

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: Senior Class Individual Rate Increase, 2018/

Filing at a Glance

Company: Continental General Insurance Company
 Product Name: Long Term Care
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.001 Qualified
 Filing Type: Rate - Other (Not M.U. or G.I. Product)
 Date Submitted: 02/05/2019
 SERFF Tr Num: GLTC-131676674
 SERFF Status: Assigned
 State Tr Num: GLTC-131676674
 State Status: Received Review in Progress
 Co Tr Num: SENIOR CLASS INDIVIDUAL RATE INCREASE, 2018

 Implementation: On Approval
 Date Requested:
 Author(s): Deborah Keeler, Beth Lovaas, Cameron Zima, Eric Coldewey, Kenneth Wade, Huyen Pham, Elizabeth Burchfield, Noah Simonson
 Reviewer(s): Jim Laverty (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:

Proposed 58.4% increase on 13 PA policyholders of Continental General LTC forms L?-6000?-NQ, L?-6000?-TQ, LTC?-020201?-UTA?-NQ, and LTC?-020201?-UTA?-TQ.

State: Pennsylvania Filing Company: Continental General Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Long Term Care
 Project Name/Number: Senior Class Individual Rate Increase, 2018/

General Information

Project Name: Senior Class Individual Rate Increase, 2018 Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments: Texas is the state of domicile. Texas recently approved a 64% rate increase on these policy forms. Texas requires at least 12 months of accumulated experience before we can file another rate filing in the state.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 58.4% Filing Status Changed: 02/06/2019
 State Status Changed: 02/07/2019
 Deemer Date: Created By: Huyen Pham
 Submitted By: Huyen Pham Corresponding Filing Tracking Number:
 State TOI: LTC03I Individual Long Term Care

Filing Description:
 Dear Ms. Altman:

Enclosed for your review, please find an Actuarial Memorandum and rate sheets in support of the current proposed increase on the above referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,
 Clark A. Heitkamp, FSA, MAAA, LTCP
 Senior Consulting Actuary
 United Health Actuarial Services, Inc.

Company and Contact

Filing Contact Information

Huyen Pham, Actuarial Analyst huyen.pham@continental-ins.com
 11001 Lakeline Blvd 512-969-2802 [Phone]
 Austin, TX 78717

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: Senior Class Individual Rate Increase, 2018/

Filing Company Information

| | | |
|---------------------------------------|-------------------------|-----------------------------|
| Continental General Insurance Company | CoCode: 71404 | State of Domicile: Texas |
| 11001 Lakeline Blvd | Group Code: 84 | Company Type: Life & Health |
| Suite 120 | Group Name: | State ID Number: |
| Austin, TX 78717 | FEIN Number: 47-0463747 | |
| (866) 830-0607 ext. [Phone] | | |

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Texas rate filing fee is \$100.00.
 Per Company: Yes

| Company | Amount | Date Processed | Transaction # |
|---------------------------------------|----------|----------------|---------------|
| Continental General Insurance Company | \$100.00 | 02/05/2019 | 155063422 |

SERFF Tracking #: GLTC-131676674 **State Tracking #:** GLTC-131676674 **Company Tracking #:** SENIOR CLASS INDIVIDUAL RATE INCREASE, 2...

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: Senior Class Individual Rate Increase, 2018/

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 06/21/2016
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: GLTC-130459588

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---------------------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Continental General Insurance Company | 58.400% | 58.400% | \$25,060 | 13 | \$42,911 | 58.400% | 58.400% |

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: Senior Class Individual Rate Increase, 2018/

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|----------------------------|---|-------------|---|---------------------------------|
| 1 | | PA - SCI L6000 Rate Sheets | L-6000 | Revised | Previous State Filing Number: GLTC-130459588 Percent Rate Change Request: 58.4 | PA - SCI L6000 Rate Sheets.pdf, |

Current Rate Sheets

**Continental General Insurance Company
Individual Long Term Care Form L-6000-NQ
Base Premiums for: \$10/Day NH Only
7-Day Elimination Period**

Annual Premiums for Preferred Risks

| Issue Age | Benefit Period (Days) | | | 1800 | 2160 | Unlimited |
|--------------|-----------------------|-------|-------|-------|-------|-----------|
| | 720 | 1080 | 1440 | | | |
| <39 | \$23 | \$26 | \$27 | \$29 | \$30 | \$32 |
| 39 | 24 | 27 | 29 | 32 | 33 | 35 |
| 40 | 26 | 29 | 32 | 33 | 35 | 37 |
| 41 | 27 | 30 | 35 | 36 | 37 | 40 |
| 42 | 29 | 35 | 36 | 39 | 42 | 43 |
| 43 | 30 | 36 | 39 | 42 | 45 | 46 |
| 44 | 33 | 39 | 40 | 45 | 46 | 49 |
| 45 | 35 | 40 | 45 | 46 | 48 | 52 |
| 46 | 36 | 42 | 46 | 48 | 52 | 55 |
| 47 | 37 | 43 | 48 | 52 | 55 | 58 |
| 48 | 39 | 45 | 49 | 53 | 56 | 59 |
| 49 | 40 | 46 | 50 | 55 | 58 | 62 |
| 50 | 42 | 48 | 52 | 56 | 59 | 62 |
| 51 | 43 | 49 | 53 | 58 | 60 | 63 |
| 52 | 45 | 50 | 56 | 59 | 62 | 65 |
| 53 | 45 | 53 | 59 | 62 | 65 | 71 |
| 54 | 46 | 55 | 62 | 65 | 68 | 75 |
| 55 | 48 | 58 | 63 | 68 | 72 | 79 |
| 56 | 52 | 62 | 68 | 72 | 76 | 82 |
| 57 | 53 | 63 | 71 | 76 | 79 | 86 |
| 58 | 58 | 69 | 76 | 82 | 88 | 95 |
| 59 | 62 | 76 | 84 | 89 | 94 | 102 |
| 60 | 66 | 81 | 92 | 98 | 101 | 111 |
| 61 | 72 | 88 | 98 | 104 | 111 | 120 |
| 62 | 78 | 94 | 104 | 112 | 115 | 128 |
| 63 | 82 | 101 | 112 | 121 | 127 | 137 |
| 64 | 89 | 109 | 121 | 131 | 137 | 148 |
| 65 | 96 | 118 | 131 | 140 | 147 | 158 |
| 66 | 104 | 127 | 138 | 150 | 157 | 168 |
| 67 | 109 | 134 | 148 | 160 | 168 | 179 |
| 68 | 122 | 150 | 168 | 179 | 187 | 202 |
| 69 | 135 | 167 | 184 | 199 | 206 | 222 |
| 70 | 148 | 181 | 203 | 217 | 226 | 243 |
| 71 | 161 | 199 | 220 | 236 | 248 | 265 |
| 72 | 173 | 213 | 239 | 256 | 268 | 287 |
| 73 | 203 | 249 | 276 | 300 | 312 | 334 |
| 74 | 232 | 285 | 317 | 341 | 357 | 382 |
| 75 | 259 | 320 | 359 | 383 | 402 | 431 |
| 76 | 288 | 356 | 397 | 426 | 448 | 475 |
| 77 | 317 | 392 | 436 | 471 | 491 | 524 |
| 78 | 348 | 433 | 484 | 520 | 543 | 579 |
| 79 | 382 | 472 | 530 | 567 | 596 | 634 |
| 80 | 415 | 514 | 577 | 619 | 648 | 688 |
| 81 | 448 | 556 | 622 | 668 | 701 | 742 |
| 82 | 481 | 595 | 667 | 720 | 755 | 798 |
| 83 | 514 | 638 | 716 | 769 | 805 | 851 |
| 84 | 544 | 680 | 762 | 816 | 858 | 907 |
| 85 | 582 | 723 | 809 | 871 | 914 | 966 |
| 86 | ** | 640 | 795 | 890 | 1,006 | 1,063 |
| 87 | ** | 704 | 875 | 979 | 1,054 | 1,169 |
| 88 | ** | 774 | 962 | 1,077 | 1,160 | 1,286 |
| 89 | ** | 852 | 1,058 | 1,185 | 1,276 | 1,339 |
| 90 | ** | 937 | 1,164 | 1,303 | 1,403 | 1,556 |
| 91 | ** | 1,031 | 1,281 | 1,434 | 1,543 | 1,712 |
| 92 | ** | 1,134 | 1,409 | 1,577 | 1,698 | 1,883 |
| 93 | ** | 1,247 | 1,550 | 1,735 | 1,867 | 2,071 |
| 94 | ** | 1,372 | 1,705 | 1,908 | 2,054 | 2,278 |
| 95 | ** | 1,509 | 1,875 | 2,099 | 2,260 | 2,506 |
| 96 | ** | 1,660 | 2,062 | 2,309 | 2,486 | 2,757 |
| 97 | ** | 1,826 | 2,269 | 2,540 | 2,734 | 3,032 |
| 98 | ** | 2,008 | 2,496 | 2,794 | 3,008 | 3,336 |
| 99+ | ** | 2,209 | 2,745 | 3,073 | 3,308 | 3,669 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

**Continental General Insurance Company
Individual Long Term Care Form L-6000-NQ
Base Premiums for: \$10/Day NH, HHC Daily Max 50% of NH
7-Day Elimination Period**

Annual Premiums for Preferred Risks

| Issue Age | Benefit Period (Days) | | | 1800 | 2160 | Unlimited |
|--------------|-----------------------|-------|-------|-------|-------|-----------|
| | 720 | 1080 | 1440 | | | |
| <39 | \$24 | \$27 | \$29 | \$32 | \$33 | \$35 |
| 39 | 26 | 29 | 32 | 35 | 36 | 37 |
| 40 | 27 | 32 | 35 | 36 | 37 | 40 |
| 41 | 29 | 33 | 37 | 39 | 40 | 43 |
| 42 | 30 | 37 | 39 | 42 | 45 | 46 |
| 43 | 32 | 39 | 42 | 45 | 48 | 50 |
| 44 | 36 | 42 | 43 | 48 | 49 | 53 |
| 45 | 37 | 43 | 48 | 50 | 52 | 56 |
| 46 | 39 | 45 | 50 | 52 | 56 | 59 |
| 47 | 40 | 46 | 52 | 56 | 59 | 62 |
| 48 | 42 | 48 | 53 | 58 | 60 | 63 |
| 49 | 43 | 50 | 55 | 59 | 62 | 66 |
| 50 | 45 | 52 | 56 | 60 | 63 | 68 |
| 51 | 46 | 53 | 58 | 62 | 65 | 69 |
| 52 | 48 | 55 | 60 | 63 | 66 | 71 |
| 53 | 49 | 58 | 63 | 66 | 71 | 76 |
| 54 | 50 | 59 | 66 | 71 | 73 | 81 |
| 55 | 52 | 62 | 69 | 73 | 78 | 85 |
| 56 | 56 | 66 | 73 | 78 | 82 | 89 |
| 57 | 58 | 69 | 76 | 82 | 85 | 94 |
| 58 | 62 | 75 | 82 | 89 | 95 | 102 |
| 59 | 66 | 82 | 91 | 96 | 101 | 111 |
| 60 | 72 | 88 | 99 | 105 | 109 | 120 |
| 61 | 78 | 95 | 105 | 112 | 120 | 130 |
| 62 | 84 | 101 | 112 | 121 | 125 | 138 |
| 63 | 89 | 109 | 121 | 131 | 137 | 148 |
| 64 | 96 | 118 | 131 | 141 | 148 | 160 |
| 65 | 104 | 128 | 141 | 151 | 158 | 171 |
| 66 | 112 | 137 | 150 | 161 | 170 | 183 |
| 67 | 118 | 144 | 160 | 173 | 181 | 193 |
| 68 | 132 | 161 | 181 | 193 | 203 | 217 |
| 69 | 147 | 180 | 199 | 215 | 223 | 239 |
| 70 | 160 | 196 | 219 | 235 | 245 | 264 |
| 71 | 174 | 215 | 238 | 255 | 268 | 287 |
| 72 | 187 | 230 | 258 | 276 | 289 | 310 |
| 73 | 219 | 269 | 300 | 324 | 338 | 361 |
| 74 | 251 | 308 | 343 | 369 | 386 | 412 |
| 75 | 281 | 346 | 387 | 415 | 435 | 465 |
| 76 | 311 | 384 | 429 | 461 | 484 | 514 |
| 77 | 343 | 423 | 472 | 508 | 531 | 567 |
| 78 | 377 | 468 | 523 | 562 | 588 | 626 |
| 79 | 413 | 511 | 573 | 613 | 645 | 685 |
| 80 | 448 | 556 | 624 | 670 | 700 | 744 |
| 81 | 484 | 600 | 672 | 723 | 757 | 802 |
| 82 | 520 | 644 | 721 | 778 | 815 | 863 |
| 83 | 556 | 690 | 773 | 831 | 870 | 920 |
| 84 | 589 | 734 | 824 | 883 | 927 | 981 |
| 85 | 629 | 782 | 876 | 942 | 988 | 1,044 |
| 86 | ** | 692 | 860 | 963 | 1,036 | 1,148 |
| 87 | ** | 761 | 946 | 1,059 | 1,140 | 1,263 |
| 88 | ** | 838 | 1,041 | 1,165 | 1,253 | 1,390 |
| 89 | ** | 921 | 1,145 | 1,282 | 1,379 | 1,529 |
| 90 | ** | 1,013 | 1,259 | 1,410 | 1,517 | 1,681 |
| 91 | ** | 1,115 | 1,385 | 1,551 | 1,668 | 1,850 |
| 92 | ** | 1,226 | 1,524 | 1,706 | 1,835 | 2,034 |
| 93 | ** | 1,349 | 1,676 | 1,877 | 2,019 | 2,238 |
| 94 | ** | 1,484 | 1,844 | 2,064 | 2,221 | 2,462 |
| 95 | ** | 1,632 | 2,028 | 2,271 | 2,443 | 2,708 |
| 96 | ** | 1,795 | 2,231 | 2,498 | 2,687 | 2,979 |
| 97 | ** | 1,975 | 2,454 | 2,748 | 2,956 | 3,277 |
| 98 | ** | 2,172 | 2,699 | 3,023 | 3,251 | 3,604 |
| 99+ | ** | 2,390 | 2,969 | 3,325 | 3,576 | 3,965 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

**Continental General Insurance Company
Individual Long Term Care Form L-6000-NQ
Base Premiums for: \$10/Day NH, HHC Daily Max 80% of NH
7-Day Elimination Period**

Annual Premiums for Preferred Risks

| Issue Age | Benefit Period (Days) | | | 1800 | 2160 | Unlimited |
|--------------|-----------------------|-------|-------|-------|-------|-----------|
| | 720 | 1080 | 1440 | | | |
| <39 | \$26 | \$29 | \$32 | \$33 | \$35 | \$36 |
| 39 | 27 | 32 | 33 | 36 | 37 | 39 |
| 40 | 29 | 33 | 36 | 37 | 42 | 43 |
| 41 | 30 | 36 | 39 | 42 | 43 | 48 |
| 42 | 32 | 39 | 40 | 45 | 46 | 52 |
| 43 | 33 | 40 | 45 | 48 | 49 | 55 |
| 44 | 37 | 43 | 46 | 50 | 52 | 58 |
| 45 | 39 | 45 | 50 | 52 | 58 | 60 |
| 46 | 40 | 46 | 52 | 58 | 59 | 65 |
| 47 | 42 | 50 | 55 | 59 | 62 | 69 |
| 48 | 43 | 52 | 56 | 62 | 63 | 71 |
| 49 | 45 | 53 | 58 | 63 | 66 | 73 |
| 50 | 46 | 55 | 59 | 65 | 68 | 75 |
| 51 | 48 | 56 | 62 | 66 | 69 | 76 |
| 52 | 49 | 58 | 63 | 68 | 72 | 78 |
| 53 | 50 | 59 | 66 | 72 | 76 | 82 |
| 54 | 52 | 62 | 71 | 76 | 79 | 88 |
| 55 | 53 | 65 | 73 | 79 | 84 | 92 |
| 56 | 58 | 71 | 76 | 82 | 88 | 96 |
| 57 | 59 | 72 | 81 | 88 | 92 | 101 |
| 58 | 65 | 79 | 88 | 95 | 102 | 111 |
| 59 | 69 | 85 | 96 | 104 | 109 | 121 |
| 60 | 75 | 92 | 104 | 112 | 118 | 130 |
| 61 | 81 | 99 | 111 | 121 | 127 | 140 |
| 62 | 85 | 107 | 120 | 128 | 135 | 148 |
| 63 | 94 | 115 | 128 | 140 | 147 | 160 |
| 64 | 101 | 124 | 140 | 151 | 157 | 173 |
| 65 | 108 | 134 | 150 | 160 | 168 | 184 |
| 66 | 115 | 141 | 158 | 171 | 179 | 194 |
| 67 | 122 | 151 | 170 | 183 | 192 | 207 |
| 68 | 138 | 170 | 189 | 203 | 213 | 230 |
| 69 | 151 | 187 | 209 | 225 | 236 | 255 |
| 70 | 164 | 204 | 229 | 248 | 259 | 279 |
| 71 | 180 | 223 | 251 | 268 | 282 | 304 |
| 72 | 193 | 240 | 269 | 291 | 302 | 328 |
| 73 | 225 | 279 | 314 | 338 | 354 | 383 |
| 74 | 256 | 318 | 359 | 386 | 405 | 435 |
| 75 | 288 | 359 | 402 | 435 | 455 | 490 |
| 76 | 320 | 397 | 446 | 481 | 505 | 541 |
| 77 | 350 | 438 | 491 | 530 | 556 | 595 |
| 78 | 386 | 482 | 543 | 585 | 613 | 657 |
| 79 | 422 | 528 | 595 | 641 | 672 | 717 |
| 80 | 458 | 575 | 647 | 697 | 730 | 779 |
| 81 | 494 | 619 | 698 | 752 | 788 | 840 |
| 82 | 530 | 665 | 750 | 808 | 847 | 900 |
| 83 | 566 | 710 | 802 | 863 | 904 | 960 |
| 84 | 602 | 756 | 852 | 919 | 963 | 1,022 |
| 85 | 642 | 806 | 907 | 979 | 1,025 | 1,087 |
| 86 | ** | 706 | 887 | 998 | 1,077 | 1,196 |
| 87 | ** | 777 | 976 | 1,098 | 1,185 | 1,316 |
| 88 | ** | 855 | 1,073 | 1,207 | 1,303 | 1,365 |
| 89 | ** | 940 | 1,181 | 1,328 | 1,434 | 1,592 |
| 90 | ** | 1,034 | 1,299 | 1,461 | 1,577 | 1,751 |
| 91 | ** | 1,138 | 1,429 | 1,607 | 1,735 | 1,926 |
| 92 | ** | 1,252 | 1,571 | 1,768 | 1,908 | 2,119 |
| 93 | ** | 1,377 | 1,729 | 1,945 | 2,099 | 2,331 |
| 94 | ** | 1,514 | 1,901 | 2,139 | 2,309 | 2,564 |
| 95 | ** | 1,666 | 2,092 | 2,353 | 2,540 | 2,820 |
| 96 | ** | 1,832 | 2,301 | 2,588 | 2,794 | 3,102 |
| 97 | ** | 2,016 | 2,531 | 2,847 | 3,073 | 3,412 |
| 98 | ** | 2,217 | 2,784 | 3,132 | 3,380 | 3,753 |
| 99+ | ** | 2,439 | 3,062 | 3,445 | 3,719 | 4,129 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

**Continental General Insurance Company
Individual Long Term Care Form L-6000-NQ
Base Premiums for: \$10/Day NH, HHC Daily Max 100% of NH
7-Day Elimination Period**

Annual Premiums for Preferred Risks

| Issue Age | Benefit Period (Days) | | | 1800 | 2160 | Unlimited |
|--------------|-----------------------|-------|-------|-------|-------|-----------|
| | 720 | 1080 | 1440 | | | |
| <39 | \$27 | \$30 | \$33 | \$35 | \$36 | \$39 |
| 39 | 29 | 33 | 35 | 37 | 39 | 42 |
| 40 | 30 | 35 | 37 | 40 | 43 | 46 |
| 41 | 32 | 37 | 40 | 43 | 45 | 50 |
| 42 | 33 | 40 | 43 | 46 | 48 | 55 |
| 43 | 35 | 42 | 46 | 50 | 52 | 58 |
| 44 | 39 | 45 | 48 | 52 | 56 | 60 |
| 45 | 40 | 46 | 52 | 56 | 59 | 65 |
| 46 | 42 | 49 | 53 | 59 | 60 | 69 |
| 47 | 43 | 52 | 58 | 60 | 65 | 73 |
| 48 | 45 | 53 | 59 | 63 | 66 | 75 |
| 49 | 46 | 55 | 60 | 65 | 69 | 76 |
| 50 | 48 | 56 | 62 | 66 | 71 | 79 |
| 51 | 49 | 58 | 63 | 69 | 72 | 81 |
| 52 | 50 | 59 | 65 | 71 | 75 | 84 |
| 53 | 52 | 60 | 69 | 75 | 79 | 88 |
| 54 | 53 | 65 | 72 | 79 | 82 | 92 |
| 55 | 55 | 69 | 75 | 82 | 86 | 98 |
| 56 | 59 | 72 | 81 | 86 | 92 | 102 |
| 57 | 60 | 73 | 85 | 91 | 95 | 107 |
| 58 | 66 | 81 | 91 | 99 | 104 | 117 |
| 59 | 71 | 88 | 98 | 108 | 114 | 125 |
| 60 | 76 | 95 | 108 | 117 | 122 | 135 |
| 61 | 82 | 102 | 115 | 124 | 132 | 145 |
| 62 | 88 | 108 | 124 | 134 | 140 | 157 |
| 63 | 95 | 118 | 132 | 144 | 153 | 168 |
| 64 | 102 | 127 | 144 | 156 | 163 | 179 |
| 65 | 111 | 137 | 153 | 167 | 174 | 190 |
| 66 | 118 | 147 | 163 | 177 | 187 | 203 |
| 67 | 127 | 156 | 174 | 189 | 197 | 216 |
| 68 | 140 | 174 | 194 | 210 | 220 | 240 |
| 69 | 154 | 192 | 216 | 233 | 242 | 265 |
| 70 | 168 | 209 | 236 | 253 | 268 | 289 |
| 71 | 181 | 228 | 256 | 276 | 291 | 315 |
| 72 | 197 | 246 | 276 | 298 | 312 | 340 |
| 73 | 229 | 285 | 323 | 347 | 366 | 395 |
| 74 | 261 | 327 | 369 | 396 | 416 | 449 |
| 75 | 291 | 364 | 413 | 446 | 467 | 504 |
| 76 | 323 | 406 | 458 | 494 | 520 | 557 |
| 77 | 356 | 446 | 504 | 543 | 569 | 612 |
| 78 | 392 | 491 | 554 | 600 | 629 | 675 |
| 79 | 428 | 539 | 609 | 657 | 688 | 737 |
| 80 | 464 | 585 | 661 | 714 | 747 | 799 |
| 81 | 501 | 632 | 711 | 769 | 808 | 861 |
| 82 | 537 | 677 | 766 | 825 | 867 | 923 |
| 83 | 573 | 723 | 818 | 881 | 927 | 985 |
| 84 | 609 | 769 | 868 | 937 | 986 | 1,048 |
| 85 | 651 | 821 | 927 | 999 | 1,050 | 1,116 |
| 86 | ** | 716 | 903 | 1,020 | 1,099 | 1,155 |
| 87 | ** | 788 | 993 | 1,122 | 1,209 | 1,270 |
| 88 | ** | 866 | 1,092 | 1,234 | 1,330 | 1,397 |
| 89 | ** | 953 | 1,202 | 1,358 | 1,463 | 1,537 |
| 90 | ** | 1,048 | 1,322 | 1,494 | 1,609 | 1,691 |
| 91 | ** | 1,153 | 1,454 | 1,643 | 1,770 | 1,860 |
| 92 | ** | 1,268 | 1,600 | 1,807 | 1,947 | 2,046 |
| 93 | ** | 1,395 | 1,759 | 1,988 | 2,142 | 2,250 |
| 94 | ** | 1,535 | 1,935 | 2,187 | 2,356 | 2,475 |
| 95 | ** | 1,688 | 2,129 | 2,405 | 2,592 | 2,723 |
| 96 | ** | 1,857 | 2,342 | 2,646 | 2,851 | 2,995 |
| 97 | ** | 2,043 | 2,576 | 2,910 | 3,136 | 3,295 |
| 98 | ** | 2,247 | 2,834 | 3,202 | 3,450 | 3,624 |
| 99+ | ** | 2,472 | 3,117 | 3,522 | 3,795 | 3,986 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

**Continental General Insurance Company
Individual Long Term Care Form L-6000-NQ
Base Premiums for: \$10/Day NH, HHC Daily Max 125% of NH
7-Day Elimination Period**

Annual Premiums for Preferred Risks

| Issue Age | Benefit Period (Days) | | | | | |
|--------------|-----------------------|-------|-------|-------|-------|-----------|
| | 720 | 1080 | 1440 | 1800 | 2160 | Unlimited |
| <39 | \$29 | \$32 | \$36 | \$37 | \$39 | \$42 |
| 39 | 30 | 36 | 37 | 39 | 40 | 45 |
| 40 | 32 | 37 | 39 | 43 | 46 | 49 |
| 41 | 33 | 40 | 42 | 46 | 48 | 55 |
| 42 | 35 | 42 | 46 | 49 | 49 | 59 |
| 43 | 36 | 43 | 49 | 53 | 55 | 62 |
| 44 | 40 | 46 | 50 | 55 | 60 | 65 |
| 45 | 42 | 48 | 55 | 59 | 63 | 69 |
| 46 | 43 | 52 | 55 | 63 | 65 | 75 |
| 47 | 45 | 55 | 60 | 65 | 68 | 79 |
| 48 | 46 | 56 | 62 | 66 | 69 | 81 |
| 49 | 48 | 58 | 63 | 68 | 73 | 82 |
| 50 | 49 | 59 | 65 | 69 | 75 | 85 |
| 51 | 50 | 60 | 66 | 73 | 76 | 86 |
| 52 | 52 | 62 | 68 | 75 | 79 | 91 |
| 53 | 53 | 63 | 72 | 79 | 84 | 94 |
| 54 | 55 | 68 | 75 | 84 | 86 | 98 |
| 55 | 56 | 73 | 78 | 86 | 91 | 105 |
| 56 | 60 | 75 | 85 | 91 | 98 | 109 |
| 57 | 62 | 76 | 89 | 95 | 101 | 114 |
| 58 | 69 | 84 | 95 | 105 | 108 | 124 |
| 59 | 73 | 91 | 102 | 114 | 121 | 132 |
| 60 | 79 | 99 | 112 | 122 | 130 | 144 |
| 61 | 85 | 107 | 121 | 130 | 140 | 154 |
| 62 | 91 | 112 | 130 | 141 | 147 | 167 |
| 63 | 98 | 122 | 138 | 151 | 161 | 179 |
| 64 | 105 | 131 | 151 | 163 | 170 | 189 |
| 65 | 115 | 141 | 158 | 176 | 183 | 200 |
| 66 | 121 | 153 | 170 | 186 | 196 | 213 |
| 67 | 131 | 161 | 181 | 197 | 206 | 228 |
| 68 | 144 | 181 | 202 | 219 | 229 | 252 |
| 69 | 158 | 197 | 225 | 243 | 252 | 278 |
| 70 | 173 | 216 | 245 | 264 | 279 | 302 |
| 71 | 186 | 235 | 266 | 288 | 302 | 330 |
| 72 | 203 | 255 | 287 | 310 | 324 | 356 |
| 73 | 235 | 294 | 334 | 359 | 380 | 412 |
| 74 | 266 | 337 | 382 | 410 | 432 | 468 |
| 75 | 297 | 374 | 426 | 462 | 482 | 524 |
| 76 | 328 | 418 | 472 | 511 | 539 | 579 |
| 77 | 363 | 458 | 520 | 560 | 588 | 635 |
| 78 | 399 | 503 | 570 | 621 | 651 | 700 |
| 79 | 435 | 553 | 628 | 678 | 710 | 763 |
| 80 | 472 | 599 | 680 | 737 | 772 | 827 |
| 81 | 510 | 648 | 732 | 792 | 834 | 891 |
| 82 | 546 | 694 | 789 | 850 | 893 | 953 |
| 83 | 582 | 740 | 841 | 907 | 956 | 1,018 |
| 84 | 619 | 786 | 891 | 965 | 1,017 | 1,083 |
| 85 | 662 | 841 | 953 | 1,028 | 1,081 | 1,152 |
| 86 | ** | 729 | 924 | 1,050 | 1,132 | 1,269 |
| 87 | ** | 801 | 1,017 | 1,155 | 1,244 | 1,394 |
| 88 | ** | 881 | 1,119 | 1,270 | 1,369 | 1,534 |
| 89 | ** | 969 | 1,231 | 1,397 | 1,506 | 1,688 |
| 90 | ** | 1,066 | 1,354 | 1,536 | 1,656 | 1,856 |
| 91 | ** | 1,172 | 1,489 | 1,689 | 1,822 | 2,042 |
| 92 | ** | 1,290 | 1,637 | 1,858 | 2,004 | 2,246 |
| 93 | ** | 1,418 | 1,801 | 2,045 | 2,205 | 2,317 |
| 94 | ** | 1,561 | 1,981 | 2,248 | 2,425 | 2,717 |
| 95 | ** | 1,716 | 2,180 | 2,474 | 2,667 | 2,989 |
| 96 | ** | 1,888 | 2,398 | 2,720 | 2,933 | 3,288 |
| 97 | ** | 2,078 | 2,638 | 2,992 | 3,227 | 3,616 |
| 98 | ** | 2,285 | 2,902 | 3,292 | 3,550 | 3,977 |
| 99+ | ** | 2,513 | 3,191 | 3,620 | 3,905 | 4,375 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

**Continental General Insurance Company
Individual Long Term Care Form L-6000-NQ
Base Premiums for: \$10/Day NH, HHC Daily Max 150% of NH
7-Day Elimination Period**

Annual Premiums for Preferred Risks

| Issue Age | Benefit Period (Days) | | | 1800 | 2160 | Unlimited |
|--------------|-----------------------|-------|-------|-------|-------|-----------|
| | 720 | 1080 | 1440 | | | |
| <39 | \$30 | \$33 | \$37 | \$39 | \$40 | \$43 |
| 39 | 32 | 37 | 39 | 40 | 42 | 46 |
| 40 | 33 | 39 | 40 | 45 | 49 | 52 |
| 41 | 35 | 42 | 43 | 48 | 49 | 58 |
| 42 | 36 | 43 | 48 | 50 | 50 | 63 |
| 43 | 37 | 45 | 50 | 56 | 58 | 65 |
| 44 | 42 | 48 | 52 | 56 | 63 | 68 |
| 45 | 43 | 49 | 56 | 62 | 66 | 73 |
| 46 | 45 | 53 | 56 | 66 | 65 | 79 |
| 47 | 46 | 58 | 63 | 65 | 71 | 85 |
| 48 | 48 | 59 | 65 | 69 | 72 | 86 |
| 49 | 49 | 60 | 66 | 71 | 76 | 86 |
| 50 | 50 | 62 | 68 | 72 | 78 | 91 |
| 51 | 52 | 63 | 69 | 76 | 79 | 92 |
| 52 | 53 | 65 | 71 | 78 | 84 | 96 |
| 53 | 55 | 66 | 75 | 84 | 88 | 99 |
| 54 | 56 | 71 | 78 | 88 | 91 | 104 |
| 55 | 58 | 76 | 81 | 91 | 95 | 111 |
| 56 | 62 | 78 | 88 | 95 | 102 | 115 |
| 57 | 63 | 78 | 94 | 99 | 105 | 120 |
| 58 | 71 | 86 | 99 | 109 | 112 | 131 |
| 59 | 75 | 94 | 105 | 120 | 127 | 140 |
| 60 | 81 | 102 | 117 | 128 | 135 | 151 |
| 61 | 86 | 109 | 125 | 135 | 145 | 161 |
| 62 | 92 | 115 | 135 | 147 | 154 | 176 |
| 63 | 101 | 127 | 144 | 157 | 168 | 189 |
| 64 | 108 | 135 | 157 | 170 | 177 | 197 |
| 65 | 118 | 145 | 164 | 183 | 190 | 209 |
| 66 | 124 | 157 | 176 | 193 | 204 | 223 |
| 67 | 135 | 167 | 189 | 204 | 213 | 239 |
| 68 | 147 | 187 | 207 | 228 | 238 | 264 |
| 69 | 161 | 203 | 233 | 252 | 261 | 291 |
| 70 | 177 | 222 | 253 | 272 | 291 | 315 |
| 71 | 189 | 240 | 275 | 298 | 314 | 344 |
| 72 | 207 | 262 | 295 | 320 | 336 | 370 |
| 73 | 239 | 301 | 346 | 370 | 393 | 428 |
| 74 | 271 | 346 | 395 | 423 | 446 | 487 |
| 75 | 301 | 383 | 439 | 478 | 498 | 543 |
| 76 | 334 | 428 | 487 | 527 | 556 | 600 |
| 77 | 369 | 469 | 536 | 577 | 606 | 657 |
| 78 | 406 | 514 | 586 | 639 | 671 | 724 |
| 79 | 442 | 566 | 645 | 700 | 732 | 789 |
| 80 | 480 | 613 | 698 | 759 | 795 | 854 |
| 81 | 518 | 664 | 750 | 815 | 858 | 920 |
| 82 | 554 | 710 | 811 | 873 | 919 | 984 |
| 83 | 590 | 756 | 863 | 932 | 985 | 1,050 |
| 84 | 629 | 804 | 913 | 992 | 1,045 | 1,116 |
| 85 | 672 | 860 | 979 | 1,057 | 1,112 | 1,188 |
| 86 | ** | 740 | 946 | 1,077 | 1,162 | 1,308 |
| 87 | ** | 814 | 1,040 | 1,185 | 1,279 | 1,437 |
| 88 | ** | 896 | 1,145 | 1,303 | 1,407 | 1,581 |
| 89 | ** | 985 | 1,259 | 1,434 | 1,548 | 1,740 |
| 90 | ** | 1,083 | 1,384 | 1,577 | 1,702 | 1,914 |
| 91 | ** | 1,191 | 1,524 | 1,735 | 1,872 | 2,105 |
| 92 | ** | 1,310 | 1,675 | 1,908 | 2,059 | 2,316 |
| 93 | ** | 1,441 | 1,843 | 2,100 | 2,265 | 2,546 |
| 94 | ** | 1,585 | 2,028 | 2,308 | 2,493 | 2,801 |
| 95 | ** | 1,744 | 2,229 | 2,540 | 2,742 | 3,082 |
| 96 | ** | 1,918 | 2,452 | 2,794 | 3,015 | 3,390 |
| 97 | ** | 2,111 | 2,699 | 3,073 | 3,318 | 3,728 |
| 98 | ** | 2,321 | 2,968 | 3,381 | 3,649 | 4,101 |
| 99+ | ** | 2,553 | 3,264 | 3,718 | 4,013 | 4,512 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

**Continental General Insurance Company
Individual Long Term Care Form L-6000-NQ
Base Premiums for: \$10/Day NH Only
7-Day Elimination Period**

Annual Premiums for Preferred Risks

| Issue <u>Age</u> | Benefit Period (Days) | | | <u>1800</u> | <u>2160</u> | <u>Unlimited</u> |
|---------------------|-----------------------|-------------|-------------|-------------|-------------|------------------|
| | <u>720</u> | <u>1080</u> | <u>1440</u> | | | |
| <39 | \$37 | \$41 | \$43 | \$46 | \$48 | \$50 |
| 39 | 39 | 43 | 46 | 50 | 52 | 55 |
| 40 | 41 | 46 | 50 | 52 | 55 | 59 |
| 41 | 43 | 48 | 55 | 57 | 59 | 64 |
| 42 | 46 | 55 | 57 | 62 | 66 | 68 |
| 43 | 48 | 57 | 62 | 66 | 71 | 73 |
| 44 | 52 | 62 | 64 | 71 | 73 | 78 |
| 45 | 55 | 64 | 71 | 73 | 75 | 82 |
| 46 | 57 | 66 | 73 | 75 | 82 | 87 |
| 47 | 59 | 68 | 75 | 82 | 87 | 91 |
| 48 | 62 | 71 | 78 | 84 | 89 | 94 |
| 49 | 64 | 73 | 80 | 87 | 91 | 98 |
| 50 | 66 | 75 | 82 | 89 | 94 | 98 |
| 51 | 68 | 78 | 84 | 91 | 96 | 100 |
| 52 | 71 | 80 | 89 | 94 | 98 | 103 |
| 53 | 71 | 84 | 94 | 98 | 103 | 112 |
| 54 | 73 | 87 | 98 | 103 | 107 | 119 |
| 55 | 75 | 91 | 100 | 107 | 114 | 125 |
| 56 | 82 | 98 | 107 | 114 | 121 | 130 |
| 57 | 84 | 100 | 112 | 121 | 125 | 137 |
| 58 | 91 | 109 | 121 | 130 | 139 | 151 |
| 59 | 98 | 121 | 132 | 141 | 148 | 162 |
| 60 | 105 | 128 | 146 | 155 | 160 | 176 |
| 61 | 114 | 139 | 155 | 164 | 176 | 189 |
| 62 | 123 | 148 | 164 | 178 | 182 | 203 |
| 63 | 130 | 160 | 178 | 192 | 201 | 217 |
| 64 | 141 | 173 | 192 | 208 | 217 | 235 |
| 65 | 153 | 187 | 208 | 221 | 233 | 251 |
| 66 | 164 | 201 | 219 | 237 | 249 | 267 |
| 67 | 173 | 212 | 235 | 253 | 267 | 283 |
| 68 | 194 | 237 | 267 | 283 | 297 | 319 |
| 69 | 214 | 265 | 292 | 315 | 326 | 351 |
| 70 | 235 | 287 | 322 | 344 | 358 | 385 |
| 71 | 255 | 315 | 349 | 374 | 392 | 420 |
| 72 | 274 | 338 | 379 | 406 | 424 | 454 |
| 73 | 322 | 395 | 438 | 474 | 495 | 529 |
| 74 | 367 | 452 | 502 | 541 | 566 | 604 |
| 75 | 411 | 506 | 568 | 607 | 636 | 682 |
| 76 | 456 | 563 | 630 | 675 | 709 | 753 |
| 77 | 502 | 620 | 691 | 746 | 778 | 830 |
| 78 | 552 | 687 | 766 | 823 | 860 | 917 |
| 79 | 604 | 748 | 839 | 899 | 944 | 1,004 |
| 80 | 657 | 814 | 915 | 981 | 1,026 | 1,090 |
| 81 | 709 | 880 | 985 | 1,058 | 1,111 | 1,175 |
| 82 | 762 | 942 | 1,056 | 1,140 | 1,195 | 1,264 |
| 83 | 814 | 1,010 | 1,134 | 1,218 | 1,275 | 1,348 |
| 84 | 862 | 1,077 | 1,207 | 1,293 | 1,359 | 1,437 |
| 85 | 922 | 1,145 | 1,282 | 1,380 | 1,448 | 1,531 |
| 86 | ** | 1,014 | 1,260 | 1,410 | 1,518 | 1,593 |
| 87 | ** | 1,115 | 1,386 | 1,551 | 1,670 | 1,753 |
| 88 | ** | 1,227 | 1,524 | 1,706 | 1,837 | 1,928 |
| 89 | ** | 1,349 | 1,676 | 1,877 | 2,020 | 2,121 |
| 90 | ** | 1,484 | 1,844 | 2,065 | 2,222 | 2,333 |
| 91 | ** | 1,633 | 2,029 | 2,271 | 2,445 | 2,566 |
| 92 | ** | 1,796 | 2,231 | 2,498 | 2,689 | 2,823 |
| 93 | ** | 1,975 | 2,455 | 2,748 | 2,958 | 3,105 |
| 94 | ** | 2,173 | 2,700 | 3,023 | 3,254 | 3,415 |
| 95 | ** | 2,390 | 2,970 | 3,325 | 3,579 | 3,757 |
| 96 | ** | 2,629 | 3,267 | 3,657 | 3,937 | 4,132 |
| 97 | ** | 2,892 | 3,594 | 4,023 | 4,331 | 4,546 |
| 98 | ** | 3,181 | 3,953 | 4,425 | 4,764 | 5,000 |
| 99+ | ** | 3,499 | 4,348 | 4,868 | 5,240 | 5,500 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-NQ

Base Premiums for: \$10/Day NH, HHC Daily Max 50% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

| Issue <u>Age</u> | Benefit Period (Days) | | | | | |
|---------------------|-----------------------|-------------|-------------|-------------|-------------|------------------|
| | <u>720</u> | <u>1080</u> | <u>1440</u> | <u>1800</u> | <u>2160</u> | <u>Unlimited</u> |
| <39 | \$39 | \$43 | \$46 | \$50 | \$52 | \$55 |
| 39 | 41 | 46 | 50 | 55 | 57 | 59 |
| 40 | 43 | 50 | 55 | 57 | 59 | 64 |
| 41 | 46 | 52 | 59 | 62 | 64 | 68 |
| 42 | 48 | 59 | 62 | 66 | 71 | 73 |
| 43 | 50 | 62 | 66 | 71 | 75 | 80 |
| 44 | 57 | 66 | 68 | 75 | 78 | 84 |
| 45 | 59 | 68 | 75 | 80 | 82 | 89 |
| 46 | 62 | 71 | 80 | 82 | 89 | 94 |
| 47 | 64 | 73 | 82 | 89 | 94 | 98 |
| 48 | 66 | 75 | 84 | 91 | 96 | 100 |
| 49 | 68 | 80 | 87 | 94 | 98 | 105 |
| 50 | 71 | 82 | 89 | 96 | 100 | 107 |
| 51 | 73 | 84 | 91 | 98 | 103 | 109 |
| 52 | 75 | 87 | 96 | 100 | 105 | 112 |
| 53 | 78 | 91 | 100 | 105 | 112 | 121 |
| 54 | 80 | 94 | 105 | 112 | 116 | 128 |
| 55 | 82 | 98 | 109 | 116 | 123 | 135 |
| 56 | 89 | 105 | 116 | 123 | 130 | 141 |
| 57 | 91 | 109 | 121 | 130 | 135 | 148 |
| 58 | 98 | 119 | 130 | 141 | 151 | 162 |
| 59 | 105 | 130 | 144 | 153 | 160 | 176 |
| 60 | 114 | 139 | 157 | 167 | 173 | 189 |
| 61 | 123 | 151 | 167 | 178 | 189 | 205 |
| 62 | 132 | 160 | 178 | 192 | 198 | 219 |
| 63 | 141 | 173 | 192 | 208 | 217 | 235 |
| 64 | 153 | 187 | 208 | 224 | 235 | 253 |
| 65 | 164 | 203 | 224 | 240 | 251 | 271 |
| 66 | 178 | 217 | 237 | 255 | 269 | 290 |
| 67 | 187 | 228 | 253 | 274 | 287 | 306 |
| 68 | 210 | 255 | 287 | 306 | 322 | 344 |
| 69 | 233 | 285 | 315 | 340 | 354 | 379 |
| 70 | 253 | 310 | 347 | 372 | 388 | 417 |
| 71 | 276 | 340 | 376 | 404 | 424 | 454 |
| 72 | 297 | 365 | 408 | 438 | 458 | 490 |
| 73 | 347 | 427 | 474 | 513 | 536 | 573 |
| 74 | 397 | 488 | 543 | 584 | 611 | 652 |
| 75 | 445 | 547 | 614 | 657 | 689 | 737 |
| 76 | 493 | 609 | 680 | 730 | 766 | 814 |
| 77 | 543 | 671 | 748 | 805 | 842 | 899 |
| 78 | 598 | 741 | 828 | 890 | 931 | 992 |
| 79 | 655 | 810 | 908 | 972 | 1,022 | 1,086 |
| 80 | 709 | 880 | 988 | 1,061 | 1,109 | 1,179 |
| 81 | 766 | 951 | 1,065 | 1,145 | 1,200 | 1,271 |
| 82 | 823 | 1,020 | 1,143 | 1,232 | 1,291 | 1,366 |
| 83 | 880 | 1,093 | 1,225 | 1,316 | 1,378 | 1,458 |
| 84 | 933 | 1,163 | 1,305 | 1,398 | 1,469 | 1,553 |
| 85 | 997 | 1,239 | 1,387 | 1,492 | 1,565 | 1,654 |
| 86 | ** | 1,096 | 1,362 | 1,526 | 1,641 | 1,721 |
| 87 | ** | 1,206 | 1,499 | 1,678 | 1,805 | 1,893 |
| 88 | ** | 1,327 | 1,649 | 1,846 | 1,986 | 2,083 |
| 89 | ** | 1,459 | 1,813 | 2,030 | 2,184 | 2,291 |
| 90 | ** | 1,605 | 1,995 | 2,234 | 2,402 | 2,520 |
| 91 | ** | 1,766 | 2,194 | 2,457 | 2,643 | 2,772 |
| 92 | ** | 1,942 | 2,414 | 2,703 | 2,907 | 3,049 |
| 93 | ** | 2,137 | 2,655 | 2,973 | 3,198 | 3,354 |
| 94 | ** | 2,350 | 2,920 | 3,270 | 3,517 | 3,690 |
| 95 | ** | 2,585 | 3,213 | 3,597 | 3,869 | 4,059 |
| 96 | ** | 2,844 | 3,534 | 3,957 | 4,256 | 4,464 |
| 97 | ** | 3,128 | 3,887 | 4,352 | 4,682 | 4,911 |
| 98 | ** | 3,441 | 4,276 | 4,788 | 5,150 | 5,402 |
| 99+ | ** | 3,785 | 4,703 | 5,266 | 5,665 | 6,280 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-NQ

Base Premiums for: \$10/Day NH, HHC Daily Max 80% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

| Issue <u>Age</u> | Benefit Period (Days) | | | <u>1800</u> | <u>2160</u> | <u>Unlimited</u> |
|---------------------|-----------------------|-------------|-------------|-------------|-------------|------------------|
| | <u>720</u> | <u>1080</u> | <u>1440</u> | | | |
| <39 | \$41 | \$46 | \$50 | \$52 | \$55 | \$57 |
| 39 | 43 | 50 | 52 | 57 | 59 | 62 |
| 40 | 46 | 52 | 57 | 59 | 66 | 68 |
| 41 | 48 | 57 | 62 | 66 | 68 | 75 |
| 42 | 50 | 62 | 64 | 71 | 73 | 82 |
| 43 | 52 | 64 | 71 | 75 | 78 | 87 |
| 44 | 59 | 68 | 73 | 80 | 82 | 91 |
| 45 | 62 | 71 | 80 | 82 | 91 | 96 |
| 46 | 64 | 73 | 82 | 91 | 94 | 103 |
| 47 | 66 | 80 | 87 | 94 | 98 | 109 |
| 48 | 68 | 82 | 89 | 98 | 100 | 112 |
| 49 | 71 | 84 | 91 | 100 | 105 | 116 |
| 50 | 73 | 87 | 94 | 103 | 107 | 119 |
| 51 | 75 | 89 | 98 | 105 | 109 | 121 |
| 52 | 78 | 91 | 100 | 107 | 114 | 123 |
| 53 | 80 | 94 | 105 | 114 | 121 | 130 |
| 54 | 82 | 98 | 112 | 121 | 125 | 139 |
| 55 | 84 | 103 | 116 | 125 | 132 | 146 |
| 56 | 91 | 112 | 121 | 130 | 139 | 153 |
| 57 | 94 | 114 | 128 | 139 | 146 | 160 |
| 58 | 103 | 125 | 139 | 151 | 162 | 176 |
| 59 | 109 | 135 | 153 | 164 | 173 | 192 |
| 60 | 119 | 146 | 164 | 178 | 187 | 205 |
| 61 | 128 | 157 | 176 | 192 | 201 | 221 |
| 62 | 135 | 169 | 189 | 203 | 214 | 235 |
| 63 | 148 | 182 | 203 | 221 | 233 | 253 |
| 64 | 160 | 196 | 221 | 240 | 249 | 274 |
| 65 | 171 | 212 | 237 | 253 | 267 | 292 |
| 66 | 182 | 224 | 251 | 271 | 283 | 308 |
| 67 | 194 | 240 | 269 | 290 | 303 | 328 |
| 68 | 219 | 269 | 299 | 322 | 338 | 365 |
| 69 | 240 | 297 | 331 | 356 | 374 | 404 |
| 70 | 260 | 324 | 363 | 392 | 411 | 443 |
| 71 | 285 | 354 | 397 | 424 | 447 | 481 |
| 72 | 306 | 381 | 427 | 461 | 479 | 520 |
| 73 | 356 | 443 | 497 | 536 | 561 | 607 |
| 74 | 406 | 504 | 568 | 611 | 641 | 689 |
| 75 | 456 | 568 | 636 | 689 | 721 | 776 |
| 76 | 506 | 630 | 707 | 762 | 801 | 858 |
| 77 | 554 | 693 | 778 | 839 | 880 | 942 |
| 78 | 611 | 764 | 860 | 926 | 972 | 1,040 |
| 79 | 668 | 837 | 942 | 1,015 | 1,065 | 1,136 |
| 80 | 725 | 910 | 1,024 | 1,104 | 1,156 | 1,234 |
| 81 | 782 | 981 | 1,106 | 1,191 | 1,248 | 1,330 |
| 82 | 839 | 1,054 | 1,188 | 1,280 | 1,341 | 1,426 |
| 83 | 896 | 1,125 | 1,271 | 1,366 | 1,432 | 1,521 |
| 84 | 953 | 1,198 | 1,350 | 1,455 | 1,526 | 1,619 |
| 85 | 1,017 | 1,277 | 1,437 | 1,551 | 1,624 | 1,722 |
| 86 | ** | 1,119 | 1,405 | 1,581 | 1,706 | 1,894 |
| 87 | ** | 1,231 | 1,546 | 1,739 | 1,877 | 2,084 |
| 88 | ** | 1,354 | 1,700 | 1,913 | 2,064 | 2,292 |
| 89 | ** | 1,489 | 1,870 | 2,104 | 2,271 | 2,521 |
| 90 | ** | 1,638 | 2,057 | 2,314 | 2,498 | 2,774 |
| 91 | ** | 1,802 | 2,263 | 2,546 | 2,748 | 3,051 |
| 92 | ** | 1,982 | 2,489 | 2,800 | 3,023 | 3,356 |
| 93 | ** | 2,181 | 2,738 | 3,080 | 3,325 | 3,692 |
| 94 | ** | 2,399 | 3,012 | 3,388 | 3,657 | 4,061 |
| 95 | ** | 2,639 | 3,313 | 3,727 | 4,023 | 4,467 |
| 96 | ** | 2,903 | 3,644 | 4,100 | 4,425 | 4,913 |
| 97 | ** | 3,193 | 4,009 | 4,510 | 4,868 | 5,405 |
| 98 | ** | 3,512 | 4,410 | 4,961 | 5,355 | 5,945 |
| 99+ | ** | 3,863 | 4,851 | 5,457 | 5,890 | 6,540 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-NQ

Base Premiums for: \$10/Day NH, HHC Daily Max 100% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

| Issue <u>Age</u> | Benefit Period (Days) | | | <u>1800</u> | <u>2160</u> | <u>Unlimited</u> |
|---------------------|-----------------------|-------------|-------------|-------------|-------------|------------------|
| | <u>720</u> | <u>1080</u> | <u>1440</u> | | | |
| <39 | \$43 | \$48 | \$52 | \$55 | \$57 | \$62 |
| 39 | 46 | 52 | 55 | 59 | 62 | 66 |
| 40 | 48 | 55 | 59 | 64 | 68 | 73 |
| 41 | 50 | 59 | 64 | 68 | 71 | 80 |
| 42 | 52 | 64 | 68 | 73 | 75 | 87 |
| 43 | 55 | 66 | 73 | 80 | 82 | 91 |
| 44 | 62 | 71 | 75 | 82 | 89 | 96 |
| 45 | 64 | 73 | 82 | 89 | 94 | 103 |
| 46 | 66 | 78 | 84 | 94 | 96 | 109 |
| 47 | 68 | 82 | 91 | 96 | 103 | 116 |
| 48 | 71 | 84 | 94 | 100 | 105 | 119 |
| 49 | 73 | 87 | 96 | 103 | 109 | 121 |
| 50 | 75 | 89 | 98 | 105 | 112 | 125 |
| 51 | 78 | 91 | 100 | 109 | 114 | 128 |
| 52 | 80 | 94 | 103 | 112 | 119 | 132 |
| 53 | 82 | 96 | 109 | 119 | 125 | 139 |
| 54 | 84 | 103 | 114 | 125 | 130 | 146 |
| 55 | 87 | 109 | 119 | 130 | 137 | 155 |
| 56 | 94 | 114 | 128 | 137 | 146 | 162 |
| 57 | 96 | 116 | 135 | 144 | 151 | 169 |
| 58 | 105 | 128 | 144 | 157 | 164 | 185 |
| 59 | 112 | 139 | 155 | 171 | 180 | 198 |
| 60 | 121 | 151 | 171 | 185 | 194 | 214 |
| 61 | 130 | 162 | 182 | 196 | 210 | 230 |
| 62 | 139 | 171 | 196 | 212 | 221 | 249 |
| 63 | 151 | 187 | 210 | 228 | 242 | 267 |
| 64 | 162 | 201 | 228 | 246 | 258 | 283 |
| 65 | 176 | 217 | 242 | 265 | 276 | 301 |
| 66 | 187 | 233 | 258 | 281 | 297 | 322 |
| 67 | 201 | 246 | 276 | 299 | 312 | 342 |
| 68 | 221 | 276 | 308 | 333 | 349 | 381 |
| 69 | 244 | 303 | 342 | 370 | 383 | 420 |
| 70 | 267 | 331 | 374 | 401 | 424 | 458 |
| 71 | 287 | 360 | 406 | 438 | 461 | 500 |
| 72 | 312 | 390 | 438 | 472 | 495 | 538 |
| 73 | 363 | 452 | 511 | 550 | 579 | 625 |
| 74 | 413 | 518 | 584 | 627 | 659 | 712 |
| 75 | 461 | 577 | 655 | 707 | 739 | 798 |
| 76 | 511 | 643 | 725 | 782 | 823 | 883 |
| 77 | 563 | 707 | 798 | 860 | 901 | 969 |
| 78 | 620 | 778 | 878 | 951 | 997 | 1,070 |
| 79 | 677 | 853 | 965 | 1,040 | 1,090 | 1,168 |
| 80 | 734 | 926 | 1,047 | 1,131 | 1,184 | 1,266 |
| 81 | 794 | 1,001 | 1,127 | 1,218 | 1,280 | 1,364 |
| 82 | 851 | 1,072 | 1,213 | 1,307 | 1,373 | 1,462 |
| 83 | 908 | 1,145 | 1,296 | 1,396 | 1,469 | 1,560 |
| 84 | 965 | 1,218 | 1,375 | 1,485 | 1,562 | 1,661 |
| 85 | 1,031 | 1,300 | 1,469 | 1,583 | 1,663 | 1,768 |
| 86 | ** | 1,134 | 1,430 | 1,616 | 1,741 | 1,829 |
| 87 | ** | 1,248 | 1,573 | 1,777 | 1,915 | 2,012 |
| 88 | ** | 1,372 | 1,731 | 1,955 | 2,107 | 2,213 |
| 89 | ** | 1,509 | 1,904 | 2,151 | 2,318 | 2,435 |
| 90 | ** | 1,660 | 2,094 | 2,366 | 2,549 | 2,678 |
| 91 | ** | 1,826 | 2,303 | 2,602 | 2,804 | 2,946 |
| 92 | ** | 2,009 | 2,534 | 2,863 | 3,085 | 3,240 |
| 93 | ** | 2,210 | 2,787 | 3,149 | 3,393 | 3,564 |
| 94 | ** | 2,431 | 3,066 | 3,464 | 3,733 | 3,921 |
| 95 | ** | 2,674 | 3,372 | 3,810 | 4,106 | 4,313 |
| 96 | ** | 2,942 | 3,709 | 4,191 | 4,516 | 4,744 |
| 97 | ** | 3,236 | 4,080 | 4,610 | 4,968 | 5,219 |
| 98 | ** | 3,559 | 4,488 | 5,071 | 5,465 | 5,741 |
| 99+ | ** | 3,915 | 4,937 | 5,578 | 6,011 | 6,315 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-NQ

Base Premiums for: \$10/Day NH, HHC Daily Max 125% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

| Issue <u>Age</u> | Benefit Period (Days) | | | <u>1800</u> | <u>2160</u> | <u>Unlimited</u> |
|---------------------|-----------------------|-------------|-------------|-------------|-------------|------------------|
| | <u>720</u> | <u>1080</u> | <u>1440</u> | | | |
| <39 | \$46 | \$50 | \$57 | \$59 | \$62 | \$66 |
| 39 | 48 | 57 | 59 | 62 | 64 | 71 |
| 40 | 50 | 59 | 62 | 68 | 73 | 78 |
| 41 | 52 | 64 | 66 | 73 | 75 | 87 |
| 42 | 55 | 66 | 73 | 78 | 78 | 94 |
| 43 | 57 | 68 | 78 | 84 | 87 | 98 |
| 44 | 64 | 73 | 80 | 87 | 96 | 103 |
| 45 | 66 | 75 | 87 | 94 | 100 | 109 |
| 46 | 68 | 82 | 87 | 100 | 103 | 119 |
| 47 | 71 | 87 | 96 | 103 | 107 | 125 |
| 48 | 73 | 89 | 98 | 105 | 109 | 128 |
| 49 | 75 | 91 | 100 | 107 | 116 | 130 |
| 50 | 78 | 94 | 103 | 109 | 119 | 135 |
| 51 | 80 | 96 | 105 | 116 | 121 | 137 |
| 52 | 82 | 98 | 107 | 119 | 125 | 144 |
| 53 | 84 | 100 | 114 | 125 | 132 | 148 |
| 54 | 87 | 107 | 119 | 132 | 137 | 155 |
| 55 | 89 | 116 | 123 | 137 | 144 | 167 |
| 56 | 96 | 119 | 135 | 144 | 155 | 173 |
| 57 | 98 | 121 | 141 | 151 | 160 | 180 |
| 58 | 109 | 132 | 151 | 167 | 171 | 196 |
| 59 | 116 | 144 | 162 | 180 | 192 | 210 |
| 60 | 125 | 157 | 178 | 194 | 205 | 228 |
| 61 | 135 | 169 | 192 | 205 | 221 | 244 |
| 62 | 144 | 178 | 205 | 224 | 233 | 265 |
| 63 | 155 | 194 | 219 | 240 | 255 | 283 |
| 64 | 167 | 208 | 240 | 258 | 269 | 299 |
| 65 | 182 | 224 | 251 | 278 | 290 | 317 |
| 66 | 192 | 242 | 269 | 294 | 310 | 338 |
| 67 | 208 | 255 | 287 | 312 | 326 | 360 |
| 68 | 228 | 287 | 319 | 347 | 363 | 399 |
| 69 | 251 | 312 | 356 | 385 | 399 | 440 |
| 70 | 274 | 342 | 388 | 417 | 443 | 479 |
| 71 | 294 | 372 | 422 | 456 | 479 | 522 |
| 72 | 322 | 404 | 454 | 490 | 513 | 563 |
| 73 | 372 | 465 | 529 | 568 | 602 | 652 |
| 74 | 422 | 534 | 604 | 650 | 684 | 741 |
| 75 | 470 | 593 | 675 | 732 | 764 | 830 |
| 76 | 520 | 661 | 748 | 810 | 853 | 917 |
| 77 | 575 | 725 | 823 | 887 | 931 | 1,006 |
| 78 | 632 | 796 | 903 | 983 | 1,031 | 1,109 |
| 79 | 689 | 876 | 995 | 1,074 | 1,125 | 1,209 |
| 80 | 748 | 949 | 1,077 | 1,168 | 1,223 | 1,309 |
| 81 | 807 | 1,026 | 1,159 | 1,255 | 1,321 | 1,412 |
| 82 | 864 | 1,099 | 1,250 | 1,346 | 1,414 | 1,510 |
| 83 | 922 | 1,172 | 1,332 | 1,437 | 1,515 | 1,613 |
| 84 | 981 | 1,245 | 1,412 | 1,528 | 1,610 | 1,715 |
| 85 | 1,049 | 1,332 | 1,510 | 1,629 | 1,713 | 1,825 |
| 86 | ** | 1,154 | 1,464 | 1,663 | 1,793 | 1,884 |
| 87 | ** | 1,268 | 1,610 | 1,829 | 1,971 | 2,071 |
| 88 | ** | 1,396 | 1,772 | 2,012 | 2,169 | 2,281 |
| 89 | ** | 1,535 | 1,950 | 2,213 | 2,386 | 2,507 |
| 90 | ** | 1,688 | 2,144 | 2,434 | 2,623 | 2,758 |
| 91 | ** | 1,857 | 2,359 | 2,676 | 2,885 | 3,034 |
| 92 | ** | 2,044 | 2,593 | 2,942 | 3,175 | 3,337 |
| 93 | ** | 2,247 | 2,853 | 3,239 | 3,492 | 3,670 |
| 94 | ** | 2,473 | 3,139 | 3,561 | 3,841 | 4,037 |
| 95 | ** | 2,719 | 3,453 | 3,919 | 4,224 | 4,441 |
| 96 | ** | 2,990 | 3,798 | 4,309 | 4,646 | 4,886 |
| 97 | ** | 3,291 | 4,179 | 4,740 | 5,112 | 5,374 |
| 98 | ** | 3,620 | 4,596 | 5,214 | 5,623 | 5,910 |
| 99+ | ** | 3,980 | 5,055 | 5,734 | 6,186 | 6,503 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-NQ

Base Premiums for: \$10/Day NH, HHC Daily Max 150% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

| Issue Age | Benefit Period (Days) | | | | | |
|--------------|-----------------------|-------|-------|-------|-------|-----------|
| | 720 | 1080 | 1440 | 1800 | 2160 | Unlimited |
| <39 | \$48 | \$52 | \$59 | \$62 | \$64 | \$68 |
| 39 | 50 | 59 | 62 | 64 | 66 | 73 |
| 40 | 52 | 62 | 64 | 71 | 78 | 82 |
| 41 | 55 | 66 | 68 | 75 | 78 | 91 |
| 42 | 57 | 68 | 75 | 80 | 80 | 100 |
| 43 | 59 | 71 | 80 | 89 | 91 | 103 |
| 44 | 66 | 75 | 82 | 89 | 100 | 107 |
| 45 | 68 | 78 | 89 | 98 | 105 | 116 |
| 46 | 71 | 84 | 89 | 105 | 103 | 125 |
| 47 | 73 | 91 | 100 | 103 | 112 | 135 |
| 48 | 75 | 94 | 103 | 109 | 114 | 137 |
| 49 | 78 | 96 | 105 | 112 | 121 | 137 |
| 50 | 80 | 98 | 107 | 114 | 123 | 144 |
| 51 | 82 | 100 | 109 | 121 | 125 | 146 |
| 52 | 84 | 103 | 112 | 123 | 132 | 153 |
| 53 | 87 | 105 | 119 | 132 | 139 | 157 |
| 54 | 89 | 112 | 123 | 139 | 144 | 164 |
| 55 | 91 | 121 | 128 | 144 | 151 | 176 |
| 56 | 98 | 123 | 139 | 151 | 162 | 182 |
| 57 | 100 | 123 | 148 | 157 | 167 | 189 |
| 58 | 112 | 137 | 157 | 173 | 178 | 208 |
| 59 | 119 | 148 | 167 | 189 | 201 | 221 |
| 60 | 128 | 162 | 185 | 203 | 214 | 240 |
| 61 | 137 | 173 | 198 | 214 | 230 | 255 |
| 62 | 146 | 182 | 214 | 233 | 244 | 278 |
| 63 | 160 | 201 | 228 | 249 | 267 | 299 |
| 64 | 171 | 214 | 249 | 269 | 281 | 312 |
| 65 | 187 | 230 | 260 | 290 | 301 | 331 |
| 66 | 196 | 249 | 278 | 306 | 324 | 354 |
| 67 | 214 | 265 | 299 | 324 | 338 | 379 |
| 68 | 233 | 297 | 328 | 360 | 376 | 417 |
| 69 | 255 | 322 | 370 | 399 | 413 | 461 |
| 70 | 281 | 351 | 401 | 431 | 461 | 500 |
| 71 | 299 | 381 | 436 | 472 | 497 | 545 |
| 72 | 328 | 415 | 468 | 506 | 531 | 586 |
| 73 | 379 | 477 | 547 | 586 | 623 | 677 |
| 74 | 429 | 547 | 625 | 671 | 707 | 771 |
| 75 | 477 | 607 | 696 | 757 | 789 | 860 |
| 76 | 529 | 677 | 771 | 835 | 880 | 951 |
| 77 | 584 | 744 | 849 | 915 | 960 | 1,040 |
| 78 | 643 | 814 | 928 | 1,013 | 1,063 | 1,147 |
| 79 | 700 | 896 | 1,022 | 1,109 | 1,159 | 1,250 |
| 80 | 760 | 972 | 1,106 | 1,202 | 1,259 | 1,353 |
| 81 | 821 | 1,052 | 1,188 | 1,291 | 1,359 | 1,458 |
| 82 | 878 | 1,125 | 1,284 | 1,382 | 1,455 | 1,558 |
| 83 | 935 | 1,198 | 1,366 | 1,476 | 1,560 | 1,663 |
| 84 | 997 | 1,273 | 1,446 | 1,572 | 1,656 | 1,768 |
| 85 | 1,065 | 1,362 | 1,551 | 1,674 | 1,761 | 1,882 |
| 86 | ** | 1,172 | 1,499 | 1,706 | 1,841 | 1,937 |
| 87 | ** | 1,289 | 1,647 | 1,877 | 2,026 | 2,130 |
| 88 | ** | 1,419 | 1,813 | 2,064 | 2,229 | 2,345 |
| 89 | ** | 1,560 | 1,994 | 2,272 | 2,452 | 2,577 |
| 90 | ** | 1,715 | 2,192 | 2,498 | 2,696 | 2,835 |
| 91 | ** | 1,886 | 2,413 | 2,749 | 2,965 | 3,120 |
| 92 | ** | 2,076 | 2,653 | 3,022 | 3,262 | 3,431 |
| 93 | ** | 2,283 | 2,920 | 3,326 | 3,588 | 3,775 |
| 94 | ** | 2,511 | 3,212 | 3,656 | 3,948 | 4,151 |
| 95 | ** | 2,762 | 3,531 | 4,024 | 4,343 | 4,567 |
| 96 | ** | 3,038 | 3,884 | 4,425 | 4,776 | 5,025 |
| 97 | ** | 3,344 | 4,275 | 4,868 | 5,255 | 5,527 |
| 98 | ** | 3,677 | 4,701 | 5,356 | 5,780 | 6,079 |
| 99+ | ** | 4,044 | 5,171 | 5,889 | 6,357 | 6,688 |

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Continental General Insurance Company
Individual Long Term Care
Forms L-6000-NQ, L-6000-TQ
Factors to Apply to Base Rates to Add:

| Issue <u>Age</u> | Guaranteed Purchase <u>Option</u> | Simple <u>Inflation</u> | Compound <u>Inflation</u> |
|---------------------|--------------------------------------|----------------------------|------------------------------|
| < 39 | 1.03 | 2.19 | 4.05 |
| 39 | 1.03 | 2.18 | 4.03 |
| 40 | 1.03 | 2.17 | 4.01 |
| 41 | 1.03 | 2.16 | 4.00 |
| 42 | 1.03 | 2.15 | 3.98 |
| 43 | 1.03 | 2.13 | 3.95 |
| 44 | 1.03 | 2.12 | 3.90 |
| 45 | 1.03 | 2.11 | 3.85 |
| 46 | 1.03 | 2.10 | 3.79 |
| 47 | 1.03 | 2.09 | 3.71 |
| 48 | 1.03 | 2.08 | 3.63 |
| 49 | 1.03 | 2.07 | 3.56 |
| 50 | 1.03 | 2.06 | 3.48 |
| 51 | 1.03 | 2.05 | 3.41 |
| 52 | 1.03 | 2.04 | 3.37 |
| 53 | 1.03 | 2.02 | 3.32 |
| 54 | 1.03 | 2.01 | 3.28 |
| 55 | 1.03 | 2.00 | 3.22 |
| 56 | 1.03 | 1.99 | 3.17 |
| 57 | 1.03 | 1.98 | 3.12 |
| 58 | 1.03 | 1.97 | 3.01 |
| 59 | 1.03 | 1.96 | 2.89 |
| 60 | 1.03 | 1.95 | 2.78 |
| 61 | 1.03 | 1.94 | 2.68 |
| 62 | 1.03 | 1.93 | 2.57 |
| 63 | 1.03 | 1.90 | 2.52 |
| 64 | 1.03 | 1.88 | 2.47 |
| 65 | 1.03 | 1.86 | 2.42 |
| 66 | 1.03 | 1.84 | 2.39 |
| 67 | 1.03 | 1.82 | 2.34 |
| 68 | 1.03 | 1.78 | 2.27 |
| 69 | 1.03 | 1.75 | 2.20 |
| 70 | 1.03 | 1.72 | 2.12 |
| 71 | 1.03 | 1.68 | 2.05 |
| 72 | 1.03 | 1.65 | 1.96 |
| 73 | 1.03 | 1.62 | 1.89 |
| 74 | 1.03 | 1.58 | 1.81 |
| 75 | 1.03 | 1.55 | 1.74 |
| 76 | 1.03 | 1.52 | 1.67 |
| 77 | 1.03 | 1.49 | 1.60 |
| 78 | 1.03 | 1.45 | 1.56 |
| 79 | 1.03 | 1.43 | 1.51 |
| 80 | 1.03 | 1.40 | 1.48 |
| 81 | 1.03 | 1.38 | 1.44 |
| 82 | 1.03 | 1.34 | 1.41 |
| 83 | 1.03 | 1.33 | 1.39 |
| 84 | 1.03 | 1.32 | 1.36 |
| 85+ | 1.03 | 1.31 | 1.35 |

Continental General Insurance Company
Individual Long Term Care
Forms L-6000-NQ, L-6000-TQ
Ten Year Paid-up Factors

| <u>Age</u> | <u>Factor</u> |
|------------|---------------|
| <39 | 4.04 |
| 39 | 4.00 |
| 40 | 3.90 |
| 41 | 3.80 |
| 42 | 3.70 |
| 43 | 3.60 |
| 44 | 3.50 |
| 45 | 3.40 |
| 46 | 3.30 |
| 47 | 3.20 |
| 48 | 3.11 |
| 49 | 3.02 |
| 50 | 2.93 |
| 51 | 2.84 |
| 52 | 2.75 |
| 53 | 2.70 |
| 54 | 2.64 |
| 55 | 2.58 |
| 56 | 2.52 |
| 57 | 2.45 |
| 58 | 2.38 |
| 59 | 2.31 |
| 60 | 2.25 |
| 61 | 2.19 |
| 62 | 2.12 |
| 63 | 2.07 |
| 64 | 2.03 |
| 65 | 1.99 |
| 66 | 1.94 |
| 67 | 1.89 |
| 68 | 1.85 |
| 69 | 1.78 |
| 70 | 1.72 |
| 71 | 1.66 |
| 72 | 1.59 |
| 73 | 1.55 |
| 74 | 1.51 |
| 75 | 1.47 |
| 76 | 1.42 |
| 77 | 1.38 |
| 78 | 1.34 |
| 79 | 1.30 |
| 80 | 1.26 |
| 81 | 1.21 |
| 82 | 1.17 |
| 83 | 1.15 |
| 84 | 1.15 |
| 85+ | 1.15 |

Continental General Insurance Company
Individual Long Term Care
Forms L-6000-NQ, L-6000-TQ

Extended Spousal Benefit Rider

Both spouses purchase

Benefit Period (days)

| | |
|------|------|
| 720 | 1.25 |
| 1080 | 1.22 |
| 1440 | 1.20 |
| 1800 | 1.19 |
| 2160 | 1.18 |

Factors to go from 7-day Elimination period to:

Elimination Period

| | |
|-----|------|
| 0 | 1.04 |
| 30 | 0.96 |
| 60 | 0.91 |
| 90 | 0.87 |
| 180 | 0.79 |

Factor to add Dual Waiver of Premium option:

1.05

Factor to apply to NTQ plan to get TQ plan premiums:

0.93

Factor to apply to Preferred Rates for Other Classes

| | |
|----------|------|
| Select | 1.25 |
| Standard | 1.50 |

Factor to add Shortened Benefit Period (Nonforfeiture)

1.08

Continental General Insurance Company
Individual Long Term Care
Forms L-6000-NQ, L-6000-TQ

Factor to add Survivorship Waiver of Premium

1.06

Factor to add Restoration of Benefits

| <u>Benefit Period</u> | |
|-----------------------|------|
| 720 | 1.07 |
| 1080 | 1.05 |
| 1440 | 1.04 |
| 1800 | 1.02 |
| 2160 | 1.02 |
| Unlimited | 1.00 |

Factor to add Monthly HHC

1.07

Factor to add Alternate Pay Rider

1.10

Continental General Insurance Company
Individual Long Term Care
Forms L-6000-NQ, L-6000-TQ

Return of Premium Rider Form L-6036 Premium Rate Schedule

Factors to Apply to Base Rates (and other Attached Riders) to Add Rider

| Age | Issue Benefit Months of Base Policy | | | | |
|--------------------------------------|-------------------------------------|-------|-------|-------|-------|
| | 24 | 36 | 48 | 60 | 72 |
| <i>With Compound Inflation Rider</i> | | | | | |
| Under 40 | 2.162 | 1.820 | 1.708 | 1.617 | 1.574 |
| 40-44 | 2.158 | 1.971 | 1.791 | 1.714 | 1.647 |
| 45-49 | 2.168 | 1.941 | 1.809 | 1.708 | 1.683 |
| 50-54 | 1.850 | 1.670 | 1.567 | 1.526 | 1.502 |
| 55-59 | 1.649 | 1.529 | 1.490 | 1.439 | 1.408 |
| 60-64 | 1.517 | 1.426 | 1.375 | 1.343 | 1.314 |
| <i>With Simple Inflation Rider</i> | | | | | |
| Under 40 | 2.733 | 2.194 | 2.005 | 1.867 | 1.794 |
| 40-44 | 2.358 | 2.142 | 1.923 | 1.824 | 1.741 |
| 45-49 | 2.203 | 1.970 | 1.842 | 1.734 | 1.706 |
| 50-54 | 1.822 | 1.655 | 1.561 | 1.523 | 1.498 |
| 55-59 | 1.580 | 1.488 | 1.449 | 1.405 | 1.373 |
| 60-64 | 1.537 | 1.444 | 1.389 | 1.357 | 1.326 |

Maximum Lifetime Benefit Acceleration Rider Form L-6037 Premium Rate Schedule

Factors to Apply to Base Rates (and other Attached Riders) to Add Rider

| Age | Issue Benefit Months of Base Policy | | | | |
|--------------------------------------|-------------------------------------|-------|-------|-------|-------|
| | 24 | 36 | 48 | 60 | 72 |
| <i>With Compound Inflation Rider</i> | | | | | |
| Under 40 | 1.304 | 1.250 | 1.205 | 1.174 | 1.144 |
| 40-44 | 1.279 | 1.231 | 1.193 | 1.162 | 1.134 |
| 45-49 | 1.252 | 1.209 | 1.174 | 1.147 | 1.123 |
| 50-54 | 1.224 | 1.180 | 1.155 | 1.129 | 1.107 |
| 55-59 | 1.193 | 1.155 | 1.129 | 1.110 | 1.091 |
| 60-64 | 1.151 | 1.123 | 1.100 | 1.083 | 1.069 |
| <i>With Simple Inflation Rider</i> | | | | | |
| Under 40 | 1.155 | 1.137 | 1.121 | 1.108 | 1.102 |
| 40-44 | 1.149 | 1.131 | 1.115 | 1.103 | 1.096 |
| 45-49 | 1.139 | 1.121 | 1.108 | 1.096 | 1.088 |
| 50-54 | 1.130 | 1.113 | 1.098 | 1.084 | 1.076 |
| 55-59 | 1.120 | 1.102 | 1.088 | 1.073 | 1.063 |
| 60-64 | 1.100 | 1.084 | 1.071 | 1.059 | 1.049 |

Continental General Insurance Company
Individual Long Term Care
Forms L-6000-NQ, L-6000-TQ

Return of Premium Rider Form L-6036 Premium Rate Schedule

And

Maximum Lifetime Benefit Acceleration Rider Form L-6037 Premium Rate Schedule

Factors to Apply to Base Rates (and other Attached Riders) to Add Both Riders Together

| Age | Issue Benefit Months of Base Policy | | | | |
|----------|--------------------------------------|-------|-------|-------|-------|
| | 24 | 36 | 48 | 60 | 72 |
| | <i>With Compound Inflation Rider</i> | | | | |
| Under 40 | 2.500 | 2.056 | 1.886 | 1.759 | 1.685 |
| 40-44 | 2.510 | 2.186 | 1.949 | 1.835 | 1.741 |
| 45-49 | 2.509 | 2.154 | 1.954 | 1.818 | 1.756 |
| 50-54 | 2.159 | 1.876 | 1.722 | 1.641 | 1.585 |
| 55-59 | 1.899 | 1.711 | 1.625 | 1.542 | 1.486 |
| 60-64 | 1.711 | 1.567 | 1.478 | 1.424 | 1.376 |
| | <i>With Simple Inflation Rider</i> | | | | |
| Under 40 | 2.990 | 2.377 | 2.137 | 1.970 | 1.874 |
| 40-44 | 2.611 | 2.321 | 2.055 | 1.925 | 1.821 |
| 45-49 | 2.442 | 2.139 | 1.969 | 1.833 | 1.783 |
| 50-54 | 2.026 | 1.799 | 1.678 | 1.609 | 1.570 |
| 55-59 | 1.757 | 1.617 | 1.552 | 1.486 | 1.438 |
| 60-64 | 1.674 | 1.548 | 1.469 | 1.420 | 1.375 |

| | | | |
|-----------------------------|---|------------------------|---------------------------------------|
| State: | Pennsylvania | Filing Company: | Continental General Insurance Company |
| TOI/Sub-TOI: | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| Product Name: | Long Term Care | | |
| Project Name/Number: | Senior Class Individual Rate Increase, 2018/ | | |

Supporting Document Schedules

| | |
|-------------------------|--|
| Bypassed - Item: | Transmittal Letter (A&H) |
| Bypass Reason: | We could not access the transmittal through the link provided. We can fill out and submit the transmittal upon further guidance as to where to obtain the transmittal. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|-------------------------------|
| Bypassed - Item: | Actuarial Certification (A&H) |
| Bypass Reason: | Not applicable. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Actuarial Memorandum and Explanatory Information (A&H) |
| Comments: | |
| Attachment(s): | SCI Cover Letter 2018 - PA.pdf SCI Actuarial Memorandum 2018 RS - PA.pdf Managing Long-Term Care Risk - 2018.pdf PA - SCI Exhibits.pdf |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|----------------------|
| Bypassed - Item: | Advertisements (A&H) |
| Bypass Reason: | Not applicable. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|--|
| Satisfied - Item: | Authorization to File (A&H) |
| Comments: | |
| Attachment(s): | UHAS Authorization Letter - Signed.pdf |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|-------------------------------|
| Bypassed - Item: | Insert Page Explanation (A&H) |
| Bypass Reason: | Not applicable. |

State: Pennsylvania Filing Company: Continental General Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Long Term Care
 Project Name/Number: Senior Class Individual Rate Increase, 2018/

| | |
|----------------|--|
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|------------------|------------------|
| Bypassed - Item: | Rate Table (A&H) |
| Bypass Reason: | Not applicable. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|------------------|---|
| Bypassed - Item: | Replacement Form with Highlighted Changes (A&H) |
| Bypass Reason: | Not applicable. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|------------------|---------------------------|
| Bypassed - Item: | Reserve Calculation (A&H) |
| Bypass Reason: | Not applicable. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|------------------|-------------------------------|
| Bypassed - Item: | Variability Explanation (A&H) |
| Bypass Reason: | Not applicable. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

February 1, 2019

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: L-6000-NQ, L-6000-TQ, LTC-020201-UTA-NQ, and LTC-020201-UTA-TQ

Dear Ms. Altman:

Enclosed for your review, please find an Actuarial Memorandum and rate sheets in support of the current proposed increase on the above referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care Insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,



Clark A. Heitkamp, FSA, MAAA, LTCP
Senior Consulting Actuary
United Health Actuarial Services, Inc.
O: 605-271-4714
Email: CHeitkamp@uhasinc.com

Continental General Insurance Company

P.O. Box 203098
Austin, Texas 78720-3098

**Actuarial Memorandum Supporting Rate Revisions for
Long-Term Care Insurance Base Policy Forms and Riders Associated with
L-6000-NQ and L-6000-TQ
LTC-020201-UTA-NQ and LTC-020201-UTA-TQ**

1. SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the following Continental General Insurance Company (the Company) Long-Term Care (LTC) product forms:

| <u>Product Name</u> | <u>Form Number</u> |
|---------------------|---|
| L-6000 | L-6000-NQ and L-6000-TQ |
| LTC-020201 | LTC-020201-UTA-NQ and LTC-020201-UTA-TQ |

L-6000 policies were originally sold under the name Loyal American Life Insurance Company (Loyal), while LTC-020201 policies were originally sold under the name United Teacher Associates Insurance Company (UTA). Virtually all of the Loyal policies have been novated into UTA, and the remaining Loyal policies are 100% ceded to UTA. All policies issued in Florida are 100% ceded to Great American Life Insurance Company (GALIC) and therefore are excluded from this analysis. Effective December 31, 2016, UTA (inactive NAIC No: 63479) merged into Continental General Insurance Company (active NAIC No: 71404).

Some riders may not be available in all states. The issue date range that these forms were sold in this state is shown in Appendix A.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

2. PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the Nationwide lifetime loss ratios are in excess of expected. Policies were issued Nationwide under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratio anticipated at the time of original pricing for these policy forms is 60.0%. This loss ratio has been stated based on the pricing interest rate of 5.0%. Based on available documentation, the pricing loss ratio is conservatively assumed to be representative of best estimate expectations.

For policies issued under rate stabilization requirements, the margin for moderately adverse deviation built into the rates at the time of original pricing was a 10% deviation in the lifetime loss ratio, when compared to originally expected. This margin has been exceeded. The current Nationwide lifetime loss ratio is demonstrated in Exhibit 3.

The rate increase has been calculated to account for the State's specific rate increase history. Experience adjusted to reflect the State's specific rate increase history, both with and without the impact of the requested rate increase, is contained in Exhibit 4. Exhibit 4 demonstrates that the anticipated lifetime loss ratio with the requested rate increase is in excess of the original pricing expectation as well as in excess of the minimum loss ratio of 60.0%.

Additionally, Exhibit 5 demonstrates that given moderately adverse experience, the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%);
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio; and,
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

3. DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

4. RENEWABILITY CLAUSE

These products are Guaranteed Renewable, Individual Long-Term Care policies.

5. MARKETING METHOD

These products were marketed to individuals through direct agents and brokers. These products are not currently being marketed.

6. APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

7. PROPOSED EFFECTIVE DATE

Policyholder notification of the rate increases will begin as soon as possible subject to state insurance department approval with the additional condition that no policyholder will receive the rate increases sooner than one year after receiving a previous rate increase.

8. UNDERWRITING

Applicants were home-office underwritten, based on questions on the application and protective information, such as telephone interviews, face-to-face assessments, medical records, and cognitive screening. The underwriting standards used were taken into consideration when projecting future experience.

9. ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the actuarial assumptions. These base assumptions are the same as the assumptions being used in the company's internal cash flow testing.

A. Morbidity

The morbidity assumptions are based on a combination of the Company's historical claim experience on these forms from 2003 through 6/30/2016, the Milliman *2014 Long-Term Care Guidelines (Guidelines)* and judgment. The *Guidelines* reflect over \$25 billion of insured data and the experience and judgment of Milliman actuaries. The claim cost assumptions reflect the Company's current best estimate of future morbidity. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement.

B. Mortality

The best estimate future mortality assumption is 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors. Historical mortality improvement was assumed equal to 0.6% per year, with 2000 as the central year. The mortality assumption, including selection factors and historical mortality improvement, is based on industry expectations.

C. Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates to derive the total termination rate. In addition, benefit exhaust rates were calculated and added, to reflect policy termination when a person exhausts his benefit period. We assumed all remaining policies would terminate at attained age 115. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

The table below shows the detailed voluntary lapse assumptions for the applicable projected policy durations.

| Voluntary Lapse Rate | | | | |
|----------------------|-----------|---------------|-----------|---------------|
| | Married | | Single | |
| Duration | Inflation | Non-Inflation | Inflation | Non-Inflation |
| 6 | 1.22% | 1.16% | 2.25% | 2.89% |
| 7 | 0.98% | 1.16% | 1.97% | 2.57% |
| 8 | 0.73% | 1.16% | 1.97% | 2.25% |
| 9 | 0.49% | 1.16% | 1.97% | 2.25% |
| 10 | 0.49% | 1.16% | 1.97% | 2.25% |
| 11 | 0.44% | 1.05% | 1.77% | 2.02% |
| 12 | 0.39% | 0.93% | 1.57% | 1.80% |
| 13 | 0.34% | 0.81% | 1.38% | 1.57% |
| 14 | 0.29% | 0.70% | 1.18% | 1.35% |
| 15+ | 0.24% | 0.58% | 0.98% | 1.12% |

| Additional multiplier to apply to Lapse Rates for Gender | |
|--|------------|
| Gender | Multiplier |
| Female | 85.0% |
| Male | 135.0% |

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

D. Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.13% to calculate the lifetime loss ratio. This is consistent with the guidance provided in the Senior Issues Task Force Model Bulletin and the requirements established in the 2000 LTC NAIC Model regulation.

E. Expenses

The need for a rate increase is based on the lifetime loss ratio being in excess of expected. Expenses do not directly impact the lifetime loss ratio and therefore are not used as justification for the rate increase. As such, expenses are not being projected and are not included in this filing.

F. Policyholder Behavior Due to the Rate Increase

Shock Lapse

At the time the proposed premium rate increases become effective, there is additional shock lapse in the amount of 11.1%. The shock lapse is in addition to the base lapse assumption for that projection period. The shock lapse effect of the rate increase is assumed to temporarily increase voluntary lapses in the year that the rate increase is implemented. This percentage is reflected in the projected future experience after the proposed rate increase in Exhibit 4 and Exhibit 5.

Benefit Reductions

As described in Section 19, the Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase. The impact of benefit reductions due to the proposed increase is 1.4%. This percentage is reflected in the projected future experience after the proposed rate increase in Exhibit 4 and Exhibit 5.

Anti-Selection

Policyholders in poor health tend to keep their current policies, while those in better health may be more likely to lapse. This results in anti-selection. The increase to morbidity due to anti-selection is 1.9%. This percentage is reflected in the projected future experience after the proposed rate increase in Exhibit 4 and Exhibit 5.

Non-forfeiture (NFO) Residual Liability

The residual NFO liability captures the future claims expected to be incurred on policies which elect the non-forfeiture benefit. The impact of the ultimate residual NFO liability due to the proposed increase is 0.8%. This percentage is reflected in the projected future experience after the proposed rate increase in Exhibit 4 and Exhibit 5.

As stated above, it is known that policyholders in poor health tend to keep their current policies, while those in better health may be more likely to lapse or elect the NFO benefit. The residual NFO liability is expected to grade up over time as this selection effect wears off. Given the grading, the initial residual NFO liability is 20% of the ultimate rate, grading up to the ultimate rate over 10 years.

10. ISSUE AGE RANGE

These products were available for issue ages up to 85. Premiums are based on issue age.

11. AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

12. CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for Incurred But Not Reported reserves (IBNR) and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

13. ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

14. DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies that are premium-paying by key demographic and benefit characteristics.

15. NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of policyholders as of December 31, 2017 in this state.

16. AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

17. HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

18. REQUESTED RATE INCREASE

The Company is requesting a flat amount of 58.4% rate increase applied evenly to all policyholders at this time. While the Company intends to implement the full requested rate increase at one time, we are open to discussions with the State regarding alternative implementation options, such as an actuarially equivalent series of rate increases. This rate filing is not intended to be used for other purposes.

19. POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder Offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the Base Policy and Riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit;
2. Lower their daily benefit; or,
3. Increase their elimination period.

Non-forfeiture Offers

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This non-forfeiture benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Upon acceptance of this offer, an endorsement reflecting the non-forfeiture benefit will be sent to the policyholder. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

20. EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by "incurred year," or "loss year," for these policy forms and riders as of 12/31/2017 is contained in Exhibit 2. Experience for loss years 2017 and prior are developed through 12/31/2017. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

Historical and projected Nationwide experience for all policies issued under these products is contained in Exhibit 3. This exhibit does not include the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

The Nationwide historical and projected experience adjusted to reflect the State's specific rate increase history, both with and without the impact of the requested rate increase, is contained in Exhibit 4 and Exhibit 5. Exhibit 4 demonstrates experience by calendar year under best estimate assumptions, while Exhibit 5 demonstrates experience by calendar year under moderately adverse assumptions. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 9, plus a 10% load to future incurred claims.

In developing the projected future experience with the rate increase, an implementation date of 6/1/2019 was assumed.

The experience exhibits described above each include waived premium. Waived premium is included in both the earned premium and incurred claims in each of these exhibits, such that the waived premium included in the earned premium is equal to the waived premium included in incurred claims on a present value basis. Excluding waiver from both earned premium and incurred claims would result in a minor change to the lifetime loss ratio.

21. RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

22. JUSTIFICATION FOR FUTURE RATE ACTION

No further premium rate schedule increases are anticipated for policies issued after the State's rate stabilization date if the requested rate increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized.

Based on experience provided in Exhibit 5, given approval of the requested rate increase, a lifetime loss ratio for all policies exceeding 69.5% would indicate that experience has deteriorated beyond moderately adverse expectations and that further rate action may be necessary.

23. ELIGIBILITY FOR CONTINGENT BENEFIT UPON LAPSE

Exhibit 6 has been provided to demonstrate the number of premium-paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL). Policyholders are defined as being eligible given they are governed by rate stability regulations and they have surpassed the cumulative rate increase threshold given this request.

Given that policyholders in this State will become eligible for the CBUL, the attached document (Managing Long-Term Care Risk - 2018), provided by the Company's Chief Operating Officer, provides a demonstration that the Company has appropriate policy administration and claim processing procedures in place to assure our policyholders' Long-Term Care claims are paid according to the provisions of our contracts.

24. SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for Nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies that are premium-paying as of 12/31/2017.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

25. SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all premium-paying policies by state under each product grouping.

Exhibit 2 contains the historical Nationwide experience for all policies issued under these products by calendar year and duration.

Exhibit 3 contains historical and projected Nationwide experience for all policies issued under these products. This exhibit does not include the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4 contains historical and projected Nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. The experience has been adjusted to reflect the State's specific rate history.

Exhibit 5 contains historical and projected Nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes moderately adverse assumptions. The experience has been adjusted to reflect the State's specific rate history.

Exhibit 6 contains the number of premium-paying policyholders that will become eligible for the CBUL at the state-specific level.

Exhibit 7 contains historical and projected Pennsylvania experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

26. ACTUARIAL CERTIFICATION

I hereby certify that I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries for making the following statement of actuarial opinion.

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this State as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including ASOP No. 8, No. 18 and No. 23.

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

In forming my opinion, I have relied upon Andrew Dalton, FSA, MAAA, Consulting Actuary, Milliman, USA for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I have relied upon Continental General Insurance Company for the experience used to generate exhibits and appendices.

In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

For policies issued under rate stabilization requirements, if the requested premium rate schedule increase is implemented and the underlying assumptions, with moderately adverse conditions reflected, are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are defined as any combination of deterioration in the experience or assumptions that results in a lifetime loss ratio in excess of the lifetime loss ratio discussed in Section 22.



Clark A. Heitkamp, FSA, MAAA, LTCP
Senior Consulting Actuary
United Health Actuarial Services, Inc.

Appendix A
Continental General Insurance Company
LTC-020201, L-6000

Pennsylvania

Requested Rate Increase = 58.4%

Issue Date Range (Section 1 in Actuarial Memorandum)

| | | | |
|--|-----------|----|------------|
| Pennsylvania | 7/8/2005 | to | 11/23/2005 |
| Nationwide | 4/20/2003 | to | 2/21/2010 |
| Rate Stabilization Date for Pennsylvania | | | 9/16/2002 |

Number of Premium-Paying Policyholders and Annualized Premium as of 12/31/2017 (Section 15 in Actuarial Memorandum)

| | | | |
|--|--------------|----------|---------------|
| Number of premium-paying lives in Pennsylvania | | | |
| Issued prior to Rate Stabilization | | | 0 |
| Issued on or after Rate Stabilization | | | 13 |
| | | Policies | Premium |
| | Pennsylvania | 13 | \$ 39,522 |
| | Nationwide | 8,307 | \$ 15,332,401 |

Average Annual Premium (Section 16 in Actuarial Memorandum)

The average annual premium for this form and associated riders, prior to the requested rate increase, is:

| | |
|--------------|-------|
| Pennsylvania | 3,301 |
| Nationwide | 2,000 |

The average annual premium for this form and associated riders in Pennsylvania, including the impact of the requested rate increase, is: 5,229

Rate Increase History (Section 17 in Actuarial Memorandum)

Rate change of 20.0% was approved in 2013 and Rate change of 20.0% was approved in 2016 in Pennsylvania.

Lifetime Loss Ratio (Exhibit 4)

The Lifetime Loss Ratio without the requested rate increase is: 77.8%
The Lifetime Loss Ratio with the requested rate increase is: 64.1%

Appendix B
Continental General Insurance Company
Description of Benefits

Appendix B contains a brief summary of the benefits contained in the base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Forms L-6000-TQ and L-6000-NQ

These policies are comprehensive Long-Term Care policies covering nursing home care and home health care.

The elimination period can be chosen as 0, 7, 30, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or is unlimited. The nursing home daily maximum is available in multiples of \$10 (minimum of \$50). Home health care is covered, with daily maximum options of 0%, 50%, 80%, 100%, 125% or 150% of the nursing home daily maximum. Actual expenses are reimbursed, up to the daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) [anticipated to be at least 90 days for the Tax-Qualified plan], or when he or she becomes cognitively impaired. The six ADLs are: bathing, dressing, continence, eating, toileting and transferring. In order to be considered impaired in an ADL, a person must need substantial human assistance or supervision. In addition, the Non-Tax-Qualified plans allows for nursing facility benefits to be available based on certification by a physician of medical necessity.

The insured can be provided with the services of a Care Advisor, who evaluates the insured's functional abilities, prepares a Plan of Care, and coordinates the care to be received. If the insured has a Plan of Care prepared by a Licensed Health Practitioner other than the Company's Care Advisor, he must do so at his expense. The Company must agree to the Plan of Care.

An insured who qualifies for benefits will be eligible to receive all Long-Term Care services that are included in the Plan of Care and covered under the policy. This could include nursing home care or assisted living facility care. A 21-day-per-year bed reservation benefit could be included in the Plan of Care under the base policy. The Plan of Care could also include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). Other alternate services could be included, if agreed to by all parties. Also, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified, does not live with the insured, is not a member of the insured's immediate family, and would normally charge for the care.

After covered care has been provided for 90 days, premiums on the policy are waived for the remainder of the claim period.

If the insured does not elect the non-forfeiture rider, then a contingent non-forfeiture benefit will automatically apply. This benefit will provide that, should the insured ever receive a substantial rate increase on his policy, he will be given the option of reducing his benefits or converting his coverage to

paid-up status, with a shortened benefit period defined the same as on rider L-6006 (except that the 3-year waiting period does not apply).

All benefits are subject to the daily maximums, the total benefit allowance, and the elimination period (except that the latter does not apply to the respite benefit, the care advisory services, or the caregiver training benefit).

Several optional riders are available for these policies:

- Rider L-6007 - Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider L-6008 - Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider L-6010 - Restoration Rider: The pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.
- Rider L-6011 - Survivor Rider: The premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously in force for 10 or more years.
- Rider L-6006 - Non-forfeiture Benefit: After 3 years in force, an insured may lapse with a reduced lifetime benefit, but unreduced daily benefit in force. The amount of the reduced lifetime benefit is the greater of the 30 times the nursing home daily maximum in force on the date of lapse and the numerical sum of the premiums paid while the policy was in force.
- Rider L-6009 – Guaranteed Purchase Option: Gives the insured the option of increasing benefits by 15% every three years. The incremental benefits will be subject to an additional premium, based on the insured's attained age.
- Rider L-6012 - Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider L-6013 - Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his/her lifetime maximum.
- Rider L-6014 - 10-Year Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime over a 10-year period.

Monthly Home Care Benefit Rider Form L-6034

When this benefit is purchased, if the Insured Person is receiving Care Advisory Services, the actual charges incurred for Home Health Care and Adult Day Care will be paid on the basis of services received during each continuous 30-day period rather than on a daily basis. This benefit will be in lieu of the Home Health Care and Adult Day Care Benefit.

Alternative Payment Benefit Rider Form L-6035

When this benefit is purchased, once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit in advance each calendar month. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.

Return of Premium Rider Form L-6036

This rider pays a return of premium benefit upon termination of the policy for any reason before attained age 75. The amount of this benefit is equal to the percentage as shown in the table below of total premiums paid less the amount of any incurred claims paid or payable under the policy and any

other attached riders, excluding this rider, from the effective date to the date of termination.

| If Termination Occurs | Percentage |
|---|-------------------|
| During the first 3 years | 0% |
| During the 4th year | 40% |
| During the 5th year | 50% |
| During the 6th year | 60% |
| During the 7th year | 70% |
| During the 8th year | 80% |
| During the 9th year | 90% |
| Between the start of the 10th year and age 75 | 100% |
| During or after age 75 | 0% |

After age 75, total premiums paid since the effective date will be added to the Maximum Lifetime Benefit Amount of the policy. Once effective, this rider cannot be terminated unless the policy is also terminated.

Maximum Lifetime Benefit Acceleration Rider Form L-6037

This rider immediately increases, at the time of issue, the policy’s Maximum Lifetime Benefit Amount to the amount that will be in effect at attained age 85 according to the attached benefit increase rider. This rider does not affect the Maximum Daily Facility Benefit and the Maximum Daily Home and Community-Based Care Benefit, if Home and Community-Based Benefits are included.

Forms LTC-020201-UTA-NQ and LTC-020201-UTA-TQ

These policies are comprehensive Long-Term Care policies covering nursing home care and home health care.

The elimination period can be chosen as 0, 7, 30, 60, 90 or 180 calendar days. The benefit period is administered on a “pool of money” basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or is unlimited. The nursing home daily maximum is available in multiples of \$10 (minimum of \$50). Home health care is covered, with daily maximum options of 0%, 50%, 80%, 100%, 125% or 150% of the nursing home daily maximum. Actual expenses are reimbursed, up to the daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) [anticipated to be at least 90 days for the Tax-Qualified plan], or when he or she becomes cognitively impaired. The six ADLs are: bathing, dressing, continence, eating, toileting and transferring. In order to be considered impaired in an ADL, a person must need substantial human assistance or supervision. In addition, the Non-Tax-Qualified plans allows for nursing facility benefits to be available based on certification by a physician of medical necessity.

The insured can be provided with the services of a Care Advisor, who evaluates the insured’s functional abilities, prepares a Plan of Care, and coordinates the care to be received. If the insured has a Plan of Care prepared by a Licensed Health Practitioner other than the Company’s Care Advisor, he must do so at his expense. The Company must agree to the Plan of Care.

An insured who qualifies for benefits will be eligible to receive all Long-Term Care services that are

included in the Plan of Care and covered under the policy. This could include nursing home care or assisted living facility care. A 21-day-per-year bed reservation benefit could be included in the Plan of Care under the base policy. The Plan of Care could also include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). Other alternate services could be included, if agreed to by all parties. Also, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified, does not live with the insured, is not a member of the insured's immediate family, and would normally charge for the care.

After covered care has been provided for 90 days, premiums on the policy are waived for the remainder of the claim period.

If the insured does not elect the non-forfeiture rider, then a contingent non-forfeiture benefit will automatically apply. This benefit will provide that, should the insured ever receive a substantial rate increase on his policy, he will be given the option of reducing his benefits or converting his coverage to paid-up status, with a shortened benefit period defined the same as on rider LTC-020201-UTA-SBP (except that the 3-year waiting period does not apply).

All benefits are subject to the daily maximums, the total benefit allowance, and the elimination period (except that the latter does not apply to the respite benefit, the care advisory services, or the caregiver training benefit).

Several optional riders are available for these policies:

- Rider LTC-020201-UTA-CMP - Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider LTC-020201-UTA-SMP - Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider LTC-020201-UTA-RBR - Restoration Rider: The pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.
- Rider LTC-020201-UTA-SBR - Survivor Rider: The premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously inforce for 10 or more years.
- Rider LTC-020201-UTA-SBP - Non-forfeiture Benefit: After 3 years inforce, an insured may lapse with a reduced lifetime benefit, but unreduced daily benefit inforce. The amount of the reduced lifetime benefit is the greater of 30 times the nursing home daily maximum inforce on the date of lapse and the numerical sum of the premiums paid while the policy was inforce.
- Rider LTC-020201-UTA-GPO – Guaranteed Purchase Option: Gives the insured the option of increasing benefits by 15% every three years. The incremental benefits will be subject to an additional premium, based on the insured's attained age.
- Rider LTC-020201-UTA-WOP - Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider LTC-020201-UTA-SEE - Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his/her lifetime maximum.
- Rider LTC-020201-UTA-10PAY - 10-Year Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime over a 10-year period.

Appendix C
Continental General Insurance Company
Demographic Summary
Distribution of Inforce Business as of 12/31/2017
Premium-Paying and Non-NFO Policies - Excluding Florida

| Issue Year | Count | % of Count | Premium | % of Premium |
|--------------|--------------|-------------|-------------------|--------------|
| 2003 | 87 | 1% | 181,353 | 1% |
| 2004 | 289 | 3% | 546,526 | 4% |
| 2005 | 751 | 9% | 1,387,813 | 9% |
| 2006 | 1,716 | 21% | 3,142,122 | 20% |
| 2007 | 2,308 | 28% | 4,232,920 | 28% |
| 2008 | 1,609 | 19% | 3,196,364 | 21% |
| 2009 | 1,494 | 18% | 2,553,543 | 17% |
| 2010 | 53 | 1% | 91,760 | 1% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Issue Age | Count | % of Count | Premium | % of Premium |
|--------------|--------------|-------------|-------------------|--------------|
| <45 | 120 | 1% | 81,042 | 1% |
| 45-49 | 178 | 2% | 185,797 | 1% |
| 50-54 | 560 | 7% | 683,423 | 4% |
| 55-59 | 1,768 | 21% | 2,670,698 | 17% |
| 60-64 | 2,696 | 32% | 4,843,547 | 32% |
| 65-69 | 1,888 | 23% | 3,941,444 | 26% |
| 70-74 | 863 | 10% | 2,172,098 | 14% |
| 75-80 | 219 | 3% | 704,840 | 5% |
| 80+ | 15 | 0% | 49,513 | 0% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Attained Age | Count | % of Count | Premium | % of Premium |
|--------------|--------------|-------------|-------------------|--------------|
| <45 | 12 | 0% | 4,295 | 0% |
| 45 - 49 | 27 | 0% | 13,866 | 0% |
| 50 - 54 | 62 | 1% | 49,093 | 0% |
| 55 - 59 | 134 | 2% | 135,746 | 1% |
| 60 - 64 | 456 | 5% | 561,828 | 4% |
| 65 - 69 | 1,547 | 19% | 2,258,628 | 15% |
| 70 - 74 | 2,565 | 31% | 4,443,982 | 29% |
| 75 - 79 | 2,014 | 24% | 4,047,380 | 26% |
| 80+ | 1,490 | 18% | 3,817,583 | 25% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Gender | Count | % of Count | Premium | % of Premium |
|--------------|--------------|-------------|-------------------|--------------|
| Female | 5,307 | 64% | 9,876,649 | 64% |
| Male | 3,000 | 36% | 5,455,752 | 36% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Inflation Options | Count | % of Count | Premium | % of Premium |
|----------------------|--------------|-------------|-------------------|--------------|
| None | 4,312 | 52% | 7,013,297 | 46% |
| GPO/COLI | 1,138 | 14% | 2,464,287 | 16% |
| 5% Simple Lifetime | 2,599 | 31% | 5,157,469 | 34% |
| 5% Compound Lifetime | 258 | 3% | 697,349 | 5% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Limited Payment Options | Count | % of Count | Premium | % of Premium |
|-------------------------|--------------|-------------|-------------------|--------------|
| 10 Pay | 5 | 0% | 15,262 | 0% |
| Lifetime | 8,302 | 100% | 15,317,138 | 100% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Elimination Period Days | Count | % of Count | Premium | % of Premium |
|-------------------------|--------------|-------------|-------------------|--------------|
| 0 | 378 | 5% | 703,655 | 5% |
| 7 | 751 | 9% | 1,320,671 | 9% |
| 30 | 1,195 | 14% | 2,184,468 | 14% |
| 60 | 2,553 | 31% | 4,870,203 | 32% |
| 90 | 3,353 | 40% | 6,098,762 | 40% |
| 180 | 77 | 1% | 154,642 | 1% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Benefit Period | Count | % of Count | Premium | % of Premium |
|----------------|--------------|-------------|-------------------|--------------|
| 0 - 1 years | - | 0% | - | 0% |
| 1 - 2 years | - | 0% | - | 0% |
| 2 - 3 years | 832 | 10% | 1,269,003 | 8% |
| 3 - 4 years | 2,503 | 30% | 4,477,273 | 29% |
| 4 - 5 years | 1,269 | 15% | 2,329,628 | 15% |
| 5 - 6 years | 699 | 8% | 1,367,991 | 9% |
| 6 - 7 years | 212 | 3% | 431,678 | 3% |
| Lifetime | 2,792 | 34% | 5,456,827 | 36% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Marital Status | Count | % of Count | Premium | % of Premium |
|----------------|--------------|-------------|-------------------|--------------|
| Single | 2,853 | 34% | 6,133,494 | 40% |
| Married | 5,454 | 66% | 9,198,907 | 60% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| HHC Percent | Count | % of Count | Premium | % of Premium |
|--------------|--------------|-------------|-------------------|--------------|
| <0.5 | 183 | 2% | 336,313 | 2% |
| 0.5-0.75 | 270 | 3% | 485,518 | 3% |
| 0.75-1 | 210 | 3% | 404,049 | 3% |
| 1-1.25 | 7,282 | 88% | 13,420,661 | 88% |
| 1.25-1.5 | 362 | 4% | 685,860 | 4% |
| >1.5 | - | 0% | - | 0% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

| Tax Status | Count | % of Count | Premium | % of Premium |
|--------------|--------------|-------------|-------------------|--------------|
| NTQ | 410 | 5% | 781,567 | 5% |
| TQ | 7,897 | 95% | 14,550,834 | 95% |
| Total | 8,307 | 100% | 15,332,401 | 100% |

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Termination Study

A study was conducted on the Company's actual termination experience from 2003 to 6/30/2016 on forms issued by Continental General Insurance Company. The study measured total termination rates.

The mortality assumption, including selection factors and mortality improvement, is based on industry expectations. Assumed mortality is equal to 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.

The future expected voluntary lapse assumptions were developed based on the historical implied lapse experience and judgment. Historical implied lapses were determined by subtracting expected deaths, using the mortality assumptions discussed above, and actual benefit exhaustions from total terminations. The expected voluntary lapse rates vary by inflation option, spousal discount, gender, and policy duration.

Exhibit D-1 contains the comparison of implied lapse experience to the current lapse assumptions. The Exhibit shows total lives, actual total terminations and expected deaths. The voluntary lapse rates are shown as described above, as historical implied lapses and expected lapses.

Morbidity Study

A morbidity study was also conducted on the Company's actual experience from 2003 to 6/30/2016 on forms issued by Continental General Insurance Company. Actual claims were measured against the Milliman 2014 *Long Term Care Guidelines (Guidelines)*. Actual-to-expected fitting factors were developed based on the actual experience and judgment.

Actual incurred claims are based on paid claims and remaining claim reserves discounted (using an interest rate of 4.5% for this experience study) back to the claim incurred date. The claim reserves were discounted from valuation date to the claim incurred date using a 4.5% discount rate and excluding any waiver of premium load, Loss Adjustment Expense (LAE) load and explicit margin. Actual claims include Incurred But Not Reported reserve (IBNR) as of June 30, 2016, which is allocated to incurred year as follows: approximately 64% to incurred year 2016, 23% to incurred year 2015, and 13% to incurred year 2014. Actual incurred claims are calculated by adding together the present value of paid claims and claim reserves. In this study, waiver of premium was excluded from both the actual claims and expected claims.

Expected claims were based on the *Guidelines* and include selection factors and actual-to-expected fitting factors. The actual-to-expected fitting factors varied by coverage type, benefit period, payment type, marital status, and form. No future morbidity improvement is assumed.

Exhibit D-2 contains the comparison of actual claim experience to the current assumptions for the policy forms included in this filing.

Continental General Insurance Company
Appendix D
Exhibit D-1
Termination Study

Experience by Policy Duration

| Policy Duration | Total Lives | Total Terminations | | Mortality Rate | | Voluntary Lapse Rate | |
|-----------------|----------------|--------------------|-------------|----------------|-------------|----------------------|--|
| | | Count | Rate | Expected | Implied | "Current" | |
| 1 | 18,079 | 1,295 | 7.2% | 0.2% | 6.9% | 6.7% | |
| 2 | 18,570 | 669 | 3.6% | 0.4% | 3.2% | 3.5% | |
| 3 | 20,553 | 710 | 3.5% | 0.6% | 2.9% | 2.8% | |
| 4 | 22,934 | 625 | 2.7% | 0.7% | 2.0% | 2.4% | |
| 5 | 23,875 | 564 | 2.4% | 0.9% | 1.4% | 2.0% | |
| 6 | 24,839 | 548 | 2.2% | 1.0% | 1.2% | 1.8% | |
| 7 | 22,852 | 571 | 2.5% | 1.2% | 1.3% | 1.6% | |
| 8 | 20,344 | 521 | 2.6% | 1.4% | 1.1% | 1.4% | |
| 9 | 18,049 | 460 | 2.5% | 1.7% | 0.7% | 1.4% | |
| 10 | 15,844 | 495 | 3.1% | 2.0% | 1.0% | 1.3% | |
| 11 | 13,584 | 507 | 3.7% | 2.4% | 1.2% | 1.2% | |
| 12 | 11,307 | 528 | 4.7% | 2.8% | 1.6% | 1.1% | |
| 13 | 9,547 | 527 | 5.5% | 3.2% | 1.9% | 0.9% | |
| 14 | 7,019 | 433 | 6.2% | 3.7% | 2.0% | 0.8% | |
| 15+ | 20,808 | 1,758 | 8.4% | 5.8% | 1.9% | 0.8% | |
| Total | 268,205 | 10,211 | 3.8% | 1.7% | 2.0% | 2.1% | |

Notes:

- 1) Experience from 2003 through 6/30/2016.
- 2) Expected Mortality Rate is 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 3) Implied Voluntary Lapse Rate is the Total Termination Rate minus the Expected Mortality Rate minus the Actual Benefit Exhaust Rate.
- 4) Current Voluntary Lapse Rate is the current projection assumption.
 Since these vary by inflation benefit option, spousal discount, and gender the rates shown above are composites.
 The ultimate lapse rate starts in duration 15.
- 5) Includes only lifetime pay policies (excludes 10 pay, 20 pay, and paid-up at 65).

Continental General Insurance Company
Appendix D
Exhibit D-2
Policy Forms: L-6000, LTC-020201
Claim Study

Experience by Policy Duration

| Policy Duration | Total Lives | Actual Claim Count | Actual Incurred Claims | Expected Incurred Claims | Actual to Expected |
|------------------------|--------------------|---------------------------|-------------------------------|---------------------------------|---------------------------|
| 1 to 3 | 37,188 | 42 | 2,084,492 | 3,211,039 | 65% |
| 4 to 6 | 33,225 | 123 | 7,362,858 | 7,312,357 | 101% |
| 7 to 9 | 25,597 | 150 | 10,639,144 | 11,744,638 | 91% |
| 10 + | 7,062 | 134 | 8,316,632 | 6,907,451 | 120% |
| Total | 103,072 | 449 | 28,403,125 | 29,175,486 | 97% |

Experience by Calendar Year

| Calendar Year | Total Lives | Actual Claim Count | Actual Incurred Claims | Expected Incurred Claims | Actual to Expected |
|----------------------|--------------------|---------------------------|-------------------------------|---------------------------------|---------------------------|
| 2003 | 138 | - | - | 23,001 | 0% |
| 2004 | 813 | 1 | 3,072 | 97,831 | 3% |
| 2005 | 1,915 | 9 | 66,467 | 236,832 | 28% |
| 2006 | 3,945 | 12 | 429,276 | 458,017 | 94% |
| 2007 | 6,936 | 8 | 346,274 | 763,412 | 45% |
| 2008 | 9,377 | 25 | 1,501,769 | 1,151,987 | 130% |
| 2009 | 10,826 | 40 | 1,753,441 | 1,585,082 | 111% |
| 2010 | 11,407 | 36 | 2,551,909 | 2,078,708 | 123% |
| 2011 | 11,025 | 32 | 2,592,648 | 2,621,748 | 99% |
| 2012 | 10,788 | 43 | 3,090,961 | 3,257,476 | 95% |
| 2013 | 10,550 | 62 | 3,991,638 | 3,917,806 | 102% |
| 2014 | 10,307 | 68 | 4,156,258 | 4,629,296 | 90% |
| 2015 | 10,091 | 70 | 4,433,014 | 5,365,631 | 83% |
| 2016 | 4,953 | 43 | 3,486,399 | 2,988,659 | 117% |
| Total | 103,072 | 449 | 28,403,125 | 29,175,486 | 97% |

Notes:

- 1) Experience from 2003 through 6/30/2016.
- 2) Expected Claims are based on the Milliman *2014 Long-Term Care Guidelines* (including Product Factors).
- 3) Claim dollar amounts are discounted using a 4.50% interest rate (both actual and expected).

Appendix E
Continental General Insurance Company
Policy Persistency Comparison
Policy Forms: L-6000, LTC-020201

| Policy Duration | Total Lives | <u>Actual Results</u> | <u>Original Pricing Assumptions</u> | | | <u>Current Assumptions</u> | | | Total |
|-----------------|-------------|-----------------------|-------------------------------------|-----------|--------------|----------------------------|-----------|--------------|-------|
| | | Total Terminations | Lapse | Mortality | Terminations | Lapse | Mortality | Terminations | |
| 1 | 13,449 | 7.5% | 10.0% | 1.1% | 11.0% | 6.7% | 0.2% | 7.0% | |
| 2 | 12,473 | 3.8% | 9.0% | 1.6% | 10.5% | 3.5% | 0.4% | 3.9% | |
| 3 | 11,997 | 4.0% | 8.0% | 2.3% | 10.1% | 2.8% | 0.5% | 3.3% | |
| 4 | 11,514 | 3.0% | 6.0% | 3.0% | 8.8% | 2.4% | 0.6% | 3.0% | |
| 5 | 11,165 | 2.1% | 5.0% | 3.8% | 8.6% | 2.0% | 0.7% | 2.7% | |
| 6 | 10,927 | 2.1% | 4.5% | 4.6% | 8.9% | 1.8% | 0.8% | 2.5% | |
| 7 | 9,572 | 2.1% | 4.0% | 5.6% | 9.4% | 1.6% | 0.9% | 2.5% | |
| 8 | 7,941 | 2.0% | 3.5% | 6.7% | 10.0% | 1.5% | 1.0% | 2.4% | |
| 9 | 5,507 | 2.3% | 3.0% | 7.2% | 10.0% | 1.5% | 1.2% | 2.6% | |
| 10+ | 4,768 | 3.0% | 2.5% | 7.6% | 10.0% | 1.5% | 1.7% | 3.1% | |

Notes:

- 1) The results shown above include only lifetime pay policies (excludes 10 pay policies)
- 2) The "Actual Results" are the historical total policy termination rates observed by the Company for these policy forms
- 3) The "Original Pricing Assumptions" are those assumptions provided in the original pricing Actuarial Memorandum
- 4) The "Current Assumptions" are those used in the projection for the current rate filing.
 Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.
 The ultimate lapse rate starts in duration 15.
 The mortality assumptions are 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 5) Experience is 2003 through 6/30/2016

Managing and Monitoring Long Term Care Risks

Risk Management processes and staffing are focused on four specific stages of the managing the claims process: Intake/New Claim Setup, Adjudication, Ongoing Management/Payment, and Claim Resolution.

Intake/New Claim Setup: By keeping the eligibility requirements-gathering process agile, significant delays are avoided that could otherwise compromise our ability to make sound claim decisions and prevent us from complying with our regulatory requirements. Since most claim notices are received telephonically, we maintain a phone unit dedicated solely to this function. This unit can accurately assess the developing circumstances that surround an early claim and guide the claimant and family through a timely and effective adjudication process while setting appropriate expectations by reviewing each insured's policy benefit information and coverage. Our proactive front-end process helps avoid "buying" claims that would otherwise happen if we just mailed a claim form.

Adjudication: As eligibility requirements are received, our extensive front-end Intake process proceeds to Adjudication. New claims are presented by the Claims Examiner to either a senior second-tier review specialist or to our Claim Committee, along with recommendations for approval, denial or further handling and disposition. The committee meets on a regular basis and consists of senior level staff with many years of experience, as well as management personnel who can discuss the claim and confirm the claim determination or offer any special guidance for handling.

It is vital that we thoroughly understand the medical circumstances that drive eligibility for each claim and that will set the stage for its development and outcome.

Ongoing Management/Payment: One of the most important risk controls for LTC claims is the active monitoring and payment of an approved, ongoing claim. Claimants that have a potential for recovery are closely monitored to ensure that the eligibility criteria continues to be met.

The protocol for reviewing ongoing claims is set by each individual claimant's medical status and recovery potential. In addition to our internal RN staff, also available to us are the services of an expert LTC Medical Director who can consult on the most difficult cases and who may also be called upon to clarify information given to us by the insured's own attending physician.

Ongoing claims are examined carefully for changes in billing patterns, changes in levels of care and breaks of confinement for possible hospital stays or other leaves. Confinement verification protocol ensures that claim payments are properly adjusted to reflect these leaves.

Claim Resolution: Controlling the trajectory of short duration claims can have a positive outcome for early claim closure and restoration of premium payment. This is often a "win-win" situation for both the company and the client.

Also, accurate and timely resolution of a client's death and accurately paying a claim to its coverage maximums prevents overpayment, recovery costs and disruption to a grieving family.

Also critical to managing risk exposure and monitoring morbidity are fraud detection controls, ongoing claims audits, and periodic updates to our expected claim costs.

Fraud: Our LTC processes include several fraud detection and mitigation controls and practices. Staff members are trained annually on several aspects of fraud including "red flags" of LTC fraud detection and will refer suspect claim activity to management for review and further action if warranted. If necessary, independent medical exams or other investigatory methods may be used to resolve outstanding concerns. All suspect claim activity is reported to the appropriate state governing agencies as required. Lastly, our Strategic Investigative Unit (SIU) is comprised of a multidisciplinary group of senior leaders who serve as a sounding board and steering committee for both specific and general fraud matters.

Claims Audits: In addition to an ongoing robust internal claims audit program, we also engage external 3rd party audit reviews, assuring that our claims processes and practices are sound and generally in line with industry practices and regulatory controls. The most recent external review occurred in 2014 covered a sample of claims with losses occurring between 2004 and 2014.

Internal audits represent a constant feedback loop. Results are reviewed monthly with senior management staff for discussion, process improvement and training purposes.

Exhibit 1
Continental General Insurance Company
Summary of Premium-Paying Lives
Policy Forms: LTC-020201, L-6000
Nationwide
As of 12/31/2017

| Issue State | Lives | Annualized Premium | Average Premium |
|--------------------|--------------|---------------------------|------------------------|
| AL | 107 | \$ 137,111 | \$ 1,281 |
| AZ | 50 | \$ 77,857 | \$ 1,557 |
| AR | 51 | \$ 73,122 | \$ 1,434 |
| CO | 246 | \$ 406,559 | \$ 1,653 |
| CT | 1 | \$ 859 | \$ 859 |
| DC | 59 | \$ 17,024 | \$ 289 |
| GA | 1,296 | \$ 2,587,149 | \$ 1,996 |
| ID | 3 | \$ 9,978 | \$ 3,326 |
| IL | 852 | \$ 1,529,288 | \$ 1,795 |
| IN | 719 | \$ 1,169,198 | \$ 1,626 |
| IA | 82 | \$ 183,172 | \$ 2,234 |
| KS | 115 | \$ 219,354 | \$ 1,907 |
| KY | 28 | \$ 48,873 | \$ 1,745 |
| LA | 524 | \$ 809,222 | \$ 1,544 |
| MI | 8 | \$ 24,055 | \$ 3,007 |
| MS | 64 | \$ 105,780 | \$ 1,653 |
| MO | 53 | \$ 88,876 | \$ 1,677 |
| MT | 10 | \$ 27,607 | \$ 2,761 |
| NE | 78 | \$ 148,920 | \$ 1,909 |
| NV | 7 | \$ 10,267 | \$ 1,467 |
| NM | 288 | \$ 372,891 | \$ 1,295 |
| NC | 60 | \$ 138,284 | \$ 2,305 |
| ND | 5 | \$ 14,760 | \$ 2,952 |
| OH | 442 | \$ 739,641 | \$ 1,673 |
| OK | 38 | \$ 74,924 | \$ 1,972 |
| PA | 13 | \$ 39,522 | \$ 3,040 |
| SC | 32 | \$ 51,484 | \$ 1,609 |
| SD | 33 | \$ 69,027 | \$ 2,092 |
| TN | 30 | \$ 59,646 | \$ 1,988 |
| TX | 2,507 | \$ 4,988,626 | \$ 1,990 |
| UT | 131 | \$ 197,164 | \$ 1,505 |
| VA | 19 | \$ 26,087 | \$ 1,373 |
| WA | 230 | \$ 669,357 | \$ 2,910 |
| WV | 87 | \$ 113,792 | \$ 1,308 |
| WI | 6 | \$ 16,165 | \$ 2,694 |
| WY | 33 | \$ 86,762 | \$ 2,629 |
| Total | 8,307 | 15,332,401 | \$ 1,846 |

Exhibit 2
Continental General Insurance Company
Policy Forms: LTC-020201 and L-6000
Nationwide

Historical Experience by Year
As of 12/31/2017

| Year | Earned Premium | Incurred Claims | Loss Ratio |
|--------------|-----------------------|------------------------|-------------------|
| 2003 | 84,445 | - | 0.0% |
| 2004 | 656,053 | 2,853 | 0.4% |
| 2005 | 1,705,147 | 38,747 | 2.3% |
| 2006 | 4,037,630 | 192,833 | 4.8% |
| 2007 | 7,656,261 | 282,166 | 3.7% |
| 2008 | 11,152,279 | 1,177,931 | 10.6% |
| 2009 | 13,597,969 | 1,218,941 | 9.0% |
| 2010 | 14,739,451 | 1,377,067 | 9.3% |
| 2011 | 14,348,762 | 2,292,118 | 16.0% |
| 2012 | 14,161,935 | 2,310,861 | 16.3% |
| 2013 | 13,964,720 | 3,057,810 | 21.9% |
| 2014 | 13,917,264 | 3,601,125 | 25.9% |
| 2015 | 13,885,091 | 4,150,445 | 29.9% |
| 2016 | 13,854,425 | 7,598,852 | 54.8% |
| 2017 | 14,782,453 | 7,252,399 | 49.1% |
| Total | 152,543,886 | 34,554,146 | 22.7% |

Historical Experience by Duration
As of 12/31/2017

| Duration | Earned Premium | Incurred Claims | Loss Ratio |
|-----------------|-----------------------|------------------------|-------------------|
| 1 | 16,424,309 | 276,961 | 1.7% |
| 2 | 15,294,182 | 575,772 | 3.8% |
| 3 | 14,836,333 | 906,779 | 6.1% |
| 4 | 14,567,129 | 1,605,444 | 11.0% |
| 5 | 14,349,317 | 2,856,828 | 19.9% |
| 6 | 14,150,484 | 1,967,422 | 13.9% |
| 7 | 14,103,138 | 4,119,283 | 29.2% |
| 8 | 14,111,624 | 4,368,713 | 31.0% |
| 9 | 12,599,932 | 3,074,784 | 24.4% |
| 10 | 10,145,344 | 6,609,535 | 65.1% |
| 11 | 6,838,949 | 3,504,911 | 51.2% |
| 12 | 3,377,994 | 2,726,049 | 80.7% |
| 13 | 1,240,312 | 1,208,795 | 97.5% |
| 14 | 451,012 | 565,078 | 125.3% |
| 15 | 53,824 | 187,794 | 348.9% |
| Total | 152,543,886 | 34,554,146 | 22.7% |

Accumulated Value at 4.13%

| Earned Premium | Incurred Claims | Loss Ratio |
|-----------------------|------------------------|-------------------|
| 192,099,099 | 39,876,762 | 20.8% |

Exhibit 3
Continental General Insurance Company
Policy Forms: LTC-020201, L-6000
Nationwide
Historical and Projected Future Experience

Historical as of 12/31/2017

| Calendar Year | Original-Level | | | |
|---------------|----------------|------------|-----------------|------------|
| | Earned Premium | Premium | Incurred Claims | Loss Ratio |
| 2003 | 84,445 | 84,445 | 0 | 0.0% |
| 2004 | 656,053 | 656,053 | 2,853 | 0.4% |
| 2005 | 1,705,147 | 1,705,147 | 38,747 | 2.3% |
| 2006 | 4,037,630 | 4,037,630 | 192,833 | 4.8% |
| 2007 | 7,656,261 | 7,656,261 | 282,166 | 3.7% |
| 2008 | 11,152,279 | 11,152,279 | 1,177,931 | 10.6% |
| 2009 | 13,597,969 | 13,597,969 | 1,218,941 | 9.0% |
| 2010 | 14,739,451 | 14,739,451 | 1,377,067 | 9.3% |
| 2011 | 14,348,762 | 14,348,762 | 2,292,118 | 16.0% |
| 2012 | 14,161,935 | 14,161,935 | 2,310,861 | 16.3% |
| 2013 | 13,964,720 | 13,964,720 | 3,057,810 | 21.9% |
| 2014 | 13,917,264 | 13,657,305 | 3,601,125 | 25.9% |
| 2015 | 13,885,091 | 13,352,589 | 4,150,445 | 29.9% |
| 2016 | 13,854,425 | 13,042,788 | 7,598,852 | 54.8% |
| 2017 | 14,782,453 | 12,016,156 | 7,252,399 | 49.1% |

Projection without Rate Increase

| Calendar Year | Original-Level | | | |
|---------------|----------------|------------|-----------------|------------|
| | Earned Premium | Premium | Incurred Claims | Loss Ratio |
| 2018 | 15,481,758 | 11,421,157 | 6,474,317 | 41.8% |
| 2019 | 15,342,808 | 10,973,908 | 7,301,059 | 47.6% |
| 2020 | 15,012,553 | 10,522,282 | 8,174,578 | 54.5% |
| 2021 | 14,505,048 | 10,132,552 | 9,131,009 | 63.0% |
| 2022 | 13,950,241 | 9,743,469 | 10,136,616 | 72.7% |
| 2023 | 13,367,009 | 9,334,583 | 11,184,770 | 83.7% |
| 2024 | 12,752,149 | 8,903,682 | 12,271,688 | 96.2% |
| 2025 | 12,105,739 | 8,450,887 | 13,363,093 | 110.4% |
| 2026 | 11,432,079 | 7,979,233 | 14,413,179 | 126.1% |
| 2027 | 10,737,457 | 7,493,131 | 15,413,657 | 143.6% |
| 2028 | 10,028,671 | 6,997,345 | 16,374,647 | 163.3% |
| 2029 | 9,312,458 | 6,496,592 | 17,284,878 | 185.6% |
| 2030 | 8,596,031 | 5,995,903 | 18,091,006 | 210.5% |
| 2031 | 7,886,758 | 5,500,414 | 18,735,173 | 237.6% |
| 2032 | 7,191,235 | 5,014,711 | 19,191,465 | 266.9% |
| 2033 | 6,515,618 | 4,543,069 | 19,490,556 | 299.1% |
| 2034 | 5,864,936 | 4,088,977 | 19,623,017 | 334.6% |
| 2035 | 5,243,185 | 3,655,200 | 19,523,575 | 372.4% |
| 2036 | 4,653,723 | 3,244,059 | 19,137,163 | 411.2% |
| 2037 | 4,099,273 | 2,857,432 | 18,476,893 | 450.7% |
| 2038 | 3,582,115 | 2,496,888 | 17,604,358 | 491.5% |
| 2039 | 3,104,254 | 2,163,801 | 16,557,699 | 533.4% |
| 2040 | 2,667,151 | 1,859,170 | 15,368,064 | 576.2% |
| 2041 | 2,271,589 | 1,583,521 | 14,083,680 | 620.0% |
| 2042 | 1,917,364 | 1,336,698 | 12,739,785 | 664.4% |
| 2043 | 1,603,566 | 1,118,055 | 11,382,803 | 709.8% |
| 2044 | 1,328,776 | 926,594 | 10,037,539 | 755.4% |
| 2045 | 1,091,008 | 760,925 | 8,748,482 | 801.9% |
| 2046 | 887,758 | 619,298 | 7,554,531 | 851.0% |
| 2047+ | 2,910,589 | 2,033,106 | 31,652,202 | 1087.5% |

Loss Ratio Summaries at 12/31/2017

| | | | | |
|---------------------------------|-------------|-------------|-------------|--------|
| Accumulated Value of Historical | 192,099,099 | 187,525,109 | 39,876,762 | 20.8% |
| Present Value of Future | 159,607,005 | 112,285,349 | 240,767,830 | 150.9% |
| Total Values | 351,706,104 | 299,810,458 | 280,644,592 | 79.8% |
| (Discounted at 4.13%) | | | | |

Exhibit 4
Continental General Insurance Company
Policy Forms: L-6000 and LTC-020201
Best Estimate Nationwide Experience Adjusted to Reflect Pennsylvania Rate Increase History, Before and After Proposed Rate Increase

Historical as of 12/31/2017

| Calendar Year | Original-Level Premium | Incurred Claims | Loss Ratio* |
|---------------|------------------------|-----------------|-------------|
| 2003 | 84,445 | 0 | 0.0% |
| 2004 | 656,053 | 2,853 | 0.4% |
| 2005 | 1,705,147 | 38,747 | 2.3% |
| 2006 | 4,037,630 | 192,833 | 4.8% |
| 2007 | 7,656,261 | 282,166 | 3.7% |
| 2008 | 11,152,279 | 1,177,931 | 10.6% |
| 2009 | 13,597,969 | 1,218,941 | 9.0% |
| 2010 | 14,739,451 | 1,377,067 | 9.3% |
| 2011 | 14,348,762 | 2,292,118 | 16.0% |
| 2012 | 14,161,935 | 2,310,861 | 16.3% |
| 2013 | 13,964,720 | 3,057,810 | 21.9% |
| 2014 | 14,720,202 | 3,610,319 | 24.5% |
| 2015 | 16,004,575 | 4,171,934 | 26.1% |
| 2016 | 15,755,151 | 7,621,878 | 48.4% |
| 2017 | 16,508,388 | 7,261,787 | 44.0% |

Projection without Rate Increase

| Calendar Year | Original-Level Premium | Incurred Claims** | Loss Ratio* |
|---------------|------------------------|-------------------|-------------|
| 2018 | 11,421,157 | 6,505,261 | 39.6% |
| 2019 | 10,973,908 | 7,318,284 | 46.3% |
| 2020 | 10,522,282 | 8,180,598 | 54.0% |
| 2021 | 10,132,552 | 9,135,217 | 62.6% |
| 2022 | 9,743,469 | 10,141,062 | 72.3% |
| 2023 | 9,334,583 | 11,189,417 | 83.2% |
| 2024 | 8,903,682 | 12,276,487 | 95.8% |
| 2025 | 8,450,887 | 13,367,988 | 109.9% |
| 2026 | 7,979,233 | 14,418,109 | 125.5% |
| 2027 | 7,493,131 | 15,418,564 | 142.9% |
| 2028 | 6,997,345 | 16,379,488 | 162.6% |
| 2029 | 6,496,592 | 17,289,613 | 184.8% |
| 2030 | 5,995,903 | 18,095,594 | 209.6% |
| 2031 | 5,500,414 | 18,739,573 | 236.6% |
| 2032 | 5,014,711 | 19,195,643 | 265.8% |
| 2033 | 4,543,069 | 19,494,494 | 298.0% |
| 2034 | 4,088,977 | 19,626,702 | 333.3% |
| 2035 | 3,655,200 | 19,526,997 | 371.0% |
| 2036 | 3,244,059 | 19,140,310 | 409.7% |
| 2037 | 2,857,432 | 18,479,764 | 449.1% |
| 2038 | 2,496,888 | 17,606,960 | 489.7% |
| 2039 | 2,163,801 | 16,560,045 | 531.5% |
| 2040 | 1,859,170 | 15,370,166 | 574.1% |
| 2041 | 1,583,521 | 14,085,553 | 617.7% |
| 2042 | 1,336,698 | 12,741,445 | 661.9% |
| 2043 | 1,118,055 | 11,384,266 | 707.1% |
| 2044 | 926,594 | 10,038,822 | 752.4% |
| 2045 | 760,925 | 8,749,602 | 798.5% |
| 2046 | 619,298 | 7,555,504 | 847.2% |
| 2047+ | 2,033,106 | 31,656,586 | 1081.3% |

Projection with 58.4% Rate Increase

| Calendar Year | Original-Level Premium | Incurred Claims** | Loss Ratio* |
|---------------|------------------------|-------------------|-------------|
| 2018 | 11,421,157 | 6,506,955 | 39.6% |
| 2019 | 10,634,634 | 7,226,299 | 42.9% |
| 2020 | 9,280,793 | 7,694,593 | 37.5% |
| 2021 | 8,866,416 | 8,543,413 | 42.2% |
| 2022 | 8,525,952 | 9,480,482 | 48.7% |
| 2023 | 8,168,159 | 10,455,568 | 56.1% |
| 2024 | 7,791,103 | 11,464,577 | 64.5% |
| 2025 | 7,394,887 | 12,475,460 | 74.0% |
| 2026 | 6,982,170 | 13,445,764 | 84.4% |
| 2027 | 6,556,810 | 14,368,013 | 96.1% |
| 2028 | 6,122,976 | 15,251,841 | 109.2% |
| 2029 | 5,684,795 | 16,084,908 | 124.0% |
| 2030 | 5,246,672 | 16,810,459 | 140.5% |
| 2031 | 4,813,097 | 17,384,051 | 158.3% |
| 2032 | 4,388,086 | 17,782,578 | 177.7% |
| 2033 | 3,975,380 | 18,035,008 | 198.9% |
| 2034 | 3,578,030 | 18,133,381 | 222.2% |
| 2035 | 3,198,457 | 18,018,747 | 247.0% |
| 2036 | 2,838,690 | 17,641,520 | 272.5% |
| 2037 | 2,500,375 | 17,014,592 | 298.3% |
| 2038 | 2,184,884 | 16,194,893 | 325.0% |
| 2039 | 1,893,419 | 15,217,842 | 352.4% |
| 2040 | 1,626,853 | 14,112,073 | 380.3% |
| 2041 | 1,385,649 | 12,921,884 | 408.8% |
| 2042 | 1,169,667 | 11,679,615 | 437.8% |
| 2043 | 978,346 | 10,427,679 | 467.3% |
| 2044 | 810,810 | 9,188,750 | 496.8% |
| 2045 | 665,841 | 8,003,241 | 527.0% |
| 2046 | 541,912 | 6,906,378 | 558.7% |
| 2047+ | 1,779,054 | 28,856,997 | 711.1% |

Best Estimate Loss Ratio Summaries at 12/31/2017 (Discounted at 4.13%)

| | | | | | | | | |
|---------------------------------|--------------------|--------------------|--------------------|--------------|--------------------|--------------------|--------------------|--------------|
| Accumulated Value of Historical | 199,150,262 | 187,525,109 | 39,945,180 | 20.1% | 199,150,262 | 187,525,109 | 39,945,180 | 20.1% |
| Present Value of Future | 161,690,902 | 112,285,349 | 240,874,533 | 149.0% | 212,685,786 | 100,690,550 | 224,051,254 | 105.3% |
| Total Values | 360,841,165 | 299,810,458 | 280,819,714 | 77.8% | 411,836,048 | 288,215,659 | 263,996,434 | 64.1% |

* Loss Ratio is a ratio of Incurred Claims to Earned Premium.

** Calendar Year projected incurred claims represent best estimate incurred claims.

Exhibit 5
Continental General Insurance Company
Policy Forms: L-6000 and LTC-020201
Moderately Adverse Nationwide Experience Adjusted to Reflect Pennsylvania Rate Increase History, Before and After Proposed Rate Increase

Historical as of 12/31/2017

| Calendar Year | Original-Level | | Incurred Claims | Loss Ratio* |
|---------------|----------------|------------|-----------------|-------------|
| | Earned Premium | Premium | | |
| 2003 | 84,445 | 84,445 | 0 | 0.0% |
| 2004 | 656,053 | 656,053 | 2,853 | 0.4% |
| 2005 | 1,705,147 | 1,705,147 | 38,747 | 2.3% |
| 2006 | 4,037,630 | 4,037,630 | 192,833 | 4.8% |
| 2007 | 7,656,261 | 7,656,261 | 282,166 | 3.7% |
| 2008 | 11,152,279 | 11,152,279 | 1,177,931 | 10.6% |
| 2009 | 13,597,969 | 13,597,969 | 1,218,941 | 9.0% |
| 2010 | 14,739,451 | 14,739,451 | 1,377,067 | 9.3% |
| 2011 | 14,348,762 | 14,348,762 | 2,292,118 | 16.0% |
| 2012 | 14,161,935 | 14,161,935 | 2,310,861 | 16.3% |
| 2013 | 13,964,720 | 13,964,720 | 3,057,810 | 21.9% |
| 2014 | 14,720,202 | 13,657,305 | 3,610,319 | 24.5% |
| 2015 | 16,004,575 | 13,352,589 | 4,171,934 | 26.1% |
| 2016 | 15,755,151 | 13,042,788 | 7,621,878 | 48.4% |
| 2017 | 16,508,388 | 12,016,156 | 7,261,787 | 44.0% |

Projection without Rate Increase

| Calendar Year | Earned Premium | Original-Level Premium | Incurred Claims** | Loss Ratio* |
|---------------|----------------|------------------------|-------------------|-------------|
| 2018 | 16,446,466 | 11,421,157 | 7,155,787 | 43.5% |
| 2019 | 15,802,427 | 10,973,908 | 8,050,113 | 50.9% |
| 2020 | 15,152,087 | 10,522,282 | 8,998,658 | 59.4% |
| 2021 | 14,590,874 | 10,132,552 | 10,048,738 | 68.9% |
| 2022 | 14,030,595 | 9,743,469 | 11,155,169 | 79.5% |
| 2023 | 13,441,799 | 9,334,583 | 12,308,358 | 91.6% |
| 2024 | 12,821,303 | 8,903,682 | 13,504,135 | 105.3% |
| 2025 | 12,169,277 | 8,450,887 | 14,704,787 | 120.8% |
| 2026 | 11,490,095 | 7,979,233 | 15,859,920 | 138.0% |
| 2027 | 10,790,108 | 7,493,131 | 16,960,421 | 157.2% |
| 2028 | 10,076,177 | 6,997,345 | 18,017,436 | 178.8% |
| 2029 | 9,355,092 | 6,496,592 | 19,018,575 | 203.3% |
| 2030 | 8,634,100 | 5,995,903 | 19,905,154 | 230.5% |
| 2031 | 7,920,596 | 5,500,414 | 20,613,530 | 260.3% |
| 2032 | 7,221,183 | 5,014,711 | 21,115,207 | 292.4% |
| 2033 | 6,542,020 | 4,543,069 | 21,443,943 | 327.8% |
| 2034 | 5,888,128 | 4,088,977 | 21,589,373 | 366.7% |
| 2035 | 5,263,488 | 3,655,200 | 21,479,696 | 408.1% |
| 2036 | 4,671,445 | 3,244,059 | 21,054,341 | 450.7% |
| 2037 | 4,114,702 | 2,857,432 | 20,327,741 | 494.0% |
| 2038 | 3,595,519 | 2,496,888 | 19,367,656 | 538.7% |
| 2039 | 3,115,874 | 2,163,801 | 18,216,050 | 584.6% |
| 2040 | 2,677,204 | 1,859,170 | 16,907,183 | 631.5% |
| 2041 | 2,280,270 | 1,583,521 | 15,494,109 | 679.5% |
| 2042 | 1,924,844 | 1,336,698 | 14,015,589 | 728.1% |
| 2043 | 1,609,999 | 1,118,055 | 12,522,693 | 777.8% |
| 2044 | 1,334,296 | 926,594 | 11,042,704 | 827.6% |
| 2045 | 1,095,731 | 760,925 | 9,624,562 | 878.4% |
| 2046 | 891,789 | 619,298 | 8,311,054 | 932.0% |
| 2047+ | 2,927,672 | 2,033,106 | 34,822,244 | 1189.4% |

Projection with 58.4% Rate Increase

| Calendar Year | Earned Premium | Original-Level Premium | Incurred Claims** | Loss Ratio* |
|---------------|----------------|------------------------|-------------------|-------------|
| 2018 | 16,446,466 | 11,421,157 | 7,157,650 | 43.5% |
| 2019 | 16,851,013 | 10,634,634 | 7,948,929 | 47.2% |
| 2020 | 20,501,298 | 9,280,793 | 8,464,053 | 41.3% |
| 2021 | 20,224,004 | 8,866,416 | 9,397,755 | 46.5% |
| 2022 | 19,447,417 | 8,525,952 | 10,428,531 | 53.6% |
| 2023 | 18,631,303 | 8,168,159 | 11,501,125 | 61.7% |
| 2024 | 17,771,250 | 7,791,103 | 12,611,035 | 71.0% |
| 2025 | 16,867,495 | 7,394,887 | 13,723,006 | 81.4% |
| 2026 | 15,926,100 | 6,982,170 | 14,790,341 | 92.9% |
| 2027 | 14,955,868 | 6,556,810 | 15,804,815 | 105.7% |
| 2028 | 13,966,308 | 6,122,976 | 16,777,025 | 120.1% |
| 2029 | 12,966,832 | 5,684,795 | 17,693,399 | 136.5% |
| 2030 | 11,967,486 | 5,246,672 | 18,491,505 | 154.5% |
| 2031 | 10,978,517 | 4,813,097 | 19,122,456 | 174.2% |
| 2032 | 10,009,081 | 4,388,086 | 19,560,836 | 195.4% |
| 2033 | 9,067,711 | 3,975,380 | 19,838,508 | 218.8% |
| 2034 | 8,161,369 | 3,578,030 | 19,946,719 | 244.4% |
| 2035 | 7,295,574 | 3,198,457 | 19,820,622 | 271.7% |
| 2036 | 6,474,960 | 2,838,690 | 19,405,672 | 299.7% |
| 2037 | 5,703,274 | 2,500,375 | 18,716,052 | 328.2% |
| 2038 | 4,983,648 | 2,184,884 | 17,814,382 | 357.5% |
| 2039 | 4,318,826 | 1,893,419 | 16,739,627 | 387.6% |
| 2040 | 3,710,798 | 1,626,853 | 15,523,280 | 418.3% |
| 2041 | 3,160,619 | 1,385,649 | 14,214,073 | 449.7% |
| 2042 | 2,667,973 | 1,169,667 | 12,847,576 | 481.5% |
| 2043 | 2,231,574 | 978,346 | 11,470,447 | 514.0% |
| 2044 | 1,849,430 | 810,810 | 10,107,625 | 546.5% |
| 2045 | 1,518,763 | 665,841 | 8,803,565 | 579.7% |
| 2046 | 1,236,083 | 541,912 | 7,597,016 | 614.6% |
| 2047+ | 4,057,965 | 1,779,054 | 31,742,697 | 782.2% |

Moderately Adverse Loss Ratio Summaries at 12/31/2017 (Discounted at 4.13%)

| | | | | | | | | |
|---------------------------------|--------------------|--------------------|--------------------|--------------|--------------------|--------------------|--------------------|--------------|
| Accumulated Value of Historical | 199,150,262 | 187,525,109 | 39,945,180 | 20.1% | 199,150,262 | 187,525,109 | 39,945,180 | 20.1% |
| Present Value of Future | 161,690,902 | 112,285,349 | 264,961,987 | 163.9% | 212,685,786 | 100,690,550 | 246,456,379 | 115.9% |
| Total Values | 360,841,165 | 299,810,458 | 304,907,167 | 84.5% | 411,836,048 | 288,215,659 | 286,401,559 | 69.5% |

'LLR' /85 Demonstration

| | | | | | | |
|---|--|----|-------------|-----------|----|-------------|
| 1 Accumulated value of initial earned premium | | \$ | 187,525,109 | x 60.0% = | \$ | 112,515,065 |
| 2a Accumulated value of earned premium | | \$ | 199,150,262 | | | |
| 2b Accumulated value of prior premium rate schedule increases | | \$ | 11,625,153 | x 85.0% = | \$ | 9,881,380 |
| 3 Present value of future projected initial earned premium | | \$ | 100,690,550 | x 60.0% = | \$ | 60,414,330 |
| 4a Present value of future projected premium | | \$ | 212,685,786 | | | |
| 4b Present value of future projected premium in excess of the projected initial earned premiums | | \$ | 111,995,236 | x 85.0% = | \$ | 95,195,951 |
| 5 Lifetime Earned Premium times Prescribed Factor | | | | | \$ | 278,006,726 |
| 6 Moderately Adverse Lifetime Incurred Claims * | | | | | \$ | 286,401,559 |

* Loss Ratio is a ratio of Incurred Claims to Earned Premium.

** Calendar Year projected incurred claims represent moderately adverse incurred claims.

Exhibit 7
Continental General Insurance Company
Policy Forms: L-6000 and LTC-020201
Best Estimate Pennsylvania Experience, Before and After Proposed Rate Increase

Historical as of 12/31/2017

| Calendar Year | Original-Level Earned Premium | Original-Level Premium | Incurred Claims | Loss Ratio* |
|---------------|-------------------------------|------------------------|-----------------|-------------|
| 2003 | 0 | 0 | 0 | 0.0% |
| 2004 | 0 | 0 | 0 | 0.0% |
| 2005 | 25,002 | 25,002 | 0 | 0.0% |
| 2006 | 66,319 | 66,319 | 0 | 0.0% |
| 2007 | 60,438 | 60,438 | 0 | 0.0% |
| 2008 | 58,810 | 58,810 | 0 | 0.0% |
| 2009 | 53,828 | 53,828 | 0 | 0.0% |
| 2010 | 50,942 | 50,942 | 0 | 0.0% |
| 2011 | 49,377 | 49,377 | 0 | 0.0% |
| 2012 | 46,124 | 46,124 | 3,028 | 6.6% |
| 2013 | 45,244 | 45,244 | 0 | 0.0% |
| 2014 | 47,303 | 43,074 | 22,130 | 46.8% |
| 2015 | 48,771 | 42,342 | 0 | 0.0% |
| 2016 | 46,301 | 39,159 | 987 | 2.1% |
| 2017 | 35,652 | 26,986 | 189,825 | 532.4% |

Projection without Rate Increase

| Calendar Year | Original-Level Earned Premium | Original-Level Premium | Incurred Claims** | Loss Ratio* |
|---------------|-------------------------------|------------------------|-------------------|-------------|
| 2018 | 39,953 | 29,451 | 25,940 | 64.9% |
| 2019 | 39,905 | 28,171 | 29,620 | 74.2% |
| 2020 | 38,835 | 26,969 | 33,668 | 86.7% |
| 2021 | 37,252 | 25,869 | 37,962 | 101.9% |
| 2022 | 35,503 | 24,655 | 41,972 | 118.2% |
| 2023 | 33,580 | 23,320 | 46,335 | 138.0% |
| 2024 | 31,511 | 21,882 | 51,501 | 163.4% |
| 2025 | 29,317 | 20,359 | 55,944 | 190.8% |
| 2026 | 27,029 | 18,770 | 58,565 | 216.7% |
| 2027 | 24,677 | 17,137 | 57,716 | 233.9% |
| 2028 | 22,293 | 15,481 | 56,320 | 252.6% |
| 2029 | 19,911 | 13,827 | 55,036 | 276.4% |
| 2030 | 17,575 | 12,205 | 53,646 | 305.2% |
| 2031 | 15,318 | 10,637 | 50,612 | 330.4% |
| 2032 | 13,176 | 9,150 | 45,719 | 347.0% |
| 2033 | 11,183 | 7,766 | 40,486 | 362.0% |
| 2034 | 9,362 | 6,501 | 35,449 | 378.7% |
| 2035 | 7,725 | 5,364 | 30,656 | 396.9% |
| 2036 | 6,274 | 4,357 | 25,931 | 413.3% |
| 2037 | 5,010 | 3,479 | 21,490 | 428.9% |
| 2038 | 3,932 | 2,731 | 17,424 | 443.1% |
| 2039 | 3,029 | 2,104 | 13,798 | 455.5% |
| 2040 | 2,288 | 1,589 | 10,695 | 467.4% |
| 2041 | 1,691 | 1,174 | 8,090 | 478.4% |
| 2042 | 1,220 | 847 | 5,937 | 486.5% |
| 2043 | 858 | 596 | 4,224 | 492.2% |
| 2044 | 587 | 408 | 2,903 | 494.6% |
| 2045 | 389 | 270 | 1,926 | 494.6% |
| 2046 | 250 | 173 | 1,237 | 495.5% |
| 2047+ | 330 | 229 | 1,577 | 477.7% |

Projection with 58.4% Rate Increase

| Calendar Year | Original-Level Earned Premium | Original-Level Premium | Incurred Claims** | Loss Ratio* |
|---------------|-------------------------------|------------------------|-------------------|-------------|
| 2018 | 39,953 | 29,451 | 25,946 | 64.9% |
| 2019 | 42,553 | 27,300 | 29,217 | 68.7% |
| 2020 | 52,545 | 23,787 | 31,454 | 59.9% |
| 2021 | 51,634 | 22,637 | 35,219 | 68.2% |
| 2022 | 49,209 | 21,574 | 38,906 | 79.1% |
| 2023 | 46,545 | 20,406 | 42,923 | 92.2% |
| 2024 | 43,676 | 19,148 | 47,688 | 109.2% |
| 2025 | 40,635 | 17,815 | 51,786 | 127.4% |
| 2026 | 37,464 | 16,424 | 54,193 | 144.7% |
| 2027 | 34,204 | 14,995 | 53,377 | 156.1% |
| 2028 | 30,900 | 13,547 | 52,058 | 168.5% |
| 2029 | 27,599 | 12,100 | 50,841 | 184.2% |
| 2030 | 24,361 | 10,680 | 49,510 | 203.2% |
| 2031 | 21,231 | 9,308 | 46,668 | 219.8% |
| 2032 | 18,263 | 8,007 | 42,118 | 230.6% |
| 2033 | 15,501 | 6,796 | 37,267 | 240.4% |
| 2034 | 12,976 | 5,689 | 32,603 | 251.3% |
| 2035 | 10,707 | 4,694 | 28,174 | 263.1% |
| 2036 | 8,696 | 3,813 | 23,816 | 273.9% |
| 2037 | 6,945 | 3,045 | 19,725 | 284.0% |
| 2038 | 5,450 | 2,389 | 15,984 | 293.3% |
| 2039 | 4,199 | 1,841 | 12,650 | 301.3% |
| 2040 | 3,171 | 1,390 | 9,800 | 309.0% |
| 2041 | 2,344 | 1,028 | 7,409 | 316.1% |
| 2042 | 1,692 | 742 | 5,434 | 321.2% |
| 2043 | 1,190 | 522 | 3,864 | 324.8% |
| 2044 | 814 | 357 | 2,654 | 326.2% |
| 2045 | 540 | 237 | 1,760 | 326.1% |
| 2046 | 346 | 152 | 1,130 | 326.5% |
| 2047+ | 457 | 201 | 1,439 | 314.6% |

Best Estimate Loss Ratio Summaries at 12/31/2017 (Discounted at 4.13%)

| | Original-Level Earned Premium | Original-Level Premium | Incurred Claims | Loss Ratio* |
|---------------------------------|-------------------------------|------------------------|-----------------|--------------|
| Accumulated Value of Historical | 841,028 | 812,610 | 224,034 | 26.6% |
| Present Value of Future | 361,952 | 253,460 | 612,839 | 169.3% |
| Total Values | 1,202,980 | 1,066,070 | 836,873 | 69.6% |

* Loss Ratio is a ratio of Incurred Claims to Earned Premium.

** Calendar Year projected incurred claims represent best estimate incurred claims.

I hereby authorize United Health Actuarial Services to file on behalf of Continental General Insurance Company.

Name: Thomas E. Pyle, ASA, MAAA

Signature: Thomas E. Pyle

Title: Senior Vice President and Chief Actuary

Date: 11/13/2018