

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
1	HL-2500	I	A	1/1/1991					AL	40.00%	30.00%	9/9/2003	8/24/2004	1/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
2	HL-2525	I	B	1/1/1991					AL	40.00%	30.00%	9/9/2003	8/24/2004	1/1/2005	Home Health Care Rider for LTC1
3	HL-2550	I	C	1/1/1991					AL	40.00%	30.00%	9/9/2003	8/24/2004	1/1/2005	Guaranteed Insurability Rider for LTC1
4	HL-2950	I	C	1/1/1991					AL	40.00%	30.00%	9/9/2003	8/24/2004	1/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
5	HL-2500	I	A	1/1/1991					DE	40.00%	15.00%	11/7/2003	4/16/2004	10/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
6	HL-2525	I	B	1/1/1991					DE	40.00%	15.00%	11/7/2003	4/16/2004	10/1/2004	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
7	HL-2950	I	C	1/1/1991					DE	40.00%	15.00%	11/7/2003	4/16/2004	10/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
8	HL-2500	I	A	1/1/1991					GA	40.00%	10.00%	9/9/2003	4/9/2004	10/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
9	HL-2500	I	A	1/1/1991					GA	40.00%	10.00%	9/9/2003	4/9/2004	10/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
10	HL-2525	I	B	1/1/1991					GA	40.00%	10.00%	9/9/2003	4/9/2004	10/1/2004	Home Health Care Rider for LTC1
11	HL-2950	I	C	1/1/1991					GA	40.00%	10.00%	9/9/2003	4/9/2004	10/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
12	26540	G	C	1/1/1991					IA	27.00%	27.00%	10/24/2003	12/10/2004	4/1/2005	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
13	HL-2500	I	A	1/1/1991					IA	27.00%	27.00%	10/24/2003	12/10/2004	4/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
14	HL-2500	I	A	1/1/1991					IA	27.00%	27.00%	10/24/2003	12/10/2004	4/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
15	HL-2525	I	B	1/1/1991					IA	27.00%	27.00%	10/24/2003	12/10/2004	4/1/2005	Home Health Care Rider for LTC1
16	HL-2525	I	B	1/1/1991					IA	27.00%	27.00%	10/24/2003	12/10/2004	4/1/2005	Home Health Care Rider for LTC1
17	HL-2950	I	C	1/1/1991					IA	27.00%	27.00%	10/24/2003	12/10/2004	4/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
18	HL-2950	I	C	1/1/1991					ID	40.00%	40.00%	10/29/2003	10/6/2004	2/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
19	HL-2500	I	A	1/1/1991					IN	40.00%	27.00%	9/9/2003	10/1/2004	3/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
20	HL-2500	I	A	1/1/1991					IN	40.00%	27.00%	9/9/2003	10/1/2004	3/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
21	HL-2525	I	B	1/1/1991					IN	40.00%	27.00%	9/9/2003	10/1/2004	3/1/2005	Home Health Care Rider for LTC1
22	HL-2525	I	B	1/1/1991					IN	40.00%	27.00%	9/9/2003	10/1/2004	3/1/2005	Home Health Care Rider for LTC1
23	HL-2550	I	C	1/1/1991					IN	40.00%	27.00%	9/9/2003	10/1/2004	3/1/2005	Guaranteed Insurability Rider for LTC1
24	HL-2550	I	C	1/1/1991					IN	40.00%	27.00%	9/9/2003	10/1/2004	3/1/2005	Guaranteed Insurability Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
25	HL-2950	I	C	1/1/1991					IN	40.00%	27.00%	9/9/2003	10/1/2004	3/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
26	HL-2500	I	A	1/1/1991					KS	40.00%	25.00%	7/27/2004	8/31/2004	2/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
27	HL-2525	I	B	1/1/1991					KS	40.00%	25.00%	7/27/2004	8/31/2004	2/1/2005	Home Health Care Rider for LTC1
28	HL-2950	I	C	1/1/1991					KS	40.00%	25.00%	7/27/2004	8/31/2004	2/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
29	HL-2500	I	A	1/1/1991					KY	40.00%	27.00%	7/7/2004	9/9/2004	3/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
30	HL-2500	I	A	1/1/1991					KY	40.00%	27.00%	7/7/2004	9/9/2004	3/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
31	HL-2525	I	B	1/1/1991					KY	40.00%	27.00%	7/7/2004	9/9/2004	3/1/2005	Home Health Care Rider for LTC1
32	HL-2950	I	C	1/1/1991					KY	40.00%	27.00%	7/7/2004	9/9/2004	3/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
33	HL-2500	I	A	1/1/1991					MN	40.00%	25.00%	11/7/2003	3/3/2004	8/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
34	HL-2500	I	A	1/1/1991					MN	40.00%	25.00%	11/7/2003	3/3/2004	8/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
35	HL-2950	I	C	1/1/1991					MN	40.00%	25.00%	11/7/2003	3/3/2004	8/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
36	HL-2500	I	A	1/1/1991					MO	40.00%	40.00%	9/9/2003	7/12/2004	9/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
37	HL-2500	I	A	1/1/1991					MO	40.00%	40.00%	9/9/2003	7/12/2004	9/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
38	HL-2525	I	B	1/1/1991					MO	40.00%	40.00%	9/9/2003	7/12/2004	9/1/2004	Home Health Care Rider for LTC1
39	HL-2525	I	B	1/1/1991					MO	40.00%	40.00%	9/9/2003	7/12/2004	9/1/2004	Home Health Care Rider for LTC1
40	HL-2550	I	C	1/1/1991					MO	40.00%	40.00%	9/9/2003	7/12/2004	9/1/2004	Guaranteed Insurability Rider for LTC1
41	HL-2550	I	C	1/1/1991					MO	40.00%	40.00%	9/9/2003	7/12/2004	9/1/2004	Guaranteed Insurability Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
42	HL-2950	I	C	1/1/1991					MO	40.00%	40.00%	9/9/2003	7/12/2004	9/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
43	26540	G	C	1/1/1991					MS	40.00%	25.00%	11/7/2003	8/6/2004	1/1/2005	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
44	HL-2500	I	A	1/1/1991					MS	40.00%	25.00%	11/7/2003	8/6/2004	1/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
45	HL-2525	I	B	1/1/1991					MS	40.00%	25.00%	11/7/2003	8/6/2004	1/1/2005	Home Health Care Rider for LTC1
46	HL-2950	I	C	1/1/1991					MS	40.00%	25.00%	11/7/2003	8/6/2004	1/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
47	HL-2500	I	A	1/1/1991					NM	40.00%	40.00%	6/25/2004	8/4/2004	10/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
48	HL-2525	I	B	1/1/1991					NM	40.00%	40.00%	6/25/2004	8/4/2004	10/1/2004	Home Health Care Rider for LTC1
49	HL-2950	I	C	1/1/1991					NM	40.00%	40.00%	6/25/2004	8/4/2004	10/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
50	HL-2500	I	A	1/1/1991					OK	40.00%	15.00%	10/24/2003	2/19/2004	8/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
51	HL-2500	I	A	1/1/1991					OK	40.00%	15.00%	10/24/2003	2/19/2004	8/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
52	HL-2525	I	B	1/1/1991					OK	40.00%	15.00%	10/24/2003	2/19/2004	8/1/2004	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
53	HL-2525	I	B	1/1/1991					OK	40.00%	15.00%	10/24/2003	2/19/2004	8/1/2004	Home Health Care Rider for LTC1
54	HL-2950	I	C	1/1/1991					OK	40.00%	15.00%	10/24/2003	2/19/2004	8/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
55	HL-2500	I	A	1/1/1991					SD	40.00%	15.00%	10/24/2003	12/10/2004	5/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
56	HL-2950	I	C	1/1/1991					SD	40.00%	15.00%	10/24/2003	12/10/2004	5/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
57	HL-2500	I	A	1/1/1991					TN	40.00%	20.00%	9/10/2003	7/8/2004	12/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
58	HL-2500	I	A	1/1/1991					TN	40.00%	20.00%	9/10/2003	7/8/2004	12/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
59	HL-2525	I	B	1/1/1991					TN	40.00%	20.00%	9/10/2003	7/8/2004	12/1/2004	Home Health Care Rider for LTC1
60	HL-2525	I	B	1/1/1991					TN	40.00%	20.00%	9/10/2003	7/8/2004	12/1/2004	Home Health Care Rider for LTC1
61	HL-2950	I	C	1/1/1991					TN	40.00%	20.00%	9/10/2003	7/8/2004	12/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
62	HL-2500	I	A	1/1/1991					TX	40.00%	25.00%	10/3/2003	2/9/2004	7/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
63	HL-2500	I	A	1/1/1991					TX	40.00%	25.00%	10/3/2003	2/9/2004	7/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
64	HL-2525	I	B	1/1/1991					TX	40.00%	25.00%	10/3/2003	2/9/2004	7/1/2004	Home Health Care Rider for LTC1
65	HL-2525	I	B	1/1/1991					TX	40.00%	25.00%	10/3/2003	2/9/2004	7/1/2004	Home Health Care Rider for LTC1
66	HL-2550	I	C	1/1/1991					TX	40.00%	25.00%	10/3/2003	2/9/2004	7/1/2004	Guaranteed Insurability Rider for LTC1
67	HL-2950	I	C	1/1/1991					TX	40.00%	25.00%	10/3/2003	2/9/2004	7/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
68	26540	G	C	1/1/1991					VA	40.00%	40.00%	9/23/2003	3/18/2004	8/1/2004	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
69	HL-2500	I	A	1/1/1991					VA	40.00%	40.00%	9/23/2003	3/18/2004	8/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
70	HL-2500	I	A	1/1/1991					VA	40.00%	40.00%	9/23/2003	3/18/2004	8/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
71	HL-2525	I	B	1/1/1991					VA	40.00%	40.00%	9/23/2003	3/18/2004	8/1/2004	Home Health Care Rider for LTC1
72	HL-2950	I	C	1/1/1991					VA	40.00%	40.00%	9/23/2003	3/18/2004	8/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
73	HL-2500	I	A	1/1/1991					WA	40.00%	15.00%	10/24/2003	1/16/2004	7/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
74	HL-2525	I	B	1/1/1991					WA	40.00%	15.00%	10/24/2003	1/16/2004	7/1/2004	Home Health Care Rider for LTC1
75	HL-2550	I	C	1/1/1991					WA	40.00%	15.00%	10/24/2003	1/16/2004	7/1/2004	Guaranteed Insurability Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
76	HL-2950	I	C	1/1/1991					WA	40.00%	15.00%	10/24/2003	1/16/2004	7/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
77	HL-2500	I	A	1/1/1991					WI	40.00%	40.00%	10/29/2003	5/21/2004	9/1/2004	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
78	HL-2525	I	B	1/1/1991					WI	40.00%	40.00%	10/29/2003	5/21/2004	9/1/2004	Home Health Care Rider for LTC1
79	HL-2950	I	C	1/1/1991					WI	40.00%	40.00%	10/29/2003	5/21/2004	9/1/2004	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
80	HL-2500	I	A	1/1/1991					AR	40.00%	40.00%	9/9/2003	5/24/2005	9/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
81	HL-2525	I	B	1/1/1991					AR	40.00%	40.00%	9/9/2003	5/24/2005	9/1/2005	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
82	HL-2950	I	C	1/1/1991					AR	40.00%	40.00%	9/9/2003	5/24/2005	9/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
83	HL-2500	I	A	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
84	HL-2500	I	A	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
85	HL-2525	I	B	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	Home Health Care Rider for LTC1
86	HL-2525	I	B	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	Home Health Care Rider for LTC1
87	HL-2550	I	C	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	Guaranteed Insurability Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
88	HL-2950	I	C	1/1/1991					CT	40.00%	10.00%	6/21/2004	5/2/2005	10/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
89	26540	G	C	1/1/1991					HI	40.00%	25.00%	9/9/2003	6/22/2005	8/1/2005	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
90	HL-2950	I	C	1/1/1991					HI	40.00%	25.00%	9/9/2003	6/22/2005	8/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
91	HL-2500	I	A	1/1/1991					MT	40.00%	40.00%	8/15/2004	1/31/2005	5/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
92	HL-2950	I	C	1/1/1991					MT	40.00%	40.00%	8/15/2004	1/31/2005	5/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
93	HL-2500	I	A	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
94	HL-2500	I	A	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
95	HL-2525	I	B	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	Home Health Care Rider for LTC1
96	HL-2525	I	B	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	Home Health Care Rider for LTC1
97	HL-2950	I	C	1/1/1991					NC	40.00%	20.00%	1/12/2004	1/21/2005	6/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
98	HL-2500	I	A	1/1/1991					WV	40.00%	40.00%	6/15/2004	2/16/2005	4/1/2005	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
99	HL-2525	I	B	1/1/1991					WV	40.00%	40.00%	6/15/2004	2/16/2005	4/1/2005	Home Health Care Rider for LTC1
100	HL-2950	I	C	1/1/1991					WV	40.00%	40.00%	6/15/2004	2/16/2005	4/1/2005	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
101	HL-2950	I	C	1/1/1991					AK	40.00%	40.00%	6/23/2006	6/28/2006	8/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
102	HL-2500	I	A	1/1/1991					AL	40.00%	30.00%	4/4/2006	5/25/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
103	HL-2525	I	B	1/1/1991					AL	40.00%	30.00%	4/4/2006	5/25/2006	10/1/2006	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
104	HL-2550	I	C	1/1/1991					AL	40.00%	30.00%	4/4/2006	5/25/2006	10/1/2006	Guaranteed Insurability Rider for LTC1
105	HL-2950	I	C	1/1/1991					AL	40.00%	30.00%	4/4/2006	5/25/2006	10/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
106	HL-2500	I	A	1/1/1991					AZ	40.00%	20.00%	5/1/2006	10/12/2006	2/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
107	HL-2525	I	B	1/1/1991					AZ	40.00%	20.00%	5/1/2006	10/12/2006	2/1/2007	Home Health Care Rider for LTC1
108	HL-2950	I	C	1/1/1991					AZ	40.00%	20.00%	5/1/2006	10/12/2006	2/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
109	26540	G	C	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
110	HL-2500	I	A	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
111	HL-2500	I	A	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
112	HL-2525	I	B	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	Home Health Care Rider for LTC1
113	HL-2525	I	B	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	Home Health Care Rider for LTC1
114	HL-2550	I	C	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	Guaranteed Insurability Rider for LTC1
115	HL-2550	I	C	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	Guaranteed Insurability Rider for LTC1
116	HL-2950	I	C	1/1/1991				CA		40.00%	25.00%	2/1/2006	2/22/2006	4/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
117	HL-2500	I	A	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
118	HL-2500	I	A	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
119	HL-2525	I	B	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	Home Health Care Rider for LTC1
120	HL-2550	I	C	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	Guaranteed Insurability Rider for LTC1
121	HL-2950	I	C	1/1/1991					CO	40.00%	40.00%	2/1/2006	6/7/2006	12/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
122	HL-2500	I	A	1/1/1991					DE	40.00%	15.00%	4/4/2006	8/10/2006	12/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
123	HL-2525	I	B	1/1/1991					DE	40.00%	15.00%	4/4/2006	8/10/2006	12/1/2006	Home Health Care Rider for LTC1
124	HL-2950	I	C	1/1/1991					DE	40.00%	15.00%	4/4/2006	8/10/2006	12/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
125	HL-2500	I	A	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
126	HL-2500	I	A	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
127	HL-2525	I	B	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	Home Health Care Rider for LTC1
128	HL-2525	I	B	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	Home Health Care Rider for LTC1
129	HL-2550	I	C	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	Guaranteed Insurability Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
130	HL-2950	I	C	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
131	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	2/2/2006	4/25/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
132	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	2/2/2006	4/25/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
133	HL-2525	I	B	1/1/1991					GA	10.00%	10.00%	2/2/2006	4/25/2006	10/1/2006	Home Health Care Rider for LTC1
134	HL-2950	I	C	1/1/1991					GA	10.00%	10.00%	2/2/2006	4/25/2006	10/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
135	26540	G	C	1/1/1991					HI	40.00%	25.00%	5/30/2006	12/22/2006	6/1/2007	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
136	HL-2950	I	C	1/1/1991					HI	40.00%	25.00%	5/30/2006	12/22/2006	6/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
137	26540	G	C	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
138	HL-2500	I	A	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
139	HL-2500	I	A	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
140	HL-2525	I	B	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	Home Health Care Rider for LTC1
141	HL-2525	I	B	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	Home Health Care Rider for LTC1
142	HL-2950	I	C	1/1/1991					IA	40.00%	33.00%	4/17/2006	6/1/2006	11/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
143	HL-2950	I	C	1/1/1991					ID	40.00%	35.00%	5/15/2006	7/24/2006	11/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
144	26540	G	C	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
145	HL-2500	I	A	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
146	HL-2500	I	A	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
147	HL-2525	I	B	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	Home Health Care Rider for LTC1
148	HL-2525	I	B	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	Home Health Care Rider for LTC1
149	HL-2950	I	C	1/1/1991					IL	40.00%	40.00%	2/10/2006	8/4/2006	10/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
150	26540	G	C	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
151	HL-2500	I	A	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
152	HL-2500	I	A	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
153	HL-2525	I	B	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	Home Health Care Rider for LTC1
154	HL-2525	I	B	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	Home Health Care Rider for LTC1
155	HL-2550	I	C	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	Guaranteed Insurability Rider for LTC1
156	HL-2550	I	C	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	Guaranteed Insurability Rider for LTC1
157	HL-2950	I	C	1/1/1991					IN	40.00%	35.00%	1/30/2006	4/3/2006	8/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
158	HL-2500	I	A	1/1/1991					KS	40.00%	25.00%	2/1/2006	5/26/2006	8/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
159	HL-2525	I	B	1/1/1991					KS	40.00%	25.00%	2/1/2006	5/26/2006	8/1/2006	Home Health Care Rider for LTC1
160	HL-2950	I	C	1/1/1991					KS	40.00%	25.00%	2/1/2006	5/26/2006	8/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
161	HL-2500	I	A	1/1/1991					KY	40.00%	30.00%	4/6/2006	6/21/2006	8/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
162	HL-2950	I	C	1/1/1991					KY	40.00%	30.00%	4/6/2006	6/21/2006	8/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
163	HL-2500	I	A	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
164	HL-2525	I	B	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	Home Health Care Rider for LTC1
165	HL-2550	I	C	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	Guaranteed Insurability Rider for LTC1
166	HL-2950	I	C	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
167	26540	G	C	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
168	HL-2500	I	A	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
169	HL-2500	I	A	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
170	HL-2525	I	B	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	Home Health Care Rider for LTC1
171	HL-2525	I	B	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	Home Health Care Rider for LTC1
172	HL-2950	I	C	1/1/1991					MA	40.00%	40.00%	4/17/2006	7/21/2006	12/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
173	HL-2500	I	A	1/1/1991					MD	15.00%	15.00%	2/1/2006	7/27/2006	12/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
174	HL-2525	I	B	1/1/1991					MD	15.00%	15.00%	2/1/2006	7/27/2006	12/1/2006	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
175	HL-2950	I	C	1/1/1991					MD	15.00%	15.00%	2/1/2006	7/27/2006	12/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
176	HL-2500	I	A	1/1/1991					ME	40.00%	40.00%	5/3/2006	6/13/2006	12/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
177	HL-2950	I	C	1/1/1991					ME	40.00%	40.00%	5/3/2006	6/13/2006	12/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
178	26540	G	C	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
179	HL-2500	I	A	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
180	HL-2500	I	A	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
181	HL-2525	I	B	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	Home Health Care Rider for LTC1
182	HL-2525	I	B	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	Home Health Care Rider for LTC1
183	HL-2550	I	C	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	Guaranteed Insurability Rider for LTC1
184	HL-2950	I	C	1/1/1991					MI	40.00%	40.00%	2/9/2006	3/10/2006	7/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
185	HL-2500	I	A	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
186	HL-2500	I	A	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
187	HL-2525	I	B	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	Home Health Care Rider for LTC1
188	HL-2525	I	B	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	Home Health Care Rider for LTC1
189	HL-2550	I	C	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	Guaranteed Insurability Rider for LTC1
190	HL-2550	I	C	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	Guaranteed Insurability Rider for LTC1
191	HL-2950	I	C	1/1/1991					MO	40.00%	40.00%	1/31/2006	5/31/2006	10/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
192	HL-2500	I	A	1/1/1991					MT	40.00%	40.00%	6/8/2006	11/9/2006	5/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
193	HL-2950	I	C	1/1/1991					MT	40.00%	40.00%	6/8/2006	11/9/2006	5/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
194	HL-2500	I	A	1/1/1991					NC	40.00%	20.00%	4/12/2006	5/30/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
195	HL-2500	I	A	1/1/1991					NC	40.00%	20.00%	4/12/2006	5/30/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
196	HL-2525	I	B	1/1/1991					NC	40.00%	20.00%	4/12/2006	5/30/2006	10/1/2006	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
197	HL-2950	I	C	1/1/1991					NC	40.00%	20.00%	4/12/2006	5/30/2006	10/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
198	HL-2500	I	A	1/1/1991					ND	40.00%	25.00%	6/26/2006	7/26/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
199	HL-2500	I	A	1/1/1991					NE	40.00%	40.00%	1/30/2006	3/17/2006	5/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
200	HL-2500	I	A	1/1/1991					NE	40.00%	40.00%	1/30/2006	3/17/2006	5/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
201	HL-2525	I	B	1/1/1991					NE	40.00%	40.00%	1/30/2006	3/17/2006	5/1/2006	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
202	HL-2950	I	C	1/1/1991					NE	40.00%	40.00%	1/30/2006	3/17/2006	5/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
203	HL-2500	I	A	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
204	HL-2500	I	A	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
205	HL-2525	I	B	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	10/1/2006	Home Health Care Rider for LTC1
206	HL-2525	I	B	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	10/1/2006	Home Health Care Rider for LTC1
207	HL-2950	I	C	1/1/1991					NH	40.00%	40.00%	4/25/2006	8/3/2006	10/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
208	HL-2500	I	A	1/1/1991					NM	40.00%	35.00%	3/27/2006	10/24/2006	3/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
209	HL-2525	I	B	1/1/1991					NM	40.00%	35.00%	3/27/2006	10/24/2006	3/1/2007	Home Health Care Rider for LTC1
210	HL-2950	I	C	1/1/1991					NM	40.00%	35.00%	3/27/2006	10/24/2006	3/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
211	HL-2500	I	A	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
212	HL-2500	I	A	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
213	HL-2525	I	B	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	Home Health Care Rider for LTC1
214	HL-2525	I	B	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	Home Health Care Rider for LTC1
215	HL-2550	I	C	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	Guaranteed Insurability Rider for LTC1
216	HL-2550	I	C	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	Guaranteed Insurability Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
217	HL-2950	I	C	1/1/1991					OH	20.00%	20.00%	1/30/2006	3/1/2006	5/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
218	HL-2500	I	A	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	8/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
219	HL-2500	I	A	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	8/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
220	HL-2525	I	B	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	8/1/2006	Home Health Care Rider for LTC1
221	HL-2525	I	B	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	8/1/2006	Home Health Care Rider for LTC1
222	HL-2950	I	C	1/1/1991					OK	15.00%	15.00%	4/4/2006	4/18/2006	8/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
223	26540	G	C	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
224	HL-2500	I	A	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
225	HL-2500	I	A	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
226	HL-2525	I	B	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	Home Health Care Rider for LTC1
227	HL-2525	I	B	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	Home Health Care Rider for LTC1
228	HL-2550	I	C	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	Guaranteed Insurability Rider for LTC1
229	HL-2950	I	C	1/1/1991					PA	40.00%	40.00%	1/26/2006	3/2/2006	9/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
230	HL-2500	I	A	1/1/1991					RI	40.00%	40.00%	6/26/2006	12/14/2006	3/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
231	HL-2525	I	B	1/1/1991					RI	40.00%	40.00%	6/26/2006	12/14/2006	3/1/2007	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
232	HL-2500	I	A	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
233	HL-2500	I	A	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	10/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
234	HL-2525	I	B	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	10/1/2006	Home Health Care Rider for LTC1
235	HL-2525	I	B	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	10/1/2006	Home Health Care Rider for LTC1
236	HL-2950	I	C	1/1/1991					SC	40.00%	40.00%	4/4/2006	5/9/2006	10/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
237	HL-2500	I	A	1/1/1991					SD	40.00%	20.00%	4/25/2006	6/6/2006	9/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
238	HL-2950	I	C	1/1/1991					SD	40.00%	20.00%	4/25/2006	6/6/2006	9/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
239	HL-2500	I	A	1/1/1991					TN	40.00%	30.00%	1/30/2006	8/3/2006	11/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
240	HL-2500	I	A	1/1/1991					TN	40.00%	30.00%	1/30/2006	8/3/2006	11/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
241	HL-2525	I	B	1/1/1991					TN	40.00%	30.00%	1/30/2006	8/3/2006	11/1/2006	Home Health Care Rider for LTC1
242	HL-2525	I	B	1/1/1991					TN	40.00%	30.00%	1/30/2006	8/3/2006	11/1/2006	Home Health Care Rider for LTC1
243	HL-2950	I	C	1/1/1991					TN	40.00%	30.00%	1/30/2006	8/3/2006	11/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
244	HL-2500	I	A	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
245	HL-2500	I	A	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
246	HL-2525	I	B	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	Home Health Care Rider for LTC1
247	HL-2525	I	B	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	Home Health Care Rider for LTC1
248	HL-2550	I	C	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	Guaranteed Insurability Rider for LTC1
249	HL-2950	I	C	1/1/1991					TX	30.00%	30.00%	2/1/2006	4/25/2006	6/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
250	HL-2500	I	A	1/1/1991					UT	40.00%	40.00%	2/20/2006	5/16/2006	11/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
251	HL-2525	I	B	1/1/1991					UT	40.00%	40.00%	2/20/2006	5/16/2006	11/1/2006	Home Health Care Rider for LTC1
252	HL-2950	I	C	1/1/1991					UT	40.00%	40.00%	2/20/2006	5/16/2006	11/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
253	HL-2500	I	A	1/1/1991					WI	40.00%	20.00%	2/13/2006	10/12/2006	1/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
254	HL-2525	I	B	1/1/1991					WI	40.00%	20.00%	2/13/2006	10/12/2006	1/1/2007	Home Health Care Rider for LTC1
255	HL-2950	I	C	1/1/1991					WI	40.00%	20.00%	2/13/2006	10/12/2006	1/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
256	HL-2500	I	A	1/1/1991					WV	40.00%	40.00%	4/6/2006	5/22/2006	9/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
257	HL-2525	I	B	1/1/1991					WV	40.00%	40.00%	4/6/2006	5/22/2006	9/1/2006	Home Health Care Rider for LTC1
258	HL-2950	I	C	1/1/1991					WV	40.00%	40.00%	4/6/2006	5/22/2006	9/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
259	HL-2500	I	A	1/1/1991					WY	40.00%	40.00%	3/24/2006	3/28/2006	7/1/2006	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
260	HL-2525	I	B	1/1/1991					WY	40.00%	40.00%	3/24/2006	3/28/2006	7/1/2006	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
261	HL-2550	I	C	1/1/1991					WY	40.00%	40.00%	3/24/2006	3/28/2006	7/1/2006	Guaranteed Insurability Rider for LTC1
262	HL-2950	I	C	1/1/1991					WY	40.00%	40.00%	3/24/2006	3/28/2006	7/1/2006	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
263	HL-2500	I	A	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
264	HL-2525	I	B	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	Home Health Care Rider for LTC1
265	HL-2950	I	C	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
266	26540	G	C	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
267	HL-2500	I	A	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
268	HL-2500	I	A	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
269	HL-2525	I	B	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Home Health Care Rider for LTC1
270	HL-2525	I	B	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Home Health Care Rider for LTC1
271	HL-2550	I	C	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Guaranteed Insurability Rider for LTC1
272	HL-2550	I	C	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Guaranteed Insurability Rider for LTC1
273	HL-2950	I	C	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
274	HL-2500	I	A	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
275	HL-2500	I	A	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
276	HL-2525	I	B	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	Home Health Care Rider for LTC1
277	HL-2525	I	B	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	Home Health Care Rider for LTC1
278	HL-2950	I	C	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
279	26540	G	C	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
280	HL-2500	I	A	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
281	HL-2500	I	A	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
282	HL-2525	I	B	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Home Health Care Rider for LTC1
283	HL-2525	I	B	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Home Health Care Rider for LTC1
284	HL-2550	I	C	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Guaranteed Insurability Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
285	HL-2550	I	C	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Guaranteed Insurability Rider for LTC1
286	HL-2950	I	C	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
287	26540	G	C	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
288	HL-2500	I	A	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
289	HL-2525	I	B	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	Home Health Care Rider for LTC1
290	HL-2950	I	C	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
291	26540	G	C	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
292	HL-2500	I	A	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
293	HL-2500	I	A	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
294	HL-2525	I	B	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	Home Health Care Rider for LTC1
295	HL-2525	I	B	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	Home Health Care Rider for LTC1
296	HL-2950	I	C	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
297	HL-2500	I	A	1/1/1991					NV	40.00%	25.00%	6/26/2006	1/22/2007	3/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
298	HL-2525	I	B	1/1/1991					NV	40.00%	25.00%	6/26/2006	1/22/2007	3/1/2007	Home Health Care Rider for LTC1
299	HL-2950	I	C	1/1/1991					NV	40.00%	25.00%	6/26/2006	1/22/2007	3/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
300	HL-2500	I	A	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
301	HL-2525	I	B	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	Home Health Care Rider for LTC1
302	HL-2550	I	C	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	Guaranteed Insurability Rider for LTC1
303	HL-2950	I	C	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
304	HL-2500	I	A	1/1/1991					AZ	40.00%	15.00%	9/29/2009	11/23/2009	2/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
305	HL-2525	I	B	1/1/1991					AZ	40.00%	15.00%	9/29/2009	11/23/2009	2/1/2010	Home Health Care Rider for LTC1
306	HL-2950	I	C	1/1/1991					AZ	40.00%	15.00%	9/29/2009	11/23/2009	2/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
307	26540	G	C	1/1/1991					CA	25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
308	HL-2500	I	A	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
309	HL-2500	I	A	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
310	HL-2525	I	B	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	Home Health Care Rider for LTC1
311	HL-2525	I	B	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	Home Health Care Rider for LTC1
312	HL-2550	I	C	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	Guaranteed Insurability Rider for LTC1
313	HL-2950	I	C	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
314	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
315	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
316	HL-2525	I	B	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	Home Health Care Rider for LTC1
317	HL-2525	I	B	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
318	HL-2950	I	C	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
319	26540	G	C	1/1/1991					HI	25.00%	15.00%	9/17/2009	12/14/2009	5/1/2010	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
320	HL-2950	I	C	1/1/1991					HI	25.00%	15.00%	9/17/2009	12/14/2009	5/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
321	HL-2500	I	A	1/1/1991					KS	25.00%	15.00%	7/30/2009	9/30/2009	1/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
322	HL-2525	I	B	1/1/1991					KS	25.00%	15.00%	7/30/2009	9/30/2009	1/1/2010	Home Health Care Rider for LTC1
323	HL-2950	I	C	1/1/1991					KS	25.00%	15.00%	7/30/2009	9/30/2009	1/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
324	HL-2500	I	A	1/1/1991					MD	15.00%	15.00%	5/26/2009	10/27/2009	2/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
325	HL-2525	I	B	1/1/1991					MD	15.00%	15.00%	5/26/2009	10/27/2009	2/1/2010	Home Health Care Rider for LTC1
326	HL-2950	I	C	1/1/1991					MD	15.00%	15.00%	5/26/2009	10/27/2009	2/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
327	26540	G	C	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
328	HL-2500	I	A	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
329	HL-2525	I	B	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	Home Health Care Rider for LTC1
330	HL-2950	I	C	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
331	HL-2500	I	A	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
332	HL-2500	I	A	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
333	HL-2525	I	B	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	Home Health Care Rider for LTC1
334	HL-2950	I	C	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
335	HL-2500	I	A	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
336	HL-2500	I	A	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
337	HL-2500	I	A	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
338	HL-2525	I	B	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Home Health Care Rider for LTC1
339	HL-2550	I	C	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Guaranteed Insurability Rider for LTC1
340	HL-2550	I	C	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Guaranteed Insurability Rider for LTC1
341	HL-2950	I	C	1/1/1991					OH	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
342	HL-2500	I	A	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
343	HL-2525	I	B	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	Home Health Care Rider for LTC1
344	HL-2550	I	C	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	Guaranteed Insurability Rider for LTC1
345	HL-2950	I	C	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
346	HL-2500	I	A	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
347	HL-2500	I	A	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
348	HL-2525	I	B	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	Home Health Care Rider for LTC1
349	HL-2525	I	B	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	Home Health Care Rider for LTC1
350	HL-2950	I	C	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
351	HL-2500	I	A	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
352	HL-2500	I	A	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
353	HL-2525	I	B	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
354	HL-2525	I	B	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	Home Health Care Rider for LTC1
355	HL-2550	I	C	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	Guaranteed Insurability Rider for LTC1
356	HL-2950	I	C	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
357	HL-2950	I	C	1/1/1991					WI	25.00%	25.00%	9/16/2009	10/8/2009	1/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
358	HL-2500	I	A	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
359	HL-2525	I	B	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	Home Health Care Rider for LTC1
360	HL-2950	I	C	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
361	HL-2500	I	A	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
362	HL-2500	I	A	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
363	HL-2525	I	B	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	Home Health Care Rider for LTC1
364	HL-2525	I	B	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	Home Health Care Rider for LTC1
365	HL-2550	I	C	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	Guaranteed Insurability Rider for LTC1
366	HL-2950	I	C	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
367	26540	G	C	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
368	HL-2500	I	A	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
369	HL-2500	I	A	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
370	HL-2525	I	B	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	Home Health Care Rider for LTC1
371	HL-2525	I	B	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	Home Health Care Rider for LTC1
372	HL-2950	I	C	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
373	HL-2500	I	A	1/1/1991					KY	30.00%	20.00%	9/29/2009	1/27/2010	7/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
374	HL-2950	I	C	1/1/1991					KY	30.00%	20.00%	9/29/2009	1/27/2010	7/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
375	26540	G	C	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	LTC3 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
376	HL-2500	I	A	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
377	HL-2500	I	A	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
378	HL-2525	I	B	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	Home Health Care Rider for LTC1
379	HL-2525	I	B	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	Home Health Care Rider for LTC1

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
380	HL-2950	I	C	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
381	HL-2500	I	A	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
382	HL-2500	I	A	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
383	HL-2525	I	B	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	Home Health Care Rider for LTC1
384	HL-2525	I	B	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	Home Health Care Rider for LTC1
385	HL-2950	I	C	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
386	HL-2500	I	A	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
387	HL-2500	I	A	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
388	HL-2525	I	B	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	Home Health Care Rider for LTC1
389	HL-2525	I	B	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	Home Health Care Rider for LTC1
390	HL-2950	I	C	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
391	HL-2500	I	A	1/1/1991					UT	40.00%	40.00%	9/29/2009	6/28/2010	9/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
392	HL-2525	I	B	1/1/1991					UT	40.00%	40.00%	9/29/2009	6/28/2010	9/1/2010	Home Health Care Rider for LTC1
393	HL-2950	I	C	1/1/1991					UT	40.00%	40.00%	9/29/2009	6/28/2010	9/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
394	HL-2500	I	A	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
395	HL-2525	I	B	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	Home Health Care Rider for LTC1
396	HL-2550	I	C	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	Guaranteed Insurability Rider for LTC1
397	HL-2950	I	C	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
398	HL-2500	I	A	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
399	HL-2525	I	B	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	Home Health Care Rider for LTC1
400	HL-2550	I	C	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	Guaranteed Insurability Rider for LTC1
401	HL-2950	I	C	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
Policy Key Coding:															
		*Policy Type													
		I	Individual												

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

Row #	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
		G	Group												
		P	Partnership												
			** Policy Category												
		A	Nursing and Residential Care Facility/Tax Qualified												
		B	Home Care Only/Tax Qualified												
		C	Comprehensive/Tax Qualified												
		D	Nursing and Residential Care Facility/Non-Tax Qualified												
		E	Home Care Only/Non-Tax Qualified												
		F	Comprehensive/Non-Tax Qualified												