

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 |
|---|-----------|-----------------------------|----------|---|----------|------------|
| 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 filing. | 0.00% | 0.00% |
| 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 filing. | 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 filing. | 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| Prudential Insurance Company of America | 4/11/2024 | | 4.20% | Form GRP113290 -- previously withdrawn at one point -- ZERO Iowa losses.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_LSAOId_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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|------------------|-----------------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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% |
| <i>Average rate increase of LTC filings for CY 2024 ==>>>></i> | | | | | <i>21.52%</i> | <i>8.08%</i> |
| 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% |

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|--|------------------|-----------------------------|-----------------|---|-----------------|-------------------|
| 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% |
| Genworth Life Insurance Company | 11/2/2023 | | 23.45% | Form series -Choice II -- 7042, 7044, 7042REV and 7044REV ----- Non-AARP policies 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 situated 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% |

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|---|------------------|-----------------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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, RLTC003, 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 situated 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 -- situated in Washington D.C. -- IID has no authority and will accept D.C. rates review. | 5.02% | 5.02% |

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|--|------------------|-----------------------|-----------------------------|--|-----------------|-------------------|
| 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% |
| 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 | | | Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is NOT a rate increase, but rather -- updated projections related to a previous rate filing. | 0.00% | 0.00% |
| Metropolitan Life Insurance Company | 4/21/2023 | | | Form LTC2007-IA -- IA_LTC2007-IA -- LSAnew_rates -- This is NOT a rate increase, but rather -- updated projections related to a previous rate filing. | 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 filing. | 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% |

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|--|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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 recommended 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% |
| 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 | 17.90% | 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 filing. | 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 filing. | 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 -- sitused in 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 -- sitused in 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% |
| <i>Average rate increase of LTC filings for CY 2023 ==>>>></i> | | | | | <i>29.98%</i> | <i>8.29%</i> |
| 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% |

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|--|------------------|------------------------------------|-----------------|---|-----------------|-------------------|
| 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 policies only -- 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 | 12/7/2022 | 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|---------------------------------------|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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% |
| 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 IID/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 IID/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 modified 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% |

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|---|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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 situated 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% |
| 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 -- situated in 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|------------------|-----------------------|-----------------------------|--|-----------------|-------------------|
| 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% |
| 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 filing. | 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 modified 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 modified 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 modified 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 modified 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 filing. | 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 filing. | 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% |

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|--|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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% |
| 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 -- situated in 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 policies 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 policies 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% |

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|---|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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 policies 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 | 11/5/2021 | Proposal was *filed* by IID | | Form series - 7042, 7044, 7042REV and 7044REV -----AARP policies 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, RLTC003, 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% |

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|---------------------------------------|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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% |
| Catholic Order of Foresters | 8/26/2021 | 11/1/2021 | 17.00% | FCLTC-IA -- IID and INS modified 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 policies 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 policies 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 proposal 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 proposal 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% |

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|--|------------------|-------------------------|-----------------|--|-----------------|-------------------|
| 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 situated 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 increase 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% |
| 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-IA -- 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 -- situated in 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 modified 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% |

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|--|------------------|-----------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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% |
| <i>Average rate increase of LTC filings for CY 2021 ==>>>></i> | | | | | <i>34.88%</i> | <i>11.55%</i> |

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|---|------------|-------------------------|-------|--|--------|-------|
| 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% |

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|--|------------------|-------------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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 | 17.90% | Form 97058IA -- the IID & INS modified 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% |

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|--|------------------|-------------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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% |

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|--|------------------|-------------------------|-----------------|---|-----------------|-------------------|
| Metropolitan Life Insurance Company | 5/19/2020 | Proposal *filed* by IID | | Similar to the extraterritorial rate increases on policies residing in Iowa on groups situated 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% |
| 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-IA-- | 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 -- situated 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-yr | 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% |

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|--|------------------|-------------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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% |
| <i>Average rate increase of LTC filings for CY 2020 ==>>>></i> | | | | | 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% |

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| 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% |
| 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% |

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| 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% |
| Metropolitan Life Insurance Company | 6/18/2019 | Proposal *filed* by IID | | Extraterritorial rate increase accepted in Iowa on groups sitused 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% |
| Metropolitan Life Insurance Company | 6/13/2019 | Proposal *filed* by IID | | Extraterritorial rate increase accepted in Iowa on groups sitused 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% |
| Teachers Insurance and Annuity Association of America | 6/13/2019 | Proposal *filed* by IID | | Extraterritorial rate increase accepted in Iowa on groups sitused 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% |

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|---|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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 policies 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% |
| Genworth Life Insurance Company | 5/14/2019 | 1/1/2019 | 17.90% | Form series - 7042, 7044, 7042REV and 7044REV -----AARP policies 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 modified 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 modified 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 modified 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 modified 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% |

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|---|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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% |
| 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% |

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|--|------------------|-------------------------|-----------------|--|-----------------|-------------------|
| Genworth Life Insurance Company | 1/3/2019 | Proposal *filed* by IID | | Form series - 7042, 7044, 7042REV and 7044REV-----AARP policies 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 policies only. This is not a rate increase, but rather -- updated projections from a previous rate filing | 0.00% | 0.00% |
| <i>Average rate increase of LTC filings for CY 2019 ==>>>></i> | | | | | 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, RLTC03, 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, WBNC 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% |

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|---|------------------|-------------------------|-----------------|--|-----------------|-------------------|
| Metropolitan Life Insurance Company | 11/27/2018 | Proposal *filed* by IID | | Form LTC-FAC-IA (VIP1), LTC-VAL-IA, LTC-IDEAL-IA, LTC-PREM-IA 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% |
| 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% |

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|---|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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% |
| 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% |

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|--|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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% |
| 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 proposal 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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% |
| 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, PLNHQ -- 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% |
| <i>Average rate increase of LTC filings for CY 2018 ==>>>></i> | | | | | <i>35.49%</i> | <i>11.28%</i> |

| | | | | | | |
|--|------------|-------------------------|--------|---|--------|--------|
| 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% |

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|---|------------------|-------------------------|-----------------|--|-----------------|-------------------|
| Genworth Life Insurance Company | 12/21/2017 | Proposal *filed* by IID | | Form series - 7042, 7044, 7042REV and 7044REV-----AARP policies 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 policies only. This is not a rate increase, but rather -- updated projections from a previous rate filing | 0.00% | 0.00% |
| 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% |

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|--|------------------|-------------------------|-----------------|--|-----------------|-------------------|
| 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% |
| Genworth Life Insurance Company | 10/5/2017 | 3/18/2018 | 17.90% | Form series - 7042, 7044, 7042REV and 7044REV -----AARP policies 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 policies 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. | | |
| Provident Life and Accident Insurance Company | 6/20/2017 | 6/20/2017 | 0.00% | Forms RLTC03, RLTC03, 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% |

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|---|------------------|-----------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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% |

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|--|------------------|------------------------------------|-----------------|--|-----------------|-------------------|
| 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, RLTC003, LTC03, LTCP03 & LTCT0 -- this is *NOT* a rate increase proposal. It is simply updated projections from a previous rate filing. | 0.00% | 0.00% |
| 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% |
| <i>Average rate increase of LTC filings for CY 2017 ==>>>></i> | | | | | <i>21.57%</i> | <i>10.02%</i> |
| 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 policies 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, ODX5M, NH50, ODX6M, 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% |

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|--|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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% |
| 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% |

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|--|------------------|-----------------------|-----------------|---|-----------------|-------------------|
| Prudential Insurance Company of America | 8/11/2016 | | | 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% |
| 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 modified 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 modified 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 modified the proposal to 17.9% each of next two years on one type & 17.9% and 10.26% on another | 134.00% | 17.90% |

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|---|------------------|-----------------------|-----------------|---|-----------------|-------------------|
| 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 modified 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 modified the proposal to 0% on one type (was 15%) and 17.9% each of the next years on other types. | 68.00% | 17.90% |
| 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, RLTC003, 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% |

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|--|------------------|-----------------------|-----------------|---|-----------------|-------------------|
| 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% |
| <i>Average rate increase of LTC filings for CY 2016 ==>>>></i> | | | | | <i>47.88%</i> | <i>14.74%</i> |
| 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 | | Form 97059IA -- updated projections on a previous increase. This is *NOT* a rate increase. | | |
| American General Life Insurance Company | 10/14/2015 | 2/1/2016 | 17.90% | Form 64028-IA | 25.00% | 17.90% |

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| John Hancock Life Insurance Company | 9/15/2015 | 10/1/2016 | | Forms LTC-91 et al -- this is an updated projection only filing. It is *NOT* a rate increase filing. | | |
| 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 negotiation. 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 | | LTC04I-TQ, LTC04I-NTQ, LTC04I-AG-TQ, LTC04I-AG-NTQ -- updated projections only. This is not a rate increase | | |
| United of Omaha Life Insurance Company | 9/4/2015 | 10/1/2015 | | 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 | | |
| 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% |

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|---|------------------|-----------------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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-yr) down to 30% spread out over 2-yr: (18.9% on 10-1-15 and 9.3% on 10-1-16) | 30.00% | 18.90% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| <i>Average rate increase of LTC filings for CY 2015 ==>>>></i> | | | | | <i>43.53%</i> | <i>15.56%</i> |

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| 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. | | |
| 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 & LTCTO | 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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% |
| <i>Average rate increase of LTC filings for CY 2014 ==>>>></i> | | | | | 49.91% | 15.65% |
| 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% |

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|---|------------------|-----------------------|-----------------|---|-----------------|-------------------|
| 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 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% |

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|--|------------------|---------------------------|-----------------|--|-----------------|-------------------|
| 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% |

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|---|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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% |

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|--|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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 & LTCTO | 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% |

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|--|------------------|-----------------------------|-----------------|---|-----------------|-------------------|
| 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% |
| <i>Average rate increase of LTC filings for CY 2012 ==>>>></i> | | | | | 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% |
| 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% |

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|---|------------------|-----------------------|-----------------|---|-----------------|-------------------|
| 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% |
| 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% | CSHC-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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|------------------|-----------------------------|-----------------|---|-----------------|-------------------|
| 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. | | |
| <i>Average rate increase of LTC filings for CY 2011 ==>>>></i> | | | | | 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| SILAC Insurance Company | 11/1/2010 | 1/1/2011 | 19.50% | 680 IA - (requested 43% and negotiated 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 negotiated 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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 on a 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|---|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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 negotiated 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 negotiated 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 negotiated 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 negotiated 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 negotiated 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 negotiated 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% |

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|--|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|---|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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% |

| <i>Company Name</i> | <i>Closed On</i> | <i>Effective Date</i> | <i>Increase</i> | <i>Lead Form #s</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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% |

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|--|------------------|-----------------------------|-----------------|-------------------------------|-----------------|-------------------|
| 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% |

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|--|------------------|-----------------------------|-----------------|--|-----------------|-------------------|
| 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) | | |
| <i>Average rate increase of LTC filings for CY 2008 ==>>>></i> | | | | | <i>19.64%</i> | <i>14.31%</i> |
| 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% |

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|---|------------------|-----------------------|-----------------|---------------------------------------|-----------------|-------------------|
| 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% |
| <i>Average rate increase of LTC filings for CY 2007 ===>>>></i> | | | | | 34.62% | 13.42% |
| American Fidelity Assurance Company | 12/28/2006 | 2/1/2007 | 8.70% | WBNC 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 Insurance Company | 7/31/2006 | 9/1/2006 | 17.40% | 3358, 691, 692, 694, 698 | 19.70% | 17.40% |
| Medico Life 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% |

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|--|------------------|-----------------------------|-----------------|-------------------------------|-----------------|-------------------|
| 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% |
| <i>Average rate increase of LTC filings for CY 2006 ==>>>></i> | | | | | <i>31.74%</i> | <i>19.65%</i> |
| 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% |

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|---|------------------|-----------------------|-----------------|--|-----------------|-------------------|
| 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 negotiated 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% |
| <i>Average rate increase of LTC filings for CY 2005 ===>>>></i> | | | | | <i>26.57%</i> | <i>21.18%</i> |