance Company	8/28/2012	10/1/2012	10.40%	Form LTC06UI and numerous other forms	19.80%	10.40%
American Fidelity Assurance Company	8/17/2012	10/1/2012	18.00%	PSI NCC (4/99) IA, PSI QCC (4/99) IA, PSI NTLC (4/99) IA, PSI QLTC (4/99) IA	25.00%	18.00%
Genworth Life Insurance Company	8/8/2012	8/8/2012	0.00%	7052 - reduction in couples discount. This is not a rate increase on existing policies.	0.00%	0.00%
John Hancock Life Insurance Company	8/6/2012	10/1/2012		Form P-FACE(2009-12) -- rates for new business only. This is not a rate increase on existing policies.		
UNUM Life Insurance Company of America	8/6/2012	1/1/2013	15.00%	Forms B.LTC , TQB.LTC, GLTC95 and TQGLTC95	75.00%	15.00%
Provident Life and Accident Insurance Company	8/6/2012	1/1/2013	15.00%	Forms RLTC03, RLTCO03, LTC03, LTCP03 & LTCT0	90.00%	15.00%
CMFG Life Insurance Company	7/26/2012	11/1/2012	15.00%	Form 97-LTC-HHC1(IA)	25.00%	15.00%
CMFG Life Insurance Company	7/26/2012	11/1/2012	15.00%	Form Series 5701	25.00%	15.00%
Cincinnati Life Insurance Company	7/23/2012	11/1/2012	25.00%	LTC-100-IA (4/99), LTC-120-IA (4/99	76.00%	25.00%
Transamerica Life Insurance Company - FKA Transamerica Premier	5/1/2012	7/1/2012	16.00%	ML-LTCP TQ (IA) 197 et al	20.00%	16.00%
Continental General Insurance Company (FKA United Teacher)	4/23/2012	7/1/2012	10.80%	Form LG-990301-UTA	17.90%	10.80%
Jackson National Life Insurance Company -- Reassure America	4/19/2012	7/1/2012	20.00%	Form A-4901	20.00%	20.00%
Jackson National Life Insurance Company -- Reassure America	4/19/2012	7/1/2012	20.00%	Form A-5000	20.00%	20.00%
SILAC Insurance Company	2/16/2012	4/1/2012	5.50%	2002 et al -- This represents the remainder of the true up one year later based upon the realized U.S. average approvals in other states	22.50%	5.50%
John Alden Life Insurance Company	2/14/2012	4/1/2012	20.00%	J-5762-P-IA & J5875-P-IA(Q),IA(NQ)	20.00%	20.00%
United American Insurance Company	2/6/2012	4/1/2012	5.00%	5% for LTC, LTC2 & LTC2H, and 9.2% for NH2 & NH3 (original proposal was 9.2% for all forms)	9.20%	5.00%
United American Insurance Company	2/6/2012	4/1/2012	15.00%	LTCIN & LTCBOM	20.00%	15.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
RiverSource Life Insurance Company	2/3/2012	4/1/2012	15.00%	Form 30160-A-IA	15.00%	15.00%
Prudential Insurance Company of America	1/24/2012	4/1/2012	18.00%	Forms ILTC-1, ILTC2 -- applies to the cash policies	32.00%	18.00%
Prudential Insurance Company of America	1/24/2012	4/1/2012	10.00%	Forms ILTC-1, ILTC2 -- applies to the reimbursement policies	18.00%	10.00%
Medico Insurance Company	1/20/2012	2/1/2012	7.50%	Forms 3358, LT690, LT691, LT692, LT694, LT695, LT696, LT698, LT201	9.00%	7.50%
				Average rate increase of LTC filings for CY 2012 ===>>>>	*40.91%*	*14.99%*
United Security Assurance Company of Pennsylvania	12/15/2011	1/1/2012	18.00%	Forms PAL-1, PAL-1(02)R, QLT-1, QLT-1(02)R	37.20%	18.00%
Pennsylvania Life Insurance Company	12/13/2011	Proposal *withdrawn* by IID		Forms 1460, 1490, 1495, P30, P34, PLNHO, PLNHOQ	42.00%	0.00%
New York Life Insurance Company	12/7/2011	12/7/2011		Forms ILTC-5000 (IA) (1001) -- this is not a rate increase on existing policies. The proposal *only* affects new business issued.		
John Hancock Life Insurance Company	11/23/2011	1/1/2012	15.00%	Forms LTC-91 et al -- increase is eliminated for inflation policyholders who accept the reduced landing spot; other policies are limited to 15%	38.20%	15.00%
American Fidelity Assurance Company	11/21/2011	1/1/2012	18.00%	NCC 1/97, LTC 1/97, CC 1/97, HHC 1/97	35.00%	18.00%
Time Insurance Company	11/17/2011	1/1/2012	15.00%	Forms 4060-IA, 4061-IA, 4062-IA, 4063-IA -- increase is eliminated for inflation policyholders who accept the reduced landing spot; other policies are limited to 15%	45.30%	15.00%
Union Security Insurance Company	11/17/2011	1/1/2012	15.00%	Forms 6062-IA and 6063-IA -- increase is eliminated for inflation policyholders who accept the reduced landing spot; other policies are limited to 15%	52.40%	15.00%
John Hancock Life Insurance Company	11/17/2011	1/1/2012	15.00%	Forms P-FACE(2002-2) et al -- increase is eliminated for inflation policyholders who accept the reduced landing spot; other policies are limited to 15%	44.80%	15.00%
Bankers Life & Casualty Company	11/8/2011	1/1/2012	18.00%	Forms GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280	35.00%	18.00%
MedAmerica Insurance Company	11/8/2011	11/1/2011	7.00%	LTC-LBP8-IA, LTC-LBP9-MA-IA, LTC-CD8-IA, LTC-CD9-MA-IA	12.90%	7.00%
American Family Mutual Insurance Company	11/4/2011	1/1/2012	18.00%	Form H-350	28.50%	18.00%
TIAA-CREF Life Insurance Company	10/7/2011	1/1/2012	18.00%	LTC.04 -- The IID and INS negotiated the 41% proposal down to 18% with a true-up 12-13 months later based upon the realized U.S. average.	41.00%	18.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	10/7/2011	1/1/2012	18.00%	LTC.04 -- The IID and INS negotiated the 41% proposal down to 18% with a true-up 12-13 months later based upon the realized U.S. average.	41.00%	18.00%
Continental Casualty Company	9/26/2011	2/15/2012	18.00%	Form P1-54076-Series et al -- Negotiated from 45% (as filed) down to 18% with a true-up filing a year later based upon realized U.S. average approval	45.00%	18.00%
Senior Health Insurance Company of Pennsylvania	8/31/2011	10/1/2011	18.00%	10955, 10967, 11001 and 11006	25.00%	18.00%
Senior Health Insurance Company of Pennsylvania	8/31/2011	10/1/2011	15.00%	ATL-FQ-LTC et al	18.00%	15.00%
Senior Health Insurance Company of Pennsylvania	8/31/2011	10/1/2011	20.00%	CSHIC-5000-IA et al	25.00%	20.00%
RiverSource Life Insurance Company	8/19/2011	11/1/2011	15.00%	Form 30225-IA	15.00%	15.00%
Mutual of Omaha Insurance Company	8/17/2011	10/1/2011	20.00%	Lifetime benefits: Forms HCA (NH50, LT50, HCAQ, NHA, NHAQ, LTA, LTAQ) (Negotiated lifetime benefit increase from 45% down to 30% spread out over 2 years: (20% on 10-1-11 and 8.3% on 10-1-12)	45.00%	30.00%
Mutual of Omaha Insurance Company	8/17/2011	10/1/2012	8.30%	Lifetime benefits: Forms HCA (NH50, LT50, HCAQ, NHA, NHAQ, LTA, LTAQ) (Negotiated lifetime benefit increase from 45% down to 30% spread out over 2 years: (20% on 10-1-11 and 8.3% on 10-1-12)		
Mutual of Omaha Insurance Company	8/17/2011	10/1/2012	15.00%	Non-Lifetime benefits: Forms HCA (NH50, LT50, HCAQ, NHA, NHAQ, LTA, LTAQ)	15.00%	15.00%
Senior Health Insurance Company of Pennsylvania	7/11/2011	9/14/2011	8.00%	ATL-LTC-1 et al	8.00%	8.00%
Principal Life Insurance Company	7/11/2011	8/1/2011	20.00%	FR1240 and FR406IA-1: Negotiated from 40% (as filed) down to 20% with a true-up filing 12-13 months later based upon realized U.S. average approval	40.00%	20.00%
Physicians Mutual Insurance Company	7/11/2011	10/1/2011	10.00%	P124IA, P130IA, P131IA and numerous other forms (Effective date for P124IA is 3-1-12) All others = 10-1-11	10.00%	10.00%
American General Life Insurance Company of Delaware	7/5/2011	9/1/2011	19.00%	Form 64028-IA	25.00%	19.00%
Principal Life Insurance Company	6/21/2011	8/1/2011	20.00%	Forms FR142, FR601: Negotiated from 40% (as filed) down to 20% with a true-up filing 12-13 months later based upon realized U.S. average approval	40.00%	20.00%
Continental General Insurance Company	5/16/2011	7/1/2011	3.60%	Form 440 -- INS and IID negotiated the proposal down to 25% on 1-4-2010, with a true-up 13 months later based upon realized U.S. average approval.	25.00%	3.60%
CMFG Life Insurance Company	5/12/2011	10/1/2011	25.00%	Form 97-LTC-HHC1(IA) (This filing was negotiated from 50% down to 25% before it was filed with the IID)	50.00%	25.00%
CMFG Life Insurance Company	5/12/2011	10/1/2011	25.00%	Form Series 5701 (This filing was negotiated from 50% down to 25% before it was filed with the IID)	50.00%	25.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
RiverSource Life Insurance Company	4/26/2011	6/1/2011	10.00%	30160A-32100 (with endorsement)	10.00%	10.00%
Guarantee Trust Life Insurance Company	4/25/2011	7/1/2011	20.00%	G0100 et al	25.00%	20.00%
American Heritage Life Insurance Company (Mutual of Omaha)	3/24/2011	5/1/2011	20.00%	Forms BSC-LTC-4/95(IA), PRM-LTC-4/95(IA) and QLTC3/97(IA)	30.00%	20.00%
Senior Health Insurance Company of Pennsylvania	3/21/2011	5/1/2011	25.00%	10770 and 10853	25.00%	25.00%
Genworth Life Insurance Company	3/11/2011	5/1/2011	18.00%	7000 and 7020	18.00%	18.00%
Genworth Life Insurance Company	3/11/2011	5/1/2011	18.00%	7030, 7031 and 7032	18.00%	18.00%
UNUM Life Insurance Company of America	3/7/2011	5/1/2011	10.00%	LTC94, LTC94Q -- INS and IID negotiated the filing from 25% down to 10% * Modified: 10% through issue age 70, 5% for 71 & 0% for 72+	25.00%	10.00%
Lincoln Benefit Life Company	3/3/2011	7/1/2011	15.00%	LB-6302-P-IA (Q)&(NQ), LB-6303-P-IA (Q)&(NQ), LB-6301-P-IA (Q)&(NQ)	25.00%	15.00%
Cincinnati Life Insurance Company	1/24/2011	11/1/2011	25.00%	LTC-100-IA (4/99), LTC-120-IA (4/99	120.00%	25.00%
Transamerica Life Insurance Company	1/12/2011	4/1/2011	10.00%	10% average -- 14% on policies with benefit greater than 6-years, 0% otherwise -- 3122 (00) 288/3132 (00) 288, GLTP 2 1289 /GLTC 2 1290, GLTP 3 1091/GLTC 3 1091, GLTP 3R 1091/GLTC 3R 1091, GCC 1 387/GCC 1 387 CERT	10.00%	10.00%
Transamerica Life Insurance Company	1/12/2011	4/1/2011	5.00%	GP001 796 (GC001 796) -- negotiated from 14% // 7% on certificates with a nursing home benefit period of 6 years or greater, and 0% otherwise = 5% average	14.00%	5.00%
Transamerica Life Insurance Company	1/12/2011	4/1/2011	9.90%	IP-70-IA-494, et al (9.9% average -- 14% on policies with Benefit Period >= 6 years)	9.90%	9.90%
Bankers Life & Casualty Company	1/6/2011	Proposal *withdrawn* by IID		GR-74R -- the filing was withdrawn since the cost of outside review would be more than the rate increase would generate.	20.00%	0.00%
Prudential Insurance Company of America	1/5/2011	4/1/2011		Form GRP113290: Not a rate increase on existing policies. The revised rate structure applies to *new policy* issues only.		
				Average rate increase of LTC filings for CY 2011 ===>>>>	*30.98%*	*15.56%*
SILAC Insurance Company	12/29/2010	2/14/2011	22.50%	2002 et al -- Negotiated to 22.5% (effective ~ 2-15-11) with remainder (true-up) filing 1-year later based upon the realized U.S. average approvals in other states	45.00%	22.50%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
SILAC Insurance Company	11/1/2010	1/1/2011	19.50%	680 IA - (requested 43% and negotiatated 2-year phase-in, 19.5%/19.5% next 2-years respectively) 1st one of 2-year phase-in	43.00%	43.00%
SILAC Insurance Company	11/1/2010	1/1/2012	19.50%	680 IA - (requested 43% and negotiatated 2-year phase-in, 19.5%/19.5% next 2-years respectively) 2nd one of 2-year phase-in		
Medico Insurance Company	10/27/2010	1/1/2011	20.00%	Forms 3358, LT690, LT691, LT692, LT694, LT695, LT696, LT698, LT201	29.00%	20.00%
Mutual of Omaha Insurance Company	10/26/2010	10/26/2010		Forms HCA et al -- This is not a rate increase filing, but rather updated projections after the initial rate increase.		
Bankers Life & Casualty Company	10/13/2010	1/1/2011	19.20%	GR-7A1	19.20%	19.20%
Bankers Life & Casualty Company	10/13/2010	1/1/2011	19.20%	GR-N050	19.20%	19.20%
Bankers Life & Casualty Company	10/13/2010	1/1/2011	16.10%	GR-N100 & GR-N105	16.10%	16.10%
Bankers Life & Casualty Company	10/13/2010	1/1/2011	16.10%	GR-N160 & GR-N165	16.10%	16.10%
Bankers Life & Casualty Company	10/13/2010	1/1/2011	16.10%	GR-N240, N270, N250 & N280	16.10%	16.10%
American Fidelity Assurance Company	10/11/2010	1/1/2011	20.00%	PSI NCC (4/99) IA, PSI QCC (4/99) IA, PSI NTLC (4/99) IA, PSI QLTC (4/99) IA	25.00%	20.00%
MedAmerica Insurance Company	9/8/2010	11/1/2010	3.00%	GRP11-342-MA-IA-401	39.00%	3.00%
MedAmerica Insurance Company	9/8/2010	11/1/2010	20.00%	LTC-LBP8-IA, LTC-LBP9-MA-IA, LTC-CD8-IA, LTC-CD9-MA-IA	39.00%	20.00%
MedAmerica Insurance Company	9/8/2010	11/1/2010	20.00%	NTQ11-337-MA-IA-401, LTQ11-336-MA-IA-401, HTQ11-338-MA-IA-401	39.00%	20.00%
Prudential Insurance Company of America	8/23/2010	10/1/2010		GLTC3 2 4 / 83500 COV 5022, et al -- Not a rate filing in the traditional sense. Upgrade certificate to a newer policy form series -- guaranteed issue, and the option is at the option of the certificate holder.		
MetLife Insurance Company of Connecticut	7/12/2010	11/1/2010	15.40%	H-LTC2J-36	30.00%	15.40%
MetLife Insurance Company of Connecticut	7/12/2010	11/1/2010	17.00%	H-LTC3J-1	30.00%	17.00%
MetLife Insurance Company of Connecticut	7/12/2010	11/1/2010	16.50%	H-LTC3JFO20	30.00%	16.50%
MetLife Insurance Company of Connecticut	7/12/2010	11/1/2010	23.00%	H-LTC3JFQ	39.00%	23.00%
MetLife Insurance Company of Connecticut	7/12/2010	11/1/2010	17.50%	H-LTC3JP5	30.00%	17.50%

Company Name	*Closed On*	*Effective Date*	*Increase*	*Lead Form #s*	*Proposed*	*Negotiated*
MetLife Insurance Company of Connecticut	7/12/2010	11/1/2010	20.50%	H-LTC3JQ	30.00%	20.50%
MetLife Insurance Company of Connecticut	7/12/2010	11/1/2010	21.10%	H-LTC4JFQ6	30.00%	21.10%
MetLife Insurance Company of Connecticut	7/12/2010	11/1/2010	16.70%	H-LTC4JQ	30.00%	16.70%
Continental General Insurance Company (FKA United Teacher)	6/28/2010	10/1/2010	21.00%	LG-990301-UTA and LG-950201-UTA	43.50%	21.00%
AIG Life Insurance Company	5/7/2010	7/1/2010	20.00%	64028-IA et al	25.00%	20.00%
John Hancock Life Insurance Company (U.S.A.)	5/7/2010	7/1/2010		Form 09WLLTCR - Not a rate increase on existing policyholders; only new rates for new business ona single premium whole life *rider*.		
John Hancock Life Insurance Company	4/6/2010	7/1/2010	15.90%	P-FACE(2009) (Group) (rates for new business only)	15.90%	15.90%
John Hancock Life Insurance Company	4/1/2010	6/1/2010	13.60%	LTC-03 (rates for new business only)	13.60%	13.60%
John Hancock Life Insurance Company	4/1/2010	6/1/2010	6.10%	LTC-06 (rates for new business only)	6.10%	6.10%
Lincoln National Life Insurance Company	1/6/2010	4/1/2010	25.00%	HL-2500AA (8/90) -- LTC-1 series HL-2950AA -- LTC-2 series et al	25.00%	25.00%
Continental General Insurance Company	1/4/2010	4/1/2010	25.00%	Form 440 -- Negotiated: 25% now, and then a true-up filing 13-months later based upon the realized U.S. average approval.	50.00%	25.00%
				Average rate increase of LTC filings for CY 2010 ===>>>>	*28.66%*	*18.87%*
Allianz Life Insurance Company of North America	12/28/2009	2/1/2010	25.00%	Freedom Care, Future Choice, Future Select, Security Plus, Senior Security	25.00%	25.00%
Allianz Life Insurance Company of North America	12/28/2009	2/1/2010	0.00%	Future Select Plus and Term LTC	25.00%	0.00%
RiverSource Life Insurance Company	12/21/2009	2/1/2010	15.00%	Form 30225-IA	15.00%	15.00%
RiverSource Life Insurance Company	12/21/2009	2/1/2010	15.00%	Forms 32040 and 30240-IA	15.00%	15.00%
Washington National Insurance Company	12/16/2009	1/1/2010	25.00%	IHP-9041	40.00%	25.00%
Washington National Insurance Company	11/24/2009	1/1/2010	25.00%	CHIC-5012, CHIC-5013	40.00%	25.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Continental General Insurance Company	11/16/2009	1/1/2010	20.00%	405, 420, 435 - negotiated from 50% down to 44% (20% each year) over 2-years -- 1st increase of the 2-year phase-in	50.00%	44.00%
Continental General Insurance Company	11/16/2009	1/1/2011	20.00%	405, 420, 435 - negotiated from 50% down to 44% (20% each year) over 2-years -- 2nd increase of the 2-year phase-in		
United American Insurance Company	11/12/2009	1/1/2010	19.00%	LTCIN & LTCBOM	30.00%	19.00%
United American Insurance Company	11/12/2009	1/1/2010	19.00%	NH1, NH2, NH3, LTC, LTC2 &LTC2H	30.00%	19.00%
Kanawha Insurance Company	11/9/2009	1/1/2010	20.00%	LTC-1 - (requested 50% and negotiatated 3-year phase-in, 20%/20%/4.17% next 3-years respectively) 1st one of 3-year phase-in	50.00%	50.00%
Kanawha Insurance Company	11/9/2009	1/1/2011	20.00%	LTC-1 - (requested 50% and negotiatated 3-year phase-in, 20%/20%/4.17% next 3-years respectively) 2nd one of 3-year phase-in		
Kanawha Insurance Company	11/9/2009	1/1/2012	4.17%	LTC-1 - (requested 50% and negotiatated 3-year phase-in, 20%/20%/4.17% next 3-years respectively) 3rd one of 3-year phase-in		
Kanawha Insurance Company	11/9/2009	1/1/2010	20.00%	LTC-2 - (requested 60% and negotiatated 3-year phase-in, 20%/20%/11.1% next 3-years respectively) 1st one of 3-year phase-in	60.00%	60.00%
Kanawha Insurance Company	11/9/2009	1/1/2011	20.00%	LTC-2 - (requested 60% and negotiatated 3-year phase-in, 20%/20%/11.1% next 3-years respectively) 2nd one of 3-year phase-in		
Kanawha Insurance Company	11/9/2009	1/1/2012	11.10%	LTC-2 - (requested 60% and negotiatated 3-year phase-in, 20%/20%/11.1% next 3-years respectively) 3rd one of 3-year phase-in		
Kanawha Insurance Company	11/9/2009	3/1/2010	20.00%	LTC-3 - (negotiated from 50% down to 30% (20% in year 1 followed by 8.3% in year 2)	50.00%	20.00%
Guarantee Trust Life Insurance Company	10/29/2009	1/1/2010	25.00%	G0100 et al	25.00%	25.00%
Senior Health Insurance Company of Pennsylvania	10/15/2009	1/1/2010	25.00%	10955, 10967, 11001 and 11006	25.00%	25.00%
Senior Health Insurance Company of Pennsylvania	10/15/2009	1/1/2010	25.00%	ATL-FQ-LTC et al	25.00%	25.00%
Senior Health Insurance Company of Pennsylvania	10/15/2009	1/1/2010	25.00%	ATL-HHC-1, 2, 3, 4 and 87	25.00%	25.00%
Senior Health Insurance Company of Pennsylvania	10/15/2009	1/1/2010	25.00%	ATL-LTC-1 et al	25.00%	25.00%
Senior Health Insurance Company of Pennsylvania	10/15/2009	1/1/2010	6.50%	ATL-LTC-3 et al	25.00%	6.50%
Senior Health Insurance Company of Pennsylvania	10/15/2009	1/1/2010	25.00%	ATL-LTC-6	25.00%	25.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Senior Health Insurance Company of Pennsylvania	10/15/2009	1/1/2010	9.50%	ATL-LTC-89	25.00%	9.50%
Senior Health Insurance Company of Pennsylvania	10/15/2009	1/1/2010	25.00%	D425 et al	25.00%	25.00%
Mutual of Omaha Insurance Company	10/15/2009	10/15/2009		Forms HCA et al -- This is not a rate increase filing, but rather updated projections after the initial rate increase.		
Stonebridge Life Insurance Company	10/15/2009	1/1/2010	25.00%	GC145, GM145 (group)	25.00%	25.00%
Physicians Mutual Insurance Company	10/8/2009	3/1/2010	14.50%	P103IA & P104IA et al	19.00%	14.50%
Penn Treaty Network America Life Insurance Company	10/5/2009	Proposal Disapproved by IID		LTC93 et al	18.00%	0.00%
Penn Treaty Network America Life Insurance Company	10/5/2009	Proposal Disapproved by IID		LTC94(IA)-N	18.00%	0.00%
Penn Treaty Network America Life Insurance Company	10/5/2009	Proposal Disapproved by IID		LTCTP-6000	18.00%	0.00%
Penn Treaty Network America Life Insurance Company	10/5/2009	Proposal Disapproved by IID		PF2600	18.00%	0.00%
Union Security Insurance Company (Time Insurance Company)	9/3/2009	11/1/2009	18.00%	4060, 4061, 4062,4063, 6062 & 6063	18.00%	18.00%
Central States Health & Life Co. of Omaha	8/27/2009	10/1/2009	10.00%	1618, 1662, 1800, 1935, 1951, 1956, 6205, 7341, 7570, 7600, D04-0470, D04-1050	40.00%	10.00%
Central States Health & Life Co. of Omaha	8/27/2009	10/1/2009	10.00%	N01, N02, N03, N04, N05, N08, N11, N12	40.00%	10.00%
Metropolitan Life Insurance Company	6/30/2009	7/1/2009		(Group long term care) GPNP99-LTC // Rates for *new business* only -- inforce not affected		
Physicians Mutual Insurance Company	6/22/2009	3/1/2010	19.00%	P124IA	19.00%	19.00%
Physicians Mutual Insurance Company	6/22/2009	9/1/2009	19.00%	P130 & P131 IA	19.00%	19.00%
Transamerica Life Insurance Company	6/12/2009	9/1/2009	20.00%	3122 (00), GLTP 3R 1091 et al	20.00%	20.00%
Transamerica Life Insurance Company	6/12/2009	9/1/2009	18.40%	IP-70-IA-494 et al	20.00%	18.40%
Transamerica Life Insurance Company - FKA Transamerica Premier	5/27/2009	Proposal *withdrawn* by IID		ML-LTCP TQ (IA) 197 et al	20.00%	0.00%
American Republic Insurance Company	5/4/2009	7/1/2009	13.00%	LTC-96, LTC-96CL, LTC-2000, A3541	13.00%	13.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
American Republic Insurance Company	5/4/2009	7/1/2009	13.00%	NH-99, A35421	13.00%	13.00%
Senior Health Insurance Company of Pennsylvania	4/21/2009	Proposal Disapproved by IID		ATL-FQ-LTC et al	40.00%	0.00%
Senior Health Insurance Company of Pennsylvania	4/21/2009	Proposal Disapproved by IID		ATL-HHC-1, 2, 3, 4 and 87	40.00%	0.00%
Senior Health Insurance Company of Pennsylvania	4/21/2009	Proposal Disapproved by IID		ATL-LTC-1 et al	40.00%	0.00%
Senior Health Insurance Company of Pennsylvania	4/21/2009	Proposal Disapproved by IID		ATL-LTC-3 et al	40.00%	0.00%
Senior Health Insurance Company of Pennsylvania	4/21/2009	Proposal Disapproved by IID		ATL-LTC-6	40.00%	0.00%
Senior Health Insurance Company of Pennsylvania	4/21/2009	Proposal Disapproved by IID		ATL-LTC-89	40.00%	0.00%
Prudential Insurance Company of America	4/15/2009	7/1/2009	18.00%	ILTC-1	28.00%	18.00%
American Fidelity Assurance Company	4/3/2009	5/1/2009	15.00%	NCC 1/97, LTC 1/97, CC 1/97, HHC 1/97	35.00%	15.00%
American Fidelity Assurance Company	3/27/2009	5/1/2009	20.00%	WBNCC 9/97, NHHCR 2/98; WBCI 9/97; WBNF 9/97; WBAD 9/97; WBCE 9/97; WBD 9/97	35.00%	20.00%
Metropolitan Life Insurance Company	3/19/2009	7/1/2009	12.00%	1LTC-97 & 2LTC-97	13.20%	12.00%
Metropolitan Life Insurance Company	3/16/2009	7/1/2009	16.10%	LTC-FAC, LTC-VAL,LTC-IDEAL, LTC-PREM	16.10%	16.10%
Bankers Life & Casualty Company	2/13/2009	4/1/2009	15.00%	GR-7A1	35.00%	15.00%
Bankers Life & Casualty Company	2/13/2009	4/1/2009	15.00%	GR-N050	35.00%	15.00%
Bankers Life & Casualty Company	2/13/2009	4/1/2009	18.00%	GR-N100 & GR-N105	35.00%	18.00%
Bankers Life & Casualty Company	2/13/2009	4/1/2009	18.00%	GR-N160 & GR-N165	35.00%	18.00%
Bankers Life & Casualty Company	2/13/2009	4/1/2009	18.00%	GR-N240 & GR-N250	35.00%	18.00%
American Heritage Life Insurance Company (Mutual of Omaha)	2/10/2009	4/1/2009	20.00%	BSC-LTC-4/95	40.00%	20.00%
Jackson National Life Insurance Company -- Reassure America	2/4/2009	4/1/2009	20.00%	A-4901	30.00%	20.00%
Jackson National Life Insurance Company -- Reassure America	2/4/2009	4/1/2009	20.00%	A-5000	30.00%	20.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Metropolitan Life Insurance Company	1/12/2009	2/1/2009		LTC2-IDEAL-IA et al -- New rates for new business only (inforce policies not affected)		
Penn Treaty Network America Life Insurance Company	1/9/2009	Proposal Disapproved by IID		LTC94(IA)-N	18.00%	0.00%
Penn Treaty Network America Life Insurance Company	1/9/2009	Proposal Disapproved by IID		LTCTP-6000	18.00%	0.00%
Penn Treaty Network America Life Insurance Company	1/9/2009	Proposal Disapproved by IID		PF2600	18.00%	0.00%
Mutual of Omaha Insurance Company	1/8/2009	1/8/2009		Forms HCA et al -- This is not a rate increase filing, but rather updated projections after the initial rate increase.		
				Average rate increase of LTC filings for CY 2009 ===>>>>	*28.63%*	*15.47%*
AIG Life Insurance Company	11/24/2008	1/1/2009	15.00%	64028-IA et al	25.00%	15.00%
John Hancock Life Insurance Company	10/30/2008	1/1/2009	13.00%	LTC-91, LTC-94	13.00%	13.00%
John Hancock Life Insurance Company	10/30/2008	1/1/2009	13.00%	LTC96, LTC96CL, LT2000	13.00%	13.00%
John Hancock Life Insurance Company	10/30/2008	1/1/2009	13.00%	NH-91, NH-94	13.00%	13.00%
John Hancock Life Insurance Company	10/30/2008	1/1/2009	13.00%	NH-99	13.00%	13.00%
Medico Life Insurance Company	10/1/2008	1/1/2009	7.63%	3358, 691, 692, 694, 698	7.63%	7.63%
Medico Insurance Company	10/1/2008	1/1/2009	7.63%	3358, 691, 692, 694, 698	7.63%	7.63%
Penn Treaty Network America Life Insurance Company	9/12/2008	11/1/2008	18.00%	2400	18.00%	18.00%
Penn Treaty Network America Life Insurance Company	9/12/2008	11/1/2008	18.00%	LTC93 et al	18.00%	18.00%
John Alden Life Insurance Company	8/12/2008	10/1/2008	10.00%	J-5762-P-IA & J5875-P-IA(Q),IA(NQ)	25.00%	10.00%
Conseco Senior Health Insurance Company	7/1/2008	8/26/2008	15.00%	ATL-LTC-3 et al	25.00%	15.00%
Physicians Mutual Insurance Company	6/23/2008	7/1/2008		B324 et al (Rates for *new* business only -- inforce policies not affected)		
Washington National Insurance Company	6/19/2008	Proposal Disapproved by IID		GHC-7204 et al	25.00%	0.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Washington National Insurance Company	6/19/2008	Proposal Disapproved by IID		GHC-7204 et al	25.00%	0.00%
Prudential Insurance Company of America	6/11/2008	7/1/2008		83500 COV 5022		
Conseco Senior Health Insurance Company	6/9/2008	8/6/2008	15.00%	ATL-LTC-89	25.00%	15.00%
Conseco Senior Health Insurance Company	6/9/2008	8/1/2008	20.00%	D425 et al	25.00%	20.00%
Stonebridge Life Insurance Company	6/9/2008	8/1/2008	20.00%	GC145, GM145 (group)	25.00%	20.00%
Conseco Senior Health Insurance Company	5/5/2008	8/6/2008	20.00%	ATL-FQ-LTC et al	25.00%	20.00%
Guarantee Trust Life Insurance Company	5/5/2008	7/1/2008	20.00%	G0100 et al	25.00%	20.00%
Conseco Senior Health Insurance Company	4/28/2008	6/23/2008	15.00%	ATL-LTC-1 et al	25.00%	15.00%
Genworth Life Insurance Company	4/25/2008	7/1/2008	9.00%	50000, 50020 and PCP	9.00%	9.00%
Genworth Life Insurance Company	4/25/2008	7/1/2008	8.00%	6394, 6395 and 6465	8.00%	8.00%
Genworth Life Insurance Company	4/25/2008	7/1/2008	12.00%	7000 and 7020	12.00%	12.00%
Genworth Life Insurance Company	4/25/2008	7/1/2008	11.00%	7030, 7031 and 7032	11.00%	11.00%
Conseco Senior Health Insurance Company	4/24/2008	7/1/2008	20.00%	10955, 10967, 11001 and 11006	25.00%	20.00%
Conseco Senior Health Insurance Company	4/24/2008	7/10/2008	15.00%	ATL-HHC-1, 2, 3, 4 and 87	25.00%	15.00%
Conseco Senior Health Insurance Company	4/24/2008	6/22/2008	20.00%	ATL-LTC-6	25.00%	20.00%
Lincoln Benefit Life Company	4/21/2008	7/1/2008	15.00%	6301, 6302 and 6303	31.00%	15.00%
RiverSource Life Insurance Company	4/17/2008	7/1/2008	15.00%	Form 30225-IA	15.00%	15.00%
RiverSource Life Insurance Company	4/17/2008	7/1/2008	15.00%	Forms 32040 and 30240-IA	15.00%	15.00%
Conseco Senior Life Insurance Company / Transport Life_ Amer	4/7/2008	7/1/2008	20.00%	10860	25.00%	20.00%
Standard Life and Accident Insurance Company	2/13/2008	4/1/2008	15.80%	1270-796A et al	25.70%	15.80%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
RiverSource Life Insurance Company	2/5/2008	4/1/2008	33.10%	30160A (implemented in 3 stages of 10% over 3-years)	33.10%	33.10%
RiverSource Life Insurance Company	2/5/2008	4/1/2008	10.00%	30160A-32100 (with endorsement)	10.00%	10.00%
Provident Life and Accident Insurance Company	1/22/2008	2/1/2008		L-21826 et al (for *new* business only -- inforce policies not affected)		
				Average rate increase of LTC filings for CY 2008 ===>>>>	*19.64%*	*14.31%*
Prudential Insurance Company of America	11/14/2007	1/1/2008		Affiliation Discount Filing ILTC-3 -- Not a rate increase filing on existing policies		
Conseco Senior Health Insurance Company	10/10/2007	Proposal *withdrawn* by IID		ATL-FQ-LTC et al	25.00%	0.00%
Penn Treaty Network America Life Insurance Company	7/23/2007	Proposal Disapproved by IID		2400	63.10%	0.00%
Penn Treaty Network America Life Insurance Company	7/23/2007	Proposal Disapproved by IID		2600	88.70%	0.00%
Penn Treaty Network America Life Insurance Company	7/23/2007	Proposal Disapproved by IID		6000	78.90%	0.00%
Penn Treaty Network America Life Insurance Company	7/23/2007	Proposal Disapproved by IID		LTC93	70.20%	0.00%
Penn Treaty Network America Life Insurance Company	7/23/2007	Proposal Disapproved by IID		LTC94	50.80%	0.00%
John Hancock Life Insurance Company	6/26/2007	9/1/2007	7.00%	LTC-03 IA (rates for new business only)	7.00%	7.00%
Conseco Senior Health Insurance Company	5/29/2007	7/1/2007	22.00%	ATL-LTC-3 et al	25.00%	22.00%
Conseco Senior Health Insurance Company	5/29/2007	7/1/2007	25.00%	ATL-LTC-89	25.00%	25.00%
Transamerica Life Insurance Company	5/18/2007	8/1/2007	21.00%	3122 (00), GLTP 3R 1091 et al	25.00%	21.00%
Transamerica Life Insurance Company	5/18/2007	8/1/2007	24.00%	IP-70-IA-494 et al	25.00%	24.00%
Transamerica Life Insurance Company	5/18/2007	8/1/2007	21.00%	LTCP 1289 (IA) et al	25.00%	21.00%
Mutual of Omaha Insurance Company	5/16/2007	7/1/2007	9.00%	Forms HCA et al	9.00%	9.00%
Conseco Senior Health Insurance Company	1/29/2007	3/1/2007	25.00%	D425 et al	25.00%	25.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
Conseco Senior Health Insurance Company	1/25/2007	4/1/2007	16.00%	11001	25.00%	16.00%
Conseco Senior Health Insurance Company	1/16/2007	5/1/2007	25.00%	10955, 10967 et al	25.00%	25.00%
Stonebridge Life Insurance Company	1/10/2007	4/1/2007	25.00%	GC145, GM145 (group)	25.00%	25.00%
American Fidelity Assurance Company	1/9/2007	4/1/2007	15.00%	NCC 1/97, LTC 1/97, CC 1/97, HHC 1/97	15.00%	15.00%
Transamerica Life Insurance Company - FKA Transamerica Premier	1/4/2007	2/1/2007	20.00%	ML-LTCP TQ (IA) 197 et al	25.00%	20.00%
				Average rate increase of LTC filings for CY 2007 ===>>>>	*34.62%*	*13.42%*
American Fidelity Assurance Company	12/28/2006	2/1/2007	8.70%	WBNCC 9/97-IA	10.00%	8.70%
Conseco Senior Health Insurance Company	11/21/2006	1/1/2007	23.00%	ATL-LTC-6	25.00%	23.00%
Conseco Senior Health Insurance Company	11/6/2006	1/1/2007	25.00%	ATL-LTC-1(IA)	100.67%	25.00%
UNUM Life Insurance Company of America	11/2/2006	1/1/2007	23.00%	LTC94, LTC94Q	30.00%	23.00%
National States Insurance Company	10/31/2006	1/1/2007	30.00%	NHI-2	50.00%	30.00%
Nassau Life Ins Co of Texas - FKA Constitution Life_Union Bankers	8/1/2006	10/1/2006	22.00%	HHC-89 et al	30.00%	22.00%
Medico Life Insurance Company	7/31/2006	9/1/2006	17.40%	3358, 691, 692, 694, 698	19.70%	17.40%
Medico Insurance Company	7/31/2006	9/1/2006	17.40%	3358, 691, 692, 694, 698	19.70%	17.40%
AIG Life Insurance Company	6/2/2006	7/1/2006	20.00%	64028-IA et al	25.00%	20.00%
Lincoln National Life Insurance Company	6/1/2006	7/1/2006	33.00%	HL-2500AA (8/90) et al	40.00%	33.00%
American Republic Insurance Company	5/17/2006	8/1/2006	9.50%	A-2822IA (group)	9.50%	9.50%
American Fidelity Assurance Company	4/18/2006	7/1/2006	25.00%	NCC 1/97, LTC 1/97, CC 1/97, HHC 1/97	40.00%	25.00%
Kanawha Insurance Company	3/17/2006	5/1/2006	12.00%	80650 1/97, 80880 1/98	20.00%	12.00%

Company Name	Closed On	Effective Date	Increase	Lead Form #s	Proposed	Negotiated
American Heritage Life Insurance Company (Mutual of Omaha)	2/16/2006	4/1/2006	20.00%	BSC-LTC-4/95	35.00%	20.00%
American Fidelity Assurance Company	2/16/2006	3/1/2006	15.00%	WBNCC 9/97-IA	25.00%	15.00%
AIG Life Insurance Company	1/27/2006	Proposal Disapproved by IID		64028-IA et al	25.00%	0.00%
Bankers Life & Casualty Company	1/5/2006	4/1/2006	33.00%	GR-N050 et al	35.00%	33.00%
				Average rate increase of LTC filings for CY 2006 ===>>>>	*31.74%*	*19.65%*
Penn Treaty Network America Life Insurance Company	12/15/2005	1/1/2006	10.00%	LTC-3 et al	13.30%	10.00%
Penn Treaty Network America Life Insurance Company	12/15/2005	1/1/2006	10.00%	LTC93 et al	13.30%	10.00%
Penn Treaty Network America Life Insurance Company	12/15/2005	1/1/2006	10.00%	LTCTP-6000 et al	14.80%	10.00%
SILAC Insurance Company	12/12/2005	1/1/2006	32.00%	2002 et al	35.00%	32.00%
Penn Treaty Network America Life Insurance Company	11/18/2005	1/1/2006	12.50%	2400	14.80%	12.50%
Penn Treaty Network America Life Insurance Company	11/18/2005	1/1/2006	6.70%	2600	6.70%	6.70%
Penn Treaty Network America Life Insurance Company	11/18/2005	1/1/2006	12.50%	IL2	17.30%	12.50%
Penn Treaty Network America Life Insurance Company	11/18/2005	1/1/2006	6.00%	IL94	17.30%	6.00%
Penn Treaty Network America Life Insurance Company	11/18/2005	1/1/2006	12.50%	LTC94	33.00%	12.50%
Penn Treaty Network America Life Insurance Company	11/18/2005	1/1/2006	10.00%	NH Series (LTC-300, LTC-400)	13.30%	10.00%
Nassau Life Ins. Co. of Kansas (FKA Pyramid Life)	11/2/2005	Proposal Disapproved by IID		C71 et al	25.00%	0.00%
Kanawha Insurance Company	10/4/2005	1/1/2006	15.00%	80650 4/94 et al	15.00%	15.00%
Medico Life Insurance Company	10/4/2005	1/1/2006	10.00%	MP-LT201(IA) / MP-LT201TQ(IA)	15.00%	10.00%
Medico Insurance Company	10/4/2005	1/1/2006	10.00%	MP-LT201(IA) / MP-LT201TQ(IA)	15.00%	10.00%

Company Name	*Closed On*	*Effective Date*	*Increase*	*Lead Form #s*	*Proposed*	*Negotiated*
United American Insurance Company	9/20/2005	11/1/2005	30.00%	LTC2 / LTC2H	30.00%	30.00%
Fortis Insurance Company	7/26/2005	9/1/2005	25.80%	4040-IA (rev 7/1/94)	25.80%	25.80%
Fortis Insurance Company	7/26/2005	9/1/2005	30.00%	4042-IA -- (requested 55.6% but negotiatated 2-year phase-in, 30% year 1 and 19.7% year 2	55.60%	30.00%
National States Insurance Company	7/25/2005	10/1/2005	35.00%	LLT-1	40.00%	35.00%
Thrivent Financial for Lutherans	7/19/2005	10/1/2005	28.00%	Forms 12105 et al	45.00%	28.00%
Transamerica Occidental Life Insurance Company	7/7/2005	9/1/2005	32.00%	1-812 et al	35.00%	32.00%
Transamerica Life Insurance Company	7/7/2005	9/1/2005	32.00%	3122 (00), GLTP 3R 1091 et al	35.00%	32.00%
Transamerica Life Insurance Company	7/7/2005	9/1/2005	32.00%	IP-70-IA-494 et al	35.00%	32.00%
Transamerica Life Insurance Company	7/7/2005	9/1/2005	32.00%	LTCP 1289 (IA) et al	35.00%	32.00%
IDS Life Insurance Company	7/1/2005	10/1/2005	35.00%	30225-IA	35.00%	35.00%
IDS Life Insurance Company	7/1/2005	10/1/2005	35.00%	30240-IA, 30240	35.00%	35.00%
United American Insurance Company	2/16/2005	4/1/2005	30.00%	LTC	30.00%	30.00%
United American Insurance Company	2/16/2005	4/1/2005	18.20%	NH2 and NH3	18.20%	18.20%
Continental General Insurance Company	1/18/2005	4/1/2005	36.00%	405, 420, 435, 440, 445	41.00%	36.00%
Continental General Insurance Company	1/18/2005	4/1/2005	26.00%	460, 461, 470, 471	26.00%	26.00%
				Average rate increase of LTC filings for CY 2005 ===>>>>	*26.57%*	*21.18%*