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.003 Other
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	03/01/2023
SERFF Tr Num:	GLTC-133581871
SERFF Status:	Closed-Approved
State Tr Num:	GLTC-133581871
State Status:	Approved
Co Tr Num:	LTC2 RATE INCREASE FILING 2023
Effective Date Requested:	On Approval
Author(s):	Beth Lovaas, Melissa Sample, Elizabeth O'Brien, Kristie Pompa, Madison Nahrup, David Weizeorick, Jacob Allensworth, Kyle Diaz, Julie Jimenez
Reviewer(s):	Valerie Romig (primary), Jim Laverty
Disposition Date:	07/12/2023
Disposition Status:	Approved
Effective Date:	

State Filing Description:

Proposed 292% increase on 271 policyholders of Continental General individual LTC forms 80650 1/97 PA and 80880 NTQ 1/98 PA. This series is called LTC2.

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC2 Rate Increase Filing 2023/*

General Information

Project Name: LTC2 Rate Increase Filing 2023
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 100%

Deemer Date:
Submitted By: Madison Nahrup

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Texas is the state of domicile.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 07/12/2023
State Status Changed: 07/12/2023
Created By: Kyle Diaz
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases 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 premium paying policies 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 us.

Company and Contact

Filing Contact Information

Madison Nahrup, Assistant Vice President, Pricing
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

Madison.Nahrup@continental-ins.com

512-969-2837 [Phone]

Filing Company Information

Continental General Insurance Company
11001 Lakeline Blvd
Suite 120
Austin, TX 78717
(866) 830-0607 ext. [Phone]

CoCode: 71404
Group Code:
Group Name:
FEIN Number: 47-0463747

State of Domicile: Texas
Company Type: Life & Health
State ID Number:

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC2 Rate Increase Filing 2023/*

Filing Fees

State Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	Yes
Fee Explanation:	Texas is the state of domicile and has $100 rate filing fee
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
Continental General Insurance Company	$100.00	03/01/2023 06:57 PM	252028866
EFT Total	**$100.00**		

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Valerie Romig	07/12/2023	07/12/2023

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Valerie Romig	03/14/2023	03/14/2023

Response Letters

Responded By	Created On	Date Submitted
David Weizeorick	05/26/2023	05/26/2023

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC2 Rate Increase Filing 2023/*

Disposition

Disposition Date: 07/12/2023
Effective Date:
Status: Approved

Comment: July 12, 2023

Madison Nahrup, Assistant Vice President, Pricing
Continental General Insurance Company
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

RE: Proposed 292% increase on 271 policyholders of Continental General individual LTC forms 80650 1/97 PA and 80880 NTQ 1/98 PA. This series is called LTC2. Pennsylvania Insurance Department ID # GLTC-133581871

Dear Madison Nahrup:

The Department approves the modified rate increase request shown in Exhibit 6 in the KIC LTC2 Exhibits 2023 – PA – revised 2023.05.26.xlsx Excel workbook submitted to the Department on May 26, 2023.

Sincerely,

Valerie Romig
Actuary
Bureau of Life, Accident and Health Insurance

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	960.000%	100.000%	$884,574	281	$885,221	100.000%	100.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	PA KIC LTC2 Rate Sheets - TQ (Pre)		Yes

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	PA KIC LTC2 Rate Sheets - NTQ (Pre)		Yes
Rate (revised)	PA KIC LTC2 Rate Sheets - TQ (Post)		Yes
Rate (revised)	PA KIC LTC2 Rate Sheets - NTQ (Post)		Yes
Rate	PA KIC LTC2 Rate Sheets - TQ (Pre)		No
Rate	PA KIC LTC2 Rate Sheets - NTQ (Pre)		No
Rate	PA KIC LTC2 Rate Sheets - TQ (Post)		No
Rate	PA KIC LTC2 Rate Sheets - NTQ (Post)		No
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document (revised)	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		No
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Response to Objection Dated 3/14/2023		Yes

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	03/14/2023
Submitted Date	03/14/2023
Respond By Date	

Dear Madison Nahrup,

Introduction:

March 14, 2023

Madison Nahrup, Manager of Pricing
Continental General Insurance Company
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

RE: Proposed 292% increase on 271 policyholders of Continental General individual LTC forms 80650 1/97 PA and 80880 NTQ 1/98 PA. This series is called LTC2.
Pennsylvania Insurance Department ID # GLTC-133581871

Dear Madison Nahrup:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1.For all non-inflation policies, please provide the percent of active policyholders remaining in this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

2.For all compound inflation policies, please provide the percent of active policyholders remaining in this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

3.For all policies combined, please provide the percent of active policyholders remaining in this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

4.For all non-inflation policies, please provide the cumulative weighted average increase granted on policies in force on this block in PA. Is the cumulative increase on premium paying policies different?

5.For all compound inflation policies, please provide the cumulative weighted average increase granted on policies in force on this block in PA. Is the cumulative increase on premium paying policies different?

6.For all policies combined, please provide the cumulative weighted average increase granted on policies in force on this block in PA. Is the cumulative increase on premium paying policies different?

7.The actuarial memorandum states the following: "This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected." Please discuss further the need for a premium rate increase. Is emerging and projected experience running more adverse than previously expected? Did higher morbidity, higher persistency, and lower interest affect the experience? Please discuss these items further. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

8.Has COVID-19 been factored into your projections?

9.Please provide a seriatim listing of the affected policies in this block in Excel. Each record within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and requested premium increase in each year of the proposed implementation period. The Department has the following premium increase guidelines: (i) the annual increase on any policyholder should be limited to 30%, (ii) the staging period of the increase should be limited to no more than four years, and (iii) the aggregate increase (weighted upon the current premium column vector in the Excel seriatim policy listing) must be under 100%.

10.Have you included a margin for adverse experience in your projected claims? Is the margin uniform or does it vary in some way? Please explain.

11.Please provide your best estimate of the date when the first letter will be mailed informing policyholders of this premium increase.

12.Please provide a listing of the past requested increases and approved increases by state. Also include a column showing the cumulative increases approved in each state.

13.Please list the following policy counts:

a.Non-inflation policies issued prior to 9/16/2002

b.Compound inflation policies issued prior to 9/16/2002

c.Non-inflation policies issued after 9/15/2002

d.Compound inflation policies issued after 9/15/2002

14.Please confirm 205% is the cumulative increase for all policies issued prior to 9/16/2002 and 107% is the cumulative increase for all policies issued after 9/15/2002 or provide the correct figures.

Sincerely,

Valerie Romig
Actuary
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Valerie Romig

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/26/2023
Submitted Date	05/26/2023

Dear Valerie Romig,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 3/14/2023" on the Supporting Documentation tab.

Changed Items:

No Form Schedule items changed.

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	PA KIC LTC2 Rate Sheets - TQ (Pre)	80650 1/97 PA	Revised	Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 100	PA KIC LTC2 Rate Sheets - TQ (Pre) - Revised 2023.05.26.pdf,	05/26/2023 By: David Weizeorick
Previous Version						
1	*PA KIC LTC2 Rate Sheets - TQ (Pre)*	*80650 1/97 PA*	*Revised*	*Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 292*	*PA KIC LTC2 Rate Sheets - TQ (Pre).pdf,*	*03/01/2023 By: Madison Nahrup*
2	PA KIC LTC2 Rate Sheets - NTQ (Pre)	80880 NTQ 1/98 PA	Revised	Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 100	PA KIC LTC2 Rate Sheets - NTQ (Pre) - Revised 2023.05.26.pdf,	05/26/2023 By: David Weizeorick
Previous Version						
2	*PA KIC LTC2 Rate Sheets - NTQ (Pre)*	*80880 NTQ 1/98 PA*	*Revised*	*Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 292*	*PA KIC LTC2 Rate Sheets - NTQ (Pre).pdf,*	*03/01/2023 By: Madison Nahrup*
3	PA KIC LTC2 Rate Sheets - TQ (Post)	80650 1/97 PA	Revised	Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 100	PA KIC LTC2 Rate Sheets - TQ (Post) - Revised 2023.05.26.pdf,	05/26/2023 By: David Weizeorick
Previous Version						
3	*PA KIC LTC2 Rate Sheets - TQ (Post)*	*80650 1/97 PA*	*Revised*	*Previous State Filing Number: GLTC-131682546 Percent Rate Change*	*PA KIC LTC2 Rate Sheets - TQ (Post).pdf,*	*03/01/2023 By: Madison Nahrup*

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC2 Rate Increase Filing 2023/*

Rate/Rule Schedule Item Changes

				Request: 292		
4	PA KIC LTC2 Rate Sheets - NTQ (Post)	80880 NTQ 1/98 PA	Revised	Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 100	PA KIC LTC2 Rate Sheets - NTQ (Post) - Revised 2023.05.26.pdf,	05/26/2023 By: David Weizeorick
Previous Version						
4	*PA KIC LTC2 Rate Sheets - NTQ (Post)*	*80880 NTQ 1/98 PA*	*Revised*	*Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 292*	*PA KIC LTC2 Rate Sheets - NTQ (Post).pdf,*	*03/01/2023 By: Madison Nahrup*

Supporting Document Schedule Item Changes

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Generic RINC Letter - KIC_2022-03.pdf Managing Long-Term Care Risk - 2023-01.pdf KIC LTC2 Cover Letter 2023 - PA.pdf Actuarial Memorandum KIC LTC2 - PA - Revised 2023.05.26.pdf KIC LTC2 Appendices 2023 - PA - revised 2023.05.26.pdf KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.pdf KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx
Previous Version	
Satisfied - Item:	*Actuarial Memorandum and Explanatory Information (A&H)*
Comments:	
Attachment(s):	*Generic RINC Letter - KIC_2022-03.pdf* *Managing Long-Term Care Risk - 2023-01.pdf* *KIC LTC2 Cover Letter 2023 - PA.pdf* *KIC LTC2 Actuarial Memorandum 2023 - PA.pdf* *KIC LTC2 Appendices 2023 - PA.pdf* *KIC LTC2 Exhibits 2023 - PA.pdf* *KIC LTC2 Exhibits 2023 - PA.xlsx*

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Generic RINC Letter - KIC_2022-03.pdf Managing Long-Term Care Risk - 2023-01.pdf KIC LTC2 Cover Letter 2023 - PA.pdf Actuarial Memorandum KIC LTC2 - PA - Revised 2023.05.26.pdf KIC LTC2 Appendices 2023 - PA - revised 2023.05.26.pdf KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.pdf KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx
Previous Version	
Satisfied - Item:	*Actuarial Memorandum and Explanatory Information (A&H)*
Comments:	
Attachment(s):	*Generic RINC Letter - KIC_2022-03.pdf* *Managing Long-Term Care Risk - 2023-01.pdf* *KIC LTC2 Cover Letter 2023 - PA.pdf* *KIC LTC2 Actuarial Memorandum 2023 - PA.pdf* *KIC LTC2 Appendices 2023 - PA.pdf* *KIC LTC2 Exhibits 2023 - PA.pdf* *KIC LTC2 Exhibits 2023 - PA.xlsx*

Satisfied - Item:	Response to Objection Dated 3/14/2023
Comments:	
Attachment(s):	PA KIC LTC2 Objection 1 - Response.pdf

Conclusion:

Sincerely,
David Weizeorick

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC2 Rate Increase Filing 2023/*

Post Submission Update Request Processed On 06/12/2023

Status:	Allowed
Created By:	David Weizeorick
Processed By:	Valerie Romig
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	100	292

Company Rate Information:

Company Name:Continental General Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	100.000%	292.000%
Written Premium Change for this Program	$884574	$2583471
Maximum %Change (where required)	100.000%	300.000%
Minimum %Change (where required)	100.000%	200.000%

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 11.494%
Effective Date of Last Rate Revision: 05/29/2019
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: GLTC-131682546

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	960.000%	100.000%	$884,574	281	$885,221	100.000%	100.000%

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA KIC LTC2 Rate Sheets - TQ (Pre)	80650 1/97 PA	Revised	Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 100	PA KIC LTC2 Rate Sheets - TQ (Pre) - Revised 2023.05.26.pdf,
2		PA KIC LTC2 Rate Sheets - NTQ (Pre)	80880 NTQ 1/98 PA	Revised	Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 100	PA KIC LTC2 Rate Sheets - NTQ (Pre) - Revised 2023.05.26.pdf,
3		PA KIC LTC2 Rate Sheets - TQ (Post)	80650 1/97 PA	Revised	Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 100	PA KIC LTC2 Rate Sheets - TQ (Post) - Revised 2023.05.26.pdf,
4		PA KIC LTC2 Rate Sheets - NTQ (Post)	80880 NTQ 1/98 PA	Revised	Previous State Filing Number: GLTC-131682546 Percent Rate Change Request: 100	PA KIC LTC2 Rate Sheets - NTQ (Post) - Revised 2023.05.26.pdf,

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	71.09	35.56	88.86	44.44	108.58	54.32	16-39
40-54	107.67	53.86	134.59	67.31	164.52	82.30	40-54
55-59	146.00	73.04	182.51	91.28	223.04	111.55	55-59
60	167.49	84.04	209.41	105.08	255.89	128.45	60
61	189.18	94.99	236.43	118.72	289.01	145.11	61
62	210.83	105.92	263.54	132.40	322.10	161.81	62
63	234.01	116.96	292.53	146.19	357.53	178.72	63
64	256.61	128.41	320.75	160.50	392.00	196.20	64
65	279.50	139.72	349.38	174.61	427.02	213.44	65
66	302.10	151.43	377.61	189.31	461.53	231.34	66
67	325.27	162.71	406.57	203.41	496.94	248.62	67
68	365.26	182.77	456.57	228.45	558.02	279.19	68
69	405.50	202.80	506.89	253.48	619.53	309.79	69
70	445.79	222.81	557.23	278.45	681.04	340.35	70
71	486.02	242.81	607.53	303.53	742.54	370.94	71
72	526.36	263.13	658.00	328.88	804.20	401.98	72
73	622.85	303.19	778.55	378.99	951.53	463.23	73
74	719.28	341.10	899.12	426.38	1,098.90	521.14	74
75	815.76	376.16	1,019.71	470.20	1,246.32	574.66	75
76	912.52	408.68	1,140.62	510.84	1,394.11	624.37	76
77	1,008.94	438.70	1,261.21	548.42	1,541.49	670.25	77
78	1,160.76	504.85	1,450.93	631.07	1,773.35	771.32	78
79	1,322.31	575.07	1,652.90	718.82	2,020.21	878.60	79
80	1,480.64	643.52	1,850.82	804.35	2,262.10	983.13	80
81	1,646.12	715.63	2,057.68	894.56	2,514.91	1,093.35	81
82	1,819.87	790.93	2,274.84	988.66	2,780.34	1,208.35	82
83	2,001.03	870.13	2,501.26	1,087.69	3,057.12	1,329.36	83
84	2,190.06	952.52	2,737.54	1,190.63	3,345.89	1,455.19	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	46.38	20.22	57.97	25.27	70.83	30.88	16-39
40-54	70.22	30.61	87.80	38.26	107.29	46.78	40-54
55-59	95.24	41.53	119.04	51.92	145.46	63.42	55-59
60	114.66	49.98	143.36	62.51	175.21	76.38	60
61	134.12	58.20	167.68	72.75	204.93	88.91	61
62	153.63	66.66	191.99	83.36	234.70	101.85	62
63	176.75	76.69	220.97	95.88	270.05	117.17	63
64	199.65	86.98	249.55	108.71	305.01	132.88	64
65	222.81	96.97	278.51	121.23	340.35	148.13	65
66	245.93	106.99	307.43	133.76	375.72	163.46	66
67	269.09	117.00	336.35	146.23	411.11	178.73	67
68	308.79	134.26	386.01	167.85	471.77	205.14	68
69	348.54	151.51	435.66	189.41	532.44	231.48	69
70	388.27	168.82	485.30	211.00	593.14	257.88	70
71	428.22	186.07	535.25	232.58	654.24	284.28	71
72	467.94	203.36	584.91	254.19	714.92	310.71	72
73	553.67	240.64	692.10	300.78	845.90	367.63	73
74	639.43	278.19	799.30	347.71	976.91	425.00	74
75	725.16	315.44	906.47	394.34	1,107.89	481.94	75
76	811.20	352.72	1,013.97	440.92	1,239.33	538.88	76
77	896.92	390.01	1,121.19	487.53	1,370.31	595.84	77
78	1,031.89	448.79	1,289.85	561.02	1,576.49	685.70	78
79	1,175.48	511.25	1,469.36	639.02	1,795.88	781.03	79
80	1,316.25	572.04	1,645.33	715.07	2,010.94	873.98	80
81	1,463.36	636.17	1,829.19	795.25	2,235.67	971.93	81
82	1,617.78	703.10	2,022.23	878.88	2,471.65	1,074.21	82
83	1,778.83	773.54	2,223.56	966.91	2,717.67	1,181.79	83
84	1,946.86	846.77	2,433.60	1,058.43	2,974.38	1,293.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	42.65	18.59	53.31	23.24	65.14	28.40	16-39
40-54	64.59	28.16	80.78	35.22	98.68	43.04	40-54
55-59	87.57	38.21	109.49	47.74	133.83	58.34	55-59
60	105.51	46.00	131.88	57.51	161.19	70.28	60
61	123.43	53.57	154.24	66.92	188.55	81.79	61
62	141.32	61.34	176.67	76.69	215.89	93.73	62
63	162.62	70.57	203.27	88.18	248.45	107.79	63
64	183.68	80.01	229.56	100.05	280.59	122.25	64
65	205.00	89.19	256.21	111.53	313.13	136.29	65
66	226.25	98.43	282.81	123.02	345.70	150.39	66
67	247.57	107.62	309.46	134.53	378.22	164.42	67
68	284.09	123.50	355.12	154.40	434.02	188.72	68
69	320.62	139.40	400.80	174.26	489.86	212.98	69
70	357.14	155.29	446.48	194.10	545.70	237.26	70
71	393.97	171.19	492.45	213.99	601.87	261.54	71
72	430.51	187.11	538.12	233.86	657.71	285.84	72
73	509.38	221.38	636.72	276.74	778.23	338.23	73
74	588.28	255.93	735.35	319.91	898.74	390.98	74
75	667.17	290.22	833.98	362.78	1,019.26	443.41	75
76	746.31	324.51	932.89	405.63	1,140.15	495.77	76
77	825.18	358.79	1,031.47	448.54	1,260.69	548.19	77
78	949.32	412.91	1,186.66	516.12	1,450.36	630.82	78
79	1,081.45	470.33	1,351.82	587.91	1,652.22	718.56	79
80	1,210.92	526.26	1,513.67	657.87	1,850.07	804.06	80
81	1,346.26	585.29	1,682.87	731.60	2,056.81	894.17	81
82	1,488.39	646.87	1,860.45	808.59	2,273.92	988.24	82
83	1,636.53	711.63	2,045.67	889.56	2,500.28	1,087.24	83
84	1,791.12	779.02	2,238.91	973.75	2,736.44	1,190.16	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	36.43	15.88	45.54	19.82	55.69	24.27	16-39
40-54	55.22	24.08	68.99	30.10	84.33	36.78	40-54
55-59	74.83	32.62	93.58	40.79	114.36	49.87	55-59
60	90.15	39.28	112.66	49.15	137.74	60.04	60
61	105.42	45.75	131.79	57.20	161.06	69.88	61
62	120.74	52.42	150.89	65.49	184.46	80.06	62
63	138.94	60.28	173.65	75.36	212.25	92.08	63
64	156.93	68.37	196.15	85.43	239.73	104.46	64
65	175.10	76.24	218.90	95.29	267.54	116.44	65
66	193.31	84.08	241.62	105.14	295.33	128.48	66
67	211.48	91.94	264.37	114.92	323.14	140.47	67
68	242.75	105.51	303.40	131.92	370.80	161.22	68
69	273.94	119.09	342.43	148.87	418.50	181.95	69
70	305.16	132.67	381.43	165.87	466.21	202.71	70
71	336.58	146.26	420.74	182.81	514.21	223.45	71
72	367.77	159.85	459.75	199.80	561.87	244.21	72
73	435.19	189.17	543.99	236.42	664.88	288.96	73
74	502.59	218.64	628.23	273.35	767.83	334.08	74
75	569.99	247.97	712.51	309.94	870.80	378.82	75
76	637.63	277.22	796.99	346.54	974.08	423.57	76
77	704.97	306.53	881.23	383.19	1,077.07	468.34	77
78	811.03	352.73	1,013.82	440.95	1,239.10	538.96	78
79	923.93	401.83	1,154.89	502.30	1,411.56	613.91	79
80	1,034.59	449.61	1,293.25	562.05	1,580.62	686.94	80
81	1,150.19	500.03	1,437.80	625.06	1,757.31	763.96	81
82	1,271.60	552.64	1,589.50	690.81	1,942.72	844.32	82
83	1,398.17	607.99	1,747.74	759.99	2,136.10	928.88	83
84	1,530.23	665.52	1,912.81	831.92	2,337.87	1,016.79	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	122.58	61.34	153.26	76.69	187.33	93.72	16-39
40-54	185.81	92.91	232.24	116.15	283.87	141.97	40-54
55-59	258.63	129.36	323.28	161.68	395.14	197.59	55-59
60	328.03	164.59	410.06	205.78	501.15	251.48	60
61	343.60	172.48	429.51	215.64	524.94	263.54	61
62	360.04	180.86	450.05	226.11	550.10	276.33	62
63	384.04	191.94	480.03	239.92	586.75	293.23	63
64	408.14	204.25	510.20	255.33	623.61	312.04	64
65	433.27	216.57	541.59	270.69	661.94	330.87	65
66	458.50	229.82	573.13	287.28	700.50	351.14	66
67	484.78	242.54	605.99	303.16	740.64	370.52	67
68	526.99	263.67	658.69	329.56	805.11	402.81	68
69	570.37	285.24	712.93	356.52	871.40	435.79	69
70	613.93	306.81	767.43	383.54	937.97	468.79	70
71	657.71	328.59	822.14	410.72	1,004.83	502.02	71
72	701.82	345.37	877.25	431.68	1,072.21	527.60	72
73	800.71	393.09	1,000.95	491.36	1,223.35	600.56	73
74	899.36	437.16	1,124.22	546.44	1,374.04	667.83	74
75	997.99	478.42	1,247.48	598.04	1,524.71	730.95	75
76	1,096.61	519.64	1,370.75	649.56	1,675.40	793.91	76
77	1,195.57	557.32	1,494.46	696.67	1,826.57	851.47	77
78	1,363.51	593.03	1,704.37	741.27	2,083.11	905.99	78
79	1,531.74	666.16	1,914.65	832.68	2,340.14	1,017.74	79
80	1,714.46	745.12	2,143.06	931.38	2,619.30	1,138.38	80
81	1,907.18	829.11	2,384.00	1,036.42	2,913.77	1,266.75	81
82	2,108.03	916.17	2,635.04	1,145.23	3,220.59	1,399.74	82
83	2,317.52	1,007.78	2,896.89	1,259.73	3,540.71	1,539.69	83
84	2,536.52	1,103.17	3,170.66	1,378.96	3,875.25	1,685.42	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	79.97	34.87	99.95	43.58	122.19	53.28	16-39
40-54	121.17	52.81	151.45	66.02	185.13	80.70	40-54
55-59	168.64	73.54	210.85	91.94	257.71	112.35	55-59
60	224.59	97.90	280.71	122.39	343.12	149.60	60
61	243.67	105.69	304.57	132.12	372.26	161.48	61
62	262.31	113.86	327.90	142.35	400.80	173.99	62
63	290.07	125.86	362.58	157.34	443.14	192.28	63
64	317.57	138.36	396.95	172.94	485.17	211.39	64
65	345.37	150.34	431.68	187.89	527.60	229.68	65
66	373.29	162.38	466.61	202.95	570.31	248.08	66
67	401.06	174.33	501.27	217.94	612.69	266.35	67
68	445.56	193.72	556.91	242.13	680.70	295.93	68
69	490.19	213.13	612.77	266.43	748.91	325.62	69
70	534.71	232.45	668.38	290.58	816.90	355.19	70
71	579.48	251.79	724.35	314.77	885.32	384.70	71
72	623.89	266.95	779.86	333.67	953.16	407.81	72
73	711.82	311.99	889.81	389.98	1,087.55	476.63	73
74	799.51	356.49	999.39	445.64	1,221.51	544.64	74
75	887.16	401.26	1,109.00	501.55	1,355.45	613.01	75
76	974.84	448.54	1,218.61	560.63	1,489.38	685.22	76
77	1,062.80	495.44	1,328.53	619.33	1,623.74	756.94	77
78	1,212.10	527.19	1,515.15	658.97	1,851.85	805.40	78
79	1,361.65	592.17	1,702.07	740.25	2,080.31	904.75	79
80	1,524.09	662.40	1,905.13	827.96	2,328.47	1,011.97	80
81	1,695.42	737.07	2,119.30	921.34	2,590.25	1,126.10	81
82	1,873.98	814.46	2,342.47	1,018.06	2,863.00	1,244.32	82
83	2,060.23	895.90	2,575.27	1,119.87	3,147.55	1,368.72	83
84	2,254.90	980.72	2,818.62	1,225.86	3,444.95	1,498.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	73.54	32.10	91.96	40.08	112.39	49.03	16-39
40-54	111.47	48.58	139.33	60.73	170.29	74.26	40-54
55-59	155.16	67.63	193.95	84.59	237.06	103.36	55-59
60	206.60	90.09	258.30	112.62	315.67	137.62	60
61	224.18	97.24	280.21	121.57	342.47	148.56	61
62	241.37	104.74	301.70	130.93	368.73	160.04	62
63	266.85	115.82	333.55	144.74	407.68	176.89	63
64	292.16	127.29	365.19	159.08	446.35	194.49	64
65	317.71	138.31	397.13	172.88	485.39	211.28	65
66	343.44	149.37	429.28	186.74	524.66	228.23	66
67	368.95	160.42	461.20	200.49	563.70	245.05	67
68	409.88	178.22	512.36	222.75	626.22	272.26	68
69	450.99	196.08	563.71	245.10	689.00	299.59	69
70	491.94	213.86	614.90	267.34	751.54	326.76	70
71	533.10	231.67	666.40	289.59	814.50	353.95	71
72	573.98	245.58	717.44	306.98	876.92	375.20	72
73	654.85	287.03	818.60	358.78	1,000.54	438.50	73
74	735.55	327.98	919.40	409.97	1,123.77	501.07	74
75	816.22	369.12	1,020.27	461.43	1,247.00	563.97	75
76	896.86	412.63	1,121.09	515.80	1,370.24	630.43	76
77	977.79	455.80	1,222.25	569.76	1,493.86	696.37	77
78	1,115.14	484.98	1,393.96	606.27	1,703.72	740.99	78
79	1,252.72	544.81	1,565.89	681.03	1,913.85	832.34	79
80	1,402.17	609.38	1,752.69	761.72	2,142.18	931.01	80
81	1,559.79	678.14	1,949.75	847.65	2,383.02	1,036.01	81
82	1,724.04	749.32	2,155.08	936.61	2,633.98	1,144.77	82
83	1,895.40	824.22	2,369.27	1,030.26	2,895.75	1,259.19	83
84	2,074.47	902.22	2,593.13	1,127.80	3,169.34	1,378.43	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	62.84	27.39	78.56	34.25	96.02	41.89	16-39
40-54	95.24	41.53	119.05	51.92	145.52	63.45	40-54
55-59	132.58	57.82	165.73	72.26	202.54	88.31	55-59
60	176.53	76.97	220.66	96.21	269.70	117.56	60
61	191.52	83.08	239.38	103.84	292.59	126.93	61
62	206.20	89.50	257.73	111.88	315.04	136.74	62
63	227.99	98.95	284.98	123.64	348.30	151.15	63
64	249.61	108.72	312.03	135.94	381.34	166.12	64
65	271.44	118.15	339.30	147.66	414.69	180.51	65
66	293.44	127.62	366.75	159.53	448.26	194.98	66
67	315.23	137.02	394.04	171.29	481.59	209.35	67
68	350.20	152.25	437.73	190.29	535.02	232.58	68
69	385.29	167.53	481.61	209.42	588.65	255.93	69
70	420.28	182.71	525.34	228.44	642.07	279.16	70
71	455.47	197.91	569.34	247.41	695.84	302.40	71
72	490.39	209.81	612.96	262.27	749.19	320.55	72
73	559.50	245.23	699.39	306.52	854.81	374.64	73
74	628.41	280.21	785.49	350.25	960.05	428.09	74
75	697.33	315.37	871.65	394.21	1,065.37	481.81	75
76	766.24	352.53	957.79	440.67	1,170.65	538.56	76
77	835.36	389.39	1,044.21	486.76	1,276.30	594.97	77
78	952.73	414.36	1,190.92	517.97	1,455.55	633.05	78
79	1,070.27	465.44	1,337.81	581.81	1,635.11	711.14	79
80	1,197.92	520.61	1,497.41	650.77	1,830.16	795.39	80
81	1,332.62	579.34	1,665.75	724.15	2,035.95	885.08	81
82	1,472.94	640.18	1,841.18	800.21	2,250.33	978.01	82
83	1,619.32	704.15	2,024.15	880.22	2,473.99	1,075.82	83
84	1,772.31	770.84	2,215.40	963.51	2,707.73	1,177.65	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	99.24	49.63	124.06	62.02	151.65	75.79	16-39
40-54	150.36	75.23	187.96	94.01	229.72	114.92	40-54
55	258.63	129.36	323.28	161.68	395.14	197.59	55
56	300.18	150.11	375.21	187.66	458.58	229.36	56
57-59	342.00	171.06	427.54	213.83	522.51	261.35	57-59
60	582.74	292.47	728.42	365.60	890.30	446.81	60
61	646.22	324.41	807.77	405.53	987.28	495.67	61
62	670.47	336.22	838.09	420.28	1,024.30	513.68	62
63	729.48	365.38	911.83	456.76	1,114.49	558.23	63
64	781.77	391.19	977.22	488.97	1,194.35	597.67	64
65	821.26	410.51	1,026.59	513.13	1,254.72	627.13	65
66	860.68	431.44	1,075.87	539.33	1,314.96	659.15	66
67	902.83	451.75	1,128.53	564.62	1,379.35	690.12	67
68	968.35	484.48	1,210.43	605.62	1,479.40	740.18	68
69	1,036.05	518.10	1,295.07	647.64	1,582.89	791.54	69
70	1,104.64	552.09	1,380.79	690.11	1,687.63	843.47	70
71	1,173.66	586.32	1,467.07	732.91	1,793.09	895.76	71
72	1,243.91	612.62	1,554.91	765.78	1,900.43	935.96	72
73	1,424.03	687.78	1,780.02	859.72	2,175.58	1,050.78	73
74	1,592.45	754.75	1,990.52	943.45	2,432.85	1,153.08	74
75	1,752.15	815.43	2,190.21	1,019.30	2,676.89	1,245.79	75
76	1,912.97	874.63	2,391.22	1,093.33	2,922.57	1,336.29	76
77	2,061.91	926.73	2,577.38	1,158.39	3,150.11	1,415.83	77
78	2,204.44	974.44	2,755.57	1,218.02	3,367.91	1,488.69	78
79	2,343.54	1,019.38	2,929.43	1,274.21	3,580.42	1,557.36	79
80	2,624.78	1,141.68	3,280.99	1,427.13	4,010.11	1,744.25	80
81	2,917.68	1,269.09	3,647.15	1,586.39	4,457.64	1,938.89	81
82	3,224.72	1,402.65	4,030.88	1,753.29	4,926.66	2,142.91	82
83	3,545.85	1,542.27	4,432.29	1,927.84	5,417.23	2,356.28	83
84	3,880.89	1,688.04	4,851.14	2,110.08	5,929.17	2,578.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	64.72	28.20	80.93	35.27	98.89	43.11	16-39
40-54	98.07	42.77	122.58	53.45	149.81	65.33	40-54
55	168.64	73.54	210.85	91.94	257.71	112.35	55
56	195.75	85.36	244.71	106.71	299.09	130.41	56
57-59	223.04	97.26	278.81	121.57	340.78	148.59	57-59
60	398.96	173.97	498.72	217.40	609.52	265.78	60
61	458.23	198.80	572.79	248.47	700.11	303.69	61
62	488.49	211.67	610.61	264.58	746.32	323.41	62
63	550.98	239.59	688.69	299.51	841.76	366.06	63
64	608.23	264.98	760.31	331.21	929.26	404.84	64
65	654.58	284.92	818.28	356.16	1,000.08	435.33	65
66	700.71	304.84	875.88	381.03	1,070.54	465.74	66
67	746.87	324.71	933.61	405.90	1,141.05	496.07	67
68	818.66	355.89	1,023.35	444.90	1,250.78	543.77	68
69	890.46	387.13	1,113.11	483.96	1,360.47	591.49	69
70	962.06	418.29	1,202.58	522.87	1,469.82	639.07	70
71	1,034.07	449.33	1,292.57	561.66	1,579.84	686.48	71
72	1,105.82	473.50	1,382.26	591.87	1,689.42	723.38	72
73	1,265.88	545.84	1,582.41	682.33	1,934.02	833.93	73
74	1,415.63	615.52	1,769.53	769.41	2,162.73	940.37	74
75	1,557.61	683.87	1,947.01	854.83	2,379.67	1,044.79	75
76	1,700.57	754.95	2,125.72	943.66	2,598.08	1,153.35	76
77	1,832.96	823.82	2,291.19	1,029.80	2,800.34	1,258.66	77
78	1,959.67	866.24	2,449.61	1,082.79	2,993.94	1,323.41	78
79	2,083.35	906.18	2,604.15	1,132.75	3,182.91	1,384.44	79
80	2,333.34	1,014.94	2,916.69	1,268.67	3,564.81	1,550.58	80
81	2,593.76	1,128.19	3,242.20	1,410.23	3,962.66	1,723.60	81
82	2,866.70	1,246.92	3,583.35	1,558.60	4,379.62	1,905.01	82
83	3,152.12	1,371.02	3,940.15	1,713.78	4,815.75	2,094.63	83
84	3,450.01	1,500.60	4,312.50	1,875.78	5,270.85	2,292.60	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	59.54	25.98	74.43	32.45	90.97	39.62	16-39
40-54	90.23	39.33	112.77	49.17	137.86	60.10	40-54
55	155.16	67.63	193.95	84.59	237.06	103.36	55
56	180.10	78.53	225.14	98.15	275.15	119.98	56
57-59	205.21	89.49	256.52	111.85	313.51	136.70	57-59
60	367.04	160.04	458.82	200.05	560.76	244.49	60
61	421.59	182.86	526.99	228.60	644.09	279.42	61
62	449.41	194.74	561.78	243.43	686.60	297.53	62
63	506.89	220.43	633.64	275.55	774.43	336.75	63
64	559.57	243.80	699.47	304.73	854.90	372.45	64
65	602.23	262.15	752.77	327.68	920.06	400.48	65
66	644.67	280.43	805.85	350.55	984.90	428.46	66
67	687.14	298.74	858.90	373.42	1,049.80	456.40	67
68	753.19	327.44	941.49	409.32	1,150.72	500.29	68
69	819.25	356.18	1,024.07	445.24	1,251.64	544.18	69
70	885.08	384.84	1,106.37	481.06	1,352.25	587.97	70
71	951.32	413.40	1,189.18	516.73	1,453.41	631.54	71
72	1,017.32	435.61	1,271.67	544.51	1,554.28	665.52	72
73	1,164.64	502.18	1,455.78	627.74	1,779.29	767.23	73
74	1,302.38	566.27	1,627.96	707.84	1,989.75	865.15	74
75	1,432.99	629.13	1,791.26	786.46	2,189.31	961.20	75
76	1,564.52	694.53	1,955.66	868.15	2,390.25	1,061.08	76
77	1,686.31	757.92	2,107.91	947.39	2,576.30	1,157.95	77
78	1,802.90	796.91	2,253.63	996.15	2,754.42	1,217.52	78
79	1,916.66	833.70	2,395.86	1,042.10	2,928.27	1,273.71	79
80	2,146.69	933.71	2,683.35	1,167.19	3,279.66	1,426.57	80
81	2,386.27	1,037.94	2,982.82	1,297.41	3,645.65	1,585.74	81
82	2,637.35	1,147.15	3,296.68	1,433.94	4,029.23	1,752.61	82
83	2,899.93	1,261.33	3,624.92	1,576.70	4,430.49	1,927.08	83
84	3,174.01	1,380.59	3,967.52	1,725.71	4,849.17	2,109.22	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	50.88	22.17	63.61	27.71	77.73	33.90	16-39
40-54	77.08	33.62	96.35	42.02	117.76	51.35	40-54
55	132.58	57.82	165.73	72.26	202.54	88.31	55
56	153.86	67.11	192.35	83.89	235.07	102.49	56
57-59	175.32	76.43	219.18	95.57	267.85	116.78	57-59
60	313.59	136.71	391.99	170.92	479.07	208.87	60
61	360.16	156.23	450.24	195.29	550.25	238.71	61
62	383.94	166.38	479.94	207.96	586.60	254.18	62
63	433.05	188.31	541.31	235.42	661.64	287.72	63
64	478.09	208.25	597.61	260.35	730.40	318.19	64
65	514.53	223.94	643.15	279.92	786.05	342.16	65
66	550.75	239.59	688.46	299.51	841.46	366.06	66
67	587.05	255.24	733.80	319.02	896.86	389.93	67
68	643.48	279.75	804.34	349.69	983.13	427.41	68
69	699.93	304.32	874.90	380.38	1,069.31	464.89	69
70	756.18	328.79	945.21	410.98	1,155.28	502.32	70
71	812.79	353.17	1,015.95	441.45	1,241.74	539.56	71
72	869.17	372.17	1,086.49	465.21	1,327.90	568.59	72
73	995.03	429.06	1,243.73	536.29	1,520.13	655.47	73
74	1,112.69	483.79	1,390.83	604.74	1,699.92	739.15	74
75	1,224.28	537.50	1,530.36	671.89	1,870.43	821.22	75
76	1,336.64	593.36	1,670.79	741.73	2,042.10	906.55	76
77	1,440.70	647.54	1,800.89	809.44	2,201.06	989.29	77
78	1,540.32	680.88	1,925.37	851.06	2,353.25	1,040.22	78
79	1,637.50	712.26	2,046.90	890.32	2,501.74	1,088.16	79
80	1,834.02	797.74	2,292.52	997.18	2,801.98	1,218.76	80
81	2,038.66	886.78	2,548.37	1,108.45	3,114.67	1,354.78	81
82	2,253.16	980.08	2,816.50	1,225.09	3,442.38	1,497.34	82
83	2,477.53	1,077.65	3,096.96	1,347.07	3,785.16	1,646.38	83
84	2,711.70	1,179.50	3,389.63	1,474.37	4,142.88	1,802.00	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Current Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	92.42	46.23	115.52	57.77	141.15	70.62	16-39
40-54	139.97	70.02	174.97	87.50	213.88	106.99	40-54
55-59	189.80	94.95	237.26	118.66	289.95	145.02	55-59
60	217.74	109.25	272.23	136.60	332.66	166.99	60
61	245.93	123.49	307.36	154.34	375.71	188.64	61
62	274.08	137.70	342.60	172.12	418.73	210.35	62
63	304.21	152.05	380.29	190.05	464.79	232.34	63
64	333.59	166.93	416.98	208.65	509.60	255.06	64
65	363.35	181.64	454.19	226.99	555.13	277.47	65
66	392.73	196.86	490.89	246.10	599.99	300.74	66
67	422.85	211.52	528.54	264.43	646.02	323.21	67
68	474.84	237.60	593.54	296.99	725.43	362.95	68
69	527.15	263.64	658.96	329.52	805.39	402.73	69
70	579.53	289.65	724.40	361.99	885.35	442.46	70
71	631.83	315.65	789.79	394.59	965.30	482.22	71
72	684.27	342.07	855.40	427.54	1,045.46	522.57	72
73	809.71	394.15	1,012.12	492.69	1,236.99	602.20	73
74	935.06	443.43	1,168.86	554.29	1,428.57	677.48	74
75	1,060.49	489.01	1,325.62	611.26	1,620.22	747.06	75
76	1,186.28	531.28	1,482.81	664.09	1,812.34	811.68	76
77	1,311.62	570.31	1,639.57	712.95	2,003.94	871.33	77
78	1,508.99	656.31	1,886.21	820.39	2,305.36	1,002.72	78
79	1,719.00	747.59	2,148.77	934.47	2,626.27	1,142.18	79
80	1,924.83	836.58	2,406.07	1,045.66	2,940.73	1,278.07	80
81	2,139.96	930.32	2,674.98	1,162.93	3,269.38	1,421.36	81
82	2,365.83	1,028.21	2,957.29	1,285.26	3,614.44	1,570.86	82
83	2,601.34	1,131.17	3,251.64	1,414.00	3,974.26	1,728.17	83
84	2,847.08	1,238.28	3,558.80	1,547.82	4,349.66	1,891.75	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	60.29	26.29	75.36	32.85	92.08	40.14	16-39
40-54	91.29	39.79	114.14	49.74	139.48	60.81	40-54
55-59	123.81	53.99	154.75	67.50	189.10	82.45	55-59
60	149.06	64.97	186.37	81.26	227.77	99.29	60
61	174.36	75.66	217.98	94.58	266.41	115.58	61
62	199.72	86.66	249.59	108.37	305.11	132.41	62
63	229.78	99.70	287.26	124.64	351.07	152.32	63
64	259.55	113.07	324.42	141.32	396.51	172.74	64
65	289.65	126.06	362.06	157.60	442.46	192.57	65
66	319.71	139.09	399.66	173.89	488.44	212.50	66
67	349.82	152.10	437.26	190.10	534.44	232.35	67
68	401.43	174.54	501.81	218.21	613.30	266.68	68
69	453.10	196.96	566.36	246.23	692.17	300.92	69
70	504.75	219.47	630.89	274.30	771.08	335.24	70
71	556.69	241.89	695.83	302.35	850.51	369.56	71
72	608.32	264.37	760.38	330.45	929.40	403.92	72
73	719.77	312.83	899.73	391.01	1,099.67	477.92	73
74	831.26	361.65	1,039.09	452.02	1,269.98	552.50	74
75	942.71	410.07	1,178.41	512.64	1,440.26	626.52	75
76	1,054.56	458.54	1,318.16	573.20	1,611.13	700.54	76
77	1,166.00	507.01	1,457.55	633.79	1,781.40	774.59	77
78	1,341.46	583.43	1,676.81	729.33	2,049.44	891.41	78
79	1,528.12	664.63	1,910.17	830.73	2,334.64	1,015.34	79
80	1,711.13	743.65	2,138.93	929.59	2,614.22	1,136.17	80
81	1,902.37	827.02	2,377.95	1,033.83	2,906.37	1,263.51	81
82	2,103.11	914.03	2,628.90	1,142.54	3,213.15	1,396.47	82
83	2,312.48	1,005.60	2,890.63	1,256.98	3,532.97	1,536.33	83
84	2,530.92	1,100.80	3,163.68	1,375.96	3,866.69	1,681.73	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	55.45	24.17	69.30	30.21	84.68	36.92	16-39
40-54	83.97	36.61	105.01	45.79	128.28	55.95	40-54
55-59	113.84	49.67	142.34	62.06	173.98	75.84	55-59
60	137.16	59.80	171.44	74.76	209.55	91.36	60
61	160.46	69.64	200.51	87.00	245.12	106.33	61
62	183.72	79.74	229.67	99.70	280.66	121.85	62
63	211.41	91.74	264.25	114.63	322.99	140.13	63
64	238.78	104.01	298.43	130.07	364.77	158.93	64
65	266.50	115.95	333.07	144.99	407.07	177.18	65
66	294.13	127.96	367.65	159.93	449.41	195.51	66
67	321.84	139.91	402.30	174.89	491.69	213.75	67
68	369.32	160.55	461.66	200.72	564.23	245.34	68
69	416.81	181.22	521.04	226.54	636.82	276.87	69
70	464.28	201.88	580.42	252.33	709.41	308.44	70
71	512.16	222.55	640.19	278.19	782.43	340.00	71
72	559.66	243.24	699.56	304.02	855.02	371.59	72
73	662.19	287.79	827.74	359.76	1,011.70	439.70	73
74	764.76	332.71	955.96	415.88	1,168.36	508.27	74
75	867.32	377.29	1,084.17	471.61	1,325.04	576.43	75
76	970.20	421.86	1,212.76	527.32	1,482.20	644.50	76
77	1,072.73	466.43	1,340.91	583.10	1,638.90	712.65	77
78	1,234.12	536.78	1,542.66	670.96	1,885.47	820.07	78
79	1,405.89	611.43	1,757.37	764.28	2,147.89	934.13	79
80	1,574.20	684.14	1,967.77	855.23	2,405.09	1,045.28	80
81	1,750.14	760.88	2,187.73	951.08	2,673.85	1,162.42	81
82	1,934.91	840.93	2,418.59	1,051.17	2,956.10	1,284.71	82
83	2,127.49	925.12	2,659.37	1,156.43	3,250.36	1,413.41	83
84	2,328.46	1,012.73	2,910.58	1,265.88	3,557.37	1,547.21	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	47.36	20.64	59.20	25.77	72.40	31.55	16-39
40-54	71.79	31.30	89.69	39.13	109.63	47.81	40-54
55-59	97.28	42.41	121.65	53.03	148.67	64.83	55-59
60	117.20	51.06	146.46	63.90	179.06	78.05	60
61	137.05	59.48	171.33	74.36	209.38	90.84	61
62	156.96	68.15	196.16	85.14	239.80	104.08	62
63	180.62	78.36	225.75	97.97	275.93	119.70	63
64	204.01	88.88	255.00	111.06	311.65	135.80	64
65	227.63	99.11	284.57	123.88	347.80	151.37	65
66	251.30	109.30	314.11	136.68	383.93	167.02	66
67	274.92	119.52	343.68	149.40	420.08	182.61	67
68	315.58	137.16	394.42	171.50	482.04	209.59	68
69	356.12	154.82	445.16	193.53	544.05	236.54	69
70	396.71	172.47	495.86	215.63	606.07	263.52	70
71	437.55	190.14	546.96	237.65	668.47	290.49	71
72	478.10	207.81	597.68	259.74	730.43	317.47	72
73	565.75	245.92	707.19	307.35	864.34	375.65	73
74	653.37	284.23	816.70	355.36	998.18	434.30	74
75	740.99	322.36	926.26	402.92	1,132.04	492.47	75
76	828.92	360.39	1,036.09	450.50	1,266.30	550.64	76
77	916.46	398.49	1,145.60	498.15	1,400.19	608.84	77
78	1,054.34	458.55	1,317.97	573.24	1,610.83	700.65	78
79	1,201.11	522.38	1,501.36	652.99	1,835.03	798.08	79
80	1,344.97	584.49	1,681.23	730.67	2,054.81	893.02	80
81	1,495.25	650.04	1,869.14	812.58	2,284.50	993.15	81
82	1,653.08	718.43	2,066.35	898.05	2,525.54	1,097.62	82
83	1,817.62	790.39	2,272.06	987.99	2,776.93	1,207.54	83
84	1,989.30	865.18	2,486.65	1,081.50	3,039.23	1,321.83	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	159.35	79.74	199.24	99.70	243.53	121.84	16-39
40-54	241.55	120.78	301.91	151.00	369.03	184.56	40-54
55-59	336.22	168.17	420.26	210.18	513.68	256.87	55-59
60	426.44	213.97	533.08	267.51	651.50	326.92	60
61	446.68	224.22	558.36	280.33	682.42	342.60	61
62	468.05	235.12	585.07	293.94	715.13	359.23	62
63	499.25	249.52	624.04	311.90	762.78	381.20	63
64	530.58	265.53	663.26	331.93	810.69	405.65	64
65	563.25	281.54	704.07	351.90	860.52	430.13	65
66	596.05	298.77	745.07	373.46	910.65	456.48	66
67	630.21	315.30	787.79	394.11	962.83	481.68	67
68	685.09	342.77	856.30	428.43	1,046.64	523.65	68
69	741.48	370.81	926.81	463.48	1,132.82	566.53	69
70	798.11	398.85	997.66	498.60	1,219.36	609.43	70
71	855.02	427.17	1,068.78	533.94	1,306.28	652.63	71
72	912.37	448.98	1,140.43	561.18	1,393.87	685.88	72
73	1,040.92	511.02	1,301.24	638.77	1,590.36	780.73	73
74	1,169.17	568.31	1,461.49	710.37	1,786.25	868.18	74
75	1,297.39	621.95	1,621.72	777.45	1,982.12	950.24	75
76	1,425.59	675.53	1,781.98	844.43	2,178.02	1,032.08	76
77	1,554.24	724.52	1,942.80	905.67	2,374.54	1,106.91	77
78	1,772.56	770.94	2,215.68	963.65	2,708.04	1,177.79	78
79	1,991.26	866.01	2,489.05	1,082.48	3,042.18	1,323.06	79
80	2,228.80	968.66	2,785.98	1,210.79	3,405.09	1,479.89	80
81	2,479.33	1,077.84	3,099.20	1,347.35	3,787.90	1,646.78	81
82	2,740.44	1,191.02	3,425.55	1,488.80	4,186.77	1,819.66	82
83	3,012.78	1,310.11	3,765.96	1,637.65	4,602.92	2,001.60	83
84	3,297.48	1,434.12	4,121.86	1,792.65	5,037.83	2,191.05	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	103.96	45.33	129.94	56.65	158.85	69.26	16-39
40-54	157.52	68.65	196.89	85.83	240.67	104.91	40-54
55-59	219.23	95.60	274.11	119.52	335.02	146.06	55-59
60	291.97	127.27	364.92	159.11	446.06	194.48	60
61	316.77	137.40	395.94	171.76	483.94	209.92	61
62	341.00	148.02	426.27	185.06	521.04	226.19	62
63	377.09	163.62	471.35	204.54	576.08	249.96	63
64	412.84	179.87	516.04	224.82	630.72	274.81	64
65	448.98	195.44	561.18	244.26	685.88	298.58	65
66	485.28	211.09	606.59	263.84	741.40	322.50	66
67	521.38	226.63	651.65	283.32	796.50	346.26	67
68	579.23	251.84	723.98	314.77	884.91	384.71	68
69	637.25	277.07	796.60	346.36	973.58	423.31	69
70	695.12	302.19	868.89	377.75	1,061.97	461.75	70
71	753.32	327.33	941.66	409.20	1,150.92	500.11	71
72	811.06	347.04	1,013.82	433.77	1,239.11	530.15	72
73	925.37	405.59	1,156.75	506.97	1,413.82	619.62	73
74	1,039.36	463.44	1,299.21	579.33	1,587.96	708.03	74
75	1,153.31	521.64	1,441.70	652.02	1,762.09	796.91	75
76	1,267.29	583.10	1,584.19	728.82	1,936.19	890.79	76
77	1,381.64	644.07	1,727.09	805.13	2,110.86	984.02	77
78	1,575.73	685.35	1,969.70	856.66	2,407.41	1,047.02	78
79	1,770.15	769.82	2,212.69	962.33	2,704.40	1,176.18	79
80	1,981.32	861.12	2,476.67	1,076.35	3,027.01	1,315.56	80
81	2,204.05	958.19	2,755.09	1,197.74	3,367.33	1,463.93	81
82	2,436.17	1,058.80	3,045.21	1,323.48	3,721.90	1,617.62	82
83	2,678.30	1,164.67	3,347.85	1,455.83	4,091.82	1,779.34	83
84	2,931.37	1,274.94	3,664.21	1,593.62	4,478.44	1,947.75	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	95.60	41.73	119.55	52.10	146.11	63.74	16-39
40-54	144.91	63.15	181.13	78.95	221.38	96.54	40-54
55-59	201.71	87.92	252.14	109.97	308.18	134.37	55-59
60	268.58	117.12	335.79	146.41	410.37	178.91	60
61	291.43	126.41	364.27	158.04	445.21	193.13	61
62	313.78	136.16	392.21	170.21	479.35	208.05	62
63	346.91	150.57	433.62	188.16	529.98	229.96	63
64	379.81	165.48	474.75	206.80	580.26	252.84	64
65	413.02	179.80	516.27	224.74	631.01	274.66	65
66	446.47	194.18	558.06	242.76	682.06	296.70	66
67	479.64	208.55	599.56	260.64	732.81	318.57	67
68	532.84	231.69	666.07	289.58	814.09	353.94	68
69	586.29	254.90	732.82	318.63	895.70	389.47	69
70	639.52	278.02	799.37	347.54	977.00	424.79	70
71	693.03	301.17	866.32	376.47	1,058.85	460.14	71
72	746.17	319.25	932.67	399.07	1,140.00	487.76	72
73	851.31	373.14	1,064.18	466.41	1,300.70	570.05	73
74	956.22	426.37	1,195.22	532.96	1,460.90	651.39	74
75	1,061.09	479.86	1,326.35	599.86	1,621.10	733.16	75
76	1,165.92	536.42	1,457.42	670.54	1,781.31	819.56	76
77	1,271.13	592.54	1,588.93	740.69	1,942.02	905.28	77
78	1,449.68	630.47	1,812.15	788.15	2,214.84	963.29	78
79	1,628.54	708.25	2,035.66	885.34	2,488.01	1,082.04	79
80	1,822.82	792.19	2,278.50	990.24	2,784.83	1,210.31	80
81	2,027.73	881.58	2,534.68	1,101.95	3,097.93	1,346.81	81
82	2,241.25	974.12	2,801.60	1,217.59	3,424.17	1,488.20	82
83	2,464.02	1,071.49	3,080.05	1,339.34	3,764.48	1,636.95	83
84	2,696.81	1,172.89	3,371.07	1,466.14	4,120.14	1,791.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	81.69	35.61	102.13	44.53	124.83	54.46	16-39
40-54	123.81	53.99	154.77	67.50	189.18	82.49	40-54
55-59	172.35	75.17	215.45	93.94	263.30	114.80	55-59
60	229.49	100.06	286.86	125.07	350.61	152.83	60
61	248.98	108.00	311.19	134.99	380.37	165.01	61
62	268.06	116.35	335.05	145.44	409.55	177.76	62
63	296.39	128.64	370.47	160.73	452.79	196.50	63
64	324.49	141.34	405.64	176.72	495.74	215.96	64
65	352.87	153.60	441.09	191.96	539.10	234.66	65
66	381.47	165.91	476.78	207.39	582.74	253.47	66
67	409.80	178.13	512.25	222.68	626.07	272.16	67
68	455.26	197.93	569.05	247.38	695.53	302.35	68
69	500.88	217.79	626.09	272.25	765.25	332.71	69
70	546.36	237.52	682.94	296.97	834.69	362.91	70
71	592.11	257.28	740.14	321.63	904.59	393.12	71
72	637.51	272.75	796.85	340.95	973.95	416.72	72
73	727.35	318.80	909.21	398.48	1,111.25	487.03	73
74	816.93	364.27	1,021.14	455.33	1,248.07	556.52	74
75	906.53	409.98	1,133.15	512.47	1,384.98	626.35	75
76	996.11	458.29	1,245.13	572.87	1,521.85	700.13	76
77	1,085.97	506.21	1,357.47	632.79	1,659.19	773.46	77
78	1,238.55	538.67	1,548.20	673.36	1,892.22	822.97	78
79	1,391.35	605.07	1,739.15	756.35	2,125.64	924.48	79
80	1,557.30	676.79	1,946.63	846.00	2,379.21	1,034.01	80
81	1,732.41	753.14	2,165.48	941.40	2,646.74	1,150.60	81
82	1,914.82	832.23	2,393.53	1,040.27	2,925.43	1,271.41	82
83	2,105.12	915.40	2,631.40	1,144.29	3,216.19	1,398.57	83
84	2,304.00	1,002.09	2,880.02	1,252.56	3,520.05	1,530.95	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	129.01	64.52	161.28	80.63	197.15	98.53	16-39
40-54	195.47	97.80	244.35	122.21	298.64	149.40	40-54
55	336.22	168.17	420.26	210.18	513.68	256.87	55
56	390.23	195.14	487.77	243.96	596.15	298.17	56
57-59	444.60	222.38	555.80	277.98	679.26	339.76	57-59
60	757.56	380.21	946.95	475.28	1,157.39	580.85	60
61	840.09	421.73	1,050.10	527.19	1,283.46	644.37	61
62	871.61	437.09	1,089.52	546.36	1,331.59	667.78	62
63	948.32	474.99	1,185.38	593.79	1,448.84	725.70	63
64	1,016.30	508.55	1,270.39	635.66	1,552.66	776.97	64
65	1,067.64	533.66	1,334.57	667.07	1,631.14	815.27	65
66	1,118.88	560.87	1,398.63	701.13	1,709.45	856.90	66
67	1,173.68	587.28	1,467.09	734.01	1,793.16	897.16	67
68	1,258.86	629.82	1,573.56	787.31	1,923.22	962.23	68
69	1,346.87	673.53	1,683.59	841.93	2,057.76	1,029.00	69
70	1,436.03	717.72	1,795.03	897.14	2,193.92	1,096.51	70
71	1,525.76	762.22	1,907.19	952.78	2,331.02	1,164.49	71
72	1,617.08	796.41	2,021.38	995.51	2,470.56	1,216.75	72
73	1,851.24	894.11	2,314.03	1,117.64	2,828.25	1,366.01	73
74	2,070.19	981.18	2,587.68	1,226.49	3,162.71	1,499.00	74
75	2,277.80	1,060.06	2,847.27	1,325.09	3,479.96	1,619.53	75
76	2,486.86	1,137.02	3,108.59	1,421.33	3,799.34	1,737.18	76
77	2,680.48	1,204.75	3,350.59	1,505.91	4,095.14	1,840.58	77
78	2,865.77	1,266.77	3,582.24	1,583.43	4,378.28	1,935.30	78
79	3,046.60	1,325.19	3,808.26	1,656.47	4,654.55	2,024.57	79
80	3,412.21	1,484.18	4,265.29	1,855.27	5,213.14	2,267.53	80
81	3,792.98	1,649.82	4,741.30	2,062.31	5,794.93	2,520.56	81
82	4,192.14	1,823.45	5,240.14	2,279.28	6,404.66	2,785.78	82
83	4,609.61	2,004.95	5,761.98	2,506.19	7,042.40	3,063.16	83
84	5,045.16	2,194.45	6,306.48	2,743.10	7,707.92	3,352.65	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	84.14	36.66	105.21	45.85	128.56	56.04	16-39
40-54	127.49	55.60	159.35	69.49	194.75	84.93	40-54
55	219.23	95.60	274.11	119.52	335.02	146.06	55
56	254.48	110.97	318.12	138.72	388.82	169.53	56
57-59	289.95	126.44	362.45	158.04	443.01	193.17	57-59
60	518.65	226.16	648.34	282.62	792.38	345.51	60
61	595.70	258.44	744.63	323.01	910.14	394.80	61
62	635.04	275.17	793.79	343.95	970.22	420.43	62
63	716.27	311.47	895.30	389.36	1,094.29	475.88	63
64	790.70	344.47	988.40	430.57	1,208.04	526.29	64
65	850.95	370.40	1,063.76	463.01	1,300.10	565.93	65
66	910.92	396.29	1,138.64	495.34	1,391.70	605.46	66
67	970.93	422.12	1,213.69	527.67	1,483.37	644.89	67
68	1,064.26	462.66	1,330.36	578.37	1,626.01	706.90	68
69	1,157.60	503.27	1,447.04	629.15	1,768.61	768.94	69
70	1,250.68	543.78	1,563.35	679.73	1,910.77	830.79	70
71	1,344.29	584.13	1,680.34	730.16	2,053.79	892.42	71
72	1,437.57	615.55	1,796.94	769.43	2,196.25	940.39	72
73	1,645.64	709.59	2,057.13	887.03	2,514.23	1,084.11	73
74	1,840.32	800.18	2,300.39	1,000.23	2,811.55	1,222.48	74
75	2,024.89	889.03	2,531.11	1,111.28	3,093.57	1,358.23	75
76	2,210.74	981.44	2,763.44	1,226.76	3,377.50	1,499.36	76
77	2,382.85	1,070.97	2,978.55	1,338.74	3,640.44	1,636.26	77
78	2,547.57	1,126.11	3,184.49	1,407.63	3,892.12	1,720.43	78
79	2,708.36	1,178.03	3,385.40	1,472.58	4,137.78	1,799.77	79
80	3,033.34	1,319.42	3,791.70	1,649.27	4,634.25	2,015.75	80
81	3,371.89	1,466.65	4,214.86	1,833.30	5,151.46	2,240.68	81
82	3,726.71	1,621.00	4,658.36	2,026.18	5,693.51	2,476.51	82
83	4,097.76	1,782.33	5,122.20	2,227.91	6,260.48	2,723.02	83
84	4,485.01	1,950.78	5,606.25	2,438.51	6,852.11	2,980.38	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	77.40	33.77	96.76	42.19	118.26	51.51	16-39
40-54	117.30	51.13	146.60	63.92	179.22	78.13	40-54
55	201.71	87.92	252.14	109.97	308.18	134.37	55
56	234.13	102.09	292.68	127.60	357.70	155.97	56
57-59	266.77	116.34	333.48	145.41	407.56	177.71	57-59
60	477.15	208.05	596.47	260.07	728.99	317.84	60
61	548.07	237.72	685.09	297.18	837.32	363.25	61
62	584.23	253.16	730.31	316.46	892.58	386.79	62
63	658.96	286.56	823.73	358.22	1,006.76	437.78	63
64	727.44	316.94	909.31	396.15	1,111.37	484.19	64
65	782.90	340.80	978.60	425.98	1,196.08	520.62	65
66	838.07	364.56	1,047.61	455.72	1,280.37	557.00	66
67	893.28	388.36	1,116.57	485.45	1,364.74	593.32	67
68	979.15	425.67	1,223.94	532.12	1,495.94	650.38	68
69	1,065.03	463.03	1,331.29	578.81	1,627.13	707.43	69
70	1,150.60	500.29	1,438.28	625.38	1,757.93	764.36	70
71	1,236.72	537.42	1,545.93	671.75	1,889.43	821.00	71
72	1,322.52	566.29	1,653.17	707.86	2,020.56	865.18	72
73	1,514.03	652.83	1,892.51	816.06	2,313.08	997.40	73
74	1,693.09	736.15	2,116.35	920.19	2,586.68	1,124.70	74
75	1,862.89	817.87	2,328.64	1,022.40	2,846.10	1,249.56	75
76	2,033.88	902.89	2,542.36	1,128.60	3,107.33	1,379.40	76
77	2,192.20	985.30	2,740.28	1,231.61	3,349.19	1,505.34	77
78	2,343.77	1,035.98	2,929.72	1,295.00	3,580.75	1,582.78	78
79	2,491.66	1,083.81	3,114.62	1,354.73	3,806.75	1,655.82	79
80	2,790.70	1,213.82	3,488.36	1,517.35	4,263.56	1,854.54	80
81	3,102.15	1,349.32	3,877.67	1,686.63	4,739.35	2,061.46	81
82	3,428.56	1,491.30	4,285.68	1,864.12	5,238.00	2,278.39	82
83	3,769.91	1,639.73	4,712.40	2,049.71	5,759.64	2,505.20	83
84	4,126.21	1,794.77	5,157.78	2,243.42	6,303.92	2,741.99	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	66.14	28.82	82.69	36.02	101.05	44.07	16-39
40-54	100.20	43.71	125.26	54.63	153.09	66.76	40-54
55	172.35	75.17	215.45	93.94	263.30	114.80	55
56	200.02	87.24	250.06	109.06	305.59	133.24	56
57-59	227.92	99.36	284.93	124.24	348.21	151.81	57-59
60	407.67	177.72	509.59	222.20	622.79	271.53	60
61	468.21	203.10	585.31	253.88	715.33	310.32	61
62	499.12	216.29	623.92	270.35	762.58	330.43	62
63	562.97	244.80	703.70	306.05	860.13	374.04	63
64	621.52	270.73	776.89	338.46	949.52	413.65	64
65	668.89	291.12	836.10	363.90	1,021.87	444.81	65
66	715.98	311.47	895.00	389.36	1,093.90	475.88	66
67	763.17	331.81	953.94	414.73	1,165.92	506.91	67
68	836.52	363.68	1,045.64	454.60	1,278.07	555.63	68
69	909.91	395.62	1,137.37	494.49	1,390.10	604.36	69
70	983.03	427.43	1,228.77	534.27	1,501.86	653.02	70
71	1,056.63	459.12	1,320.74	573.89	1,614.26	701.43	71
72	1,129.92	483.82	1,412.44	604.77	1,726.27	739.17	72
73	1,293.54	557.78	1,616.85	697.18	1,976.17	852.11	73
74	1,446.50	628.93	1,808.08	786.16	2,209.90	960.90	74
75	1,591.56	698.75	1,989.47	873.46	2,431.56	1,067.59	75
76	1,737.63	771.37	2,172.03	964.25	2,654.73	1,178.52	76
77	1,872.91	841.80	2,341.16	1,052.27	2,861.38	1,286.08	77
78	2,002.42	885.14	2,502.98	1,106.38	3,059.23	1,352.29	78
79	2,128.75	925.94	2,660.97	1,157.42	3,252.26	1,414.61	79
80	2,384.23	1,037.06	2,980.28	1,296.33	3,642.57	1,584.39	80
81	2,650.26	1,152.81	3,312.88	1,440.99	4,049.07	1,761.21	81
82	2,929.11	1,274.10	3,661.45	1,592.62	4,475.09	1,946.54	82
83	3,220.79	1,400.95	4,026.05	1,751.19	4,920.71	2,140.29	83
84	3,525.21	1,533.35	4,406.52	1,916.68	5,385.74	2,342.60	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Proposed Rates - Phase 1
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	120.14	60.10	150.17	75.10	183.50	91.80	16-39
40-54	181.96	91.02	227.46	113.75	278.04	139.09	40-54
55-59	246.74	123.44	308.44	154.26	376.94	188.52	55-59
60	283.06	142.03	353.90	177.59	432.45	217.08	60
61	319.71	160.53	399.57	200.64	488.43	245.24	61
62	356.30	179.00	445.38	223.76	544.35	273.46	62
63	395.48	197.66	494.38	247.06	604.23	302.04	63
64	433.67	217.01	542.07	271.25	662.48	331.58	64
65	472.36	236.13	590.45	295.09	721.66	360.71	65
66	510.55	255.92	638.16	319.93	779.99	390.96	66
67	549.71	274.98	687.10	343.76	839.83	420.17	67
68	617.29	308.88	771.60	386.08	943.05	471.83	68
69	685.30	342.73	856.64	428.38	1,047.01	523.55	69
70	753.39	376.55	941.72	470.58	1,150.96	575.19	70
71	821.37	410.35	1,026.73	512.97	1,254.89	626.89	71
72	889.55	444.69	1,112.02	555.81	1,359.10	679.35	72
73	1,052.62	512.39	1,315.75	640.49	1,608.09	782.86	73
74	1,215.58	576.46	1,519.51	720.58	1,857.14	880.73	74
75	1,378.63	635.71	1,723.31	794.64	2,106.28	971.18	75
76	1,542.16	690.67	1,927.65	863.32	2,356.05	1,055.19	76
77	1,705.11	741.40	2,131.44	926.83	2,605.12	1,132.72	77
78	1,961.68	853.20	2,452.07	1,066.51	2,996.96	1,303.53	78
79	2,234.70	971.87	2,793.40	1,214.81	3,414.15	1,484.83	79
80	2,502.28	1,087.55	3,127.89	1,359.35	3,822.95	1,661.49	80
81	2,781.94	1,209.41	3,477.48	1,511.81	4,250.20	1,847.76	81
82	3,075.58	1,336.67	3,844.48	1,670.84	4,698.77	2,042.11	82
83	3,381.74	1,470.52	4,227.13	1,838.20	5,166.53	2,246.62	83
84	3,701.20	1,609.76	4,626.44	2,012.16	5,654.55	2,459.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	78.38	34.17	97.97	42.71	119.70	52.19	16-39
40-54	118.67	51.73	148.38	64.66	181.32	79.06	40-54
55-59	160.96	70.19	201.18	87.74	245.83	107.18	55-59
60	193.78	84.47	242.28	105.64	296.10	129.08	60
61	226.66	98.36	283.38	122.95	346.33	150.26	61
62	259.63	112.66	324.46	140.88	396.64	172.13	62
63	298.71	129.61	373.44	162.04	456.38	198.02	63
64	337.41	147.00	421.74	183.72	515.47	224.57	64
65	376.55	163.88	470.68	204.88	575.19	250.34	65
66	415.62	180.81	519.56	226.05	634.97	276.25	66
67	454.76	197.73	568.43	247.13	694.78	302.05	67
68	521.86	226.90	652.36	283.67	797.29	346.69	68
69	589.03	256.05	736.27	320.10	899.82	391.20	69
70	656.18	285.31	820.16	356.59	1,002.41	435.82	70
71	723.69	314.46	904.57	393.06	1,105.67	480.43	71
72	790.82	343.68	988.50	429.58	1,208.21	525.10	72
73	935.70	406.68	1,169.65	508.32	1,429.57	621.29	73
74	1,080.64	470.14	1,350.82	587.63	1,650.98	718.25	74
75	1,225.52	533.09	1,531.93	666.43	1,872.33	814.48	75
76	1,370.93	596.10	1,713.61	745.15	2,094.47	910.71	76
77	1,515.79	659.12	1,894.81	823.93	2,315.82	1,006.97	77
78	1,743.89	758.46	2,179.85	948.12	2,664.27	1,158.83	78
79	1,986.56	864.01	2,483.22	1,079.94	3,035.04	1,319.94	79
80	2,224.46	966.75	2,780.61	1,208.47	3,398.49	1,477.03	80
81	2,473.08	1,075.13	3,091.33	1,343.97	3,778.28	1,642.56	81
82	2,734.05	1,188.24	3,417.57	1,485.31	4,177.09	1,815.41	82
83	3,006.22	1,307.28	3,757.82	1,634.08	4,592.86	1,997.23	83
84	3,290.19	1,431.04	4,112.78	1,788.75	5,026.70	2,186.25	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	72.08	31.42	90.09	39.28	110.09	48.00	16-39
40-54	109.16	47.59	136.52	59.52	166.77	72.74	40-54
55-59	147.99	64.57	185.04	80.68	226.17	98.59	55-59
60	178.31	77.74	222.88	97.19	272.41	118.77	60
61	208.60	90.53	260.67	113.09	318.65	138.23	61
62	238.83	103.66	298.57	129.61	364.85	158.40	62
63	274.83	119.26	343.53	149.02	419.88	182.17	63
64	310.42	135.22	387.96	169.08	474.20	206.60	64
65	346.45	150.73	432.99	188.49	529.19	230.33	65
66	382.36	166.35	477.95	207.90	584.23	254.16	66
67	418.39	181.88	522.99	227.36	639.19	277.87	67
68	480.11	208.72	600.15	260.94	733.49	318.94	68
69	541.85	235.59	677.35	294.50	827.86	359.94	69
70	603.57	262.44	754.55	328.03	922.23	400.97	70
71	665.81	289.31	832.24	361.64	1,017.16	442.00	71
72	727.56	316.22	909.42	395.22	1,111.53	483.07	72
73	860.85	374.13	1,076.06	467.69	1,315.21	571.61	73
74	994.19	432.52	1,242.74	540.65	1,518.87	660.76	74
75	1,127.52	490.47	1,409.43	613.10	1,722.55	749.36	75
76	1,261.26	548.42	1,576.58	685.51	1,926.85	837.85	76
77	1,394.55	606.36	1,743.18	758.03	2,130.57	926.44	77
78	1,604.35	697.82	2,005.46	872.24	2,451.11	1,066.09	78
79	1,827.65	794.86	2,284.58	993.57	2,792.25	1,214.37	79
80	2,046.45	889.38	2,558.10	1,111.80	3,126.62	1,358.86	80
81	2,275.18	989.14	2,844.05	1,236.40	3,476.01	1,511.15	81
82	2,515.38	1,093.21	3,144.16	1,366.52	3,842.92	1,670.13	82
83	2,765.74	1,202.65	3,457.18	1,503.36	4,225.47	1,837.44	83
84	3,026.99	1,316.54	3,783.76	1,645.64	4,624.58	2,011.37	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	61.57	26.84	76.96	33.50	94.12	41.02	16-39
40-54	93.32	40.70	116.59	50.87	142.52	62.16	40-54
55-59	126.46	55.13	158.15	68.94	193.27	84.28	55-59
60	152.35	66.38	190.40	83.06	232.78	101.47	60
61	178.16	77.32	222.73	96.67	272.19	118.10	61
62	204.05	88.59	255.00	110.68	311.74	135.30	62
63	234.81	101.87	293.47	127.36	358.70	155.62	63
64	265.21	115.55	331.49	144.38	405.14	176.54	64
65	295.92	128.85	369.94	161.04	452.14	196.78	65
66	326.69	142.10	408.34	177.69	499.11	217.13	66
67	357.40	155.38	446.79	194.21	546.11	237.39	67
68	410.25	178.31	512.75	222.94	626.65	272.46	68
69	462.96	201.26	578.71	251.59	707.27	307.50	69
70	515.72	224.21	644.62	280.32	787.89	342.58	70
71	568.82	247.18	711.05	308.95	869.01	377.63	71
72	621.53	270.15	776.98	337.66	949.56	412.71	72
73	735.47	319.70	919.34	399.55	1,123.65	488.34	73
74	849.38	369.50	1,061.71	461.96	1,297.63	564.60	74
75	963.28	419.07	1,204.14	523.80	1,471.65	640.21	75
76	1,077.59	468.50	1,346.91	585.65	1,646.20	715.83	76
77	1,191.40	518.04	1,489.28	647.59	1,820.25	791.49	77
78	1,370.64	596.11	1,713.36	745.21	2,094.08	910.84	78
79	1,561.44	679.09	1,951.76	848.89	2,385.54	1,037.51	79
80	1,748.46	759.84	2,185.59	949.86	2,671.25	1,160.93	80
81	1,943.82	845.05	2,429.88	1,056.35	2,969.85	1,291.09	81
82	2,149.00	933.96	2,686.26	1,167.47	3,283.20	1,426.90	82
83	2,362.91	1,027.50	2,953.68	1,284.38	3,610.01	1,569.81	83
84	2,586.09	1,124.73	3,232.65	1,405.94	3,951.00	1,718.38	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	207.16	103.66	259.01	129.61	316.59	158.39	16-39
40-54	314.02	157.02	392.49	196.29	479.74	239.93	40-54
55-59	437.08	218.62	546.34	273.24	667.79	333.93	55-59
60	554.37	278.16	693.00	347.77	846.94	425.00	60
61	580.68	291.49	725.87	364.43	887.15	445.38	61
62	608.47	305.65	760.58	382.13	929.67	467.00	62
63	649.03	324.38	811.25	405.46	991.61	495.56	63
64	689.76	345.18	862.24	431.51	1,053.90	527.35	64
65	732.23	366.00	915.29	457.47	1,118.68	559.17	65
66	774.87	388.40	968.59	485.50	1,183.85	593.43	66
67	819.28	409.89	1,024.12	512.34	1,251.68	626.18	67
68	890.61	445.60	1,113.19	556.96	1,360.64	680.75	68
69	963.93	482.06	1,204.85	602.52	1,472.67	736.49	69
70	1,037.54	518.51	1,296.96	648.18	1,585.17	792.26	70
71	1,111.53	555.32	1,389.42	694.12	1,698.16	848.41	71
72	1,186.08	583.68	1,482.55	729.54	1,812.03	891.64	72
73	1,353.20	664.32	1,691.61	830.40	2,067.46	1,014.95	73
74	1,519.92	738.80	1,899.93	923.48	2,322.13	1,128.63	74
75	1,686.60	808.53	2,108.24	1,010.69	2,576.76	1,235.31	75
76	1,853.27	878.19	2,316.57	1,097.76	2,831.43	1,341.71	76
77	2,020.51	941.87	2,525.64	1,177.37	3,086.90	1,438.98	77
78	2,304.33	1,002.22	2,880.39	1,252.75	3,520.46	1,531.12	78
79	2,588.64	1,125.81	3,235.76	1,407.23	3,954.84	1,719.98	79
80	2,897.44	1,259.25	3,621.77	1,574.03	4,426.62	1,923.86	80
81	3,223.13	1,401.20	4,028.96	1,751.55	4,924.27	2,140.81	81
82	3,562.57	1,548.33	4,453.22	1,935.44	5,442.80	2,365.56	82
83	3,916.61	1,703.15	4,895.74	2,128.94	5,983.80	2,602.08	83
84	4,286.72	1,864.36	5,358.42	2,330.44	6,549.17	2,848.36	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	135.15	58.93	168.92	73.65	206.50	90.04	16-39
40-54	204.78	89.25	255.95	111.57	312.87	136.38	40-54
55-59	285.00	124.28	356.34	155.38	435.53	189.87	55-59
60	379.56	165.45	474.40	206.84	579.87	252.82	60
61	411.80	178.62	514.72	223.28	629.12	272.90	61
62	443.30	192.42	554.15	240.57	677.35	294.04	62
63	490.22	212.70	612.76	265.90	748.91	324.95	63
64	536.69	233.83	670.85	292.27	819.94	357.25	64
65	583.68	254.07	729.54	317.53	891.64	388.16	65
66	630.86	274.42	788.57	342.99	963.82	419.26	66
67	677.79	294.62	847.15	368.32	1,035.45	450.13	67
68	753.00	327.39	941.18	409.20	1,150.38	500.12	68
69	828.42	360.19	1,035.58	450.27	1,265.66	550.30	69
70	903.66	392.84	1,129.56	491.08	1,380.56	600.27	70
71	979.32	425.53	1,224.15	531.96	1,496.19	650.14	71
72	1,054.37	451.15	1,317.96	563.90	1,610.84	689.20	72
73	1,202.98	527.26	1,503.78	659.07	1,837.96	805.50	73
74	1,351.17	602.47	1,688.97	753.13	2,064.35	920.44	74
75	1,499.30	678.13	1,874.21	847.62	2,290.71	1,035.99	75
76	1,647.48	758.03	2,059.45	947.46	2,517.05	1,158.02	76
77	1,796.13	837.29	2,245.22	1,046.67	2,744.12	1,279.23	77
78	2,048.45	890.95	2,560.60	1,113.66	3,129.63	1,361.13	78
79	2,301.19	1,000.77	2,876.50	1,251.02	3,515.72	1,529.03	79
80	2,575.71	1,119.46	3,219.67	1,399.25	3,935.11	1,710.23	80
81	2,865.26	1,245.65	3,581.62	1,557.06	4,377.52	1,903.11	81
82	3,167.03	1,376.44	3,958.77	1,720.52	4,838.47	2,102.90	82
83	3,481.79	1,514.07	4,352.21	1,892.58	5,319.36	2,313.14	83
84	3,810.78	1,657.42	4,763.47	2,071.70	5,821.97	2,532.08	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	124.28	54.25	155.41	67.74	189.94	82.86	16-39
40-54	188.38	82.10	235.47	102.63	287.79	125.50	40-54
55-59	262.22	114.29	327.78	142.96	400.63	174.68	55-59
60	349.15	152.25	436.53	190.33	533.48	232.58	60
61	378.86	164.34	473.55	205.45	578.77	251.07	61
62	407.92	177.01	509.87	221.27	623.15	270.47	62
63	450.98	195.74	563.70	244.61	688.98	298.94	63
64	493.75	215.12	617.17	268.85	754.33	328.69	64
65	536.93	233.74	671.15	292.17	820.31	357.06	65
66	580.41	252.44	725.48	315.59	886.68	385.71	66
67	623.53	271.11	779.43	338.83	952.65	414.13	67
68	692.70	301.19	865.89	376.45	1,058.31	460.12	68
69	762.17	331.38	952.67	414.22	1,164.41	506.31	69
70	831.38	361.42	1,039.18	451.80	1,270.10	552.22	70
71	900.94	391.52	1,126.22	489.41	1,376.51	598.18	71
72	970.03	415.03	1,212.47	518.80	1,481.99	634.09	72
73	1,106.70	485.08	1,383.43	606.34	1,690.91	741.07	73
74	1,243.08	554.29	1,553.79	692.85	1,899.17	846.81	74
75	1,379.41	623.81	1,724.26	779.82	2,107.43	953.11	75
76	1,515.69	697.34	1,894.64	871.70	2,315.71	1,065.43	76
77	1,652.47	770.30	2,065.60	962.89	2,524.62	1,176.87	77
78	1,884.59	819.62	2,355.79	1,024.60	2,879.29	1,252.27	78
79	2,117.10	920.73	2,646.35	1,150.94	3,234.41	1,406.65	79
80	2,369.67	1,029.85	2,962.05	1,287.31	3,620.28	1,573.41	80
81	2,636.05	1,146.06	3,295.08	1,432.53	4,027.30	1,750.86	81
82	2,913.63	1,266.35	3,642.09	1,582.87	4,451.43	1,934.66	82
83	3,203.23	1,392.93	4,004.07	1,741.14	4,893.82	2,128.03	83
84	3,505.85	1,524.75	4,382.39	1,905.98	5,356.18	2,329.55	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	106.20	46.29	132.77	57.88	162.27	70.79	16-39
40-54	160.96	70.19	201.19	87.74	245.93	107.23	40-54
55-59	224.06	97.72	280.08	122.12	342.29	149.24	55-59
60	298.34	130.08	372.92	162.59	455.79	198.68	60
61	323.67	140.41	404.55	175.49	494.48	214.51	61
62	348.48	151.26	435.56	189.08	532.42	231.09	62
63	385.30	167.23	481.62	208.95	588.63	255.44	63
64	421.84	183.74	527.33	229.74	644.46	280.74	64
65	458.73	199.67	573.42	249.55	700.83	305.06	65
66	495.91	215.68	619.81	269.61	757.56	329.52	66
67	532.74	231.56	665.93	289.48	813.89	353.80	67
68	591.84	257.30	739.76	321.59	904.18	393.06	68
69	651.14	283.13	813.92	353.92	994.82	432.52	69
70	710.27	308.78	887.82	386.06	1,085.10	471.78	70
71	769.74	334.47	962.18	418.12	1,175.97	511.06	71
72	828.76	354.58	1,035.90	443.24	1,266.13	541.73	72
73	945.56	414.44	1,181.97	518.02	1,444.63	633.14	73
74	1,062.01	473.55	1,327.48	591.92	1,622.48	723.47	74
75	1,178.49	532.98	1,473.09	666.21	1,800.48	814.26	75
76	1,294.95	595.78	1,618.67	744.73	1,978.40	910.17	76
77	1,411.76	658.07	1,764.71	822.62	2,156.95	1,005.50	77
78	1,610.11	700.27	2,012.65	875.37	2,459.88	1,069.85	78
79	1,808.76	786.59	2,260.90	983.26	2,763.34	1,201.83	79
80	2,024.48	879.83	2,530.62	1,099.80	3,092.97	1,344.21	80
81	2,252.13	979.08	2,815.12	1,223.81	3,440.76	1,495.79	81
82	2,489.27	1,081.90	3,111.59	1,352.35	3,803.06	1,652.84	82
83	2,736.65	1,190.01	3,420.81	1,487.57	4,181.04	1,818.14	83
84	2,995.20	1,302.72	3,744.03	1,628.33	4,576.06	1,990.23	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	167.72	83.87	209.66	104.81	256.29	128.09	16-39
40-54	254.11	127.14	317.65	158.88	388.23	194.21	40-54
55	437.08	218.62	546.34	273.24	667.79	333.93	55
56	507.30	253.69	634.10	317.15	775.00	387.62	56
57-59	577.98	289.09	722.54	361.37	883.04	441.68	57-59
60	984.83	494.27	1,231.03	617.86	1,504.61	755.11	60
61	1,092.11	548.25	1,365.13	685.35	1,668.50	837.68	61
62	1,133.09	568.21	1,416.37	710.27	1,731.07	868.12	62
63	1,232.82	617.49	1,540.99	771.92	1,883.49	943.41	63
64	1,321.19	661.11	1,651.50	826.36	2,018.45	1,010.06	64
65	1,387.93	693.76	1,734.94	867.19	2,120.48	1,059.85	65
66	1,454.55	729.13	1,818.22	911.47	2,222.28	1,113.96	66
67	1,525.78	763.46	1,907.22	954.21	2,331.10	1,166.30	67
68	1,636.51	818.77	2,045.63	1,023.50	2,500.19	1,250.90	68
69	1,750.92	875.59	2,188.67	1,094.51	2,675.08	1,337.70	69
70	1,866.84	933.03	2,333.54	1,166.29	2,852.09	1,425.46	70
71	1,983.49	990.88	2,479.35	1,238.62	3,030.32	1,513.83	71
72	2,102.21	1,035.33	2,627.80	1,294.17	3,211.73	1,581.77	72
73	2,406.61	1,162.35	3,008.23	1,452.93	3,676.73	1,775.82	73
74	2,691.24	1,275.53	3,363.98	1,594.43	4,111.52	1,948.71	74
75	2,961.13	1,378.08	3,701.45	1,722.62	4,523.94	2,105.39	75
76	3,232.92	1,478.12	4,041.16	1,847.73	4,939.14	2,258.33	76
77	3,484.63	1,566.17	4,355.77	1,957.68	5,323.69	2,392.75	77
78	3,725.50	1,646.80	4,656.91	2,058.45	5,691.77	2,515.89	78
79	3,960.58	1,722.75	4,950.74	2,153.41	6,050.91	2,631.94	79
80	4,435.88	1,929.44	5,544.87	2,411.85	6,777.09	2,947.78	80
81	4,930.88	2,144.76	6,163.68	2,681.00	7,533.41	3,276.72	81
82	5,449.78	2,370.48	6,812.19	2,963.06	8,326.06	3,621.52	82
83	5,992.49	2,606.44	7,490.57	3,258.05	9,155.12	3,982.11	83
84	6,558.70	2,852.79	8,198.43	3,566.04	10,020.30	4,358.44	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	109.38	47.66	136.77	59.61	167.12	72.86	16-39
40-54	165.74	72.28	207.16	90.33	253.18	110.41	40-54
55	285.00	124.28	356.34	155.38	435.53	189.87	55
56	330.82	144.26	413.56	180.34	505.46	220.39	56
57-59	376.94	164.37	471.19	205.45	575.92	251.12	57-59
60	674.24	294.01	842.84	367.41	1,030.09	449.17	60
61	774.41	335.97	968.02	419.91	1,183.19	513.24	61
62	825.55	357.72	1,031.93	447.14	1,261.28	546.56	62
63	931.16	404.91	1,163.89	506.17	1,422.57	618.64	63
64	1,027.91	447.82	1,284.92	559.74	1,570.45	684.18	64
65	1,106.24	481.51	1,382.89	601.91	1,690.14	735.71	65
66	1,184.20	515.18	1,480.24	643.94	1,809.21	787.10	66
67	1,262.21	548.76	1,577.80	685.97	1,928.37	838.36	67
68	1,383.54	601.45	1,729.46	751.88	2,113.82	918.97	68
69	1,504.88	654.25	1,881.16	817.89	2,299.19	999.62	69
70	1,625.88	706.91	2,032.36	883.65	2,484.00	1,080.03	70
71	1,747.58	759.37	2,184.44	949.21	2,669.93	1,160.15	71
72	1,868.84	800.22	2,336.02	1,000.26	2,855.12	1,222.51	72
73	2,139.34	922.47	2,674.27	1,153.14	3,268.49	1,409.34	73
74	2,392.41	1,040.23	2,990.51	1,300.30	3,655.01	1,589.23	74
75	2,632.36	1,155.74	3,290.45	1,444.66	4,021.64	1,765.70	75
76	2,873.96	1,275.87	3,592.47	1,594.79	4,390.76	1,949.16	76
77	3,097.70	1,392.26	3,872.11	1,740.36	4,732.57	2,127.14	77
78	3,311.84	1,463.95	4,139.84	1,829.92	5,059.76	2,236.56	78
79	3,520.86	1,531.44	4,401.01	1,914.35	5,379.12	2,339.70	79
80	3,943.34	1,715.25	4,929.21	2,144.05	6,024.53	2,620.48	80
81	4,383.45	1,906.64	5,479.32	2,383.29	6,696.90	2,912.88	81
82	4,844.72	2,107.29	6,055.86	2,634.03	7,401.56	3,219.47	82
83	5,327.08	2,317.02	6,658.85	2,896.29	8,138.62	3,539.92	83
84	5,830.52	2,536.01	7,288.13	3,170.07	8,907.74	3,874.49	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	100.62	43.91	125.79	54.84	153.74	66.96	16-39
40-54	152.49	66.47	190.58	83.10	232.98	101.57	40-54
55	262.22	114.29	327.78	142.96	400.63	174.68	55
56	304.37	132.72	380.49	165.87	465.00	202.77	56
57-59	346.80	151.24	433.52	189.03	529.83	231.02	57-59
60	620.30	270.47	775.41	338.08	947.68	413.19	60
61	712.49	309.03	890.61	386.33	1,088.51	472.22	61
62	759.50	329.11	949.41	411.40	1,160.35	502.83	62
63	856.64	372.53	1,070.85	465.68	1,308.79	569.11	63
64	945.67	412.02	1,182.10	514.99	1,444.78	629.44	64
65	1,017.77	443.03	1,272.18	553.78	1,554.90	676.81	65
66	1,089.49	473.93	1,361.89	592.43	1,664.48	724.10	66
67	1,161.27	504.87	1,451.54	631.08	1,774.16	771.32	67
68	1,272.89	553.37	1,591.12	691.75	1,944.72	845.49	68
69	1,384.53	601.94	1,730.68	752.46	2,115.27	919.66	69
70	1,495.79	650.38	1,869.77	812.99	2,285.30	993.67	70
71	1,607.73	698.65	2,009.71	873.27	2,456.26	1,067.30	71
72	1,719.27	736.18	2,149.12	920.22	2,626.73	1,124.73	72
73	1,968.24	848.68	2,460.27	1,060.88	3,007.00	1,296.62	73
74	2,201.02	957.00	2,751.25	1,196.25	3,362.68	1,462.10	74
75	2,421.75	1,063.23	3,027.23	1,329.12	3,699.93	1,624.43	75
76	2,644.04	1,173.76	3,305.07	1,467.17	4,039.52	1,793.23	76
77	2,849.86	1,280.88	3,562.37	1,601.09	4,353.95	1,956.94	77
78	3,046.90	1,346.78	3,808.63	1,683.49	4,654.97	2,057.61	78
79	3,239.16	1,408.95	4,049.00	1,761.15	4,948.78	2,152.57	79
80	3,627.91	1,577.97	4,534.86	1,972.55	5,542.63	2,410.90	80
81	4,032.80	1,754.12	5,040.97	2,192.62	6,161.15	2,679.90	81
82	4,457.12	1,938.68	5,571.39	2,423.36	6,809.40	2,961.91	82
83	4,900.88	2,131.65	6,126.11	2,664.62	7,487.53	3,256.77	83
84	5,364.08	2,333.20	6,705.11	2,916.45	8,195.10	3,564.58	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	85.99	37.47	107.50	46.83	131.36	57.29	16-39
40-54	130.27	56.82	162.83	71.01	199.01	86.78	40-54
55	224.06	97.72	280.08	122.12	342.29	149.24	55
56	260.02	113.42	325.07	141.77	397.27	173.21	56
57-59	296.29	129.17	370.41	161.51	452.67	197.36	57-59
60	529.97	231.04	662.46	288.85	809.63	352.99	60
61	608.67	264.03	760.91	330.04	929.92	403.42	61
62	648.86	281.18	811.10	351.45	991.35	429.56	62
63	731.85	318.24	914.81	397.86	1,118.17	486.25	63
64	807.97	351.94	1,009.96	439.99	1,234.38	537.74	64
65	869.56	378.46	1,086.92	473.06	1,328.42	578.25	65
66	930.77	404.91	1,163.50	506.17	1,422.07	618.64	66
67	992.11	431.36	1,240.12	539.14	1,515.69	658.98	67
68	1,087.48	472.78	1,359.33	590.98	1,661.49	722.32	68
69	1,182.88	514.30	1,478.58	642.84	1,807.13	785.66	69
70	1,277.94	555.66	1,597.40	694.56	1,952.42	848.92	70
71	1,373.62	596.86	1,716.96	746.05	2,098.54	911.86	71
72	1,468.90	628.97	1,836.17	786.20	2,244.15	960.92	72
73	1,681.60	725.11	2,101.90	906.33	2,569.02	1,107.74	73
74	1,880.45	817.61	2,350.50	1,022.01	2,872.86	1,249.16	74
75	2,069.03	908.38	2,586.31	1,135.49	3,161.03	1,387.86	75
76	2,258.92	1,002.78	2,823.64	1,253.52	3,451.15	1,532.07	76
77	2,434.78	1,094.34	3,043.50	1,367.95	3,719.79	1,671.90	77
78	2,603.14	1,150.69	3,253.88	1,438.29	3,976.99	1,757.97	78
79	2,767.38	1,203.72	3,459.26	1,504.64	4,227.94	1,838.99	79
80	3,099.49	1,348.18	3,874.36	1,685.23	4,735.35	2,059.70	80
81	3,445.34	1,498.66	4,306.75	1,873.28	5,263.79	2,289.58	81
82	3,807.84	1,656.34	4,759.89	2,070.40	5,817.62	2,530.50	82
83	4,187.03	1,821.23	5,233.86	2,276.55	6,396.92	2,782.38	83
84	4,582.77	1,993.36	5,728.47	2,491.69	7,001.47	3,045.38	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Proposed Rates - Phase 2
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

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Long Term Nursing Home Care, Lifetime Pay
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PA Proposed Premium Rates Pre Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	142.13	71.09	177.66	88.85	217.08	108.60	16-39
40-54	215.26	107.68	269.08	134.57	328.92	164.54	40-54
55-59	291.89	146.03	364.89	182.49	445.92	223.02	55-59
60	334.86	168.02	418.67	210.08	511.59	256.81	60
61	378.22	189.91	472.69	237.35	577.81	290.11	61
62	421.51	211.76	526.89	264.70	643.96	323.50	62
63	467.85	233.83	584.85	292.27	714.80	357.31	63
64	513.03	256.73	641.27	320.88	783.71	392.26	64
65	558.80	279.34	698.50	349.09	853.73	426.72	65
66	603.98	302.75	754.94	378.48	922.72	462.51	66
67	650.30	325.30	812.84	406.67	993.52	497.06	67
68	730.25	365.41	912.81	456.73	1,115.63	558.18	68
69	810.70	405.45	1,013.41	506.77	1,238.61	619.35	69
70	891.25	445.46	1,114.05	556.70	1,361.58	680.45	70
71	971.69	485.44	1,214.62	606.84	1,484.54	741.61	71
72	1,052.34	526.07	1,315.52	657.52	1,607.81	803.67	72
73	1,245.25	606.16	1,556.53	757.70	1,902.37	926.12	73
74	1,438.03	681.95	1,797.58	852.45	2,197.00	1,041.90	74
75	1,630.92	752.05	2,038.68	940.06	2,491.73	1,148.90	75
76	1,824.37	817.06	2,280.41	1,021.31	2,787.20	1,248.28	76
77	2,017.14	877.08	2,521.50	1,096.44	3,081.85	1,340.01	77
78	2,320.67	1,009.33	2,900.80	1,261.68	3,545.41	1,542.08	78
79	2,643.65	1,149.72	3,304.59	1,437.12	4,038.95	1,756.56	79
80	2,960.20	1,286.57	3,700.29	1,608.11	4,522.55	1,965.54	80
81	3,291.04	1,430.74	4,113.86	1,788.47	5,027.98	2,185.90	81
82	3,638.41	1,581.28	4,548.02	1,976.60	5,558.65	2,415.82	82
83	4,000.60	1,739.62	5,000.69	2,174.59	6,112.01	2,657.75	83
84	4,378.52	1,904.34	5,473.08	2,380.39	6,689.34	2,909.32	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
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4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	92.73	40.43	115.90	50.52	141.61	61.74	16-39
40-54	140.39	61.20	175.54	76.49	214.50	93.53	40-54
55-59	190.41	83.03	237.99	103.80	290.81	126.79	55-59
60	229.24	99.92	286.62	124.97	350.29	152.70	60
61	268.14	116.36	335.24	145.45	409.71	177.76	61
62	307.15	133.27	383.84	166.66	469.23	203.63	62
63	353.37	153.32	441.78	191.69	539.90	234.25	63
64	399.15	173.90	498.92	217.34	609.80	265.66	64
65	445.46	193.87	556.82	242.37	680.45	296.15	65
66	491.68	213.90	614.64	267.42	751.17	326.80	66
67	537.98	233.91	672.45	292.35	821.92	357.33	67
68	617.35	268.42	771.74	335.58	943.20	410.13	68
69	696.83	302.91	871.00	378.68	1,064.49	462.79	69
70	776.26	337.52	970.25	421.85	1,185.85	515.57	70
71	856.13	372.00	1,070.11	464.99	1,308.00	568.35	71
72	935.54	406.57	1,169.39	508.19	1,429.32	621.19	72
73	1,106.94	481.10	1,383.69	601.34	1,691.18	734.99	73
74	1,278.39	556.18	1,598.02	695.17	1,953.11	849.69	74
75	1,449.79	630.65	1,812.28	788.39	2,214.97	963.53	75
76	1,621.81	705.18	2,027.20	881.52	2,477.76	1,077.37	76
77	1,793.19	779.74	2,241.56	974.70	2,739.62	1,191.25	77
78	2,063.03	897.25	2,578.76	1,121.63	3,151.83	1,370.90	78
79	2,350.10	1,022.13	2,937.65	1,277.57	3,590.45	1,561.49	79
80	2,631.54	1,143.66	3,289.46	1,429.62	4,020.41	1,747.32	80
81	2,925.65	1,271.88	3,657.04	1,589.92	4,469.71	1,943.15	81
82	3,234.38	1,405.69	4,042.98	1,757.12	4,941.50	2,147.64	82
83	3,556.36	1,546.52	4,445.50	1,933.11	5,433.36	2,362.72	83
84	3,892.30	1,692.92	4,865.42	2,116.09	5,946.59	2,586.34	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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Long Term Nursing Home Care, Lifetime Pay
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3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	85.27	37.17	106.58	46.46	130.23	56.78	16-39
40-54	129.13	56.30	161.50	70.41	197.29	86.05	40-54
55-59	175.08	76.39	218.90	95.45	267.56	116.64	55-59
60	210.94	91.97	263.66	114.98	322.26	140.51	60
61	246.77	107.10	308.37	133.79	376.96	163.52	61
62	282.54	122.64	353.21	153.32	431.62	187.39	62
63	325.12	141.09	406.39	176.30	496.72	215.50	63
64	367.23	159.96	458.95	200.03	560.98	244.41	64
65	409.85	178.31	512.23	222.98	626.03	272.48	65
66	452.33	196.79	565.41	245.95	691.15	300.67	66
67	494.96	215.16	618.69	268.96	756.16	328.72	67
68	567.97	246.91	709.98	308.69	867.72	377.30	68
69	641.01	278.70	801.31	348.39	979.36	425.80	69
70	714.02	310.47	892.63	388.06	1,091.00	474.35	70
71	787.65	342.26	984.54	427.82	1,203.30	522.89	71
72	860.71	374.08	1,075.85	467.55	1,314.94	571.47	72
73	1,018.39	442.60	1,272.98	553.28	1,555.89	676.21	73
74	1,176.13	511.67	1,470.16	639.59	1,796.82	781.67	74
75	1,333.85	580.23	1,667.35	725.30	2,037.78	886.50	75
76	1,492.08	648.78	1,865.10	810.96	2,279.47	991.18	76
77	1,649.76	717.32	2,062.19	896.75	2,520.46	1,095.98	77
78	1,897.95	825.52	2,372.45	1,031.86	2,899.66	1,261.18	78
79	2,162.11	940.32	2,702.65	1,175.39	3,303.23	1,436.60	79
80	2,420.96	1,052.14	3,026.24	1,315.26	3,698.79	1,607.53	80
81	2,691.54	1,170.15	3,364.51	1,462.67	4,112.12	1,787.69	81
82	2,975.69	1,293.27	3,719.54	1,616.59	4,546.18	1,975.76	82
83	3,271.87	1,422.74	4,089.85	1,778.47	4,998.73	2,173.69	83
84	3,580.93	1,557.47	4,476.19	1,946.79	5,470.88	2,379.45	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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Long Term Nursing Home Care, Lifetime Pay
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2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	72.83	31.75	91.05	39.63	111.34	48.52	16-39
40-54	110.40	48.14	137.93	60.18	168.60	73.53	40-54
55-59	149.61	65.22	187.09	81.55	228.64	99.70	55-59
60	180.23	78.53	225.24	98.26	275.38	120.04	60
61	210.76	91.47	263.48	114.36	322.00	139.71	61
62	241.39	104.80	301.67	130.93	368.79	160.06	62
63	277.78	120.52	347.17	150.66	424.35	184.09	63
64	313.75	136.69	392.16	170.80	479.28	208.84	64
65	350.07	152.42	437.64	190.51	534.88	232.79	65
66	386.48	168.10	483.06	210.20	590.44	256.87	66
67	422.81	183.81	528.55	229.76	646.04	280.84	67
68	485.32	210.94	606.58	263.74	741.33	322.32	68
69	547.68	238.09	684.61	297.63	836.69	363.77	69
70	610.10	265.24	762.58	331.62	932.08	405.27	70
71	672.91	292.41	841.17	365.49	1,028.04	446.74	71
72	735.27	319.58	919.16	399.45	1,123.33	488.24	72
73	870.06	378.20	1,087.58	472.67	1,329.27	577.71	73
74	1,004.81	437.12	1,256.00	546.50	1,535.10	667.92	74
75	1,139.56	495.76	1,424.50	619.65	1,740.96	757.36	75
76	1,274.79	554.24	1,593.40	692.83	1,947.45	846.83	76
77	1,409.43	612.84	1,761.82	766.10	2,153.35	936.34	77
78	1,621.47	705.20	2,026.90	881.58	2,477.30	1,077.53	78
79	1,847.19	803.37	2,308.94	1,004.23	2,822.09	1,227.37	79
80	2,068.42	898.89	2,585.56	1,123.69	3,160.09	1,373.38	80
81	2,299.54	999.69	2,874.55	1,249.66	3,513.34	1,527.36	81
82	2,542.27	1,104.88	3,177.84	1,381.12	3,884.02	1,688.02	82
83	2,795.32	1,215.54	3,494.20	1,519.43	4,270.64	1,857.08	83
84	3,059.34	1,330.55	3,824.22	1,663.23	4,674.03	2,032.84	84

Continental General Insurance Company
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Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	245.07	122.64	306.41	153.32	374.52	187.37	16-39
40-54	371.48	185.75	464.31	232.22	567.53	283.84	40-54
55-59	517.07	258.63	646.32	323.24	789.99	395.04	55-59
60	655.82	329.06	819.82	411.41	1,001.93	502.78	60
61	686.95	344.83	858.71	431.12	1,049.50	526.89	61
62	719.82	361.59	899.77	452.05	1,099.80	552.46	62
63	767.80	383.74	959.71	479.66	1,173.07	586.25	63
64	815.98	408.35	1,020.03	510.47	1,246.76	623.85	64
65	866.22	432.98	1,082.78	541.18	1,323.40	661.50	65
66	916.67	459.47	1,145.84	574.35	1,400.49	702.02	66
67	969.21	484.90	1,211.54	606.10	1,480.74	740.77	67
68	1,053.60	527.15	1,316.90	658.88	1,609.63	805.33	68
69	1,140.32	570.27	1,425.34	712.78	1,742.16	871.26	69
70	1,227.41	613.40	1,534.30	766.80	1,875.26	937.24	70
71	1,314.94	656.94	1,643.68	821.14	2,008.93	1,003.67	71
72	1,403.13	690.49	1,753.86	863.04	2,143.64	1,054.81	72
73	1,600.84	785.89	2,001.17	982.36	2,445.81	1,200.68	73
74	1,798.06	874.00	2,247.62	1,092.48	2,747.08	1,335.17	74
75	1,995.25	956.49	2,494.05	1,195.64	3,048.31	1,461.37	75
76	2,192.42	1,038.90	2,740.50	1,298.65	3,349.58	1,587.24	76
77	2,390.27	1,114.23	2,987.83	1,392.83	3,651.81	1,702.32	77
78	2,726.02	1,185.63	3,407.50	1,482.00	4,164.70	1,811.32	78
79	3,062.36	1,331.83	3,827.90	1,664.75	4,678.57	2,034.74	79
80	3,427.67	1,489.70	4,284.56	1,862.08	5,236.69	2,275.93	80
81	3,812.97	1,657.61	4,766.26	2,072.08	5,825.41	2,532.58	81
82	4,214.52	1,831.67	5,268.16	2,289.62	6,438.83	2,798.46	82
83	4,633.35	2,014.82	5,791.67	2,518.54	7,078.84	3,078.26	83
84	5,071.19	2,205.53	6,339.01	2,756.91	7,747.67	3,369.61	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

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4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	159.88	69.71	199.83	87.13	244.29	106.52	16-39
40-54	242.25	105.58	302.79	131.99	370.12	161.34	40-54
55-59	337.16	147.03	421.55	183.81	515.23	224.62	55-59
60	449.02	195.73	561.22	244.69	685.99	299.09	60
61	487.16	211.30	608.92	264.14	744.25	322.84	61
62	524.43	227.64	655.56	284.60	801.31	347.85	62
63	579.93	251.63	724.90	314.57	885.96	384.42	63
64	634.91	276.62	793.61	345.75	969.99	422.63	64
65	690.49	300.57	863.04	375.64	1,054.81	459.19	65
66	746.31	324.64	932.88	405.75	1,140.20	495.98	66
67	801.83	348.53	1,002.17	435.72	1,224.93	532.51	67
68	890.79	387.30	1,113.41	484.08	1,360.90	591.64	68
69	980.02	426.10	1,225.09	532.67	1,497.27	651.00	69
70	1,069.03	464.73	1,336.27	580.95	1,633.20	710.12	70
71	1,158.54	503.40	1,448.17	629.31	1,769.99	769.12	71
72	1,247.32	533.71	1,559.15	667.10	1,905.62	815.32	72
73	1,423.12	623.75	1,778.97	779.68	2,174.31	952.91	73
74	1,598.44	712.72	1,998.05	890.95	2,442.13	1,088.88	74
75	1,773.67	802.23	2,217.19	1,002.73	2,709.91	1,225.57	75
76	1,948.97	896.75	2,436.33	1,120.85	2,977.67	1,369.94	76
77	2,124.82	990.52	2,656.09	1,238.21	3,246.29	1,513.33	77
78	2,423.32	1,054.00	3,029.19	1,317.46	3,702.35	1,610.21	78
79	2,722.31	1,183.91	3,402.90	1,479.96	4,159.10	1,808.84	79
80	3,047.07	1,324.32	3,808.87	1,655.32	4,655.24	2,023.20	80
81	3,389.60	1,473.60	4,237.05	1,842.01	5,178.61	2,251.38	81
82	3,746.59	1,628.33	4,683.23	2,035.38	5,723.91	2,487.73	82
83	4,118.96	1,791.15	5,148.66	2,238.92	6,292.80	2,736.44	83
84	4,508.15	1,960.72	5,635.18	2,450.83	6,887.39	2,995.45	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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Long Term Nursing Home Care, Ten-Year Pay
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3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	147.03	64.18	183.85	80.13	224.70	98.02	16-39
40-54	222.86	97.12	278.56	121.42	340.46	148.47	40-54
55-59	310.21	135.21	387.76	169.12	473.95	206.64	55-59
60	413.05	180.11	516.41	225.16	631.11	275.14	60
61	448.20	194.41	560.22	243.05	684.69	297.01	61
62	482.56	209.40	603.18	261.76	737.19	319.96	62
63	533.51	231.56	666.86	289.37	815.06	353.65	63
64	584.11	254.49	730.11	318.04	892.37	388.84	64
65	635.19	276.52	793.97	345.63	970.43	422.41	65
66	686.63	298.63	858.25	373.34	1,048.94	456.29	66
67	737.63	320.72	922.06	400.83	1,126.99	489.92	67
68	819.46	356.31	1,024.35	445.34	1,251.98	544.32	68
69	901.65	392.02	1,127.01	490.02	1,377.50	598.96	69
70	983.52	427.56	1,229.35	534.48	1,502.53	653.28	70
71	1,065.81	463.17	1,332.31	578.97	1,628.41	707.64	71
72	1,147.54	490.98	1,434.36	613.74	1,753.20	750.13	72
73	1,309.22	573.85	1,636.60	717.30	2,000.35	876.68	73
74	1,470.56	655.72	1,838.13	819.64	2,246.72	1,001.77	74
75	1,631.84	737.97	2,039.80	922.52	2,493.09	1,127.53	75
76	1,793.07	824.96	2,241.36	1,031.22	2,739.48	1,260.40	76
77	1,954.87	911.27	2,443.61	1,139.10	2,986.63	1,392.23	77
78	2,229.47	969.61	2,786.90	1,212.10	3,406.20	1,481.44	78
79	2,504.53	1,089.22	3,130.64	1,361.56	3,826.30	1,664.07	79
80	2,803.32	1,218.32	3,504.10	1,522.88	4,282.80	1,861.34	80
81	3,118.44	1,355.78	3,898.08	1,694.68	4,764.30	2,071.26	81
82	3,446.82	1,498.09	4,308.59	1,872.54	5,266.04	2,288.70	82
83	3,789.42	1,647.84	4,736.81	2,059.77	5,789.39	2,517.46	83
84	4,147.43	1,803.78	5,184.37	2,254.78	6,336.37	2,755.85	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	125.63	54.76	157.06	68.47	191.97	83.75	16-39
40-54	190.41	83.03	238.01	103.80	290.93	126.85	40-54
55-59	265.06	115.60	331.34	144.47	404.93	176.56	55-59
60	352.93	153.88	441.16	192.35	539.20	235.03	60
61	382.90	166.10	478.59	207.60	584.97	253.77	61
62	412.25	178.93	515.27	223.68	629.85	273.38	62
63	455.81	197.83	569.75	247.19	696.35	302.19	63
64	499.04	217.36	623.83	271.78	762.40	332.12	64
65	542.68	236.21	678.35	295.21	829.08	360.89	65
66	586.67	255.15	733.23	318.94	896.19	389.82	66
67	630.23	273.94	787.79	342.45	962.83	418.55	67
68	700.14	304.39	875.14	380.44	1,069.65	464.99	68
69	770.30	334.94	962.87	418.69	1,176.87	511.67	69
70	840.25	365.29	1,050.30	456.71	1,283.67	558.12	70
71	910.61	395.68	1,138.26	494.64	1,391.17	604.58	71
72	980.42	419.47	1,225.47	524.35	1,497.83	640.87	72
73	1,118.59	490.28	1,398.27	612.82	1,709.00	749.01	73
74	1,256.36	560.22	1,570.41	700.24	1,919.40	855.87	74
75	1,394.15	630.51	1,742.66	788.13	2,129.96	963.27	75
76	1,531.92	704.80	1,914.88	881.02	2,340.45	1,076.73	76
77	1,670.11	778.50	2,087.66	973.16	2,551.67	1,189.51	77
78	1,904.76	828.42	2,380.97	1,035.56	2,910.04	1,265.64	78
79	2,139.76	930.54	2,674.64	1,163.20	3,269.03	1,421.76	79
80	2,394.97	1,040.84	2,993.73	1,301.06	3,658.98	1,590.20	80
81	2,664.27	1,158.26	3,330.28	1,447.77	4,070.41	1,769.51	81
82	2,944.80	1,279.89	3,681.02	1,599.84	4,499.02	1,955.31	82
83	3,237.46	1,407.79	4,046.82	1,759.80	4,946.17	2,150.85	83
84	3,543.33	1,541.12	4,429.18	1,926.32	5,413.48	2,354.44	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	198.41	99.22	248.03	123.99	303.19	151.52	16-39
40-54	300.61	150.41	375.78	187.95	459.27	229.76	40-54
55	517.07	258.63	646.32	323.24	789.99	395.04	55
56	600.14	300.11	750.15	375.18	916.83	458.55	56
57-59	683.75	342.00	854.77	427.50	1,044.64	522.51	57-59
60	1,165.05	584.73	1,456.31	730.93	1,779.95	893.29	60
61	1,291.97	648.58	1,614.95	810.76	1,973.84	990.98	61
62	1,340.45	672.19	1,675.57	840.25	2,047.85	1,026.99	62
63	1,458.43	730.49	1,822.99	913.19	2,228.17	1,116.05	63
64	1,562.97	782.09	1,953.73	977.58	2,387.83	1,194.90	64
65	1,641.92	820.72	2,052.43	1,025.89	2,508.52	1,253.80	65
66	1,720.73	862.57	2,150.95	1,078.27	2,628.96	1,317.82	66
67	1,805.00	903.17	2,256.24	1,128.83	2,757.69	1,379.74	67
68	1,935.99	968.61	2,419.98	1,210.80	2,957.72	1,479.82	68
69	2,071.34	1,035.82	2,589.19	1,294.81	3,164.62	1,582.50	69
70	2,208.47	1,103.78	2,760.57	1,379.72	3,374.03	1,686.32	70
71	2,346.46	1,172.21	2,933.07	1,465.28	3,584.87	1,790.87	71
72	2,486.91	1,224.79	3,108.68	1,531.00	3,799.47	1,871.24	72
73	2,847.02	1,375.06	3,558.74	1,718.81	4,349.57	2,100.79	73
74	3,183.74	1,508.95	3,979.59	1,886.21	4,863.92	2,305.32	74
75	3,503.02	1,630.26	4,378.82	2,037.86	5,351.83	2,490.67	75
76	3,824.54	1,748.62	4,780.69	2,185.86	5,843.01	2,671.60	76
77	4,122.31	1,852.78	5,152.88	2,315.93	6,297.92	2,830.63	77
78	4,407.27	1,948.17	5,509.13	2,435.15	6,733.36	2,976.29	78
79	4,685.37	2,038.02	5,856.72	2,547.49	7,158.23	3,113.58	79
80	5,247.64	2,282.53	6,559.58	2,853.22	8,017.29	3,487.23	80
81	5,833.23	2,537.25	7,291.64	3,171.62	8,912.03	3,876.36	81
82	6,447.09	2,804.28	8,058.82	3,505.30	9,849.72	4,284.26	82
83	7,089.11	3,083.41	8,861.34	3,854.27	10,830.51	4,710.84	83
84	7,758.95	3,374.85	9,698.74	4,218.62	11,854.01	5,156.04	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	129.39	56.38	161.80	70.51	197.71	86.19	16-39
40-54	196.07	85.51	245.07	106.86	299.51	130.61	40-54
55	337.16	147.03	421.55	183.81	515.23	224.62	55
56	391.36	170.66	489.24	213.34	597.96	260.72	56
57-59	445.92	194.45	557.42	243.05	681.31	297.07	57-59
60	797.63	347.81	997.08	434.64	1,218.60	531.37	60
61	916.13	397.45	1,145.16	496.76	1,399.71	607.16	61
62	976.62	423.19	1,220.77	528.97	1,492.10	646.58	62
63	1,101.56	479.01	1,376.88	598.80	1,682.91	731.85	63
64	1,216.02	529.77	1,520.06	662.18	1,857.84	809.38	64
65	1,308.68	569.63	1,635.96	712.06	1,999.43	870.34	65
66	1,400.91	609.46	1,751.12	761.78	2,140.30	931.14	66
67	1,493.19	649.18	1,866.54	811.50	2,281.27	991.78	67
68	1,636.72	711.52	2,045.95	889.48	2,500.65	1,087.14	68
69	1,780.27	773.98	2,225.41	967.57	2,719.95	1,182.55	69
70	1,923.42	836.27	2,404.28	1,045.36	2,938.57	1,277.67	70
71	2,067.39	898.33	2,584.20	1,122.91	3,158.53	1,372.46	71
72	2,210.83	946.65	2,763.51	1,183.31	3,377.61	1,446.23	72
73	2,530.84	1,091.28	3,163.66	1,364.16	3,866.63	1,667.25	73
74	2,830.23	1,230.59	3,537.77	1,538.26	4,323.88	1,880.05	74
75	3,114.08	1,367.24	3,892.60	1,709.04	4,757.60	2,088.82	75
76	3,399.90	1,509.35	4,249.89	1,886.63	5,194.26	2,305.86	76
77	3,664.58	1,647.04	4,580.71	2,058.85	5,598.64	2,516.40	77
78	3,917.91	1,731.85	4,897.43	2,164.79	5,985.69	2,645.85	78
79	4,165.18	1,811.70	5,206.40	2,264.67	6,363.50	2,767.87	79
80	4,664.98	2,029.14	5,831.25	2,536.41	7,127.02	3,100.03	80
81	5,185.63	2,255.56	6,482.03	2,819.43	7,922.43	3,445.94	81
82	5,731.31	2,492.93	7,164.08	3,116.06	8,756.04	3,808.63	82
83	6,301.94	2,741.04	7,877.42	3,426.31	9,627.98	4,187.73	83
84	6,897.50	3,000.10	8,621.85	3,750.19	10,537.85	4,583.53	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	119.04	51.94	148.81	64.88	181.87	79.21	16-39
40-54	180.39	78.63	225.46	98.30	275.62	120.16	40-54
55	310.21	135.21	387.76	169.12	473.95	206.64	55
56	360.07	157.00	450.12	196.23	550.10	239.87	56
57-59	410.27	178.91	512.85	223.62	626.79	273.30	57-59
60	733.81	319.96	917.31	399.95	1,121.11	488.80	60
61	842.87	365.59	1,053.60	457.03	1,287.71	558.64	61
62	898.49	389.34	1,123.15	486.68	1,372.70	594.84	62
63	1,013.41	440.70	1,266.82	550.90	1,548.29	673.25	63
64	1,118.73	487.42	1,398.43	609.24	1,709.18	744.63	64
65	1,204.02	524.11	1,504.99	655.12	1,839.45	800.67	65
66	1,288.87	560.66	1,611.11	700.84	1,969.08	856.61	66
67	1,373.78	597.26	1,717.17	746.57	2,098.83	912.47	67
68	1,505.83	654.64	1,882.29	818.34	2,300.60	1,000.21	68
69	1,637.90	712.10	2,047.39	890.15	2,502.37	1,087.96	69
70	1,769.51	769.40	2,211.93	961.77	2,703.51	1,175.51	70
71	1,901.95	826.50	2,377.49	1,033.08	2,905.76	1,262.62	71
72	2,033.90	870.90	2,542.41	1,088.62	3,107.43	1,330.55	72
73	2,328.43	1,003.99	2,910.50	1,255.02	3,557.28	1,533.90	73
74	2,603.81	1,132.13	3,254.73	1,415.16	3,978.05	1,729.67	74
75	2,864.93	1,257.80	3,581.21	1,572.35	4,377.02	1,921.70	75
76	3,127.90	1,388.55	3,909.89	1,735.67	4,778.76	2,121.39	76
77	3,371.39	1,515.29	4,214.28	1,894.09	5,150.72	2,315.05	77
78	3,604.48	1,593.24	4,505.61	1,991.57	5,506.83	2,434.15	78
79	3,831.92	1,666.79	4,789.97	2,083.44	5,854.40	2,546.49	79
80	4,291.81	1,866.74	5,364.74	2,333.53	6,556.93	2,852.10	80
81	4,770.80	2,075.12	5,963.46	2,593.87	7,288.64	3,170.32	81
82	5,272.77	2,293.46	6,590.95	2,866.83	8,055.52	3,503.94	82
83	5,797.74	2,521.74	7,247.19	3,152.25	8,857.75	3,852.75	83
84	6,345.70	2,760.17	7,932.14	3,450.16	9,694.80	4,216.90	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	101.72	44.32	127.17	55.40	155.40	67.78	16-39
40-54	154.10	67.22	192.63	84.01	235.43	102.66	40-54
55	265.06	115.60	331.34	144.47	404.93	176.56	55
56	307.61	134.17	384.56	167.72	469.97	204.91	56
57-59	350.51	152.80	438.20	191.07	535.50	233.47	57-59
60	626.95	273.32	783.69	341.72	957.79	417.59	60
61	720.06	312.35	900.15	390.44	1,100.10	477.25	61
62	767.60	332.64	959.53	415.77	1,172.77	508.17	62
63	865.78	376.48	1,082.22	470.67	1,322.80	575.23	63
64	955.83	416.35	1,194.78	520.51	1,460.27	636.15	64
65	1,028.68	447.72	1,285.83	559.64	1,571.53	684.07	65
66	1,101.10	479.01	1,376.42	598.80	1,682.31	731.85	66
67	1,173.67	510.29	1,467.06	637.81	1,793.07	779.58	67
68	1,286.49	559.30	1,608.09	699.12	1,965.54	854.51	68
69	1,399.35	608.42	1,749.16	760.48	2,137.84	929.44	69
70	1,511.81	657.34	1,889.73	821.66	2,309.72	1,004.27	70
71	1,624.99	706.08	2,031.16	882.58	2,482.57	1,078.73	71
72	1,737.71	744.07	2,172.19	930.08	2,654.83	1,136.76	72
73	1,989.33	857.81	2,486.55	1,072.19	3,039.15	1,310.46	73
74	2,224.57	967.23	2,780.64	1,209.04	3,398.60	1,477.76	74
75	2,447.67	1,074.61	3,059.60	1,343.29	3,739.49	1,641.84	75
76	2,672.30	1,186.29	3,340.36	1,482.92	4,082.71	1,812.44	76
77	2,880.35	1,294.61	3,600.47	1,618.29	4,400.51	1,977.86	77
78	3,079.52	1,361.26	3,849.33	1,701.50	4,704.78	2,079.68	78
79	3,273.80	1,424.00	4,092.31	1,779.99	5,001.65	2,175.53	79
80	3,666.70	1,594.90	4,583.37	1,993.63	5,601.91	2,436.63	80
81	4,075.83	1,772.91	5,094.88	2,216.09	6,227.07	2,708.57	81
82	4,504.68	1,959.44	5,630.94	2,449.29	6,882.25	2,993.59	82
83	4,953.25	2,154.51	6,191.66	2,693.16	7,567.56	3,291.56	83
84	5,421.42	2,358.14	6,776.79	2,947.66	8,282.74	3,602.68	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Proposed Rates - Phase 3
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	71.09	35.56	88.86	44.44	108.58	54.32	16-39
40-54	107.67	53.86	134.59	67.31	164.52	82.30	40-54
55-59	146.00	73.04	182.51	91.28	223.04	111.55	55-59
60	167.49	84.04	209.41	105.08	255.89	128.45	60
61	189.18	94.99	236.43	118.72	289.01	145.11	61
62	210.83	105.92	263.54	132.40	322.10	161.81	62
63	234.01	116.96	292.53	146.19	357.53	178.72	63
64	256.61	128.41	320.75	160.50	392.00	196.20	64
65	279.50	139.72	349.38	174.61	427.02	213.44	65
66	302.10	151.43	377.61	189.31	461.53	231.34	66
67	325.27	162.71	406.57	203.41	496.94	248.62	67
68	365.26	182.77	456.57	228.45	558.02	279.19	68
69	405.50	202.80	506.89	253.48	619.53	309.79	69
70	445.79	222.81	557.23	278.45	681.04	340.35	70
71	486.02	242.81	607.53	303.53	742.54	370.94	71
72	526.36	263.13	658.00	328.88	804.20	401.98	72
73	622.85	303.19	778.55	378.99	951.53	463.23	73
74	719.28	341.10	899.12	426.38	1,098.90	521.14	74
75	815.76	376.16	1,019.71	470.20	1,246.32	574.66	75
76	912.52	408.68	1,140.62	510.84	1,394.11	624.37	76
77	1,008.94	438.70	1,261.21	548.42	1,541.49	670.25	77
78	1,160.76	504.85	1,450.93	631.07	1,773.35	771.32	78
79	1,322.31	575.07	1,652.90	718.82	2,020.21	878.60	79
80	1,480.64	643.52	1,850.82	804.35	2,262.10	983.13	80
81	1,646.12	715.63	2,057.68	894.56	2,514.91	1,093.35	81
82	1,819.87	790.93	2,274.84	988.66	2,780.34	1,208.35	82
83	2,001.03	870.13	2,501.26	1,087.69	3,057.12	1,329.36	83
84	2,190.06	952.52	2,737.54	1,190.63	3,345.89	1,455.19	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	46.38	20.22	57.97	25.27	70.83	30.88	16-39
40-54	70.22	30.61	87.80	38.26	107.29	46.78	40-54
55-59	95.24	41.53	119.04	51.92	145.46	63.42	55-59
60	114.66	49.98	143.36	62.51	175.21	76.38	60
61	134.12	58.20	167.68	72.75	204.93	88.91	61
62	153.63	66.66	191.99	83.36	234.70	101.85	62
63	176.75	76.69	220.97	95.88	270.05	117.17	63
64	199.65	86.98	249.55	108.71	305.01	132.88	64
65	222.81	96.97	278.51	121.23	340.35	148.13	65
66	245.93	106.99	307.43	133.76	375.72	163.46	66
67	269.09	117.00	336.35	146.23	411.11	178.73	67
68	308.79	134.26	386.01	167.85	471.77	205.14	68
69	348.54	151.51	435.66	189.41	532.44	231.48	69
70	388.27	168.82	485.30	211.00	593.14	257.88	70
71	428.22	186.07	535.25	232.58	654.24	284.28	71
72	467.94	203.36	584.91	254.19	714.92	310.71	72
73	553.67	240.64	692.10	300.78	845.90	367.63	73
74	639.43	278.19	799.30	347.71	976.91	425.00	74
75	725.16	315.44	906.47	394.34	1,107.89	481.94	75
76	811.20	352.72	1,013.97	440.92	1,239.33	538.88	76
77	896.92	390.01	1,121.19	487.53	1,370.31	595.84	77
78	1,031.89	448.79	1,289.85	561.02	1,576.49	685.70	78
79	1,175.48	511.25	1,469.36	639.02	1,795.88	781.03	79
80	1,316.25	572.04	1,645.33	715.07	2,010.94	873.98	80
81	1,463.36	636.17	1,829.19	795.25	2,235.67	971.93	81
82	1,617.78	703.10	2,022.23	878.88	2,471.65	1,074.21	82
83	1,778.83	773.54	2,223.56	966.91	2,717.67	1,181.79	83
84	1,946.86	846.77	2,433.60	1,058.43	2,974.38	1,293.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	42.65	18.59	53.31	23.24	65.14	28.40	16-39
40-54	64.59	28.16	80.78	35.22	98.68	43.04	40-54
55-59	87.57	38.21	109.49	47.74	133.83	58.34	55-59
60	105.51	46.00	131.88	57.51	161.19	70.28	60
61	123.43	53.57	154.24	66.92	188.55	81.79	61
62	141.32	61.34	176.67	76.69	215.89	93.73	62
63	162.62	70.57	203.27	88.18	248.45	107.79	63
64	183.68	80.01	229.56	100.05	280.59	122.25	64
65	205.00	89.19	256.21	111.53	313.13	136.29	65
66	226.25	98.43	282.81	123.02	345.70	150.39	66
67	247.57	107.62	309.46	134.53	378.22	164.42	67
68	284.09	123.50	355.12	154.40	434.02	188.72	68
69	320.62	139.40	400.80	174.26	489.86	212.98	69
70	357.14	155.29	446.48	194.10	545.70	237.26	70
71	393.97	171.19	492.45	213.99	601.87	261.54	71
72	430.51	187.11	538.12	233.86	657.71	285.84	72
73	509.38	221.38	636.72	276.74	778.23	338.23	73
74	588.28	255.93	735.35	319.91	898.74	390.98	74
75	667.17	290.22	833.98	362.78	1,019.26	443.41	75
76	746.31	324.51	932.89	405.63	1,140.15	495.77	76
77	825.18	358.79	1,031.47	448.54	1,260.69	548.19	77
78	949.32	412.91	1,186.66	516.12	1,450.36	630.82	78
79	1,081.45	470.33	1,351.82	587.91	1,652.22	718.56	79
80	1,210.92	526.26	1,513.67	657.87	1,850.07	804.06	80
81	1,346.26	585.29	1,682.87	731.60	2,056.81	894.17	81
82	1,488.39	646.87	1,860.45	808.59	2,273.92	988.24	82
83	1,636.53	711.63	2,045.67	889.56	2,500.28	1,087.24	83
84	1,791.12	779.02	2,238.91	973.75	2,736.44	1,190.16	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	36.43	15.88	45.54	19.82	55.69	24.27	16-39
40-54	55.22	24.08	68.99	30.10	84.33	36.78	40-54
55-59	74.83	32.62	93.58	40.79	114.36	49.87	55-59
60	90.15	39.28	112.66	49.15	137.74	60.04	60
61	105.42	45.75	131.79	57.20	161.06	69.88	61
62	120.74	52.42	150.89	65.49	184.46	80.06	62
63	138.94	60.28	173.65	75.36	212.25	92.08	63
64	156.93	68.37	196.15	85.43	239.73	104.46	64
65	175.10	76.24	218.90	95.29	267.54	116.44	65
66	193.31	84.08	241.62	105.14	295.33	128.48	66
67	211.48	91.94	264.37	114.92	323.14	140.47	67
68	242.75	105.51	303.40	131.92	370.80	161.22	68
69	273.94	119.09	342.43	148.87	418.50	181.95	69
70	305.16	132.67	381.43	165.87	466.21	202.71	70
71	336.58	146.26	420.74	182.81	514.21	223.45	71
72	367.77	159.85	459.75	199.80	561.87	244.21	72
73	435.19	189.17	543.99	236.42	664.88	288.96	73
74	502.59	218.64	628.23	273.35	767.83	334.08	74
75	569.99	247.97	712.51	309.94	870.80	378.82	75
76	637.63	277.22	796.99	346.54	974.08	423.57	76
77	704.97	306.53	881.23	383.19	1,077.07	468.34	77
78	811.03	352.73	1,013.82	440.95	1,239.10	538.96	78
79	923.93	401.83	1,154.89	502.30	1,411.56	613.91	79
80	1,034.59	449.61	1,293.25	562.05	1,580.62	686.94	80
81	1,150.19	500.03	1,437.80	625.06	1,757.31	763.96	81
82	1,271.60	552.64	1,589.50	690.81	1,942.72	844.32	82
83	1,398.17	607.99	1,747.74	759.99	2,136.10	928.88	83
84	1,530.23	665.52	1,912.81	831.92	2,337.87	1,016.79	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	122.58	61.34	153.26	76.69	187.33	93.72	16-39
40-54	185.81	92.91	232.24	116.15	283.87	141.97	40-54
55-59	258.63	129.36	323.28	161.68	395.14	197.59	55-59
60	328.03	164.59	410.06	205.78	501.15	251.48	60
61	343.60	172.48	429.51	215.64	524.94	263.54	61
62	360.04	180.86	450.05	226.11	550.10	276.33	62
63	384.04	191.94	480.03	239.92	586.75	293.23	63
64	408.14	204.25	510.20	255.33	623.61	312.04	64
65	433.27	216.57	541.59	270.69	661.94	330.87	65
66	458.50	229.82	573.13	287.28	700.50	351.14	66
67	484.78	242.54	605.99	303.16	740.64	370.52	67
68	526.99	263.67	658.69	329.56	805.11	402.81	68
69	570.37	285.24	712.93	356.52	871.40	435.79	69
70	613.93	306.81	767.43	383.54	937.97	468.79	70
71	657.71	328.59	822.14	410.72	1,004.83	502.02	71
72	701.82	345.37	877.25	431.68	1,072.21	527.60	72
73	800.71	393.09	1,000.95	491.36	1,223.35	600.56	73
74	899.36	437.16	1,124.22	546.44	1,374.04	667.83	74
75	997.99	478.42	1,247.48	598.04	1,524.71	730.95	75
76	1,096.61	519.64	1,370.75	649.56	1,675.40	793.91	76
77	1,195.57	557.32	1,494.46	696.67	1,826.57	851.47	77
78	1,363.51	593.03	1,704.37	741.27	2,083.11	905.99	78
79	1,531.74	666.16	1,914.65	832.68	2,340.14	1,017.74	79
80	1,714.46	745.12	2,143.06	931.38	2,619.30	1,138.38	80
81	1,907.18	829.11	2,384.00	1,036.42	2,913.77	1,266.75	81
82	2,108.03	916.17	2,635.04	1,145.23	3,220.59	1,399.74	82
83	2,317.52	1,007.78	2,896.89	1,259.73	3,540.71	1,539.69	83
84	2,536.52	1,103.17	3,170.66	1,378.96	3,875.25	1,685.42	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	79.97	34.87	99.95	43.58	122.19	53.28	16-39
40-54	121.17	52.81	151.45	66.02	185.13	80.70	40-54
55-59	168.64	73.54	210.85	91.94	257.71	112.35	55-59
60	224.59	97.90	280.71	122.39	343.12	149.60	60
61	243.67	105.69	304.57	132.12	372.26	161.48	61
62	262.31	113.86	327.90	142.35	400.80	173.99	62
63	290.07	125.86	362.58	157.34	443.14	192.28	63
64	317.57	138.36	396.95	172.94	485.17	211.39	64
65	345.37	150.34	431.68	187.89	527.60	229.68	65
66	373.29	162.38	466.61	202.95	570.31	248.08	66
67	401.06	174.33	501.27	217.94	612.69	266.35	67
68	445.56	193.72	556.91	242.13	680.70	295.93	68
69	490.19	213.13	612.77	266.43	748.91	325.62	69
70	534.71	232.45	668.38	290.58	816.90	355.19	70
71	579.48	251.79	724.35	314.77	885.32	384.70	71
72	623.89	266.95	779.86	333.67	953.16	407.81	72
73	711.82	311.99	889.81	389.98	1,087.55	476.63	73
74	799.51	356.49	999.39	445.64	1,221.51	544.64	74
75	887.16	401.26	1,109.00	501.55	1,355.45	613.01	75
76	974.84	448.54	1,218.61	560.63	1,489.38	685.22	76
77	1,062.80	495.44	1,328.53	619.33	1,623.74	756.94	77
78	1,212.10	527.19	1,515.15	658.97	1,851.85	805.40	78
79	1,361.65	592.17	1,702.07	740.25	2,080.31	904.75	79
80	1,524.09	662.40	1,905.13	827.96	2,328.47	1,011.97	80
81	1,695.42	737.07	2,119.30	921.34	2,590.25	1,126.10	81
82	1,873.98	814.46	2,342.47	1,018.06	2,863.00	1,244.32	82
83	2,060.23	895.90	2,575.27	1,119.87	3,147.55	1,368.72	83
84	2,254.90	980.72	2,818.62	1,225.86	3,444.95	1,498.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	73.54	32.10	91.96	40.08	112.39	49.03	16-39
40-54	111.47	48.58	139.33	60.73	170.29	74.26	40-54
55-59	155.16	67.63	193.95	84.59	237.06	103.36	55-59
60	206.60	90.09	258.30	112.62	315.67	137.62	60
61	224.18	97.24	280.21	121.57	342.47	148.56	61
62	241.37	104.74	301.70	130.93	368.73	160.04	62
63	266.85	115.82	333.55	144.74	407.68	176.89	63
64	292.16	127.29	365.19	159.08	446.35	194.49	64
65	317.71	138.31	397.13	172.88	485.39	211.28	65
66	343.44	149.37	429.28	186.74	524.66	228.23	66
67	368.95	160.42	461.20	200.49	563.70	245.05	67
68	409.88	178.22	512.36	222.75	626.22	272.26	68
69	450.99	196.08	563.71	245.10	689.00	299.59	69
70	491.94	213.86	614.90	267.34	751.54	326.76	70
71	533.10	231.67	666.40	289.59	814.50	353.95	71
72	573.98	245.58	717.44	306.98	876.92	375.20	72
73	654.85	287.03	818.60	358.78	1,000.54	438.50	73
74	735.55	327.98	919.40	409.97	1,123.77	501.07	74
75	816.22	369.12	1,020.27	461.43	1,247.00	563.97	75
76	896.86	412.63	1,121.09	515.80	1,370.24	630.43	76
77	977.79	455.80	1,222.25	569.76	1,493.86	696.37	77
78	1,115.14	484.98	1,393.96	606.27	1,703.72	740.99	78
79	1,252.72	544.81	1,565.89	681.03	1,913.85	832.34	79
80	1,402.17	609.38	1,752.69	761.72	2,142.18	931.01	80
81	1,559.79	678.14	1,949.75	847.65	2,383.02	1,036.01	81
82	1,724.04	749.32	2,155.08	936.61	2,633.98	1,144.77	82
83	1,895.40	824.22	2,369.27	1,030.26	2,895.75	1,259.19	83
84	2,074.47	902.22	2,593.13	1,127.80	3,169.34	1,378.43	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	62.84	27.39	78.56	34.25	96.02	41.89	16-39
40-54	95.24	41.53	119.05	51.92	145.52	63.45	40-54
55-59	132.58	57.82	165.73	72.26	202.54	88.31	55-59
60	176.53	76.97	220.66	96.21	269.70	117.56	60
61	191.52	83.08	239.38	103.84	292.59	126.93	61
62	206.20	89.50	257.73	111.88	315.04	136.74	62
63	227.99	98.95	284.98	123.64	348.30	151.15	63
64	249.61	108.72	312.03	135.94	381.34	166.12	64
65	271.44	118.15	339.30	147.66	414.69	180.51	65
66	293.44	127.62	366.75	159.53	448.26	194.98	66
67	315.23	137.02	394.04	171.29	481.59	209.35	67
68	350.20	152.25	437.73	190.29	535.02	232.58	68
69	385.29	167.53	481.61	209.42	588.65	255.93	69
70	420.28	182.71	525.34	228.44	642.07	279.16	70
71	455.47	197.91	569.34	247.41	695.84	302.40	71
72	490.39	209.81	612.96	262.27	749.19	320.55	72
73	559.50	245.23	699.39	306.52	854.81	374.64	73
74	628.41	280.21	785.49	350.25	960.05	428.09	74
75	697.33	315.37	871.65	394.21	1,065.37	481.81	75
76	766.24	352.53	957.79	440.67	1,170.65	538.56	76
77	835.36	389.39	1,044.21	486.76	1,276.30	594.97	77
78	952.73	414.36	1,190.92	517.97	1,455.55	633.05	78
79	1,070.27	465.44	1,337.81	581.81	1,635.11	711.14	79
80	1,197.92	520.61	1,497.41	650.77	1,830.16	795.39	80
81	1,332.62	579.34	1,665.75	724.15	2,035.95	885.08	81
82	1,472.94	640.18	1,841.18	800.21	2,250.33	978.01	82
83	1,619.32	704.15	2,024.15	880.22	2,473.99	1,075.82	83
84	1,772.31	770.84	2,215.40	963.51	2,707.73	1,177.65	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	99.24	49.63	124.06	62.02	151.65	75.79	16-39
40-54	150.36	75.23	187.96	94.01	229.72	114.92	40-54
55	258.63	129.36	323.28	161.68	395.14	197.59	55
56	300.18	150.11	375.21	187.66	458.58	229.36	56
57-59	342.00	171.06	427.54	213.83	522.51	261.35	57-59
60	582.74	292.47	728.42	365.60	890.30	446.81	60
61	646.22	324.41	807.77	405.53	987.28	495.67	61
62	670.47	336.22	838.09	420.28	1,024.30	513.68	62
63	729.48	365.38	911.83	456.76	1,114.49	558.23	63
64	781.77	391.19	977.22	488.97	1,194.35	597.67	64
65	821.26	410.51	1,026.59	513.13	1,254.72	627.13	65
66	860.68	431.44	1,075.87	539.33	1,314.96	659.15	66
67	902.83	451.75	1,128.53	564.62	1,379.35	690.12	67
68	968.35	484.48	1,210.43	605.62	1,479.40	740.18	68
69	1,036.05	518.10	1,295.07	647.64	1,582.89	791.54	69
70	1,104.64	552.09	1,380.79	690.11	1,687.63	843.47	70
71	1,173.66	586.32	1,467.07	732.91	1,793.09	895.76	71
72	1,243.91	612.62	1,554.91	765.78	1,900.43	935.96	72
73	1,424.03	687.78	1,780.02	859.72	2,175.58	1,050.78	73
74	1,592.45	754.75	1,990.52	943.45	2,432.85	1,153.08	74
75	1,752.15	815.43	2,190.21	1,019.30	2,676.89	1,245.79	75
76	1,912.97	874.63	2,391.22	1,093.33	2,922.57	1,336.29	76
77	2,061.91	926.73	2,577.38	1,158.39	3,150.11	1,415.83	77
78	2,204.44	974.44	2,755.57	1,218.02	3,367.91	1,488.69	78
79	2,343.54	1,019.38	2,929.43	1,274.21	3,580.42	1,557.36	79
80	2,624.78	1,141.68	3,280.99	1,427.13	4,010.11	1,744.25	80
81	2,917.68	1,269.09	3,647.15	1,586.39	4,457.64	1,938.89	81
82	3,224.72	1,402.65	4,030.88	1,753.29	4,926.66	2,142.91	82
83	3,545.85	1,542.27	4,432.29	1,927.84	5,417.23	2,356.28	83
84	3,880.89	1,688.04	4,851.14	2,110.08	5,929.17	2,578.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	64.72	28.20	80.93	35.27	98.89	43.11	16-39
40-54	98.07	42.77	122.58	53.45	149.81	65.33	40-54
55	168.64	73.54	210.85	91.94	257.71	112.35	55
56	195.75	85.36	244.71	106.71	299.09	130.41	56
57-59	223.04	97.26	278.81	121.57	340.78	148.59	57-59
60	398.96	173.97	498.72	217.40	609.52	265.78	60
61	458.23	198.80	572.79	248.47	700.11	303.69	61
62	488.49	211.67	610.61	264.58	746.32	323.41	62
63	550.98	239.59	688.69	299.51	841.76	366.06	63
64	608.23	264.98	760.31	331.21	929.26	404.84	64
65	654.58	284.92	818.28	356.16	1,000.08	435.33	65
66	700.71	304.84	875.88	381.03	1,070.54	465.74	66
67	746.87	324.71	933.61	405.90	1,141.05	496.07	67
68	818.66	355.89	1,023.35	444.90	1,250.78	543.77	68
69	890.46	387.13	1,113.11	483.96	1,360.47	591.49	69
70	962.06	418.29	1,202.58	522.87	1,469.82	639.07	70
71	1,034.07	449.33	1,292.57	561.66	1,579.84	686.48	71
72	1,105.82	473.50	1,382.26	591.87	1,689.42	723.38	72
73	1,265.88	545.84	1,582.41	682.33	1,934.02	833.93	73
74	1,415.63	615.52	1,769.53	769.41	2,162.73	940.37	74
75	1,557.61	683.87	1,947.01	854.83	2,379.67	1,044.79	75
76	1,700.57	754.95	2,125.72	943.66	2,598.08	1,153.35	76
77	1,832.96	823.82	2,291.19	1,029.80	2,800.34	1,258.66	77
78	1,959.67	866.24	2,449.61	1,082.79	2,993.94	1,323.41	78
79	2,083.35	906.18	2,604.15	1,132.75	3,182.91	1,384.44	79
80	2,333.34	1,014.94	2,916.69	1,268.67	3,564.81	1,550.58	80
81	2,593.76	1,128.19	3,242.20	1,410.23	3,962.66	1,723.60	81
82	2,866.70	1,246.92	3,583.35	1,558.60	4,379.62	1,905.01	82
83	3,152.12	1,371.02	3,940.15	1,713.78	4,815.75	2,094.63	83
84	3,450.01	1,500.60	4,312.50	1,875.78	5,270.85	2,292.60	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	59.54	25.98	74.43	32.45	90.97	39.62	16-39
40-54	90.23	39.33	112.77	49.17	137.86	60.10	40-54
55	155.16	67.63	193.95	84.59	237.06	103.36	55
56	180.10	78.53	225.14	98.15	275.15	119.98	56
57-59	205.21	89.49	256.52	111.85	313.51	136.70	57-59
60	367.04	160.04	458.82	200.05	560.76	244.49	60
61	421.59	182.86	526.99	228.60	644.09	279.42	61
62	449.41	194.74	561.78	243.43	686.60	297.53	62
63	506.89	220.43	633.64	275.55	774.43	336.75	63
64	559.57	243.80	699.47	304.73	854.90	372.45	64
65	602.23	262.15	752.77	327.68	920.06	400.48	65
66	644.67	280.43	805.85	350.55	984.90	428.46	66
67	687.14	298.74	858.90	373.42	1,049.80	456.40	67
68	753.19	327.44	941.49	409.32	1,150.72	500.29	68
69	819.25	356.18	1,024.07	445.24	1,251.64	544.18	69
70	885.08	384.84	1,106.37	481.06	1,352.25	587.97	70
71	951.32	413.40	1,189.18	516.73	1,453.41	631.54	71
72	1,017.32	435.61	1,271.67	544.51	1,554.28	665.52	72
73	1,164.64	502.18	1,455.78	627.74	1,779.29	767.23	73
74	1,302.38	566.27	1,627.96	707.84	1,989.75	865.15	74
75	1,432.99	629.13	1,791.26	786.46	2,189.31	961.20	75
76	1,564.52	694.53	1,955.66	868.15	2,390.25	1,061.08	76
77	1,686.31	757.92	2,107.91	947.39	2,576.30	1,157.95	77
78	1,802.90	796.91	2,253.63	996.15	2,754.42	1,217.52	78
79	1,916.66	833.70	2,395.86	1,042.10	2,928.27	1,273.71	79
80	2,146.69	933.71	2,683.35	1,167.19	3,279.66	1,426.57	80
81	2,386.27	1,037.94	2,982.82	1,297.41	3,645.65	1,585.74	81
82	2,637.35	1,147.15	3,296.68	1,433.94	4,029.23	1,752.61	82
83	2,899.93	1,261.33	3,624.92	1,576.70	4,430.49	1,927.08	83
84	3,174.01	1,380.59	3,967.52	1,725.71	4,849.17	2,109.22	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	50.88	22.17	63.61	27.71	77.73	33.90	16-39
40-54	77.08	33.62	96.35	42.02	117.76	51.35	40-54
55	132.58	57.82	165.73	72.26	202.54	88.31	55
56	153.86	67.11	192.35	83.89	235.07	102.49	56
57-59	175.32	76.43	219.18	95.57	267.85	116.78	57-59
60	313.59	136.71	391.99	170.92	479.07	208.87	60
61	360.16	156.23	450.24	195.29	550.25	238.71	61
62	383.94	166.38	479.94	207.96	586.60	254.18	62
63	433.05	188.31	541.31	235.42	661.64	287.72	63
64	478.09	208.25	597.61	260.35	730.40	318.19	64
65	514.53	223.94	643.15	279.92	786.05	342.16	65
66	550.75	239.59	688.46	299.51	841.46	366.06	66
67	587.05	255.24	733.80	319.02	896.86	389.93	67
68	643.48	279.75	804.34	349.69	983.13	427.41	68
69	699.93	304.32	874.90	380.38	1,069.31	464.89	69
70	756.18	328.79	945.21	410.98	1,155.28	502.32	70
71	812.79	353.17	1,015.95	441.45	1,241.74	539.56	71
72	869.17	372.17	1,086.49	465.21	1,327.90	568.59	72
73	995.03	429.06	1,243.73	536.29	1,520.13	655.47	73
74	1,112.69	483.79	1,390.83	604.74	1,699.92	739.15	74
75	1,224.28	537.50	1,530.36	671.89	1,870.43	821.22	75
76	1,336.64	593.36	1,670.79	741.73	2,042.10	906.55	76
77	1,440.70	647.54	1,800.89	809.44	2,201.06	989.29	77
78	1,540.32	680.88	1,925.37	851.06	2,353.25	1,040.22	78
79	1,637.50	712.26	2,046.90	890.32	2,501.74	1,088.16	79
80	1,834.02	797.74	2,292.52	997.18	2,801.98	1,218.76	80
81	2,038.66	886.78	2,548.37	1,108.45	3,114.67	1,354.78	81
82	2,253.16	980.08	2,816.50	1,225.09	3,442.38	1,497.34	82
83	2,477.53	1,077.65	3,096.96	1,347.07	3,785.16	1,646.38	83
84	2,711.70	1,179.50	3,389.63	1,474.37	4,142.88	1,802.00	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Current Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	92.42	46.23	115.52	57.77	141.15	70.62	16-39
40-54	139.97	70.02	174.97	87.50	213.88	106.99	40-54
55-59	189.80	94.95	237.26	118.66	289.95	145.02	55-59
60	217.74	109.25	272.23	136.60	332.66	166.99	60
61	245.93	123.49	307.36	154.34	375.71	188.64	61
62	274.08	137.70	342.60	172.12	418.73	210.35	62
63	304.21	152.05	380.29	190.05	464.79	232.34	63
64	333.59	166.93	416.98	208.65	509.60	255.06	64
65	363.35	181.64	454.19	226.99	555.13	277.47	65
66	392.73	196.86	490.89	246.10	599.99	300.74	66
67	422.85	211.52	528.54	264.43	646.02	323.21	67
68	474.84	237.60	593.54	296.99	725.43	362.95	68
69	527.15	263.64	658.96	329.52	805.39	402.73	69
70	579.53	289.65	724.40	361.99	885.35	442.46	70
71	631.83	315.65	789.79	394.59	965.30	482.22	71
72	684.27	342.07	855.40	427.54	1,045.46	522.57	72
73	809.71	394.15	1,012.12	492.69	1,236.99	602.20	73
74	935.06	443.43	1,168.86	554.29	1,428.57	677.48	74
75	1,060.49	489.01	1,325.62	611.26	1,620.22	747.06	75
76	1,186.28	531.28	1,482.81	664.09	1,812.34	811.68	76
77	1,311.62	570.31	1,639.57	712.95	2,003.94	871.33	77
78	1,508.99	656.31	1,886.21	820.39	2,305.36	1,002.72	78
79	1,719.00	747.59	2,148.77	934.47	2,626.27	1,142.18	79
80	1,924.83	836.58	2,406.07	1,045.66	2,940.73	1,278.07	80
81	2,139.96	930.32	2,674.98	1,162.93	3,269.38	1,421.36	81
82	2,365.83	1,028.21	2,957.29	1,285.26	3,614.44	1,570.86	82
83	2,601.34	1,131.17	3,251.64	1,414.00	3,974.26	1,728.17	83
84	2,847.08	1,238.28	3,558.80	1,547.82	4,349.66	1,891.75	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	60.29	26.29	75.36	32.85	92.08	40.14	16-39
40-54	91.29	39.79	114.14	49.74	139.48	60.81	40-54
55-59	123.81	53.99	154.75	67.50	189.10	82.45	55-59
60	149.06	64.97	186.37	81.26	227.77	99.29	60
61	174.36	75.66	217.98	94.58	266.41	115.58	61
62	199.72	86.66	249.59	108.37	305.11	132.41	62
63	229.78	99.70	287.26	124.64	351.07	152.32	63
64	259.55	113.07	324.42	141.32	396.51	172.74	64
65	289.65	126.06	362.06	157.60	442.46	192.57	65
66	319.71	139.09	399.66	173.89	488.44	212.50	66
67	349.82	152.10	437.26	190.10	534.44	232.35	67
68	401.43	174.54	501.81	218.21	613.30	266.68	68
69	453.10	196.96	566.36	246.23	692.17	300.92	69
70	504.75	219.47	630.89	274.30	771.08	335.24	70
71	556.69	241.89	695.83	302.35	850.51	369.56	71
72	608.32	264.37	760.38	330.45	929.40	403.92	72
73	719.77	312.83	899.73	391.01	1,099.67	477.92	73
74	831.26	361.65	1,039.09	452.02	1,269.98	552.50	74
75	942.71	410.07	1,178.41	512.64	1,440.26	626.52	75
76	1,054.56	458.54	1,318.16	573.20	1,611.13	700.54	76
77	1,166.00	507.01	1,457.55	633.79	1,781.40	774.59	77
78	1,341.46	583.43	1,676.81	729.33	2,049.44	891.41	78
79	1,528.12	664.63	1,910.17	830.73	2,334.64	1,015.34	79
80	1,711.13	743.65	2,138.93	929.59	2,614.22	1,136.17	80
81	1,902.37	827.02	2,377.95	1,033.83	2,906.37	1,263.51	81
82	2,103.11	914.03	2,628.90	1,142.54	3,213.15	1,396.47	82
83	2,312.48	1,005.60	2,890.63	1,256.98	3,532.97	1,536.33	83
84	2,530.92	1,100.80	3,163.68	1,375.96	3,866.69	1,681.73	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	55.45	24.17	69.30	30.21	84.68	36.92	16-39
40-54	83.97	36.61	105.01	45.79	128.28	55.95	40-54
55-59	113.84	49.67	142.34	62.06	173.98	75.84	55-59
60	137.16	59.80	171.44	74.76	209.55	91.36	60
61	160.46	69.64	200.51	87.00	245.12	106.33	61
62	183.72	79.74	229.67	99.70	280.66	121.85	62
63	211.41	91.74	264.25	114.63	322.99	140.13	63
64	238.78	104.01	298.43	130.07	364.77	158.93	64
65	266.50	115.95	333.07	144.99	407.07	177.18	65
66	294.13	127.96	367.65	159.93	449.41	195.51	66
67	321.84	139.91	402.30	174.89	491.69	213.75	67
68	369.32	160.55	461.66	200.72	564.23	245.34	68
69	416.81	181.22	521.04	226.54	636.82	276.87	69
70	464.28	201.88	580.42	252.33	709.41	308.44	70
71	512.16	222.55	640.19	278.19	782.43	340.00	71
72	559.66	243.24	699.56	304.02	855.02	371.59	72
73	662.19	287.79	827.74	359.76	1,011.70	439.70	73
74	764.76	332.71	955.96	415.88	1,168.36	508.27	74
75	867.32	377.29	1,084.17	471.61	1,325.04	576.43	75
76	970.20	421.86	1,212.76	527.32	1,482.20	644.50	76
77	1,072.73	466.43	1,340.91	583.10	1,638.90	712.65	77
78	1,234.12	536.78	1,542.66	670.96	1,885.47	820.07	78
79	1,405.89	611.43	1,757.37	764.28	2,147.89	934.13	79
80	1,574.20	684.14	1,967.77	855.23	2,405.09	1,045.28	80
81	1,750.14	760.88	2,187.73	951.08	2,673.85	1,162.42	81
82	1,934.91	840.93	2,418.59	1,051.17	2,956.10	1,284.71	82
83	2,127.49	925.12	2,659.37	1,156.43	3,250.36	1,413.41	83
84	2,328.46	1,012.73	2,910.58	1,265.88	3,557.37	1,547.21	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	47.36	20.64	59.20	25.77	72.40	31.55	16-39
40-54	71.79	31.30	89.69	39.13	109.63	47.81	40-54
55-59	97.28	42.41	121.65	53.03	148.67	64.83	55-59
60	117.20	51.06	146.46	63.90	179.06	78.05	60
61	137.05	59.48	171.33	74.36	209.38	90.84	61
62	156.96	68.15	196.16	85.14	239.80	104.08	62
63	180.62	78.36	225.75	97.97	275.93	119.70	63
64	204.01	88.88	255.00	111.06	311.65	135.80	64
65	227.63	99.11	284.57	123.88	347.80	151.37	65
66	251.30	109.30	314.11	136.68	383.93	167.02	66
67	274.92	119.52	343.68	149.40	420.08	182.61	67
68	315.58	137.16	394.42	171.50	482.04	209.59	68
69	356.12	154.82	445.16	193.53	544.05	236.54	69
70	396.71	172.47	495.86	215.63	606.07	263.52	70
71	437.55	190.14	546.96	237.65	668.47	290.49	71
72	478.10	207.81	597.68	259.74	730.43	317.47	72
73	565.75	245.92	707.19	307.35	864.34	375.65	73
74	653.37	284.23	816.70	355.36	998.18	434.30	74
75	740.99	322.36	926.26	402.92	1,132.04	492.47	75
76	828.92	360.39	1,036.09	450.50	1,266.30	550.64	76
77	916.46	398.49	1,145.60	498.15	1,400.19	608.84	77
78	1,054.34	458.55	1,317.97	573.24	1,610.83	700.65	78
79	1,201.11	522.38	1,501.36	652.99	1,835.03	798.08	79
80	1,344.97	584.49	1,681.23	730.67	2,054.81	893.02	80
81	1,495.25	650.04	1,869.14	812.58	2,284.50	993.15	81
82	1,653.08	718.43	2,066.35	898.05	2,525.54	1,097.62	82
83	1,817.62	790.39	2,272.06	987.99	2,776.93	1,207.54	83
84	1,989.30	865.18	2,486.65	1,081.50	3,039.23	1,321.83	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	159.35	79.74	199.24	99.70	243.53	121.84	16-39
40-54	241.55	120.78	301.91	151.00	369.03	184.56	40-54
55-59	336.22	168.17	420.26	210.18	513.68	256.87	55-59
60	426.44	213.97	533.08	267.51	651.50	326.92	60
61	446.68	224.22	558.36	280.33	682.42	342.60	61
62	468.05	235.12	585.07	293.94	715.13	359.23	62
63	499.25	249.52	624.04	311.90	762.78	381.20	63
64	530.58	265.53	663.26	331.93	810.69	405.65	64
65	563.25	281.54	704.07	351.90	860.52	430.13	65
66	596.05	298.77	745.07	373.46	910.65	456.48	66
67	630.21	315.30	787.79	394.11	962.83	481.68	67
68	685.09	342.77	856.30	428.43	1,046.64	523.65	68
69	741.48	370.81	926.81	463.48	1,132.82	566.53	69
70	798.11	398.85	997.66	498.60	1,219.36	609.43	70
71	855.02	427.17	1,068.78	533.94	1,306.28	652.63	71
72	912.37	448.98	1,140.43	561.18	1,393.87	685.88	72
73	1,040.92	511.02	1,301.24	638.77	1,590.36	780.73	73
74	1,169.17	568.31	1,461.49	710.37	1,786.25	868.18	74
75	1,297.39	621.95	1,621.72	777.45	1,982.12	950.24	75
76	1,425.59	675.53	1,781.98	844.43	2,178.02	1,032.08	76
77	1,554.24	724.52	1,942.80	905.67	2,374.54	1,106.91	77
78	1,772.56	770.94	2,215.68	963.65	2,708.04	1,177.79	78
79	1,991.26	866.01	2,489.05	1,082.48	3,042.18	1,323.06	79
80	2,228.80	968.66	2,785.98	1,210.79	3,405.09	1,479.89	80
81	2,479.33	1,077.84	3,099.20	1,347.35	3,787.90	1,646.78	81
82	2,740.44	1,191.02	3,425.55	1,488.80	4,186.77	1,819.66	82
83	3,012.78	1,310.11	3,765.96	1,637.65	4,602.92	2,001.60	83
84	3,297.48	1,434.12	4,121.86	1,792.65	5,037.83	2,191.05	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	103.96	45.33	129.94	56.65	158.85	69.26	16-39
40-54	157.52	68.65	196.89	85.83	240.67	104.91	40-54
55-59	219.23	95.60	274.11	119.52	335.02	146.06	55-59
60	291.97	127.27	364.92	159.11	446.06	194.48	60
61	316.77	137.40	395.94	171.76	483.94	209.92	61
62	341.00	148.02	426.27	185.06	521.04	226.19	62
63	377.09	163.62	471.35	204.54	576.08	249.96	63
64	412.84	179.87	516.04	224.82	630.72	274.81	64
65	448.98	195.44	561.18	244.26	685.88	298.58	65
66	485.28	211.09	606.59	263.84	741.40	322.50	66
67	521.38	226.63	651.65	283.32	796.50	346.26	67
68	579.23	251.84	723.98	314.77	884.91	384.71	68
69	637.25	277.07	796.60	346.36	973.58	423.31	69
70	695.12	302.19	868.89	377.75	1,061.97	461.75	70
71	753.32	327.33	941.66	409.20	1,150.92	500.11	71
72	811.06	347.04	1,013.82	433.77	1,239.11	530.15	72
73	925.37	405.59	1,156.75	506.97	1,413.82	619.62	73
74	1,039.36	463.44	1,299.21	579.33	1,587.96	708.03	74
75	1,153.31	521.64	1,441.70	652.02	1,762.09	796.91	75
76	1,267.29	583.10	1,584.19	728.82	1,936.19	890.79	76
77	1,381.64	644.07	1,727.09	805.13	2,110.86	984.02	77
78	1,575.73	685.35	1,969.70	856.66	2,407.41	1,047.02	78
79	1,770.15	769.82	2,212.69	962.33	2,704.40	1,176.18	79
80	1,981.32	861.12	2,476.67	1,076.35	3,027.01	1,315.56	80
81	2,204.05	958.19	2,755.09	1,197.74	3,367.33	1,463.93	81
82	2,436.17	1,058.80	3,045.21	1,323.48	3,721.90	1,617.62	82
83	2,678.30	1,164.67	3,347.85	1,455.83	4,091.82	1,779.34	83
84	2,931.37	1,274.94	3,664.21	1,593.62	4,478.44	1,947.75	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	95.60	41.73	119.55	52.10	146.11	63.74	16-39
40-54	144.91	63.15	181.13	78.95	221.38	96.54	40-54
55-59	201.71	87.92	252.14	109.97	308.18	134.37	55-59
60	268.58	117.12	335.79	146.41	410.37	178.91	60
61	291.43	126.41	364.27	158.04	445.21	193.13	61
62	313.78	136.16	392.21	170.21	479.35	208.05	62
63	346.91	150.57	433.62	188.16	529.98	229.96	63
64	379.81	165.48	474.75	206.80	580.26	252.84	64
65	413.02	179.80	516.27	224.74	631.01	274.66	65
66	446.47	194.18	558.06	242.76	682.06	296.70	66
67	479.64	208.55	599.56	260.64	732.81	318.57	67
68	532.84	231.69	666.07	289.58	814.09	353.94	68
69	586.29	254.90	732.82	318.63	895.70	389.47	69
70	639.52	278.02	799.37	347.54	977.00	424.79	70
71	693.03	301.17	866.32	376.47	1,058.85	460.14	71
72	746.17	319.25	932.67	399.07	1,140.00	487.76	72
73	851.31	373.14	1,064.18	466.41	1,300.70	570.05	73
74	956.22	426.37	1,195.22	532.96	1,460.90	651.39	74
75	1,061.09	479.86	1,326.35	599.86	1,621.10	733.16	75
76	1,165.92	536.42	1,457.42	670.54	1,781.31	819.56	76
77	1,271.13	592.54	1,588.93	740.69	1,942.02	905.28	77
78	1,449.68	630.47	1,812.15	788.15	2,214.84	963.29	78
79	1,628.54	708.25	2,035.66	885.34	2,488.01	1,082.04	79
80	1,822.82	792.19	2,278.50	990.24	2,784.83	1,210.31	80
81	2,027.73	881.58	2,534.68	1,101.95	3,097.93	1,346.81	81
82	2,241.25	974.12	2,801.60	1,217.59	3,424.17	1,488.20	82
83	2,464.02	1,071.49	3,080.05	1,339.34	3,764.48	1,636.95	83
84	2,696.81	1,172.89	3,371.07	1,466.14	4,120.14	1,791.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	81.69	35.61	102.13	44.53	124.83	54.46	16-39
40-54	123.81	53.99	154.77	67.50	189.18	82.49	40-54
55-59	172.35	75.17	215.45	93.94	263.30	114.80	55-59
60	229.49	100.06	286.86	125.07	350.61	152.83	60
61	248.98	108.00	311.19	134.99	380.37	165.01	61
62	268.06	116.35	335.05	145.44	409.55	177.76	62
63	296.39	128.64	370.47	160.73	452.79	196.50	63
64	324.49	141.34	405.64	176.72	495.74	215.96	64
65	352.87	153.60	441.09	191.96	539.10	234.66	65
66	381.47	165.91	476.78	207.39	582.74	253.47	66
67	409.80	178.13	512.25	222.68	626.07	272.16	67
68	455.26	197.93	569.05	247.38	695.53	302.35	68
69	500.88	217.79	626.09	272.25	765.25	332.71	69
70	546.36	237.52	682.94	296.97	834.69	362.91	70
71	592.11	257.28	740.14	321.63	904.59	393.12	71
72	637.51	272.75	796.85	340.95	973.95	416.72	72
73	727.35	318.80	909.21	398.48	1,111.25	487.03	73
74	816.93	364.27	1,021.14	455.33	1,248.07	556.52	74
75	906.53	409.98	1,133.15	512.47	1,384.98	626.35	75
76	996.11	458.29	1,245.13	572.87	1,521.85	700.13	76
77	1,085.97	506.21	1,357.47	632.79	1,659.19	773.46	77
78	1,238.55	538.67	1,548.20	673.36	1,892.22	822.97	78
79	1,391.35	605.07	1,739.15	756.35	2,125.64	924.48	79
80	1,557.30	676.79	1,946.63	846.00	2,379.21	1,034.01	80
81	1,732.41	753.14	2,165.48	941.40	2,646.74	1,150.60	81
82	1,914.82	832.23	2,393.53	1,040.27	2,925.43	1,271.41	82
83	2,105.12	915.40	2,631.40	1,144.29	3,216.19	1,398.57	83
84	2,304.00	1,002.09	2,880.02	1,252.56	3,520.05	1,530.95	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	129.01	64.52	161.28	80.63	197.15	98.53	16-39
40-54	195.47	97.80	244.35	122.21	298.64	149.40	40-54
55	336.22	168.17	420.26	210.18	513.68	256.87	55
56	390.23	195.14	487.77	243.96	596.15	298.17	56
57-59	444.60	222.38	555.80	277.98	679.26	339.76	57-59
60	757.56	380.21	946.95	475.28	1,157.39	580.85	60
61	840.09	421.73	1,050.10	527.19	1,283.46	644.37	61
62	871.61	437.09	1,089.52	546.36	1,331.59	667.78	62
63	948.32	474.99	1,185.38	593.79	1,448.84	725.70	63
64	1,016.30	508.55	1,270.39	635.66	1,552.66	776.97	64
65	1,067.64	533.66	1,334.57	667.07	1,631.14	815.27	65
66	1,118.88	560.87	1,398.63	701.13	1,709.45	856.90	66
67	1,173.68	587.28	1,467.09	734.01	1,793.16	897.16	67
68	1,258.86	629.82	1,573.56	787.31	1,923.22	962.23	68
69	1,346.87	673.53	1,683.59	841.93	2,057.76	1,029.00	69
70	1,436.03	717.72	1,795.03	897.14	2,193.92	1,096.51	70
71	1,525.76	762.22	1,907.19	952.78	2,331.02	1,164.49	71
72	1,617.08	796.41	2,021.38	995.51	2,470.56	1,216.75	72
73	1,851.24	894.11	2,314.03	1,117.64	2,828.25	1,366.01	73
74	2,070.19	981.18	2,587.68	1,226.49	3,162.71	1,499.00	74
75	2,277.80	1,060.06	2,847.27	1,325.09	3,479.96	1,619.53	75
76	2,486.86	1,137.02	3,108.59	1,421.33	3,799.34	1,737.18	76
77	2,680.48	1,204.75	3,350.59	1,505.91	4,095.14	1,840.58	77
78	2,865.77	1,266.77	3,582.24	1,583.43	4,378.28	1,935.30	78
79	3,046.60	1,325.19	3,808.26	1,656.47	4,654.55	2,024.57	79
80	3,412.21	1,484.18	4,265.29	1,855.27	5,213.14	2,267.53	80
81	3,792.98	1,649.82	4,741.30	2,062.31	5,794.93	2,520.56	81
82	4,192.14	1,823.45	5,240.14	2,279.28	6,404.66	2,785.78	82
83	4,609.61	2,004.95	5,761.98	2,506.19	7,042.40	3,063.16	83
84	5,045.16	2,194.45	6,306.48	2,743.10	7,707.92	3,352.65	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	84.14	36.66	105.21	45.85	128.56	56.04	16-39
40-54	127.49	55.60	159.35	69.49	194.75	84.93	40-54
55	219.23	95.60	274.11	119.52	335.02	146.06	55
56	254.48	110.97	318.12	138.72	388.82	169.53	56
57-59	289.95	126.44	362.45	158.04	443.01	193.17	57-59
60	518.65	226.16	648.34	282.62	792.38	345.51	60
61	595.70	258.44	744.63	323.01	910.14	394.80	61
62	635.04	275.17	793.79	343.95	970.22	420.43	62
63	716.27	311.47	895.30	389.36	1,094.29	475.88	63
64	790.70	344.47	988.40	430.57	1,208.04	526.29	64
65	850.95	370.40	1,063.76	463.01	1,300.10	565.93	65
66	910.92	396.29	1,138.64	495.34	1,391.70	605.46	66
67	970.93	422.12	1,213.69	527.67	1,483.37	644.89	67
68	1,064.26	462.66	1,330.36	578.37	1,626.01	706.90	68
69	1,157.60	503.27	1,447.04	629.15	1,768.61	768.94	69
70	1,250.68	543.78	1,563.35	679.73	1,910.77	830.79	70
71	1,344.29	584.13	1,680.34	730.16	2,053.79	892.42	71
72	1,437.57	615.55	1,796.94	769.43	2,196.25	940.39	72
73	1,645.64	709.59	2,057.13	887.03	2,514.23	1,084.11	73
74	1,840.32	800.18	2,300.39	1,000.23	2,811.55	1,222.48	74
75	2,024.89	889.03	2,531.11	1,111.28	3,093.57	1,358.23	75
76	2,210.74	981.44	2,763.44	1,226.76	3,377.50	1,499.36	76
77	2,382.85	1,070.97	2,978.55	1,338.74	3,640.44	1,636.26	77
78	2,547.57	1,126.11	3,184.49	1,407.63	3,892.12	1,720.43	78
79	2,708.36	1,178.03	3,385.40	1,472.58	4,137.78	1,799.77	79
80	3,033.34	1,319.42	3,791.70	1,649.27	4,634.25	2,015.75	80
81	3,371.89	1,466.65	4,214.86	1,833.30	5,151.46	2,240.68	81
82	3,726.71	1,621.00	4,658.36	2,026.18	5,693.51	2,476.51	82
83	4,097.76	1,782.33	5,122.20	2,227.91	6,260.48	2,723.02	83
84	4,485.01	1,950.78	5,606.25	2,438.51	6,852.11	2,980.38	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	77.40	33.77	96.76	42.19	118.26	51.51	16-39
40-54	117.30	51.13	146.60	63.92	179.22	78.13	40-54
55	201.71	87.92	252.14	109.97	308.18	134.37	55
56	234.13	102.09	292.68	127.60	357.70	155.97	56
57-59	266.77	116.34	333.48	145.41	407.56	177.71	57-59
60	477.15	208.05	596.47	260.07	728.99	317.84	60
61	548.07	237.72	685.09	297.18	837.32	363.25	61
62	584.23	253.16	730.31	316.46	892.58	386.79	62
63	658.96	286.56	823.73	358.22	1,006.76	437.78	63
64	727.44	316.94	909.31	396.15	1,111.37	484.19	64
65	782.90	340.80	978.60	425.98	1,196.08	520.62	65
66	838.07	364.56	1,047.61	455.72	1,280.37	557.00	66
67	893.28	388.36	1,116.57	485.45	1,364.74	593.32	67
68	979.15	425.67	1,223.94	532.12	1,495.94	650.38	68
69	1,065.03	463.03	1,331.29	578.81	1,627.13	707.43	69
70	1,150.60	500.29	1,438.28	625.38	1,757.93	764.36	70
71	1,236.72	537.42	1,545.93	671.75	1,889.43	821.00	71
72	1,322.52	566.29	1,653.17	707.86	2,020.56	865.18	72
73	1,514.03	652.83	1,892.51	816.06	2,313.08	997.40	73
74	1,693.09	736.15	2,116.35	920.19	2,586.68	1,124.70	74
75	1,862.89	817.87	2,328.64	1,022.40	2,846.10	1,249.56	75
76	2,033.88	902.89	2,542.36	1,128.60	3,107.33	1,379.40	76
77	2,192.20	985.30	2,740.28	1,231.61	3,349.19	1,505.34	77
78	2,343.77	1,035.98	2,929.72	1,295.00	3,580.75	1,582.78	78
79	2,491.66	1,083.81	3,114.62	1,354.73	3,806.75	1,655.82	79
80	2,790.70	1,213.82	3,488.36	1,517.35	4,263.56	1,854.54	80
81	3,102.15	1,349.32	3,877.67	1,686.63	4,739.35	2,061.46	81
82	3,428.56	1,491.30	4,285.68	1,864.12	5,238.00	2,278.39	82
83	3,769.91	1,639.73	4,712.40	2,049.71	5,759.64	2,505.20	83
84	4,126.21	1,794.77	5,157.78	2,243.42	6,303.92	2,741.99	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	66.14	28.82	82.69	36.02	101.05	44.07	16-39
40-54	100.20	43.71	125.26	54.63	153.09	66.76	40-54
55	172.35	75.17	215.45	93.94	263.30	114.80	55
56	200.02	87.24	250.06	109.06	305.59	133.24	56
57-59	227.92	99.36	284.93	124.24	348.21	151.81	57-59
60	407.67	177.72	509.59	222.20	622.79	271.53	60
61	468.21	203.10	585.31	253.88	715.33	310.32	61
62	499.12	216.29	623.92	270.35	762.58	330.43	62
63	562.97	244.80	703.70	306.05	860.13	374.04	63
64	621.52	270.73	776.89	338.46	949.52	413.65	64
65	668.89	291.12	836.10	363.90	1,021.87	444.81	65
66	715.98	311.47	895.00	389.36	1,093.90	475.88	66
67	763.17	331.81	953.94	414.73	1,165.92	506.91	67
68	836.52	363.68	1,045.64	454.60	1,278.07	555.63	68
69	909.91	395.62	1,137.37	494.49	1,390.10	604.36	69
70	983.03	427.43	1,228.77	534.27	1,501.86	653.02	70
71	1,056.63	459.12	1,320.74	573.89	1,614.26	701.43	71
72	1,129.92	483.82	1,412.44	604.77	1,726.27	739.17	72
73	1,293.54	557.78	1,616.85	697.18	1,976.17	852.11	73
74	1,446.50	628.93	1,808.08	786.16	2,209.90	960.90	74
75	1,591.56	698.75	1,989.47	873.46	2,431.56	1,067.59	75
76	1,737.63	771.37	2,172.03	964.25	2,654.73	1,178.52	76
77	1,872.91	841.80	2,341.16	1,052.27	2,861.38	1,286.08	77
78	2,002.42	885.14	2,502.98	1,106.38	3,059.23	1,352.29	78
79	2,128.75	925.94	2,660.97	1,157.42	3,252.26	1,414.61	79
80	2,384.23	1,037.06	2,980.28	1,296.33	3,642.57	1,584.39	80
81	2,650.26	1,152.81	3,312.88	1,440.99	4,049.07	1,761.21	81
82	2,929.11	1,274.10	3,661.45	1,592.62	4,475.09	1,946.54	82
83	3,220.79	1,400.95	4,026.05	1,751.19	4,920.71	2,140.29	83
84	3,525.21	1,533.35	4,406.52	1,916.68	5,385.74	2,342.60	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Proposed Rates - Phase 1
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	120.14	60.10	150.17	75.10	183.50	91.80	16-39
40-54	181.96	91.02	227.46	113.75	278.04	139.09	40-54
55-59	246.74	123.44	308.44	154.26	376.94	188.52	55-59
60	283.06	142.03	353.90	177.59	432.45	217.08	60
61	319.71	160.53	399.57	200.64	488.43	245.24	61
62	356.30	179.00	445.38	223.76	544.35	273.46	62
63	395.48	197.66	494.38	247.06	604.23	302.04	63
64	433.67	217.01	542.07	271.25	662.48	331.58	64
65	472.36	236.13	590.45	295.09	721.66	360.71	65
66	510.55	255.92	638.16	319.93	779.99	390.96	66
67	549.71	274.98	687.10	343.76	839.83	420.17	67
68	617.29	308.88	771.60	386.08	943.05	471.83	68
69	685.30	342.73	856.64	428.38	1,047.01	523.55	69
70	753.39	376.55	941.72	470.58	1,150.96	575.19	70
71	821.37	410.35	1,026.73	512.97	1,254.89	626.89	71
72	889.55	444.69	1,112.02	555.81	1,359.10	679.35	72
73	1,052.62	512.39	1,315.75	640.49	1,608.09	782.86	73
74	1,215.58	576.46	1,519.51	720.58	1,857.14	880.73	74
75	1,378.63	635.71	1,723.31	794.64	2,106.28	971.18	75
76	1,542.16	690.67	1,927.65	863.32	2,356.05	1,055.19	76
77	1,705.11	741.40	2,131.44	926.83	2,605.12	1,132.72	77
78	1,961.68	853.20	2,452.07	1,066.51	2,996.96	1,303.53	78
79	2,234.70	971.87	2,793.40	1,214.81	3,414.15	1,484.83	79
80	2,502.28	1,087.55	3,127.89	1,359.35	3,822.95	1,661.49	80
81	2,781.94	1,209.41	3,477.48	1,511.81	4,250.20	1,847.76	81
82	3,075.58	1,336.67	3,844.48	1,670.84	4,698.77	2,042.11	82
83	3,381.74	1,470.52	4,227.13	1,838.20	5,166.53	2,246.62	83
84	3,701.20	1,609.76	4,626.44	2,012.16	5,654.55	2,459.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	78.38	34.17	97.97	42.71	119.70	52.19	16-39
40-54	118.67	51.73	148.38	64.66	181.32	79.06	40-54
55-59	160.96	70.19	201.18	87.74	245.83	107.18	55-59
60	193.78	84.47	242.28	105.64	296.10	129.08	60
61	226.66	98.36	283.38	122.95	346.33	150.26	61
62	259.63	112.66	324.46	140.88	396.64	172.13	62
63	298.71	129.61	373.44	162.04	456.38	198.02	63
64	337.41	147.00	421.74	183.72	515.47	224.57	64
65	376.55	163.88	470.68	204.88	575.19	250.34	65
66	415.62	180.81	519.56	226.05	634.97	276.25	66
67	454.76	197.73	568.43	247.13	694.78	302.05	67
68	521.86	226.90	652.36	283.67	797.29	346.69	68
69	589.03	256.05	736.27	320.10	899.82	391.20	69
70	656.18	285.31	820.16	356.59	1,002.41	435.82	70
71	723.69	314.46	904.57	393.06	1,105.67	480.43	71
72	790.82	343.68	988.50	429.58	1,208.21	525.10	72
73	935.70	406.68	1,169.65	508.32	1,429.57	621.29	73
74	1,080.64	470.14	1,350.82	587.63	1,650.98	718.25	74
75	1,225.52	533.09	1,531.93	666.43	1,872.33	814.48	75
76	1,370.93	596.10	1,713.61	745.15	2,094.47	910.71	76
77	1,515.79	659.12	1,894.81	823.93	2,315.82	1,006.97	77
78	1,743.89	758.46	2,179.85	948.12	2,664.27	1,158.83	78
79	1,986.56	864.01	2,483.22	1,079.94	3,035.04	1,319.94	79
80	2,224.46	966.75	2,780.61	1,208.47	3,398.49	1,477.03	80
81	2,473.08	1,075.13	3,091.33	1,343.97	3,778.28	1,642.56	81
82	2,734.05	1,188.24	3,417.57	1,485.31	4,177.09	1,815.41	82
83	3,006.22	1,307.28	3,757.82	1,634.08	4,592.86	1,997.23	83
84	3,290.19	1,431.04	4,112.78	1,788.75	5,026.70	2,186.25	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	72.08	31.42	90.09	39.28	110.09	48.00	16-39
40-54	109.16	47.59	136.52	59.52	166.77	72.74	40-54
55-59	147.99	64.57	185.04	80.68	226.17	98.59	55-59
60	178.31	77.74	222.88	97.19	272.41	118.77	60
61	208.60	90.53	260.67	113.09	318.65	138.23	61
62	238.83	103.66	298.57	129.61	364.85	158.40	62
63	274.83	119.26	343.53	149.02	419.88	182.17	63
64	310.42	135.22	387.96	169.08	474.20	206.60	64
65	346.45	150.73	432.99	188.49	529.19	230.33	65
66	382.36	166.35	477.95	207.90	584.23	254.16	66
67	418.39	181.88	522.99	227.36	639.19	277.87	67
68	480.11	208.72	600.15	260.94	733.49	318.94	68
69	541.85	235.59	677.35	294.50	827.86	359.94	69
70	603.57	262.44	754.55	328.03	922.23	400.97	70
71	665.81	289.31	832.24	361.64	1,017.16	442.00	71
72	727.56	316.22	909.42	395.22	1,111.53	483.07	72
73	860.85	374.13	1,076.06	467.69	1,315.21	571.61	73
74	994.19	432.52	1,242.74	540.65	1,518.87	660.76	74
75	1,127.52	490.47	1,409.43	613.10	1,722.55	749.36	75
76	1,261.26	548.42	1,576.58	685.51	1,926.85	837.85	76
77	1,394.55	606.36	1,743.18	758.03	2,130.57	926.44	77
78	1,604.35	697.82	2,005.46	872.24	2,451.11	1,066.09	78
79	1,827.65	794.86	2,284.58	993.57	2,792.25	1,214.37	79
80	2,046.45	889.38	2,558.10	1,111.80	3,126.62	1,358.86	80
81	2,275.18	989.14	2,844.05	1,236.40	3,476.01	1,511.15	81
82	2,515.38	1,093.21	3,144.16	1,366.52	3,842.92	1,670.13	82
83	2,765.74	1,202.65	3,457.18	1,503.36	4,225.47	1,837.44	83
84	3,026.99	1,316.54	3,783.76	1,645.64	4,624.58	2,011.37	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	61.57	26.84	76.96	33.50	94.12	41.02	16-39
40-54	93.32	40.70	116.59	50.87	142.52	62.16	40-54
55-59	126.46	55.13	158.15	68.94	193.27	84.28	55-59
60	152.35	66.38	190.40	83.06	232.78	101.47	60
61	178.16	77.32	222.73	96.67	272.19	118.10	61
62	204.05	88.59	255.00	110.68	311.74	135.30	62
63	234.81	101.87	293.47	127.36	358.70	155.62	63
64	265.21	115.55	331.49	144.38	405.14	176.54	64
65	295.92	128.85	369.94	161.04	452.14	196.78	65
66	326.69	142.10	408.34	177.69	499.11	217.13	66
67	357.40	155.38	446.79	194.21	546.11	237.39	67
68	410.25	178.31	512.75	222.94	626.65	272.46	68
69	462.96	201.26	578.71	251.59	707.27	307.50	69
70	515.72	224.21	644.62	280.32	787.89	342.58	70
71	568.82	247.18	711.05	308.95	869.01	377.63	71
72	621.53	270.15	776.98	337.66	949.56	412.71	72
73	735.47	319.70	919.34	399.55	1,123.65	488.34	73
74	849.38	369.50	1,061.71	461.96	1,297.63	564.60	74
75	963.28	419.07	1,204.14	523.80	1,471.65	640.21	75
76	1,077.59	468.50	1,346.91	585.65	1,646.20	715.83	76
77	1,191.40	518.04	1,489.28	647.59	1,820.25	791.49	77
78	1,370.64	596.11	1,713.36	745.21	2,094.08	910.84	78
79	1,561.44	679.09	1,951.76	848.89	2,385.54	1,037.51	79
80	1,748.46	759.84	2,185.59	949.86	2,671.25	1,160.93	80
81	1,943.82	845.05	2,429.88	1,056.35	2,969.85	1,291.09	81
82	2,149.00	933.96	2,686.26	1,167.47	3,283.20	1,426.90	82
83	2,362.91	1,027.50	2,953.68	1,284.38	3,610.01	1,569.81	83
84	2,586.09	1,124.73	3,232.65	1,405.94	3,951.00	1,718.38	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	207.16	103.66	259.01	129.61	316.59	158.39	16-39
40-54	314.02	157.02	392.49	196.29	479.74	239.93	40-54
55-59	437.08	218.62	546.34	273.24	667.79	333.93	55-59
60	554.37	278.16	693.00	347.77	846.94	425.00	60
61	580.68	291.49	725.87	364.43	887.15	445.38	61
62	608.47	305.65	760.58	382.13	929.67	467.00	62
63	649.03	324.38	811.25	405.46	991.61	495.56	63
64	689.76	345.18	862.24	431.51	1,053.90	527.35	64
65	732.23	366.00	915.29	457.47	1,118.68	559.17	65
66	774.87	388.40	968.59	485.50	1,183.85	593.43	66
67	819.28	409.89	1,024.12	512.34	1,251.68	626.18	67
68	890.61	445.60	1,113.19	556.96	1,360.64	680.75	68
69	963.93	482.06	1,204.85	602.52	1,472.67	736.49	69
70	1,037.54	518.51	1,296.96	648.18	1,585.17	792.26	70
71	1,111.53	555.32	1,389.42	694.12	1,698.16	848.41	71
72	1,186.08	583.68	1,482.55	729.54	1,812.03	891.64	72
73	1,353.20	664.32	1,691.61	830.40	2,067.46	1,014.95	73
74	1,519.92	738.80	1,899.93	923.48	2,322.13	1,128.63	74
75	1,686.60	808.53	2,108.24	1,010.69	2,576.76	1,235.31	75
76	1,853.27	878.19	2,316.57	1,097.76	2,831.43	1,341.71	76
77	2,020.51	941.87	2,525.64	1,177.37	3,086.90	1,438.98	77
78	2,304.33	1,002.22	2,880.39	1,252.75	3,520.46	1,531.12	78
79	2,588.64	1,125.81	3,235.76	1,407.23	3,954.84	1,719.98	79
80	2,897.44	1,259.25	3,621.77	1,574.03	4,426.62	1,923.86	80
81	3,223.13	1,401.20	4,028.96	1,751.55	4,924.27	2,140.81	81
82	3,562.57	1,548.33	4,453.22	1,935.44	5,442.80	2,365.56	82
83	3,916.61	1,703.15	4,895.74	2,128.94	5,983.80	2,602.08	83
84	4,286.72	1,864.36	5,358.42	2,330.44	6,549.17	2,848.36	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	135.15	58.93	168.92	73.65	206.50	90.04	16-39
40-54	204.78	89.25	255.95	111.57	312.87	136.38	40-54
55-59	285.00	124.28	356.34	155.38	435.53	189.87	55-59
60	379.56	165.45	474.40	206.84	579.87	252.82	60
61	411.80	178.62	514.72	223.28	629.12	272.90	61
62	443.30	192.42	554.15	240.57	677.35	294.04	62
63	490.22	212.70	612.76	265.90	748.91	324.95	63
64	536.69	233.83	670.85	292.27	819.94	357.25	64
65	583.68	254.07	729.54	317.53	891.64	388.16	65
66	630.86	274.42	788.57	342.99	963.82	419.26	66
67	677.79	294.62	847.15	368.32	1,035.45	450.13	67
68	753.00	327.39	941.18	409.20	1,150.38	500.12	68
69	828.42	360.19	1,035.58	450.27	1,265.66	550.30	69
70	903.66	392.84	1,129.56	491.08	1,380.56	600.27	70
71	979.32	425.53	1,224.15	531.96	1,496.19	650.14	71
72	1,054.37	451.15	1,317.96	563.90	1,610.84	689.20	72
73	1,202.98	527.26	1,503.78	659.07	1,837.96	805.50	73
74	1,351.17	602.47	1,688.97	753.13	2,064.35	920.44	74
75	1,499.30	678.13	1,874.21	847.62	2,290.71	1,035.99	75
76	1,647.48	758.03	2,059.45	947.46	2,517.05	1,158.02	76
77	1,796.13	837.29	2,245.22	1,046.67	2,744.12	1,279.23	77
78	2,048.45	890.95	2,560.60	1,113.66	3,129.63	1,361.13	78
79	2,301.19	1,000.77	2,876.50	1,251.02	3,515.72	1,529.03	79
80	2,575.71	1,119.46	3,219.67	1,399.25	3,935.11	1,710.23	80
81	2,865.26	1,245.65	3,581.62	1,557.06	4,377.52	1,903.11	81
82	3,167.03	1,376.44	3,958.77	1,720.52	4,838.47	2,102.90	82
83	3,481.79	1,514.07	4,352.21	1,892.58	5,319.36	2,313.14	83
84	3,810.78	1,657.42	4,763.47	2,071.70	5,821.97	2,532.08	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	124.28	54.25	155.41	67.74	189.94	82.86	16-39
40-54	188.38	82.10	235.47	102.63	287.79	125.50	40-54
55-59	262.22	114.29	327.78	142.96	400.63	174.68	55-59
60	349.15	152.25	436.53	190.33	533.48	232.58	60
61	378.86	164.34	473.55	205.45	578.77	251.07	61
62	407.92	177.01	509.87	221.27	623.15	270.47	62
63	450.98	195.74	563.70	244.61	688.98	298.94	63
64	493.75	215.12	617.17	268.85	754.33	328.69	64
65	536.93	233.74	671.15	292.17	820.31	357.06	65
66	580.41	252.44	725.48	315.59	886.68	385.71	66
67	623.53	271.11	779.43	338.83	952.65	414.13	67
68	692.70	301.19	865.89	376.45	1,058.31	460.12	68
69	762.17	331.38	952.67	414.22	1,164.41	506.31	69
70	831.38	361.42	1,039.18	451.80	1,270.10	552.22	70
71	900.94	391.52	1,126.22	489.41	1,376.51	598.18	71
72	970.03	415.03	1,212.47	518.80	1,481.99	634.09	72
73	1,106.70	485.08	1,383.43	606.34	1,690.91	741.07	73
74	1,243.08	554.29	1,553.79	692.85	1,899.17	846.81	74
75	1,379.41	623.81	1,724.26	779.82	2,107.43	953.11	75
76	1,515.69	697.34	1,894.64	871.70	2,315.71	1,065.43	76
77	1,652.47	770.30	2,065.60	962.89	2,524.62	1,176.87	77
78	1,884.59	819.62	2,355.79	1,024.60	2,879.29	1,252.27	78
79	2,117.10	920.73	2,646.35	1,150.94	3,234.41	1,406.65	79
80	2,369.67	1,029.85	2,962.05	1,287.31	3,620.28	1,573.41	80
81	2,636.05	1,146.06	3,295.08	1,432.53	4,027.30	1,750.86	81
82	2,913.63	1,266.35	3,642.09	1,582.87	4,451.43	1,934.66	82
83	3,203.23	1,392.93	4,004.07	1,741.14	4,893.82	2,128.03	83
84	3,505.85	1,524.75	4,382.39	1,905.98	5,356.18	2,329.55	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	106.20	46.29	132.77	57.88	162.27	70.79	16-39
40-54	160.96	70.19	201.19	87.74	245.93	107.23	40-54
55-59	224.06	97.72	280.08	122.12	342.29	149.24	55-59
60	298.34	130.08	372.92	162.59	455.79	198.68	60
61	323.67	140.41	404.55	175.49	494.48	214.51	61
62	348.48	151.26	435.56	189.08	532.42	231.09	62
63	385.30	167.23	481.62	208.95	588.63	255.44	63
64	421.84	183.74	527.33	229.74	644.46	280.74	64
65	458.73	199.67	573.42	249.55	700.83	305.06	65
66	495.91	215.68	619.81	269.61	757.56	329.52	66
67	532.74	231.56	665.93	289.48	813.89	353.80	67
68	591.84	257.30	739.76	321.59	904.18	393.06	68
69	651.14	283.13	813.92	353.92	994.82	432.52	69
70	710.27	308.78	887.82	386.06	1,085.10	471.78	70
71	769.74	334.47	962.18	418.12	1,175.97	511.06	71
72	828.76	354.58	1,035.90	443.24	1,266.13	541.73	72
73	945.56	414.44	1,181.97	518.02	1,444.63	633.14	73
74	1,062.01	473.55	1,327.48	591.92	1,622.48	723.47	74
75	1,178.49	532.98	1,473.09	666.21	1,800.48	814.26	75
76	1,294.95	595.78	1,618.67	744.73	1,978.40	910.17	76
77	1,411.76	658.07	1,764.71	822.62	2,156.95	1,005.50	77
78	1,610.11	700.27	2,012.65	875.37	2,459.88	1,069.85	78
79	1,808.76	786.59	2,260.90	983.26	2,763.34	1,201.83	79
80	2,024.48	879.83	2,530.62	1,099.80	3,092.97	1,344.21	80
81	2,252.13	979.08	2,815.12	1,223.81	3,440.76	1,495.79	81
82	2,489.27	1,081.90	3,111.59	1,352.35	3,803.06	1,652.84	82
83	2,736.65	1,190.01	3,420.81	1,487.57	4,181.04	1,818.14	83
84	2,995.20	1,302.72	3,744.03	1,628.33	4,576.06	1,990.23	84

Continental General Insurance Company
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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	167.72	83.87	209.66	104.81	256.29	128.09	16-39
40-54	254.11	127.14	317.65	158.88	388.23	194.21	40-54
55	437.08	218.62	546.34	273.24	667.79	333.93	55
56	507.30	253.69	634.10	317.15	775.00	387.62	56
57-59	577.98	289.09	722.54	361.37	883.04	441.68	57-59
60	984.83	494.27	1,231.03	617.86	1,504.61	755.11	60
61	1,092.11	548.25	1,365.13	685.35	1,668.50	837.68	61
62	1,133.09	568.21	1,416.37	710.27	1,731.07	868.12	62
63	1,232.82	617.49	1,540.99	771.92	1,883.49	943.41	63
64	1,321.19	661.11	1,651.50	826.36	2,018.45	1,010.06	64
65	1,387.93	693.76	1,734.94	867.19	2,120.48	1,059.85	65
66	1,454.55	729.13	1,818.22	911.47	2,222.28	1,113.96	66
67	1,525.78	763.46	1,907.22	954.21	2,331.10	1,166.30	67
68	1,636.51	818.77	2,045.63	1,023.50	2,500.19	1,250.90	68
69	1,750.92	875.59	2,188.67	1,094.51	2,675.08	1,337.70	69
70	1,866.84	933.03	2,333.54	1,166.29	2,852.09	1,425.46	70
71	1,983.49	990.88	2,479.35	1,238.62	3,030.32	1,513.83	71
72	2,102.21	1,035.33	2,627.80	1,294.17	3,211.73	1,581.77	72
73	2,406.61	1,162.35	3,008.23	1,452.93	3,676.73	1,775.82	73
74	2,691.24	1,275.53	3,363.98	1,594.43	4,111.52	1,948.71	74
75	2,961.13	1,378.08	3,701.45	1,722.62	4,523.94	2,105.39	75
76	3,232.92	1,478.12	4,041.16	1,847.73	4,939.14	2,258.33	76
77	3,484.63	1,566.17	4,355.77	1,957.68	5,323.69	2,392.75	77
78	3,725.50	1,646.80	4,656.91	2,058.45	5,691.77	2,515.89	78
79	3,960.58	1,722.75	4,950.74	2,153.41	6,050.91	2,631.94	79
80	4,435.88	1,929.44	5,544.87	2,411.85	6,777.09	2,947.78	80
81	4,930.88	2,144.76	6,163.68	2,681.00	7,533.41	3,276.72	81
82	5,449.78	2,370.48	6,812.19	2,963.06	8,326.06	3,621.52	82
83	5,992.49	2,606.44	7,490.57	3,258.05	9,155.12	3,982.11	83
84	6,558.70	2,852.79	8,198.43	3,566.04	10,020.30	4,358.44	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	109.38	47.66	136.77	59.61	167.12	72.86	16-39
40-54	165.74	72.28	207.16	90.33	253.18	110.41	40-54
55	285.00	124.28	356.34	155.38	435.53	189.87	55
56	330.82	144.26	413.56	180.34	505.46	220.39	56
57-59	376.94	164.37	471.19	205.45	575.92	251.12	57-59
60	674.24	294.01	842.84	367.41	1,030.09	449.17	60
61	774.41	335.97	968.02	419.91	1,183.19	513.24	61
62	825.55	357.72	1,031.93	447.14	1,261.28	546.56	62
63	931.16	404.91	1,163.89	506.17	1,422.57	618.64	63
64	1,027.91	447.82	1,284.92	559.74	1,570.45	684.18	64
65	1,106.24	481.51	1,382.89	601.91	1,690.14	735.71	65
66	1,184.20	515.18	1,480.24	643.94	1,809.21	787.10	66
67	1,262.21	548.76	1,577.80	685.97	1,928.37	838.36	67
68	1,383.54	601.45	1,729.46	751.88	2,113.82	918.97	68
69	1,504.88	654.25	1,881.16	817.89	2,299.19	999.62	69
70	1,625.88	706.91	2,032.36	883.65	2,484.00	1,080.03	70
71	1,747.58	759.37	2,184.44	949.21	2,669.93	1,160.15	71
72	1,868.84	800.22	2,336.02	1,000.26	2,855.12	1,222.51	72
73	2,139.34	922.47	2,674.27	1,153.14	3,268.49	1,409.34	73
74	2,392.41	1,040.23	2,990.51	1,300.30	3,655.01	1,589.23	74
75	2,632.36	1,155.74	3,290.45	1,444.66	4,021.64	1,765.70	75
76	2,873.96	1,275.87	3,592.47	1,594.79	4,390.76	1,949.16	76
77	3,097.70	1,392.26	3,872.11	1,740.36	4,732.57	2,127.14	77
78	3,311.84	1,463.95	4,139.84	1,829.92	5,059.76	2,236.56	78
79	3,520.86	1,531.44	4,401.01	1,914.35	5,379.12	2,339.70	79
80	3,943.34	1,715.25	4,929.21	2,144.05	6,024.53	2,620.48	80
81	4,383.45	1,906.64	5,479.32	2,383.29	6,696.90	2,912.88	81
82	4,844.72	2,107.29	6,055.86	2,634.03	7,401.56	3,219.47	82
83	5,327.08	2,317.02	6,658.85	2,896.29	8,138.62	3,539.92	83
84	5,830.52	2,536.01	7,288.13	3,170.07	8,907.74	3,874.49	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	100.62	43.91	125.79	54.84	153.74	66.96	16-39
40-54	152.49	66.47	190.58	83.10	232.98	101.57	40-54
55	262.22	114.29	327.78	142.96	400.63	174.68	55
56	304.37	132.72	380.49	165.87	465.00	202.77	56
57-59	346.80	151.24	433.52	189.03	529.83	231.02	57-59
60	620.30	270.47	775.41	338.08	947.68	413.19	60
61	712.49	309.03	890.61	386.33	1,088.51	472.22	61
62	759.50	329.11	949.41	411.40	1,160.35	502.83	62
63	856.64	372.53	1,070.85	465.68	1,308.79	569.11	63
64	945.67	412.02	1,182.10	514.99	1,444.78	629.44	64
65	1,017.77	443.03	1,272.18	553.78	1,554.90	676.81	65
66	1,089.49	473.93	1,361.89	592.43	1,664.48	724.10	66
67	1,161.27	504.87	1,451.54	631.08	1,774.16	771.32	67
68	1,272.89	553.37	1,591.12	691.75	1,944.72	845.49	68
69	1,384.53	601.94	1,730.68	752.46	2,115.27	919.66	69
70	1,495.79	650.38	1,869.77	812.99	2,285.30	993.67	70
71	1,607.73	698.65	2,009.71	873.27	2,456.26	1,067.30	71
72	1,719.27	736.18	2,149.12	920.22	2,626.73	1,124.73	72
73	1,968.24	848.68	2,460.27	1,060.88	3,007.00	1,296.62	73
74	2,201.02	957.00	2,751.25	1,196.25	3,362.68	1,462.10	74
75	2,421.75	1,063.23	3,027.23	1,329.12	3,699.93	1,624.43	75
76	2,644.04	1,173.76	3,305.07	1,467.17	4,039.52	1,793.23	76
77	2,849.86	1,280.88	3,562.37	1,601.09	4,353.95	1,956.94	77
78	3,046.90	1,346.78	3,808.63	1,683.49	4,654.97	2,057.61	78
79	3,239.16	1,408.95	4,049.00	1,761.15	4,948.78	2,152.57	79
80	3,627.91	1,577.97	4,534.86	1,972.55	5,542.63	2,410.90	80
81	4,032.80	1,754.12	5,040.97	2,192.62	6,161.15	2,679.90	81
82	4,457.12	1,938.68	5,571.39	2,423.36	6,809.40	2,961.91	82
83	4,900.88	2,131.65	6,126.11	2,664.62	7,487.53	3,256.77	83
84	5,364.08	2,333.20	6,705.11	2,916.45	8,195.10	3,564.58	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	85.99	37.47	107.50	46.83	131.36	57.29	16-39
40-54	130.27	56.82	162.83	71.01	199.01	86.78	40-54
55	224.06	97.72	280.08	122.12	342.29	149.24	55
56	260.02	113.42	325.07	141.77	397.27	173.21	56
57-59	296.29	129.17	370.41	161.51	452.67	197.36	57-59
60	529.97	231.04	662.46	288.85	809.63	352.99	60
61	608.67	264.03	760.91	330.04	929.92	403.42	61
62	648.86	281.18	811.10	351.45	991.35	429.56	62
63	731.85	318.24	914.81	397.86	1,118.17	486.25	63
64	807.97	351.94	1,009.96	439.99	1,234.38	537.74	64
65	869.56	378.46	1,086.92	473.06	1,328.42	578.25	65
66	930.77	404.91	1,163.50	506.17	1,422.07	618.64	66
67	992.11	431.36	1,240.12	539.14	1,515.69	658.98	67
68	1,087.48	472.78	1,359.33	590.98	1,661.49	722.32	68
69	1,182.88	514.30	1,478.58	642.84	1,807.13	785.66	69
70	1,277.94	555.66	1,597.40	694.56	1,952.42	848.92	70
71	1,373.62	596.86	1,716.96	746.05	2,098.54	911.86	71
72	1,468.90	628.97	1,836.17	786.20	2,244.15	960.92	72
73	1,681.60	725.11	2,101.90	906.33	2,569.02	1,107.74	73
74	1,880.45	817.61	2,350.50	1,022.01	2,872.86	1,249.16	74
75	2,069.03	908.38	2,586.31	1,135.49	3,161.03	1,387.86	75
76	2,258.92	1,002.78	2,823.64	1,253.52	3,451.15	1,532.07	76
77	2,434.78	1,094.34	3,043.50	1,367.95	3,719.79	1,671.90	77
78	2,603.14	1,150.69	3,253.88	1,438.29	3,976.99	1,757.97	78
79	2,767.38	1,203.72	3,459.26	1,504.64	4,227.94	1,838.99	79
80	3,099.49	1,348.18	3,874.36	1,685.23	4,735.35	2,059.70	80
81	3,445.34	1,498.66	4,306.75	1,873.28	5,263.79	2,289.58	81
82	3,807.84	1,656.34	4,759.89	2,070.40	5,817.62	2,530.50	82
83	4,187.03	1,821.23	5,233.86	2,276.55	6,396.92	2,782.38	83
84	4,582.77	1,993.36	5,728.47	2,491.69	7,001.47	3,045.38	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Proposed Rates - Phase 2
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	142.13	71.09	177.66	88.85	217.08	108.60	16-39
40-54	215.26	107.68	269.08	134.57	328.92	164.54	40-54
55-59	291.89	146.03	364.89	182.49	445.92	223.02	55-59
60	334.86	168.02	418.67	210.08	511.59	256.81	60
61	378.22	189.91	472.69	237.35	577.81	290.11	61
62	421.51	211.76	526.89	264.70	643.96	323.50	62
63	467.85	233.83	584.85	292.27	714.80	357.31	63
64	513.03	256.73	641.27	320.88	783.71	392.26	64
65	558.80	279.34	698.50	349.09	853.73	426.72	65
66	603.98	302.75	754.94	378.48	922.72	462.51	66
67	650.30	325.30	812.84	406.67	993.52	497.06	67
68	730.25	365.41	912.81	456.73	1,115.63	558.18	68
69	810.70	405.45	1,013.41	506.77	1,238.61	619.35	69
70	891.25	445.46	1,114.05	556.70	1,361.58	680.45	70
71	971.69	485.44	1,214.62	606.84	1,484.54	741.61	71
72	1,052.34	526.07	1,315.52	657.52	1,607.81	803.67	72
73	1,245.25	606.16	1,556.53	757.70	1,902.37	926.12	73
74	1,438.03	681.95	1,797.58	852.45	2,197.00	1,041.90	74
75	1,630.92	752.05	2,038.68	940.06	2,491.73	1,148.90	75
76	1,824.37	817.06	2,280.41	1,021.31	2,787.20	1,248.28	76
77	2,017.14	877.08	2,521.50	1,096.44	3,081.85	1,340.01	77
78	2,320.67	1,009.33	2,900.80	1,261.68	3,545.41	1,542.08	78
79	2,643.65	1,149.72	3,304.59	1,437.12	4,038.95	1,756.56	79
80	2,960.20	1,286.57	3,700.29	1,608.11	4,522.55	1,965.54	80
81	3,291.04	1,430.74	4,113.86	1,788.47	5,027.98	2,185.90	81
82	3,638.41	1,581.28	4,548.02	1,976.60	5,558.65	2,415.82	82
83	4,000.60	1,739.62	5,000.69	2,174.59	6,112.01	2,657.75	83
84	4,378.52	1,904.34	5,473.08	2,380.39	6,689.34	2,909.32	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	92.73	40.43	115.90	50.52	141.61	61.74	16-39
40-54	140.39	61.20	175.54	76.49	214.50	93.53	40-54
55-59	190.41	83.03	237.99	103.80	290.81	126.79	55-59
60	229.24	99.92	286.62	124.97	350.29	152.70	60
61	268.14	116.36	335.24	145.45	409.71	177.76	61
62	307.15	133.27	383.84	166.66	469.23	203.63	62
63	353.37	153.32	441.78	191.69	539.90	234.25	63
64	399.15	173.90	498.92	217.34	609.80	265.66	64
65	445.46	193.87	556.82	242.37	680.45	296.15	65
66	491.68	213.90	614.64	267.42	751.17	326.80	66
67	537.98	233.91	672.45	292.35	821.92	357.33	67
68	617.35	268.42	771.74	335.58	943.20	410.13	68
69	696.83	302.91	871.00	378.68	1,064.49	462.79	69
70	776.26	337.52	970.25	421.85	1,185.85	515.57	70
71	856.13	372.00	1,070.11	464.99	1,308.00	568.35	71
72	935.54	406.57	1,169.39	508.19	1,429.32	621.19	72
73	1,106.94	481.10	1,383.69	601.34	1,691.18	734.99	73
74	1,278.39	556.18	1,598.02	695.17	1,953.11	849.69	74
75	1,449.79	630.65	1,812.28	788.39	2,214.97	963.53	75
76	1,621.81	705.18	2,027.20	881.52	2,477.76	1,077.37	76
77	1,793.19	779.74	2,241.56	974.70	2,739.62	1,191.25	77
78	2,063.03	897.25	2,578.76	1,121.63	3,151.83	1,370.90	78
79	2,350.10	1,022.13	2,937.65	1,277.57	3,590.45	1,561.49	79
80	2,631.54	1,143.66	3,289.46	1,429.62	4,020.41	1,747.32	80
81	2,925.65	1,271.88	3,657.04	1,589.92	4,469.71	1,943.15	81
82	3,234.38	1,405.69	4,042.98	1,757.12	4,941.50	2,147.64	82
83	3,556.36	1,546.52	4,445.50	1,933.11	5,433.36	2,362.72	83
84	3,892.30	1,692.92	4,865.42	2,116.09	5,946.59	2,586.34	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	85.27	37.17	106.58	46.46	130.23	56.78	16-39
40-54	129.13	56.30	161.50	70.41	197.29	86.05	40-54
55-59	175.08	76.39	218.90	95.45	267.56	116.64	55-59
60	210.94	91.97	263.66	114.98	322.26	140.51	60
61	246.77	107.10	308.37	133.79	376.96	163.52	61
62	282.54	122.64	353.21	153.32	431.62	187.39	62
63	325.12	141.09	406.39	176.30	496.72	215.50	63
64	367.23	159.96	458.95	200.03	560.98	244.41	64
65	409.85	178.31	512.23	222.98	626.03	272.48	65
66	452.33	196.79	565.41	245.95	691.15	300.67	66
67	494.96	215.16	618.69	268.96	756.16	328.72	67
68	567.97	246.91	709.98	308.69	867.72	377.30	68
69	641.01	278.70	801.31	348.39	979.36	425.80	69
70	714.02	310.47	892.63	388.06	1,091.00	474.35	70
71	787.65	342.26	984.54	427.82	1,203.30	522.89	71
72	860.71	374.08	1,075.85	467.55	1,314.94	571.47	72
73	1,018.39	442.60	1,272.98	553.28	1,555.89	676.21	73
74	1,176.13	511.67	1,470.16	639.59	1,796.82	781.67	74
75	1,333.85	580.23	1,667.35	725.30	2,037.78	886.50	75
76	1,492.08	648.78	1,865.10	810.96	2,279.47	991.18	76
77	1,649.76	717.32	2,062.19	896.75	2,520.46	1,095.98	77
78	1,897.95	825.52	2,372.45	1,031.86	2,899.66	1,261.18	78
79	2,162.11	940.32	2,702.65	1,175.39	3,303.23	1,436.60	79
80	2,420.96	1,052.14	3,026.24	1,315.26	3,698.79	1,607.53	80
81	2,691.54	1,170.15	3,364.51	1,462.67	4,112.12	1,787.69	81
82	2,975.69	1,293.27	3,719.54	1,616.59	4,546.18	1,975.76	82
83	3,271.87	1,422.74	4,089.85	1,778.47	4,998.73	2,173.69	83
84	3,580.93	1,557.47	4,476.19	1,946.79	5,470.88	2,379.45	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	72.83	31.75	91.05	39.63	111.34	48.52	16-39
40-54	110.40	48.14	137.93	60.18	168.60	73.53	40-54
55-59	149.61	65.22	187.09	81.55	228.64	99.70	55-59
60	180.23	78.53	225.24	98.26	275.38	120.04	60
61	210.76	91.47	263.48	114.36	322.00	139.71	61
62	241.39	104.80	301.67	130.93	368.79	160.06	62
63	277.78	120.52	347.17	150.66	424.35	184.09	63
64	313.75	136.69	392.16	170.80	479.28	208.84	64
65	350.07	152.42	437.64	190.51	534.88	232.79	65
66	386.48	168.10	483.06	210.20	590.44	256.87	66
67	422.81	183.81	528.55	229.76	646.04	280.84	67
68	485.32	210.94	606.58	263.74	741.33	322.32	68
69	547.68	238.09	684.61	297.63	836.69	363.77	69
70	610.10	265.24	762.58	331.62	932.08	405.27	70
71	672.91	292.41	841.17	365.49	1,028.04	446.74	71
72	735.27	319.58	919.16	399.45	1,123.33	488.24	72
73	870.06	378.20	1,087.58	472.67	1,329.27	577.71	73
74	1,004.81	437.12	1,256.00	546.50	1,535.10	667.92	74
75	1,139.56	495.76	1,424.50	619.65	1,740.96	757.36	75
76	1,274.79	554.24	1,593.40	692.83	1,947.45	846.83	76
77	1,409.43	612.84	1,761.82	766.10	2,153.35	936.34	77
78	1,621.47	705.20	2,026.90	881.58	2,477.30	1,077.53	78
79	1,847.19	803.37	2,308.94	1,004.23	2,822.09	1,227.37	79
80	2,068.42	898.89	2,585.56	1,123.69	3,160.09	1,373.38	80
81	2,299.54	999.69	2,874.55	1,249.66	3,513.34	1,527.36	81
82	2,542.27	1,104.88	3,177.84	1,381.12	3,884.02	1,688.02	82
83	2,795.32	1,215.54	3,494.20	1,519.43	4,270.64	1,857.08	83
84	3,059.34	1,330.55	3,824.22	1,663.23	4,674.03	2,032.84	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	245.07	122.64	306.41	153.32	374.52	187.37	16-39
40-54	371.48	185.75	464.31	232.22	567.53	283.84	40-54
55-59	517.07	258.63	646.32	323.24	789.99	395.04	55-59
60	655.82	329.06	819.82	411.41	1,001.93	502.78	60
61	686.95	344.83	858.71	431.12	1,049.50	526.89	61
62	719.82	361.59	899.77	452.05	1,099.80	552.46	62
63	767.80	383.74	959.71	479.66	1,173.07	586.25	63
64	815.98	408.35	1,020.03	510.47	1,246.76	623.85	64
65	866.22	432.98	1,082.78	541.18	1,323.40	661.50	65
66	916.67	459.47	1,145.84	574.35	1,400.49	702.02	66
67	969.21	484.90	1,211.54	606.10	1,480.74	740.77	67
68	1,053.60	527.15	1,316.90	658.88	1,609.63	805.33	68
69	1,140.32	570.27	1,425.34	712.78	1,742.16	871.26	69
70	1,227.41	613.40	1,534.30	766.80	1,875.26	937.24	70
71	1,314.94	656.94	1,643.68	821.14	2,008.93	1,003.67	71
72	1,403.13	690.49	1,753.86	863.04	2,143.64	1,054.81	72
73	1,600.84	785.89	2,001.17	982.36	2,445.81	1,200.68	73
74	1,798.06	874.00	2,247.62	1,092.48	2,747.08	1,335.17	74
75	1,995.25	956.49	2,494.05	1,195.64	3,048.31	1,461.37	75
76	2,192.42	1,038.90	2,740.50	1,298.65	3,349.58	1,587.24	76
77	2,390.27	1,114.23	2,987.83	1,392.83	3,651.81	1,702.32	77
78	2,726.02	1,185.63	3,407.50	1,482.00	4,164.70	1,811.32	78
79	3,062.36	1,331.83	3,827.90	1,664.75	4,678.57	2,034.74	79
80	3,427.67	1,489.70	4,284.56	1,862.08	5,236.69	2,275.93	80
81	3,812.97	1,657.61	4,766.26	2,072.08	5,825.41	2,532.58	81
82	4,214.52	1,831.67	5,268.16	2,289.62	6,438.83	2,798.46	82
83	4,633.35	2,014.82	5,791.67	2,518.54	7,078.84	3,078.26	83
84	5,071.19	2,205.53	6,339.01	2,756.91	7,747.67	3,369.61	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	159.88	69.71	199.83	87.13	244.29	106.52	16-39
40-54	242.25	105.58	302.79	131.99	370.12	161.34	40-54
55-59	337.16	147.03	421.55	183.81	515.23	224.62	55-59
60	449.02	195.73	561.22	244.69	685.99	299.09	60
61	487.16	211.30	608.92	264.14	744.25	322.84	61
62	524.43	227.64	655.56	284.60	801.31	347.85	62
63	579.93	251.63	724.90	314.57	885.96	384.42	63
64	634.91	276.62	793.61	345.75	969.99	422.63	64
65	690.49	300.57	863.04	375.64	1,054.81	459.19	65
66	746.31	324.64	932.88	405.75	1,140.20	495.98	66
67	801.83	348.53	1,002.17	435.72	1,224.93	532.51	67
68	890.79	387.30	1,113.41	484.08	1,360.90	591.64	68
69	980.02	426.10	1,225.09	532.67	1,497.27	651.00	69
70	1,069.03	464.73	1,336.27	580.95	1,633.20	710.12	70
71	1,158.54	503.40	1,448.17	629.31	1,769.99	769.12	71
72	1,247.32	533.71	1,559.15	667.10	1,905.62	815.32	72
73	1,423.12	623.75	1,778.97	779.68	2,174.31	952.91	73
74	1,598.44	712.72	1,998.05	890.95	2,442.13	1,088.88	74
75	1,773.67	802.23	2,217.19	1,002.73	2,709.91	1,225.57	75
76	1,948.97	896.75	2,436.33	1,120.85	2,977.67	1,369.94	76
77	2,124.82	990.52	2,656.09	1,238.21	3,246.29	1,513.33	77
78	2,423.32	1,054.00	3,029.19	1,317.46	3,702.35	1,610.21	78
79	2,722.31	1,183.91	3,402.90	1,479.96	4,159.10	1,808.84	79
80	3,047.07	1,324.32	3,808.87	1,655.32	4,655.24	2,023.20	80
81	3,389.60	1,473.60	4,237.05	1,842.01	5,178.61	2,251.38	81
82	3,746.59	1,628.33	4,683.23	2,035.38	5,723.91	2,487.73	82
83	4,118.96	1,791.15	5,148.66	2,238.92	6,292.80	2,736.44	83
84	4,508.15	1,960.72	5,635.18	2,450.83	6,887.39	2,995.45	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	147.03	64.18	183.85	80.13	224.70	98.02	16-39
40-54	222.86	97.12	278.56	121.42	340.46	148.47	40-54
55-59	310.21	135.21	387.76	169.12	473.95	206.64	55-59
60	413.05	180.11	516.41	225.16	631.11	275.14	60
61	448.20	194.41	560.22	243.05	684.69	297.01	61
62	482.56	209.40	603.18	261.76	737.19	319.96	62
63	533.51	231.56	666.86	289.37	815.06	353.65	63
64	584.11	254.49	730.11	318.04	892.37	388.84	64
65	635.19	276.52	793.97	345.63	970.43	422.41	65
66	686.63	298.63	858.25	373.34	1,048.94	456.29	66
67	737.63	320.72	922.06	400.83	1,126.99	489.92	67
68	819.46	356.31	1,024.35	445.34	1,251.98	544.32	68
69	901.65	392.02	1,127.01	490.02	1,377.50	598.96	69
70	983.52	427.56	1,229.35	534.48	1,502.53	653.28	70
71	1,065.81	463.17	1,332.31	578.97	1,628.41	707.64	71
72	1,147.54	490.98	1,434.36	613.74	1,753.20	750.13	72
73	1,309.22	573.85	1,636.60	717.30	2,000.35	876.68	73
74	1,470.56	655.72	1,838.13	819.64	2,246.72	1,001.77	74
75	1,631.84	737.97	2,039.80	922.52	2,493.09	1,127.53	75
76	1,793.07	824.96	2,241.36	1,031.22	2,739.48	1,260.40	76
77	1,954.87	911.27	2,443.61	1,139.10	2,986.63	1,392.23	77
78	2,229.47	969.61	2,786.90	1,212.10	3,406.20	1,481.44	78
79	2,504.53	1,089.22	3,130.64	1,361.56	3,826.30	1,664.07	79
80	2,803.32	1,218.32	3,504.10	1,522.88	4,282.80	1,861.34	80
81	3,118.44	1,355.78	3,898.08	1,694.68	4,764.30	2,071.26	81
82	3,446.82	1,498.09	4,308.59	1,872.54	5,266.04	2,288.70	82
83	3,789.42	1,647.84	4,736.81	2,059.77	5,789.39	2,517.46	83
84	4,147.43	1,803.78	5,184.37	2,254.78	6,336.37	2,755.85	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	125.63	54.76	157.06	68.47	191.97	83.75	16-39
40-54	190.41	83.03	238.01	103.80	290.93	126.85	40-54
55-59	265.06	115.60	331.34	144.47	404.93	176.56	55-59
60	352.93	153.88	441.16	192.35	539.20	235.03	60
61	382.90	166.10	478.59	207.60	584.97	253.77	61
62	412.25	178.93	515.27	223.68	629.85	273.38	62
63	455.81	197.83	569.75	247.19	696.35	302.19	63
64	499.04	217.36	623.83	271.78	762.40	332.12	64
65	542.68	236.21	678.35	295.21	829.08	360.89	65
66	586.67	255.15	733.23	318.94	896.19	389.82	66
67	630.23	273.94	787.79	342.45	962.83	418.55	67
68	700.14	304.39	875.14	380.44	1,069.65	464.99	68
69	770.30	334.94	962.87	418.69	1,176.87	511.67	69
70	840.25	365.29	1,050.30	456.71	1,283.67	558.12	70
71	910.61	395.68	1,138.26	494.64	1,391.17	604.58	71
72	980.42	419.47	1,225.47	524.35	1,497.83	640.87	72
73	1,118.59	490.28	1,398.27	612.82	1,709.00	749.01	73
74	1,256.36	560.22	1,570.41	700.24	1,919.40	855.87	74
75	1,394.15	630.51	1,742.66	788.13	2,129.96	963.27	75
76	1,531.92	704.80	1,914.88	881.02	2,340.45	1,076.73	76
77	1,670.11	778.50	2,087.66	973.16	2,551.67	1,189.51	77
78	1,904.76	828.42	2,380.97	1,035.56	2,910.04	1,265.64	78
79	2,139.76	930.54	2,674.64	1,163.20	3,269.03	1,421.76	79
80	2,394.97	1,040.84	2,993.73	1,301.06	3,658.98	1,590.20	80
81	2,664.27	1,158.26	3,330.28	1,447.77	4,070.41	1,769.51	81
82	2,944.80	1,279.89	3,681.02	1,599.84	4,499.02	1,955.31	82
83	3,237.46	1,407.79	4,046.82	1,759.80	4,946.17	2,150.85	83
84	3,543.33	1,541.12	4,429.18	1,926.32	5,413.48	2,354.44	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	198.41	99.22	248.03	123.99	303.19	151.52	16-39
40-54	300.61	150.41	375.78	187.95	459.27	229.76	40-54
55	517.07	258.63	646.32	323.24	789.99	395.04	55
56	600.14	300.11	750.15	375.18	916.83	458.55	56
57-59	683.75	342.00	854.77	427.50	1,044.64	522.51	57-59
60	1,165.05	584.73	1,456.31	730.93	1,779.95	893.29	60
61	1,291.97	648.58	1,614.95	810.76	1,973.84	990.98	61
62	1,340.45	672.19	1,675.57	840.25	2,047.85	1,026.99	62
63	1,458.43	730.49	1,822.99	913.19	2,228.17	1,116.05	63
64	1,562.97	782.09	1,953.73	977.58	2,387.83	1,194.90	64
65	1,641.92	820.72	2,052.43	1,025.89	2,508.52	1,253.80	65
66	1,720.73	862.57	2,150.95	1,078.27	2,628.96	1,317.82	66
67	1,805.00	903.17	2,256.24	1,128.83	2,757.69	1,379.74	67
68	1,935.99	968.61	2,419.98	1,210.80	2,957.72	1,479.82	68
69	2,071.34	1,035.82	2,589.19	1,294.81	3,164.62	1,582.50	69
70	2,208.47	1,103.78	2,760.57	1,379.72	3,374.03	1,686.32	70
71	2,346.46	1,172.21	2,933.07	1,465.28	3,584.87	1,790.87	71
72	2,486.91	1,224.79	3,108.68	1,531.00	3,799.47	1,871.24	72
73	2,847.02	1,375.06	3,558.74	1,718.81	4,349.57	2,100.79	73
74	3,183.74	1,508.95	3,979.59	1,886.21	4,863.92	2,305.32	74
75	3,503.02	1,630.26	4,378.82	2,037.86	5,351.83	2,490.67	75
76	3,824.54	1,748.62	4,780.69	2,185.86	5,843.01	2,671.60	76
77	4,122.31	1,852.78	5,152.88	2,315.93	6,297.92	2,830.63	77
78	4,407.27	1,948.17	5,509.13	2,435.15	6,733.36	2,976.29	78
79	4,685.37	2,038.02	5,856.72	2,547.49	7,158.23	3,113.58	79
80	5,247.64	2,282.53	6,559.58	2,853.22	8,017.29	3,487.23	80
81	5,833.23	2,537.25	7,291.64	3,171.62	8,912.03	3,876.36	81
82	6,447.09	2,804.28	8,058.82	3,505.30	9,849.72	4,284.26	82
83	7,089.11	3,083.41	8,861.34	3,854.27	10,830.51	4,710.84	83
84	7,758.95	3,374.85	9,698.74	4,218.62	11,854.01	5,156.04	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	129.39	56.38	161.80	70.51	197.71	86.19	16-39
40-54	196.07	85.51	245.07	106.86	299.51	130.61	40-54
55	337.16	147.03	421.55	183.81	515.23	224.62	55
56	391.36	170.66	489.24	213.34	597.96	260.72	56
57-59	445.92	194.45	557.42	243.05	681.31	297.07	57-59
60	797.63	347.81	997.08	434.64	1,218.60	531.37	60
61	916.13	397.45	1,145.16	496.76	1,399.71	607.16	61
62	976.62	423.19	1,220.77	528.97	1,492.10	646.58	62
63	1,101.56	479.01	1,376.88	598.80	1,682.91	731.85	63
64	1,216.02	529.77	1,520.06	662.18	1,857.84	809.38	64
65	1,308.68	569.63	1,635.96	712.06	1,999.43	870.34	65
66	1,400.91	609.46	1,751.12	761.78	2,140.30	931.14	66
67	1,493.19	649.18	1,866.54	811.50	2,281.27	991.78	67
68	1,636.72	711.52	2,045.95	889.48	2,500.65	1,087.14	68
69	1,780.27	773.98	2,225.41	967.57	2,719.95	1,182.55	69
70	1,923.42	836.27	2,404.28	1,045.36	2,938.57	1,277.67	70
71	2,067.39	898.33	2,584.20	1,122.91	3,158.53	1,372.46	71
72	2,210.83	946.65	2,763.51	1,183.31	3,377.61	1,446.23	72
73	2,530.84	1,091.28	3,163.66	1,364.16	3,866.63	1,667.25	73
74	2,830.23	1,230.59	3,537.77	1,538.26	4,323.88	1,880.05	74
75	3,114.08	1,367.24	3,892.60	1,709.04	4,757.60	2,088.82	75
76	3,399.90	1,509.35	4,249.89	1,886.63	5,194.26	2,305.86	76
77	3,664.58	1,647.04	4,580.71	2,058.85	5,598.64	2,516.40	77
78	3,917.91	1,731.85	4,897.43	2,164.79	5,985.69	2,645.85	78
79	4,165.18	1,811.70	5,206.40	2,264.67	6,363.50	2,767.87	79
80	4,664.98	2,029.14	5,831.25	2,536.41	7,127.02	3,100.03	80
81	5,185.63	2,255.56	6,482.03	2,819.43	7,922.43	3,445.94	81
82	5,731.31	2,492.93	7,164.08	3,116.06	8,756.04	3,808.63	82
83	6,301.94	2,741.04	7,877.42	3,426.31	9,627.98	4,187.73	83
84	6,897.50	3,000.10	8,621.85	3,750.19	10,537.85	4,583.53	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	119.04	51.94	148.81	64.88	181.87	79.21	16-39
40-54	180.39	78.63	225.46	98.30	275.62	120.16	40-54
55	310.21	135.21	387.76	169.12	473.95	206.64	55
56	360.07	157.00	450.12	196.23	550.10	239.87	56
57-59	410.27	178.91	512.85	223.62	626.79	273.30	57-59
60	733.81	319.96	917.31	399.95	1,121.11	488.80	60
61	842.87	365.59	1,053.60	457.03	1,287.71	558.64	61
62	898.49	389.34	1,123.15	486.68	1,372.70	594.84	62
63	1,013.41	440.70	1,266.82	550.90	1,548.29	673.25	63
64	1,118.73	487.42	1,398.43	609.24	1,709.18	744.63	64
65	1,204.02	524.11	1,504.99	655.12	1,839.45	800.67	65
66	1,288.87	560.66	1,611.11	700.84	1,969.08	856.61	66
67	1,373.78	597.26	1,717.17	746.57	2,098.83	912.47	67
68	1,505.83	654.64	1,882.29	818.34	2,300.60	1,000.21	68
69	1,637.90	712.10	2,047.39	890.15	2,502.37	1,087.96	69
70	1,769.51	769.40	2,211.93	961.77	2,703.51	1,175.51	70
71	1,901.95	826.50	2,377.49	1,033.08	2,905.76	1,262.62	71
72	2,033.90	870.90	2,542.41	1,088.62	3,107.43	1,330.55	72
73	2,328.43	1,003.99	2,910.50	1,255.02	3,557.28	1,533.90	73
74	2,603.81	1,132.13	3,254.73	1,415.16	3,978.05	1,729.67	74
75	2,864.93	1,257.80	3,581.21	1,572.35	4,377.02	1,921.70	75
76	3,127.90	1,388.55	3,909.89	1,735.67	4,778.76	2,121.39	76
77	3,371.39	1,515.29	4,214.28	1,894.09	5,150.72	2,315.05	77
78	3,604.48	1,593.24	4,505.61	1,991.57	5,506.83	2,434.15	78
79	3,831.92	1,666.79	4,789.97	2,083.44	5,854.40	2,546.49	79
80	4,291.81	1,866.74	5,364.74	2,333.53	6,556.93	2,852.10	80
81	4,770.80	2,075.12	5,963.46	2,593.87	7,288.64	3,170.32	81
82	5,272.77	2,293.46	6,590.95	2,866.83	8,055.52	3,503.94	82
83	5,797.74	2,521.74	7,247.19	3,152.25	8,857.75	3,852.75	83
84	6,345.70	2,760.17	7,932.14	3,450.16	9,694.80	4,216.90	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	101.72	44.32	127.17	55.40	155.40	67.78	16-39
40-54	154.10	67.22	192.63	84.01	235.43	102.66	40-54
55	265.06	115.60	331.34	144.47	404.93	176.56	55
56	307.61	134.17	384.56	167.72	469.97	204.91	56
57-59	350.51	152.80	438.20	191.07	535.50	233.47	57-59
60	626.95	273.32	783.69	341.72	957.79	417.59	60
61	720.06	312.35	900.15	390.44	1,100.10	477.25	61
62	767.60	332.64	959.53	415.77	1,172.77	508.17	62
63	865.78	376.48	1,082.22	470.67	1,322.80	575.23	63
64	955.83	416.35	1,194.78	520.51	1,460.27	636.15	64
65	1,028.68	447.72	1,285.83	559.64	1,571.53	684.07	65
66	1,101.10	479.01	1,376.42	598.80	1,682.31	731.85	66
67	1,173.67	510.29	1,467.06	637.81	1,793.07	779.58	67
68	1,286.49	559.30	1,608.09	699.12	1,965.54	854.51	68
69	1,399.35	608.42	1,749.16	760.48	2,137.84	929.44	69
70	1,511.81	657.34	1,889.73	821.66	2,309.72	1,004.27	70
71	1,624.99	706.08	2,031.16	882.58	2,482.57	1,078.73	71
72	1,737.71	744.07	2,172.19	930.08	2,654.83	1,136.76	72
73	1,989.33	857.81	2,486.55	1,072.19	3,039.15	1,310.46	73
74	2,224.57	967.23	2,780.64	1,209.04	3,398.60	1,477.76	74
75	2,447.67	1,074.61	3,059.60	1,343.29	3,739.49	1,641.84	75
76	2,672.30	1,186.29	3,340.36	1,482.92	4,082.71	1,812.44	76
77	2,880.35	1,294.61	3,600.47	1,618.29	4,400.51	1,977.86	77
78	3,079.52	1,361.26	3,849.33	1,701.50	4,704.78	2,079.68	78
79	3,273.80	1,424.00	4,092.31	1,779.99	5,001.65	2,175.53	79
80	3,666.70	1,594.90	4,583.37	1,993.63	5,601.91	2,436.63	80
81	4,075.83	1,772.91	5,094.88	2,216.09	6,227.07	2,708.57	81
82	4,504.68	1,959.44	5,630.94	2,449.29	6,882.25	2,993.59	82
83	4,953.25	2,154.51	6,191.66	2,693.16	7,567.56	3,291.56	83
84	5,421.42	2,358.14	6,776.79	2,947.66	8,282.74	3,602.68	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Proposed Rates - Phase 3
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	48.41	24.22	60.54	30.29	73.96	37.00	16-39
40-54	73.32	36.70	91.67	45.85	112.06	56.04	40-54
55-59	99.44	49.74	124.32	62.18	151.93	75.97	55-59
60	114.07	57.24	142.63	71.57	174.31	87.49	60
61	128.87	64.68	161.05	80.87	196.86	98.84	61
62	143.59	72.14	179.51	90.19	219.38	110.21	62
63	159.40	79.66	199.25	99.58	243.53	121.70	63
64	174.79	87.48	218.46	109.31	267.02	133.63	64
65	190.38	95.16	237.97	118.93	290.86	145.37	65
66	205.76	103.15	257.20	128.95	314.36	157.58	66
67	221.56	110.82	276.92	138.55	338.48	169.34	67
68	248.81	124.49	310.97	155.60	380.09	190.16	68
69	276.20	138.12	345.25	172.64	421.98	211.01	69
70	303.64	151.75	379.54	189.66	463.88	231.83	70
71	331.06	165.38	413.80	206.74	505.78	252.67	71
72	358.51	179.22	448.18	224.02	547.76	273.80	72
73	424.25	206.52	530.29	258.14	648.12	315.52	73
74	489.94	232.33	612.42	290.42	748.50	354.96	74
75	555.64	256.22	694.56	320.27	848.89	391.44	75
76	621.55	278.36	776.90	347.95	949.58	425.28	76
77	687.23	298.82	859.04	373.55	1,049.95	456.54	77
78	790.63	343.87	988.28	429.84	1,207.88	525.37	78
79	900.67	391.70	1,125.85	489.61	1,376.02	598.44	79
80	1,008.52	438.32	1,260.65	547.87	1,540.79	669.65	80
81	1,121.24	487.43	1,401.54	609.31	1,712.98	744.71	81
82	1,239.56	538.72	1,549.46	673.40	1,893.79	823.04	82
83	1,362.96	592.68	1,703.69	740.87	2,082.30	905.47	83
84	1,491.71	648.79	1,864.61	810.96	2,279.00	991.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	31.60	13.76	39.48	17.21	48.25	21.04	16-39
40-54	47.83	20.86	59.81	26.05	73.08	31.85	40-54
55-59	64.87	28.28	81.08	35.35	99.08	43.20	55-59
60	78.11	34.04	97.66	42.58	119.33	52.03	60
61	91.37	39.65	114.22	49.56	139.58	60.56	61
62	104.63	45.42	130.78	56.80	159.86	69.38	62
63	120.38	52.25	150.50	65.29	183.91	79.82	63
64	136.00	59.24	169.97	74.04	207.77	90.50	64
65	151.75	66.05	189.70	82.56	231.83	100.90	65
66	167.52	72.88	209.40	91.09	255.91	111.32	66
67	183.29	79.69	229.10	99.60	280.02	121.74	67
68	210.32	91.45	262.92	114.32	321.34	139.74	68
69	237.38	103.19	296.72	129.01	362.68	157.68	69
70	264.46	114.98	330.55	143.72	404.00	175.66	70
71	291.66	126.73	364.58	158.42	445.62	193.63	71
72	318.73	138.52	398.42	173.15	486.95	211.62	72
73	377.12	163.90	471.41	204.89	576.16	250.40	73
74	435.54	189.49	544.42	236.83	665.40	289.49	74
75	493.93	214.86	617.42	268.58	754.62	328.26	75
76	552.53	240.25	690.65	300.32	844.15	367.04	76
77	610.92	265.63	763.68	332.08	933.35	405.85	77
78	702.85	305.69	878.54	382.12	1,073.80	467.05	78
79	800.65	348.24	1,000.82	435.26	1,223.23	532.00	79
80	896.53	389.64	1,120.68	487.07	1,369.72	595.31	80
81	996.74	433.31	1,245.91	541.66	1,522.79	662.02	81
82	1,101.94	478.88	1,377.41	598.62	1,683.52	731.66	82
83	1,211.63	526.88	1,514.53	658.58	1,851.10	804.95	83
84	1,326.07	576.74	1,657.60	720.92	2,025.94	881.15	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	29.04	12.67	36.30	15.83	44.38	19.36	16-39
40-54	43.99	19.18	55.02	23.99	67.22	29.32	40-54
55-59	59.66	26.02	74.58	32.52	91.15	39.74	55-59
60	71.87	31.32	89.83	39.17	109.80	47.87	60
61	84.07	36.48	105.06	45.58	128.42	55.72	61
62	96.25	41.78	120.34	52.25	147.05	63.85	62
63	110.76	48.07	138.44	60.06	169.22	73.42	63
64	125.11	54.50	156.36	68.12	191.11	83.28	64
65	139.62	60.76	174.52	75.96	213.28	92.82	65
66	154.10	67.04	192.62	83.78	235.45	102.44	66
67	168.62	73.30	210.79	91.64	257.60	111.98	67
68	193.51	84.12	241.90	105.18	295.62	128.54	68
69	218.38	94.96	273.00	118.70	333.66	145.07	69
70	243.26	105.78	304.12	132.22	371.69	161.62	70
71	268.34	116.59	335.42	145.75	409.96	178.14	71
72	293.23	127.44	366.53	159.29	447.98	194.69	72
73	346.94	150.78	433.70	188.48	530.08	230.38	73
74	400.70	174.32	500.86	217.90	612.16	266.32	74
75	454.44	197.69	568.03	247.10	694.25	302.02	75
76	508.33	221.03	635.41	276.29	776.59	337.68	76
77	562.04	244.38	702.58	305.51	858.70	373.38	77
78	646.62	281.24	808.27	351.53	987.89	429.67	78
79	736.62	320.35	920.76	400.42	1,125.37	489.44	79
80	824.81	358.44	1,031.02	448.08	1,260.14	547.66	80
81	916.98	398.65	1,146.25	498.31	1,400.96	609.05	81
82	1,013.78	440.62	1,267.21	550.74	1,548.84	673.13	82
83	1,114.68	484.73	1,393.37	605.90	1,703.02	740.57	83
84	1,219.98	530.62	1,525.01	663.25	1,863.88	810.65	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	24.82	10.81	31.02	13.51	37.93	16.54	16-39
40-54	37.60	16.39	47.00	20.51	57.44	25.07	40-54
55-59	50.99	22.24	63.73	27.78	77.88	33.97	55-59
60	61.40	26.76	76.74	33.47	93.82	40.88	60
61	71.83	31.18	89.77	38.95	109.70	47.60	61
62	82.24	35.70	102.77	44.62	125.64	54.55	62
63	94.63	41.05	118.28	51.32	144.56	62.72	63
64	106.87	46.57	133.61	58.20	163.31	71.15	64
65	119.26	51.92	149.10	64.92	182.23	79.32	65
66	131.68	57.25	164.58	71.59	201.16	87.50	66
67	144.05	62.63	180.08	78.28	220.09	95.68	67
68	165.34	71.87	206.65	89.86	252.56	109.81	68
69	186.60	81.12	233.26	101.40	285.05	123.92	69
70	207.86	90.37	259.80	112.97	317.54	138.07	70
71	229.25	99.62	286.57	124.51	350.26	152.20	71
72	250.50	108.88	313.15	136.09	382.70	166.33	72
73	296.42	128.86	370.52	161.04	452.87	196.82	73
74	342.34	148.92	427.91	186.18	523.00	227.54	74
75	388.25	168.90	485.30	211.12	593.14	258.02	75
76	434.30	188.84	542.86	236.04	663.48	288.50	76
77	480.18	208.79	600.24	261.00	733.62	319.01	77
78	552.43	240.26	690.55	300.34	843.98	367.08	78
79	629.33	273.70	786.65	342.13	961.46	418.15	79
80	704.69	306.26	880.86	382.82	1,076.62	467.88	80
81	783.43	340.58	979.33	425.74	1,196.95	520.34	81
82	866.14	376.43	1,082.66	470.53	1,323.24	575.09	82
83	952.33	414.12	1,190.44	517.67	1,454.98	632.68	83
84	1,042.30	453.31	1,302.89	566.65	1,592.41	692.56	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	83.50	41.78	104.39	52.25	127.60	63.84	16-39
40-54	126.56	63.29	158.18	79.10	193.34	96.70	40-54
55-59	176.16	88.12	220.19	110.11	269.14	134.59	55-59
60	223.43	112.12	279.30	140.16	341.35	171.29	60
61	234.02	117.49	292.55	146.88	357.56	179.51	61
62	245.24	123.19	306.55	154.00	374.68	188.22	62
63	261.58	130.74	326.98	163.43	399.66	199.73	63
64	278.00	139.13	347.52	173.90	424.75	212.54	64
65	295.10	147.52	368.88	184.38	450.88	225.36	65
66	312.29	156.54	390.37	195.68	477.13	239.17	66
67	330.20	165.19	412.76	206.51	504.48	252.37	67
68	358.93	179.59	448.66	224.48	548.38	274.37	68
69	388.49	194.27	485.59	242.84	593.52	296.81	69
70	418.18	208.99	522.73	261.24	638.87	319.30	70
71	447.98	223.82	559.97	279.77	684.42	341.94	71
72	478.03	235.22	597.52	294.04	730.32	359.36	72
73	545.40	267.74	681.77	334.68	833.27	409.04	73
74	612.59	297.74	765.73	372.19	935.90	454.88	74
75	679.75	325.87	849.68	407.33	1,038.53	497.87	75
76	746.94	353.94	933.67	442.44	1,141.18	540.77	76
77	814.33	379.61	1,017.92	474.53	1,244.15	579.97	77
78	928.73	403.93	1,160.90	504.91	1,418.88	617.10	78
79	1,043.30	453.74	1,304.12	567.17	1,593.94	693.23	79
80	1,167.76	507.52	1,459.72	634.39	1,784.09	775.38	80
81	1,299.04	564.74	1,623.82	705.95	1,984.67	862.82	81
82	1,435.85	624.02	1,794.80	780.05	2,193.64	953.41	82
83	1,578.55	686.44	1,973.17	858.04	2,411.69	1,048.73	83
84	1,727.70	751.40	2,159.63	939.25	2,639.57	1,147.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	54.48	23.76	68.09	29.69	83.22	36.29	16-39
40-54	82.52	35.98	103.16	44.99	126.08	54.96	40-54
55-59	114.86	50.10	143.62	62.63	175.54	76.54	55-59
60	152.98	66.68	191.21	83.36	233.71	101.89	60
61	165.97	71.99	207.44	89.99	253.57	109.99	61
62	178.68	77.56	223.34	96.96	273.00	118.51	62
63	197.58	85.73	246.97	107.16	301.82	130.96	63
64	216.30	94.25	270.37	117.80	330.47	143.98	64
65	235.22	102.40	294.04	127.97	359.36	156.44	65
66	254.24	110.60	317.82	138.24	388.45	168.97	66
67	273.16	118.74	341.44	148.45	417.34	181.43	67
68	303.48	131.95	379.34	164.90	463.63	201.58	68
69	333.89	145.16	417.38	181.46	510.11	221.78	69
70	364.20	158.34	455.26	197.93	556.42	241.92	70
71	394.70	171.50	493.39	214.39	603.01	262.03	71
72	424.96	181.82	531.19	227.28	649.22	277.78	72
73	484.85	212.52	606.08	265.62	740.76	324.65	73
74	544.55	242.83	680.74	303.54	831.98	370.97	74
75	604.28	273.30	755.36	341.63	923.24	417.54	75
76	664.00	305.51	830.03	381.88	1,014.47	466.73	76
77	723.91	337.46	904.90	421.84	1,105.99	515.57	77
78	825.60	359.08	1,032.02	448.85	1,261.36	548.58	78
79	927.44	403.34	1,159.33	504.19	1,416.96	616.26	79
80	1,038.11	451.18	1,297.64	563.95	1,585.99	689.28	80
81	1,154.81	502.04	1,443.52	627.56	1,764.30	767.03	81
82	1,276.42	554.76	1,595.53	693.43	1,950.10	847.54	82
83	1,403.29	610.21	1,754.09	762.77	2,143.90	932.28	83
84	1,535.88	668.00	1,919.83	834.97	2,346.47	1,020.53	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	50.10	21.86	62.64	27.30	76.55	33.38	16-39
40-54	75.94	33.10	94.91	41.38	115.99	50.59	40-54
55-59	105.68	46.07	132.11	57.61	161.45	70.40	55-59
60	140.71	61.37	175.92	76.70	215.00	93.74	60
61	152.69	66.24	190.86	82.81	233.27	101.21	61
62	164.39	71.35	205.50	89.18	251.15	109.00	62
63	181.78	78.89	227.18	98.58	277.69	120.48	63
64	199.00	86.70	248.75	108.36	304.03	132.47	64
65	216.41	94.22	270.50	117.73	330.62	143.92	65
66	233.92	101.75	292.40	127.20	357.36	155.45	66
67	251.29	109.27	314.12	136.57	383.95	166.91	67
68	279.20	121.39	348.98	151.72	426.54	185.45	68
69	307.18	133.56	383.96	166.94	469.30	204.06	69
70	335.08	145.67	418.82	182.09	511.91	222.56	70
71	363.11	157.80	453.91	197.22	554.77	241.08	71
72	390.96	167.27	488.68	209.09	597.30	255.55	72
73	446.04	195.49	557.57	244.37	681.48	298.68	73
74	501.00	223.40	626.24	279.24	765.43	341.30	74
75	555.94	251.44	694.93	314.29	849.37	384.13	75
76	610.90	281.06	763.61	351.34	933.31	429.42	76
77	666.00	310.45	832.51	388.08	1,017.52	474.31	77
78	759.58	330.35	949.46	412.93	1,160.47	504.71	78
79	853.26	371.09	1,066.58	463.85	1,303.58	566.94	79
80	955.07	415.07	1,193.82	518.83	1,459.10	634.15	80
81	1,062.42	461.89	1,328.04	577.36	1,623.14	705.66	81
82	1,174.31	510.38	1,467.88	637.97	1,794.08	779.75	82
83	1,291.02	561.41	1,613.78	701.74	1,972.38	857.68	83
84	1,412.99	614.53	1,766.24	768.18	2,158.75	938.89	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	42.79	18.66	53.51	23.34	65.40	28.54	16-39
40-54	64.87	28.28	81.10	35.35	99.12	43.21	40-54
55-59	90.30	39.37	112.87	49.20	137.96	60.14	55-59
60	120.24	52.43	150.31	65.53	183.70	80.08	60
61	130.44	56.59	163.06	70.73	199.30	86.46	61
62	140.46	60.97	175.55	76.20	214.58	93.14	62
63	155.30	67.39	194.11	84.23	237.24	102.96	63
64	170.02	74.08	212.53	92.59	259.73	113.14	64
65	184.88	80.48	231.11	100.60	282.46	122.95	65
66	199.86	86.92	249.82	108.66	305.33	132.83	66
67	214.70	93.32	268.39	116.69	328.02	142.61	67
68	238.54	103.69	298.16	129.61	364.42	158.42	68
69	262.44	114.12	328.04	142.64	400.96	174.32	69
70	286.26	124.44	357.82	155.59	437.34	190.15	70
71	310.24	134.80	387.79	168.53	473.96	205.98	71
72	334.02	142.91	417.53	178.63	510.29	218.33	72
73	381.10	167.03	476.38	208.78	582.24	255.17	73
74	428.03	190.86	535.03	238.56	653.92	291.59	74
75	474.98	214.80	593.71	268.51	725.66	328.19	75
76	521.92	240.12	652.39	300.16	797.35	366.84	76
77	569.00	265.22	711.24	331.56	869.32	405.26	77
78	648.94	282.24	811.16	352.81	991.43	431.20	78
79	729.00	317.03	911.23	396.30	1,113.74	484.37	79
80	815.95	354.61	1,019.94	443.28	1,246.58	541.78	80
81	907.69	394.61	1,134.59	493.22	1,386.74	602.87	81
82	1,003.27	436.04	1,254.08	545.04	1,532.76	666.17	82
83	1,102.97	479.64	1,378.73	599.54	1,685.11	732.77	83
84	1,207.18	525.04	1,508.98	656.27	1,844.33	802.14	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	67.60	33.82	84.50	42.22	103.27	51.64	16-39
40-54	102.43	51.24	128.03	64.03	156.47	78.28	40-54
55	176.16	88.12	220.19	110.11	269.14	134.59	55
56	204.46	102.25	255.58	127.81	312.35	156.23	56
57-59	232.94	116.51	291.22	145.66	355.90	178.01	57-59
60	396.92	199.21	496.14	249.02	606.41	304.33	60
61	440.15	220.98	550.20	276.22	672.47	337.61	61
62	456.68	229.02	570.84	286.26	697.68	349.87	62
63	496.87	248.86	621.07	311.11	759.11	380.23	63
64	532.49	266.46	665.62	333.06	813.50	407.09	64
65	559.38	279.60	699.24	349.50	854.63	427.16	65
66	586.24	293.86	732.80	367.36	895.66	448.97	66
67	614.95	307.68	768.68	384.60	939.52	470.08	67
68	659.58	329.99	824.46	412.50	1,007.65	504.16	68
69	705.67	352.90	882.10	441.13	1,078.15	539.14	69
70	752.40	376.06	940.51	470.04	1,149.50	574.50	70
71	799.42	399.36	999.28	499.20	1,221.32	610.14	71
72	847.27	417.26	1,059.10	521.59	1,294.44	637.51	72
73	969.94	468.46	1,212.43	585.59	1,481.88	715.73	73
74	1,084.67	514.09	1,355.81	642.61	1,657.09	785.40	74
75	1,193.45	555.41	1,491.82	694.27	1,823.32	848.54	75
76	1,302.98	595.74	1,628.72	744.70	1,990.66	910.18	76
77	1,404.43	631.22	1,755.53	789.02	2,145.65	964.36	77
78	1,501.51	663.72	1,876.91	829.63	2,293.99	1,013.99	78
79	1,596.25	694.32	1,995.34	867.90	2,438.74	1,060.78	79
80	1,787.83	777.62	2,234.80	972.07	2,731.42	1,188.07	80
81	1,987.33	864.42	2,484.19	1,080.53	3,036.23	1,320.64	81
82	2,196.46	955.39	2,745.58	1,194.22	3,355.70	1,459.61	82
83	2,415.19	1,050.49	3,018.97	1,313.11	3,689.86	1,604.93	83
84	2,643.41	1,149.77	3,304.27	1,437.22	4,038.54	1,756.63	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	44.09	19.21	55.13	24.02	67.37	29.36	16-39
40-54	66.79	29.15	83.50	36.41	102.04	44.50	40-54
55	114.86	50.10	143.62	62.63	175.54	76.54	55
56	133.33	58.15	166.68	72.67	203.71	88.82	56
57-59	151.93	66.25	189.91	82.81	232.13	101.22	57-59
60	271.74	118.50	339.70	148.09	415.16	181.02	60
61	312.12	135.41	390.14	169.25	476.86	206.86	61
62	332.72	144.17	415.90	180.22	508.34	220.27	62
63	375.29	163.18	469.08	204.00	573.35	249.34	63
64	414.29	180.49	517.87	225.62	632.95	275.76	64
65	445.85	194.06	557.35	242.59	681.18	296.51	65
66	477.28	207.64	596.59	259.54	729.19	317.23	66
67	508.73	221.17	635.90	276.48	777.19	337.90	67
68	557.63	242.42	697.03	303.04	851.93	370.38	68
69	606.53	263.69	758.17	329.63	926.65	402.89	69
70	655.30	284.92	819.10	356.16	1,001.14	435.29	70
71	704.33	306.05	880.43	382.56	1,076.06	467.58	71
72	753.20	322.51	941.50	403.14	1,150.73	492.71	72
73	862.25	371.80	1,077.83	464.76	1,317.32	568.02	73
74	964.22	419.26	1,205.29	524.08	1,473.10	640.51	74
75	1,060.93	465.82	1,326.17	582.25	1,620.86	711.64	75
76	1,158.31	514.22	1,447.90	642.74	1,769.63	785.59	76
77	1,248.50	561.12	1,560.60	701.44	1,907.40	857.30	77
78	1,334.80	590.03	1,668.52	737.51	2,039.26	901.42	78
79	1,419.04	617.23	1,773.77	771.56	2,167.97	942.98	79
80	1,589.32	691.30	1,986.65	864.13	2,428.12	1,056.16	80
81	1,766.69	768.44	2,208.37	960.56	2,699.11	1,174.01	81
82	1,952.58	849.32	2,440.73	1,061.62	2,983.10	1,297.56	82
83	2,146.99	933.84	2,683.75	1,167.32	3,280.16	1,426.73	83
84	2,349.91	1,022.12	2,937.38	1,277.64	3,590.15	1,561.56	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	40.55	17.70	50.70	22.09	61.98	27.00	16-39
40-54	61.48	26.80	76.81	33.48	93.90	40.94	40-54
55	105.68	46.07	132.11	57.61	161.45	70.40	55
56	122.68	53.48	153.35	66.86	187.42	81.72	56
57-59	139.78	60.96	174.72	76.19	213.55	93.11	57-59
60	250.01	109.00	312.50	136.25	381.96	166.52	60
61	287.16	124.55	358.93	155.71	438.71	190.31	61
62	306.08	132.64	382.63	165.80	467.66	202.67	62
63	345.25	150.14	431.58	187.68	527.48	229.38	63
64	381.16	166.06	476.42	207.56	582.31	253.68	64
65	410.18	178.56	512.72	223.19	626.68	272.80	65
66	439.10	191.02	548.88	238.78	670.85	291.84	66
67	468.02	203.48	585.05	254.35	715.04	310.87	67
68	513.02	223.03	641.28	278.80	783.79	340.76	68
69	558.01	242.62	697.52	303.28	852.53	370.67	69
70	602.87	262.13	753.58	327.67	921.05	400.48	70
71	647.99	281.58	809.99	351.96	989.98	430.18	71
72	692.93	296.71	866.17	370.88	1,058.66	453.31	72
73	793.27	342.06	991.57	427.56	1,211.93	522.58	73
74	887.09	385.72	1,108.86	482.12	1,355.27	589.27	74
75	976.06	428.53	1,220.09	535.68	1,491.20	654.71	75
76	1,065.65	473.06	1,332.07	591.32	1,628.08	722.74	76
77	1,148.60	516.24	1,435.76	645.29	1,754.81	788.70	77
78	1,228.01	542.80	1,535.02	678.52	1,876.12	829.31	78
79	1,305.52	567.86	1,631.88	709.80	1,994.53	867.55	79
80	1,462.19	635.99	1,827.71	795.00	2,233.87	971.66	80
81	1,625.35	706.97	2,031.70	883.70	2,483.16	1,080.10	81
82	1,796.39	781.36	2,245.46	976.70	2,744.45	1,193.75	82
83	1,975.24	859.13	2,469.05	1,073.93	3,017.74	1,312.58	83
84	2,161.92	940.37	2,702.40	1,175.45	3,302.93	1,436.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	34.64	15.11	43.32	18.88	52.94	23.09	16-39
40-54	52.49	22.90	65.64	28.63	80.21	34.98	40-54
55	90.30	39.37	112.87	49.20	137.96	60.14	55
56	104.81	45.71	131.02	57.12	160.12	69.82	56
57-59	119.42	52.06	149.28	65.09	182.45	79.55	57-59
60	213.60	93.12	267.00	116.41	326.32	142.27	60
61	245.32	106.42	306.66	133.03	374.81	162.59	61
62	261.52	113.33	326.90	141.64	399.55	173.14	62
63	294.97	128.28	368.70	160.36	450.66	195.97	63
64	325.64	141.85	407.06	177.34	497.50	216.72	64
65	350.45	152.54	438.07	190.67	535.40	233.06	65
66	375.13	163.18	468.92	204.00	573.14	249.34	66
67	399.86	173.86	499.82	217.30	610.90	265.60	67
68	438.29	190.56	547.86	238.19	669.65	291.11	68
69	476.74	207.28	595.93	259.10	728.33	316.66	69
70	515.06	223.94	643.82	279.94	786.89	342.14	70
71	553.61	240.56	691.99	300.68	845.78	367.51	71
72	592.01	253.50	740.03	316.86	904.46	387.28	72
73	677.75	292.24	847.15	365.28	1,035.42	446.46	73
74	757.88	329.53	947.35	411.90	1,157.86	503.45	74
75	833.90	366.12	1,042.39	457.64	1,274.02	559.36	75
76	910.44	404.16	1,138.03	505.21	1,390.94	617.48	76
77	981.31	441.06	1,226.65	551.33	1,499.21	673.84	77
78	1,049.16	463.75	1,311.43	579.68	1,602.88	708.50	78
79	1,115.35	485.14	1,394.20	606.43	1,704.01	741.19	79
80	1,249.21	543.37	1,561.51	679.20	1,908.50	830.14	80
81	1,388.60	604.01	1,735.79	755.00	2,121.49	922.78	81
82	1,534.69	667.56	1,918.42	834.46	2,344.73	1,019.89	82
83	1,687.54	734.02	2,109.44	917.54	2,578.19	1,121.40	83
84	1,847.03	803.40	2,308.78	1,004.24	2,821.84	1,227.40	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Current Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	62.93	31.49	78.70	39.38	96.15	48.10	16-39
40-54	95.32	47.71	119.17	59.61	145.68	72.85	40-54
55-59	129.27	64.66	161.62	80.83	197.51	98.76	55-59
60	148.29	74.41	185.42	93.04	226.60	113.74	60
61	167.53	84.08	209.37	105.13	255.92	128.49	61
62	186.67	93.78	233.36	117.25	285.19	143.27	62
63	207.22	103.56	259.03	129.45	316.59	158.21	63
64	227.23	113.72	284.00	142.10	347.13	173.72	64
65	247.49	123.71	309.36	154.61	378.12	188.98	65
66	267.49	134.10	334.36	167.64	408.67	204.85	66
67	288.03	144.07	360.00	180.12	440.02	220.14	67
68	323.45	161.84	404.26	202.28	494.12	247.21	68
69	359.06	179.56	448.83	224.43	548.57	274.31	69
70	394.73	197.28	493.40	246.56	603.04	301.38	70
71	430.38	214.99	537.94	268.76	657.51	328.47	71
72	466.06	232.99	582.63	291.23	712.09	355.94	72
73	551.53	268.48	689.38	335.58	842.56	410.18	73
74	636.92	302.03	796.15	377.55	973.05	461.45	74
75	722.33	333.09	902.93	416.35	1,103.56	508.87	75
76	808.02	361.87	1,009.97	452.34	1,234.45	552.86	76
77	893.40	388.47	1,116.75	485.62	1,364.94	593.50	77
78	1,027.82	447.03	1,284.76	558.79	1,570.24	682.98	78
79	1,170.87	509.21	1,463.61	636.49	1,788.83	777.97	79
80	1,311.08	569.82	1,638.85	712.23	2,003.03	870.55	80
81	1,457.61	633.66	1,822.00	792.10	2,226.87	968.12	81
82	1,611.43	700.34	2,014.30	875.42	2,461.93	1,069.95	82
83	1,771.85	770.48	2,214.80	963.13	2,706.99	1,177.11	83
84	1,939.22	843.43	2,423.99	1,054.25	2,962.70	1,288.53	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	41.08	17.89	51.32	22.37	62.73	27.35	16-39
40-54	62.18	27.12	77.75	33.87	95.00	41.41	40-54
55-59	84.33	36.76	105.40	45.96	128.80	56.16	55-59
60	101.54	44.25	126.96	55.35	155.13	67.64	60
61	118.78	51.55	148.49	64.43	181.45	78.73	61
62	136.02	59.05	170.01	73.84	207.82	90.19	62
63	156.49	67.93	195.65	84.88	239.08	103.77	63
64	176.80	77.01	220.96	96.25	270.10	117.65	64
65	197.28	85.87	246.61	107.33	301.38	131.17	65
66	217.78	94.74	272.22	118.42	332.68	144.72	66
67	238.28	103.60	297.83	129.48	364.03	158.26	67
68	273.42	118.89	341.80	148.62	417.74	181.66	68
69	308.59	134.15	385.74	167.71	471.48	204.98	69
70	343.80	149.47	429.72	186.84	525.20	228.36	70
71	379.16	164.75	473.95	205.95	579.31	251.72	71
72	414.35	180.08	517.95	225.10	633.04	275.11	72
73	490.26	213.07	612.83	266.36	749.01	325.52	73
74	566.20	246.34	707.75	307.88	865.02	376.34	74
75	642.11	279.32	802.65	349.15	981.01	426.74	75
76	718.29	312.33	897.85	390.42	1,097.40	477.15	76
77	794.20	345.32	992.78	431.70	1,213.36	527.61	77
78	913.71	397.40	1,142.10	496.76	1,395.94	607.17	78
79	1,040.85	452.71	1,301.07	565.84	1,590.20	691.60	79
80	1,165.49	506.53	1,456.88	633.19	1,780.64	773.90	80
81	1,295.76	563.30	1,619.68	704.16	1,979.63	860.63	81
82	1,432.52	622.54	1,790.63	778.21	2,188.58	951.16	82
83	1,575.12	684.94	1,968.89	856.15	2,406.43	1,046.44	83
84	1,723.89	749.76	2,154.88	937.20	2,633.72	1,145.50	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	37.75	16.47	47.19	20.58	57.69	25.17	16-39
40-54	57.19	24.93	71.53	31.19	87.39	38.12	40-54
55-59	77.56	33.83	96.95	42.28	118.50	51.66	55-59
60	93.43	40.72	116.78	50.92	142.74	62.23	60
61	109.29	47.42	136.58	59.25	166.95	72.44	61
62	125.13	54.31	156.44	67.93	191.17	83.01	62
63	143.99	62.49	179.97	78.08	219.99	95.45	63
64	162.64	70.85	203.27	88.56	248.44	108.26	64
65	181.51	78.99	226.88	98.75	277.26	120.67	65
66	200.33	87.15	250.41	108.91	306.09	133.17	66
67	219.21	95.29	274.03	119.13	334.88	145.57	67
68	251.56	109.36	314.47	136.73	384.31	167.10	68
69	283.89	123.45	354.90	154.31	433.76	188.59	69
70	316.24	137.51	395.36	171.89	483.20	210.11	70
71	348.84	151.57	436.05	189.48	532.95	231.58	71
72	381.20	165.67	476.49	207.08	582.37	253.10	72
73	451.02	196.01	563.81	245.02	689.10	299.49	73
74	520.91	226.62	651.12	283.27	795.81	346.22	74
75	590.77	257.00	738.44	321.23	902.53	392.63	75
76	660.83	287.34	826.03	359.18	1,009.57	438.98	76
77	730.65	317.69	913.35	397.16	1,116.31	485.39	77
78	840.61	365.61	1,050.75	456.99	1,284.26	558.57	78
79	957.61	416.46	1,196.99	520.55	1,462.98	636.27	79
80	1,072.25	465.97	1,340.33	582.50	1,638.18	711.96	80
81	1,192.07	518.25	1,490.13	647.80	1,821.25	791.77	81
82	1,317.91	572.81	1,647.37	715.96	2,013.49	875.07	82
83	1,449.08	630.15	1,811.38	787.67	2,213.93	962.74	83
84	1,585.97	689.81	1,982.51	862.23	2,423.04	1,053.85	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	32.27	14.05	40.33	17.56	49.31	21.50	16-39
40-54	48.88	21.31	61.10	26.66	74.67	32.59	40-54
55-59	66.29	28.91	82.85	36.11	101.24	44.16	55-59
60	79.82	34.79	99.76	43.51	121.97	53.14	60
61	93.38	40.53	116.70	50.64	142.61	61.88	61
62	106.91	46.41	133.60	58.01	163.33	70.92	62
63	123.02	53.37	153.76	66.72	187.93	81.54	63
64	138.93	60.54	173.69	75.66	212.30	92.50	64
65	155.04	67.50	193.83	84.40	236.90	103.12	65
66	171.18	74.43	213.95	93.07	261.51	113.75	66
67	187.27	81.42	234.10	101.76	286.12	124.38	67
68	214.94	93.43	268.65	116.82	328.33	142.75	68
69	242.58	105.46	303.24	131.82	370.57	161.10	69
70	270.22	117.48	337.74	146.86	412.80	179.49	70
71	298.03	129.51	372.54	161.86	455.34	197.86	71
72	325.65	141.54	407.10	176.92	497.51	216.23	72
73	385.35	167.52	481.68	209.35	588.73	255.87	73
74	445.04	193.60	556.28	242.03	679.90	295.80	74
75	504.73	219.57	630.89	274.46	771.08	335.43	75
76	564.59	245.49	705.72	306.85	862.52	375.05	76
77	624.23	271.43	780.31	339.30	953.71	414.71	77
78	718.16	312.34	897.72	390.44	1,097.17	477.20	78
79	818.13	355.81	1,022.65	444.77	1,249.90	543.60	79
80	916.10	398.14	1,145.12	497.67	1,399.61	608.24	80
81	1,018.46	442.75	1,273.13	553.46	1,556.04	676.44	81
82	1,125.98	489.36	1,407.46	611.69	1,720.21	747.62	82
83	1,238.03	538.36	1,547.57	672.97	1,891.47	822.48	83
84	1,354.99	589.30	1,693.76	736.65	2,070.13	900.33	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	108.55	54.31	135.71	67.93	165.88	82.99	16-39
40-54	164.53	82.28	205.63	102.83	251.34	125.71	40-54
55-59	229.01	114.56	286.25	143.14	349.88	174.97	55-59
60	290.46	145.76	363.09	182.21	443.76	222.68	60
61	304.23	152.74	380.32	190.94	464.83	233.36	61
62	318.81	160.15	398.52	200.20	487.08	244.69	62
63	340.05	169.96	425.07	212.46	519.56	259.65	63
64	361.40	180.87	451.78	226.07	552.18	276.30	64
65	383.63	191.78	479.54	239.69	586.14	292.97	65
66	405.98	203.50	507.48	254.38	620.27	310.92	66
67	429.26	214.75	536.59	268.46	655.82	328.08	67
68	466.61	233.47	583.26	291.82	712.89	356.68	68
69	505.04	252.55	631.27	315.69	771.58	385.85	69
70	543.63	271.69	679.55	339.61	830.53	415.09	70
71	582.37	290.97	727.96	363.70	889.75	444.52	71
72	621.44	305.79	776.78	382.25	949.42	467.17	72
73	709.02	348.06	886.30	435.08	1,083.25	531.75	73
74	796.37	387.06	995.45	483.85	1,216.67	591.34	74
75	883.68	423.63	1,104.58	529.53	1,350.09	647.23	75
76	971.02	460.12	1,213.77	575.17	1,483.53	703.00	76
77	1,058.63	493.49	1,323.30	616.89	1,617.40	753.96	77
78	1,207.35	525.11	1,509.17	656.38	1,844.54	802.23	78
79	1,356.29	589.86	1,695.36	737.32	2,072.12	901.20	79
80	1,518.09	659.78	1,897.64	824.71	2,319.32	1,007.99	80
81	1,688.75	734.16	2,110.97	917.74	2,580.07	1,121.67	81
82	1,866.61	811.23	2,333.24	1,014.07	2,851.73	1,239.43	82
83	2,052.12	892.37	2,565.12	1,115.45	3,135.20	1,363.35	83
84	2,246.01	976.82	2,807.52	1,221.03	3,431.44	1,492.37	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	70.82	30.89	88.52	38.60	108.19	47.18	16-39
40-54	107.28	46.77	134.11	58.49	163.90	71.45	40-54
55-59	149.32	65.13	186.71	81.42	228.20	99.50	55-59
60	198.87	86.68	248.57	108.37	303.82	132.46	60
61	215.76	93.59	269.67	116.99	329.64	142.99	61
62	232.28	100.83	290.34	126.05	354.90	154.06	62
63	256.85	111.45	321.06	139.31	392.37	170.25	63
64	281.19	122.53	351.48	153.14	429.61	187.17	64
65	305.79	133.12	382.25	166.36	467.17	203.37	65
66	330.51	143.78	413.17	179.71	504.99	219.66	66
67	355.11	154.36	443.87	192.99	542.54	235.86	67
68	394.52	171.54	493.14	214.37	602.72	262.05	68
69	434.06	188.71	542.59	235.90	663.14	288.31	69
70	473.46	205.84	591.84	257.31	723.35	314.50	70
71	513.11	222.95	641.41	278.71	783.91	340.64	71
72	552.45	236.37	690.55	295.46	843.99	361.11	72
73	630.31	276.28	787.90	345.31	962.99	422.05	73
74	707.92	315.68	884.96	394.60	1,081.57	482.26	74
75	785.56	355.29	981.97	444.12	1,200.21	542.80	75
76	863.20	397.16	1,079.04	496.44	1,318.81	606.75	76
77	941.08	438.70	1,176.37	548.39	1,437.79	670.24	77
78	1,073.28	466.80	1,341.63	583.51	1,639.77	713.15	78
79	1,205.67	524.34	1,507.13	655.45	1,842.05	801.14	79
80	1,349.54	586.53	1,686.93	733.14	2,061.79	896.06	80
81	1,501.25	652.65	1,876.58	815.83	2,293.59	997.14	81
82	1,659.35	721.19	2,074.19	901.46	2,535.13	1,101.80	82
83	1,824.28	793.27	2,280.32	991.60	2,787.07	1,211.96	83
84	1,996.64	868.40	2,495.78	1,085.46	3,050.41	1,326.69	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	65.13	28.42	81.43	35.49	99.52	43.39	16-39
40-54	98.72	43.03	123.38	53.79	150.79	65.77	40-54
55-59	137.38	59.89	171.74	74.89	209.89	91.52	55-59
60	182.92	79.78	228.70	99.71	279.50	121.86	60
61	198.50	86.11	248.12	107.65	303.25	131.57	61
62	213.71	92.76	267.15	115.93	326.50	141.70	62
63	236.31	102.56	295.33	128.15	361.00	156.62	63
64	258.70	112.71	323.38	140.87	395.24	172.21	64
65	281.33	122.49	351.65	153.05	429.81	187.10	65
66	304.10	132.28	380.12	165.36	464.57	202.09	66
67	326.68	142.05	408.36	177.54	499.14	216.98	67
68	362.96	157.81	453.67	197.24	554.50	241.09	68
69	399.33	173.63	499.15	217.02	610.09	265.28	69
70	435.60	189.37	544.47	236.72	665.48	289.33	70
71	472.04	205.14	590.08	256.39	721.20	313.40	71
72	508.25	217.45	635.28	271.82	776.49	332.22	72
73	579.85	254.14	724.84	317.68	885.92	388.28	73
74	651.30	290.42	814.11	363.01	995.06	443.69	74
75	722.72	326.87	903.41	408.58	1,104.18	499.37	75
76	794.17	365.38	992.69	456.74	1,213.30	558.25	76
77	865.80	403.59	1,082.26	504.50	1,322.78	616.60	77
78	987.45	429.46	1,234.30	536.81	1,508.61	656.12	78
79	1,109.24	482.42	1,386.55	603.01	1,694.65	737.02	79
80	1,241.59	539.59	1,551.97	674.48	1,896.83	824.40	80
81	1,381.15	600.46	1,726.45	750.57	2,110.08	917.36	81
82	1,526.60	663.49	1,908.24	829.36	2,332.30	1,013.68	82
83	1,678.33	729.83	2,097.91	912.26	2,564.09	1,114.98	83
84	1,836.89	798.89	2,296.11	998.63	2,806.38	1,220.56	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	55.63	24.26	69.56	30.34	85.02	37.10	16-39
40-54	84.33	36.76	105.43	45.96	128.86	56.17	40-54
55-59	117.39	51.18	146.73	63.96	179.35	78.18	55-59
60	156.31	68.16	195.40	85.19	238.81	104.10	60
61	169.57	73.57	211.98	91.95	259.09	112.40	61
62	182.60	79.26	228.22	99.06	278.95	121.08	62
63	201.89	87.61	252.34	109.50	308.41	133.85	63
64	221.03	96.30	276.29	120.37	337.65	147.08	64
65	240.34	104.62	300.44	130.78	367.20	159.84	65
66	259.82	113.00	324.77	141.26	396.93	172.68	66
67	279.11	121.32	348.91	151.70	426.43	185.39	67
68	310.10	134.80	387.61	168.49	473.75	205.95	68
69	341.17	148.36	426.45	185.43	521.25	226.62	69
70	372.14	161.77	465.17	202.27	568.54	247.20	70
71	403.31	175.24	504.13	219.09	616.15	267.77	71
72	434.23	185.78	542.79	232.22	663.38	283.83	72
73	495.43	217.14	619.29	271.41	756.91	331.72	73
74	556.44	248.12	695.54	310.13	850.10	379.07	74
75	617.47	279.24	771.82	349.06	943.36	426.65	75
76	678.50	312.16	848.11	390.21	1,036.56	476.89	76
77	739.70	344.79	924.61	431.03	1,130.12	526.84	77
78	843.62	366.91	1,054.51	458.65	1,288.86	560.56	78
79	947.70	412.14	1,184.60	515.19	1,447.86	629.68	79
80	1,060.74	460.99	1,325.92	576.26	1,620.55	704.31	80
81	1,180.00	512.99	1,474.97	641.19	1,802.76	783.73	81
82	1,304.25	566.85	1,630.30	708.55	1,992.59	866.02	82
83	1,433.86	623.53	1,792.35	779.40	2,190.64	952.60	83
84	1,569.33	682.55	1,961.67	853.15	2,397.63	1,042.78	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	87.88	43.97	109.85	54.89	134.25	67.13	16-39
40-54	133.16	66.61	166.44	83.24	203.41	101.76	40-54
55	229.01	114.56	286.25	143.14	349.88	174.97	55
56	265.80	132.93	332.25	166.15	406.06	203.10	56
57-59	302.82	151.46	378.59	189.36	462.67	231.41	57-59
60	516.00	258.97	644.98	323.73	788.33	395.63	60
61	572.20	287.27	715.26	359.09	874.21	438.89	61
62	593.68	297.73	742.09	372.14	906.98	454.83	62
63	645.93	323.52	807.39	404.44	986.84	494.30	63
64	692.24	346.40	865.31	432.98	1,057.55	529.22	64
65	727.19	363.48	909.01	454.35	1,111.02	555.31	65
66	762.11	382.02	952.64	477.57	1,164.36	583.66	66
67	799.44	399.98	999.28	499.98	1,221.38	611.10	67
68	857.45	428.99	1,071.80	536.25	1,309.95	655.41	68
69	917.37	458.77	1,146.73	573.47	1,401.60	700.88	69
70	978.12	488.88	1,222.66	611.05	1,494.35	746.85	70
71	1,039.25	519.17	1,299.06	648.96	1,587.72	793.18	71
72	1,101.45	542.44	1,376.83	678.07	1,682.77	828.76	72
73	1,260.92	609.00	1,576.16	761.27	1,926.44	930.45	73
74	1,410.07	668.32	1,762.55	835.39	2,154.22	1,021.02	74
75	1,551.49	722.03	1,939.37	902.55	2,370.32	1,103.10	75
76	1,693.87	774.46	2,117.34	968.11	2,587.86	1,183.23	76
77	1,825.76	820.59	2,282.19	1,025.73	2,789.35	1,253.67	77
78	1,951.96	862.84	2,439.98	1,078.52	2,982.19	1,318.19	78
79	2,075.13	902.62	2,593.94	1,128.27	3,170.36	1,379.01	79
80	2,324.18	1,010.91	2,905.24	1,263.69	3,550.85	1,544.49	80
81	2,583.53	1,123.75	3,229.45	1,404.69	3,947.10	1,716.83	81
82	2,855.40	1,242.01	3,569.25	1,552.49	4,362.41	1,897.49	82
83	3,139.75	1,365.64	3,924.66	1,707.04	4,796.82	2,086.41	83
84	3,436.43	1,494.70	4,295.55	1,868.39	5,250.10	2,283.62	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	57.32	24.97	71.67	31.23	87.58	38.17	16-39
40-54	86.83	37.90	108.55	47.33	132.65	57.85	40-54
55	149.32	65.13	186.71	81.42	228.20	99.50	55
56	173.33	75.60	216.68	94.47	264.82	115.47	56
57-59	197.51	86.13	246.88	107.65	301.77	131.59	57-59
60	353.26	154.05	441.61	192.52	539.71	235.33	60
61	405.76	176.03	507.18	220.03	619.92	268.92	61
62	432.54	187.42	540.67	234.29	660.84	286.35	62
63	487.88	212.13	609.80	265.20	745.36	324.14	63
64	538.58	234.64	673.23	293.31	822.84	358.49	64
65	579.61	252.28	724.56	315.37	885.53	385.46	65
66	620.46	269.93	775.57	337.40	947.95	412.40	66
67	661.35	287.52	826.67	359.42	1,010.35	439.27	67
68	724.92	315.15	906.14	393.95	1,107.51	481.49	68
69	788.49	342.80	985.62	428.52	1,204.65	523.76	69
70	851.89	370.40	1,064.83	463.01	1,301.48	565.88	70
71	915.63	397.87	1,144.56	497.33	1,398.88	607.85	71
72	979.16	419.26	1,223.95	524.08	1,495.95	640.52	72
73	1,120.93	483.34	1,401.18	604.19	1,712.52	738.43	73
74	1,253.49	545.04	1,566.88	681.30	1,915.03	832.66	74
75	1,379.21	605.57	1,724.02	756.93	2,107.12	925.13	75
76	1,505.80	668.49	1,882.27	835.56	2,300.52	1,021.27	76
77	1,623.05	729.46	2,028.78	911.87	2,479.62	1,114.49	77
78	1,735.24	767.04	2,169.08	958.76	2,651.04	1,171.85	78
79	1,844.75	802.40	2,305.90	1,003.03	2,818.36	1,225.87	79
80	2,066.12	898.69	2,582.65	1,123.37	3,156.56	1,373.01	80
81	2,296.70	998.97	2,870.88	1,248.73	3,508.84	1,526.21	81
82	2,538.35	1,104.12	3,172.95	1,380.11	3,878.03	1,686.83	82
83	2,791.09	1,213.99	3,488.88	1,517.52	4,264.21	1,854.75	83
84	3,054.88	1,328.76	3,818.59	1,660.93	4,667.20	2,030.03	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	52.72	23.01	65.91	28.72	80.57	35.10	16-39
40-54	79.92	34.84	99.85	43.52	122.07	53.22	40-54
55	137.38	59.89	171.74	74.89	209.89	91.52	55
56	159.48	69.52	199.36	86.92	243.65	106.24	56
57-59	181.71	79.25	227.14	99.05	277.62	121.04	57-59
60	325.01	141.70	406.25	177.13	496.55	216.48	60
61	373.31	161.92	466.61	202.42	570.32	247.40	61
62	397.90	172.43	497.42	215.54	607.96	263.47	62
63	448.83	195.18	561.05	243.98	685.72	298.19	63
64	495.51	215.88	619.35	269.83	757.00	329.78	64
65	533.23	232.13	666.54	290.15	814.68	354.64	65
66	570.83	248.33	713.54	310.41	872.11	379.39	66
67	608.43	264.52	760.57	330.66	929.55	404.13	67
68	666.93	289.94	833.66	362.44	1,018.93	442.99	68
69	725.41	315.41	906.78	394.26	1,108.29	481.87	69
70	783.73	340.77	979.65	425.97	1,197.37	520.62	70
71	842.39	366.05	1,052.99	457.55	1,286.97	559.23	71
72	900.81	385.72	1,126.02	482.14	1,376.26	589.30	72
73	1,031.25	444.68	1,289.04	555.83	1,575.51	679.35	73
74	1,153.22	501.44	1,441.52	626.76	1,761.85	766.05	74
75	1,268.88	557.09	1,586.12	696.38	1,938.56	851.12	75
76	1,385.35	614.98	1,731.69	768.72	2,116.50	939.56	76
77	1,493.18	671.11	1,866.49	838.88	2,281.25	1,025.31	77
78	1,596.41	705.64	1,995.53	882.08	2,438.96	1,078.10	78
79	1,697.18	738.22	2,121.44	922.74	2,592.89	1,127.82	79
80	1,900.85	826.79	2,376.02	1,033.50	2,904.03	1,263.16	80
81	2,112.96	919.06	2,641.21	1,148.81	3,228.11	1,404.13	81
82	2,335.31	1,015.77	2,919.10	1,269.71	3,567.79	1,551.88	82
83	2,567.81	1,116.87	3,209.77	1,396.11	3,923.06	1,706.35	83
84	2,810.50	1,222.48	3,513.12	1,528.09	4,293.81	1,867.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	45.03	19.64	56.32	24.54	68.82	30.02	16-39
40-54	68.24	29.77	85.33	37.22	104.27	45.47	40-54
55	117.39	51.18	146.73	63.96	179.35	78.18	55
56	136.25	59.42	170.33	74.26	208.16	90.77	56
57-59	155.25	67.68	194.06	84.62	237.19	103.42	57-59
60	277.68	121.06	347.10	151.33	424.22	184.95	60
61	318.92	138.35	398.66	172.94	487.25	211.37	61
62	339.98	147.33	424.97	184.13	519.42	225.08	62
63	383.46	166.76	479.31	208.47	585.86	254.76	63
64	423.33	184.41	529.18	230.54	646.75	281.74	64
65	455.59	198.30	569.49	247.87	696.02	302.98	65
66	487.67	212.13	609.60	265.20	745.08	324.14	66
67	519.82	226.02	649.77	282.49	794.17	345.28	67
68	569.78	247.73	712.22	309.65	870.55	378.44	68
69	619.76	269.46	774.71	336.83	946.83	411.66	69
70	669.58	291.12	836.97	363.92	1,022.96	444.78	70
71	719.69	312.73	899.59	390.88	1,099.51	477.76	71
72	769.61	329.55	962.04	411.92	1,175.80	503.46	72
73	881.08	379.91	1,101.30	474.86	1,346.05	580.40	73
74	985.24	428.39	1,231.56	535.47	1,505.22	654.49	74
75	1,084.07	475.96	1,355.11	594.93	1,656.23	727.17	75
76	1,183.57	525.41	1,479.44	656.77	1,808.22	802.72	76
77	1,275.70	573.38	1,594.65	716.73	1,948.97	875.99	77
78	1,363.91	602.88	1,704.86	753.58	2,083.74	921.05	78
79	1,449.96	630.68	1,812.46	788.36	2,215.21	963.55	79
80	1,623.97	706.38	2,029.96	882.96	2,481.05	1,079.18	80
81	1,805.18	785.21	2,256.53	981.50	2,757.94	1,199.61	81
82	1,995.10	867.83	2,493.95	1,084.80	3,048.15	1,325.86	82
83	2,193.80	954.23	2,742.27	1,192.80	3,351.65	1,457.82	83
84	2,401.14	1,044.42	3,001.41	1,305.51	3,668.39	1,595.62	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Proposed Rates - Phase 1
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	81.81	40.93	102.31	51.19	124.99	62.53	16-39
40-54	123.91	62.02	154.92	77.49	189.38	94.71	40-54
55-59	168.05	84.06	210.10	105.08	256.76	128.39	55-59
60	192.78	96.74	241.04	120.95	294.58	147.86	60
61	217.79	109.31	272.17	136.67	332.69	167.04	61
62	242.67	121.92	303.37	152.42	370.75	186.25	62
63	269.39	134.63	336.73	168.29	411.57	205.67	63
64	295.40	147.84	369.20	184.73	451.26	225.83	64
65	321.74	160.82	402.17	200.99	491.55	245.68	65
66	347.73	174.32	434.67	217.93	531.27	266.31	66
67	374.44	187.29	467.99	234.15	572.03	286.18	67
68	420.49	210.39	525.54	262.96	642.35	321.37	68
69	466.78	233.42	583.47	291.76	713.15	356.61	69
70	513.15	256.46	641.42	320.53	783.96	391.79	70
71	559.49	279.49	699.32	349.39	854.77	427.01	71
72	605.88	302.88	757.42	378.59	925.71	462.72	72
73	716.98	349.02	896.19	436.26	1,095.32	533.23	73
74	828.00	392.64	1,034.99	490.81	1,264.97	599.88	74
75	939.03	433.01	1,173.81	541.26	1,434.62	661.53	75
76	1,050.42	470.43	1,312.96	588.04	1,604.79	718.72	76
77	1,161.42	505.01	1,451.78	631.30	1,774.42	771.55	77
78	1,336.16	581.14	1,670.19	726.43	2,041.32	887.88	78
79	1,522.13	661.97	1,902.69	827.44	2,325.47	1,011.36	79
80	1,704.40	740.76	2,130.50	925.90	2,603.94	1,131.71	80
81	1,894.90	823.76	2,368.60	1,029.73	2,894.94	1,258.56	81
82	2,094.86	910.44	2,618.59	1,138.05	3,200.51	1,390.94	82
83	2,303.40	1,001.63	2,879.24	1,252.07	3,519.09	1,530.24	83
84	2,520.99	1,096.46	3,151.19	1,370.52	3,851.51	1,675.09	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	53.40	23.25	66.72	29.08	81.54	35.56	16-39
40-54	80.83	35.25	101.08	44.02	123.51	53.83	40-54
55-59	109.63	47.79	137.03	59.74	167.45	73.01	55-59
60	132.01	57.53	165.05	71.96	201.67	87.93	60
61	154.42	67.01	193.03	83.76	235.89	102.35	61
62	176.82	76.76	221.02	95.99	270.16	117.25	62
63	203.44	88.30	254.35	110.34	310.81	134.90	63
64	229.84	100.12	287.25	125.13	351.13	152.95	64
65	256.46	111.62	320.59	139.53	391.79	170.52	65
66	283.11	123.17	353.89	153.94	432.49	188.13	66
67	309.76	134.68	387.18	168.32	473.23	205.74	67
68	355.44	154.55	444.33	193.20	543.06	236.16	68
69	401.17	174.39	501.46	218.03	612.93	266.48	69
70	446.94	194.32	558.63	242.89	682.76	296.87	70
71	492.91	214.17	616.14	267.73	753.10	327.23	71
72	538.65	234.10	673.33	292.62	822.95	357.64	72
73	637.33	276.99	796.68	346.26	973.71	423.18	73
74	736.06	320.24	920.07	400.24	1,124.53	489.24	74
75	834.74	363.11	1,043.44	453.90	1,275.31	554.76	75
76	933.78	406.02	1,167.20	507.54	1,426.61	620.30	76
77	1,032.45	448.91	1,290.62	561.22	1,577.36	685.89	77
78	1,187.82	516.62	1,484.73	645.78	1,814.72	789.31	78
79	1,353.10	588.53	1,691.39	735.59	2,067.26	899.08	79
80	1,515.14	658.49	1,893.95	823.15	2,314.83	1,006.07	80
81	1,684.49	732.29	2,105.59	915.41	2,573.52	1,118.81	81
82	1,862.28	809.31	2,327.82	1,011.67	2,845.15	1,236.51	82
83	2,047.65	890.43	2,559.56	1,113.00	3,128.36	1,360.37	83
84	2,241.06	974.69	2,801.34	1,218.35	3,423.84	1,489.14	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	49.08	21.41	61.35	26.75	75.00	32.72	16-39
40-54	74.34	32.41	92.98	40.54	113.60	49.55	40-54
55-59	100.83	43.97	126.04	54.96	154.04	67.16	55-59
60	121.46	52.93	151.81	66.20	185.56	80.90	60
61	142.08	61.65	177.55	77.03	217.03	94.17	61
62	162.66	70.61	203.37	88.30	248.51	107.91	62
63	187.18	81.24	233.96	101.50	285.98	124.08	63
64	211.44	92.11	264.25	115.12	322.98	140.74	64
65	235.96	102.68	294.94	128.37	360.44	156.87	65
66	260.43	113.30	325.53	141.59	397.91	173.12	66
67	284.97	123.88	356.24	154.87	435.34	189.25	67
68	327.03	142.16	408.81	177.75	499.60	217.23	68
69	369.06	160.48	461.37	200.60	563.89	245.17	69
70	411.11	178.77	513.96	223.45	628.16	273.14	70
71	453.49	197.04	566.86	246.32	692.83	301.06	71
72	495.56	215.37	619.44	269.20	757.09	329.03	72
73	586.33	254.82	732.95	318.53	895.84	389.34	73
74	677.18	294.60	846.45	368.25	1,034.55	450.08	74
75	768.00	334.10	959.97	417.60	1,173.28	510.41	75
76	859.08	373.54	1,073.84	466.93	1,312.44	570.68	76
77	949.85	413.00	1,187.36	516.31	1,451.20	631.01	77
78	1,092.79	475.30	1,365.98	594.09	1,669.53	726.14	78
79	1,244.89	541.39	1,556.08	676.71	1,901.88	827.15	79
80	1,393.93	605.76	1,742.42	757.26	2,129.64	925.55	80
81	1,549.70	673.72	1,937.16	842.14	2,367.62	1,029.29	81
82	1,713.29	744.65	2,141.58	930.75	2,617.54	1,137.59	82
83	1,883.81	819.19	2,354.80	1,023.97	2,878.10	1,251.56	83
84	2,061.77	896.75	2,577.27	1,120.89	3,149.96	1,370.00	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	41.95	18.27	52.42	22.83	64.10	27.95	16-39
40-54	63.54	27.70	79.43	34.66	97.07	42.37	40-54
55-59	86.17	37.59	107.70	46.95	131.62	57.41	55-59
60	103.77	45.22	129.69	56.56	158.56	69.09	60
61	121.39	52.69	151.71	65.83	185.39	80.44	61
62	138.99	60.33	173.68	75.41	212.33	92.19	62
63	159.92	69.37	199.89	86.73	244.31	106.00	63
64	180.61	78.70	225.80	98.36	275.99	120.24	64
65	201.55	87.74	251.98	109.71	307.97	134.05	65
66	222.54	96.75	278.14	120.99	339.96	147.88	66
67	243.44	105.84	304.34	132.29	371.95	161.70	67
68	279.42	121.46	349.24	151.86	426.83	185.58	68
69	315.35	137.09	394.21	171.37	481.73	209.42	69
70	351.28	152.73	439.06	190.92	536.64	233.34	70
71	387.43	168.36	484.30	210.42	591.94	257.22	71
72	423.35	184.01	529.22	229.99	646.76	281.10	72
73	500.95	217.77	626.18	272.16	765.35	332.63	73
74	578.55	251.67	723.17	314.64	883.87	384.54	74
75	656.14	285.44	820.16	356.79	1,002.41	436.05	75
76	733.97	319.14	917.43	398.91	1,121.28	487.57	76
77	811.50	352.86	1,014.41	441.09	1,239.82	539.13	77
78	933.61	406.04	1,167.03	507.57	1,426.33	620.37	78
79	1,063.57	462.55	1,329.44	578.20	1,624.87	706.67	79
80	1,190.93	517.58	1,488.65	646.97	1,819.49	790.72	80
81	1,324.00	575.58	1,655.07	719.50	2,022.85	879.37	81
82	1,463.78	636.17	1,829.70	795.20	2,236.28	971.90	82
83	1,609.44	699.86	2,011.84	874.86	2,458.92	1,069.23	83
84	1,761.49	766.09	2,201.88	957.64	2,691.17	1,170.43	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	141.12	70.61	176.42	88.30	215.64	107.89	16-39
40-54	213.89	106.96	267.32	133.68	326.74	163.42	40-54
55-59	297.71	148.92	372.12	186.09	454.85	227.46	55-59
60	377.60	189.48	472.02	236.87	576.88	289.48	60
61	395.49	198.56	494.41	248.23	604.28	303.37	61
62	414.46	208.19	518.07	260.26	633.21	318.09	62
63	442.07	220.95	552.60	276.20	675.43	337.54	63
64	469.82	235.13	587.31	293.89	717.83	359.19	64
65	498.72	249.31	623.41	311.60	761.99	380.86	65
66	527.77	264.55	659.73	330.70	806.35	404.20	66
67	558.04	279.17	697.56	349.00	852.57	426.51	67
68	606.59	303.51	758.24	379.37	926.76	463.69	68
69	656.55	328.32	820.65	410.40	1,003.05	501.61	69
70	706.72	353.19	883.41	441.50	1,079.69	539.62	70
71	757.09	378.26	946.35	472.81	1,156.67	577.88	71
72	807.87	397.52	1,009.81	496.93	1,234.24	607.32	72
73	921.73	452.48	1,152.19	565.61	1,408.23	691.28	73
74	1,035.28	503.18	1,294.08	629.00	1,581.67	768.75	74
75	1,148.78	550.72	1,435.96	688.39	1,755.12	841.40	75
76	1,262.33	598.16	1,577.90	747.72	1,928.59	913.90	76
77	1,376.22	641.54	1,720.28	801.96	2,102.61	980.15	77
78	1,569.55	682.64	1,961.92	853.30	2,397.91	1,042.90	78
79	1,763.18	766.82	2,203.96	958.52	2,693.76	1,171.56	79
80	1,973.51	857.71	2,466.93	1,072.12	3,015.11	1,310.39	80
81	2,195.38	954.41	2,744.26	1,193.06	3,354.09	1,458.17	81
82	2,426.59	1,054.59	3,033.21	1,318.28	3,707.25	1,611.26	82
83	2,667.75	1,160.08	3,334.66	1,450.09	4,075.76	1,772.35	83
84	2,919.81	1,269.87	3,649.77	1,587.33	4,460.87	1,940.09	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	92.07	40.15	115.07	50.18	140.64	61.33	16-39
40-54	139.46	60.81	174.34	76.03	213.08	92.88	40-54
55-59	194.11	84.67	242.72	105.84	296.66	129.35	55-59
60	258.54	112.69	323.14	140.88	394.97	172.19	60
61	280.49	121.66	350.57	152.08	428.53	185.88	61
62	301.97	131.08	377.44	163.86	461.37	200.28	62
63	333.91	144.88	417.38	181.10	510.08	221.32	63
64	365.55	159.28	456.93	199.08	558.49	243.33	64
65	397.52	173.06	496.93	216.27	607.32	264.38	65
66	429.67	186.91	537.12	233.63	656.48	285.56	66
67	461.64	200.67	577.03	250.88	705.30	306.62	67
68	512.88	223.00	641.08	278.68	783.53	340.67	68
69	564.27	245.32	705.37	306.67	862.09	374.81	69
70	615.50	267.59	769.39	334.50	940.35	408.84	70
71	667.04	289.84	833.83	362.32	1,019.09	442.83	71
72	718.18	307.28	897.71	384.10	1,097.18	469.45	72
73	819.40	359.16	1,024.28	448.90	1,251.88	548.66	73
74	920.29	410.38	1,150.45	512.98	1,406.05	626.94	74
75	1,021.23	461.88	1,276.56	577.35	1,560.28	705.64	75
76	1,122.16	516.31	1,402.75	645.38	1,714.45	788.77	76
77	1,223.41	570.31	1,529.28	712.91	1,869.12	871.31	77
78	1,395.26	606.85	1,744.11	758.56	2,131.70	927.10	78
79	1,567.37	681.64	1,959.27	852.08	2,394.66	1,041.48	79
80	1,754.41	762.49	2,193.01	953.08	2,680.32	1,164.88	80
81	1,951.63	848.45	2,439.55	1,060.58	2,981.67	1,296.28	81
82	2,157.15	937.54	2,696.45	1,171.90	3,295.67	1,432.34	82
83	2,371.56	1,031.25	2,964.41	1,289.08	3,623.19	1,575.55	83
84	2,595.64	1,128.92	3,244.51	1,411.10	3,965.53	1,724.70	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	84.67	36.94	105.86	46.14	129.37	56.41	16-39
40-54	128.34	55.94	160.40	69.93	196.02	85.50	40-54
55-59	178.60	77.86	223.27	97.36	272.85	118.98	55-59
60	237.80	103.72	297.30	129.62	363.35	158.42	60
61	258.05	111.95	322.55	139.95	394.23	171.04	61
62	277.82	120.58	347.30	150.71	424.44	184.21	62
63	307.21	133.32	383.93	166.60	469.30	203.61	63
64	336.31	146.52	420.39	183.13	513.81	223.87	64
65	365.73	159.23	457.15	198.96	558.75	243.22	65
66	395.32	171.96	494.16	214.97	603.94	262.71	66
67	424.68	184.67	530.86	230.80	648.88	282.08	67
68	471.85	205.15	589.78	256.41	720.85	313.41	68
69	519.13	225.72	648.89	282.13	793.12	344.86	69
70	566.29	246.18	707.81	307.73	865.13	376.13	70
71	613.66	266.68	767.11	333.30	937.56	407.43	71
72	660.72	282.69	825.87	353.36	1,009.44	431.88	72
73	753.81	330.38	942.29	412.99	1,151.70	504.77	73
74	846.69	377.55	1,058.35	471.92	1,293.58	576.80	74
75	939.54	424.93	1,174.43	531.15	1,435.44	649.18	75
76	1,032.42	474.99	1,290.50	593.76	1,577.29	725.72	76
77	1,125.54	524.66	1,406.94	655.86	1,719.61	801.58	77
78	1,283.69	558.29	1,604.59	697.85	1,961.19	852.96	78
79	1,442.01	627.14	1,802.52	783.91	2,203.05	958.13	79
80	1,614.07	701.47	2,017.56	876.82	2,465.88	1,071.71	80
81	1,795.49	780.59	2,244.39	975.74	2,743.11	1,192.57	81
82	1,984.58	862.54	2,480.72	1,078.17	3,032.00	1,317.78	82
83	2,181.82	948.78	2,727.29	1,185.94	3,333.32	1,449.48	83
84	2,387.95	1,038.56	2,984.95	1,298.22	3,648.29	1,586.72	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	72.32	31.54	90.43	39.44	110.53	48.23	16-39
40-54	109.63	47.79	137.06	59.74	167.51	73.02	40-54
55-59	152.61	66.54	190.75	83.15	233.15	101.64	55-59
60	203.21	88.61	254.02	110.75	310.45	135.34	60
61	220.44	95.64	275.57	119.53	336.82	146.12	61
62	237.38	103.04	296.68	128.78	362.64	157.41	62
63	262.46	113.89	328.05	142.35	400.94	174.00	63
64	287.33	125.20	359.18	156.48	438.94	191.21	64
65	312.45	136.01	390.58	170.01	477.36	207.79	65
66	337.76	146.89	422.20	183.64	516.01	224.48	66
67	362.84	157.71	453.58	197.21	554.35	241.01	67
68	403.13	175.24	503.89	219.04	615.87	267.73	68
69	443.52	192.86	554.39	241.06	677.62	294.60	69
70	483.78	210.30	604.72	262.95	739.10	321.35	70
71	524.31	227.81	655.37	284.82	800.99	348.11	71
72	564.49	241.52	705.63	301.88	862.39	368.98	72
73	644.06	282.28	805.08	352.84	983.99	431.24	73
74	723.37	322.55	904.20	403.17	1,105.12	492.79	74
75	802.72	363.01	1,003.37	453.78	1,226.37	554.64	75
76	882.04	405.80	1,102.54	507.27	1,347.52	619.96	76
77	961.61	448.22	1,202.00	560.34	1,469.15	684.89	77
78	1,096.71	476.99	1,370.86	596.25	1,675.52	728.73	78
79	1,232.01	535.78	1,539.98	669.75	1,882.22	818.59	79
80	1,378.96	599.29	1,723.70	749.14	2,106.72	915.61	80
81	1,534.00	666.89	1,917.46	833.54	2,343.59	1,018.85	81
82	1,695.53	736.91	2,119.40	921.12	2,590.36	1,125.83	82
83	1,864.02	810.59	2,330.05	1,013.22	2,847.84	1,238.38	83
84	2,040.13	887.32	2,550.18	1,109.10	3,116.92	1,355.62	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	114.24	57.16	142.81	71.35	174.53	87.27	16-39
40-54	173.11	86.60	216.37	108.21	264.43	132.29	40-54
55	297.71	148.92	372.12	186.09	454.85	227.46	55
56	345.54	172.80	431.93	216.00	527.87	264.03	56
57-59	393.67	196.90	492.16	246.17	601.47	300.84	57-59
60	670.79	336.66	838.48	420.84	1,024.83	514.32	60
61	743.85	373.46	929.84	466.81	1,136.47	570.56	61
62	771.79	387.04	964.72	483.78	1,179.08	591.28	62
63	839.71	420.57	1,049.61	525.78	1,282.90	642.59	63
64	899.91	450.32	1,124.90	562.87	1,374.82	687.98	64
65	945.35	472.52	1,181.72	590.66	1,444.32	721.90	65
66	990.75	496.62	1,238.43	620.84	1,513.67	758.76	66
67	1,039.27	519.98	1,299.07	649.97	1,587.79	794.44	67
68	1,114.69	557.68	1,393.34	697.13	1,702.93	852.03	68
69	1,192.58	596.40	1,490.75	745.51	1,822.07	911.15	69
70	1,271.56	635.54	1,589.46	794.37	1,942.66	970.91	70
71	1,351.02	674.92	1,688.78	843.65	2,064.03	1,031.14	71
72	1,431.89	705.17	1,789.88	881.49	2,187.60	1,077.39	72
73	1,639.20	791.70	2,049.01	989.65	2,504.38	1,209.58	73
74	1,833.09	868.81	2,291.32	1,086.01	2,800.48	1,327.33	74
75	2,016.93	938.64	2,521.18	1,173.32	3,081.41	1,434.03	75
76	2,202.04	1,006.80	2,752.54	1,258.54	3,364.22	1,538.20	76
77	2,373.49	1,066.76	2,966.85	1,333.44	3,626.15	1,629.77	77
78	2,537.55	1,121.69	3,171.98	1,402.07	3,876.84	1,713.64	78
79	2,697.66	1,173.40	3,372.12	1,466.75	4,121.47	1,792.72	79
80	3,021.43	1,314.18	3,776.81	1,642.80	4,616.10	2,007.84	80
81	3,358.59	1,460.87	4,198.28	1,826.10	5,131.23	2,231.88	81
82	3,712.02	1,614.61	4,640.03	2,018.23	5,671.13	2,466.74	82
83	4,081.67	1,775.33	5,102.06	2,219.16	6,235.86	2,712.33	83
84	4,467.36	1,943.11	5,584.22	2,428.90	6,825.13	2,968.70	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	74.51	32.46	93.17	40.59	113.86	49.62	16-39
40-54	112.88	49.26	141.12	61.53	172.45	75.21	40-54
55	194.11	84.67	242.72	105.84	296.66	129.35	55
56	225.33	98.27	281.69	122.81	344.27	150.11	56
57-59	256.76	111.96	320.95	139.95	392.30	171.06	57-59
60	459.24	200.27	574.09	250.27	701.62	305.92	60
61	527.48	228.84	659.34	286.03	805.89	349.59	61
62	562.30	243.65	702.87	304.57	859.09	372.26	62
63	634.24	275.77	792.75	344.76	968.96	421.38	63
64	700.15	305.03	875.20	381.30	1,069.69	466.03	64
65	753.49	327.96	941.92	409.98	1,151.19	501.10	65
66	806.60	350.91	1,008.24	438.62	1,232.33	536.12	66
67	859.75	373.78	1,074.67	467.25	1,313.45	571.05	67
68	942.39	409.69	1,177.98	512.14	1,439.76	625.94	68
69	1,025.04	445.64	1,281.31	557.07	1,566.04	680.88	69
70	1,107.46	481.51	1,384.28	601.91	1,691.93	735.64	70
71	1,190.32	517.22	1,487.93	646.53	1,818.54	790.21	71
72	1,272.91	545.04	1,591.14	681.31	1,944.73	832.68	72
73	1,457.20	628.34	1,821.53	785.44	2,226.27	959.95	73
74	1,629.53	708.55	2,036.94	885.70	2,489.54	1,082.46	74
75	1,792.97	787.24	2,241.23	984.00	2,739.25	1,202.67	75
76	1,957.54	869.03	2,446.95	1,086.23	2,990.67	1,327.65	76
77	2,109.97	948.29	2,637.41	1,185.43	3,223.51	1,448.84	77
78	2,255.81	997.15	2,819.80	1,246.39	3,446.35	1,523.40	78
79	2,398.18	1,043.12	2,997.67	1,303.94	3,663.87	1,593.64	79
80	2,685.95	1,168.30	3,357.44	1,460.38	4,103.52	1,784.91	80
81	2,985.71	1,298.66	3,732.15	1,623.35	4,561.50	1,984.08	81
82	3,299.86	1,435.35	4,124.83	1,794.14	5,041.44	2,192.88	82
83	3,628.41	1,578.19	4,535.54	1,972.77	5,543.47	2,411.17	83
84	3,971.35	1,727.38	4,964.17	2,159.21	6,067.35	2,639.04	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	68.53	29.91	85.68	37.33	104.75	45.63	16-39
40-54	103.90	45.29	129.81	56.58	158.69	69.19	40-54
55	178.60	77.86	223.27	97.36	272.85	118.98	55
56	207.33	90.38	259.16	112.99	316.74	138.11	56
57-59	236.23	103.02	295.28	128.76	360.90	157.36	57-59
60	422.52	184.21	528.13	230.26	645.51	281.42	60
61	485.30	210.49	606.59	263.15	741.42	321.62	61
62	517.28	224.16	646.64	280.20	790.35	342.51	62
63	583.47	253.74	729.37	317.18	891.44	387.65	63
64	644.16	280.64	805.15	350.78	984.10	428.72	64
65	693.20	301.77	866.50	377.19	1,059.09	461.03	65
66	742.08	322.82	927.61	403.54	1,133.74	493.21	66
67	790.95	343.88	988.73	429.85	1,208.42	525.37	67
68	867.00	376.92	1,083.76	471.17	1,324.61	575.88	68
69	943.04	410.03	1,178.81	512.54	1,440.78	626.43	69
70	1,018.85	443.00	1,273.55	553.76	1,556.57	676.81	70
71	1,095.10	475.87	1,368.88	594.81	1,673.07	727.00	71
72	1,171.05	501.44	1,463.83	626.79	1,789.14	766.09	72
73	1,340.63	578.08	1,675.75	722.58	2,048.16	883.16	73
74	1,499.18	651.87	1,873.97	814.78	2,290.41	995.87	74
75	1,649.54	724.22	2,061.95	905.30	2,520.13	1,106.46	75
76	1,800.95	799.47	2,251.20	999.33	2,751.46	1,221.43	76
77	1,941.13	872.45	2,426.43	1,090.54	2,965.63	1,332.90	77
78	2,075.34	917.33	2,594.18	1,146.70	3,170.64	1,401.53	78
79	2,206.33	959.68	2,757.88	1,199.56	3,370.76	1,466.16	79
80	2,471.10	1,074.82	3,088.83	1,343.55	3,775.24	1,642.11	80
81	2,746.84	1,194.78	3,433.57	1,493.45	4,196.54	1,825.37	81
82	3,035.90	1,320.50	3,794.83	1,650.62	4,638.12	2,017.44	82
83	3,338.16	1,451.93	4,172.69	1,814.94	5,099.98	2,218.26	83
84	3,653.64	1,589.23	4,567.06	1,986.51	5,581.95	2,427.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	58.54	25.54	73.21	31.91	89.47	39.02	16-39
40-54	88.71	38.70	110.93	48.38	135.55	59.12	40-54
55	152.61	66.54	190.75	83.15	233.15	101.64	55
56	177.13	77.25	221.42	96.53	270.60	118.00	56
57-59	201.82	87.98	252.28	110.00	308.34	134.44	57-59
60	360.98	157.37	451.23	196.73	551.48	240.44	60
61	414.59	179.85	518.26	224.82	633.43	274.78	61
62	441.97	191.53	552.46	239.37	675.24	292.61	62
63	498.50	216.79	623.10	271.01	761.62	331.19	63
64	550.33	239.73	687.93	299.70	840.78	366.26	64
65	592.26	257.79	740.34	322.23	904.83	393.87	65
66	633.97	275.77	792.47	344.76	968.61	421.38	66
67	675.76	293.82	844.70	367.24	1,032.42	448.86	67
68	740.71	322.05	925.88	402.54	1,131.71	491.98	68
69	805.69	350.30	1,007.12	437.88	1,230.88	535.16	69
70	870.45	378.46	1,088.06	473.10	1,329.84	578.22	70
71	935.60	406.55	1,169.46	508.15	1,429.37	621.09	71
72	1,000.50	428.42	1,250.65	535.49	1,528.54	654.50	72
73	1,145.40	493.89	1,431.68	617.32	1,749.86	754.52	73
74	1,280.82	556.91	1,601.02	696.11	1,956.78	850.83	74
75	1,409.29	618.74	1,761.64	773.41	2,153.09	945.32	75
76	1,538.64	683.03	1,923.27	853.80	2,350.69	1,043.54	76
77	1,658.41	745.39	2,073.04	931.75	2,533.66	1,138.79	77
78	1,773.08	783.74	2,216.32	979.66	2,708.87	1,197.37	78
79	1,884.94	819.89	2,356.20	1,024.87	2,879.78	1,252.61	79
80	2,111.16	918.30	2,638.95	1,147.85	3,225.37	1,402.94	80
81	2,346.73	1,020.78	2,933.49	1,275.95	3,585.32	1,559.50	81
82	2,593.63	1,128.18	3,242.13	1,410.24	3,962.59	1,723.61	82
83	2,851.94	1,240.49	3,564.95	1,550.64	4,357.14	1,895.17	83
84	3,121.48	1,357.75	3,901.84	1,697.17	4,768.91	2,074.31	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Proposed Rates - Phase 2
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	96.78	48.42	121.04	60.56	147.87	73.97	16-39
40-54	146.59	73.37	183.27	91.67	224.04	112.04	40-54
55-59	198.81	99.44	248.55	124.31	303.75	151.88	55-59
60	228.06	114.44	285.16	143.09	348.49	174.92	60
61	257.65	129.31	321.98	161.68	393.58	197.61	61
62	287.08	144.23	358.89	180.31	438.60	220.34	62
63	318.68	159.26	398.35	199.09	486.88	243.31	63
64	349.45	174.90	436.76	218.54	533.85	267.16	64
65	380.62	190.25	475.77	237.77	581.51	290.63	65
66	411.37	206.22	514.21	257.81	628.49	315.04	66
67	442.96	221.56	553.64	277.00	676.71	338.56	67
68	497.44	248.89	621.71	311.09	759.90	380.18	68
69	552.20	276.14	690.25	345.15	843.65	421.87	69
70	607.06	303.39	758.80	379.18	927.42	463.49	70
71	661.88	330.64	827.30	413.33	1,011.19	505.16	71
72	716.76	358.31	896.03	447.88	1,095.12	547.40	72
73	848.19	412.89	1,060.19	516.09	1,295.77	630.81	73
74	979.52	464.49	1,224.39	580.63	1,496.45	709.66	74
75	1,110.87	512.25	1,388.61	640.31	1,697.16	782.59	75
76	1,242.65	556.52	1,553.23	695.65	1,898.47	850.25	76
77	1,373.96	597.42	1,717.45	746.83	2,099.13	912.75	77
78	1,580.68	687.49	1,975.84	859.37	2,414.88	1,050.36	78
79	1,800.68	783.11	2,250.88	978.86	2,751.04	1,196.44	79
80	2,016.30	876.32	2,520.38	1,095.34	3,080.46	1,338.81	80
81	2,241.66	974.50	2,802.06	1,218.18	3,424.71	1,488.88	81
82	2,478.22	1,077.05	3,097.79	1,346.31	3,786.20	1,645.48	82
83	2,724.93	1,184.93	3,406.14	1,481.20	4,163.08	1,810.28	83
84	2,982.33	1,297.11	3,727.86	1,621.33	4,556.34	1,981.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	63.18	27.51	78.93	34.41	96.46	42.06	16-39
40-54	95.63	41.70	119.58	52.08	146.11	63.68	40-54
55-59	129.69	56.54	162.10	70.67	198.09	86.37	55-59
60	156.16	68.06	195.25	85.13	238.57	104.02	60
61	182.67	79.27	228.36	99.08	279.06	121.08	61
62	209.18	90.81	261.46	113.56	319.60	138.71	62
63	240.67	104.46	300.89	130.53	367.69	159.58	63
64	271.90	118.44	339.82	148.03	415.39	180.93	64
65	303.39	132.05	379.26	165.06	463.49	201.73	65
66	334.92	145.71	418.65	182.11	511.63	222.56	66
67	366.45	159.32	458.03	199.13	559.84	243.39	67
68	420.49	182.83	525.65	228.56	642.45	279.38	68
69	474.59	206.30	593.22	257.93	725.10	315.24	69
70	528.73	229.88	660.86	287.34	807.71	351.19	70
71	583.11	253.37	728.89	316.72	890.91	387.12	71
72	637.23	276.94	796.55	346.17	973.54	423.09	72
73	753.96	327.68	942.48	409.63	1,151.90	500.62	73
74	870.76	378.84	1,088.44	473.49	1,330.31	578.77	74
75	987.50	429.56	1,234.39	536.96	1,508.69	656.28	75
76	1,104.66	480.32	1,380.80	600.42	1,687.68	733.81	76
77	1,221.39	531.07	1,526.80	663.92	1,866.02	811.40	77
78	1,405.19	611.16	1,756.44	763.96	2,146.82	933.76	78
79	1,600.72	696.23	2,000.91	870.20	2,445.57	1,063.61	79
80	1,792.41	779.00	2,240.54	973.78	2,738.44	1,190.19	80
81	1,992.75	866.30	2,490.91	1,082.92	3,044.47	1,323.56	81
82	2,203.08	957.41	2,753.81	1,196.80	3,365.81	1,462.79	82
83	2,422.38	1,053.38	3,027.95	1,316.68	3,700.85	1,609.31	83
84	2,651.17	1,153.06	3,313.99	1,441.31	4,050.40	1,761.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	58.06	25.33	72.57	31.65	88.73	38.71	16-39
40-54	87.95	38.35	110.00	47.96	134.39	58.62	40-54
55-59	119.28	52.02	149.11	65.02	182.23	79.45	55-59
60	143.69	62.62	179.59	78.31	219.52	95.71	60
61	168.08	72.93	210.04	91.13	256.75	111.40	61
62	192.43	83.53	240.59	104.46	293.99	127.65	62
63	221.44	96.10	276.78	120.08	338.32	146.79	63
64	250.13	108.96	312.61	136.19	382.08	166.50	64
65	279.14	121.48	348.91	151.86	426.40	185.57	65
66	308.09	134.03	385.10	167.50	470.73	204.81	66
67	337.12	146.55	421.43	183.21	515.01	223.88	67
68	386.88	168.18	483.62	210.28	591.02	256.99	68
69	436.60	189.85	545.80	237.31	667.08	290.03	69
70	486.34	211.48	608.02	264.34	743.11	323.12	70
71	536.48	233.09	670.60	291.39	819.62	356.15	71
72	586.25	254.79	732.79	318.46	895.63	389.24	72
73	693.63	301.45	867.08	376.82	1,059.77	460.59	73
74	801.11	348.51	1,001.35	435.64	1,223.87	532.45	74
75	908.55	395.24	1,135.65	494.02	1,387.99	603.82	75
76	1,016.29	441.90	1,270.36	552.38	1,552.61	675.11	76
77	1,123.67	488.58	1,404.65	610.80	1,716.77	746.49	77
78	1,292.77	562.27	1,615.95	702.80	1,975.06	859.03	78
79	1,472.70	640.47	1,840.85	800.55	2,249.92	978.52	79
80	1,649.02	716.62	2,061.29	895.83	2,519.36	1,094.92	80
81	1,833.29	797.01	2,291.66	996.26	2,800.90	1,217.66	81
82	2,026.82	880.92	2,533.49	1,101.08	3,096.55	1,345.77	82
83	2,228.55	969.11	2,785.72	1,211.36	3,404.80	1,480.60	83
84	2,439.07	1,060.85	3,048.91	1,326.02	3,726.40	1,620.71	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	49.62	21.61	62.02	27.01	75.83	33.07	16-39
40-54	75.17	32.77	93.97	41.01	114.84	50.12	40-54
55-59	101.94	44.46	127.41	55.54	155.70	67.92	55-59
60	122.76	53.50	153.42	66.92	187.57	81.73	60
61	143.61	62.34	179.47	77.87	219.32	95.17	61
62	164.42	71.37	205.46	89.21	251.19	109.06	62
63	189.19	82.07	236.47	102.60	289.01	125.39	63
64	213.66	93.11	267.12	116.36	326.50	142.25	64
65	238.43	103.80	298.09	129.79	364.33	158.58	65
66	263.26	114.46	329.04	143.13	402.17	174.94	66
67	287.99	125.21	360.03	156.50	440.02	191.29	67
68	330.56	143.69	413.15	179.65	504.94	219.54	68
69	373.06	162.18	466.35	202.73	569.89	247.75	69
70	415.57	180.67	519.41	225.86	634.85	276.04	70
71	458.33	199.17	572.93	248.93	700.26	304.29	71
72	500.82	217.68	626.07	272.08	765.12	332.54	72
73	592.62	257.63	740.77	321.96	905.41	393.50	73
74	684.43	297.73	855.51	372.22	1,045.62	454.91	74
75	776.22	337.68	970.25	422.09	1,185.85	515.85	75
76	868.28	377.54	1,085.32	471.91	1,326.48	576.79	76
77	960.01	417.43	1,200.04	521.81	1,466.70	637.79	77
78	1,104.46	480.34	1,380.60	600.46	1,687.34	733.89	78
79	1,258.20	547.20	1,572.73	684.01	1,922.22	835.99	79
80	1,408.87	612.30	1,761.08	765.36	2,152.45	935.42	80
81	1,566.29	680.91	1,957.95	851.17	2,393.03	1,040.30	81
82	1,731.65	752.59	2,164.53	940.72	2,645.51	1,149.76	82
83	1,903.96	827.94	2,380.01	1,034.96	2,908.90	1,264.90	83
84	2,083.84	906.29	2,604.83	1,132.89	3,183.66	1,384.61	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	166.94	83.53	208.70	104.46	255.11	127.63	16-39
40-54	253.03	126.53	316.24	158.14	386.54	193.33	40-54
55-59	352.19	176.18	440.22	220.14	538.08	269.08	55-59
60	446.70	224.16	558.40	280.22	682.45	342.45	60
61	467.87	234.89	584.89	293.65	714.86	358.89	61
62	490.30	246.29	612.88	307.89	749.09	376.30	62
63	522.97	261.38	653.72	326.74	799.03	399.31	63
64	555.80	278.16	694.79	347.67	849.19	424.92	64
65	589.98	294.93	737.49	368.63	901.43	450.56	65
66	624.35	312.97	780.46	391.22	953.91	478.17	66
67	660.16	330.26	825.22	412.87	1,008.59	504.56	67
68	717.60	359.05	896.99	448.80	1,096.36	548.54	68
69	776.70	388.40	970.83	485.50	1,186.61	593.40	69
70	836.05	417.83	1,045.08	522.29	1,277.27	638.37	70
71	895.63	447.48	1,119.53	559.34	1,368.34	683.63	71
72	955.71	470.27	1,194.60	587.87	1,460.11	718.46	72
73	1,090.40	535.28	1,363.04	669.12	1,665.93	817.78	73
74	1,224.73	595.26	1,530.90	744.11	1,871.12	909.43	74
75	1,359.00	651.50	1,698.74	814.36	2,076.30	995.38	75
76	1,493.33	707.62	1,866.66	884.56	2,281.53	1,081.15	76
77	1,628.07	758.94	2,035.10	948.71	2,487.39	1,159.52	77
78	1,856.78	807.57	2,320.95	1,009.45	2,836.72	1,233.75	78
79	2,085.84	907.15	2,607.29	1,133.93	3,186.72	1,385.95	79
80	2,334.67	1,014.67	2,918.37	1,268.32	3,566.88	1,550.19	80
81	2,597.13	1,129.07	3,246.45	1,411.38	3,967.89	1,725.01	81
82	2,870.65	1,247.58	3,588.29	1,559.53	4,385.68	1,906.12	82
83	3,155.95	1,372.38	3,944.90	1,715.45	4,821.62	2,096.69	83
84	3,454.14	1,502.25	4,317.68	1,877.81	5,277.21	2,295.12	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	108.92	47.50	136.13	59.36	166.38	72.55	16-39
40-54	164.98	71.93	206.24	89.95	252.07	109.88	40-54
55-59	229.64	100.16	287.14	125.21	350.95	153.02	55-59
60	305.85	133.31	382.28	166.66	467.25	203.71	60
61	331.82	143.93	414.73	179.91	506.95	219.90	61
62	357.23	155.06	446.52	193.85	545.80	236.93	62
63	395.02	171.40	493.76	214.24	603.42	261.82	63
64	432.44	188.43	540.54	235.51	660.70	287.85	64
65	470.27	204.73	587.87	255.85	718.46	312.77	65
66	508.29	221.12	635.41	276.38	776.62	337.82	66
67	546.12	237.39	682.63	296.79	834.38	362.73	67
68	606.74	263.80	758.40	329.68	926.92	403.01	68
69	667.54	290.21	834.46	362.79	1,019.85	443.40	69
70	728.13	316.56	910.19	395.72	1,112.43	483.66	70
71	789.11	342.87	986.42	428.62	1,205.58	523.87	71
72	849.61	363.51	1,061.99	454.39	1,297.97	555.36	72
73	969.35	424.88	1,211.72	531.05	1,480.98	649.06	73
74	1,088.70	485.48	1,360.98	606.86	1,663.35	741.67	74
75	1,208.12	546.40	1,510.17	683.01	1,845.81	834.78	75
76	1,327.52	610.80	1,659.45	763.48	2,028.20	933.12	76
77	1,447.29	674.67	1,809.14	843.37	2,211.17	1,030.76	77
78	1,650.60	717.90	2,063.29	897.37	2,521.80	1,096.76	78
79	1,854.20	806.39	2,317.81	1,008.01	2,832.89	1,232.07	79
80	2,075.46	902.03	2,594.33	1,127.49	3,170.82	1,378.06	80
81	2,308.78	1,003.71	2,885.99	1,254.66	3,527.31	1,533.50	81
82	2,551.91	1,109.12	3,189.90	1,386.35	3,898.78	1,694.46	82
83	2,805.56	1,219.97	3,506.90	1,524.98	4,286.23	1,863.88	83
84	3,070.64	1,335.51	3,838.26	1,669.33	4,691.23	2,040.32	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	100.16	43.70	125.23	54.58	153.04	66.74	16-39
40-54	151.82	66.18	189.75	82.73	231.90	101.14	40-54
55-59	211.28	92.11	264.12	115.18	322.78	140.75	55-59
60	281.32	122.70	351.71	153.34	429.84	187.41	60
61	305.27	132.43	381.58	165.56	466.37	202.35	61
62	328.66	142.65	410.85	178.29	502.12	217.92	62
63	363.43	157.72	454.19	197.09	555.18	240.87	63
64	397.85	173.34	497.32	216.64	607.84	264.84	64
65	432.66	188.37	540.80	235.37	661.00	287.73	65
66	467.67	203.43	584.59	254.31	714.46	310.79	66
67	502.40	218.46	628.01	273.04	767.62	333.70	67
68	558.20	242.69	697.71	303.33	852.77	370.76	68
69	614.14	267.02	767.64	333.76	938.26	407.97	69
70	669.92	291.23	837.33	364.05	1,023.45	444.96	70
71	725.95	315.48	907.49	394.30	1,109.14	481.98	71
72	781.63	334.42	977.00	418.03	1,194.16	510.91	72
73	891.75	390.84	1,114.73	488.56	1,362.46	597.14	73
74	1,001.63	446.64	1,252.02	558.28	1,530.30	682.35	74
75	1,111.47	502.70	1,389.35	628.35	1,698.12	767.98	75
76	1,221.35	561.91	1,526.66	702.42	1,865.94	858.53	76
77	1,331.51	620.67	1,664.41	775.88	2,034.30	948.27	77
78	1,518.61	660.46	1,898.23	825.56	2,320.09	1,009.05	78
79	1,705.90	741.91	2,132.38	927.36	2,606.21	1,133.47	79
80	1,909.44	829.84	2,386.77	1,037.28	2,917.13	1,267.84	80
81	2,124.06	923.44	2,655.11	1,154.30	3,245.10	1,410.80	81
82	2,347.76	1,020.39	2,934.69	1,275.47	3,586.85	1,558.93	82
83	2,581.10	1,122.41	3,226.38	1,402.97	3,943.32	1,714.73	83
84	2,824.95	1,228.61	3,531.19	1,535.80	4,315.92	1,877.09	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	85.55	37.31	106.98	46.66	130.75	57.06	16-39
40-54	129.69	56.54	162.14	70.67	198.17	86.39	40-54
55-59	180.53	78.71	225.66	98.36	275.82	120.24	55-59
60	240.39	104.82	300.51	131.01	367.27	160.10	60
61	260.78	113.14	326.00	141.41	398.45	172.86	61
62	280.82	121.90	350.97	152.34	429.00	186.21	62
63	310.49	134.73	388.08	168.40	474.31	205.84	63
64	339.92	148.11	424.90	185.11	519.27	226.20	64
65	369.63	160.90	462.05	201.13	564.71	245.81	65
66	399.57	173.78	499.46	217.24	610.44	265.56	66
67	429.24	186.57	536.58	233.29	655.80	285.12	67
68	476.91	207.30	596.10	259.13	728.57	316.72	68
69	524.69	228.16	655.84	285.18	801.63	348.51	69
70	572.31	248.79	715.38	311.07	874.36	380.16	70
71	620.25	269.50	775.30	336.94	947.57	411.81	71
72	667.80	285.72	834.76	357.13	1,020.21	436.50	72
73	761.92	333.94	952.41	417.41	1,164.05	510.15	73
74	855.75	381.58	1,069.67	476.95	1,307.36	582.97	74
75	949.61	429.44	1,186.99	536.82	1,450.79	656.14	75
76	1,043.46	480.06	1,304.30	600.10	1,594.12	733.41	76
77	1,137.58	530.25	1,421.96	662.88	1,738.01	810.22	77
78	1,297.41	564.27	1,621.73	705.36	1,982.14	862.09	78
79	1,457.47	633.83	1,821.79	792.31	2,226.67	968.39	79
80	1,631.30	708.96	2,039.14	886.24	2,492.25	1,083.16	80
81	1,814.72	788.93	2,268.35	986.08	2,772.47	1,205.30	81
82	2,005.81	871.76	2,507.24	1,089.68	3,064.40	1,331.85	82
83	2,205.13	958.93	2,756.45	1,198.64	3,368.99	1,465.01	83
84	2,413.48	1,049.70	3,016.86	1,312.06	3,687.31	1,603.69	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	135.15	67.62	168.94	84.41	206.46	103.24	16-39
40-54	204.79	102.44	255.97	128.01	312.83	156.50	40-54
55	352.19	176.18	440.22	220.14	538.08	269.08	55
56	408.77	204.43	510.97	255.53	624.47	312.35	56
57-59	465.71	232.93	582.23	291.21	711.54	355.89	57-59
60	793.55	398.27	991.92	497.86	1,212.38	608.44	60
61	879.98	441.80	1,100.00	552.24	1,344.45	674.97	61
62	913.03	457.87	1,141.26	572.31	1,394.85	699.48	62
63	993.38	497.54	1,241.69	621.99	1,517.67	760.18	63
64	1,064.59	532.73	1,330.75	665.88	1,626.41	813.88	64
65	1,118.35	559.00	1,397.97	698.74	1,708.64	854.01	65
66	1,172.05	587.51	1,465.07	734.45	1,790.67	897.61	66
67	1,229.45	615.14	1,536.80	768.92	1,878.35	939.82	67
68	1,318.68	659.74	1,648.32	824.70	2,014.56	1,007.95	68
69	1,410.82	705.54	1,763.56	881.94	2,155.51	1,077.89	69
70	1,504.25	751.85	1,880.33	939.74	2,298.16	1,148.58	70
71	1,598.26	798.43	1,997.83	998.04	2,441.75	1,219.83	71
72	1,693.92	834.22	2,117.43	1,042.80	2,587.94	1,274.55	72
73	1,939.17	936.58	2,423.97	1,170.75	2,962.68	1,430.94	73
74	2,168.55	1,027.80	2,710.63	1,284.75	3,312.97	1,570.23	74
75	2,386.03	1,110.41	2,982.55	1,388.03	3,645.31	1,696.46	75
76	2,605.01	1,191.05	3,256.25	1,488.86	3,979.87	1,819.70	76
77	2,807.83	1,261.98	3,509.78	1,577.46	4,289.73	1,928.02	77
78	3,001.92	1,326.96	3,752.45	1,658.65	4,586.31	2,027.24	78
79	3,191.33	1,388.13	3,989.22	1,735.17	4,875.70	2,120.79	79
80	3,574.35	1,554.67	4,467.97	1,943.43	5,460.85	2,375.27	80
81	3,973.21	1,728.21	4,966.57	2,160.27	6,070.24	2,640.32	81
82	4,391.32	1,910.08	5,489.16	2,387.57	6,708.95	2,918.15	82
83	4,828.62	2,100.21	6,035.74	2,625.26	7,377.03	3,208.69	83
84	5,284.89	2,298.70	6,606.13	2,873.39	8,074.13	3,511.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	88.15	38.41	110.22	48.02	134.69	58.70	16-39
40-54	133.53	58.28	166.94	72.79	204.01	88.97	40-54
55	229.64	100.16	287.14	125.21	350.95	153.02	55
56	266.56	116.26	333.24	145.29	407.27	177.58	56
57-59	303.75	132.45	379.68	165.56	464.09	202.37	57-59
60	543.28	236.91	679.15	296.07	830.02	361.91	60
61	624.01	270.72	780.00	338.38	953.37	413.57	61
62	665.20	288.23	831.50	360.31	1,016.31	440.38	62
63	750.31	326.24	937.82	407.85	1,146.28	498.50	63
64	828.28	360.85	1,035.36	451.08	1,265.44	551.32	64
65	891.37	387.98	1,114.29	485.00	1,361.86	592.80	65
66	954.21	415.13	1,192.74	518.89	1,457.85	634.23	66
67	1,017.09	442.18	1,271.34	552.76	1,553.81	675.55	67
68	1,114.85	484.66	1,393.55	605.86	1,703.24	740.49	68
69	1,212.62	527.19	1,515.79	659.02	1,852.62	805.49	69
70	1,310.12	569.63	1,637.60	712.06	2,001.55	870.26	70
71	1,408.15	611.88	1,760.22	764.84	2,151.33	934.82	71
72	1,505.85	644.78	1,882.31	805.99	2,300.62	985.06	72
73	1,723.87	743.33	2,154.87	929.18	2,633.68	1,135.63	73
74	1,927.74	838.21	2,409.70	1,047.78	2,945.12	1,280.55	74
75	2,121.09	931.30	2,651.37	1,164.07	3,240.54	1,422.76	75
76	2,315.77	1,028.06	2,894.74	1,285.01	3,537.97	1,570.61	76
77	2,496.09	1,121.83	3,120.06	1,402.37	3,813.41	1,713.97	77
78	2,668.63	1,179.63	3,335.82	1,474.48	4,077.03	1,802.18	78
79	2,837.04	1,234.01	3,546.25	1,542.56	4,334.36	1,885.27	79
80	3,177.48	1,382.10	3,971.85	1,727.63	4,854.47	2,111.55	80
81	3,532.09	1,536.32	4,415.13	1,920.42	5,396.25	2,347.16	81
82	3,903.73	1,698.02	4,879.68	2,122.47	5,964.02	2,594.17	82
83	4,292.41	1,867.00	5,365.54	2,333.79	6,557.93	2,852.42	83
84	4,698.10	2,043.49	5,872.62	2,554.35	7,177.68	3,121.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	81.07	35.39	101.36	44.16	123.91	53.98	16-39
40-54	122.92	53.58	153.56	66.94	187.73	81.85	40-54
55	211.28	92.11	264.12	115.18	322.78	140.75	55
56	245.27	106.92	306.59	133.67	374.70	163.38	56
57-59	279.46	121.88	349.31	152.32	426.94	186.15	57-59
60	499.84	217.92	624.77	272.40	763.64	332.92	60
61	574.11	249.01	717.60	311.31	877.10	380.48	61
62	611.94	265.18	764.98	331.48	934.98	405.19	62
63	690.25	300.17	862.84	375.22	1,054.57	458.59	63
64	762.04	332.00	952.49	414.97	1,164.19	507.17	64
65	820.06	356.99	1,025.07	446.22	1,252.90	545.40	65
66	877.88	381.90	1,097.36	477.39	1,341.21	583.47	66
67	935.70	406.81	1,169.67	508.51	1,429.56	621.51	67
68	1,025.67	445.90	1,282.09	557.40	1,567.01	681.27	68
69	1,115.61	485.06	1,394.53	606.34	1,704.44	741.07	69
70	1,205.30	524.07	1,506.61	655.10	1,841.43	800.67	70
71	1,295.51	562.95	1,619.39	703.66	1,979.24	860.05	71
72	1,385.35	593.20	1,731.71	741.49	2,116.55	906.29	72
73	1,585.96	683.87	1,982.42	854.81	2,422.98	1,044.78	73
74	1,773.53	771.16	2,216.91	963.89	2,709.55	1,178.11	74
75	1,951.41	856.75	2,439.29	1,070.97	2,981.31	1,308.94	75
76	2,130.52	945.77	2,663.17	1,182.21	3,254.97	1,444.95	76
77	2,296.36	1,032.10	2,870.47	1,290.11	3,508.34	1,576.82	77
78	2,455.12	1,085.20	3,068.92	1,356.54	3,750.87	1,658.01	78
79	2,610.09	1,135.31	3,262.57	1,419.08	3,987.60	1,734.47	79
80	2,923.31	1,271.52	3,654.09	1,589.42	4,466.11	1,942.61	80
81	3,249.51	1,413.42	4,061.92	1,766.75	4,964.51	2,159.41	81
82	3,591.47	1,562.15	4,489.28	1,952.69	5,486.90	2,386.63	82
83	3,949.04	1,717.63	4,936.30	2,147.08	6,033.28	2,624.20	83
84	4,322.26	1,880.05	5,402.83	2,350.04	6,603.45	2,872.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	69.25	30.21	86.61	37.75	105.84	46.16	16-39
40-54	104.94	45.78	131.23	57.24	160.36	69.93	40-54
55	180.53	78.71	225.66	98.36	275.82	120.24	55
56	209.54	91.39	261.94	114.20	320.12	139.59	56
57-59	238.75	104.08	298.45	130.13	364.77	159.04	57-59
60	427.04	186.17	533.81	232.74	652.40	284.44	60
61	490.46	212.76	613.10	265.96	749.35	325.06	61
62	522.85	226.58	653.56	283.18	798.81	346.15	62
63	589.72	256.47	737.13	320.60	900.99	391.80	63
64	651.04	283.60	813.82	354.55	994.64	433.28	64
65	700.64	304.97	875.82	381.20	1,070.41	465.95	65
66	749.99	326.24	937.50	407.85	1,145.86	498.50	66
67	799.43	347.59	999.28	434.44	1,221.35	531.01	67
68	876.26	380.98	1,095.32	476.21	1,338.81	582.01	68
69	953.13	414.41	1,191.42	518.01	1,456.13	633.09	69
70	1,029.74	447.72	1,287.17	559.68	1,573.21	684.03	70
71	1,106.82	480.94	1,383.47	601.14	1,690.94	734.75	71
72	1,183.59	506.81	1,479.52	633.49	1,808.26	774.28	72
73	1,355.01	584.27	1,693.68	730.29	2,070.08	892.59	73
74	1,515.21	658.82	1,894.01	823.50	2,314.87	1,006.53	74
75	1,667.19	731.97	2,084.02	914.95	2,547.11	1,118.31	75
76	1,820.22	808.02	2,275.23	1,010.05	2,780.86	1,234.51	76
77	1,961.90	881.80	2,452.40	1,102.26	2,997.33	1,347.19	77
78	2,097.55	927.16	2,621.90	1,158.94	3,204.59	1,416.48	78
79	2,229.89	969.93	2,787.38	1,212.42	3,406.78	1,481.84	79
80	2,497.51	1,086.34	3,121.88	1,357.90	3,815.61	1,659.67	80
81	2,776.19	1,207.58	3,470.31	1,509.45	4,241.43	1,844.89	81
82	3,068.26	1,334.63	3,835.44	1,668.31	4,687.75	2,039.04	82
83	3,373.85	1,467.50	4,217.34	1,834.41	5,154.50	2,241.98	83
84	3,692.71	1,606.21	4,615.87	2,007.75	5,641.62	2,453.90	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Proposed Rates - Phase 3
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	48.41	24.22	60.54	30.29	73.96	37.00	16-39
40-54	73.32	36.70	91.67	45.85	112.06	56.04	40-54
55-59	99.44	49.74	124.32	62.18	151.93	75.97	55-59
60	114.07	57.24	142.63	71.57	174.31	87.49	60
61	128.87	64.68	161.05	80.87	196.86	98.84	61
62	143.59	72.14	179.51	90.19	219.38	110.21	62
63	159.40	79.66	199.25	99.58	243.53	121.70	63
64	174.79	87.48	218.46	109.31	267.02	133.63	64
65	190.38	95.16	237.97	118.93	290.86	145.37	65
66	205.76	103.15	257.20	128.95	314.36	157.58	66
67	221.56	110.82	276.92	138.55	338.48	169.34	67
68	248.81	124.49	310.97	155.60	380.09	190.16	68
69	276.20	138.12	345.25	172.64	421.98	211.01	69
70	303.64	151.75	379.54	189.66	463.88	231.83	70
71	331.06	165.38	413.80	206.74	505.78	252.67	71
72	358.51	179.22	448.18	224.02	547.76	273.80	72
73	424.25	206.52	530.29	258.14	648.12	315.52	73
74	489.94	232.33	612.42	290.42	748.50	354.96	74
75	555.64	256.22	694.56	320.27	848.89	391.44	75
76	621.55	278.36	776.90	347.95	949.58	425.28	76
77	687.23	298.82	859.04	373.55	1,049.95	456.54	77
78	790.63	343.87	988.28	429.84	1,207.88	525.37	78
79	900.67	391.70	1,125.85	489.61	1,376.02	598.44	79
80	1,008.52	438.32	1,260.65	547.87	1,540.79	669.65	80
81	1,121.24	487.43	1,401.54	609.31	1,712.98	744.71	81
82	1,239.56	538.72	1,549.46	673.40	1,893.79	823.04	82
83	1,362.96	592.68	1,703.69	740.87	2,082.30	905.47	83
84	1,491.71	648.79	1,864.61	810.96	2,279.00	991.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	31.60	13.76	39.48	17.21	48.25	21.04	16-39
40-54	47.83	20.86	59.81	26.05	73.08	31.85	40-54
55-59	64.87	28.28	81.08	35.35	99.08	43.20	55-59
60	78.11	34.04	97.66	42.58	119.33	52.03	60
61	91.37	39.65	114.22	49.56	139.58	60.56	61
62	104.63	45.42	130.78	56.80	159.86	69.38	62
63	120.38	52.25	150.50	65.29	183.91	79.82	63
64	136.00	59.24	169.97	74.04	207.77	90.50	64
65	151.75	66.05	189.70	82.56	231.83	100.90	65
66	167.52	72.88	209.40	91.09	255.91	111.32	66
67	183.29	79.69	229.10	99.60	280.02	121.74	67
68	210.32	91.45	262.92	114.32	321.34	139.74	68
69	237.38	103.19	296.72	129.01	362.68	157.68	69
70	264.46	114.98	330.55	143.72	404.00	175.66	70
71	291.66	126.73	364.58	158.42	445.62	193.63	71
72	318.73	138.52	398.42	173.15	486.95	211.62	72
73	377.12	163.90	471.41	204.89	576.16	250.40	73
74	435.54	189.49	544.42	236.83	665.40	289.49	74
75	493.93	214.86	617.42	268.58	754.62	328.26	75
76	552.53	240.25	690.65	300.32	844.15	367.04	76
77	610.92	265.63	763.68	332.08	933.35	405.85	77
78	702.85	305.69	878.54	382.12	1,073.80	467.05	78
79	800.65	348.24	1,000.82	435.26	1,223.23	532.00	79
80	896.53	389.64	1,120.68	487.07	1,369.72	595.31	80
81	996.74	433.31	1,245.91	541.66	1,522.79	662.02	81
82	1,101.94	478.88	1,377.41	598.62	1,683.52	731.66	82
83	1,211.63	526.88	1,514.53	658.58	1,851.10	804.95	83
84	1,326.07	576.74	1,657.60	720.92	2,025.94	881.15	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	29.04	12.67	36.30	15.83	44.38	19.36	16-39
40-54	43.99	19.18	55.02	23.99	67.22	29.32	40-54
55-59	59.66	26.02	74.58	32.52	91.15	39.74	55-59
60	71.87	31.32	89.83	39.17	109.80	47.87	60
61	84.07	36.48	105.06	45.58	128.42	55.72	61
62	96.25	41.78	120.34	52.25	147.05	63.85	62
63	110.76	48.07	138.44	60.06	169.22	73.42	63
64	125.11	54.50	156.36	68.12	191.11	83.28	64
65	139.62	60.76	174.52	75.96	213.28	92.82	65
66	154.10	67.04	192.62	83.78	235.45	102.44	66
67	168.62	73.30	210.79	91.64	257.60	111.98	67
68	193.51	84.12	241.90	105.18	295.62	128.54	68
69	218.38	94.96	273.00	118.70	333.66	145.07	69
70	243.26	105.78	304.12	132.22	371.69	161.62	70
71	268.34	116.59	335.42	145.75	409.96	178.14	71
72	293.23	127.44	366.53	159.29	447.98	194.69	72
73	346.94	150.78	433.70	188.48	530.08	230.38	73
74	400.70	174.32	500.86	217.90	612.16	266.32	74
75	454.44	197.69	568.03	247.10	694.25	302.02	75
76	508.33	221.03	635.41	276.29	776.59	337.68	76
77	562.04	244.38	702.58	305.51	858.70	373.38	77
78	646.62	281.24	808.27	351.53	987.89	429.67	78
79	736.62	320.35	920.76	400.42	1,125.37	489.44	79
80	824.81	358.44	1,031.02	448.08	1,260.14	547.66	80
81	916.98	398.65	1,146.25	498.31	1,400.96	609.05	81
82	1,013.78	440.62	1,267.21	550.74	1,548.84	673.13	82
83	1,114.68	484.73	1,393.37	605.90	1,703.02	740.57	83
84	1,219.98	530.62	1,525.01	663.25	1,863.88	810.65	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	24.82	10.81	31.02	13.51	37.93	16.54	16-39
40-54	37.60	16.39	47.00	20.51	57.44	25.07	40-54
55-59	50.99	22.24	63.73	27.78	77.88	33.97	55-59
60	61.40	26.76	76.74	33.47	93.82	40.88	60
61	71.83	31.18	89.77	38.95	109.70	47.60	61
62	82.24	35.70	102.77	44.62	125.64	54.55	62
63	94.63	41.05	118.28	51.32	144.56	62.72	63
64	106.87	46.57	133.61	58.20	163.31	71.15	64
65	119.26	51.92	149.10	64.92	182.23	79.32	65
66	131.68	57.25	164.58	71.59	201.16	87.50	66
67	144.05	62.63	180.08	78.28	220.09	95.68	67
68	165.34	71.87	206.65	89.86	252.56	109.81	68
69	186.60	81.12	233.26	101.40	285.05	123.92	69
70	207.86	90.37	259.80	112.97	317.54	138.07	70
71	229.25	99.62	286.57	124.51	350.26	152.20	71
72	250.50	108.88	313.15	136.09	382.70	166.33	72
73	296.42	128.86	370.52	161.04	452.87	196.82	73
74	342.34	148.92	427.91	186.18	523.00	227.54	74
75	388.25	168.90	485.30	211.12	593.14	258.02	75
76	434.30	188.84	542.86	236.04	663.48	288.50	76
77	480.18	208.79	600.24	261.00	733.62	319.01	77
78	552.43	240.26	690.55	300.34	843.98	367.08	78
79	629.33	273.70	786.65	342.13	961.46	418.15	79
80	704.69	306.26	880.86	382.82	1,076.62	467.88	80
81	783.43	340.58	979.33	425.74	1,196.95	520.34	81
82	866.14	376.43	1,082.66	470.53	1,323.24	575.09	82
83	952.33	414.12	1,190.44	517.67	1,454.98	632.68	83
84	1,042.30	453.31	1,302.89	566.65	1,592.41	692.56	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	83.50	41.78	104.39	52.25	127.60	63.84	16-39
40-54	126.56	63.29	158.18	79.10	193.34	96.70	40-54
55-59	176.16	88.12	220.19	110.11	269.14	134.59	55-59
60	223.43	112.12	279.30	140.16	341.35	171.29	60
61	234.02	117.49	292.55	146.88	357.56	179.51	61
62	245.24	123.19	306.55	154.00	374.68	188.22	62
63	261.58	130.74	326.98	163.43	399.66	199.73	63
64	278.00	139.13	347.52	173.90	424.75	212.54	64
65	295.10	147.52	368.88	184.38	450.88	225.36	65
66	312.29	156.54	390.37	195.68	477.13	239.17	66
67	330.20	165.19	412.76	206.51	504.48	252.37	67
68	358.93	179.59	448.66	224.48	548.38	274.37	68
69	388.49	194.27	485.59	242.84	593.52	296.81	69
70	418.18	208.99	522.73	261.24	638.87	319.30	70
71	447.98	223.82	559.97	279.77	684.42	341.94	71
72	478.03	235.22	597.52	294.04	730.32	359.36	72
73	545.40	267.74	681.77	334.68	833.27	409.04	73
74	612.59	297.74	765.73	372.19	935.90	454.88	74
75	679.75	325.87	849.68	407.33	1,038.53	497.87	75
76	746.94	353.94	933.67	442.44	1,141.18	540.77	76
77	814.33	379.61	1,017.92	474.53	1,244.15	579.97	77
78	928.73	403.93	1,160.90	504.91	1,418.88	617.10	78
79	1,043.30	453.74	1,304.12	567.17	1,593.94	693.23	79
80	1,167.76	507.52	1,459.72	634.39	1,784.09	775.38	80
81	1,299.04	564.74	1,623.82	705.95	1,984.67	862.82	81
82	1,435.85	624.02	1,794.80	780.05	2,193.64	953.41	82
83	1,578.55	686.44	1,973.17	858.04	2,411.69	1,048.73	83
84	1,727.70	751.40	2,159.63	939.25	2,639.57	1,147.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	54.48	23.76	68.09	29.69	83.22	36.29	16-39
40-54	82.52	35.98	103.16	44.99	126.08	54.96	40-54
55-59	114.86	50.10	143.62	62.63	175.54	76.54	55-59
60	152.98	66.68	191.21	83.36	233.71	101.89	60
61	165.97	71.99	207.44	89.99	253.57	109.99	61
62	178.68	77.56	223.34	96.96	273.00	118.51	62
63	197.58	85.73	246.97	107.16	301.82	130.96	63
64	216.30	94.25	270.37	117.80	330.47	143.98	64
65	235.22	102.40	294.04	127.97	359.36	156.44	65
66	254.24	110.60	317.82	138.24	388.45	168.97	66
67	273.16	118.74	341.44	148.45	417.34	181.43	67
68	303.48	131.95	379.34	164.90	463.63	201.58	68
69	333.89	145.16	417.38	181.46	510.11	221.78	69
70	364.20	158.34	455.26	197.93	556.42	241.92	70
71	394.70	171.50	493.39	214.39	603.01	262.03	71
72	424.96	181.82	531.19	227.28	649.22	277.78	72
73	484.85	212.52	606.08	265.62	740.76	324.65	73
74	544.55	242.83	680.74	303.54	831.98	370.97	74
75	604.28	273.30	755.36	341.63	923.24	417.54	75
76	664.00	305.51	830.03	381.88	1,014.47	466.73	76
77	723.91	337.46	904.90	421.84	1,105.99	515.57	77
78	825.60	359.08	1,032.02	448.85	1,261.36	548.58	78
79	927.44	403.34	1,159.33	504.19	1,416.96	616.26	79
80	1,038.11	451.18	1,297.64	563.95	1,585.99	689.28	80
81	1,154.81	502.04	1,443.52	627.56	1,764.30	767.03	81
82	1,276.42	554.76	1,595.53	693.43	1,950.10	847.54	82
83	1,403.29	610.21	1,754.09	762.77	2,143.90	932.28	83
84	1,535.88	668.00	1,919.83	834.97	2,346.47	1,020.53	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	50.10	21.86	62.64	27.30	76.55	33.38	16-39
40-54	75.94	33.10	94.91	41.38	115.99	50.59	40-54
55-59	105.68	46.07	132.11	57.61	161.45	70.40	55-59
60	140.71	61.37	175.92	76.70	215.00	93.74	60
61	152.69	66.24	190.86	82.81	233.27	101.21	61
62	164.39	71.35	205.50	89.18	251.15	109.00	62
63	181.78	78.89	227.18	98.58	277.69	120.48	63
64	199.00	86.70	248.75	108.36	304.03	132.47	64
65	216.41	94.22	270.50	117.73	330.62	143.92	65
66	233.92	101.75	292.40	127.20	357.36	155.45	66
67	251.29	109.27	314.12	136.57	383.95	166.91	67
68	279.20	121.39	348.98	151.72	426.54	185.45	68
69	307.18	133.56	383.96	166.94	469.30	204.06	69
70	335.08	145.67	418.82	182.09	511.91	222.56	70
71	363.11	157.80	453.91	197.22	554.77	241.08	71
72	390.96	167.27	488.68	209.09	597.30	255.55	72
73	446.04	195.49	557.57	244.37	681.48	298.68	73
74	501.00	223.40	626.24	279.24	765.43	341.30	74
75	555.94	251.44	694.93	314.29	849.37	384.13	75
76	610.90	281.06	763.61	351.34	933.31	429.42	76
77	666.00	310.45	832.51	388.08	1,017.52	474.31	77
78	759.58	330.35	949.46	412.93	1,160.47	504.71	78
79	853.26	371.09	1,066.58	463.85	1,303.58	566.94	79
80	955.07	415.07	1,193.82	518.83	1,459.10	634.15	80
81	1,062.42	461.89	1,328.04	577.36	1,623.14	705.66	81
82	1,174.31	510.38	1,467.88	637.97	1,794.08	779.75	82
83	1,291.02	561.41	1,613.78	701.74	1,972.38	857.68	83
84	1,412.99	614.53	1,766.24	768.18	2,158.75	938.89	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	42.79	18.66	53.51	23.34	65.40	28.54	16-39
40-54	64.87	28.28	81.10	35.35	99.12	43.21	40-54
55-59	90.30	39.37	112.87	49.20	137.96	60.14	55-59
60	120.24	52.43	150.31	65.53	183.70	80.08	60
61	130.44	56.59	163.06	70.73	199.30	86.46	61
62	140.46	60.97	175.55	76.20	214.58	93.14	62
63	155.30	67.39	194.11	84.23	237.24	102.96	63
64	170.02	74.08	212.53	92.59	259.73	113.14	64
65	184.88	80.48	231.11	100.60	282.46	122.95	65
66	199.86	86.92	249.82	108.66	305.33	132.83	66
67	214.70	93.32	268.39	116.69	328.02	142.61	67
68	238.54	103.69	298.16	129.61	364.42	158.42	68
69	262.44	114.12	328.04	142.64	400.96	174.32	69
70	286.26	124.44	357.82	155.59	437.34	190.15	70
71	310.24	134.80	387.79	168.53	473.96	205.98	71
72	334.02	142.91	417.53	178.63	510.29	218.33	72
73	381.10	167.03	476.38	208.78	582.24	255.17	73
74	428.03	190.86	535.03	238.56	653.92	291.59	74
75	474.98	214.80	593.71	268.51	725.66	328.19	75
76	521.92	240.12	652.39	300.16	797.35	366.84	76
77	569.00	265.22	711.24	331.56	869.32	405.26	77
78	648.94	282.24	811.16	352.81	991.43	431.20	78
79	729.00	317.03	911.23	396.30	1,113.74	484.37	79
80	815.95	354.61	1,019.94	443.28	1,246.58	541.78	80
81	907.69	394.61	1,134.59	493.22	1,386.74	602.87	81
82	1,003.27	436.04	1,254.08	545.04	1,532.76	666.17	82
83	1,102.97	479.64	1,378.73	599.54	1,685.11	732.77	83
84	1,207.18	525.04	1,508.98	656.27	1,844.33	802.14	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	67.60	33.82	84.50	42.22	103.27	51.64	16-39
40-54	102.43	51.24	128.03	64.03	156.47	78.28	40-54
55	176.16	88.12	220.19	110.11	269.14	134.59	55
56	204.46	102.25	255.58	127.81	312.35	156.23	56
57-59	232.94	116.51	291.22	145.66	355.90	178.01	57-59
60	396.92	199.21	496.14	249.02	606.41	304.33	60
61	440.15	220.98	550.20	276.22	672.47	337.61	61
62	456.68	229.02	570.84	286.26	697.68	349.87	62
63	496.87	248.86	621.07	311.11	759.11	380.23	63
64	532.49	266.46	665.62	333.06	813.50	407.09	64
65	559.38	279.60	699.24	349.50	854.63	427.16	65
66	586.24	293.86	732.80	367.36	895.66	448.97	66
67	614.95	307.68	768.68	384.60	939.52	470.08	67
68	659.58	329.99	824.46	412.50	1,007.65	504.16	68
69	705.67	352.90	882.10	441.13	1,078.15	539.14	69
70	752.40	376.06	940.51	470.04	1,149.50	574.50	70
71	799.42	399.36	999.28	499.20	1,221.32	610.14	71
72	847.27	417.26	1,059.10	521.59	1,294.44	637.51	72
73	969.94	468.46	1,212.43	585.59	1,481.88	715.73	73
74	1,084.67	514.09	1,355.81	642.61	1,657.09	785.40	74
75	1,193.45	555.41	1,491.82	694.27	1,823.32	848.54	75
76	1,302.98	595.74	1,628.72	744.70	1,990.66	910.18	76
77	1,404.43	631.22	1,755.53	789.02	2,145.65	964.36	77
78	1,501.51	663.72	1,876.91	829.63	2,293.99	1,013.99	78
79	1,596.25	694.32	1,995.34	867.90	2,438.74	1,060.78	79
80	1,787.83	777.62	2,234.80	972.07	2,731.42	1,188.07	80
81	1,987.33	864.42	2,484.19	1,080.53	3,036.23	1,320.64	81
82	2,196.46	955.39	2,745.58	1,194.22	3,355.70	1,459.61	82
83	2,415.19	1,050.49	3,018.97	1,313.11	3,689.86	1,604.93	83
84	2,643.41	1,149.77	3,304.27	1,437.22	4,038.54	1,756.63	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	44.09	19.21	55.13	24.02	67.37	29.36	16-39
40-54	66.79	29.15	83.50	36.41	102.04	44.50	40-54
55	114.86	50.10	143.62	62.63	175.54	76.54	55
56	133.33	58.15	166.68	72.67	203.71	88.82	56
57-59	151.93	66.25	189.91	82.81	232.13	101.22	57-59
60	271.74	118.50	339.70	148.09	415.16	181.02	60
61	312.12	135.41	390.14	169.25	476.86	206.86	61
62	332.72	144.17	415.90	180.22	508.34	220.27	62
63	375.29	163.18	469.08	204.00	573.35	249.34	63
64	414.29	180.49	517.87	225.62	632.95	275.76	64
65	445.85	194.06	557.35	242.59	681.18	296.51	65
66	477.28	207.64	596.59	259.54	729.19	317.23	66
67	508.73	221.17	635.90	276.48	777.19	337.90	67
68	557.63	242.42	697.03	303.04	851.93	370.38	68
69	606.53	263.69	758.17	329.63	926.65	402.89	69
70	655.30	284.92	819.10	356.16	1,001.14	435.29	70
71	704.33	306.05	880.43	382.56	1,076.06	467.58	71
72	753.20	322.51	941.50	403.14	1,150.73	492.71	72
73	862.25	371.80	1,077.83	464.76	1,317.32	568.02	73
74	964.22	419.26	1,205.29	524.08	1,473.10	640.51	74
75	1,060.93	465.82	1,326.17	582.25	1,620.86	711.64	75
76	1,158.31	514.22	1,447.90	642.74	1,769.63	785.59	76
77	1,248.50	561.12	1,560.60	701.44	1,907.40	857.30	77
78	1,334.80	590.03	1,668.52	737.51	2,039.26	901.42	78
79	1,419.04	617.23	1,773.77	771.56	2,167.97	942.98	79
80	1,589.32	691.30	1,986.65	864.13	2,428.12	1,056.16	80
81	1,766.69	768.44	2,208.37	960.56	2,699.11	1,174.01	81
82	1,952.58	849.32	2,440.73	1,061.62	2,983.10	1,297.56	82
83	2,146.99	933.84	2,683.75	1,167.32	3,280.16	1,426.73	83
84	2,349.91	1,022.12	2,937.38	1,277.64	3,590.15	1,561.56	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	40.55	17.70	50.70	22.09	61.98	27.00	16-39
40-54	61.48	26.80	76.81	33.48	93.90	40.94	40-54
55	105.68	46.07	132.11	57.61	161.45	70.40	55
56	122.68	53.48	153.35	66.86	187.42	81.72	56
57-59	139.78	60.96	174.72	76.19	213.55	93.11	57-59
60	250.01	109.00	312.50	136.25	381.96	166.52	60
61	287.16	124.55	358.93	155.71	438.71	190.31	61
62	306.08	132.64	382.63	165.80	467.66	202.67	62
63	345.25	150.14	431.58	187.68	527.48	229.38	63
64	381.16	166.06	476.42	207.56	582.31	253.68	64
65	410.18	178.56	512.72	223.19	626.68	272.80	65
66	439.10	191.02	548.88	238.78	670.85	291.84	66
67	468.02	203.48	585.05	254.35	715.04	310.87	67
68	513.02	223.03	641.28	278.80	783.79	340.76	68
69	558.01	242.62	697.52	303.28	852.53	370.67	69
70	602.87	262.13	753.58	327.67	921.05	400.48	70
71	647.99	281.58	809.99	351.96	989.98	430.18	71
72	692.93	296.71	866.17	370.88	1,058.66	453.31	72
73	793.27	342.06	991.57	427.56	1,211.93	522.58	73
74	887.09	385.72	1,108.86	482.12	1,355.27	589.27	74
75	976.06	428.53	1,220.09	535.68	1,491.20	654.71	75
76	1,065.65	473.06	1,332.07	591.32	1,628.08	722.74	76
77	1,148.60	516.24	1,435.76	645.29	1,754.81	788.70	77
78	1,228.01	542.80	1,535.02	678.52	1,876.12	829.31	78
79	1,305.52	567.86	1,631.88	709.80	1,994.53	867.55	79
80	1,462.19	635.99	1,827.71	795.00	2,233.87	971.66	80
81	1,625.35	706.97	2,031.70	883.70	2,483.16	1,080.10	81
82	1,796.39	781.36	2,245.46	976.70	2,744.45	1,193.75	82
83	1,975.24	859.13	2,469.05	1,073.93	3,017.74	1,312.58	83
84	2,161.92	940.37	2,702.40	1,175.45	3,302.93	1,436.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	34.64	15.11	43.32	18.88	52.94	23.09	16-39
40-54	52.49	22.90	65.64	28.63	80.21	34.98	40-54
55	90.30	39.37	112.87	49.20	137.96	60.14	55
56	104.81	45.71	131.02	57.12	160.12	69.82	56
57-59	119.42	52.06	149.28	65.09	182.45	79.55	57-59
60	213.60	93.12	267.00	116.41	326.32	142.27	60
61	245.32	106.42	306.66	133.03	374.81	162.59	61
62	261.52	113.33	326.90	141.64	399.55	173.14	62
63	294.97	128.28	368.70	160.36	450.66	195.97	63
64	325.64	141.85	407.06	177.34	497.50	216.72	64
65	350.45	152.54	438.07	190.67	535.40	233.06	65
66	375.13	163.18	468.92	204.00	573.14	249.34	66
67	399.86	173.86	499.82	217.30	610.90	265.60	67
68	438.29	190.56	547.86	238.19	669.65	291.11	68
69	476.74	207.28	595.93	259.10	728.33	316.66	69
70	515.06	223.94	643.82	279.94	786.89	342.14	70
71	553.61	240.56	691.99	300.68	845.78	367.51	71
72	592.01	253.50	740.03	316.86	904.46	387.28	72
73	677.75	292.24	847.15	365.28	1,035.42	446.46	73
74	757.88	329.53	947.35	411.90	1,157.86	503.45	74
75	833.90	366.12	1,042.39	457.64	1,274.02	559.36	75
76	910.44	404.16	1,138.03	505.21	1,390.94	617.48	76
77	981.31	441.06	1,226.65	551.33	1,499.21	673.84	77
78	1,049.16	463.75	1,311.43	579.68	1,602.88	708.50	78
79	1,115.35	485.14	1,394.20	606.43	1,704.01	741.19	79
80	1,249.21	543.37	1,561.51	679.20	1,908.50	830.14	80
81	1,388.60	604.01	1,735.79	755.00	2,121.49	922.78	81
82	1,534.69	667.56	1,918.42	834.46	2,344.73	1,019.89	82
83	1,687.54	734.02	2,109.44	917.54	2,578.19	1,121.40	83
84	1,847.03	803.40	2,308.78	1,004.24	2,821.84	1,227.40	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Current Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	62.93	31.49	78.70	39.38	96.15	48.10	16-39
40-54	95.32	47.71	119.17	59.61	145.68	72.85	40-54
55-59	129.27	64.66	161.62	80.83	197.51	98.76	55-59
60	148.29	74.41	185.42	93.04	226.60	113.74	60
61	167.53	84.08	209.37	105.13	255.92	128.49	61
62	186.67	93.78	233.36	117.25	285.19	143.27	62
63	207.22	103.56	259.03	129.45	316.59	158.21	63
64	227.23	113.72	284.00	142.10	347.13	173.72	64
65	247.49	123.71	309.36	154.61	378.12	188.98	65
66	267.49	134.10	334.36	167.64	408.67	204.85	66
67	288.03	144.07	360.00	180.12	440.02	220.14	67
68	323.45	161.84	404.26	202.28	494.12	247.21	68
69	359.06	179.56	448.83	224.43	548.57	274.31	69
70	394.73	197.28	493.40	246.56	603.04	301.38	70
71	430.38	214.99	537.94	268.76	657.51	328.47	71
72	466.06	232.99	582.63	291.23	712.09	355.94	72
73	551.53	268.48	689.38	335.58	842.56	410.18	73
74	636.92	302.03	796.15	377.55	973.05	461.45	74
75	722.33	333.09	902.93	416.35	1,103.56	508.87	75
76	808.02	361.87	1,009.97	452.34	1,234.45	552.86	76
77	893.40	388.47	1,116.75	485.62	1,364.94	593.50	77
78	1,027.82	447.03	1,284.76	558.79	1,570.24	682.98	78
79	1,170.87	509.21	1,463.61	636.49	1,788.83	777.97	79
80	1,311.08	569.82	1,638.85	712.23	2,003.03	870.55	80
81	1,457.61	633.66	1,822.00	792.10	2,226.87	968.12	81
82	1,611.43	700.34	2,014.30	875.42	2,461.93	1,069.95	82
83	1,771.85	770.48	2,214.80	963.13	2,706.99	1,177.11	83
84	1,939.22	843.43	2,423.99	1,054.25	2,962.70	1,288.53	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	41.08	17.89	51.32	22.37	62.73	27.35	16-39
40-54	62.18	27.12	77.75	33.87	95.00	41.41	40-54
55-59	84.33	36.76	105.40	45.96	128.80	56.16	55-59
60	101.54	44.25	126.96	55.35	155.13	67.64	60
61	118.78	51.55	148.49	64.43	181.45	78.73	61
62	136.02	59.05	170.01	73.84	207.82	90.19	62
63	156.49	67.93	195.65	84.88	239.08	103.77	63
64	176.80	77.01	220.96	96.25	270.10	117.65	64
65	197.28	85.87	246.61	107.33	301.38	131.17	65
66	217.78	94.74	272.22	118.42	332.68	144.72	66
67	238.28	103.60	297.83	129.48	364.03	158.26	67
68	273.42	118.89	341.80	148.62	417.74	181.66	68
69	308.59	134.15	385.74	167.71	471.48	204.98	69
70	343.80	149.47	429.72	186.84	525.20	228.36	70
71	379.16	164.75	473.95	205.95	579.31	251.72	71
72	414.35	180.08	517.95	225.10	633.04	275.11	72
73	490.26	213.07	612.83	266.36	749.01	325.52	73
74	566.20	246.34	707.75	307.88	865.02	376.34	74
75	642.11	279.32	802.65	349.15	981.01	426.74	75
76	718.29	312.33	897.85	390.42	1,097.40	477.15	76
77	794.20	345.32	992.78	431.70	1,213.36	527.61	77
78	913.71	397.40	1,142.10	496.76	1,395.94	607.17	78
79	1,040.85	452.71	1,301.07	565.84	1,590.20	691.60	79
80	1,165.49	506.53	1,456.88	633.19	1,780.64	773.90	80
81	1,295.76	563.30	1,619.68	704.16	1,979.63	860.63	81
82	1,432.52	622.54	1,790.63	778.21	2,188.58	951.16	82
83	1,575.12	684.94	1,968.89	856.15	2,406.43	1,046.44	83
84	1,723.89	749.76	2,154.88	937.20	2,633.72	1,145.50	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	37.75	16.47	47.19	20.58	57.69	25.17	16-39
40-54	57.19	24.93	71.53	31.19	87.39	38.12	40-54
55-59	77.56	33.83	96.95	42.28	118.50	51.66	55-59
60	93.43	40.72	116.78	50.92	142.74	62.23	60
61	109.29	47.42	136.58	59.25	166.95	72.44	61
62	125.13	54.31	156.44	67.93	191.17	83.01	62
63	143.99	62.49	179.97	78.08	219.99	95.45	63
64	162.64	70.85	203.27	88.56	248.44	108.26	64
65	181.51	78.99	226.88	98.75	277.26	120.67	65
66	200.33	87.15	250.41	108.91	306.09	133.17	66
67	219.21	95.29	274.03	119.13	334.88	145.57	67
68	251.56	109.36	314.47	136.73	384.31	167.10	68
69	283.89	123.45	354.90	154.31	433.76	188.59	69
70	316.24	137.51	395.36	171.89	483.20	210.11	70
71	348.84	151.57	436.05	189.48	532.95	231.58	71
72	381.20	165.67	476.49	207.08	582.37	253.10	72
73	451.02	196.01	563.81	245.02	689.10	299.49	73
74	520.91	226.62	651.12	283.27	795.81	346.22	74
75	590.77	257.00	738.44	321.23	902.53	392.63	75
76	660.83	287.34	826.03	359.18	1,009.57	438.98	76
77	730.65	317.69	913.35	397.16	1,116.31	485.39	77
78	840.61	365.61	1,050.75	456.99	1,284.26	558.57	78
79	957.61	416.46	1,196.99	520.55	1,462.98	636.27	79
80	1,072.25	465.97	1,340.33	582.50	1,638.18	711.96	80
81	1,192.07	518.25	1,490.13	647.80	1,821.25	791.77	81
82	1,317.91	572.81	1,647.37	715.96	2,013.49	875.07	82
83	1,449.08	630.15	1,811.38	787.67	2,213.93	962.74	83
84	1,585.97	689.81	1,982.51	862.23	2,423.04	1,053.85	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	32.27	14.05	40.33	17.56	49.31	21.50	16-39
40-54	48.88	21.31	61.10	26.66	74.67	32.59	40-54
55-59	66.29	28.91	82.85	36.11	101.24	44.16	55-59
60	79.82	34.79	99.76	43.51	121.97	53.14	60
61	93.38	40.53	116.70	50.64	142.61	61.88	61
62	106.91	46.41	133.60	58.01	163.33	70.92	62
63	123.02	53.37	153.76	66.72	187.93	81.54	63
64	138.93	60.54	173.69	75.66	212.30	92.50	64
65	155.04	67.50	193.83	84.40	236.90	103.12	65
66	171.18	74.43	213.95	93.07	261.51	113.75	66
67	187.27	81.42	234.10	101.76	286.12	124.38	67
68	214.94	93.43	268.65	116.82	328.33	142.75	68
69	242.58	105.46	303.24	131.82	370.57	161.10	69
70	270.22	117.48	337.74	146.86	412.80	179.49	70
71	298.03	129.51	372.54	161.86	455.34	197.86	71
72	325.65	141.54	407.10	176.92	497.51	216.23	72
73	385.35	167.52	481.68	209.35	588.73	255.87	73
74	445.04	193.60	556.28	242.03	679.90	295.80	74
75	504.73	219.57	630.89	274.46	771.08	335.43	75
76	564.59	245.49	705.72	306.85	862.52	375.05	76
77	624.23	271.43	780.31	339.30	953.71	414.71	77
78	718.16	312.34	897.72	390.44	1,097.17	477.20	78
79	818.13	355.81	1,022.65	444.77	1,249.90	543.60	79
80	916.10	398.14	1,145.12	497.67	1,399.61	608.24	80
81	1,018.46	442.75	1,273.13	553.46	1,556.04	676.44	81
82	1,125.98	489.36	1,407.46	611.69	1,720.21	747.62	82
83	1,238.03	538.36	1,547.57	672.97	1,891.47	822.48	83
84	1,354.99	589.30	1,693.76	736.65	2,070.13	900.33	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	108.55	54.31	135.71	67.93	165.88	82.99	16-39
40-54	164.53	82.28	205.63	102.83	251.34	125.71	40-54
55-59	229.01	114.56	286.25	143.14	349.88	174.97	55-59
60	290.46	145.76	363.09	182.21	443.76	222.68	60
61	304.23	152.74	380.32	190.94	464.83	233.36	61
62	318.81	160.15	398.52	200.20	487.08	244.69	62
63	340.05	169.96	425.07	212.46	519.56	259.65	63
64	361.40	180.87	451.78	226.07	552.18	276.30	64
65	383.63	191.78	479.54	239.69	586.14	292.97	65
66	405.98	203.50	507.48	254.38	620.27	310.92	66
67	429.26	214.75	536.59	268.46	655.82	328.08	67
68	466.61	233.47	583.26	291.82	712.89	356.68	68
69	505.04	252.55	631.27	315.69	771.58	385.85	69
70	543.63	271.69	679.55	339.61	830.53	415.09	70
71	582.37	290.97	727.96	363.70	889.75	444.52	71
72	621.44	305.79	776.78	382.25	949.42	467.17	72
73	709.02	348.06	886.30	435.08	1,083.25	531.75	73
74	796.37	387.06	995.45	483.85	1,216.67	591.34	74
75	883.68	423.63	1,104.58	529.53	1,350.09	647.23	75
76	971.02	460.12	1,213.77	575.17	1,483.53	703.00	76
77	1,058.63	493.49	1,323.30	616.89	1,617.40	753.96	77
78	1,207.35	525.11	1,509.17	656.38	1,844.54	802.23	78
79	1,356.29	589.86	1,695.36	737.32	2,072.12	901.20	79
80	1,518.09	659.78	1,897.64	824.71	2,319.32	1,007.99	80
81	1,688.75	734.16	2,110.97	917.74	2,580.07	1,121.67	81
82	1,866.61	811.23	2,333.24	1,014.07	2,851.73	1,239.43	82
83	2,052.12	892.37	2,565.12	1,115.45	3,135.20	1,363.35	83
84	2,246.01	976.82	2,807.52	1,221.03	3,431.44	1,492.37	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	70.82	30.89	88.52	38.60	108.19	47.18	16-39
40-54	107.28	46.77	134.11	58.49	163.90	71.45	40-54
55-59	149.32	65.13	186.71	81.42	228.20	99.50	55-59
60	198.87	86.68	248.57	108.37	303.82	132.46	60
61	215.76	93.59	269.67	116.99	329.64	142.99	61
62	232.28	100.83	290.34	126.05	354.90	154.06	62
63	256.85	111.45	321.06	139.31	392.37	170.25	63
64	281.19	122.53	351.48	153.14	429.61	187.17	64
65	305.79	133.12	382.25	166.36	467.17	203.37	65
66	330.51	143.78	413.17	179.71	504.99	219.66	66
67	355.11	154.36	443.87	192.99	542.54	235.86	67
68	394.52	171.54	493.14	214.37	602.72	262.05	68
69	434.06	188.71	542.59	235.90	663.14	288.31	69
70	473.46	205.84	591.84	257.31	723.35	314.50	70
71	513.11	222.95	641.41	278.71	783.91	340.64	71
72	552.45	236.37	690.55	295.46	843.99	361.11	72
73	630.31	276.28	787.90	345.31	962.99	422.05	73
74	707.92	315.68	884.96	394.60	1,081.57	482.26	74
75	785.56	355.29	981.97	444.12	1,200.21	542.80	75
76	863.20	397.16	1,079.04	496.44	1,318.81	606.75	76
77	941.08	438.70	1,176.37	548.39	1,437.79	670.24	77
78	1,073.28	466.80	1,341.63	583.51	1,639.77	713.15	78
79	1,205.67	524.34	1,507.13	655.45	1,842.05	801.14	79
80	1,349.54	586.53	1,686.93	733.14	2,061.79	896.06	80
81	1,501.25	652.65	1,876.58	815.83	2,293.59	997.14	81
82	1,659.35	721.19	2,074.19	901.46	2,535.13	1,101.80	82
83	1,824.28	793.27	2,280.32	991.60	2,787.07	1,211.96	83
84	1,996.64	868.40	2,495.78	1,085.46	3,050.41	1,326.69	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	65.13	28.42	81.43	35.49	99.52	43.39	16-39
40-54	98.72	43.03	123.38	53.79	150.79	65.77	40-54
55-59	137.38	59.89	171.74	74.89	209.89	91.52	55-59
60	182.92	79.78	228.70	99.71	279.50	121.86	60
61	198.50	86.11	248.12	107.65	303.25	131.57	61
62	213.71	92.76	267.15	115.93	326.50	141.70	62
63	236.31	102.56	295.33	128.15	361.00	156.62	63
64	258.70	112.71	323.38	140.87	395.24	172.21	64
65	281.33	122.49	351.65	153.05	429.81	187.10	65
66	304.10	132.28	380.12	165.36	464.57	202.09	66
67	326.68	142.05	408.36	177.54	499.14	216.98	67
68	362.96	157.81	453.67	197.24	554.50	241.09	68
69	399.33	173.63	499.15	217.02	610.09	265.28	69
70	435.60	189.37	544.47	236.72	665.48	289.33	70
71	472.04	205.14	590.08	256.39	721.20	313.40	71
72	508.25	217.45	635.28	271.82	776.49	332.22	72
73	579.85	254.14	724.84	317.68	885.92	388.28	73
74	651.30	290.42	814.11	363.01	995.06	443.69	74
75	722.72	326.87	903.41	408.58	1,104.18	499.37	75
76	794.17	365.38	992.69	456.74	1,213.30	558.25	76
77	865.80	403.59	1,082.26	504.50	1,322.78	616.60	77
78	987.45	429.46	1,234.30	536.81	1,508.61	656.12	78
79	1,109.24	482.42	1,386.55	603.01	1,694.65	737.02	79
80	1,241.59	539.59	1,551.97	674.48	1,896.83	824.40	80
81	1,381.15	600.46	1,726.45	750.57	2,110.08	917.36	81
82	1,526.60	663.49	1,908.24	829.36	2,332.30	1,013.68	82
83	1,678.33	729.83	2,097.91	912.26	2,564.09	1,114.98	83
84	1,836.89	798.89	2,296.11	998.63	2,806.38	1,220.56	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	55.63	24.26	69.56	30.34	85.02	37.10	16-39
40-54	84.33	36.76	105.43	45.96	128.86	56.17	40-54
55-59	117.39	51.18	146.73	63.96	179.35	78.18	55-59
60	156.31	68.16	195.40	85.19	238.81	104.10	60
61	169.57	73.57	211.98	91.95	259.09	112.40	61
62	182.60	79.26	228.22	99.06	278.95	121.08	62
63	201.89	87.61	252.34	109.50	308.41	133.85	63
64	221.03	96.30	276.29	120.37	337.65	147.08	64
65	240.34	104.62	300.44	130.78	367.20	159.84	65
66	259.82	113.00	324.77	141.26	396.93	172.68	66
67	279.11	121.32	348.91	151.70	426.43	185.39	67
68	310.10	134.80	387.61	168.49	473.75	205.95	68
69	341.17	148.36	426.45	185.43	521.25	226.62	69
70	372.14	161.77	465.17	202.27	568.54	247.20	70
71	403.31	175.24	504.13	219.09	616.15	267.77	71
72	434.23	185.78	542.79	232.22	663.38	283.83	72
73	495.43	217.14	619.29	271.41	756.91	331.72	73
74	556.44	248.12	695.54	310.13	850.10	379.07	74
75	617.47	279.24	771.82	349.06	943.36	426.65	75
76	678.50	312.16	848.11	390.21	1,036.56	476.89	76
77	739.70	344.79	924.61	431.03	1,130.12	526.84	77
78	843.62	366.91	1,054.51	458.65	1,288.86	560.56	78
79	947.70	412.14	1,184.60	515.19	1,447.86	629.68	79
80	1,060.74	460.99	1,325.92	576.26	1,620.55	704.31	80
81	1,180.00	512.99	1,474.97	641.19	1,802.76	783.73	81
82	1,304.25	566.85	1,630.30	708.55	1,992.59	866.02	82
83	1,433.86	623.53	1,792.35	779.40	2,190.64	952.60	83
84	1,569.33	682.55	1,961.67	853.15	2,397.63	1,042.78	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	87.88	43.97	109.85	54.89	134.25	67.13	16-39
40-54	133.16	66.61	166.44	83.24	203.41	101.76	40-54
55	229.01	114.56	286.25	143.14	349.88	174.97	55
56	265.80	132.93	332.25	166.15	406.06	203.10	56
57-59	302.82	151.46	378.59	189.36	462.67	231.41	57-59
60	516.00	258.97	644.98	323.73	788.33	395.63	60
61	572.20	287.27	715.26	359.09	874.21	438.89	61
62	593.68	297.73	742.09	372.14	906.98	454.83	62
63	645.93	323.52	807.39	404.44	986.84	494.30	63
64	692.24	346.40	865.31	432.98	1,057.55	529.22	64
65	727.19	363.48	909.01	454.35	1,111.02	555.31	65
66	762.11	382.02	952.64	477.57	1,164.36	583.66	66
67	799.44	399.98	999.28	499.98	1,221.38	611.10	67
68	857.45	428.99	1,071.80	536.25	1,309.95	655.41	68
69	917.37	458.77	1,146.73	573.47	1,401.60	700.88	69
70	978.12	488.88	1,222.66	611.05	1,494.35	746.85	70
71	1,039.25	519.17	1,299.06	648.96	1,587.72	793.18	71
72	1,101.45	542.44	1,376.83	678.07	1,682.77	828.76	72
73	1,260.92	609.00	1,576.16	761.27	1,926.44	930.45	73
74	1,410.07	668.32	1,762.55	835.39	2,154.22	1,021.02	74
75	1,551.49	722.03	1,939.37	902.55	2,370.32	1,103.10	75
76	1,693.87	774.46	2,117.34	968.11	2,587.86	1,183.23	76
77	1,825.76	820.59	2,282.19	1,025.73	2,789.35	1,253.67	77
78	1,951.96	862.84	2,439.98	1,078.52	2,982.19	1,318.19	78
79	2,075.13	902.62	2,593.94	1,128.27	3,170.36	1,379.01	79
80	2,324.18	1,010.91	2,905.24	1,263.69	3,550.85	1,544.49	80
81	2,583.53	1,123.75	3,229.45	1,404.69	3,947.10	1,716.83	81
82	2,855.40	1,242.01	3,569.25	1,552.49	4,362.41	1,897.49	82
83	3,139.75	1,365.64	3,924.66	1,707.04	4,796.82	2,086.41	83
84	3,436.43	1,494.70	4,295.55	1,868.39	5,250.10	2,283.62	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	57.32	24.97	71.67	31.23	87.58	38.17	16-39
40-54	86.83	37.90	108.55	47.33	132.65	57.85	40-54
55	149.32	65.13	186.71	81.42	228.20	99.50	55
56	173.33	75.60	216.68	94.47	264.82	115.47	56
57-59	197.51	86.13	246.88	107.65	301.77	131.59	57-59
60	353.26	154.05	441.61	192.52	539.71	235.33	60
61	405.76	176.03	507.18	220.03	619.92	268.92	61
62	432.54	187.42	540.67	234.29	660.84	286.35	62
63	487.88	212.13	609.80	265.20	745.36	324.14	63
64	538.58	234.64	673.23	293.31	822.84	358.49	64
65	579.61	252.28	724.56	315.37	885.53	385.46	65
66	620.46	269.93	775.57	337.40	947.95	412.40	66
67	661.35	287.52	826.67	359.42	1,010.35	439.27	67
68	724.92	315.15	906.14	393.95	1,107.51	481.49	68
69	788.49	342.80	985.62	428.52	1,204.65	523.76	69
70	851.89	370.40	1,064.83	463.01	1,301.48	565.88	70
71	915.63	397.87	1,144.56	497.33	1,398.88	607.85	71
72	979.16	419.26	1,223.95	524.08	1,495.95	640.52	72
73	1,120.93	483.34	1,401.18	604.19	1,712.52	738.43	73
74	1,253.49	545.04	1,566.88	681.30	1,915.03	832.66	74
75	1,379.21	605.57	1,724.02	756.93	2,107.12	925.13	75
76	1,505.80	668.49	1,882.27	835.56	2,300.52	1,021.27	76
77	1,623.05	729.46	2,028.78	911.87	2,479.62	1,114.49	77
78	1,735.24	767.04	2,169.08	958.76	2,651.04	1,171.85	78
79	1,844.75	802.40	2,305.90	1,003.03	2,818.36	1,225.87	79
80	2,066.12	898.69	2,582.65	1,123.37	3,156.56	1,373.01	80
81	2,296.70	998.97	2,870.88	1,248.73	3,508.84	1,526.21	81
82	2,538.35	1,104.12	3,172.95	1,380.11	3,878.03	1,686.83	82
83	2,791.09	1,213.99	3,488.88	1,517.52	4,264.21	1,854.75	83
84	3,054.88	1,328.76	3,818.59	1,660.93	4,667.20	2,030.03	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	52.72	23.01	65.91	28.72	80.57	35.10	16-39
40-54	79.92	34.84	99.85	43.52	122.07	53.22	40-54
55	137.38	59.89	171.74	74.89	209.89	91.52	55
56	159.48	69.52	199.36	86.92	243.65	106.24	56
57-59	181.71	79.25	227.14	99.05	277.62	121.04	57-59
60	325.01	141.70	406.25	177.13	496.55	216.48	60
61	373.31	161.92	466.61	202.42	570.32	247.40	61
62	397.90	172.43	497.42	215.54	607.96	263.47	62
63	448.83	195.18	561.05	243.98	685.72	298.19	63
64	495.51	215.88	619.35	269.83	757.00	329.78	64
65	533.23	232.13	666.54	290.15	814.68	354.64	65
66	570.83	248.33	713.54	310.41	872.11	379.39	66
67	608.43	264.52	760.57	330.66	929.55	404.13	67
68	666.93	289.94	833.66	362.44	1,018.93	442.99	68
69	725.41	315.41	906.78	394.26	1,108.29	481.87	69
70	783.73	340.77	979.65	425.97	1,197.37	520.62	70
71	842.39	366.05	1,052.99	457.55	1,286.97	559.23	71
72	900.81	385.72	1,126.02	482.14	1,376.26	589.30	72
73	1,031.25	444.68	1,289.04	555.83	1,575.51	679.35	73
74	1,153.22	501.44	1,441.52	626.76	1,761.85	766.05	74
75	1,268.88	557.09	1,586.12	696.38	1,938.56	851.12	75
76	1,385.35	614.98	1,731.69	768.72	2,116.50	939.56	76
77	1,493.18	671.11	1,866.49	838.88	2,281.25	1,025.31	77
78	1,596.41	705.64	1,995.53	882.08	2,438.96	1,078.10	78
79	1,697.18	738.22	2,121.44	922.74	2,592.89	1,127.82	79
80	1,900.85	826.79	2,376.02	1,033.50	2,904.03	1,263.16	80
81	2,112.96	919.06	2,641.21	1,148.81	3,228.11	1,404.13	81
82	2,335.31	1,015.77	2,919.10	1,269.71	3,567.79	1,551.88	82
83	2,567.81	1,116.87	3,209.77	1,396.11	3,923.06	1,706.35	83
84	2,810.50	1,222.48	3,513.12	1,528.09	4,293.81	1,867.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 1

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	45.03	19.64	56.32	24.54	68.82	30.02	16-39
40-54	68.24	29.77	85.33	37.22	104.27	45.47	40-54
55	117.39	51.18	146.73	63.96	179.35	78.18	55
56	136.25	59.42	170.33	74.26	208.16	90.77	56
57-59	155.25	67.68	194.06	84.62	237.19	103.42	57-59
60	277.68	121.06	347.10	151.33	424.22	184.95	60
61	318.92	138.35	398.66	172.94	487.25	211.37	61
62	339.98	147.33	424.97	184.13	519.42	225.08	62
63	383.46	166.76	479.31	208.47	585.86	254.76	63
64	423.33	184.41	529.18	230.54	646.75	281.74	64
65	455.59	198.30	569.49	247.87	696.02	302.98	65
66	487.67	212.13	609.60	265.20	745.08	324.14	66
67	519.82	226.02	649.77	282.49	794.17	345.28	67
68	569.78	247.73	712.22	309.65	870.55	378.44	68
69	619.76	269.46	774.71	336.83	946.83	411.66	69
70	669.58	291.12	836.97	363.92	1,022.96	444.78	70
71	719.69	312.73	899.59	390.88	1,099.51	477.76	71
72	769.61	329.55	962.04	411.92	1,175.80	503.46	72
73	881.08	379.91	1,101.30	474.86	1,346.05	580.40	73
74	985.24	428.39	1,231.56	535.47	1,505.22	654.49	74
75	1,084.07	475.96	1,355.11	594.93	1,656.23	727.17	75
76	1,183.57	525.41	1,479.44	656.77	1,808.22	802.72	76
77	1,275.70	573.38	1,594.65	716.73	1,948.97	875.99	77
78	1,363.91	602.88	1,704.86	753.58	2,083.74	921.05	78
79	1,449.96	630.68	1,812.46	788.36	2,215.21	963.55	79
80	1,623.97	706.38	2,029.96	882.96	2,481.05	1,079.18	80
81	1,805.18	785.21	2,256.53	981.50	2,757.94	1,199.61	81
82	1,995.10	867.83	2,493.95	1,084.80	3,048.15	1,325.86	82
83	2,193.80	954.23	2,742.27	1,192.80	3,351.65	1,457.82	83
84	2,401.14	1,044.42	3,001.41	1,305.51	3,668.39	1,595.62	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Proposed Rates - Phase 1
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	81.81	40.93	102.31	51.19	124.99	62.53	16-39
40-54	123.91	62.02	154.92	77.49	189.38	94.71	40-54
55-59	168.05	84.06	210.10	105.08	256.76	128.39	55-59
60	192.78	96.74	241.04	120.95	294.58	147.86	60
61	217.79	109.31	272.17	136.67	332.69	167.04	61
62	242.67	121.92	303.37	152.42	370.75	186.25	62
63	269.39	134.63	336.73	168.29	411.57	205.67	63
64	295.40	147.84	369.20	184.73	451.26	225.83	64
65	321.74	160.82	402.17	200.99	491.55	245.68	65
66	347.73	174.32	434.67	217.93	531.27	266.31	66
67	374.44	187.29	467.99	234.15	572.03	286.18	67
68	420.49	210.39	525.54	262.96	642.35	321.37	68
69	466.78	233.42	583.47	291.76	713.15	356.61	69
70	513.15	256.46	641.42	320.53	783.96	391.79	70
71	559.49	279.49	699.32	349.39	854.77	427.01	71
72	605.88	302.88	757.42	378.59	925.71	462.72	72
73	716.98	349.02	896.19	436.26	1,095.32	533.23	73
74	828.00	392.64	1,034.99	490.81	1,264.97	599.88	74
75	939.03	433.01	1,173.81	541.26	1,434.62	661.53	75
76	1,050.42	470.43	1,312.96	588.04	1,604.79	718.72	76
77	1,161.42	505.01	1,451.78	631.30	1,774.42	771.55	77
78	1,336.16	581.14	1,670.19	726.43	2,041.32	887.88	78
79	1,522.13	661.97	1,902.69	827.44	2,325.47	1,011.36	79
80	1,704.40	740.76	2,130.50	925.90	2,603.94	1,131.71	80
81	1,894.90	823.76	2,368.60	1,029.73	2,894.94	1,258.56	81
82	2,094.86	910.44	2,618.59	1,138.05	3,200.51	1,390.94	82
83	2,303.40	1,001.63	2,879.24	1,252.07	3,519.09	1,530.24	83
84	2,520.99	1,096.46	3,151.19	1,370.52	3,851.51	1,675.09	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	53.40	23.25	66.72	29.08	81.54	35.56	16-39
40-54	80.83	35.25	101.08	44.02	123.51	53.83	40-54
55-59	109.63	47.79	137.03	59.74	167.45	73.01	55-59
60	132.01	57.53	165.05	71.96	201.67	87.93	60
61	154.42	67.01	193.03	83.76	235.89	102.35	61
62	176.82	76.76	221.02	95.99	270.16	117.25	62
63	203.44	88.30	254.35	110.34	310.81	134.90	63
64	229.84	100.12	287.25	125.13	351.13	152.95	64
65	256.46	111.62	320.59	139.53	391.79	170.52	65
66	283.11	123.17	353.89	153.94	432.49	188.13	66
67	309.76	134.68	387.18	168.32	473.23	205.74	67
68	355.44	154.55	444.33	193.20	543.06	236.16	68
69	401.17	174.39	501.46	218.03	612.93	266.48	69
70	446.94	194.32	558.63	242.89	682.76	296.87	70
71	492.91	214.17	616.14	267.73	753.10	327.23	71
72	538.65	234.10	673.33	292.62	822.95	357.64	72
73	637.33	276.99	796.68	346.26	973.71	423.18	73
74	736.06	320.24	920.07	400.24	1,124.53	489.24	74
75	834.74	363.11	1,043.44	453.90	1,275.31	554.76	75
76	933.78	406.02	1,167.20	507.54	1,426.61	620.30	76
77	1,032.45	448.91	1,290.62	561.22	1,577.36	685.89	77
78	1,187.82	516.62	1,484.73	645.78	1,814.72	789.31	78
79	1,353.10	588.53	1,691.39	735.59	2,067.26	899.08	79
80	1,515.14	658.49	1,893.95	823.15	2,314.83	1,006.07	80
81	1,684.49	732.29	2,105.59	915.41	2,573.52	1,118.81	81
82	1,862.28	809.31	2,327.82	1,011.67	2,845.15	1,236.51	82
83	2,047.65	890.43	2,559.56	1,113.00	3,128.36	1,360.37	83
84	2,241.06	974.69	2,801.34	1,218.35	3,423.84	1,489.14	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	49.08	21.41	61.35	26.75	75.00	32.72	16-39
40-54	74.34	32.41	92.98	40.54	113.60	49.55	40-54
55-59	100.83	43.97	126.04	54.96	154.04	67.16	55-59
60	121.46	52.93	151.81	66.20	185.56	80.90	60
61	142.08	61.65	177.55	77.03	217.03	94.17	61
62	162.66	70.61	203.37	88.30	248.51	107.91	62
63	187.18	81.24	233.96	101.50	285.98	124.08	63
64	211.44	92.11	264.25	115.12	322.98	140.74	64
65	235.96	102.68	294.94	128.37	360.44	156.87	65
66	260.43	113.30	325.53	141.59	397.91	173.12	66
67	284.97	123.88	356.24	154.87	435.34	189.25	67
68	327.03	142.16	408.81	177.75	499.60	217.23	68
69	369.06	160.48	461.37	200.60	563.89	245.17	69
70	411.11	178.77	513.96	223.45	628.16	273.14	70
71	453.49	197.04	566.86	246.32	692.83	301.06	71
72	495.56	215.37	619.44	269.20	757.09	329.03	72
73	586.33	254.82	732.95	318.53	895.84	389.34	73
74	677.18	294.60	846.45	368.25	1,034.55	450.08	74
75	768.00	334.10	959.97	417.60	1,173.28	510.41	75
76	859.08	373.54	1,073.84	466.93	1,312.44	570.68	76
77	949.85	413.00	1,187.36	516.31	1,451.20	631.01	77
78	1,092.79	475.30	1,365.98	594.09	1,669.53	726.14	78
79	1,244.89	541.39	1,556.08	676.71	1,901.88	827.15	79
80	1,393.93	605.76	1,742.42	757.26	2,129.64	925.55	80
81	1,549.70	673.72	1,937.16	842.14	2,367.62	1,029.29	81
82	1,713.29	744.65	2,141.58	930.75	2,617.54	1,137.59	82
83	1,883.81	819.19	2,354.80	1,023.97	2,878.10	1,251.56	83
84	2,061.77	896.75	2,577.27	1,120.89	3,149.96	1,370.00	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	41.95	18.27	52.42	22.83	64.10	27.95	16-39
40-54	63.54	27.70	79.43	34.66	97.07	42.37	40-54
55-59	86.17	37.59	107.70	46.95	131.62	57.41	55-59
60	103.77	45.22	129.69	56.56	158.56	69.09	60
61	121.39	52.69	151.71	65.83	185.39	80.44	61
62	138.99	60.33	173.68	75.41	212.33	92.19	62
63	159.92	69.37	199.89	86.73	244.31	106.00	63
64	180.61	78.70	225.80	98.36	275.99	120.24	64
65	201.55	87.74	251.98	109.71	307.97	134.05	65
66	222.54	96.75	278.14	120.99	339.96	147.88	66
67	243.44	105.84	304.34	132.29	371.95	161.70	67
68	279.42	121.46	349.24	151.86	426.83	185.58	68
69	315.35	137.09	394.21	171.37	481.73	209.42	69
70	351.28	152.73	439.06	190.92	536.64	233.34	70
71	387.43	168.36	484.30	210.42	591.94	257.22	71
72	423.35	184.01	529.22	229.99	646.76	281.10	72
73	500.95	217.77	626.18	272.16	765.35	332.63	73
74	578.55	251.67	723.17	314.64	883.87	384.54	74
75	656.14	285.44	820.16	356.79	1,002.41	436.05	75
76	733.97	319.14	917.43	398.91	1,121.28	487.57	76
77	811.50	352.86	1,014.41	441.09	1,239.82	539.13	77
78	933.61	406.04	1,167.03	507.57	1,426.33	620.37	78
79	1,063.57	462.55	1,329.44	578.20	1,624.87	706.67	79
80	1,190.93	517.58	1,488.65	646.97	1,819.49	790.72	80
81	1,324.00	575.58	1,655.07	719.50	2,022.85	879.37	81
82	1,463.78	636.17	1,829.70	795.20	2,236.28	971.90	82
83	1,609.44	699.86	2,011.84	874.86	2,458.92	1,069.23	83
84	1,761.49	766.09	2,201.88	957.64	2,691.17	1,170.43	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	141.12	70.61	176.42	88.30	215.64	107.89	16-39
40-54	213.89	106.96	267.32	133.68	326.74	163.42	40-54
55-59	297.71	148.92	372.12	186.09	454.85	227.46	55-59
60	377.60	189.48	472.02	236.87	576.88	289.48	60
61	395.49	198.56	494.41	248.23	604.28	303.37	61
62	414.46	208.19	518.07	260.26	633.21	318.09	62
63	442.07	220.95	552.60	276.20	675.43	337.54	63
64	469.82	235.13	587.31	293.89	717.83	359.19	64
65	498.72	249.31	623.41	311.60	761.99	380.86	65
66	527.77	264.55	659.73	330.70	806.35	404.20	66
67	558.04	279.17	697.56	349.00	852.57	426.51	67
68	606.59	303.51	758.24	379.37	926.76	463.69	68
69	656.55	328.32	820.65	410.40	1,003.05	501.61	69
70	706.72	353.19	883.41	441.50	1,079.69	539.62	70
71	757.09	378.26	946.35	472.81	1,156.67	577.88	71
72	807.87	397.52	1,009.81	496.93	1,234.24	607.32	72
73	921.73	452.48	1,152.19	565.61	1,408.23	691.28	73
74	1,035.28	503.18	1,294.08	629.00	1,581.67	768.75	74
75	1,148.78	550.72	1,435.96	688.39	1,755.12	841.40	75
76	1,262.33	598.16	1,577.90	747.72	1,928.59	913.90	76
77	1,376.22	641.54	1,720.28	801.96	2,102.61	980.15	77
78	1,569.55	682.64	1,961.92	853.30	2,397.91	1,042.90	78
79	1,763.18	766.82	2,203.96	958.52	2,693.76	1,171.56	79
80	1,973.51	857.71	2,466.93	1,072.12	3,015.11	1,310.39	80
81	2,195.38	954.41	2,744.26	1,193.06	3,354.09	1,458.17	81
82	2,426.59	1,054.59	3,033.21	1,318.28	3,707.25	1,611.26	82
83	2,667.75	1,160.08	3,334.66	1,450.09	4,075.76	1,772.35	83
84	2,919.81	1,269.87	3,649.77	1,587.33	4,460.87	1,940.09	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	92.07	40.15	115.07	50.18	140.64	61.33	16-39
40-54	139.46	60.81	174.34	76.03	213.08	92.88	40-54
55-59	194.11	84.67	242.72	105.84	296.66	129.35	55-59
60	258.54	112.69	323.14	140.88	394.97	172.19	60
61	280.49	121.66	350.57	152.08	428.53	185.88	61
62	301.97	131.08	377.44	163.86	461.37	200.28	62
63	333.91	144.88	417.38	181.10	510.08	221.32	63
64	365.55	159.28	456.93	199.08	558.49	243.33	64
65	397.52	173.06	496.93	216.27	607.32	264.38	65
66	429.67	186.91	537.12	233.63	656.48	285.56	66
67	461.64	200.67	577.03	250.88	705.30	306.62	67
68	512.88	223.00	641.08	278.68	783.53	340.67	68
69	564.27	245.32	705.37	306.67	862.09	374.81	69
70	615.50	267.59	769.39	334.50	940.35	408.84	70
71	667.04	289.84	833.83	362.32	1,019.09	442.83	71
72	718.18	307.28	897.71	384.10	1,097.18	469.45	72
73	819.40	359.16	1,024.28	448.90	1,251.88	548.66	73
74	920.29	410.38	1,150.45	512.98	1,406.05	626.94	74
75	1,021.23	461.88	1,276.56	577.35	1,560.28	705.64	75
76	1,122.16	516.31	1,402.75	645.38	1,714.45	788.77	76
77	1,223.41	570.31	1,529.28	712.91	1,869.12	871.31	77
78	1,395.26	606.85	1,744.11	758.56	2,131.70	927.10	78
79	1,567.37	681.64	1,959.27	852.08	2,394.66	1,041.48	79
80	1,754.41	762.49	2,193.01	953.08	2,680.32	1,164.88	80
81	1,951.63	848.45	2,439.55	1,060.58	2,981.67	1,296.28	81
82	2,157.15	937.54	2,696.45	1,171.90	3,295.67	1,432.34	82
83	2,371.56	1,031.25	2,964.41	1,289.08	3,623.19	1,575.55	83
84	2,595.64	1,128.92	3,244.51	1,411.10	3,965.53	1,724.70	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	84.67	36.94	105.86	46.14	129.37	56.41	16-39
40-54	128.34	55.94	160.40	69.93	196.02	85.50	40-54
55-59	178.60	77.86	223.27	97.36	272.85	118.98	55-59
60	237.80	103.72	297.30	129.62	363.35	158.42	60
61	258.05	111.95	322.55	139.95	394.23	171.04	61
62	277.82	120.58	347.30	150.71	424.44	184.21	62
63	307.21	133.32	383.93	166.60	469.30	203.61	63
64	336.31	146.52	420.39	183.13	513.81	223.87	64
65	365.73	159.23	457.15	198.96	558.75	243.22	65
66	395.32	171.96	494.16	214.97	603.94	262.71	66
67	424.68	184.67	530.86	230.80	648.88	282.08	67
68	471.85	205.15	589.78	256.41	720.85	313.41	68
69	519.13	225.72	648.89	282.13	793.12	344.86	69
70	566.29	246.18	707.81	307.73	865.13	376.13	70
71	613.66	266.68	767.11	333.30	937.56	407.43	71
72	660.72	282.69	825.87	353.36	1,009.44	431.88	72
73	753.81	330.38	942.29	412.99	1,151.70	504.77	73
74	846.69	377.55	1,058.35	471.92	1,293.58	576.80	74
75	939.54	424.93	1,174.43	531.15	1,435.44	649.18	75
76	1,032.42	474.99	1,290.50	593.76	1,577.29	725.72	76
77	1,125.54	524.66	1,406.94	655.86	1,719.61	801.58	77
78	1,283.69	558.29	1,604.59	697.85	1,961.19	852.96	78
79	1,442.01	627.14	1,802.52	783.91	2,203.05	958.13	79
80	1,614.07	701.47	2,017.56	876.82	2,465.88	1,071.71	80
81	1,795.49	780.59	2,244.39	975.74	2,743.11	1,192.57	81
82	1,984.58	862.54	2,480.72	1,078.17	3,032.00	1,317.78	82
83	2,181.82	948.78	2,727.29	1,185.94	3,333.32	1,449.48	83
84	2,387.95	1,038.56	2,984.95	1,298.22	3,648.29	1,586.72	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	72.32	31.54	90.43	39.44	110.53	48.23	16-39
40-54	109.63	47.79	137.06	59.74	167.51	73.02	40-54
55-59	152.61	66.54	190.75	83.15	233.15	101.64	55-59
60	203.21	88.61	254.02	110.75	310.45	135.34	60
61	220.44	95.64	275.57	119.53	336.82	146.12	61
62	237.38	103.04	296.68	128.78	362.64	157.41	62
63	262.46	113.89	328.05	142.35	400.94	174.00	63
64	287.33	125.20	359.18	156.48	438.94	191.21	64
65	312.45	136.01	390.58	170.01	477.36	207.79	65
66	337.76	146.89	422.20	183.64	516.01	224.48	66
67	362.84	157.71	453.58	197.21	554.35	241.01	67
68	403.13	175.24	503.89	219.04	615.87	267.73	68
69	443.52	192.86	554.39	241.06	677.62	294.60	69
70	483.78	210.30	604.72	262.95	739.10	321.35	70
71	524.31	227.81	655.37	284.82	800.99	348.11	71
72	564.49	241.52	705.63	301.88	862.39	368.98	72
73	644.06	282.28	805.08	352.84	983.99	431.24	73
74	723.37	322.55	904.20	403.17	1,105.12	492.79	74
75	802.72	363.01	1,003.37	453.78	1,226.37	554.64	75
76	882.04	405.80	1,102.54	507.27	1,347.52	619.96	76
77	961.61	448.22	1,202.00	560.34	1,469.15	684.89	77
78	1,096.71	476.99	1,370.86	596.25	1,675.52	728.73	78
79	1,232.01	535.78	1,539.98	669.75	1,882.22	818.59	79
80	1,378.96	599.29	1,723.70	749.14	2,106.72	915.61	80
81	1,534.00	666.89	1,917.46	833.54	2,343.59	1,018.85	81
82	1,695.53	736.91	2,119.40	921.12	2,590.36	1,125.83	82
83	1,864.02	810.59	2,330.05	1,013.22	2,847.84	1,238.38	83
84	2,040.13	887.32	2,550.18	1,109.10	3,116.92	1,355.62	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	114.24	57.16	142.81	71.35	174.53	87.27	16-39
40-54	173.11	86.60	216.37	108.21	264.43	132.29	40-54
55	297.71	148.92	372.12	186.09	454.85	227.46	55
56	345.54	172.80	431.93	216.00	527.87	264.03	56
57-59	393.67	196.90	492.16	246.17	601.47	300.84	57-59
60	670.79	336.66	838.48	420.84	1,024.83	514.32	60
61	743.85	373.46	929.84	466.81	1,136.47	570.56	61
62	771.79	387.04	964.72	483.78	1,179.08	591.28	62
63	839.71	420.57	1,049.61	525.78	1,282.90	642.59	63
64	899.91	450.32	1,124.90	562.87	1,374.82	687.98	64
65	945.35	472.52	1,181.72	590.66	1,444.32	721.90	65
66	990.75	496.62	1,238.43	620.84	1,513.67	758.76	66
67	1,039.27	519.98	1,299.07	649.97	1,587.79	794.44	67
68	1,114.69	557.68	1,393.34	697.13	1,702.93	852.03	68
69	1,192.58	596.40	1,490.75	745.51	1,822.07	911.15	69
70	1,271.56	635.54	1,589.46	794.37	1,942.66	970.91	70
71	1,351.02	674.92	1,688.78	843.65	2,064.03	1,031.14	71
72	1,431.89	705.17	1,789.88	881.49	2,187.60	1,077.39	72
73	1,639.20	791.70	2,049.01	989.65	2,504.38	1,209.58	73
74	1,833.09	868.81	2,291.32	1,086.01	2,800.48	1,327.33	74
75	2,016.93	938.64	2,521.18	1,173.32	3,081.41	1,434.03	75
76	2,202.04	1,006.80	2,752.54	1,258.54	3,364.22	1,538.20	76
77	2,373.49	1,066.76	2,966.85	1,333.44	3,626.15	1,629.77	77
78	2,537.55	1,121.69	3,171.98	1,402.07	3,876.84	1,713.64	78
79	2,697.66	1,173.40	3,372.12	1,466.75	4,121.47	1,792.72	79
80	3,021.43	1,314.18	3,776.81	1,642.80	4,616.10	2,007.84	80
81	3,358.59	1,460.87	4,198.28	1,826.10	5,131.23	2,231.88	81
82	3,712.02	1,614.61	4,640.03	2,018.23	5,671.13	2,466.74	82
83	4,081.67	1,775.33	5,102.06	2,219.16	6,235.86	2,712.33	83
84	4,467.36	1,943.11	5,584.22	2,428.90	6,825.13	2,968.70	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	74.51	32.46	93.17	40.59	113.86	49.62	16-39
40-54	112.88	49.26	141.12	61.53	172.45	75.21	40-54
55	194.11	84.67	242.72	105.84	296.66	129.35	55
56	225.33	98.27	281.69	122.81	344.27	150.11	56
57-59	256.76	111.96	320.95	139.95	392.30	171.06	57-59
60	459.24	200.27	574.09	250.27	701.62	305.92	60
61	527.48	228.84	659.34	286.03	805.89	349.59	61
62	562.30	243.65	702.87	304.57	859.09	372.26	62
63	634.24	275.77	792.75	344.76	968.96	421.38	63
64	700.15	305.03	875.20	381.30	1,069.69	466.03	64
65	753.49	327.96	941.92	409.98	1,151.19	501.10	65
66	806.60	350.91	1,008.24	438.62	1,232.33	536.12	66
67	859.75	373.78	1,074.67	467.25	1,313.45	571.05	67
68	942.39	409.69	1,177.98	512.14	1,439.76	625.94	68
69	1,025.04	445.64	1,281.31	557.07	1,566.04	680.88	69
70	1,107.46	481.51	1,384.28	601.91	1,691.93	735.64	70
71	1,190.32	517.22	1,487.93	646.53	1,818.54	790.21	71
72	1,272.91	545.04	1,591.14	681.31	1,944.73	832.68	72
73	1,457.20	628.34	1,821.53	785.44	2,226.27	959.95	73
74	1,629.53	708.55	2,036.94	885.70	2,489.54	1,082.46	74
75	1,792.97	787.24	2,241.23	984.00	2,739.25	1,202.67	75
76	1,957.54	869.03	2,446.95	1,086.23	2,990.67	1,327.65	76
77	2,109.97	948.29	2,637.41	1,185.43	3,223.51	1,448.84	77
78	2,255.81	997.15	2,819.80	1,246.39	3,446.35	1,523.40	78
79	2,398.18	1,043.12	2,997.67	1,303.94	3,663.87	1,593.64	79
80	2,685.95	1,168.30	3,357.44	1,460.38	4,103.52	1,784.91	80
81	2,985.71	1,298.66	3,732.15	1,623.35	4,561.50	1,984.08	81
82	3,299.86	1,435.35	4,124.83	1,794.14	5,041.44	2,192.88	82
83	3,628.41	1,578.19	4,535.54	1,972.77	5,543.47	2,411.17	83
84	3,971.35	1,727.38	4,964.17	2,159.21	6,067.35	2,639.04	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	68.53	29.91	85.68	37.33	104.75	45.63	16-39
40-54	103.90	45.29	129.81	56.58	158.69	69.19	40-54
55	178.60	77.86	223.27	97.36	272.85	118.98	55
56	207.33	90.38	259.16	112.99	316.74	138.11	56
57-59	236.23	103.02	295.28	128.76	360.90	157.36	57-59
60	422.52	184.21	528.13	230.26	645.51	281.42	60
61	485.30	210.49	606.59	263.15	741.42	321.62	61
62	517.28	224.16	646.64	280.20	790.35	342.51	62
63	583.47	253.74	729.37	317.18	891.44	387.65	63
64	644.16	280.64	805.15	350.78	984.10	428.72	64
65	693.20	301.77	866.50	377.19	1,059.09	461.03	65
66	742.08	322.82	927.61	403.54	1,133.74	493.21	66
67	790.95	343.88	988.73	429.85	1,208.42	525.37	67
68	867.00	376.92	1,083.76	471.17	1,324.61	575.88	68
69	943.04	410.03	1,178.81	512.54	1,440.78	626.43	69
70	1,018.85	443.00	1,273.55	553.76	1,556.57	676.81	70
71	1,095.10	475.87	1,368.88	594.81	1,673.07	727.00	71
72	1,171.05	501.44	1,463.83	626.79	1,789.14	766.09	72
73	1,340.63	578.08	1,675.75	722.58	2,048.16	883.16	73
74	1,499.18	651.87	1,873.97	814.78	2,290.41	995.87	74
75	1,649.54	724.22	2,061.95	905.30	2,520.13	1,106.46	75
76	1,800.95	799.47	2,251.20	999.33	2,751.46	1,221.43	76
77	1,941.13	872.45	2,426.43	1,090.54	2,965.63	1,332.90	77
78	2,075.34	917.33	2,594.18	1,146.70	3,170.64	1,401.53	78
79	2,206.33	959.68	2,757.88	1,199.56	3,370.76	1,466.16	79
80	2,471.10	1,074.82	3,088.83	1,343.55	3,775.24	1,642.11	80
81	2,746.84	1,194.78	3,433.57	1,493.45	4,196.54	1,825.37	81
82	3,035.90	1,320.50	3,794.83	1,650.62	4,638.12	2,017.44	82
83	3,338.16	1,451.93	4,172.69	1,814.94	5,099.98	2,218.26	83
84	3,653.64	1,589.23	4,567.06	1,986.51	5,581.95	2,427.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 2

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	58.54	25.54	73.21	31.91	89.47	39.02	16-39
40-54	88.71	38.70	110.93	48.38	135.55	59.12	40-54
55	152.61	66.54	190.75	83.15	233.15	101.64	55
56	177.13	77.25	221.42	96.53	270.60	118.00	56
57-59	201.82	87.98	252.28	110.00	308.34	134.44	57-59
60	360.98	157.37	451.23	196.73	551.48	240.44	60
61	414.59	179.85	518.26	224.82	633.43	274.78	61
62	441.97	191.53	552.46	239.37	675.24	292.61	62
63	498.50	216.79	623.10	271.01	761.62	331.19	63
64	550.33	239.73	687.93	299.70	840.78	366.26	64
65	592.26	257.79	740.34	322.23	904.83	393.87	65
66	633.97	275.77	792.47	344.76	968.61	421.38	66
67	675.76	293.82	844.70	367.24	1,032.42	448.86	67
68	740.71	322.05	925.88	402.54	1,131.71	491.98	68
69	805.69	350.30	1,007.12	437.88	1,230.88	535.16	69
70	870.45	378.46	1,088.06	473.10	1,329.84	578.22	70
71	935.60	406.55	1,169.46	508.15	1,429.37	621.09	71
72	1,000.50	428.42	1,250.65	535.49	1,528.54	654.50	72
73	1,145.40	493.89	1,431.68	617.32	1,749.86	754.52	73
74	1,280.82	556.91	1,601.02	696.11	1,956.78	850.83	74
75	1,409.29	618.74	1,761.64	773.41	2,153.09	945.32	75
76	1,538.64	683.03	1,923.27	853.80	2,350.69	1,043.54	76
77	1,658.41	745.39	2,073.04	931.75	2,533.66	1,138.79	77
78	1,773.08	783.74	2,216.32	979.66	2,708.87	1,197.37	78
79	1,884.94	819.89	2,356.20	1,024.87	2,879.78	1,252.61	79
80	2,111.16	918.30	2,638.95	1,147.85	3,225.37	1,402.94	80
81	2,346.73	1,020.78	2,933.49	1,275.95	3,585.32	1,559.50	81
82	2,593.63	1,128.18	3,242.13	1,410.24	3,962.59	1,723.61	82
83	2,851.94	1,240.49	3,564.95	1,550.64	4,357.14	1,895.17	83
84	3,121.48	1,357.75	3,901.84	1,697.17	4,768.91	2,074.31	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Proposed Rates - Phase 2
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	96.78	48.42	121.04	60.56	147.87	73.97	16-39
40-54	146.59	73.37	183.27	91.67	224.04	112.04	40-54
55-59	198.81	99.44	248.55	124.31	303.75	151.88	55-59
60	228.06	114.44	285.16	143.09	348.49	174.92	60
61	257.65	129.31	321.98	161.68	393.58	197.61	61
62	287.08	144.23	358.89	180.31	438.60	220.34	62
63	318.68	159.26	398.35	199.09	486.88	243.31	63
64	349.45	174.90	436.76	218.54	533.85	267.16	64
65	380.62	190.25	475.77	237.77	581.51	290.63	65
66	411.37	206.22	514.21	257.81	628.49	315.04	66
67	442.96	221.56	553.64	277.00	676.71	338.56	67
68	497.44	248.89	621.71	311.09	759.90	380.18	68
69	552.20	276.14	690.25	345.15	843.65	421.87	69
70	607.06	303.39	758.80	379.18	927.42	463.49	70
71	661.88	330.64	827.30	413.33	1,011.19	505.16	71
72	716.76	358.31	896.03	447.88	1,095.12	547.40	72
73	848.19	412.89	1,060.19	516.09	1,295.77	630.81	73
74	979.52	464.49	1,224.39	580.63	1,496.45	709.66	74
75	1,110.87	512.25	1,388.61	640.31	1,697.16	782.59	75
76	1,242.65	556.52	1,553.23	695.65	1,898.47	850.25	76
77	1,373.96	597.42	1,717.45	746.83	2,099.13	912.75	77
78	1,580.68	687.49	1,975.84	859.37	2,414.88	1,050.36	78
79	1,800.68	783.11	2,250.88	978.86	2,751.04	1,196.44	79
80	2,016.30	876.32	2,520.38	1,095.34	3,080.46	1,338.81	80
81	2,241.66	974.50	2,802.06	1,218.18	3,424.71	1,488.88	81
82	2,478.22	1,077.05	3,097.79	1,346.31	3,786.20	1,645.48	82
83	2,724.93	1,184.93	3,406.14	1,481.20	4,163.08	1,810.28	83
84	2,982.33	1,297.11	3,727.86	1,621.33	4,556.34	1,981.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	63.18	27.51	78.93	34.41	96.46	42.06	16-39
40-54	95.63	41.70	119.58	52.08	146.11	63.68	40-54
55-59	129.69	56.54	162.10	70.67	198.09	86.37	55-59
60	156.16	68.06	195.25	85.13	238.57	104.02	60
61	182.67	79.27	228.36	99.08	279.06	121.08	61
62	209.18	90.81	261.46	113.56	319.60	138.71	62
63	240.67	104.46	300.89	130.53	367.69	159.58	63
64	271.90	118.44	339.82	148.03	415.39	180.93	64
65	303.39	132.05	379.26	165.06	463.49	201.73	65
66	334.92	145.71	418.65	182.11	511.63	222.56	66
67	366.45	159.32	458.03	199.13	559.84	243.39	67
68	420.49	182.83	525.65	228.56	642.45	279.38	68
69	474.59	206.30	593.22	257.93	725.10	315.24	69
70	528.73	229.88	660.86	287.34	807.71	351.19	70
71	583.11	253.37	728.89	316.72	890.91	387.12	71
72	637.23	276.94	796.55	346.17	973.54	423.09	72
73	753.96	327.68	942.48	409.63	1,151.90	500.62	73
74	870.76	378.84	1,088.44	473.49	1,330.31	578.77	74
75	987.50	429.56	1,234.39	536.96	1,508.69	656.28	75
76	1,104.66	480.32	1,380.80	600.42	1,687.68	733.81	76
77	1,221.39	531.07	1,526.80	663.92	1,866.02	811.40	77
78	1,405.19	611.16	1,756.44	763.96	2,146.82	933.76	78
79	1,600.72	696.23	2,000.91	870.20	2,445.57	1,063.61	79
80	1,792.41	779.00	2,240.54	973.78	2,738.44	1,190.19	80
81	1,992.75	866.30	2,490.91	1,082.92	3,044.47	1,323.56	81
82	2,203.08	957.41	2,753.81	1,196.80	3,365.81	1,462.79	82
83	2,422.38	1,053.38	3,027.95	1,316.68	3,700.85	1,609.31	83
84	2,651.17	1,153.06	3,313.99	1,441.31	4,050.40	1,761.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	58.06	25.33	72.57	31.65	88.73	38.71	16-39
40-54	87.95	38.35	110.00	47.96	134.39	58.62	40-54
55-59	119.28	52.02	149.11	65.02	182.23	79.45	55-59
60	143.69	62.62	179.59	78.31	219.52	95.71	60
61	168.08	72.93	210.04	91.13	256.75	111.40	61
62	192.43	83.53	240.59	104.46	293.99	127.65	62
63	221.44	96.10	276.78	120.08	338.32	146.79	63
64	250.13	108.96	312.61	136.19	382.08	166.50	64
65	279.14	121.48	348.91	151.86	426.40	185.57	65
66	308.09	134.03	385.10	167.50	470.73	204.81	66
67	337.12	146.55	421.43	183.21	515.01	223.88	67
68	386.88	168.18	483.62	210.28	591.02	256.99	68
69	436.60	189.85	545.80	237.31	667.08	290.03	69
70	486.34	211.48	608.02	264.34	743.11	323.12	70
71	536.48	233.09	670.60	291.39	819.62	356.15	71
72	586.25	254.79	732.79	318.46	895.63	389.24	72
73	693.63	301.45	867.08	376.82	1,059.77	460.59	73
74	801.11	348.51	1,001.35	435.64	1,223.87	532.45	74
75	908.55	395.24	1,135.65	494.02	1,387.99	603.82	75
76	1,016.29	441.90	1,270.36	552.38	1,552.61	675.11	76
77	1,123.67	488.58	1,404.65	610.80	1,716.77	746.49	77
78	1,292.77	562.27	1,615.95	702.80	1,975.06	859.03	78
79	1,472.70	640.47	1,840.85	800.55	2,249.92	978.52	79
80	1,649.02	716.62	2,061.29	895.83	2,519.36	1,094.92	80
81	1,833.29	797.01	2,291.66	996.26	2,800.90	1,217.66	81
82	2,026.82	880.92	2,533.49	1,101.08	3,096.55	1,345.77	82
83	2,228.55	969.11	2,785.72	1,211.36	3,404.80	1,480.60	83
84	2,439.07	1,060.85	3,048.91	1,326.02	3,726.40	1,620.71	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	49.62	21.61	62.02	27.01	75.83	33.07	16-39
40-54	75.17	32.77	93.97	41.01	114.84	50.12	40-54
55-59	101.94	44.46	127.41	55.54	155.70	67.92	55-59
60	122.76	53.50	153.42	66.92	187.57	81.73	60
61	143.61	62.34	179.47	77.87	219.32	95.17	61
62	164.42	71.37	205.46	89.21	251.19	109.06	62
63	189.19	82.07	236.47	102.60	289.01	125.39	63
64	213.66	93.11	267.12	116.36	326.50	142.25	64
65	238.43	103.80	298.09	129.79	364.33	158.58	65
66	263.26	114.46	329.04	143.13	402.17	174.94	66
67	287.99	125.21	360.03	156.50	440.02	191.29	67
68	330.56	143.69	413.15	179.65	504.94	219.54	68
69	373.06	162.18	466.35	202.73	569.89	247.75	69
70	415.57	180.67	519.41	225.86	634.85	276.04	70
71	458.33	199.17	572.93	248.93	700.26	304.29	71
72	500.82	217.68	626.07	272.08	765.12	332.54	72
73	592.62	257.63	740.77	321.96	905.41	393.50	73
74	684.43	297.73	855.51	372.22	1,045.62	454.91	74
75	776.22	337.68	970.25	422.09	1,185.85	515.85	75
76	868.28	377.54	1,085.32	471.91	1,326.48	576.79	76
77	960.01	417.43	1,200.04	521.81	1,466.70	637.79	77
78	1,104.46	480.34	1,380.60	600.46	1,687.34	733.89	78
79	1,258.20	547.20	1,572.73	684.01	1,922.22	835.99	79
80	1,408.87	612.30	1,761.08	765.36	2,152.45	935.42	80
81	1,566.29	680.91	1,957.95	851.17	2,393.03	1,040.30	81
82	1,731.65	752.59	2,164.53	940.72	2,645.51	1,149.76	82
83	1,903.96	827.94	2,380.01	1,034.96	2,908.90	1,264.90	83
84	2,083.84	906.29	2,604.83	1,132.89	3,183.66	1,384.61	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	166.94	83.53	208.70	104.46	255.11	127.63	16-39
40-54	253.03	126.53	316.24	158.14	386.54	193.33	40-54
55-59	352.19	176.18	440.22	220.14	538.08	269.08	55-59
60	446.70	224.16	558.40	280.22	682.45	342.45	60
61	467.87	234.89	584.89	293.65	714.86	358.89	61
62	490.30	246.29	612.88	307.89	749.09	376.30	62
63	522.97	261.38	653.72	326.74	799.03	399.31	63
64	555.80	278.16	694.79	347.67	849.19	424.92	64
65	589.98	294.93	737.49	368.63	901.43	450.56	65
66	624.35	312.97	780.46	391.22	953.91	478.17	66
67	660.16	330.26	825.22	412.87	1,008.59	504.56	67
68	717.60	359.05	896.99	448.80	1,096.36	548.54	68
69	776.70	388.40	970.83	485.50	1,186.61	593.40	69
70	836.05	417.83	1,045.08	522.29	1,277.27	638.37	70
71	895.63	447.48	1,119.53	559.34	1,368.34	683.63	71
72	955.71	470.27	1,194.60	587.87	1,460.11	718.46	72
73	1,090.40	535.28	1,363.04	669.12	1,665.93	817.78	73
74	1,224.73	595.26	1,530.90	744.11	1,871.12	909.43	74
75	1,359.00	651.50	1,698.74	814.36	2,076.30	995.38	75
76	1,493.33	707.62	1,866.66	884.56	2,281.53	1,081.15	76
77	1,628.07	758.94	2,035.10	948.71	2,487.39	1,159.52	77
78	1,856.78	807.57	2,320.95	1,009.45	2,836.72	1,233.75	78
79	2,085.84	907.15	2,607.29	1,133.93	3,186.72	1,385.95	79
80	2,334.67	1,014.67	2,918.37	1,268.32	3,566.88	1,550.19	80
81	2,597.13	1,129.07	3,246.45	1,411.38	3,967.89	1,725.01	81
82	2,870.65	1,247.58	3,588.29	1,559.53	4,385.68	1,906.12	82
83	3,155.95	1,372.38	3,944.90	1,715.45	4,821.62	2,096.69	83
84	3,454.14	1,502.25	4,317.68	1,877.81	5,277.21	2,295.12	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	108.92	47.50	136.13	59.36	166.38	72.55	16-39
40-54	164.98	71.93	206.24	89.95	252.07	109.88	40-54
55-59	229.64	100.16	287.14	125.21	350.95	153.02	55-59
60	305.85	133.31	382.28	166.66	467.25	203.71	60
61	331.82	143.93	414.73	179.91	506.95	219.90	61
62	357.23	155.06	446.52	193.85	545.80	236.93	62
63	395.02	171.40	493.76	214.24	603.42	261.82	63
64	432.44	188.43	540.54	235.51	660.70	287.85	64
65	470.27	204.73	587.87	255.85	718.46	312.77	65
66	508.29	221.12	635.41	276.38	776.62	337.82	66
67	546.12	237.39	682.63	296.79	834.38	362.73	67
68	606.74	263.80	758.40	329.68	926.92	403.01	68
69	667.54	290.21	834.46	362.79	1,019.85	443.40	69
70	728.13	316.56	910.19	395.72	1,112.43	483.66	70
71	789.11	342.87	986.42	428.62	1,205.58	523.87	71
72	849.61	363.51	1,061.99	454.39	1,297.97	555.36	72
73	969.35	424.88	1,211.72	531.05	1,480.98	649.06	73
74	1,088.70	485.48	1,360.98	606.86	1,663.35	741.67	74
75	1,208.12	546.40	1,510.17	683.01	1,845.81	834.78	75
76	1,327.52	610.80	1,659.45	763.48	2,028.20	933.12	76
77	1,447.29	674.67	1,809.14	843.37	2,211.17	1,030.76	77
78	1,650.60	717.90	2,063.29	897.37	2,521.80	1,096.76	78
79	1,854.20	806.39	2,317.81	1,008.01	2,832.89	1,232.07	79
80	2,075.46	902.03	2,594.33	1,127.49	3,170.82	1,378.06	80
81	2,308.78	1,003.71	2,885.99	1,254.66	3,527.31	1,533.50	81
82	2,551.91	1,109.12	3,189.90	1,386.35	3,898.78	1,694.46	82
83	2,805.56	1,219.97	3,506.90	1,524.98	4,286.23	1,863.88	83
84	3,070.64	1,335.51	3,838.26	1,669.33	4,691.23	2,040.32	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	100.16	43.70	125.23	54.58	153.04	66.74	16-39
40-54	151.82	66.18	189.75	82.73	231.90	101.14	40-54
55-59	211.28	92.11	264.12	115.18	322.78	140.75	55-59
60	281.32	122.70	351.71	153.34	429.84	187.41	60
61	305.27	132.43	381.58	165.56	466.37	202.35	61
62	328.66	142.65	410.85	178.29	502.12	217.92	62
63	363.43	157.72	454.19	197.09	555.18	240.87	63
64	397.85	173.34	497.32	216.64	607.84	264.84	64
65	432.66	188.37	540.80	235.37	661.00	287.73	65
66	467.67	203.43	584.59	254.31	714.46	310.79	66
67	502.40	218.46	628.01	273.04	767.62	333.70	67
68	558.20	242.69	697.71	303.33	852.77	370.76	68
69	614.14	267.02	767.64	333.76	938.26	407.97	69
70	669.92	291.23	837.33	364.05	1,023.45	444.96	70
71	725.95	315.48	907.49	394.30	1,109.14	481.98	71
72	781.63	334.42	977.00	418.03	1,194.16	510.91	72
73	891.75	390.84	1,114.73	488.56	1,362.46	597.14	73
74	1,001.63	446.64	1,252.02	558.28	1,530.30	682.35	74
75	1,111.47	502.70	1,389.35	628.35	1,698.12	767.98	75
76	1,221.35	561.91	1,526.66	702.42	1,865.94	858.53	76
77	1,331.51	620.67	1,664.41	775.88	2,034.30	948.27	77
78	1,518.61	660.46	1,898.23	825.56	2,320.09	1,009.05	78
79	1,705.90	741.91	2,132.38	927.36	2,606.21	1,133.47	79
80	1,909.44	829.84	2,386.77	1,037.28	2,917.13	1,267.84	80
81	2,124.06	923.44	2,655.11	1,154.30	3,245.10	1,410.80	81
82	2,347.76	1,020.39	2,934.69	1,275.47	3,586.85	1,558.93	82
83	2,581.10	1,122.41	3,226.38	1,402.97	3,943.32	1,714.73	83
84	2,824.95	1,228.61	3,531.19	1,535.80	4,315.92	1,877.09	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	85.55	37.31	106.98	46.66	130.75	57.06	16-39
40-54	129.69	56.54	162.14	70.67	198.17	86.39	40-54
55-59	180.53	78.71	225.66	98.36	275.82	120.24	55-59
60	240.39	104.82	300.51	131.01	367.27	160.10	60
61	260.78	113.14	326.00	141.41	398.45	172.86	61
62	280.82	121.90	350.97	152.34	429.00	186.21	62
63	310.49	134.73	388.08	168.40	474.31	205.84	63
64	339.92	148.11	424.90	185.11	519.27	226.20	64
65	369.63	160.90	462.05	201.13	564.71	245.81	65
66	399.57	173.78	499.46	217.24	610.44	265.56	66
67	429.24	186.57	536.58	233.29	655.80	285.12	67
68	476.91	207.30	596.10	259.13	728.57	316.72	68
69	524.69	228.16	655.84	285.18	801.63	348.51	69
70	572.31	248.79	715.38	311.07	874.36	380.16	70
71	620.25	269.50	775.30	336.94	947.57	411.81	71
72	667.80	285.72	834.76	357.13	1,020.21	436.50	72
73	761.92	333.94	952.41	417.41	1,164.05	510.15	73
74	855.75	381.58	1,069.67	476.95	1,307.36	582.97	74
75	949.61	429.44	1,186.99	536.82	1,450.79	656.14	75
76	1,043.46	480.06	1,304.30	600.10	1,594.12	733.41	76
77	1,137.58	530.25	1,421.96	662.88	1,738.01	810.22	77
78	1,297.41	564.27	1,621.73	705.36	1,982.14	862.09	78
79	1,457.47	633.83	1,821.79	792.31	2,226.67	968.39	79
80	1,631.30	708.96	2,039.14	886.24	2,492.25	1,083.16	80
81	1,814.72	788.93	2,268.35	986.08	2,772.47	1,205.30	81
82	2,005.81	871.76	2,507.24	1,089.68	3,064.40	1,331.85	82
83	2,205.13	958.93	2,756.45	1,198.64	3,368.99	1,465.01	83
84	2,413.48	1,049.70	3,016.86	1,312.06	3,687.31	1,603.69	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	135.15	67.62	168.94	84.41	206.46	103.24	16-39
40-54	204.79	102.44	255.97	128.01	312.83	156.50	40-54
55	352.19	176.18	440.22	220.14	538.08	269.08	55
56	408.77	204.43	510.97	255.53	624.47	312.35	56
57-59	465.71	232.93	582.23	291.21	711.54	355.89	57-59
60	793.55	398.27	991.92	497.86	1,212.38	608.44	60
61	879.98	441.80	1,100.00	552.24	1,344.45	674.97	61
62	913.03	457.87	1,141.26	572.31	1,394.85	699.48	62
63	993.38	497.54	1,241.69	621.99	1,517.67	760.18	63
64	1,064.59	532.73	1,330.75	665.88	1,626.41	813.88	64
65	1,118.35	559.00	1,397.97	698.74	1,708.64	854.01	65
66	1,172.05	587.51	1,465.07	734.45	1,790.67	897.61	66
67	1,229.45	615.14	1,536.80	768.92	1,878.35	939.82	67
68	1,318.68	659.74	1,648.32	824.70	2,014.56	1,007.95	68
69	1,410.82	705.54	1,763.56	881.94	2,155.51	1,077.89	69
70	1,504.25	751.85	1,880.33	939.74	2,298.16	1,148.58	70
71	1,598.26	798.43	1,997.83	998.04	2,441.75	1,219.83	71
72	1,693.92	834.22	2,117.43	1,042.80	2,587.94	1,274.55	72
73	1,939.17	936.58	2,423.97	1,170.75	2,962.68	1,430.94	73
74	2,168.55	1,027.80	2,710.63	1,284.75	3,312.97	1,570.23	74
75	2,386.03	1,110.41	2,982.55	1,388.03	3,645.31	1,696.46	75
76	2,605.01	1,191.05	3,256.25	1,488.86	3,979.87	1,819.70	76
77	2,807.83	1,261.98	3,509.78	1,577.46	4,289.73	1,928.02	77
78	3,001.92	1,326.96	3,752.45	1,658.65	4,586.31	2,027.24	78
79	3,191.33	1,388.13	3,989.22	1,735.17	4,875.70	2,120.79	79
80	3,574.35	1,554.67	4,467.97	1,943.43	5,460.85	2,375.27	80
81	3,973.21	1,728.21	4,966.57	2,160.27	6,070.24	2,640.32	81
82	4,391.32	1,910.08	5,489.16	2,387.57	6,708.95	2,918.15	82
83	4,828.62	2,100.21	6,035.74	2,625.26	7,377.03	3,208.69	83
84	5,284.89	2,298.70	6,606.13	2,873.39	8,074.13	3,511.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	88.15	38.41	110.22	48.02	134.69	58.70	16-39
40-54	133.53	58.28	166.94	72.79	204.01	88.97	40-54
55	229.64	100.16	287.14	125.21	350.95	153.02	55
56	266.56	116.26	333.24	145.29	407.27	177.58	56
57-59	303.75	132.45	379.68	165.56	464.09	202.37	57-59
60	543.28	236.91	679.15	296.07	830.02	361.91	60
61	624.01	270.72	780.00	338.38	953.37	413.57	61
62	665.20	288.23	831.50	360.31	1,016.31	440.38	62
63	750.31	326.24	937.82	407.85	1,146.28	498.50	63
64	828.28	360.85	1,035.36	451.08	1,265.44	551.32	64
65	891.37	387.98	1,114.29	485.00	1,361.86	592.80	65
66	954.21	415.13	1,192.74	518.89	1,457.85	634.23	66
67	1,017.09	442.18	1,271.34	552.76	1,553.81	675.55	67
68	1,114.85	484.66	1,393.55	605.86	1,703.24	740.49	68
69	1,212.62	527.19	1,515.79	659.02	1,852.62	805.49	69
70	1,310.12	569.63	1,637.60	712.06	2,001.55	870.26	70
71	1,408.15	611.88	1,760.22	764.84	2,151.33	934.82	71
72	1,505.85	644.78	1,882.31	805.99	2,300.62	985.06	72
73	1,723.87	743.33	2,154.87	929.18	2,633.68	1,135.63	73
74	1,927.74	838.21	2,409.70	1,047.78	2,945.12	1,280.55	74
75	2,121.09	931.30	2,651.37	1,164.07	3,240.54	1,422.76	75
76	2,315.77	1,028.06	2,894.74	1,285.01	3,537.97	1,570.61	76
77	2,496.09	1,121.83	3,120.06	1,402.37	3,813.41	1,713.97	77
78	2,668.63	1,179.63	3,335.82	1,474.48	4,077.03	1,802.18	78
79	2,837.04	1,234.01	3,546.25	1,542.56	4,334.36	1,885.27	79
80	3,177.48	1,382.10	3,971.85	1,727.63	4,854.47	2,111.55	80
81	3,532.09	1,536.32	4,415.13	1,920.42	5,396.25	2,347.16	81
82	3,903.73	1,698.02	4,879.68	2,122.47	5,964.02	2,594.17	82
83	4,292.41	1,867.00	5,365.54	2,333.79	6,557.93	2,852.42	83
84	4,698.10	2,043.49	5,872.62	2,554.35	7,177.68	3,121.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	81.07	35.39	101.36	44.16	123.91	53.98	16-39
40-54	122.92	53.58	153.56	66.94	187.73	81.85	40-54
55	211.28	92.11	264.12	115.18	322.78	140.75	55
56	245.27	106.92	306.59	133.67	374.70	163.38	56
57-59	279.46	121.88	349.31	152.32	426.94	186.15	57-59
60	499.84	217.92	624.77	272.40	763.64	332.92	60
61	574.11	249.01	717.60	311.31	877.10	380.48	61
62	611.94	265.18	764.98	331.48	934.98	405.19	62
63	690.25	300.17	862.84	375.22	1,054.57	458.59	63
64	762.04	332.00	952.49	414.97	1,164.19	507.17	64
65	820.06	356.99	1,025.07	446.22	1,252.90	545.40	65
66	877.88	381.90	1,097.36	477.39	1,341.21	583.47	66
67	935.70	406.81	1,169.67	508.51	1,429.56	621.51	67
68	1,025.67	445.90	1,282.09	557.40	1,567.01	681.27	68
69	1,115.61	485.06	1,394.53	606.34	1,704.44	741.07	69
70	1,205.30	524.07	1,506.61	655.10	1,841.43	800.67	70
71	1,295.51	562.95	1,619.39	703.66	1,979.24	860.05	71
72	1,385.35	593.20	1,731.71	741.49	2,116.55	906.29	72
73	1,585.96	683.87	1,982.42	854.81	2,422.98	1,044.78	73
74	1,773.53	771.16	2,216.91	963.89	2,709.55	1,178.11	74
75	1,951.41	856.75	2,439.29	1,070.97	2,981.31	1,308.94	75
76	2,130.52	945.77	2,663.17	1,182.21	3,254.97	1,444.95	76
77	2,296.36	1,032.10	2,870.47	1,290.11	3,508.34	1,576.82	77
78	2,455.12	1,085.20	3,068.92	1,356.54	3,750.87	1,658.01	78
79	2,610.09	1,135.31	3,262.57	1,419.08	3,987.60	1,734.47	79
80	2,923.31	1,271.52	3,654.09	1,589.42	4,466.11	1,942.61	80
81	3,249.51	1,413.42	4,061.92	1,766.75	4,964.51	2,159.41	81
82	3,591.47	1,562.15	4,489.28	1,952.69	5,486.90	2,386.63	82
83	3,949.04	1,717.63	4,936.30	2,147.08	6,033.28	2,624.20	83
84	4,322.26	1,880.05	5,402.83	2,350.04	6,603.45	2,872.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability - Phase 3

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	69.25	30.21	86.61	37.75	105.84	46.16	16-39
40-54	104.94	45.78	131.23	57.24	160.36	69.93	40-54
55	180.53	78.71	225.66	98.36	275.82	120.24	55
56	209.54	91.39	261.94	114.20	320.12	139.59	56
57-59	238.75	104.08	298.45	130.13	364.77	159.04	57-59
60	427.04	186.17	533.81	232.74	652.40	284.44	60
61	490.46	212.76	613.10	265.96	749.35	325.06	61
62	522.85	226.58	653.56	283.18	798.81	346.15	62
63	589.72	256.47	737.13	320.60	900.99	391.80	63
64	651.04	283.60	813.82	354.55	994.64	433.28	64
65	700.64	304.97	875.82	381.20	1,070.41	465.95	65
66	749.99	326.24	937.50	407.85	1,145.86	498.50	66
67	799.43	347.59	999.28	434.44	1,221.35	531.01	67
68	876.26	380.98	1,095.32	476.21	1,338.81	582.01	68
69	953.13	414.41	1,191.42	518.01	1,456.13	633.09	69
70	1,029.74	447.72	1,287.17	559.68	1,573.21	684.03	70
71	1,106.82	480.94	1,383.47	601.14	1,690.94	734.75	71
72	1,183.59	506.81	1,479.52	633.49	1,808.26	774.28	72
73	1,355.01	584.27	1,693.68	730.29	2,070.08	892.59	73
74	1,515.21	658.82	1,894.01	823.50	2,314.87	1,006.53	74
75	1,667.19	731.97	2,084.02	914.95	2,547.11	1,118.31	75
76	1,820.22	808.02	2,275.23	1,010.05	2,780.86	1,234.51	76
77	1,961.90	881.80	2,452.40	1,102.26	2,997.33	1,347.19	77
78	2,097.55	927.16	2,621.90	1,158.94	3,204.59	1,416.48	78
79	2,229.89	969.93	2,787.38	1,212.42	3,406.78	1,481.84	79
80	2,497.51	1,086.34	3,121.88	1,357.90	3,815.61	1,659.67	80
81	2,776.19	1,207.58	3,470.31	1,509.45	4,241.43	1,844.89	81
82	3,068.26	1,334.63	3,835.44	1,668.31	4,687.75	2,039.04	82
83	3,373.85	1,467.50	4,217.34	1,834.41	5,154.50	2,241.98	83
84	3,692.71	1,606.21	4,615.87	2,007.75	5,641.62	2,453.90	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Proposed Rates - Phase 3
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	Checklist PA KIC LTC2 2023.pdf
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):	Generic RINC Letter - KIC_2022-03.pdf Managing Long-Term Care Risk - 2023-01.pdf KIC LTC2 Cover Letter 2023 - PA.pdf Actuarial Memorandum KIC LTC2 - PA - Revised 2023.05.26.pdf KIC LTC2 Appendices 2023 - PA - revised 2023.05.26.pdf KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.pdf KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx
Item Status:	
Status Date:	

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

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable.
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:	Advertisement Compliance Certification
Bypass Reason:	Not an advertisement submission
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:	

Satisfied - Item:	Response to Objection Dated 3/14/2023

State: Pennsylvania
Filing Company: Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: LTC2 Rate Increase Filing 2023/

Comments:	
Attachment(s):	PA KIC LTC2 Objection 1 - Response.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	LTC2 Rate Increase Filing 2023/		

Attachment KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx is not a PDF document and cannot be reproduced here.

Company Name: Continental General Insurance Company **Contact:** Madison Nahrup

SERFF TRACKING #: GLTC-133581871 **Date Filed:** 3/1/2023

ACCIDENT & HEALTH FORMS & RATES FILING SUBMISSION REQUIREMENTS CHECKLIST
INDIVIDUAL LONG TERM CARE
Updated October 14, 2008

This checklist applies to Individual Long Term Care policies, rates, rules and supplementary rating. Form, rates, rules, and other supplementary information proposed to be issued in this Commonwealth shall be submitted for approval. This checklist is not considered all inclusive and only functions as a guide. For a complete understanding of the filling requirements and instructions, please refer to the applicable laws and regulations. (40 P.S. § 991.1101 and 40 P.S § 3801 et Seq.)

X	REVIEW REQUIREMENTS	REFERENCE	COMMENTS
	SUBMISSION REQUIREMENTS		
x	FILING FEES	40 P.S. § 50	Any filing fee as required by the retaliatory requirements of Section 212 of the Insurance Department Act.
x	TRANSMITTAL LETTER Transmittal Letter Requirements below for complete requirements)	31 Pa. code § 89b4(a) 31 Pa. Code § 89b.5	Duplicate copies of the Letter of Submission for hard copy submissions. Company must supply a listing of forms as required.
	FORMS REQUIREMENTS (See Form Requirements Section below for complete requirements)	31 Pa. Code §89b.4	Duplicate copies of the form(s) if submitted in hard copy. For electronic submissions, only one copy of form(s) is required.
	ADVERTISEMENTS	31 Pa. Code § 51 31 Pa. Code § 89a.120 40 P.S. § 1171.1 – § 1171.15 40 P.S. § 991.1113	Advertisements are included or will be filed.
x	ACTUARIAL DOCUMENTATION RATE TABLE NUMERICAL DATA (see Actuarial Requirements section below for complete requirements)	31 Pa. Code § 89a.109(b) 31 Pa. Code § 89a.108	Actuarial certification, memorandum and explanatory exhibits for new forms and/or rate changes are required. A rate table must be included with the submission. Numerical Data must be provided on Microsoft Excel spreadsheets (version 2000 or less), on a CD or electronically.
	TRANSMITTAL LETTER REQUIREMENTS		
x	REPRESENTATIVE/INSURER IDENTITY & AUTHORIZATION TO FILE	31 Pa. Code § 89b.4(f) 31 Pa. Code § 89b.5 & § 89b.11(a)	1. Identify the insurer whose name appears on each filed form. 2.Identify the representative of the insurer or other party authorized to make the filing. 3. If the filing is being submitted by a separate party on behalf of the insurer, a letter of authorization is needed from the insurer authorizing the separate party to submit the filing.
	FORMS REQUIREMENT FOR EACH SUBMITTED FORM	31 Pa. Code § 89b.4 31 Pa. Code § 89b.5 31 Pa. Code § 89b.11 40 P.S. § 752	Duplicate copies of the form(s) if submitted in hard copy. For electronic submissions, only one copy of form(s) is required. A separate listing of all the submitted forms is required. When listing all submitted forms, identify each form by: 1. Type of form. 2. Form number. 3. Product category. Identify whether it is an individual or group policy form and the coverage of each policy form filed 4. State whether or not each submitted form is intended to replace a previously approved or filed form. If replacement is involved, the submission letter must identify: (a). The form number of the form to be replaced.

			(b). The date that the form was approved or filed. (c). All replacement forms that have the same form number as the original filing need a revision date as part of the form number. The form number shall be adequate to distinguish the policy from all others used by the insurer and placed in the lower left-hand corner of the document. (d). A description of the changes made to the form to be replaced. **<u>**The Department requires that a highlighted copy representing changes be submitted.</u>**
	STATEMENT OF ANY INTENDED VARIABILITY	31 Pa. Code § 89b.11(e)	An explanation of the variability of any information appearing in the contract which is noted as variable. All such information shall be bracketed to **clearly** denote variability.
	INNOVATIVE FEATURES	31 Pa. Code § 89b.5(4)	Briefly describe any new or innovative benefits to be offered in the policy form in addition to the benefits provided in the policy form that otherwise complies with the applicable Long Term Care standards.
	INSERT PAGE REQUIREMENTS	31 Pa. Code §153.2	If the filing includes an insert page(s), an explanation of when the insert page(s) will be used.
x	RATE ADJUSTMENT REQUIREMENTS		Company must identify adjustment percentage and if the adjustment varies by age, benefit, etc., the range of variation, Pennsylvania form numbers affected and the number of Pennsylvania policyholders affected.

FORMS REQUIREMENTS

FORMS REQUIRED BY PRODUCT LINE:

☐ LONG TERM CARE:

☐ LONG TERM CARE PARTNERSHIP PROGRAM CERTIFICATION:

READABILITY REQUIREMENTS

	GENERAL READABILITY	31 Pa. Code § 89b.11(f) 31 Pa. Code § 89b.4(b)	Forms shall be clearly legible, concise, accurate and consistent.
	TYPE (FONT)	40 P.S. § 752(A)(4) 31 Pa. Code § 89.783(d)(3) 31 Pa. Code § 89.784(4)	Each form shall be presented in at least 10 point type with the exception of the Outline of Coverage and the Notice Regarding Replacement which are to be 12 point type.
	PROMINENCE	40 P.S. § 752(A)(4) 31 Pa. Code § 89b.1	The style, arrangement and overall appearance of the policy shall give no undue prominence to any portion of the text of the policy or to any endorsements or riders.
	VARIABILITY	31 Pa. Code § 89b.11(e)	1. The blank spaces of each form, except an application, shall be filled in with hypothetical data to indicate the purpose of the form. 2. The data shall be realistic and consistent with the other contents of the form. 3. Information appearing in a form, except an application, which is variable shall be bracketed or otherwise marked to denote variability.
	FORM NUMBER	31 Pa. Code § 89b.11(b) 40 P.S. § 752(A)(6)	Each form must encompass a form number in the lower left hand corner which is adequate to distinguish such form from all others used by the Insurer.

POLICY FORM GENERAL REQUIREMENTS

	COVER PAGE: COMPANY NAME & ADDRESS LOGO SIGNATURES	31 Pa. Code § 89b.11(a) 40 P.S. § 440	1. The full corporate name of the insuring company shall appear prominently on the first page of the policy. 2. The insuring company address, consisting of at least a city and state shall appear on the first page of the policy. 3. A marketing name or logo may be used on the first page of the policy provided that neither misleads as to the identity of the Insuring company. 4. Signatures of two company officers shall appear on the first page of the policy.
	COVER PAGE: FREE LOOK	40 P.S. § 991.1110	The policy shall contain a right to examine provision that shall appear on the cover page of the policy or is visible without opening the policy. This must include the address of the company so that the policy can be returned directly to the company rather than through the Producer.
	COVER PAGE: FORM NUMBER	31 Pa. Code § 89b.11(b) 40 P.S. § 752(A)(6)	A form identification number shall appear at the bottom of the policy. The form number shall be adequate to distinguish the form from all others used by the insurer and placed in the lower left-hand corner of the document.
			The policy shall contain a brief description that shall

	COVER PAGE: DESCRIPTION OF COVERAGE	31 Pa. Code § 89a. 107 31 Pa. Code § 89a. 108 31 Pa. Code § 89b.11(c)	appear prominently on the cover page of the policy or is visible without opening the policy. The brief description shall contain at least the following information: 1. A caption of the type of coverage provided (i.e.: Long Term Care Policy providing Nursing Home and Home Health Care Benefits.) 2. A provision indicating that the policy coverage shall be guaranteed renewable. 3. A provision that the insurer reserves the right to change premiums and a provision regarding any renewal premium increases.
	COVER PAGE: PARTICIPATING/NONPARTICIPATING	31 Pa. Code § 89b.11(c)(3)	Disclose whether or not the policy is participating or non-participating.
	COVER PAGE: NOTICE TO BUYER	31 Pa. Code § 89a.120(a)(2)	The policy shall display a notice that states "Notice to buyer: This policy may not cover all your medical expenses." Such notice shall appear prominently on the first page of the policy by type, stamp or other appropriate means.
	COVER PAGE: RENEWABILITY	31 Pa. Code § 88.11 31 Pa. Code § 89.74 31 Pa. Code § 89a.105(a) 31 Pa. Code § 89a.107(a) 31 Pa. Code § 89a.108(a) 31 Pa. Code § 89a.120	A Renewability provision must be appropriately captioned. It must include the insurers' right to change premiums. If applicable, it must include any automatic renewal premiums increases based on age and give 45 days prior notice of premium change.
	COVER PAGE: TAX-QUALIFIED/NON TAX-QUALIFIED	31 Pa. Code § 89a.107(g)&(h)	A disclosure statement must appear, stating that the policy is intended to be or not intended to be a qualified long-term care insurance contract.
	COVER PAGE: ASSESSABLE POLICY	31 Pa. Code § 88.122 31 Pa. Code § 89.73	A disclosure is required if the policy is assessable.
	COVER: CAUTION	31 Pa. Code § 89a.110	A "caution" notice of accuracy if the application contains medical questions.
	SCHEDULE OF BENEFITS PAGE	31 Pa. Code § 89b.11(e) 31 Pa. Code § 153.2 40 P.S. § 752	1. If the specifications page of the policy is submitted, it shall be completed with hypothetical data. This data must be realistic and consistent with the other contents of the policy. 2. Any variable information appearing in the policy shall be bracketed to **clearly** denote variability. 3. A complete statement of variability is required. **<u>**This information is required to be in the Policy:</u>** 1. Entire Money and Consideration. 2. Effective date of coverage. 3. Identification of Insured. 4. All eligible family members. 5. Overview of Coverage

POLICY FORM REQUIRED PROVISIONS

40 P.S. § 753(C) Inapplicable or Inconsistent Provisions. If any provision of this section (40 P.S. § 753) is in whole or in part inapplicable to or inconsistent with the coverage provided by a particular form of policy, the insurer, with the approval of the commissioner, shall omit from such policy any inapplicable provision or part of a provision, and shall modify any inconsistent provision of part of the provision in such manner as to make the provision as contained in the policy consistent with the coverage provided by the policy.

(D) Order of Certain Policy Provisions. The provisions which are the subject of subsections (A) and (B) of this section, or any corresponding provisions which are used in lieu there of in accordance with such subsections, shall be printed in the consecutive order of the provisions in such subsections or, at the option of the insurer, any such provision may appear as a unit in any part of the policy, with other provisions to which it may be logically related, provided the resulting policy shall not be in whole or in part unintelligible, uncertain, ambiguous, abstruse, or likely to mislead a person to whom the policy is offered, delivered or issued.

	ENTIRE CONTRACT	40 P.S. § 753(a)(1) P.L. 682, No. 284 § 618	The policy shall contain a provision regarding what constitutes the entire contract between the insurer and the policyholder. If the application is to be a part of the policy the entire contract provision shall state that the application is a part of the policy.
	TIME LIMITS ON CERTAIN DEFENSES(Non-Tax Qualified)		1. The policy shall contain a provision regarding time limits on certain defenses. 2. The contestable period shall be no greater than 3 years from the date of policy issue. 3. Coverage may be contested based on a statement contained in an application made a part of the policy, therefore if the issuing company expects to rely on an application to contest the policy, the company must attach

	INCONTESTABILITY (Tax Qualified)	40 P.S. § 753(a)(2) 40 P.S. § 991.1107 HIPPAA § 326	or otherwise make the application a part of the policy. 4. The policy may only include the following exception to the time limit on certain defense provisions: fraudulent misstatement. 5. Exclusionary riders are prohibited. 6. Previously paid LTC qualified benefits may NOT be recovered. 7. For tax qualified policies, use Incontestability Period instead of Time Limit on Certain Defenses.
	GRACE PERIOD	40 P.S. § 753 31 Pa. Code § 89a.106 P.L. 682, No. 284 § 618	1. The policy shall contain a grace period provision and include the conditions of the provision. 2. A minimum of 65 days grace period shall be provided for the payment of any premium due except the first. 3. The coverage shall continue in force during the grace period and may not be back-dated.
	REINSTATEMENT- GENERAL AND COGNITIVE IMPAIRMENT	31 Pa. Code § 89a.106 40 P.S. § 753(a)(4) P.L. 682, No. 284 § 618	1. The policy shall contain a reinstatement of the policy for nonpayment of premiums provision and include the conditions of the reinstatement. 2. Application/evidence of insurability may be required.
	NOTICE OF CLAIM	40 P.S. § 753(a)(5) P.L. 682, No. 284 § 618	1. The policy shall contain a notice of claim provision that provides for written notice of the claim by the policyholder within 20 days after the occurrence or commencement of any loss covered by the policy, or as soon thereafter as is reasonably possible. 2. The provision shall contain an address to which the policyholder shall submit the notice of claim.
	CLAIMS FORMS	40 P.S. § 753(a)(6) 40 P.S. § 991.1202 40 P.S. § 991.1205 P.L. 682, No.284 § 618	The policy shall contain a claim forms provision which provides the following: 1. The insurer, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. 2. If such forms are not furnished within fifteen (15) days after such notice, the claimant shall be deemed to have complied with the requirements of the policy as to proof of loss.
	PROOF OF LOSS	40 P.S. § 753(a)(7) P.L. 682, No. 284 § 618	1. The policy shall contain a proof of loss provision and include the conditions of the provision. 2. The provision shall provide that notice to the insurer be made within 90 days of the date of such loss. 3. The provision shall also provide that failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time.
	TIME OF PAYMENT OF CLAIMS	40 P.S. § 753(a)(8) P.L. 682, No. 284 § 618	The policy shall contain a time of payment of claims provision which shall provide for the immediate payment upon receipt of written proof of loss.
	PAYMENT OF CLAIMS	40 P.S. § 753(a)(9) P.L. 682, No. 284 § 618	The policy shall contain a payment of claims provision that includes conditions for payment of claims in the event where there is no beneficiary designation.
	PHYSICAL EXAMINATIONS	40 P.S. § 753(a)(10) 31 Pa. Code § 89a. 125 P.L. 682, No. 284 § 618	1. The policy shall contain a physical examination provision. 2. The provision shall indicate that the insurer, at its own expenses, shall have the right and opportunity to examine the person of the insured when and as often as it may reasonable require during the pendency of a claim. The initial certification by a Licensed Health Care Practitioner may not be rescinded and additional examinations/assessments may not occur until after the expiration of the 90-day certification period.
	LEGAL ACTIONS	40 P.S. § 753(a)911) P.L. 682, No. 284 § 618	1. The policy shall contain a legal actions provision. The provision shall indicate that no action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this policy. 2. In addition, the provision shall indicate that no such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.
	MISSTATEMENT OF AGE	40 P.S. § 753(b)(2) & § 754 P.L. 682, No. 284 § 618 & § 619 31 Pa. Code § 88.41	The policy shall contain a misstatement of age provision providing that the amount payable shall be such as the premiums would have purchased at the correct age.

	OTHER INSURANCE WITH THIS INSURER AND OTHER INSURERS	40 P.S. § 753(B)	Sets forth requirements.
	CONFORMITY WITH STATE STATUTES	40 P.S. § 753(B)(9)	All provisions of this policy must conform with State Statutes.
BENEFIT PROVISIONS AND STANDARDS			
	POLICY DEFINITIONS	31 Pa. Code § 89a.103 & 104 31 Pa. Code § 89a.107 & 125 26 U.S.C.A. § 7702B(c)(2) 26 U.S.C.A. § 7702(c)(1) 40 P.S. § 991.1101(a)(7) 40 P.S. § 991.1103 & 1201 IRS Notice 9731	The policy definitions must contain at least the minimum language of the regulations. Thereafter, the company may add more liberal language in addition to the required minimum language.
	BENEFIT STANDARDS	31 Pa. Code § 89a.105(b) 31 Pa. Code § 89a.106 31 Pa. Code § 89a.107(f)(e) 31 Pa. Code § 89a.111 &112 31 Pa. Code § 89a.123, 124, 125 40 P.S. § 991.1105	The policy provisions shall comply with all the standards provided, including: 1. A section captioned "Eligibility for the Payment of Benefits" is required. 2. A section titled "Limitations or Conditions on Eligibility for Benefits" is required of any limitations/conditions apply. 3. Benefit triggers, pre-existing requirements and the fact that services must be qualified LTC service shall be addressed.
	PRE-EXISTING CONDITIONS	31 Pa. Code § 88.51 & § 88.52 31 Pa. Code § 89a.107 40 P.S. § 753(a)(2) 40 P.S. § 991.1105 & 1107 P.L. 682, No. 284 § 618(a)(2)	Covered or Excluded?
	HOME HEALTH & COMMUNITY CARE STANDARDS	40 P.S. 991.1101 et. seq. 31 Pa. Code § 89a.111	If included, can be no less than 50% of the facility benefit.
	INFLATION PROTECTION	31 Pa. Code § 89a.112	Must be offered to the policyholder/certificate holder. Minimum requirements established.
	NONFORFEITURE REQUIREMENTS	31 Pa. Code § 89a.123	Required to be offered to the policyholder/certificate holder. Minimum requirements established. If insured does not elect nonforfeiture, they automatically receive contingent nonforfeiture benefits.
	EXTENSION OF BENEFITS AND TERMINATION OF COVERAGE	40 P.S. § 752 31 Pa. Code § 88.41 (6 – 9) 31 Pa. Code § 89a.105 31 Pa. Code § 89a.106 40 P.S. § 991.1105	Disclosure of when insurance terminates required. Unintentional lapse – insurer must provide "Notice Before Lapse or Termination". Insured may name a third party to receive such notice. Notice cannot be given until 30 days after a premium is due and unpaid. Extension of coverage is required if insured was institutionalized while policy was in force, then lapses during institutionalization.
	EXCLUSIONS AND LIMITATIONS	31 Pa. Code § 89a.105 & 107 & 122 31 Pa. Code § 89a.126(10) 40 P.S. § 991.1107 & § 991.1105	Cannot limit or exclude coverage by type of illness, by type of treatment, by medical condition or accident unless permitted in these cites.
	DISCLOSURE: PERSON(S) INSURED	31 Pa. Code § 88.31 31 Pa. Code § 113.81 40 P.S. § 752	Disclose who is insured / named insured.
	DISCLOSURE: RATE INCREASE	31 Pa. Code § 89a.108	45-day notification required.
	DISCLOSURE: COPY OF REQUIRED DISCLOSURE OF RATING PRACTICES TO CONSUMERS	31 Pa. Code § 89a.108	Sets forth requirements.
	REPLACEMENT/PRE-EXISTING OR PROBATIONARY PERIODS	31 Pa. Code § 89a.122	If a LTC policy or certificate replaced another LTC policy or certificate, the replacing insurer shall waive time periods applicable to pre-existing conditions and probationary periods in the new LTC policy for similar benefits to the extent that similar exclusions have been satisfied under the original policy.
			Can't establish a new waiting period when existing

	REPLACEMENT/WAITING PERIOD	40 P.S. § 991.1105	coverage is converted or replaced by a new or other form within the same Company – except in respect to any increase in benefits voluntarily selected by the insured individual or group policyholder.
	CONVERSION/CONTINUATION	31 Pa. Code § 89a.105	Sets forth requirements.
	REPLACEMENT OF GROUP POLICY	31 Pa. Code § 89a.105	Sets forth requirements.
	MISCELLANEOUS PROVISIONS	40 P.S. § 991.1101 – § 991.1115	1. Alternative Plan of Care is permitted. Alternative Plan of Care must provide the insured the ability at any time to discontinue the Alternative Plan of Care and resume the benefits provided in the policy. 2. Care Coordination is permitted. It must be at the option of the insured and cannot be a mandatory requirement. All benefits provided in the policy must be available to insureds whether or not care coordination is used. Disclosure must be made that the policy contains care coordination requirements. The policy must identify the appeal process and any other requirements relating to care coordination. 3. References to Tax Qualification should not be made in Non-Tax Qualified Policies.
REQUIREMENTS FOR APPLICATION			
	FRAUD LANGUAGE	18 Pa. C.S.A. § 4117	Applications for insurance must contain the required Pennsylvania fraud language.
	MEDICAL QUESTIONS APPLICATION/POST CLAIMS UNDERWRITING	31 Pa. Code § 88.121 31 Pa. Code § 89.12 31 Pa. Code § 89.72 31 Pa. Code § 89a.110	1. Applications shall contain clear and direct questions by the insurer permitting answers by the applicant only in the form of direct statements of known facts. 2. Applications may not contain questions or representations based on indefinite or ambiguous terms(i.e.: Questions should be designed to elicit information as to whether the applicant has been medically diagnosed and/or advised by a member of the medical profession) 3. Opinion-type questions regarding the past or present health of the applicant should provide that the applicant answer to the best of his knowledge. 4. Except Guaranteed Issue Policy Forms, the application form must contain clear and unambiguous questions designed to ascertain the health condition of the applicant. 5. If the application questions whether the applicant has had medication prescribed by a physician, it must also ask the applicant to list the medication. 6. The Policy or Certificate may not be rescinded if the medication listed in the application were known by the insurer or should have been known at the time of the application to be directly related to the medical condition for which coverage would otherwise been denied.
	FRATERNAL BENEFIT SOCIETY		Refer to Fraternal Benefit Society Checklist
	APPLICATION TERMINOLOGY & NOTICE REQUIREMENTS	31 Pa. Code § 88.53 & 88.121 31 Pa. Code § 89.12 & 89.72 31 Pa. Code § 89a.106(a)(2) 31 Pa. Code § 89a. 108 31 Pa. Code § 89a.113 Title 18 Crimes and Offenses 4117(k)(1) 31 Pa. Code § 89b.11	1. The application or enrollment form must clearly indicate the payment plan selected by the applicant. 2. Requirements/questions to elicit whether, as of the date of the application, the applicant has other insurance policies related to Long Term Care insurance currently in force.
	REQUIRED QUESTIONS	31 Pa. Code § 89a.113	Questions required to be answered by applicant and producer, if producer is involved in the sale.
	REPLACEMENT COVERAGE & NOTICE REQUIREMENTS	31 Pa. Code § 88.101 31 Pa. Code § 89a. 113 40 P.S. § 991.1103	Requirements for replacement coverage and notice of replacement.
	UNDERWRITING	40 P.S. § 991.1107	Insurer may use an application to elicit the complete health history of the applicant and on the basis of such answers, underwrite the applicant in accordance with the insurer's established underwriting standards.
	INFLATION PROTECTION REJECTION STATEMENT/ SIGNATURE REQUIREMENT	31 Pa. Code § 89a.112	Rejection statement with signature line required.
	CAUTION	31 Pa. Code § 89a.110	Must be set out conspicuously and in close conjunction to

			the applicant's signature block on the application for a LTC policy or certificate.
ADDITIONAL FORMS REQUIRED			
	OUTLINE OF COVERAGE	31 Pa. Code § 89.783(e) 31 Pa. Code § 89a.126 31 Pa. Code § 89a.107(g)&(h)	Filing must include an outline of coverage. It shall have: 1. A unique form number that is not the same as the policy number. 2. Standard Format Notice – This is not a Med Supp. 3. A disclosure statement must appear, stating that the policy is intended to be or not intended to be a qualified insurance product.
	APPENDIX B	31 Pa. Code § 89a.108(b), (c) 31 Pa. Code § 89a.120(a)(3) & 121 31 Pa. Code § 89a. Appendix B	LTCI Personal Worksheet required in format provided.
	APPENDIX C	31 Pa. Code § 89a.121(e) 31 Pa. Code § 89a. Appendix C	Things You Should Know Before Buying LTCI required in format provided. Must be given at same time Personal Worksheet is provided to the applicant. Must be in 12 point type.
	APPENDIX D	31 Pa. Code § 89a.121(f) 31 Pa. Code § 89a.AppendixD	LTCI Suitability Letter required in format provided or substantially similar language conveying same content.
	APPENDIX F	31 Pa. Code § 89a.108 (b), (c) 31 Pa. Code § 89a.Appendix F	Potential Rate Increase Disclosure form required in format provided.
	DISCLOSURE / SHOPPER'S GUIDE	31 Pa. Code § 89a. 127	Producer shall deliver the shopper's guide prior to the presentation of an application or enrollment form. Direct Response Solicitations must present a shopper's guide with an application or enrollment form.
	NOTICE: REPLACEMENT	31 Pa. Code § 88.102 & 103	Notice to applicant regarding replacement of accident and sickness insurance.

ELECTRONIC TRANSACTIONS ACT

******NOTICE REGARDING FILINGS SUBMITTED FOR ELECTRONIC TRANSACTIONS:**

Electronic commerce is expanding rapidly and is an engine for economic growth in this Commonwealth and the United States. State laws recognizing the validity and enforceability of electronic signatures, records and writings are important to the continued expansion of electronic commerce. The rights of consumers under existing laws need to be protected and preserved; therefore the insurer must comply with the Unconsolidated Pennsylvania Statutes, Title 73 (Trade and Commerce), Electronic Transactions Act.

X	REVIEW REQUIREMENTS	REFERENCE	COMMENTS

LONG TERM CARE PARTNERSHIP PROGRAM CERTIFICATION

Act 40 of 2007: On September 28, 2007, the Secretary of the Department of Public Welfare (DPW) submitted a State Plan Amendment (SPA) to the Centers for Medicare and Medicaid Services for approval of Pennsylvania's qualified long-term care insurance partnership (Qualified Partnership). The SPA was approved on December 19, 2007, with an effective date of the Qualified Partnership of July 1, 2007. For information regarding the Long Term Care Partnership Program, please refer to Pa. Bulletin, Notice 2008-05 (38 Pa.B. 1907). This information can be found on the Department website at www.ins.state.pa.us . Forms to be completed, and additional information regarding the Long Term Care Partnership Program, can be found on the above referenced website under the Accident & Health Checklists - Long Term Care Partnership Program. Once a Carrier has a filing approved for use, the contact information for that carrier will be placed on a listing on the Department website. This listing is accessible by the general public.

	ISSUER CERTIFICATION FORM	Pa. Bulletin, Notice 2008-05, Attachment A Send Completed copy of all pages of the "PA Issuer Certification Form" found on the PA Insurance Department Website.	Under the DRA, at 42 U.S.C. § 1396p(b)(5)(B)(iii), the Insurance Commissioner may certify that policies identified as Qualified Partnership Policies meet certain consumer protection requirements set forth in the DRA. To provide to the Insurance Commissioner the information necessary to provide such certification, issuers of long-term care insurance policies identified as Qualified Partnership Policies may provide the Department information and a certification as described in Attachment A which is available on the Department's web site.
	LISTING OF FORMS AND FORM #	Pa. Bulletin, Notice 2008-05, Attachment A Send Completed copy of all pages of the "PA Issuer Certification Form" found on	1. Policy form number(s) (or other identifying information, such as certificate series) for policies covered by this Issuer Certification Form. 2. All Policies must be Tax qualified and comprehensive. 3. Specimen copies of each of the above policy forms, including any riders and endorsements, shall be provided with the filing.

		the PA Insurance Department Website. Act 40 of 2007, Section 1103	4. Previously approved LTC Policies and Forms presented for Certification shall be presented with disclosure of the Department's approval stamp as part of the form.
	INFLATION PROTECTION RIDERS	Pa. Bulletin, Notice 2008-05, Attachment A Send Completed copy of all pages of the "PA Issuer Certification Form" found on the PA Insurance Department Website.	All Riders that will be used to comply with the above requirements must be listed and a copy included with filing. If the rider has been previously approved, include a copy of the rider with the Department's approval stamp shown on the form. Identify the policy number the rider was approved to be used with.
	INFLATION PROTECTION REQUIREMENTS	Pa. Bulletin, Notice 2008-05 DRA at 42 U.S.C. § 1396p(b)(1)(A)(iii)(IV) 31 Pa. Code § 89a.112 Send Completed copy of all pages of the "PA Issuer Certification Form" found on the PA Insurance Department Website.	Inflation Protection must meet the requirements stipulated by the Deficit Reduction Act. On a separate page, stating the full corporate or legal name of the company, association, exchange or society, provide the Department with an explanation of how Inflation Protection Offers identified in the filing will be used by Issue Age of the Insured. The explanation must list compliance by issue age. The following is an example of acceptable Inflation Protection by issue age: 1. Issue age 60 and under: The policy must be *issued* with Annual *Compound* Inflation that automatically increases annually at a rate equal to the Consumer Price Index (CPI) or at a fixed compound rate of not less than 3%. Note: 31 Pa. Code Section 89a.112 requires an offer of a 5% Compound annual inflation protection be made on all long term care policies offered in Pennsylvania. 2. Issue Ages 61 – 75: The policy must be *issued* with some form of inflation protection –either compound or simple inflation protection at a rate equal to the Consumer Price Index (CPI) or at a fixed rate not less than 3%. 3. Issue Age 76+: Inflation protection must be *offered.* 4. All issue ages: 5% annual compound (lifetime) option must be *offered.* **Note:** A future or guaranteed purchase option for inflation protection does *not* meet the requirements of the Deficit Reduction Act except for Applicant's age 76+. **Note:** Inflation Protection with a limited term (that is, 10-years or 20-years) does *not* meet the requirements of the Deficit Reduction Act.
	IMPORTANT POLICY LTCP STATUS NOTICE	Pa. Bulletin, Notice 2008-05, Attachment B	A copy of Attachment B on Issuer letterhead should be submitted with filing.
	LTCP PROGRAM POLICY SUMMARY	Pa. Bulletin, Notice 2008-05, Attachment C	A copy of Attachment C on Issuer letterhead should be submitted with filing.
	REQUIREMENT FOR POLICY EXCHANGES	Act 40 of 2007 (40-39-710.1) 40 P.S. § 991.1111	The Insurer must offer to exchange any policy or certificate issued between February 8, 2006 and the effective date of the State Plan Amendment with a Qualified LTC Partnership Program policy.
X	**REVIEW REQUIREMENTS**	**REFERENCE**	**COMMENTS**
ACTUARIAL CERTIFICATION			
	STATEMENTS TO BE CERTIFIED IN ACTUARIAL CERTIFICATION	31 Pa. Code § 89a.109(b)(2)(i) 31 Pa. Code § 89a.109(b)(2)(ii) 31 Pa. Code § 89a.109(b)(2)(iii)	A statement that the initial premium rate schedule is sufficient to cover anticipated costs under moderately adverse experience and that the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases anticipated. A statement that the policy design and coverage provided have been reviewed and taken into consideration. A statement that the underwriting and claims adjudication processes have been reviewed and taken into consideration. A complete description of the basis for contract reserves that are anticipated to be held under the form. To include the following: Sufficient detail or sample calculations provided so as to have a complete depiction of the reserve

		31 Pa. Code § 89a.109(b)(2)(iv) 31 Pa. Code § 89a.109(b)(2)(v)	amounts to be held. A statement that the assumptions used for reserves contain reasonable margins for adverse experience. A statement that the net valuation premium for renewal years does not increase (except for attained-age rating where permitted). A statement that the difference between the gross premium and the net valuation premium for renewal years is sufficient to cover expected renewal expenses; or if this statement cannot be made, a complete description of the situations where this does not occur. A statement that the premium rate schedule is not less than the premium rate schedule for existing similar policy forms also available from the insurer except for reasonable differences attributable to benefits and a comparison of the premium schedules for similar policy forms that are currently available from the insurer with an explanation of the differences.
	NET-TO-GROSS TEST	31 Pa. Code § 89a.109(b)(2)(iv)	The following information must be provided to show that the requirement that the present value of the difference between the renewal-year gross premiums and the renewal-year net valuation premiums exceeds the present value of the renewal expenses is met. 1.) A table that shows the present value of the gross premiums in renewal years, the present value of the net valuation premiums in renewal years, and the present value of the expenses in renewal years using issue ages 25, 30, 35, 40, 45, 50, 55, 60, 65, 70 and 75. The table should show values for each age for each combination of available benefit periods, elimination periods, inflation options (including the no inflation option) and HHC and Assisted Living Facility options of the nursing home daily maximum. 2.) Estimate the percent of expected sales that would come from pricing cells that fail this test. 3.) Include the expected distributional weight for each cell in the table.
ACTUARIAL MEMORANDUM			
	SCOPE AND PURPOSE		The scope and purpose of the rate filing must be clearly indicated.
	GENERAL DESCRIPTION		A general description of the policy and benefits included either within the policy or by optional rider should be provided and include the following items: Issuer name; Pennsylvania form number of the policy and any optional riders; Type of policy (i.e., comprehensive, nursing home, home health care, tax-qualified, non-tax qualified, etc.); Benefit description; Renewal provisions; Marketing approach; Underwriting method; Pre-existing condition exclusion; Issue-age limits; Premium basis (i.e., attained age or issue age); The date the form being submitted was approved by the issuer's domiciliary state (if it was filed in that state).
	METHODOLOGY AND ASSUMPTIONS	31 Pa. Code § 89a.109(c) 31 Pa. Code § 89a.129 31 Pa. Code § 89a.109(c) 31 Pa. Code § 89a.129	The methodology and assumptions used to determine the rates should be provided and include the following items: The general rate methodology used to calculate the rates; The degree to which provisions for inflation trends, aging, and the wearing-off of the effects of selection have been provided for in the pricing; The commission schedule which must be in compliance with Section 89a.129 of Title 31; Actuarial assumptions, including: 1. Voluntary lapse rates and the basis for choosing the lapse rates. 2. Mortality assumptions. 3. Morbidity assumptions, including the source of the assumptions and the effects of selection year by year. 4. Expected distribution of insureds by type of inflation protection purchased. 6. Expected percentage of policyholders that will choose various optional riders to be offered with the policy. 7. Interest rate used to discount cash flows. 8. Expense assumptions by general expense application categories (i.e., percent of premium, cost per policy, percent of claims). 9. Average annual premium.
	PRODUCER COMPENSATION LIMITS	31 Pa. Code § 89a.129	Commission or other compensation to a producer is limited to a first year commission or other compensation to an amount not greater than 50% of the first year premium. Renewal compensation for the next 5 subsequent years may not exceed 10% of the renewal

			premium. Replacement or Duplication of coverage shall be limited to the renewal compensation payable.
RATE TABLE			
	RATE TABLE		A rate table showing the proposed rates for the state must be provided. This table should include all of the following: a.) Complete Pennsylvania form number for the policy and all riders to be offered with the policy, b). All applicable rating factors such as area, smoker/non-smoker, standard/substandard, modal, etc., c.) Policy fees, if applicable, d.) Notation indicating if rates are based on issue age or attained age.
RATE ADJUSTMENTS			
ACTUARIAL CERTIFICATION FOR FORMS ISSUED AFTER 09/16/2002			
	STATEMENTS TO BE CERTIFIED IN ACTUARIAL CERTIFICATION	31 Pa. Code § 89a.118(b)(2)(i) 31 Pa. Code § 89a.118(b)(2)(ii)	If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated. The premium rate filing is in compliance with this section.
ACTUARIAL MEMORANDUM FOR FORMS ISSUED ON OR AFTER 09/16/2002			
x	STATEMENT OF PURPOSE		A statement that the purpose of the filing is to request a rate revision (increase, decrease, change in methodology) and demonstrate compliance with loss ratio standards. The reason for the rate revision must be clearly described.
x	SCOPE OF RATE REVISION		The reason for the rate revision must be clearly described. The scope of the rate revision must be clearly indicated – whether it applies uniformly or varies by area, age, etc. If there are variations, a strong justification based on actual company experience must be provided. The current average annual premium and expected average annual premium after the rate increase. The effective date and timing of the rate revision should be described.
x	GENERAL DESCRIPTION		A general description of the policy and benefits included either within the policy or by optional rider should be provided and include the following items: Issuer name; Pennsylvania form number of the policy and any optional riders; Type of policy (i.e., comprehensive, nursing home, home health care; tax-qualified, non-tax qualified), Benefit description, Renewal provision, Marketing approach, Underwriting method, Pre-existing condition exclusion, Issue-age limits, Premium basis (e.g., attained age or issue age).
x	NUMBER OF POLICIES		The number of policies in force for the policy form(s) in Pennsylvania and nationally must be shown.
x	HISTORY OF RATE CHANGES		The history of rate changes in Pennsylvania and nationally for the form(s) must be provided. The history needs to include the implementation dates and amount of change. If the rate revisions were not applied uniformly across all rating factors, this should be noted.
x	LIFETIME PROJECTIONS WHEN INCREASE IS NOT AN EXCEPTIONAL INCREASE	31 Pa. Code § 89a.118(b)(3)(i) 31 Pa. Code § 89a.118(b)(3)(i)(b)	Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase; and the method and assumptions (morbidity, mortality, voluntary lapse, trend) used in determining the projected values, including reflection of assumptions that deviate from those used for pricing other forms currently available for sale. The projections shall include the development of the lifetime loss ratio.
x	EXHIBITS OF HISTORICAL EXPERIENCE	31 Pa. Code § 89a.118(c)(2)(i) 31 Pa. Code §	Two exhibits, one for the entire nation and one for Pennsylvania alone, of historical experience by calendar year that includes the following information for each year since policy inception: i. Earned premiums, separated into premium earned at original rate level and premium earned at each rate

		89a.118(c)(2)(iii)	increase level, ii. Paid claims, iii. Claim reserves (separated into reported and unreported accrued claim liabilities), iv. Incurred claims, v. Active life reserves held (as of a recent valuation date).
x	EXHIBITS OF PROJECTED EXPERIENCE	31 Pa. Code § 89a.118(c)(2)(ii) 31 Pa. Code § 89a.118(c)(2)(iv)	Two exhibits, one for the entire nation and one for Pennsylvania alone, of projected future calendar year experience for at least 25 years which include: i. Earned premiums, separated into premium earned at original rate level and premium earned at each rate increase level. ii. Incurred claims.
x	LOSS RATIO	31 Pa. Code § 89a.118(c)(2)(i) 31 Pa. Code § 89a.118(c)(2)(ii) 31 Pa. Code § 89a.118(c)(2)(iii) 31 Pa. Code § 89a.118(c)(2)(iv) 31 Pa. Code § 891.118(c)(3)	The increase shall be calculated so that 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 58% of the accumulated and discounted original premium plus 85% of the accumulated and discounted premium from non-exceptional rate increases plus 70% of the accumulated and discounted exceptional increase premium.
x	INTEREST RATE	31 Pa. Code § 89a.118(c)(4)	The calculation of the present and accumulated values used in the loss ratio calculation will use the maximum valuation interest rate for contract reserves as specified in Chapter 84a (relating to minimum reserve standards for individual and group health and accident insurance contracts). The actuary shall disclose as part of the actuarial memorandum the use of appropriate averages.
x	DISCLOSURE OF WHY INCREASE IS NECESSARY	31 Pa. Code § 89a.118(b)(3)(iii)	Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary.
x	DISCLOSURE OF RESERVES	31 Pa. Code § 89a.118(b)(3)(ii)	Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse.
x	POLICY DESIGN AND CLAIMS ADJUDICATION STATEMENT	31 Pa. Code § 89a.118(b)(3)(iv)	A statement that policy design, underwriting and claims adjudication practices have been taken into consideration.
x	RATE COMPARISON STATEMENT	31 Pa. Code § 89a.118(g)(4)	A statement that renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the Commissioner.
x	INFORMATION TO BE FILED WHEN MAJORITY OF POLICIES ARE ELIGIBLE FOR CONTINGENT NONFORFEITURE	31 Pa. Code § 89a.118(g)(1) 31 Pa. Code § 89a.118(g)(2)	A plan for improved administration and/or claims processing designed to eliminate the potential for further deterioration of the policy form requiring further premium rate schedule increases, or a plan that demonstrates that appropriate administration and claims processing have been implemented or are in effect. The original anticipated lifetime loss ratio, and the premium rate schedule increase that would have been calculated according to subsection (c) had the greater of the original anticipated lifetime loss ratio or 58% been used in the calculations described in 31 Pa. Code 89a.118 (c)(2)(i) and (iii).
x	INFORMATION TO BE FILED WHEN RATE INCREASE REQUESTED IS NOT THE FIRST REQUESTED FOR FORM AND MAJORITY OF POLICIES ARE ELIGIBLE FOR CONTINGENT BENEFIT UPON LAPSE	31 Pa. Code § 89a.118(h)	Provide the projected lapse rates and the past lapse rates during the 12 months following each increase.
x	RATE TABLE	40 P.S. § 3803(c)	One copy of the current rate table must be provided with the filing. Two copies of a rate table showing the proposed rates for the state must also be provided. For electronic submissions, only one copy of the proposed rate table is required. The proposed rate table should include all of the following: a. Complete Pennsylvania form number

			b. All applicable rating factors such as area, standard/substandard, modal, and spousal discounts, etc. c. Policy fee, if applicable d. Notation indicating if rates are based on issue age or attained age
ACTUARIAL MEMORANDUM FOR FORMS ISSUED PRIOR TO 09/16/2002			
x	DEMONSTRATION OF RATE CHANGES		An actuarial memorandum that demonstrates that the proposed rates are expected to comply with the loss ratio standards of Section 89.117(b) of Title 31 (i.e. produce an expected loss ratio of 60% over the life of the policy).
x	STATEMENT OF PURPOSE		A statement that the purpose of the filing is to request a rate revision (increase, decrease, change in methodology) and demonstrate compliance with loss ratio standards.
x	GENERAL DESCRIPTION		A general description of the policy and benefits should be provided and include the following items: Issuer name; Form number; Type of policy (i.e., facility, home health, or comprehensive), Benefit description, Disclosure of whether or not the policy form is open or closed and if closed the date it was closed, The date the rate request being submitted was approved by the issuer's domiciliary state (if it was filed in that state). The name, address, and phone number of an insurance company representative who will be available to answer questions relating to the rate revision.
x	SCOPE OF RATE REVISION		The reason for the rate revision must be clearly described. The scope of the rate revision must be clearly indicated – whether it applies uniformly or varies by area, age, etc. If there are variations, a strong justification based on actual company experience must be provided. The current average annual premium and expected average annual premium after the rate increase. The effective date and timing of the rate revision should be described.
x	HISTORY OF RATE CHANGES	31 Pa. Code § 89a.117	The history of rate changes in Pennsylvania and nationally for the form(s) must be provided. The history needs to include the implementation dates and amount of change. If the rate revisions were not applied uniformly across all rating factors, this should be noted.
x	NUMBER OF POLICIES		The number of policies in force for the policy form(s) in Pennsylvania and nationally must be shown.
x	METHODOLOGY AND ASSUMPTIONS	31 Pa. code § 89a.117	The methodology and assumptions used to determine the new rates should be provided and include the following items: The general rate methodology used to calculate the revised rates, The basis of any change in the morbidity assumption, The voluntary lapse rates assumed, The mortality rates assumed, The interest rate used to discount cash flows A description of the original pricing assumptions, including: 1) Voluntary lapse rates, 2) Mortality assumptions, 3) Sample claim costs, 4) Interest rate used to discount cash flows. A description of any other change in the original pricing assumptions that materially affects the requested rate revision.
x	EXHIBITS OF HISTORICAL EXPERIENCE	31 Pa. Code § 89a.117	Two exhibits, one for the entire nation and one for Pennsylvania alone, of historical experience by calendar year that includes the following information for each year since policy inception: i. Earned premiums. ii. Paid claims. iii. Claim reserves (separated into reported and unreported accrued claim liabilities). iv. Incurred claims. v. Active life reserves held (as of a recent valuation date).
x	EXHIBITS OF PROJECTED EXPERIENCE	31 Pa. Code § 89a.117	Four exhibits, two for the entire nation and two for Pennsylvania alone, of projected future calendar year experience. i. Two calendar year projections of future experience (for at least 25 years) on a nationwide basis must include: 1) Earned premiums, 2) Incurred claims, 3) The first national projection must assume the requested rate change is

			granted, 4) The second national projection must assume no rate change occurs. ii. Two projections of future experience (for at least 25 years) for Pennsylvania policyholders must include: 1) Earned premiums, 2) Incurred claims, 3) The first Pennsylvania projection must assume the requested rate change is granted, 4) The second Pennsylvania projection must assume no rate change occurs.
X	LOSS RATIO INFORMATION	31 Pa. Code § 89a.117	The exhibits of historical and projected experience must demonstrate that the following loss ratio standards are expected to be met. The sum of accumulated past incurred claims plus the present value of projected future claims divided by the sum of accumulated past earned premiums plus projected future earned premiums must equal or exceed the 60% loss ratio required by Section 89.117 (b) of Title 31. If the anticipated loss ratio are expected to differ by age or age band or other rating factors, separate demonstrations of loss ratio compliance must be included by age band or rating factor as applicable.
X	ACTUARIAL CERTIFICATION		An actuarial certification should state that, to the best of the actuary's knowledge and judgment, the following items are true with respect to the filing: i. The assumptions present the actuary's best judgment as to the expected value for each assumption and are consistent with the issuer's business plan at the time of the filing, ii. The anticipated lifetime loss ratio will exceed the applicable ratio, iii. The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice, iv. The filing is in compliance with applicable laws and regulations in the state, v. The rates are reasonable in relationship to the benefits.
X	RATE TABLE	40 P.S. § 3803(c)	One copy of the current rate table must be provided with the filing. Two copies of a rate table showing the proposed rates for the state must also be provided. For electronic submissions, only one copy of the proposed rate table is required. The proposed rate table should include all of the following: a. Complete Pennsylvania form number b. All applicable rating factors such as area, standard/substandard, modal, and spousal discounts, etc. c. Policy fee, if applicable d. Notation indicating if rates are based on issue age or attained age

Extra/Additional information may be needed at a later date.

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Continental General Insurance Company
[P.O. Box 203098 | Austin, TX 78720-3098]

[TEMPLATE ID]

[Name]
[Address Line 1]
[Address Line 2]
[Address Line 3]
[City, State, Zip Code]

[Today's Date]

Re: Your [Long Term Care] Insurance Policy Premium is Rate Increasing
Policy Number: [POLICY NUMBER]

Dear Policyholder:

The premium for your long-term care policy is going to increase. This letter explains:

- When and how much your premium is increasing
- Why your premium is increasing
- What options you have

When and how much your premium is increasing:

Current [Modal] Premium	New [Modal] Premium	Rate Increase Percentage	Rate Increase Effective Date
[$X,XXX.XX]	[$X,XXX.XX]	[XX]%	[MM/DD/YYYY]
[	[$X,XXX.XX]	[XX]%	[MM/DD/YYYY]]
[	[$X,XXX.XX]	[XX]%	[MM/DD/YYYY]]

<Future Rate increases> The Company *[<None>* does not currently anticipate the need for additional rate increases. *<Single/Multiple>* anticipates the need to request [an] additional rate increase[s] in the future.] This is the Company's current best estimate for future rate increases on this policy form. However, this plan could change if future claims experience varies from current expectations.

Why your premium is increasing:

People are living longer, and the cost of long-term care has risen. As a result, more people are filing claims, and their claims are more expensive than when the Company set a price for your policy. It has become necessary for the Company to increase the premiums for your long-term care policy. If these claim trends continue, the Company may need to increase your premiums again.

These trends are not related to your own claim experience, but the experience of all the people who purchased long-term care coverage.

What options you have:

We understand that budgeting for a premium rate increase can be challenging. That is why we are offering our policyholders options to keep their premium at or close to its current level. You may elect to maintain your coverage at its current benefit level by paying the increased premium amount. You may also seek to moderate the impact of the premium rate increase by considering one or more of the options set forth below:

Option		Description	New [Modal] Premium
1.	Pay the higher premium. Your coverage will stay the same.	Your premium change will automatically occur as described above with no changes to your coverage. No action is needed from you.	[$X,XXX.XX]
2.	Stop Paying Premiums.	The [Contingent] Nonforfeiture benefit allows you to stop paying premium completely in exchange for reducing how long your long-term care policy provides coverage. Your maximum lifetime benefits are shortened. Please see the [Contingent] Non-forfeiture Limit Calculation and Limitation section of this letter for a description of this option.	$0
3.	Lower your premium by choosing to lower your coverage limits.	You may be able to lower your coverage limits to lower your premium. Examples of available options include reducing the Daily Benefit Amounts, reducing the Maximum Days Benefit Period or increasing your Elimination Period.	Call [866-830-0607] to discuss possible benefit reduction options.

Please note that all benefit reduction options may not be of equal value.

Please call our Client Services Department at [866-830-0607] for more information on any of the options described above. Our office hours are [Monday through Thursday, 9 a.m. to 6 p.m. EST, and Friday, 9:00 a.m. to 3:00 p.m. EST].

You may change your coverage at any time. You may elect one of the options described above anytime within 120 days of the Rate Increase Effective Date. If you do not elect any of the options offered above and the Policy lapses within 120 days after the Premium Increase, we will convert the Policy to a reduced paid-up status in accordance with Option 2. If at time of application you purchased a non-forfeiture benefit option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture benefit option. Please contact our Client Services Department if you would like to discuss this or any other option.

Option 2: [Contingent] Nonforfeiture Limit Calculation and Limitations

The dollar maximum limit of Benefits available under Option 2 above is the greater of:

- [30 times the Daily Nursing Home Benefit] in effect on the due date of the unpaid premium; or
- 100% of the sum of all Premiums paid for the Policy and all attached Riders, including the premiums paid prior to any changes in Benefits.

The [Contingent] Nonforfeiture benefit shortens how long your policy provides coverage. Your maximum daily benefits and elimination periods will remain at the levels in effect at the time you chose this benefit. If you have an inflation protection rider on your policy, your daily benefits will be frozen and will not continue to increase. The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2.

The maximum benefit amount provided by this [Contingent] Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

Electronic Payment Methods

If you have authorized premium payments via electronic funds transfer, we will deduct the new premium from your bank account starting on the Rate Increase Effective Date on page 1. If your premium payment is made via a third-party account or online banking, you must contact your representative or bank prior to the next billing date in order to update the payment amount.

Policyholders with waived premiums

If your premiums are currently being waived, the new premium will also be waived until you are no longer eligible for waiver of premium, as stated in your policy. You will begin to pay the adjusted premium when you return to a premium paying status.

Sincerely,
[Fabiola Amaro Best FALU, FLMI, ACS, AIAA]
[Senior Vice President and Chief Operating Officer]

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. We maintain a team dedicated to following up on claim notices received via telephone or electronically. 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 Clinical 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 2022 and covered a sample of claims with losses occurring between 2004 and 2022.

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

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

March 1, 2023

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 80650 1/97, 80880 1/98
SERFF Tracking Number: GLTC-133581871

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases 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 premium paying policies 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,

Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

Long-term care administrator for:
Great American Life Insurance Company®
Loyal American Life Insurance Company®

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
80650 1/97 (LTC2), 80880 NTQ 1/98 (NTQ2)

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 Continental General Insurance Company (the Company) long-term care (LTC) policy form referenced above.

These forms were originally sold under the name Kanawha Insurance Company (Kanawha) from 1995 through 2003. The South Carolina Department of Insurance approved the Form A application on July 12, 2018, pursuant to Order 2018-003. Upon approval by South Carolina, the Texas Department of Insurance approved the redomestication and merger of Kanawha with and into Continental General Insurance Company pursuant to Commissioner Order 2018-5594 dated July 31, 2018. The surviving company is Continental General Insurance Company. The effective date of the acquisition, redomestication, and merger is August 9, 2018. Continental General Insurance Company will honor all liabilities of Kanawha and the terms, conditions, or benefits of the policy, contract, or certificate. The UCAA tracking number associated with that filing is 103947-000.

Some riders may not be available in all states. The issue date range associated with active, premium-paying lives 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.

As described in Section 3 herein, the premium rate increase indicated by the modified prospective present value formula is 1012% for policies with compound inflation and 375% for policies with no inflation, in your state. However, the Company is currently requesting a three-year phased-in rate increase of 30%, 30%, and 18.3%, for a cumulative impact of 100%, in your state at this time. This reduced request is due to the state's objection dated 3/14/2023. It is anticipated that the Company will file for additional premium rate increases on these policy forms in the future.

The first phase of the rate increase will be effective on the first premium due date after state insurance department approval and in accordance with state policyholder notification requirements. Additionally, no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This rate filing is not intended to be used for other purposes.

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.

Please refer to Section 21 for a description of the information contained in each Appendix.

2 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.

Contingent Benefit Upon Lapse (CBUL)

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the CBUL 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 CBUL benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Once customer service receives the signed form and selection of an option, a communication is sent which includes a new policy schedule page and a one page change request confirmation. 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.

3 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 both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms is 61.0%. This loss ratio has been stated based on the original pricing interest rate of 7%. Based on available documentation, the pricing loss ratio stated below is conservatively assumed to be representative of best estimate expectations.

Based on available documentation, the pricing loss ratio stated above is conservatively assumed to be representative of best estimate expectations. For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the modified prospective present value approach to determine the level of rate increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the modified prospective present value formula is calculated as:

$$Cumulative\ rate\ increase\ \% =$$

$$\frac{\Delta PV(future\ incurred\ claims) - (Restated\ Original\ LLR)\Delta PV(future\ earned\ premiums)}{(0.85)PV_{current}(future\ earned\ premiums)}$$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to nationwide experience that has been restated to the original rate level. Please note that experience associated with lives that are currently in a paid-up or active claimant status have been excluded from the calculation. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state. In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + Cumulative\ Rate\ Increase}{1 + State\ Specific\ Cumulative\ Rate\ Increase\ to\ Date} - 1$$

4 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.

5 RENEWABILITY CLAUSE

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

6 MARKETING METHOD

These plans were individually solicited by agents and independent brokers representing Kanawha Insurance Company. These products are not currently being marketed.

7 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.

8 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.

9 UNDERWRITING

These policy forms were fully underwritten based on responses to questions in the application and the use of additional underwriting tools such as telephone interviews, attending physician statements, and/or a face-to-face interview. The underwriting standards used were taken into consideration when projecting future experience.

10 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 use a starting-situs approach, implicitly building in any transfers into the starting-situs assumptions. Claim incidence and termination rates are based on a combination of the Company's historical claim experience on these forms from 2007 through March 31, 2021, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. Utilization reflects average utilization during the study period of 2016-2020, which is projected forward with a cost of care assumption. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration.

The assumptions reflect the Company's current best estimate of future morbidity and considers the recent, emerging experience (particularly experience of the last five years), but generally excluded or otherwise adjusted for 2020 experience deemed to be materially impacted by the COVID-19 pandemic. The baseline assumptions include future morbidity improvement equal to 70% of the Scale G2 improvement scale, centered in 2018, beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

B Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company‐specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 70% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality is based on the Milliman 2017 Long-Term Care Guidelines with fitting adjustments varying by situs, claim duration, gender, benefit trigger, incurred age, Florida/non-Florida, benefit type, elimination period, coverage type, and product series.

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 persistency on an active life basis. Benefit exhaustions are treated separately. Because the projection model uses a first principles approach, no explicit assumption related to benefit exhaust is necessary. We assumed all remaining policies would terminate at attained age

120. 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 voluntary lapse assumptions.

LTC Lapse Rate Assumptions		
Lifetime Pay Only	Married	Single
Compound/Simple Inflation	0.40%	0.65%
No Inflation	0.75%	1.00%
Limited Pay / Paid Up Policies	0.00%	0.00%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period. Also, an additional voluntary lapse assumption for NFO conversion rate, which is calculated as 19% of the requested rate increase capped at 19%, is included.

D Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.5% to calculate the lifetime loss ratio.

E Expenses

The need for a rate increase is based on the prospective present value formula. Expenses are not accounted for in the prospective present value formula 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.

11 ISSUE AGE RANGE

These products were available for issue ages 16 to 84. Premiums are based on issue age.

12 AREA FACTORS

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

13 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.

14 ACTIVE LIFE RESERVES

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

15 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 by key demographic and benefit characteristics.

16 NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of premium-paying policyholders as of 12/31/2022 in this state.

17 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.

18 HISTORY OF RATE ADJUSTMENTS

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

19 EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 12/31/2022 is contained in Exhibit 2e. 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.

The nationwide historical and projected experience for all policies issued under these products is contained in Exhibit 3e. The experience is adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase. Projected experience utilizes best estimate assumptions (with a 5% reduction in incidence).

Exhibit 3f contains the nationwide historical and projection experience for active, premium-paying policies. The experience is adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase. Projected experience utilizes best estimate assumptions (with a 5% reduction in incidence).

In developing the projected future experience with the rate increase, an implementation date of 11/15/2023 was assumed.

20 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.

21 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 as of 12/31/2022.

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.

22 SUMMARY OF EXHIBITS

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

Exhibit 2a contains the historical nationwide lifetime experience for all non-inflation policies issued under these products by issue year within calendar year.

Exhibit 2b contains the historical nationwide lifetime experience for all currently active, premium paying non-inflation policies issued under these products by issue year within calendar year.

Exhibit 2c contains the historical nationwide lifetime experience for all compound inflation policies issued under these products by issue year within calendar year.

Exhibit 2d contains the historical nationwide lifetime experience for all currently active, premium paying compound inflation policies issued under these products by issue year within calendar year.

Exhibit 2e contains the historical nationwide lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 2f contains the historical nationwide lifetime experience for all currently active, premium paying policies issued under these products by issue year within calendar year.

Exhibit 3a contains historical and projected nationwide experience for all non-inflation 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3b contains historical and projected nationwide experience for currently active, premium-paying non-inflation 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3c contains historical and projected nationwide experience for all compound inflation 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3d contains historical and projected nationwide experience for currently active, premium-paying compound inflation 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3e 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3f contains historical and projected nationwide experience for currently active, premium-paying 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 4a contains historical and projected state-specific experience for all non-inflation 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.

Exhibit 4b contains historical and projected state-specific experience for currently active, premium-paying non-inflation 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.

Exhibit 4c contains historical and projected state-specific experience for all compound inflation 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.

Exhibit 4d contains historical and projected state-specific experience for currently active, premium-paying compound inflation 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.

Exhibit 4e contains historical and projected state-specific 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.

Exhibit 4f contains historical and projected state-specific experience for currently active, premium-paying 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.

Exhibit 5a contains nationwide experience for currently active, premium-paying non-inflation policies, restated to the state's rate level, using original assumptions and current best estimate assumptions (with a 5% reduction in incidence). Additionally, this exhibit includes the justified rate increase calculation for non-inflation policies.

Exhibit 5b contains nationwide experience for currently active, premium-paying compound inflation policies, restated to the state's rate level, using original assumptions and current best estimate assumptions (with a 5% reduction in incidence). Additionally, this exhibit includes the justified rate increase calculation for compound inflation policies.

Exhibit 6 contains a seriatim listing of policies affected by this proposed rate increase.

Exhibit 7a contains the rate increase history for policies without inflation protection.

Exhibit 7b contains the rate increase history for policies with compound inflation protection.

Exhibit 7c contains the rate increase history for all policies.

23 ACTUARIAL CERTIFICATION

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

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 Actuarial Standards of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits," No. 18 "Long-Term Care Insurance," and No. 23 "Data Quality."

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

In my opinion, the rates are not excessive or unfairly discriminatory, and the benefits are reasonable in relation to the premiums. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. The filing will enhance premium adequacy but may not be sufficient to prevent future rate action. Given this, I cannot certify the proposed rates to be sustainable over the lifetime of the form with no future premium increases or that they would be sufficient to cover anticipated costs under moderately adverse conditions.

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Continental General Insurance Company
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Austin, Texas 78717

Appendix A
Continental General Insurance Company
80650 1/97, 80880 1/98

Pennsylvania

Requested Rate Increase for All Policies =
A three-year phase-in series of three rate increases of 30%, 30%, 18.3% (100% cumulative)

Base Policy Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	8/1/1998	to	3/21/2003
Nationwide	10/9/1995	to	11/1/2003

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Active, Premium-Paying Policies and their Annualized Premium as of December 31, 2022

Number of active, premium-paying policies in Pennsylvania	
Issued prior to Rate Stabilization	222
Issued on or after Rate Stabilization	49
Average issue age	57

	Policies	Premium
Pennsylvania	271	$ 844,860
Nationwide	7,819	$ 20,705,386

Average Annual Premium for Active, Premium-Paying Policies (Section 17 in Actuarial Memorandum)

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

Policies with No Inflation		Policies with Compound Inflation	
Pennsylvania	$ 2,329	Pennsylvania	$ 3,219
Nationwide	$ 2,448	Nationwide	$ 2,807

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

Policies with No Inflation	4,656
Policies with Compound Inflation	6,437

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes: 20% for all policies in 2006, 60.2% for pre-rate stability policies in 2010
(phased-in over 3 years), 20% for all policies in 2015, 20% for all policies in 2017,
10% for pre-rate stability policies in 2019, and 20% for post-rate stability policies in 2019

No Inflation Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	126.4%
The Lifetime Loss Ratio with the requested rate increase is:	120.2%

Compound Inflation Lifetime Loss Ratio - Exhibit 3c

The Lifetime Loss Ratio without the requested rate increase is:	346.8%
The Lifetime Loss Ratio with the requested rate increase is:	307.6%

Appendix B

Continental General Insurance Company

Description of Benefits

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

Policy Forms 80650 1/97 and 80880 1/98

Two policies were available: a tax qualified policy (form 80650 1/97) and a non-tax qualified policy (form 80880 1/98). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical.

The elimination period could be chosen as 0, 30, or 90 calendar days. The elimination period can be satisfied by any combination of nursing home, assisted living, hospice or adult day care services. Benefit periods are available as two, three, or four years, or lifetime, and are payable on an indemnity basis (flat per diem rate). Daily benefits ranged from $50 to $200 for nursing home, assisted living, hospice and adult day care. Home health care coverage can be added as a rider, where the maximum benefit period is less than or equal to the nursing home benefit period and the daily benefit must be at least $30 and cannot exceed the smaller of $200 or 150% of the daily nursing home benefit.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired. Additionally, under form 80880 1/98 benefits of the policy are triggered if services are required due to medical necessity.

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. For both forms, this could include nursing home care, assisted living facility care, adult day care, or hospice care benefit. A 60-day per year bed reservation benefit is included in the Plan of Care under the base policy. Additionally, other alternate services could be included, if agreed to by all parties.

On both policies, benefits are fully restored if the insured does not receive any contractually covered services for 180 consecutive days, extended by any period of inpatient hospitalization.

After the 91st consecutive day of covered care have been provided, premiums on the policy are waived for the remainder of the claim period.

All benefits are subject to the daily maximums, the total benefit allowance (except for the home health care rider benefit, which has its own separate maximum) and the elimination period (except that the latter does not apply to the respite benefit.

Appendix B

Continental General Insurance Company

Description of Benefits

Several optional riders were available for these policies:

- Rider 80900 NTQ 1/98 and Rider 80660 1/97 – Home Health Care:
  - The benefit triggers and EP of the policy apply. However,
    - The maximum benefit period must be less than or equal to the nursing home benefit period; and
    - The daily benefit must be at least $30 and cannot exceed the smaller of $200 or 150% of the daily nursing home benefit.
  - Home Health Care benefits are payable on an indemnity basis.
  - Home Health Care does count toward the waiver of premium period in the base policy.
  - Homemaker Care benefits are payable for services such as shopping, housekeeping, transportation, laundry or cooking. This is payable for up to 104 days per calendar year. Limited to 25% of the daily Home Health Care benefit.
  - Respite Care benefits are payable for temporary care by a live-in companion. The maximum benefit is 14 days per year, with no EP. The daily limit is the same as for Home Health Care.
- Rider 93072 NTQ 1/98 and Rider 80680 1/97 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary. This is not capped. If the rider terminates, benefits revert to the amount originally issued.
- Rider 93087 NTQ 1/98 and 90170 1/97– Guaranteed Purchase Option: On the 3rd, 6th, 9th, and 12th anniversaries, but not beyond the 85th birthday, the insured may elect to purchase, without evidence of insurability, a new policy providing 25% of the daily benefits provided by the original policy.
- Rider 93000 1/97– Non-forfeiture Benefit: After 3 years inforce, if the policy would otherwise lapse for nonpayment of premiums, or is cancelled by the insured, coverage continues with the monthly benefit maximum then in effect, but for a reduced policy maximum. The policy maximum is the greater of: (1) the monthly benefit maximum for one month in effect on the due date of the unpaid premium; or (2) the sum of all premiums paid
- Rider 93102 1/98 and 90175 1/97 – Return of Premium Benefit: This benefit is payable when the policy terminates by death or otherwise. The benefit is the total of premiums paid for the policy less unearned premiums refunded at death, multiplied by a percentage stated in the rider and minus any benefits that the insured has or is entitled to receive.
- Rider 80710 1/97 – Survivorship Benefit: If spouses are both insured upon the first death: (1) waive future premiums, if the death occurs on or after the 10th anniversary of the policy; or (2) waive premiums beginning on the 10th anniversary if the death occurs prior thereto.

Continental General Insurance Company
Appendix C
Policy Forms: 80650 1/97, 80880 1/98
Distribution of Inforce Business as of 12/31/2022

Nationwide

Base Policy Issue Year	Count	% of Count	Premium	% of Premium
1995	24	0.17%	28,367	0.1%
1996	83	0.57%	64,492	0.2%
1997	277	1.91%	479,398	1.9%
1998	1,212	8.36%	2,172,292	8.4%
1999	1,896	13.08%	3,515,547	13.6%
2000	2,902	20.02%	5,209,706	20.2%
2001	4,266	29.43%	7,396,957	28.6%
2002	3,566	24.60%	6,512,989	25.2%
2003	270	1.86%	467,754	1.8%
Total	14,496	100.0%	25,847,502	100.0%

Base Policy Issue Age	Count	% of Count	Premium	% of Premium
<45	505	3.5%	325,333	1.3%
45 - 49	952	6.6%	761,398	2.9%
50 - 54	2,867	19.8%	3,016,615	11.7%
55 - 59	3,916	27.0%	6,478,924	25.1%
60 - 64	3,833	26.4%	8,575,677	33.2%
65 - 69	1,935	13.3%	5,108,623	19.8%
70 - 74	448	3.1%	1,484,347	5.7%
75 - 79	39	0.3%	96,585	0.4%
>79	1	0.0%	-	0.0%
Total	14,496	100.0%	25,847,502	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	4	0.0%	-	0.0%
45 - 49	20	0.1%	9,133	0.0%
50 - 54	36	0.2%	15,506	0.1%
55 - 59	80	0.6%	33,807	0.1%
60 - 64	219	1.5%	150,464	0.6%
65 - 69	578	4.0%	457,715	1.8%
70 - 74	1,845	12.7%	1,762,284	6.8%
75 - 79	3,354	23.1%	4,599,796	17.8%
80 - 84	3,947	27.2%	7,684,991	29.7%
85 - 89	3,042	21.0%	7,185,933	27.8%
90 - 94	1,168	8.1%	3,324,671	12.9%
95 - 99	194	1.3%	610,744	2.4%
>99	9	0.1%	12,457	0.0%
Total	14,496	100.0%	25,847,502	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	9,246	63.8%	16,796,208	65.0%
Male	5,250	36.2%	9,051,294	35.0%
Total	14,496	100.0%	25,847,502	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
Compound 5%	7,899	54.5%	14,267,541	55.2%
None	6,597	45.5%	11,579,961	44.8%
Total	14,496	100.0%	25,847,502	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
5 Pay	38	0.3%	-	0.0%
10 Pay	2,645	18.2%	7,381	0.0%
PU at 65	721	5.0%	12,901	0.0%
Single	152	1.0%	-	0.0%
CNFO	1,754	12.1%	-	0.0%
Lifetime	9,186	63.4%	25,827,221	99.9%
Total	14,496	100.0%	25,847,502	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	5,153	35.5%	11,148,344	43.1%
30	4,489	31.0%	7,094,940	27.4%
60	94	0.6%	156,833	0.6%
90	4,753	32.8%	7,428,815	28.7%
180	7	0.0%	18,571	0.1%
Total	14,496	100.0%	25,847,502	100.0%

Pennsylvania

Base Policy Issue Year	Count	% of Count	Premium	% of Premium
1995	-	0.00%	-	0.0%
1996	-	0.00%	-	0.0%
1997	-	0.00%	-	0.0%
1998	2	0.51%	-	0.0%
1999	4	1.03%	1,467	0.2%
2000	38	9.77%	58,493	6.6%
2001	145	37.28%	317,271	35.8%
2002	187	48.07%	479,642	54.2%
2003	13	3.34%	28,348	3.2%
Total	389	100.0%	885,221	100.0%

Base Policy Issue Age	Count	% of Count	Premium	% of Premium
<45	8	2.1%	11,934	1.3%
45 - 49	27	6.9%	68,332	7.7%
50 - 54	77	19.8%	166,680	18.8%
55 - 59	120	30.8%	286,982	32.4%
60 - 64	107	27.5%	271,368	30.7%
65 - 69	43	11.1%	75,808	8.6%
70 - 74	7	1.8%	4,118	0.5%
75 - 79	-	0.0%	-	0.0%
>79	-	0.0%	-	0.0%
Total	389	100.0%	885,221	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	-	0.0%	-	0.0%
45 - 49	-	0.0%	-	0.0%
50 - 54	1	0.3%	2,285	0.3%
55 - 59	2	0.5%	3,146	0.4%
60 - 64	1	0.3%	-	0.0%
65 - 69	21	5.4%	42,541	4.8%
70 - 74	65	16.7%	160,381	18.1%
75 - 79	97	24.9%	217,418	24.6%
80 - 84	122	31.4%	293,418	33.1%
85 - 89	66	17.0%	159,936	18.1%
90 - 94	13	3.3%	6,097	0.7%
95 - 99	1	0.3%	-	0.0%
>99	-	0.0%	-	0.0%
Total	389	100.0%	885,221	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	235	60.4%	514,452	58.1%
Male	154	39.6%	370,769	41.9%
Total	389	100.0%	885,221	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
Compound 5%	258	66.3%	813,030	91.8%
None	131	33.7%	72,191	8.2%
Total	389	100.0%	885,221	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
5 Pay	-	0.0%	-	0.0%
10 Pay	6	1.5%	-	0.0%
PU at 65	3	0.8%	-	0.0%
Single	1	0.3%	-	0.0%
CNFO	97	24.9%	-	0.0%
Lifetime	282	72.5%	885,221	100.0%
Total	389	100.0%	885,221	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	165	42.4%	400,408	45.2%
30	107	27.5%	210,580	23.8%
60	4	1.0%	-	0.0%
90	113	29.0%	274,232	31.0%
180	-	0.0%	-	0.0%
Total	389	100.0%	885,221	100.0%

Continental General Insurance Company
Appendix C
Policy Forms: 80650 1/97, 80880 1/98
Distribution of Inforce Business as of 12/31/2022

Benefit Period	Count	% of Count	Premium	% of Premium
0 - 1 year	1,637	11.3%	-	0.0%
1 - 2 years	104	0.7%	-	0.0%
2 - 3 years	412	2.8%	732,221	2.8%
3 - 4 years	1,004	6.9%	2,206,751	8.5%
4 - 5 years	2,640	18.2%	5,115,585	19.8%
Lifetime	8,699	60.0%	17,792,945	68.8%
Total	14,496	100.0%	25,847,502	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
0 - 1 year	96	24.7%	-	0.0%
1 - 2 years	1	0.3%	-	0.0%
2 - 3 years	20	5.1%	44,378	5.0%
3 - 4 years	41	10.5%	93,601	10.6%
4 - 5 years	66	17.0%	157,830	17.8%
Lifetime	165	42.4%	589,411	66.6%
Total	389	100.0%	885,221	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	3,840	26.5%	7,986,117	30.9%
Married	10,656	73.5%	17,861,385	69.1%
Total	14,496	100.0%	25,847,502	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	108	27.8%	258,076	29.2%
Married	281	72.2%	627,145	70.8%
Total	389	100.0%	885,221	100.0%

HHC Percent	Count	% of Count	Premium	% of Premium
<0.25	639	4.4%	1,034,537	4.0%
0.25-0.50	396	2.7%	618,546	2.4%
0.51-0.75	392	2.7%	610,409	2.4%
0.76-1.0	12,256	84.5%	21,955,652	84.9%
1.01-1.25	287	2.0%	555,396	2.1%
1.26-1.5	514	3.5%	1,056,468	4.1%
>1.50	12	0.1%	16,494	0.1%
Total	14,496	100.0%	25,847,502	100.0%

HHC Percent	Count	% of Count	Premium	% of Premium
<0.25	6	1.5%	12,145	1.4%
0.25-0.50	5	1.3%	21,329	2.4%
0.51-0.75	21	5.4%	49,875	5.6%
0.76-1.0	355	91.3%	797,388	90.1%
1.01-1.25	1	0.3%	2,724	0.3%
1.26-1.5	-	0.0%	-	0.0%
>1.50	1	0.3%	1,759	0.2%
Total	389	100.0%	885,221	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
TQ	9,789	67.5%	15,500,875	60.0%
NQ	4,707	32.5%	10,346,628	40.0%
Total	14,496	100.0%	25,847,502	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
TQ	201	51.7%	463,200	52.3%
NQ	188	48.3%	422,021	47.7%
Total	389	100.0%	885,221	100.0%

Claim and Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium-Paying	7,819	53.9%	20,705,386	80.1%
Active, Non-Premium-Paying	5,106	35.2%	-	0.0%
Disabled Non-Paid-Up	1,298	9.0%	5,142,117	19.9%
Disabled Paid-Up	273	1.9%	-	0.0%
Total	14,496	100.0%	25,847,502	100.0%

Claim and Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium-Paying	271	69.7%	844,860	95.4%
Active, Non-Premium-Paying	105	27.0%	-	0.0%
Disabled Non-Paid-Up	10	2.6%	40,360	4.6%
Disabled Paid-Up	3	0.8%	-	0.0%
Total	389	100.0%	885,221	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	5,224	57.3%	14,635,754	56.6%
Monthly	2,631	28.9%	7,483,158	29.0%
Quarterly	737	8.1%	2,241,261	8.7%
Semi-Annual	525	5.8%	1,487,329	5.8%
Total	9,117	100.0%	25,847,502	100.0%

*Count includes premium-paying lives only

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	109	38.8%	314,998	35.6%
Monthly	113	40.2%	363,222	41.0%
Quarterly	31	11.0%	103,587	11.7%
Semi-Annual	28	10.0%	103,414	11.7%
Total	281	100.0%	885,221	100.0%

*Count includes premium-paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	12,706	87.7%	21,771,261	84.2%
Select	537	3.7%	1,296,814	5.0%
Standard	1,253	8.6%	2,779,426	10.8%
Total	14,496	100.0%	25,847,502	100.0%

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	314	80.7%	678,765	76.7%
Select	20	5.1%	63,824	7.2%
Standard	55	14.1%	142,632	16.1%
Total	389	100.0%	885,221	100.0%

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.

Persistency Study

The persistency study is on an active life basis and is comprised of voluntary lapse and active life mortality assumptions. The mortality and lapse assumptions were developed using actual experience from lifetime pay policies (excluding nonforfeiture policies) issued by Kanawha Insurance Company from 2007 and later with durations 10+, excluding durations that began in 2020 or later to exclude Covid-19 related impacts.

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company-specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 70% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality, studied separately, is based on the Milliman 2017 Long Term Care Guidelines with fitting adjustments.

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 persistency. Benefit exhaustions are treated separately. Because the projection model uses a first principles approach, no explicit assumption related to benefit exhaust is necessary. All remaining policies were assumed to terminate at attained age 120. 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.

Exhibit D-1 contains the comparison of total terminations experience to the current termination assumption for healthy lives. The exhibit shows total lives, actual total terminations and expected total terminations by duration.

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Incidence Study

An incidence study was also conducted on the Company's actual policy and claims data through March 31, 2021, on policies issued by Kanawha Insurance Company. Fitting factors to the Milliman 2017 Long Term Care Guidelines were developed using experience from calendar years 2007 through 2019 (with a focus on years 2015-2019) and judgment. The study excluded 2020 and 2021 experience to account for potential reporting lags and COVID-19 related impacts.

The actual-to-expected fitting factors varied by situs, tax status, risk class, attained age, benefit trigger, elimination period, gender, non-Florida/Florida, benefit period, inflation protection, and product series. The baseline assumptions include future morbidity improvement equal to 70% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

A claim was counted as having occurred once it survived the elimination period and the claim counts were not adjusted for claims that were incurred but not reported (IBNR). An IBNR adjustment was not deemed necessary as the study includes 15 months of runout from 2019. Additionally, the study was conducted on an active life basis.

Exhibit D-2 contains the comparison of actual claim counts to the current assumption of expected claim counts.

Continental General Insurance Company
Appendix D
Exhibit D-1
Policy Forms: 80650 1/97, 80880 1/98
Healthy Lives Persistency Study
Experience by Policy Duration

Policy Duration	Total Lives	Total Actual Terminations		Total Expected Terminations	
		Count	Rate	Count	Rate
5	376	11	2.9%	3	0.9%
6	4,359	82	1.9%	46	1.1%
7	9,227	204	2.2%	111	1.2%
8	12,606	256	2.0%	166	1.3%
9	14,964	285	1.9%	216	1.4%
10	16,203	327	2.0%	253	1.6%
11	15,980	299	1.9%	262	1.6%
12	15,314	299	2.0%	264	1.7%
13	14,678	262	1.8%	264	1.8%
14	14,060	266	1.9%	267	1.9%
15	13,405	244	1.8%	268	2.0%
16	12,677	254	2.0%	266	2.1%
17	11,903	281	2.4%	264	2.2%
18	10,858	242	2.2%	257	2.4%
19	7,692	216	2.8%	201	2.6%
20	4,500	130	2.9%	130	2.9%
21	2,373	72	3.0%	74	3.1%
22	1,000	32	3.2%	36	3.6%
23+	188	9	4.6%	8	4.4%
Total	182,365	3,773	2.1%	3,354	1.8%
Durations 10+	140,832	2,935	2.1%	2,812	2.0%

Notes:
1) Experience through 3/31/2021
2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors.
3) Record years 2007 to 2019
4) Includes only lifetime pay policies (excludes 5 Pay and 10 Pay).

Continental General Insurance Company
Appendix D
Exhibit D-2
Policy Forms: HHC, LTC1, LTC2, LTC3, LTC4, LTC5
Incidence Study

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
1	109	0	0	0.0%
2	518	0	1	0.0%
3	1,529	1	2	43.3%
4	4,528	12	11	108.8%
5	10,032	37	46	80.7%
6	17,139	100	116	86.1%
7	22,694	201	200	100.6%
8	26,318	289	283	102.0%
9	28,469	338	365	92.6%
10	29,266	403	440	91.6%
11	29,470	523	510	102.6%
12	29,160	569	575	99.0%
13	28,296	562	616	91.2%
14	27,278	645	657	98.2%
15	25,903	650	688	94.5%
16	24,032	703	707	99.4%
17	20,709	723	696	103.8%
18	15,854	629	629	100.1%
19	10,162	515	478	107.6%
20	5,966	386	334	115.6%
21	3,265	236	217	108.8%
22	1,614	130	132	98.6%
23	740	65	72	90.0%
24	233	25	25	98.2%
25	21	3	3	113.7%
Total	363,306	7,745	7,803	99.3%
Subtotal for Key Durations (10-25)	251,969	6,767	6,779	99.8%

Experience by Calendar Year

Calendar Year	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
2007	34,333	405	400	101.2%
2008	33,483	461	442	104.3%
2009	32,560	486	482	100.7%
2010	31,096	491	516	95.1%
2011	29,859	501	551	90.9%
2012	28,875	584	585	99.8%
2013	27,919	593	617	96.1%
2014	27,037	653	654	99.9%
2015	26,030	612	683	89.6%
2016	24,860	753	703	107.2%
2017	23,642	710	716	99.2%
2018	22,434	763	727	105.0%
2019	21,178	733	727	100.9%
Total	363,306	7,745	7,803	99.3%

Experience by Policy Form

Policy Form	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
HHC	11,865	663	675	98%
LTC1	18,792	1,123	1,137	99%
LTC2	237,861	5,331	5,360	99%
LTC3	93,855	626	627	100%
LTC4	286	1	2	64%
LTC5	647	1	2	44%
Total	363,306	7,745	7,803	99.3%

Notes:
1) Experience through 3/31/2021.
2) Calendar years 2007 to 2019.

Continental General Insurance Company
Appendix E
Policy Persistency Comparison
Policy Form: 80650 1/97, 80880 1/98

	Actual Experience		Original Pricing Assumptions			Current Healthy Lives Assumptions		
Policy Duration	Healthy Lives	Healthy Life Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
5	376	2.9%	6.4%	0.9%	7.3%	0.5%	0.4%	0.9%
6	4,359	1.9%	6.2%	1.1%	7.3%	0.6%	0.5%	1.1%
7	9,227	2.2%	6.1%	1.4%	7.5%	0.6%	0.6%	1.2%
8	12,606	2.0%	6.0%	1.6%	7.6%	0.6%	0.7%	1.3%
9	14,964	1.9%	5.9%	1.9%	7.8%	0.7%	0.8%	1.4%
10	16,203	2.0%	5.9%	2.1%	8.0%	0.7%	0.9%	1.6%
11	15,980	1.9%	5.9%	2.3%	8.2%	0.7%	1.0%	1.6%
12	15,314	2.0%	5.9%	2.5%	8.4%	0.7%	1.1%	1.7%
13	14,678	1.8%	5.9%	2.8%	8.7%	0.6%	1.2%	1.8%
14	14,060	1.9%	5.9%	3.0%	8.9%	0.6%	1.2%	1.9%
15	13,405	1.8%	5.9%	3.3%	9.2%	0.6%	1.4%	2.0%
16	12,677	2.0%	6.0%	4.4%	10.4%	0.6%	1.5%	2.1%
17	11,903	2.4%	6.0%	4.8%	10.8%	0.6%	1.6%	2.2%
18	10,858	2.2%	6.0%	5.1%	11.1%	0.6%	1.7%	2.4%
19	7,692	2.8%	6.0%	5.7%	11.7%	0.6%	2.0%	2.6%
20	4,500	2.9%	5.9%	6.3%	12.2%	0.7%	2.2%	2.9%
21	2,373	3.0%	6.0%	6.7%	12.7%	0.7%	2.4%	3.1%
22	1,000	3.2%	6.0%	7.4%	13.4%	0.7%	2.9%	3.6%
23	185	4.7%	5.9%	8.1%	14.0%	0.7%	3.7%	4.4%

Notes:
1) Experience through 3/31/2021.
2) Record years 2007-2019
3) The results shown above include only lifetime pay policies
4) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
5) Since Lapse Rates vary by issue age, duration, and attained age, the rates shown above are composites.
6) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors

Exhibit 1
Continental General Insurance
Summary of Active, Premium Paying Policies
Nationwide
Policy Forms: 80650 1/97, 80880 1/98
As of 12/31/2022

State	Lives	Annualized Premium	Average Premium
AK	-	$ -	$ -
AL	14	$ 16,002	$ 1,143
AR	37	$ 60,186	$ 1,627
AZ	117	$ 202,531	$ 1,731
BC	-	$ -	$ -
CA	534	$ 831,358	$ 1,557
CO	23	$ 37,507	$ 1,631
CT	7	$ 8,679	$ 1,240
DC	-	$ -	$ -
DE	10	$ 17,085	$ 1,708
FL	2,296	$ 7,790,027	$ 3,393
GA	163	$ 390,346	$ 2,395
HI	361	$ 1,077,179	$ 2,984
IA	120	$ 279,183	$ 2,327
ID	4	$ 4,049	$ 1,012
IL	106	$ 282,428	$ 2,664
IN	14	$ 20,135	$ 1,438
KS	68	$ 104,716	$ 1,540
KY	27	$ 42,088	$ 1,559
LA	78	$ 131,372	$ 1,684
MA	7	$ 14,141	$ 2,020
MD	134	$ 288,354	$ 2,152
ME	1	$ 1,458	$ 1,458
MI	28	$ 87,249	$ 3,116
MN	292	$ 622,242	$ 2,131
MO	44	$ 99,982	$ 2,272
MS	61	$ 100,318	$ 1,645
MT	3	$ 1,471	$ 490
NC	771	$ 2,033,321	$ 2,637
ND	22	$ 34,529	$ 1,570
NE	46	$ 121,296	$ 2,637
NH	1	$ 2,244	$ 2,244
NJ	161	$ 271,057	$ 1,684
NM	9	$ 12,481	$ 1,387
NV	18	$ 36,057	$ 2,003
NY	11	$ 20,894	$ 1,899
OC	-	$ -	$ -
OH	32	$ 83,981	$ 2,624
OK	77	$ 119,619	$ 1,553
ON	-	$ -	$ -
OR	6	$ 6,950	$ 1,158
PA	271	$ 844,860	$ 3,118
RI	4	$ 4,043	$ 1,011
SC	583	$ 1,220,187	$ 2,093
SD	34	$ 66,307	$ 1,950
TN	221	$ 451,515	$ 2,043
TX	428	$ 1,426,901	$ 3,334
UT	13	$ 13,123	$ 1,009
VA	458	$ 1,249,549	$ 2,728
VI	-	$ -	$ -
VT	1	$ 1,049	$ 1,049
WA	15	$ 24,433	$ 1,629
WI	80	$ 136,751	$ 1,709
WV	7	$ 12,777	$ 1,825
WY	1	$ 1,377	$ 1,377
Total	7,819	20,705,386	2,648

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1995	1995	4,770	4,770	4,770	0	0	0	0	0.0%	1
1996	1996	30,088	30,088	30,088	0	0	0	0	0.0%	1
1997	1997	142,236	142,236	142,236	1,381	0	0	1,381	1.0%	1
1998	1995	7,324	7,324	7,324	0	0	0	0	0.0%	4
1998	1996	3,517	3,517	3,517	0	0	0	0	0.0%	3
1998	1997	711,680	711,680	711,680	140,309	0	0	140,309	19.7%	2
1998	1998	2,497,206	2,497,206	2,497,206	40,170	0	0	40,170	1.6%	1
1999	1995	7,605	7,605	7,605	0	0	0	0	0.0%	5
1999	1996	3,773	3,773	3,773	0	0	0	0	0.0%	4
1999	1997	666,610	666,610	666,610	164,304	0	0	164,304	24.6%	3
1999	1998	2,899,694	2,899,694	2,899,694	452,324	0	0	452,324	15.6%	2
1999	1999	3,357,242	3,357,242	3,357,242	761,968	0	0	761,968	22.7%	1
2000	1995	7,605	7,605	7,605	0	0	0	0	0.0%	6
2000	1996	3,773	3,773	3,773	0	0	0	0	0.0%	5
2000	1997	640,322	640,322	640,322	703,303	0	0	703,303	109.8%	4
2000	1998	2,589,847	2,589,847	2,589,847	1,406,967	0	0	1,406,967	54.3%	3
2000	1999	4,222,321	4,222,321	4,222,321	850,070	0	0	850,070	20.1%	2
2000	2000	3,550,353	3,550,353	3,550,353	1,040,585	0	0	1,040,585	29.3%	1
2001	1995	7,605	7,605	7,605	0	0	0	0	0.0%	7
2001	1996	3,773	3,773	3,773	0	0	0	0	0.0%	6
2001	1997	617,629	617,629	617,629	350,214	0	0	350,214	56.7%	5
2001	1998	2,493,713	2,493,713	2,493,713	918,327	0	0	918,327	36.8%	4
2001	1999	3,896,631	3,896,631	3,896,631	1,931,416	0	0	1,931,416	49.6%	3
2001	2000	4,797,550	4,797,550	4,797,550	1,022,748	53,017	0	1,075,765	22.4%	2
2001	2001	4,266,306	4,266,306	4,266,306	738,054	0	0	738,054	17.3%	1
2002	1995	7,605	7,605	7,605	0	0	0	0	0.0%	8
2002	1996	3,773	3,773	3,773	0	0	0	0	0.0%	7
2002	1997	604,140	604,140	604,140	159,703	0	0	159,703	26.4%	6
2002	1998	2,429,963	2,429,963	2,429,963	2,136,651	0	0	2,136,651	87.9%	5
2002	1999	3,760,068	3,760,068	3,760,068	2,578,631	0	0	2,578,631	68.6%	4
2002	2000	4,389,436	4,389,436	4,389,436	1,264,262	64,578	0	1,328,841	30.3%	3
2002	2001	5,513,454	5,513,454	5,513,454	988,275	0	0	988,275	17.9%	2
2002	2002	2,935,183	2,935,183	2,935,183	457,036	0	0	457,036	15.6%	1
2003	1995	7,673	7,104	7,104	0	0	0	0	0.0%	9
2003	1996	3,773	3,493	3,493	0	0	0	0	0.0%	8
2003	1997	606,907	569,578	569,578	354,316	0	0	354,316	58.4%	7
2003	1998	2,368,609	2,244,437	2,244,437	1,648,538	0	0	1,648,538	69.6%	6
2003	1999	3,629,695	3,453,013	3,453,013	3,357,720	0	0	3,357,720	92.5%	5
2003	2000	4,287,569	4,089,689	4,089,689	2,854,183	116,518	0	2,970,701	69.3%	4
2003	2001	5,121,468	4,890,082	4,890,082	1,249,443	0	0	1,249,443	24.4%	3
2003	2002	3,330,473	3,184,805	3,184,805	692,476	0	0	692,476	20.8%	2
2003	2003	106,565	106,484	106,484	0	0	0	0	0.0%	1
2004	1995	8,309	6,962	6,962	0	0	0	0	0.0%	10
2004	1996	3,829	3,208	3,208	0	0	0	0	0.0%	9
2004	1997	621,258	552,389	552,389	372,076	0	0	372,076	59.9%	8
2004	1998	2,393,867	2,144,636	2,144,636	1,751,561	46,941	0	1,798,502	75.1%	7
2004	1999	3,667,200	3,302,554	3,302,554	2,299,796	0	0	2,299,796	62.7%	6
2004	2000	4,340,569	3,928,533	3,928,533	1,426,039	0	0	1,426,039	32.9%	5
2004	2001	5,174,147	4,677,700	4,677,700	981,813	0	0	981,813	19.0%	4
2004	2002	3,337,708	3,020,467	3,020,467	423,358	26,170	0	449,528	13.5%	3
2004	2003	90,407	89,370	89,370	0	0	0	0	0.0%	2
2004	2004	347	347	347	0	0	0	0	0.0%	1
2005	1995	8,834	7,403	7,403	0	0	0	0	0.0%	11
2005	1996	3,908	3,275	3,275	0	0	0	0	0.0%	10
2005	1997	627,736	557,326	557,326	803,484	0	0	803,484	128.0%	9
2005	1998	2,354,243	2,106,286	2,106,286	3,058,912	74,659	0	3,133,570	133.1%	8
2005	1999	3,683,319	3,312,161	3,312,161	4,253,048	90,067	0	4,343,115	117.9%	7
2005	2000	4,366,897	3,947,782	3,947,782	2,476,994	0	0	2,476,994	56.7%	6
2005	2001	5,163,536	4,658,538	4,658,538	2,133,782	0	0	2,133,782	41.3%	5
2005	2002	3,286,088	2,971,837	2,971,837	476,884	0	0	476,884	14.5%	4
2005	2003	98,148	97,429	97,429	200	0	0	200	0.2%	3
2005	2004	520	520	520	0	0	0	0	0.0%	2
2005	2005	2,979	2,496	2,496	0	0	0	0	0.0%	1

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1995	8,920	6,889	8,267	112,255	0	0	112,255	1258.5%	12
2006	1996	3,908	3,018	3,622	0	0	0	0	0.0%	11
2006	1997	600,354	495,555	594,665	363,494	0	0	363,494	60.5%	10
2006	1998	2,292,069	1,904,147	2,284,976	3,358,161	0	0	3,358,161	146.5%	9
2006	1999	3,621,512	3,034,390	3,641,269	2,759,848	0	0	2,759,848	76.2%	8
2006	2000	4,330,325	3,675,532	4,410,638	2,125,024	0	0	2,125,024	49.1%	7
2006	2001	5,141,403	4,358,173	5,229,808	1,462,269	65,313	0	1,527,582	29.7%	6
2006	2002	3,288,860	2,795,118	3,354,141	837,473	0	0	837,473	25.5%	5
2006	2003	94,132	91,973	110,367	2,821	0	0	2,821	3.0%	4
2006	2004	520	473	567	0	0	0	0	0.0%	3
2007	1995	7,721	5,963	7,155	0	0	0	0	0.0%	13
2007	1996	3,979	3,073	3,687	0	0	0	0	0.0%	12
2007	1997	608,975	496,571	595,885	1,106,107	0	0	1,106,107	181.6%	11
2007	1998	2,333,921	1,917,195	2,300,634	2,743,234	118,763	0	2,861,998	122.6%	10
2007	1999	3,666,788	3,028,730	3,634,476	4,130,425	0	0	4,130,425	112.6%	9
2007	2000	4,408,743	3,681,201	4,417,441	2,678,393	0	0	2,678,393	60.8%	8
2007	2001	5,166,727	4,318,714	5,182,456	1,815,697	0	0	1,815,697	35.1%	7
2007	2002	3,365,558	2,835,071	3,402,085	1,266,318	0	0	1,266,318	37.6%	6
2007	2003	94,756	92,658	111,190	0	0	0	0	0.0%	5
2007	2004	555	504	605	0	0	0	0	0.0%	4
2008	1995	9,520	7,352	8,822	20,685	0	0	20,685	217.3%	14
2008	1996	3,979	3,073	3,687	0	0	0	0	0.0%	13
2008	1997	572,916	466,681	560,018	953,947	72,212	0	1,026,159	179.1%	12
2008	1998	2,152,622	1,764,639	2,117,566	2,605,047	0	0	2,605,047	121.0%	11
2008	1999	3,565,050	2,946,688	3,536,026	3,628,670	80,977	0	3,709,647	104.1%	10
2008	2000	4,293,615	3,587,763	4,305,315	4,254,242	82,878	0	4,337,121	101.0%	9
2008	2001	5,125,860	4,287,586	5,145,104	3,311,448	110,035	0	3,421,483	66.7%	8
2008	2002	3,347,545	2,820,037	3,384,044	1,675,051	0	0	1,675,051	50.0%	7
2008	2003	89,566	87,520	105,024	0	0	0	0	0.0%	6
2008	2004	572	520	624	0	0	0	0	0.0%	5
2008	2005	0	0	0	0	0	0	0	0.0%	4
2008	2006	0	0	0	0	0	0	0	0.0%	3
2008	2007	0	0	0	0	0	0	0	0.0%	2
2008	2008	3,832	2,959	3,551	0	0	0	0	0.0%	1
2009	1995	4,538	3,504	4,205	0	0	0	0	0.0%	15
2009	1996	4,235	3,271	3,925	0	0	0	0	0.0%	14
2009	1997	531,499	433,353	520,024	1,516,569	0	0	1,516,569	285.3%	13
2009	1998	2,066,864	1,686,478	2,023,774	3,032,997	133,018	0	3,166,015	153.2%	12
2009	1999	3,343,748	2,738,402	3,286,082	5,786,283	166,222	0	5,952,505	178.0%	11
2009	2000	4,142,551	3,425,458	4,110,549	2,955,803	152,554	0	3,108,357	75.0%	10
2009	2001	4,966,398	4,102,936	4,923,523	4,102,061	200,027	0	4,302,089	86.6%	9
2009	2002	3,223,112	2,678,755	3,214,506	809,818	0	0	809,818	25.1%	8
2009	2003	88,685	83,131	99,757	0	0	0	0	0.0%	7
2009	2004	572	520	624	0	0	0	0	0.0%	6

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1995	4,525	3,495	4,906	0	0	0	0	0.0%	16
2010	1996	3,723	2,875	4,036	0	0	0	0	0.0%	15
2010	1997	527,204	389,762	547,226	950,820	0	0	950,820	180.4%	14
2010	1998	2,016,459	1,493,825	2,097,331	3,797,910	0	0	3,797,910	188.3%	13
2010	1999	3,299,611	2,417,853	3,394,665	5,151,127	0	0	5,151,127	156.1%	12
2010	2000	3,989,389	2,945,438	4,135,395	4,021,535	246,098	0	4,267,633	107.0%	11
2010	2001	4,957,770	3,681,126	5,168,301	3,488,330	95,949	0	3,584,279	72.3%	10
2010	2002	3,172,995	2,392,651	3,319,278	855,435	0	0	855,435	27.0%	9
2010	2003	81,117	76,987	92,384	0	0	0	0	0.0%	8
2010	2004	632	487	584	0	0	0	0	0.0%	7
2011	1995	2,251	1,546	2,539	0	0	0	0	0.0%	17
2011	1996	3,941	2,705	4,444	0	0	0	0	0.0%	16
2011	1997	541,386	361,818	594,351	342,252	0	0	342,252	63.2%	15
2011	1998	1,927,339	1,299,154	2,134,094	1,995,860	0	0	1,995,860	103.6%	14
2011	1999	3,187,683	2,156,558	3,542,535	4,065,711	205,095	0	4,270,807	134.0%	13
2011	2000	3,997,549	2,724,829	4,476,022	4,638,634	0	0	4,638,634	116.0%	12
2011	2001	4,792,991	3,277,424	5,383,759	2,954,603	0	0	2,954,603	61.6%	11
2011	2002	3,246,073	2,254,884	3,623,770	2,559,102	149,632	0	2,708,734	83.4%	10
2011	2003	79,464	75,330	90,396	0	0	0	0	0.0%	9
2011	2004	675	520	624	0	0	0	0	0.0%	8
2011	2005	0	0	0	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	803	465	557	0	0	0	0	0.0%	2
2012	1995	2,195	1,507	2,897	0	0	0	0	0.0%	18
2012	1996	4,248	2,916	5,605	0	0	0	0	0.0%	17
2012	1997	525,372	334,868	643,594	1,574,698	123,341	0	1,698,040	323.2%	16
2012	1998	1,832,851	1,198,234	2,302,929	4,535,311	287,249	0	4,822,560	263.1%	15
2012	1999	2,970,379	1,958,977	3,765,028	5,206,001	348,006	0	5,554,007	187.0%	14
2012	2000	3,803,132	2,518,540	4,840,472	7,497,234	680,875	0	8,178,108	215.0%	13
2012	2001	4,614,673	3,071,904	5,904,002	4,026,390	64,999	0	4,091,389	88.7%	12
2012	2002	3,072,272	2,088,091	3,892,340	3,342,396	372,835	0	3,715,231	120.9%	11
2012	2003	76,748	72,120	86,544	82,578	35,557	0	118,135	153.9%	10
2012	2004	734	492	590	0	0	0	0	0.0%	9
2012	2005	0	0	0	0	0	0	0	0.0%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0	0	0	0.0%	5
2012	2009	0	0	0	0	0	0	0	0.0%	4
2012	2010	962	472	566	0	0	0	0	0.0%	3
2013	1995	2,195	1,507	2,897	0	0	0	0	0.0%	19
2013	1996	4,782	3,283	6,310	0	0	0	0	0.0%	18
2013	1997	488,592	310,787	597,313	1,033,681	0	0	1,033,681	211.6%	17
2013	1998	1,619,684	1,053,114	2,024,018	4,717,223	280,847	0	4,998,071	308.6%	16
2013	1999	2,775,977	1,819,590	3,497,135	5,356,361	78,507	0	5,434,869	195.8%	15
2013	2000	3,408,168	2,245,162	4,315,057	4,911,781	398,632	0	5,310,413	155.8%	14
2013	2001	4,341,679	2,871,741	5,519,301	3,836,873	38,717	0	3,875,590	89.3%	13
2013	2002	2,954,279	2,000,535	3,724,213	2,128,409	185,994	0	2,314,403	78.3%	12
2013	2003	74,413	70,706	84,847	255,180	0	0	255,180	342.9%	11
2013	2004	776	520	624	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2013	2007	0	0	0	0	0	0	0	0.0%	7
2013	2008	0	0	0	0	0	0	0	0.0%	6
2013	2009	0	0	0	0	0	0	0	0.0%	5
2013	2010	987	484	581	0	0	0	0	0.0%	4

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1995	2,195	1,507	2,897	0	0	0	0	0.0%	20
2014	1996	4,605	3,162	6,076	0	0	0	0	0.0%	19
2014	1997	459,436	291,803	560,826	556,131	0	0	556,131	121.0%	18
2014	1998	1,509,975	980,884	1,885,195	3,934,949	77,949	0	4,012,898	265.8%	17
2014	1999	2,555,178	1,671,095	3,211,736	7,548,914	674,137	0	8,223,051	321.8%	16
2014	2000	3,258,088	2,134,872	4,103,087	3,038,787	219,087	0	3,257,875	100.0%	15
2014	2001	4,085,524	2,694,998	5,179,612	5,180,750	657,103	0	5,837,852	142.9%	14
2014	2002	2,816,983	1,905,554	3,545,858	2,302,763	156,975	0	2,459,738	87.3%	13
2014	2003	68,661	64,632	77,559	82,517	0	0	82,517	120.2%	12
2014	2004	776	520	624	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2014	2007	0	0	0	0	0	0	0	0.0%	8
2014	2008	0	0	0	0	0	0	0	0.0%	7
2014	2009	0	0	0	0	0	0	0	0.0%	6
2014	2010	987	484	581	0	0	0	0	0.0%	5
2015	1995	2,195	1,507	3,476	0	0	0	0	0.0%	21
2015	1996	2,934	2,014	4,646	0	0	0	0	0.0%	20
2015	1997	438,488	258,599	596,413	897,730	77,868	0	975,598	222.5%	19
2015	1998	1,387,331	853,469	1,968,374	3,251,848	216,064	0	3,467,912	250.0%	18
2015	1999	2,394,694	1,478,807	3,410,606	4,969,660	816,851	0	5,786,511	241.6%	17
2015	2000	3,121,849	1,945,997	4,488,096	6,488,497	478,360	0	6,966,857	223.2%	16
2015	2001	3,957,395	2,498,734	5,762,887	3,974,494	166,154	0	4,140,648	104.6%	15
2015	2002	2,682,668	1,763,306	3,935,284	4,046,192	865,945	0	4,912,136	183.1%	14
2015	2003	55,535	51,620	74,333	0	0	0	0	0.0%	13
2015	2004	776	520	749	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2015	2007	0	0	0	0	0	0	0	0.0%	9
2015	2008	0	0	0	0	0	0	0	0.0%	8
2015	2009	0	0	0	0	0	0	0	0.0%	7
2015	2010	1,069	437	629	0	0	0	0	0.0%	6
2016	1995	2,481	1,499	3,457	0	0	0	0	0.0%	22
2016	1996	1,462	884	2,038	0	0	0	0	0.0%	21
2016	1997	442,253	238,147	549,244	1,077,318	0	0	1,077,318	243.6%	20
2016	1998	1,393,198	778,911	1,796,421	4,239,772	654,350	0	4,894,122	351.3%	19
2016	1999	2,371,633	1,330,652	3,068,914	5,564,816	1,022,035	0	6,586,851	277.7%	18
2016	2000	3,103,115	1,768,458	4,078,635	5,579,902	709,101	0	6,289,003	202.7%	17
2016	2001	3,922,857	2,261,039	5,214,686	5,188,969	961,655	0	6,150,625	156.8%	16
2016	2002	2,609,745	1,575,215	3,518,233	3,845,425	733,107	0	4,578,531	175.4%	15
2016	2003	51,775	47,922	69,008	0	0	0	0	0.0%	14
2016	2004	815	488	702	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	1,185	484	697	0	0	0	0	0.0%	7
2017	1995	2,481	1,499	4,149	0	0	0	0	0.0%	23
2017	1996	1,462	884	2,445	0	0	0	0	0.0%	22
2017	1997	398,244	210,822	583,469	718,275	158,215	0	876,489	220.1%	21
2017	1998	1,216,959	671,929	1,859,621	3,023,215	594,803	0	3,618,018	297.3%	20
2017	1999	2,216,993	1,210,835	3,351,091	7,297,318	694,455	0	7,991,773	360.5%	19
2017	2000	2,869,133	1,574,361	4,357,182	5,003,982	712,112	0	5,716,094	199.2%	18
2017	2001	3,701,450	2,056,209	5,690,737	6,259,981	1,523,165	0	7,783,146	210.3%	17
2017	2002	2,444,100	1,417,229	3,810,807	3,973,651	382,018	0	4,355,670	178.2%	16
2017	2003	53,024	49,382	85,333	0	0	0	0	0.0%	15
2017	2004	880	527	910	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	1,185	484	837	0	0	0	0	0.0%	8

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1995	2,481	1,499	4,149	0	0	0	0	0.0%	24
2018	1996	1,462	884	2,445	0	0	0	0	0.0%	23
2018	1997	348,252	182,766	505,822	1,446,328	333,988	0	1,780,317	511.2%	22
2018	1998	1,098,653	590,385	1,633,941	3,258,008	900,630	0	4,158,638	378.5%	21
2018	1999	1,983,922	1,053,847	2,916,615	5,301,647	885,892	0	6,187,539	311.9%	20
2018	2000	2,742,236	1,465,783	4,056,682	7,221,436	2,393,131	0	9,614,567	350.6%	19
2018	2001	3,443,281	1,883,811	5,213,611	5,918,298	1,695,831	0	7,614,130	221.1%	18
2018	2002	2,294,056	1,307,045	3,512,071	4,103,679	727,149	0	4,830,828	210.6%	17
2018	2003	47,225	38,603	66,706	174,715	147,770	0	322,484	682.9%	16
2018	2004	1,000	520	899	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	1,185	484	837	0	0	0	0	0.0%	9
2019	1995	2,927	1,444	4,396	0	0	0	0	0.0%	25
2019	1996	1,737	857	2,609	0	0	0	0	0.0%	24
2019	1997	304,678	141,428	430,554	317,072	116,084	0	433,156	142.2%	23
2019	1998	1,031,462	485,334	1,477,524	3,583,957	2,369,091	0	5,953,048	577.1%	22
2019	1999	1,796,679	840,155	2,557,723	4,339,237	2,105,382	0	6,444,619	358.7%	21
2019	2000	2,511,779	1,191,614	3,627,687	5,198,662	3,521,151	0	8,719,813	347.2%	20
2019	2001	3,262,525	1,576,610	4,799,746	4,754,378	2,717,590	0	7,471,968	229.0%	19
2019	2002	2,132,896	1,066,336	3,163,511	2,565,427	1,507,192	0	4,072,619	190.9%	18
2019	2003	34,032	27,094	56,183	0	0	0	0	0.0%	17
2019	2004	1,150	520	1,078	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	1,185	484	1,004	0	0	0	0	0.0%	10
2020	1995	3,630	1,462	4,450	0	0	0	0	0.0%	26
2020	1996	2,172	875	2,663	70,090	119,743	0	189,833	8739.9%	25
2020	1997	260,686	104,861	319,232	162,317	247,852	0	410,169	157.3%	24
2020	1998	874,061	363,652	1,107,081	2,852,705	3,992,188	0	6,844,893	783.1%	23
2020	1999	1,622,315	670,406	2,040,949	3,183,446	3,691,341	0	6,874,787	423.8%	22
2020	2000	2,343,022	994,203	3,026,697	4,094,176	4,721,807	0	8,815,983	376.3%	21
2020	2001	3,086,308	1,326,252	4,037,569	3,633,699	3,025,258	0	6,658,956	215.8%	20
2020	2002	1,968,190	878,710	2,602,276	1,408,702	1,198,627	0	2,607,329	132.5%	19
2020	2003	26,223	21,523	44,629	0	0	0	0	0.0%	18
2020	2004	1,150	520	1,078	0	0	0	0	0.0%	17
2020	2005	0	0	0	0	0	0	0	0.0%	16
2020	2006	0	0	0	0	0	0	0	0.0%	15
2020	2007	0	0	0	0	0	0	0	0.0%	14
2020	2008	0	0	0	0	0	0	0	0.0%	13
2020	2009	0	0	0	0	0	0	0	0.0%	12
2020	2010	1,185	484	1,004	0	0	0	0	0.0%	11
2021	1995	2,925	963	2,932	9,872	138,382	0	148,254	5069.3%	27
2021	1996	381	125	382	0	0	0	0	0.0%	26
2021	1997	277,867	103,651	315,551	319,639	1,157,317	1,880	1,478,836	532.2%	25
2021	1998	879,385	325,970	992,366	1,503,908	4,704,634	9,974	6,218,516	707.1%	24
2021	1999	1,616,683	599,186	1,824,130	2,379,530	5,102,182	19,649	7,501,360	464.0%	23
2021	2000	2,286,043	866,089	2,636,674	2,691,650	7,017,052	29,413	9,738,116	426.0%	22
2021	2001	3,008,500	1,154,467	3,514,596	3,540,745	7,299,214	41,150	10,881,110	361.7%	21
2021	2002	1,975,954	782,669	2,313,909	1,999,606	4,074,081	30,374	6,104,061	308.9%	20
2021	2003	29,731	24,903	51,638	56,757	225,902	436	283,094	952.2%	19
2021	2004	1,150	520	1,078	0	0	3	3	0.3%	18
2021	2005	0	0	0	0	0	10	10	0.0%	17
2021	2006	0	0	0	0	0	0	0	0.0%	16
2021	2007	0	0	0	0	0	0	0	0.0%	15
2021	2008	0	0	0	0	0	11	11	0.0%	14
2021	2009	0	0	0	0	0	0	0	0.0%	13
2021	2010	1,185	484	1,004	0	0	0	0	0.0%	12

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1996	-238	-78	-239	0	0	0	0	0.0%	27
2022	1997	238,731	88,311	268,849	88,342	859,911	13,603	961,857	402.9%	26
2022	1998	799,845	295,178	898,623	292,162	4,969,754	72,158	5,334,074	666.9%	25
2022	1999	1,493,280	550,609	1,676,243	747,060	9,132,840	142,152	10,022,051	671.1%	24
2022	2000	2,117,153	802,969	2,444,515	888,041	8,723,022	212,798	9,823,860	464.0%	23
2022	2001	2,744,391	1,053,740	3,207,948	900,382	10,374,948	297,711	11,573,042	421.7%	22
2022	2002	1,853,168	729,570	2,161,550	447,887	5,867,336	219,745	6,534,967	352.6%	21
2022	2003	23,741	19,828	41,116	18,360	306,654	3,151	328,165	1382.3%	20
2022	2004	1,150	520	1,078	0	0	23	23	2.0%	19
2022	2005	0	0	0	0	0	73	73	0.0%	18
2022	2006	0	0	0	0	0	0	0	0.0%	17
2022	2007	0	0	0	0	0	0	0	0.0%	16
2022	2008	0	0	0	0	0	77	77	0.0%	15
2022	2009	0	0	0	0	0	0	0	0.0%	14
2022	2010	1,185	484	1,004	0	0	0	0	0.0%	13
1995	Total	4,770	4,770	4,770	0	0	0	0	0.0%	NA
1996	Total	30,088	30,088	30,088	0	0	0	0	0.0%	NA
1997	Total	142,236	142,236	142,236	1,381	0	0	1,381	1.0%	NA
1998	Total	3,219,726	3,219,726	3,219,726	180,479	0	0	180,479	5.6%	NA
1999	Total	6,934,923	6,934,923	6,934,923	1,378,596	0	0	1,378,596	19.9%	NA
2000	Total	11,014,222	11,014,222	11,014,222	4,000,925	0	0	4,000,925	36.3%	NA
2001	Total	16,083,207	16,083,207	16,083,207	4,960,759	53,017	0	5,013,775	31.2%	NA
2002	Total	19,643,623	19,643,623	19,643,623	7,584,559	64,578	0	7,649,137	38.9%	NA
2003	Total	19,462,730	18,548,684	18,548,684	10,156,676	116,518	0	10,273,194	52.8%	NA
2004	Total	19,637,642	17,726,165	17,726,165	7,254,643	73,111	0	7,327,754	37.3%	NA
2005	Total	19,596,209	17,665,053	17,665,053	13,203,303	164,726	0	13,368,028	68.2%	NA
2006	Total	19,382,003	16,365,268	19,638,321	11,021,346	65,313	0	11,086,659	57.2%	NA
2007	Total	19,657,722	16,379,679	19,655,615	13,740,174	118,763	0	13,858,938	70.5%	NA
2008	Total	19,165,077	15,974,817	19,169,781	16,449,091	346,102	0	16,795,193	87.6%	NA
2009	Total	18,372,202	15,155,807	18,186,968	18,203,531	651,821	0	18,855,352	102.6%	NA
2010	Total	18,053,426	13,404,498	18,764,107	18,265,158	342,046	0	18,607,204	103.1%	NA
2011	Total	17,780,154	12,155,233	19,853,092	16,556,164	354,727	0	16,910,891	95.1%	NA
2012	Total	16,903,566	11,248,122	21,444,567	26,264,608	1,912,862	0	28,177,471	166.7%	NA
2013	Total	15,671,534	10,377,430	19,772,294	22,239,509	982,698	0	23,222,207	148.2%	NA
2014	Total	14,762,410	9,749,510	18,574,051	22,644,810	1,785,251	0	24,430,062	165.5%	NA
2015	Total	14,044,935	8,855,011	20,245,494	23,628,420	2,621,243	0	26,249,663	186.9%	NA
2016	Total	13,900,517	8,003,699	18,302,035	25,496,202	4,080,248	0	29,576,449	212.8%	NA
2017	Total	12,905,911	7,194,160	19,746,582	26,276,421	4,064,768	0	30,341,190	235.1%	NA
2018	Total	11,963,751	6,525,627	17,913,778	27,424,111	7,084,391	0	34,508,502	288.4%	NA
2019	Total	11,081,051	5,331,876	16,122,015	20,758,734	12,336,489	0	33,095,222	298.7%	NA
2020	Total	10,188,942	4,362,946	13,187,629	15,405,133	16,996,816	0	32,401,950	318.0%	NA
2021	Total	10,079,803	3,859,028	11,654,261	12,501,707	29,718,763	132,899	42,353,370	420.2%	NA
2022	Total	9,272,405	3,541,129	10,700,686	3,382,234	40,234,466	961,490	44,578,189	480.8%	NA
Total	Total	368,954,784	279,496,537	413,943,973	368,978,675	124,168,717	1,094,389	494,241,781	134.0%	NA

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1997	1997	17,421	17,421	17,421	1,381	0	0	1,381	7.9%	1
1998	1997	138,938	138,938	138,938	0	0	0	0	0.0%	2
1998	1998	363,138	363,138	363,138	1,340	0	0	1,340	0.4%	1
1999	1997	137,087	137,087	137,087	0	0	0	0	0.0%	3
1999	1998	487,064	487,064	487,064	0	0	0	0	0.0%	2
1999	1999	608,611	608,611	608,611	523,049	0	0	523,049	85.9%	1
2000	1997	136,505	136,505	136,505	16,828	0	0	16,828	12.3%	4
2000	1998	478,337	478,337	478,337	33,240	0	0	33,240	6.9%	3
2000	1999	880,400	880,400	880,400	43,242	0	0	43,242	4.9%	2
2000	2000	807,509	807,509	807,509	14,322	0	0	14,322	1.8%	1
2001	1997	137,432	137,432	137,432	1,622	0	0	1,622	1.2%	5
2001	1998	479,726	479,726	479,726	0	0	0	0	0.0%	4
2001	1999	852,018	852,018	852,018	35,756	0	0	35,756	4.2%	3
2001	2000	1,199,274	1,199,274	1,199,274	17,498	0	0	17,498	1.5%	2
2001	2001	1,081,862	1,081,862	1,081,862	255,134	0	0	255,134	23.6%	1
2002	1997	141,691	141,691	141,691	0	0	0	0	0.0%	6
2002	1998	488,009	488,009	488,009	11,930	0	0	11,930	2.4%	5
2002	1999	863,042	863,042	863,042	922,825	0	0	922,825	106.9%	4
2002	2000	1,149,886	1,149,886	1,149,886	53,916	0	0	53,916	4.7%	3
2002	2001	1,541,959	1,541,959	1,541,959	7,254	0	0	7,254	0.5%	2
2002	2002	845,775	845,775	845,775	139,031	0	0	139,031	16.4%	1
2003	1997	139,994	131,031	131,031	17,776	0	0	17,776	12.7%	7
2003	1998	491,632	464,537	464,537	50,209	0	0	50,209	10.2%	6
2003	1999	869,612	824,240	824,240	41,358	0	0	41,358	4.8%	5
2003	2000	1,158,415	1,102,105	1,102,105	663,587	2,441	0	666,029	57.5%	4
2003	2001	1,491,736	1,418,828	1,418,828	35,620	0	0	35,620	2.4%	3
2003	2002	1,028,715	981,043	981,043	46,455	0	0	46,455	4.5%	2
2003	2003	28,660	28,660	28,660	0	0	0	0	0.0%	1
2004	1997	158,184	140,196	140,196	0	0	0	0	0.0%	8
2004	1998	523,393	465,038	465,038	38,040	0	0	38,040	7.3%	7
2004	1999	920,797	823,571	823,571	170,014	0	0	170,014	18.5%	6
2004	2000	1,232,427	1,108,520	1,108,520	41,822	0	0	41,822	3.4%	5
2004	2001	1,585,896	1,420,560	1,420,560	21,636	0	0	21,636	1.4%	4
2004	2002	1,083,662	974,356	974,356	117,842	0	0	117,842	10.9%	3
2004	2003	22,607	22,319	22,319	0	0	0	0	0.0%	2
2004	2004	347	347	347	0	0	0	0	0.0%	1
2005	1997	156,881	139,217	139,217	389,708	0	0	389,708	248.4%	9
2005	1998	554,471	491,871	491,871	59,956	0	0	59,956	10.8%	8
2005	1999	967,051	863,529	863,529	876,188	0	0	876,188	90.6%	7
2005	2000	1,281,775	1,150,805	1,150,805	957,761	0	0	957,761	74.7%	6
2005	2001	1,657,803	1,479,830	1,479,830	267,673	0	0	267,673	16.1%	5
2005	2002	1,121,102	1,005,137	1,005,137	15,716	0	0	15,716	1.4%	4
2005	2003	29,183	29,032	29,032	0	0	0	0	0.0%	3
2005	2004	520	520	520	0	0	0	0	0.0%	2

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1997	157,782	129,901	155,881	30,053	0	0	30,053	19.0%	10
2006	1998	566,714	467,459	560,951	9,077	0	0	9,077	1.6%	9
2006	1999	986,051	818,756	982,507	471,059	0	0	471,059	47.8%	8
2006	2000	1,327,123	1,118,216	1,341,859	303,978	0	0	303,978	22.9%	7
2006	2001	1,711,694	1,435,041	1,722,049	32,837	0	0	32,837	1.9%	6
2006	2002	1,149,569	966,606	1,159,928	15,508	0	0	15,508	1.3%	5
2006	2003	25,179	25,005	30,006	0	0	0	0	0.0%	4
2006	2004	520	473	567	0	0	0	0	0.0%	3
2007	1997	177,450	144,121	172,946	7,480	0	0	7,480	4.2%	11
2007	1998	601,423	492,156	590,587	36,855	0	0	36,855	6.1%	10
2007	1999	1,039,667	850,838	1,021,006	40,890	0	0	40,890	3.9%	9
2007	2000	1,388,952	1,153,315	1,383,978	163,820	0	0	163,820	11.8%	8
2007	2001	1,792,101	1,483,539	1,780,246	764,966	0	0	764,966	42.7%	7
2007	2002	1,227,823	1,023,523	1,228,227	219,693	0	0	219,693	17.9%	6
2007	2003	25,369	25,028	30,033	0	0	0	0	0.0%	5
2007	2004	555	504	605	0	0	0	0	0.0%	4
2008	1997	178,555	145,163	174,195	26,282	0	0	26,282	14.7%	12
2008	1998	603,049	493,816	592,579	343,437	0	0	343,437	57.0%	11
2008	1999	1,052,150	861,773	1,034,128	1,056,888	0	0	1,056,888	100.5%	10
2008	2000	1,421,795	1,180,151	1,416,181	187,638	0	0	187,638	13.2%	9
2008	2001	1,840,415	1,523,759	1,828,511	338,038	0	0	338,038	18.4%	8
2008	2002	1,261,042	1,050,724	1,260,869	158,001	0	0	158,001	12.5%	7
2008	2003	25,577	25,210	30,252	0	0	0	0	0.0%	6
2008	2004	572	520	624	0	0	0	0	0.0%	5
2009	1997	165,490	134,973	161,967	400,272	0	0	400,272	241.9%	13
2009	1998	608,244	496,614	595,936	491,419	0	0	491,419	80.8%	12
2009	1999	1,059,142	862,495	1,034,994	660,465	0	0	660,465	62.4%	11
2009	2000	1,421,364	1,170,840	1,405,009	164,078	0	0	164,078	11.5%	10
2009	2001	1,827,296	1,500,211	1,800,253	577,942	0	0	577,942	31.6%	9
2009	2002	1,239,782	1,027,181	1,232,617	200,012	0	0	200,012	16.1%	8
2009	2003	25,515	24,633	29,560	0	0	0	0	0.0%	7
2009	2004	572	520	624	0	0	0	0	0.0%	6

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1997	190,814	142,413	199,948	456,864	0	0	456,864	239.4%	14
2010	1998	640,365	477,905	670,978	552,881	0	0	552,881	86.3%	13
2010	1999	1,145,876	838,606	1,177,403	536,155	0	0	536,155	46.8%	12
2010	2000	1,530,947	1,132,455	1,589,966	57,327	0	0	57,327	3.7%	11
2010	2001	1,933,738	1,443,367	2,026,487	730,210	0	0	730,210	37.8%	10
2010	2002	1,300,918	984,847	1,368,515	351,374	0	0	351,374	27.0%	9
2010	2003	26,660	25,185	30,222	0	0	0	0	0.0%	8
2010	2004	632	487	584	0	0	0	0	0.0%	7
2011	1997	209,418	140,175	230,262	26,013	0	0	26,013	12.4%	15
2011	1998	666,392	450,523	740,064	61,674	0	0	61,674	9.3%	14
2011	1999	1,209,370	813,349	1,336,073	155,850	0	0	155,850	12.9%	13
2011	2000	1,660,662	1,134,041	1,862,866	232,389	0	0	232,389	14.0%	12
2011	2001	2,125,030	1,450,290	2,382,362	507,175	0	0	507,175	23.9%	11
2011	2002	1,433,907	994,223	1,601,630	256,312	0	0	256,312	17.9%	10
2011	2003	27,004	25,517	30,621	0	0	0	0	0.0%	9
2011	2004	675	520	624	0	0	0	0	0.0%	8
2011	2005	0	0	0	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	803	465	557	0	0	0	0	0.0%	2
2012	1997	213,119	134,491	258,483	271,766	0	0	271,766	127.5%	16
2012	1998	706,129	461,318	886,623	790,458	0	0	790,458	111.9%	15
2012	1999	1,228,474	804,011	1,545,257	597,729	0	0	597,729	48.7%	14
2012	2000	1,702,238	1,132,817	2,177,201	920,507	0	0	920,507	54.1%	13
2012	2001	2,209,613	1,472,388	2,829,835	1,234,102	0	0	1,234,102	55.9%	12
2012	2002	1,478,249	1,005,196	1,878,777	63,543	0	0	63,543	4.3%	11
2012	2003	26,508	24,867	29,841	0	0	0	0	0.0%	10
2012	2004	734	492	590	0	0	0	0	0.0%	9
2012	2005	0	0	0	0	0	0	0	0.0%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0	0	0	0.0%	5
2012	2009	0	0	0	0	0	0	0	0.0%	4
2012	2010	962	472	566	0	0	0	0	0.0%	3
2013	1997	217,416	137,124	263,543	35,100	0	0	35,100	16.1%	17
2013	1998	689,015	445,871	856,936	1,491,536	0	0	1,491,536	216.5%	16
2013	1999	1,242,962	807,106	1,551,206	1,285,361	0	0	1,285,361	103.4%	15
2013	2000	1,688,940	1,117,817	2,148,372	670,800	0	0	670,800	39.7%	14
2013	2001	2,179,355	1,442,775	2,772,921	656,600	0	0	656,600	30.1%	13
2013	2002	1,503,912	1,019,072	1,904,270	275,649	0	0	275,649	18.3%	12
2013	2003	29,279	27,866	33,440	0	0	0	0	0.0%	11
2013	2004	776	520	624	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2013	2007	0	0	0	0	0	0	0	0.0%	7
2013	2008	0	0	0	0	0	0	0	0.0%	6
2013	2009	0	0	0	0	0	0	0	0.0%	5
2013	2010	987	484	581	0	0	0	0	0.0%	4

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1997	216,255	135,898	261,187	231,397	0	0	231,397	107.0%	18
2014	1998	697,064	449,623	864,147	1,102,286	0	0	1,102,286	158.1%	17
2014	1999	1,219,341	789,144	1,516,683	1,870,907	0	0	1,870,907	153.4%	16
2014	2000	1,685,587	1,110,964	2,135,201	1,090,431	0	0	1,090,431	64.7%	15
2014	2001	2,163,830	1,426,066	2,740,806	1,111,938	0	0	1,111,938	51.4%	14
2014	2002	1,470,373	992,887	1,854,582	470,281	0	0	470,281	32.0%	13
2014	2003	26,290	24,633	29,560	0	0	0	0	0.0%	12
2014	2004	776	520	624	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2014	2007	0	0	0	0	0	0	0	0.0%	8
2014	2008	0	0	0	0	0	0	0	0.0%	7
2014	2009	0	0	0	0	0	0	0	0.0%	6
2014	2010	987	484	581	0	0	0	0	0.0%	5
2015	1997	225,710	130,818	301,709	271,709	0	0	271,709	120.4%	19
2015	1998	686,764	418,436	965,048	1,538,260	9,426	0	1,547,685	225.4%	18
2015	1999	1,239,145	754,309	1,739,680	1,292,162	0	0	1,292,162	104.3%	17
2015	2000	1,715,448	1,072,809	2,474,244	1,819,859	0	0	1,819,859	106.1%	16
2015	2001	2,209,667	1,394,336	3,215,790	888,134	0	0	888,134	40.2%	15
2015	2002	1,487,655	977,454	2,192,212	1,010,789	7,108	0	1,017,897	68.4%	14
2015	2003	23,681	22,269	32,067	0	0	0	0	0.0%	13
2015	2004	776	520	749	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2015	2007	0	0	0	0	0	0	0	0.0%	9
2015	2008	0	0	0	0	0	0	0	0.0%	8
2015	2009	0	0	0	0	0	0	0	0.0%	7
2015	2010	1,069	437	629	0	0	0	0	0.0%	6
2016	1997	238,830	126,310	291,312	675,394	0	0	675,394	282.8%	20
2016	1998	759,846	422,061	973,410	2,006,125	13,242	0	2,019,366	265.8%	19
2016	1999	1,355,152	746,049	1,720,631	1,315,739	0	0	1,315,739	97.1%	18
2016	2000	1,858,941	1,055,226	2,433,691	2,188,259	0	0	2,188,259	117.7%	17
2016	2001	2,376,378	1,362,312	3,141,931	1,785,304	0	0	1,785,304	75.1%	16
2016	2002	1,576,810	947,804	2,125,379	795,821	0	0	795,821	50.5%	15
2016	2003	22,006	20,445	29,440	0	0	0	0	0.0%	14
2016	2004	815	488	702	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	1,185	484	697	0	0	0	0	0.0%	7
2017	1997	246,440	128,870	356,658	290,693	0	0	290,693	118.0%	21
2017	1998	732,214	399,556	1,105,806	1,251,047	0	0	1,251,047	170.9%	20
2017	1999	1,367,280	733,371	2,029,668	4,824,536	0	0	4,824,536	352.9%	19
2017	2000	1,868,884	1,022,338	2,829,410	2,530,096	11,934	0	2,542,031	136.0%	18
2017	2001	2,405,046	1,325,769	3,669,182	2,467,224	0	0	2,467,224	102.6%	17
2017	2002	1,608,254	927,289	2,502,813	1,856,154	0	0	1,856,154	115.4%	16
2017	2003	25,372	23,390	40,419	0	0	0	0	0.0%	15
2017	2004	880	527	910	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	1,185	484	837	0	0	0	0	0.0%	8

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1997	235,408	121,268	335,620	394,774	0	0	394,774	167.7%	22
2018	1998	716,606	380,745	1,053,745	1,449,571	0	0	1,449,571	202.3%	21
2018	1999	1,314,128	688,059	1,904,263	2,962,545	1,418	0	2,963,963	225.5%	20
2018	2000	1,888,970	1,005,052	2,781,568	2,892,895	0	0	2,892,895	153.1%	19
2018	2001	2,401,466	1,304,802	3,611,153	3,429,793	0	0	3,429,793	142.8%	18
2018	2002	1,624,111	924,877	2,487,489	2,132,587	0	0	2,132,587	131.3%	17
2018	2003	32,422	27,319	47,207	0	0	0	0	0.0%	16
2018	2004	1,000	520	899	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	1,185	484	837	0	0	0	0	0.0%	9
2019	1997	218,783	101,173	308,005	136,300	0	0	136,300	62.3%	23
2019	1998	736,031	345,265	1,051,105	1,302,481	10,522	0	1,313,003	178.4%	22
2019	1999	1,345,198	627,753	1,911,098	2,091,170	6,760	0	2,097,930	156.0%	21
2019	2000	1,942,307	923,384	2,811,100	1,314,092	0	0	1,314,092	67.7%	20
2019	2001	2,438,780	1,179,109	3,589,617	1,595,758	2,666	0	1,598,423	65.5%	19
2019	2002	1,661,421	835,088	2,479,469	665,296	0	0	665,296	40.0%	18
2019	2003	28,184	23,100	47,900	0	0	0	0	0.0%	17
2019	2004	1,150	520	1,078	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	1,185	484	1,004	0	0	0	0	0.0%	10
2020	1997	228,677	91,814	279,513	56,151	0	0	56,151	24.6%	24
2020	1998	698,388	292,235	889,666	460,461	0	0	460,461	65.9%	23
2020	1999	1,310,474	541,085	1,647,249	722,748	0	0	722,748	55.2%	22
2020	2000	1,984,313	844,297	2,570,332	874,249	0	0	874,249	44.1%	21
2020	2001	2,562,052	1,108,183	3,373,692	1,281,308	0	0	1,281,308	50.0%	20
2020	2002	1,696,044	758,106	2,248,864	311,461	0	0	311,461	18.4%	19
2020	2003	24,022	19,629	40,702	0	0	0	0	0.0%	18
2020	2004	1,150	520	1,078	0	0	0	0	0.0%	17
2020	2005	0	0	0	0	0	0	0	0.0%	16
2020	2006	0	0	0	0	0	0	0	0.0%	15
2020	2007	0	0	0	0	0	0	0	0.0%	14
2020	2008	0	0	0	0	0	0	0	0.0%	13
2020	2009	0	0	0	0	0	0	0	0.0%	12
2020	2010	1,185	484	1,004	0	0	0	0	0.0%	11
2021	1997	246,947	93,030	283,216	52,094	0	1,399	53,494	21.7%	25
2021	1998	770,580	286,325	871,674	174,567	0	6,252	180,819	23.5%	24
2021	1999	1,376,348	511,994	1,558,686	386,944	0	12,420	399,364	29.0%	23
2021	2000	2,024,476	770,374	2,345,286	593,288	5,460	19,277	618,025	30.5%	22
2021	2001	2,639,525	1,020,516	3,106,805	714,263	0	26,657	740,920	28.1%	21
2021	2002	1,795,132	709,412	2,100,640	256,928	0	23,362	280,291	15.6%	20
2021	2003	29,063	24,322	50,434	0	0	311	311	1.1%	19
2021	2004	1,150	520	1,078	0	0	3	3	0.3%	18
2021	2005	0	0	0	0	0	0	0	0.0%	17
2021	2006	0	0	0	0	0	0	0	0.0%	16
2021	2007	0	0	0	0	0	0	0	0.0%	15
2021	2008	0	0	0	0	0	0	0	0.0%	14
2021	2009	0	0	0	0	0	0	0	0.0%	13
2021	2010	1,185	484	1,004	0	0	0	0	0.0%	12

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1997	213,111	79,511	242,058	31,917	8,333	10,124	50,374	23.6%	26
2022	1998	714,429	264,118	804,067	53,757	16,430	45,232	115,419	16.2%	25
2022	1999	1,323,622	489,888	1,491,387	102,832	132,551	89,857	325,240	24.6%	24
2022	2000	1,972,656	749,306	2,281,147	281,630	136,248	139,466	557,344	28.3%	23
2022	2001	2,541,628	978,814	2,979,847	104,184	103,794	192,853	400,831	15.8%	22
2022	2002	1,733,851	681,141	2,019,982	8,439	177,826	169,018	355,283	20.5%	21
2022	2003	24,152	20,051	41,577	0	272,348	2,249	274,597	1136.9%	20
2022	2004	1,150	520	1,078	0	0	23	23	2.0%	19
2022	2005	0	0	0	0	0	0	0	0.0%	18
2022	2006	0	0	0	0	0	0	0	0.0%	17
2022	2007	0	0	0	0	0	0	0	0.0%	16
2022	2008	0	0	0	0	0	0	0	0.0%	15
2022	2009	0	0	0	0	0	0	0	0.0%	14
2022	2010	1,185	484	1,004	0	0	0	0	0.0%	13
1997	Total	17,421	17,421	17,421	1,381	0	0	1,381	7.9%	NA
1998	Total	502,077	502,077	502,077	1,340	0	0	1,340	0.3%	NA
1999	Total	1,232,761	1,232,761	1,232,761	523,049	0	0	523,049	42.4%	NA
2000	Total	2,302,750	2,302,750	2,302,750	107,633	0	0	107,633	4.7%	NA
2001	Total	3,750,312	3,750,312	3,750,312	310,010	0	0	310,010	8.3%	NA
2002	Total	5,030,362	5,030,362	5,030,362	1,134,956	0	0	1,134,956	22.6%	NA
2003	Total	5,208,764	4,950,445	4,950,445	855,005	2,441	0	857,447	16.5%	NA
2004	Total	5,527,313	4,954,907	4,954,907	389,353	0	0	389,353	7.0%	NA
2005	Total	5,768,785	5,159,941	5,159,941	2,567,002	0	0	2,567,002	44.5%	NA
2006	Total	5,924,630	4,961,457	5,953,748	862,511	0	0	862,511	14.6%	NA
2007	Total	6,253,340	5,173,024	6,207,629	1,233,704	0	0	1,233,704	19.7%	NA
2008	Total	6,383,154	5,281,116	6,337,339	2,110,284	0	0	2,110,284	33.1%	NA
2009	Total	6,347,405	5,217,466	6,260,960	2,494,187	0	0	2,494,187	39.3%	NA
2010	Total	6,769,949	5,045,264	7,064,105	2,684,811	0	0	2,684,811	39.7%	NA
2011	Total	7,333,260	5,009,102	8,185,059	1,239,413	0	0	1,239,413	16.9%	NA
2012	Total	7,566,026	5,036,051	9,607,172	3,878,105	0	0	3,878,105	51.3%	NA
2013	Total	7,552,642	4,998,636	9,531,894	4,415,045	0	0	4,415,045	58.5%	NA
2014	Total	7,480,503	4,930,219	9,403,371	5,877,239	0	0	5,877,239	78.6%	NA
2015	Total	7,589,914	4,771,389	10,922,128	6,820,913	16,533	0	6,837,447	90.1%	NA
2016	Total	8,189,963	4,681,180	10,717,193	8,766,641	13,242	0	8,779,883	107.2%	NA
2017	Total	8,255,555	4,561,595	12,535,703	13,219,750	11,934	0	13,231,684	160.3%	NA
2018	Total	8,215,296	4,453,126	12,222,780	13,262,165	1,418	0	13,263,583	161.4%	NA
2019	Total	8,373,039	4,035,875	12,200,376	7,105,097	19,947	0	7,125,044	85.1%	NA
2020	Total	8,506,306	3,656,353	11,052,101	3,706,377	0	0	3,706,377	43.6%	NA
2021	Total	8,884,404	3,416,978	10,318,822	2,178,085	5,460	89,682	2,273,227	25.6%	NA
2022	Total	8,525,784	3,263,832	9,862,149	582,759	847,531	648,821	2,079,111	24.4%	NA
Total	Total	157,491,715	106,393,639	186,283,505	86,326,816	918,507	738,503	87,983,825	55.9%	NA

***As of 12/31/2022**

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1997	1997	58,675	58,675	58,675	0	0	0	0	0.0%	1
1998	1997	254,885	254,885	254,885	0	0	0	0	0.0%	2
1998	1998	1,102,061	1,102,061	1,102,061	0	0	0	0	0.0%	1
1999	1997	235,322	235,322	235,322	3,827	0	0	3,827	1.6%	3
1999	1998	1,568,345	1,568,345	1,568,345	13,665	0	0	13,665	0.9%	2
1999	1999	1,937,209	1,937,209	1,937,209	995	0	0	995	0.1%	1
2000	1997	233,287	233,287	233,287	0	0	0	0	0.0%	4
2000	1998	1,395,389	1,395,389	1,395,389	96	0	0	96	0.0%	3
2000	1999	2,016,640	2,016,640	2,016,640	20,957	0	0	20,957	1.0%	2
2000	2000	3,430,078	3,430,078	3,430,078	407,439	0	0	407,439	11.9%	1
2001	1997	229,550	229,550	229,550	0	0	0	0	0.0%	5
2001	1998	1,317,687	1,317,687	1,317,687	84,921	0	0	84,921	6.4%	4
2001	1999	1,887,047	1,887,047	1,887,047	903,743	0	0	903,743	47.9%	3
2001	2000	4,023,462	4,023,462	4,023,462	115,113	0	0	115,113	2.9%	2
2001	2001	4,700,526	4,700,526	4,700,526	10,327	0	0	10,327	0.2%	1
2002	1997	228,232	228,232	228,232	0	0	0	0	0.0%	6
2002	1998	1,304,246	1,304,246	1,304,246	164,398	0	0	164,398	12.6%	5
2002	1999	1,873,892	1,873,892	1,873,892	257,842	0	0	257,842	13.8%	4
2002	2000	3,701,013	3,701,013	3,701,013	221,470	0	0	221,470	6.0%	3
2002	2001	6,029,663	6,029,663	6,029,663	279,923	0	0	279,923	4.6%	2
2002	2002	4,995,936	4,995,936	4,995,936	1,114,850	198,905	0	1,313,756	26.3%	1
2003	1997	228,471	218,403	218,403	122,485	0	0	122,485	53.6%	7
2003	1998	1,269,563	1,230,714	1,230,714	399,122	0	0	399,122	31.4%	6
2003	1999	1,814,594	1,756,128	1,756,128	1,365,560	0	0	1,365,560	75.3%	5
2003	2000	3,632,647	3,530,233	3,530,233	613,776	0	0	613,776	16.9%	4
2003	2001	5,579,514	5,437,431	5,437,431	282,836	0	0	282,836	5.1%	3
2003	2002	4,802,870	4,720,019	4,720,019	594,777	0	0	594,777	12.4%	2
2003	2003	497,219	497,219	497,219	0	0	0	0	0.0%	1
2004	1997	238,976	219,514	219,514	519,842	0	0	519,842	217.5%	8
2004	1998	1,256,674	1,190,609	1,190,609	536,118	0	0	536,118	42.7%	7
2004	1999	1,846,666	1,726,534	1,726,534	280,611	0	0	280,611	15.2%	6
2004	2000	3,611,415	3,398,321	3,398,321	1,717,811	0	0	1,717,811	47.6%	5
2004	2001	5,579,363	5,280,626	5,280,626	228,697	0	0	228,697	4.1%	4
2004	2002	4,781,958	4,589,474	4,589,474	411,379	0	0	411,379	8.6%	3
2004	2003	514,287	513,804	513,804	574	0	0	574	0.1%	2
2005	1997	234,988	215,707	215,707	150,520	0	0	150,520	64.1%	9
2005	1998	1,244,017	1,178,947	1,178,947	1,663,953	0	0	1,663,953	133.8%	8
2005	1999	1,847,203	1,727,518	1,727,518	952,850	0	0	952,850	51.6%	7
2005	2000	3,569,197	3,357,217	3,357,217	599,581	0	0	599,581	16.8%	6
2005	2001	5,520,315	5,221,344	5,221,344	1,238,584	0	0	1,238,584	22.4%	5
2005	2002	4,676,836	4,484,133	4,484,133	925,004	0	0	925,004	19.8%	4
2005	2003	511,439	510,920	510,920	0	0	0	0	0.0%	3

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1997	245,158	203,746	244,496	129,169	0	0	129,169	52.7%	10
2006	1998	1,228,458	1,099,339	1,319,206	511,763	0	0	511,763	41.7%	9
2006	1999	1,850,628	1,587,648	1,905,177	1,115,240	0	0	1,115,240	60.3%	8
2006	2000	3,543,164	3,081,799	3,698,159	222,272	0	0	222,272	6.3%	7
2006	2001	5,374,438	4,736,087	5,683,305	477,609	0	0	477,609	8.9%	6
2006	2002	4,667,020	4,202,976	5,043,571	878,116	0	0	878,116	18.8%	5
2006	2003	495,943	491,517	589,820	0	0	0	0	0.0%	4
2007	1997	224,666	181,300	217,560	284,235	0	0	284,235	126.5%	11
2007	1998	1,248,636	1,078,280	1,293,936	1,983,502	0	0	1,983,502	158.9%	10
2007	1999	1,890,393	1,588,474	1,906,169	764,525	13,491	0	778,017	41.2%	9
2007	2000	3,587,914	3,062,663	3,675,196	235,635	0	0	235,635	6.6%	8
2007	2001	5,418,783	4,687,589	5,625,107	1,296,299	0	0	1,296,299	23.9%	7
2007	2002	4,743,434	4,233,678	5,080,413	1,173,484	0	0	1,173,484	24.7%	6
2007	2003	482,606	477,319	572,782	0	0	0	0	0.0%	5
2008	1997	208,850	165,712	198,854	354,224	0	0	354,224	169.6%	12
2008	1998	1,041,139	895,586	1,074,704	686,995	0	0	686,995	66.0%	11
2008	1999	1,917,266	1,609,904	1,931,885	1,435,989	0	0	1,435,989	74.9%	10
2008	2000	3,536,381	3,019,688	3,623,625	1,755,362	216,367	0	1,971,729	55.8%	9
2008	2001	5,437,619	4,700,354	5,640,425	1,428,830	0	0	1,428,830	26.3%	8
2008	2002	4,650,643	4,152,244	4,982,693	603,890	0	0	603,890	13.0%	7
2008	2003	479,973	474,302	569,163	0	0	0	0	0.0%	6
2009	1997	206,387	164,380	197,256	830,982	186,436	0	1,017,419	493.0%	13
2009	1998	937,312	796,909	956,291	1,869,077	0	0	1,869,077	199.4%	12
2009	1999	1,445,110	1,194,916	1,433,899	2,340,064	317,750	0	2,657,813	183.9%	11
2009	2000	3,439,826	2,889,899	3,467,879	786,638	0	0	786,638	22.9%	10
2009	2001	5,285,542	4,437,948	5,325,537	1,841,259	0	0	1,841,259	34.8%	9
2009	2002	4,564,816	3,933,996	4,720,795	803,286	0	0	803,286	17.6%	8
2009	2003	457,478	438,215	525,858	993,932	361,191	0	1,355,123	296.2%	7

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1997	217,752	148,939	209,110	85,576	0	0	85,576	39.3%	14
2010	1998	1,046,685	726,179	1,019,556	2,395,439	0	0	2,395,439	228.9%	13
2010	1999	1,441,630	1,006,350	1,412,915	1,160,708	0	0	1,160,708	80.5%	12
2010	2000	2,705,886	1,951,662	2,740,133	2,508,076	0	0	2,508,076	92.7%	11
2010	2001	5,748,058	4,182,292	5,871,938	2,165,734	0	0	2,165,734	37.7%	10
2010	2002	4,918,219	3,715,137	5,110,462	2,068,832	387,411	0	2,456,243	49.9%	9
2010	2003	477,839	452,361	542,833	705	0	0	705	0.1%	8
2011	1997	204,780	128,927	211,785	360,006	0	0	360,006	175.8%	15
2011	1998	1,071,148	708,149	1,163,262	768,767	0	0	768,767	71.8%	14
2011	1999	1,452,676	958,611	1,574,691	1,272,892	0	0	1,272,892	87.6%	13
2011	2000	2,354,271	1,605,615	2,637,511	5,294,715	442,058	0	5,736,773	243.7%	12
2011	2001	4,363,032	3,001,840	4,931,062	6,413,801	532,200	0	6,946,001	159.2%	11
2011	2002	5,193,441	3,717,085	5,880,901	3,329,852	266,443	0	3,596,295	69.2%	10
2011	2003	460,836	437,569	525,083	143,128	0	0	143,128	31.1%	9
2012	1997	197,668	119,660	229,980	172,677	0	0	172,677	87.4%	16
2012	1998	1,059,801	679,686	1,306,312	3,668,415	0	0	3,668,415	346.1%	15
2012	1999	1,443,397	911,538	1,751,917	2,251,438	584,599	0	2,836,038	196.5%	14
2012	2000	2,316,182	1,522,456	2,926,062	4,088,749	431,144	0	4,519,893	195.1%	13
2012	2001	3,865,137	2,569,908	4,939,198	4,579,742	516,222	0	5,095,964	131.8%	12
2012	2002	3,928,308	2,730,501	4,884,872	5,265,675	693,220	0	5,958,895	151.7%	11
2012	2003	462,241	436,176	523,411	2,652	0	0	2,652	0.6%	10
2013	1997	195,334	117,640	226,097	109,306	0	0	109,306	56.0%	17
2013	1998	994,092	633,705	1,217,941	6,934,311	1,289,448	0	8,223,759	827.3%	16
2013	1999	1,369,408	860,969	1,654,727	4,534,227	384,548	0	4,918,775	359.2%	15
2013	2000	2,177,493	1,423,181	2,735,261	4,390,833	0	0	4,390,833	201.6%	14
2013	2001	3,673,336	2,420,429	4,651,909	5,399,229	543,491	0	5,942,720	161.8%	13
2013	2002	3,622,921	2,506,289	4,466,059	3,645,368	639,563	0	4,284,931	118.3%	12
2013	2003	456,462	428,117	513,741	12,824	0	0	12,824	2.8%	11

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1997	191,886	114,980	220,984	183,861	0	0	183,861	95.8%	18
2014	1998	914,377	582,962	1,120,415	2,559,283	0	0	2,559,283	279.9%	17
2014	1999	1,312,828	824,104	1,583,875	3,418,983	515,105	0	3,934,088	299.7%	16
2014	2000	2,109,003	1,379,591	2,651,485	8,386,545	1,778,660	0	10,165,206	482.0%	15
2014	2001	3,519,345	2,314,896	4,449,080	9,449,308	1,236,688	0	10,685,995	303.6%	14
2014	2002	3,483,471	2,414,293	4,289,100	6,311,245	1,539,054	0	7,850,298	225.4%	13
2014	2003	448,185	424,257	509,108	492,780	0	0	492,780	110.0%	12
2015	1997	185,114	99,854	230,294	405,334	0	0	405,334	219.0%	19
2015	1998	929,689	507,972	1,171,547	4,106,032	893,300	0	4,999,333	537.7%	18
2015	1999	1,323,392	750,763	1,731,503	5,730,332	2,196,083	0	7,926,415	598.9%	17
2015	2000	2,075,483	1,236,647	2,852,108	5,091,445	853,067	0	5,944,512	286.4%	16
2015	2001	3,539,605	2,165,495	4,994,329	5,118,633	758,948	0	5,877,581	166.1%	15
2015	2002	3,444,335	2,286,857	4,856,324	2,961,858	0	0	2,961,858	86.0%	14
2015	2003	442,126	413,126	594,902	170,466	0	0	170,466	38.6%	13
2016	1997	182,345	85,898	198,108	1,226,134	429,822	0	1,655,956	908.1%	20
2016	1998	983,544	475,134	1,095,813	5,507,203	1,865,150	0	7,372,354	749.6%	19
2016	1999	1,384,307	689,122	1,589,337	6,785,846	1,715,350	0	8,501,196	614.1%	18
2016	2000	2,203,190	1,188,231	2,740,445	10,500,882	2,781,813	0	13,282,696	602.9%	17
2016	2001	3,701,636	2,061,306	4,754,037	7,382,911	1,258,545	0	8,641,456	233.4%	16
2016	2002	3,562,042	2,210,248	4,693,002	5,426,589	1,158,145	0	6,584,734	184.9%	15
2016	2003	444,787	403,961	581,704	730,367	0	0	730,367	164.2%	14
2017	1997	173,050	76,324	211,234	2,823,860	945,996	0	3,769,856	2178.5%	21
2017	1998	1,016,300	452,319	1,251,832	4,216,187	1,599,387	0	5,815,574	572.2%	20
2017	1999	1,437,057	662,991	1,834,885	5,043,370	3,527,028	0	8,570,398	596.4%	19
2017	2000	2,173,756	1,082,816	2,996,787	6,812,554	1,796,945	0	8,609,499	396.1%	18
2017	2001	3,727,492	1,891,356	5,234,494	8,357,831	1,478,244	0	9,836,074	263.9%	17
2017	2002	3,543,597	1,982,087	5,035,458	6,038,598	3,062,142	0	9,100,740	256.8%	16
2017	2003	401,807	352,753	609,557	93,494	293,589	0	387,083	96.3%	15

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1997	144,148	59,608	164,971	853,069	434,680	0	1,287,749	893.3%	22
2018	1998	949,176	402,545	1,114,078	5,011,239	4,353,215	0	9,364,455	986.6%	21
2018	1999	1,396,896	605,422	1,675,558	4,818,446	3,035,641	0	7,854,087	562.3%	20
2018	2000	2,214,736	1,038,854	2,875,119	9,269,965	7,479,423	0	16,749,388	756.3%	19
2018	2001	3,831,181	1,833,535	5,074,469	5,990,750	3,628,998	0	9,619,748	251.1%	18
2018	2002	3,782,033	1,968,935	5,005,642	5,401,653	3,213,123	0	8,614,776	227.8%	17
2018	2003	469,295	366,146	632,701	813,257	586,621	0	1,399,878	298.3%	16
2019	1997	131,380	48,404	147,359	530,402	266,597	0	797,000	606.6%	23
2019	1998	966,404	388,344	1,182,253	3,187,945	2,684,631	0	5,872,576	607.7%	22
2019	1999	1,427,706	561,508	1,709,424	5,396,949	6,182,805	0	11,579,754	811.1%	21
2019	2000	2,226,588	942,314	2,868,729	8,603,136	6,286,292	0	14,889,428	668.7%	20
2019	2001	3,869,452	1,707,155	5,197,170	9,728,584	9,747,946	0	19,476,530	503.3%	19
2019	2002	3,979,838	1,875,791	5,309,629	6,716,536	3,595,501	0	10,312,037	259.1%	18
2019	2003	462,556	344,861	715,104	950,107	1,421,721	0	2,371,828	512.8%	17
2020	1997	134,655	46,111	140,379	574,285	983,236	0	1,557,521	1156.7%	24
2020	1998	855,210	323,412	984,577	3,898,250	5,288,399	0	9,186,648	1074.2%	23
2020	1999	1,303,110	475,006	1,446,083	2,896,934	3,885,718	0	6,782,652	520.5%	22
2020	2000	2,251,882	874,581	2,662,526	4,224,541	6,137,921	0	10,362,462	460.2%	21
2020	2001	3,947,053	1,633,311	4,972,364	5,508,476	7,617,488	0	13,125,964	332.6%	20
2020	2002	4,166,121	1,841,658	5,212,027	5,342,407	8,963,512	0	14,305,919	343.4%	19
2020	2003	416,919	314,980	653,143	413,253	987,748	0	1,401,001	336.0%	18
2021	1997	128,492	41,440	126,158	143,971	561,005	6,387	711,363	553.6%	25
2021	1998	840,551	308,313	938,610	1,603,628	5,994,759	61,874	7,660,261	911.3%	24
2021	1999	1,372,830	468,932	1,427,592	2,139,741	7,822,742	121,827	10,084,310	734.6%	23
2021	2000	2,319,454	848,049	2,581,753	3,722,859	13,524,068	293,609	17,540,537	756.2%	22
2021	2001	3,994,106	1,554,614	4,732,784	5,617,248	18,530,607	441,969	24,589,824	615.7%	21
2021	2002	4,171,511	1,762,990	4,999,063	2,517,647	12,639,017	398,771	15,555,435	372.9%	20
2021	2003	443,154	324,264	672,394	399,516	1,857,389	27,528	2,284,433	515.5%	19

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1997	129,340	41,329	125,820	161,015	4,727,264	46,211	4,934,490	3815.1%	26
2022	1998	810,721	294,928	897,863	641,182	17,218,161	447,645	18,306,988	2258.1%	25
2022	1999	1,311,004	446,999	1,360,819	495,421	13,053,868	881,388	14,430,678	1100.7%	24
2022	2000	2,221,268	805,987	2,453,703	967,730	18,706,408	2,124,183	21,798,321	981.3%	23
2022	2001	3,866,409	1,504,061	4,578,881	1,035,382	29,216,779	3,197,523	33,449,684	865.1%	22
2022	2002	4,123,474	1,727,081	4,888,759	1,018,731	19,454,874	2,884,997	23,358,602	566.5%	21
2022	2003	416,887	308,294	639,279	196,535	1,571,671	199,158	1,967,364	471.9%	20
1997	Total	58,675	58,675	58,675	0	0	0	0	0.0%	NA
1998	Total	1,356,946	1,356,946	1,356,946	0	0	0	0	0.0%	NA
1999	Total	3,740,875	3,740,875	3,740,875	18,487	0	0	18,487	0.5%	NA
2000	Total	7,075,394	7,075,394	7,075,394	428,492	0	0	428,492	6.1%	NA
2001	Total	12,158,272	12,158,272	12,158,272	1,114,104	0	0	1,114,104	9.2%	NA
2002	Total	18,132,983	18,132,983	18,132,983	2,038,484	198,905	0	2,237,389	12.3%	NA
2003	Total	17,824,877	17,390,148	17,390,148	3,378,555	0	0	3,378,555	19.0%	NA
2004	Total	17,829,339	16,918,881	16,918,881	3,695,033	0	0	3,695,033	20.7%	NA
2005	Total	17,603,994	16,695,785	16,695,785	5,530,492	0	0	5,530,492	31.4%	NA
2006	Total	17,404,809	15,403,112	18,483,734	3,334,170	0	0	3,334,170	19.2%	NA
2007	Total	17,596,431	15,309,302	18,371,162	5,737,681	13,491	0	5,751,172	32.7%	NA
2008	Total	17,271,870	15,017,790	18,021,348	6,265,289	216,367	0	6,481,657	37.5%	NA
2009	Total	16,336,470	13,856,263	16,627,515	9,465,238	865,378	0	10,330,616	63.2%	NA
2010	Total	16,556,068	12,182,919	16,906,947	10,385,071	387,411	0	10,772,481	65.1%	NA
2011	Total	15,100,185	10,557,795	16,924,295	17,583,161	1,240,701	0	18,823,862	124.7%	NA
2012	Total	13,272,734	8,969,925	16,561,753	20,029,348	2,225,185	0	22,254,533	167.7%	NA
2013	Total	12,489,047	8,390,331	15,465,735	25,026,097	2,857,050	0	27,883,147	223.3%	NA
2014	Total	11,979,096	8,055,083	14,824,048	30,802,004	5,069,507	0	35,871,511	299.5%	NA
2015	Total	11,939,743	7,460,714	16,431,008	23,584,101	4,701,398	0	28,285,499	236.9%	NA
2016	Total	12,461,851	7,113,900	15,652,445	37,559,933	9,208,825	0	46,768,758	375.3%	NA
2017	Total	12,473,059	6,500,646	17,174,245	33,385,894	12,703,331	0	46,089,225	369.5%	NA
2018	Total	12,787,465	6,275,046	16,542,538	32,158,379	22,731,702	0	54,890,080	429.2%	NA
2019	Total	13,063,924	5,868,376	17,129,667	35,113,659	30,185,494	0	65,299,153	499.8%	NA
2020	Total	13,074,950	5,509,059	16,071,098	22,858,145	33,864,023	0	56,722,168	433.8%	NA
2021	Total	13,270,097	5,308,602	15,478,354	16,144,609	60,929,587	1,351,966	78,426,162	591.0%	NA
2022	Total	12,879,102	5,128,679	14,945,124	4,515,996	103,949,025	9,781,105	118,246,127	918.1%	NA
Total	Total	335,738,258	250,435,497	375,138,975	350,152,422	291,347,380	11,133,071	652,632,873	194.4%	NA

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1997	1997	10,193	10,193	10,193	0	0	0	0	0.0%	1
1998	1997	52,307	52,307	52,307	0	0	0	0	0.0%	2
1998	1998	242,777	242,777	242,777	0	0	0	0	0.0%	1
1999	1997	52,349	52,349	52,349	3,253	0	0	3,253	6.2%	3
1999	1998	367,157	367,157	367,157	0	0	0	0	0.0%	2
1999	1999	353,111	353,111	353,111	0	0	0	0	0.0%	1
2000	1997	54,724	54,724	54,724	0	0	0	0	0.0%	4
2000	1998	354,866	354,866	354,866	0	0	0	0	0.0%	3
2000	1999	548,906	548,906	548,906	20,957	0	0	20,957	3.8%	2
2000	2000	646,552	646,552	646,552	2,000	0	0	2,000	0.3%	1
2001	1997	54,846	54,846	54,846	0	0	0	0	0.0%	5
2001	1998	359,179	359,179	359,179	3,996	0	0	3,996	1.1%	4
2001	1999	528,189	528,189	528,189	105	0	0	105	0.0%	3
2001	2000	1,002,151	1,002,151	1,002,151	907	0	0	907	0.1%	2
2001	2001	1,189,775	1,189,775	1,189,775	0	0	0	0	0.0%	1
2002	1997	55,071	55,071	55,071	0	0	0	0	0.0%	6
2002	1998	360,844	360,844	360,844	0	0	0	0	0.0%	5
2002	1999	541,472	541,472	541,472	32,803	0	0	32,803	6.1%	4
2002	2000	974,298	974,298	974,298	23,868	0	0	23,868	2.4%	3
2002	2001	1,815,503	1,815,503	1,815,503	705	0	0	705	0.0%	2
2002	2002	1,483,590	1,483,590	1,483,590	13,788	0	0	13,788	0.9%	1
2003	1997	55,461	52,244	52,244	0	0	0	0	0.0%	7
2003	1998	361,940	348,398	348,398	0	0	0	0	0.0%	6
2003	1999	535,920	517,166	517,166	0	0	0	0	0.0%	5
2003	2000	977,302	951,484	951,484	4,788	0	0	4,788	0.5%	4
2003	2001	1,750,620	1,709,493	1,709,493	115,075	0	0	115,075	6.6%	3
2003	2002	1,940,533	1,918,197	1,918,197	1,008	0	0	1,008	0.1%	2
2003	2003	309,127	309,127	309,127	0	0	0	0	0.0%	1
2004	1997	63,799	57,194	57,194	2,928	0	0	2,928	4.6%	8
2004	1998	376,848	354,473	354,473	5,376	0	0	5,376	1.4%	7
2004	1999	558,788	521,125	521,125	0	0	0	0	0.0%	6
2004	2000	1,000,105	943,169	943,169	2,544	0	0	2,544	0.3%	5
2004	2001	1,795,782	1,707,388	1,707,388	11,415	0	0	11,415	0.6%	4
2004	2002	1,960,211	1,901,072	1,901,072	0	0	0	0	0.0%	3
2004	2003	321,456	321,042	321,042	574	0	0	574	0.2%	2
2005	1997	62,096	55,829	55,829	0	0	0	0	0.0%	9
2005	1998	379,995	357,275	357,275	675,683	0	0	675,683	177.8%	8
2005	1999	570,171	531,457	531,457	0	0	0	0	0.0%	7
2005	2000	1,035,319	973,526	973,526	21,847	0	0	21,847	2.1%	6
2005	2001	1,810,886	1,718,448	1,718,448	14,207	0	0	14,207	0.8%	5
2005	2002	1,959,676	1,898,944	1,898,944	26,098	0	0	26,098	1.3%	4
2005	2003	331,963	331,522	331,522	0	0	0	0	0.0%	3

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1997	65,269	51,850	62,220	0	0	0	0	0.0%	10
2006	1998	388,847	347,032	416,439	0	0	0	0	0.0%	9
2006	1999	586,913	498,012	597,614	1,127	0	0	1,127	0.2%	8
2006	2000	1,057,487	927,555	1,113,066	14,224	0	0	14,224	1.3%	7
2006	2001	1,863,150	1,649,524	1,979,429	34,826	0	0	34,826	1.9%	6
2006	2002	2,003,422	1,835,884	2,203,061	5,120	0	0	5,120	0.3%	5
2006	2003	327,074	323,941	388,729	0	0	0	0	0.0%	4
2007	1997	71,036	55,095	66,114	0	0	0	0	0.0%	11
2007	1998	396,739	339,573	407,488	0	0	0	0	0.0%	10
2007	1999	623,906	517,339	620,806	0	0	0	0	0.0%	9
2007	2000	1,108,920	952,427	1,142,912	1,649	0	0	1,649	0.1%	8
2007	2001	1,959,534	1,700,477	2,040,573	2,913	0	0	2,913	0.1%	7
2007	2002	2,071,824	1,881,238	2,257,485	7,700	0	0	7,700	0.4%	6
2007	2003	321,645	317,951	381,541	0	0	0	0	0.0%	5
2008	1997	75,901	58,505	70,206	0	0	0	0	0.0%	12
2008	1998	421,045	359,313	431,175	0	0	0	0	0.0%	11
2008	1999	637,190	528,073	633,688	42,179	0	0	42,179	6.6%	10
2008	2000	1,121,877	962,140	1,154,568	261,749	0	0	261,749	23.3%	9
2008	2001	1,991,216	1,724,341	2,069,209	36,712	0	0	36,712	1.8%	8
2008	2002	2,108,731	1,911,457	2,293,748	0	0	0	0	0.0%	7
2008	2003	331,960	327,825	393,391	0	0	0	0	0.0%	6
2009	1997	72,929	56,511	67,813	0	0	0	0	0.0%	13
2009	1998	409,023	347,243	416,692	586,362	0	0	586,362	143.4%	12
2009	1999	631,084	521,995	626,395	30,164	0	0	30,164	4.8%	11
2009	2000	1,130,489	955,838	1,147,006	10,317	0	0	10,317	0.9%	10
2009	2001	2,002,438	1,676,826	2,012,191	21,176	0	0	21,176	1.1%	9
2009	2002	2,123,073	1,849,406	2,219,287	49,740	0	0	49,740	2.3%	8
2009	2003	322,643	309,275	371,131	24,486	0	0	24,486	7.6%	7

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1997	81,890	55,726	78,239	0	0	0	0	0.0%	14
2010	1998	495,265	342,782	481,266	657,546	0	0	657,546	132.8%	13
2010	1999	718,543	500,736	703,033	1,630	0	0	1,630	0.2%	12
2010	2000	1,265,544	916,833	1,287,234	44,671	0	0	44,671	3.5%	11
2010	2001	2,241,472	1,634,305	2,294,565	520,134	0	0	520,134	23.2%	10
2010	2002	2,346,610	1,780,982	2,420,734	34,304	0	0	34,304	1.5%	9
2010	2003	345,003	324,829	389,794	705	0	0	705	0.2%	8
2011	1997	79,000	49,092	80,642	0	0	0	0	0.0%	15
2011	1998	525,028	346,012	568,387	15,926	0	0	15,926	3.0%	14
2011	1999	782,297	514,496	845,153	57,546	0	0	57,546	7.4%	13
2011	2000	1,361,871	930,689	1,528,824	472,187	0	0	472,187	34.7%	12
2011	2001	2,424,769	1,674,148	2,750,089	6,567	0	0	6,567	0.3%	11
2011	2002	2,580,767	1,856,650	2,872,554	401,055	0	0	401,055	15.5%	10
2011	2003	338,645	320,318	384,381	0	0	0	0	0.0%	9
2012	1997	87,935	52,044	100,025	0	0	0	0	0.0%	16
2012	1998	546,104	347,422	667,723	1,003,180	0	0	1,003,180	183.7%	15
2012	1999	823,637	518,047	995,653	56,308	0	0	56,308	6.8%	14
2012	2000	1,437,550	944,046	1,814,396	6,588	0	0	6,588	0.5%	13
2012	2001	2,551,490	1,701,659	3,270,479	874,391	0	0	874,391	34.3%	12
2012	2002	2,686,494	1,871,027	3,301,108	1,747,835	0	0	1,747,835	65.1%	11
2012	2003	350,307	329,122	394,947	2,652	0	0	2,652	0.8%	10
2013	1997	89,195	52,322	100,559	0	0	0	0	0.0%	17
2013	1998	543,163	342,762	658,766	646,436	0	0	646,436	119.0%	16
2013	1999	841,896	527,162	1,013,171	1,106,205	0	0	1,106,205	131.4%	15
2013	2000	1,459,131	951,981	1,829,646	1,272,322	0	0	1,272,322	87.2%	14
2013	2001	2,574,624	1,700,292	3,267,852	1,327,873	0	0	1,327,873	51.6%	13
2013	2002	2,742,773	1,898,708	3,350,969	601,250	0	0	601,250	21.9%	12
2013	2003	352,374	329,012	394,815	0	0	0	0	0.0%	11

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1997	89,423	52,459	100,822	0	0	0	0	0.0%	18
2014	1998	539,384	340,778	654,953	351,768	0	0	351,768	65.2%	17
2014	1999	837,226	524,202	1,007,483	208,005	0	0	208,005	24.8%	16
2014	2000	1,471,628	958,173	1,841,546	1,922,544	0	0	1,922,544	130.6%	15
2014	2001	2,558,437	1,686,830	3,241,979	1,629,796	0	0	1,629,796	63.7%	14
2014	2002	2,733,929	1,893,433	3,341,244	958,468	0	0	958,468	35.1%	13
2014	2003	346,446	327,318	392,781	0	0	0	0	0.0%	12
2015	1997	93,951	49,960	115,224	0	0	0	0	0.0%	19
2015	1998	593,726	323,108	745,191	1,488,906	0	0	1,488,906	250.8%	18
2015	1999	879,440	498,066	1,148,700	1,741,118	0	0	1,741,118	198.0%	17
2015	2000	1,518,912	901,413	2,078,950	1,210,719	0	0	1,210,719	79.7%	16
2015	2001	2,702,525	1,658,188	3,824,317	2,354,427	0	0	2,354,427	87.1%	15
2015	2002	2,772,439	1,836,362	3,876,634	864,887	0	0	864,887	31.2%	14
2015	2003	349,022	325,128	468,184	0	0	0	0	0.0%	13
2016	1997	103,404	47,421	109,368	0	0	0	0	0.0%	20
2016	1998	646,452	311,374	718,130	1,337,379	0	0	1,337,379	206.9%	19
2016	1999	992,928	491,830	1,134,318	1,465,488	0	0	1,465,488	147.6%	18
2016	2000	1,687,060	906,516	2,090,719	3,910,145	0	0	3,910,145	231.8%	17
2016	2001	2,924,885	1,637,066	3,775,603	4,172,563	0	0	4,172,563	142.7%	16
2016	2002	2,975,880	1,839,945	3,891,717	1,462,996	0	0	1,462,996	49.2%	15
2016	2003	361,466	327,879	472,146	236	0	0	236	0.1%	14
2017	1997	115,095	48,821	135,116	1,151,132	0	0	1,151,132	1000.2%	21
2017	1998	715,660	314,340	869,962	748,592	0	0	748,592	104.6%	20
2017	1999	1,073,770	493,164	1,364,873	1,406,419	0	0	1,406,419	131.0%	19
2017	2000	1,746,876	861,183	2,383,400	3,509,385	42,470	0	3,551,855	203.3%	18
2017	2001	3,058,663	1,555,947	4,306,218	3,691,102	0	0	3,691,102	120.7%	17
2017	2002	3,114,454	1,743,161	4,415,367	1,668,462	0	0	1,668,462	53.6%	16
2017	2003	343,044	300,529	519,314	0	0	0	0	0.0%	15

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1997	102,642	41,446	114,705	378,606	0	0	378,606	368.9%	22
2018	1998	741,999	312,684	865,381	801,782	0	0	801,782	108.1%	21
2018	1999	1,117,908	483,424	1,337,918	1,395,842	0	0	1,395,842	124.9%	20
2018	2000	1,841,727	854,298	2,364,345	1,651,158	0	0	1,651,158	89.7%	19
2018	2001	3,267,143	1,564,561	4,330,060	1,296,200	0	0	1,296,200	39.7%	18
2018	2002	3,393,655	1,754,214	4,450,327	1,945,851	0	0	1,945,851	57.3%	17
2018	2003	410,843	320,567	553,939	24,128	0	0	24,128	5.9%	16
2019	1997	102,632	37,721	114,835	179,823	0	0	179,823	175.2%	23
2019	1998	767,382	305,303	929,447	1,070,632	0	0	1,070,632	139.5%	22
2019	1999	1,211,204	477,028	1,452,239	1,133,645	0	0	1,133,645	93.6%	21
2019	2000	1,960,702	824,245	2,509,288	2,175,622	0	0	2,175,622	111.0%	20
2019	2001	3,497,242	1,538,076	4,682,435	3,174,985	12,340	0	3,187,325	91.1%	19
2019	2002	3,700,007	1,736,978	4,911,768	2,610,566	14,584	0	2,625,151	70.9%	18
2019	2003	420,052	313,973	651,055	0	0	0	0	0.0%	17
2020	1997	110,014	37,439	113,977	117,413	0	0	117,413	106.7%	24
2020	1998	758,540	283,927	864,371	1,337,354	11,842	0	1,349,196	177.9%	23
2020	1999	1,245,930	454,878	1,384,807	802,902	0	0	802,902	64.4%	22
2020	2000	2,071,143	796,300	2,424,212	700,803	0	0	700,803	33.8%	21
2020	2001	3,670,359	1,519,657	4,626,361	1,361,648	0	0	1,361,648	37.1%	20
2020	2002	3,938,872	1,732,811	4,903,898	1,189,165	0	0	1,189,165	30.2%	19
2020	2003	410,484	309,345	641,458	0	0	0	0	0.0%	18
2021	1997	107,654	34,361	104,606	27,804	0	3,565	31,369	29.1%	25
2021	1998	744,186	272,401	829,283	90,472	15,305	22,883	128,660	17.3%	24
2021	1999	1,299,151	444,362	1,352,793	300,217	0	41,616	341,833	26.3%	23
2021	2000	2,175,369	786,991	2,395,874	386,623	0	70,591	457,215	21.0%	22
2021	2001	3,750,465	1,462,157	4,451,311	901,808	108,331	131,637	1,141,776	30.4%	21
2021	2002	4,001,258	1,692,686	4,792,613	323,358	0	161,727	485,085	12.1%	20
2021	2003	429,364	313,989	651,087	42,342	0	27,177	69,519	16.2%	19

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1997	110,207	34,770	105,852	6,137	0	25,791	31,928	29.0%	26
2022	1998	736,889	269,486	820,410	0	23,191	165,555	188,747	25.6%	25
2022	1999	1,255,237	429,455	1,307,409	28,828	273,724	301,082	603,634	48.1%	24
2022	2000	2,150,614	774,224	2,357,006	147,090	777,007	510,707	1,434,804	66.7%	23
2022	2001	3,694,377	1,437,336	4,375,748	187,283	834,240	952,359	1,973,881	53.4%	22
2022	2002	3,968,771	1,663,082	4,707,583	43,646	337,633	1,170,048	1,551,327	39.1%	21
2022	2003	405,378	299,771	621,604	0	0	196,615	196,615	48.5%	20
1997	Total	10,193	10,193	10,193	0	0	0	0	0.0%	NA
1998	Total	295,083	295,083	295,083	0	0	0	0	0.0%	NA
1999	Total	772,617	772,617	772,617	3,253	0	0	3,253	0.4%	NA
2000	Total	1,605,049	1,605,049	1,605,049	22,957	0	0	22,957	1.4%	NA
2001	Total	3,134,139	3,134,139	3,134,139	5,008	0	0	5,008	0.2%	NA
2002	Total	5,230,777	5,230,777	5,230,777	71,164	0	0	71,164	1.4%	NA
2003	Total	5,930,903	5,806,109	5,806,109	120,871	0	0	120,871	2.0%	NA
2004	Total	6,076,988	5,805,463	5,805,463	22,838	0	0	22,838	0.4%	NA
2005	Total	6,150,106	5,867,000	5,867,000	737,835	0	0	737,835	12.0%	NA
2006	Total	6,292,162	5,633,798	6,760,558	55,297	0	0	55,297	0.9%	NA
2007	Total	6,553,604	5,764,099	6,916,919	12,263	0	0	12,263	0.2%	NA
2008	Total	6,687,920	5,871,654	7,045,984	340,641	0	0	340,641	5.1%	NA
2009	Total	6,691,680	5,717,095	6,860,514	722,244	0	0	722,244	10.8%	NA
2010	Total	7,494,328	5,556,192	7,654,865	1,258,990	0	0	1,258,990	16.8%	NA
2011	Total	8,092,379	5,691,404	9,030,031	953,282	0	0	953,282	11.8%	NA
2012	Total	8,483,517	5,763,368	10,544,331	3,690,954	0	0	3,690,954	43.5%	NA
2013	Total	8,603,156	5,802,238	10,615,777	4,954,087	0	0	4,954,087	57.6%	NA
2014	Total	8,576,474	5,783,192	10,580,809	5,070,582	0	0	5,070,582	59.1%	NA
2015	Total	8,910,014	5,592,225	12,257,201	7,660,056	0	0	7,660,056	86.0%	NA
2016	Total	9,692,075	5,562,031	12,192,001	12,348,807	0	0	12,348,807	127.4%	NA
2017	Total	10,167,561	5,317,144	13,994,251	12,175,092	42,470	0	12,217,562	120.2%	NA
2018	Total	10,875,918	5,331,194	14,016,675	7,493,567	0	0	7,493,567	68.9%	NA
2019	Total	11,659,221	5,233,325	15,251,067	10,345,273	26,925	0	10,372,197	89.0%	NA
2020	Total	12,205,343	5,134,357	14,959,085	5,509,287	11,842	0	5,521,129	45.2%	NA
2021	Total	12,507,446	5,006,947	14,577,566	2,072,624	123,636	459,196	2,655,456	21.2%	NA
2022	Total	12,321,473	4,908,124	14,295,612	412,983	2,245,795	3,322,157	5,980,936	48.5%	NA
Total	Total	185,020,126	122,194,818	216,079,676	76,059,953	2,450,668	3,781,353	82,291,974	44.5%	NA

***As of 12/31/2022**

Exhibit 2e
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1995	1995	4,770	4,770	4,770	0	0	0	0	0.0%	1
1996	1996	30,088	30,088	30,088	0	0	0	0	0.0%	1
1997	1997	200,911	200,911	200,911	1,381	0	0	1,381	0.7%	1
1998	1995	7,324	7,324	7,324	0	0	0	0	0.0%	4
1998	1996	3,517	3,517	3,517	0	0	0	0	0.0%	3
1998	1997	966,565	966,565	966,565	140,309	0	0	140,309	14.5%	2
1998	1998	3,599,267	3,599,267	3,599,267	40,170	0	0	40,170	1.1%	1
1999	1995	7,605	7,605	7,605	0	0	0	0	0.0%	5
1999	1996	3,773	3,773	3,773	0	0	0	0	0.0%	4
1999	1997	901,932	901,932	901,932	168,131	0	0	168,131	18.6%	3
1999	1998	4,468,038	4,468,038	4,468,038	465,989	0	0	465,989	10.4%	2
1999	1999	5,294,451	5,294,451	5,294,451	762,964	0	0	762,964	14.4%	1
2000	1995	7,605	7,605	7,605	0	0	0	0	0.0%	6
2000	1996	3,773	3,773	3,773	0	0	0	0	0.0%	5
2000	1997	873,609	873,609	873,609	703,303	0	0	703,303	80.5%	4
2000	1998	3,985,236	3,985,236	3,985,236	1,407,062	0	0	1,407,062	35.3%	3
2000	1999	6,238,961	6,238,961	6,238,961	871,027	0	0	871,027	14.0%	2
2000	2000	6,980,431	6,980,431	6,980,431	1,448,024	0	0	1,448,024	20.7%	1
2001	1995	7,605	7,605	7,605	0	0	0	0	0.0%	7
2001	1996	3,773	3,773	3,773	0	0	0	0	0.0%	6
2001	1997	847,179	847,179	847,179	350,214	0	0	350,214	41.3%	5
2001	1998	3,811,400	3,811,400	3,811,400	1,003,248	0	0	1,003,248	26.3%	4
2001	1999	5,783,677	5,783,677	5,783,677	2,835,159	0	0	2,835,159	49.0%	3
2001	2000	8,821,012	8,821,012	8,821,012	1,137,862	53,017	0	1,190,878	13.5%	2
2001	2001	8,966,832	8,966,832	8,966,832	748,381	0	0	748,381	8.3%	1
2002	1995	7,605	7,605	7,605	0	0	0	0	0.0%	8
2002	1996	3,773	3,773	3,773	0	0	0	0	0.0%	7
2002	1997	832,372	832,372	832,372	159,703	0	0	159,703	19.2%	6
2002	1998	3,734,209	3,734,209	3,734,209	2,301,050	0	0	2,301,050	61.6%	5
2002	1999	5,633,959	5,633,959	5,633,959	2,836,473	0	0	2,836,473	50.3%	4
2002	2000	8,090,450	8,090,450	8,090,450	1,485,733	64,578	0	1,550,311	19.2%	3
2002	2001	11,543,117	11,543,117	11,543,117	1,268,198	0	0	1,268,198	11.0%	2
2002	2002	7,931,120	7,931,120	7,931,120	1,571,886	198,905	0	1,770,792	22.3%	1
2003	1995	7,673	7,104	7,104	0	0	0	0	0.0%	9
2003	1996	3,773	3,493	3,493	0	0	0	0	0.0%	8
2003	1997	835,377	787,981	787,981	476,801	0	0	476,801	57.1%	7
2003	1998	3,638,172	3,475,151	3,475,151	2,047,660	0	0	2,047,660	56.3%	6
2003	1999	5,444,289	5,209,141	5,209,141	4,723,280	0	0	4,723,280	86.8%	5
2003	2000	7,920,215	7,619,922	7,619,922	3,467,959	116,518	0	3,584,477	45.3%	4
2003	2001	10,700,982	10,327,513	10,327,513	1,532,279	0	0	1,532,279	14.3%	3
2003	2002	8,133,343	7,904,824	7,904,824	1,287,252	0	0	1,287,252	15.8%	2
2003	2003	603,783	603,703	603,703	0	0	0	0	0.0%	1
2004	1995	8,309	6,962	6,962	0	0	0	0	0.0%	10
2004	1996	3,829	3,208	3,208	0	0	0	0	0.0%	9
2004	1997	860,234	771,903	771,903	891,919	0	0	891,919	103.7%	8
2004	1998	3,650,541	3,335,245	3,335,245	2,287,679	46,941	0	2,334,620	64.0%	7
2004	1999	5,513,866	5,029,088	5,029,088	2,580,407	0	0	2,580,407	46.8%	6
2004	2000	7,951,984	7,326,854	7,326,854	3,143,850	0	0	3,143,850	39.5%	5
2004	2001	10,753,511	9,958,326	9,958,326	1,210,510	0	0	1,210,510	11.3%	4
2004	2002	8,119,666	7,609,941	7,609,941	834,737	26,170	0	860,907	10.6%	3
2004	2003	604,695	603,173	603,173	574	0	0	574	0.1%	2
2004	2004	347	347	347	0	0	0	0	0.0%	1
2005	1995	8,834	7,403	7,403	0	0	0	0	0.0%	11
2005	1996	3,908	3,275	3,275	0	0	0	0	0.0%	10
2005	1997	862,724	773,033	773,033	954,004	0	0	954,004	110.6%	9
2005	1998	3,598,260	3,285,233	3,285,233	4,722,865	74,659	0	4,797,524	133.3%	8
2005	1999	5,530,521	5,039,678	5,039,678	5,205,898	90,067	0	5,295,965	95.8%	7
2005	2000	7,936,095	7,305,000	7,305,000	3,076,575	0	0	3,076,575	38.8%	6
2005	2001	10,683,851	9,879,882	9,879,882	3,372,365	0	0	3,372,365	31.6%	5
2005	2002	7,962,924	7,455,970	7,455,970	1,401,888	0	0	1,401,888	17.6%	4
2005	2003	609,587	608,349	608,349	200	0	0	200	0.0%	3
2005	2004	520	520	520	0	0	0	0	0.0%	2
2005	2005	2,979	2,496	2,496	0	0	0	0	0.0%	1

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Continental General Insurance Company
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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1995	8,920	6,889	8,267	112,255	0	0	112,255	1258.5%	12
2006	1996	3,908	3,018	3,622	0	0	0	0	0.0%	11
2006	1997	845,512	699,301	839,161	492,663	0	0	492,663	58.3%	10
2006	1998	3,520,527	3,003,486	3,604,183	3,869,924	0	0	3,869,924	109.9%	9
2006	1999	5,472,140	4,622,038	5,546,446	3,875,088	0	0	3,875,088	70.8%	8
2006	2000	7,873,489	6,757,331	8,108,797	2,347,297	0	0	2,347,297	29.8%	7
2006	2001	10,515,841	9,094,261	10,913,113	1,939,878	65,313	0	2,005,191	19.1%	6
2006	2002	7,955,880	6,998,093	8,397,712	1,715,590	0	0	1,715,590	21.6%	5
2006	2003	590,074	583,490	700,188	2,821	0	0	2,821	0.5%	4
2006	2004	520	473	567	0	0	0	0	0.0%	3
2007	1995	7,721	5,963	7,155	0	0	0	0	0.0%	13
2007	1996	3,979	3,073	3,687	0	0	0	0	0.0%	12
2007	1997	833,641	677,871	813,445	1,390,342	0	0	1,390,342	166.8%	11
2007	1998	3,582,557	2,995,475	3,594,570	4,726,737	118,763	0	4,845,500	135.3%	10
2007	1999	5,557,181	4,617,204	5,540,645	4,894,950	13,491	0	4,908,441	88.3%	9
2007	2000	7,996,657	6,743,864	8,092,636	2,914,028	0	0	2,914,028	36.4%	8
2007	2001	10,585,510	9,006,302	10,807,563	3,111,996	0	0	3,111,996	29.4%	7
2007	2002	8,108,992	7,068,749	8,482,499	2,439,802	0	0	2,439,802	30.1%	6
2007	2003	577,361	569,977	683,972	0	0	0	0	0.0%	5
2007	2004	555	504	605	0	0	0	0	0.0%	4
2008	1995	9,520	7,352	8,822	20,685	0	0	20,685	217.3%	14
2008	1996	3,979	3,073	3,687	0	0	0	0	0.0%	13
2008	1997	781,766	632,393	758,872	1,308,171	72,212	0	1,380,383	176.6%	12
2008	1998	3,193,761	2,660,225	3,192,270	3,292,042	0	0	3,292,042	103.1%	11
2008	1999	5,482,316	4,556,592	5,467,910	5,064,659	80,977	0	5,145,636	93.9%	10
2008	2000	7,829,996	6,607,450	7,928,940	6,009,604	299,246	0	6,308,850	80.6%	9
2008	2001	10,563,480	8,987,940	10,785,528	4,740,278	110,035	0	4,850,313	45.9%	8
2008	2002	7,998,188	6,972,281	8,366,737	2,278,942	0	0	2,278,942	28.5%	7
2008	2003	569,539	561,822	674,186	0	0	0	0	0.0%	6
2008	2004	572	520	624	0	0	0	0	0.0%	5
2008	2005	0	0	0	0	0	0	0	0.0%	4
2008	2006	0	0	0	0	0	0	0	0.0%	3
2008	2007	0	0	0	0	0	0	0	0.0%	2
2008	2008	3,832	2,959	3,551	0	0	0	0	0.0%	1
2009	1995	4,538	3,504	4,205	0	0	0	0	0.0%	15
2009	1996	4,235	3,271	3,925	0	0	0	0	0.0%	14
2009	1997	737,886	597,733	717,280	2,347,551	186,436	0	2,533,987	343.4%	13
2009	1998	3,004,176	2,483,387	2,980,064	4,902,074	133,018	0	5,035,092	167.6%	12
2009	1999	4,788,858	3,933,318	4,719,981	8,126,347	483,972	0	8,610,319	179.8%	11
2009	2000	7,582,378	6,315,356	7,578,428	3,742,441	152,554	0	3,894,995	51.4%	10
2009	2001	10,251,940	8,540,884	10,249,060	5,943,321	200,027	0	6,143,348	59.9%	9
2009	2002	7,787,928	6,612,751	7,935,301	1,613,104	0	0	1,613,104	20.7%	8
2009	2003	546,164	521,346	625,615	993,932	361,191	0	1,355,123	248.1%	7
2009	2004	572	520	624	0	0	0	0	0.0%	6

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1995	4,525	3,495	4,906	0	0	0	0	0.0%	16
2010	1996	3,723	2,875	4,036	0	0	0	0	0.0%	15
2010	1997	744,956	538,701	756,337	1,036,397	0	0	1,036,397	139.1%	14
2010	1998	3,063,144	2,220,005	3,116,887	6,193,349	0	0	6,193,349	202.2%	13
2010	1999	4,741,241	3,424,202	4,807,580	6,311,835	0	0	6,311,835	133.1%	12
2010	2000	6,695,275	4,897,099	6,875,528	6,529,611	246,098	0	6,775,709	101.2%	11
2010	2001	10,705,828	7,863,418	11,040,238	5,654,064	95,949	0	5,750,013	53.7%	10
2010	2002	8,091,214	6,107,787	8,429,740	2,924,267	387,411	0	3,311,678	40.9%	9
2010	2003	558,956	529,348	635,217	705	0	0	705	0.1%	8
2010	2004	632	487	584	0	0	0	0	0.0%	7
2011	1995	2,251	1,546	2,539	0	0	0	0	0.0%	17
2011	1996	3,941	2,705	4,444	0	0	0	0	0.0%	16
2011	1997	746,166	490,744	806,136	702,258	0	0	702,258	94.1%	15
2011	1998	2,998,487	2,007,303	3,297,356	2,764,627	0	0	2,764,627	92.2%	14
2011	1999	4,640,359	3,115,169	5,117,226	5,338,603	205,095	0	5,543,699	119.5%	13
2011	2000	6,351,820	4,330,444	7,113,534	9,933,350	442,058	0	10,375,408	163.3%	12
2011	2001	9,156,023	6,279,264	10,314,821	9,368,405	532,200	0	9,900,605	108.1%	11
2011	2002	8,439,514	5,971,969	9,504,670	5,888,954	416,075	0	6,305,029	74.7%	10
2011	2003	540,301	512,900	615,479	143,128	0	0	143,128	26.5%	9
2011	2004	675	520	624	0	0	0	0	0.0%	8
2011	2005	0	0	0	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	803	465	557	0	0	0	0	0.0%	2
2012	1995	2,195	1,507	2,897	0	0	0	0	0.0%	18
2012	1996	4,248	2,916	5,605	0	0	0	0	0.0%	17
2012	1997	723,040	454,528	873,574	1,747,375	123,341	0	1,870,716	258.7%	16
2012	1998	2,892,652	1,877,920	3,609,241	8,203,726	287,249	0	8,490,975	293.5%	15
2012	1999	4,413,776	2,870,515	5,516,945	7,457,440	932,605	0	8,390,045	190.1%	14
2012	2000	6,119,314	4,040,996	7,766,535	11,585,983	1,112,019	0	12,698,001	207.5%	13
2012	2001	8,479,811	5,641,812	10,843,200	8,606,132	581,221	0	9,187,353	108.3%	12
2012	2002	7,000,580	4,818,592	8,777,213	8,608,072	1,066,055	0	9,674,127	138.2%	11
2012	2003	538,989	508,296	609,956	85,230	35,557	0	120,787	22.4%	10
2012	2004	734	492	590	0	0	0	0	0.0%	9
2012	2005	0	0	0	0	0	0	0	0.0%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0	0	0	0.0%	5
2012	2009	0	0	0	0	0	0	0	0.0%	4
2012	2010	962	472	566	0	0	0	0	0.0%	3
2013	1995	2,195	1,507	2,897	0	0	0	0	0.0%	19
2013	1996	4,782	3,283	6,310	0	0	0	0	0.0%	18
2013	1997	683,926	428,428	823,411	1,142,986	0	0	1,142,986	167.1%	17
2013	1998	2,613,777	1,686,819	3,241,958	11,651,535	1,570,295	0	13,221,830	505.9%	16
2013	1999	4,145,386	2,680,559	5,151,862	9,890,588	463,056	0	10,353,644	249.8%	15
2013	2000	5,585,660	3,668,342	7,050,318	9,302,614	398,632	0	9,701,246	173.7%	14
2013	2001	8,015,015	5,292,170	10,171,210	9,236,102	582,208	0	9,818,309	122.5%	13
2013	2002	6,577,201	4,506,824	8,190,271	5,773,777	825,557	0	6,599,334	100.3%	12
2013	2003	530,875	498,823	598,588	268,004	0	0	268,004	50.5%	11
2013	2004	776	520	624	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2013	2007	0	0	0	0	0	0	0	0.0%	7
2013	2008	0	0	0	0	0	0	0	0.0%	6
2013	2009	0	0	0	0	0	0	0	0.0%	5
2013	2010	987	484	581	0	0	0	0	0.0%	4

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1995	2,195	1,507	2,897	0	0	0	0	0.0%	20
2014	1996	4,605	3,162	6,076	0	0	0	0	0.0%	19
2014	1997	651,323	406,783	781,811	739,992	0	0	739,992	113.6%	18
2014	1998	2,424,352	1,563,846	3,005,611	6,494,232	77,949	0	6,572,181	271.1%	17
2014	1999	3,868,006	2,495,199	4,795,611	10,967,897	1,189,242	0	12,157,139	314.3%	16
2014	2000	5,367,091	3,514,463	6,754,572	11,425,332	1,997,748	0	13,423,080	250.1%	15
2014	2001	7,604,869	5,009,893	9,628,693	14,630,057	1,893,790	0	16,523,847	217.3%	14
2014	2002	6,300,455	4,319,847	7,834,958	8,614,008	1,696,029	0	10,310,037	163.6%	13
2014	2003	516,846	488,889	586,667	575,296	0	0	575,296	111.3%	12
2014	2004	776	520	624	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2014	2007	0	0	0	0	0	0	0	0.0%	8
2014	2008	0	0	0	0	0	0	0	0.0%	7
2014	2009	0	0	0	0	0	0	0	0.0%	6
2014	2010	987	484	581	0	0	0	0	0.0%	5
2015	1995	2,195	1,507	3,476	0	0	0	0	0.0%	21
2015	1996	2,934	2,014	4,646	0	0	0	0	0.0%	20
2015	1997	623,601	358,453	826,707	1,303,064	77,868	0	1,380,932	221.4%	19
2015	1998	2,317,020	1,361,441	3,139,921	7,357,880	1,109,364	0	8,467,245	365.4%	18
2015	1999	3,718,086	2,229,571	5,142,109	10,699,992	3,012,934	0	13,712,926	368.8%	17
2015	2000	5,197,331	3,182,644	7,340,204	11,579,942	1,331,427	0	12,911,369	248.4%	16
2015	2001	7,497,000	4,664,228	10,757,216	9,093,127	925,102	0	10,018,229	133.6%	15
2015	2002	6,127,003	4,050,163	8,791,609	7,008,050	865,945	0	7,873,994	128.5%	14
2015	2003	497,661	464,747	669,235	170,466	0	0	170,466	34.3%	13
2015	2004	776	520	749	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2015	2007	0	0	0	0	0	0	0	0.0%	9
2015	2008	0	0	0	0	0	0	0	0.0%	8
2015	2009	0	0	0	0	0	0	0	0.0%	7
2015	2010	1,069	437	629	0	0	0	0	0.0%	6
2016	1995	2,481	1,499	3,457	0	0	0	0	0.0%	22
2016	1996	1,462	884	2,038	0	0	0	0	0.0%	21
2016	1997	624,598	324,045	747,352	2,303,452	429,822	0	2,733,274	437.6%	20
2016	1998	2,376,742	1,254,045	2,892,234	9,746,976	2,519,500	0	12,266,475	516.1%	19
2016	1999	3,755,940	2,019,774	4,658,251	12,350,662	2,737,385	0	15,088,047	401.7%	18
2016	2000	5,306,305	2,956,689	6,819,080	16,080,784	3,490,914	0	19,571,698	368.8%	17
2016	2001	7,624,493	4,322,345	9,968,723	12,571,880	2,220,201	0	14,792,081	194.0%	16
2016	2002	6,171,786	3,785,462	8,211,235	9,272,014	1,891,251	0	11,163,265	180.9%	15
2016	2003	496,562	451,883	650,712	730,367	0	0	730,367	147.1%	14
2016	2004	815	488	702	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	1,185	484	697	0	0	0	0	0.0%	7
2017	1995	2,481	1,499	4,149	0	0	0	0	0.0%	23
2017	1996	1,462	884	2,445	0	0	0	0	0.0%	22
2017	1997	571,293	287,146	794,703	3,542,134	1,104,211	0	4,646,345	813.3%	21
2017	1998	2,233,259	1,124,248	3,111,453	7,239,402	2,194,191	0	9,433,592	422.4%	20
2017	1999	3,654,050	1,873,825	5,185,975	12,340,687	4,221,484	0	16,562,171	453.3%	19
2017	2000	5,042,889	2,657,177	7,353,969	11,816,537	2,509,057	0	14,325,594	284.1%	18
2017	2001	7,428,942	3,947,565	10,925,231	14,617,812	3,001,408	0	17,619,220	237.2%	17
2017	2002	5,987,697	3,399,316	8,846,265	10,012,250	3,444,160	0	13,456,410	224.7%	16
2017	2003	454,831	402,135	694,889	93,494	293,589	0	387,083	85.1%	15
2017	2004	880	527	910	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	1,185	484	837	0	0	0	0	0.0%	8

Exhibit 2e
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1995	2,481	1,499	4,149	0	0	0	0	0.0%	24
2018	1996	1,462	884	2,445	0	0	0	0	0.0%	23
2018	1997	492,400	242,374	670,792	2,299,397	768,668	0	3,068,065	623.1%	22
2018	1998	2,047,829	992,930	2,748,019	8,269,247	5,253,846	0	13,523,093	660.4%	21
2018	1999	3,380,818	1,659,269	4,592,172	10,120,093	3,921,533	0	14,041,626	415.3%	20
2018	2000	4,956,971	2,504,637	6,931,802	16,491,401	9,872,554	0	26,363,955	531.9%	19
2018	2001	7,274,462	3,717,346	10,288,080	11,909,048	5,324,830	0	17,233,877	236.9%	18
2018	2002	6,076,089	3,275,980	8,517,713	9,505,332	3,940,272	0	13,445,604	221.3%	17
2018	2003	516,520	404,750	699,407	987,972	734,391	0	1,722,362	333.5%	16
2018	2004	1,000	520	899	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	1,185	484	837	0	0	0	0	0.0%	9
2019	1995	2,927	1,444	4,396	0	0	0	0	0.0%	25
2019	1996	1,737	857	2,609	0	0	0	0	0.0%	24
2019	1997	436,058	189,832	577,913	847,474	382,681	0	1,230,156	282.1%	23
2019	1998	1,997,866	873,677	2,659,776	6,771,902	5,053,722	0	11,825,624	591.9%	22
2019	1999	3,224,385	1,401,663	4,267,147	9,736,186	8,288,187	0	18,024,373	559.0%	21
2019	2000	4,738,367	2,133,928	6,496,415	13,801,798	9,807,443	0	23,609,240	498.3%	20
2019	2001	7,131,978	3,283,765	9,996,916	14,482,962	12,465,536	0	26,948,498	377.9%	19
2019	2002	6,112,734	2,942,127	8,473,141	9,281,964	5,102,693	0	14,384,656	235.3%	18
2019	2003	496,589	371,955	771,286	950,107	1,421,721	0	2,371,828	477.6%	17
2019	2004	1,150	520	1,078	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	1,185	484	1,004	0	0	0	0	0.0%	10
2020	1995	3,630	1,462	4,450	0	0	0	0	0.0%	26
2020	1996	2,172	875	2,663	70,090	119,743	0	189,833	8739.9%	25
2020	1997	395,341	150,972	459,611	736,601	1,231,088	0	1,967,690	497.7%	24
2020	1998	1,729,272	687,063	2,091,658	6,750,954	9,280,587	0	16,031,542	927.1%	23
2020	1999	2,925,425	1,145,413	3,487,032	6,080,380	7,577,059	0	13,657,439	466.9%	22
2020	2000	4,594,904	1,868,783	5,689,223	8,318,716	10,859,728	0	19,178,445	417.4%	21
2020	2001	7,033,360	2,959,562	9,009,932	9,142,174	10,642,746	0	19,784,920	281.3%	20
2020	2002	6,134,311	2,720,368	7,814,303	6,751,109	10,162,139	0	16,913,248	275.7%	19
2020	2003	443,142	336,503	697,772	413,253	987,748	0	1,401,001	316.2%	18
2020	2004	1,150	520	1,078	0	0	0	0	0.0%	17
2020	2005	0	0	0	0	0	0	0	0.0%	16
2020	2006	0	0	0	0	0	0	0	0.0%	15
2020	2007	0	0	0	0	0	0	0	0.0%	14
2020	2008	0	0	0	0	0	0	0	0.0%	13
2020	2009	0	0	0	0	0	0	0	0.0%	12
2020	2010	1,185	484	1,004	0	0	0	0	0.0%	11
2021	1995	2,925	963	2,932	9,872	138,382	0	148,254	5069.3%	27
2021	1996	381	125	382	0	0	0	0	0.0%	26
2021	1997	406,359	145,092	441,709	463,609	1,718,322	8,268	2,190,199	539.0%	25
2021	1998	1,719,936	634,283	1,930,976	3,107,536	10,699,393	71,848	13,878,777	806.9%	24
2021	1999	2,989,513	1,068,118	3,251,721	4,519,271	12,924,923	141,476	17,585,670	588.2%	23
2021	2000	4,605,497	1,714,138	5,218,428	6,414,509	20,541,120	323,023	27,278,652	592.3%	22
2021	2001	7,002,606	2,709,081	8,247,380	9,157,993	25,829,821	483,119	35,470,933	506.5%	21
2021	2002	6,147,465	2,545,659	7,312,972	4,517,253	16,713,098	429,145	21,659,496	352.3%	20
2021	2003	472,885	349,167	724,032	456,272	2,083,292	27,964	2,567,527	543.0%	19
2021	2004	1,150	520	1,078	0	0	3	3	0.3%	18
2021	2005	0	0	0	0	0	10	10	0.0%	17
2021	2006	0	0	0	0	0	0	0	0.0%	16
2021	2007	0	0	0	0	0	0	0	0.0%	15
2021	2008	0	0	0	0	0	11	11	0.0%	14
2021	2009	0	0	0	0	0	0	0	0.0%	13
2021	2010	1,185	484	1,004	0	0	0	0	0.0%	12

Exhibit 2e
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1995	0	0	0	0	0	0	0	0.0%	28
2022	1996	-238	-78	-239	0	0	0	0	0.0%	27
2022	1997	368,071	129,640	394,669	249,358	5,587,175	59,814	5,896,347	1602.0%	26
2022	1998	1,610,565	590,106	1,796,485	933,344	22,187,916	519,803	23,641,062	1467.9%	25
2022	1999	2,804,284	997,607	3,037,062	1,242,481	22,186,708	1,023,540	24,452,729	872.0%	24
2022	2000	4,338,421	1,608,956	4,898,217	1,855,770	27,429,431	2,336,980	31,622,181	728.9%	23
2022	2001	6,610,800	2,557,800	7,786,829	1,935,764	39,591,727	3,495,234	45,022,725	681.0%	22
2022	2002	5,976,643	2,456,651	7,050,309	1,466,618	25,322,209	3,104,742	29,893,569	500.2%	21
2022	2003	440,628	328,123	680,395	214,895	1,878,326	202,309	2,295,529	521.0%	20
2022	2004	1,150	520	1,078	0	0	23	23	2.0%	19
2022	2005	0	0	0	0	0	73	73	0.0%	18
2022	2006	0	0	0	0	0	0	0	0.0%	17
2022	2007	0	0	0	0	0	0	0	0.0%	16
2022	2008	0	0	0	0	0	77	77	0.0%	15
2022	2009	0	0	0	0	0	0	0	0.0%	14
2022	2010	1,185	484	1,004	0	0	0	0	0.0%	13
1995	Total	4,770	4,770	4,770	0	0	0	0	0.0%	NA
1996	Total	30,088	30,088	30,088	0	0	0	0	0.0%	NA
1997	Total	200,911	200,911	200,911	1,381	0	0	1,381	0.7%	NA
1998	Total	4,576,673	4,576,673	4,576,673	180,479	0	0	180,479	3.9%	NA
1999	Total	10,675,799	10,675,799	10,675,799	1,397,084	0	0	1,397,084	13.1%	NA
2000	Total	18,089,615	18,089,615	18,089,615	4,429,417	0	0	4,429,417	24.5%	NA
2001	Total	28,241,478	28,241,478	28,241,478	6,074,863	53,017	0	6,127,879	21.7%	NA
2002	Total	37,776,605	37,776,605	37,776,605	9,623,043	263,484	0	9,886,526	26.2%	NA
2003	Total	37,287,606	35,938,832	35,938,832	13,535,231	116,518	0	13,651,749	36.6%	NA
2004	Total	37,466,981	34,645,046	34,645,046	10,949,676	73,111	0	11,022,787	29.4%	NA
2005	Total	37,200,203	34,360,838	34,360,838	18,733,795	164,726	0	18,898,520	50.8%	NA
2006	Total	36,786,811	31,768,379	38,122,055	14,355,516	65,313	0	14,420,829	39.2%	NA
2007	Total	37,254,154	31,688,981	38,026,778	19,477,855	132,255	0	19,610,110	52.6%	NA
2008	Total	36,436,947	30,992,607	37,191,129	22,714,380	562,469	0	23,276,850	63.9%	NA
2009	Total	34,708,672	29,012,070	34,814,484	27,668,770	1,517,198	0	29,185,968	84.1%	NA
2010	Total	34,609,494	25,587,417	35,671,054	28,650,228	729,457	0	29,379,685	84.9%	NA
2011	Total	32,880,340	22,713,028	36,777,387	34,139,325	1,595,428	0	35,734,752	108.7%	NA
2012	Total	30,176,300	20,218,047	38,006,320	46,293,956	4,138,048	0	50,432,004	167.1%	NA
2013	Total	28,160,580	18,767,761	35,238,029	47,265,607	3,839,748	0	51,105,354	181.5%	NA
2014	Total	26,741,506	17,804,593	33,398,099	53,446,815	6,854,758	0	60,301,573	225.5%	NA
2015	Total	25,984,679	16,315,725	36,676,502	47,212,521	7,322,641	0	54,535,162	209.9%	NA
2016	Total	26,362,369	15,117,599	33,954,480	63,056,135	13,289,073	0	76,345,208	289.6%	NA
2017	Total	25,378,970	13,694,806	36,920,826	59,662,315	16,768,099	0	76,430,414	301.2%	NA
2018	Total	24,751,216	12,800,673	34,456,316	59,582,490	29,816,092	0	89,398,582	361.2%	NA
2019	Total	24,144,975	11,200,252	33,251,682	55,872,393	42,521,983	0	98,394,375	407.5%	NA
2020	Total	23,263,892	9,872,005	29,258,727	38,263,278	50,860,839	0	89,124,117	383.1%	NA
2021	Total	23,349,900	9,167,630	27,132,615	28,646,316	90,648,350	1,484,866	120,779,532	517.3%	NA
2022	Total	22,151,507	8,669,808	25,645,810	7,898,230	144,183,492	10,742,595	162,824,316	735.0%	NA
Total	Total	704,693,042	529,932,035	789,082,948	719,131,096	415,516,097	12,227,460	1,146,874,654	162.7%	NA

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Currently* Active, Premium Paying Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1997	1997	27,614	27,614	27,614	1,381	0	0	1,381	5.0%	1
1998	1997	191,245	191,245	191,245	0	0	0	0	0.0%	2
1998	1998	605,915	605,915	605,915	1,340	0	0	1,340	0.2%	1
1999	1997	189,436	189,436	189,436	3,253	0	0	3,253	1.7%	3
1999	1998	854,221	854,221	854,221	0	0	0	0	0.0%	2
1999	1999	961,721	961,721	961,721	523,049	0	0	523,049	54.4%	1
2000	1997	191,229	191,229	191,229	16,828	0	0	16,828	8.8%	4
2000	1998	833,203	833,203	833,203	33,240	0	0	33,240	4.0%	3
2000	1999	1,429,306	1,429,306	1,429,306	64,199	0	0	64,199	4.5%	2
2000	2000	1,454,061	1,454,061	1,454,061	16,322	0	0	16,322	1.1%	1
2001	1997	192,277	192,277	192,277	1,622	0	0	1,622	0.8%	5
2001	1998	838,905	838,905	838,905	3,996	0	0	3,996	0.5%	4
2001	1999	1,380,208	1,380,208	1,380,208	35,861	0	0	35,861	2.6%	3
2001	2000	2,201,425	2,201,425	2,201,425	18,406	0	0	18,406	0.8%	2
2001	2001	2,271,637	2,271,637	2,271,637	255,134	0	0	255,134	11.2%	1
2002	1997	196,762	196,762	196,762	0	0	0	0	0.0%	6
2002	1998	848,852	848,852	848,852	11,930	0	0	11,930	1.4%	5
2002	1999	1,404,515	1,404,515	1,404,515	955,629	0	0	955,629	68.0%	4
2002	2000	2,124,184	2,124,184	2,124,184	77,784	0	0	77,784	3.7%	3
2002	2001	3,357,462	3,357,462	3,357,462	7,959	0	0	7,959	0.2%	2
2002	2002	2,329,365	2,329,365	2,329,365	152,818	0	0	152,818	6.6%	1
2003	1997	195,455	183,275	183,275	17,776	0	0	17,776	9.1%	7
2003	1998	853,572	812,935	812,935	50,209	0	0	50,209	5.9%	6
2003	1999	1,405,532	1,341,406	1,341,406	41,358	0	0	41,358	2.9%	5
2003	2000	2,135,717	2,053,589	2,053,589	668,375	2,441	0	670,817	31.4%	4
2003	2001	3,242,356	3,128,321	3,128,321	150,695	0	0	150,695	4.6%	3
2003	2002	2,969,248	2,899,240	2,899,240	47,463	0	0	47,463	1.6%	2
2003	2003	337,787	337,787	337,787	0	0	0	0	0.0%	1
2004	1997	221,984	197,390	197,390	2,928	0	0	2,928	1.3%	8
2004	1998	900,240	819,511	819,511	43,416	0	0	43,416	4.8%	7
2004	1999	1,479,585	1,344,696	1,344,696	170,014	0	0	170,014	11.5%	6
2004	2000	2,232,532	2,051,690	2,051,690	44,366	0	0	44,366	2.0%	5
2004	2001	3,381,678	3,127,948	3,127,948	33,051	0	0	33,051	1.0%	4
2004	2002	3,043,873	2,875,428	2,875,428	117,842	0	0	117,842	3.9%	3
2004	2003	344,063	343,362	343,362	574	0	0	574	0.2%	2
2004	2004	347	347	347	0	0	0	0	0.0%	1
2005	1997	218,976	195,045	195,045	389,708	0	0	389,708	178.0%	9
2005	1998	934,466	849,145	849,145	735,639	0	0	735,639	78.7%	8
2005	1999	1,537,221	1,394,986	1,394,986	876,188	0	0	876,188	57.0%	7
2005	2000	2,317,094	2,124,331	2,124,331	979,608	0	0	979,608	42.3%	6
2005	2001	3,468,689	3,198,278	3,198,278	281,880	0	0	281,880	8.1%	5
2005	2002	3,080,778	2,904,082	2,904,082	41,813	0	0	41,813	1.4%	4
2005	2003	361,146	360,554	360,554	0	0	0	0	0.0%	3
2005	2004	520	520	520	0	0	0	0	0.0%	2

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Currently* Active, Premium Paying Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1997	223,051	181,751	218,101	30,053	0	0	30,053	13.5%	10
2006	1998	955,561	814,491	977,389	9,077	0	0	9,077	0.9%	9
2006	1999	1,572,964	1,316,768	1,580,122	472,186	0	0	472,186	30.0%	8
2006	2000	2,384,609	2,045,771	2,454,925	318,201	0	0	318,201	13.3%	7
2006	2001	3,574,844	3,084,565	3,701,478	67,663	0	0	67,663	1.9%	6
2006	2002	3,152,990	2,802,491	3,362,989	20,628	0	0	20,628	0.7%	5
2006	2003	352,252	348,946	418,735	0	0	0	0	0.0%	4
2006	2004	520	473	567	0	0	0	0	0.0%	3
2007	1997	248,487	199,216	239,060	7,480	0	0	7,480	3.0%	11
2007	1998	998,162	831,729	998,075	36,855	0	0	36,855	3.7%	10
2007	1999	1,663,572	1,368,177	1,641,812	40,890	0	0	40,890	2.5%	9
2007	2000	2,497,871	2,105,742	2,526,890	165,469	0	0	165,469	6.6%	8
2007	2001	3,751,635	3,184,016	3,820,819	767,879	0	0	767,879	20.5%	7
2007	2002	3,299,647	2,904,760	3,485,712	227,393	0	0	227,393	6.9%	6
2007	2003	347,015	342,979	411,574	0	0	0	0	0.0%	5
2007	2004	555	504	605	0	0	0	0	0.0%	4
2008	1997	254,456	203,667	244,401	26,282	0	0	26,282	10.3%	12
2008	1998	1,024,094	853,129	1,023,754	343,437	0	0	343,437	33.5%	11
2008	1999	1,689,340	1,389,846	1,667,816	1,099,067	0	0	1,099,067	65.1%	10
2008	2000	2,543,672	2,142,291	2,570,749	449,388	0	0	449,388	17.7%	9
2008	2001	3,831,631	3,248,100	3,897,720	374,750	0	0	374,750	9.8%	8
2008	2002	3,369,773	2,962,181	3,554,618	158,001	0	0	158,001	4.7%	7
2008	2003	357,537	353,036	423,643	0	0	0	0	0.0%	6
2008	2004	572	520	624	0	0	0	0	0.0%	5
2009	1997	238,418	191,484	229,780	400,272	0	0	400,272	167.9%	13
2009	1998	1,017,267	843,857	1,012,628	1,077,780	0	0	1,077,780	105.9%	12
2009	1999	1,690,227	1,384,491	1,661,389	690,629	0	0	690,629	40.9%	11
2009	2000	2,551,853	2,126,679	2,552,014	174,396	0	0	174,396	6.8%	10
2009	2001	3,829,734	3,177,037	3,812,444	599,118	0	0	599,118	15.6%	9
2009	2002	3,362,855	2,876,587	3,451,904	249,752	0	0	249,752	7.4%	8
2009	2003	348,159	333,908	400,690	24,486	0	0	24,486	7.0%	7
2009	2004	572	520	624	0	0	0	0	0.0%	6

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1997	272,704	198,139	278,187	456,864	0	0	456,864	167.5%	14
2010	1998	1,135,630	820,687	1,152,245	1,210,427	0	0	1,210,427	106.6%	13
2010	1999	1,864,419	1,339,342	1,880,436	537,785	0	0	537,785	28.8%	12
2010	2000	2,796,491	2,049,288	2,877,200	101,998	0	0	101,998	3.6%	11
2010	2001	4,175,211	3,077,672	4,321,052	1,250,344	0	0	1,250,344	29.9%	10
2010	2002	3,647,528	2,765,828	3,789,250	385,679	0	0	385,679	10.6%	9
2010	2003	371,663	350,014	420,016	705	0	0	705	0.2%	8
2010	2004	632	487	584	0	0	0	0	0.0%	7
2011	1997	288,418	189,266	310,904	26,013	0	0	26,013	9.0%	15
2011	1998	1,191,420	796,535	1,308,452	77,600	0	0	77,600	6.5%	14
2011	1999	1,991,667	1,327,846	2,181,226	213,396	0	0	213,396	10.7%	13
2011	2000	3,022,534	2,064,729	3,391,690	704,576	0	0	704,576	23.3%	12
2011	2001	4,549,799	3,124,437	5,132,451	513,742	0	0	513,742	11.3%	11
2011	2002	4,014,674	2,850,872	4,474,184	657,367	0	0	657,367	16.4%	10
2011	2003	365,649	345,835	415,002	0	0	0	0	0.0%	9
2011	2004	675	520	624	0	0	0	0	0.0%	8
2011	2005	0	0	0	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	803	465	557	0	0	0	0	0.0%	2
2012	1997	301,054	186,535	358,508	271,766	0	0	271,766	90.3%	16
2012	1998	1,252,232	808,740	1,554,346	1,793,638	0	0	1,793,638	143.2%	15
2012	1999	2,052,111	1,322,058	2,540,910	654,037	0	0	654,037	31.9%	14
2012	2000	3,139,788	2,076,863	3,991,596	927,095	0	0	927,095	29.5%	13
2012	2001	4,761,103	3,174,047	6,100,314	2,108,493	0	0	2,108,493	44.3%	12
2012	2002	4,164,743	2,876,224	5,179,885	1,811,377	0	0	1,811,377	43.5%	11
2012	2003	376,815	353,990	424,788	2,652	0	0	2,652	0.7%	10
2012	2004	734	492	590	0	0	0	0	0.0%	9
2012	2005	0	0	0	0	0	0	0	0.0%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0	0	0	0.0%	5
2012	2009	0	0	0	0	0	0	0	0.0%	4
2012	2010	962	472	566	0	0	0	0	0.0%	3
2013	1997	306,611	189,446	364,102	35,100	0	0	35,100	11.4%	17
2013	1998	1,232,178	788,633	1,515,702	2,137,972	0	0	2,137,972	173.5%	16
2013	1999	2,084,859	1,334,268	2,564,377	2,391,566	0	0	2,391,566	114.7%	15
2013	2000	3,148,071	2,069,797	3,978,017	1,943,122	0	0	1,943,122	61.7%	14
2013	2001	4,753,979	3,143,067	6,040,773	1,984,473	0	0	1,984,473	41.7%	13
2013	2002	4,246,685	2,917,780	5,255,239	876,899	0	0	876,899	20.6%	12
2013	2003	381,653	356,879	428,254	0	0	0	0	0.0%	11
2013	2004	776	520	624	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2013	2007	0	0	0	0	0	0	0	0.0%	7
2013	2008	0	0	0	0	0	0	0	0.0%	6
2013	2009	0	0	0	0	0	0	0	0.0%	5
2013	2010	987	484	581	0	0	0	0	0.0%	4

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1997	305,678	188,357	362,009	231,397	0	0	231,397	75.7%	18
2014	1998	1,236,448	790,401	1,519,100	1,454,054	0	0	1,454,054	117.6%	17
2014	1999	2,056,567	1,313,346	2,524,167	2,078,912	0	0	2,078,912	101.1%	16
2014	2000	3,157,215	2,069,137	3,976,747	3,012,976	0	0	3,012,976	95.4%	15
2014	2001	4,722,267	3,112,896	5,982,785	2,741,734	0	0	2,741,734	58.1%	14
2014	2002	4,204,302	2,886,320	5,195,826	1,428,749	0	0	1,428,749	34.0%	13
2014	2003	372,736	351,951	422,341	0	0	0	0	0.0%	12
2014	2004	776	520	624	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2014	2007	0	0	0	0	0	0	0	0.0%	8
2014	2008	0	0	0	0	0	0	0	0.0%	7
2014	2009	0	0	0	0	0	0	0	0.0%	6
2014	2010	987	484	581	0	0	0	0	0.0%	5
2015	1997	319,660	180,778	416,933	271,709	0	0	271,709	85.0%	19
2015	1998	1,280,489	741,544	1,710,239	3,027,166	9,426	0	3,036,591	237.1%	18
2015	1999	2,118,584	1,252,374	2,888,380	3,033,280	0	0	3,033,280	143.2%	17
2015	2000	3,234,360	1,974,223	4,553,194	3,030,577	0	0	3,030,577	93.7%	16
2015	2001	4,912,192	3,052,525	7,040,107	3,242,561	0	0	3,242,561	66.0%	15
2015	2002	4,260,094	2,813,816	6,068,846	1,875,676	7,108	0	1,882,784	44.2%	14
2015	2003	372,703	347,397	500,251	0	0	0	0	0.0%	13
2015	2004	776	520	749	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2015	2007	0	0	0	0	0	0	0	0.0%	9
2015	2008	0	0	0	0	0	0	0	0.0%	8
2015	2009	0	0	0	0	0	0	0	0.0%	7
2015	2010	1,069	437	629	0	0	0	0	0.0%	6
2016	1997	342,234	173,731	400,680	675,394	0	0	675,394	197.3%	20
2016	1998	1,406,298	733,436	1,691,540	3,343,504	13,242	0	3,356,745	238.7%	19
2016	1999	2,348,080	1,237,879	2,854,949	2,781,227	0	0	2,781,227	118.4%	18
2016	2000	3,546,001	1,961,742	4,524,410	6,098,404	0	0	6,098,404	172.0%	17
2016	2001	5,301,263	2,999,378	6,917,534	5,957,867	0	0	5,957,867	112.4%	16
2016	2002	4,552,690	2,787,749	6,017,096	2,258,816	0	0	2,258,816	49.6%	15
2016	2003	383,472	348,324	501,586	236	0	0	236	0.1%	14
2016	2004	815	488	702	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	1,185	484	697	0	0	0	0	0.0%	7
2017	1997	361,536	177,691	491,774	1,441,824	0	0	1,441,824	398.8%	21
2017	1998	1,447,874	713,896	1,975,769	1,999,639	0	0	1,999,639	138.1%	20
2017	1999	2,441,050	1,226,534	3,394,541	6,230,955	0	0	6,230,955	255.3%	19
2017	2000	3,615,760	1,883,522	5,212,810	6,039,481	54,404	0	6,093,886	168.5%	18
2017	2001	5,463,709	2,881,716	7,975,400	6,158,327	0	0	6,158,327	112.7%	17
2017	2002	4,722,707	2,670,451	6,918,180	3,524,616	0	0	3,524,616	74.6%	16
2017	2003	368,415	323,919	559,732	0	0	0	0	0.0%	15
2017	2004	880	527	910	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	1,185	484	837	0	0	0	0	0.0%	8

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1997	338,050	162,714	450,326	773,381	0	0	773,381	228.8%	22
2018	1998	1,458,605	693,429	1,919,125	2,251,353	0	0	2,251,353	154.3%	21
2018	1999	2,432,037	1,171,483	3,242,181	4,358,387	1,418	0	4,359,805	179.3%	20
2018	2000	3,730,697	1,859,350	5,145,913	4,544,053	0	0	4,544,053	121.8%	19
2018	2001	5,668,609	2,869,363	7,941,214	4,725,993	0	0	4,725,993	83.4%	18
2018	2002	5,017,767	2,679,091	6,937,815	4,078,438	0	0	4,078,438	81.3%	17
2018	2003	443,265	347,886	601,146	24,128	0	0	24,128	5.4%	16
2018	2004	1,000	520	899	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	1,185	484	837	0	0	0	0	0.0%	9
2019	1997	321,415	138,894	422,840	316,123	0	0	316,123	98.4%	23
2019	1998	1,503,414	650,567	1,980,551	2,373,114	10,522	0	2,383,635	158.5%	22
2019	1999	2,556,402	1,104,782	3,363,338	3,224,815	6,760	0	3,231,575	126.4%	21
2019	2000	3,903,009	1,747,629	5,320,388	3,489,713	0	0	3,489,713	89.4%	20
2019	2001	5,936,023	2,717,185	8,272,052	4,770,743	15,006	0	4,785,748	80.6%	19
2019	2002	5,361,428	2,572,066	7,391,237	3,275,862	14,584	0	3,290,447	61.4%	18
2019	2003	448,235	337,073	698,955	0	0	0	0	0.0%	17
2019	2004	1,150	520	1,078	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	1,185	484	1,004	0	0	0	0	0.0%	10
2020	1997	338,691	129,253	393,490	173,564	0	0	173,564	51.2%	24
2020	1998	1,456,929	576,162	1,754,037	1,797,815	11,842	0	1,809,657	124.2%	23
2020	1999	2,556,405	995,963	3,032,056	1,525,651	0	0	1,525,651	59.7%	22
2020	2000	4,055,456	1,640,597	4,994,544	1,575,052	0	0	1,575,052	38.8%	21
2020	2001	6,232,412	2,627,839	8,000,053	2,642,956	0	0	2,642,956	42.4%	20
2020	2002	5,634,916	2,490,917	7,152,762	1,500,626	0	0	1,500,626	26.6%	19
2020	2003	434,506	328,974	682,161	0	0	0	0	0.0%	18
2020	2004	1,150	520	1,078	0	0	0	0	0.0%	17
2020	2005	0	0	0	0	0	0	0	0.0%	16
2020	2006	0	0	0	0	0	0	0	0.0%	15
2020	2007	0	0	0	0	0	0	0	0.0%	14
2020	2008	0	0	0	0	0	0	0	0.0%	13
2020	2009	0	0	0	0	0	0	0	0.0%	12
2020	2010	1,185	484	1,004	0	0	0	0	0.0%	11
2021	1997	354,601	127,391	387,822	79,898	0	4,964	84,863	23.9%	25
2021	1998	1,514,766	558,726	1,700,957	265,039	15,305	29,135	309,480	20.4%	24
2021	1999	2,675,499	956,356	2,911,479	687,160	0	54,037	741,197	27.7%	23
2021	2000	4,199,844	1,557,366	4,741,160	979,911	5,460	89,868	1,075,239	25.6%	22
2021	2001	6,389,990	2,482,673	7,558,116	1,616,072	108,331	158,294	1,882,696	29.5%	21
2021	2002	5,796,390	2,402,098	6,893,253	580,286	0	185,089	765,375	13.2%	20
2021	2003	458,427	338,310	701,520	42,342	0	27,487	69,829	15.2%	19
2021	2004	1,150	520	1,078	0	0	3	3	0.3%	18
2021	2005	0	0	0	0	0	0	0	0.0%	17
2021	2006	0	0	0	0	0	0	0	0.0%	16
2021	2007	0	0	0	0	0	0	0	0.0%	15
2021	2008	0	0	0	0	0	0	0	0.0%	14
2021	2009	0	0	0	0	0	0	0	0.0%	13
2021	2010	1,185	484	1,004	0	0	0	0	0.0%	12

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1997	323,318	114,281	347,910	38,054	8,333	35,915	82,302	25.5%	26
2022	1998	1,451,318	533,605	1,624,478	53,757	39,622	210,788	304,166	21.0%	25
2022	1999	2,578,859	919,342	2,798,796	131,660	406,275	390,939	928,874	36.0%	24
2022	2000	4,123,270	1,523,530	4,638,153	428,719	913,255	650,173	1,992,147	48.3%	23
2022	2001	6,236,005	2,416,150	7,355,596	291,467	938,034	1,145,212	2,374,713	38.1%	22
2022	2002	5,702,622	2,344,223	6,727,566	52,086	515,459	1,339,066	1,906,610	33.4%	21
2022	2003	429,530	319,821	663,181	0	272,348	198,863	471,212	109.7%	20
2022	2004	1,150	520	1,078	0	0	23	23	2.0%	19
2022	2005	0	0	0	0	0	0	0	0.0%	18
2022	2006	0	0	0	0	0	0	0	0.0%	17
2022	2007	0	0	0	0	0	0	0	0.0%	16
2022	2008	0	0	0	0	0	0	0	0.0%	15
2022	2009	0	0	0	0	0	0	0	0.0%	14
2022	2010	1,185	484	1,004	0	0	0	0	0.0%	13
1997	Total	27,614	27,614	27,614	1,381	0	0	1,381	5.0%	NA
1998	Total	797,160	797,160	797,160	1,340	0	0	1,340	0.2%	NA
1999	Total	2,005,378	2,005,378	2,005,378	526,302	0	0	526,302	26.2%	NA
2000	Total	3,907,799	3,907,799	3,907,799	130,590	0	0	130,590	3.3%	NA
2001	Total	6,884,451	6,884,451	6,884,451	315,018	0	0	315,018	4.6%	NA
2002	Total	10,261,140	10,261,140	10,261,140	1,206,120	0	0	1,206,120	11.8%	NA
2003	Total	11,139,667	10,756,554	10,756,554	975,876	2,441	0	978,317	8.8%	NA
2004	Total	11,604,301	10,760,370	10,760,370	412,191	0	0	412,191	3.6%	NA
2005	Total	11,918,891	11,026,941	11,026,941	3,304,837	0	0	3,304,837	27.7%	NA
2006	Total	12,216,792	10,595,255	12,714,306	917,808	0	0	917,808	7.5%	NA
2007	Total	12,806,944	10,937,123	13,124,548	1,245,966	0	0	1,245,966	9.7%	NA
2008	Total	13,071,073	11,152,769	13,383,323	2,450,924	0	0	2,450,924	18.8%	NA
2009	Total	13,039,085	10,934,561	13,121,473	3,216,432	0	0	3,216,432	24.7%	NA
2010	Total	14,264,277	10,601,456	14,718,970	3,943,801	0	0	3,943,801	27.6%	NA
2011	Total	15,425,638	10,700,506	17,215,090	2,192,694	0	0	2,192,694	14.2%	NA
2012	Total	16,049,542	10,799,419	20,151,503	7,569,059	0	0	7,569,059	47.2%	NA
2013	Total	16,155,798	10,800,875	20,147,671	9,369,132	0	0	9,369,132	58.0%	NA
2014	Total	16,056,976	10,713,411	19,984,181	10,947,821	0	0	10,947,821	68.2%	NA
2015	Total	16,499,929	10,363,614	23,179,330	14,480,969	16,533	0	14,497,503	87.9%	NA
2016	Total	17,882,039	10,243,211	22,909,194	21,115,449	13,242	0	21,128,690	118.2%	NA
2017	Total	18,423,116	9,878,739	26,529,953	25,394,842	54,404	0	25,449,247	138.1%	NA
2018	Total	19,091,213	9,784,320	26,239,455	20,755,732	1,418	0	20,757,150	108.7%	NA
2019	Total	20,032,260	9,269,200	27,451,443	17,450,370	46,872	0	17,497,242	87.3%	NA
2020	Total	20,711,649	8,790,710	26,011,185	9,215,664	11,842	0	9,227,506	44.6%	NA
2021	Total	21,391,850	8,423,925	24,896,389	4,250,709	129,096	548,878	4,928,683	23.0%	NA
2022	Total	20,847,257	8,171,956	24,157,762	995,743	3,093,326	3,970,978	8,060,047	38.7%	NA
Total	Total	342,511,841	228,588,457	402,363,181	162,386,769	3,369,175	4,519,855	170,275,799	49.7%	NA

***As of 12/31/2022**

Exhibit 3a
Continental General Insurance Company
Nationwide Experience
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%*		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1995	4,770	4,770	4,770	-	-	-	-	0.0%	0.0%	4,770	-	0.0%
1996	30,088	30,088	30,088	-	-	-	-	0.0%	0.0%	30,088	-	0.0%
1997	142,236	142,236	142,236	1,381	-	-	1,381	1.0%	1.0%	142,236	1,381	1.0%
1998	3,219,726	3,219,726	3,219,726	180,479	-	-	180,479	5.6%	5.6%	3,219,726	180,479	5.6%
1999	6,934,923	6,934,923	6,934,923	1,378,596	-	-	1,378,596	19.9%	19.9%	6,934,923	1,378,596	19.9%
2000	11,014,222	11,014,222	11,014,222	4,000,925	-	-	4,000,925	36.3%	36.3%	11,014,222	4,000,925	36.3%
2001	16,083,207	16,083,207	16,083,207	4,960,759	53,017	-	5,013,775	31.2%	31.2%	16,083,207	5,013,775	31.2%
2002	19,643,623	19,643,623	19,643,623	7,584,559	64,578	-	7,649,137	38.9%	38.9%	19,643,623	7,649,137	38.9%
2003	19,462,730	18,548,684	18,548,684	10,156,676	116,518	-	10,273,194	52.8%	55.4%	18,548,684	10,273,194	55.4%
2004	19,637,642	17,726,165	17,726,165	7,254,643	73,111	-	7,327,754	37.3%	41.3%	17,726,165	7,327,754	41.3%
2005	19,596,209	17,665,053	17,665,053	13,203,303	164,726	-	13,368,028	68.2%	75.7%	17,665,053	13,368,028	75.7%
2006	19,382,003	16,365,268	19,638,321	11,021,346	65,313	-	11,086,659	57.2%	56.5%	19,638,321	11,086,659	56.5%
2007	19,657,722	16,379,679	19,655,615	13,740,174	118,763	-	13,858,938	70.5%	70.5%	19,655,615	13,858,938	70.5%
2008	19,165,077	15,974,817	19,169,781	16,449,091	346,102	-	16,795,193	87.6%	87.6%	19,169,781	16,795,193	87.6%
2009	18,372,202	15,155,807	18,186,968	18,203,531	651,821	-	18,855,352	102.6%	103.7%	18,186,968	18,855,352	103.7%
2010	18,053,426	13,404,498	18,764,107	18,265,158	342,046	-	18,607,204	103.1%	99.2%	18,764,107	18,607,204	99.2%
2011	17,780,154	12,155,233	19,853,092	16,556,164	354,727	-	16,910,891	95.1%	85.2%	19,853,092	16,910,891	85.2%
2012	16,903,566	11,248,122	21,444,567	26,264,608	1,912,862	-	28,177,471	166.7%	131.4%	21,444,567	28,177,471	131.4%
2013	15,671,534	10,377,430	19,772,294	22,239,509	982,698	-	23,222,207	148.2%	117.4%	19,772,294	23,222,207	117.4%
2014	14,762,410	9,749,510	18,574,051	22,644,810	1,785,251	-	24,430,062	165.5%	131.5%	18,574,051	24,430,062	131.5%
2015	14,044,935	8,855,011	20,245,494	23,628,420	2,621,243	-	26,249,663	186.9%	129.7%	20,245,494	26,249,663	129.7%
2016	13,900,517	8,003,699	18,302,035	25,496,202	4,080,248	-	29,576,449	212.8%	161.6%	18,302,035	29,576,449	161.6%
2017	12,905,911	7,194,160	19,746,582	26,276,421	4,064,768	-	30,341,190	235.1%	153.7%	19,746,582	30,341,190	153.7%
2018	11,963,751	6,525,627	17,913,778	27,424,111	7,084,391	-	34,508,502	288.4%	192.6%	17,913,778	34,508,502	192.6%
2019	11,081,051	5,331,876	16,122,015	20,758,734	12,336,489	-	33,095,222	298.7%	205.3%	16,122,015	33,095,222	205.3%
2020	10,188,942	4,362,946	13,187,629	15,405,133	16,996,816	-	32,401,950	318.0%	245.7%	13,187,629	32,401,950	245.7%
2021	10,079,803	3,859,028	11,654,261	12,501,707	29,718,763	132,899	42,353,370	420.2%	363.4%	11,654,261	42,353,370	363.4%
2022	9,272,405	3,541,129	10,700,686	3,382,234	40,234,466	961,490	44,578,189	480.8%	416.6%	10,700,686	44,578,189	416.6%
2023	11,066,644	4,174,573	12,631,817				37,757,178		298.9%	12,636,032	37,711,290	298.4%
2024	9,799,070	3,699,985	11,194,516				36,132,658		322.8%	11,510,192	33,033,884	287.0%
2025	8,629,242	3,260,405	9,863,892				34,086,651		345.6%	11,904,929	29,789,796	250.2%
2026	7,547,935	2,853,012	8,630,765				31,967,072		370.4%	12,486,679	28,551,268	228.7%
2027	6,571,364	2,484,387	7,514,833				29,802,975		396.6%	11,581,991	27,003,396	233.1%
2028	5,688,474	2,150,191	6,503,233				27,570,889		424.0%	10,088,098	25,170,467	249.5%
2029	4,898,453	1,851,114	5,598,122				25,186,083		449.9%	8,726,804	23,120,252	264.9%
2030	4,193,970	1,584,315	4,790,918				22,747,898		474.8%	7,498,544	20,978,837	279.8%
2031	3,569,718	1,347,845	4,075,610				20,300,752		498.1%	6,402,470	18,803,082	293.7%
2032	3,020,459	1,139,822	3,446,472				17,982,053		521.8%	5,432,429	16,720,673	307.8%
2033	2,540,644	958,191	2,897,247				15,782,871		544.8%	4,580,490	14,723,944	321.4%
2034	2,124,223	800,622	2,420,886				13,721,317		566.8%	3,837,707	12,837,119	334.5%
2035	1,765,888	665,102	2,011,227				11,805,728		587.0%	3,196,074	11,075,788	346.5%
2036	1,460,049	549,516	1,661,840				10,008,888		602.3%	2,646,646	9,416,964	355.8%
2037	1,200,203	451,428	1,365,338				8,388,326		614.4%	2,179,041	7,915,006	363.2%
2038	981,085	368,792	1,115,522				6,956,583		623.6%	1,783,695	6,582,501	369.0%
2039	797,325	299,583	906,278				5,740,631		633.4%	1,451,699	5,446,313	375.2%
2040	644,862	242,199	732,774				4,687,644		639.7%	1,175,480	4,458,588	379.3%
2041	518,858	194,807	589,468				3,773,831		640.2%	946,849	3,599,228	380.1%
2042	415,317	155,901	471,798				2,997,278		635.3%	758,756	2,867,861	378.0%
2043	330,698	124,141	375,727				2,358,104		627.6%	604,881	2,264,136	374.3%
2044	261,962	98,369	297,753				1,855,481		623.2%	479,813	1,787,141	372.5%
2045	206,366	77,540	234,731				1,456,261		620.4%	378,571	1,406,517	371.5%
2046	161,686	60,813	184,112				1,136,553		617.3%	297,132	1,100,493	370.4%
2047	125,808	47,402	143,518				879,599		612.9%	231,746	853,840	368.4%
2048	97,362	36,761	111,306				682,880		613.5%	179,820	663,989	369.3%
2049	74,759	28,306	85,717				529,896		618.2%	138,545	515,840	372.3%
2050	57,125	21,697	65,712				406,781		619.0%	106,255	396,615	373.3%
2051	43,334	16,522	50,051				310,635		620.6%	80,963	303,746	375.2%
2052	32,593	12,492	37,850				235,307		621.7%	61,243	230,897	377.0%
2053	24,265	9,361	28,372				179,505		632.7%	45,913	176,707	384.9%
2054	18,036	7,003	21,237				137,002		645.1%	34,369	135,368	393.9%
2055	13,350	5,223	15,844				103,368		652.4%	25,643	102,633	400.2%
2056	9,803	3,869	11,742				77,853		663.1%	19,005	77,760	409.2%
2057	7,077	2,823	8,571				59,152		690.2%	13,874	59,354	427.8%
2058	5,020	2,028	6,159				45,549		739.6%	9,971	45,744	458.8%
2059	3,561	1,455	4,421				34,279		775.4%	7,157	34,550	482.7%
2060	2,525	1,043	3,169				24,589		775.8%	5,131	24,965	486.5%
2061	1,765	738	2,242				17,164		765.4%	3,631	17,616	485.2%
2062	1,214	515	1,567				11,822		754.4%	2,537	12,294	484.5%
2063	830	358	1,088				8,187		752.3%	1,762	8,607	488.4%
2064	565	248	754				5,471		725.3%	1,222	5,818	476.3%
2065	393	175	531				3,458		651.2%	860	3,746	435.5%
2066	269	121	368				1,955		531.4%	596	2,184	366.5%
2067	173	80	243				1,102		453.7%	394	1,272	323.2%
2068	106	50	153				593		388.1%	247	708	286.5%
2069	63	31	94				272		289.2%	152	346	227.1%

Exhibit 3a
Continental General Insurance Company
Nationwide Experience
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%*		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	38	19	59				84		143.4%	95	134	140.3%
2071	18	10	32				-12		-39.2%	51	16	30.7%
2072	7	5	16				-30		-187.7%	26	-18	-71.4%
2073	5	4	11				-52		-479.9%	18	-45	-256.9%
2074	3	2	7				-65		-912.7%	12	-61	-529.9%
2075	2	2	5				-61		-1290.2%	8	-58	-763.4%
2076	1	1	2				-55		-3081.6%	3	-54	-1859.2%
2077	0	0	0				-39		-21456.8%	0	-39	-13196.0%
2078	0	0	0				-29		0.0%	0	-29	0.0%
2079	0	0	0				-21		0.0%	0	-21	0.0%
2080	0	0	0				-12		0.0%	0	-12	0.0%
2081	0	0	0				1		0.0%	0	1	0.0%
2082	0	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	368,954,784	279,496,537	413,943,973	368,978,675	124,168,717	1,094,389	494,241,781	134.0%	119.4%	413,943,973	494,241,781	119.4%
Future	78,914,566	29,790,994	90,115,718				377,959,834		419.4%	123,556,252	350,038,958	283.3%
Lifetime	447,869,350	309,287,531	504,059,691				872,201,615		173.0%	537,500,225	844,280,739	157.1%
	With 4.5% Interest											
Past	676,670,737	545,048,860	732,699,980	589,090,947	140,738,963	1,124,855	730,954,765	108.0%	99.8%	732,699,980	730,954,765	99.8%
Future	62,645,344	23,652,374	71,548,319				285,991,426		399.7%	95,362,841	264,514,144	277.4%
Lifetime	739,316,080	568,701,234	804,248,299				1,016,946,191		126.4%	828,062,821	995,468,909	120.2%

*The proposed cumulative 100% rate increase is a three-year phase-in series of three rate increases of 30%, 30%, 18.3%, each implemented 12 months apart. Includes a 19% shock lapse associated with the future rate increases.

Exhibit 3b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Non-Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1995	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1996	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1997	17,421	17,421	17,421	1,381	-	-	1,381	7.9%	7.9%	17,421	1,381	7.9%
1998	502,077	502,077	502,077	1,340	-	-	1,340	0.3%	0.3%	502,077	1,340	0.3%
1999	1,232,761	1,232,761	1,232,761	523,049	-	-	523,049	42.4%	42.4%	1,232,761	523,049	42.4%
2000	2,302,750	2,302,750	2,302,750	107,633	-	-	107,633	4.7%	4.7%	2,302,750	107,633	4.7%
2001	3,750,312	3,750,312	3,750,312	310,010	-	-	310,010	8.3%	8.3%	3,750,312	310,010	8.3%
2002	5,030,362	5,030,362	5,030,362	1,134,956	-	-	1,134,956	22.6%	22.6%	5,030,362	1,134,956	22.6%
2003	5,208,764	4,950,445	4,950,445	855,005	2,441	-	857,447	16.5%	17.3%	4,950,445	857,447	17.3%
2004	5,527,313	4,954,907	4,954,907	389,353	-	-	389,353	7.0%	7.9%	4,954,907	389,353	7.9%
2005	5,768,785	5,159,941	5,159,941	2,567,002	-	-	2,567,002	44.5%	49.7%	5,159,941	2,567,002	49.7%
2006	5,924,630	4,961,457	5,953,748	862,511	-	-	862,511	14.6%	14.5%	5,953,748	862,511	14.5%
2007	6,253,340	5,173,024	6,207,629	1,233,704	-	-	1,233,704	19.7%	19.9%	6,207,629	1,233,704	19.9%
2008	6,383,154	5,281,116	6,337,339	2,110,284	-	-	2,110,284	33.1%	33.3%	6,337,339	2,110,284	33.3%
2009	6,347,405	5,217,466	6,260,960	2,494,187	-	-	2,494,187	39.3%	39.8%	6,260,960	2,494,187	39.8%
2010	6,769,949	5,045,264	7,064,105	2,684,811	-	-	2,684,811	39.7%	38.0%	7,064,105	2,684,811	38.0%
2011	7,333,260	5,009,102	8,185,059	1,239,413	-	-	1,239,413	16.9%	15.1%	8,185,059	1,239,413	15.1%
2012	7,566,026	5,036,051	9,607,172	3,878,105	-	-	3,878,105	51.3%	40.4%	9,607,172	3,878,105	40.4%
2013	7,552,642	4,998,636	9,531,894	4,415,045	-	-	4,415,045	58.5%	46.3%	9,531,894	4,415,045	46.3%
2014	7,480,503	4,930,219	9,403,371	5,877,239	-	-	5,877,239	78.6%	62.5%	9,403,371	5,877,239	62.5%
2015	7,589,914	4,771,389	10,922,128	6,820,913	16,533	-	6,837,447	90.1%	62.6%	10,922,128	6,837,447	62.6%
2016	8,189,963	4,681,180	10,717,193	8,766,641	13,242	-	8,779,883	107.2%	81.9%	10,717,193	8,779,883	81.9%
2017	8,255,555	4,561,595	12,535,703	13,219,750	11,934	-	13,231,684	160.3%	105.6%	12,535,703	13,231,684	105.6%
2018	8,215,296	4,453,126	12,222,780	13,262,165	1,418	-	13,263,583	161.4%	108.5%	12,222,780	13,263,583	108.5%
2019	8,373,039	4,035,875	12,200,376	7,105,097	19,947	-	7,125,044	85.1%	58.4%	12,200,376	7,125,044	58.4%
2020	8,506,306	3,656,353	11,052,101	3,706,377	-	-	3,706,377	43.6%	33.5%	11,052,101	3,706,377	33.5%
2021	8,884,404	3,416,978	10,318,822	2,178,085	5,460	89,682	2,273,227	25.6%	22.0%	10,318,822	2,273,227	22.0%
2022	8,525,784	3,263,832	9,862,149	582,759	847,531	648,821	2,079,111	24.4%	21.1%	9,862,149	2,079,111	21.1%
2023	8,282,947	3,161,458	9,560,345				30,803,006		322.2%	9,564,560	30,757,118	321.6%
2024	7,688,566	2,932,169	8,867,248				28,564,113		322.1%	9,182,924	25,465,338	277.3%
2025	7,050,355	2,686,825	8,125,058				26,498,343		326.1%	10,166,095	22,201,488	218.4%
2026	6,384,394	2,431,154	7,351,334				24,287,493		330.4%	11,207,248	20,871,688	186.2%
2027	5,704,741	2,170,678	6,563,257				22,005,176		335.3%	10,630,415	19,205,598	180.7%
2028	5,032,318	1,913,404	5,784,971				19,797,351		342.2%	9,369,837	17,396,929	185.7%
2029	4,395,628	1,670,016	5,048,818				17,721,038		351.0%	8,177,500	15,655,206	191.4%
2030	3,807,549	1,445,328	4,369,351				15,721,910		359.8%	7,076,977	13,952,849	197.2%
2031	3,275,461	1,242,109	3,754,901				13,784,334		367.1%	6,081,761	12,286,664	202.0%
2032	2,798,580	1,060,136	3,204,780				11,994,323		374.3%	5,190,737	10,732,943	206.8%
2033	2,374,437	898,528	2,716,285				10,373,131		381.9%	4,399,529	9,314,204	211.7%
2034	2,000,607	756,267	2,286,352				8,907,008		389.6%	3,703,172	8,022,810	216.6%
2035	1,674,691	632,392	1,912,012				7,569,694		395.9%	3,096,859	6,839,754	220.9%
2036	1,393,244	525,569	1,589,202				6,347,628		399.4%	2,574,008	5,755,704	223.6%
2037	1,152,156	434,204	1,313,089				5,264,619		400.9%	2,126,792	4,791,299	225.3%
2038	946,766	356,503	1,078,243				4,326,392		401.2%	1,746,416	3,952,310	226.3%
2039	773,253	290,973	880,158				3,536,130		401.8%	1,425,580	3,241,813	227.4%
2040	627,928	236,144	714,404				2,866,898		401.3%	1,157,110	2,637,841	228.0%
2041	507,092	190,604	576,713				2,296,273		398.2%	934,094	2,121,669	227.1%
2042	407,276	153,025	463,071				1,813,369		391.6%	750,029	1,683,952	224.5%
2043	325,227	122,186	369,792				1,418,041		383.5%	598,946	1,324,073	221.1%
2044	258,306	97,064	293,793				1,108,158		377.2%	475,853	1,039,818	218.5%
2045	203,952	76,680	232,118				864,076		372.3%	375,959	814,333	216.6%
2046	160,086	60,244	182,382				670,832		367.8%	295,402	634,771	214.9%
2047	124,748	47,025	142,375				516,495		362.8%	230,602	490,735	212.8%
2048	96,670	36,516	110,562				399,652		361.5%	179,075	380,762	212.6%
2049	74,322	28,153	85,250				308,880		362.3%	138,078	294,825	213.5%
2050	56,855	21,602	65,425				236,444		361.4%	105,968	226,278	213.5%
2051	43,175	16,468	49,885				177,653		356.1%	80,797	170,764	211.3%
2052	32,495	12,458	37,749				131,606		348.6%	61,142	127,196	208.0%
2053	24,201	9,339	28,307				96,965		342.6%	45,848	94,167	205.4%
2054	17,993	6,988	21,192				70,926		334.7%	34,325	69,293	201.9%
2055	13,320	5,213	15,813				50,922		322.0%	25,612	50,188	196.0%
2056	9,783	3,862	11,721				35,716		304.7%	18,985	35,623	187.6%
2057	7,065	2,819	8,558				24,938		291.4%	13,862	25,140	181.4%
2058	5,013	2,025	6,151				17,891		290.8%	9,963	18,085	181.5%
2059	3,556	1,453	4,416				12,347		279.6%	7,152	12,618	176.4%
2060	2,521	1,042	3,166				8,047		254.2%	5,128	8,423	164.3%
2061	1,763	737	2,240				4,794		214.0%	3,628	5,246	144.6%
2062	1,213	515	1,566				2,584		165.0%	2,536	3,056	120.5%
2063	829	358	1,087				1,349		124.1%	1,761	1,769	100.5%
2064	565	248	754				676		89.7%	1,221	1,023	83.7%
2065	393	175	531				274		51.7%	860	562	65.4%
2066	269	121	368				55		15.1%	596	284	47.7%
2067	173	80	243				-49		-20.1%	394	121	30.7%
2068	106	50	153				-73		-48.0%	247	43	17.2%
2069	63	31	94				-58		-62.1%	152	16	10.2%

Exhibit 3b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Non-Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%**		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	38	19	59				-52		-87.4%	95	-2	-2.2%
2071	18	10	32				-37		-115.7%	51	-8	-16.5%
2072	7	5	16				-5		-33.6%	26	6	23.8%
2073	5	4	11				2		16.4%	18	9	49.5%
2074	3	2	7				5		69.6%	12	9	76.6%
2075	2	2	5				3		73.7%	8	6	78.7%
2076	1	1	2				0		0.9%	3	1	44.0%
2077	0	0	0				0		-62.0%	0	0	13.3%
2078	-	0	0				0		0.0%	0	0	0.0%
2079	-	0	0				0		0.0%	0	0	0.0%
2080	-	0	0				0		0.0%	0	0	0.0%
2081	-	0	0				0		0.0%	0	0	0.0%
2082	-	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	157,491,715	106,393,639	186,283,505	86,326,816	918,507	738,503	87,983,825	55.9%	47.2%	186,283,505	87,983,825	47.2%
Future	67,742,728	25,740,981	77,835,414				270,637,287		347.7%	111,275,949	242,716,412	218.1%
Lifetime	225,234,443	132,134,620	264,118,919				358,621,113		135.8%	297,559,454	330,700,237	111.1%
	With 4.5% Interest											
Past	256,419,340	186,913,574	292,437,304	124,180,043	958,813	759,062	125,897,917	49.1%	43.1%	292,437,304	125,897,917	43.1%
Future	52,959,350	20,138,866	60,895,111				208,776,842		342.8%	84,709,633	187,299,561	221.1%
Lifetime	309,378,690	207,052,440	353,332,415				334,674,759		94.7%	377,146,937	313,197,478	83.0%

***As of 12/31/2022**

**The proposed cumulative 100% rate increase is a three-year phase-in series of three rate increases of 30%, 30%, 18.3%, each implemented 12 months apart. Includes a 19% shock lapse associated with the future rate increases.

Exhibit 3c
Continental General Insurance Company
Nationwide Experience
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1997	58,675	58,675	58,675	-	-	-	-	0.0%	0.0%	58,675	-	0.0%
1998	1,356,946	1,356,946	1,356,946	-	-	-	-	0.0%	0.0%	1,356,946	-	0.0%
1999	3,740,875	3,740,875	3,740,875	18,487	-	-	18,487	0.5%	0.5%	3,740,875	18,487	0.5%
2000	7,075,394	7,075,394	7,075,394	428,492	-	-	428,492	6.1%	6.1%	7,075,394	428,492	6.1%
2001	12,158,272	12,158,272	12,158,272	1,114,104	-	-	1,114,104	9.2%	9.2%	12,158,272	1,114,104	9.2%
2002	18,132,983	18,132,983	18,132,983	2,038,484	198,905	-	2,237,389	12.3%	12.3%	18,132,983	2,237,389	12.3%
2003	17,824,877	17,390,148	17,390,148	3,378,555	-	-	3,378,555	19.0%	19.4%	17,390,148	3,378,555	19.4%
2004	17,829,339	16,918,881	16,918,881	3,695,033	-	-	3,695,033	20.7%	21.8%	16,918,881	3,695,033	21.8%
2005	17,603,994	16,695,785	16,695,785	5,530,492	-	-	5,530,492	31.4%	33.1%	16,695,785	5,530,492	33.1%
2006	17,404,809	15,403,112	18,483,734	3,334,170	-	-	3,334,170	19.2%	18.0%	18,483,734	3,334,170	18.0%
2007	17,596,431	15,309,302	18,371,162	5,737,681	13,491	-	5,751,172	32.7%	31.3%	18,371,162	5,751,172	31.3%
2008	17,271,870	15,017,790	18,021,348	6,265,289	216,367	-	6,481,657	37.5%	36.0%	18,021,348	6,481,657	36.0%
2009	16,336,470	13,856,263	16,627,515	9,465,238	865,378	-	10,330,616	63.2%	62.1%	16,627,515	10,330,616	62.1%
2010	16,556,068	12,182,919	16,906,947	10,385,071	387,411	-	10,772,481	65.1%	63.7%	16,906,947	10,772,481	63.7%
2011	15,100,185	10,557,795	16,924,295	17,583,161	1,240,701	-	18,823,862	124.7%	111.2%	16,924,295	18,823,862	111.2%
2012	13,272,734	8,969,925	16,561,753	20,029,348	2,225,185	-	22,254,533	167.7%	134.4%	16,561,753	22,254,533	134.4%
2013	12,489,047	8,390,331	15,465,735	25,026,097	2,857,050	-	27,883,147	223.3%	180.3%	15,465,735	27,883,147	180.3%
2014	11,979,096	8,055,083	14,824,048	30,802,004	5,069,507	-	35,871,511	299.5%	242.0%	14,824,048	35,871,511	242.0%
2015	11,939,743	7,460,714	16,431,008	23,584,101	4,701,398	-	28,285,499	236.9%	172.1%	16,431,008	28,285,499	172.1%
2016	12,461,851	7,113,900	15,652,445	37,559,933	9,208,825	-	46,768,758	375.3%	298.8%	15,652,445	46,768,758	298.8%
2017	12,473,059	6,500,646	17,174,245	33,385,894	12,703,331	-	46,089,225	369.5%	268.4%	17,174,245	46,089,225	268.4%
2018	12,787,465	6,275,046	16,542,538	32,158,379	22,731,702	-	54,890,080	429.2%	331.8%	16,542,538	54,890,080	331.8%
2019	13,063,924	5,868,376	17,129,667	35,113,659	30,185,494	-	65,299,153	499.8%	381.2%	17,129,667	65,299,153	381.2%
2020	13,074,950	5,509,059	16,071,098	22,858,145	33,864,023	-	56,722,168	433.8%	352.9%	16,071,098	56,722,168	352.9%
2021	13,270,097	5,308,602	15,478,354	16,144,609	60,929,587	1,351,966	78,426,162	591.0%	506.7%	15,478,354	78,426,162	506.7%
2022	12,879,102	5,128,679	14,945,124	4,515,996	103,949,025	9,781,105	118,246,127	918.1%	791.2%	14,945,124	118,246,127	791.2%
2023	13,920,680	5,490,735	16,090,436				87,151,136		541.6%	16,096,617	87,057,258	540.8%
2024	12,999,752	5,131,965	15,025,949				95,041,671		632.5%	15,503,205	87,606,150	565.1%
2025	12,087,875	4,774,509	13,967,158				103,041,439		737.7%	17,161,037	90,518,750	527.5%
2026	11,180,220	4,418,078	12,913,290				110,601,389		856.5%	19,184,799	97,857,788	510.1%
2027	10,285,824	4,067,246	11,876,788				118,218,584		995.4%	18,781,176	105,224,993	560.3%
2028	9,408,985	3,722,208	10,860,306				125,265,430		1153.4%	17,238,215	111,979,889	649.6%
2029	8,561,699	3,388,416	9,877,165				131,302,426		1329.4%	15,722,255	117,792,620	749.2%
2030	7,747,544	3,067,411	8,932,687				136,315,414		1526.0%	14,249,480	122,671,680	860.9%
2031	6,969,017	2,760,274	8,030,079				140,070,849		1744.3%	12,833,500	126,427,284	985.1%
2032	6,228,511	2,468,170	7,172,690				143,036,187		1994.2%	11,481,757	129,481,974	1127.7%
2033	5,527,700	2,191,720	6,362,261				144,837,685		2276.5%	10,198,683	131,507,598	1289.5%
2034	4,869,315	1,931,892	5,601,754				145,282,180		2593.5%	8,990,421	132,300,825	1471.6%
2035	4,258,598	1,690,760	4,897,135				144,167,530		2943.9%	7,867,822	131,686,173	1673.7%
2036	3,698,206	1,469,358	4,251,133				140,782,530		3311.6%	6,836,266	128,990,673	1886.9%
2037	3,188,799	1,267,987	3,664,440				135,383,674		3694.5%	5,897,459	124,420,395	2109.7%
2038	2,729,185	1,086,143	3,135,405				128,811,616		4108.3%	5,049,525	118,734,539	2351.4%
2039	2,318,469	923,460	2,662,917				121,376,130		4558.0%	4,291,242	112,198,667	2614.6%
2040	1,955,281	779,414	2,245,294				112,962,906		5031.1%	3,620,357	104,693,937	2891.8%
2041	1,637,280	653,225	1,879,992				103,695,989		5515.8%	3,032,768	96,332,308	3176.4%
2042	1,361,363	543,629	1,563,234				93,806,991		6000.8%	2,522,836	87,331,225	3461.6%
2043	1,124,386	449,384	1,291,224				83,724,436		6484.1%	2,084,597	78,110,520	3747.0%
2044	922,798	369,102	1,059,822				73,946,533		6977.3%	1,711,527	69,125,904	4038.8%
2045	752,437	301,201	864,337				64,816,015		7498.9%	1,396,248	60,703,858	4347.6%
2046	610,149	244,431	701,107				56,530,762		8063.1%	1,132,906	53,044,251	4682.1%
2047	492,388	197,396	566,008				48,816,478		8624.7%	914,792	45,882,263	5015.6%
2048	395,163	158,532	454,457				42,089,218		9261.4%	734,654	39,613,327	5392.1%
2049	315,680	126,727	363,245				36,231,076		9974.3%	587,297	34,131,894	5811.7%
2050	251,370	100,952	289,380				31,095,253		10745.5%	467,923	29,319,312	6265.8%
2051	199,304	80,083	229,602				26,614,106		11591.4%	371,297	25,113,991	6763.9%
2052	157,389	63,265	181,452				22,778,333		12553.4%	293,469	21,516,682	7331.9%
2053	123,711	49,734	142,708				19,533,510		13687.7%	230,814	18,470,355	8002.3%
2054	97,250	39,071	112,205				16,810,880		14982.2%	181,473	15,912,032	8768.3%
2055	76,546	30,703	88,286				14,520,908		16447.7%	142,779	13,762,923	9639.3%
2056	60,160	24,087	69,345				12,566,143		18121.1%	112,144	11,927,543	10635.9%
2057	47,156	18,845	54,327				10,907,797		20077.9%	87,854	10,371,968	11805.9%
2058	36,879	14,692	42,417				9,551,709		22518.8%	68,592	9,096,110	13261.2%
2059	28,933	11,477	33,204				8,424,279		25371.1%	53,692	8,037,959	14970.4%
2060	22,721	8,973	26,016				7,477,631		28742.0%	42,068	7,150,750	16998.0%
2061	17,756	6,988	20,305				6,686,677		32931.7%	32,832	6,409,047	19520.7%
2062	13,837	5,423	15,782				5,961,370		37773.5%	25,519	5,724,824	22434.0%
2063	10,824	4,226	12,320				5,287,632		42919.5%	19,921	5,088,435	25542.8%
2064	8,444	3,283	9,587				4,693,678		48958.7%	15,503	4,528,904	29213.6%
2065	6,551	2,538	7,423				4,196,669		56532.6%	12,005	4,059,055	33812.2%
2066	5,048	1,953	5,717				3,724,100		65135.6%	9,246	3,610,094	39043.2%
2067	3,847	1,486	4,355				3,316,265		76140.6%	7,044	3,224,466	45774.5%
2068	2,887	1,114	3,272				2,904,731		88763.4%	5,293	2,833,075	53525.2%
2069	2,150	828	2,436				2,489,227		102165.8%	3,941	2,436,710	61829.1%

Exhibit 3c
Continental General Insurance Company
Nationwide Experience
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	1,580	608	1,793				2,069,267		115390.2%	2,901	2,032,492	70063.0%
2071	1,154	444	1,313				1,650,189		125670.1%	2,125	1,624,713	76471.3%
2072	824	317	939				1,276,950		136031.5%	1,519	1,259,697	82936.3%
2073	586	226	672				955,435		142223.4%	1,087	944,108	86853.5%
2074	413	160	477				685,336		143812.6%	771	678,028	87924.9%
2075	285	111	332				481,311		145093.0%	537	476,764	88812.3%
2076	192	76	228				314,727		138307.8%	368	312,098	84721.5%
2077	128	51	154				189,434		123402.4%	249	188,029	75662.8%
2078	86	35	104				100,167		95974.1%	169	99,630	58966.8%
2079	57	23	70				37,792		54111.2%	113	37,749	33387.5%
2080	37	15	46				2,013		4365.8%	75	2,218	2972.0%
2081	19	9	26				-6,083		-23208.1%	42	-5,852	-13791.8%
2082	4	2	6				-1,721		-29837.1%	9	-1,654	-17716.7%
	Without Interest											
Past	335,738,258	250,435,497	375,138,975	350,152,422	291,347,380	11,133,071	652,632,873	194.4%	174.0%	375,138,975	652,632,873	174.0%
Future	136,725,430	54,145,169	157,666,612				3,094,601,992		1962.8%	227,314,819	2,841,669,000	1250.1%
Lifetime	472,463,687	304,580,667	532,805,588				3,747,234,864		703.3%	602,453,794	3,494,301,873	580.0%
	With 4.5% Interest											
Past	596,261,881	477,750,623	648,062,370	499,268,938	327,527,420	11,443,001	838,239,359	140.6%	129.3%	648,062,370	838,239,359	129.3%
Future	102,233,563	40,453,370	117,948,957				1,818,600,982		1541.9%	165,172,290	1,662,878,423	1006.8%
Lifetime	698,495,444	518,203,993	766,011,327				2,656,840,342		346.8%	813,234,660	2,501,117,782	307.6%

*The proposed cumulative 100% rate increase is a three-year phase-in series of three rate increases of 30%, 30%, 18.3%, each implemented 12 months apart. Includes a 19% shock lapse associated with the future rate increases.

Exhibit 3d
Continental General Insurance Company
Nationwide Experience
Currently* Active, Compound Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1997	10,193	10,193	10,193	-	-	-	-	0.0%	0.0%	10,193	-	0.0%
1998	295,083	295,083	295,083	-	-	-	-	0.0%	0.0%	295,083	-	0.0%
1999	772,617	772,617	772,617	3,253	-	-	3,253	0.4%	0.4%	772,617	3,253	0.4%
2000	1,605,049	1,605,049	1,605,049	22,957	-	-	22,957	1.4%	1.4%	1,605,049	22,957	1.4%
2001	3,134,139	3,134,139	3,134,139	5,008	-	-	5,008	0.2%	0.2%	3,134,139	5,008	0.2%
2002	5,230,777	5,230,777	5,230,777	71,164	-	-	71,164	1.4%	1.4%	5,230,777	71,164	1.4%
2003	5,930,903	5,806,109	5,806,109	120,871	-	-	120,871	2.0%	2.1%	5,806,109	120,871	2.1%
2004	6,076,988	5,805,463	5,805,463	22,838	-	-	22,838	0.4%	0.4%	5,805,463	22,838	0.4%
2005	6,150,106	5,867,000	5,867,000	737,835	-	-	737,835	12.0%	12.6%	5,867,000	737,835	12.6%
2006	6,292,162	5,633,798	6,760,558	55,297	-	-	55,297	0.9%	0.8%	6,760,558	55,297	0.8%
2007	6,553,604	5,764,099	6,916,919	12,263	-	-	12,263	0.2%	0.2%	6,916,919	12,263	0.2%
2008	6,687,920	5,871,654	7,045,984	340,641	-	-	340,641	5.1%	4.8%	7,045,984	340,641	4.8%
2009	6,691,680	5,717,095	6,860,514	722,244	-	-	722,244	10.8%	10.5%	6,860,514	722,244	10.5%
2010	7,494,328	5,556,192	7,654,865	1,258,990	-	-	1,258,990	16.8%	16.4%	7,654,865	1,258,990	16.4%
2011	8,092,379	5,691,404	9,030,031	953,282	-	-	953,282	11.8%	10.6%	9,030,031	953,282	10.6%
2012	8,483,517	5,763,368	10,544,331	3,690,954	-	-	3,690,954	43.5%	35.0%	10,544,331	3,690,954	35.0%
2013	8,603,156	5,802,238	10,615,777	4,954,087	-	-	4,954,087	57.6%	46.7%	10,615,777	4,954,087	46.7%
2014	8,576,474	5,783,192	10,580,809	5,070,582	-	-	5,070,582	59.1%	47.9%	10,580,809	5,070,582	47.9%
2015	8,910,014	5,592,225	12,257,201	7,660,056	-	-	7,660,056	86.0%	62.5%	12,257,201	7,660,056	62.5%
2016	9,692,075	5,562,031	12,192,001	12,348,807	-	-	12,348,807	127.4%	101.3%	12,192,001	12,348,807	101.3%
2017	10,167,561	5,317,144	13,994,251	12,175,092	42,470	-	12,217,562	120.2%	87.3%	13,994,251	12,217,562	87.3%
2018	10,875,918	5,331,194	14,016,675	7,493,567	-	-	7,493,567	68.9%	53.5%	14,016,675	7,493,567	53.5%
2019	11,659,221	5,233,325	15,251,067	10,345,273	26,925	-	10,372,197	89.0%	68.0%	15,251,067	10,372,197	68.0%
2020	12,205,343	5,134,357	14,959,085	5,509,287	11,842	-	5,521,129	45.2%	36.9%	14,959,085	5,521,129	36.9%
2021	12,507,446	5,006,947	14,577,566	2,072,624	123,636	459,196	2,655,456	21.2%	18.2%	14,577,566	2,655,456	18.2%
2022	12,321,473	4,908,124	14,295,612	412,983	2,245,795	#######	5,980,936	48.5%	41.8%	14,295,612	5,980,936	41.8%
2023	12,060,855	4,796,540	14,019,183				62,413,384		445.2%	14,025,364	62,319,506	444.3%
2024	11,543,662	4,588,509	13,405,989				66,618,149		496.9%	13,883,246	59,182,628	426.3%
2025	10,958,775	4,353,799	12,714,345				70,995,175		558.4%	15,908,224	58,472,487	367.6%
2026	10,315,132	4,096,557	11,956,686				74,588,430		623.8%	18,228,194	61,844,829	339.3%
2027	9,620,238	3,819,748	11,141,752				77,303,931		693.8%	18,046,140	64,310,340	356.4%
2028	8,894,530	3,530,997	10,292,163				79,339,269		770.9%	16,670,072	66,053,728	396.2%
2029	8,158,415	3,238,572	9,432,342				80,797,453		856.6%	15,277,432	67,287,646	440.4%
2030	7,427,140	2,948,388	8,579,818				81,601,180		951.1%	13,896,612	67,957,446	489.0%
2031	6,715,606	2,666,136	7,751,379				81,542,151		1052.0%	12,554,801	67,898,587	540.8%
2032	6,029,070	2,394,066	6,953,630				80,888,025		1163.2%	11,262,697	67,333,812	597.8%
2033	5,371,513	2,133,663	6,190,914				79,413,220		1282.7%	10,027,336	66,083,132	659.0%
2034	4,747,592	1,886,617	5,468,362				77,191,390		1411.6%	8,857,029	64,210,036	725.0%
2035	4,164,275	1,655,640	4,793,859				74,087,229		1545.5%	7,764,546	61,605,873	793.4%
2036	3,625,595	1,442,285	4,171,683				69,901,701		1675.6%	6,756,816	58,109,844	860.0%
2037	3,133,019	1,247,166	3,603,468				64,922,181		1801.7%	5,836,487	53,958,902	924.5%
2038	2,686,567	1,070,210	3,088,854				59,610,964		1929.9%	5,002,973	49,533,888	990.1%
2039	2,286,164	911,369	2,627,662				54,225,627		2063.6%	4,255,987	45,048,165	1058.5%
2040	1,931,090	770,375	2,218,968				48,800,759		2199.3%	3,594,032	40,531,789	1127.8%
2041	1,619,134	646,427	1,860,259				43,411,461		2333.6%	3,013,035	36,047,780	1196.4%
2042	1,347,841	538,544	1,548,531				38,142,980		2463.2%	2,508,133	31,667,214	1262.6%
2043	1,114,302	445,582	1,280,281				33,047,385		2581.3%	2,073,653	27,433,468	1323.0%
2044	915,272	366,256	1,051,671				28,360,217		2696.7%	1,703,376	23,539,588	1381.9%
2045	746,911	299,099	858,356				24,171,339		2816.0%	1,390,267	20,059,182	1442.8%
2046	606,168	242,905	696,803				20,472,373		2938.0%	1,128,602	16,985,863	1505.0%
2047	489,457	196,264	562,840				17,209,944		3057.7%	911,624	14,275,729	1566.0%
2048	393,046	157,701	452,160				14,494,353		3205.6%	732,357	12,018,461	1641.1%
2049	314,123	126,112	361,558				12,257,062		3390.1%	585,611	10,157,880	1734.6%
2050	250,212	100,489	288,119				10,341,722		3589.4%	466,662	8,565,780	1835.5%
2051	198,441	79,731	228,656				8,710,060		3809.2%	370,351	7,209,945	1946.8%
2052	156,759	63,005	180,763				7,303,991		4040.6%	292,780	6,042,340	2063.8%
2053	123,231	49,531	142,178				6,134,351		4314.5%	230,284	5,071,196	2202.1%
2054	96,867	38,905	111,778				5,168,646		4624.0%	181,045	4,269,797	2358.4%
2055	76,237	30,567	87,938				4,345,196		4941.2%	142,431	3,587,210	2518.6%
2056	59,914	23,976	69,066				3,649,704		5284.4%	111,865	3,011,104	2691.7%
2057	46,961	18,756	54,104				3,053,453		5643.7%	87,631	2,517,624	2873.0%
2058	36,726	14,621	42,239				2,587,454		6125.7%	68,414	2,131,855	3116.1%
2059	28,811	11,419	33,062				2,187,773		6617.2%	53,550	1,801,453	3364.0%
2060	22,625	8,927	25,903				1,846,582		7128.7%	41,955	1,519,701	3622.2%
2061	17,680	6,952	20,216				1,564,502		7739.1%	32,743	1,286,872	3930.2%
2062	13,777	5,395	15,712				1,329,732		8463.0%	25,449	1,093,185	4295.6%
2063	10,778	4,205	12,266				1,117,860		9113.1%	19,868	918,663	4623.9%
2064	8,409	3,267	9,546				923,556		9674.5%	15,462	758,782	4907.4%
2065	6,524	2,526	7,393				770,373		10420.5%	11,974	632,760	5284.4%
2066	5,028	1,944	5,695				637,644		11197.1%	9,224	523,638	5677.1%
2067	3,833	1,479	4,339				513,212		11828.0%	7,028	421,413	5996.4%
2068	2,877	1,109	3,261				400,558		12284.9%	5,281	328,903	6227.9%
2069	2,142	825	2,428				293,875		12103.7%	3,933	241,358	6137.4%

Exhibit 3d
Continental General Insurance Company
Nationwide Experience
Currently* Active, Compound Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	1,575	606	1,787				206,158		11533.5%	2,895	169,384	5850.6%
2071	1,151	443	1,310				143,128		10929.8%	2,121	117,652	5546.9%
2072	822	316	936				97,138		10375.7%	1,516	79,885	5268.2%
2073	585	225	670				63,998		9551.1%	1,085	52,670	4853.1%
2074	412	159	475				41,462		8721.6%	770	34,154	4435.7%
2075	284	110	331				25,933		7835.5%	536	21,387	3989.6%
2076	192	76	227				15,131		6658.2%	368	12,502	3396.5%
2077	127	51	153				8,203		5351.0%	248	6,798	2737.9%
2078	86	34	104				3,298		3164.6%	169	2,761	1635.4%
2079	57	23	70				477		683.9%	113	434	384.1%
2080	37	15	46				-962		-2089.0%	75	-757	-1014.4%
2081	19	9	26				-1,174		-4484.8%	42	-942	-2222.8%
2082	4	2	6				-344		-5966.6%	9	-277	-2968.6%
	Without Interest											
Past	185,020,126	122,194,818	216,079,676	76,059,953	2,450,668	3,781,353	82,291,974	44.5%	38.1%	216,079,676	82,291,974	38.1%
Future	128,388,676	51,039,224	148,434,318				1,579,290,024		1064.0%	218,082,524	1,326,357,033	608.2%
Lifetime	313,408,802	173,234,042	364,513,995				1,661,581,998		455.8%	434,162,201	1,408,649,007	324.5%
	With 4.5% Interest											
Past	290,234,701	208,472,155	330,644,942	101,398,240	2,526,577	3,886,621	107,811,437	37.1%	32.6%	330,644,942	107,811,437	32.6%
Future	95,137,697	37,809,620	110,084,562				1,002,539,629		910.7%	157,307,894	846,817,070	538.3%
Lifetime	385,372,397	246,281,776	440,729,504				1,110,351,066		251.9%	487,952,837	954,628,507	195.6%

***As of 12/31/2022**

**The proposed cumulative 100% rate increase is a three-year phase-in series of three rate increases of 30%, 30%, 18.3%, each implemented 12 months apart. Includes a 19% shock lapse associated with the future rate increases.

Exhibit 3e
Continental General Insurance Company
Nationwide Experience
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1995	4,770	4,770	4,770	-	-	-	-	0.0%	0.0%	4,770	-	0.0%
1996	30,088	30,088	30,088	-	-	-	-	0.0%	0.0%	30,088	-	0.0%
1997	200,911	200,911	200,911	1,381	-	-	1,381	0.7%	0.7%	200,911	1,381	0.7%
1998	4,576,673	4,576,673	4,576,673	180,479	-	-	180,479	3.9%	3.9%	4,576,673	180,479	3.9%
1999	10,675,799	10,675,799	10,675,799	1,397,084	-	-	1,397,084	13.1%	13.1%	10,675,799	1,397,084	13.1%
2000	18,089,615	18,089,615	18,089,615	4,429,417	-	-	4,429,417	24.5%	24.5%	18,089,615	4,429,417	24.5%
2001	28,241,478	28,241,478	28,241,478	6,074,863	53,017	-	6,127,879	21.7%	21.7%	28,241,478	6,127,879	21.7%
2002	37,776,605	37,776,605	37,776,605	9,623,043	263,484	-	9,886,526	26.2%	26.2%	37,776,605	9,886,526	26.2%
2003	37,287,606	35,938,832	35,938,832	13,535,231	116,518	-	13,651,749	36.6%	38.0%	35,938,832	13,651,749	38.0%
2004	37,466,981	34,645,046	34,645,046	10,949,676	73,111	-	11,022,787	29.4%	31.8%	34,645,046	11,022,787	31.8%
2005	37,200,203	34,360,838	34,360,838	18,733,795	164,726	-	18,898,520	50.8%	55.0%	34,360,838	18,898,520	55.0%
2006	36,786,811	31,768,379	38,122,055	14,355,516	65,313	-	14,420,829	39.2%	37.8%	38,122,055	14,420,829	37.8%
2007	37,254,154	31,688,981	38,026,778	19,477,855	132,255	-	19,610,110	52.6%	51.6%	38,026,778	19,610,110	51.6%
2008	36,436,947	30,992,607	37,191,129	22,714,380	562,469	-	23,276,850	63.9%	62.6%	37,191,129	23,276,850	62.6%
2009	34,708,672	29,012,070	34,814,484	27,668,770	1,517,198	-	29,185,968	84.1%	83.8%	34,814,484	29,185,968	83.8%
2010	34,609,494	25,587,417	35,671,054	28,650,228	729,457	-	29,379,685	84.9%	82.4%	35,671,054	29,379,685	82.4%
2011	32,880,340	22,713,028	36,777,387	34,139,325	1,595,428	-	35,734,752	108.7%	97.2%	36,777,387	35,734,752	97.2%
2012	30,176,300	20,218,047	38,006,320	46,293,956	4,138,048	-	50,432,004	167.1%	132.7%	38,006,320	50,432,004	132.7%
2013	28,160,580	18,767,761	35,238,029	47,265,607	3,839,748	-	51,105,354	181.5%	145.0%	35,238,029	51,105,354	145.0%
2014	26,741,506	17,804,593	33,398,099	53,446,815	6,854,758	-	60,301,573	225.5%	180.6%	33,398,099	60,301,573	180.6%
2015	25,984,679	16,315,725	36,676,502	47,212,521	7,322,641	-	54,535,162	209.9%	148.7%	36,676,502	54,535,162	148.7%
2016	26,362,369	15,117,599	33,954,480	63,056,135	13,289,073	-	76,345,208	289.6%	224.8%	33,954,480	76,345,208	224.8%
2017	25,378,970	13,694,806	36,920,826	59,662,315	16,768,099	-	76,430,414	301.2%	207.0%	36,920,826	76,430,414	207.0%
2018	24,751,216	12,800,673	34,456,316	59,582,490	29,816,092	-	89,398,582	361.2%	259.5%	34,456,316	89,398,582	259.5%
2019	24,144,975	11,200,252	33,251,682	55,872,393	42,521,983	-	98,394,375	407.5%	295.9%	33,251,682	98,394,375	295.9%
2020	23,263,892	9,872,005	29,258,727	38,263,278	50,860,839	-	89,124,117	383.1%	304.6%	29,258,727	89,124,117	304.6%
2021	23,349,900	9,167,630	27,132,615	28,646,316	90,648,350	1,484,866	120,779,532	517.3%	445.1%	27,132,615	120,779,532	445.1%
2022	22,151,507	8,669,808	25,645,810	7,898,230	144,183,492	10,742,595	162,824,316	735.0%	634.9%	25,645,810	162,824,316	634.9%
2023	24,987,324	9,665,308	28,722,253				124,908,313		434.9%	28,732,649	124,768,548	434.2%
2024	22,798,821	8,831,950	26,220,465				131,174,330		500.3%	27,013,398	120,640,034	446.6%
2025	20,717,116	8,034,913	23,831,050				137,128,090		575.4%	29,065,966	120,308,547	413.9%
2026	18,728,155	7,271,090	21,544,054				142,568,461		661.8%	31,671,477	126,409,056	399.1%
2027	16,857,188	6,551,633	19,391,621				148,021,558		763.3%	30,363,167	132,228,389	435.5%
2028	15,097,459	5,872,399	17,363,539				152,836,319		880.2%	27,326,314	137,150,356	501.9%
2029	13,460,152	5,239,530	15,475,287				156,488,510		1011.2%	24,449,059	140,912,872	576.4%
2030	11,941,513	4,651,726	13,723,605				159,063,312		1159.0%	21,748,024	143,650,518	660.5%
2031	10,538,735	4,108,119	12,105,689				160,371,601		1324.8%	19,235,970	145,230,367	755.0%
2032	9,248,970	3,607,992	10,619,161				161,018,239		1516.3%	16,914,185	146,202,647	864.4%
2033	8,068,344	3,149,911	9,259,507				160,620,556		1734.7%	14,779,174	146,231,542	989.4%
2034	6,993,538	2,732,514	8,022,640				159,003,496		1981.9%	12,828,128	145,137,944	1131.4%
2035	6,024,486	2,355,862	6,908,362				155,973,258		2257.7%	11,063,896	142,761,961	1290.3%
2036	5,158,255	2,018,874	5,912,973				150,791,418		2550.2%	9,482,913	138,407,637	1459.5%
2037	4,389,002	1,719,415	5,029,778				143,772,000		2858.4%	8,076,500	132,335,401	1638.5%
2038	3,710,270	1,454,935	4,250,927				135,768,199		3193.8%	6,833,219	125,317,041	1833.9%
2039	3,115,794	1,223,043	3,569,195				127,116,760		3561.5%	5,742,942	117,644,980	2048.5%
2040	2,600,143	1,021,612	2,978,068				117,650,550		3950.6%	4,795,837	109,152,524	2276.0%
2041	2,156,137	848,033	2,469,460				107,469,820		4352.0%	3,979,618	99,931,535	2511.1%
2042	1,776,680	699,530	2,035,032				96,804,270		4756.9%	3,281,593	90,199,086	2748.6%
2043	1,455,084	573,525	1,666,951				86,082,540		5164.1%	2,689,478	80,374,655	2988.5%
2044	1,184,759	467,470	1,357,575				75,802,014		5583.6%	2,191,340	70,913,045	3236.1%
2045	958,803	378,741	1,099,068				66,272,276		6029.9%	1,774,820	62,110,375	3499.5%
2046	771,835	305,244	885,219				57,667,315		6514.5%	1,430,038	54,144,744	3786.2%
2047	618,196	244,797	709,526				49,696,077		7004.1%	1,146,538	46,736,103	4076.3%
2048	492,525	195,293	565,764				42,772,098		7560.1%	914,474	40,277,316	4404.4%
2049	390,439	155,033	448,962				36,760,972		8188.0%	725,842	34,647,734	4773.5%
2050	308,496	122,649	355,092				31,502,034		8871.5%	574,178	29,715,927	5175.4%
2051	242,638	96,606	279,653				26,924,741		9627.9%	452,260	25,417,738	5620.2%
2052	189,982	75,757	219,302				23,013,640		10494.0%	354,711	21,747,579	6131.1%
2053	147,977	59,095	171,080				19,713,015		11522.7%	276,727	18,647,062	6738.4%
2054	115,286	46,073	133,442				16,947,882		12700.6%	215,842	16,047,400	7434.8%
2055	89,896	35,926	104,129				14,624,276		14044.3%	168,422	13,865,556	8232.6%
2056	69,963	27,955	81,087				12,643,996		15593.1%	131,149	12,005,303	9153.9%
2057	54,233	21,668	62,898				10,966,949		17436.1%	101,729	10,431,322	10254.1%
2058	41,899	16,720	48,576				9,597,258		19757.4%	78,563	9,141,854	11636.4%
2059	32,494	12,932	37,625				8,458,558		22481.1%	60,850	8,072,509	13266.3%
2060	25,246	10,015	29,186				7,502,221		25705.0%	47,200	7,175,715	15202.9%
2061	19,521	7,726	22,547				6,703,841		29732.6%	36,463	6,426,663	17625.4%
2062	15,051	5,938	17,349				5,973,192		34429.7%	28,056	5,737,117	20448.9%
2063	11,654	4,584	13,408				5,295,819		39497.2%	21,683	5,097,042	23506.8%
2064	9,009	3,531	10,341				4,699,149		45440.5%	16,724	4,534,722	27114.5%
2065	6,944	2,713	7,954				4,200,126		52802.3%	12,865	4,062,801	31581.0%
2066	5,317	2,074	6,085				3,726,055		61229.8%	9,842	3,612,278	36701.6%
2067	4,020	1,565	4,598				3,317,367		72141.8%	7,438	3,225,738	43369.8%
2068	2,993	1,164	3,425				2,905,323		84823.9%	5,540	2,833,784	51148.9%
2069	2,213	859	2,530				2,489,499		98381.8%	4,093	2,437,055	59538.1%

Exhibit 3e
Continental General Insurance Company
Nationwide Experience
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Rate Increases		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	1,619	627	1,852				2,069,352		111723.5%	2,996	2,032,626	67835.6%
2071	1,172	454	1,345				1,650,177		122712.5%	2,176	1,624,729	74671.1%
2072	831	322	955				1,276,920		133758.9%	1,545	1,259,678	81550.0%
2073	591	230	683				955,384		139961.6%	1,105	944,063	85471.5%
2074	417	162	484				685,271		141685.3%	783	677,967	86623.5%
2075	287	112	336				481,250		143047.7%	544	476,706	87559.6%
2076	193	76	229				314,672		137206.8%	371	312,044	84046.9%
2077	128	51	154				189,396		123232.1%	249	187,991	75558.4%
2078	86	35	104				100,139		95946.5%	169	99,601	58949.8%
2079	57	23	70				37,772		54081.7%	113	37,729	33369.3%
2080	37	15	46				2,001		4340.2%	75	2,207	2956.2%
2081	19	9	26				-6,082		-23204.7%	42	-5,851	-13789.7%
2082	4	2	6				-1,721		-29835.2%	9	-1,654	-17715.6%
	Without Interest											
Past	704,693,042	529,932,035	789,082,948	719,131,096	415,516,097	12,227,460	1,146,874,654	162.7%	145.3%	789,082,948	1,146,874,654	145.3%
Future	215,639,996	83,936,164	247,782,330				3,472,561,825		1401.5%	350,871,071	3,191,707,958	909.7%
Lifetime	920,333,038	613,868,198	1,036,865,278				4,619,436,479		445.5%	1,139,954,019	4,338,582,612	380.6%
	With 4.5% Interest											
Past	1,272,932,617	1,022,799,483	1,380,762,350	1,088,359,885	468,266,383	12,567,857	1,569,194,124	123.3%	113.6%	1,380,762,350	1,569,194,124	113.6%
Future	164,878,907	64,105,744	189,497,276				2,104,592,408		1110.6%	260,535,131	1,927,392,567	739.8%
Lifetime	1,437,811,524	1,086,905,227	1,570,259,626				3,673,786,532		234.0%	1,641,297,481	3,496,586,691	213.0%

Exhibit 3f
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Rate Increases		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1995	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1996	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1997	27,614	27,614	27,614	1,381	-	-	1,381	5.0%	5.0%	27,614	1,381	5.0%
1998	797,160	797,160	797,160	1,340	-	-	1,340	0.2%	0.2%	797,160	1,340	0.2%
1999	2,005,378	2,005,378	2,005,378	526,302	-	-	526,302	26.2%	26.2%	2,005,378	526,302	26.2%
2000	3,907,799	3,907,799	3,907,799	130,590	-	-	130,590	3.3%	3.3%	3,907,799	130,590	3.3%
2001	6,884,451	6,884,451	6,884,451	315,018	-	-	315,018	4.6%	4.6%	6,884,451	315,018	4.6%
2002	10,261,140	10,261,140	10,261,140	1,206,120	-	-	1,206,120	11.8%	11.8%	10,261,140	1,206,120	11.8%
2003	11,139,667	10,756,554	10,756,554	975,876	2,441	-	978,317	8.8%	9.1%	10,756,554	978,317	9.1%
2004	11,604,301	10,760,370	10,760,370	412,191	-	-	412,191	3.6%	3.8%	10,760,370	412,191	3.8%
2005	11,918,891	11,026,941	11,026,941	3,304,837	-	-	3,304,837	27.7%	30.0%	11,026,941	3,304,837	30.0%
2006	12,216,792	10,595,255	12,714,306	917,808	-	-	917,808	7.5%	7.2%	12,714,306	917,808	7.2%
2007	12,806,944	10,937,123	13,124,548	1,245,966	-	-	1,245,966	9.7%	9.5%	13,124,548	1,245,966	9.5%
2008	13,071,073	11,152,769	13,383,323	2,450,924	-	-	2,450,924	18.8%	18.3%	13,383,323	2,450,924	18.3%
2009	13,039,085	10,934,561	13,121,473	3,216,432	-	-	3,216,432	24.7%	24.5%	13,121,473	3,216,432	24.5%
2010	14,264,277	10,601,456	14,718,970	3,943,801	-	-	3,943,801	27.6%	26.8%	14,718,970	3,943,801	26.8%
2011	15,425,638	10,700,506	17,215,090	2,192,694	-	-	2,192,694	14.2%	12.7%	17,215,090	2,192,694	12.7%
2012	16,049,542	10,799,419	20,151,503	7,569,059	-	-	7,569,059	47.2%	37.6%	20,151,503	7,569,059	37.6%
2013	16,155,798	10,800,875	20,147,671	9,369,132	-	-	9,369,132	58.0%	46.5%	20,147,671	9,369,132	46.5%
2014	16,056,976	10,713,411	19,984,181	10,947,821	-	-	10,947,821	68.2%	54.8%	19,984,181	10,947,821	54.8%
2015	16,499,929	10,363,614	23,179,330	14,480,969	16,533	-	14,497,503	87.9%	62.5%	23,179,330	14,497,503	62.5%
2016	17,882,039	10,243,211	22,909,194	21,115,449	13,242	-	21,128,690	118.2%	92.2%	22,909,194	21,128,690	92.2%
2017	18,423,116	9,878,739	26,529,953	25,394,842	54,404	-	25,449,247	138.1%	95.9%	26,529,953	25,449,247	95.9%
2018	19,091,213	9,784,320	26,239,455	20,755,732	1,418	-	20,757,150	108.7%	79.1%	26,239,455	20,757,150	79.1%
2019	20,032,260	9,269,200	27,451,443	17,450,370	46,872	-	17,497,242	87.3%	63.7%	27,451,443	17,497,242	63.7%
2020	20,711,649	8,790,710	26,011,185	9,215,664	11,842	-	9,227,506	44.6%	35.5%	26,011,185	9,227,506	35.5%
2021	21,391,850	8,423,925	24,896,389	4,250,709	129,096	548,878	4,928,683	23.0%	19.8%	24,896,389	4,928,683	19.8%
2022	20,847,257	8,171,956	24,157,762	995,743	3,093,326	3,970,978	8,060,047	38.7%	33.4%	24,157,762	8,060,047	33.4%
2023	20,343,802	7,957,998	23,579,528				93,216,390		395.3%	23,589,924	93,076,624	394.6%
2024	19,232,228	7,520,678	22,273,237				95,182,262		427.3%	23,066,170	84,647,966	367.0%
2025	18,009,130	7,040,624	20,839,403				97,493,518		467.8%	26,074,319	80,673,975	309.4%
2026	16,699,526	6,527,711	19,308,019				98,875,923		512.1%	29,435,442	82,716,518	281.0%
2027	15,324,979	5,990,426	17,705,009				99,309,107		560.9%	28,676,555	83,515,938	291.2%
2028	13,926,848	5,444,401	16,077,134				99,136,620		616.6%	26,039,910	83,450,657	320.5%
2029	12,554,043	4,908,588	14,481,160				98,518,490		680.3%	23,454,933	82,942,853	353.6%
2030	11,234,689	4,393,717	12,949,170				97,323,089		751.6%	20,973,589	81,910,295	390.5%
2031	9,991,068	3,908,245	11,506,280				95,326,486		828.5%	18,636,561	80,185,251	430.3%
2032	8,827,649	3,454,202	10,158,410				92,882,348		914.3%	16,453,434	78,066,755	474.5%
2033	7,745,949	3,032,191	8,907,199				89,786,351		1008.0%	14,426,865	75,397,337	522.6%
2034	6,748,198	2,642,883	7,754,714				86,098,398		1110.3%	12,560,201	72,232,846	575.1%
2035	5,838,966	2,288,032	6,705,870				81,656,924		1217.7%	10,861,404	68,445,627	630.2%
2036	5,018,839	1,967,854	5,760,884				76,249,329		1323.6%	9,330,824	63,865,548	684.5%
2037	4,285,174	1,681,370	4,916,557				70,186,800		1427.6%	7,963,279	58,750,201	737.8%
2038	3,633,332	1,426,713	4,167,097				63,937,356		1534.3%	6,749,389	53,486,197	792.5%
2039	3,059,417	1,202,343	3,507,820				57,761,757		1646.7%	5,681,567	48,289,977	849.9%
2040	2,559,019	1,006,518	2,933,372				51,667,656		1761.4%	4,751,141	43,169,630	908.6%
2041	2,126,226	837,031	2,436,972				45,707,734		1875.6%	3,947,129	38,169,449	967.0%
2042	1,755,117	691,569	2,011,601				39,956,350		1986.3%	3,258,163	33,351,166	1023.6%
2043	1,439,529	567,768	1,650,073				34,465,426		2088.7%	2,672,600	28,757,541	1076.0%
2044	1,173,578	463,320	1,345,464				29,468,375		2190.2%	2,179,229	24,579,406	1127.9%
2045	950,863	375,779	1,090,474				25,035,415		2295.8%	1,766,225	20,873,515	1181.8%
2046	766,254	303,149	879,185				21,143,205		2404.9%	1,424,004	17,620,634	1237.4%
2047	614,205	243,289	705,215				17,726,439		2513.6%	1,142,227	14,766,464	1292.8%
2048	489,716	194,217	562,721				14,894,005		2646.8%	911,432	12,399,223	1360.4%
2049	388,446	154,265	446,808				12,565,942		2812.4%	723,688	10,452,705	1444.4%
2050	307,067	122,091	353,544				10,578,165		2992.0%	572,630	8,792,058	1535.4%
2051	241,616	96,199	278,541				8,887,713		3190.8%	451,148	7,380,709	1636.0%
2052	189,254	75,464	218,513				7,435,598		3402.8%	353,922	6,169,536	1743.2%
2053	147,432	58,870	170,485				6,231,316		3655.1%	276,132	5,165,363	1870.6%
2054	114,860	45,893	132,970				5,239,572		3940.4%	215,370	4,339,090	2014.7%
2055	89,557	35,779	103,751				4,396,118		4237.2%	168,044	3,637,398	2164.6%
2056	69,697	27,838	80,787				3,685,420		4561.9%	130,849	3,046,726	2328.4%
2057	54,026	21,575	62,662				3,078,392		4912.7%	101,493	2,542,765	2505.4%
2058	41,738	16,646	48,391				2,605,345		5384.0%	78,378	2,149,941	2743.0%
2059	32,367	12,873	37,478				2,200,120		5870.4%	60,703	1,814,070	2988.5%
2060	25,146	9,969	29,069				1,854,630		6380.0%	47,083	1,528,124	3245.6%
2061	19,443	7,689	22,456				1,569,296		6988.4%	36,371	1,292,118	3552.6%
2062	14,991	5,910	17,278				1,332,316		7711.0%	27,985	1,096,241	3917.2%
2063	11,607	4,562	13,354				1,119,209		8381.2%	21,629	920,432	4255.5%
2064	8,974	3,515	10,300				924,232		8972.8%	16,683	759,805	4554.3%
2065	6,918	2,700	7,924				770,647		9725.7%	12,834	633,322	4934.7%
2066	5,297	2,065	6,063				637,699		10518.5%	9,820	523,922	5335.5%
2067	4,006	1,559	4,582				513,163		11199.7%	7,421	421,534	5680.1%
2068	2,983	1,160	3,413				400,485		11733.2%	5,528	328,945	5950.1%
2069	2,205	856	2,522				293,817		11650.3%	4,085	241,373	5909.1%

Exhibit 3f
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Rate Increases		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	1,614	625	1,846				206,107		11162.6%	2,991	169,382	5663.8%
2071	1,169	453	1,341				143,091		10669.2%	2,172	117,643	5415.7%
2072	829	321	952				97,133		10201.6%	1,542	79,891	5180.5%
2073	590	229	681				64,000		9399.6%	1,103	52,679	4776.8%
2074	416	162	483				41,467		8594.2%	782	34,163	4371.5%
2075	286	112	336				25,937		7726.8%	544	21,393	3934.8%
2076	193	76	229				15,131		6606.3%	371	12,503	3370.3%
2077	127	51	153				8,203		5344.7%	249	6,798	2734.7%
2078	86	34	104				3,298		3164.6%	169	2,761	1635.4%
2079	57	23	70				477		683.9%	113	434	384.1%
2080	37	15	46				-962		-2089.0%	75	-757	-1014.4%
2081	19	9	26				-1,174		-4484.8%	42	-942	-2222.8%
2082	4	2	6				-344		-5966.6%	9	-277	-2968.6%
	Without Interest											
Past	342,511,841	228,588,457	402,363,181	162,386,769	3,369,175	4,519,855	170,275,799	49.7%	42.3%	402,363,181	170,275,799	42.3%
Future	196,131,404	76,780,205	226,269,732				1,849,927,312		817.6%	329,358,473	1,569,073,445	476.4%
Lifetime	538,643,245	305,368,661	628,632,914				2,020,203,111		321.4%	731,721,654	1,739,349,244	237.7%
	With 4.5% Interest											
Past	546,654,041	395,385,730	623,082,246	225,578,282	3,485,389	4,645,682	233,709,354	42.8%	37.5%	623,082,246	233,709,354	37.5%
Future	148,097,046	57,948,486	170,979,673				1,211,316,472		708.5%	242,017,528	1,034,116,631	427.3%
Lifetime	694,751,087	453,334,216	794,061,919				1,445,025,825		182.0%	865,099,774	1,267,825,984	146.6%

***As of 12/31/2022**

Exhibit 4a
Continental General Insurance Company
Pennsylvania Experience
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	1,096	1,096	1,096	-	-	-	-	0.0%	0.0%	1,096	-	0.0%
1999	12,939	12,939	12,939	-	-	-	-	0.0%	0.0%	12,939	-	0.0%
2000	59,801	59,801	59,801	-	-	-	-	0.0%	0.0%	59,801	-	0.0%
2001	163,897	163,897	163,897	59,391	-	-	59,391	36.2%	36.2%	163,897	59,391	36.2%
2002	302,384	302,384	302,384	1,600	-	-	1,600	0.5%	0.5%	302,384	1,600	0.5%
2003	316,045	316,045	316,045	1,700	-	-	1,700	0.5%	0.5%	316,045	1,700	0.5%
2004	296,493	296,493	296,493	2,500	-	-	2,500	0.8%	0.8%	296,493	2,500	0.8%
2005	283,964	283,964	283,964	-	-	-	-	0.0%	0.0%	283,964	-	0.0%
2006	289,334	241,112	289,334	96,783	-	-	96,783	33.5%	33.5%	289,334	96,783	33.5%
2007	309,106	257,588	309,106	50,970	-	-	50,970	16.5%	16.5%	309,106	50,970	16.5%
2008	303,406	252,839	303,406	2,400	-	-	2,400	0.8%	0.8%	303,406	2,400	0.8%
2009	293,347	244,456	293,347	-	-	-	-	0.0%	0.0%	293,347	-	0.0%
2010	254,359	183,449	254,359	-	-	-	-	0.0%	0.0%	254,359	-	0.0%
2011	265,362	165,495	265,362	69,616	-	-	69,616	26.2%	26.2%	265,362	69,616	26.2%
2012	263,920	142,387	263,920	-	-	-	-	0.0%	0.0%	263,920	-	0.0%
2013	257,331	138,959	257,331	171,936	-	-	171,936	66.8%	66.8%	257,331	171,936	66.8%
2014	233,799	126,715	233,799	37,912	-	-	37,912	16.2%	16.2%	233,799	37,912	16.2%
2015	229,181	103,599	229,181	157,810	-	-	157,810	68.9%	68.9%	229,181	157,810	68.9%
2016	198,429	89,876	198,429	69,805	-	-	69,805	35.2%	35.2%	198,429	69,805	35.2%
2017	168,605	63,959	168,605	164,704	-	-	164,704	97.7%	97.7%	168,605	164,704	97.7%
2018	149,209	57,478	149,209	45,340	-	-	45,340	30.4%	30.4%	149,209	45,340	30.4%
2019	134,315	46,582	134,315	41,402	-	-	41,402	30.8%	30.8%	134,315	41,402	30.8%
2020	82,669	29,086	82,669	35,942	-	-	35,942	43.5%	43.5%	82,669	35,942	43.5%
2021	88,823	31,107	88,823	16,673	-	1,576	18,249	20.5%	20.5%	88,823	18,249	20.5%
2022	71,459	25,403	71,459	60,416	82,872	11,402	154,690	216.5%	216.5%	71,459	154,690	216.5%
2023	69,738	24,771	69,738				211,567		303.4%	69,768	211,337	302.9%
2024	64,062	22,757	64,062				228,305		356.4%	66,342	212,765	320.7%
2025	57,983	20,602	57,983				217,309		374.8%	72,548	196,099	270.3%
2026	51,649	18,358	51,649				202,376		391.8%	78,740	185,896	236.1%
2027	45,007	15,993	45,007				188,687		419.2%	72,897	175,021	240.1%
2028	38,488	13,665	38,488				174,170		452.5%	62,338	162,181	260.2%
2029	32,592	11,560	32,592				158,583		486.6%	52,788	148,124	280.6%
2030	27,428	9,715	27,428				140,958		513.9%	44,424	132,053	297.3%
2031	22,923	8,105	22,923				126,189		550.5%	37,128	118,467	319.1%
2032	19,038	6,715	19,038				113,794		597.7%	30,835	106,946	346.8%
2033	15,779	5,547	15,779				102,358		648.7%	25,557	96,104	376.0%
2034	13,074	4,577	13,074				90,966		695.8%	21,176	85,223	402.5%
2035	10,859	3,785	10,859				80,036		737.1%	17,588	74,815	425.4%
2036	9,048	3,138	9,048				69,945		773.0%	14,656	65,167	444.7%
2037	7,561	2,608	7,561				61,401		812.0%	12,247	57,031	465.7%
2038	6,327	2,171	6,327				53,257		841.7%	10,248	49,199	480.1%
2039	5,292	1,806	5,292				45,396		857.8%	8,572	41,767	487.3%
2040	4,418	1,501	4,418				38,153		863.5%	7,156	34,912	487.9%
2041	3,683	1,245	3,683				32,166		873.4%	5,965	29,320	491.5%
2042	3,062	1,030	3,062				26,188		855.3%	4,959	23,879	481.5%
2043	2,535	850	2,535				21,265		838.7%	4,107	19,400	472.4%
2044	2,072	692	2,072				17,470		843.3%	3,355	15,932	474.8%
2045	1,667	555	1,667				14,473		868.4%	2,699	13,189	488.6%
2046	1,321	439	1,321				11,825		895.0%	2,140	10,792	504.3%
2047	1,032	342	1,032				9,118		883.5%	1,672	8,386	501.7%
2048	797	264	797				6,899		865.8%	1,291	6,414	497.0%
2049	604	200	604				4,951		819.8%	978	4,695	480.0%
2050	448	148	448				3,737		834.3%	726	3,591	494.9%
2051	325	107	325				2,829		869.3%	527	2,750	521.8%
2052	231	76	231				2,113		913.2%	375	2,078	554.4%
2053	163	54	163				1,580		966.3%	265	1,568	592.3%
2054	114	37	114				1,178		1034.2%	184	1,179	639.0%
2055	78	26	78				889		1135.3%	127	895	705.8%
2056	53	17	53				663		1251.6%	86	670	781.6%
2057	35	11	35				486		1398.8%	56	493	875.9%
2058	22	7	22				353		1589.3%	36	358	997.1%
2059	12	4	12				263		2286.6%	19	264	1416.9%
2060	7	2	7				188		2539.6%	12	189	1574.5%
2061	5	2	5				130		2742.5%	8	131	1701.8%
2062	3	1	3				87		2874.8%	5	88	1788.9%
2063	2	1	2				56		3081.4%	3	57	1937.2%
2064	0	0	0				37		0.0%	0	37	0.0%
2065	0	0	0				24		0.0%	0	24	0.0%
2066	0	0	0				15		0.0%	0	15	0.0%
2067	0	0	0				9		0.0%	0	9	0.0%
2068	0	0	0				5		0.0%	0	5	0.0%
2069	0	0	0				2		0.0%	0	2	0.0%

Exhibit 4a
Continental General Insurance Company
Pennsylvania Experience
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	0	0	0				0		0.0%	0	0	0.0%
2071	0	0	0				0		0.0%	0	0	0.0%
2072	0	0	0				0		0.0%	0	0	0.0%
2073	0	0	0				0		0.0%	0	0	0.0%
2074	0	0	0				0		0.0%	0	0	0.0%
2075	0	0	0				0		0.0%	0	0	0.0%
2076	0	0	0				0		0.0%	0	0	0.0%
2077	0	0	0				0		0.0%	0	0	0.0%
2078	0	0	0				0		0.0%	0	0	0.0%
2079	0	0	0				0		0.0%	0	0	0.0%
2080	0	0	0				0		0.0%	0	0	0.0%
2081	0	0	0				0		0.0%	0	0	0.0%
2082	0	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	5,029,274	3,636,711	5,029,274	1,086,899	82,872	12,978	1,182,749	23.5%	23.5%	5,029,274	1,182,749	23.5%
Future	519,536	183,483	519,536				2,462,447		474.0%	734,603	2,299,517	313.0%
Lifetime	5,548,810	3,820,195	5,548,810				3,645,196		65.7%	5,763,876	3,482,266	60.4%
	With 4.5% Interest											
Past	9,139,896	7,101,691	9,139,896	1,649,426	84,716	13,339	1,747,481	19.1%	19.1%	9,139,896	1,747,481	19.1%
Future	411,967	145,809	411,967				1,826,664		443.4%	566,633	1,708,406	301.5%
Lifetime	9,551,863	7,247,500	9,551,863				3,574,145		37.4%	9,706,529	3,455,887	35.6%

*The proposed cumulative 100% rate increase is a three-year phase-in series of three rate increases of 30%, 30%, 18.3%, each implemented 12 months apart. Includes a 19% shock lapse associated with the future rate increases.

Exhibit 4b
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Non-Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1999	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2000	4,414	4,414	4,414	-	-	-	-	0.0%	0.0%	4,414	-	0.0%
2001	18,964	18,964	18,964	1,627	-	-	1,627	8.6%	8.6%	18,964	1,627	8.6%
2002	45,224	45,224	45,224	-	-	-	-	0.0%	0.0%	45,224	-	0.0%
2003	51,629	51,629	51,629	-	-	-	-	0.0%	0.0%	51,629	-	0.0%
2004	49,432	49,432	49,432	-	-	-	-	0.0%	0.0%	49,432	-	0.0%
2005	51,121	51,121	51,121	-	-	-	-	0.0%	0.0%	51,121	-	0.0%
2006	53,176	44,313	53,176	-	-	-	-	0.0%	0.0%	53,176	-	0.0%
2007	60,239	50,199	60,239	16,579	-	-	16,579	27.5%	27.5%	60,239	16,579	27.5%
2008	60,923	50,769	60,923	-	-	-	-	0.0%	0.0%	60,923	-	0.0%
2009	60,134	50,112	60,134	-	-	-	-	0.0%	0.0%	60,134	-	0.0%
2010	56,506	41,126	56,506	-	-	-	-	0.0%	0.0%	56,506	-	0.0%
2011	63,653	40,432	63,653	-	-	-	-	0.0%	0.0%	63,653	-	0.0%
2012	71,321	39,384	71,321	-	-	-	-	0.0%	0.0%	71,321	-	0.0%
2013	73,336	40,432	73,336	476	-	-	476	0.6%	0.6%	73,336	476	0.6%
2014	71,171	39,306	71,171	-	-	-	-	0.0%	0.0%	71,171	-	0.0%
2015	70,039	32,327	70,039	-	-	-	-	0.0%	0.0%	70,039	-	0.0%
2016	80,489	37,174	80,489	69,711	-	-	69,711	86.6%	86.6%	80,489	69,711	86.6%
2017	78,992	30,424	78,992	108,495	-	-	108,495	137.4%	137.4%	78,992	108,495	137.4%
2018	90,389	34,935	90,389	44,940	-	-	44,940	49.7%	49.7%	90,389	44,940	49.7%
2019	93,213	32,335	93,213	38,173	-	-	38,173	41.0%	41.0%	93,213	38,173	41.0%
2020	82,669	29,086	82,669	-	-	-	-	0.0%	0.0%	82,669	-	0.0%
2021	88,823	31,107	88,823	16,673	-	515	17,188	19.4%	19.4%	88,823	17,188	19.4%
2022	71,459	25,403	71,459	-	-	3,726	3,726	5.2%	5.2%	71,459	3,726	5.2%
2023	69,738	24,771	69,738				154,798		222.0%	69,768	154,568	221.5%
2024	64,062	22,757	64,062				144,529		225.6%	66,342	128,990	194.4%
2025	57,983	20,602	57,983				133,792		230.7%	72,548	112,582	155.2%
2026	51,649	18,358	51,649				122,167		236.5%	78,740	105,686	134.2%
2027	45,007	15,993	45,007				111,543		247.8%	72,897	97,877	134.3%
2028	38,488	13,665	38,488				100,806		261.9%	62,338	88,818	142.5%
2029	32,592	11,560	32,592				89,781		275.5%	52,788	79,322	150.3%
2030	27,428	9,715	27,428				77,722		283.4%	44,424	68,817	154.9%
2031	22,923	8,105	22,923				67,266		293.4%	37,128	59,543	160.4%
2032	19,038	6,715	19,038				58,574		307.7%	30,835	51,726	167.7%
2033	15,779	5,547	15,779				51,805		328.3%	25,557	45,551	178.2%
2034	13,074	4,577	13,074				45,969		351.6%	21,176	40,226	190.0%
2035	10,859	3,785	10,859				40,569		373.6%	17,588	35,348	201.0%
2036	9,048	3,138	9,048				36,066		398.6%	14,656	31,289	213.5%
2037	7,561	2,608	7,561				32,172		425.5%	12,247	27,802	227.0%
2038	6,327	2,171	6,327				29,155		460.8%	10,248	25,097	244.9%
2039	5,292	1,806	5,292				25,793		487.4%	8,572	22,164	258.6%
2040	4,418	1,501	4,418				22,855		517.3%	7,156	19,614	274.1%
2041	3,683	1,245	3,683				20,013		543.4%	5,965	17,167	287.8%
2042	3,062	1,030	3,062				16,485		538.4%	4,959	14,176	285.9%
2043	2,535	850	2,535				13,537		533.9%	4,107	11,672	284.2%
2044	2,072	692	2,072				11,301		545.5%	3,355	9,763	291.0%
2045	1,667	555	1,667				9,529		571.8%	2,699	8,245	305.5%
2046	1,321	439	1,321				7,790		589.6%	2,140	6,758	315.8%
2047	1,032	342	1,032				5,808		562.8%	1,672	5,076	303.7%
2048	797	264	797				4,141		519.8%	1,291	3,657	283.4%
2049	604	200	604				2,604		431.1%	978	2,348	240.0%
2050	448	148	448				1,741		388.6%	726	1,594	219.8%
2051	325	107	325				1,149		353.0%	527	1,070	203.0%
2052	231	76	231				724		313.1%	375	689	183.9%
2053	163	54	163				458		280.0%	265	446	168.5%
2054	114	37	114				284		249.3%	184	285	154.4%
2055	78	26	78				175		222.9%	127	181	142.5%
2056	53	17	53				106		199.3%	86	113	131.9%
2057	35	11	35				62		179.8%	56	69	123.3%
2058	22	7	22				35		157.4%	36	41	113.0%
2059	12	4	12				27		237.0%	19	28	151.5%
2060	7	2	7				17		236.1%	12	18	152.3%
2061	5	2	5				11		227.8%	8	11	149.2%
2062	3	1	3				6		188.4%	5	6	130.3%
2063	2	1	2				0		13.6%	3	1	43.1%
2064	-	0	0				0		0.0%	0	0	0.0%
2065	-	0	0				0		0.0%	0	0	0.0%
2066	-	0	0				0		0.0%	0	0	0.0%
2067	-	0	0				0		0.0%	0	0	0.0%
2068	-	0	0				0		0.0%	0	0	0.0%
2069	-	0	0				0		0.0%	0	0	0.0%

Exhibit 4b
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Non-Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%**		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	-	0	0				0		0.0%	0	0	0.0%
2071	-	0	0				0		0.0%	0	0	0.0%
2072	-	0	0				0		0.0%	0	0	0.0%
2073	-	0	0				0		0.0%	0	0	0.0%
2074	-	0	0				0		0.0%	0	0	0.0%
2075	-	0	0				0		0.0%	0	0	0.0%
2076	-	0	0				0		0.0%	0	0	0.0%
2077	-	0	0				0		0.0%	0	0	0.0%
2078	-	0	0				0		0.0%	0	0	0.0%
2079	-	0	0				0		0.0%	0	0	0.0%
2080	-	0	0				0		0.0%	0	0	0.0%
2081	-	0	0				0		0.0%	0	0	0.0%
2082	-	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	1,447,314	869,648	1,447,314	296,674	0	4,241	300,915	20.8%	20.8%	1,447,314	300,915	20.8%
Future	519,536	183,483	519,536				1,441,368		277.4%	734,603	1,278,438	174.0%
Lifetime	1,966,851	1,053,131	1,966,851				1,742,283		88.6%	2,181,917	1,579,353	72.4%
	With 4.5% Interest											
Past	2,285,480	1,518,552	2,285,480	385,855	0	4,359	390,214	17.1%	17.1%	2,285,480	390,214	17.1%
Future	411,967	145,809	411,967				1,086,011		263.6%	566,633	967,754	170.8%
Lifetime	2,697,448	1,664,361	2,697,448				1,476,225		54.7%	2,852,114	1,357,967	47.6%

***As of 12/31/2022**

**The proposed cumulative 100% rate increase is a three-year phase-in series of three rate increases of 30%, 30%, 18.3%, each implemented 12 months apart. Includes a 19% shock lapse associated with the future rate increases.

Exhibit 4c
Continental General Insurance Company
Pennsylvania Experience
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	4,111	4,111	4,111	-	-	-	-	0.0%	0.0%	4,111	-	0.0%
1999	7,224	7,224	7,224	-	-	-	-	0.0%	0.0%	7,224	-	0.0%
2000	80,475	80,475	80,475	-	-	-	-	0.0%	0.0%	80,475	-	0.0%
2001	232,756	232,756	232,756	-	-	-	-	0.0%	0.0%	232,756	-	0.0%
2002	531,870	531,870	531,870	7,990	-	-	7,990	1.5%	1.5%	531,870	7,990	1.5%
2003	598,526	598,526	598,526	8,094	-	-	8,094	1.4%	1.4%	598,526	8,094	1.4%
2004	573,822	573,822	573,822	13,861	-	-	13,861	2.4%	2.4%	573,822	13,861	2.4%
2005	560,984	560,984	560,984	28,042	-	-	28,042	5.0%	5.0%	560,984	28,042	5.0%
2006	563,461	469,550	563,461	690,459	-	-	690,459	122.5%	122.5%	563,461	690,459	122.5%
2007	593,715	494,763	593,715	649	-	-	649	0.1%	0.1%	593,715	649	0.1%
2008	588,494	490,412	588,494	428,683	-	-	428,683	72.8%	72.8%	588,494	428,683	72.8%
2009	561,894	468,245	561,894	105,494	-	-	105,494	18.8%	18.8%	561,894	105,494	18.8%
2010	572,241	419,466	572,241	414,151	-	-	414,151	72.4%	72.4%	572,241	414,151	72.4%
2011	635,873	410,746	635,873	927,390	-	-	927,390	145.8%	145.8%	635,873	927,390	145.8%
2012	703,551	398,882	703,551	69,281	-	-	69,281	9.8%	9.8%	703,551	69,281	9.8%
2013	680,823	386,620	680,823	-	-	-	-	0.0%	0.0%	680,823	-	0.0%
2014	668,353	379,407	668,353	629,067	248,450	-	877,518	131.3%	131.3%	668,353	877,518	131.3%
2015	670,862	318,652	670,862	91,725	-	-	91,725	13.7%	13.7%	670,862	91,725	13.7%
2016	767,720	363,554	767,720	445,770	-	-	445,770	58.1%	58.1%	767,720	445,770	58.1%
2017	778,275	309,328	778,275	1,140,548	777,315	-	1,917,864	246.4%	246.4%	778,275	1,917,864	246.4%
2018	817,900	322,089	817,900	352,045	-	-	352,045	43.0%	43.0%	817,900	352,045	43.0%
2019	847,241	298,151	847,241	492,296	-	-	492,296	58.1%	58.1%	847,241	492,296	58.1%
2020	835,352	294,749	835,352	159,125	272,947	-	432,072	51.7%	51.7%	835,352	432,072	51.7%
2021	816,617	288,297	816,617	248,288	722,789	30,424	1,001,501	122.6%	122.6%	816,617	1,001,501	122.6%
2022	791,345	279,371	791,345	19,032	1,672,751	220,109	1,911,892	241.6%	241.6%	791,345	1,911,892	241.6%
2023	800,324	281,686	800,324				2,591,879		323.9%	800,660	2,588,303	323.3%
2024	766,243	269,583	766,243				2,879,229		375.8%	792,452	2,577,155	325.2%
2025	728,721	256,275	728,721				3,204,466		439.7%	905,961	2,666,268	294.3%
2026	688,473	241,877	688,473				3,495,925		507.8%	1,040,540	2,920,541	280.7%
2027	645,972	226,935	645,972				3,790,919		586.9%	1,038,552	3,177,609	306.0%
2028	602,679	211,768	602,679				4,019,695		667.0%	970,201	3,372,307	347.6%
2029	558,810	196,396	558,810				4,226,993		756.4%	900,241	3,545,856	393.9%
2030	514,690	180,935	514,690				4,402,144		855.3%	829,685	3,692,154	445.0%
2031	471,041	165,634	471,041				4,538,169		963.4%	759,746	3,805,526	500.9%
2032	428,098	150,571	428,098				4,647,380		1085.6%	690,828	3,896,118	564.0%
2033	385,908	135,767	385,908				4,718,485		1222.7%	623,023	3,954,477	634.7%
2034	344,795	121,321	344,795				4,734,693		1373.2%	556,868	3,966,902	712.4%
2035	305,466	107,490	305,466				4,682,053		1532.8%	493,521	3,921,252	794.5%
2036	268,531	94,502	268,531				4,549,400		1694.2%	433,984	3,810,002	877.9%
2037	234,231	82,446	234,231				4,339,341		1852.6%	378,656	3,634,829	959.9%
2038	202,675	71,358	202,675				4,082,066		2014.1%	327,727	3,420,102	1043.6%
2039	173,926	61,253	173,926				3,800,181		2184.9%	281,304	3,184,357	1132.0%
2040	147,950	52,117	147,950				3,504,197		2368.5%	239,338	2,936,496	1226.9%
2041	124,766	43,964	124,766				3,201,930		2566.3%	201,870	2,683,931	1329.5%
2042	104,307	36,767	104,307				2,854,410		2736.5%	168,794	2,393,381	1417.9%
2043	86,425	30,474	86,425				2,477,772		2867.0%	139,876	2,077,582	1485.3%
2044	70,924	25,018	70,924				2,104,299		2967.0%	114,801	1,764,153	1536.7%
2045	57,678	20,353	57,678				1,762,196		3055.2%	93,370	1,475,890	1580.7%
2046	46,483	16,407	46,483				1,451,353		3122.3%	75,255	1,214,889	1614.4%
2047	37,183	13,128	37,183				1,172,842		3154.3%	60,205	981,513	1630.3%
2048	29,519	10,425	29,519				942,340		3192.3%	47,799	788,303	1649.2%
2049	23,291	8,229	23,291				759,092		3259.1%	37,716	634,533	1682.4%
2050	18,296	6,466	18,296				613,524		3353.4%	29,631	512,335	1729.1%
2051	14,327	5,065	14,327				500,291		3492.0%	23,203	417,218	1798.1%
2052	11,187	3,956	11,187				423,734		3787.6%	18,119	352,630	1946.2%
2053	8,699	3,077	8,699				360,128		4139.7%	14,090	299,130	2123.0%
2054	6,799	2,405	6,799				310,867		4572.4%	11,012	257,698	2340.2%
2055	5,328	1,884	5,328				278,744		5231.8%	8,630	230,582	2672.0%
2056	4,197	1,484	4,197				252,312		6011.6%	6,798	208,345	3064.8%
2057	3,302	1,167	3,302				226,160		6849.0%	5,348	186,480	3486.7%
2058	2,612	922	2,612				196,589		7525.4%	4,231	161,957	3827.7%
2059	2,044	721	2,044				165,028		8072.7%	3,311	135,872	4103.6%
2060	1,597	562	1,597				133,460		8356.7%	2,587	109,851	4246.8%
2061	1,232	434	1,232				102,586		8327.2%	1,995	84,458	4232.7%
2062	945	332	945				76,739		8121.7%	1,530	63,206	4130.1%
2063	724	254	724				54,203		7489.1%	1,172	44,686	3811.9%
2064	550	193	550				35,901		6522.6%	891	29,645	3325.3%
2065	420	147	420				24,027		5724.5%	680	19,878	2924.0%
2066	318	111	318				15,613		4909.6%	515	12,950	2514.1%
2067	238	83	238				9,716		4077.3%	386	8,088	2095.5%
2068	173	60	173				5,922		3424.1%	280	4,950	1767.1%
2069	127	44	127				3,645		2876.9%	205	3,062	1492.2%

Exhibit 4c
Continental General Insurance Company
Pennsylvania Experience
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	92	32	92				2,337		2550.5%	148	1,972	1328.8%
2071	65	23	65				1,627		2486.9%	106	1,375	1297.9%
2072	46	16	46				1,267		2744.5%	75	1,069	1429.0%
2073	32	11	32				1,056		3274.8%	52	886	1697.6%
2074	22	7	22				823		3794.4%	35	689	1960.6%
2075	13	4	13				655		5130.4%	21	545	2635.9%
2076	6	2	6				464		7459.7%	10	384	3813.0%
2077	4	1	4				374		8952.7%	7	309	4567.2%
2078	2	1	2				151		8493.0%	3	124	4335.3%
2079	0	0	0				0		0.0%	0	0	0.0%
2080	0	0	0				0		0.0%	0	0	0.0%
2081	0	0	0				0		0.0%	0	0	0.0%
2082	0	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	14,483,487	8,982,049	14,483,487	6,271,992	3,694,252	250,534	10,216,777	70.5%	70.5%	14,483,487	10,216,777	70.5%
Future	8,932,506	3,142,141	8,932,506				92,731,391		1038.1%	13,138,045	78,234,806	595.5%
Lifetime	23,415,994	12,124,190	23,415,994				102,948,168		439.6%	27,621,533	88,451,583	320.2%
	With 4.5% Interest											
Past	23,266,718	15,970,846	23,266,718	9,482,815	4,138,208	257,508	13,878,531	59.6%	59.6%	23,266,718	13,878,531	59.6%
Future	6,546,955	2,302,625	6,546,955				56,243,702		859.1%	9,363,449	47,667,876	509.1%
Lifetime	29,813,673	18,273,472	29,813,673				70,122,234		235.2%	32,630,167	61,546,407	188.6%

*The proposed cumulative 100% rate increase is a three-year phase-in series of three rate increases of 30%, 30%, 18.3%, each implemented 12 months apart. Includes a 19% shock lapse associated with the future rate increases.

Exhibit 4d
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Compound Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1999	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2000	18,033	18,033	18,033	-	-	-	-	0.0%	0.0%	18,033	-	0.0%
2001	97,161	97,161	97,161	-	-	-	-	0.0%	0.0%	97,161	-	0.0%
2002	288,230	288,230	288,230	-	-	-	-	0.0%	0.0%	288,230	-	0.0%
2003	336,951	336,951	336,951	-	-	-	-	0.0%	0.0%	336,951	-	0.0%
2004	332,945	332,945	332,945	-	-	-	-	0.0%	0.0%	332,945	-	0.0%
2005	335,074	335,074	335,074	-	-	-	-	0.0%	0.0%	335,074	-	0.0%
2006	352,529	293,774	352,529	-	-	-	-	0.0%	0.0%	352,529	-	0.0%
2007	390,292	325,244	390,292	-	-	-	-	0.0%	0.0%	390,292	-	0.0%
2008	399,438	332,865	399,438	-	-	-	-	0.0%	0.0%	399,438	-	0.0%
2009	398,790	332,325	398,790	-	-	-	-	0.0%	0.0%	398,790	-	0.0%
2010	428,666	313,755	428,666	1,683	-	-	1,683	0.4%	0.4%	428,666	1,683	0.4%
2011	486,248	312,981	486,248	-	-	-	-	0.0%	0.0%	486,248	-	0.0%
2012	568,315	319,104	568,315	3,708	-	-	3,708	0.7%	0.7%	568,315	3,708	0.7%
2013	568,301	318,661	568,301	-	-	-	-	0.0%	0.0%	568,301	-	0.0%
2014	570,875	320,367	570,875	-	-	-	-	0.0%	0.0%	570,875	-	0.0%
2015	579,818	272,016	579,818	-	-	-	-	0.0%	0.0%	579,818	-	0.0%
2016	684,845	320,323	684,845	418,554	-	-	418,554	61.1%	61.1%	684,845	418,554	61.1%
2017	702,699	275,178	702,699	-	-	-	-	0.0%	0.0%	702,699	-	0.0%
2018	776,731	303,482	776,731	352,045	-	-	352,045	45.3%	45.3%	776,731	352,045	45.3%
2019	814,131	285,795	814,131	484,493	-	-	484,493	59.5%	59.5%	814,131	484,493	59.5%
2020	820,394	287,403	820,394	18,193	-	-	18,193	2.2%	2.2%	820,394	18,193	2.2%
2021	797,970	280,968	797,970	63,764	-	28,043	91,807	11.5%	11.5%	797,970	91,807	11.5%
2022	775,316	272,221	775,316	4,592	-	202,884	207,476	26.8%	26.8%	775,316	207,476	26.8%
2023	762,983	267,526	762,983				2,378,061		311.7%	763,320	2,374,484	311.1%
2024	736,212	258,183	736,212				2,704,628		367.4%	762,421	2,402,554	315.1%
2025	705,568	247,485	705,568				3,043,142		431.3%	882,809	2,504,944	283.7%
2026	671,219	235,481	671,219				3,346,300		498.5%	1,023,287	2,770,916	270.8%
2027	633,514	222,293	633,514				3,616,527		570.9%	1,026,094	3,003,217	292.7%
2028	593,077	208,144	593,077				3,830,499		645.9%	960,599	3,183,111	331.4%
2029	550,974	193,421	550,974				4,035,022		732.3%	892,404	3,353,885	375.8%
2030	508,315	178,502	508,315				4,205,822		827.4%	823,310	3,495,833	424.6%
2031	465,889	163,658	465,889				4,336,444		930.8%	754,594	3,603,801	477.6%
2032	423,973	148,982	423,973				4,439,420		1047.1%	686,703	3,688,158	537.1%
2033	382,638	134,503	382,638				4,505,751		1177.6%	619,753	3,741,743	603.7%
2034	342,226	120,325	342,226				4,519,137		1320.5%	554,299	3,751,347	676.8%
2035	303,468	106,713	303,468				4,469,834		1472.9%	491,523	3,709,032	754.6%
2036	266,995	93,903	266,995				4,337,942		1624.7%	432,447	3,598,545	832.1%
2037	233,063	81,990	233,063				4,128,930		1771.6%	377,489	3,424,418	907.2%
2038	201,799	71,014	201,799				3,875,630		1920.5%	326,850	3,213,665	983.2%
2039	173,277	60,998	173,277				3,601,450		2078.4%	280,654	2,985,627	1063.8%
2040	147,475	51,931	147,475				3,316,187		2248.6%	238,863	2,748,486	1150.7%
2041	124,424	43,830	124,424				3,022,464		2429.2%	201,528	2,504,465	1242.7%
2042	104,064	36,671	104,064				2,689,515		2584.5%	168,551	2,228,486	1322.1%
2043	86,254	30,407	86,254				2,336,147		2708.4%	139,705	1,935,958	1385.7%
2044	70,806	24,971	70,806				1,988,200		2808.0%	114,683	1,648,053	1437.1%
2045	57,597	20,320	57,597				1,675,524		2909.0%	93,289	1,389,218	1489.2%
2046	46,429	16,385	46,429				1,386,072		2985.3%	75,201	1,149,607	1528.7%
2047	37,151	13,114	37,151				1,123,846		3025.1%	60,172	932,516	1549.7%
2048	29,498	10,417	29,498				906,204		3072.0%	47,778	752,167	1574.3%
2049	23,278	8,223	23,278				733,129		3149.4%	37,703	608,570	1614.1%
2050	18,291	6,464	18,291				595,245		3254.2%	29,626	494,056	1667.6%
2051	14,324	5,064	14,324				487,717		3404.9%	23,200	404,643	1744.1%
2052	11,186	3,956	11,186				415,280		3712.5%	18,118	344,176	1899.6%
2053	8,699	3,077	8,699				354,250		4072.4%	14,089	293,252	2081.4%
2054	6,799	2,405	6,799				306,971		4515.2%	11,012	253,802	2304.8%
2055	5,328	1,884	5,328				276,143		5182.9%	8,630	227,980	2641.9%
2056	4,197	1,484	4,197				250,623		5971.4%	6,798	206,657	3040.0%
2057	3,302	1,167	3,302				225,163		6818.8%	5,348	185,483	3468.1%
2058	2,612	922	2,612				196,006		7503.1%	4,231	161,374	3813.9%
2059	2,044	721	2,044				164,777		8060.5%	3,311	135,621	4096.0%
2060	1,597	562	1,597				133,422		8354.4%	2,587	109,813	4245.3%
2061	1,232	434	1,232				102,580		8326.7%	1,995	84,452	4232.4%
2062	945	332	945				76,736		8121.5%	1,530	63,203	4129.9%
2063	724	254	724				54,202		7488.9%	1,172	44,684	3811.8%
2064	550	193	550				35,900		6522.4%	891	29,644	3325.2%
2065	420	147	420				24,027		5724.5%	680	19,878	2924.0%
2066	318	111	318				15,613		4909.6%	515	12,950	2514.1%
2067	238	83	238				9,716		4077.3%	386	8,088	2095.5%
2068	173	60	173				5,922		3424.1%	280	4,950	1767.1%
2069	127	44	127				3,645		2876.9%	205	3,062	1492.2%

Exhibit 4d
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Compound Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 100%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	92	32	92				2,337		2550.5%	148	1,972	1328.8%
2071	65	23	65				1,627		2486.9%	106	1,375	1297.9%
2072	46	16	46				1,267		2744.5%	75	1,069	1429.0%
2073	32	11	32				1,056		3274.8%	52	886	1697.6%
2074	22	7	22				823		3794.4%	35	689	1960.6%
2075	13	4	13				655		5130.4%	21	545	2635.9%
2076	6	2	6				464		7459.7%	10	384	3813.0%
2077	4	1	4				374		8952.7%	7	309	4567.2%
2078	2	1	2				151		8493.0%	3	124	4335.3%
2079	-	0	0				0		0.0%	0	0	0.0%
2080	-	0	0				0		0.0%	0	0	0.0%
2081	-	0	0				0		0.0%	0	0	0.0%
2082	-	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	11,523,753	6,574,855	11,523,753	1,347,032	0	230,927	1,577,959	13.7%	13.7%	11,523,753	1,577,959	13.7%
Future	8,765,555	3,078,850	8,765,555				88,294,518		1007.3%	12,971,094	73,797,933	568.9%
Lifetime	20,289,307	9,653,705	20,289,307				89,872,476		443.0%	24,494,846	75,375,891	307.7%
	With 4.5% Interest											
Past	17,475,762	11,040,546	17,475,762	1,653,471	0	237,355	1,890,827	10.8%	10.8%	17,475,762	1,890,827	10.8%
Future	6,404,654	2,248,728	6,404,654				53,484,983		835.1%	9,221,148	44,909,157	487.0%
Lifetime	23,880,416	13,289,274	23,880,416				55,375,810		231.9%	26,696,910	46,799,983	175.3%

***As of 12/31/2022**

**The proposed cumulative 100% rate increase is a three-year phase-in series of three rate increases of 30%, 30%, 18.3%, each implemented 12 months apart. Includes a 19% shock lapse associated with the future rate increases.

Exhibit 4e
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	5,207	5,207	5,207	-	-	-	-	0.0%	0.0%	5,207	-	0.0%
1999	20,163	20,163	20,163	-	-	-	-	0.0%	0.0%	20,163	-	0.0%
2000	140,277	140,277	140,277	-	-	-	-	0.0%	0.0%	140,277	-	0.0%
2001	396,653	396,653	396,653	59,391	-	-	59,391	15.0%	15.0%	396,653	59,391	15.0%
2002	834,254	834,254	834,254	9,590	-	-	9,590	1.1%	1.1%	834,254	9,590	1.1%
2003	914,571	914,571	914,571	9,794	-	-	9,794	1.1%	1.1%	914,571	9,794	1.1%
2004	870,315	870,315	870,315	16,361	-	-	16,361	1.9%	1.9%	870,315	16,361	1.9%
2005	844,948	844,948	844,948	28,042	-	-	28,042	3.3%	3.3%	844,948	28,042	3.3%
2006	852,795	710,662	852,795	787,242	-	-	787,242	92.3%	92.3%	852,795	787,242	92.3%
2007	902,821	752,351	902,821	51,619	-	-	51,619	5.7%	5.7%	902,821	51,619	5.7%
2008	891,900	743,250	891,900	431,083	-	-	431,083	48.3%	48.3%	891,900	431,083	48.3%
2009	855,241	712,701	855,241	105,494	-	-	105,494	12.3%	12.3%	855,241	105,494	12.3%
2010	826,600	602,914	826,600	414,151	-	-	414,151	50.1%	50.1%	826,600	414,151	50.1%
2011	901,235	576,241	901,235	997,006	-	-	997,006	110.6%	110.6%	901,235	997,006	110.6%
2012	967,471	541,269	967,471	69,281	-	-	69,281	7.2%	7.2%	967,471	69,281	7.2%
2013	938,154	525,579	938,154	171,936	-	-	171,936	18.3%	18.3%	938,154	171,936	18.3%
2014	902,152	506,122	902,152	666,979	248,450	-	915,429	101.5%	101.5%	902,152	915,429	101.5%
2015	900,043	422,250	900,043	249,535	-	-	249,535	27.7%	27.7%	900,043	249,535	27.7%
2016	966,150	453,431	966,150	515,574	-	-	515,574	53.4%	53.4%	966,150	515,574	53.4%
2017	946,880	373,287	946,880	1,305,252	777,315	-	2,082,567	219.9%	219.9%	946,880	2,082,567	219.9%
2018	967,110	379,568	967,110	397,385	-	-	397,385	41.1%	41.1%	967,110	397,385	41.1%
2019	981,557	344,733	981,557	533,698	-	-	533,698	54.4%	54.4%	981,557	533,698	54.4%
2020	918,021	323,835	918,021	195,067	272,947	-	468,014	51.0%	51.0%	918,021	468,014	51.0%
2021	905,439	319,404	905,439	264,961	722,789	32,000	1,019,750	112.6%	112.6%	905,439	1,019,750	112.6%
2022	862,804	304,774	862,804	79,448	1,755,623	231,511	2,066,582	239.5%	239.5%	862,804	2,066,582	239.5%
2023	870,062	306,457	870,062				2,803,446		322.2%	870,429	2,799,640	321.6%
2024	830,305	292,340	830,305				3,107,533		374.3%	858,795	2,789,920	324.9%
2025	786,704	276,876	786,704				3,421,775		435.0%	978,510	2,862,367	292.5%
2026	740,122	260,234	740,122				3,698,301		499.7%	1,119,280	3,106,437	277.5%
2027	690,979	242,927	690,979				3,979,607		575.9%	1,111,449	3,352,631	301.6%
2028	641,167	225,433	641,167				4,193,865		654.1%	1,032,539	3,534,489	342.3%
2029	591,402	207,956	591,402				4,385,576		741.6%	953,029	3,693,981	387.6%
2030	542,117	190,650	542,117				4,543,102		838.0%	874,109	3,824,207	437.5%
2031	493,964	173,739	493,964				4,664,358		944.3%	796,874	3,923,993	492.4%
2032	447,136	157,286	447,136				4,761,173		1064.8%	721,664	4,003,064	554.7%
2033	401,687	141,314	401,687				4,820,843		1200.1%	648,580	4,050,581	624.5%
2034	357,869	125,898	357,869				4,825,659		1348.4%	578,044	4,052,125	701.0%
2035	316,325	111,274	316,325				4,762,090		1505.4%	511,109	3,996,067	781.8%
2036	277,579	97,640	277,579				4,619,345		1664.2%	448,639	3,875,169	863.8%
2037	241,792	85,055	241,792				4,400,741		1820.1%	390,903	3,691,860	944.4%
2038	209,002	73,529	209,002				4,135,323		1978.6%	337,975	3,469,301	1026.5%
2039	179,218	63,059	179,218				3,845,577		2145.7%	289,875	3,226,124	1112.9%
2040	152,368	53,618	152,368				3,542,350		2324.9%	246,494	2,971,408	1205.5%
2041	128,449	45,209	128,449				3,234,096		2517.8%	207,835	2,713,251	1305.5%
2042	107,369	37,798	107,369				2,880,598		2682.9%	173,753	2,417,260	1391.2%
2043	88,960	31,324	88,960				2,499,037		2809.2%	143,982	2,096,982	1456.4%
2044	72,995	25,710	72,995				2,121,769		2906.7%	118,156	1,780,085	1506.6%
2045	59,345	20,908	59,345				1,776,669		2993.8%	96,069	1,489,078	1550.0%
2046	47,804	16,846	47,804				1,463,178		3060.8%	77,394	1,225,681	1583.7%
2047	38,215	13,470	38,215				1,181,961		3092.9%	61,876	989,899	1599.8%
2048	30,316	10,689	30,316				949,239		3131.1%	49,090	794,717	1618.9%
2049	23,895	8,428	23,895				764,043		3197.5%	38,695	639,229	1652.0%
2050	18,744	6,614	18,744				617,262		3293.2%	30,356	515,926	1699.6%
2051	14,652	5,172	14,652				503,120		3433.8%	23,730	419,968	1769.8%
2052	11,419	4,032	11,419				425,847		3729.3%	18,494	354,708	1918.0%
2053	8,863	3,131	8,863				361,707		4081.1%	14,355	300,698	2094.8%
2054	6,913	2,442	6,913				312,045		4514.1%	11,196	258,877	2312.2%
2055	5,406	1,910	5,406				279,634		5172.4%	8,756	231,477	2643.5%
2056	4,250	1,501	4,250				252,974		5952.3%	6,884	209,016	3036.4%
2057	3,337	1,178	3,337				226,646		6792.3%	5,405	186,973	3459.5%
2058	2,635	929	2,635				196,942		7475.4%	4,267	162,316	3803.9%
2059	2,056	724	2,056				165,291		8040.3%	3,330	136,136	4088.5%
2060	1,604	564	1,604				133,647		8329.9%	2,599	110,040	4234.5%
2061	1,237	435	1,237				102,716		8305.8%	2,003	84,589	4223.0%
2062	948	333	948				76,826		8104.9%	1,535	63,294	4122.6%
2063	726	255	726				54,259		7478.1%	1,175	44,743	3807.3%
2064	550	193	550				35,938		6529.2%	891	29,682	3329.4%
2065	420	147	420				24,051		5730.2%	680	19,902	2927.5%
2066	318	111	318				15,628		4914.3%	515	12,965	2517.1%
2067	238	83	238				9,725		4081.3%	386	8,097	2098.0%
2068	173	60	173				5,927		3427.1%	280	4,955	1768.9%
2069	127	44	127				3,647		2878.1%	205	3,064	1493.0%

Exhibit 4e
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	92	32	92				2,337		2550.5%	148	1,972	1328.8%
2071	65	23	65				1,627		2486.9%	106	1,375	1297.9%
2072	46	16	46				1,267		2744.5%	75	1,069	1429.0%
2073	32	11	32				1,056		3274.8%	52	886	1697.6%
2074	22	7	22				823		3794.4%	35	689	1960.6%
2075	13	4	13				655		5130.4%	21	545	2635.9%
2076	6	2	6				464		7459.7%	10	384	3813.0%
2077	4	1	4				374		8952.7%	7	309	4567.2%
2078	2	1	2				151		8493.0%	3	124	4335.3%
2079	-	-	-				0		0.0%	0	0	0.0%
2080	-	-	-				0		0.0%	0	0	0.0%
2081	-	-	-				0		0.0%	0	0	0.0%
2082	-	-	-				0		0.0%	0	0	0.0%
	Without Interest											
Past	19,512,761	12,618,760	19,512,761	7,358,891	3,777,124	263,511	11,399,526	58.4%	58.4%	19,512,761	11,399,526	58.4%
Future	9,452,043	3,325,625	9,452,043				95,193,838		1007.1%	13,872,648	80,534,323	580.5%
Lifetime	28,964,804	15,944,385	28,964,804				106,593,364		368.0%	33,385,409	91,933,849	275.4%
	With 4.5% Interest											
Past	32,406,614	23,072,538	32,406,614	11,132,241	4,222,925	270,847	15,626,012	48.2%	48.2%	32,406,614	15,626,012	48.2%
Future	6,958,922	2,448,434	6,958,922				58,070,366		834.5%	9,930,082	49,376,282	497.2%
Lifetime	39,365,536	25,520,972	39,365,536				73,696,379		187.2%	42,336,696	65,002,295	153.5%

Exhibit 4f
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1999	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2000	22,447	22,447	22,447	-	-	-	-	0.0%	0.0%	22,447	-	0.0%
2001	116,125	116,125	116,125	1,627	-	-	1,627	1.4%	1.4%	116,125	1,627	1.4%
2002	333,454	333,454	333,454	-	-	-	-	0.0%	0.0%	333,454	-	0.0%
2003	388,579	388,579	388,579	-	-	-	-	0.0%	0.0%	388,579	-	0.0%
2004	382,377	382,377	382,377	-	-	-	-	0.0%	0.0%	382,377	-	0.0%
2005	386,195	386,195	386,195	-	-	-	-	0.0%	0.0%	386,195	-	0.0%
2006	405,704	338,087	405,704	-	-	-	-	0.0%	0.0%	405,704	-	0.0%
2007	450,532	375,443	450,532	16,579	-	-	16,579	3.7%	3.7%	450,532	16,579	3.7%
2008	460,361	383,634	460,361	-	-	-	-	0.0%	0.0%	460,361	-	0.0%
2009	458,924	382,437	458,924	-	-	-	-	0.0%	0.0%	458,924	-	0.0%
2010	485,172	354,881	485,172	1,683	-	-	1,683	0.3%	0.3%	485,172	1,683	0.3%
2011	549,901	353,412	549,901	-	-	-	-	0.0%	0.0%	549,901	-	0.0%
2012	639,636	358,487	639,636	3,708	-	-	3,708	0.6%	0.6%	639,636	3,708	0.6%
2013	641,638	359,093	641,638	476	-	-	476	0.1%	0.1%	641,638	476	0.1%
2014	642,047	359,673	642,047	-	-	-	-	0.0%	0.0%	642,047	-	0.0%
2015	649,857	304,343	649,857	-	-	-	-	0.0%	0.0%	649,857	-	0.0%
2016	765,334	357,497	765,334	488,265	-	-	488,265	63.8%	63.8%	765,334	488,265	63.8%
2017	781,691	305,602	781,691	108,495	-	-	108,495	13.9%	13.9%	781,691	108,495	13.9%
2018	867,120	338,417	867,120	396,985	-	-	396,985	45.8%	45.8%	867,120	396,985	45.8%
2019	907,343	318,130	907,343	522,666	-	-	522,666	57.6%	57.6%	907,343	522,666	57.6%
2020	903,063	316,489	903,063	18,193	-	-	18,193	2.0%	2.0%	903,063	18,193	2.0%
2021	886,792	312,075	886,792	80,437	-	28,558	108,995	12.3%	12.3%	886,792	108,995	12.3%
2022	846,775	297,624	846,775	4,592	-	206,609	211,201	24.9%	24.9%	846,775	211,201	24.9%
2023	832,721	292,297	832,721				2,532,859		304.2%	833,088	2,529,052	303.6%
2024	800,274	280,940	800,274				2,849,157		356.0%	828,763	2,531,544	305.5%
2025	763,551	268,087	763,551				3,176,935		416.1%	955,357	2,617,526	274.0%
2026	722,869	253,839	722,869				3,468,467		479.8%	1,102,027	2,876,603	261.0%
2027	678,521	238,285	678,521				3,728,070		549.4%	1,098,991	3,101,094	282.2%
2028	631,565	221,809	631,565				3,931,306		622.5%	1,022,937	3,271,929	319.9%
2029	583,565	204,981	583,565				4,124,802		706.8%	945,193	3,433,207	363.2%
2030	535,742	188,216	535,742				4,283,545		799.6%	867,734	3,564,650	410.8%
2031	488,812	171,763	488,812				4,403,709		900.9%	791,722	3,663,344	462.7%
2032	443,011	155,697	443,011				4,497,994		1015.3%	717,539	3,739,885	521.2%
2033	398,416	140,050	398,416				4,557,556		1143.9%	645,310	3,787,294	586.9%
2034	355,300	124,902	355,300				4,565,106		1284.9%	575,475	3,791,573	658.9%
2035	314,327	110,497	314,327				4,510,403		1434.9%	509,111	3,744,380	735.5%
2036	276,043	97,041	276,043				4,374,009		1584.5%	447,103	3,629,833	811.9%
2037	240,624	84,599	240,624				4,161,101		1729.3%	389,736	3,452,221	885.8%
2038	208,126	73,185	208,126				3,904,785		1876.2%	337,099	3,238,763	960.8%
2039	178,569	62,804	178,569				3,627,243		2031.3%	289,226	3,007,791	1039.9%
2040	151,893	53,431	151,893				3,339,042		2198.3%	246,020	2,768,100	1125.2%
2041	128,107	45,075	128,107				3,042,477		2374.9%	207,493	2,521,633	1215.3%
2042	107,126	37,702	107,126				2,706,000		2526.0%	173,510	2,242,662	1292.5%
2043	88,790	31,257	88,790				2,349,684		2646.3%	143,812	1,947,629	1354.3%
2044	72,877	25,663	72,877				1,999,501		2743.7%	118,038	1,657,816	1404.5%
2045	59,264	20,876	59,264				1,685,054		2843.3%	95,988	1,397,463	1455.9%
2046	47,751	16,825	47,751				1,393,862		2919.1%	77,341	1,156,366	1495.2%
2047	38,183	13,456	38,183				1,129,654		2958.6%	61,844	937,592	1516.1%
2048	30,295	10,680	30,295				910,345		3004.9%	49,069	755,824	1540.3%
2049	23,882	8,423	23,882				735,733		3080.7%	38,681	610,918	1579.4%
2050	18,739	6,612	18,739				596,986		3185.7%	30,352	495,651	1633.0%
2051	14,649	5,171	14,649				488,865		3337.1%	23,727	405,713	1709.9%
2052	11,417	4,032	11,417				416,004		3643.6%	18,493	344,865	1864.9%
2053	8,862	3,131	8,862				354,707		4002.4%	14,354	293,699	2046.1%
2054	6,913	2,442	6,913				307,255		4444.9%	11,196	254,087	2269.4%
2055	5,406	1,910	5,406				276,317		5111.1%	8,756	228,161	2605.6%
2056	4,250	1,501	4,250				250,729		5899.5%	6,884	206,770	3003.8%
2057	3,337	1,178	3,337				225,225		6749.7%	5,405	185,553	3433.2%
2058	2,635	929	2,635				196,041		7441.2%	4,267	161,415	3782.7%
2059	2,056	724	2,056				164,804		8016.7%	3,330	135,649	4073.9%
2060	1,604	564	1,604				133,439		8316.9%	2,599	109,832	4226.5%
2061	1,237	435	1,237				102,590		8295.6%	2,003	84,463	4216.8%
2062	948	333	948				76,742		8096.0%	1,535	63,210	4117.1%
2063	726	255	726				54,202		7470.3%	1,175	44,686	3802.4%
2064	550	193	550				35,900		6522.4%	891	29,644	3325.2%
2065	420	147	420				24,027		5724.5%	680	19,878	2924.0%
2066	318	111	318				15,613		4909.6%	515	12,950	2514.1%
2067	238	83	238				9,716		4077.3%	386	8,088	2095.5%
2068	173	60	173				5,922		3424.1%	280	4,950	1767.1%
2069	127	44	127				3,645		2876.9%	205	3,062	1492.2%

Exhibit 4f
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	92	32	92				2,337		2550.5%	148	1,972	1328.8%
2071	65	23	65				1,627		2486.9%	106	1,375	1297.9%
2072	46	16	46				1,267		2744.5%	75	1,069	1429.0%
2073	32	11	32				1,056		3274.8%	52	886	1697.6%
2074	22	7	22				823		3794.4%	35	689	1960.6%
2075	13	4	13				655		5130.4%	21	545	2635.9%
2076	6	2	6				464		7459.7%	10	384	3813.0%
2077	4	1	4				374		8952.7%	7	309	4567.2%
2078	2	1	2				151		8493.0%	3	124	4335.3%
2079	-	-	-				0		0.0%	0	0	0.0%
2080	-	-	-				0		0.0%	0	0	0.0%
2081	-	-	-				0		0.0%	0	0	0.0%
2082	-	-	-				0		0.0%	0	0	0.0%
	Without Interest											
Past	12,971,067	7,444,503	12,971,067	1,643,706	0	235,167	1,878,873	14.5%	14.5%	12,971,067	1,878,873	14.5%
Future	9,285,091	3,262,333	9,285,091				89,735,886		966.5%	13,705,696	75,076,371	547.8%
Lifetime	22,256,158	10,706,837	22,256,158				91,614,759		411.6%	26,676,763	76,955,244	288.5%
	With 4.5% Interest											
Past	19,761,243	12,559,099	19,761,243	2,039,326	0	241,714	2,281,040	11.5%	11.5%	19,761,243	2,281,040	11.5%
Future	6,816,621	2,394,537	6,816,621				54,570,994		800.6%	9,787,781	45,876,910	468.7%
Lifetime	26,577,864	14,953,636	26,577,864				56,852,034		213.9%	29,549,024	48,157,950	163.0%

***As of 12/31/2022**

Exhibit 5a
Continental General Insurance Company
Nationwide Experience
Active, Non-Inflation, Premium Paying Policies Only
Projection on Original Rate Level
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Original Assumptions			Current Assumptions		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium*	Incurred Claims**	Loss Ratio
2023	2,988,457	7,863,913	263.1%	3,156,478	30,540,346	967.5%
2024	2,544,465	7,075,603	278.1%	2,586,665	26,666,841	1030.9%
2025	2,150,027	6,353,996	295.5%	2,176,328	25,193,202	1157.6%
2026	1,802,598	5,728,216	317.8%	1,969,235	23,963,327	1216.9%
2027	1,499,192	5,099,604	340.2%	1,758,249	22,327,764	1269.9%
2028	1,236,769	4,436,329	358.7%	1,549,857	20,511,990	1323.5%
2029	1,011,574	3,809,804	376.6%	1,352,713	18,658,224	1379.3%
2030	819,303	3,272,869	399.5%	1,170,716	16,782,273	1433.5%
2031	656,335	2,837,035	432.3%	1,006,109	14,905,697	1481.5%
2032	520,641	2,465,066	473.5%	858,710	13,120,166	1527.9%
2033	410,014	2,078,344	506.9%	727,808	11,461,449	1574.8%
2034	319,283	1,685,745	528.0%	612,576	9,931,344	1621.2%
2035	244,793	1,337,323	546.3%	512,238	8,517,209	1662.7%
2036	184,964	1,092,182	590.5%	425,711	7,214,303	1694.6%
2037	138,670	934,047	673.6%	351,705	6,046,314	1719.1%
2038	103,820	802,004	772.5%	288,767	5,021,849	1739.1%
2039	76,886	662,898	862.2%	235,688	4,145,226	1758.8%
2040	55,510	527,716	950.7%	191,276	3,394,678	1774.7%
2041	38,905	402,582	1034.8%	154,390	2,750,480	1781.5%
2042	26,732	312,601	1169.4%	123,950	2,202,140	1776.6%
2043	18,636	256,821	1378.1%	98,970	1,747,759	1765.9%
2044	13,110	202,894	1547.7%	78,622	1,383,884	1760.2%
2045	8,906	151,666	1702.9%	62,110	1,091,606	1757.5%
2046	5,757	105,463	1832.0%	48,797	856,527	1755.3%
2047	3,500	68,372	1953.3%	38,090	666,570	1750.0%
2048	2,134	51,821	2428.0%	29,578	519,469	1756.3%
2049	1,359	36,397	2678.3%	22,804	403,408	1769.1%
2050	782	21,257	2716.6%	17,498	310,911	1776.8%
2051	343	6,557	1909.1%	13,339	236,270	1771.3%
2052	78	108	139.5%	10,091	177,491	1758.8%
2053	1	-	0.0%	7,565	132,371	1749.8%
2054	-	-		5,660	98,273	1736.1%
2055	-	-		4,222	72,111	1707.9%
2056	-	-		3,128	52,072	1664.6%
2057	-	-		2,283	37,305	1633.8%
2058	-	-		1,641	26,938	1641.9%
2059	-	-		1,177	19,073	1620.1%
2060	-	-		844	13,139	1557.1%
2061	-	-		597	8,640	1447.5%
2062	-	-		417	5,467	1310.8%
2063	-	-		290	3,473	1199.1%
2064	-	-		201	2,224	1107.7%
2065	-	-		141	1,427	1009.2%
2066	-	-		98	895	914.7%
2067	-	-		65	532	823.0%
2068	-	-		41	304	749.2%
2069	-	-		25	177	708.9%
2070	-	-		16	100	637.8%
2071	-	-		8	46	550.7%
2072	-	-		4	33	777.8%
2073	-	-		3	27	942.7%
2074	-	-		2	21	1109.9%
2075	-	-		1	14	1124.8%
2076	-	-		0	4	944.3%
2077	-	-		0	0	774.0%
2078	-	-		-	-	
2079	-	-		-	-	
2080	-	-		-	-	
2081	-	-		-	-	
2082	-	-		-	-	

Loss Ratio Summaries as of 12/31/2022 (Discounted at 4.5%)

Projected	14,052,031	47,183,392	335.8%	17,093,299	213,694,736	1250.2%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		187,880,817
2. Δ PV(Future Earned Premium)		3,041,268
3. $PV_{current}$(Future Earned Premium)		17,093,299
4. Rate Increase %	Δ PV(Future Incurred Claims) - 68.8% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	1278%
5. Pennsylvania Cumulative Percent Rate Increase to Date		190%
6. Pennsylvania Adjusted Rate Increase		375%

*Includes Shock Lapse
**Includes Shock Lapse and Proposed RINC for Survivorship and WOP
***Current Assumptions Experience Contains MAE and Includes Shock Lapse and Proposed RINC for Survivorship and WOP

Exhibit 5b
Continental General Insurance Company
Nationwide Experience
Active, Compound Inflation, Premium Paying Policies Only
Projection on Original Rate Level
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Original Assumptions			Current Assumptions		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium*	Incurred Claims**	Loss Ratio
2023	4,515,464	20,284,709	449.2%	4,788,985	62,187,823	1298.6%
2024	3,945,565	19,867,167	503.5%	4,047,834	62,089,178	1533.9%
2025	3,427,371	19,374,264	565.3%	3,526,577	65,761,990	1864.8%
2026	2,958,847	19,075,635	644.7%	3,318,211	70,641,549	2128.9%
2027	2,537,807	18,718,713	737.6%	3,093,996	74,170,513	2397.2%
2028	2,161,497	17,672,315	817.6%	2,860,107	76,632,210	2679.3%
2029	1,827,810	16,355,196	894.8%	2,623,243	78,248,460	2982.9%
2030	1,533,977	14,980,465	976.6%	2,388,194	79,041,391	3309.7%
2031	1,276,806	13,967,894	1094.0%	2,159,570	78,898,434	3653.4%
2032	1,054,366	13,361,232	1267.2%	1,939,193	78,076,604	4026.2%
2033	863,165	12,419,224	1438.8%	1,728,267	76,435,535	4422.7%
2034	700,196	11,224,268	1603.0%	1,528,159	74,067,635	4846.9%
2035	562,633	9,872,931	1754.8%	1,341,069	70,881,808	5285.5%
2036	446,838	8,944,897	2001.8%	1,168,251	66,734,128	5712.3%
2037	350,928	8,655,017	2466.3%	1,010,205	61,878,327	6125.3%
2038	273,218	8,460,587	3096.6%	866,870	56,720,345	6543.1%
2039	210,807	8,214,753	3896.8%	738,209	51,498,458	6976.1%
2040	160,250	7,736,892	4828.0%	624,003	46,259,001	7413.3%
2041	119,214	7,079,312	5938.3%	523,606	41,079,756	7845.6%
2042	86,909	6,436,356	7405.8%	436,221	36,044,245	8262.8%
2043	63,109	6,009,601	9522.5%	360,922	31,202,875	8645.3%
2044	45,868	5,492,836	11975.2%	296,667	26,753,135	9017.9%
2045	32,695	4,868,229	14889.8%	242,270	22,770,042	9398.6%
2046	22,374	3,950,078	17654.5%	196,753	19,251,675	9784.7%
2047	14,363	2,986,558	20793.5%	158,974	16,152,445	10160.5%
2048	9,127	2,548,643	27924.4%	127,738	13,557,850	10613.8%
2049	6,052	2,112,149	34901.1%	102,151	11,410,473	11170.2%
2050	3,859	1,602,910	41533.3%	81,396	9,579,131	11768.5%
2051	2,159	910,749	42190.4%	64,582	8,023,439	12423.7%
2052	801	143,437	17912.5%	51,034	6,690,594	13110.0%
2053	104	-	0.0%	40,120	5,583,024	13915.8%
2054	-	-		31,513	4,672,506	14827.2%
2055	-	-		24,759	3,903,683	15766.7%
2056	-	-		19,421	3,258,661	16779.4%
2057	-	-		15,192	2,710,024	17838.0%
2058	-	-		11,843	2,280,300	19254.6%
2059	-	-		9,250	1,916,398	20718.5%
2060	-	-		7,231	1,608,896	22250.5%
2061	-	-		5,631	1,355,868	24077.3%
2062	-	-		4,370	1,146,330	26233.6%
2063	-	-		3,406	960,062	28188.7%
2064	-	-		2,646	791,012	29893.6%
2065	-	-		2,046	657,996	32160.2%
2066	-	-		1,575	543,544	34518.2%
2067	-	-		1,198	437,000	36479.0%
2068	-	-		899	340,964	37940.9%
2069	-	-		668	250,667	37523.7%
2070	-	-		491	176,500	35970.5%
2071	-	-		358	123,072	34335.1%
2072	-	-		256	83,888	32818.0%
2073	-	-		183	55,651	30492.2%
2074	-	-		129	36,354	28166.0%
2075	-	-		89	22,968	25680.7%
2076	-	-		61	13,629	22248.8%
2077	-	-		41	7,586	18416.6%
2078	-	-		28	3,316	11880.9%
2079	-	-		19	817	4382.0%
2080	-	-		12	(494)	-4019.3%
2081	-	-		7	(789)	-11292.8%
2082	-	-		2	(241)	-15658.3%

Loss Ratio Summaries as of 12/31/2022 (Discounted at 4.5%)

Projected	23,745,282	201,383,548	848.1%	31,819,891	958,314,531	3011.7%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		852,762,436
2. Δ PV(Future Earned Premium)		8,074,608
3. $PV_{current}$(Future Earned Premium)		31,819,891
4. Rate Increase %	Δ PV(Future Incurred Claims) - 77.6% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	3129%
5. Pennsylvania Cumulative Percent Rate Increase to Date		190%
6. Pennsylvania Adjusted Rate Increase		1012%

*Includes Shock Lapse
**Includes Shock Lapse and Proposed RINC for Survivorship and WOP
***Current Assumptions Experience Contains MAE and Includes Shock Lapse and Proposed RINC for Survivorship and WOP

Exhibit 6
Continental General Insurance Company
Pennsylvania Policy Inforce Listing
Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Proposed Rate Increases by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	30.0%	18.3%

Cumulative Weighted Impact by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	69.0%	99.9%

Policy Number	Policy Form Number	Issue Age	Issue Date	Inflation Indicator	Benefit Period	Current Annual Premium	Proposed Annual Premium - Phase 1	Proposed Annual Premium - Phase 2	Proposed Annual Premium - Phase 3
K000002803	80650 1/97	59	12/21/1999	None	4 - 5 years	1,467.07	1,907.19	2,479.35	2,933.07
K000002804	80650 1/97	64	1/9/2000	None	Lifetime	2,702.84	3,513.69	4,567.80	5,403.71
K000008571	80650 1/97	54	4/1/2000	Compound 5%	Lifetime	2,754.74	3,581.16	4,655.51	5,507.47
K000010629	80650 1/97	54	4/24/2000	Compound 5%	Lifetime	550.94	716.22	931.09	1,101.48
K000017364	80650 1/97	64	6/15/2000	Compound 5%	Lifetime	4,321.84	5,618.39	7,303.91	8,640.53
K000017367	80650 1/97	64	7/18/2000	Compound 5%	Lifetime	5,346.12	6,949.96	9,034.94	10,688.34
K000017504	80650 1/97	58	7/5/2000	Compound 5%	Lifetime	2,611.40	3,394.82	4,413.27	5,220.89
K000020972	80880 1/98	51	8/11/2000	Compound 5%	Lifetime	2,399.28	3,119.06	4,054.78	4,796.81
K000021101	80650 1/97	63	10/13/2000	Compound 5%	Lifetime	5,131.91	6,671.48	8,672.93	10,260.07
K000022923	80880 1/98	60	9/1/2000	None	3 - 4 years	1,266.48	1,646.42	2,140.35	2,532.04
K000022932	80880 1/98	62	9/1/2000	None	3 - 4 years	1,694.04	2,202.25	2,862.93	3,386.84
K000026096	80880 1/98	61	10/9/2000	Compound 5%	Lifetime	2,724.46	3,541.80	4,604.34	5,446.93
K000026186	80880 1/98	64	10/9/2000	Compound 5%	3 - 4 years	2,200.97	2,861.26	3,719.64	4,400.33
K000027076	80880 1/98	64	12/4/2000	Compound 5%	2 - 3 years	3,001.80	3,902.34	5,073.04	6,001.41
K000028368	80880 1/98	54	11/4/2000	Compound 5%	Lifetime	3,013.56	3,917.63	5,092.92	6,024.92
K000029368	80650 1/97	58	1/3/2001	Compound 5%	4 - 5 years	1,606.60	2,088.58	2,715.15	3,212.03
K000029370	80650 1/97	58	1/3/2001	Compound 5%	4 - 5 years	1,606.60	2,088.58	2,715.15	3,212.03
K000029541	80880 1/98	67	11/1/2000	None	3 - 4 years	3,665.52	4,765.18	6,194.73	7,328.36
K000031252	80650 1/97	52	11/22/2000	None	Lifetime	1,646.52	2,140.48	2,782.62	3,291.84
K000031254	80650 1/97	54	11/22/2000	None	Lifetime	1,474.44	1,916.77	2,491.80	2,947.80
K000032086	80880 1/98	64	11/7/2000	None	3 - 4 years	3,034.46	3,944.80	5,128.24	6,066.70
K000032520	80880 1/98	59	12/8/2000	Compound 5%	Lifetime	3,647.02	4,741.13	6,163.46	7,291.38
K000034109	80650 1/97	50	2/14/2001	Compound 5%	Lifetime	3,217.92	4,183.30	5,438.28	6,433.49
K000034111	80650 1/97	51	2/14/2001	Compound 5%	Lifetime	3,217.92	4,183.30	5,438.28	6,433.49
K000034179	80880 1/98	61	11/28/2000	Compound 5%	3 - 4 years	3,431.49	4,460.94	5,799.22	6,860.48
K010000087	80880 1/98	47	12/21/2000	None	4 - 5 years	1,872.96	2,434.85	3,165.30	3,744.55
K010000123	80880 1/98	60	1/28/2001	Compound 5%	Lifetime	3,028.56	3,937.13	5,118.27	6,054.91
K010001793	80880 1/98	65	2/2/2001	Compound 5%	Lifetime	2,381.68	3,096.18	4,025.04	4,761.62
K010001936	80880 1/98	61	2/21/2001	Compound 5%	3 - 4 years	2,603.76	3,384.89	4,400.35	5,205.62
K010002175	80650 1/97	64	2/15/2001	None	3 - 4 years	3,537.12	4,598.26	5,977.73	7,071.66
K010005384	80880 1/98	58	2/5/2001	None	3 - 4 years	1,518.72	1,974.34	2,566.64	3,036.33
K010005756	80650 1/97	59	2/18/2001	Compound 5%	4 - 5 years	3,415.83	4,440.58	5,772.75	6,829.17
K010006297	80880 1/98	52	4/9/2001	None	2 - 3 years	818.40	1,063.92	1,383.10	1,636.20
K010007865	80880 1/98	59	3/5/2001	Compound 5%	Lifetime	1,896.48	2,465.42	3,205.05	3,791.58
K010008632	80880 1/98	57	3/10/2001	Compound 5%	Lifetime	3,917.12	5,092.26	6,619.93	7,831.38
K010008636	80880 1/98	54	3/10/2001	Compound 5%	Lifetime	2,305.38	2,996.99	3,896.09	4,609.08
K010009054	80650 1/97	43	2/11/2001	Compound 5%	Lifetime	3,139.13	4,080.87	5,305.13	6,275.97
K010009234	80650 1/97	52	2/11/2001	Compound 5%	Lifetime	3,139.13	4,080.87	5,305.13	6,275.97
K010010002	80650 1/97	57	4/4/2001	Compound 5%	Lifetime	4,917.24	6,392.41	8,310.14	9,830.89
K010010411	80650 1/97	47	3/16/2001	Compound 5%	4 - 5 years	1,175.70	1,528.41	1,986.93	2,350.54
K010010412	80650 1/97	46	3/16/2001	Compound 5%	4 - 5 years	1,469.63	1,910.52	2,483.67	2,938.19
K010010419	80880 1/98	60	3/27/2001	Compound 5%	Lifetime	5,097.61	6,626.89	8,614.96	10,191.50
K010011758	80880 1/98	59	5/1/2001	Compound 5%	Lifetime	2,013.12	2,617.06	3,402.17	4,024.77
K010012542	80650 1/97	49	4/3/2001	Compound 5%	Lifetime	3,735.56	4,856.23	6,313.10	7,468.39
K010012686	80650 1/97	56	4/12/2001	Compound 5%	Lifetime	5,356.74	6,963.76	9,052.89	10,709.57
K010012687	80650 1/97	56	4/12/2001	Compound 5%	Lifetime	5,356.74	6,963.76	9,052.89	10,709.57
K010013958	80880 1/98	50	5/18/2001	Compound 5%	Lifetime	4,089.59	5,316.47	6,911.41	8,176.19
K010014645	80650 1/97	70	5/3/2001	None	Lifetime	1,037.32	1,348.52	1,753.07	2,073.88
K010014648	80880 1/98	58	5/1/2001	Compound 5%	Lifetime	3,347.96	4,352.35	5,658.05	6,693.48
K010014651	80880 1/98	59	5/1/2001	Compound 5%	4 - 5 years	2,090.50	2,717.65	3,532.95	4,179.47
K010015810	80650 1/97	61	5/17/2001	Compound 5%	Lifetime	5,619.36	7,305.17	9,496.72	11,234.62
K010016223	80650 1/97	52	5/8/2001	Compound 5%	Lifetime	1,749.36	2,274.17	2,956.42	3,497.44
K010016232	80650 1/97	51	5/8/2001	Compound 5%	Lifetime	1,943.76	2,526.89	3,284.95	3,886.10
K010016891	80880 1/98	52	5/22/2001	Compound 5%	4 - 5 years	1,507.31	1,959.50	2,547.35	3,013.52
K010016896	80880 1/98	54	5/22/2001	Compound 5%	4 - 5 years	1,507.31	1,959.50	2,547.35	3,013.52
K010017995	80880 1/98	49	6/5/2001	Compound 5%	Lifetime	6,922.20	8,998.86	11,698.52	13,839.35
K010018042	80650 1/97	62	5/26/2001	Compound 5%	Lifetime	7,850.72	10,205.94	13,267.72	15,695.71
K010018100	80650 1/97	54	5/25/2001	Compound 5%	3 - 4 years	1,562.52	2,031.28	2,640.66	3,123.90

Exhibit 6
Continental General Insurance Company
Pennsylvania Policy Inforce Listing
Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Proposed Rate Increases by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	30.0%	18.3%

Cumulative Weighted Impact by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	69.0%	99.9%

Policy Number	Policy Form Number	Issue Age	Issue Date	Inflation Indicator	Benefit Period	Current Annual Premium	Proposed Annual Premium - Phase 1	Proposed Annual Premium - Phase 2	Proposed Annual Premium - Phase 3
K010018654	80650 1/97	59	6/8/2001	Compound 5%	Lifetime	3,540.24	4,602.31	5,983.01	7,077.90
K010018819	80880 1/98	52	5/18/2001	Compound 5%	Lifetime	4,983.96	6,479.15	8,422.89	9,964.28
K010018820	80880 1/98	48	5/18/2001	Compound 5%	Lifetime	4,983.96	6,479.15	8,422.89	9,964.28
K010019438	80650 1/97	53	6/12/2001	Compound 5%	Lifetime	3,766.95	4,897.04	6,366.15	7,531.15
K010019441	80650 1/97	51	6/12/2001	Compound 5%	Lifetime	3,766.95	4,897.04	6,366.15	7,531.15
K010019444	80650 1/97	54	6/14/2001	Compound 5%	Lifetime	3,766.95	4,897.04	6,366.15	7,531.15
K010019446	80650 1/97	53	7/6/2001	Compound 5%	Lifetime	3,766.95	4,897.04	6,366.15	7,531.15
K010019460	80650 1/97	55	8/1/2001	Compound 5%	Lifetime	5,120.41	6,656.53	8,653.49	10,237.08
K010020094	80880 1/98	54	6/14/2001	Compound 5%	Lifetime	5,030.65	6,539.85	8,501.80	10,057.63
K010020101	80650 1/97	56	10/1/2001	Compound 5%	Lifetime	6,695.92	8,704.70	11,316.10	13,386.95
K010020103	80650 1/97	59	8/22/2001	Compound 5%	Lifetime	5,356.74	6,963.76	9,052.89	10,709.57
K010020484	80880 1/98	55	6/19/2001	Compound 5%	3 - 4 years	2,161.20	2,809.56	3,652.43	4,320.82
K010020834	80650 1/97	56	9/14/2001	Compound 5%	4 - 5 years	2,474.64	3,217.03	4,182.14	4,947.47
K010020837	80650 1/97	51	9/14/2001	Compound 5%	4 - 5 years	1,819.92	2,365.90	3,075.66	3,638.51
K010020860	80880 1/98	59	7/27/2001	Compound 5%	Lifetime	5,120.44	6,656.57	8,653.54	10,237.14
K010020866	80880 1/98	58	7/27/2001	Compound 5%	Lifetime	5,120.44	6,656.57	8,653.54	10,237.14
K010021050	80880 1/98	63	8/2/2001	None	2 - 3 years	2,827.32	3,675.52	4,778.17	5,652.58
K010022285	80650 1/97	53	8/1/2001	Compound 5%	Lifetime	4,708.69	6,121.30	7,957.69	9,413.94
K010022546	80650 1/97	63	7/1/2001	Compound 5%	Lifetime	2,749.80	3,574.74	4,647.16	5,497.59
K010022625	80650 1/97	65	9/27/2001	Compound 5%	Lifetime	6,538.32	8,499.82	11,049.76	13,071.87
K010023024	80880 1/98	58	7/26/2001	Compound 5%	3 - 4 years	2,033.04	2,642.95	3,435.84	4,064.60
K010023035	80880 1/98	57	7/26/2001	Compound 5%	2 - 3 years	1,736.76	2,257.79	2,935.12	3,472.25
K010023617	80880 1/98	61	9/1/2001	Compound 5%	3 - 4 years	2,478.16	3,221.61	4,188.09	4,954.51
K010023654	80880 1/98	54	6/11/2001	Compound 5%	Lifetime	3,032.88	3,942.74	5,125.57	6,063.55
K010023982	80880 1/98	46	8/2/2001	Compound 5%	Lifetime	4,024.52	5,231.88	6,801.44	8,046.10
K010025211	80880 1/98	58	8/7/2001	Compound 5%	4 - 5 years	2,677.67	3,480.97	4,525.26	5,353.39
K010025215	80880 1/98	57	8/7/2001	Compound 5%	4 - 5 years	2,677.67	3,480.97	4,525.26	5,353.39
K010026387	80880 1/98	58	8/27/2001	Compound 5%	3 - 4 years	1,319.37	1,715.18	2,229.74	2,637.78
K010026388	80880 1/98	60	8/27/2001	Compound 5%	Lifetime	2,633.67	3,423.77	4,450.90	5,265.42
K010026573	80650 1/97	67	12/7/2001	Compound 5%	2 - 3 years	1,438.20	1,869.66	2,430.56	2,875.35
K010027058	80880 1/98	59	10/5/2001	Compound 5%	3 - 4 years	1,891.10	2,458.43	3,195.96	3,780.82
K010027715	80650 1/97	59	9/1/2001	Compound 5%	Lifetime	4,013.88	5,218.04	6,783.46	8,024.83
K010027716	80650 1/97	62	7/8/2001	Compound 5%	Lifetime	5,769.56	7,500.43	9,750.56	11,534.91
K010028142	80650 1/97	36	11/28/2001	Compound 5%	Lifetime	2,162.16	2,810.81	3,654.05	4,322.74
K010028806	80650 1/97	64	10/23/2001	Compound 5%	Lifetime	6,884.36	8,949.67	11,634.57	13,763.69
K010028846	80880 1/98	54	10/25/2001	None	2 - 3 years	994.32	1,292.62	1,680.40	1,987.91
K010028850	80880 1/98	60	10/25/2001	None	2 - 3 years	1,622.88	2,109.74	2,742.67	3,244.58
K010029288	80650 1/97	49	9/21/2001	Compound 5%	Lifetime	2,825.21	3,672.77	4,774.60	5,648.36
K010029849	80880 1/98	58	12/15/2001	Compound 5%	2 - 3 years	2,587.44	3,363.67	4,372.77	5,172.99
K010029851	80880 1/98	57	12/15/2001	Compound 5%	2 - 3 years	3,234.36	4,204.67	5,466.07	6,466.36
K010030067	80880 1/98	61	10/4/2001	Compound 5%	Lifetime	5,085.39	6,611.01	8,594.31	10,167.07
K010030070	80880 1/98	59	10/4/2001	Compound 5%	Lifetime	3,938.78	5,120.41	6,656.54	7,874.68
K010031520	80880 1/98	53	10/8/2001	None	4 - 5 years	468.36	608.87	791.53	936.38
K010031526	80880 1/98	58	10/8/2001	None	4 - 5 years	635.16	825.71	1,073.42	1,269.86
K010032007	80650 1/97	60	11/12/2001	Compound 5%	3 - 4 years	2,566.08	3,335.90	4,336.68	5,130.29
K010032143	80880 1/98	63	12/1/2001	Compound 5%	2 - 3 years	1,759.20	2,286.96	2,973.05	3,517.12
K010032583	80650 1/97	51	1/1/2002	Compound 5%	Lifetime	3,390.26	4,407.34	5,729.54	6,778.05
K010032586	80650 1/97	51	1/1/2002	Compound 5%	Lifetime	3,390.26	4,407.34	5,729.54	6,778.05
K010033248	80650 1/97	60	11/1/2001	Compound 5%	Lifetime	3,028.56	3,937.13	5,118.27	6,054.91
K010033250	80650 1/97	58	11/1/2001	Compound 5%	Lifetime	2,642.16	3,434.81	4,465.25	5,282.39
K010033299	80880 1/98	48	11/1/2001	Compound 5%	Lifetime	3,364.20	4,373.46	5,685.50	6,725.94
K010033301	80880 1/98	44	11/1/2001	Compound 5%	Lifetime	3,364.20	4,373.46	5,685.50	6,725.94
K010033332	80650 1/97	59	12/11/2001	Compound 5%	3 - 4 years	1,905.96	2,477.75	3,221.07	3,810.53
K010033335	80650 1/97	64	11/15/2001	Compound 5%	3 - 4 years	3,069.84	3,990.79	5,188.03	6,137.44
K010033746	80650 1/97	48	11/7/2001	Compound 5%	4 - 5 years	2,036.16	2,647.01	3,441.11	4,070.83
K010033760	80650 1/97	47	11/7/2001	Compound 5%	4 - 5 years	2,036.16	2,647.01	3,441.11	4,070.83
K010033762	80880 1/98	50	4/1/2002	Compound 5%	Lifetime	2,928.84	3,807.49	4,949.74	5,855.54
K010034324	80880 1/98	69	11/13/2001	None	2 - 3 years	1,978.92	2,572.60	3,344.37	3,956.40

Exhibit 6
Continental General Insurance Company
Pennsylvania Policy Inforce Listing
Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Proposed Rate Increases by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	30.0%	18.3%

Cumulative Weighted Impact by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	69.0%	99.9%

Policy Number	Policy Form Number	Issue Age	Issue Date	Inflation Indicator	Benefit Period	Current Annual Premium	Proposed Annual Premium - Phase 1	Proposed Annual Premium - Phase 2	Proposed Annual Premium - Phase 3
K010035286	80880 1/98	55	12/24/2001	Compound 5%	Lifetime	5,645.64	7,339.33	9,541.13	11,287.16
K010036094	80880 1/98	51	1/8/2002	Compound 5%	Lifetime	3,622.07	4,708.69	6,121.30	7,241.50
K010036386	80650 1/97	63	12/7/2001	Compound 5%	4 - 5 years	6,097.68	7,926.98	10,305.08	12,190.91
K010036391	80650 1/97	60	12/7/2001	Compound 5%	Lifetime	4,058.28	5,275.76	6,858.49	8,113.60
K010037291	80650 1/97	59	1/4/2002	Compound 5%	4 - 5 years	1,445.84	1,879.59	2,443.47	2,890.62
K010038127	80880 1/98	66	9/28/2001	Compound 5%	2 - 3 years	5,193.18	6,751.13	8,776.47	10,382.57
K010038163	80650 1/97	58	3/26/2002	Compound 5%	3 - 4 years	2,310.60	3,003.78	3,904.91	4,619.51
K010038480	80880 1/98	47	12/18/2001	Compound 5%	Lifetime	2,957.06	3,844.18	4,997.43	5,911.96
K020000181	80650 1/97	48	12/23/2001	None	Lifetime	1,939.04	2,520.75	3,276.98	3,876.66
K020000613	80650 1/97	66	2/1/2002	None	4 - 5 years	3,515.52	4,570.18	5,941.23	7,028.47
K020000765	80880 1/98	56	1/1/2002	Compound 5%	2 - 3 years	1,285.80	1,671.54	2,173.00	2,570.66
K020000876	80880 1/98	51	2/7/2002	Compound 5%	4 - 5 years	1,745.76	2,269.49	2,950.33	3,490.25
K020000880	80880 1/98	53	2/7/2002	Compound 5%	4 - 5 years	2,667.48	3,467.72	4,508.04	5,333.01
K020001671	80650 1/97	57	1/16/2002	Compound 5%	Lifetime	5,871.36	7,632.77	9,922.60	11,738.43
K020002046	80650 1/97	65	2/12/2002	Compound 5%	4 - 5 years	5,313.58	6,907.65	8,979.95	10,623.28
K020002148	80650 1/97	63	12/23/2001	Compound 5%	4 - 5 years	3,462.93	4,501.81	5,852.35	6,923.33
K020002260	80650 1/97	50	4/1/2002	Compound 5%	Lifetime	3,601.44	4,681.87	6,086.43	7,200.25
K020002392	80650 1/97	55	1/10/2002	Compound 5%	4 - 5 years	2,763.36	3,592.37	4,670.08	5,524.70
K020002393	80650 1/97	59	1/10/2002	Compound 5%	4 - 5 years	2,763.36	3,592.37	4,670.08	5,524.70
K020002508	80650 1/97	57	1/7/2002	Compound 5%	Lifetime	2,510.04	3,263.05	4,241.97	5,018.25
K020002981	80880 1/98	64	1/16/2002	None	2 - 3 years	2,825.04	3,672.55	4,774.32	5,648.02
K020002983	80880 1/98	65	3/7/2002	None	2 - 3 years	3,939.36	5,121.17	6,657.52	7,875.84
K020002984	80880 1/98	61	3/4/2002	Compound 5%	Lifetime	6,255.00	8,131.50	10,570.95	12,505.43
K020003021	80880 1/98	59	2/18/2002	Compound 5%	4 - 5 years	3,074.25	3,996.53	5,195.48	6,146.26
K020003022	80880 1/98	61	2/18/2002	Compound 5%	4 - 5 years	5,377.63	6,990.92	9,088.19	10,751.33
K020003375	80880 1/98	58	3/20/2002	Compound 5%	Lifetime	4,243.56	5,516.63	7,171.62	8,484.02
K020003690	80650 1/97	50	2/22/2002	Compound 5%	Lifetime	2,788.86	3,625.52	4,713.17	5,575.68
K020003695	80650 1/97	55	2/22/2002	Compound 5%	Lifetime	3,245.56	4,219.23	5,485.00	6,488.75
K020004086	80880 1/98	65	2/1/2002	None	4 - 5 years	3,300.12	4,290.16	5,577.20	6,597.83
K020004123	80650 1/97	53	3/20/2002	Compound 5%	Lifetime	2,938.24	3,819.71	4,965.63	5,874.34
K020004126	80650 1/97	58	3/20/2002	Compound 5%	Lifetime	3,993.92	5,192.10	6,749.72	7,984.92
K020004229	80880 1/98	54	3/1/2002	Compound 5%	Lifetime	2,012.26	2,615.94	3,400.72	4,023.05
K020004344	80880 1/98	54	3/22/2002	Compound 5%	Lifetime	3,622.07	4,708.69	6,121.30	7,241.50
K020004349	80880 1/98	49	4/24/2002	Compound 5%	Lifetime	5,534.52	7,194.88	9,353.34	11,065.00
K020004418	80880 1/98	59	3/27/2002	Compound 5%	Lifetime	3,142.24	4,084.91	5,310.39	6,282.19
K020004570	80650 1/97	64	4/9/2002	None	3 - 4 years	3,199.77	4,159.70	5,407.61	6,397.20
K020004572	80650 1/97	59	2/21/2002	Compound 5%	Lifetime	3,282.31	4,267.00	5,547.10	6,562.22
K020004601	80650 1/97	59	2/28/2002	Compound 5%	4 - 5 years	2,111.64	2,745.13	3,568.67	4,221.74
K020005893	80650 1/97	53	2/28/2002	Compound 5%	3 - 4 years	1,930.89	2,510.16	3,263.20	3,860.37
K020005958	80880 1/98	58	3/21/2002	Compound 5%	3 - 4 years	1,517.16	1,972.31	2,564.00	3,033.21
K020005959	80880 1/98	60	3/21/2002	Compound 5%	3 - 4 years	1,824.36	2,371.67	3,083.17	3,647.39
K020006182	80880 1/98	59	4/4/2002	Compound 5%	Lifetime	2,035.03	2,645.54	3,439.20	4,068.57
K020006185	80880 1/98	64	4/4/2002	Compound 5%	Lifetime	3,435.31	4,465.90	5,805.67	6,868.11
K020006279	80650 1/97	57	5/28/2002	Compound 5%	Lifetime	5,120.41	6,656.53	8,653.49	10,237.08
K020006282	80650 1/97	64	5/28/2002	Compound 5%	Lifetime	13,207.55	17,169.82	22,320.76	26,405.46
K020006406	80880 1/98	54	2/28/2002	Compound 5%	Lifetime	2,121.42	2,757.85	3,585.20	4,241.29
K020006407	80880 1/98	53	2/28/2002	Compound 5%	Lifetime	2,776.33	3,609.23	4,692.00	5,550.63
K020007008	80650 1/97	63	4/16/2002	Compound 5%	3 - 4 years	3,687.78	4,794.11	6,232.35	7,372.87
K020007657	80880 1/98	61	3/14/2002	Compound 5%	3 - 4 years	2,299.09	2,988.82	3,885.46	4,596.50
K020007662	80880 1/98	55	3/14/2002	Compound 5%	3 - 4 years	1,641.67	2,134.17	2,774.42	3,282.14
K020008498	80650 1/97	59	3/24/2002	Compound 5%	Lifetime	5,717.80	7,433.14	9,663.08	11,431.43
K020009069	80880 1/98	64	3/20/2002	Compound 5%	Lifetime	5,903.02	7,673.93	9,976.10	11,801.73
K020009327	80650 1/97	58	4/15/2002	Compound 5%	Lifetime	3,343.03	4,345.94	5,649.72	6,683.62
K020009328	80650 1/97	63	1/28/2002	Compound 5%	Lifetime	5,375.51	6,988.16	9,084.61	10,747.10
K020009688	80880 1/98	53	4/13/2002	Compound 5%	Lifetime	2,491.92	3,239.50	4,211.34	4,982.02
K020009705	80880 1/98	64	2/27/2002	Compound 5%	4 - 5 years	3,732.79	4,852.63	6,308.42	7,462.86
K020010721	80880 1/98	61	2/14/2002	Compound 5%	Lifetime	5,509.17	7,161.92	9,310.50	11,014.32
K020011227	80650 1/97	54	4/9/2002	Compound 5%	4 - 5 years	2,032.32	2,642.02	3,434.62	4,063.16

Exhibit 6
Continental General Insurance Company
Pennsylvania Policy Inforce Listing
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Policy Forms: 80650 1/97, 80880 1/98

Proposed Rate Increases by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	30.0%	18.3%

Cumulative Weighted Impact by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	69.0%	99.9%

Policy Number	Policy Form Number	Issue Age	Issue Date	Inflation Indicator	Benefit Period	Current Annual Premium	Proposed Annual Premium - Phase 1	Proposed Annual Premium - Phase 2	Proposed Annual Premium - Phase 3
K020011513	80880 1/98	60	5/2/2002	Compound 5%	Lifetime	2,173.84	2,825.99	3,673.79	4,346.09
K020011871	80650 1/97	55	6/1/2002	Compound 5%	3 - 4 years	2,292.60	2,980.38	3,874.49	4,583.53
K020011872	80650 1/97	52	6/1/2002	Compound 5%	3 - 4 years	1,349.28	1,754.06	2,280.28	2,697.58
K020011974	80880 1/98	58	5/12/2002	Compound 5%	2 - 3 years	2,415.21	3,139.77	4,081.70	4,828.66
K020012574	80880 1/98	55	4/24/2002	Compound 5%	Lifetime	4,923.48	6,400.52	8,320.68	9,843.37
K020012807	80880 1/98	60	5/10/2002	Compound 5%	4 - 5 years	4,235.88	5,506.64	7,158.64	8,468.67
K020012994	80650 1/97	72	3/10/2002	None	3 - 4 years	3,080.31	4,004.40	5,205.72	6,158.37
K020012997	80880 1/98	60	5/1/2002	Compound 5%	Lifetime	7,384.32	9,599.62	12,479.50	14,763.25
K020013220	80650 1/97	64	4/25/2002	Compound 5%	3 - 4 years	3,678.04	4,781.45	6,215.89	7,353.40
K020013598	80650 1/97	61	5/16/2002	None	3 - 4 years	1,665.00	2,164.50	2,813.85	3,328.78
K020013599	80650 1/97	62	5/16/2002	None	3 - 4 years	1,906.38	2,478.29	3,221.78	3,811.37
K020013649	80650 1/97	59	7/11/2002	Compound 5%	Lifetime	2,446.32	3,180.22	4,134.28	4,890.85
K020013773	80880 1/98	59	3/26/2002	Compound 5%	Lifetime	2,275.72	2,958.44	3,845.97	4,549.78
K020013960	80650 1/97	48	5/1/2002	Compound 5%	4 - 5 years	2,022.24	2,628.91	3,417.59	4,043.00
K020014606	80650 1/97	56	2/18/2002	Compound 5%	4 - 5 years	2,169.47	2,820.31	3,666.40	4,337.36
K020014883	80880 1/98	57	6/1/2002	Compound 5%	Lifetime	1,823.51	2,370.56	3,081.73	3,645.69
K020014931	80880 1/98	59	4/4/2002	Compound 5%	Lifetime	2,163.68	2,812.78	3,656.62	4,325.78
K020015038	80650 1/97	59	6/1/2002	Compound 5%	Lifetime	4,027.80	5,236.14	6,806.98	8,052.66
K020015522	80880 1/98	59	5/11/2002	Compound 5%	Lifetime	6,844.68	8,898.08	11,567.51	13,684.36
K020015660	80880 1/98	62	5/15/2002	Compound 5%	Lifetime	4,869.00	6,329.70	8,228.61	9,734.45
K020015945	80880 1/98	64	6/17/2002	Compound 5%	Lifetime	4,681.48	6,085.92	7,911.70	9,359.54
K020015948	80880 1/98	65	6/17/2002	Compound 5%	Lifetime	5,031.07	6,540.39	8,502.51	10,058.47
K020016234	80650 1/97	53	6/12/2002	Compound 5%	Lifetime	4,185.52	5,441.18	7,073.53	8,367.98
K020016621	80650 1/97	60	9/2/2002	Compound 5%	4 - 5 years	2,216.42	2,881.35	3,745.75	4,431.22
K020016656	80650 1/97	56	8/15/2002	Compound 5%	4 - 5 years	3,197.24	4,156.41	5,403.34	6,392.15
K020016658	80650 1/97	58	10/8/2002	Compound 5%	4 - 5 years	2,177.52	2,830.78	3,680.01	4,353.45
K020016676	80880 1/98	68	8/14/2002	Compound 5%	4 - 5 years	6,052.95	7,868.84	10,229.49	12,101.48
K020016680	80650 1/97	54	9/12/2002	Compound 5%	4 - 5 years	3,009.09	3,911.82	5,085.36	6,015.98
K020016721	80880 1/98	58	6/20/2002	Compound 5%	Lifetime	5,645.64	7,339.33	9,541.13	11,287.16
K020017319	80650 1/97	59	6/28/2002	Compound 5%	Lifetime	3,772.04	4,903.65	6,374.75	7,541.33
K020017408	80880 1/98	48	7/1/2002	Compound 5%	Lifetime	2,511.32	3,264.72	4,244.13	5,020.81
K020017410	80880 1/98	56	7/1/2002	Compound 5%	Lifetime	3,413.60	4,437.68	5,768.98	6,824.71
K020017912	80880 1/98	58	6/27/2002	Compound 5%	Lifetime	3,282.31	4,267.00	5,547.10	6,562.22
K020018256	80650 1/97	54	7/2/2002	Compound 5%	2 - 3 years	924.66	1,202.06	1,562.68	1,848.64
K020018262	80650 1/97	56	7/2/2002	Compound 5%	2 - 3 years	1,255.91	1,632.68	2,122.49	2,510.90
K020018730	80650 1/97	49	7/28/2002	Compound 5%	Lifetime	4,921.52	6,397.98	8,317.37	9,839.45
K020018811	80880 1/98	52	7/1/2002	Compound 5%	Lifetime	3,191.03	4,148.34	5,392.84	6,379.73
K020020535	80650 1/97	59	7/19/2002	Compound 5%	Lifetime	4,463.94	5,803.12	7,544.06	8,924.62
K020021052	80650 1/97	57	6/21/2002	Compound 5%	4 - 5 years	4,059.84	5,277.79	6,861.13	8,116.72
K020021431	80650 1/97	60	7/12/2002	Compound 5%	3 - 4 years	2,630.16	3,419.21	4,444.97	5,258.40
K020022427	80650 1/97	65	10/1/2002	Compound 5%	4 - 5 years	3,428.49	4,457.04	5,794.15	6,854.48
K020022510	80650 1/97	34	8/26/2002	Compound 5%	Lifetime	2,285.04	2,970.55	3,861.72	4,568.41
K020022631	80650 1/97	53	8/12/2002	Compound 5%	4 - 5 years	2,479.86	3,223.82	4,190.96	4,957.91
K020023210	80880 1/98	66	12/6/2002	None	Lifetime	7,969.80	10,360.74	13,468.96	15,933.78
K020023279	80880 1/98	61	7/25/2002	Compound 5%	Lifetime	4,859.40	6,317.22	8,212.39	9,715.25
K020023475	80650 1/97	49	9/1/2002	Compound 5%	Lifetime	4,153.32	5,399.32	7,019.11	8,303.61
K020023537	80650 1/97	60	7/2/2002	Compound 5%	2 - 3 years	2,416.14	3,140.98	4,083.28	4,830.52
K020023663	80650 1/97	52	8/26/2002	Compound 5%	Lifetime	3,100.36	4,030.47	5,239.61	6,198.46
K020023665	80650 1/97	58	8/26/2002	Compound 5%	Lifetime	5,268.32	6,848.82	8,903.46	10,532.79
K020023668	80650 1/97	60	9/18/2002	Compound 5%	3 - 4 years	1,704.00	2,215.20	2,879.76	3,406.76
K020023724	80880 1/98	61	9/2/2002	Compound 5%	4 - 5 years	2,581.26	3,355.64	4,362.33	5,160.64
K020024398	80650 1/97	64	8/28/2002	Compound 5%	Lifetime	7,347.19	9,551.35	12,416.75	14,689.02
K020024608	80650 1/97	58	9/1/2002	Compound 5%	4 - 5 years	2,111.64	2,745.13	3,568.67	4,221.74
K020024883	80880 1/98	61	10/18/2002	None	Lifetime	2,426.88	3,154.94	4,101.43	4,851.99
K020024941	80650 1/97	54	10/1/2002	Compound 5%	Lifetime	1,489.80	1,936.74	2,517.76	2,978.51
K020025014	80880 1/98	57	9/5/2002	Compound 5%	4 - 5 years	1,428.09	1,856.52	2,413.47	2,855.14
K020025018	80880 1/98	61	10/2/2002	Compound 5%	4 - 5 years	1,361.48	1,769.92	2,300.90	2,721.97
K020025218	80880 1/98	58	9/3/2002	Compound 5%	3 - 4 years	2,247.71	2,922.02	3,798.63	4,493.78

Exhibit 6
Continental General Insurance Company
Pennsylvania Policy Inforce Listing
Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Proposed Rate Increases by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	30.0%	18.3%

Cumulative Weighted Impact by Phase		
Phase 1	**Phase 2**	**Phase 3**
30.0%	69.0%	99.9%

Policy Number	Policy Form Number	Issue Age	Issue Date	Inflation Indicator	Benefit Period	Current Annual Premium	Proposed Annual Premium - Phase 1	Proposed Annual Premium - Phase 2	Proposed Annual Premium - Phase 3
K020025239	80880 1/98	58	10/23/2002	Compound 5%	Lifetime	2,179.58	2,833.45	3,683.49	4,357.57
K020025407	80650 1/97	60	9/10/2002	Compound 5%	4 - 5 years	2,982.50	3,877.25	5,040.43	5,962.82
K020025434	80650 1/97	59	9/21/2002	Compound 5%	4 - 5 years	2,046.16	2,660.01	3,458.01	4,090.83
K020025436	80650 1/97	61	9/19/2002	Compound 5%	4 - 5 years	2,864.20	3,723.46	4,840.50	5,726.31
K020026730	80880 1/98	59	9/17/2002	Compound 5%	Lifetime	3,844.92	4,998.40	6,497.91	7,687.03
K020026839	80650 1/97	53	9/12/2002	Compound 5%	4 - 5 years	1,969.30	2,560.09	3,328.12	3,937.16
K020027077	80880 1/98	56	9/24/2002	Compound 5%	3 - 4 years	1,557.96	2,025.35	2,632.95	3,114.78
K020027164	80880 1/98	54	7/23/2002	Compound 5%	Lifetime	1,418.06	1,843.48	2,396.52	2,835.08
K020027168	80880 1/98	58	10/8/2002	Compound 5%	4 - 5 years	1,305.35	1,696.96	2,206.04	2,609.75
K020027195	80650 1/97	53	9/24/2002	Compound 5%	Lifetime	1,835.16	2,385.71	3,101.42	3,668.98
K020027226	80880 1/98	55	9/27/2002	Compound 5%	Lifetime	2,141.79	2,784.33	3,619.63	4,282.02
K020027228	80880 1/98	66	9/27/2002	Compound 5%	Lifetime	4,163.36	5,412.37	7,036.08	8,323.68
K020027286	80650 1/97	59	9/25/2002	Compound 5%	Lifetime	2,655.60	3,452.28	4,487.96	5,309.26
K020027788	80650 1/97	38	10/1/2002	Compound 5%	Lifetime	983.48	1,278.52	1,662.08	1,966.24
K020028474	80650 1/97	67	10/8/2002	Compound 5%	4 - 5 years	5,679.00	7,382.70	9,597.51	11,353.85
K020028686	80880 1/98	51	11/6/2002	Compound 5%	Lifetime	2,603.04	3,383.95	4,399.14	5,204.18
K020029211	80650 1/97	52	10/17/2002	Compound 5%	4 - 5 years	1,473.84	1,915.99	2,490.79	2,946.60
K020029559	80880 1/98	49	9/28/2002	Compound 5%	4 - 5 years	1,334.90	1,735.37	2,255.98	2,668.83
K020029695	80650 1/97	53	10/11/2002	Compound 5%	Lifetime	3,289.38	4,276.19	5,559.05	6,576.36
K020029698	80650 1/97	54	11/11/2002	Compound 5%	Lifetime	3,289.38	4,276.19	5,559.05	6,576.36
K020029952	80880 1/98	47	11/15/2002	Compound 5%	Lifetime	1,315.75	1,710.48	2,223.62	2,630.54
K020029975	80880 1/98	53	12/6/2002	Compound 5%	Lifetime	3,404.52	4,425.88	5,753.64	6,806.55
K020029990	80880 1/98	59	10/8/2002	Compound 5%	2 - 3 years	2,123.40	2,760.42	3,588.55	4,245.25
K020030424	80650 1/97	59	11/12/2002	Compound 5%	3 - 4 years	2,208.36	2,870.87	3,732.13	4,415.11
K020030427	80880 1/98	68	11/13/2002	Compound 5%	4 - 5 years	4,057.68	5,274.98	6,857.48	8,112.40
K020030836	80880 1/98	61	11/18/2002	Compound 5%	3 - 4 years	2,420.64	3,146.83	4,090.88	4,839.51
K020030922	80650 1/97	58	11/20/2002	Compound 5%	Lifetime	3,945.00	5,128.50	6,667.05	7,887.12
K020030937	80650 1/97	59	11/26/2002	Compound 5%	Lifetime	4,462.72	5,801.54	7,542.00	8,922.18
K020031732	80650 1/97	49	11/18/2002	Compound 5%	Lifetime	3,801.08	4,941.40	6,423.83	7,599.39
K020031828	80650 1/97	51	1/1/2003	Compound 5%	Lifetime	2,463.96	3,203.15	4,164.09	4,926.12
K020031919	80650 1/97	54	11/11/2002	Compound 5%	Lifetime	1,995.56	2,594.23	3,372.50	3,989.66
K020032567	80880 1/98	59	1/1/2003	Compound 5%	4 - 5 years	1,796.04	2,334.85	3,035.31	3,590.77
K020033905	80880 1/98	60	2/1/2003	Compound 5%	Lifetime	4,247.26	5,521.44	7,177.87	8,491.42
K020034509	80880 1/98	66	12/5/2002	None	4 - 5 years	2,160.84	2,809.09	3,651.82	4,320.10
K020034849	80880 1/98	50	12/26/2002	Compound 5%	4 - 5 years	1,059.72	1,377.64	1,790.93	2,118.67
K020034855	80880 1/98	51	12/26/2002	Compound 5%	4 - 5 years	1,059.72	1,377.64	1,790.93	2,118.67
K020034909	80650 1/97	63	12/9/2002	Compound 5%	Lifetime	5,816.33	7,561.23	9,829.60	11,628.41
K020037509	80880 1/98	62	2/1/2003	Compound 5%	Lifetime	3,361.68	4,370.18	5,681.24	6,720.91
K020037511	80880 1/98	60	2/12/2003	Compound 5%	Lifetime	3,325.44	4,323.07	5,619.99	6,648.45
K020039887	80650 1/97	61	12/20/2002	Compound 5%	Lifetime	2,293.83	2,981.98	3,876.57	4,585.99
K020039892	80650 1/97	60	1/2/2003	Compound 5%	Lifetime	2,026.48	2,634.42	3,424.75	4,051.48
K030000271	80650 1/97	54	1/7/2003	Compound 5%	4 - 5 years	1,203.67	1,564.77	2,034.20	2,406.46
K030000810	80880 1/98	51	3/1/2003	Compound 5%	Lifetime	2,819.64	3,665.53	4,765.19	5,637.22
K030000873	80880 1/98	61	2/27/2003	Compound 5%	3 - 4 years	1,773.72	2,305.84	2,997.59	3,546.15
K030000874	80880 1/98	59	3/21/2003	Compound 5%	3 - 4 years	1,935.24	2,515.81	3,270.56	3,869.07
K030001176	80650 1/97	58	12/27/2002	Compound 5%	4 - 5 years	2,356.44	3,063.37	3,982.38	4,711.16
K030001272	80880 1/98	48	2/1/2003	Compound 5%	Lifetime	1,697.28	2,206.46	2,868.40	3,393.32
K030001273	80880 1/98	48	2/1/2003	Compound 5%	Lifetime	1,697.28	2,206.46	2,868.40	3,393.32
K720002095	80650 1/97	61	9/2/2002	Compound 5%	3 - 4 years	2,800.08	3,640.10	4,732.14	5,598.12

Exhibit 7a
Continental General Insurance Company
Nationwide Rate Increase History as of 05/26/2023
Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

State	1st Increase		2nd Increase		3rd Increase		4th Increase		5th Increase		6th Increase		7th Increase		8th Increase		Cumulative %	Annual Premium[2]	Policies[2]	Original Rate Level Premium[3]	Current Status	Current Request	Next Anticipated Filing Date
	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]							
AK																	0.0%	$0	0	$0	*Not Filed*		
AL	10.0%	Feb-04	10.0%	Jun-06													21.0%	$2,401	4	$1,984	*Not Filed*		
AR	10.0%	Apr-10	25.0%	Jan-17	15.0%	Feb-18											58.1%	$28,305	18	$17,900	*Not Filed*		
AZ	20.0%	Oct-10	25.0%	Aug-17													50.0%	$35,419	25	$23,613	*Pending*	*200%*	
CA	15.0%	Jan-18															15.0%	$58,282	44	$50,680	*To Be Filed*		*6/31/2023*
CO	20.0%	Aug-06	25.0%	Mar-13													50.0%	$12,604	8	$8,403	*Not Filed*		
CT	25.0%	Mar-13															25.0%	$4,382	5	$3,506	*Not Filed*		
DE	10.0%	Jul-06	20.0%	Feb-13													32.0%	$0	0	$0	*Not Filed*		
FL	8.0%	Jul-03	10.5%	Aug-04	8.5%	Aug-06	12.5%	Apr-11	13.6%	Jan-16	22.5%	Apr-19	22.5%	Apr-20	22.3%	Apr-21	203.7%	$5,061,012	1,645	$1,666,449	*Not Filed*		
GA	10.0%	Aug-06	18.0%	Jun-10	15.0%	Jun-12	12.0%	Sep-16	15.0%	Jan-18	15.0%	Jan-19	12.0%	Nov-23[5]			147.6%	$123,165	65	$55,706	*Approved*		
HI	10.0%	Feb-04	17.0%	Dec-10	17.0%	Dec-11	17.0%	Dec-12	15.0%	Oct-18	9.0%	Oct-19	0.0%	Oct-20	0.0%	Oct-21	120.8%	$218,100	89	$98,760	*Pending*	*200%*	
IA	12.0%	Jul-06	20.0%	Mar-10	20.0%	Mar-11	11.1%	Mar-12	17.5%	Nov-15	6.4%	Nov-16	17.5%	Aug-18			163.2%	$80,535	46	$30,597	*Pending*	*200%*	
ID	10.0%	Mar-11															10.0%	$0	0	$0	*Not Filed*		
IL	10.0%	Jun-04	10.0%	Mar-07	60.0%	Nov-09	57.9%	Feb-17									205.7%	$131,924	60	$43,155	*Pending*	*200%*	
IN	15.0%	Mar-11															15.0%	$10,022	7	$8,715	*Not Filed*		
KS	15.0%	Apr-10	10.0%	Feb-13	13.1%	Jan-17											43.1%	$16,376	12	$11,446	*Pending*	*200%*	
KY	20.0%	Oct-06	20.0%	Mar-11	25.0%	Dec-16											80.0%	$19,626	16	$10,903	*To Be Filed*		*11/14/2023*
LA	10.0%	Feb-04	30.0%	Apr-14	15.0%	Feb-17	15.0%	Nov-18									89.1%	$100,610	60	$53,200	*Pending*	*200%*	
MA	25.0%	Mar-13															25.0%	$6,206	4	$4,964	*Not Filed*		
MD	15.0%	Nov-09	15.0%	Jan-16	15.0%	Mar-18	15.0%	Mar-19									74.9%	$24,835	10	$14,200	*Pending*	*200%*	
ME	20.0%	Jun-06	25.0%	Apr-13													50.0%	$0	0	$0	*Not Filed*		
MI	20.0%	Jul-06	60.0%	Jan-10	25.0%	Nov-15	0.0%	Nov-16									140.0%	$24,719	13	$10,299	*To Be Filed*		*11/8/2023*
MN	60.0%	Oct-09	10.0%	Oct-16	0.0%	Oct-17	0.0%	Oct-18	66.0%	Sep-23[4]							192.2%	$28,130	21	$15,983	*Approved*		
MO	10.0%	Aug-06	20.0%	Oct-10	19.0%	Feb-13	25.0%	Oct-16	0.0%	Oct-17	0.0%	Oct-18					96.4%	$31,771	19	$16,181	*To Be Filed*		*10/25/2023*
MS	20.0%	Oct-06	50.0%	Aug-10	25.0%	Jul-17											125.0%	$67,008	45	$29,782	*To Be Filed*		*10/31/2023*
MT	20.0%	Mar-11															20.0%	$456	1	$380	*Not Filed*		
NC	5.0%	Dec-03	10.0%	Aug-07	30.0%	Mar-10	30.0%	Feb-15	15.0%	Feb-16	7.0%	Feb-17					140.2%	$687,200	292	$286,110	*Pending*	*200%*	
ND	10.0%	Feb-04	10.0%	Jun-06	15.0%	Jun-10	10.0%	Jun-12	15.0%	Nov-16	15.0%	Apr-18					102.4%	$28,022	18	$13,843	*To Be Filed*		*11/20/2023*
NE	10.0%	Feb-04	10.0%	Jul-06	20.0%	Jun-10	15.0%	May-13	25.0%	Oct-16							108.7%	$39,065	23	$18,716	*To Be Filed*		*10/16/2023*
NH	20.0%	Aug-06	25.0%	Mar-13													50.0%	$0	0	$0	*Not Filed*		
NJ	6.0%	Feb-17	6.0%	Feb-18	0.0%	Feb-19											12.4%	$62,035	42	$55,211	*Pending*	*200%*	
NM	20.0%	Jun-06	6.0%	Feb-17	15.0%	May-18											46.3%	$2,711	2	$1,853	*Not Filed*		
NV	19.0%	Mar-13	25.0%	Dec-16	0.0%	Dec-17	0.0%	Dec-18									48.8%	$3,420	2	$2,299	*Not Filed*		
NY	20.0%	Jun-06	40.0%	Apr-10													68.0%	$2,599	1	$1,547	*Not Filed*		
OH	20.0%	Jul-06	20.0%	Mar-10	19.0%	Mar-11	18.0%	Mar-12	15.0%	Dec-16	15.0%	Dec-17	15.0%	May-19			207.5%	$9,855	6	$3,204	*To Be Filed*		*10/20/2023*
OK	10.0%	Feb-04	10.0%	Jun-06	12.2%	Apr-10	15.0%	Mar-13	10.0%	Dec-16	10.0%	Jan-18	10.0%	Jan-19	74.9%	Jan-24[7]	263.5%	$96,540	62	$46,455	*Approved*		
OR	20.0%	Jun-06															20.0%	$3,237	4	$2,698	*Not Filed*		
PA	20.0%	Aug-06	13.2%	Mar-10	13.2%	Mar-11	13.2%	Mar-12	20.0%	Nov-15	20.0%	Oct-17	12.4%	Sep-19			181.5%	$72,191	31	$25,644	*Pending*	*100%*	
RI	20.0%	Oct-06															20.0%	$0	0	$0	*Not Filed*		
SC	10.0%	Oct-03	10.0%	Jul-06	20.0%	Mar-10	19.0%	Mar-11	18.0%	Mar-12	20.0%	Aug-15	0.0%	Aug-16	0.0%	Aug-17	144.7%	$612,430	380	$250,311	*Pending*	*200%*	
SD	10.0%	Feb-04	10.0%	Jun-06	25.0%	Oct-16											51.3%	$4,642	4	$3,069	*To Be Filed*		*11/3/2023*
TN	20.0%	Sep-06	25.0%	Oct-10	25.0%	Jun-16	0.0%	Jun-17									87.5%	$141,784	92	$75,618	*Pending*	*200%*	
TX	38.0%	Jan-10	9.0%	Oct-15	25.0%	Dec-18	25.0%	Dec-19	25.0%	Dec-20							193.8%	$290,453	108	$98,864	*Pending*	*200%*	
UT																	0.0%	$1,043	1	$1,043	*Not Filed*		
VA	60.0%	Aug-10	20.0%	Dec-17	0.0%	Dec-18	0.0%	Dec-19									92.0%	$294,799	150	$153,541	*Pending*	*75%*	
VT	25.0%	Apr-13															25.0%	$0	0	$0	*Not Filed*		
WA	10.0%	Jul-06	60.0%	Jun-10													76.0%	$1,809	2	$1,028	*Not Filed*		
WI	20.0%	Sep-11	20.0%	Sep-12	10.0%	Jan-17	10.0%	Apr-19	10.0%	Dec-23[6]							91.7%	$25,256	20	$14,495	*Approved*		
WV	10.0%	Jun-04	10.0%	Jul-06	20.0%	Oct-10											45.2%	$4,125	3	$2,841	*Not Filed*		
WY	10.0%	Feb-04	10.0%	Jul-06	25.0%	Apr-13											51.3%	$0	0	$0	*Not Filed*		
																	Totals:	$8,469,103	3,460	$3,235,196			

[1] Implementation Month
[2] Annualized Premium and Policy Count for Active, Premium-Paying policies as of 12/31/2022
[3] Estimated by removing approved rate increases, used as basis for calculating nationwide cumulative approved
[4] Estimated implementation month for recent Minnesota approval is 9/2023. The actual Effective Date is subject to change.
[5] Estimated implementation month for recent Georgia approval is 11/2023. The actual Effective Date is subject to change.
[6] Estimated implementation month for recent Wisconsin approval is 12/2023. The actual Effective Date is subject to change.
[7] Estimated implementation month for recent Ohlahoma approval is 1/2024. The actual Effective Date is subject to change.

Nationwide Cumulative Approved (Premium Weighted): 165.1%

Exhibit 7b
Continental General Insurance Company
Nationwide Rate Increase History as of 05/26/2023
Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	1st Increase		2nd Increase		3rd Increase		4th Increase		5th Increase		6th Increase		7th Increase		8th Increase								
State	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Approved Inc. %	Effective Date[1]	Cumulative %	Annual Premium[2]	Policies[2]	Original Rate Level Premium[3]	Current Status	Current Request	Next Anticipated Filing Date
AK																	0.0%	$0	0	$0	*Not Filed*		
AL	10.0%	Feb-04	10.0%	Jun-06													21.0%	$13,601	10	$11,241	*Not Filed*		
AR	10.0%	Apr-10	25.0%	Jan-17	15.0%	Feb-18											58.1%	$31,882	19	$20,162	*Not Filed*		
AZ	20.0%	Oct-10	25.0%	Aug-17													50.0%	$167,111	92	$111,407	*Pending*	*300%*	
CA	15.0%	Jan-18															15.0%	$773,076	490	$672,240	*To Be Filed*		*6/31/2023*
CO	20.0%	Aug-06	25.0%	Mar-13													50.0%	$24,903	15	$16,602	*Not Filed*		
CT	25.0%	Mar-13															25.0%	$4,297	2	$3,437	*Not Filed*		
DE	10.0%	Jul-06	20.0%	Feb-13													32.0%	$17,085	10	$12,943	*Not Filed*		
FL	8.0%	Jul-03	10.5%	Aug-04	25.0%	Aug-06	12.5%	Apr-11	13.6%	Jan-16	22.5%	Apr-19	22.5%	Apr-20	22.3%	Apr-21	249.9%	$2,729,015	651	$779,974	*Not Filed*		
GA	10.0%	Aug-06	18.0%	Jun-10	15.0%	Jun-12	12.0%	Sep-16	15.0%	Jan-18	15.0%	Jan-19	12.0%	Nov-23[5]			147.6%	$267,181	98	$120,842	*Approved*		
HI	10.0%	Feb-04	17.0%	Dec-10	17.0%	Dec-11	17.0%	Dec-12	21.0%	Oct-18	21.0%	Oct-19	21.0%	Oct-20	7.5%	Oct-21	235.5%	$859,080	272	$256,046	*Pending*	*300%*	
IA	12.0%	Jul-06	20.0%	Mar-10	20.0%	Mar-11	11.1%	Mar-12	17.5%	Nov-15	17.5%	Nov-16	17.5%	Aug-18			190.7%	$198,648	74	$68,340	*Pending*	*300%*	
ID	10.0%	Mar-11															10.0%	$4,049	4	$3,681	*Not Filed*		
IL	10.0%	Jun-04	10.0%	Mar-07	60.0%	Nov-09	57.6%	Feb-17									205.1%	$150,504	46	$49,335	*Pending*	*300%*	
IN	15.0%	Mar-11															15.0%	$10,113	7	$8,794	*Not Filed*		
KS	15.0%	Apr-10	10.0%	Feb-13	47.2%	Jan-17											86.2%	$88,339	56	$47,441	*Pending*	*300%*	
KY	20.0%	Oct-06	20.0%	Mar-11	50.0%	Dec-16											116.0%	$22,462	11	$10,399	*To Be Filed*		*11/14/2023*
LA	10.0%	Feb-04	30.0%	Apr-14	30.0%	Feb-17	15.0%	Nov-18									113.8%	$30,762	18	$14,389	*Pending*	*300%*	
MA	25.0%	Mar-13															25.0%	$7,935	3	$6,348	*Not Filed*		
MD	15.0%	Nov-09	15.0%	Jan-16	15.0%	Mar-18	15.0%	Mar-19									74.9%	$263,519	124	$150,668	*Pending*	*300%*	
ME	20.0%	Jun-06	25.0%	Apr-13													50.0%	$1,458	1	$972	*Not Filed*		
MI	20.0%	Jul-06	60.0%	Jan-10	40.0%	Nov-15	35.0%	Nov-16									262.9%	$62,530	15	$17,232	*To Be Filed*		*11/8/2023*
MN	60.0%	Oct-09	15.0%	Oct-16	15.0%	Oct-17	10.0%	Oct-18	121.5%	Sep-23[4]							415.6%	$594,112	271	$255,247	*Approved*		
MO	10.0%	Aug-06	20.0%	Oct-10	19.0%	Feb-13	25.0%	Oct-16	25.0%	Oct-17	21.6%	Oct-18					198.5%	$68,211	25	$22,855	*To Be Filed*		*10/25/2023*
MS	20.0%	Oct-06	50.0%	Aug-10	25.0%	Jul-17											125.0%	$33,309	16	$14,804	*To Be Filed*		*10/31/2023*
MT	20.0%	Mar-11															20.0%	$1,015	2	$846	*Not Filed*		
NC	5.0%	Dec-03	10.0%	Aug-07	30.0%	Mar-10	30.0%	Feb-15	15.0%	Feb-16	7.0%	Feb-17					140.2%	$1,346,122	479	$560,446	*Pending*	*300%*	
ND	10.0%	Feb-04	10.0%	Jun-06	15.0%	Jun-10	10.0%	Jun-12	15.0%	Nov-16	15.0%	Apr-18					102.4%	$6,507	4	$3,214	*To Be Filed*		*11/20/2023*
NE	10.0%	Feb-04	10.0%	Jul-06	20.0%	Jun-10	15.0%	May-13	90.0%	Oct-16							217.3%	$82,231	23	$25,919	*To Be Filed*		*10/16/2023*
NH	20.0%	Aug-06	25.0%	Mar-13													50.0%	$2,244	1	$1,496	*Not Filed*		
NJ	10.0%	Feb-17	10.0%	Feb-18	10.0%	Feb-19											33.1%	$209,022	119	$157,041	*Pending*	*300%*	
NM	20.0%	Jun-06	6.0%	Feb-17	15.0%	May-18											46.3%	$9,770	7	$6,679	*Not Filed*		
NV	19.0%	Mar-13	25.0%	Dec-16	25.0%	Dec-17	21.6%	Dec-18									126.1%	$32,637	16	$14,435	*Not Filed*		
NY	20.0%	Jun-06	40.0%	Apr-10													68.0%	$18,295	10	$10,890	*Not Filed*		
OH	20.0%	Jul-06	20.0%	Mar-10	19.0%	Mar-11	18.0%	Mar-12	15.0%	Dec-16	15.0%	Dec-17	15.0%	May-19			207.5%	$74,126	26	$24,104	*To Be Filed*		*10/20/2023*
OK	10.0%	Feb-04	10.0%	Jun-06	13.8%	Apr-10	15.0%	Mar-13	10.0%	Dec-16	10.0%	Jan-18	10.0%	Jan-19	74.9%	Jan-24[7]	268.8%	$23,078	15	$10,946	*Approved*		
OR	20.0%	Jun-06															20.0%	$3,713	2	$3,094	*Not Filed*		
PA	20.0%	Aug-06	13.8%	Mar-10	13.8%	Mar-11	13.8%	Mar-12	20.0%	Nov-15	20.0%	Oct-17	12.0%	Sep-19			185.2%	$772,669	240	$270,926	*Pending*	*100%*	
RI	20.0%	Oct-06															20.0%	$4,043	4	$3,370	*Not Filed*		
SC	10.0%	Oct-03	10.0%	Jul-06	20.0%	Mar-10	19.0%	Mar-11	18.0%	Mar-12	20.0%	Aug-15	20.0%	Aug-16	20.0%	Aug-17	252.3%	$607,757	203	$172,501	*Pending*	*300%*	
SD	10.0%	Feb-04	10.0%	Jun-06	90.0%	Oct-16											129.9%	$61,665	30	$26,822	*To Be Filed*		*11/3/2023*
TN	20.0%	Sep-06	25.0%	Oct-10	40.0%	Jun-16	25.0%	Jun-17									162.5%	$309,731	129	$117,993	*Pending*	*300%*	
TX	38.0%	Jan-10	32.0%	Oct-15	25.0%	Dec-18	25.0%	Dec-19	25.0%	Dec-20							255.8%	$1,136,448	320	$319,423	*Pending*	*300%*	
UT																	0.0%	$12,080	12	$12,080	*Not Filed*		
VA	60.0%	Aug-10	20.0%	Dec-17	18.0%	Dec-18	15.0%	Dec-19									160.5%	$954,750	308	$366,445	*Pending*	*75%*	
VT	25.0%	Apr-13															25.0%	$1,049	1	$840	*Not Filed*		
WA	10.0%	Jul-06	60.0%	Jun-10													76.0%	$22,624	13	$12,855	*Not Filed*		
WI	20.0%	Sep-11	20.0%	Sep-12	10.0%	Jan-17	10.0%	Apr-19	10.0%	Dec-23[6]							91.7%	$111,495	60	$63,989	*Approved*		
WV	10.0%	Jun-04	10.0%	Jul-06	20.0%	Oct-10											45.2%	$8,652	4	$5,958	*Not Filed*		
WY	10.0%	Feb-04	10.0%	Jul-06	25.0%	Apr-13											51.3%	$1,377	1	$911	*Not Filed*		
																	Totals:	$12,236,283	4,359	$4,868,623			

[1] Implementation Month
[2] Annualized Premium and Policy Count for Active, Premium-Paying policies as of 12/31/2022
[3] Estimated by removing approved rate increases, used as basis for calculating nationwide cumulative approved
[4] Estimated implementation month for recent Minnesota approval is 9/2023. The actual Effective Date is subject to change.
[5] Estimated implementation month for recent Georgia approval is 11/2023. The actual Effective Date is subject to change.
[6] Estimated implementation month for recent Wisconsin approval is 12/2023. The actual Effective Date is subject to change.
[7] Estimated implementation month for recent Ohlahoma approval is 1/2024. The actual Effective Date is subject to change.

Nationwide Cumulative Approved (Premium Weighted): 167.4%

Exhibit 7c
Continental General Insurance Company
Nationwide Rate Increase History as of 05/26/2023
All Policies
Policy Forms: 80650 1/97, 80880 1/98

State	1st Increase		2nd Increase		3rd Increase		4th Increase		5th Increase		6th Increase		7th Increase		8th Increase		Cumulative %	Annual Premium[2]	Policies[2]	Original Rate Level Premium[3]	Current Status	Current Request[8]	Next Anticipated Filing Date
	Approved Inc. %*	Effective Date[1]	Approved Inc. %*	Effective Date[1]	Approved Inc. %*	Effective Date[1]	Approved Inc. %*	Effective Date[1]	Approved Inc. %*	Effective Date[1]	Approved Inc. %*	Effective Date[1]	Approved Inc. %*	Effective Date[1]	Approved Inc. %*	Effective Date[1]							
AK																	0.0%	$0	0	$0	*Not Filed*		
AL	10.0%	Feb-04	10.0%	Jun-06													21.0%	$16,002	14	$13,225	*Not Filed*		
AR	10.0%	Apr-10	25.0%	Jan-17	15.0%	Feb-18											58.1%	$60,186	37	$38,063	*Not Filed*		
AZ	20.0%	Oct-10	25.0%	Aug-17													50.0%	$202,531	117	$135,020	*Pending*	*280%*	
CA	15.0%	Jan-18															15.0%	$831,358	534	$722,920	*To Be Filed*		*6/31/2023*
CO	20.0%	Aug-06	25.0%	Mar-13													50.0%	$37,507	23	$25,005	*Not Filed*		
CT	25.0%	Mar-13															25.0%	$8,679	7	$6,943	*Not Filed*		
DE	10.0%	Jul-06	20.0%	Feb-13													32.0%	$17,085	10	$12,943	*Not Filed*		
FL	8.0%	Jul-03	10.5%	Aug-04	13.8%	Aug-06	12.5%	Apr-11	13.6%	Jan-16	22.5%	Apr-19	22.5%	Apr-20	22.3%	Apr-21	218.4%	$7,790,027	2,296	$2,446,424	*Not Filed*		
GA	10.0%	Aug-06	18.0%	Jun-10	15.0%	Jun-12	12.0%	Sep-16	15.0%	Jan-18	15.0%	Jan-19	12.0%	Nov-23[5]			147.6%	$390,346	163	$176,548	*Approved*		
HI	10.0%	Feb-04	17.0%	Dec-10	17.0%	Dec-11	17.0%	Dec-12	19.3%	Oct-18	17.8%	Oct-19	15.8%	Oct-20	5.9%	Oct-21	203.6%	$1,077,179	361	$354,806	*Pending*	*278%*	
IA	12.0%	Jul-06	20.0%	Mar-10	20.0%	Mar-11	11.1%	Mar-12	17.5%	Nov-15	14.1%	Nov-16	17.5%	Aug-18			182.2%	$279,183	120	$98,937	*Pending*	*273%*	
ID	10.0%	Mar-11															10.0%	$4,049	4	$3,681	*Not Filed*		
IL	10.0%	Jun-04	10.0%	Mar-07	60.0%	Nov-09	57.7%	Feb-17									205.4%	$282,428	106	$92,490	*Pending*	*253%*	
IN	15.0%	Mar-11															15.0%	$20,135	14	$17,508	*Not Filed*		
KS	15.0%	Apr-10	10.0%	Feb-13	40.6%	Jan-17											77.8%	$104,716	68	$58,887	*Pending*	*279%*	
KY	20.0%	Oct-06	20.0%	Mar-11	37.2%	Dec-16											97.6%	$42,088	27	$21,302	*To Be Filed*		*11/14/2023*
LA	10.0%	Feb-04	30.0%	Apr-14	18.2%	Feb-17	15.0%	Nov-18									94.4%	$131,372	78	$67,589	*Pending*	*225%*	
MA	25.0%	Mar-13															25.0%	$14,141	7	$11,313	*Not Filed*		
MD	15.0%	Nov-09	15.0%	Jan-16	15.0%	Mar-18	15.0%	Mar-19									74.9%	$288,354	134	$164,867	*Pending*	*288%*	
ME	20.0%	Jun-06	25.0%	Apr-13													50.0%	$1,458	1	$972	*Not Filed*		
MI	20.0%	Jul-06	60.0%	Jan-10	34.4%	Nov-15	22.8%	Nov-16									216.9%	$87,249	28	$27,531	*To Be Filed*		*11/8/2023*
MN	60.0%	Oct-09	14.7%	Oct-16	14.2%	Oct-17	9.5%	Oct-18	119.0%	Sep-23[4]							402.5%	$622,242	292	$271,230	*Approved*		
MO	10.0%	Aug-06	20.0%	Oct-10	19.0%	Feb-13	25.0%	Oct-16	14.6%	Oct-17	13.8%	Oct-18					156.1%	$99,982	44	$39,036	*To Be Filed*		*10/25/2023*
MS	20.0%	Oct-06	50.0%	Aug-10	25.0%	Jul-17											125.0%	$100,318	61	$44,586	*To Be Filed*		*10/31/2023*
MT	20.0%	Mar-11															20.0%	$1,471	3	$1,226	*Not Filed*		
NC	5.0%	Dec-03	10.0%	Aug-07	30.0%	Mar-10	30.0%	Feb-15	15.0%	Feb-16	7.0%	Feb-17					140.2%	$2,033,321	771	$846,556	*Pending*	*264%*	
ND	10.0%	Feb-04	10.0%	Jun-06	15.0%	Jun-10	10.0%	Jun-12	15.0%	Nov-16	15.0%	Apr-18					102.4%	$34,529	22	$17,057	*To Be Filed*		*11/20/2023*
NE	10.0%	Feb-04	10.0%	Jul-06	20.0%	Jun-10	15.0%	May-13	62.7%	Oct-16							171.8%	$121,296	46	$44,635	*To Be Filed*		*10/16/2023*
NH	20.0%	Aug-06	25.0%	Mar-13													50.0%	$2,244	1	$1,496	*Not Filed*		
NJ	9.0%	Feb-17	9.0%	Feb-18	7.5%	Feb-19											27.7%	$271,057	161	$212,252	*Pending*	*277%*	
NM	20.0%	Jun-06	6.0%	Feb-17	15.0%	May-18											46.3%	$12,481	9	$8,532	*Not Filed*		
NV	19.0%	Mar-13	25.0%	Dec-16	21.6%	Dec-17	19.2%	Dec-18									115.5%	$36,057	18	$16,734	*Not Filed*		
NY	20.0%	Jun-06	40.0%	Apr-10													68.0%	$20,894	11	$12,437	*Not Filed*		
OH	20.0%	Jul-06	20.0%	Mar-10	19.0%	Mar-11	18.0%	Mar-12	15.0%	Dec-16	15.0%	Dec-17	15.0%	May-19			207.5%	$83,981	32	$27,308	*To Be Filed*		*10/20/2023*
OK	10.0%	Feb-04	10.0%	Jun-06	12.5%	Apr-10	15.0%	Mar-13	10.0%	Dec-16	10.0%	Jan-18	10.0%	Jan-19	74.9%	Jan-24[7]	264.5%	$119,619	77	$57,401	*Approved*		
OR	20.0%	Jun-06															20.0%	$6,950	6	$5,792	*Not Filed*		
PA	20.0%	Aug-06	13.7%	Mar-10	13.7%	Mar-11	13.7%	Mar-12	20.0%	Nov-15	20.0%	Oct-17	12.0%	Sep-19			184.9%	$844,860	271	$296,570	*Pending*	*100%*	
RI	20.0%	Oct-06															20.0%	$4,043	4	$3,370	*Not Filed*		
SC	10.0%	Oct-03	10.0%	Jul-06	20.0%	Mar-10	19.0%	Mar-11	18.0%	Mar-12	20.0%	Aug-15	8.2%	Aug-16	9.1%	Aug-17	188.6%	$1,220,187	583	$422,811	*Pending*	*249%*	
SD	10.0%	Feb-04	10.0%	Jun-06	83.3%	Oct-16											121.8%	$66,307	34	$29,891	*To Be Filed*		*11/3/2023*
TN	20.0%	Sep-06	25.0%	Oct-10	34.1%	Jun-16	15.9%	Jun-17									133.2%	$451,515	221	$193,611	*Pending*	*264%*	
TX	38.0%	Jan-10	26.6%	Oct-15	25.0%	Dec-18	25.0%	Dec-19	25.0%	Dec-20							241.1%	$1,426,901	428	$418,288	*Pending*	*278%*	
UT																	0.0%	$13,123	13	$13,123	*Not Filed*		
VA	60.0%	Aug-10	20.0%	Dec-17	12.7%	Dec-18	11.1%	Dec-19									140.3%	$1,249,549	458	$519,986	*Pending*	*75%*	
VT	25.0%	Apr-13															25.0%	$1,049	1	$840	*Not Filed*		
WA	10.0%	Jul-06	60.0%	Jun-10													76.0%	$24,433	15	$13,882	*Not Filed*		
WI	20.0%	Sep-11	20.0%	Sep-12	10.0%	Jan-17	10.0%	Apr-19	10.0%	Dec-23[6]							91.7%	$136,751	80	$78,484	*Approved*		
WV	10.0%	Jun-04	10.0%	Jul-06	20.0%	Oct-10											45.2%	$12,777	7	$8,799	*Not Filed*		
WY	10.0%	Feb-04	10.0%	Jul-06	25.0%	Apr-13											51.3%	$1,377	1	$911	*Not Filed*		
																	Totals:	$20,705,386	7,819	$8,103,818			

Nationwide Cumulative Approved (Premium Weighted): 166.5%

*Approved Increase % is calculated as the average across non-inflation and inflation policies using business mix as of 12/31/2022

[1] Implementation Month

[2] Annualized Premium and Policy Count for Active, Premium-Paying policies as of 12/31/2022

[3] Estimated by removing approved rate increases, used as basis for calculating nationwide cumulative approved

[4] Estimated implementation month for recent Minnesota approval is 9/2023. The actual Effective Date is subject to change.

[5] Estimated implementation month for recent Georgia approval is 11/2023. The actual Effective Date is subject to change.

[6] Estimated implementation month for recent Wisconsin approval is 12/2023. The actual Effective Date is subject to change.

[7] Estimated implementation month for recent Ohlahoma approval is 1/2024. The actual Effective Date is subject to change.

[8] Average requested amount across all policies, based on the inforce used in the filing and including disabled policyholder premiums

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

May 26, 2023

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 80650 1/97, 80880 1/98
SERFF Tracking Number: GLTC-133581871

Dear Ms. Romig,

Thank you for your correspondence via SERFF on 3/14/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

Please furnish the following information to the Department.

1. *For all non-inflation policies, please provide the percent of active policyholders remaining in this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?*

   Please refer to the table provided below:

Nationwide LTC2 Policy Count Summary			
Inflation Status	Policy Count (% of Issued)		
	In Force	Terminated	Total Issued
No Inflation	6,597 (38%)	10,854 (62%)	17,451 (100%)

2. *For all compound inflation policies, please provide the percent of active policyholders remaining in this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?*

   Please refer to the table provided below:

Nationwide LTC2 Policy Count Summary			
Inflation Status	Policy Count (% of Issued)		
	In Force	Terminated	Total Issued
Compound Inflation	7,899 (56%)	6,317 (44%)	14,216 (100%)

Long-term care administrator for:
Great American Life Insurance Company®
Loyal American Life Insurance Company®

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

3. *For all policies combined, please provide the percent of active policyholders remaining in this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?*

   Please refer to the table provided below:

Nationwide LTC2 Policy Count Summary			
Inflation Status	Policy Count (% of Issued)		
	In Force	Terminated	Total Issued
All Policies Combined	14,496 (46%)	17,171 (54%)	31,667 (100%)

4. *For all non-inflation policies, please provide the cumulative weighted average increase granted on policies in force on this block in PA. Is the cumulative increase on premium paying policies different?*

   The cumulative rate increase amount on this block for Pennsylvania policyholders is 205% for all policies issued prior to 9/16/2002 and 107% for all policies issued after 9/15/2002. Prior approved rate increases for Pennsylvania policies on this block have not varied by inflation status.

   Could the Department please clarify what is meant by 'Is the cumulative increase on premium paying policies different?'. Only premium paying policies receive rate increases. Rate increases are not applicable to paid-up policies, nor to policies on claim (disabled status) which are on premium waiver status. However, disabled policies will receive all prior approved rate increases should they recover."

   Please refer to Exhibit 7 in the ***KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx*** Excel workbook uploaded to the Supporting Documentation section in SERFF for additional information about the rate increase history on these policy forms.

5. *For all compound inflation policies, please provide the cumulative weighted average increase granted on policies in force on this block in PA. Is the cumulative increase on premium paying policies different?*

   The cumulative rate increase amount on this block for Pennsylvania policyholders is 205% for all policies issued prior to 9/16/2002 and 107% for all policies issued after 9/15/2002. Prior approved rate increases for Pennsylvania policies on this block have not varied by inflation status.

   Please refer to Exhibit 7 in the ***KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx*** Excel workbook uploaded to the Supporting Documentation section in SERFF for additional information about the rate increase history on these policy forms.

   Please refer to the question asked in question 4.

6. *For all policies combined, please provide the cumulative weighted average increase granted on policies in force on this block in PA. Is the cumulative increase on premium paying policies different?*

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Loyal American Life Insurance Company®

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The cumulative rate increase amount on this block for Pennsylvania policyholders is 205% for all policies issued prior to 9/16/2002 and 107% for all policies issued after 9/15/2002. Prior approved rate increases for Pennsylvania policies on this block have not varied by inflation status.

Please refer to Exhibit 7 in the ***KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx*** Excel workbook uploaded to the Supporting Documentation section in SERFF for additional information about the rate increase history on these policy forms.

Please refer to the question asked in question 4.

7. *The actuarial memorandum states the following: "This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected." Please discuss further the need for a premium rate increase. Is emerging and projected experience running more adverse than previously expected? Did higher morbidity, higher persistency, and lower interest affect the experience? Please discuss these items further. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.*

This block has a need for a significant rate increase due to the actual experience of the block being more adverse than what was assumed in original pricing. The original pricing assumptions were based on SOA studies and common industry tables, but like most carriers that priced LTC products in 1990 – 2000 the Company's actual LTC experience is much worse than the assumptions used in pricing. Both morbidity and persistency have been higher than originally expected and contribute to the significant need for a rate increase on these policy forms. Approximately 55% of the need for a rate increase is due to morbidity, while 45% is due to persistency (lapse contributes more to the rate increase need than mortality, although mortality is also lower than expected).

Even though a much larger rate increase was justifiable in the prior filing (SERFF #GLTC-131682546), the Company only requested a 20% rate increase to minimize the impact to policyholders, and while the Department approved the requested 20% on post-rate stability policies, only a 10% rate increase was approved for pre-rate stability policies. Since the prior rate filing, experience has further deteriorated, with the projected lifetime loss ratio increasing from 223.9% to 234% for all policies on these forms. The prior 223.9% projected lifetime loss ratio can be found in page 2 of the file **LTC2 Exhibit I PA Basis – NW.pdf** from the prior filing, while the current projected lifetime loss ratio is in Exhibit 3e of this filing.

Please note that since the prior approval was less than the fully justifiable amount, it was not sufficient to prevent future rate action, and no certification was given. As the Company indicated in its response to the objection dated 3/14/2019 in the prior filing, even under the restrictive "if-knew" determination of the justified rate increase, a 133.3% rate increase was justified at that time.

Considering the shortfall between the prior fully justified rate increase and the accepted counteroffer, the Company does not believe the currently requested rate increase should be justified solely based on assumption changes since the prior rate increase. The Company believes the justified rate increase should be based on the benefits relative to the premium (on a prospective basis such that past losses are not recouped). Therefore, the Company respectfully requests the Department give consideration to the approach outlined in the Actuarial Memorandum, in which

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the justified rate increase is calculated from the Prospective Present Value (PPV) method applied to the changes from the original to current assumptions, backing out the impact of any rate increases received to date.

A comparison of the morbidity, mortality, and lapse assumptions used in this filing and the prior filing in 2018 has been provided below.

Morbidity

Current Assumptions

Claim incidence and termination rates are based on a combination of the Company's historical claim experience on these forms from 2007 through March 31, 2021, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. Utilization reflects average utilization during the study period of 2016-2020, which is projected forward with a cost of care assumption. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration.

The assumptions reflect the Company's current best estimate of future morbidity and considers the recent, emerging experience (particularly experience of the last five years), but generally excluded or otherwise adjusted for 2020 experience deemed to be materially impacted by the COVID-19 pandemic. The baseline assumptions include future morbidity improvement equal to 70% of the Scale G2 improvement scale, centered in 2018, beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

Prior 2018 Filing Assumption

Claim incidence and termination rates are based on a combination of the Company's historical claim experience on these forms from 2007 through 2015, the Milliman 2014 Long-Term Care Guidelines (Guidelines) and judgment. Utilization reflects average utilization during the study period, which is projected forward with a cost of care assumption. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration.

There is no assumption for future morbidity improvement.

Mortality

Current Assumptions

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company-specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 70% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality is based on the Milliman 2017 Long-Term Care Guidelines with fitting adjustments varying by situs, claim duration, gender, benefit trigger, incurred age, Florida/non-Florida, benefit type, elimination period, coverage type, and product series.

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Prior 2018 Filing Assumption

The best estimate future mortality assumption is 80% of the Individual Annuity Mortality (IAM) 2012 Base table for ages 0-74 and 100% of the IAM 2012 Base table for aged 75+. Selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company-specific adjustments where credible data exists are also applied to the base mortality.

There is no assumption for future mortality improvement.

Lapse

Current Assumptions

Please see the table below showing the current voluntary lapse assumptions.

LTC Lapse Rate Assumptions		
Lifetime Pay Only	Married	Single
Compound/Simple Inflation	0.40%	0.65%
No Inflation	0.75%	1.00%
Limited Pay / Paid Up Policies	0.00%	0.00%

Prior 2018 Filing Assumption

Please see the table below showing the current voluntary lapse assumptions.

LTC Lapse Rate Assumptions		
Lifetime Pay Only	Married	Single
Compound/Simple Inflation	0.50%	1.00%
No Inflation	1.00%	1.30%
Limited Pay / Paid Up Policies	0.00%	0.00%

8. *Has COVID-19 been factored into your projections?*

No modeling adjustments were made to reflect the impact of COVID-19.

While mortality was elevated in 2021 and 2022, in the Company's opinion, these reflect an acceleration in deaths that will be offset in the coming years. Additionally, the Company's LTC block

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of business is closed, and so some of the increased mortality by year reflects the aging of policyholders in the declining block. However, the Company is continuing to monitor emerging mortality experience to determine what, if any, adjustments should be made for the medium to long-term mortality assumption.

There has not been any indication, nor is it the Company's expectation, that lapses are significantly impacted by COVID-19.

9. *Please provide a seriatim listing of the affected policies in this block in Excel. Each record within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and requested premium increase in each year of the proposed implementation period. The Department has the following premium increase guidelines: (i) the annual increase on any policyholder should be limited to 30%, (ii) the staging period of the increase should be limited to no more than four years, and (iii) the aggregate increase (weighted upon the current premium column vector in the Excel seriatim policy listing) must be under 100%.*

   A seriatim listing of policies affected by this rate increase request has been provided in Exhibit 6 in the ***KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx*** Excel workbook uploaded to the Supporting Documentation section in SERFF.

   Additionally, the Company has modified its rate increase request to a 3-year phased-in rate increase of 30%, 30%, and 18.3% for all policies to comply with the guidelines given above. The Actuarial Memorandum, Appendices, Exhibits, and Rate/Rule Schedule tab have been updated accordingly.

   Please also see the revised rate sheets, which now display four sets of rates ('Current Premium Rates', 'Proposed Premium Rates… - Phase 1', 'Proposed Premium Rates… - Phase 2', and 'Proposed Premium Rates… - Phase 3'). Each set of proposed rates reflects one of the proposed phases, such that the Phase 1 rates are 30% higher than the Current rates, the Phase 2 rates are 30% higher than the Phase 1 rates, and the Phase 3 rates are 18.3% higher than the Phase 3 rates.

10. *Have you included a margin for adverse experience in your projected claims? Is the margin uniform or does it vary in some way? Please explain.*

    A 10% margin for adverse experience (MAE) is added to the PV of projected claims in Line 1 of Exhibits 5a and 5b, which demonstrate the calculation of the actuarially justified rate increase amount.

11. *Please provide your best estimate of the date when the first letter will be mailed informing policyholders of this premium increase.*

    The Company sends rate increase notification letters to policyholders around 80 days prior to the rate increase effective date, unless the state department has a higher mandated minimum notification period.

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CONTINENTAL GENERAL INSURANCE COMPANY

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The current assumed rate increase effective date is 11/15/2023.

12. *Please provide a listing of the past requested increases and approved increases by state. Also include a column showing the cumulative increases approved in each state.*

    Please see Exhibit 7 in the ***KIC LTC2 Exhibits 2023 - PA - revised 2023.05.26.xlsx*** Excel workbook uploaded to the Supporting Documentation section in SERFF for the rate increase history summary on these policy forms by state and inflation status.

13. *Please list the following policy counts:*

    The requested nationwide policy counts have been provided below:

    a. *Non-inflation policies issued prior to 9/16/2002*

       6,437

    b. *Compound inflation policies issued prior to 9/16/2002*

       7,307

    c. *Non-inflation policies issued after 9/15/2002*

       160

    d. *Compound inflation policies issued after 9/15/2002*

       592

14. *Please confirm 205% is the cumulative increase for all policies issued prior to 9/16/2002 and 107% is the cumulative increase for all policies issued after 9/15/2002 or provide the correct figures.*

    Confirmed.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Madison P. Nahrup, ASA, MAAA
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Long-term care administrator for:
Great American Life Insurance Company®
Loyal American Life Insurance Company®

State: *Pennsylvania* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *LTC2 Rate Increase Filing 2023/*

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/28/2023		Rate	PA KIC LTC2 Rate Sheets - TQ (Pre)	05/26/2023	PA KIC LTC2 Rate Sheets - TQ (Pre).pdf (Superceded)
02/28/2023		Rate	PA KIC LTC2 Rate Sheets - NTQ (Pre)	05/26/2023	PA KIC LTC2 Rate Sheets - NTQ (Pre).pdf (Superceded)
02/28/2023		Rate	PA KIC LTC2 Rate Sheets - TQ (Post)	05/26/2023	PA KIC LTC2 Rate Sheets - TQ (Post).pdf (Superceded)
02/28/2023		Rate	PA KIC LTC2 Rate Sheets - NTQ (Post)	05/26/2023	PA KIC LTC2 Rate Sheets - NTQ (Post).pdf (Superceded)
02/28/2023		Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)	05/26/2023	Generic RINC Letter - KIC_2022-03.pdf Managing Long-Term Care Risk - 2023-01.pdf KIC LTC2 Cover Letter 2023 - PA.pdf KIC LTC2 Actuarial Memorandum 2023 - PA.pdf (Superceded) KIC LTC2 Appendices 2023 - PA.pdf (Superceded) KIC LTC2 Exhibits 2023 - PA.pdf (Superceded) KIC LTC2 Exhibits 2023 - PA.xlsx (Superceded)

State:	Pennsylvania	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	LTC2 Rate Increase Filing 2023/		

Attachment KIC LTC2 Exhibits 2023 - PA.xlsx is not a PDF document and cannot be reproduced here.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	71.09	35.56	88.86	44.44	108.58	54.32	16-39
40-54	107.67	53.86	134.59	67.31	164.52	82.30	40-54
55-59	146.00	73.04	182.51	91.28	223.04	111.55	55-59
60	167.49	84.04	209.41	105.08	255.89	128.45	60
61	189.18	94.99	236.43	118.72	289.01	145.11	61
62	210.83	105.92	263.54	132.40	322.10	161.81	62
63	234.01	116.96	292.53	146.19	357.53	178.72	63
64	256.61	128.41	320.75	160.50	392.00	196.20	64
65	279.50	139.72	349.38	174.61	427.02	213.44	65
66	302.10	151.43	377.61	189.31	461.53	231.34	66
67	325.27	162.71	406.57	203.41	496.94	248.62	67
68	365.26	182.77	456.57	228.45	558.02	279.19	68
69	405.50	202.80	506.89	253.48	619.53	309.79	69
70	445.79	222.81	557.23	278.45	681.04	340.35	70
71	486.02	242.81	607.53	303.53	742.54	370.94	71
72	526.36	263.13	658.00	328.88	804.20	401.98	72
73	622.85	303.19	778.55	378.99	951.53	463.23	73
74	719.28	341.10	899.12	426.38	1,098.90	521.14	74
75	815.76	376.16	1,019.71	470.20	1,246.32	574.66	75
76	912.52	408.68	1,140.62	510.84	1,394.11	624.37	76
77	1,008.94	438.70	1,261.21	548.42	1,541.49	670.25	77
78	1,160.76	504.85	1,450.93	631.07	1,773.35	771.32	78
79	1,322.31	575.07	1,652.90	718.82	2,020.21	878.60	79
80	1,480.64	643.52	1,850.82	804.35	2,262.10	983.13	80
81	1,646.12	715.63	2,057.68	894.56	2,514.91	1,093.35	81
82	1,819.87	790.93	2,274.84	988.66	2,780.34	1,208.35	82
83	2,001.03	870.13	2,501.26	1,087.69	3,057.12	1,329.36	83
84	2,190.06	952.52	2,737.54	1,190.63	3,345.89	1,455.19	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	46.38	20.22	57.97	25.27	70.83	30.88	16-39
40-54	70.22	30.61	87.80	38.26	107.29	46.78	40-54
55-59	95.24	41.53	119.04	51.92	145.46	63.42	55-59
60	114.66	49.98	143.36	62.51	175.21	76.38	60
61	134.12	58.20	167.68	72.75	204.93	88.91	61
62	153.63	66.66	191.99	83.36	234.70	101.85	62
63	176.75	76.69	220.97	95.88	270.05	117.17	63
64	199.65	86.98	249.55	108.71	305.01	132.88	64
65	222.81	96.97	278.51	121.23	340.35	148.13	65
66	245.93	106.99	307.43	133.76	375.72	163.46	66
67	269.09	117.00	336.35	146.23	411.11	178.73	67
68	308.79	134.26	386.01	167.85	471.77	205.14	68
69	348.54	151.51	435.66	189.41	532.44	231.48	69
70	388.27	168.82	485.30	211.00	593.14	257.88	70
71	428.22	186.07	535.25	232.58	654.24	284.28	71
72	467.94	203.36	584.91	254.19	714.92	310.71	72
73	553.67	240.64	692.10	300.78	845.90	367.63	73
74	639.43	278.19	799.30	347.71	976.91	425.00	74
75	725.16	315.44	906.47	394.34	1,107.89	481.94	75
76	811.20	352.72	1,013.97	440.92	1,239.33	538.88	76
77	896.92	390.01	1,121.19	487.53	1,370.31	595.84	77
78	1,031.89	448.79	1,289.85	561.02	1,576.49	685.70	78
79	1,175.48	511.25	1,469.36	639.02	1,795.88	781.03	79
80	1,316.25	572.04	1,645.33	715.07	2,010.94	873.98	80
81	1,463.36	636.17	1,829.19	795.25	2,235.67	971.93	81
82	1,617.78	703.10	2,022.23	878.88	2,471.65	1,074.21	82
83	1,778.83	773.54	2,223.56	966.91	2,717.67	1,181.79	83
84	1,946.86	846.77	2,433.60	1,058.43	2,974.38	1,293.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	42.65	18.59	53.31	23.24	65.14	28.40	16-39
40-54	64.59	28.16	80.78	35.22	98.68	43.04	40-54
55-59	87.57	38.21	109.49	47.74	133.83	58.34	55-59
60	105.51	46.00	131.88	57.51	161.19	70.28	60
61	123.43	53.57	154.24	66.92	188.55	81.79	61
62	141.32	61.34	176.67	76.69	215.89	93.73	62
63	162.62	70.57	203.27	88.18	248.45	107.79	63
64	183.68	80.01	229.56	100.05	280.59	122.25	64
65	205.00	89.19	256.21	111.53	313.13	136.29	65
66	226.25	98.43	282.81	123.02	345.70	150.39	66
67	247.57	107.62	309.46	134.53	378.22	164.42	67
68	284.09	123.50	355.12	154.40	434.02	188.72	68
69	320.62	139.40	400.80	174.26	489.86	212.98	69
70	357.14	155.29	446.48	194.10	545.70	237.26	70
71	393.97	171.19	492.45	213.99	601.87	261.54	71
72	430.51	187.11	538.12	233.86	657.71	285.84	72
73	509.38	221.38	636.72	276.74	778.23	338.23	73
74	588.28	255.93	735.35	319.91	898.74	390.98	74
75	667.17	290.22	833.98	362.78	1,019.26	443.41	75
76	746.31	324.51	932.89	405.63	1,140.15	495.77	76
77	825.18	358.79	1,031.47	448.54	1,260.69	548.19	77
78	949.32	412.91	1,186.66	516.12	1,450.36	630.82	78
79	1,081.45	470.33	1,351.82	587.91	1,652.22	718.56	79
80	1,210.92	526.26	1,513.67	657.87	1,850.07	804.06	80
81	1,346.26	585.29	1,682.87	731.60	2,056.81	894.17	81
82	1,488.39	646.87	1,860.45	808.59	2,273.92	988.24	82
83	1,636.53	711.63	2,045.67	889.56	2,500.28	1,087.24	83
84	1,791.12	779.02	2,238.91	973.75	2,736.44	1,190.16	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	36.43	15.88	45.54	19.82	55.69	24.27	16-39
40-54	55.22	24.08	68.99	30.10	84.33	36.78	40-54
55-59	74.83	32.62	93.58	40.79	114.36	49.87	55-59
60	90.15	39.28	112.66	49.15	137.74	60.04	60
61	105.42	45.75	131.79	57.20	161.06	69.88	61
62	120.74	52.42	150.89	65.49	184.46	80.06	62
63	138.94	60.28	173.65	75.36	212.25	92.08	63
64	156.93	68.37	196.15	85.43	239.73	104.46	64
65	175.10	76.24	218.90	95.29	267.54	116.44	65
66	193.31	84.08	241.62	105.14	295.33	128.48	66
67	211.48	91.94	264.37	114.92	323.14	140.47	67
68	242.75	105.51	303.40	131.92	370.80	161.22	68
69	273.94	119.09	342.43	148.87	418.50	181.95	69
70	305.16	132.67	381.43	165.87	466.21	202.71	70
71	336.58	146.26	420.74	182.81	514.21	223.45	71
72	367.77	159.85	459.75	199.80	561.87	244.21	72
73	435.19	189.17	543.99	236.42	664.88	288.96	73
74	502.59	218.64	628.23	273.35	767.83	334.08	74
75	569.99	247.97	712.51	309.94	870.80	378.82	75
76	637.63	277.22	796.99	346.54	974.08	423.57	76
77	704.97	306.53	881.23	383.19	1,077.07	468.34	77
78	811.03	352.73	1,013.82	440.95	1,239.10	538.96	78
79	923.93	401.83	1,154.89	502.30	1,411.56	613.91	79
80	1,034.59	449.61	1,293.25	562.05	1,580.62	686.94	80
81	1,150.19	500.03	1,437.80	625.06	1,757.31	763.96	81
82	1,271.60	552.64	1,589.50	690.81	1,942.72	844.32	82
83	1,398.17	607.99	1,747.74	759.99	2,136.10	928.88	83
84	1,530.23	665.52	1,912.81	831.92	2,337.87	1,016.79	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	122.58	61.34	153.26	76.69	187.33	93.72	16-39
40-54	185.81	92.91	232.24	116.15	283.87	141.97	40-54
55-59	258.63	129.36	323.28	161.68	395.14	197.59	55-59
60	328.03	164.59	410.06	205.78	501.15	251.48	60
61	343.60	172.48	429.51	215.64	524.94	263.54	61
62	360.04	180.86	450.05	226.11	550.10	276.33	62
63	384.04	191.94	480.03	239.92	586.75	293.23	63
64	408.14	204.25	510.20	255.33	623.61	312.04	64
65	433.27	216.57	541.59	270.69	661.94	330.87	65
66	458.50	229.82	573.13	287.28	700.50	351.14	66
67	484.78	242.54	605.99	303.16	740.64	370.52	67
68	526.99	263.67	658.69	329.56	805.11	402.81	68
69	570.37	285.24	712.93	356.52	871.40	435.79	69
70	613.93	306.81	767.43	383.54	937.97	468.79	70
71	657.71	328.59	822.14	410.72	1,004.83	502.02	71
72	701.82	345.37	877.25	431.68	1,072.21	527.60	72
73	800.71	393.09	1,000.95	491.36	1,223.35	600.56	73
74	899.36	437.16	1,124.22	546.44	1,374.04	667.83	74
75	997.99	478.42	1,247.48	598.04	1,524.71	730.95	75
76	1,096.61	519.64	1,370.75	649.56	1,675.40	793.91	76
77	1,195.57	557.32	1,494.46	696.67	1,826.57	851.47	77
78	1,363.51	593.03	1,704.37	741.27	2,083.11	905.99	78
79	1,531.74	666.16	1,914.65	832.68	2,340.14	1,017.74	79
80	1,714.46	745.12	2,143.06	931.38	2,619.30	1,138.38	80
81	1,907.18	829.11	2,384.00	1,036.42	2,913.77	1,266.75	81
82	2,108.03	916.17	2,635.04	1,145.23	3,220.59	1,399.74	82
83	2,317.52	1,007.78	2,896.89	1,259.73	3,540.71	1,539.69	83
84	2,536.52	1,103.17	3,170.66	1,378.96	3,875.25	1,685.42	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	79.97	34.87	99.95	43.58	122.19	53.28	16-39
40-54	121.17	52.81	151.45	66.02	185.13	80.70	40-54
55-59	168.64	73.54	210.85	91.94	257.71	112.35	55-59
60	224.59	97.90	280.71	122.39	343.12	149.60	60
61	243.67	105.69	304.57	132.12	372.26	161.48	61
62	262.31	113.86	327.90	142.35	400.80	173.99	62
63	290.07	125.86	362.58	157.34	443.14	192.28	63
64	317.57	138.36	396.95	172.94	485.17	211.39	64
65	345.37	150.34	431.68	187.89	527.60	229.68	65
66	373.29	162.38	466.61	202.95	570.31	248.08	66
67	401.06	174.33	501.27	217.94	612.69	266.35	67
68	445.56	193.72	556.91	242.13	680.70	295.93	68
69	490.19	213.13	612.77	266.43	748.91	325.62	69
70	534.71	232.45	668.38	290.58	816.90	355.19	70
71	579.48	251.79	724.35	314.77	885.32	384.70	71
72	623.89	266.95	779.86	333.67	953.16	407.81	72
73	711.82	311.99	889.81	389.98	1,087.55	476.63	73
74	799.51	356.49	999.39	445.64	1,221.51	544.64	74
75	887.16	401.26	1,109.00	501.55	1,355.45	613.01	75
76	974.84	448.54	1,218.61	560.63	1,489.38	685.22	76
77	1,062.80	495.44	1,328.53	619.33	1,623.74	756.94	77
78	1,212.10	527.19	1,515.15	658.97	1,851.85	805.40	78
79	1,361.65	592.17	1,702.07	740.25	2,080.31	904.75	79
80	1,524.09	662.40	1,905.13	827.96	2,328.47	1,011.97	80
81	1,695.42	737.07	2,119.30	921.34	2,590.25	1,126.10	81
82	1,873.98	814.46	2,342.47	1,018.06	2,863.00	1,244.32	82
83	2,060.23	895.90	2,575.27	1,119.87	3,147.55	1,368.72	83
84	2,254.90	980.72	2,818.62	1,225.86	3,444.95	1,498.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	73.54	32.10	91.96	40.08	112.39	49.03	16-39
40-54	111.47	48.58	139.33	60.73	170.29	74.26	40-54
55-59	155.16	67.63	193.95	84.59	237.06	103.36	55-59
60	206.60	90.09	258.30	112.62	315.67	137.62	60
61	224.18	97.24	280.21	121.57	342.47	148.56	61
62	241.37	104.74	301.70	130.93	368.73	160.04	62
63	266.85	115.82	333.55	144.74	407.68	176.89	63
64	292.16	127.29	365.19	159.08	446.35	194.49	64
65	317.71	138.31	397.13	172.88	485.39	211.28	65
66	343.44	149.37	429.28	186.74	524.66	228.23	66
67	368.95	160.42	461.20	200.49	563.70	245.05	67
68	409.88	178.22	512.36	222.75	626.22	272.26	68
69	450.99	196.08	563.71	245.10	689.00	299.59	69
70	491.94	213.86	614.90	267.34	751.54	326.76	70
71	533.10	231.67	666.40	289.59	814.50	353.95	71
72	573.98	245.58	717.44	306.98	876.92	375.20	72
73	654.85	287.03	818.60	358.78	1,000.54	438.50	73
74	735.55	327.98	919.40	409.97	1,123.77	501.07	74
75	816.22	369.12	1,020.27	461.43	1,247.00	563.97	75
76	896.86	412.63	1,121.09	515.80	1,370.24	630.43	76
77	977.79	455.80	1,222.25	569.76	1,493.86	696.37	77
78	1,115.14	484.98	1,393.96	606.27	1,703.72	740.99	78
79	1,252.72	544.81	1,565.89	681.03	1,913.85	832.34	79
80	1,402.17	609.38	1,752.69	761.72	2,142.18	931.01	80
81	1,559.79	678.14	1,949.75	847.65	2,383.02	1,036.01	81
82	1,724.04	749.32	2,155.08	936.61	2,633.98	1,144.77	82
83	1,895.40	824.22	2,369.27	1,030.26	2,895.75	1,259.19	83
84	2,074.47	902.22	2,593.13	1,127.80	3,169.34	1,378.43	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	62.84	27.39	78.56	34.25	96.02	41.89	16-39
40-54	95.24	41.53	119.05	51.92	145.52	63.45	40-54
55-59	132.58	57.82	165.73	72.26	202.54	88.31	55-59
60	176.53	76.97	220.66	96.21	269.70	117.56	60
61	191.52	83.08	239.38	103.84	292.59	126.93	61
62	206.20	89.50	257.73	111.88	315.04	136.74	62
63	227.99	98.95	284.98	123.64	348.30	151.15	63
64	249.61	108.72	312.03	135.94	381.34	166.12	64
65	271.44	118.15	339.30	147.66	414.69	180.51	65
66	293.44	127.62	366.75	159.53	448.26	194.98	66
67	315.23	137.02	394.04	171.29	481.59	209.35	67
68	350.20	152.25	437.73	190.29	535.02	232.58	68
69	385.29	167.53	481.61	209.42	588.65	255.93	69
70	420.28	182.71	525.34	228.44	642.07	279.16	70
71	455.47	197.91	569.34	247.41	695.84	302.40	71
72	490.39	209.81	612.96	262.27	749.19	320.55	72
73	559.50	245.23	699.39	306.52	854.81	374.64	73
74	628.41	280.21	785.49	350.25	960.05	428.09	74
75	697.33	315.37	871.65	394.21	1,065.37	481.81	75
76	766.24	352.53	957.79	440.67	1,170.65	538.56	76
77	835.36	389.39	1,044.21	486.76	1,276.30	594.97	77
78	952.73	414.36	1,190.92	517.97	1,455.55	633.05	78
79	1,070.27	465.44	1,337.81	581.81	1,635.11	711.14	79
80	1,197.92	520.61	1,497.41	650.77	1,830.16	795.39	80
81	1,332.62	579.34	1,665.75	724.15	2,035.95	885.08	81
82	1,472.94	640.18	1,841.18	800.21	2,250.33	978.01	82
83	1,619.32	704.15	2,024.15	880.22	2,473.99	1,075.82	83
84	1,772.31	770.84	2,215.40	963.51	2,707.73	1,177.65	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	99.24	49.63	124.06	62.02	151.65	75.79	16-39
40-54	150.36	75.23	187.96	94.01	229.72	114.92	40-54
55	258.63	129.36	323.28	161.68	395.14	197.59	55
56	300.18	150.11	375.21	187.66	458.58	229.36	56
57-59	342.00	171.06	427.54	213.83	522.51	261.35	57-59
60	582.74	292.47	728.42	365.60	890.30	446.81	60
61	646.22	324.41	807.77	405.53	987.28	495.67	61
62	670.47	336.22	838.09	420.28	1,024.30	513.68	62
63	729.48	365.38	911.83	456.76	1,114.49	558.23	63
64	781.77	391.19	977.22	488.97	1,194.35	597.67	64
65	821.26	410.51	1,026.59	513.13	1,254.72	627.13	65
66	860.68	431.44	1,075.87	539.33	1,314.96	659.15	66
67	902.83	451.75	1,128.53	564.62	1,379.35	690.12	67
68	968.35	484.48	1,210.43	605.62	1,479.40	740.18	68
69	1,036.05	518.10	1,295.07	647.64	1,582.89	791.54	69
70	1,104.64	552.09	1,380.79	690.11	1,687.63	843.47	70
71	1,173.66	586.32	1,467.07	732.91	1,793.09	895.76	71
72	1,243.91	612.62	1,554.91	765.78	1,900.43	935.96	72
73	1,424.03	687.78	1,780.02	859.72	2,175.58	1,050.78	73
74	1,592.45	754.75	1,990.52	943.45	2,432.85	1,153.08	74
75	1,752.15	815.43	2,190.21	1,019.30	2,676.89	1,245.79	75
76	1,912.97	874.63	2,391.22	1,093.33	2,922.57	1,336.29	76
77	2,061.91	926.73	2,577.38	1,158.39	3,150.11	1,415.83	77
78	2,204.44	974.44	2,755.57	1,218.02	3,367.91	1,488.69	78
79	2,343.54	1,019.38	2,929.43	1,274.21	3,580.42	1,557.36	79
80	2,624.78	1,141.68	3,280.99	1,427.13	4,010.11	1,744.25	80
81	2,917.68	1,269.09	3,647.15	1,586.39	4,457.64	1,938.89	81
82	3,224.72	1,402.65	4,030.88	1,753.29	4,926.66	2,142.91	82
83	3,545.85	1,542.27	4,432.29	1,927.84	5,417.23	2,356.28	83
84	3,880.89	1,688.04	4,851.14	2,110.08	5,929.17	2,578.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	64.72	28.20	80.93	35.27	98.89	43.11	16-39
40-54	98.07	42.77	122.58	53.45	149.81	65.33	40-54
55	168.64	73.54	210.85	91.94	257.71	112.35	55
56	195.75	85.36	244.71	106.71	299.09	130.41	56
57-59	223.04	97.26	278.81	121.57	340.78	148.59	57-59
60	398.96	173.97	498.72	217.40	609.52	265.78	60
61	458.23	198.80	572.79	248.47	700.11	303.69	61
62	488.49	211.67	610.61	264.58	746.32	323.41	62
63	550.98	239.59	688.69	299.51	841.76	366.06	63
64	608.23	264.98	760.31	331.21	929.26	404.84	64
65	654.58	284.92	818.28	356.16	1,000.08	435.33	65
66	700.71	304.84	875.88	381.03	1,070.54	465.74	66
67	746.87	324.71	933.61	405.90	1,141.05	496.07	67
68	818.66	355.89	1,023.35	444.90	1,250.78	543.77	68
69	890.46	387.13	1,113.11	483.96	1,360.47	591.49	69
70	962.06	418.29	1,202.58	522.87	1,469.82	639.07	70
71	1,034.07	449.33	1,292.57	561.66	1,579.84	686.48	71
72	1,105.82	473.50	1,382.26	591.87	1,689.42	723.38	72
73	1,265.88	545.84	1,582.41	682.33	1,934.02	833.93	73
74	1,415.63	615.52	1,769.53	769.41	2,162.73	940.37	74
75	1,557.61	683.87	1,947.01	854.83	2,379.67	1,044.79	75
76	1,700.57	754.95	2,125.72	943.66	2,598.08	1,153.35	76
77	1,832.96	823.82	2,291.19	1,029.80	2,800.34	1,258.66	77
78	1,959.67	866.24	2,449.61	1,082.79	2,993.94	1,323.41	78
79	2,083.35	906.18	2,604.15	1,132.75	3,182.91	1,384.44	79
80	2,333.34	1,014.94	2,916.69	1,268.67	3,564.81	1,550.58	80
81	2,593.76	1,128.19	3,242.20	1,410.23	3,962.66	1,723.60	81
82	2,866.70	1,246.92	3,583.35	1,558.60	4,379.62	1,905.01	82
83	3,152.12	1,371.02	3,940.15	1,713.78	4,815.75	2,094.63	83
84	3,450.01	1,500.60	4,312.50	1,875.78	5,270.85	2,292.60	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	59.54	25.98	74.43	32.45	90.97	39.62	16-39
40-54	90.23	39.33	112.77	49.17	137.86	60.10	40-54
55	155.16	67.63	193.95	84.59	237.06	103.36	55
56	180.10	78.53	225.14	98.15	275.15	119.98	56
57-59	205.21	89.49	256.52	111.85	313.51	136.70	57-59
60	367.04	160.04	458.82	200.05	560.76	244.49	60
61	421.59	182.86	526.99	228.60	644.09	279.42	61
62	449.41	194.74	561.78	243.43	686.60	297.53	62
63	506.89	220.43	633.64	275.55	774.43	336.75	63
64	559.57	243.80	699.47	304.73	854.90	372.45	64
65	602.23	262.15	752.77	327.68	920.06	400.48	65
66	644.67	280.43	805.85	350.55	984.90	428.46	66
67	687.14	298.74	858.90	373.42	1,049.80	456.40	67
68	753.19	327.44	941.49	409.32	1,150.72	500.29	68
69	819.25	356.18	1,024.07	445.24	1,251.64	544.18	69
70	885.08	384.84	1,106.37	481.06	1,352.25	587.97	70
71	951.32	413.40	1,189.18	516.73	1,453.41	631.54	71
72	1,017.32	435.61	1,271.67	544.51	1,554.28	665.52	72
73	1,164.64	502.18	1,455.78	627.74	1,779.29	767.23	73
74	1,302.38	566.27	1,627.96	707.84	1,989.75	865.15	74
75	1,432.99	629.13	1,791.26	786.46	2,189.31	961.20	75
76	1,564.52	694.53	1,955.66	868.15	2,390.25	1,061.08	76
77	1,686.31	757.92	2,107.91	947.39	2,576.30	1,157.95	77
78	1,802.90	796.91	2,253.63	996.15	2,754.42	1,217.52	78
79	1,916.66	833.70	2,395.86	1,042.10	2,928.27	1,273.71	79
80	2,146.69	933.71	2,683.35	1,167.19	3,279.66	1,426.57	80
81	2,386.27	1,037.94	2,982.82	1,297.41	3,645.65	1,585.74	81
82	2,637.35	1,147.15	3,296.68	1,433.94	4,029.23	1,752.61	82
83	2,899.93	1,261.33	3,624.92	1,576.70	4,430.49	1,927.08	83
84	3,174.01	1,380.59	3,967.52	1,725.71	4,849.17	2,109.22	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	50.88	22.17	63.61	27.71	77.73	33.90	16-39
40-54	77.08	33.62	96.35	42.02	117.76	51.35	40-54
55	132.58	57.82	165.73	72.26	202.54	88.31	55
56	153.86	67.11	192.35	83.89	235.07	102.49	56
57-59	175.32	76.43	219.18	95.57	267.85	116.78	57-59
60	313.59	136.71	391.99	170.92	479.07	208.87	60
61	360.16	156.23	450.24	195.29	550.25	238.71	61
62	383.94	166.38	479.94	207.96	586.60	254.18	62
63	433.05	188.31	541.31	235.42	661.64	287.72	63
64	478.09	208.25	597.61	260.35	730.40	318.19	64
65	514.53	223.94	643.15	279.92	786.05	342.16	65
66	550.75	239.59	688.46	299.51	841.46	366.06	66
67	587.05	255.24	733.80	319.02	896.86	389.93	67
68	643.48	279.75	804.34	349.69	983.13	427.41	68
69	699.93	304.32	874.90	380.38	1,069.31	464.89	69
70	756.18	328.79	945.21	410.98	1,155.28	502.32	70
71	812.79	353.17	1,015.95	441.45	1,241.74	539.56	71
72	869.17	372.17	1,086.49	465.21	1,327.90	568.59	72
73	995.03	429.06	1,243.73	536.29	1,520.13	655.47	73
74	1,112.69	483.79	1,390.83	604.74	1,699.92	739.15	74
75	1,224.28	537.50	1,530.36	671.89	1,870.43	821.22	75
76	1,336.64	593.36	1,670.79	741.73	2,042.10	906.55	76
77	1,440.70	647.54	1,800.89	809.44	2,201.06	989.29	77
78	1,540.32	680.88	1,925.37	851.06	2,353.25	1,040.22	78
79	1,637.50	712.26	2,046.90	890.32	2,501.74	1,088.16	79
80	1,834.02	797.74	2,292.52	997.18	2,801.98	1,218.76	80
81	2,038.66	886.78	2,548.37	1,108.45	3,114.67	1,354.78	81
82	2,253.16	980.08	2,816.50	1,225.09	3,442.38	1,497.34	82
83	2,477.53	1,077.65	3,096.96	1,347.07	3,785.16	1,646.38	83
84	2,711.70	1,179.50	3,389.63	1,474.37	4,142.88	1,802.00	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Current Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	213.27	106.68	266.58	133.32	325.74	162.96	16-39
40-54	323.01	161.58	403.77	201.93	493.56	246.90	40-54
55-59	438.00	219.12	547.53	273.84	669.12	334.65	55-59
60	502.47	252.12	628.23	315.24	767.67	385.35	60
61	567.54	284.97	709.29	356.16	867.03	435.33	61
62	632.49	317.76	790.62	397.20	966.30	485.43	62
63	702.03	350.88	877.59	438.57	1,072.59	536.16	63
64	769.83	385.23	962.25	481.50	1,176.00	588.60	64
65	838.50	419.16	1,048.14	523.83	1,281.06	640.32	65
66	906.30	454.29	1,132.83	567.93	1,384.59	694.02	66
67	975.81	488.13	1,219.71	610.23	1,490.82	745.86	67
68	1,095.78	548.31	1,369.71	685.35	1,674.06	837.57	68
69	1,216.50	608.40	1,520.67	760.44	1,858.59	929.37	69
70	1,337.37	668.43	1,671.69	835.35	2,043.12	1,021.05	70
71	1,458.06	728.43	1,822.59	910.59	2,227.62	1,112.82	71
72	1,579.08	789.39	1,974.00	986.64	2,412.60	1,205.94	72
73	1,868.55	909.57	2,335.65	1,136.97	2,854.59	1,389.69	73
74	2,157.84	1,023.30	2,697.36	1,279.14	3,296.70	1,563.42	74
75	2,447.28	1,128.48	3,059.13	1,410.60	3,738.96	1,723.98	75
76	2,737.56	1,226.04	3,421.86	1,532.52	4,182.33	1,873.11	76
77	3,026.82	1,316.10	3,783.63	1,645.26	4,624.47	2,010.75	77
78	3,482.28	1,514.55	4,352.79	1,893.21	5,320.05	2,313.96	78
79	3,966.93	1,725.21	4,958.70	2,156.46	6,060.63	2,635.80	79
80	4,441.92	1,930.56	5,552.46	2,413.05	6,786.30	2,949.39	80
81	4,938.36	2,146.89	6,173.04	2,683.68	7,544.73	3,280.05	81
82	5,459.61	2,372.79	6,824.52	2,965.98	8,341.02	3,625.05	82
83	6,003.09	2,610.39	7,503.78	3,263.07	9,171.36	3,988.08	83
84	6,570.18	2,857.56	8,212.62	3,571.89	10,037.67	4,365.57	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	139.14	60.66	173.91	75.81	212.49	92.64	16-39
40-54	210.66	91.83	263.40	114.78	321.87	140.34	40-54
55-59	285.72	124.59	357.12	155.76	436.38	190.26	55-59
60	343.98	149.94	430.08	187.53	525.63	229.14	60
61	402.36	174.60	503.04	218.25	614.79	266.73	61
62	460.89	199.98	575.97	250.08	704.10	305.55	62
63	530.25	230.07	662.91	287.64	810.15	351.51	63
64	598.95	260.94	748.65	326.13	915.03	398.64	64
65	668.43	290.91	835.53	363.69	1,021.05	444.39	65
66	737.79	320.97	922.29	401.28	1,127.16	490.38	66
67	807.27	351.00	1,009.05	438.69	1,233.33	536.19	67
68	926.37	402.78	1,158.03	503.55	1,415.31	615.42	68
69	1,045.62	454.53	1,306.98	568.23	1,597.32	694.44	69
70	1,164.81	506.46	1,455.90	633.00	1,779.42	773.64	70
71	1,284.66	558.21	1,605.75	697.74	1,962.72	852.84	71
72	1,403.82	610.08	1,754.73	762.57	2,144.76	932.13	72
73	1,661.01	721.92	2,076.30	902.34	2,537.70	1,102.89	73
74	1,918.29	834.57	2,397.90	1,043.13	2,930.73	1,275.00	74
75	2,175.48	946.32	2,719.41	1,183.02	3,323.67	1,445.82	75
76	2,433.60	1,058.16	3,041.91	1,322.76	3,717.99	1,616.64	76
77	2,690.76	1,170.03	3,363.57	1,462.59	4,110.93	1,787.52	77
78	3,095.67	1,346.37	3,869.55	1,683.06	4,729.47	2,057.10	78
79	3,526.44	1,533.75	4,408.08	1,917.06	5,387.64	2,343.09	79
80	3,948.75	1,716.12	4,935.99	2,145.21	6,032.82	2,621.94	80
81	4,390.08	1,908.51	5,487.57	2,385.75	6,707.01	2,915.79	81
82	4,853.34	2,109.30	6,066.69	2,636.64	7,414.95	3,222.63	82
83	5,336.49	2,320.62	6,670.68	2,900.73	8,153.01	3,545.37	83
84	5,840.58	2,540.31	7,300.80	3,175.29	8,923.14	3,880.92	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	127.95	55.77	159.93	69.72	195.42	85.20	16-39
40-54	193.77	84.48	242.34	105.66	296.04	129.12	40-54
55-59	262.71	114.63	328.47	143.22	401.49	175.02	55-59
60	316.53	138.00	395.64	172.53	483.57	210.84	60
61	370.29	160.71	462.72	200.76	565.65	245.37	61
62	423.96	184.02	530.01	230.07	647.67	281.19	62
63	487.86	211.71	609.81	264.54	745.35	323.37	63
64	551.04	240.03	688.68	300.15	841.77	366.75	64
65	615.00	267.57	768.63	334.59	939.39	408.87	65
66	678.75	295.29	848.43	369.06	1,037.10	451.17	66
67	742.71	322.86	928.38	403.59	1,134.66	493.26	67
68	852.27	370.50	1,065.36	463.20	1,302.06	566.16	68
69	961.86	418.20	1,202.40	522.78	1,469.58	638.94	69
70	1,071.42	465.87	1,339.44	582.30	1,637.10	711.78	70
71	1,181.91	513.57	1,477.35	641.97	1,805.61	784.62	71
72	1,291.53	561.33	1,614.36	701.58	1,973.13	857.52	72
73	1,528.14	664.14	1,910.16	830.22	2,334.69	1,014.69	73
74	1,764.84	767.79	2,206.05	959.73	2,696.22	1,172.94	74
75	2,001.51	870.66	2,501.94	1,088.34	3,057.78	1,330.23	75
76	2,238.93	973.53	2,798.67	1,216.89	3,420.45	1,487.31	76
77	2,475.54	1,076.37	3,094.41	1,345.62	3,782.07	1,644.57	77
78	2,847.96	1,238.73	3,559.98	1,548.36	4,351.08	1,892.46	78
79	3,244.35	1,410.99	4,055.46	1,763.73	4,956.66	2,155.68	79
80	3,632.76	1,578.78	4,541.01	1,973.61	5,550.21	2,412.18	80
81	4,038.78	1,755.87	5,048.61	2,194.80	6,170.43	2,682.51	81
82	4,465.17	1,940.61	5,581.35	2,425.77	6,821.76	2,964.72	82
83	4,909.59	2,134.89	6,137.01	2,668.68	7,500.84	3,261.72	83
84	5,373.36	2,337.06	6,716.73	2,921.25	8,209.32	3,570.48	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	109.29	47.64	136.62	59.46	167.07	72.81	16-39
40-54	165.66	72.24	206.97	90.30	252.99	110.34	40-54
55-59	224.49	97.86	280.74	122.37	343.08	149.61	55-59
60	270.45	117.84	337.98	147.45	413.22	180.12	60
61	316.26	137.25	395.37	171.60	483.18	209.64	61
62	362.22	157.26	452.67	196.47	553.38	240.18	62
63	416.82	180.84	520.95	226.08	636.75	276.24	63
64	470.79	205.11	588.45	256.29	719.19	313.38	64
65	525.30	228.72	656.70	285.87	802.62	349.32	65
66	579.93	252.24	724.86	315.42	885.99	385.44	66
67	634.44	275.82	793.11	344.76	969.42	421.41	67
68	728.25	316.53	910.20	395.76	1,112.40	483.66	68
69	821.82	357.27	1,027.29	446.61	1,255.50	545.85	69
70	915.48	398.01	1,144.29	497.61	1,398.63	608.13	70
71	1,009.74	438.78	1,262.22	548.43	1,542.63	670.35	71
72	1,103.31	479.55	1,379.25	599.40	1,685.61	732.63	72
73	1,305.57	567.51	1,631.97	709.26	1,994.64	866.88	73
74	1,507.77	655.92	1,884.69	820.05	2,303.49	1,002.24	74
75	1,709.97	743.91	2,137.53	929.82	2,612.40	1,136.46	75
76	1,912.89	831.66	2,390.97	1,039.62	2,922.24	1,270.71	76
77	2,114.91	919.59	2,643.69	1,149.57	3,231.21	1,405.02	77
78	2,433.09	1,058.19	3,041.46	1,322.85	3,717.30	1,616.88	78
79	2,771.79	1,205.49	3,464.67	1,506.90	4,234.68	1,841.73	79
80	3,103.77	1,348.83	3,879.75	1,686.15	4,741.86	2,060.82	80
81	3,450.57	1,500.09	4,313.40	1,875.18	5,271.93	2,291.88	81
82	3,814.80	1,657.92	4,768.50	2,072.43	5,828.16	2,532.96	82
83	4,194.51	1,823.97	5,243.22	2,279.97	6,408.30	2,786.64	83
84	4,590.69	1,996.56	5,738.43	2,495.76	7,013.61	3,050.37	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	367.74	184.02	459.78	230.07	561.99	281.16	16-39
40-54	557.43	278.73	696.72	348.45	851.61	425.91	40-54
55-59	775.89	388.08	969.84	485.04	1,185.42	592.77	55-59
60	984.09	493.77	1,230.18	617.34	1,503.45	754.44	60
61	1,030.80	517.44	1,288.53	646.92	1,574.82	790.62	61
62	1,080.12	542.58	1,350.15	678.33	1,650.30	828.99	62
63	1,152.12	575.82	1,440.09	719.76	1,760.25	879.69	63
64	1,224.42	612.75	1,530.60	765.99	1,870.83	936.12	64
65	1,299.81	649.71	1,624.77	812.07	1,985.82	992.61	65
66	1,375.50	689.46	1,719.39	861.84	2,101.50	1,053.42	66
67	1,454.34	727.62	1,817.97	909.48	2,221.92	1,111.56	67
68	1,580.97	791.01	1,976.07	988.68	2,415.33	1,208.43	68
69	1,711.11	855.72	2,138.79	1,069.56	2,614.20	1,307.37	69
70	1,841.79	920.43	2,302.29	1,150.62	2,813.91	1,406.37	70
71	1,973.13	985.77	2,466.42	1,232.16	3,014.49	1,506.06	71
72	2,105.46	1,036.11	2,631.75	1,295.04	3,216.63	1,582.80	72
73	2,402.13	1,179.27	3,002.85	1,474.08	3,670.05	1,801.68	73
74	2,698.08	1,311.48	3,372.66	1,639.32	4,122.12	2,003.49	74
75	2,993.97	1,435.26	3,742.44	1,794.12	4,574.13	2,192.85	75
76	3,289.83	1,558.92	4,112.25	1,948.68	5,026.20	2,381.73	76
77	3,586.71	1,671.96	4,483.38	2,090.01	5,479.71	2,554.41	77
78	4,090.53	1,779.09	5,113.11	2,223.81	6,249.33	2,717.97	78
79	4,595.22	1,998.48	5,743.95	2,498.04	7,020.42	3,053.22	79
80	5,143.38	2,235.36	6,429.18	2,794.14	7,857.90	3,415.14	80
81	5,721.54	2,487.33	7,152.00	3,109.26	8,741.31	3,800.25	81
82	6,324.09	2,748.51	7,905.12	3,435.69	9,661.77	4,199.22	82
83	6,952.56	3,023.34	8,690.67	3,779.19	10,622.13	4,619.07	83
84	7,609.56	3,309.51	9,511.98	4,136.88	11,625.75	5,056.26	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	239.91	104.61	299.85	130.74	366.57	159.84	16-39
40-54	363.51	158.43	454.35	198.06	555.39	242.10	40-54
55-59	505.92	220.62	632.55	275.82	773.13	337.05	55-59
60	673.77	293.70	842.13	367.17	1,029.36	448.80	60
61	731.01	317.07	913.71	396.36	1,116.78	484.44	61
62	786.93	341.58	983.70	427.05	1,202.40	521.97	62
63	870.21	377.58	1,087.74	472.02	1,329.42	576.84	63
64	952.71	415.08	1,190.85	518.82	1,455.51	634.17	64
65	1,036.11	451.02	1,295.04	563.67	1,582.80	689.04	65
66	1,119.87	487.14	1,399.83	608.85	1,710.93	744.24	66
67	1,203.18	522.99	1,503.81	653.82	1,838.07	799.05	67
68	1,336.68	581.16	1,670.73	726.39	2,042.10	887.79	68
69	1,470.57	639.39	1,838.31	799.29	2,246.73	976.86	69
70	1,604.13	697.35	2,005.14	871.74	2,450.70	1,065.57	70
71	1,738.44	755.37	2,173.05	944.31	2,655.96	1,154.10	71
72	1,871.67	800.85	2,339.58	1,001.01	2,859.48	1,223.43	72
73	2,135.46	935.97	2,669.43	1,169.94	3,262.65	1,429.89	73
74	2,398.53	1,069.47	2,998.17	1,336.92	3,664.53	1,633.92	74
75	2,661.48	1,203.78	3,327.00	1,504.65	4,066.35	1,839.03	75
76	2,924.52	1,345.62	3,655.83	1,681.89	4,468.14	2,055.66	76
77	3,188.40	1,486.32	3,985.59	1,857.99	4,871.22	2,270.82	77
78	3,636.30	1,581.57	4,545.45	1,976.91	5,555.55	2,416.20	78
79	4,084.95	1,776.51	5,106.21	2,220.75	6,240.93	2,714.25	79
80	4,572.27	1,987.20	5,715.39	2,483.88	6,985.41	3,035.91	80
81	5,086.26	2,211.21	6,357.90	2,764.02	7,770.75	3,378.30	81
82	5,621.94	2,443.38	7,027.41	3,054.18	8,589.00	3,732.96	82
83	6,180.69	2,687.70	7,725.81	3,359.61	9,442.65	4,106.16	83
84	6,764.70	2,942.16	8,455.86	3,677.58	10,334.85	4,494.81	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	220.62	96.30	275.88	120.24	337.17	147.09	16-39
40-54	334.41	145.74	417.99	182.19	510.87	222.78	40-54
55-59	465.48	202.89	581.85	253.77	711.18	310.08	55-59
60	619.80	270.27	774.90	337.86	947.01	412.86	60
61	672.54	291.72	840.63	364.71	1,027.41	445.68	61
62	724.11	314.22	905.10	392.79	1,106.19	480.12	62
63	800.55	347.46	1,000.65	434.22	1,223.04	530.67	63
64	876.48	381.87	1,095.57	477.24	1,339.05	583.47	64
65	953.13	414.93	1,191.39	518.64	1,456.17	633.84	65
66	1,030.32	448.11	1,287.84	560.22	1,573.98	684.69	66
67	1,106.85	481.26	1,383.60	601.47	1,691.10	735.15	67
68	1,229.64	534.66	1,537.08	668.25	1,878.66	816.78	68
69	1,352.97	588.24	1,691.13	735.30	2,067.00	898.77	69
70	1,475.82	641.58	1,844.70	802.02	2,254.62	980.28	70
71	1,599.30	695.01	1,999.20	868.77	2,443.50	1,061.85	71
72	1,721.94	736.74	2,152.32	920.94	2,630.76	1,125.60	72
73	1,964.55	861.09	2,455.80	1,076.34	3,001.62	1,315.50	73
74	2,206.65	983.94	2,758.20	1,229.91	3,371.31	1,503.21	74
75	2,448.66	1,107.36	3,060.81	1,384.29	3,741.00	1,691.91	75
76	2,690.58	1,237.89	3,363.27	1,547.40	4,110.72	1,891.29	76
77	2,933.37	1,367.40	3,666.75	1,709.28	4,481.58	2,089.11	77
78	3,345.42	1,454.94	4,181.88	1,818.81	5,111.16	2,222.97	78
79	3,758.16	1,634.43	4,697.67	2,043.09	5,741.55	2,497.02	79
80	4,206.51	1,828.14	5,258.07	2,285.16	6,426.54	2,793.03	80
81	4,679.37	2,034.42	5,849.25	2,542.95	7,149.06	3,108.03	81
82	5,172.12	2,247.96	6,465.24	2,809.83	7,901.94	3,434.31	82
83	5,686.20	2,472.66	7,107.81	3,090.78	8,687.25	3,777.57	83
84	6,223.41	2,706.66	7,779.39	3,383.40	9,508.02	4,135.29	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	188.52	82.17	235.68	102.75	288.06	125.67	16-39
40-54	285.72	124.59	357.15	155.76	436.56	190.35	40-54
55-59	397.74	173.46	497.19	216.78	607.62	264.93	55-59
60	529.59	230.91	661.98	288.63	809.10	352.68	60
61	574.56	249.24	718.14	311.52	877.77	380.79	61
62	618.60	268.50	773.19	335.64	945.12	410.22	62
63	683.97	296.85	854.94	370.92	1,044.90	453.45	63
64	748.83	326.16	936.09	407.82	1,144.02	498.36	64
65	814.32	354.45	1,017.90	442.98	1,244.07	541.53	65
66	880.32	382.86	1,100.25	478.59	1,344.78	584.94	66
67	945.69	411.06	1,182.12	513.87	1,444.77	628.05	67
68	1,050.60	456.75	1,313.19	570.87	1,605.06	697.74	68
69	1,155.87	502.59	1,444.83	628.26	1,765.95	767.79	69
70	1,260.84	548.13	1,576.02	685.32	1,926.21	837.48	70
71	1,366.41	593.73	1,708.02	742.23	2,087.52	907.20	71
72	1,471.17	629.43	1,838.88	786.81	2,247.57	961.65	72
73	1,678.50	735.69	2,098.17	919.56	2,564.43	1,123.92	73
74	1,885.23	840.63	2,356.47	1,050.75	2,880.15	1,284.27	74
75	2,091.99	946.11	2,614.95	1,182.63	3,196.11	1,445.43	75
76	2,298.72	1,057.59	2,873.37	1,322.01	3,511.95	1,615.68	76
77	2,506.08	1,168.17	3,132.63	1,460.28	3,828.90	1,784.91	77
78	2,858.19	1,243.08	3,572.76	1,553.91	4,366.65	1,899.15	78
79	3,210.81	1,396.32	4,013.43	1,745.43	4,905.33	2,133.42	79
80	3,593.76	1,561.83	4,492.23	1,952.31	5,490.48	2,386.17	80
81	3,997.86	1,738.02	4,997.25	2,172.45	6,107.85	2,655.24	81
82	4,418.82	1,920.54	5,523.54	2,400.63	6,750.99	2,934.03	82
83	4,857.96	2,112.45	6,072.45	2,640.66	7,421.97	3,227.46	83
84	5,316.93	2,312.52	6,646.20	2,890.53	8,123.19	3,532.95	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	297.72	148.89	372.18	186.06	454.95	227.37	16-39
40-54	451.08	225.69	563.88	282.03	689.16	344.76	40-54
55	775.89	388.08	969.84	485.04	1,185.42	592.77	55
56	900.54	450.33	1,125.63	562.98	1,375.74	688.08	56
57-59	1,026.00	513.18	1,282.62	641.49	1,567.53	784.05	57-59
60	1,748.22	877.41	2,185.26	1,096.80	2,670.90	1,340.43	60
61	1,938.66	973.23	2,423.31	1,216.59	2,961.84	1,487.01	61
62	2,011.41	1,008.66	2,514.27	1,260.84	3,072.90	1,541.04	62
63	2,188.44	1,096.14	2,735.49	1,370.28	3,343.47	1,674.69	63
64	2,345.31	1,173.57	2,931.66	1,466.91	3,583.05	1,793.01	64
65	2,463.78	1,231.53	3,079.77	1,539.39	3,764.16	1,881.39	65
66	2,582.04	1,294.32	3,227.61	1,617.99	3,944.88	1,977.45	66
67	2,708.49	1,355.25	3,385.59	1,693.86	4,138.05	2,070.36	67
68	2,905.05	1,453.44	3,631.29	1,816.86	4,438.20	2,220.54	68
69	3,108.15	1,554.30	3,885.21	1,942.92	4,748.67	2,374.62	69
70	3,313.92	1,656.27	4,142.37	2,070.33	5,062.89	2,530.41	70
71	3,520.98	1,758.96	4,401.21	2,198.73	5,379.27	2,687.28	71
72	3,731.73	1,837.86	4,664.73	2,297.34	5,701.29	2,807.88	72
73	4,272.09	2,063.34	5,340.06	2,579.16	6,526.74	3,152.34	73
74	4,777.35	2,264.25	5,971.56	2,830.35	7,298.55	3,459.24	74
75	5,256.45	2,446.29	6,570.63	3,057.90	8,030.67	3,737.37	75
76	5,738.91	2,623.89	7,173.66	3,279.99	8,767.71	4,008.87	76
77	6,185.73	2,780.19	7,732.14	3,475.17	9,450.33	4,247.49	77
78	6,613.32	2,923.32	8,266.71	3,654.06	10,103.73	4,466.07	78
79	7,030.62	3,058.14	8,788.29	3,822.63	10,741.26	4,672.08	79
80	7,874.34	3,425.04	9,842.97	4,281.39	12,030.33	5,232.75	80
81	8,753.04	3,807.27	10,941.45	4,759.17	13,372.92	5,816.67	81
82	9,674.16	4,207.95	12,092.64	5,259.87	14,779.98	6,428.73	82
83	10,637.55	4,626.81	13,296.87	5,783.52	16,251.69	7,068.84	83
84	11,642.67	5,064.12	14,553.42	6,330.24	17,787.51	7,736.88	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	194.16	84.60	242.79	105.81	296.67	129.33	16-39
40-54	294.21	128.31	367.74	160.35	449.43	195.99	40-54
55	505.92	220.62	632.55	275.82	773.13	337.05	55
56	587.25	256.08	734.13	320.13	897.27	391.23	56
57-59	669.12	291.78	836.43	364.71	1,022.34	445.77	57-59
60	1,196.88	521.91	1,496.16	652.20	1,828.56	797.34	60
61	1,374.69	596.40	1,718.37	745.41	2,100.33	911.07	61
62	1,465.47	635.01	1,831.83	793.74	2,238.96	970.23	62
63	1,652.94	718.77	2,066.07	898.53	2,525.28	1,098.18	63
64	1,824.69	794.94	2,280.93	993.63	2,787.78	1,214.52	64
65	1,963.74	854.76	2,454.84	1,068.48	3,000.24	1,305.99	65
66	2,102.13	914.52	2,627.64	1,143.09	3,211.62	1,397.22	66
67	2,240.61	974.13	2,800.83	1,217.70	3,423.15	1,488.21	67
68	2,455.98	1,067.67	3,070.05	1,334.70	3,752.34	1,631.31	68
69	2,671.38	1,161.39	3,339.33	1,451.88	4,081.41	1,774.47	69
70	2,886.18	1,254.87	3,607.74	1,568.61	4,409.46	1,917.21	70
71	3,102.21	1,347.99	3,877.71	1,684.98	4,739.52	2,059.44	71
72	3,317.46	1,420.50	4,146.78	1,775.61	5,068.26	2,170.14	72
73	3,797.64	1,637.52	4,747.23	2,046.99	5,802.06	2,501.79	73
74	4,246.89	1,846.56	5,308.59	2,308.23	6,488.19	2,821.11	74
75	4,672.83	2,051.61	5,841.03	2,564.49	7,139.01	3,134.37	75
76	5,101.71	2,264.85	6,377.16	2,830.98	7,794.24	3,460.05	76
77	5,498.88	2,471.46	6,873.57	3,089.40	8,401.02	3,775.98	77
78	5,879.01	2,598.72	7,348.83	3,248.37	8,981.82	3,970.23	78
79	6,250.05	2,718.54	7,812.45	3,398.25	9,548.73	4,153.32	79
80	7,000.02	3,044.82	8,750.07	3,806.01	10,694.43	4,651.74	80
81	7,781.28	3,384.57	9,726.60	4,230.69	11,887.98	5,170.80	81
82	8,600.10	3,740.76	10,750.05	4,675.80	13,138.86	5,715.03	82
83	9,456.36	4,113.06	11,820.45	5,141.34	14,447.25	6,283.89	83
84	10,350.03	4,501.80	12,937.50	5,627.34	15,812.55	6,877.80	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	178.62	77.94	223.29	97.35	272.91	118.86	16-39
40-54	270.69	117.99	338.31	147.51	413.58	180.30	40-54
55	465.48	202.89	581.85	253.77	711.18	310.08	55
56	540.30	235.59	675.42	294.45	825.45	359.94	56
57-59	615.63	268.47	769.56	335.55	940.53	410.10	57-59
60	1,101.12	480.12	1,376.46	600.15	1,682.28	733.47	60
61	1,264.77	548.58	1,580.97	685.80	1,932.27	838.26	61
62	1,348.23	584.22	1,685.34	730.29	2,059.80	892.59	62
63	1,520.67	661.29	1,900.92	826.65	2,323.29	1,010.25	63
64	1,678.71	731.40	2,098.41	914.19	2,564.70	1,117.35	64
65	1,806.69	786.45	2,258.31	983.04	2,760.18	1,201.44	65
66	1,934.01	841.29	2,417.55	1,051.65	2,954.70	1,285.38	66
67	2,061.42	896.22	2,576.70	1,120.26	3,149.40	1,369.20	67
68	2,259.57	982.32	2,824.47	1,227.96	3,452.16	1,500.87	68
69	2,457.75	1,068.54	3,072.21	1,335.72	3,754.92	1,632.54	69
70	2,655.24	1,154.52	3,319.11	1,443.18	4,056.75	1,763.91	70
71	2,853.96	1,240.20	3,567.54	1,550.19	4,360.23	1,894.62	71
72	3,051.96	1,306.83	3,815.01	1,633.53	4,662.84	1,996.56	72
73	3,493.92	1,506.54	4,367.34	1,883.22	5,337.87	2,301.69	73
74	3,907.14	1,698.81	4,883.88	2,123.52	5,969.25	2,595.45	74
75	4,298.97	1,887.39	5,373.78	2,359.38	6,567.93	2,883.60	75
76	4,693.56	2,083.59	5,866.98	2,604.45	7,170.75	3,183.24	76
77	5,058.93	2,273.76	6,323.73	2,842.17	7,728.90	3,473.85	77
78	5,408.70	2,390.73	6,760.89	2,988.45	8,263.26	3,652.56	78
79	5,749.98	2,501.10	7,187.58	3,126.30	8,784.81	3,821.13	79
80	6,440.07	2,801.13	8,050.05	3,501.57	9,838.98	4,279.71	80
81	7,158.81	3,113.82	8,948.46	3,892.23	10,936.95	4,757.22	81
82	7,912.05	3,441.45	9,890.04	4,301.82	12,087.69	5,257.83	82
83	8,699.79	3,783.99	10,874.76	4,730.10	13,291.47	5,781.24	83
84	9,522.03	4,141.77	11,902.56	5,177.13	14,547.51	6,327.66	84

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Continental General Insurance Company
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Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	152.64	66.51	190.83	83.13	233.19	101.70	16-39
40-54	231.24	100.86	289.05	126.06	353.28	154.05	40-54
55	397.74	173.46	497.19	216.78	607.62	264.93	55
56	461.58	201.33	577.05	251.67	705.21	307.47	56
57-59	525.96	229.29	657.54	286.71	803.55	350.34	57-59
60	940.77	410.13	1,175.97	512.76	1,437.21	626.61	60
61	1,080.48	468.69	1,350.72	585.87	1,650.75	716.13	61
62	1,151.82	499.14	1,439.82	623.88	1,759.80	762.54	62
63	1,299.15	564.93	1,623.93	706.26	1,984.92	863.16	63
64	1,434.27	624.75	1,792.83	781.05	2,191.20	954.57	64
65	1,543.59	671.82	1,929.45	839.76	2,358.15	1,026.48	65
66	1,652.25	718.77	2,065.38	898.53	2,524.38	1,098.18	66
67	1,761.15	765.72	2,201.40	957.06	2,690.58	1,169.79	67
68	1,930.44	839.25	2,413.02	1,049.07	2,949.39	1,282.23	68
69	2,099.79	912.96	2,624.70	1,141.14	3,207.93	1,394.67	69
70	2,268.54	986.37	2,835.63	1,232.94	3,465.84	1,506.96	70
71	2,438.37	1,059.51	3,047.85	1,324.35	3,725.22	1,618.68	71
72	2,607.51	1,116.51	3,259.47	1,395.63	3,983.70	1,705.77	72
73	2,985.09	1,287.18	3,731.19	1,608.87	4,560.39	1,966.41	73
74	3,338.07	1,451.37	4,172.49	1,814.22	5,099.76	2,217.45	74
75	3,672.84	1,612.50	4,591.08	2,015.67	5,611.29	2,463.66	75
76	4,009.92	1,780.08	5,012.37	2,225.19	6,126.30	2,719.65	76
77	4,322.10	1,942.62	5,402.67	2,428.32	6,603.18	2,967.87	77
78	4,620.96	2,042.64	5,776.11	2,553.18	7,059.75	3,120.66	78
79	4,912.50	2,136.78	6,140.70	2,670.96	7,505.22	3,264.48	79
80	5,502.06	2,393.22	6,877.56	2,991.54	8,405.94	3,656.28	80
81	6,115.98	2,660.34	7,645.11	3,325.35	9,344.01	4,064.34	81
82	6,759.48	2,940.24	8,449.50	3,675.27	10,327.14	4,492.02	82
83	7,432.59	3,232.95	9,290.88	4,041.21	11,355.48	4,939.14	83
84	8,135.10	3,538.50	10,168.89	4,423.11	12,428.64	5,406.00	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Proposed Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	1.2147
55-59	----------	1.2200
60	----------	1.2160
61	----------	1.2093
62	----------	1.2067
63	----------	1.1627
64	----------	1.1320
65	----------	1.1040
66	----------	1.0840
67	----------	1.0667
68	----------	1.0240
69	----------	0.9920
70	----------	0.9667
71	----------	0.9453
72	----------	0.9280
73	----------	0.8667
74	----------	0.8227
75	----------	0.7893
76	----------	0.7613
77	----------	0.7400
78	----------	0.7227
79	----------	0.7080
80	----------	0.6947
81	----------	0.6840
82	----------	0.6747
83	----------	0.6653
84	----------	0.6587

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	71.09	35.56	88.86	44.44	108.58	54.32	16-39
40-54	107.67	53.86	134.59	67.31	164.52	82.30	40-54
55-59	146.00	73.04	182.51	91.28	223.04	111.55	55-59
60	167.49	84.04	209.41	105.08	255.89	128.45	60
61	189.18	94.99	236.43	118.72	289.01	145.11	61
62	210.83	105.92	263.54	132.40	322.10	161.81	62
63	234.01	116.96	292.53	146.19	357.53	178.72	63
64	256.61	128.41	320.75	160.50	392.00	196.20	64
65	279.50	139.72	349.38	174.61	427.02	213.44	65
66	302.10	151.43	377.61	189.31	461.53	231.34	66
67	325.27	162.71	406.57	203.41	496.94	248.62	67
68	365.26	182.77	456.57	228.45	558.02	279.19	68
69	405.50	202.80	506.89	253.48	619.53	309.79	69
70	445.79	222.81	557.23	278.45	681.04	340.35	70
71	486.02	242.81	607.53	303.53	742.54	370.94	71
72	526.36	263.13	658.00	328.88	804.20	401.98	72
73	622.85	303.19	778.55	378.99	951.53	463.23	73
74	719.28	341.10	899.12	426.38	1,098.90	521.14	74
75	815.76	376.16	1,019.71	470.20	1,246.32	574.66	75
76	912.52	408.68	1,140.62	510.84	1,394.11	624.37	76
77	1,008.94	438.70	1,261.21	548.42	1,541.49	670.25	77
78	1,160.76	504.85	1,450.93	631.07	1,773.35	771.32	78
79	1,322.31	575.07	1,652.90	718.82	2,020.21	878.60	79
80	1,480.64	643.52	1,850.82	804.35	2,262.10	983.13	80
81	1,646.12	715.63	2,057.68	894.56	2,514.91	1,093.35	81
82	1,819.87	790.93	2,274.84	988.66	2,780.34	1,208.35	82
83	2,001.03	870.13	2,501.26	1,087.69	3,057.12	1,329.36	83
84	2,190.06	952.52	2,737.54	1,190.63	3,345.89	1,455.19	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	46.38	20.22	57.97	25.27	70.83	30.88	16-39
40-54	70.22	30.61	87.80	38.26	107.29	46.78	40-54
55-59	95.24	41.53	119.04	51.92	145.46	63.42	55-59
60	114.66	49.98	143.36	62.51	175.21	76.38	60
61	134.12	58.20	167.68	72.75	204.93	88.91	61
62	153.63	66.66	191.99	83.36	234.70	101.85	62
63	176.75	76.69	220.97	95.88	270.05	117.17	63
64	199.65	86.98	249.55	108.71	305.01	132.88	64
65	222.81	96.97	278.51	121.23	340.35	148.13	65
66	245.93	106.99	307.43	133.76	375.72	163.46	66
67	269.09	117.00	336.35	146.23	411.11	178.73	67
68	308.79	134.26	386.01	167.85	471.77	205.14	68
69	348.54	151.51	435.66	189.41	532.44	231.48	69
70	388.27	168.82	485.30	211.00	593.14	257.88	70
71	428.22	186.07	535.25	232.58	654.24	284.28	71
72	467.94	203.36	584.91	254.19	714.92	310.71	72
73	553.67	240.64	692.10	300.78	845.90	367.63	73
74	639.43	278.19	799.30	347.71	976.91	425.00	74
75	725.16	315.44	906.47	394.34	1,107.89	481.94	75
76	811.20	352.72	1,013.97	440.92	1,239.33	538.88	76
77	896.92	390.01	1,121.19	487.53	1,370.31	595.84	77
78	1,031.89	448.79	1,289.85	561.02	1,576.49	685.70	78
79	1,175.48	511.25	1,469.36	639.02	1,795.88	781.03	79
80	1,316.25	572.04	1,645.33	715.07	2,010.94	873.98	80
81	1,463.36	636.17	1,829.19	795.25	2,235.67	971.93	81
82	1,617.78	703.10	2,022.23	878.88	2,471.65	1,074.21	82
83	1,778.83	773.54	2,223.56	966.91	2,717.67	1,181.79	83
84	1,946.86	846.77	2,433.60	1,058.43	2,974.38	1,293.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	42.65	18.59	53.31	23.24	65.14	28.40	16-39
40-54	64.59	28.16	80.78	35.22	98.68	43.04	40-54
55-59	87.57	38.21	109.49	47.74	133.83	58.34	55-59
60	105.51	46.00	131.88	57.51	161.19	70.28	60
61	123.43	53.57	154.24	66.92	188.55	81.79	61
62	141.32	61.34	176.67	76.69	215.89	93.73	62
63	162.62	70.57	203.27	88.18	248.45	107.79	63
64	183.68	80.01	229.56	100.05	280.59	122.25	64
65	205.00	89.19	256.21	111.53	313.13	136.29	65
66	226.25	98.43	282.81	123.02	345.70	150.39	66
67	247.57	107.62	309.46	134.53	378.22	164.42	67
68	284.09	123.50	355.12	154.40	434.02	188.72	68
69	320.62	139.40	400.80	174.26	489.86	212.98	69
70	357.14	155.29	446.48	194.10	545.70	237.26	70
71	393.97	171.19	492.45	213.99	601.87	261.54	71
72	430.51	187.11	538.12	233.86	657.71	285.84	72
73	509.38	221.38	636.72	276.74	778.23	338.23	73
74	588.28	255.93	735.35	319.91	898.74	390.98	74
75	667.17	290.22	833.98	362.78	1,019.26	443.41	75
76	746.31	324.51	932.89	405.63	1,140.15	495.77	76
77	825.18	358.79	1,031.47	448.54	1,260.69	548.19	77
78	949.32	412.91	1,186.66	516.12	1,450.36	630.82	78
79	1,081.45	470.33	1,351.82	587.91	1,652.22	718.56	79
80	1,210.92	526.26	1,513.67	657.87	1,850.07	804.06	80
81	1,346.26	585.29	1,682.87	731.60	2,056.81	894.17	81
82	1,488.39	646.87	1,860.45	808.59	2,273.92	988.24	82
83	1,636.53	711.63	2,045.67	889.56	2,500.28	1,087.24	83
84	1,791.12	779.02	2,238.91	973.75	2,736.44	1,190.16	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	36.43	15.88	45.54	19.82	55.69	24.27	16-39
40-54	55.22	24.08	68.99	30.10	84.33	36.78	40-54
55-59	74.83	32.62	93.58	40.79	114.36	49.87	55-59
60	90.15	39.28	112.66	49.15	137.74	60.04	60
61	105.42	45.75	131.79	57.20	161.06	69.88	61
62	120.74	52.42	150.89	65.49	184.46	80.06	62
63	138.94	60.28	173.65	75.36	212.25	92.08	63
64	156.93	68.37	196.15	85.43	239.73	104.46	64
65	175.10	76.24	218.90	95.29	267.54	116.44	65
66	193.31	84.08	241.62	105.14	295.33	128.48	66
67	211.48	91.94	264.37	114.92	323.14	140.47	67
68	242.75	105.51	303.40	131.92	370.80	161.22	68
69	273.94	119.09	342.43	148.87	418.50	181.95	69
70	305.16	132.67	381.43	165.87	466.21	202.71	70
71	336.58	146.26	420.74	182.81	514.21	223.45	71
72	367.77	159.85	459.75	199.80	561.87	244.21	72
73	435.19	189.17	543.99	236.42	664.88	288.96	73
74	502.59	218.64	628.23	273.35	767.83	334.08	74
75	569.99	247.97	712.51	309.94	870.80	378.82	75
76	637.63	277.22	796.99	346.54	974.08	423.57	76
77	704.97	306.53	881.23	383.19	1,077.07	468.34	77
78	811.03	352.73	1,013.82	440.95	1,239.10	538.96	78
79	923.93	401.83	1,154.89	502.30	1,411.56	613.91	79
80	1,034.59	449.61	1,293.25	562.05	1,580.62	686.94	80
81	1,150.19	500.03	1,437.80	625.06	1,757.31	763.96	81
82	1,271.60	552.64	1,589.50	690.81	1,942.72	844.32	82
83	1,398.17	607.99	1,747.74	759.99	2,136.10	928.88	83
84	1,530.23	665.52	1,912.81	831.92	2,337.87	1,016.79	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	122.58	61.34	153.26	76.69	187.33	93.72	16-39
40-54	185.81	92.91	232.24	116.15	283.87	141.97	40-54
55-59	258.63	129.36	323.28	161.68	395.14	197.59	55-59
60	328.03	164.59	410.06	205.78	501.15	251.48	60
61	343.60	172.48	429.51	215.64	524.94	263.54	61
62	360.04	180.86	450.05	226.11	550.10	276.33	62
63	384.04	191.94	480.03	239.92	586.75	293.23	63
64	408.14	204.25	510.20	255.33	623.61	312.04	64
65	433.27	216.57	541.59	270.69	661.94	330.87	65
66	458.50	229.82	573.13	287.28	700.50	351.14	66
67	484.78	242.54	605.99	303.16	740.64	370.52	67
68	526.99	263.67	658.69	329.56	805.11	402.81	68
69	570.37	285.24	712.93	356.52	871.40	435.79	69
70	613.93	306.81	767.43	383.54	937.97	468.79	70
71	657.71	328.59	822.14	410.72	1,004.83	502.02	71
72	701.82	345.37	877.25	431.68	1,072.21	527.60	72
73	800.71	393.09	1,000.95	491.36	1,223.35	600.56	73
74	899.36	437.16	1,124.22	546.44	1,374.04	667.83	74
75	997.99	478.42	1,247.48	598.04	1,524.71	730.95	75
76	1,096.61	519.64	1,370.75	649.56	1,675.40	793.91	76
77	1,195.57	557.32	1,494.46	696.67	1,826.57	851.47	77
78	1,363.51	593.03	1,704.37	741.27	2,083.11	905.99	78
79	1,531.74	666.16	1,914.65	832.68	2,340.14	1,017.74	79
80	1,714.46	745.12	2,143.06	931.38	2,619.30	1,138.38	80
81	1,907.18	829.11	2,384.00	1,036.42	2,913.77	1,266.75	81
82	2,108.03	916.17	2,635.04	1,145.23	3,220.59	1,399.74	82
83	2,317.52	1,007.78	2,896.89	1,259.73	3,540.71	1,539.69	83
84	2,536.52	1,103.17	3,170.66	1,378.96	3,875.25	1,685.42	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	79.97	34.87	99.95	43.58	122.19	53.28	16-39
40-54	121.17	52.81	151.45	66.02	185.13	80.70	40-54
55-59	168.64	73.54	210.85	91.94	257.71	112.35	55-59
60	224.59	97.90	280.71	122.39	343.12	149.60	60
61	243.67	105.69	304.57	132.12	372.26	161.48	61
62	262.31	113.86	327.90	142.35	400.80	173.99	62
63	290.07	125.86	362.58	157.34	443.14	192.28	63
64	317.57	138.36	396.95	172.94	485.17	211.39	64
65	345.37	150.34	431.68	187.89	527.60	229.68	65
66	373.29	162.38	466.61	202.95	570.31	248.08	66
67	401.06	174.33	501.27	217.94	612.69	266.35	67
68	445.56	193.72	556.91	242.13	680.70	295.93	68
69	490.19	213.13	612.77	266.43	748.91	325.62	69
70	534.71	232.45	668.38	290.58	816.90	355.19	70
71	579.48	251.79	724.35	314.77	885.32	384.70	71
72	623.89	266.95	779.86	333.67	953.16	407.81	72
73	711.82	311.99	889.81	389.98	1,087.55	476.63	73
74	799.51	356.49	999.39	445.64	1,221.51	544.64	74
75	887.16	401.26	1,109.00	501.55	1,355.45	613.01	75
76	974.84	448.54	1,218.61	560.63	1,489.38	685.22	76
77	1,062.80	495.44	1,328.53	619.33	1,623.74	756.94	77
78	1,212.10	527.19	1,515.15	658.97	1,851.85	805.40	78
79	1,361.65	592.17	1,702.07	740.25	2,080.31	904.75	79
80	1,524.09	662.40	1,905.13	827.96	2,328.47	1,011.97	80
81	1,695.42	737.07	2,119.30	921.34	2,590.25	1,126.10	81
82	1,873.98	814.46	2,342.47	1,018.06	2,863.00	1,244.32	82
83	2,060.23	895.90	2,575.27	1,119.87	3,147.55	1,368.72	83
84	2,254.90	980.72	2,818.62	1,225.86	3,444.95	1,498.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	73.54	32.10	91.96	40.08	112.39	49.03	16-39
40-54	111.47	48.58	139.33	60.73	170.29	74.26	40-54
55-59	155.16	67.63	193.95	84.59	237.06	103.36	55-59
60	206.60	90.09	258.30	112.62	315.67	137.62	60
61	224.18	97.24	280.21	121.57	342.47	148.56	61
62	241.37	104.74	301.70	130.93	368.73	160.04	62
63	266.85	115.82	333.55	144.74	407.68	176.89	63
64	292.16	127.29	365.19	159.08	446.35	194.49	64
65	317.71	138.31	397.13	172.88	485.39	211.28	65
66	343.44	149.37	429.28	186.74	524.66	228.23	66
67	368.95	160.42	461.20	200.49	563.70	245.05	67
68	409.88	178.22	512.36	222.75	626.22	272.26	68
69	450.99	196.08	563.71	245.10	689.00	299.59	69
70	491.94	213.86	614.90	267.34	751.54	326.76	70
71	533.10	231.67	666.40	289.59	814.50	353.95	71
72	573.98	245.58	717.44	306.98	876.92	375.20	72
73	654.85	287.03	818.60	358.78	1,000.54	438.50	73
74	735.55	327.98	919.40	409.97	1,123.77	501.07	74
75	816.22	369.12	1,020.27	461.43	1,247.00	563.97	75
76	896.86	412.63	1,121.09	515.80	1,370.24	630.43	76
77	977.79	455.80	1,222.25	569.76	1,493.86	696.37	77
78	1,115.14	484.98	1,393.96	606.27	1,703.72	740.99	78
79	1,252.72	544.81	1,565.89	681.03	1,913.85	832.34	79
80	1,402.17	609.38	1,752.69	761.72	2,142.18	931.01	80
81	1,559.79	678.14	1,949.75	847.65	2,383.02	1,036.01	81
82	1,724.04	749.32	2,155.08	936.61	2,633.98	1,144.77	82
83	1,895.40	824.22	2,369.27	1,030.26	2,895.75	1,259.19	83
84	2,074.47	902.22	2,593.13	1,127.80	3,169.34	1,378.43	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	62.84	27.39	78.56	34.25	96.02	41.89	16-39
40-54	95.24	41.53	119.05	51.92	145.52	63.45	40-54
55-59	132.58	57.82	165.73	72.26	202.54	88.31	55-59
60	176.53	76.97	220.66	96.21	269.70	117.56	60
61	191.52	83.08	239.38	103.84	292.59	126.93	61
62	206.20	89.50	257.73	111.88	315.04	136.74	62
63	227.99	98.95	284.98	123.64	348.30	151.15	63
64	249.61	108.72	312.03	135.94	381.34	166.12	64
65	271.44	118.15	339.30	147.66	414.69	180.51	65
66	293.44	127.62	366.75	159.53	448.26	194.98	66
67	315.23	137.02	394.04	171.29	481.59	209.35	67
68	350.20	152.25	437.73	190.29	535.02	232.58	68
69	385.29	167.53	481.61	209.42	588.65	255.93	69
70	420.28	182.71	525.34	228.44	642.07	279.16	70
71	455.47	197.91	569.34	247.41	695.84	302.40	71
72	490.39	209.81	612.96	262.27	749.19	320.55	72
73	559.50	245.23	699.39	306.52	854.81	374.64	73
74	628.41	280.21	785.49	350.25	960.05	428.09	74
75	697.33	315.37	871.65	394.21	1,065.37	481.81	75
76	766.24	352.53	957.79	440.67	1,170.65	538.56	76
77	835.36	389.39	1,044.21	486.76	1,276.30	594.97	77
78	952.73	414.36	1,190.92	517.97	1,455.55	633.05	78
79	1,070.27	465.44	1,337.81	581.81	1,635.11	711.14	79
80	1,197.92	520.61	1,497.41	650.77	1,830.16	795.39	80
81	1,332.62	579.34	1,665.75	724.15	2,035.95	885.08	81
82	1,472.94	640.18	1,841.18	800.21	2,250.33	978.01	82
83	1,619.32	704.15	2,024.15	880.22	2,473.99	1,075.82	83
84	1,772.31	770.84	2,215.40	963.51	2,707.73	1,177.65	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	99.24	49.63	124.06	62.02	151.65	75.79	16-39
40-54	150.36	75.23	187.96	94.01	229.72	114.92	40-54
55	258.63	129.36	323.28	161.68	395.14	197.59	55
56	300.18	150.11	375.21	187.66	458.58	229.36	56
57-59	342.00	171.06	427.54	213.83	522.51	261.35	57-59
60	582.74	292.47	728.42	365.60	890.30	446.81	60
61	646.22	324.41	807.77	405.53	987.28	495.67	61
62	670.47	336.22	838.09	420.28	1,024.30	513.68	62
63	729.48	365.38	911.83	456.76	1,114.49	558.23	63
64	781.77	391.19	977.22	488.97	1,194.35	597.67	64
65	821.26	410.51	1,026.59	513.13	1,254.72	627.13	65
66	860.68	431.44	1,075.87	539.33	1,314.96	659.15	66
67	902.83	451.75	1,128.53	564.62	1,379.35	690.12	67
68	968.35	484.48	1,210.43	605.62	1,479.40	740.18	68
69	1,036.05	518.10	1,295.07	647.64	1,582.89	791.54	69
70	1,104.64	552.09	1,380.79	690.11	1,687.63	843.47	70
71	1,173.66	586.32	1,467.07	732.91	1,793.09	895.76	71
72	1,243.91	612.62	1,554.91	765.78	1,900.43	935.96	72
73	1,424.03	687.78	1,780.02	859.72	2,175.58	1,050.78	73
74	1,592.45	754.75	1,990.52	943.45	2,432.85	1,153.08	74
75	1,752.15	815.43	2,190.21	1,019.30	2,676.89	1,245.79	75
76	1,912.97	874.63	2,391.22	1,093.33	2,922.57	1,336.29	76
77	2,061.91	926.73	2,577.38	1,158.39	3,150.11	1,415.83	77
78	2,204.44	974.44	2,755.57	1,218.02	3,367.91	1,488.69	78
79	2,343.54	1,019.38	2,929.43	1,274.21	3,580.42	1,557.36	79
80	2,624.78	1,141.68	3,280.99	1,427.13	4,010.11	1,744.25	80
81	2,917.68	1,269.09	3,647.15	1,586.39	4,457.64	1,938.89	81
82	3,224.72	1,402.65	4,030.88	1,753.29	4,926.66	2,142.91	82
83	3,545.85	1,542.27	4,432.29	1,927.84	5,417.23	2,356.28	83
84	3,880.89	1,688.04	4,851.14	2,110.08	5,929.17	2,578.96	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	64.72	28.20	80.93	35.27	98.89	43.11	16-39
40-54	98.07	42.77	122.58	53.45	149.81	65.33	40-54
55	168.64	73.54	210.85	91.94	257.71	112.35	55
56	195.75	85.36	244.71	106.71	299.09	130.41	56
57-59	223.04	97.26	278.81	121.57	340.78	148.59	57-59
60	398.96	173.97	498.72	217.40	609.52	265.78	60
61	458.23	198.80	572.79	248.47	700.11	303.69	61
62	488.49	211.67	610.61	264.58	746.32	323.41	62
63	550.98	239.59	688.69	299.51	841.76	366.06	63
64	608.23	264.98	760.31	331.21	929.26	404.84	64
65	654.58	284.92	818.28	356.16	1,000.08	435.33	65
66	700.71	304.84	875.88	381.03	1,070.54	465.74	66
67	746.87	324.71	933.61	405.90	1,141.05	496.07	67
68	818.66	355.89	1,023.35	444.90	1,250.78	543.77	68
69	890.46	387.13	1,113.11	483.96	1,360.47	591.49	69
70	962.06	418.29	1,202.58	522.87	1,469.82	639.07	70
71	1,034.07	449.33	1,292.57	561.66	1,579.84	686.48	71
72	1,105.82	473.50	1,382.26	591.87	1,689.42	723.38	72
73	1,265.88	545.84	1,582.41	682.33	1,934.02	833.93	73
74	1,415.63	615.52	1,769.53	769.41	2,162.73	940.37	74
75	1,557.61	683.87	1,947.01	854.83	2,379.67	1,044.79	75
76	1,700.57	754.95	2,125.72	943.66	2,598.08	1,153.35	76
77	1,832.96	823.82	2,291.19	1,029.80	2,800.34	1,258.66	77
78	1,959.67	866.24	2,449.61	1,082.79	2,993.94	1,323.41	78
79	2,083.35	906.18	2,604.15	1,132.75	3,182.91	1,384.44	79
80	2,333.34	1,014.94	2,916.69	1,268.67	3,564.81	1,550.58	80
81	2,593.76	1,128.19	3,242.20	1,410.23	3,962.66	1,723.60	81
82	2,866.70	1,246.92	3,583.35	1,558.60	4,379.62	1,905.01	82
83	3,152.12	1,371.02	3,940.15	1,713.78	4,815.75	2,094.63	83
84	3,450.01	1,500.60	4,312.50	1,875.78	5,270.85	2,292.60	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	59.54	25.98	74.43	32.45	90.97	39.62	16-39
40-54	90.23	39.33	112.77	49.17	137.86	60.10	40-54
55	155.16	67.63	193.95	84.59	237.06	103.36	55
56	180.10	78.53	225.14	98.15	275.15	119.98	56
57-59	205.21	89.49	256.52	111.85	313.51	136.70	57-59
60	367.04	160.04	458.82	200.05	560.76	244.49	60
61	421.59	182.86	526.99	228.60	644.09	279.42	61
62	449.41	194.74	561.78	243.43	686.60	297.53	62
63	506.89	220.43	633.64	275.55	774.43	336.75	63
64	559.57	243.80	699.47	304.73	854.90	372.45	64
65	602.23	262.15	752.77	327.68	920.06	400.48	65
66	644.67	280.43	805.85	350.55	984.90	428.46	66
67	687.14	298.74	858.90	373.42	1,049.80	456.40	67
68	753.19	327.44	941.49	409.32	1,150.72	500.29	68
69	819.25	356.18	1,024.07	445.24	1,251.64	544.18	69
70	885.08	384.84	1,106.37	481.06	1,352.25	587.97	70
71	951.32	413.40	1,189.18	516.73	1,453.41	631.54	71
72	1,017.32	435.61	1,271.67	544.51	1,554.28	665.52	72
73	1,164.64	502.18	1,455.78	627.74	1,779.29	767.23	73
74	1,302.38	566.27	1,627.96	707.84	1,989.75	865.15	74
75	1,432.99	629.13	1,791.26	786.46	2,189.31	961.20	75
76	1,564.52	694.53	1,955.66	868.15	2,390.25	1,061.08	76
77	1,686.31	757.92	2,107.91	947.39	2,576.30	1,157.95	77
78	1,802.90	796.91	2,253.63	996.15	2,754.42	1,217.52	78
79	1,916.66	833.70	2,395.86	1,042.10	2,928.27	1,273.71	79
80	2,146.69	933.71	2,683.35	1,167.19	3,279.66	1,426.57	80
81	2,386.27	1,037.94	2,982.82	1,297.41	3,645.65	1,585.74	81
82	2,637.35	1,147.15	3,296.68	1,433.94	4,029.23	1,752.61	82
83	2,899.93	1,261.33	3,624.92	1,576.70	4,430.49	1,927.08	83
84	3,174.01	1,380.59	3,967.52	1,725.71	4,849.17	2,109.22	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	50.88	22.17	63.61	27.71	77.73	33.90	16-39
40-54	77.08	33.62	96.35	42.02	117.76	51.35	40-54
55	132.58	57.82	165.73	72.26	202.54	88.31	55
56	153.86	67.11	192.35	83.89	235.07	102.49	56
57-59	175.32	76.43	219.18	95.57	267.85	116.78	57-59
60	313.59	136.71	391.99	170.92	479.07	208.87	60
61	360.16	156.23	450.24	195.29	550.25	238.71	61
62	383.94	166.38	479.94	207.96	586.60	254.18	62
63	433.05	188.31	541.31	235.42	661.64	287.72	63
64	478.09	208.25	597.61	260.35	730.40	318.19	64
65	514.53	223.94	643.15	279.92	786.05	342.16	65
66	550.75	239.59	688.46	299.51	841.46	366.06	66
67	587.05	255.24	733.80	319.02	896.86	389.93	67
68	643.48	279.75	804.34	349.69	983.13	427.41	68
69	699.93	304.32	874.90	380.38	1,069.31	464.89	69
70	756.18	328.79	945.21	410.98	1,155.28	502.32	70
71	812.79	353.17	1,015.95	441.45	1,241.74	539.56	71
72	869.17	372.17	1,086.49	465.21	1,327.90	568.59	72
73	995.03	429.06	1,243.73	536.29	1,520.13	655.47	73
74	1,112.69	483.79	1,390.83	604.74	1,699.92	739.15	74
75	1,224.28	537.50	1,530.36	671.89	1,870.43	821.22	75
76	1,336.64	593.36	1,670.79	741.73	2,042.10	906.55	76
77	1,440.70	647.54	1,800.89	809.44	2,201.06	989.29	77
78	1,540.32	680.88	1,925.37	851.06	2,353.25	1,040.22	78
79	1,637.50	712.26	2,046.90	890.32	2,501.74	1,088.16	79
80	1,834.02	797.74	2,292.52	997.18	2,801.98	1,218.76	80
81	2,038.66	886.78	2,548.37	1,108.45	3,114.67	1,354.78	81
82	2,253.16	980.08	2,816.50	1,225.09	3,442.38	1,497.34	82
83	2,477.53	1,077.65	3,096.96	1,347.07	3,785.16	1,646.38	83
84	2,711.70	1,179.50	3,389.63	1,474.37	4,142.88	1,802.00	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Current Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	213.27	106.68	266.58	133.32	325.74	162.96	16-39
40-54	323.01	161.58	403.77	201.93	493.56	246.90	40-54
55-59	438.00	219.12	547.53	273.84	669.12	334.65	55-59
60	502.47	252.12	628.23	315.24	767.67	385.35	60
61	567.54	284.97	709.29	356.16	867.03	435.33	61
62	632.49	317.76	790.62	397.20	966.30	485.43	62
63	702.03	350.88	877.59	438.57	1,072.59	536.16	63
64	769.83	385.23	962.25	481.50	1,176.00	588.60	64
65	838.50	419.16	1,048.14	523.83	1,281.06	640.32	65
66	906.30	454.29	1,132.83	567.93	1,384.59	694.02	66
67	975.81	488.13	1,219.71	610.23	1,490.82	745.86	67
68	1,095.78	548.31	1,369.71	685.35	1,674.06	837.57	68
69	1,216.50	608.40	1,520.67	760.44	1,858.59	929.37	69
70	1,337.37	668.43	1,671.69	835.35	2,043.12	1,021.05	70
71	1,458.06	728.43	1,822.59	910.59	2,227.62	1,112.82	71
72	1,579.08	789.39	1,974.00	986.64	2,412.60	1,205.94	72
73	1,868.55	909.57	2,335.65	1,136.97	2,854.59	1,389.69	73
74	2,157.84	1,023.30	2,697.36	1,279.14	3,296.70	1,563.42	74
75	2,447.28	1,128.48	3,059.13	1,410.60	3,738.96	1,723.98	75
76	2,737.56	1,226.04	3,421.86	1,532.52	4,182.33	1,873.11	76
77	3,026.82	1,316.10	3,783.63	1,645.26	4,624.47	2,010.75	77
78	3,482.28	1,514.55	4,352.79	1,893.21	5,320.05	2,313.96	78
79	3,966.93	1,725.21	4,958.70	2,156.46	6,060.63	2,635.80	79
80	4,441.92	1,930.56	5,552.46	2,413.05	6,786.30	2,949.39	80
81	4,938.36	2,146.89	6,173.04	2,683.68	7,544.73	3,280.05	81
82	5,459.61	2,372.79	6,824.52	2,965.98	8,341.02	3,625.05	82
83	6,003.09	2,610.39	7,503.78	3,263.07	9,171.36	3,988.08	83
84	6,570.18	2,857.56	8,212.62	3,571.89	10,037.67	4,365.57	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	139.14	60.66	173.91	75.81	212.49	92.64	16-39
40-54	210.66	91.83	263.40	114.78	321.87	140.34	40-54
55-59	285.72	124.59	357.12	155.76	436.38	190.26	55-59
60	343.98	149.94	430.08	187.53	525.63	229.14	60
61	402.36	174.60	503.04	218.25	614.79	266.73	61
62	460.89	199.98	575.97	250.08	704.10	305.55	62
63	530.25	230.07	662.91	287.64	810.15	351.51	63
64	598.95	260.94	748.65	326.13	915.03	398.64	64
65	668.43	290.91	835.53	363.69	1,021.05	444.39	65
66	737.79	320.97	922.29	401.28	1,127.16	490.38	66
67	807.27	351.00	1,009.05	438.69	1,233.33	536.19	67
68	926.37	402.78	1,158.03	503.55	1,415.31	615.42	68
69	1,045.62	454.53	1,306.98	568.23	1,597.32	694.44	69
70	1,164.81	506.46	1,455.90	633.00	1,779.42	773.64	70
71	1,284.66	558.21	1,605.75	697.74	1,962.72	852.84	71
72	1,403.82	610.08	1,754.73	762.57	2,144.76	932.13	72
73	1,661.01	721.92	2,076.30	902.34	2,537.70	1,102.89	73
74	1,918.29	834.57	2,397.90	1,043.13	2,930.73	1,275.00	74
75	2,175.48	946.32	2,719.41	1,183.02	3,323.67	1,445.82	75
76	2,433.60	1,058.16	3,041.91	1,322.76	3,717.99	1,616.64	76
77	2,690.76	1,170.03	3,363.57	1,462.59	4,110.93	1,787.52	77
78	3,095.67	1,346.37	3,869.55	1,683.06	4,729.47	2,057.10	78
79	3,526.44	1,533.75	4,408.08	1,917.06	5,387.64	2,343.09	79
80	3,948.75	1,716.12	4,935.99	2,145.21	6,032.82	2,621.94	80
81	4,390.08	1,908.51	5,487.57	2,385.75	6,707.01	2,915.79	81
82	4,853.34	2,109.30	6,066.69	2,636.64	7,414.95	3,222.63	82
83	5,336.49	2,320.62	6,670.68	2,900.73	8,153.01	3,545.37	83
84	5,840.58	2,540.31	7,300.80	3,175.29	8,923.14	3,880.92	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	127.95	55.77	159.93	69.72	195.42	85.20	16-39
40-54	193.77	84.48	242.34	105.66	296.04	129.12	40-54
55-59	262.71	114.63	328.47	143.22	401.49	175.02	55-59
60	316.53	138.00	395.64	172.53	483.57	210.84	60
61	370.29	160.71	462.72	200.76	565.65	245.37	61
62	423.96	184.02	530.01	230.07	647.67	281.19	62
63	487.86	211.71	609.81	264.54	745.35	323.37	63
64	551.04	240.03	688.68	300.15	841.77	366.75	64
65	615.00	267.57	768.63	334.59	939.39	408.87	65
66	678.75	295.29	848.43	369.06	1,037.10	451.17	66
67	742.71	322.86	928.38	403.59	1,134.66	493.26	67
68	852.27	370.50	1,065.36	463.20	1,302.06	566.16	68
69	961.86	418.20	1,202.40	522.78	1,469.58	638.94	69
70	1,071.42	465.87	1,339.44	582.30	1,637.10	711.78	70
71	1,181.91	513.57	1,477.35	641.97	1,805.61	784.62	71
72	1,291.53	561.33	1,614.36	701.58	1,973.13	857.52	72
73	1,528.14	664.14	1,910.16	830.22	2,334.69	1,014.69	73
74	1,764.84	767.79	2,206.05	959.73	2,696.22	1,172.94	74
75	2,001.51	870.66	2,501.94	1,088.34	3,057.78	1,330.23	75
76	2,238.93	973.53	2,798.67	1,216.89	3,420.45	1,487.31	76
77	2,475.54	1,076.37	3,094.41	1,345.62	3,782.07	1,644.57	77
78	2,847.96	1,238.73	3,559.98	1,548.36	4,351.08	1,892.46	78
79	3,244.35	1,410.99	4,055.46	1,763.73	4,956.66	2,155.68	79
80	3,632.76	1,578.78	4,541.01	1,973.61	5,550.21	2,412.18	80
81	4,038.78	1,755.87	5,048.61	2,194.80	6,170.43	2,682.51	81
82	4,465.17	1,940.61	5,581.35	2,425.77	6,821.76	2,964.72	82
83	4,909.59	2,134.89	6,137.01	2,668.68	7,500.84	3,261.72	83
84	5,373.36	2,337.06	6,716.73	2,921.25	8,209.32	3,570.48	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
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PA Proposed Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	109.29	47.64	136.62	59.46	167.07	72.81	16-39
40-54	165.66	72.24	206.97	90.30	252.99	110.34	40-54
55-59	224.49	97.86	280.74	122.37	343.08	149.61	55-59
60	270.45	117.84	337.98	147.45	413.22	180.12	60
61	316.26	137.25	395.37	171.60	483.18	209.64	61
62	362.22	157.26	452.67	196.47	553.38	240.18	62
63	416.82	180.84	520.95	226.08	636.75	276.24	63
64	470.79	205.11	588.45	256.29	719.19	313.38	64
65	525.30	228.72	656.70	285.87	802.62	349.32	65
66	579.93	252.24	724.86	315.42	885.99	385.44	66
67	634.44	275.82	793.11	344.76	969.42	421.41	67
68	728.25	316.53	910.20	395.76	1,112.40	483.66	68
69	821.82	357.27	1,027.29	446.61	1,255.50	545.85	69
70	915.48	398.01	1,144.29	497.61	1,398.63	608.13	70
71	1,009.74	438.78	1,262.22	548.43	1,542.63	670.35	71
72	1,103.31	479.55	1,379.25	599.40	1,685.61	732.63	72
73	1,305.57	567.51	1,631.97	709.26	1,994.64	866.88	73
74	1,507.77	655.92	1,884.69	820.05	2,303.49	1,002.24	74
75	1,709.97	743.91	2,137.53	929.82	2,612.40	1,136.46	75
76	1,912.89	831.66	2,390.97	1,039.62	2,922.24	1,270.71	76
77	2,114.91	919.59	2,643.69	1,149.57	3,231.21	1,405.02	77
78	2,433.09	1,058.19	3,041.46	1,322.85	3,717.30	1,616.88	78
79	2,771.79	1,205.49	3,464.67	1,506.90	4,234.68	1,841.73	79
80	3,103.77	1,348.83	3,879.75	1,686.15	4,741.86	2,060.82	80
81	3,450.57	1,500.09	4,313.40	1,875.18	5,271.93	2,291.88	81
82	3,814.80	1,657.92	4,768.50	2,072.43	5,828.16	2,532.96	82
83	4,194.51	1,823.97	5,243.22	2,279.97	6,408.30	2,786.64	83
84	4,590.69	1,996.56	5,738.43	2,495.76	7,013.61	3,050.37	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	367.74	184.02	459.78	230.07	561.99	281.16	16-39
40-54	557.43	278.73	696.72	348.45	851.61	425.91	40-54
55-59	775.89	388.08	969.84	485.04	1,185.42	592.77	55-59
60	984.09	493.77	1,230.18	617.34	1,503.45	754.44	60
61	1,030.80	517.44	1,288.53	646.92	1,574.82	790.62	61
62	1,080.12	542.58	1,350.15	678.33	1,650.30	828.99	62
63	1,152.12	575.82	1,440.09	719.76	1,760.25	879.69	63
64	1,224.42	612.75	1,530.60	765.99	1,870.83	936.12	64
65	1,299.81	649.71	1,624.77	812.07	1,985.82	992.61	65
66	1,375.50	689.46	1,719.39	861.84	2,101.50	1,053.42	66
67	1,454.34	727.62	1,817.97	909.48	2,221.92	1,111.56	67
68	1,580.97	791.01	1,976.07	988.68	2,415.33	1,208.43	68
69	1,711.11	855.72	2,138.79	1,069.56	2,614.20	1,307.37	69
70	1,841.79	920.43	2,302.29	1,150.62	2,813.91	1,406.37	70
71	1,973.13	985.77	2,466.42	1,232.16	3,014.49	1,506.06	71
72	2,105.46	1,036.11	2,631.75	1,295.04	3,216.63	1,582.80	72
73	2,402.13	1,179.27	3,002.85	1,474.08	3,670.05	1,801.68	73
74	2,698.08	1,311.48	3,372.66	1,639.32	4,122.12	2,003.49	74
75	2,993.97	1,435.26	3,742.44	1,794.12	4,574.13	2,192.85	75
76	3,289.83	1,558.92	4,112.25	1,948.68	5,026.20	2,381.73	76
77	3,586.71	1,671.96	4,483.38	2,090.01	5,479.71	2,554.41	77
78	4,090.53	1,779.09	5,113.11	2,223.81	6,249.33	2,717.97	78
79	4,595.22	1,998.48	5,743.95	2,498.04	7,020.42	3,053.22	79
80	5,143.38	2,235.36	6,429.18	2,794.14	7,857.90	3,415.14	80
81	5,721.54	2,487.33	7,152.00	3,109.26	8,741.31	3,800.25	81
82	6,324.09	2,748.51	7,905.12	3,435.69	9,661.77	4,199.22	82
83	6,952.56	3,023.34	8,690.67	3,779.19	10,622.13	4,619.07	83
84	7,609.56	3,309.51	9,511.98	4,136.88	11,625.75	5,056.26	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
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4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	239.91	104.61	299.85	130.74	366.57	159.84	16-39
40-54	363.51	158.43	454.35	198.06	555.39	242.10	40-54
55-59	505.92	220.62	632.55	275.82	773.13	337.05	55-59
60	673.77	293.70	842.13	367.17	1,029.36	448.80	60
61	731.01	317.07	913.71	396.36	1,116.78	484.44	61
62	786.93	341.58	983.70	427.05	1,202.40	521.97	62
63	870.21	377.58	1,087.74	472.02	1,329.42	576.84	63
64	952.71	415.08	1,190.85	518.82	1,455.51	634.17	64
65	1,036.11	451.02	1,295.04	563.67	1,582.80	689.04	65
66	1,119.87	487.14	1,399.83	608.85	1,710.93	744.24	66
67	1,203.18	522.99	1,503.81	653.82	1,838.07	799.05	67
68	1,336.68	581.16	1,670.73	726.39	2,042.10	887.79	68
69	1,470.57	639.39	1,838.31	799.29	2,246.73	976.86	69
70	1,604.13	697.35	2,005.14	871.74	2,450.70	1,065.57	70
71	1,738.44	755.37	2,173.05	944.31	2,655.96	1,154.10	71
72	1,871.67	800.85	2,339.58	1,001.01	2,859.48	1,223.43	72
73	2,135.46	935.97	2,669.43	1,169.94	3,262.65	1,429.89	73
74	2,398.53	1,069.47	2,998.17	1,336.92	3,664.53	1,633.92	74
75	2,661.48	1,203.78	3,327.00	1,504.65	4,066.35	1,839.03	75
76	2,924.52	1,345.62	3,655.83	1,681.89	4,468.14	2,055.66	76
77	3,188.40	1,486.32	3,985.59	1,857.99	4,871.22	2,270.82	77
78	3,636.30	1,581.57	4,545.45	1,976.91	5,555.55	2,416.20	78
79	4,084.95	1,776.51	5,106.21	2,220.75	6,240.93	2,714.25	79
80	4,572.27	1,987.20	5,715.39	2,483.88	6,985.41	3,035.91	80
81	5,086.26	2,211.21	6,357.90	2,764.02	7,770.75	3,378.30	81
82	5,621.94	2,443.38	7,027.41	3,054.18	8,589.00	3,732.96	82
83	6,180.69	2,687.70	7,725.81	3,359.61	9,442.65	4,106.16	83
84	6,764.70	2,942.16	8,455.86	3,677.58	10,334.85	4,494.81	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	220.62	96.30	275.88	120.24	337.17	147.09	16-39
40-54	334.41	145.74	417.99	182.19	510.87	222.78	40-54
55-59	465.48	202.89	581.85	253.77	711.18	310.08	55-59
60	619.80	270.27	774.90	337.86	947.01	412.86	60
61	672.54	291.72	840.63	364.71	1,027.41	445.68	61
62	724.11	314.22	905.10	392.79	1,106.19	480.12	62
63	800.55	347.46	1,000.65	434.22	1,223.04	530.67	63
64	876.48	381.87	1,095.57	477.24	1,339.05	583.47	64
65	953.13	414.93	1,191.39	518.64	1,456.17	633.84	65
66	1,030.32	448.11	1,287.84	560.22	1,573.98	684.69	66
67	1,106.85	481.26	1,383.60	601.47	1,691.10	735.15	67
68	1,229.64	534.66	1,537.08	668.25	1,878.66	816.78	68
69	1,352.97	588.24	1,691.13	735.30	2,067.00	898.77	69
70	1,475.82	641.58	1,844.70	802.02	2,254.62	980.28	70
71	1,599.30	695.01	1,999.20	868.77	2,443.50	1,061.85	71
72	1,721.94	736.74	2,152.32	920.94	2,630.76	1,125.60	72
73	1,964.55	861.09	2,455.80	1,076.34	3,001.62	1,315.50	73
74	2,206.65	983.94	2,758.20	1,229.91	3,371.31	1,503.21	74
75	2,448.66	1,107.36	3,060.81	1,384.29	3,741.00	1,691.91	75
76	2,690.58	1,237.89	3,363.27	1,547.40	4,110.72	1,891.29	76
77	2,933.37	1,367.40	3,666.75	1,709.28	4,481.58	2,089.11	77
78	3,345.42	1,454.94	4,181.88	1,818.81	5,111.16	2,222.97	78
79	3,758.16	1,634.43	4,697.67	2,043.09	5,741.55	2,497.02	79
80	4,206.51	1,828.14	5,258.07	2,285.16	6,426.54	2,793.03	80
81	4,679.37	2,034.42	5,849.25	2,542.95	7,149.06	3,108.03	81
82	5,172.12	2,247.96	6,465.24	2,809.83	7,901.94	3,434.31	82
83	5,686.20	2,472.66	7,107.81	3,090.78	8,687.25	3,777.57	83
84	6,223.41	2,706.66	7,779.39	3,383.40	9,508.02	4,135.29	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	188.52	82.17	235.68	102.75	288.06	125.67	16-39
40-54	285.72	124.59	357.15	155.76	436.56	190.35	40-54
55-59	397.74	173.46	497.19	216.78	607.62	264.93	55-59
60	529.59	230.91	661.98	288.63	809.10	352.68	60
61	574.56	249.24	718.14	311.52	877.77	380.79	61
62	618.60	268.50	773.19	335.64	945.12	410.22	62
63	683.97	296.85	854.94	370.92	1,044.90	453.45	63
64	748.83	326.16	936.09	407.82	1,144.02	498.36	64
65	814.32	354.45	1,017.90	442.98	1,244.07	541.53	65
66	880.32	382.86	1,100.25	478.59	1,344.78	584.94	66
67	945.69	411.06	1,182.12	513.87	1,444.77	628.05	67
68	1,050.60	456.75	1,313.19	570.87	1,605.06	697.74	68
69	1,155.87	502.59	1,444.83	628.26	1,765.95	767.79	69
70	1,260.84	548.13	1,576.02	685.32	1,926.21	837.48	70
71	1,366.41	593.73	1,708.02	742.23	2,087.52	907.20	71
72	1,471.17	629.43	1,838.88	786.81	2,247.57	961.65	72
73	1,678.50	735.69	2,098.17	919.56	2,564.43	1,123.92	73
74	1,885.23	840.63	2,356.47	1,050.75	2,880.15	1,284.27	74
75	2,091.99	946.11	2,614.95	1,182.63	3,196.11	1,445.43	75
76	2,298.72	1,057.59	2,873.37	1,322.01	3,511.95	1,615.68	76
77	2,506.08	1,168.17	3,132.63	1,460.28	3,828.90	1,784.91	77
78	2,858.19	1,243.08	3,572.76	1,553.91	4,366.65	1,899.15	78
79	3,210.81	1,396.32	4,013.43	1,745.43	4,905.33	2,133.42	79
80	3,593.76	1,561.83	4,492.23	1,952.31	5,490.48	2,386.17	80
81	3,997.86	1,738.02	4,997.25	2,172.45	6,107.85	2,655.24	81
82	4,418.82	1,920.54	5,523.54	2,400.63	6,750.99	2,934.03	82
83	4,857.96	2,112.45	6,072.45	2,640.66	7,421.97	3,227.46	83
84	5,316.93	2,312.52	6,646.20	2,890.53	8,123.19	3,532.95	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	297.72	148.89	372.18	186.06	454.95	227.37	16-39
40-54	451.08	225.69	563.88	282.03	689.16	344.76	40-54
55	775.89	388.08	969.84	485.04	1,185.42	592.77	55
56	900.54	450.33	1,125.63	562.98	1,375.74	688.08	56
57-59	1,026.00	513.18	1,282.62	641.49	1,567.53	784.05	57-59
60	1,748.22	877.41	2,185.26	1,096.80	2,670.90	1,340.43	60
61	1,938.66	973.23	2,423.31	1,216.59	2,961.84	1,487.01	61
62	2,011.41	1,008.66	2,514.27	1,260.84	3,072.90	1,541.04	62
63	2,188.44	1,096.14	2,735.49	1,370.28	3,343.47	1,674.69	63
64	2,345.31	1,173.57	2,931.66	1,466.91	3,583.05	1,793.01	64
65	2,463.78	1,231.53	3,079.77	1,539.39	3,764.16	1,881.39	65
66	2,582.04	1,294.32	3,227.61	1,617.99	3,944.88	1,977.45	66
67	2,708.49	1,355.25	3,385.59	1,693.86	4,138.05	2,070.36	67
68	2,905.05	1,453.44	3,631.29	1,816.86	4,438.20	2,220.54	68
69	3,108.15	1,554.30	3,885.21	1,942.92	4,748.67	2,374.62	69
70	3,313.92	1,656.27	4,142.37	2,070.33	5,062.89	2,530.41	70
71	3,520.98	1,758.96	4,401.21	2,198.73	5,379.27	2,687.28	71
72	3,731.73	1,837.86	4,664.73	2,297.34	5,701.29	2,807.88	72
73	4,272.09	2,063.34	5,340.06	2,579.16	6,526.74	3,152.34	73
74	4,777.35	2,264.25	5,971.56	2,830.35	7,298.55	3,459.24	74
75	5,256.45	2,446.29	6,570.63	3,057.90	8,030.67	3,737.37	75
76	5,738.91	2,623.89	7,173.66	3,279.99	8,767.71	4,008.87	76
77	6,185.73	2,780.19	7,732.14	3,475.17	9,450.33	4,247.49	77
78	6,613.32	2,923.32	8,266.71	3,654.06	10,103.73	4,466.07	78
79	7,030.62	3,058.14	8,788.29	3,822.63	10,741.26	4,672.08	79
80	7,874.34	3,425.04	9,842.97	4,281.39	12,030.33	5,232.75	80
81	8,753.04	3,807.27	10,941.45	4,759.17	13,372.92	5,816.67	81
82	9,674.16	4,207.95	12,092.64	5,259.87	14,779.98	6,428.73	82
83	10,637.55	4,626.81	13,296.87	5,783.52	16,251.69	7,068.84	83
84	11,642.67	5,064.12	14,553.42	6,330.24	17,787.51	7,736.88	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	194.16	84.60	242.79	105.81	296.67	129.33	16-39
40-54	294.21	128.31	367.74	160.35	449.43	195.99	40-54
55	505.92	220.62	632.55	275.82	773.13	337.05	55
56	587.25	256.08	734.13	320.13	897.27	391.23	56
57-59	669.12	291.78	836.43	364.71	1,022.34	445.77	57-59
60	1,196.88	521.91	1,496.16	652.20	1,828.56	797.34	60
61	1,374.69	596.40	1,718.37	745.41	2,100.33	911.07	61
62	1,465.47	635.01	1,831.83	793.74	2,238.96	970.23	62
63	1,652.94	718.77	2,066.07	898.53	2,525.28	1,098.18	63
64	1,824.69	794.94	2,280.93	993.63	2,787.78	1,214.52	64
65	1,963.74	854.76	2,454.84	1,068.48	3,000.24	1,305.99	65
66	2,102.13	914.52	2,627.64	1,143.09	3,211.62	1,397.22	66
67	2,240.61	974.13	2,800.83	1,217.70	3,423.15	1,488.21	67
68	2,455.98	1,067.67	3,070.05	1,334.70	3,752.34	1,631.31	68
69	2,671.38	1,161.39	3,339.33	1,451.88	4,081.41	1,774.47	69
70	2,886.18	1,254.87	3,607.74	1,568.61	4,409.46	1,917.21	70
71	3,102.21	1,347.99	3,877.71	1,684.98	4,739.52	2,059.44	71
72	3,317.46	1,420.50	4,146.78	1,775.61	5,068.26	2,170.14	72
73	3,797.64	1,637.52	4,747.23	2,046.99	5,802.06	2,501.79	73
74	4,246.89	1,846.56	5,308.59	2,308.23	6,488.19	2,821.11	74
75	4,672.83	2,051.61	5,841.03	2,564.49	7,139.01	3,134.37	75
76	5,101.71	2,264.85	6,377.16	2,830.98	7,794.24	3,460.05	76
77	5,498.88	2,471.46	6,873.57	3,089.40	8,401.02	3,775.98	77
78	5,879.01	2,598.72	7,348.83	3,248.37	8,981.82	3,970.23	78
79	6,250.05	2,718.54	7,812.45	3,398.25	9,548.73	4,153.32	79
80	7,000.02	3,044.82	8,750.07	3,806.01	10,694.43	4,651.74	80
81	7,781.28	3,384.57	9,726.60	4,230.69	11,887.98	5,170.80	81
82	8,600.10	3,740.76	10,750.05	4,675.80	13,138.86	5,715.03	82
83	9,456.36	4,113.06	11,820.45	5,141.34	14,447.25	6,283.89	83
84	10,350.03	4,501.80	12,937.50	5,627.34	15,812.55	6,877.80	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	178.62	77.94	223.29	97.35	272.91	118.86	16-39
40-54	270.69	117.99	338.31	147.51	413.58	180.30	40-54
55	465.48	202.89	581.85	253.77	711.18	310.08	55
56	540.30	235.59	675.42	294.45	825.45	359.94	56
57-59	615.63	268.47	769.56	335.55	940.53	410.10	57-59
60	1,101.12	480.12	1,376.46	600.15	1,682.28	733.47	60
61	1,264.77	548.58	1,580.97	685.80	1,932.27	838.26	61
62	1,348.23	584.22	1,685.34	730.29	2,059.80	892.59	62
63	1,520.67	661.29	1,900.92	826.65	2,323.29	1,010.25	63
64	1,678.71	731.40	2,098.41	914.19	2,564.70	1,117.35	64
65	1,806.69	786.45	2,258.31	983.04	2,760.18	1,201.44	65
66	1,934.01	841.29	2,417.55	1,051.65	2,954.70	1,285.38	66
67	2,061.42	896.22	2,576.70	1,120.26	3,149.40	1,369.20	67
68	2,259.57	982.32	2,824.47	1,227.96	3,452.16	1,500.87	68
69	2,457.75	1,068.54	3,072.21	1,335.72	3,754.92	1,632.54	69
70	2,655.24	1,154.52	3,319.11	1,443.18	4,056.75	1,763.91	70
71	2,853.96	1,240.20	3,567.54	1,550.19	4,360.23	1,894.62	71
72	3,051.96	1,306.83	3,815.01	1,633.53	4,662.84	1,996.56	72
73	3,493.92	1,506.54	4,367.34	1,883.22	5,337.87	2,301.69	73
74	3,907.14	1,698.81	4,883.88	2,123.52	5,969.25	2,595.45	74
75	4,298.97	1,887.39	5,373.78	2,359.38	6,567.93	2,883.60	75
76	4,693.56	2,083.59	5,866.98	2,604.45	7,170.75	3,183.24	76
77	5,058.93	2,273.76	6,323.73	2,842.17	7,728.90	3,473.85	77
78	5,408.70	2,390.73	6,760.89	2,988.45	8,263.26	3,652.56	78
79	5,749.98	2,501.10	7,187.58	3,126.30	8,784.81	3,821.13	79
80	6,440.07	2,801.13	8,050.05	3,501.57	9,838.98	4,279.71	80
81	7,158.81	3,113.82	8,948.46	3,892.23	10,936.95	4,757.22	81
82	7,912.05	3,441.45	9,890.04	4,301.82	12,087.69	5,257.83	82
83	8,699.79	3,783.99	10,874.76	4,730.10	13,291.47	5,781.24	83
84	9,522.03	4,141.77	11,902.56	5,177.13	14,547.51	6,327.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Pre Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	152.64	66.51	190.83	83.13	233.19	101.70	16-39
40-54	231.24	100.86	289.05	126.06	353.28	154.05	40-54
55	397.74	173.46	497.19	216.78	607.62	264.93	55
56	461.58	201.33	577.05	251.67	705.21	307.47	56
57-59	525.96	229.29	657.54	286.71	803.55	350.34	57-59
60	940.77	410.13	1,175.97	512.76	1,437.21	626.61	60
61	1,080.48	468.69	1,350.72	585.87	1,650.75	716.13	61
62	1,151.82	499.14	1,439.82	623.88	1,759.80	762.54	62
63	1,299.15	564.93	1,623.93	706.26	1,984.92	863.16	63
64	1,434.27	624.75	1,792.83	781.05	2,191.20	954.57	64
65	1,543.59	671.82	1,929.45	839.76	2,358.15	1,026.48	65
66	1,652.25	718.77	2,065.38	898.53	2,524.38	1,098.18	66
67	1,761.15	765.72	2,201.40	957.06	2,690.58	1,169.79	67
68	1,930.44	839.25	2,413.02	1,049.07	2,949.39	1,282.23	68
69	2,099.79	912.96	2,624.70	1,141.14	3,207.93	1,394.67	69
70	2,268.54	986.37	2,835.63	1,232.94	3,465.84	1,506.96	70
71	2,438.37	1,059.51	3,047.85	1,324.35	3,725.22	1,618.68	71
72	2,607.51	1,116.51	3,259.47	1,395.63	3,983.70	1,705.77	72
73	2,985.09	1,287.18	3,731.19	1,608.87	4,560.39	1,966.41	73
74	3,338.07	1,451.37	4,172.49	1,814.22	5,099.76	2,217.45	74
75	3,672.84	1,612.50	4,591.08	2,015.67	5,611.29	2,463.66	75
76	4,009.92	1,780.08	5,012.37	2,225.19	6,126.30	2,719.65	76
77	4,322.10	1,942.62	5,402.67	2,428.32	6,603.18	2,967.87	77
78	4,620.96	2,042.64	5,776.11	2,553.18	7,059.75	3,120.66	78
79	4,912.50	2,136.78	6,140.70	2,670.96	7,505.22	3,264.48	79
80	5,502.06	2,393.22	6,877.56	2,991.54	8,405.94	3,656.28	80
81	6,115.98	2,660.34	7,645.11	3,325.35	9,344.01	4,064.34	81
82	6,759.48	2,940.24	8,449.50	3,675.27	10,327.14	4,492.02	82
83	7,432.59	3,232.95	9,290.88	4,041.21	11,355.48	4,939.14	83
84	8,135.10	3,538.50	10,168.89	4,423.11	12,428.64	5,406.00	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Proposed Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	1.2147
55-59	----------	1.2200
60	----------	1.2160
61	----------	1.2093
62	----------	1.2067
63	----------	1.1627
64	----------	1.1320
65	----------	1.1040
66	----------	1.0840
67	----------	1.0667
68	----------	1.0240
69	----------	0.9920
70	----------	0.9667
71	----------	0.9453
72	----------	0.9280
73	----------	0.8667
74	----------	0.8227
75	----------	0.7893
76	----------	0.7613
77	----------	0.7400
78	----------	0.7227
79	----------	0.7080
80	----------	0.6947
81	----------	0.6840
82	----------	0.6747
83	----------	0.6653
84	----------	0.6587

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	48.41	24.22	60.54	30.29	73.96	37.00	16-39
40-54	73.32	36.70	91.67	45.85	112.06	56.04	40-54
55-59	99.44	49.74	124.32	62.18	151.93	75.97	55-59
60	114.07	57.24	142.63	71.57	174.31	87.49	60
61	128.87	64.68	161.05	80.87	196.86	98.84	61
62	143.59	72.14	179.51	90.19	219.38	110.21	62
63	159.40	79.66	199.25	99.58	243.53	121.70	63
64	174.79	87.48	218.46	109.31	267.02	133.63	64
65	190.38	95.16	237.97	118.93	290.86	145.37	65
66	205.76	103.15	257.20	128.95	314.36	157.58	66
67	221.56	110.82	276.92	138.55	338.48	169.34	67
68	248.81	124.49	310.97	155.60	380.09	190.16	68
69	276.20	138.12	345.25	172.64	421.98	211.01	69
70	303.64	151.75	379.54	189.66	463.88	231.83	70
71	331.06	165.38	413.80	206.74	505.78	252.67	71
72	358.51	179.22	448.18	224.02	547.76	273.80	72
73	424.25	206.52	530.29	258.14	648.12	315.52	73
74	489.94	232.33	612.42	290.42	748.50	354.96	74
75	555.64	256.22	694.56	320.27	848.89	391.44	75
76	621.55	278.36	776.90	347.95	949.58	425.28	76
77	687.23	298.82	859.04	373.55	1,049.95	456.54	77
78	790.63	343.87	988.28	429.84	1,207.88	525.37	78
79	900.67	391.70	1,125.85	489.61	1,376.02	598.44	79
80	1,008.52	438.32	1,260.65	547.87	1,540.79	669.65	80
81	1,121.24	487.43	1,401.54	609.31	1,712.98	744.71	81
82	1,239.56	538.72	1,549.46	673.40	1,893.79	823.04	82
83	1,362.96	592.68	1,703.69	740.87	2,082.30	905.47	83
84	1,491.71	648.79	1,864.61	810.96	2,279.00	991.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	31.60	13.76	39.48	17.21	48.25	21.04	16-39
40-54	47.83	20.86	59.81	26.05	73.08	31.85	40-54
55-59	64.87	28.28	81.08	35.35	99.08	43.20	55-59
60	78.11	34.04	97.66	42.58	119.33	52.03	60
61	91.37	39.65	114.22	49.56	139.58	60.56	61
62	104.63	45.42	130.78	56.80	159.86	69.38	62
63	120.38	52.25	150.50	65.29	183.91	79.82	63
64	136.00	59.24	169.97	74.04	207.77	90.50	64
65	151.75	66.05	189.70	82.56	231.83	100.90	65
66	167.52	72.88	209.40	91.09	255.91	111.32	66
67	183.29	79.69	229.10	99.60	280.02	121.74	67
68	210.32	91.45	262.92	114.32	321.34	139.74	68
69	237.38	103.19	296.72	129.01	362.68	157.68	69
70	264.46	114.98	330.55	143.72	404.00	175.66	70
71	291.66	126.73	364.58	158.42	445.62	193.63	71
72	318.73	138.52	398.42	173.15	486.95	211.62	72
73	377.12	163.90	471.41	204.89	576.16	250.40	73
74	435.54	189.49	544.42	236.83	665.40	289.49	74
75	493.93	214.86	617.42	268.58	754.62	328.26	75
76	552.53	240.25	690.65	300.32	844.15	367.04	76
77	610.92	265.63	763.68	332.08	933.35	405.85	77
78	702.85	305.69	878.54	382.12	1,073.80	467.05	78
79	800.65	348.24	1,000.82	435.26	1,223.23	532.00	79
80	896.53	389.64	1,120.68	487.07	1,369.72	595.31	80
81	996.74	433.31	1,245.91	541.66	1,522.79	662.02	81
82	1,101.94	478.88	1,377.41	598.62	1,683.52	731.66	82
83	1,211.63	526.88	1,514.53	658.58	1,851.10	804.95	83
84	1,326.07	576.74	1,657.60	720.92	2,025.94	881.15	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	29.04	12.67	36.30	15.83	44.38	19.36	16-39
40-54	43.99	19.18	55.02	23.99	67.22	29.32	40-54
55-59	59.66	26.02	74.58	32.52	91.15	39.74	55-59
60	71.87	31.32	89.83	39.17	109.80	47.87	60
61	84.07	36.48	105.06	45.58	128.42	55.72	61
62	96.25	41.78	120.34	52.25	147.05	63.85	62
63	110.76	48.07	138.44	60.06	169.22	73.42	63
64	125.11	54.50	156.36	68.12	191.11	83.28	64
65	139.62	60.76	174.52	75.96	213.28	92.82	65
66	154.10	67.04	192.62	83.78	235.45	102.44	66
67	168.62	73.30	210.79	91.64	257.60	111.98	67
68	193.51	84.12	241.90	105.18	295.62	128.54	68
69	218.38	94.96	273.00	118.70	333.66	145.07	69
70	243.26	105.78	304.12	132.22	371.69	161.62	70
71	268.34	116.59	335.42	145.75	409.96	178.14	71
72	293.23	127.44	366.53	159.29	447.98	194.69	72
73	346.94	150.78	433.70	188.48	530.08	230.38	73
74	400.70	174.32	500.86	217.90	612.16	266.32	74
75	454.44	197.69	568.03	247.10	694.25	302.02	75
76	508.33	221.03	635.41	276.29	776.59	337.68	76
77	562.04	244.38	702.58	305.51	858.70	373.38	77
78	646.62	281.24	808.27	351.53	987.89	429.67	78
79	736.62	320.35	920.76	400.42	1,125.37	489.44	79
80	824.81	358.44	1,031.02	448.08	1,260.14	547.66	80
81	916.98	398.65	1,146.25	498.31	1,400.96	609.05	81
82	1,013.78	440.62	1,267.21	550.74	1,548.84	673.13	82
83	1,114.68	484.73	1,393.37	605.90	1,703.02	740.57	83
84	1,219.98	530.62	1,525.01	663.25	1,863.88	810.65	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	24.82	10.81	31.02	13.51	37.93	16.54	16-39
40-54	37.60	16.39	47.00	20.51	57.44	25.07	40-54
55-59	50.99	22.24	63.73	27.78	77.88	33.97	55-59
60	61.40	26.76	76.74	33.47	93.82	40.88	60
61	71.83	31.18	89.77	38.95	109.70	47.60	61
62	82.24	35.70	102.77	44.62	125.64	54.55	62
63	94.63	41.05	118.28	51.32	144.56	62.72	63
64	106.87	46.57	133.61	58.20	163.31	71.15	64
65	119.26	51.92	149.10	64.92	182.23	79.32	65
66	131.68	57.25	164.58	71.59	201.16	87.50	66
67	144.05	62.63	180.08	78.28	220.09	95.68	67
68	165.34	71.87	206.65	89.86	252.56	109.81	68
69	186.60	81.12	233.26	101.40	285.05	123.92	69
70	207.86	90.37	259.80	112.97	317.54	138.07	70
71	229.25	99.62	286.57	124.51	350.26	152.20	71
72	250.50	108.88	313.15	136.09	382.70	166.33	72
73	296.42	128.86	370.52	161.04	452.87	196.82	73
74	342.34	148.92	427.91	186.18	523.00	227.54	74
75	388.25	168.90	485.30	211.12	593.14	258.02	75
76	434.30	188.84	542.86	236.04	663.48	288.50	76
77	480.18	208.79	600.24	261.00	733.62	319.01	77
78	552.43	240.26	690.55	300.34	843.98	367.08	78
79	629.33	273.70	786.65	342.13	961.46	418.15	79
80	704.69	306.26	880.86	382.82	1,076.62	467.88	80
81	783.43	340.58	979.33	425.74	1,196.95	520.34	81
82	866.14	376.43	1,082.66	470.53	1,323.24	575.09	82
83	952.33	414.12	1,190.44	517.67	1,454.98	632.68	83
84	1,042.30	453.31	1,302.89	566.65	1,592.41	692.56	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	83.50	41.78	104.39	52.25	127.60	63.84	16-39
40-54	126.56	63.29	158.18	79.10	193.34	96.70	40-54
55-59	176.16	88.12	220.19	110.11	269.14	134.59	55-59
60	223.43	112.12	279.30	140.16	341.35	171.29	60
61	234.02	117.49	292.55	146.88	357.56	179.51	61
62	245.24	123.19	306.55	154.00	374.68	188.22	62
63	261.58	130.74	326.98	163.43	399.66	199.73	63
64	278.00	139.13	347.52	173.90	424.75	212.54	64
65	295.10	147.52	368.88	184.38	450.88	225.36	65
66	312.29	156.54	390.37	195.68	477.13	239.17	66
67	330.20	165.19	412.76	206.51	504.48	252.37	67
68	358.93	179.59	448.66	224.48	548.38	274.37	68
69	388.49	194.27	485.59	242.84	593.52	296.81	69
70	418.18	208.99	522.73	261.24	638.87	319.30	70
71	447.98	223.82	559.97	279.77	684.42	341.94	71
72	478.03	235.22	597.52	294.04	730.32	359.36	72
73	545.40	267.74	681.77	334.68	833.27	409.04	73
74	612.59	297.74	765.73	372.19	935.90	454.88	74
75	679.75	325.87	849.68	407.33	1,038.53	497.87	75
76	746.94	353.94	933.67	442.44	1,141.18	540.77	76
77	814.33	379.61	1,017.92	474.53	1,244.15	579.97	77
78	928.73	403.93	1,160.90	504.91	1,418.88	617.10	78
79	1,043.30	453.74	1,304.12	567.17	1,593.94	693.23	79
80	1,167.76	507.52	1,459.72	634.39	1,784.09	775.38	80
81	1,299.04	564.74	1,623.82	705.95	1,984.67	862.82	81
82	1,435.85	624.02	1,794.80	780.05	2,193.64	953.41	82
83	1,578.55	686.44	1,973.17	858.04	2,411.69	1,048.73	83
84	1,727.70	751.40	2,159.63	939.25	2,639.57	1,147.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	54.48	23.76	68.09	29.69	83.22	36.29	16-39
40-54	82.52	35.98	103.16	44.99	126.08	54.96	40-54
55-59	114.86	50.10	143.62	62.63	175.54	76.54	55-59
60	152.98	66.68	191.21	83.36	233.71	101.89	60
61	165.97	71.99	207.44	89.99	253.57	109.99	61
62	178.68	77.56	223.34	96.96	273.00	118.51	62
63	197.58	85.73	246.97	107.16	301.82	130.96	63
64	216.30	94.25	270.37	117.80	330.47	143.98	64
65	235.22	102.40	294.04	127.97	359.36	156.44	65
66	254.24	110.60	317.82	138.24	388.45	168.97	66
67	273.16	118.74	341.44	148.45	417.34	181.43	67
68	303.48	131.95	379.34	164.90	463.63	201.58	68
69	333.89	145.16	417.38	181.46	510.11	221.78	69
70	364.20	158.34	455.26	197.93	556.42	241.92	70
71	394.70	171.50	493.39	214.39	603.01	262.03	71
72	424.96	181.82	531.19	227.28	649.22	277.78	72
73	484.85	212.52	606.08	265.62	740.76	324.65	73
74	544.55	242.83	680.74	303.54	831.98	370.97	74
75	604.28	273.30	755.36	341.63	923.24	417.54	75
76	664.00	305.51	830.03	381.88	1,014.47	466.73	76
77	723.91	337.46	904.90	421.84	1,105.99	515.57	77
78	825.60	359.08	1,032.02	448.85	1,261.36	548.58	78
79	927.44	403.34	1,159.33	504.19	1,416.96	616.26	79
80	1,038.11	451.18	1,297.64	563.95	1,585.99	689.28	80
81	1,154.81	502.04	1,443.52	627.56	1,764.30	767.03	81
82	1,276.42	554.76	1,595.53	693.43	1,950.10	847.54	82
83	1,403.29	610.21	1,754.09	762.77	2,143.90	932.28	83
84	1,535.88	668.00	1,919.83	834.97	2,346.47	1,020.53	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	50.10	21.86	62.64	27.30	76.55	33.38	16-39
40-54	75.94	33.10	94.91	41.38	115.99	50.59	40-54
55-59	105.68	46.07	132.11	57.61	161.45	70.40	55-59
60	140.71	61.37	175.92	76.70	215.00	93.74	60
61	152.69	66.24	190.86	82.81	233.27	101.21	61
62	164.39	71.35	205.50	89.18	251.15	109.00	62
63	181.78	78.89	227.18	98.58	277.69	120.48	63
64	199.00	86.70	248.75	108.36	304.03	132.47	64
65	216.41	94.22	270.50	117.73	330.62	143.92	65
66	233.92	101.75	292.40	127.20	357.36	155.45	66
67	251.29	109.27	314.12	136.57	383.95	166.91	67
68	279.20	121.39	348.98	151.72	426.54	185.45	68
69	307.18	133.56	383.96	166.94	469.30	204.06	69
70	335.08	145.67	418.82	182.09	511.91	222.56	70
71	363.11	157.80	453.91	197.22	554.77	241.08	71
72	390.96	167.27	488.68	209.09	597.30	255.55	72
73	446.04	195.49	557.57	244.37	681.48	298.68	73
74	501.00	223.40	626.24	279.24	765.43	341.30	74
75	555.94	251.44	694.93	314.29	849.37	384.13	75
76	610.90	281.06	763.61	351.34	933.31	429.42	76
77	666.00	310.45	832.51	388.08	1,017.52	474.31	77
78	759.58	330.35	949.46	412.93	1,160.47	504.71	78
79	853.26	371.09	1,066.58	463.85	1,303.58	566.94	79
80	955.07	415.07	1,193.82	518.83	1,459.10	634.15	80
81	1,062.42	461.89	1,328.04	577.36	1,623.14	705.66	81
82	1,174.31	510.38	1,467.88	637.97	1,794.08	779.75	82
83	1,291.02	561.41	1,613.78	701.74	1,972.38	857.68	83
84	1,412.99	614.53	1,766.24	768.18	2,158.75	938.89	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	42.79	18.66	53.51	23.34	65.40	28.54	16-39
40-54	64.87	28.28	81.10	35.35	99.12	43.21	40-54
55-59	90.30	39.37	112.87	49.20	137.96	60.14	55-59
60	120.24	52.43	150.31	65.53	183.70	80.08	60
61	130.44	56.59	163.06	70.73	199.30	86.46	61
62	140.46	60.97	175.55	76.20	214.58	93.14	62
63	155.30	67.39	194.11	84.23	237.24	102.96	63
64	170.02	74.08	212.53	92.59	259.73	113.14	64
65	184.88	80.48	231.11	100.60	282.46	122.95	65
66	199.86	86.92	249.82	108.66	305.33	132.83	66
67	214.70	93.32	268.39	116.69	328.02	142.61	67
68	238.54	103.69	298.16	129.61	364.42	158.42	68
69	262.44	114.12	328.04	142.64	400.96	174.32	69
70	286.26	124.44	357.82	155.59	437.34	190.15	70
71	310.24	134.80	387.79	168.53	473.96	205.98	71
72	334.02	142.91	417.53	178.63	510.29	218.33	72
73	381.10	167.03	476.38	208.78	582.24	255.17	73
74	428.03	190.86	535.03	238.56	653.92	291.59	74
75	474.98	214.80	593.71	268.51	725.66	328.19	75
76	521.92	240.12	652.39	300.16	797.35	366.84	76
77	569.00	265.22	711.24	331.56	869.32	405.26	77
78	648.94	282.24	811.16	352.81	991.43	431.20	78
79	729.00	317.03	911.23	396.30	1,113.74	484.37	79
80	815.95	354.61	1,019.94	443.28	1,246.58	541.78	80
81	907.69	394.61	1,134.59	493.22	1,386.74	602.87	81
82	1,003.27	436.04	1,254.08	545.04	1,532.76	666.17	82
83	1,102.97	479.64	1,378.73	599.54	1,685.11	732.77	83
84	1,207.18	525.04	1,508.98	656.27	1,844.33	802.14	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	67.60	33.82	84.50	42.22	103.27	51.64	16-39
40-54	102.43	51.24	128.03	64.03	156.47	78.28	40-54
55	176.16	88.12	220.19	110.11	269.14	134.59	55
56	204.46	102.25	255.58	127.81	312.35	156.23	56
57-59	232.94	116.51	291.22	145.66	355.90	178.01	57-59
60	396.92	199.21	496.14	249.02	606.41	304.33	60
61	440.15	220.98	550.20	276.22	672.47	337.61	61
62	456.68	229.02	570.84	286.26	697.68	349.87	62
63	496.87	248.86	621.07	311.11	759.11	380.23	63
64	532.49	266.46	665.62	333.06	813.50	407.09	64
65	559.38	279.60	699.24	349.50	854.63	427.16	65
66	586.24	293.86	732.80	367.36	895.66	448.97	66
67	614.95	307.68	768.68	384.60	939.52	470.08	67
68	659.58	329.99	824.46	412.50	1,007.65	504.16	68
69	705.67	352.90	882.10	441.13	1,078.15	539.14	69
70	752.40	376.06	940.51	470.04	1,149.50	574.50	70
71	799.42	399.36	999.28	499.20	1,221.32	610.14	71
72	847.27	417.26	1,059.10	521.59	1,294.44	637.51	72
73	969.94	468.46	1,212.43	585.59	1,481.88	715.73	73
74	1,084.67	514.09	1,355.81	642.61	1,657.09	785.40	74
75	1,193.45	555.41	1,491.82	694.27	1,823.32	848.54	75
76	1,302.98	595.74	1,628.72	744.70	1,990.66	910.18	76
77	1,404.43	631.22	1,755.53	789.02	2,145.65	964.36	77
78	1,501.51	663.72	1,876.91	829.63	2,293.99	1,013.99	78
79	1,596.25	694.32	1,995.34	867.90	2,438.74	1,060.78	79
80	1,787.83	777.62	2,234.80	972.07	2,731.42	1,188.07	80
81	1,987.33	864.42	2,484.19	1,080.53	3,036.23	1,320.64	81
82	2,196.46	955.39	2,745.58	1,194.22	3,355.70	1,459.61	82
83	2,415.19	1,050.49	3,018.97	1,313.11	3,689.86	1,604.93	83
84	2,643.41	1,149.77	3,304.27	1,437.22	4,038.54	1,756.63	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	44.09	19.21	55.13	24.02	67.37	29.36	16-39
40-54	66.79	29.15	83.50	36.41	102.04	44.50	40-54
55	114.86	50.10	143.62	62.63	175.54	76.54	55
56	133.33	58.15	166.68	72.67	203.71	88.82	56
57-59	151.93	66.25	189.91	82.81	232.13	101.22	57-59
60	271.74	118.50	339.70	148.09	415.16	181.02	60
61	312.12	135.41	390.14	169.25	476.86	206.86	61
62	332.72	144.17	415.90	180.22	508.34	220.27	62
63	375.29	163.18	469.08	204.00	573.35	249.34	63
64	414.29	180.49	517.87	225.62	632.95	275.76	64
65	445.85	194.06	557.35	242.59	681.18	296.51	65
66	477.28	207.64	596.59	259.54	729.19	317.23	66
67	508.73	221.17	635.90	276.48	777.19	337.90	67
68	557.63	242.42	697.03	303.04	851.93	370.38	68
69	606.53	263.69	758.17	329.63	926.65	402.89	69
70	655.30	284.92	819.10	356.16	1,001.14	435.29	70
71	704.33	306.05	880.43	382.56	1,076.06	467.58	71
72	753.20	322.51	941.50	403.14	1,150.73	492.71	72
73	862.25	371.80	1,077.83	464.76	1,317.32	568.02	73
74	964.22	419.26	1,205.29	524.08	1,473.10	640.51	74
75	1,060.93	465.82	1,326.17	582.25	1,620.86	711.64	75
76	1,158.31	514.22	1,447.90	642.74	1,769.63	785.59	76
77	1,248.50	561.12	1,560.60	701.44	1,907.40	857.30	77
78	1,334.80	590.03	1,668.52	737.51	2,039.26	901.42	78
79	1,419.04	617.23	1,773.77	771.56	2,167.97	942.98	79
80	1,589.32	691.30	1,986.65	864.13	2,428.12	1,056.16	80
81	1,766.69	768.44	2,208.37	960.56	2,699.11	1,174.01	81
82	1,952.58	849.32	2,440.73	1,061.62	2,983.10	1,297.56	82
83	2,146.99	933.84	2,683.75	1,167.32	3,280.16	1,426.73	83
84	2,349.91	1,022.12	2,937.38	1,277.64	3,590.15	1,561.56	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	40.55	17.70	50.70	22.09	61.98	27.00	16-39
40-54	61.48	26.80	76.81	33.48	93.90	40.94	40-54
55	105.68	46.07	132.11	57.61	161.45	70.40	55
56	122.68	53.48	153.35	66.86	187.42	81.72	56
57-59	139.78	60.96	174.72	76.19	213.55	93.11	57-59
60	250.01	109.00	312.50	136.25	381.96	166.52	60
61	287.16	124.55	358.93	155.71	438.71	190.31	61
62	306.08	132.64	382.63	165.80	467.66	202.67	62
63	345.25	150.14	431.58	187.68	527.48	229.38	63
64	381.16	166.06	476.42	207.56	582.31	253.68	64
65	410.18	178.56	512.72	223.19	626.68	272.80	65
66	439.10	191.02	548.88	238.78	670.85	291.84	66
67	468.02	203.48	585.05	254.35	715.04	310.87	67
68	513.02	223.03	641.28	278.80	783.79	340.76	68
69	558.01	242.62	697.52	303.28	852.53	370.67	69
70	602.87	262.13	753.58	327.67	921.05	400.48	70
71	647.99	281.58	809.99	351.96	989.98	430.18	71
72	692.93	296.71	866.17	370.88	1,058.66	453.31	72
73	793.27	342.06	991.57	427.56	1,211.93	522.58	73
74	887.09	385.72	1,108.86	482.12	1,355.27	589.27	74
75	976.06	428.53	1,220.09	535.68	1,491.20	654.71	75
76	1,065.65	473.06	1,332.07	591.32	1,628.08	722.74	76
77	1,148.60	516.24	1,435.76	645.29	1,754.81	788.70	77
78	1,228.01	542.80	1,535.02	678.52	1,876.12	829.31	78
79	1,305.52	567.86	1,631.88	709.80	1,994.53	867.55	79
80	1,462.19	635.99	1,827.71	795.00	2,233.87	971.66	80
81	1,625.35	706.97	2,031.70	883.70	2,483.16	1,080.10	81
82	1,796.39	781.36	2,245.46	976.70	2,744.45	1,193.75	82
83	1,975.24	859.13	2,469.05	1,073.93	3,017.74	1,312.58	83
84	2,161.92	940.37	2,702.40	1,175.45	3,302.93	1,436.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	34.64	15.11	43.32	18.88	52.94	23.09	16-39
40-54	52.49	22.90	65.64	28.63	80.21	34.98	40-54
55	90.30	39.37	112.87	49.20	137.96	60.14	55
56	104.81	45.71	131.02	57.12	160.12	69.82	56
57-59	119.42	52.06	149.28	65.09	182.45	79.55	57-59
60	213.60	93.12	267.00	116.41	326.32	142.27	60
61	245.32	106.42	306.66	133.03	374.81	162.59	61
62	261.52	113.33	326.90	141.64	399.55	173.14	62
63	294.97	128.28	368.70	160.36	450.66	195.97	63
64	325.64	141.85	407.06	177.34	497.50	216.72	64
65	350.45	152.54	438.07	190.67	535.40	233.06	65
66	375.13	163.18	468.92	204.00	573.14	249.34	66
67	399.86	173.86	499.82	217.30	610.90	265.60	67
68	438.29	190.56	547.86	238.19	669.65	291.11	68
69	476.74	207.28	595.93	259.10	728.33	316.66	69
70	515.06	223.94	643.82	279.94	786.89	342.14	70
71	553.61	240.56	691.99	300.68	845.78	367.51	71
72	592.01	253.50	740.03	316.86	904.46	387.28	72
73	677.75	292.24	847.15	365.28	1,035.42	446.46	73
74	757.88	329.53	947.35	411.90	1,157.86	503.45	74
75	833.90	366.12	1,042.39	457.64	1,274.02	559.36	75
76	910.44	404.16	1,138.03	505.21	1,390.94	617.48	76
77	981.31	441.06	1,226.65	551.33	1,499.21	673.84	77
78	1,049.16	463.75	1,311.43	579.68	1,602.88	708.50	78
79	1,115.35	485.14	1,394.20	606.43	1,704.01	741.19	79
80	1,249.21	543.37	1,561.51	679.20	1,908.50	830.14	80
81	1,388.60	604.01	1,735.79	755.00	2,121.49	922.78	81
82	1,534.69	667.56	1,918.42	834.46	2,344.73	1,019.89	82
83	1,687.54	734.02	2,109.44	917.54	2,578.19	1,121.40	83
84	1,847.03	803.40	2,308.78	1,004.24	2,821.84	1,227.40	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Current Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	145.23	72.66	181.62	90.87	221.88	111.00	16-39
40-54	219.96	110.10	275.01	137.55	336.18	168.12	40-54
55-59	298.32	149.22	372.96	186.54	455.79	227.91	55-59
60	342.21	171.72	427.89	214.71	522.93	262.47	60
61	386.61	194.04	483.15	242.61	590.58	296.52	61
62	430.77	216.42	538.53	270.57	658.14	330.63	62
63	478.20	238.98	597.75	298.74	730.59	365.10	63
64	524.37	262.44	655.38	327.93	801.06	400.89	64
65	571.14	285.48	713.91	356.79	872.58	436.11	65
66	617.28	309.45	771.60	386.85	943.08	472.74	66
67	664.68	332.46	830.76	415.65	1,015.44	508.02	67
68	746.43	373.47	932.91	466.80	1,140.27	570.48	68
69	828.60	414.36	1,035.75	517.92	1,265.94	633.03	69
70	910.92	455.25	1,138.62	568.98	1,391.64	695.49	70
71	993.18	496.14	1,241.40	620.22	1,517.34	758.01	71
72	1,075.53	537.66	1,344.54	672.06	1,643.28	821.40	72
73	1,272.75	619.56	1,590.87	774.42	1,944.36	946.56	73
74	1,469.82	696.99	1,837.26	871.26	2,245.50	1,064.88	74
75	1,666.92	768.66	2,083.68	960.81	2,546.67	1,174.32	75
76	1,864.65	835.08	2,330.70	1,043.85	2,848.74	1,275.84	76
77	2,061.69	896.46	2,577.12	1,120.65	3,149.85	1,369.62	77
78	2,371.89	1,031.61	2,964.84	1,289.52	3,623.64	1,576.11	78
79	2,702.01	1,175.10	3,377.55	1,468.83	4,128.06	1,795.32	79
80	3,025.56	1,314.96	3,781.95	1,643.61	4,622.37	2,008.95	80
81	3,363.72	1,462.29	4,204.62	1,827.93	5,138.94	2,234.13	81
82	3,718.68	1,616.16	4,648.38	2,020.20	5,681.37	2,469.12	82
83	4,088.88	1,778.04	5,111.07	2,222.61	6,246.90	2,716.41	83
84	4,475.13	1,946.37	5,593.83	2,432.88	6,837.00	2,973.54	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	94.80	41.28	118.44	51.63	144.75	63.12	16-39
40-54	143.49	62.58	179.43	78.15	219.24	95.55	40-54
55-59	194.61	84.84	243.24	106.05	297.24	129.60	55-59
60	234.33	102.12	292.98	127.74	357.99	156.09	60
61	274.11	118.95	342.66	148.68	418.74	181.68	61
62	313.89	136.26	392.34	170.40	479.58	208.14	62
63	361.14	156.75	451.50	195.87	551.73	239.46	63
64	408.00	177.72	509.91	222.12	623.31	271.50	64
65	455.25	198.15	569.10	247.68	695.49	302.70	65
66	502.56	218.64	628.20	273.27	767.73	333.96	66
67	549.87	239.07	687.30	298.80	840.06	365.22	67
68	630.96	274.35	788.76	342.96	964.02	419.22	68
69	712.14	309.57	890.16	387.03	1,088.04	473.04	69
70	793.38	344.94	991.65	431.16	1,212.00	526.98	70
71	874.98	380.19	1,093.74	475.26	1,336.86	580.89	71
72	956.19	415.56	1,195.26	519.45	1,460.85	634.86	72
73	1,131.36	491.70	1,414.23	614.67	1,728.48	751.20	73
74	1,306.62	568.47	1,633.26	710.49	1,996.20	868.47	74
75	1,481.79	644.58	1,852.26	805.74	2,263.86	984.78	75
76	1,657.59	720.75	2,071.95	900.96	2,532.45	1,101.12	76
77	1,832.76	796.89	2,291.04	996.24	2,800.05	1,217.55	77
78	2,108.55	917.07	2,635.62	1,146.36	3,221.40	1,401.15	78
79	2,401.95	1,044.72	3,002.46	1,305.78	3,669.69	1,596.00	79
80	2,689.59	1,168.92	3,362.04	1,461.21	4,109.16	1,785.93	80
81	2,990.22	1,299.93	3,737.73	1,624.98	4,568.37	1,986.06	81
82	3,305.82	1,436.64	4,132.23	1,795.86	5,050.56	2,194.98	82
83	3,634.89	1,580.64	4,543.59	1,975.74	5,553.30	2,414.85	83
84	3,978.21	1,730.22	4,972.80	2,162.76	6,077.82	2,643.45	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	87.12	38.01	108.90	47.49	133.14	58.08	16-39
40-54	131.97	57.54	165.06	71.97	201.66	87.96	40-54
55-59	178.98	78.06	223.74	97.56	273.45	119.22	55-59
60	215.61	93.96	269.49	117.51	329.40	143.61	60
61	252.21	109.44	315.18	136.74	385.26	167.16	61
62	288.75	125.34	361.02	156.75	441.15	191.55	62
63	332.28	144.21	415.32	180.18	507.66	220.26	63
64	375.33	163.50	469.08	204.36	573.33	249.84	64
65	418.86	182.28	523.56	227.88	639.84	278.46	65
66	462.30	201.12	577.86	251.34	706.35	307.32	66
67	505.86	219.90	632.37	274.92	772.80	335.94	67
68	580.53	252.36	725.70	315.54	886.86	385.62	68
69	655.14	284.88	819.00	356.10	1,000.98	435.21	69
70	729.78	317.34	912.36	396.66	1,115.07	484.86	70
71	805.02	349.77	1,006.26	437.25	1,229.88	534.42	71
72	879.69	382.32	1,099.59	477.87	1,343.94	584.07	72
73	1,040.82	452.34	1,301.10	565.44	1,590.24	691.14	73
74	1,202.10	522.96	1,502.58	653.70	1,836.48	798.96	74
75	1,363.32	593.07	1,704.09	741.30	2,082.75	906.06	75
76	1,524.99	663.09	1,906.23	828.87	2,329.77	1,013.04	76
77	1,686.12	733.14	2,107.74	916.53	2,576.10	1,120.14	77
78	1,939.86	843.72	2,424.81	1,054.59	2,963.67	1,289.01	78
79	2,209.86	961.05	2,762.28	1,201.26	3,376.11	1,468.32	79
80	2,474.43	1,075.32	3,093.06	1,344.24	3,780.42	1,642.98	80
81	2,750.94	1,195.95	3,438.75	1,494.93	4,202.88	1,827.15	81
82	3,041.34	1,321.86	3,801.63	1,652.22	4,646.52	2,019.39	82
83	3,344.04	1,454.19	4,180.11	1,817.70	5,109.06	2,221.71	83
84	3,659.94	1,591.86	4,575.03	1,989.75	5,591.64	2,431.95	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	74.46	32.43	93.06	40.53	113.79	49.62	16-39
40-54	112.80	49.17	141.00	61.53	172.32	75.21	40-54
55-59	152.97	66.72	191.19	83.34	233.64	101.91	55-59
60	184.20	80.28	230.22	100.41	281.46	122.64	60
61	215.49	93.54	269.31	116.85	329.10	142.80	61
62	246.72	107.10	308.31	133.86	376.92	163.65	62
63	283.89	123.15	354.84	153.96	433.68	188.16	63
64	320.61	139.71	400.83	174.60	489.93	213.45	64
65	357.78	155.76	447.30	194.76	546.69	237.96	65
66	395.04	171.75	493.74	214.77	603.48	262.50	66
67	432.15	187.89	540.24	234.84	660.27	287.04	67
68	496.02	215.61	619.95	269.58	757.68	329.43	68
69	559.80	243.36	699.78	304.20	855.15	371.76	69
70	623.58	271.11	779.40	338.91	952.62	414.21	70
71	687.75	298.86	859.71	373.53	1,050.78	456.60	71
72	751.50	326.64	939.45	408.27	1,148.10	498.99	72
73	889.26	386.58	1,111.56	483.12	1,358.61	590.46	73
74	1,027.02	446.76	1,283.73	558.54	1,569.00	682.62	74
75	1,164.75	506.70	1,455.90	633.36	1,779.42	774.06	75
76	1,302.90	566.52	1,628.58	708.12	1,990.44	865.50	76
77	1,440.54	626.37	1,800.72	783.00	2,200.86	957.03	77
78	1,657.29	720.78	2,071.65	901.02	2,531.94	1,101.24	78
79	1,887.99	821.10	2,359.95	1,026.39	2,884.38	1,254.45	79
80	2,114.07	918.78	2,642.58	1,148.46	3,229.86	1,403.64	80
81	2,350.29	1,021.74	2,937.99	1,277.22	3,590.85	1,561.02	81
82	2,598.42	1,129.29	3,247.98	1,411.59	3,969.72	1,725.27	82
83	2,856.99	1,242.36	3,571.32	1,553.01	4,364.94	1,898.04	83
84	3,126.90	1,359.93	3,908.67	1,699.95	4,777.23	2,077.68	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	250.50	125.34	313.17	156.75	382.80	191.52	16-39
40-54	379.68	189.87	474.54	237.30	580.02	290.10	40-54
55-59	528.48	264.36	660.57	330.33	807.42	403.77	55-59
60	670.29	336.36	837.90	420.48	1,024.05	513.87	60
61	702.06	352.47	877.65	440.64	1,072.68	538.53	61
62	735.72	369.57	919.65	462.00	1,124.04	564.66	62
63	784.74	392.22	980.94	490.29	1,198.98	599.19	63
64	834.00	417.39	1,042.56	521.70	1,274.25	637.62	64
65	885.30	442.56	1,106.64	553.14	1,352.64	676.08	65
66	936.87	469.62	1,171.11	587.04	1,431.39	717.51	66
67	990.60	495.57	1,238.28	619.53	1,513.44	757.11	67
68	1,076.79	538.77	1,345.98	673.44	1,645.14	823.11	68
69	1,165.47	582.81	1,456.77	728.52	1,780.56	890.43	69
70	1,254.54	626.97	1,568.19	783.72	1,916.61	957.90	70
71	1,343.94	671.46	1,679.91	839.31	2,053.26	1,025.82	71
72	1,434.09	705.66	1,792.56	882.12	2,190.96	1,078.08	72
73	1,636.20	803.22	2,045.31	1,004.04	2,499.81	1,227.12	73
74	1,837.77	893.22	2,297.19	1,116.57	2,807.70	1,364.64	74
75	2,039.25	977.61	2,549.04	1,221.99	3,115.59	1,493.61	75
76	2,240.82	1,061.82	2,801.01	1,327.32	3,423.54	1,622.31	76
77	2,442.99	1,138.83	3,053.76	1,423.59	3,732.45	1,739.91	77
78	2,786.19	1,211.79	3,482.70	1,514.73	4,256.64	1,851.30	78
79	3,129.90	1,361.22	3,912.36	1,701.51	4,781.82	2,079.69	79
80	3,503.28	1,522.56	4,379.16	1,903.17	5,352.27	2,326.14	80
81	3,897.12	1,694.22	4,871.46	2,117.85	5,954.01	2,588.46	81
82	4,307.55	1,872.06	5,384.40	2,340.15	6,580.92	2,860.23	82
83	4,735.65	2,059.32	5,919.51	2,574.12	7,235.07	3,146.19	83
84	5,183.10	2,254.20	6,478.89	2,817.75	7,918.71	3,443.94	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	163.44	71.28	204.27	89.07	249.66	108.87	16-39
40-54	247.56	107.94	309.48	134.97	378.24	164.88	40-54
55-59	344.58	150.30	430.86	187.89	526.62	229.62	55-59
60	458.94	200.04	573.63	250.08	701.13	305.67	60
61	497.91	215.97	622.32	269.97	760.71	329.97	61
62	536.04	232.68	670.02	290.88	819.00	355.53	62
63	592.74	257.19	740.91	321.48	905.46	392.88	63
64	648.90	282.75	811.11	353.40	991.41	431.94	64
65	705.66	307.20	882.12	383.91	1,078.08	469.32	65
66	762.72	331.80	953.46	414.72	1,165.35	506.91	66
67	819.48	356.22	1,024.32	445.35	1,252.02	544.29	67
68	910.44	395.85	1,138.02	494.70	1,390.89	604.74	68
69	1,001.67	435.48	1,252.14	544.38	1,530.33	665.34	69
70	1,092.60	475.02	1,365.78	593.79	1,669.26	725.76	70
71	1,184.10	514.50	1,480.17	643.17	1,809.03	786.09	71
72	1,274.88	545.46	1,593.57	681.84	1,947.66	833.34	72
73	1,454.55	637.56	1,818.24	796.86	2,222.28	973.95	73
74	1,633.65	728.49	2,042.22	910.62	2,495.94	1,112.91	74
75	1,812.84	819.90	2,266.08	1,024.89	2,769.72	1,252.62	75
76	1,992.00	916.53	2,490.09	1,145.64	3,043.41	1,400.19	76
77	2,171.73	1,012.38	2,714.70	1,265.52	3,317.97	1,546.71	77
78	2,476.80	1,077.24	3,096.06	1,346.55	3,784.08	1,645.74	78
79	2,782.32	1,210.02	3,477.99	1,512.57	4,250.88	1,848.78	79
80	3,114.33	1,353.54	3,892.92	1,691.85	4,757.97	2,067.84	80
81	3,464.43	1,506.12	4,330.56	1,882.68	5,292.90	2,301.09	81
82	3,829.26	1,664.28	4,786.59	2,080.29	5,850.30	2,542.62	82
83	4,209.87	1,830.63	5,262.27	2,288.31	6,431.70	2,796.84	83
84	4,607.64	2,004.00	5,759.49	2,504.91	7,039.41	3,061.59	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	150.30	65.58	187.92	81.90	229.65	100.14	16-39
40-54	227.82	99.30	284.73	124.14	347.97	151.77	40-54
55-59	317.04	138.21	396.33	172.83	484.35	211.20	55-59
60	422.13	184.11	527.76	230.10	645.00	281.22	60
61	458.07	198.72	572.58	248.43	699.81	303.63	61
62	493.17	214.05	616.50	267.54	753.45	327.00	62
63	545.34	236.67	681.54	295.74	833.07	361.44	63
64	597.00	260.10	746.25	325.08	912.09	397.41	64
65	649.23	282.66	811.50	353.19	991.86	431.76	65
66	701.76	305.25	877.20	381.60	1,072.08	466.35	66
67	753.87	327.81	942.36	409.71	1,151.85	500.73	67
68	837.60	364.17	1,046.94	455.16	1,279.62	556.35	68
69	921.54	400.68	1,151.88	500.82	1,407.90	612.18	69
70	1,005.24	437.01	1,256.46	546.27	1,535.73	667.68	70
71	1,089.33	473.40	1,361.73	591.66	1,664.31	723.24	71
72	1,172.88	501.81	1,466.04	627.27	1,791.90	766.65	72
73	1,338.12	586.47	1,672.71	733.11	2,044.44	896.04	73
74	1,503.00	670.20	1,878.72	837.72	2,296.29	1,023.90	74
75	1,667.82	754.32	2,084.79	942.87	2,548.11	1,152.39	75
76	1,832.70	843.18	2,290.83	1,054.02	2,799.93	1,288.26	76
77	1,998.00	931.35	2,497.53	1,164.24	3,052.56	1,422.93	77
78	2,278.74	991.05	2,848.38	1,238.79	3,481.41	1,514.13	78
79	2,559.78	1,113.27	3,199.74	1,391.55	3,910.74	1,700.82	79
80	2,865.21	1,245.21	3,581.46	1,556.49	4,377.30	1,902.45	80
81	3,187.26	1,385.67	3,984.12	1,732.08	4,869.42	2,116.98	81
82	3,522.93	1,531.14	4,403.64	1,913.91	5,382.24	2,339.25	82
83	3,873.06	1,684.23	4,841.34	2,105.22	5,917.14	2,573.04	83
84	4,238.97	1,843.59	5,298.72	2,304.54	6,476.25	2,816.67	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	128.37	55.98	160.53	70.02	196.20	85.62	16-39
40-54	194.61	84.84	243.30	106.05	297.36	129.63	40-54
55-59	270.90	118.11	338.61	147.60	413.88	180.42	55-59
60	360.72	157.29	450.93	196.59	551.10	240.24	60
61	391.32	169.77	489.18	212.19	597.90	259.38	61
62	421.38	182.91	526.65	228.60	643.74	279.42	62
63	465.90	202.17	582.33	252.69	711.72	308.88	63
64	510.06	222.24	637.59	277.77	779.19	339.42	64
65	554.64	241.44	693.33	301.80	847.38	368.85	65
66	599.58	260.76	749.46	325.98	915.99	398.49	66
67	644.10	279.96	805.17	350.07	984.06	427.83	67
68	715.62	311.07	894.48	388.83	1,093.26	475.26	68
69	787.32	342.36	984.12	427.92	1,202.88	522.96	69
70	858.78	373.32	1,073.46	466.77	1,312.02	570.45	70
71	930.72	404.40	1,163.37	505.59	1,421.88	617.94	71
72	1,002.06	428.73	1,252.59	535.89	1,530.87	654.99	72
73	1,143.30	501.09	1,429.14	626.34	1,746.72	765.51	73
74	1,284.09	572.58	1,605.09	715.68	1,961.76	874.77	74
75	1,424.94	644.40	1,781.13	805.53	2,176.98	984.57	75
76	1,565.76	720.36	1,957.17	900.48	2,392.05	1,100.52	76
77	1,707.00	795.66	2,133.72	994.68	2,607.96	1,215.78	77
78	1,946.82	846.72	2,433.48	1,058.43	2,974.29	1,293.60	78
79	2,187.00	951.09	2,733.69	1,188.90	3,341.22	1,453.11	79
80	2,447.85	1,063.83	3,059.82	1,329.84	3,739.74	1,625.34	80
81	2,723.07	1,183.83	3,403.77	1,479.66	4,160.22	1,808.61	81
82	3,009.81	1,308.12	3,762.24	1,635.12	4,598.28	1,998.51	82
83	3,308.91	1,438.92	4,136.19	1,798.62	5,055.33	2,198.31	83
84	3,621.54	1,575.12	4,526.94	1,968.81	5,532.99	2,406.42	84

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	202.80	101.46	253.50	126.66	309.81	154.92	16-39
40-54	307.29	153.72	384.09	192.09	469.41	234.84	40-54
55	528.48	264.36	660.57	330.33	807.42	403.77	55
56	613.38	306.75	766.74	383.43	937.05	468.69	56
57-59	698.82	349.53	873.66	436.98	1,067.70	534.03	57-59
60	1,190.76	597.63	1,488.42	747.06	1,819.23	912.99	60
61	1,320.45	662.94	1,650.60	828.66	2,017.41	1,012.83	61
62	1,370.04	687.06	1,712.52	858.78	2,093.04	1,049.61	62
63	1,490.61	746.58	1,863.21	933.33	2,277.33	1,140.69	63
64	1,597.47	799.38	1,996.86	999.18	2,440.50	1,221.27	64
65	1,678.14	838.80	2,097.72	1,048.50	2,563.89	1,281.48	65
66	1,758.72	881.58	2,198.40	1,102.08	2,686.98	1,346.91	66
67	1,844.85	923.04	2,306.04	1,153.80	2,818.56	1,410.24	67
68	1,978.74	989.97	2,473.38	1,237.50	3,022.95	1,512.48	68
69	2,117.01	1,058.70	2,646.30	1,323.39	3,234.45	1,617.42	69
70	2,257.20	1,128.18	2,821.53	1,410.12	3,448.50	1,723.50	70
71	2,398.26	1,198.08	2,997.84	1,497.60	3,663.96	1,830.42	71
72	2,541.81	1,251.78	3,177.30	1,564.77	3,883.32	1,912.53	72
73	2,909.82	1,405.38	3,637.29	1,756.77	4,445.64	2,147.19	73
74	3,254.01	1,542.27	4,067.43	1,927.83	4,971.27	2,356.20	74
75	3,580.35	1,666.23	4,475.46	2,082.81	5,469.96	2,545.62	75
76	3,908.94	1,787.22	4,886.16	2,234.10	5,971.98	2,730.54	76
77	4,213.29	1,893.66	5,266.59	2,367.06	6,436.95	2,893.08	77
78	4,504.53	1,991.16	5,630.73	2,488.89	6,881.97	3,041.97	78
79	4,788.75	2,082.96	5,986.02	2,603.70	7,316.22	3,182.34	79
80	5,363.49	2,332.86	6,704.40	2,916.21	8,194.26	3,564.21	80
81	5,961.99	2,593.26	7,452.57	3,241.59	9,108.69	3,961.92	81
82	6,589.38	2,866.17	8,236.74	3,582.66	10,067.10	4,378.83	82
83	7,245.57	3,151.47	9,056.91	3,939.33	11,069.58	4,814.79	83
84	7,930.23	3,449.31	9,912.81	4,311.66	12,115.62	5,269.89	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	132.27	57.63	165.39	72.06	202.11	88.08	16-39
40-54	200.37	87.45	250.50	109.23	306.12	133.50	40-54
55	344.58	150.30	430.86	187.89	526.62	229.62	55
56	399.99	174.45	500.04	218.01	611.13	266.46	56
57-59	455.79	198.75	569.73	248.43	696.39	303.66	57-59
60	815.22	355.50	1,019.10	444.27	1,245.48	543.06	60
61	936.36	406.23	1,170.42	507.75	1,430.58	620.58	61
62	998.16	432.51	1,247.70	540.66	1,525.02	660.81	62
63	1,125.87	489.54	1,407.24	612.00	1,720.05	748.02	63
64	1,242.87	541.47	1,553.61	676.86	1,898.85	827.28	64
65	1,337.55	582.18	1,672.05	727.77	2,043.54	889.53	65
66	1,431.84	622.92	1,789.77	778.62	2,187.57	951.69	66
67	1,526.19	663.51	1,907.70	829.44	2,331.57	1,013.70	67
68	1,672.89	727.26	2,091.09	909.12	2,555.79	1,111.14	68
69	1,819.59	791.07	2,274.51	988.89	2,779.95	1,208.67	69
70	1,965.90	854.76	2,457.30	1,068.48	3,003.42	1,305.87	70
71	2,112.99	918.15	2,641.29	1,147.68	3,228.18	1,402.74	71
72	2,259.60	967.53	2,824.50	1,209.42	3,452.19	1,478.13	72
73	2,586.75	1,115.40	3,233.49	1,394.28	3,951.96	1,704.06	73
74	2,892.66	1,257.78	3,615.87	1,572.24	4,419.30	1,921.53	74
75	3,182.79	1,397.46	3,978.51	1,746.75	4,862.58	2,134.92	75
76	3,474.93	1,542.66	4,343.70	1,928.22	5,308.89	2,356.77	76
77	3,745.50	1,683.36	4,681.80	2,104.32	5,722.20	2,571.90	77
78	4,004.40	1,770.09	5,005.56	2,212.53	6,117.78	2,704.26	78
79	4,257.12	1,851.69	5,321.31	2,314.68	6,503.91	2,828.94	79
80	4,767.96	2,073.90	5,959.95	2,592.39	7,284.36	3,168.48	80
81	5,300.07	2,305.32	6,625.11	2,881.68	8,097.33	3,522.03	81
82	5,857.74	2,547.96	7,322.19	3,184.86	8,949.30	3,892.68	82
83	6,440.97	2,801.52	8,051.25	3,501.96	9,840.48	4,280.19	83
84	7,049.73	3,066.36	8,812.14	3,832.92	10,770.45	4,684.68	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	121.65	53.10	152.10	66.27	185.94	81.00	16-39
40-54	184.44	80.40	230.43	100.44	281.70	122.82	40-54
55	317.04	138.21	396.33	172.83	484.35	211.20	55
56	368.04	160.44	460.05	200.58	562.26	245.16	56
57-59	419.34	182.88	524.16	228.57	640.65	279.33	57-59
60	750.03	327.00	937.50	408.75	1,145.88	499.56	60
61	861.48	373.65	1,076.79	467.13	1,316.13	570.93	61
62	918.24	397.92	1,147.89	497.40	1,402.98	608.01	62
63	1,035.75	450.42	1,294.74	563.04	1,582.44	688.14	63
64	1,143.48	498.18	1,429.26	622.68	1,746.93	761.04	64
65	1,230.54	535.68	1,538.16	669.57	1,880.04	818.40	65
66	1,317.30	573.06	1,646.64	716.34	2,012.55	875.52	66
67	1,404.06	610.44	1,755.15	763.05	2,145.12	932.61	67
68	1,539.06	669.09	1,923.84	836.40	2,351.37	1,022.28	68
69	1,674.03	727.86	2,092.56	909.84	2,557.59	1,112.01	69
70	1,808.61	786.39	2,260.74	983.01	2,763.15	1,201.44	70
71	1,943.97	844.74	2,429.97	1,055.88	2,969.94	1,290.54	71
72	2,078.79	890.13	2,598.51	1,112.64	3,175.98	1,359.93	72
73	2,379.81	1,026.18	2,974.71	1,282.68	3,635.79	1,567.74	73
74	2,661.27	1,157.16	3,326.58	1,446.36	4,065.81	1,767.81	74
75	2,928.18	1,285.59	3,660.27	1,607.04	4,473.60	1,964.13	75
76	3,196.95	1,419.18	3,996.21	1,773.96	4,884.24	2,168.22	76
77	3,445.80	1,548.72	4,307.28	1,935.87	5,264.43	2,366.10	77
78	3,684.03	1,628.40	4,605.06	2,035.56	5,628.36	2,487.93	78
79	3,916.56	1,703.58	4,895.64	2,129.40	5,983.59	2,602.65	79
80	4,386.57	1,907.97	5,483.13	2,385.00	6,701.61	2,914.98	80
81	4,876.05	2,120.91	6,095.10	2,651.10	7,449.48	3,240.30	81
82	5,389.17	2,344.08	6,736.38	2,930.10	8,233.35	3,581.25	82
83	5,925.72	2,577.39	7,407.15	3,221.79	9,053.22	3,937.74	83
84	6,485.76	2,821.11	8,107.20	3,526.35	9,908.79	4,309.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	103.92	45.33	129.96	56.64	158.82	69.27	16-39
40-54	157.47	68.70	196.92	85.89	240.63	104.94	40-54
55	270.90	118.11	338.61	147.60	413.88	180.42	55
56	314.43	137.13	393.06	171.36	480.36	209.46	56
57-59	358.26	156.18	447.84	195.27	547.35	238.65	57-59
60	640.80	279.36	801.00	349.23	978.96	426.81	60
61	735.96	319.26	919.98	399.09	1,124.43	487.77	61
62	784.56	339.99	980.70	424.92	1,198.65	519.42	62
63	884.91	384.84	1,106.10	481.08	1,351.98	587.91	63
64	976.92	425.55	1,221.18	532.02	1,492.50	650.16	64
65	1,051.35	457.62	1,314.21	572.01	1,606.20	699.18	65
66	1,125.39	489.54	1,406.76	612.00	1,719.42	748.02	66
67	1,199.58	521.58	1,499.46	651.90	1,832.70	796.80	67
68	1,314.87	571.68	1,643.58	714.57	2,008.95	873.33	68
69	1,430.22	621.84	1,787.79	777.30	2,184.99	949.98	69
70	1,545.18	671.82	1,931.46	839.82	2,360.67	1,026.42	70
71	1,660.83	721.68	2,075.97	902.04	2,537.34	1,102.53	71
72	1,776.03	760.50	2,220.09	950.58	2,713.38	1,161.84	72
73	2,033.25	876.72	2,541.45	1,095.84	3,106.26	1,339.38	73
74	2,273.64	988.59	2,842.05	1,235.70	3,473.58	1,510.35	74
75	2,501.70	1,098.36	3,127.17	1,372.92	3,822.06	1,678.08	75
76	2,731.32	1,212.48	3,414.09	1,515.63	4,172.82	1,852.44	76
77	2,943.93	1,323.18	3,679.95	1,653.99	4,497.63	2,021.52	77
78	3,147.48	1,391.25	3,934.29	1,739.04	4,808.64	2,125.50	78
79	3,346.05	1,455.42	4,182.60	1,819.29	5,112.03	2,223.57	79
80	3,747.63	1,630.11	4,684.53	2,037.60	5,725.50	2,490.42	80
81	4,165.80	1,812.03	5,207.37	2,265.00	6,364.47	2,768.34	81
82	4,604.07	2,002.68	5,755.26	2,503.38	7,034.19	3,059.67	82
83	5,062.62	2,202.06	6,328.32	2,752.62	7,734.57	3,364.20	83
84	5,541.09	2,410.20	6,926.34	3,012.72	8,465.52	3,682.20	84

Continental General Insurance Company
Forms 80650 1/97 and Riders
PA Proposed Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	1.2147
55-59	----------	1.2200
60	----------	1.2160
61	----------	1.2093
62	----------	1.2067
63	----------	1.1627
64	----------	1.1320
65	----------	1.1040
66	----------	1.0840
67	----------	1.0667
68	----------	1.0240
69	----------	0.9920
70	----------	0.9667
71	----------	0.9453
72	----------	0.9280
73	----------	0.8667
74	----------	0.8227
75	----------	0.7893
76	----------	0.7613
77	----------	0.7400
78	----------	0.7227
79	----------	0.7080
80	----------	0.6947
81	----------	0.6840
82	----------	0.6747
83	----------	0.6653
84	----------	0.6587

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	48.41	24.22	60.54	30.29	73.96	37.00	16-39
40-54	73.32	36.70	91.67	45.85	112.06	56.04	40-54
55-59	99.44	49.74	124.32	62.18	151.93	75.97	55-59
60	114.07	57.24	142.63	71.57	174.31	87.49	60
61	128.87	64.68	161.05	80.87	196.86	98.84	61
62	143.59	72.14	179.51	90.19	219.38	110.21	62
63	159.40	79.66	199.25	99.58	243.53	121.70	63
64	174.79	87.48	218.46	109.31	267.02	133.63	64
65	190.38	95.16	237.97	118.93	290.86	145.37	65
66	205.76	103.15	257.20	128.95	314.36	157.58	66
67	221.56	110.82	276.92	138.55	338.48	169.34	67
68	248.81	124.49	310.97	155.60	380.09	190.16	68
69	276.20	138.12	345.25	172.64	421.98	211.01	69
70	303.64	151.75	379.54	189.66	463.88	231.83	70
71	331.06	165.38	413.80	206.74	505.78	252.67	71
72	358.51	179.22	448.18	224.02	547.76	273.80	72
73	424.25	206.52	530.29	258.14	648.12	315.52	73
74	489.94	232.33	612.42	290.42	748.50	354.96	74
75	555.64	256.22	694.56	320.27	848.89	391.44	75
76	621.55	278.36	776.90	347.95	949.58	425.28	76
77	687.23	298.82	859.04	373.55	1,049.95	456.54	77
78	790.63	343.87	988.28	429.84	1,207.88	525.37	78
79	900.67	391.70	1,125.85	489.61	1,376.02	598.44	79
80	1,008.52	438.32	1,260.65	547.87	1,540.79	669.65	80
81	1,121.24	487.43	1,401.54	609.31	1,712.98	744.71	81
82	1,239.56	538.72	1,549.46	673.40	1,893.79	823.04	82
83	1,362.96	592.68	1,703.69	740.87	2,082.30	905.47	83
84	1,491.71	648.79	1,864.61	810.96	2,279.00	991.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	31.60	13.76	39.48	17.21	48.25	21.04	16-39
40-54	47.83	20.86	59.81	26.05	73.08	31.85	40-54
55-59	64.87	28.28	81.08	35.35	99.08	43.20	55-59
60	78.11	34.04	97.66	42.58	119.33	52.03	60
61	91.37	39.65	114.22	49.56	139.58	60.56	61
62	104.63	45.42	130.78	56.80	159.86	69.38	62
63	120.38	52.25	150.50	65.29	183.91	79.82	63
64	136.00	59.24	169.97	74.04	207.77	90.50	64
65	151.75	66.05	189.70	82.56	231.83	100.90	65
66	167.52	72.88	209.40	91.09	255.91	111.32	66
67	183.29	79.69	229.10	99.60	280.02	121.74	67
68	210.32	91.45	262.92	114.32	321.34	139.74	68
69	237.38	103.19	296.72	129.01	362.68	157.68	69
70	264.46	114.98	330.55	143.72	404.00	175.66	70
71	291.66	126.73	364.58	158.42	445.62	193.63	71
72	318.73	138.52	398.42	173.15	486.95	211.62	72
73	377.12	163.90	471.41	204.89	576.16	250.40	73
74	435.54	189.49	544.42	236.83	665.40	289.49	74
75	493.93	214.86	617.42	268.58	754.62	328.26	75
76	552.53	240.25	690.65	300.32	844.15	367.04	76
77	610.92	265.63	763.68	332.08	933.35	405.85	77
78	702.85	305.69	878.54	382.12	1,073.80	467.05	78
79	800.65	348.24	1,000.82	435.26	1,223.23	532.00	79
80	896.53	389.64	1,120.68	487.07	1,369.72	595.31	80
81	996.74	433.31	1,245.91	541.66	1,522.79	662.02	81
82	1,101.94	478.88	1,377.41	598.62	1,683.52	731.66	82
83	1,211.63	526.88	1,514.53	658.58	1,851.10	804.95	83
84	1,326.07	576.74	1,657.60	720.92	2,025.94	881.15	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	29.04	12.67	36.30	15.83	44.38	19.36	16-39
40-54	43.99	19.18	55.02	23.99	67.22	29.32	40-54
55-59	59.66	26.02	74.58	32.52	91.15	39.74	55-59
60	71.87	31.32	89.83	39.17	109.80	47.87	60
61	84.07	36.48	105.06	45.58	128.42	55.72	61
62	96.25	41.78	120.34	52.25	147.05	63.85	62
63	110.76	48.07	138.44	60.06	169.22	73.42	63
64	125.11	54.50	156.36	68.12	191.11	83.28	64
65	139.62	60.76	174.52	75.96	213.28	92.82	65
66	154.10	67.04	192.62	83.78	235.45	102.44	66
67	168.62	73.30	210.79	91.64	257.60	111.98	67
68	193.51	84.12	241.90	105.18	295.62	128.54	68
69	218.38	94.96	273.00	118.70	333.66	145.07	69
70	243.26	105.78	304.12	132.22	371.69	161.62	70
71	268.34	116.59	335.42	145.75	409.96	178.14	71
72	293.23	127.44	366.53	159.29	447.98	194.69	72
73	346.94	150.78	433.70	188.48	530.08	230.38	73
74	400.70	174.32	500.86	217.90	612.16	266.32	74
75	454.44	197.69	568.03	247.10	694.25	302.02	75
76	508.33	221.03	635.41	276.29	776.59	337.68	76
77	562.04	244.38	702.58	305.51	858.70	373.38	77
78	646.62	281.24	808.27	351.53	987.89	429.67	78
79	736.62	320.35	920.76	400.42	1,125.37	489.44	79
80	824.81	358.44	1,031.02	448.08	1,260.14	547.66	80
81	916.98	398.65	1,146.25	498.31	1,400.96	609.05	81
82	1,013.78	440.62	1,267.21	550.74	1,548.84	673.13	82
83	1,114.68	484.73	1,393.37	605.90	1,703.02	740.57	83
84	1,219.98	530.62	1,525.01	663.25	1,863.88	810.65	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	24.82	10.81	31.02	13.51	37.93	16.54	16-39
40-54	37.60	16.39	47.00	20.51	57.44	25.07	40-54
55-59	50.99	22.24	63.73	27.78	77.88	33.97	55-59
60	61.40	26.76	76.74	33.47	93.82	40.88	60
61	71.83	31.18	89.77	38.95	109.70	47.60	61
62	82.24	35.70	102.77	44.62	125.64	54.55	62
63	94.63	41.05	118.28	51.32	144.56	62.72	63
64	106.87	46.57	133.61	58.20	163.31	71.15	64
65	119.26	51.92	149.10	64.92	182.23	79.32	65
66	131.68	57.25	164.58	71.59	201.16	87.50	66
67	144.05	62.63	180.08	78.28	220.09	95.68	67
68	165.34	71.87	206.65	89.86	252.56	109.81	68
69	186.60	81.12	233.26	101.40	285.05	123.92	69
70	207.86	90.37	259.80	112.97	317.54	138.07	70
71	229.25	99.62	286.57	124.51	350.26	152.20	71
72	250.50	108.88	313.15	136.09	382.70	166.33	72
73	296.42	128.86	370.52	161.04	452.87	196.82	73
74	342.34	148.92	427.91	186.18	523.00	227.54	74
75	388.25	168.90	485.30	211.12	593.14	258.02	75
76	434.30	188.84	542.86	236.04	663.48	288.50	76
77	480.18	208.79	600.24	261.00	733.62	319.01	77
78	552.43	240.26	690.55	300.34	843.98	367.08	78
79	629.33	273.70	786.65	342.13	961.46	418.15	79
80	704.69	306.26	880.86	382.82	1,076.62	467.88	80
81	783.43	340.58	979.33	425.74	1,196.95	520.34	81
82	866.14	376.43	1,082.66	470.53	1,323.24	575.09	82
83	952.33	414.12	1,190.44	517.67	1,454.98	632.68	83
84	1,042.30	453.31	1,302.89	566.65	1,592.41	692.56	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	83.50	41.78	104.39	52.25	127.60	63.84	16-39
40-54	126.56	63.29	158.18	79.10	193.34	96.70	40-54
55-59	176.16	88.12	220.19	110.11	269.14	134.59	55-59
60	223.43	112.12	279.30	140.16	341.35	171.29	60
61	234.02	117.49	292.55	146.88	357.56	179.51	61
62	245.24	123.19	306.55	154.00	374.68	188.22	62
63	261.58	130.74	326.98	163.43	399.66	199.73	63
64	278.00	139.13	347.52	173.90	424.75	212.54	64
65	295.10	147.52	368.88	184.38	450.88	225.36	65
66	312.29	156.54	390.37	195.68	477.13	239.17	66
67	330.20	165.19	412.76	206.51	504.48	252.37	67
68	358.93	179.59	448.66	224.48	548.38	274.37	68
69	388.49	194.27	485.59	242.84	593.52	296.81	69
70	418.18	208.99	522.73	261.24	638.87	319.30	70
71	447.98	223.82	559.97	279.77	684.42	341.94	71
72	478.03	235.22	597.52	294.04	730.32	359.36	72
73	545.40	267.74	681.77	334.68	833.27	409.04	73
74	612.59	297.74	765.73	372.19	935.90	454.88	74
75	679.75	325.87	849.68	407.33	1,038.53	497.87	75
76	746.94	353.94	933.67	442.44	1,141.18	540.77	76
77	814.33	379.61	1,017.92	474.53	1,244.15	579.97	77
78	928.73	403.93	1,160.90	504.91	1,418.88	617.10	78
79	1,043.30	453.74	1,304.12	567.17	1,593.94	693.23	79
80	1,167.76	507.52	1,459.72	634.39	1,784.09	775.38	80
81	1,299.04	564.74	1,623.82	705.95	1,984.67	862.82	81
82	1,435.85	624.02	1,794.80	780.05	2,193.64	953.41	82
83	1,578.55	686.44	1,973.17	858.04	2,411.69	1,048.73	83
84	1,727.70	751.40	2,159.63	939.25	2,639.57	1,147.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	54.48	23.76	68.09	29.69	83.22	36.29	16-39
40-54	82.52	35.98	103.16	44.99	126.08	54.96	40-54
55-59	114.86	50.10	143.62	62.63	175.54	76.54	55-59
60	152.98	66.68	191.21	83.36	233.71	101.89	60
61	165.97	71.99	207.44	89.99	253.57	109.99	61
62	178.68	77.56	223.34	96.96	273.00	118.51	62
63	197.58	85.73	246.97	107.16	301.82	130.96	63
64	216.30	94.25	270.37	117.80	330.47	143.98	64
65	235.22	102.40	294.04	127.97	359.36	156.44	65
66	254.24	110.60	317.82	138.24	388.45	168.97	66
67	273.16	118.74	341.44	148.45	417.34	181.43	67
68	303.48	131.95	379.34	164.90	463.63	201.58	68
69	333.89	145.16	417.38	181.46	510.11	221.78	69
70	364.20	158.34	455.26	197.93	556.42	241.92	70
71	394.70	171.50	493.39	214.39	603.01	262.03	71
72	424.96	181.82	531.19	227.28	649.22	277.78	72
73	484.85	212.52	606.08	265.62	740.76	324.65	73
74	544.55	242.83	680.74	303.54	831.98	370.97	74
75	604.28	273.30	755.36	341.63	923.24	417.54	75
76	664.00	305.51	830.03	381.88	1,014.47	466.73	76
77	723.91	337.46	904.90	421.84	1,105.99	515.57	77
78	825.60	359.08	1,032.02	448.85	1,261.36	548.58	78
79	927.44	403.34	1,159.33	504.19	1,416.96	616.26	79
80	1,038.11	451.18	1,297.64	563.95	1,585.99	689.28	80
81	1,154.81	502.04	1,443.52	627.56	1,764.30	767.03	81
82	1,276.42	554.76	1,595.53	693.43	1,950.10	847.54	82
83	1,403.29	610.21	1,754.09	762.77	2,143.90	932.28	83
84	1,535.88	668.00	1,919.83	834.97	2,346.47	1,020.53	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	50.10	21.86	62.64	27.30	76.55	33.38	16-39
40-54	75.94	33.10	94.91	41.38	115.99	50.59	40-54
55-59	105.68	46.07	132.11	57.61	161.45	70.40	55-59
60	140.71	61.37	175.92	76.70	215.00	93.74	60
61	152.69	66.24	190.86	82.81	233.27	101.21	61
62	164.39	71.35	205.50	89.18	251.15	109.00	62
63	181.78	78.89	227.18	98.58	277.69	120.48	63
64	199.00	86.70	248.75	108.36	304.03	132.47	64
65	216.41	94.22	270.50	117.73	330.62	143.92	65
66	233.92	101.75	292.40	127.20	357.36	155.45	66
67	251.29	109.27	314.12	136.57	383.95	166.91	67
68	279.20	121.39	348.98	151.72	426.54	185.45	68
69	307.18	133.56	383.96	166.94	469.30	204.06	69
70	335.08	145.67	418.82	182.09	511.91	222.56	70
71	363.11	157.80	453.91	197.22	554.77	241.08	71
72	390.96	167.27	488.68	209.09	597.30	255.55	72
73	446.04	195.49	557.57	244.37	681.48	298.68	73
74	501.00	223.40	626.24	279.24	765.43	341.30	74
75	555.94	251.44	694.93	314.29	849.37	384.13	75
76	610.90	281.06	763.61	351.34	933.31	429.42	76
77	666.00	310.45	832.51	388.08	1,017.52	474.31	77
78	759.58	330.35	949.46	412.93	1,160.47	504.71	78
79	853.26	371.09	1,066.58	463.85	1,303.58	566.94	79
80	955.07	415.07	1,193.82	518.83	1,459.10	634.15	80
81	1,062.42	461.89	1,328.04	577.36	1,623.14	705.66	81
82	1,174.31	510.38	1,467.88	637.97	1,794.08	779.75	82
83	1,291.02	561.41	1,613.78	701.74	1,972.38	857.68	83
84	1,412.99	614.53	1,766.24	768.18	2,158.75	938.89	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	42.79	18.66	53.51	23.34	65.40	28.54	16-39
40-54	64.87	28.28	81.10	35.35	99.12	43.21	40-54
55-59	90.30	39.37	112.87	49.20	137.96	60.14	55-59
60	120.24	52.43	150.31	65.53	183.70	80.08	60
61	130.44	56.59	163.06	70.73	199.30	86.46	61
62	140.46	60.97	175.55	76.20	214.58	93.14	62
63	155.30	67.39	194.11	84.23	237.24	102.96	63
64	170.02	74.08	212.53	92.59	259.73	113.14	64
65	184.88	80.48	231.11	100.60	282.46	122.95	65
66	199.86	86.92	249.82	108.66	305.33	132.83	66
67	214.70	93.32	268.39	116.69	328.02	142.61	67
68	238.54	103.69	298.16	129.61	364.42	158.42	68
69	262.44	114.12	328.04	142.64	400.96	174.32	69
70	286.26	124.44	357.82	155.59	437.34	190.15	70
71	310.24	134.80	387.79	168.53	473.96	205.98	71
72	334.02	142.91	417.53	178.63	510.29	218.33	72
73	381.10	167.03	476.38	208.78	582.24	255.17	73
74	428.03	190.86	535.03	238.56	653.92	291.59	74
75	474.98	214.80	593.71	268.51	725.66	328.19	75
76	521.92	240.12	652.39	300.16	797.35	366.84	76
77	569.00	265.22	711.24	331.56	869.32	405.26	77
78	648.94	282.24	811.16	352.81	991.43	431.20	78
79	729.00	317.03	911.23	396.30	1,113.74	484.37	79
80	815.95	354.61	1,019.94	443.28	1,246.58	541.78	80
81	907.69	394.61	1,134.59	493.22	1,386.74	602.87	81
82	1,003.27	436.04	1,254.08	545.04	1,532.76	666.17	82
83	1,102.97	479.64	1,378.73	599.54	1,685.11	732.77	83
84	1,207.18	525.04	1,508.98	656.27	1,844.33	802.14	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	67.60	33.82	84.50	42.22	103.27	51.64	16-39
40-54	102.43	51.24	128.03	64.03	156.47	78.28	40-54
55	176.16	88.12	220.19	110.11	269.14	134.59	55
56	204.46	102.25	255.58	127.81	312.35	156.23	56
57-59	232.94	116.51	291.22	145.66	355.90	178.01	57-59
60	396.92	199.21	496.14	249.02	606.41	304.33	60
61	440.15	220.98	550.20	276.22	672.47	337.61	61
62	456.68	229.02	570.84	286.26	697.68	349.87	62
63	496.87	248.86	621.07	311.11	759.11	380.23	63
64	532.49	266.46	665.62	333.06	813.50	407.09	64
65	559.38	279.60	699.24	349.50	854.63	427.16	65
66	586.24	293.86	732.80	367.36	895.66	448.97	66
67	614.95	307.68	768.68	384.60	939.52	470.08	67
68	659.58	329.99	824.46	412.50	1,007.65	504.16	68
69	705.67	352.90	882.10	441.13	1,078.15	539.14	69
70	752.40	376.06	940.51	470.04	1,149.50	574.50	70
71	799.42	399.36	999.28	499.20	1,221.32	610.14	71
72	847.27	417.26	1,059.10	521.59	1,294.44	637.51	72
73	969.94	468.46	1,212.43	585.59	1,481.88	715.73	73
74	1,084.67	514.09	1,355.81	642.61	1,657.09	785.40	74
75	1,193.45	555.41	1,491.82	694.27	1,823.32	848.54	75
76	1,302.98	595.74	1,628.72	744.70	1,990.66	910.18	76
77	1,404.43	631.22	1,755.53	789.02	2,145.65	964.36	77
78	1,501.51	663.72	1,876.91	829.63	2,293.99	1,013.99	78
79	1,596.25	694.32	1,995.34	867.90	2,438.74	1,060.78	79
80	1,787.83	777.62	2,234.80	972.07	2,731.42	1,188.07	80
81	1,987.33	864.42	2,484.19	1,080.53	3,036.23	1,320.64	81
82	2,196.46	955.39	2,745.58	1,194.22	3,355.70	1,459.61	82
83	2,415.19	1,050.49	3,018.97	1,313.11	3,689.86	1,604.93	83
84	2,643.41	1,149.77	3,304.27	1,437.22	4,038.54	1,756.63	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	44.09	19.21	55.13	24.02	67.37	29.36	16-39
40-54	66.79	29.15	83.50	36.41	102.04	44.50	40-54
55	114.86	50.10	143.62	62.63	175.54	76.54	55
56	133.33	58.15	166.68	72.67	203.71	88.82	56
57-59	151.93	66.25	189.91	82.81	232.13	101.22	57-59
60	271.74	118.50	339.70	148.09	415.16	181.02	60
61	312.12	135.41	390.14	169.25	476.86	206.86	61
62	332.72	144.17	415.90	180.22	508.34	220.27	62
63	375.29	163.18	469.08	204.00	573.35	249.34	63
64	414.29	180.49	517.87	225.62	632.95	275.76	64
65	445.85	194.06	557.35	242.59	681.18	296.51	65
66	477.28	207.64	596.59	259.54	729.19	317.23	66
67	508.73	221.17	635.90	276.48	777.19	337.90	67
68	557.63	242.42	697.03	303.04	851.93	370.38	68
69	606.53	263.69	758.17	329.63	926.65	402.89	69
70	655.30	284.92	819.10	356.16	1,001.14	435.29	70
71	704.33	306.05	880.43	382.56	1,076.06	467.58	71
72	753.20	322.51	941.50	403.14	1,150.73	492.71	72
73	862.25	371.80	1,077.83	464.76	1,317.32	568.02	73
74	964.22	419.26	1,205.29	524.08	1,473.10	640.51	74
75	1,060.93	465.82	1,326.17	582.25	1,620.86	711.64	75
76	1,158.31	514.22	1,447.90	642.74	1,769.63	785.59	76
77	1,248.50	561.12	1,560.60	701.44	1,907.40	857.30	77
78	1,334.80	590.03	1,668.52	737.51	2,039.26	901.42	78
79	1,419.04	617.23	1,773.77	771.56	2,167.97	942.98	79
80	1,589.32	691.30	1,986.65	864.13	2,428.12	1,056.16	80
81	1,766.69	768.44	2,208.37	960.56	2,699.11	1,174.01	81
82	1,952.58	849.32	2,440.73	1,061.62	2,983.10	1,297.56	82
83	2,146.99	933.84	2,683.75	1,167.32	3,280.16	1,426.73	83
84	2,349.91	1,022.12	2,937.38	1,277.64	3,590.15	1,561.56	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	40.55	17.70	50.70	22.09	61.98	27.00	16-39
40-54	61.48	26.80	76.81	33.48	93.90	40.94	40-54
55	105.68	46.07	132.11	57.61	161.45	70.40	55
56	122.68	53.48	153.35	66.86	187.42	81.72	56
57-59	139.78	60.96	174.72	76.19	213.55	93.11	57-59
60	250.01	109.00	312.50	136.25	381.96	166.52	60
61	287.16	124.55	358.93	155.71	438.71	190.31	61
62	306.08	132.64	382.63	165.80	467.66	202.67	62
63	345.25	150.14	431.58	187.68	527.48	229.38	63
64	381.16	166.06	476.42	207.56	582.31	253.68	64
65	410.18	178.56	512.72	223.19	626.68	272.80	65
66	439.10	191.02	548.88	238.78	670.85	291.84	66
67	468.02	203.48	585.05	254.35	715.04	310.87	67
68	513.02	223.03	641.28	278.80	783.79	340.76	68
69	558.01	242.62	697.52	303.28	852.53	370.67	69
70	602.87	262.13	753.58	327.67	921.05	400.48	70
71	647.99	281.58	809.99	351.96	989.98	430.18	71
72	692.93	296.71	866.17	370.88	1,058.66	453.31	72
73	793.27	342.06	991.57	427.56	1,211.93	522.58	73
74	887.09	385.72	1,108.86	482.12	1,355.27	589.27	74
75	976.06	428.53	1,220.09	535.68	1,491.20	654.71	75
76	1,065.65	473.06	1,332.07	591.32	1,628.08	722.74	76
77	1,148.60	516.24	1,435.76	645.29	1,754.81	788.70	77
78	1,228.01	542.80	1,535.02	678.52	1,876.12	829.31	78
79	1,305.52	567.86	1,631.88	709.80	1,994.53	867.55	79
80	1,462.19	635.99	1,827.71	795.00	2,233.87	971.66	80
81	1,625.35	706.97	2,031.70	883.70	2,483.16	1,080.10	81
82	1,796.39	781.36	2,245.46	976.70	2,744.45	1,193.75	82
83	1,975.24	859.13	2,469.05	1,073.93	3,017.74	1,312.58	83
84	2,161.92	940.37	2,702.40	1,175.45	3,302.93	1,436.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Current Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	34.64	15.11	43.32	18.88	52.94	23.09	16-39
40-54	52.49	22.90	65.64	28.63	80.21	34.98	40-54
55	90.30	39.37	112.87	49.20	137.96	60.14	55
56	104.81	45.71	131.02	57.12	160.12	69.82	56
57-59	119.42	52.06	149.28	65.09	182.45	79.55	57-59
60	213.60	93.12	267.00	116.41	326.32	142.27	60
61	245.32	106.42	306.66	133.03	374.81	162.59	61
62	261.52	113.33	326.90	141.64	399.55	173.14	62
63	294.97	128.28	368.70	160.36	450.66	195.97	63
64	325.64	141.85	407.06	177.34	497.50	216.72	64
65	350.45	152.54	438.07	190.67	535.40	233.06	65
66	375.13	163.18	468.92	204.00	573.14	249.34	66
67	399.86	173.86	499.82	217.30	610.90	265.60	67
68	438.29	190.56	547.86	238.19	669.65	291.11	68
69	476.74	207.28	595.93	259.10	728.33	316.66	69
70	515.06	223.94	643.82	279.94	786.89	342.14	70
71	553.61	240.56	691.99	300.68	845.78	367.51	71
72	592.01	253.50	740.03	316.86	904.46	387.28	72
73	677.75	292.24	847.15	365.28	1,035.42	446.46	73
74	757.88	329.53	947.35	411.90	1,157.86	503.45	74
75	833.90	366.12	1,042.39	457.64	1,274.02	559.36	75
76	910.44	404.16	1,138.03	505.21	1,390.94	617.48	76
77	981.31	441.06	1,226.65	551.33	1,499.21	673.84	77
78	1,049.16	463.75	1,311.43	579.68	1,602.88	708.50	78
79	1,115.35	485.14	1,394.20	606.43	1,704.01	741.19	79
80	1,249.21	543.37	1,561.51	679.20	1,908.50	830.14	80
81	1,388.60	604.01	1,735.79	755.00	2,121.49	922.78	81
82	1,534.69	667.56	1,918.42	834.46	2,344.73	1,019.89	82
83	1,687.54	734.02	2,109.44	917.54	2,578.19	1,121.40	83
84	1,847.03	803.40	2,308.78	1,004.24	2,821.84	1,227.40	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Current Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	0.6610
55-59	----------	0.6650
60	----------	0.6620
61	----------	0.6570
62	----------	0.6550
63	----------	0.6220
64	----------	0.5990
65	----------	0.5780
66	----------	0.5630
67	----------	0.5500
68	----------	0.5180
69	----------	0.4940
70	----------	0.4750
71	----------	0.4590
72	----------	0.4460
73	----------	0.4000
74	----------	0.3670
75	----------	0.3420
76	----------	0.3210
77	----------	0.3050
78	----------	0.2920
79	----------	0.2810
80	----------	0.2710
81	----------	0.2630
82	----------	0.2560
83	----------	0.2490
84	----------	0.2440

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	145.23	72.66	181.62	90.87	221.88	111.00	16-39
40-54	219.96	110.10	275.01	137.55	336.18	168.12	40-54
55-59	298.32	149.22	372.96	186.54	455.79	227.91	55-59
60	342.21	171.72	427.89	214.71	522.93	262.47	60
61	386.61	194.04	483.15	242.61	590.58	296.52	61
62	430.77	216.42	538.53	270.57	658.14	330.63	62
63	478.20	238.98	597.75	298.74	730.59	365.10	63
64	524.37	262.44	655.38	327.93	801.06	400.89	64
65	571.14	285.48	713.91	356.79	872.58	436.11	65
66	617.28	309.45	771.60	386.85	943.08	472.74	66
67	664.68	332.46	830.76	415.65	1,015.44	508.02	67
68	746.43	373.47	932.91	466.80	1,140.27	570.48	68
69	828.60	414.36	1,035.75	517.92	1,265.94	633.03	69
70	910.92	455.25	1,138.62	568.98	1,391.64	695.49	70
71	993.18	496.14	1,241.40	620.22	1,517.34	758.01	71
72	1,075.53	537.66	1,344.54	672.06	1,643.28	821.40	72
73	1,272.75	619.56	1,590.87	774.42	1,944.36	946.56	73
74	1,469.82	696.99	1,837.26	871.26	2,245.50	1,064.88	74
75	1,666.92	768.66	2,083.68	960.81	2,546.67	1,174.32	75
76	1,864.65	835.08	2,330.70	1,043.85	2,848.74	1,275.84	76
77	2,061.69	896.46	2,577.12	1,120.65	3,149.85	1,369.62	77
78	2,371.89	1,031.61	2,964.84	1,289.52	3,623.64	1,576.11	78
79	2,702.01	1,175.10	3,377.55	1,468.83	4,128.06	1,795.32	79
80	3,025.56	1,314.96	3,781.95	1,643.61	4,622.37	2,008.95	80
81	3,363.72	1,462.29	4,204.62	1,827.93	5,138.94	2,234.13	81
82	3,718.68	1,616.16	4,648.38	2,020.20	5,681.37	2,469.12	82
83	4,088.88	1,778.04	5,111.07	2,222.61	6,246.90	2,716.41	83
84	4,475.13	1,946.37	5,593.83	2,432.88	6,837.00	2,973.54	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	94.80	41.28	118.44	51.63	144.75	63.12	16-39
40-54	143.49	62.58	179.43	78.15	219.24	95.55	40-54
55-59	194.61	84.84	243.24	106.05	297.24	129.60	55-59
60	234.33	102.12	292.98	127.74	357.99	156.09	60
61	274.11	118.95	342.66	148.68	418.74	181.68	61
62	313.89	136.26	392.34	170.40	479.58	208.14	62
63	361.14	156.75	451.50	195.87	551.73	239.46	63
64	408.00	177.72	509.91	222.12	623.31	271.50	64
65	455.25	198.15	569.10	247.68	695.49	302.70	65
66	502.56	218.64	628.20	273.27	767.73	333.96	66
67	549.87	239.07	687.30	298.80	840.06	365.22	67
68	630.96	274.35	788.76	342.96	964.02	419.22	68
69	712.14	309.57	890.16	387.03	1,088.04	473.04	69
70	793.38	344.94	991.65	431.16	1,212.00	526.98	70
71	874.98	380.19	1,093.74	475.26	1,336.86	580.89	71
72	956.19	415.56	1,195.26	519.45	1,460.85	634.86	72
73	1,131.36	491.70	1,414.23	614.67	1,728.48	751.20	73
74	1,306.62	568.47	1,633.26	710.49	1,996.20	868.47	74
75	1,481.79	644.58	1,852.26	805.74	2,263.86	984.78	75
76	1,657.59	720.75	2,071.95	900.96	2,532.45	1,101.12	76
77	1,832.76	796.89	2,291.04	996.24	2,800.05	1,217.55	77
78	2,108.55	917.07	2,635.62	1,146.36	3,221.40	1,401.15	78
79	2,401.95	1,044.72	3,002.46	1,305.78	3,669.69	1,596.00	79
80	2,689.59	1,168.92	3,362.04	1,461.21	4,109.16	1,785.93	80
81	2,990.22	1,299.93	3,737.73	1,624.98	4,568.37	1,986.06	81
82	3,305.82	1,436.64	4,132.23	1,795.86	5,050.56	2,194.98	82
83	3,634.89	1,580.64	4,543.59	1,975.74	5,553.30	2,414.85	83
84	3,978.21	1,730.22	4,972.80	2,162.76	6,077.82	2,643.45	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	87.12	38.01	108.90	47.49	133.14	58.08	16-39
40-54	131.97	57.54	165.06	71.97	201.66	87.96	40-54
55-59	178.98	78.06	223.74	97.56	273.45	119.22	55-59
60	215.61	93.96	269.49	117.51	329.40	143.61	60
61	252.21	109.44	315.18	136.74	385.26	167.16	61
62	288.75	125.34	361.02	156.75	441.15	191.55	62
63	332.28	144.21	415.32	180.18	507.66	220.26	63
64	375.33	163.50	469.08	204.36	573.33	249.84	64
65	418.86	182.28	523.56	227.88	639.84	278.46	65
66	462.30	201.12	577.86	251.34	706.35	307.32	66
67	505.86	219.90	632.37	274.92	772.80	335.94	67
68	580.53	252.36	725.70	315.54	886.86	385.62	68
69	655.14	284.88	819.00	356.10	1,000.98	435.21	69
70	729.78	317.34	912.36	396.66	1,115.07	484.86	70
71	805.02	349.77	1,006.26	437.25	1,229.88	534.42	71
72	879.69	382.32	1,099.59	477.87	1,343.94	584.07	72
73	1,040.82	452.34	1,301.10	565.44	1,590.24	691.14	73
74	1,202.10	522.96	1,502.58	653.70	1,836.48	798.96	74
75	1,363.32	593.07	1,704.09	741.30	2,082.75	906.06	75
76	1,524.99	663.09	1,906.23	828.87	2,329.77	1,013.04	76
77	1,686.12	733.14	2,107.74	916.53	2,576.10	1,120.14	77
78	1,939.86	843.72	2,424.81	1,054.59	2,963.67	1,289.01	78
79	2,209.86	961.05	2,762.28	1,201.26	3,376.11	1,468.32	79
80	2,474.43	1,075.32	3,093.06	1,344.24	3,780.42	1,642.98	80
81	2,750.94	1,195.95	3,438.75	1,494.93	4,202.88	1,827.15	81
82	3,041.34	1,321.86	3,801.63	1,652.22	4,646.52	2,019.39	82
83	3,344.04	1,454.19	4,180.11	1,817.70	5,109.06	2,221.71	83
84	3,659.94	1,591.86	4,575.03	1,989.75	5,591.64	2,431.95	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Lifetime Pay
Annual Premiums for $10.00 per day
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2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	74.46	32.43	93.06	40.53	113.79	49.62	16-39
40-54	112.80	49.17	141.00	61.53	172.32	75.21	40-54
55-59	152.97	66.72	191.19	83.34	233.64	101.91	55-59
60	184.20	80.28	230.22	100.41	281.46	122.64	60
61	215.49	93.54	269.31	116.85	329.10	142.80	61
62	246.72	107.10	308.31	133.86	376.92	163.65	62
63	283.89	123.15	354.84	153.96	433.68	188.16	63
64	320.61	139.71	400.83	174.60	489.93	213.45	64
65	357.78	155.76	447.30	194.76	546.69	237.96	65
66	395.04	171.75	493.74	214.77	603.48	262.50	66
67	432.15	187.89	540.24	234.84	660.27	287.04	67
68	496.02	215.61	619.95	269.58	757.68	329.43	68
69	559.80	243.36	699.78	304.20	855.15	371.76	69
70	623.58	271.11	779.40	338.91	952.62	414.21	70
71	687.75	298.86	859.71	373.53	1,050.78	456.60	71
72	751.50	326.64	939.45	408.27	1,148.10	498.99	72
73	889.26	386.58	1,111.56	483.12	1,358.61	590.46	73
74	1,027.02	446.76	1,283.73	558.54	1,569.00	682.62	74
75	1,164.75	506.70	1,455.90	633.36	1,779.42	774.06	75
76	1,302.90	566.52	1,628.58	708.12	1,990.44	865.50	76
77	1,440.54	626.37	1,800.72	783.00	2,200.86	957.03	77
78	1,657.29	720.78	2,071.65	901.02	2,531.94	1,101.24	78
79	1,887.99	821.10	2,359.95	1,026.39	2,884.38	1,254.45	79
80	2,114.07	918.78	2,642.58	1,148.46	3,229.86	1,403.64	80
81	2,350.29	1,021.74	2,937.99	1,277.22	3,590.85	1,561.02	81
82	2,598.42	1,129.29	3,247.98	1,411.59	3,969.72	1,725.27	82
83	2,856.99	1,242.36	3,571.32	1,553.01	4,364.94	1,898.04	83
84	3,126.90	1,359.93	3,908.67	1,699.95	4,777.23	2,077.68	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	250.50	125.34	313.17	156.75	382.80	191.52	16-39
40-54	379.68	189.87	474.54	237.30	580.02	290.10	40-54
55-59	528.48	264.36	660.57	330.33	807.42	403.77	55-59
60	670.29	336.36	837.90	420.48	1,024.05	513.87	60
61	702.06	352.47	877.65	440.64	1,072.68	538.53	61
62	735.72	369.57	919.65	462.00	1,124.04	564.66	62
63	784.74	392.22	980.94	490.29	1,198.98	599.19	63
64	834.00	417.39	1,042.56	521.70	1,274.25	637.62	64
65	885.30	442.56	1,106.64	553.14	1,352.64	676.08	65
66	936.87	469.62	1,171.11	587.04	1,431.39	717.51	66
67	990.60	495.57	1,238.28	619.53	1,513.44	757.11	67
68	1,076.79	538.77	1,345.98	673.44	1,645.14	823.11	68
69	1,165.47	582.81	1,456.77	728.52	1,780.56	890.43	69
70	1,254.54	626.97	1,568.19	783.72	1,916.61	957.90	70
71	1,343.94	671.46	1,679.91	839.31	2,053.26	1,025.82	71
72	1,434.09	705.66	1,792.56	882.12	2,190.96	1,078.08	72
73	1,636.20	803.22	2,045.31	1,004.04	2,499.81	1,227.12	73
74	1,837.77	893.22	2,297.19	1,116.57	2,807.70	1,364.64	74
75	2,039.25	977.61	2,549.04	1,221.99	3,115.59	1,493.61	75
76	2,240.82	1,061.82	2,801.01	1,327.32	3,423.54	1,622.31	76
77	2,442.99	1,138.83	3,053.76	1,423.59	3,732.45	1,739.91	77
78	2,786.19	1,211.79	3,482.70	1,514.73	4,256.64	1,851.30	78
79	3,129.90	1,361.22	3,912.36	1,701.51	4,781.82	2,079.69	79
80	3,503.28	1,522.56	4,379.16	1,903.17	5,352.27	2,326.14	80
81	3,897.12	1,694.22	4,871.46	2,117.85	5,954.01	2,588.46	81
82	4,307.55	1,872.06	5,384.40	2,340.15	6,580.92	2,860.23	82
83	4,735.65	2,059.32	5,919.51	2,574.12	7,235.07	3,146.19	83
84	5,183.10	2,254.20	6,478.89	2,817.75	7,918.71	3,443.94	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
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4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	163.44	71.28	204.27	89.07	249.66	108.87	16-39
40-54	247.56	107.94	309.48	134.97	378.24	164.88	40-54
55-59	344.58	150.30	430.86	187.89	526.62	229.62	55-59
60	458.94	200.04	573.63	250.08	701.13	305.67	60
61	497.91	215.97	622.32	269.97	760.71	329.97	61
62	536.04	232.68	670.02	290.88	819.00	355.53	62
63	592.74	257.19	740.91	321.48	905.46	392.88	63
64	648.90	282.75	811.11	353.40	991.41	431.94	64
65	705.66	307.20	882.12	383.91	1,078.08	469.32	65
66	762.72	331.80	953.46	414.72	1,165.35	506.91	66
67	819.48	356.22	1,024.32	445.35	1,252.02	544.29	67
68	910.44	395.85	1,138.02	494.70	1,390.89	604.74	68
69	1,001.67	435.48	1,252.14	544.38	1,530.33	665.34	69
70	1,092.60	475.02	1,365.78	593.79	1,669.26	725.76	70
71	1,184.10	514.50	1,480.17	643.17	1,809.03	786.09	71
72	1,274.88	545.46	1,593.57	681.84	1,947.66	833.34	72
73	1,454.55	637.56	1,818.24	796.86	2,222.28	973.95	73
74	1,633.65	728.49	2,042.22	910.62	2,495.94	1,112.91	74
75	1,812.84	819.90	2,266.08	1,024.89	2,769.72	1,252.62	75
76	1,992.00	916.53	2,490.09	1,145.64	3,043.41	1,400.19	76
77	2,171.73	1,012.38	2,714.70	1,265.52	3,317.97	1,546.71	77
78	2,476.80	1,077.24	3,096.06	1,346.55	3,784.08	1,645.74	78
79	2,782.32	1,210.02	3,477.99	1,512.57	4,250.88	1,848.78	79
80	3,114.33	1,353.54	3,892.92	1,691.85	4,757.97	2,067.84	80
81	3,464.43	1,506.12	4,330.56	1,882.68	5,292.90	2,301.09	81
82	3,829.26	1,664.28	4,786.59	2,080.29	5,850.30	2,542.62	82
83	4,209.87	1,830.63	5,262.27	2,288.31	6,431.70	2,796.84	83
84	4,607.64	2,004.00	5,759.49	2,504.91	7,039.41	3,061.59	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
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PA Proposed Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	150.30	65.58	187.92	81.90	229.65	100.14	16-39
40-54	227.82	99.30	284.73	124.14	347.97	151.77	40-54
55-59	317.04	138.21	396.33	172.83	484.35	211.20	55-59
60	422.13	184.11	527.76	230.10	645.00	281.22	60
61	458.07	198.72	572.58	248.43	699.81	303.63	61
62	493.17	214.05	616.50	267.54	753.45	327.00	62
63	545.34	236.67	681.54	295.74	833.07	361.44	63
64	597.00	260.10	746.25	325.08	912.09	397.41	64
65	649.23	282.66	811.50	353.19	991.86	431.76	65
66	701.76	305.25	877.20	381.60	1,072.08	466.35	66
67	753.87	327.81	942.36	409.71	1,151.85	500.73	67
68	837.60	364.17	1,046.94	455.16	1,279.62	556.35	68
69	921.54	400.68	1,151.88	500.82	1,407.90	612.18	69
70	1,005.24	437.01	1,256.46	546.27	1,535.73	667.68	70
71	1,089.33	473.40	1,361.73	591.66	1,664.31	723.24	71
72	1,172.88	501.81	1,466.04	627.27	1,791.90	766.65	72
73	1,338.12	586.47	1,672.71	733.11	2,044.44	896.04	73
74	1,503.00	670.20	1,878.72	837.72	2,296.29	1,023.90	74
75	1,667.82	754.32	2,084.79	942.87	2,548.11	1,152.39	75
76	1,832.70	843.18	2,290.83	1,054.02	2,799.93	1,288.26	76
77	1,998.00	931.35	2,497.53	1,164.24	3,052.56	1,422.93	77
78	2,278.74	991.05	2,848.38	1,238.79	3,481.41	1,514.13	78
79	2,559.78	1,113.27	3,199.74	1,391.55	3,910.74	1,700.82	79
80	2,865.21	1,245.21	3,581.46	1,556.49	4,377.30	1,902.45	80
81	3,187.26	1,385.67	3,984.12	1,732.08	4,869.42	2,116.98	81
82	3,522.93	1,531.14	4,403.64	1,913.91	5,382.24	2,339.25	82
83	3,873.06	1,684.23	4,841.34	2,105.22	5,917.14	2,573.04	83
84	4,238.97	1,843.59	5,298.72	2,304.54	6,476.25	2,816.67	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Ten-Year Pay
Annual Premiums for $10.00 per day
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2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	128.37	55.98	160.53	70.02	196.20	85.62	16-39
40-54	194.61	84.84	243.30	106.05	297.36	129.63	40-54
55-59	270.90	118.11	338.61	147.60	413.88	180.42	55-59
60	360.72	157.29	450.93	196.59	551.10	240.24	60
61	391.32	169.77	489.18	212.19	597.90	259.38	61
62	421.38	182.91	526.65	228.60	643.74	279.42	62
63	465.90	202.17	582.33	252.69	711.72	308.88	63
64	510.06	222.24	637.59	277.77	779.19	339.42	64
65	554.64	241.44	693.33	301.80	847.38	368.85	65
66	599.58	260.76	749.46	325.98	915.99	398.49	66
67	644.10	279.96	805.17	350.07	984.06	427.83	67
68	715.62	311.07	894.48	388.83	1,093.26	475.26	68
69	787.32	342.36	984.12	427.92	1,202.88	522.96	69
70	858.78	373.32	1,073.46	466.77	1,312.02	570.45	70
71	930.72	404.40	1,163.37	505.59	1,421.88	617.94	71
72	1,002.06	428.73	1,252.59	535.89	1,530.87	654.99	72
73	1,143.30	501.09	1,429.14	626.34	1,746.72	765.51	73
74	1,284.09	572.58	1,605.09	715.68	1,961.76	874.77	74
75	1,424.94	644.40	1,781.13	805.53	2,176.98	984.57	75
76	1,565.76	720.36	1,957.17	900.48	2,392.05	1,100.52	76
77	1,707.00	795.66	2,133.72	994.68	2,607.96	1,215.78	77
78	1,946.82	846.72	2,433.48	1,058.43	2,974.29	1,293.60	78
79	2,187.00	951.09	2,733.69	1,188.90	3,341.22	1,453.11	79
80	2,447.85	1,063.83	3,059.82	1,329.84	3,739.74	1,625.34	80
81	2,723.07	1,183.83	3,403.77	1,479.66	4,160.22	1,808.61	81
82	3,009.81	1,308.12	3,762.24	1,635.12	4,598.28	1,998.51	82
83	3,308.91	1,438.92	4,136.19	1,798.62	5,055.33	2,198.31	83
84	3,621.54	1,575.12	4,526.94	1,968.81	5,532.99	2,406.42	84

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	202.80	101.46	253.50	126.66	309.81	154.92	16-39
40-54	307.29	153.72	384.09	192.09	469.41	234.84	40-54
55	528.48	264.36	660.57	330.33	807.42	403.77	55
56	613.38	306.75	766.74	383.43	937.05	468.69	56
57-59	698.82	349.53	873.66	436.98	1,067.70	534.03	57-59
60	1,190.76	597.63	1,488.42	747.06	1,819.23	912.99	60
61	1,320.45	662.94	1,650.60	828.66	2,017.41	1,012.83	61
62	1,370.04	687.06	1,712.52	858.78	2,093.04	1,049.61	62
63	1,490.61	746.58	1,863.21	933.33	2,277.33	1,140.69	63
64	1,597.47	799.38	1,996.86	999.18	2,440.50	1,221.27	64
65	1,678.14	838.80	2,097.72	1,048.50	2,563.89	1,281.48	65
66	1,758.72	881.58	2,198.40	1,102.08	2,686.98	1,346.91	66
67	1,844.85	923.04	2,306.04	1,153.80	2,818.56	1,410.24	67
68	1,978.74	989.97	2,473.38	1,237.50	3,022.95	1,512.48	68
69	2,117.01	1,058.70	2,646.30	1,323.39	3,234.45	1,617.42	69
70	2,257.20	1,128.18	2,821.53	1,410.12	3,448.50	1,723.50	70
71	2,398.26	1,198.08	2,997.84	1,497.60	3,663.96	1,830.42	71
72	2,541.81	1,251.78	3,177.30	1,564.77	3,883.32	1,912.53	72
73	2,909.82	1,405.38	3,637.29	1,756.77	4,445.64	2,147.19	73
74	3,254.01	1,542.27	4,067.43	1,927.83	4,971.27	2,356.20	74
75	3,580.35	1,666.23	4,475.46	2,082.81	5,469.96	2,545.62	75
76	3,908.94	1,787.22	4,886.16	2,234.10	5,971.98	2,730.54	76
77	4,213.29	1,893.66	5,266.59	2,367.06	6,436.95	2,893.08	77
78	4,504.53	1,991.16	5,630.73	2,488.89	6,881.97	3,041.97	78
79	4,788.75	2,082.96	5,986.02	2,603.70	7,316.22	3,182.34	79
80	5,363.49	2,332.86	6,704.40	2,916.21	8,194.26	3,564.21	80
81	5,961.99	2,593.26	7,452.57	3,241.59	9,108.69	3,961.92	81
82	6,589.38	2,866.17	8,236.74	3,582.66	10,067.10	4,378.83	82
83	7,245.57	3,151.47	9,056.91	3,939.33	11,069.58	4,814.79	83
84	7,930.23	3,449.31	9,912.81	4,311.66	12,115.62	5,269.89	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

4 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	132.27	57.63	165.39	72.06	202.11	88.08	16-39
40-54	200.37	87.45	250.50	109.23	306.12	133.50	40-54
55	344.58	150.30	430.86	187.89	526.62	229.62	55
56	399.99	174.45	500.04	218.01	611.13	266.46	56
57-59	455.79	198.75	569.73	248.43	696.39	303.66	57-59
60	815.22	355.50	1,019.10	444.27	1,245.48	543.06	60
61	936.36	406.23	1,170.42	507.75	1,430.58	620.58	61
62	998.16	432.51	1,247.70	540.66	1,525.02	660.81	62
63	1,125.87	489.54	1,407.24	612.00	1,720.05	748.02	63
64	1,242.87	541.47	1,553.61	676.86	1,898.85	827.28	64
65	1,337.55	582.18	1,672.05	727.77	2,043.54	889.53	65
66	1,431.84	622.92	1,789.77	778.62	2,187.57	951.69	66
67	1,526.19	663.51	1,907.70	829.44	2,331.57	1,013.70	67
68	1,672.89	727.26	2,091.09	909.12	2,555.79	1,111.14	68
69	1,819.59	791.07	2,274.51	988.89	2,779.95	1,208.67	69
70	1,965.90	854.76	2,457.30	1,068.48	3,003.42	1,305.87	70
71	2,112.99	918.15	2,641.29	1,147.68	3,228.18	1,402.74	71
72	2,259.60	967.53	2,824.50	1,209.42	3,452.19	1,478.13	72
73	2,586.75	1,115.40	3,233.49	1,394.28	3,951.96	1,704.06	73
74	2,892.66	1,257.78	3,615.87	1,572.24	4,419.30	1,921.53	74
75	3,182.79	1,397.46	3,978.51	1,746.75	4,862.58	2,134.92	75
76	3,474.93	1,542.66	4,343.70	1,928.22	5,308.89	2,356.77	76
77	3,745.50	1,683.36	4,681.80	2,104.32	5,722.20	2,571.90	77
78	4,004.40	1,770.09	5,005.56	2,212.53	6,117.78	2,704.26	78
79	4,257.12	1,851.69	5,321.31	2,314.68	6,503.91	2,828.94	79
80	4,767.96	2,073.90	5,959.95	2,592.39	7,284.36	3,168.48	80
81	5,300.07	2,305.32	6,625.11	2,881.68	8,097.33	3,522.03	81
82	5,857.74	2,547.96	7,322.19	3,184.86	8,949.30	3,892.68	82
83	6,440.97	2,801.52	8,051.25	3,501.96	9,840.48	4,280.19	83
84	7,049.73	3,066.36	8,812.14	3,832.92	10,770.45	4,684.68	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

3 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	121.65	53.10	152.10	66.27	185.94	81.00	16-39
40-54	184.44	80.40	230.43	100.44	281.70	122.82	40-54
55	317.04	138.21	396.33	172.83	484.35	211.20	55
56	368.04	160.44	460.05	200.58	562.26	245.16	56
57-59	419.34	182.88	524.16	228.57	640.65	279.33	57-59
60	750.03	327.00	937.50	408.75	1,145.88	499.56	60
61	861.48	373.65	1,076.79	467.13	1,316.13	570.93	61
62	918.24	397.92	1,147.89	497.40	1,402.98	608.01	62
63	1,035.75	450.42	1,294.74	563.04	1,582.44	688.14	63
64	1,143.48	498.18	1,429.26	622.68	1,746.93	761.04	64
65	1,230.54	535.68	1,538.16	669.57	1,880.04	818.40	65
66	1,317.30	573.06	1,646.64	716.34	2,012.55	875.52	66
67	1,404.06	610.44	1,755.15	763.05	2,145.12	932.61	67
68	1,539.06	669.09	1,923.84	836.40	2,351.37	1,022.28	68
69	1,674.03	727.86	2,092.56	909.84	2,557.59	1,112.01	69
70	1,808.61	786.39	2,260.74	983.01	2,763.15	1,201.44	70
71	1,943.97	844.74	2,429.97	1,055.88	2,969.94	1,290.54	71
72	2,078.79	890.13	2,598.51	1,112.64	3,175.98	1,359.93	72
73	2,379.81	1,026.18	2,974.71	1,282.68	3,635.79	1,567.74	73
74	2,661.27	1,157.16	3,326.58	1,446.36	4,065.81	1,767.81	74
75	2,928.18	1,285.59	3,660.27	1,607.04	4,473.60	1,964.13	75
76	3,196.95	1,419.18	3,996.21	1,773.96	4,884.24	2,168.22	76
77	3,445.80	1,548.72	4,307.28	1,935.87	5,264.43	2,366.10	77
78	3,684.03	1,628.40	4,605.06	2,035.56	5,628.36	2,487.93	78
79	3,916.56	1,703.58	4,895.64	2,129.40	5,983.59	2,602.65	79
80	4,386.57	1,907.97	5,483.13	2,385.00	6,701.61	2,914.98	80
81	4,876.05	2,120.91	6,095.10	2,651.10	7,449.48	3,240.30	81
82	5,389.17	2,344.08	6,736.38	2,930.10	8,233.35	3,581.25	82
83	5,925.72	2,577.39	7,407.15	3,221.79	9,053.22	3,937.74	83
84	6,485.76	2,821.11	8,107.20	3,526.35	9,908.79	4,309.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company
Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums
Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)
Annual Premiums for $10.00 per day
PA Proposed Premium Rates Post Rate Stability

2 Year Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	103.92	45.33	129.96	56.64	158.82	69.27	16-39
40-54	157.47	68.70	196.92	85.89	240.63	104.94	40-54
55	270.90	118.11	338.61	147.60	413.88	180.42	55
56	314.43	137.13	393.06	171.36	480.36	209.46	56
57-59	358.26	156.18	447.84	195.27	547.35	238.65	57-59
60	640.80	279.36	801.00	349.23	978.96	426.81	60
61	735.96	319.26	919.98	399.09	1,124.43	487.77	61
62	784.56	339.99	980.70	424.92	1,198.65	519.42	62
63	884.91	384.84	1,106.10	481.08	1,351.98	587.91	63
64	976.92	425.55	1,221.18	532.02	1,492.50	650.16	64
65	1,051.35	457.62	1,314.21	572.01	1,606.20	699.18	65
66	1,125.39	489.54	1,406.76	612.00	1,719.42	748.02	66
67	1,199.58	521.58	1,499.46	651.90	1,832.70	796.80	67
68	1,314.87	571.68	1,643.58	714.57	2,008.95	873.33	68
69	1,430.22	621.84	1,787.79	777.30	2,184.99	949.98	69
70	1,545.18	671.82	1,931.46	839.82	2,360.67	1,026.42	70
71	1,660.83	721.68	2,075.97	902.04	2,537.34	1,102.53	71
72	1,776.03	760.50	2,220.09	950.58	2,713.38	1,161.84	72
73	2,033.25	876.72	2,541.45	1,095.84	3,106.26	1,339.38	73
74	2,273.64	988.59	2,842.05	1,235.70	3,473.58	1,510.35	74
75	2,501.70	1,098.36	3,127.17	1,372.92	3,822.06	1,678.08	75
76	2,731.32	1,212.48	3,414.09	1,515.63	4,172.82	1,852.44	76
77	2,943.93	1,323.18	3,679.95	1,653.99	4,497.63	2,021.52	77
78	3,147.48	1,391.25	3,934.29	1,739.04	4,808.64	2,125.50	78
79	3,346.05	1,455.42	4,182.60	1,819.29	5,112.03	2,223.57	79
80	3,747.63	1,630.11	4,684.53	2,037.60	5,725.50	2,490.42	80
81	4,165.80	1,812.03	5,207.37	2,265.00	6,364.47	2,768.34	81
82	4,604.07	2,002.68	5,755.26	2,503.38	7,034.19	3,059.67	82
83	5,062.62	2,202.06	6,328.32	2,752.62	7,734.57	3,364.20	83
84	5,541.09	2,410.20	6,926.34	3,012.72	8,465.52	3,682.20	84

Continental General Insurance Company
Form 80880 1/98 and Riders
PA Proposed Rates
Factor Tables

Elimination Period	
0 Day	1.000
30 Day	0.871
60 Day(Georgia Only)	0.826
90 Day	0.780

Discount Factors	
Marital	0.90
Association (5%)	0.95
Association/Employer (10%)	0.90

Modal Factors	
Annual	1.000
Semi Annual	0.510
Quarterly	0.260
Monthly EFT	0.086
Monthly Direct	0.092

80710 - Survivorship Rider Factors: (By Age)

Issue Age	Factor	Issue Age	Factor
16-39	0.663	71	0.209
40-54	0.453	72	0.208
55-59	0.346	73	0.191
60	0.313	74	0.179
61	0.286	75	0.169
62	0.265	76	0.162
63	0.249	77	0.156
64	0.237	78	0.151
65	0.228	79	0.146
66	0.220	80	0.143
67	0.214	81	0.140
68	0.212	82	0.137
69	0.211	83	0.135
70	0.210	84	0.133

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	10 Pay	5 Pay or Pay to 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age		Factor
16-54	----------	1.2147
55-59	----------	1.2200
60	----------	1.2160
61	----------	1.2093
62	----------	1.2067
63	----------	1.1627
64	----------	1.1320
65	----------	1.1040
66	----------	1.0840
67	----------	1.0667
68	----------	1.0240
69	----------	0.9920
70	----------	0.9667
71	----------	0.9453
72	----------	0.9280
73	----------	0.8667
74	----------	0.8227
75	----------	0.7893
76	----------	0.7613
77	----------	0.7400
78	----------	0.7227
79	----------	0.7080
80	----------	0.6947
81	----------	0.6840
82	----------	0.6747
83	----------	0.6653
84	----------	0.6587

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)	0.050
90175 or 93102 - Return of Premium Rider	0.327

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
80650 1/97 (LTC2), 80880 NTQ 1/98 (NTQ2)

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 Continental General Insurance Company (the Company) long-term care (LTC) policy form referenced above.

These forms were originally sold under the name Kanawha Insurance Company (Kanawha) from 1995 through 2003. The South Carolina Department of Insurance approved the Form A application on July 12, 2018, pursuant to Order 2018-003. Upon approval by South Carolina, the Texas Department of Insurance approved the redomestication and merger of Kanawha with and into Continental General Insurance Company pursuant to Commissioner Order 2018-5594 dated July 31, 2018. The surviving company is Continental General Insurance Company. The effective date of the acquisition, redomestication, and merger is August 9, 2018. Continental General Insurance Company will honor all liabilities of Kanawha and the terms, conditions, or benefits of the policy, contract, or certificate. The UCAA tracking number associated with that filing is 103947-000.

Some riders may not be available in all states. The issue date range associated with active, premium-paying lives 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.

As described in Section 3 herein, the premium rate increase indicated by the modified prospective present value formula is 1012% for policies with compound inflation and 375% for policies with no inflation, in your state. However, the Company is currently requesting a 300% rate increase for policies with compound inflation and a 200% rate increase for policies with no inflation, while reserving the ability to pursue additional amounts in the future. The Company intends to implement these rate increases in four equal phases but is open to discussions with the state regarding alternative implementation options.

The first phase of the rate increase will be effective on the first premium due date after state insurance department approval and in accordance with state policyholder notification requirements. Additionally, no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This rate filing is not intended to be used for other purposes.

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.

Please refer to Section 21 for a description of the information contained in each Appendix.

2 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.

Contingent Benefit Upon Lapse (CBUL)

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the CBUL 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 CBUL benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Once customer service receives the signed form and selection of an option, a communication is sent which includes a new policy schedule page and a one page change request confirmation. 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.

3 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 both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms is 61.0%. This loss ratio has been stated based on the original pricing interest rate of 7%. Based on available documentation, the pricing loss ratio stated below is conservatively assumed to be representative of best estimate expectations.

Based on available documentation, the pricing loss ratio stated above is conservatively assumed to be representative of best estimate expectations. For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the modified prospective present value approach to determine the level of rate increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the modified prospective present value formula is calculated as:

$$Cumulative\ rate\ increase\ \% =$$

$$\frac{\Delta PV(future\ incurred\ claims) - (Restated\ Original\ LLR)\Delta PV(future\ earned\ premiums)}{(0.85)PV_{current}(future\ earned\ premiums)}$$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to nationwide experience that has been restated to the original rate level. Please note that experience associated with lives that are currently in a paid-up or active claimant status have been excluded from the calculation. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state. In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + Cumulative\ Rate\ Increase}{1 + State\ Specific\ Cumulative\ Rate\ Increase\ to\ Date} - 1$$

4 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.

5 RENEWABILITY CLAUSE

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

6 MARKETING METHOD

These plans were individually solicited by agents and independent brokers representing Kanawha Insurance Company. These products are not currently being marketed.

7 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.

8 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.

9 UNDERWRITING

These policy forms were fully underwritten based on responses to questions in the application and the use of additional underwriting tools such as telephone interviews, attending physician statements, and/or a face-to-face interview. The underwriting standards used were taken into consideration when projecting future experience.

10 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 use a starting-situs approach, implicitly building in any transfers into the starting-situs assumptions. Claim incidence and termination rates are based on a combination of the Company's historical claim experience on these forms from 2007 through March 31, 2021, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. Utilization reflects average utilization during the study period of 2016-2020, which is projected forward with a cost of care assumption. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration.

The assumptions reflect the Company's current best estimate of future morbidity and considers the recent, emerging experience (particularly experience of the last five years), but generally excluded or otherwise adjusted for 2020 experience deemed to be materially impacted by the COVID-19 pandemic. The baseline assumptions include future morbidity improvement equal to 70% of the Scale G2 improvement scale, centered in 2018, beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

B Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company‐specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 70% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality is based on the Milliman 2017 Long-Term Care Guidelines with fitting adjustments varying by situs, claim duration, gender, benefit trigger, incurred age, Florida/non-Florida, benefit type, elimination period, coverage type, and product series.

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 persistency on an active life basis. Benefit exhaustions are treated separately. Because the projection model uses a first principles approach, no explicit assumption related to benefit exhaust is necessary. We assumed all remaining policies would terminate at attained age

120. 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 voluntary lapse assumptions.

LTC Lapse Rate Assumptions		
Lifetime Pay Only	Married	Single
Compound/Simple Inflation	0.40%	0.65%
No Inflation	0.75%	1.00%
Limited Pay / Paid Up Policies	0.00%	0.00%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period. Also, an additional voluntary lapse assumption for NFO conversion rate, which is calculated as 19% of the requested rate increase capped at 19%, is included.

D Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.5% to calculate the lifetime loss ratio.

E Expenses

The need for a rate increase is based on the prospective present value formula. Expenses are not accounted for in the prospective present value formula 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.

11 ISSUE AGE RANGE

These products were available for issue ages 16 to 84. Premiums are based on issue age.

12 AREA FACTORS

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

13 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.

14 ACTIVE LIFE RESERVES

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

15 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 by key demographic and benefit characteristics.

16 NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of premium-paying policyholders as of 12/31/2022 in this state.

17 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.

18 HISTORY OF RATE ADJUSTMENTS

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

19 EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 12/31/2022 is contained in Exhibit 2e. 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.

The nationwide historical and projected experience for all policies issued under these products is contained in Exhibit 3e. The experience is adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase. Projected experience utilizes best estimate assumptions (with a 5% reduction in incidence).

Exhibit 3f contains the nationwide historical and projection experience for active, premium-paying policies. The experience is adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase. Projected experience utilizes best estimate assumptions (with a 5% reduction in incidence).

In developing the projected future experience with the rate increase, an implementation date of 11/15/2023 was assumed.

20 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.

21 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 as of 12/31/2022.

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.

22 SUMMARY OF EXHIBITS

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

Exhibit 2a contains the historical nationwide lifetime experience for all non-inflation policies issued under these products by issue year within calendar year.

Exhibit 2b contains the historical nationwide lifetime experience for all currently active, premium paying non-inflation policies issued under these products by issue year within calendar year.

Exhibit 2c contains the historical nationwide lifetime experience for all compound inflation policies issued under these products by issue year within calendar year.

Exhibit 2d contains the historical nationwide lifetime experience for all currently active, premium paying compound inflation policies issued under these products by issue year within calendar year.

Exhibit 2e contains the historical nationwide lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 2f contains the historical nationwide lifetime experience for all currently active, premium paying policies issued under these products by issue year within calendar year.

Exhibit 3a contains historical and projected nationwide experience for all non-inflation 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3b contains historical and projected nationwide experience for currently active, premium-paying non-inflation 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3c contains historical and projected nationwide experience for all compound inflation 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3d contains historical and projected nationwide experience for currently active, premium-paying compound inflation 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3e 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3f contains historical and projected nationwide experience for currently active, premium-paying 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. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 4a contains historical and projected state-specific experience for all non-inflation 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.

Exhibit 4b contains historical and projected state-specific experience for currently active, premium-paying non-inflation 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.

Exhibit 4c contains historical and projected state-specific experience for all compound inflation 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.

Exhibit 4d contains historical and projected state-specific experience for currently active, premium-paying compound inflation 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.

Exhibit 4e contains historical and projected state-specific 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.

Exhibit 4f contains historical and projected state-specific experience for currently active, premium-paying 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.

Exhibit 5a contains nationwide experience for currently active, premium-paying non-inflation policies, restated to the state's rate level, using original assumptions and current best estimate assumptions (with a 5% reduction in incidence). Additionally, this exhibit includes the justified rate increase calculation for non-inflation policies.

Exhibit 5b contains nationwide experience for currently active, premium-paying compound inflation policies, restated to the state's rate level, using original assumptions and current best estimate assumptions (with a 5% reduction in incidence). Additionally, this exhibit includes the justified rate increase calculation for compound inflation policies.

23 ACTUARIAL CERTIFICATION

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

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 Actuarial Standards of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits," No. 18 "Long-Term Care Insurance," and No. 23 "Data Quality."

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

In my opinion, the rates are not excessive or unfairly discriminatory, and the benefits are reasonable in relation to the premiums. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. The filing will enhance premium adequacy but may not be sufficient to prevent future rate action. Given this, I cannot certify the proposed rates to be sustainable over the lifetime of the form with no future premium increases or that they would be sufficient to cover anticipated costs under moderately adverse conditions.

Madison P. Nahrup, ASA, MAAA
Continental General Insurance Company
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Appendix A
Continental General Insurance Company
80650 1/97, 80880 1/98

Pennsylvania

Requested Rate Increase for Policies with No Inflation = 200%
Requested Rate Increase for Policies with Compound Inflation = 300%

Base Policy Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	8/1/1998	to	3/21/2003
Nationwide	10/9/1995	to	11/1/2003

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Active, Premium-Paying Policies and their Annualized Premium as of December 31, 2022

Number of active, premium-paying policies in Pennsylvania

Issued prior to Rate Stabilization	222
Issued on or after Rate Stabilization	49
Average issue age	57

	Policies	Premium
Pennsylvania	271	$ 844,860
Nationwide	7,819	$ 20,705,386

Average Annual Premium for Active, Premium-Paying Policies (Section 17 in Actuarial Memorandum)

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

Policies with No Inflation		Policies with Compound Inflation	
Pennsylvania	$ 2,329	Pennsylvania	$ 3,219
Nationwide	$ 2,448	Nationwide	$ 2,807

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

Policies with No Inflation	6,986
Policies with Compound Inflation	12,878

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes: 20% for all policies in 2006, 60.2% for pre-rate stability policies in 2010
(phased-in over 3 years), 20% for all policies in 2015, 20% for all policies in 2017,
10% for pre-rate stability policies in 2019, and 20% for post-rate stability policies in 2019

No Inflation Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	126.4%
The Lifetime Loss Ratio with the requested rate increase is:	115.2%

Compound Inflation Lifetime Loss Ratio - Exhibit 3c

The Lifetime Loss Ratio without the requested rate increase is:	346.8%
The Lifetime Loss Ratio with the requested rate increase is:	260.1%

Appendix B

Continental General Insurance Company

Description of Benefits

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

Policy Forms 80650 1/97 and 80880 1/98

Two policies were available: a tax qualified policy (form 80650 1/97) and a non-tax qualified policy (form 80880 1/98). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical.

The elimination period could be chosen as 0, 30, or 90 calendar days. The elimination period can be satisfied by any combination of nursing home, assisted living, hospice or adult day care services. Benefit periods are available as two, three, or four years, or lifetime, and are payable on an indemnity basis (flat per diem rate). Daily benefits ranged from $50 to $200 for nursing home, assisted living, hospice and adult day care. Home health care coverage can be added as a rider, where the maximum benefit period is less than or equal to the nursing home benefit period and the daily benefit must be at least $30 and cannot exceed the smaller of $200 or 150% of the daily nursing home benefit.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired. Additionally, under form 80880 1/98 benefits of the policy are triggered if services are required due to medical necessity.

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. For both forms, this could include nursing home care, assisted living facility care, adult day care, or hospice care benefit. A 60-day per year bed reservation benefit is included in the Plan of Care under the base policy. Additionally, other alternate services could be included, if agreed to by all parties.

On both policies, benefits are fully restored if the insured does not receive any contractually covered services for 180 consecutive days, extended by any period of inpatient hospitalization.

After the 91st consecutive day of covered care have been provided, premiums on the policy are waived for the remainder of the claim period.

All benefits are subject to the daily maximums, the total benefit allowance (except for the home health care rider benefit, which has its own separate maximum) and the elimination period (except that the latter does not apply to the respite benefit.

Appendix B

Continental General Insurance Company

Description of Benefits

Several optional riders were available for these policies:

- Rider 80900 NTQ 1/98 and Rider 80660 1/97 – Home Health Care:
  - The benefit triggers and EP of the policy apply. However,
    - The maximum benefit period must be less than or equal to the nursing home benefit period; and
    - The daily benefit must be at least $30 and cannot exceed the smaller of $200 or 150% of the daily nursing home benefit.
  - Home Health Care benefits are payable on an indemnity basis.
  - Home Health Care does count toward the waiver of premium period in the base policy.
  - Homemaker Care benefits are payable for services such as shopping, housekeeping, transportation, laundry or cooking. This is payable for up to 104 days per calendar year. Limited to 25% of the daily Home Health Care benefit.
  - Respite Care benefits are payable for temporary care by a live-in companion. The maximum benefit is 14 days per year, with no EP. The daily limit is the same as for Home Health Care.
- Rider 93072 NTQ 1/98 and Rider 80680 1/97 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary. This is not capped. If the rider terminates, benefits revert to the amount originally issued.
- Rider 93087 NTQ 1/98 and 90170 1/97– Guaranteed Purchase Option: On the 3rd, 6th, 9th, and 12th anniversaries, but not beyond the 85th birthday, the insured may elect to purchase, without evidence of insurability, a new policy providing 25% of the daily benefits provided by the original policy.
- Rider 93000 1/97– Non-forfeiture Benefit: After 3 years inforce, if the policy would otherwise lapse for nonpayment of premiums, or is cancelled by the insured, coverage continues with the monthly benefit maximum then in effect, but for a reduced policy maximum. The policy maximum is the greater of: (1) the monthly benefit maximum for one month in effect on the due date of the unpaid premium; or (2) the sum of all premiums paid
- Rider 93102 1/98 and 90175 1/97 – Return of Premium Benefit: This benefit is payable when the policy terminates by death or otherwise. The benefit is the total of premiums paid for the policy less unearned premiums refunded at death, multiplied by a percentage stated in the rider and minus any benefits that the insured has or is entitled to receive.
- Rider 80710 1/97 – Survivorship Benefit: If spouses are both insured upon the first death: (1) waive future premiums, if the death occurs on or after the 10th anniversary of the policy; or (2) waive premiums beginning on the 10th anniversary if the death occurs prior thereto.

Continental General Insurance Company
Appendix C
Policy Forms: 80650 1/97, 80880 1/98
Distribution of Inforce Business as of 12/31/2022

Nationwide

Base Policy Issue Year	Count	% of Count	Premium	% of Premium
1995	24	0.17%	28,367	0.1%
1996	83	0.57%	64,492	0.2%
1997	277	1.91%	479,398	1.9%
1998	1,212	8.36%	2,172,292	8.4%
1999	1,896	13.08%	3,515,547	13.6%
2000	2,902	20.02%	5,209,706	20.2%
2001	4,266	29.43%	7,396,957	28.6%
2002	3,566	24.60%	6,512,989	25.2%
2003	270	1.86%	467,754	1.8%
Total	14,496	100.0%	25,847,502	100.0%

Base Policy Issue Age	Count	% of Count	Premium	% of Premium
<45	505	3.5%	325,333	1.3%
45 - 49	952	6.6%	761,398	2.9%
50 - 54	2,867	19.8%	3,016,615	11.7%
55 - 59	3,916	27.0%	6,478,924	25.1%
60 - 64	3,833	26.4%	8,575,677	33.2%
65 - 69	1,935	13.3%	5,108,623	19.8%
70 - 74	448	3.1%	1,484,347	5.7%
75 - 79	39	0.3%	96,585	0.4%
>79	1	0.0%	-	0.0%
Total	14,496	100.0%	25,847,502	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	4	0.0%	-	0.0%
45 - 49	20	0.1%	9,133	0.0%
50 - 54	36	0.2%	15,506	0.1%
55 - 59	80	0.6%	33,807	0.1%
60 - 64	219	1.5%	150,464	0.6%
65 - 69	578	4.0%	457,715	1.8%
70 - 74	1,845	12.7%	1,762,284	6.8%
75 - 79	3,354	23.1%	4,599,796	17.8%
80 - 84	3,947	27.2%	7,684,991	29.7%
85 - 89	3,042	21.0%	7,185,933	27.8%
90 - 94	1,168	8.1%	3,324,671	12.9%
95 - 99	194	1.3%	610,744	2.4%
>99	9	0.1%	12,457	0.0%
Total	14,496	100.0%	25,847,502	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	9,246	63.8%	16,796,208	65.0%
Male	5,250	36.2%	9,051,294	35.0%
Total	14,496	100.0%	25,847,502	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
Compound 5%	7,899	54.5%	14,267,541	55.2%
None	6,597	45.5%	11,579,961	44.8%
Total	14,496	100.0%	25,847,502	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
5 Pay	38	0.3%	-	0.0%
10 Pay	2,645	18.2%	7,381	0.0%
PU at 65	721	5.0%	12,901	0.0%
Single	152	1.0%	-	0.0%
CNFO	1,754	12.1%	-	0.0%
Lifetime	9,186	63.4%	25,827,221	99.9%
Total	14,496	100.0%	25,847,502	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	5,153	35.5%	11,148,344	43.1%
30	4,489	31.0%	7,094,940	27.4%
60	94	0.6%	156,833	0.6%
90	4,753	32.8%	7,428,815	28.7%
180	7	0.0%	18,571	0.1%
Total	14,496	100.0%	25,847,502	100.0%

Pennsylvania

Base Policy Issue Year	Count	% of Count	Premium	% of Premium
1995	-	0.00%	-	0.0%
1996	-	0.00%	-	0.0%
1997	-	0.00%	-	0.0%
1998	2	0.51%	-	0.0%
1999	4	1.03%	1,467	0.2%
2000	38	9.77%	58,493	6.6%
2001	145	37.28%	317,271	35.8%
2002	187	48.07%	479,642	54.2%
2003	13	3.34%	28,348	3.2%
Total	389	100.0%	885,221	100.0%

Base Policy Issue Age	Count	% of Count	Premium	% of Premium
<45	8	2.1%	11,934	1.3%
45 - 49	27	6.9%	68,332	7.7%
50 - 54	77	19.8%	166,680	18.8%
55 - 59	120	30.8%	286,982	32.4%
60 - 64	107	27.5%	271,368	30.7%
65 - 69	43	11.1%	75,808	8.6%
70 - 74	7	1.8%	4,118	0.5%
75 - 79	-	0.0%	-	0.0%
>79	-	0.0%	-	0.0%
Total	389	100.0%	885,221	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	-	0.0%	-	0.0%
45 - 49	-	0.0%	-	0.0%
50 - 54	1	0.3%	2,285	0.3%
55 - 59	2	0.5%	3,146	0.4%
60 - 64	1	0.3%	-	0.0%
65 - 69	21	5.4%	42,541	4.8%
70 - 74	65	16.7%	160,381	18.1%
75 - 79	97	24.9%	217,418	24.6%
80 - 84	122	31.4%	293,418	33.1%
85 - 89	66	17.0%	159,936	18.1%
90 - 94	13	3.3%	6,097	0.7%
95 - 99	1	0.3%	-	0.0%
>99	-	0.0%	-	0.0%
Total	389	100.0%	885,221	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	235	60.4%	514,452	58.1%
Male	154	39.6%	370,769	41.9%
Total	389	100.0%	885,221	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
Compound 5%	258	66.3%	813,030	91.8%
None	131	33.7%	72,191	8.2%
Total	389	100.0%	885,221	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
5 Pay	-	0.0%	-	0.0%
10 Pay	6	1.5%	-	0.0%
PU at 65	3	0.8%	-	0.0%
Single	1	0.3%	-	0.0%
CNFO	97	24.9%	-	0.0%
Lifetime	282	72.5%	885,221	100.0%
Total	389	100.0%	885,221	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	165	42.4%	400,408	45.2%
30	107	27.5%	210,580	23.8%
60	4	1.0%	-	0.0%
90	113	29.0%	274,232	31.0%
180	-	0.0%	-	0.0%
Total	389	100.0%	885,221	100.0%

Continental General Insurance Company
Appendix C
Policy Forms: 80650 1/97, 80880 1/98
Distribution of Inforce Business as of 12/31/2022

Benefit Period	Count	% of Count	Premium	% of Premium
0 - 1 year	1,637	11.3%	-	0.0%
1 - 2 years	104	0.7%	-	0.0%
2 - 3 years	412	2.8%	732,221	2.8%
3 - 4 years	1,004	6.9%	2,206,751	8.5%
4 - 5 years	2,640	18.2%	5,115,585	19.8%
Lifetime	8,699	60.0%	17,792,945	68.8%
Total	14,496	100.0%	25,847,502	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
0 - 1 year	96	24.7%	-	0.0%
1 - 2 years	1	0.3%	-	0.0%
2 - 3 years	20	5.1%	44,378	5.0%
3 - 4 years	41	10.5%	93,601	10.6%
4 - 5 years	66	17.0%	157,830	17.8%
Lifetime	165	42.4%	589,411	66.6%
Total	389	100.0%	885,221	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	3,840	26.5%	7,986,117	30.9%
Married	10,656	73.5%	17,861,385	69.1%
Total	14,496	100.0%	25,847,502	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	108	27.8%	258,076	29.2%
Married	281	72.2%	627,145	70.8%
Total	389	100.0%	885,221	100.0%

HHC Percent	Count	% of Count	Premium	% of Premium
<0.25	639	4.4%	1,034,537	4.0%
0.25-0.50	396	2.7%	618,546	2.4%
0.51-0.75	392	2.7%	610,409	2.4%
0.76-1.0	12,256	84.5%	21,955,652	84.9%
1.01-1.25	287	2.0%	555,396	2.1%
1.26-1.5	514	3.5%	1,056,468	4.1%
>1.50	12	0.1%	16,494	0.1%
Total	14,496	100.0%	25,847,502	100.0%

HHC Percent	Count	% of Count	Premium	% of Premium
<0.25	6	1.5%	12,145	1.4%
0.25-0.50	5	1.3%	21,329	2.4%
0.51-0.75	21	5.4%	49,875	5.6%
0.76-1.0	355	91.3%	797,388	90.1%
1.01-1.25	1	0.3%	2,724	0.3%
1.26-1.5	-	0.0%	-	0.0%
>1.50	1	0.3%	1,759	0.2%
Total	389	100.0%	885,221	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
TQ	9,789	67.5%	15,500,875	60.0%
NQ	4,707	32.5%	10,346,628	40.0%
Total	14,496	100.0%	25,847,502	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
TQ	201	51.7%	463,200	52.3%
NQ	188	48.3%	422,021	47.7%
Total	389	100.0%	885,221	100.0%

Claim and Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium-Paying	7,819	53.9%	20,705,386	80.1%
Active, Non-Premium-Paying	5,106	35.2%	-	0.0%
Disabled Non-Paid-Up	1,298	9.0%	5,142,117	19.9%
Disabled Paid-Up	273	1.9%	-	0.0%
Total	14,496	100.0%	25,847,502	100.0%

Claim and Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium-Paying	271	69.7%	844,860	95.4%
Active, Non-Premium-Paying	105	27.0%	-	0.0%
Disabled Non-Paid-Up	10	2.6%	40,360	4.6%
Disabled Paid-Up	3	0.8%	-	0.0%
Total	389	100.0%	885,221	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	5,224	57.3%	14,635,754	56.6%
Monthly	2,631	28.9%	7,483,158	29.0%
Quarterly	737	8.1%	2,241,261	8.7%
Semi-Annual	525	5.8%	1,487,329	5.8%
Total	9,117	100.0%	25,847,502	100.0%

*Count includes premium-paying lives only

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	109	38.8%	314,998	35.6%
Monthly	113	40.2%	363,222	41.0%
Quarterly	31	11.0%	103,587	11.7%
Semi-Annual	28	10.0%	103,414	11.7%
Total	281	100.0%	885,221	100.0%

*Count includes premium-paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	12,706	87.7%	21,771,261	84.2%
Select	537	3.7%	1,296,814	5.0%
Standard	1,253	8.6%	2,779,426	10.8%
Total	14,496	100.0%	25,847,502	100.0%

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	314	80.7%	678,765	76.7%
Select	20	5.1%	63,824	7.2%
Standard	55	14.1%	142,632	16.1%
Total	389	100.0%	885,221	100.0%

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.

Persistency Study

The persistency study is on an active life basis and is comprised of voluntary lapse and active life mortality assumptions. The mortality and lapse assumptions were developed using actual experience from lifetime pay policies (excluding nonforfeiture policies) issued by Kanawha Insurance Company from 2007 and later with durations 10+, excluding durations that began in 2020 or later to exclude Covid-19 related impacts.

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company-specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 70% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality, studied separately, is based on the Milliman 2017 Long Term Care Guidelines with fitting adjustments.

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 persistency. Benefit exhaustions are treated separately. Because the projection model uses a first principles approach, no explicit assumption related to benefit exhaust is necessary. All remaining policies were assumed to terminate at attained age 120. 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.

Exhibit D-1 contains the comparison of total terminations experience to the current termination assumption for healthy lives. The exhibit shows total lives, actual total terminations and expected total terminations by duration.

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Incidence Study

An incidence study was also conducted on the Company's actual policy and claims data through March 31, 2021, on policies issued by Kanawha Insurance Company. Fitting factors to the Milliman 2017 Long Term Care Guidelines were developed using experience from calendar years 2007 through 2019 (with a focus on years 2015-2019) and judgment. The study excluded 2020 and 2021 experience to account for potential reporting lags and COVID-19 related impacts.

The actual-to-expected fitting factors varied by situs, tax status, risk class, attained age, benefit trigger, elimination period, gender, non-Florida/Florida, benefit period, inflation protection, and product series. The baseline assumptions include future morbidity improvement equal to 70% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

A claim was counted as having occurred once it survived the elimination period and the claim counts were not adjusted for claims that were incurred but not reported (IBNR). An IBNR adjustment was not deemed necessary as the study includes 15 months of runout from 2019. Additionally, the study was conducted on an active life basis.

Exhibit D-2 contains the comparison of actual claim counts to the current assumption of expected claim counts.

Continental General Insurance Company
Appendix D
Exhibit D-1
Policy Forms: 80650 1/97, 80880 1/98
Healthy Lives Persistency Study
Experience by Policy Duration

Policy Duration	Total Lives	Total Actual Terminations		Total Expected Terminations	
		Count	Rate	Count	Rate
5	376	11	2.9%	3	0.9%
6	4,359	82	1.9%	46	1.1%
7	9,227	204	2.2%	111	1.2%
8	12,606	256	2.0%	166	1.3%
9	14,964	285	1.9%	216	1.4%
10	16,203	327	2.0%	253	1.6%
11	15,980	299	1.9%	262	1.6%
12	15,314	299	2.0%	264	1.7%
13	14,678	262	1.8%	264	1.8%
14	14,060	266	1.9%	267	1.9%
15	13,405	244	1.8%	268	2.0%
16	12,677	254	2.0%	266	2.1%
17	11,903	281	2.4%	264	2.2%
18	10,858	242	2.2%	257	2.4%
19	7,692	216	2.8%	201	2.6%
20	4,500	130	2.9%	130	2.9%
21	2,373	72	3.0%	74	3.1%
22	1,000	32	3.2%	36	3.6%
23+	188	9	4.6%	8	4.4%
Total	182,365	3,773	2.1%	3,354	1.8%
Durations 10+	140,832	2,935	2.1%	2,812	2.0%

Notes:
1) Experience through 3/31/2021
2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors.
3) Record years 2007 to 2019
4) Includes only lifetime pay policies (excludes 5 Pay and 10 Pay).

Continental General Insurance Company
Appendix D
Exhibit D-2
Policy Forms: HHC, LTC1, LTC2, LTC3, LTC4, LTC5
Incidence Study

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
1	109	0	0	0.0%
2	518	0	1	0.0%
3	1,529	1	2	43.3%
4	4,528	12	11	108.8%
5	10,032	37	46	80.7%
6	17,139	100	116	86.1%
7	22,694	201	200	100.6%
8	26,318	289	283	102.0%
9	28,469	338	365	92.6%
10	29,266	403	440	91.6%
11	29,470	523	510	102.6%
12	29,160	569	575	99.0%
13	28,296	562	616	91.2%
14	27,278	645	657	98.2%
15	25,903	650	688	94.5%
16	24,032	703	707	99.4%
17	20,709	723	696	103.8%
18	15,854	629	629	100.1%
19	10,162	515	478	107.6%
20	5,966	386	334	115.6%
21	3,265	236	217	108.8%
22	1,614	130	132	98.6%
23	740	65	72	90.0%
24	233	25	25	98.2%
25	21	3	3	113.7%
Total	363,306	7,745	7,803	99.3%
Subtotal for Key Durations (10-25)	251,969	6,767	6,779	99.8%

Experience by Calendar Year

Calendar Year	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
2007	34,333	405	400	101.2%
2008	33,483	461	442	104.3%
2009	32,560	486	482	100.7%
2010	31,096	491	516	95.1%
2011	29,859	501	551	90.9%
2012	28,875	584	585	99.8%
2013	27,919	593	617	96.1%
2014	27,037	653	654	99.9%
2015	26,030	612	683	89.6%
2016	24,860	753	703	107.2%
2017	23,642	710	716	99.2%
2018	22,434	763	727	105.0%
2019	21,178	733	727	100.9%
Total	363,306	7,745	7,803	99.3%

Experience by Policy Form

Policy Form	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
HHC	11,865	663	675	98%
LTC1	18,792	1,123	1,137	99%
LTC2	237,861	5,331	5,360	99%
LTC3	93,855	626	627	100%
LTC4	286	1	2	64%
LTC5	647	1	2	44%
Total	363,306	7,745	7,803	99.3%

Notes:
1) Experience through 3/31/2021.
2) Calendar years 2007 to 2019.

Continental General Insurance Company
Appendix E
Policy Persistency Comparison
Policy Form: 80650 1/97, 80880 1/98

	Actual Experience		Original Pricing Assumptions			Current Healthy Lives Assumptions		
Policy Duration	Healthy Lives	Healthy Life Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
5	376	2.9%	6.4%	0.9%	7.3%	0.5%	0.4%	0.9%
6	4,359	1.9%	6.2%	1.1%	7.3%	0.6%	0.5%	1.1%
7	9,227	2.2%	6.1%	1.4%	7.5%	0.6%	0.6%	1.2%
8	12,606	2.0%	6.0%	1.6%	7.6%	0.6%	0.7%	1.3%
9	14,964	1.9%	5.9%	1.9%	7.8%	0.7%	0.8%	1.4%
10	16,203	2.0%	5.9%	2.1%	8.0%	0.7%	0.9%	1.6%
11	15,980	1.9%	5.9%	2.3%	8.2%	0.7%	1.0%	1.6%
12	15,314	2.0%	5.9%	2.5%	8.4%	0.7%	1.1%	1.7%
13	14,678	1.8%	5.9%	2.8%	8.7%	0.6%	1.2%	1.8%
14	14,060	1.9%	5.9%	3.0%	8.9%	0.6%	1.2%	1.9%
15	13,405	1.8%	5.9%	3.3%	9.2%	0.6%	1.4%	2.0%
16	12,677	2.0%	6.0%	4.4%	10.4%	0.6%	1.5%	2.1%
17	11,903	2.4%	6.0%	4.8%	10.8%	0.6%	1.6%	2.2%
18	10,858	2.2%	6.0%	5.1%	11.1%	0.6%	1.7%	2.4%
19	7,692	2.8%	6.0%	5.7%	11.7%	0.6%	2.0%	2.6%
20	4,500	2.9%	5.9%	6.3%	12.2%	0.7%	2.2%	2.9%
21	2,373	3.0%	6.0%	6.7%	12.7%	0.7%	2.4%	3.1%
22	1,000	3.2%	6.0%	7.4%	13.4%	0.7%	2.9%	3.6%
23	185	4.7%	5.9%	8.1%	14.0%	0.7%	3.7%	4.4%

Notes:
1) Experience through 3/31/2021.
2) Record years 2007-2019
3) The results shown above include only lifetime pay policies
4) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
5) Since Lapse Rates vary by issue age, duration, and attained age, the rates shown above are composites.
6) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors

Exhibit 1
Continental General Insurance
Summary of Active, Premium Paying Policies
Nationwide
Policy Forms: 80650 1/97, 80880 1/98
As of 12/31/2022

State	Lives	Annualized Premium	Average Premium
AK	-	$ -	$ -
AL	14	$ 16,002	$ 1,143
AR	37	$ 60,186	$ 1,627
AZ	117	$ 202,531	$ 1,731
BC	-	$ -	$ -
CA	534	$ 831,358	$ 1,557
CO	23	$ 37,507	$ 1,631
CT	7	$ 8,679	$ 1,240
DC	-	$ -	$ -
DE	10	$ 17,085	$ 1,708
FL	2,296	$ 7,790,027	$ 3,393
GA	163	$ 390,346	$ 2,395
HI	361	$ 1,077,179	$ 2,984
IA	120	$ 279,183	$ 2,327
ID	4	$ 4,049	$ 1,012
IL	106	$ 282,428	$ 2,664
IN	14	$ 20,135	$ 1,438
KS	68	$ 104,716	$ 1,540
KY	27	$ 42,088	$ 1,559
LA	78	$ 131,372	$ 1,684
MA	7	$ 14,141	$ 2,020
MD	134	$ 288,354	$ 2,152
ME	1	$ 1,458	$ 1,458
MI	28	$ 87,249	$ 3,116
MN	292	$ 622,242	$ 2,131
MO	44	$ 99,982	$ 2,272
MS	61	$ 100,318	$ 1,645
MT	3	$ 1,471	$ 490
NC	771	$ 2,033,321	$ 2,637
ND	22	$ 34,529	$ 1,570
NE	46	$ 121,296	$ 2,637
NH	1	$ 2,244	$ 2,244
NJ	161	$ 271,057	$ 1,684
NM	9	$ 12,481	$ 1,387
NV	18	$ 36,057	$ 2,003
NY	11	$ 20,894	$ 1,899
OC	-	$ -	$ -
OH	32	$ 83,981	$ 2,624
OK	77	$ 119,619	$ 1,553
ON	-	$ -	$ -
OR	6	$ 6,950	$ 1,158
PA	271	$ 844,860	$ 3,118
RI	4	$ 4,043	$ 1,011
SC	583	$ 1,220,187	$ 2,093
SD	34	$ 66,307	$ 1,950
TN	221	$ 451,515	$ 2,043
TX	428	$ 1,426,901	$ 3,334
UT	13	$ 13,123	$ 1,009
VA	458	$ 1,249,549	$ 2,728
VI	-	$ -	$ -
VT	1	$ 1,049	$ 1,049
WA	15	$ 24,433	$ 1,629
WI	80	$ 136,751	$ 1,709
WV	7	$ 12,777	$ 1,825
WY	1	$ 1,377	$ 1,377
Total	7,819	20,705,386	2,648

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1995	1995	4,770	4,770	4,770	0	0	0	0	0.0%	1
1996	1996	30,088	30,088	30,088	0	0	0	0	0.0%	1
1997	1997	142,236	142,236	142,236	1,381	0	0	1,381	1.0%	1
1998	1995	7,324	7,324	7,324	0	0	0	0	0.0%	4
1998	1996	3,517	3,517	3,517	0	0	0	0	0.0%	3
1998	1997	711,680	711,680	711,680	140,309	0	0	140,309	19.7%	2
1998	1998	2,497,206	2,497,206	2,497,206	40,170	0	0	40,170	1.6%	1
1999	1995	7,605	7,605	7,605	0	0	0	0	0.0%	5
1999	1996	3,773	3,773	3,773	0	0	0	0	0.0%	4
1999	1997	666,610	666,610	666,610	164,304	0	0	164,304	24.6%	3
1999	1998	2,899,694	2,899,694	2,899,694	452,324	0	0	452,324	15.6%	2
1999	1999	3,357,242	3,357,242	3,357,242	761,968	0	0	761,968	22.7%	1
2000	1995	7,605	7,605	7,605	0	0	0	0	0.0%	6
2000	1996	3,773	3,773	3,773	0	0	0	0	0.0%	5
2000	1997	640,322	640,322	640,322	703,303	0	0	703,303	109.8%	4
2000	1998	2,589,847	2,589,847	2,589,847	1,406,967	0	0	1,406,967	54.3%	3
2000	1999	4,222,321	4,222,321	4,222,321	850,070	0	0	850,070	20.1%	2
2000	2000	3,550,353	3,550,353	3,550,353	1,040,585	0	0	1,040,585	29.3%	1
2001	1995	7,605	7,605	7,605	0	0	0	0	0.0%	7
2001	1996	3,773	3,773	3,773	0	0	0	0	0.0%	6
2001	1997	617,629	617,629	617,629	350,214	0	0	350,214	56.7%	5
2001	1998	2,493,713	2,493,713	2,493,713	918,327	0	0	918,327	36.8%	4
2001	1999	3,896,631	3,896,631	3,896,631	1,931,416	0	0	1,931,416	49.6%	3
2001	2000	4,797,550	4,797,550	4,797,550	1,022,748	53,017	0	1,075,765	22.4%	2
2001	2001	4,266,306	4,266,306	4,266,306	738,054	0	0	738,054	17.3%	1
2002	1995	7,605	7,605	7,605	0	0	0	0	0.0%	8
2002	1996	3,773	3,773	3,773	0	0	0	0	0.0%	7
2002	1997	604,140	604,140	604,140	159,703	0	0	159,703	26.4%	6
2002	1998	2,429,963	2,429,963	2,429,963	2,136,651	0	0	2,136,651	87.9%	5
2002	1999	3,760,068	3,760,068	3,760,068	2,578,631	0	0	2,578,631	68.6%	4
2002	2000	4,389,436	4,389,436	4,389,436	1,264,262	64,578	0	1,328,841	30.3%	3
2002	2001	5,513,454	5,513,454	5,513,454	988,275	0	0	988,275	17.9%	2
2002	2002	2,935,183	2,935,183	2,935,183	457,036	0	0	457,036	15.6%	1
2003	1995	7,673	7,104	7,104	0	0	0	0	0.0%	9
2003	1996	3,773	3,493	3,493	0	0	0	0	0.0%	8
2003	1997	606,907	569,578	569,578	354,316	0	0	354,316	58.4%	7
2003	1998	2,368,609	2,244,437	2,244,437	1,648,538	0	0	1,648,538	69.6%	6
2003	1999	3,629,695	3,453,013	3,453,013	3,357,720	0	0	3,357,720	92.5%	5
2003	2000	4,287,569	4,089,689	4,089,689	2,854,183	116,518	0	2,970,701	69.3%	4
2003	2001	5,121,468	4,890,082	4,890,082	1,249,443	0	0	1,249,443	24.4%	3
2003	2002	3,330,473	3,184,805	3,184,805	692,476	0	0	692,476	20.8%	2
2003	2003	106,565	106,484	106,484	0	0	0	0	0.0%	1
2004	1995	8,309	6,962	6,962	0	0	0	0	0.0%	10
2004	1996	3,829	3,208	3,208	0	0	0	0	0.0%	9
2004	1997	621,258	552,389	552,389	372,076	0	0	372,076	59.9%	8
2004	1998	2,393,867	2,144,636	2,144,636	1,751,561	46,941	0	1,798,502	75.1%	7
2004	1999	3,667,200	3,302,554	3,302,554	2,299,796	0	0	2,299,796	62.7%	6
2004	2000	4,340,569	3,928,533	3,928,533	1,426,039	0	0	1,426,039	32.9%	5
2004	2001	5,174,147	4,677,700	4,677,700	981,813	0	0	981,813	19.0%	4
2004	2002	3,337,708	3,020,467	3,020,467	423,358	26,170	0	449,528	13.5%	3
2004	2003	90,407	89,370	89,370	0	0	0	0	0.0%	2
2004	2004	347	347	347	0	0	0	0	0.0%	1
2005	1995	8,834	7,403	7,403	0	0	0	0	0.0%	11
2005	1996	3,908	3,275	3,275	0	0	0	0	0.0%	10
2005	1997	627,736	557,326	557,326	803,484	0	0	803,484	128.0%	9
2005	1998	2,354,243	2,106,286	2,106,286	3,058,912	74,659	0	3,133,570	133.1%	8
2005	1999	3,683,319	3,312,161	3,312,161	4,253,048	90,067	0	4,343,115	117.9%	7
2005	2000	4,366,897	3,947,782	3,947,782	2,476,994	0	0	2,476,994	56.7%	6
2005	2001	5,163,536	4,658,538	4,658,538	2,133,782	0	0	2,133,782	41.3%	5
2005	2002	3,286,088	2,971,837	2,971,837	476,884	0	0	476,884	14.5%	4
2005	2003	98,148	97,429	97,429	200	0	0	200	0.2%	3
2005	2004	520	520	520	0	0	0	0	0.0%	2
2005	2005	2,979	2,496	2,496	0	0	0	0	0.0%	1

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1995	8,920	6,889	8,267	112,255	0	0	112,255	1258.5%	12
2006	1996	3,908	3,018	3,622	0	0	0	0	0.0%	11
2006	1997	600,354	495,555	594,665	363,494	0	0	363,494	60.5%	10
2006	1998	2,292,069	1,904,147	2,284,976	3,358,161	0	0	3,358,161	146.5%	9
2006	1999	3,621,512	3,034,390	3,641,269	2,759,848	0	0	2,759,848	76.2%	8
2006	2000	4,330,325	3,675,532	4,410,638	2,125,024	0	0	2,125,024	49.1%	7
2006	2001	5,141,403	4,358,173	5,229,808	1,462,269	65,313	0	1,527,582	29.7%	6
2006	2002	3,288,860	2,795,118	3,354,141	837,473	0	0	837,473	25.5%	5
2006	2003	94,132	91,973	110,367	2,821	0	0	2,821	3.0%	4
2006	2004	520	473	567	0	0	0	0	0.0%	3
2007	1995	7,721	5,963	7,155	0	0	0	0	0.0%	13
2007	1996	3,979	3,073	3,687	0	0	0	0	0.0%	12
2007	1997	608,975	496,571	595,885	1,106,107	0	0	1,106,107	181.6%	11
2007	1998	2,333,921	1,917,195	2,300,634	2,743,234	118,763	0	2,861,998	122.6%	10
2007	1999	3,666,788	3,028,730	3,634,476	4,130,425	0	0	4,130,425	112.6%	9
2007	2000	4,408,743	3,681,201	4,417,441	2,678,393	0	0	2,678,393	60.8%	8
2007	2001	5,166,727	4,318,714	5,182,456	1,815,697	0	0	1,815,697	35.1%	7
2007	2002	3,365,558	2,835,071	3,402,085	1,266,318	0	0	1,266,318	37.6%	6
2007	2003	94,756	92,658	111,190	0	0	0	0	0.0%	5
2007	2004	555	504	605	0	0	0	0	0.0%	4
2008	1995	9,520	7,352	8,822	20,685	0	0	20,685	217.3%	14
2008	1996	3,979	3,073	3,687	0	0	0	0	0.0%	13
2008	1997	572,916	466,681	560,018	953,947	72,212	0	1,026,159	179.1%	12
2008	1998	2,152,622	1,764,639	2,117,566	2,605,047	0	0	2,605,047	121.0%	11
2008	1999	3,565,050	2,946,688	3,536,026	3,628,670	80,977	0	3,709,647	104.1%	10
2008	2000	4,293,615	3,587,763	4,305,315	4,254,242	82,878	0	4,337,121	101.0%	9
2008	2001	5,125,860	4,287,586	5,145,104	3,311,448	110,035	0	3,421,483	66.7%	8
2008	2002	3,347,545	2,820,037	3,384,044	1,675,051	0	0	1,675,051	50.0%	7
2008	2003	89,566	87,520	105,024	0	0	0	0	0.0%	6
2008	2004	572	520	624	0	0	0	0	0.0%	5
2008	2005	0	0	0	0	0	0	0	0.0%	4
2008	2006	0	0	0	0	0	0	0	0.0%	3
2008	2007	0	0	0	0	0	0	0	0.0%	2
2008	2008	3,832	2,959	3,551	0	0	0	0	0.0%	1
2009	1995	4,538	3,504	4,205	0	0	0	0	0.0%	15
2009	1996	4,235	3,271	3,925	0	0	0	0	0.0%	14
2009	1997	531,499	433,353	520,024	1,516,569	0	0	1,516,569	285.3%	13
2009	1998	2,066,864	1,686,478	2,023,774	3,032,997	133,018	0	3,166,015	153.2%	12
2009	1999	3,343,748	2,738,402	3,286,082	5,786,283	166,222	0	5,952,505	178.0%	11
2009	2000	4,142,551	3,425,458	4,110,549	2,955,803	152,554	0	3,108,357	75.0%	10
2009	2001	4,966,398	4,102,936	4,923,523	4,102,061	200,027	0	4,302,089	86.6%	9
2009	2002	3,223,112	2,678,755	3,214,506	809,818	0	0	809,818	25.1%	8
2009	2003	88,685	83,131	99,757	0	0	0	0	0.0%	7
2009	2004	572	520	624	0	0	0	0	0.0%	6

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1995	4,525	3,495	4,906	0	0	0	0	0.0%	16
2010	1996	3,723	2,875	4,036	0	0	0	0	0.0%	15
2010	1997	527,204	389,762	547,226	950,820	0	0	950,820	180.4%	14
2010	1998	2,016,459	1,493,825	2,097,331	3,797,910	0	0	3,797,910	188.3%	13
2010	1999	3,299,611	2,417,853	3,394,665	5,151,127	0	0	5,151,127	156.1%	12
2010	2000	3,989,389	2,945,438	4,135,395	4,021,535	246,098	0	4,267,633	107.0%	11
2010	2001	4,957,770	3,681,126	5,168,301	3,488,330	95,949	0	3,584,279	72.3%	10
2010	2002	3,172,995	2,392,651	3,319,278	855,435	0	0	855,435	27.0%	9
2010	2003	81,117	76,987	92,384	0	0	0	0	0.0%	8
2010	2004	632	487	584	0	0	0	0	0.0%	7
2011	1995	2,251	1,546	2,539	0	0	0	0	0.0%	17
2011	1996	3,941	2,705	4,444	0	0	0	0	0.0%	16
2011	1997	541,386	361,818	594,351	342,252	0	0	342,252	63.2%	15
2011	1998	1,927,339	1,299,154	2,134,094	1,995,860	0	0	1,995,860	103.6%	14
2011	1999	3,187,683	2,156,558	3,542,535	4,065,711	205,095	0	4,270,807	134.0%	13
2011	2000	3,997,549	2,724,829	4,476,022	4,638,634	0	0	4,638,634	116.0%	12
2011	2001	4,792,991	3,277,424	5,383,759	2,954,603	0	0	2,954,603	61.6%	11
2011	2002	3,246,073	2,254,884	3,623,770	2,559,102	149,632	0	2,708,734	83.4%	10
2011	2003	79,464	75,330	90,396	0	0	0	0	0.0%	9
2011	2004	675	520	624	0	0	0	0	0.0%	8
2011	2005	0	0	0	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	803	465	557	0	0	0	0	0.0%	2
2012	1995	2,195	1,507	2,897	0	0	0	0	0.0%	18
2012	1996	4,248	2,916	5,605	0	0	0	0	0.0%	17
2012	1997	525,372	334,868	643,594	1,574,698	123,341	0	1,698,040	323.2%	16
2012	1998	1,832,851	1,198,234	2,302,929	4,535,311	287,249	0	4,822,560	263.1%	15
2012	1999	2,970,379	1,958,977	3,765,028	5,206,001	348,006	0	5,554,007	187.0%	14
2012	2000	3,803,132	2,518,540	4,840,472	7,497,234	680,875	0	8,178,108	215.0%	13
2012	2001	4,614,673	3,071,904	5,904,002	4,026,390	64,999	0	4,091,389	88.7%	12
2012	2002	3,072,272	2,088,091	3,892,340	3,342,396	372,835	0	3,715,231	120.9%	11
2012	2003	76,748	72,120	86,544	82,578	35,557	0	118,135	153.9%	10
2012	2004	734	492	590	0	0	0	0	0.0%	9
2012	2005	0	0	0	0	0	0	0	0.0%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0	0	0	0.0%	5
2012	2009	0	0	0	0	0	0	0	0.0%	4
2012	2010	962	472	566	0	0	0	0	0.0%	3
2013	1995	2,195	1,507	2,897	0	0	0	0	0.0%	19
2013	1996	4,782	3,283	6,310	0	0	0	0	0.0%	18
2013	1997	488,592	310,787	597,313	1,033,681	0	0	1,033,681	211.6%	17
2013	1998	1,619,684	1,053,114	2,024,018	4,717,223	280,847	0	4,998,071	308.6%	16
2013	1999	2,775,977	1,819,590	3,497,135	5,356,361	78,507	0	5,434,869	195.8%	15
2013	2000	3,408,168	2,245,162	4,315,057	4,911,781	398,632	0	5,310,413	155.8%	14
2013	2001	4,341,679	2,871,741	5,519,301	3,836,873	38,717	0	3,875,590	89.3%	13
2013	2002	2,954,279	2,000,535	3,724,213	2,128,409	185,994	0	2,314,403	78.3%	12
2013	2003	74,413	70,706	84,847	255,180	0	0	255,180	342.9%	11
2013	2004	776	520	624	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2013	2007	0	0	0	0	0	0	0	0.0%	7
2013	2008	0	0	0	0	0	0	0	0.0%	6
2013	2009	0	0	0	0	0	0	0	0.0%	5
2013	2010	987	484	581	0	0	0	0	0.0%	4

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1995	2,195	1,507	2,897	0	0	0	0	0.0%	20
2014	1996	4,605	3,162	6,076	0	0	0	0	0.0%	19
2014	1997	459,436	291,803	560,826	556,131	0	0	556,131	121.0%	18
2014	1998	1,509,975	980,884	1,885,195	3,934,949	77,949	0	4,012,898	265.8%	17
2014	1999	2,555,178	1,671,095	3,211,736	7,548,914	674,137	0	8,223,051	321.8%	16
2014	2000	3,258,088	2,134,872	4,103,087	3,038,787	219,087	0	3,257,875	100.0%	15
2014	2001	4,085,524	2,694,998	5,179,612	5,180,750	657,103	0	5,837,852	142.9%	14
2014	2002	2,816,983	1,905,554	3,545,858	2,302,763	156,975	0	2,459,738	87.3%	13
2014	2003	68,661	64,632	77,559	82,517	0	0	82,517	120.2%	12
2014	2004	776	520	624	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2014	2007	0	0	0	0	0	0	0	0.0%	8
2014	2008	0	0	0	0	0	0	0	0.0%	7
2014	2009	0	0	0	0	0	0	0	0.0%	6
2014	2010	987	484	581	0	0	0	0	0.0%	5
2015	1995	2,195	1,507	3,476	0	0	0	0	0.0%	21
2015	1996	2,934	2,014	4,646	0	0	0	0	0.0%	20
2015	1997	438,488	258,599	596,413	897,730	77,868	0	975,598	222.5%	19
2015	1998	1,387,331	853,469	1,968,374	3,251,848	216,064	0	3,467,912	250.0%	18
2015	1999	2,394,694	1,478,807	3,410,606	4,969,660	816,851	0	5,786,511	241.6%	17
2015	2000	3,121,849	1,945,997	4,488,096	6,488,497	478,360	0	6,966,857	223.2%	16
2015	2001	3,957,395	2,498,734	5,762,887	3,974,494	166,154	0	4,140,648	104.6%	15
2015	2002	2,682,668	1,763,306	3,935,284	4,046,192	865,945	0	4,912,136	183.1%	14
2015	2003	55,535	51,620	74,333	0	0	0	0	0.0%	13
2015	2004	776	520	749	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2015	2007	0	0	0	0	0	0	0	0.0%	9
2015	2008	0	0	0	0	0	0	0	0.0%	8
2015	2009	0	0	0	0	0	0	0	0.0%	7
2015	2010	1,069	437	629	0	0	0	0	0.0%	6
2016	1995	2,481	1,499	3,457	0	0	0	0	0.0%	22
2016	1996	1,462	884	2,038	0	0	0	0	0.0%	21
2016	1997	442,253	238,147	549,244	1,077,318	0	0	1,077,318	243.6%	20
2016	1998	1,393,198	778,911	1,796,421	4,239,772	654,350	0	4,894,122	351.3%	19
2016	1999	2,371,633	1,330,652	3,068,914	5,564,816	1,022,035	0	6,586,851	277.7%	18
2016	2000	3,103,115	1,768,458	4,078,635	5,579,902	709,101	0	6,289,003	202.7%	17
2016	2001	3,922,857	2,261,039	5,214,686	5,188,969	961,655	0	6,150,625	156.8%	16
2016	2002	2,609,745	1,575,215	3,518,233	3,845,425	733,107	0	4,578,531	175.4%	15
2016	2003	51,775	47,922	69,008	0	0	0	0	0.0%	14
2016	2004	815	488	702	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	1,185	484	697	0	0	0	0	0.0%	7
2017	1995	2,481	1,499	4,149	0	0	0	0	0.0%	23
2017	1996	1,462	884	2,445	0	0	0	0	0.0%	22
2017	1997	398,244	210,822	583,469	718,275	158,215	0	876,489	220.1%	21
2017	1998	1,216,959	671,929	1,859,621	3,023,215	594,803	0	3,618,018	297.3%	20
2017	1999	2,216,993	1,210,835	3,351,091	7,297,318	694,455	0	7,991,773	360.5%	19
2017	2000	2,869,133	1,574,361	4,357,182	5,003,982	712,112	0	5,716,094	199.2%	18
2017	2001	3,701,450	2,056,209	5,690,737	6,259,981	1,523,165	0	7,783,146	210.3%	17
2017	2002	2,444,100	1,417,229	3,810,807	3,973,651	382,018	0	4,355,670	178.2%	16
2017	2003	53,024	49,382	85,333	0	0	0	0	0.0%	15
2017	2004	880	527	910	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	1,185	484	837	0	0	0	0	0.0%	8

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1995	2,481	1,499	4,149	0	0	0	0	0.0%	24
2018	1996	1,462	884	2,445	0	0	0	0	0.0%	23
2018	1997	348,252	182,766	505,822	1,446,328	333,988	0	1,780,317	511.2%	22
2018	1998	1,098,653	590,385	1,633,941	3,258,008	900,630	0	4,158,638	378.5%	21
2018	1999	1,983,922	1,053,847	2,916,615	5,301,647	885,892	0	6,187,539	311.9%	20
2018	2000	2,742,236	1,465,783	4,056,682	7,221,436	2,393,131	0	9,614,567	350.6%	19
2018	2001	3,443,281	1,883,811	5,213,611	5,918,298	1,695,831	0	7,614,130	221.1%	18
2018	2002	2,294,056	1,307,045	3,512,071	4,103,679	727,149	0	4,830,828	210.6%	17
2018	2003	47,225	38,603	66,706	174,715	147,770	0	322,484	682.9%	16
2018	2004	1,000	520	899	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	1,185	484	837	0	0	0	0	0.0%	9
2019	1995	2,927	1,444	4,396	0	0	0	0	0.0%	25
2019	1996	1,737	857	2,609	0	0	0	0	0.0%	24
2019	1997	304,678	141,428	430,554	317,072	116,084	0	433,156	142.2%	23
2019	1998	1,031,462	485,334	1,477,524	3,583,957	2,369,091	0	5,953,048	577.1%	22
2019	1999	1,796,679	840,155	2,557,723	4,339,237	2,105,382	0	6,444,619	358.7%	21
2019	2000	2,511,779	1,191,614	3,627,687	5,198,662	3,521,151	0	8,719,813	347.2%	20
2019	2001	3,262,525	1,576,610	4,799,746	4,754,378	2,717,590	0	7,471,968	229.0%	19
2019	2002	2,132,896	1,066,336	3,163,511	2,565,427	1,507,192	0	4,072,619	190.9%	18
2019	2003	34,032	27,094	56,183	0	0	0	0	0.0%	17
2019	2004	1,150	520	1,078	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	1,185	484	1,004	0	0	0	0	0.0%	10
2020	1995	3,630	1,462	4,450	0	0	0	0	0.0%	26
2020	1996	2,172	875	2,663	70,090	119,743	0	189,833	8739.9%	25
2020	1997	260,686	104,861	319,232	162,317	247,852	0	410,169	157.3%	24
2020	1998	874,061	363,652	1,107,081	2,852,705	3,992,188	0	6,844,893	783.1%	23
2020	1999	1,622,315	670,406	2,040,949	3,183,446	3,691,341	0	6,874,787	423.8%	22
2020	2000	2,343,022	994,203	3,026,697	4,094,176	4,721,807	0	8,815,983	376.3%	21
2020	2001	3,086,308	1,326,252	4,037,569	3,633,699	3,025,258	0	6,658,956	215.8%	20
2020	2002	1,968,190	878,710	2,602,276	1,408,702	1,198,627	0	2,607,329	132.5%	19
2020	2003	26,223	21,523	44,629	0	0	0	0	0.0%	18
2020	2004	1,150	520	1,078	0	0	0	0	0.0%	17
2020	2005	0	0	0	0	0	0	0	0.0%	16
2020	2006	0	0	0	0	0	0	0	0.0%	15
2020	2007	0	0	0	0	0	0	0	0.0%	14
2020	2008	0	0	0	0	0	0	0	0.0%	13
2020	2009	0	0	0	0	0	0	0	0.0%	12
2020	2010	1,185	484	1,004	0	0	0	0	0.0%	11
2021	1995	2,925	963	2,932	9,872	138,382	0	148,254	5069.3%	27
2021	1996	381	125	382	0	0	0	0	0.0%	26
2021	1997	277,867	103,651	315,551	319,639	1,157,317	1,880	1,478,836	532.2%	25
2021	1998	879,385	325,970	992,366	1,503,908	4,704,634	9,974	6,218,516	707.1%	24
2021	1999	1,616,683	599,186	1,824,130	2,379,530	5,102,182	19,649	7,501,360	464.0%	23
2021	2000	2,286,043	866,089	2,636,674	2,691,650	7,017,052	29,413	9,738,116	426.0%	22
2021	2001	3,008,500	1,154,467	3,514,596	3,540,745	7,299,214	41,150	10,881,110	361.7%	21
2021	2002	1,975,954	782,669	2,313,909	1,999,606	4,074,081	30,374	6,104,061	308.9%	20
2021	2003	29,731	24,903	51,638	56,757	225,902	436	283,094	952.2%	19
2021	2004	1,150	520	1,078	0	0	3	3	0.3%	18
2021	2005	0	0	0	0	0	10	10	0.0%	17
2021	2006	0	0	0	0	0	0	0	0.0%	16
2021	2007	0	0	0	0	0	0	0	0.0%	15
2021	2008	0	0	0	0	0	11	11	0.0%	14
2021	2009	0	0	0	0	0	0	0	0.0%	13
2021	2010	1,185	484	1,004	0	0	0	0	0.0%	12

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1996	-238	-78	-239	0	0	0	0	0.0%	27
2022	1997	238,731	88,311	268,849	88,342	859,911	13,603	961,857	402.9%	26
2022	1998	799,845	295,178	898,623	292,162	4,969,754	72,158	5,334,074	666.9%	25
2022	1999	1,493,280	550,609	1,676,243	747,060	9,132,840	142,152	10,022,051	671.1%	24
2022	2000	2,117,153	802,969	2,444,515	888,041	8,723,022	212,798	9,823,860	464.0%	23
2022	2001	2,744,391	1,053,740	3,207,948	900,382	10,374,948	297,711	11,573,042	421.7%	22
2022	2002	1,853,168	729,570	2,161,550	447,887	5,867,336	219,745	6,534,967	352.6%	21
2022	2003	23,741	19,828	41,116	18,360	306,654	3,151	328,165	1382.3%	20
2022	2004	1,150	520	1,078	0	0	23	23	2.0%	19
2022	2005	0	0	0	0	0	73	73	0.0%	18
2022	2006	0	0	0	0	0	0	0	0.0%	17
2022	2007	0	0	0	0	0	0	0	0.0%	16
2022	2008	0	0	0	0	0	77	77	0.0%	15
2022	2009	0	0	0	0	0	0	0	0.0%	14
2022	2010	1,185	484	1,004	0	0	0	0	0.0%	13
1995	Total	4,770	4,770	4,770	0	0	0	0	0.0%	NA
1996	Total	30,088	30,088	30,088	0	0	0	0	0.0%	NA
1997	Total	142,236	142,236	142,236	1,381	0	0	1,381	1.0%	NA
1998	Total	3,219,726	3,219,726	3,219,726	180,479	0	0	180,479	5.6%	NA
1999	Total	6,934,923	6,934,923	6,934,923	1,378,596	0	0	1,378,596	19.9%	NA
2000	Total	11,014,222	11,014,222	11,014,222	4,000,925	0	0	4,000,925	36.3%	NA
2001	Total	16,083,207	16,083,207	16,083,207	4,960,759	53,017	0	5,013,775	31.2%	NA
2002	Total	19,643,623	19,643,623	19,643,623	7,584,559	64,578	0	7,649,137	38.9%	NA
2003	Total	19,462,730	18,548,684	18,548,684	10,156,676	116,518	0	10,273,194	52.8%	NA
2004	Total	19,637,642	17,726,165	17,726,165	7,254,643	73,111	0	7,327,754	37.3%	NA
2005	Total	19,596,209	17,665,053	17,665,053	13,203,303	164,726	0	13,368,028	68.2%	NA
2006	Total	19,382,003	16,365,268	19,638,321	11,021,346	65,313	0	11,086,659	57.2%	NA
2007	Total	19,657,722	16,379,679	19,655,615	13,740,174	118,763	0	13,858,938	70.5%	NA
2008	Total	19,165,077	15,974,817	19,169,781	16,449,091	346,102	0	16,795,193	87.6%	NA
2009	Total	18,372,202	15,155,807	18,186,968	18,203,531	651,821	0	18,855,352	102.6%	NA
2010	Total	18,053,426	13,404,498	18,764,107	18,265,158	342,046	0	18,607,204	103.1%	NA
2011	Total	17,780,154	12,155,233	19,853,092	16,556,164	354,727	0	16,910,891	95.1%	NA
2012	Total	16,903,566	11,248,122	21,444,567	26,264,608	1,912,862	0	28,177,471	166.7%	NA
2013	Total	15,671,534	10,377,430	19,772,294	22,239,509	982,698	0	23,222,207	148.2%	NA
2014	Total	14,762,410	9,749,510	18,574,051	22,644,810	1,785,251	0	24,430,062	165.5%	NA
2015	Total	14,044,935	8,855,011	20,245,494	23,628,420	2,621,243	0	26,249,663	186.9%	NA
2016	Total	13,900,517	8,003,699	18,302,035	25,496,202	4,080,248	0	29,576,449	212.8%	NA
2017	Total	12,905,911	7,194,160	19,746,582	26,276,421	4,064,768	0	30,341,190	235.1%	NA
2018	Total	11,963,751	6,525,627	17,913,778	27,424,111	7,084,391	0	34,508,502	288.4%	NA
2019	Total	11,081,051	5,331,876	16,122,015	20,758,734	12,336,489	0	33,095,222	298.7%	NA
2020	Total	10,188,942	4,362,946	13,187,629	15,405,133	16,996,816	0	32,401,950	318.0%	NA
2021	Total	10,079,803	3,859,028	11,654,261	12,501,707	29,718,763	132,899	42,353,370	420.2%	NA
2022	Total	9,272,405	3,541,129	10,700,686	3,382,234	40,234,466	961,490	44,578,189	480.8%	NA
Total	Total	368,954,784	279,496,537	413,943,973	368,978,675	124,168,717	1,094,389	494,241,781	134.0%	NA

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1997	1997	17,421	17,421	17,421	1,381	0	0	1,381	7.9%	1
1998	1997	138,938	138,938	138,938	0	0	0	0	0.0%	2
1998	1998	363,138	363,138	363,138	1,340	0	0	1,340	0.4%	1
1999	1997	137,087	137,087	137,087	0	0	0	0	0.0%	3
1999	1998	487,064	487,064	487,064	0	0	0	0	0.0%	2
1999	1999	608,611	608,611	608,611	523,049	0	0	523,049	85.9%	1
2000	1997	136,505	136,505	136,505	16,828	0	0	16,828	12.3%	4
2000	1998	478,337	478,337	478,337	33,240	0	0	33,240	6.9%	3
2000	1999	880,400	880,400	880,400	43,242	0	0	43,242	4.9%	2
2000	2000	807,509	807,509	807,509	14,322	0	0	14,322	1.8%	1
2001	1997	137,432	137,432	137,432	1,622	0	0	1,622	1.2%	5
2001	1998	479,726	479,726	479,726	0	0	0	0	0.0%	4
2001	1999	852,018	852,018	852,018	35,756	0	0	35,756	4.2%	3
2001	2000	1,199,274	1,199,274	1,199,274	17,498	0	0	17,498	1.5%	2
2001	2001	1,081,862	1,081,862	1,081,862	255,134	0	0	255,134	23.6%	1
2002	1997	141,691	141,691	141,691	0	0	0	0	0.0%	6
2002	1998	488,009	488,009	488,009	11,930	0	0	11,930	2.4%	5
2002	1999	863,042	863,042	863,042	922,825	0	0	922,825	106.9%	4
2002	2000	1,149,886	1,149,886	1,149,886	53,916	0	0	53,916	4.7%	3
2002	2001	1,541,959	1,541,959	1,541,959	7,254	0	0	7,254	0.5%	2
2002	2002	845,775	845,775	845,775	139,031	0	0	139,031	16.4%	1
2003	1997	139,994	131,031	131,031	17,776	0	0	17,776	12.7%	7
2003	1998	491,632	464,537	464,537	50,209	0	0	50,209	10.2%	6
2003	1999	869,612	824,240	824,240	41,358	0	0	41,358	4.8%	5
2003	2000	1,158,415	1,102,105	1,102,105	663,587	2,441	0	666,029	57.5%	4
2003	2001	1,491,736	1,418,828	1,418,828	35,620	0	0	35,620	2.4%	3
2003	2002	1,028,715	981,043	981,043	46,455	0	0	46,455	4.5%	2
2003	2003	28,660	28,660	28,660	0	0	0	0	0.0%	1
2004	1997	158,184	140,196	140,196	0	0	0	0	0.0%	8
2004	1998	523,393	465,038	465,038	38,040	0	0	38,040	7.3%	7
2004	1999	920,797	823,571	823,571	170,014	0	0	170,014	18.5%	6
2004	2000	1,232,427	1,108,520	1,108,520	41,822	0	0	41,822	3.4%	5
2004	2001	1,585,896	1,420,560	1,420,560	21,636	0	0	21,636	1.4%	4
2004	2002	1,083,662	974,356	974,356	117,842	0	0	117,842	10.9%	3
2004	2003	22,607	22,319	22,319	0	0	0	0	0.0%	2
2004	2004	347	347	347	0	0	0	0	0.0%	1
2005	1997	156,881	139,217	139,217	389,708	0	0	389,708	248.4%	9
2005	1998	554,471	491,871	491,871	59,956	0	0	59,956	10.8%	8
2005	1999	967,051	863,529	863,529	876,188	0	0	876,188	90.6%	7
2005	2000	1,281,775	1,150,805	1,150,805	957,761	0	0	957,761	74.7%	6
2005	2001	1,657,803	1,479,830	1,479,830	267,673	0	0	267,673	16.1%	5
2005	2002	1,121,102	1,005,137	1,005,137	15,716	0	0	15,716	1.4%	4
2005	2003	29,183	29,032	29,032	0	0	0	0	0.0%	3
2005	2004	520	520	520	0	0	0	0	0.0%	2

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1997	157,782	129,901	155,881	30,053	0	0	30,053	19.0%	10
2006	1998	566,714	467,459	560,951	9,077	0	0	9,077	1.6%	9
2006	1999	986,051	818,756	982,507	471,059	0	0	471,059	47.8%	8
2006	2000	1,327,123	1,118,216	1,341,859	303,978	0	0	303,978	22.9%	7
2006	2001	1,711,694	1,435,041	1,722,049	32,837	0	0	32,837	1.9%	6
2006	2002	1,149,569	966,606	1,159,928	15,508	0	0	15,508	1.3%	5
2006	2003	25,179	25,005	30,006	0	0	0	0	0.0%	4
2006	2004	520	473	567	0	0	0	0	0.0%	3
2007	1997	177,450	144,121	172,946	7,480	0	0	7,480	4.2%	11
2007	1998	601,423	492,156	590,587	36,855	0	0	36,855	6.1%	10
2007	1999	1,039,667	850,838	1,021,006	40,890	0	0	40,890	3.9%	9
2007	2000	1,388,952	1,153,315	1,383,978	163,820	0	0	163,820	11.8%	8
2007	2001	1,792,101	1,483,539	1,780,246	764,966	0	0	764,966	42.7%	7
2007	2002	1,227,823	1,023,523	1,228,227	219,693	0	0	219,693	17.9%	6
2007	2003	25,369	25,028	30,033	0	0	0	0	0.0%	5
2007	2004	555	504	605	0	0	0	0	0.0%	4
2008	1997	178,555	145,163	174,195	26,282	0	0	26,282	14.7%	12
2008	1998	603,049	493,816	592,579	343,437	0	0	343,437	57.0%	11
2008	1999	1,052,150	861,773	1,034,128	1,056,888	0	0	1,056,888	100.5%	10
2008	2000	1,421,795	1,180,151	1,416,181	187,638	0	0	187,638	13.2%	9
2008	2001	1,840,415	1,523,759	1,828,511	338,038	0	0	338,038	18.4%	8
2008	2002	1,261,042	1,050,724	1,260,869	158,001	0	0	158,001	12.5%	7
2008	2003	25,577	25,210	30,252	0	0	0	0	0.0%	6
2008	2004	572	520	624	0	0	0	0	0.0%	5
2009	1997	165,490	134,973	161,967	400,272	0	0	400,272	241.9%	13
2009	1998	608,244	496,614	595,936	491,419	0	0	491,419	80.8%	12
2009	1999	1,059,142	862,495	1,034,994	660,465	0	0	660,465	62.4%	11
2009	2000	1,421,364	1,170,840	1,405,009	164,078	0	0	164,078	11.5%	10
2009	2001	1,827,296	1,500,211	1,800,253	577,942	0	0	577,942	31.6%	9
2009	2002	1,239,782	1,027,181	1,232,617	200,012	0	0	200,012	16.1%	8
2009	2003	25,515	24,633	29,560	0	0	0	0	0.0%	7
2009	2004	572	520	624	0	0	0	0	0.0%	6

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1997	190,814	142,413	199,948	456,864	0	0	456,864	239.4%	14
2010	1998	640,365	477,905	670,978	552,881	0	0	552,881	86.3%	13
2010	1999	1,145,876	838,606	1,177,403	536,155	0	0	536,155	46.8%	12
2010	2000	1,530,947	1,132,455	1,589,966	57,327	0	0	57,327	3.7%	11
2010	2001	1,933,738	1,443,367	2,026,487	730,210	0	0	730,210	37.8%	10
2010	2002	1,300,918	984,847	1,368,515	351,374	0	0	351,374	27.0%	9
2010	2003	26,660	25,185	30,222	0	0	0	0	0.0%	8
2010	2004	632	487	584	0	0	0	0	0.0%	7
2011	1997	209,418	140,175	230,262	26,013	0	0	26,013	12.4%	15
2011	1998	666,392	450,523	740,064	61,674	0	0	61,674	9.3%	14
2011	1999	1,209,370	813,349	1,336,073	155,850	0	0	155,850	12.9%	13
2011	2000	1,660,662	1,134,041	1,862,866	232,389	0	0	232,389	14.0%	12
2011	2001	2,125,030	1,450,290	2,382,362	507,175	0	0	507,175	23.9%	11
2011	2002	1,433,907	994,223	1,601,630	256,312	0	0	256,312	17.9%	10
2011	2003	27,004	25,517	30,621	0	0	0	0	0.0%	9
2011	2004	675	520	624	0	0	0	0	0.0%	8
2011	2005	0	0	0	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	803	465	557	0	0	0	0	0.0%	2
2012	1997	213,119	134,491	258,483	271,766	0	0	271,766	127.5%	16
2012	1998	706,129	461,318	886,623	790,458	0	0	790,458	111.9%	15
2012	1999	1,228,474	804,011	1,545,257	597,729	0	0	597,729	48.7%	14
2012	2000	1,702,238	1,132,817	2,177,201	920,507	0	0	920,507	54.1%	13
2012	2001	2,209,613	1,472,388	2,829,835	1,234,102	0	0	1,234,102	55.9%	12
2012	2002	1,478,249	1,005,196	1,878,777	63,543	0	0	63,543	4.3%	11
2012	2003	26,508	24,867	29,841	0	0	0	0	0.0%	10
2012	2004	734	492	590	0	0	0	0	0.0%	9
2012	2005	0	0	0	0	0	0	0	0.0%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0	0	0	0.0%	5
2012	2009	0	0	0	0	0	0	0	0.0%	4
2012	2010	962	472	566	0	0	0	0	0.0%	3
2013	1997	217,416	137,124	263,543	35,100	0	0	35,100	16.1%	17
2013	1998	689,015	445,871	856,936	1,491,536	0	0	1,491,536	216.5%	16
2013	1999	1,242,962	807,106	1,551,206	1,285,361	0	0	1,285,361	103.4%	15
2013	2000	1,688,940	1,117,817	2,148,372	670,800	0	0	670,800	39.7%	14
2013	2001	2,179,355	1,442,775	2,772,921	656,600	0	0	656,600	30.1%	13
2013	2002	1,503,912	1,019,072	1,904,270	275,649	0	0	275,649	18.3%	12
2013	2003	29,279	27,866	33,440	0	0	0	0	0.0%	11
2013	2004	776	520	624	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2013	2007	0	0	0	0	0	0	0	0.0%	7
2013	2008	0	0	0	0	0	0	0	0.0%	6
2013	2009	0	0	0	0	0	0	0	0.0%	5
2013	2010	987	484	581	0	0	0	0	0.0%	4

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1997	216,255	135,898	261,187	231,397	0	0	231,397	107.0%	18
2014	1998	697,064	449,623	864,147	1,102,286	0	0	1,102,286	158.1%	17
2014	1999	1,219,341	789,144	1,516,683	1,870,907	0	0	1,870,907	153.4%	16
2014	2000	1,685,587	1,110,964	2,135,201	1,090,431	0	0	1,090,431	64.7%	15
2014	2001	2,163,830	1,426,066	2,740,806	1,111,938	0	0	1,111,938	51.4%	14
2014	2002	1,470,373	992,887	1,854,582	470,281	0	0	470,281	32.0%	13
2014	2003	26,290	24,633	29,560	0	0	0	0	0.0%	12
2014	2004	776	520	624	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2014	2007	0	0	0	0	0	0	0	0.0%	8
2014	2008	0	0	0	0	0	0	0	0.0%	7
2014	2009	0	0	0	0	0	0	0	0.0%	6
2014	2010	987	484	581	0	0	0	0	0.0%	5
2015	1997	225,710	130,818	301,709	271,709	0	0	271,709	120.4%	19
2015	1998	686,764	418,436	965,048	1,538,260	9,426	0	1,547,685	225.4%	18
2015	1999	1,239,145	754,309	1,739,680	1,292,162	0	0	1,292,162	104.3%	17
2015	2000	1,715,448	1,072,809	2,474,244	1,819,859	0	0	1,819,859	106.1%	16
2015	2001	2,209,667	1,394,336	3,215,790	888,134	0	0	888,134	40.2%	15
2015	2002	1,487,655	977,454	2,192,212	1,010,789	7,108	0	1,017,897	68.4%	14
2015	2003	23,681	22,269	32,067	0	0	0	0	0.0%	13
2015	2004	776	520	749	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2015	2007	0	0	0	0	0	0	0	0.0%	9
2015	2008	0	0	0	0	0	0	0	0.0%	8
2015	2009	0	0	0	0	0	0	0	0.0%	7
2015	2010	1,069	437	629	0	0	0	0	0.0%	6
2016	1997	238,830	126,310	291,312	675,394	0	0	675,394	282.8%	20
2016	1998	759,846	422,061	973,410	2,006,125	13,242	0	2,019,366	265.8%	19
2016	1999	1,355,152	746,049	1,720,631	1,315,739	0	0	1,315,739	97.1%	18
2016	2000	1,858,941	1,055,226	2,433,691	2,188,259	0	0	2,188,259	117.7%	17
2016	2001	2,376,378	1,362,312	3,141,931	1,785,304	0	0	1,785,304	75.1%	16
2016	2002	1,576,810	947,804	2,125,379	795,821	0	0	795,821	50.5%	15
2016	2003	22,006	20,445	29,440	0	0	0	0	0.0%	14
2016	2004	815	488	702	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	1,185	484	697	0	0	0	0	0.0%	7
2017	1997	246,440	128,870	356,658	290,693	0	0	290,693	118.0%	21
2017	1998	732,214	399,556	1,105,806	1,251,047	0	0	1,251,047	170.9%	20
2017	1999	1,367,280	733,371	2,029,668	4,824,536	0	0	4,824,536	352.9%	19
2017	2000	1,868,884	1,022,338	2,829,410	2,530,096	11,934	0	2,542,031	136.0%	18
2017	2001	2,405,046	1,325,769	3,669,182	2,467,224	0	0	2,467,224	102.6%	17
2017	2002	1,608,254	927,289	2,502,813	1,856,154	0	0	1,856,154	115.4%	16
2017	2003	25,372	23,390	40,419	0	0	0	0	0.0%	15
2017	2004	880	527	910	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	1,185	484	837	0	0	0	0	0.0%	8

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1997	235,408	121,268	335,620	394,774	0	0	394,774	167.7%	22
2018	1998	716,606	380,745	1,053,745	1,449,571	0	0	1,449,571	202.3%	21
2018	1999	1,314,128	688,059	1,904,263	2,962,545	1,418	0	2,963,963	225.5%	20
2018	2000	1,888,970	1,005,052	2,781,568	2,892,895	0	0	2,892,895	153.1%	19
2018	2001	2,401,466	1,304,802	3,611,153	3,429,793	0	0	3,429,793	142.8%	18
2018	2002	1,624,111	924,877	2,487,489	2,132,587	0	0	2,132,587	131.3%	17
2018	2003	32,422	27,319	47,207	0	0	0	0	0.0%	16
2018	2004	1,000	520	899	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	1,185	484	837	0	0	0	0	0.0%	9
2019	1997	218,783	101,173	308,005	136,300	0	0	136,300	62.3%	23
2019	1998	736,031	345,265	1,051,105	1,302,481	10,522	0	1,313,003	178.4%	22
2019	1999	1,345,198	627,753	1,911,098	2,091,170	6,760	0	2,097,930	156.0%	21
2019	2000	1,942,307	923,384	2,811,100	1,314,092	0	0	1,314,092	67.7%	20
2019	2001	2,438,780	1,179,109	3,589,617	1,595,758	2,666	0	1,598,423	65.5%	19
2019	2002	1,661,421	835,088	2,479,469	665,296	0	0	665,296	40.0%	18
2019	2003	28,184	23,100	47,900	0	0	0	0	0.0%	17
2019	2004	1,150	520	1,078	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	1,185	484	1,004	0	0	0	0	0.0%	10
2020	1997	228,677	91,814	279,513	56,151	0	0	56,151	24.6%	24
2020	1998	698,388	292,235	889,666	460,461	0	0	460,461	65.9%	23
2020	1999	1,310,474	541,085	1,647,249	722,748	0	0	722,748	55.2%	22
2020	2000	1,984,313	844,297	2,570,332	874,249	0	0	874,249	44.1%	21
2020	2001	2,562,052	1,108,183	3,373,692	1,281,308	0	0	1,281,308	50.0%	20
2020	2002	1,696,044	758,106	2,248,864	311,461	0	0	311,461	18.4%	19
2020	2003	24,022	19,629	40,702	0	0	0	0	0.0%	18
2020	2004	1,150	520	1,078	0	0	0	0	0.0%	17
2020	2005	0	0	0	0	0	0	0	0.0%	16
2020	2006	0	0	0	0	0	0	0	0.0%	15
2020	2007	0	0	0	0	0	0	0	0.0%	14
2020	2008	0	0	0	0	0	0	0	0.0%	13
2020	2009	0	0	0	0	0	0	0	0.0%	12
2020	2010	1,185	484	1,004	0	0	0	0	0.0%	11
2021	1997	246,947	93,030	283,216	52,094	0	1,399	53,494	21.7%	25
2021	1998	770,580	286,325	871,674	174,567	0	6,252	180,819	23.5%	24
2021	1999	1,376,348	511,994	1,558,686	386,944	0	12,420	399,364	29.0%	23
2021	2000	2,024,476	770,374	2,345,286	593,288	5,460	19,277	618,025	30.5%	22
2021	2001	2,639,525	1,020,516	3,106,805	714,263	0	26,657	740,920	28.1%	21
2021	2002	1,795,132	709,412	2,100,640	256,928	0	23,362	280,291	15.6%	20
2021	2003	29,063	24,322	50,434	0	0	311	311	1.1%	19
2021	2004	1,150	520	1,078	0	0	3	3	0.3%	18
2021	2005	0	0	0	0	0	0	0	0.0%	17
2021	2006	0	0	0	0	0	0	0	0.0%	16
2021	2007	0	0	0	0	0	0	0	0.0%	15
2021	2008	0	0	0	0	0	0	0	0.0%	14
2021	2009	0	0	0	0	0	0	0	0.0%	13
2021	2010	1,185	484	1,004	0	0	0	0	0.0%	12

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1997	213,111	79,511	242,058	31,917	8,333	10,124	50,374	23.6%	26
2022	1998	714,429	264,118	804,067	53,757	16,430	45,232	115,419	16.2%	25
2022	1999	1,323,622	489,888	1,491,387	102,832	132,551	89,857	325,240	24.6%	24
2022	2000	1,972,656	749,306	2,281,147	281,630	136,248	139,466	557,344	28.3%	23
2022	2001	2,541,628	978,814	2,979,847	104,184	103,794	192,853	400,831	15.8%	22
2022	2002	1,733,851	681,141	2,019,982	8,439	177,826	169,018	355,283	20.5%	21
2022	2003	24,152	20,051	41,577	0	272,348	2,249	274,597	1136.9%	20
2022	2004	1,150	520	1,078	0	0	23	23	2.0%	19
2022	2005	0	0	0	0	0	0	0	0.0%	18
2022	2006	0	0	0	0	0	0	0	0.0%	17
2022	2007	0	0	0	0	0	0	0	0.0%	16
2022	2008	0	0	0	0	0	0	0	0.0%	15
2022	2009	0	0	0	0	0	0	0	0.0%	14
2022	2010	1,185	484	1,004	0	0	0	0	0.0%	13
1997	Total	17,421	17,421	17,421	1,381	0	0	1,381	7.9%	NA
1998	Total	502,077	502,077	502,077	1,340	0	0	1,340	0.3%	NA
1999	Total	1,232,761	1,232,761	1,232,761	523,049	0	0	523,049	42.4%	NA
2000	Total	2,302,750	2,302,750	2,302,750	107,633	0	0	107,633	4.7%	NA
2001	Total	3,750,312	3,750,312	3,750,312	310,010	0	0	310,010	8.3%	NA
2002	Total	5,030,362	5,030,362	5,030,362	1,134,956	0	0	1,134,956	22.6%	NA
2003	Total	5,208,764	4,950,445	4,950,445	855,005	2,441	0	857,447	16.5%	NA
2004	Total	5,527,313	4,954,907	4,954,907	389,353	0	0	389,353	7.0%	NA
2005	Total	5,768,785	5,159,941	5,159,941	2,567,002	0	0	2,567,002	44.5%	NA
2006	Total	5,924,630	4,961,457	5,953,748	862,511	0	0	862,511	14.6%	NA
2007	Total	6,253,340	5,173,024	6,207,629	1,233,704	0	0	1,233,704	19.7%	NA
2008	Total	6,383,154	5,281,116	6,337,339	2,110,284	0	0	2,110,284	33.1%	NA
2009	Total	6,347,405	5,217,466	6,260,960	2,494,187	0	0	2,494,187	39.3%	NA
2010	Total	6,769,949	5,045,264	7,064,105	2,684,811	0	0	2,684,811	39.7%	NA
2011	Total	7,333,260	5,009,102	8,185,059	1,239,413	0	0	1,239,413	16.9%	NA
2012	Total	7,566,026	5,036,051	9,607,172	3,878,105	0	0	3,878,105	51.3%	NA
2013	Total	7,552,642	4,998,636	9,531,894	4,415,045	0	0	4,415,045	58.5%	NA
2014	Total	7,480,503	4,930,219	9,403,371	5,877,239	0	0	5,877,239	78.6%	NA
2015	Total	7,589,914	4,771,389	10,922,128	6,820,913	16,533	0	6,837,447	90.1%	NA
2016	Total	8,189,963	4,681,180	10,717,193	8,766,641	13,242	0	8,779,883	107.2%	NA
2017	Total	8,255,555	4,561,595	12,535,703	13,219,750	11,934	0	13,231,684	160.3%	NA
2018	Total	8,215,296	4,453,126	12,222,780	13,262,165	1,418	0	13,263,583	161.4%	NA
2019	Total	8,373,039	4,035,875	12,200,376	7,105,097	19,947	0	7,125,044	85.1%	NA
2020	Total	8,506,306	3,656,353	11,052,101	3,706,377	0	0	3,706,377	43.6%	NA
2021	Total	8,884,404	3,416,978	10,318,822	2,178,085	5,460	89,682	2,273,227	25.6%	NA
2022	Total	8,525,784	3,263,832	9,862,149	582,759	847,531	648,821	2,079,111	24.4%	NA
Total	Total	157,491,715	106,393,639	186,283,505	86,326,816	918,507	738,503	87,983,825	55.9%	NA

***As of 12/31/2022**

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1997	1997	58,675	58,675	58,675	0	0	0	0	0.0%	1
1998	1997	254,885	254,885	254,885	0	0	0	0	0.0%	2
1998	1998	1,102,061	1,102,061	1,102,061	0	0	0	0	0.0%	1
1999	1997	235,322	235,322	235,322	3,827	0	0	3,827	1.6%	3
1999	1998	1,568,345	1,568,345	1,568,345	13,665	0	0	13,665	0.9%	2
1999	1999	1,937,209	1,937,209	1,937,209	995	0	0	995	0.1%	1
2000	1997	233,287	233,287	233,287	0	0	0	0	0.0%	4
2000	1998	1,395,389	1,395,389	1,395,389	96	0	0	96	0.0%	3
2000	1999	2,016,640	2,016,640	2,016,640	20,957	0	0	20,957	1.0%	2
2000	2000	3,430,078	3,430,078	3,430,078	407,439	0	0	407,439	11.9%	1
2001	1997	229,550	229,550	229,550	0	0	0	0	0.0%	5
2001	1998	1,317,687	1,317,687	1,317,687	84,921	0	0	84,921	6.4%	4
2001	1999	1,887,047	1,887,047	1,887,047	903,743	0	0	903,743	47.9%	3
2001	2000	4,023,462	4,023,462	4,023,462	115,113	0	0	115,113	2.9%	2
2001	2001	4,700,526	4,700,526	4,700,526	10,327	0	0	10,327	0.2%	1
2002	1997	228,232	228,232	228,232	0	0	0	0	0.0%	6
2002	1998	1,304,246	1,304,246	1,304,246	164,398	0	0	164,398	12.6%	5
2002	1999	1,873,892	1,873,892	1,873,892	257,842	0	0	257,842	13.8%	4
2002	2000	3,701,013	3,701,013	3,701,013	221,470	0	0	221,470	6.0%	3
2002	2001	6,029,663	6,029,663	6,029,663	279,923	0	0	279,923	4.6%	2
2002	2002	4,995,936	4,995,936	4,995,936	1,114,850	198,905	0	1,313,756	26.3%	1
2003	1997	228,471	218,403	218,403	122,485	0	0	122,485	53.6%	7
2003	1998	1,269,563	1,230,714	1,230,714	399,122	0	0	399,122	31.4%	6
2003	1999	1,814,594	1,756,128	1,756,128	1,365,560	0	0	1,365,560	75.3%	5
2003	2000	3,632,647	3,530,233	3,530,233	613,776	0	0	613,776	16.9%	4
2003	2001	5,579,514	5,437,431	5,437,431	282,836	0	0	282,836	5.1%	3
2003	2002	4,802,870	4,720,019	4,720,019	594,777	0	0	594,777	12.4%	2
2003	2003	497,219	497,219	497,219	0	0	0	0	0.0%	1
2004	1997	238,976	219,514	219,514	519,842	0	0	519,842	217.5%	8
2004	1998	1,256,674	1,190,609	1,190,609	536,118	0	0	536,118	42.7%	7
2004	1999	1,846,666	1,726,534	1,726,534	280,611	0	0	280,611	15.2%	6
2004	2000	3,611,415	3,398,321	3,398,321	1,717,811	0	0	1,717,811	47.6%	5
2004	2001	5,579,363	5,280,626	5,280,626	228,697	0	0	228,697	4.1%	4
2004	2002	4,781,958	4,589,474	4,589,474	411,379	0	0	411,379	8.6%	3
2004	2003	514,287	513,804	513,804	574	0	0	574	0.1%	2
2005	1997	234,988	215,707	215,707	150,520	0	0	150,520	64.1%	9
2005	1998	1,244,017	1,178,947	1,178,947	1,663,953	0	0	1,663,953	133.8%	8
2005	1999	1,847,203	1,727,518	1,727,518	952,850	0	0	952,850	51.6%	7
2005	2000	3,569,197	3,357,217	3,357,217	599,581	0	0	599,581	16.8%	6
2005	2001	5,520,315	5,221,344	5,221,344	1,238,584	0	0	1,238,584	22.4%	5
2005	2002	4,676,836	4,484,133	4,484,133	925,004	0	0	925,004	19.8%	4
2005	2003	511,439	510,920	510,920	0	0	0	0	0.0%	3

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1997	245,158	203,746	244,496	129,169	0	0	129,169	52.7%	10
2006	1998	1,228,458	1,099,339	1,319,206	511,763	0	0	511,763	41.7%	9
2006	1999	1,850,628	1,587,648	1,905,177	1,115,240	0	0	1,115,240	60.3%	8
2006	2000	3,543,164	3,081,799	3,698,159	222,272	0	0	222,272	6.3%	7
2006	2001	5,374,438	4,736,087	5,683,305	477,609	0	0	477,609	8.9%	6
2006	2002	4,667,020	4,202,976	5,043,571	878,116	0	0	878,116	18.8%	5
2006	2003	495,943	491,517	589,820	0	0	0	0	0.0%	4
2007	1997	224,666	181,300	217,560	284,235	0	0	284,235	126.5%	11
2007	1998	1,248,636	1,078,280	1,293,936	1,983,502	0	0	1,983,502	158.9%	10
2007	1999	1,890,393	1,588,474	1,906,169	764,525	13,491	0	778,017	41.2%	9
2007	2000	3,587,914	3,062,663	3,675,196	235,635	0	0	235,635	6.6%	8
2007	2001	5,418,783	4,687,589	5,625,107	1,296,299	0	0	1,296,299	23.9%	7
2007	2002	4,743,434	4,233,678	5,080,413	1,173,484	0	0	1,173,484	24.7%	6
2007	2003	482,606	477,319	572,782	0	0	0	0	0.0%	5
2008	1997	208,850	165,712	198,854	354,224	0	0	354,224	169.6%	12
2008	1998	1,041,139	895,586	1,074,704	686,995	0	0	686,995	66.0%	11
2008	1999	1,917,266	1,609,904	1,931,885	1,435,989	0	0	1,435,989	74.9%	10
2008	2000	3,536,381	3,019,688	3,623,625	1,755,362	216,367	0	1,971,729	55.8%	9
2008	2001	5,437,619	4,700,354	5,640,425	1,428,830	0	0	1,428,830	26.3%	8
2008	2002	4,650,643	4,152,244	4,982,693	603,890	0	0	603,890	13.0%	7
2008	2003	479,973	474,302	569,163	0	0	0	0	0.0%	6
2009	1997	206,387	164,380	197,256	830,982	186,436	0	1,017,419	493.0%	13
2009	1998	937,312	796,909	956,291	1,869,077	0	0	1,869,077	199.4%	12
2009	1999	1,445,110	1,194,916	1,433,899	2,340,064	317,750	0	2,657,813	183.9%	11
2009	2000	3,439,826	2,889,899	3,467,879	786,638	0	0	786,638	22.9%	10
2009	2001	5,285,542	4,437,948	5,325,537	1,841,259	0	0	1,841,259	34.8%	9
2009	2002	4,564,816	3,933,996	4,720,795	803,286	0	0	803,286	17.6%	8
2009	2003	457,478	438,215	525,858	993,932	361,191	0	1,355,123	296.2%	7

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1997	217,752	148,939	209,110	85,576	0	0	85,576	39.3%	14
2010	1998	1,046,685	726,179	1,019,556	2,395,439	0	0	2,395,439	228.9%	13
2010	1999	1,441,630	1,006,350	1,412,915	1,160,708	0	0	1,160,708	80.5%	12
2010	2000	2,705,886	1,951,662	2,740,133	2,508,076	0	0	2,508,076	92.7%	11
2010	2001	5,748,058	4,182,292	5,871,938	2,165,734	0	0	2,165,734	37.7%	10
2010	2002	4,918,219	3,715,137	5,110,462	2,068,832	387,411	0	2,456,243	49.9%	9
2010	2003	477,839	452,361	542,833	705	0	0	705	0.1%	8
2011	1997	204,780	128,927	211,785	360,006	0	0	360,006	175.8%	15
2011	1998	1,071,148	708,149	1,163,262	768,767	0	0	768,767	71.8%	14
2011	1999	1,452,676	958,611	1,574,691	1,272,892	0	0	1,272,892	87.6%	13
2011	2000	2,354,271	1,605,615	2,637,511	5,294,715	442,058	0	5,736,773	243.7%	12
2011	2001	4,363,032	3,001,840	4,931,062	6,413,801	532,200	0	6,946,001	159.2%	11
2011	2002	5,193,441	3,717,085	5,880,901	3,329,852	266,443	0	3,596,295	69.2%	10
2011	2003	460,836	437,569	525,083	143,128	0	0	143,128	31.1%	9
2012	1997	197,668	119,660	229,980	172,677	0	0	172,677	87.4%	16
2012	1998	1,059,801	679,686	1,306,312	3,668,415	0	0	3,668,415	346.1%	15
2012	1999	1,443,397	911,538	1,751,917	2,251,438	584,599	0	2,836,038	196.5%	14
2012	2000	2,316,182	1,522,456	2,926,062	4,088,749	431,144	0	4,519,893	195.1%	13
2012	2001	3,865,137	2,569,908	4,939,198	4,579,742	516,222	0	5,095,964	131.8%	12
2012	2002	3,928,308	2,730,501	4,884,872	5,265,675	693,220	0	5,958,895	151.7%	11
2012	2003	462,241	436,176	523,411	2,652	0	0	2,652	0.6%	10
2013	1997	195,334	117,640	226,097	109,306	0	0	109,306	56.0%	17
2013	1998	994,092	633,705	1,217,941	6,934,311	1,289,448	0	8,223,759	827.3%	16
2013	1999	1,369,408	860,969	1,654,727	4,534,227	384,548	0	4,918,775	359.2%	15
2013	2000	2,177,493	1,423,181	2,735,261	4,390,833	0	0	4,390,833	201.6%	14
2013	2001	3,673,336	2,420,429	4,651,909	5,399,229	543,491	0	5,942,720	161.8%	13
2013	2002	3,622,921	2,506,289	4,466,059	3,645,368	639,563	0	4,284,931	118.3%	12
2013	2003	456,462	428,117	513,741	12,824	0	0	12,824	2.8%	11

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1997	191,886	114,980	220,984	183,861	0	0	183,861	95.8%	18
2014	1998	914,377	582,962	1,120,415	2,559,283	0	0	2,559,283	279.9%	17
2014	1999	1,312,828	824,104	1,583,875	3,418,983	515,105	0	3,934,088	299.7%	16
2014	2000	2,109,003	1,379,591	2,651,485	8,386,545	1,778,660	0	10,165,206	482.0%	15
2014	2001	3,519,345	2,314,896	4,449,080	9,449,308	1,236,688	0	10,685,995	303.6%	14
2014	2002	3,483,471	2,414,293	4,289,100	6,311,245	1,539,054	0	7,850,298	225.4%	13
2014	2003	448,185	424,257	509,108	492,780	0	0	492,780	110.0%	12
2015	1997	185,114	99,854	230,294	405,334	0	0	405,334	219.0%	19
2015	1998	929,689	507,972	1,171,547	4,106,032	893,300	0	4,999,333	537.7%	18
2015	1999	1,323,392	750,763	1,731,503	5,730,332	2,196,083	0	7,926,415	598.9%	17
2015	2000	2,075,483	1,236,647	2,852,108	5,091,445	853,067	0	5,944,512	286.4%	16
2015	2001	3,539,605	2,165,495	4,994,329	5,118,633	758,948	0	5,877,581	166.1%	15
2015	2002	3,444,335	2,286,857	4,856,324	2,961,858	0	0	2,961,858	86.0%	14
2015	2003	442,126	413,126	594,902	170,466	0	0	170,466	38.6%	13
2016	1997	182,345	85,898	198,108	1,226,134	429,822	0	1,655,956	908.1%	20
2016	1998	983,544	475,134	1,095,813	5,507,203	1,865,150	0	7,372,354	749.6%	19
2016	1999	1,384,307	689,122	1,589,337	6,785,846	1,715,350	0	8,501,196	614.1%	18
2016	2000	2,203,190	1,188,231	2,740,445	10,500,882	2,781,813	0	13,282,696	602.9%	17
2016	2001	3,701,636	2,061,306	4,754,037	7,382,911	1,258,545	0	8,641,456	233.4%	16
2016	2002	3,562,042	2,210,248	4,693,002	5,426,589	1,158,145	0	6,584,734	184.9%	15
2016	2003	444,787	403,961	581,704	730,367	0	0	730,367	164.2%	14
2017	1997	173,050	76,324	211,234	2,823,860	945,996	0	3,769,856	2178.5%	21
2017	1998	1,016,300	452,319	1,251,832	4,216,187	1,599,387	0	5,815,574	572.2%	20
2017	1999	1,437,057	662,991	1,834,885	5,043,370	3,527,028	0	8,570,398	596.4%	19
2017	2000	2,173,756	1,082,816	2,996,787	6,812,554	1,796,945	0	8,609,499	396.1%	18
2017	2001	3,727,492	1,891,356	5,234,494	8,357,831	1,478,244	0	9,836,074	263.9%	17
2017	2002	3,543,597	1,982,087	5,035,458	6,038,598	3,062,142	0	9,100,740	256.8%	16
2017	2003	401,807	352,753	609,557	93,494	293,589	0	387,083	96.3%	15

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1997	144,148	59,608	164,971	853,069	434,680	0	1,287,749	893.3%	22
2018	1998	949,176	402,545	1,114,078	5,011,239	4,353,215	0	9,364,455	986.6%	21
2018	1999	1,396,896	605,422	1,675,558	4,818,446	3,035,641	0	7,854,087	562.3%	20
2018	2000	2,214,736	1,038,854	2,875,119	9,269,965	7,479,423	0	16,749,388	756.3%	19
2018	2001	3,831,181	1,833,535	5,074,469	5,990,750	3,628,998	0	9,619,748	251.1%	18
2018	2002	3,782,033	1,968,935	5,005,642	5,401,653	3,213,123	0	8,614,776	227.8%	17
2018	2003	469,295	366,146	632,701	813,257	586,621	0	1,399,878	298.3%	16
2019	1997	131,380	48,404	147,359	530,402	266,597	0	797,000	606.6%	23
2019	1998	966,404	388,344	1,182,253	3,187,945	2,684,631	0	5,872,576	607.7%	22
2019	1999	1,427,706	561,508	1,709,424	5,396,949	6,182,805	0	11,579,754	811.1%	21
2019	2000	2,226,588	942,314	2,868,729	8,603,136	6,286,292	0	14,889,428	668.7%	20
2019	2001	3,869,452	1,707,155	5,197,170	9,728,584	9,747,946	0	19,476,530	503.3%	19
2019	2002	3,979,838	1,875,791	5,309,629	6,716,536	3,595,501	0	10,312,037	259.1%	18
2019	2003	462,556	344,861	715,104	950,107	1,421,721	0	2,371,828	512.8%	17
2020	1997	134,655	46,111	140,379	574,285	983,236	0	1,557,521	1156.7%	24
2020	1998	855,210	323,412	984,577	3,898,250	5,288,399	0	9,186,648	1074.2%	23
2020	1999	1,303,110	475,006	1,446,083	2,896,934	3,885,718	0	6,782,652	520.5%	22
2020	2000	2,251,882	874,581	2,662,526	4,224,541	6,137,921	0	10,362,462	460.2%	21
2020	2001	3,947,053	1,633,311	4,972,364	5,508,476	7,617,488	0	13,125,964	332.6%	20
2020	2002	4,166,121	1,841,658	5,212,027	5,342,407	8,963,512	0	14,305,919	343.4%	19
2020	2003	416,919	314,980	653,143	413,253	987,748	0	1,401,001	336.0%	18
2021	1997	128,492	41,440	126,158	143,971	561,005	6,387	711,363	553.6%	25
2021	1998	840,551	308,313	938,610	1,603,628	5,994,759	61,874	7,660,261	911.3%	24
2021	1999	1,372,830	468,932	1,427,592	2,139,741	7,822,742	121,827	10,084,310	734.6%	23
2021	2000	2,319,454	848,049	2,581,753	3,722,859	13,524,068	293,609	17,540,537	756.2%	22
2021	2001	3,994,106	1,554,614	4,732,784	5,617,248	18,530,607	441,969	24,589,824	615.7%	21
2021	2002	4,171,511	1,762,990	4,999,063	2,517,647	12,639,017	398,771	15,555,435	372.9%	20
2021	2003	443,154	324,264	672,394	399,516	1,857,389	27,528	2,284,433	515.5%	19

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1997	129,340	41,329	125,820	161,015	4,727,264	46,211	4,934,490	3815.1%	26
2022	1998	810,721	294,928	897,863	641,182	17,218,161	447,645	18,306,988	2258.1%	25
2022	1999	1,311,004	446,999	1,360,819	495,421	13,053,868	881,388	14,430,678	1100.7%	24
2022	2000	2,221,268	805,987	2,453,703	967,730	18,706,408	2,124,183	21,798,321	981.3%	23
2022	2001	3,866,409	1,504,061	4,578,881	1,035,382	29,216,779	3,197,523	33,449,684	865.1%	22
2022	2002	4,123,474	1,727,081	4,888,759	1,018,731	19,454,874	2,884,997	23,358,602	566.5%	21
2022	2003	416,887	308,294	639,279	196,535	1,571,671	199,158	1,967,364	471.9%	20
1997	Total	58,675	58,675	58,675	0	0	0	0	0.0%	NA
1998	Total	1,356,946	1,356,946	1,356,946	0	0	0	0	0.0%	NA
1999	Total	3,740,875	3,740,875	3,740,875	18,487	0	0	18,487	0.5%	NA
2000	Total	7,075,394	7,075,394	7,075,394	428,492	0	0	428,492	6.1%	NA
2001	Total	12,158,272	12,158,272	12,158,272	1,114,104	0	0	1,114,104	9.2%	NA
2002	Total	18,132,983	18,132,983	18,132,983	2,038,484	198,905	0	2,237,389	12.3%	NA
2003	Total	17,824,877	17,390,148	17,390,148	3,378,555	0	0	3,378,555	19.0%	NA
2004	Total	17,829,339	16,918,881	16,918,881	3,695,033	0	0	3,695,033	20.7%	NA
2005	Total	17,603,994	16,695,785	16,695,785	5,530,492	0	0	5,530,492	31.4%	NA
2006	Total	17,404,809	15,403,112	18,483,734	3,334,170	0	0	3,334,170	19.2%	NA
2007	Total	17,596,431	15,309,302	18,371,162	5,737,681	13,491	0	5,751,172	32.7%	NA
2008	Total	17,271,870	15,017,790	18,021,348	6,265,289	216,367	0	6,481,657	37.5%	NA
2009	Total	16,336,470	13,856,263	16,627,515	9,465,238	865,378	0	10,330,616	63.2%	NA
2010	Total	16,556,068	12,182,919	16,906,947	10,385,071	387,411	0	10,772,481	65.1%	NA
2011	Total	15,100,185	10,557,795	16,924,295	17,583,161	1,240,701	0	18,823,862	124.7%	NA
2012	Total	13,272,734	8,969,925	16,561,753	20,029,348	2,225,185	0	22,254,533	167.7%	NA
2013	Total	12,489,047	8,390,331	15,465,735	25,026,097	2,857,050	0	27,883,147	223.3%	NA
2014	Total	11,979,096	8,055,083	14,824,048	30,802,004	5,069,507	0	35,871,511	299.5%	NA
2015	Total	11,939,743	7,460,714	16,431,008	23,584,101	4,701,398	0	28,285,499	236.9%	NA
2016	Total	12,461,851	7,113,900	15,652,445	37,559,933	9,208,825	0	46,768,758	375.3%	NA
2017	Total	12,473,059	6,500,646	17,174,245	33,385,894	12,703,331	0	46,089,225	369.5%	NA
2018	Total	12,787,465	6,275,046	16,542,538	32,158,379	22,731,702	0	54,890,080	429.2%	NA
2019	Total	13,063,924	5,868,376	17,129,667	35,113,659	30,185,494	0	65,299,153	499.8%	NA
2020	Total	13,074,950	5,509,059	16,071,098	22,858,145	33,864,023	0	56,722,168	433.8%	NA
2021	Total	13,270,097	5,308,602	15,478,354	16,144,609	60,929,587	1,351,966	78,426,162	591.0%	NA
2022	Total	12,879,102	5,128,679	14,945,124	4,515,996	103,949,025	9,781,105	118,246,127	918.1%	NA
Total	Total	335,738,258	250,435,497	375,138,975	350,152,422	291,347,380	11,133,071	652,632,873	194.4%	NA

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1997	1997	10,193	10,193	10,193	0	0	0	0	0.0%	1
1998	1997	52,307	52,307	52,307	0	0	0	0	0.0%	2
1998	1998	242,777	242,777	242,777	0	0	0	0	0.0%	1
1999	1997	52,349	52,349	52,349	3,253	0	0	3,253	6.2%	3
1999	1998	367,157	367,157	367,157	0	0	0	0	0.0%	2
1999	1999	353,111	353,111	353,111	0	0	0	0	0.0%	1
2000	1997	54,724	54,724	54,724	0	0	0	0	0.0%	4
2000	1998	354,866	354,866	354,866	0	0	0	0	0.0%	3
2000	1999	548,906	548,906	548,906	20,957	0	0	20,957	3.8%	2
2000	2000	646,552	646,552	646,552	2,000	0	0	2,000	0.3%	1
2001	1997	54,846	54,846	54,846	0	0	0	0	0.0%	5
2001	1998	359,179	359,179	359,179	3,996	0	0	3,996	1.1%	4
2001	1999	528,189	528,189	528,189	105	0	0	105	0.0%	3
2001	2000	1,002,151	1,002,151	1,002,151	907	0	0	907	0.1%	2
2001	2001	1,189,775	1,189,775	1,189,775	0	0	0	0	0.0%	1
2002	1997	55,071	55,071	55,071	0	0	0	0	0.0%	6
2002	1998	360,844	360,844	360,844	0	0	0	0	0.0%	5
2002	1999	541,472	541,472	541,472	32,803	0	0	32,803	6.1%	4
2002	2000	974,298	974,298	974,298	23,868	0	0	23,868	2.4%	3
2002	2001	1,815,503	1,815,503	1,815,503	705	0	0	705	0.0%	2
2002	2002	1,483,590	1,483,590	1,483,590	13,788	0	0	13,788	0.9%	1
2003	1997	55,461	52,244	52,244	0	0	0	0	0.0%	7
2003	1998	361,940	348,398	348,398	0	0	0	0	0.0%	6
2003	1999	535,920	517,166	517,166	0	0	0	0	0.0%	5
2003	2000	977,302	951,484	951,484	4,788	0	0	4,788	0.5%	4
2003	2001	1,750,620	1,709,493	1,709,493	115,075	0	0	115,075	6.6%	3
2003	2002	1,940,533	1,918,197	1,918,197	1,008	0	0	1,008	0.1%	2
2003	2003	309,127	309,127	309,127	0	0	0	0	0.0%	1
2004	1997	63,799	57,194	57,194	2,928	0	0	2,928	4.6%	8
2004	1998	376,848	354,473	354,473	5,376	0	0	5,376	1.4%	7
2004	1999	558,788	521,125	521,125	0	0	0	0	0.0%	6
2004	2000	1,000,105	943,169	943,169	2,544	0	0	2,544	0.3%	5
2004	2001	1,795,782	1,707,388	1,707,388	11,415	0	0	11,415	0.6%	4
2004	2002	1,960,211	1,901,072	1,901,072	0	0	0	0	0.0%	3
2004	2003	321,456	321,042	321,042	574	0	0	574	0.2%	2
2005	1997	62,096	55,829	55,829	0	0	0	0	0.0%	9
2005	1998	379,995	357,275	357,275	675,683	0	0	675,683	177.8%	8
2005	1999	570,171	531,457	531,457	0	0	0	0	0.0%	7
2005	2000	1,035,319	973,526	973,526	21,847	0	0	21,847	2.1%	6
2005	2001	1,810,886	1,718,448	1,718,448	14,207	0	0	14,207	0.8%	5
2005	2002	1,959,676	1,898,944	1,898,944	26,098	0	0	26,098	1.3%	4
2005	2003	331,963	331,522	331,522	0	0	0	0	0.0%	3

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1997	65,269	51,850	62,220	0	0	0	0	0.0%	10
2006	1998	388,847	347,032	416,439	0	0	0	0	0.0%	9
2006	1999	586,913	498,012	597,614	1,127	0	0	1,127	0.2%	8
2006	2000	1,057,487	927,555	1,113,066	14,224	0	0	14,224	1.3%	7
2006	2001	1,863,150	1,649,524	1,979,429	34,826	0	0	34,826	1.9%	6
2006	2002	2,003,422	1,835,884	2,203,061	5,120	0	0	5,120	0.3%	5
2006	2003	327,074	323,941	388,729	0	0	0	0	0.0%	4
2007	1997	71,036	55,095	66,114	0	0	0	0	0.0%	11
2007	1998	396,739	339,573	407,488	0	0	0	0	0.0%	10
2007	1999	623,906	517,339	620,806	0	0	0	0	0.0%	9
2007	2000	1,108,920	952,427	1,142,912	1,649	0	0	1,649	0.1%	8
2007	2001	1,959,534	1,700,477	2,040,573	2,913	0	0	2,913	0.1%	7
2007	2002	2,071,824	1,881,238	2,257,485	7,700	0	0	7,700	0.4%	6
2007	2003	321,645	317,951	381,541	0	0	0	0	0.0%	5
2008	1997	75,901	58,505	70,206	0	0	0	0	0.0%	12
2008	1998	421,045	359,313	431,175	0	0	0	0	0.0%	11
2008	1999	637,190	528,073	633,688	42,179	0	0	42,179	6.6%	10
2008	2000	1,121,877	962,140	1,154,568	261,749	0	0	261,749	23.3%	9
2008	2001	1,991,216	1,724,341	2,069,209	36,712	0	0	36,712	1.8%	8
2008	2002	2,108,731	1,911,457	2,293,748	0	0	0	0	0.0%	7
2008	2003	331,960	327,825	393,391	0	0	0	0	0.0%	6
2009	1997	72,929	56,511	67,813	0	0	0	0	0.0%	13
2009	1998	409,023	347,243	416,692	586,362	0	0	586,362	143.4%	12
2009	1999	631,084	521,995	626,395	30,164	0	0	30,164	4.8%	11
2009	2000	1,130,489	955,838	1,147,006	10,317	0	0	10,317	0.9%	10
2009	2001	2,002,438	1,676,826	2,012,191	21,176	0	0	21,176	1.1%	9
2009	2002	2,123,073	1,849,406	2,219,287	49,740	0	0	49,740	2.3%	8
2009	2003	322,643	309,275	371,131	24,486	0	0	24,486	7.6%	7

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1997	81,890	55,726	78,239	0	0	0	0	0.0%	14
2010	1998	495,265	342,782	481,266	657,546	0	0	657,546	132.8%	13
2010	1999	718,543	500,736	703,033	1,630	0	0	1,630	0.2%	12
2010	2000	1,265,544	916,833	1,287,234	44,671	0	0	44,671	3.5%	11
2010	2001	2,241,472	1,634,305	2,294,565	520,134	0	0	520,134	23.2%	10
2010	2002	2,346,610	1,780,982	2,420,734	34,304	0	0	34,304	1.5%	9
2010	2003	345,003	324,829	389,794	705	0	0	705	0.2%	8
2011	1997	79,000	49,092	80,642	0	0	0	0	0.0%	15
2011	1998	525,028	346,012	568,387	15,926	0	0	15,926	3.0%	14
2011	1999	782,297	514,496	845,153	57,546	0	0	57,546	7.4%	13
2011	2000	1,361,871	930,689	1,528,824	472,187	0	0	472,187	34.7%	12
2011	2001	2,424,769	1,674,148	2,750,089	6,567	0	0	6,567	0.3%	11
2011	2002	2,580,767	1,856,650	2,872,554	401,055	0	0	401,055	15.5%	10
2011	2003	338,645	320,318	384,381	0	0	0	0	0.0%	9
2012	1997	87,935	52,044	100,025	0	0	0	0	0.0%	16
2012	1998	546,104	347,422	667,723	1,003,180	0	0	1,003,180	183.7%	15
2012	1999	823,637	518,047	995,653	56,308	0	0	56,308	6.8%	14
2012	2000	1,437,550	944,046	1,814,396	6,588	0	0	6,588	0.5%	13
2012	2001	2,551,490	1,701,659	3,270,479	874,391	0	0	874,391	34.3%	12
2012	2002	2,686,494	1,871,027	3,301,108	1,747,835	0	0	1,747,835	65.1%	11
2012	2003	350,307	329,122	394,947	2,652	0	0	2,652	0.8%	10
2013	1997	89,195	52,322	100,559	0	0	0	0	0.0%	17
2013	1998	543,163	342,762	658,766	646,436	0	0	646,436	119.0%	16
2013	1999	841,896	527,162	1,013,171	1,106,205	0	0	1,106,205	131.4%	15
2013	2000	1,459,131	951,981	1,829,646	1,272,322	0	0	1,272,322	87.2%	14
2013	2001	2,574,624	1,700,292	3,267,852	1,327,873	0	0	1,327,873	51.6%	13
2013	2002	2,742,773	1,898,708	3,350,969	601,250	0	0	601,250	21.9%	12
2013	2003	352,374	329,012	394,815	0	0	0	0	0.0%	11

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1997	89,423	52,459	100,822	0	0	0	0	0.0%	18
2014	1998	539,384	340,778	654,953	351,768	0	0	351,768	65.2%	17
2014	1999	837,226	524,202	1,007,483	208,005	0	0	208,005	24.8%	16
2014	2000	1,471,628	958,173	1,841,546	1,922,544	0	0	1,922,544	130.6%	15
2014	2001	2,558,437	1,686,830	3,241,979	1,629,796	0	0	1,629,796	63.7%	14
2014	2002	2,733,929	1,893,433	3,341,244	958,468	0	0	958,468	35.1%	13
2014	2003	346,446	327,318	392,781	0	0	0	0	0.0%	12
2015	1997	93,951	49,960	115,224	0	0	0	0	0.0%	19
2015	1998	593,726	323,108	745,191	1,488,906	0	0	1,488,906	250.8%	18
2015	1999	879,440	498,066	1,148,700	1,741,118	0	0	1,741,118	198.0%	17
2015	2000	1,518,912	901,413	2,078,950	1,210,719	0	0	1,210,719	79.7%	16
2015	2001	2,702,525	1,658,188	3,824,317	2,354,427	0	0	2,354,427	87.1%	15
2015	2002	2,772,439	1,836,362	3,876,634	864,887	0	0	864,887	31.2%	14
2015	2003	349,022	325,128	468,184	0	0	0	0	0.0%	13
2016	1997	103,404	47,421	109,368	0	0	0	0	0.0%	20
2016	1998	646,452	311,374	718,130	1,337,379	0	0	1,337,379	206.9%	19
2016	1999	992,928	491,830	1,134,318	1,465,488	0	0	1,465,488	147.6%	18
2016	2000	1,687,060	906,516	2,090,719	3,910,145	0	0	3,910,145	231.8%	17
2016	2001	2,924,885	1,637,066	3,775,603	4,172,563	0	0	4,172,563	142.7%	16
2016	2002	2,975,880	1,839,945	3,891,717	1,462,996	0	0	1,462,996	49.2%	15
2016	2003	361,466	327,879	472,146	236	0	0	236	0.1%	14
2017	1997	115,095	48,821	135,116	1,151,132	0	0	1,151,132	1000.2%	21
2017	1998	715,660	314,340	869,962	748,592	0	0	748,592	104.6%	20
2017	1999	1,073,770	493,164	1,364,873	1,406,419	0	0	1,406,419	131.0%	19
2017	2000	1,746,876	861,183	2,383,400	3,509,385	42,470	0	3,551,855	203.3%	18
2017	2001	3,058,663	1,555,947	4,306,218	3,691,102	0	0	3,691,102	120.7%	17
2017	2002	3,114,454	1,743,161	4,415,367	1,668,462	0	0	1,668,462	53.6%	16
2017	2003	343,044	300,529	519,314	0	0	0	0	0.0%	15

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1997	102,642	41,446	114,705	378,606	0	0	378,606	368.9%	22
2018	1998	741,999	312,684	865,381	801,782	0	0	801,782	108.1%	21
2018	1999	1,117,908	483,424	1,337,918	1,395,842	0	0	1,395,842	124.9%	20
2018	2000	1,841,727	854,298	2,364,345	1,651,158	0	0	1,651,158	89.7%	19
2018	2001	3,267,143	1,564,561	4,330,060	1,296,200	0	0	1,296,200	39.7%	18
2018	2002	3,393,655	1,754,214	4,450,327	1,945,851	0	0	1,945,851	57.3%	17
2018	2003	410,843	320,567	553,939	24,128	0	0	24,128	5.9%	16
2019	1997	102,632	37,721	114,835	179,823	0	0	179,823	175.2%	23
2019	1998	767,382	305,303	929,447	1,070,632	0	0	1,070,632	139.5%	22
2019	1999	1,211,204	477,028	1,452,239	1,133,645	0	0	1,133,645	93.6%	21
2019	2000	1,960,702	824,245	2,509,288	2,175,622	0	0	2,175,622	111.0%	20
2019	2001	3,497,242	1,538,076	4,682,435	3,174,985	12,340	0	3,187,325	91.1%	19
2019	2002	3,700,007	1,736,978	4,911,768	2,610,566	14,584	0	2,625,151	70.9%	18
2019	2003	420,052	313,973	651,055	0	0	0	0	0.0%	17
2020	1997	110,014	37,439	113,977	117,413	0	0	117,413	106.7%	24
2020	1998	758,540	283,927	864,371	1,337,354	11,842	0	1,349,196	177.9%	23
2020	1999	1,245,930	454,878	1,384,807	802,902	0	0	802,902	64.4%	22
2020	2000	2,071,143	796,300	2,424,212	700,803	0	0	700,803	33.8%	21
2020	2001	3,670,359	1,519,657	4,626,361	1,361,648	0	0	1,361,648	37.1%	20
2020	2002	3,938,872	1,732,811	4,903,898	1,189,165	0	0	1,189,165	30.2%	19
2020	2003	410,484	309,345	641,458	0	0	0	0	0.0%	18
2021	1997	107,654	34,361	104,606	27,804	0	3,565	31,369	29.1%	25
2021	1998	744,186	272,401	829,283	90,472	15,305	22,883	128,660	17.3%	24
2021	1999	1,299,151	444,362	1,352,793	300,217	0	41,616	341,833	26.3%	23
2021	2000	2,175,369	786,991	2,395,874	386,623	0	70,591	457,215	21.0%	22
2021	2001	3,750,465	1,462,157	4,451,311	901,808	108,331	131,637	1,141,776	30.4%	21
2021	2002	4,001,258	1,692,686	4,792,613	323,358	0	161,727	485,085	12.1%	20
2021	2003	429,364	313,989	651,087	42,342	0	27,177	69,519	16.2%	19

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies
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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1997	110,207	34,770	105,852	6,137	0	25,791	31,928	29.0%	26
2022	1998	736,889	269,486	820,410	0	23,191	165,555	188,747	25.6%	25
2022	1999	1,255,237	429,455	1,307,409	28,828	273,724	301,082	603,634	48.1%	24
2022	2000	2,150,614	774,224	2,357,006	147,090	777,007	510,707	1,434,804	66.7%	23
2022	2001	3,694,377	1,437,336	4,375,748	187,283	834,240	952,359	1,973,881	53.4%	22
2022	2002	3,968,771	1,663,082	4,707,583	43,646	337,633	1,170,048	1,551,327	39.1%	21
2022	2003	405,378	299,771	621,604	0	0	196,615	196,615	48.5%	20
1997	Total	10,193	10,193	10,193	0	0	0	0	0.0%	NA
1998	Total	295,083	295,083	295,083	0	0	0	0	0.0%	NA
1999	Total	772,617	772,617	772,617	3,253	0	0	3,253	0.4%	NA
2000	Total	1,605,049	1,605,049	1,605,049	22,957	0	0	22,957	1.4%	NA
2001	Total	3,134,139	3,134,139	3,134,139	5,008	0	0	5,008	0.2%	NA
2002	Total	5,230,777	5,230,777	5,230,777	71,164	0	0	71,164	1.4%	NA
2003	Total	5,930,903	5,806,109	5,806,109	120,871	0	0	120,871	2.0%	NA
2004	Total	6,076,988	5,805,463	5,805,463	22,838	0	0	22,838	0.4%	NA
2005	Total	6,150,106	5,867,000	5,867,000	737,835	0	0	737,835	12.0%	NA
2006	Total	6,292,162	5,633,798	6,760,558	55,297	0	0	55,297	0.9%	NA
2007	Total	6,553,604	5,764,099	6,916,919	12,263	0	0	12,263	0.2%	NA
2008	Total	6,687,920	5,871,654	7,045,984	340,641	0	0	340,641	5.1%	NA
2009	Total	6,691,680	5,717,095	6,860,514	722,244	0	0	722,244	10.8%	NA
2010	Total	7,494,328	5,556,192	7,654,865	1,258,990	0	0	1,258,990	16.8%	NA
2011	Total	8,092,379	5,691,404	9,030,031	953,282	0	0	953,282	11.8%	NA
2012	Total	8,483,517	5,763,368	10,544,331	3,690,954	0	0	3,690,954	43.5%	NA
2013	Total	8,603,156	5,802,238	10,615,777	4,954,087	0	0	4,954,087	57.6%	NA
2014	Total	8,576,474	5,783,192	10,580,809	5,070,582	0	0	5,070,582	59.1%	NA
2015	Total	8,910,014	5,592,225	12,257,201	7,660,056	0	0	7,660,056	86.0%	NA
2016	Total	9,692,075	5,562,031	12,192,001	12,348,807	0	0	12,348,807	127.4%	NA
2017	Total	10,167,561	5,317,144	13,994,251	12,175,092	42,470	0	12,217,562	120.2%	NA
2018	Total	10,875,918	5,331,194	14,016,675	7,493,567	0	0	7,493,567	68.9%	NA
2019	Total	11,659,221	5,233,325	15,251,067	10,345,273	26,925	0	10,372,197	89.0%	NA
2020	Total	12,205,343	5,134,357	14,959,085	5,509,287	11,842	0	5,521,129	45.2%	NA
2021	Total	12,507,446	5,006,947	14,577,566	2,072,624	123,636	459,196	2,655,456	21.2%	NA
2022	Total	12,321,473	4,908,124	14,295,612	412,983	2,245,795	3,322,157	5,980,936	48.5%	NA
Total	Total	185,020,126	122,194,818	216,079,676	76,059,953	2,450,668	3,781,353	82,291,974	44.5%	NA

***As of 12/31/2022**

Exhibit 2e
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1995	1995	4,770	4,770	4,770	0	0	0	0	0.0%	1
1996	1996	30,088	30,088	30,088	0	0	0	0	0.0%	1
1997	1997	200,911	200,911	200,911	1,381	0	0	1,381	0.7%	1
1998	1995	7,324	7,324	7,324	0	0	0	0	0.0%	4
1998	1996	3,517	3,517	3,517	0	0	0	0	0.0%	3
1998	1997	966,565	966,565	966,565	140,309	0	0	140,309	14.5%	2
1998	1998	3,599,267	3,599,267	3,599,267	40,170	0	0	40,170	1.1%	1
1999	1995	7,605	7,605	7,605	0	0	0	0	0.0%	5
1999	1996	3,773	3,773	3,773	0	0	0	0	0.0%	4
1999	1997	901,932	901,932	901,932	168,131	0	0	168,131	18.6%	3
1999	1998	4,468,038	4,468,038	4,468,038	465,989	0	0	465,989	10.4%	2
1999	1999	5,294,451	5,294,451	5,294,451	762,964	0	0	762,964	14.4%	1
2000	1995	7,605	7,605	7,605	0	0	0	0	0.0%	6
2000	1996	3,773	3,773	3,773	0	0	0	0	0.0%	5
2000	1997	873,609	873,609	873,609	703,303	0	0	703,303	80.5%	4
2000	1998	3,985,236	3,985,236	3,985,236	1,407,062	0	0	1,407,062	35.3%	3
2000	1999	6,238,961	6,238,961	6,238,961	871,027	0	0	871,027	14.0%	2
2000	2000	6,980,431	6,980,431	6,980,431	1,448,024	0	0	1,448,024	20.7%	1
2001	1995	7,605	7,605	7,605	0	0	0	0	0.0%	7
2001	1996	3,773	3,773	3,773	0	0	0	0	0.0%	6
2001	1997	847,179	847,179	847,179	350,214	0	0	350,214	41.3%	5
2001	1998	3,811,400	3,811,400	3,811,400	1,003,248	0	0	1,003,248	26.3%	4
2001	1999	5,783,677	5,783,677	5,783,677	2,835,159	0	0	2,835,159	49.0%	3
2001	2000	8,821,012	8,821,012	8,821,012	1,137,862	53,017	0	1,190,878	13.5%	2
2001	2001	8,966,832	8,966,832	8,966,832	748,381	0	0	748,381	8.3%	1
2002	1995	7,605	7,605	7,605	0	0	0	0	0.0%	8
2002	1996	3,773	3,773	3,773	0	0	0	0	0.0%	7
2002	1997	832,372	832,372	832,372	159,703	0	0	159,703	19.2%	6
2002	1998	3,734,209	3,734,209	3,734,209	2,301,050	0	0	2,301,050	61.6%	5
2002	1999	5,633,959	5,633,959	5,633,959	2,836,473	0	0	2,836,473	50.3%	4
2002	2000	8,090,450	8,090,450	8,090,450	1,485,733	64,578	0	1,550,311	19.2%	3
2002	2001	11,543,117	11,543,117	11,543,117	1,268,198	0	0	1,268,198	11.0%	2
2002	2002	7,931,120	7,931,120	7,931,120	1,571,886	198,905	0	1,770,792	22.3%	1
2003	1995	7,673	7,104	7,104	0	0	0	0	0.0%	9
2003	1996	3,773	3,493	3,493	0	0	0	0	0.0%	8
2003	1997	835,377	787,981	787,981	476,801	0	0	476,801	57.1%	7
2003	1998	3,638,172	3,475,151	3,475,151	2,047,660	0	0	2,047,660	56.3%	6
2003	1999	5,444,289	5,209,141	5,209,141	4,723,280	0	0	4,723,280	86.8%	5
2003	2000	7,920,215	7,619,922	7,619,922	3,467,959	116,518	0	3,584,477	45.3%	4
2003	2001	10,700,982	10,327,513	10,327,513	1,532,279	0	0	1,532,279	14.3%	3
2003	2002	8,133,343	7,904,824	7,904,824	1,287,252	0	0	1,287,252	15.8%	2
2003	2003	603,783	603,703	603,703	0	0	0	0	0.0%	1
2004	1995	8,309	6,962	6,962	0	0	0	0	0.0%	10
2004	1996	3,829	3,208	3,208	0	0	0	0	0.0%	9
2004	1997	860,234	771,903	771,903	891,919	0	0	891,919	103.7%	8
2004	1998	3,650,541	3,335,245	3,335,245	2,287,679	46,941	0	2,334,620	64.0%	7
2004	1999	5,513,866	5,029,088	5,029,088	2,580,407	0	0	2,580,407	46.8%	6
2004	2000	7,951,984	7,326,854	7,326,854	3,143,850	0	0	3,143,850	39.5%	5
2004	2001	10,753,511	9,958,326	9,958,326	1,210,510	0	0	1,210,510	11.3%	4
2004	2002	8,119,666	7,609,941	7,609,941	834,737	26,170	0	860,907	10.6%	3
2004	2003	604,695	603,173	603,173	574	0	0	574	0.1%	2
2004	2004	347	347	347	0	0	0	0	0.0%	1
2005	1995	8,834	7,403	7,403	0	0	0	0	0.0%	11
2005	1996	3,908	3,275	3,275	0	0	0	0	0.0%	10
2005	1997	862,724	773,033	773,033	954,004	0	0	954,004	110.6%	9
2005	1998	3,598,260	3,285,233	3,285,233	4,722,865	74,659	0	4,797,524	133.3%	8
2005	1999	5,530,521	5,039,678	5,039,678	5,205,898	90,067	0	5,295,965	95.8%	7
2005	2000	7,936,095	7,305,000	7,305,000	3,076,575	0	0	3,076,575	38.8%	6
2005	2001	10,683,851	9,879,882	9,879,882	3,372,365	0	0	3,372,365	31.6%	5
2005	2002	7,962,924	7,455,970	7,455,970	1,401,888	0	0	1,401,888	17.6%	4
2005	2003	609,587	608,349	608,349	200	0	0	200	0.0%	3
2005	2004	520	520	520	0	0	0	0	0.0%	2
2005	2005	2,979	2,496	2,496	0	0	0	0	0.0%	1

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1995	8,920	6,889	8,267	112,255	0	0	112,255	1258.5%	12
2006	1996	3,908	3,018	3,622	0	0	0	0	0.0%	11
2006	1997	845,512	699,301	839,161	492,663	0	0	492,663	58.3%	10
2006	1998	3,520,527	3,003,486	3,604,183	3,869,924	0	0	3,869,924	109.9%	9
2006	1999	5,472,140	4,622,038	5,546,446	3,875,088	0	0	3,875,088	70.8%	8
2006	2000	7,873,489	6,757,331	8,108,797	2,347,297	0	0	2,347,297	29.8%	7
2006	2001	10,515,841	9,094,261	10,913,113	1,939,878	65,313	0	2,005,191	19.1%	6
2006	2002	7,955,880	6,998,093	8,397,712	1,715,590	0	0	1,715,590	21.6%	5
2006	2003	590,074	583,490	700,188	2,821	0	0	2,821	0.5%	4
2006	2004	520	473	567	0	0	0	0	0.0%	3
2007	1995	7,721	5,963	7,155	0	0	0	0	0.0%	13
2007	1996	3,979	3,073	3,687	0	0	0	0	0.0%	12
2007	1997	833,641	677,871	813,445	1,390,342	0	0	1,390,342	166.8%	11
2007	1998	3,582,557	2,995,475	3,594,570	4,726,737	118,763	0	4,845,500	135.3%	10
2007	1999	5,557,181	4,617,204	5,540,645	4,894,950	13,491	0	4,908,441	88.3%	9
2007	2000	7,996,657	6,743,864	8,092,636	2,914,028	0	0	2,914,028	36.4%	8
2007	2001	10,585,510	9,006,302	10,807,563	3,111,996	0	0	3,111,996	29.4%	7
2007	2002	8,108,992	7,068,749	8,482,499	2,439,802	0	0	2,439,802	30.1%	6
2007	2003	577,361	569,977	683,972	0	0	0	0	0.0%	5
2007	2004	555	504	605	0	0	0	0	0.0%	4
2008	1995	9,520	7,352	8,822	20,685	0	0	20,685	217.3%	14
2008	1996	3,979	3,073	3,687	0	0	0	0	0.0%	13
2008	1997	781,766	632,393	758,872	1,308,171	72,212	0	1,380,383	176.6%	12
2008	1998	3,193,761	2,660,225	3,192,270	3,292,042	0	0	3,292,042	103.1%	11
2008	1999	5,482,316	4,556,592	5,467,910	5,064,659	80,977	0	5,145,636	93.9%	10
2008	2000	7,829,996	6,607,450	7,928,940	6,009,604	299,246	0	6,308,850	80.6%	9
2008	2001	10,563,480	8,987,940	10,785,528	4,740,278	110,035	0	4,850,313	45.9%	8
2008	2002	7,998,188	6,972,281	8,366,737	2,278,942	0	0	2,278,942	28.5%	7
2008	2003	569,539	561,822	674,186	0	0	0	0	0.0%	6
2008	2004	572	520	624	0	0	0	0	0.0%	5
2008	2005	0	0	0	0	0	0	0	0.0%	4
2008	2006	0	0	0	0	0	0	0	0.0%	3
2008	2007	0	0	0	0	0	0	0	0.0%	2
2008	2008	3,832	2,959	3,551	0	0	0	0	0.0%	1
2009	1995	4,538	3,504	4,205	0	0	0	0	0.0%	15
2009	1996	4,235	3,271	3,925	0	0	0	0	0.0%	14
2009	1997	737,886	597,733	717,280	2,347,551	186,436	0	2,533,987	343.4%	13
2009	1998	3,004,176	2,483,387	2,980,064	4,902,074	133,018	0	5,035,092	167.6%	12
2009	1999	4,788,858	3,933,318	4,719,981	8,126,347	483,972	0	8,610,319	179.8%	11
2009	2000	7,582,378	6,315,356	7,578,428	3,742,441	152,554	0	3,894,995	51.4%	10
2009	2001	10,251,940	8,540,884	10,249,060	5,943,321	200,027	0	6,143,348	59.9%	9
2009	2002	7,787,928	6,612,751	7,935,301	1,613,104	0	0	1,613,104	20.7%	8
2009	2003	546,164	521,346	625,615	993,932	361,191	0	1,355,123	248.1%	7
2009	2004	572	520	624	0	0	0	0	0.0%	6

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1995	4,525	3,495	4,906	0	0	0	0	0.0%	16
2010	1996	3,723	2,875	4,036	0	0	0	0	0.0%	15
2010	1997	744,956	538,701	756,337	1,036,397	0	0	1,036,397	139.1%	14
2010	1998	3,063,144	2,220,005	3,116,887	6,193,349	0	0	6,193,349	202.2%	13
2010	1999	4,741,241	3,424,202	4,807,580	6,311,835	0	0	6,311,835	133.1%	12
2010	2000	6,695,275	4,897,099	6,875,528	6,529,611	246,098	0	6,775,709	101.2%	11
2010	2001	10,705,828	7,863,418	11,040,238	5,654,064	95,949	0	5,750,013	53.7%	10
2010	2002	8,091,214	6,107,787	8,429,740	2,924,267	387,411	0	3,311,678	40.9%	9
2010	2003	558,956	529,348	635,217	705	0	0	705	0.1%	8
2010	2004	632	487	584	0	0	0	0	0.0%	7
2011	1995	2,251	1,546	2,539	0	0	0	0	0.0%	17
2011	1996	3,941	2,705	4,444	0	0	0	0	0.0%	16
2011	1997	746,166	490,744	806,136	702,258	0	0	702,258	94.1%	15
2011	1998	2,998,487	2,007,303	3,297,356	2,764,627	0	0	2,764,627	92.2%	14
2011	1999	4,640,359	3,115,169	5,117,226	5,338,603	205,095	0	5,543,699	119.5%	13
2011	2000	6,351,820	4,330,444	7,113,534	9,933,350	442,058	0	10,375,408	163.3%	12
2011	2001	9,156,023	6,279,264	10,314,821	9,368,405	532,200	0	9,900,605	108.1%	11
2011	2002	8,439,514	5,971,969	9,504,670	5,888,954	416,075	0	6,305,029	74.7%	10
2011	2003	540,301	512,900	615,479	143,128	0	0	143,128	26.5%	9
2011	2004	675	520	624	0	0	0	0	0.0%	8
2011	2005	0	0	0	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	803	465	557	0	0	0	0	0.0%	2
2012	1995	2,195	1,507	2,897	0	0	0	0	0.0%	18
2012	1996	4,248	2,916	5,605	0	0	0	0	0.0%	17
2012	1997	723,040	454,528	873,574	1,747,375	123,341	0	1,870,716	258.7%	16
2012	1998	2,892,652	1,877,920	3,609,241	8,203,726	287,249	0	8,490,975	293.5%	15
2012	1999	4,413,776	2,870,515	5,516,945	7,457,440	932,605	0	8,390,045	190.1%	14
2012	2000	6,119,314	4,040,996	7,766,535	11,585,983	1,112,019	0	12,698,001	207.5%	13
2012	2001	8,479,811	5,641,812	10,843,200	8,606,132	581,221	0	9,187,353	108.3%	12
2012	2002	7,000,580	4,818,592	8,777,213	8,608,072	1,066,055	0	9,674,127	138.2%	11
2012	2003	538,989	508,296	609,956	85,230	35,557	0	120,787	22.4%	10
2012	2004	734	492	590	0	0	0	0	0.0%	9
2012	2005	0	0	0	0	0	0	0	0.0%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0	0	0	0.0%	5
2012	2009	0	0	0	0	0	0	0	0.0%	4
2012	2010	962	472	566	0	0	0	0	0.0%	3
2013	1995	2,195	1,507	2,897	0	0	0	0	0.0%	19
2013	1996	4,782	3,283	6,310	0	0	0	0	0.0%	18
2013	1997	683,926	428,428	823,411	1,142,986	0	0	1,142,986	167.1%	17
2013	1998	2,613,777	1,686,819	3,241,958	11,651,535	1,570,295	0	13,221,830	505.9%	16
2013	1999	4,145,386	2,680,559	5,151,862	9,890,588	463,056	0	10,353,644	249.8%	15
2013	2000	5,585,660	3,668,342	7,050,318	9,302,614	398,632	0	9,701,246	173.7%	14
2013	2001	8,015,015	5,292,170	10,171,210	9,236,102	582,208	0	9,818,309	122.5%	13
2013	2002	6,577,201	4,506,824	8,190,271	5,773,777	825,557	0	6,599,334	100.3%	12
2013	2003	530,875	498,823	598,588	268,004	0	0	268,004	50.5%	11
2013	2004	776	520	624	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2013	2007	0	0	0	0	0	0	0	0.0%	7
2013	2008	0	0	0	0	0	0	0	0.0%	6
2013	2009	0	0	0	0	0	0	0	0.0%	5
2013	2010	987	484	581	0	0	0	0	0.0%	4

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1995	2,195	1,507	2,897	0	0	0	0	0.0%	20
2014	1996	4,605	3,162	6,076	0	0	0	0	0.0%	19
2014	1997	651,323	406,783	781,811	739,992	0	0	739,992	113.6%	18
2014	1998	2,424,352	1,563,846	3,005,611	6,494,232	77,949	0	6,572,181	271.1%	17
2014	1999	3,868,006	2,495,199	4,795,611	10,967,897	1,189,242	0	12,157,139	314.3%	16
2014	2000	5,367,091	3,514,463	6,754,572	11,425,332	1,997,748	0	13,423,080	250.1%	15
2014	2001	7,604,869	5,009,893	9,628,693	14,630,057	1,893,790	0	16,523,847	217.3%	14
2014	2002	6,300,455	4,319,847	7,834,958	8,614,008	1,696,029	0	10,310,037	163.6%	13
2014	2003	516,846	488,889	586,667	575,296	0	0	575,296	111.3%	12
2014	2004	776	520	624	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2014	2007	0	0	0	0	0	0	0	0.0%	8
2014	2008	0	0	0	0	0	0	0	0.0%	7
2014	2009	0	0	0	0	0	0	0	0.0%	6
2014	2010	987	484	581	0	0	0	0	0.0%	5
2015	1995	2,195	1,507	3,476	0	0	0	0	0.0%	21
2015	1996	2,934	2,014	4,646	0	0	0	0	0.0%	20
2015	1997	623,601	358,453	826,707	1,303,064	77,868	0	1,380,932	221.4%	19
2015	1998	2,317,020	1,361,441	3,139,921	7,357,880	1,109,364	0	8,467,245	365.4%	18
2015	1999	3,718,086	2,229,571	5,142,109	10,699,992	3,012,934	0	13,712,926	368.8%	17
2015	2000	5,197,331	3,182,644	7,340,204	11,579,942	1,331,427	0	12,911,369	248.4%	16
2015	2001	7,497,000	4,664,228	10,757,216	9,093,127	925,102	0	10,018,229	133.6%	15
2015	2002	6,127,003	4,050,163	8,791,609	7,008,050	865,945	0	7,873,994	128.5%	14
2015	2003	497,661	464,747	669,235	170,466	0	0	170,466	34.3%	13
2015	2004	776	520	749	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2015	2007	0	0	0	0	0	0	0	0.0%	9
2015	2008	0	0	0	0	0	0	0	0.0%	8
2015	2009	0	0	0	0	0	0	0	0.0%	7
2015	2010	1,069	437	629	0	0	0	0	0.0%	6
2016	1995	2,481	1,499	3,457	0	0	0	0	0.0%	22
2016	1996	1,462	884	2,038	0	0	0	0	0.0%	21
2016	1997	624,598	324,045	747,352	2,303,452	429,822	0	2,733,274	437.6%	20
2016	1998	2,376,742	1,254,045	2,892,234	9,746,976	2,519,500	0	12,266,475	516.1%	19
2016	1999	3,755,940	2,019,774	4,658,251	12,350,662	2,737,385	0	15,088,047	401.7%	18
2016	2000	5,306,305	2,956,689	6,819,080	16,080,784	3,490,914	0	19,571,698	368.8%	17
2016	2001	7,624,493	4,322,345	9,968,723	12,571,880	2,220,201	0	14,792,081	194.0%	16
2016	2002	6,171,786	3,785,462	8,211,235	9,272,014	1,891,251	0	11,163,265	180.9%	15
2016	2003	496,562	451,883	650,712	730,367	0	0	730,367	147.1%	14
2016	2004	815	488	702	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	1,185	484	697	0	0	0	0	0.0%	7
2017	1995	2,481	1,499	4,149	0	0	0	0	0.0%	23
2017	1996	1,462	884	2,445	0	0	0	0	0.0%	22
2017	1997	571,293	287,146	794,703	3,542,134	1,104,211	0	4,646,345	813.3%	21
2017	1998	2,233,259	1,124,248	3,111,453	7,239,402	2,194,191	0	9,433,592	422.4%	20
2017	1999	3,654,050	1,873,825	5,185,975	12,340,687	4,221,484	0	16,562,171	453.3%	19
2017	2000	5,042,889	2,657,177	7,353,969	11,816,537	2,509,057	0	14,325,594	284.1%	18
2017	2001	7,428,942	3,947,565	10,925,231	14,617,812	3,001,408	0	17,619,220	237.2%	17
2017	2002	5,987,697	3,399,316	8,846,265	10,012,250	3,444,160	0	13,456,410	224.7%	16
2017	2003	454,831	402,135	694,889	93,494	293,589	0	387,083	85.1%	15
2017	2004	880	527	910	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	1,185	484	837	0	0	0	0	0.0%	8

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Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1995	2,481	1,499	4,149	0	0	0	0	0.0%	24
2018	1996	1,462	884	2,445	0	0	0	0	0.0%	23
2018	1997	492,400	242,374	670,792	2,299,397	768,668	0	3,068,065	623.1%	22
2018	1998	2,047,829	992,930	2,748,019	8,269,247	5,253,846	0	13,523,093	660.4%	21
2018	1999	3,380,818	1,659,269	4,592,172	10,120,093	3,921,533	0	14,041,626	415.3%	20
2018	2000	4,956,971	2,504,637	6,931,802	16,491,401	9,872,554	0	26,363,955	531.9%	19
2018	2001	7,274,462	3,717,346	10,288,080	11,909,048	5,324,830	0	17,233,877	236.9%	18
2018	2002	6,076,089	3,275,980	8,517,713	9,505,332	3,940,272	0	13,445,604	221.3%	17
2018	2003	516,520	404,750	699,407	987,972	734,391	0	1,722,362	333.5%	16
2018	2004	1,000	520	899	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	1,185	484	837	0	0	0	0	0.0%	9
2019	1995	2,927	1,444	4,396	0	0	0	0	0.0%	25
2019	1996	1,737	857	2,609	0	0	0	0	0.0%	24
2019	1997	436,058	189,832	577,913	847,474	382,681	0	1,230,156	282.1%	23
2019	1998	1,997,866	873,677	2,659,776	6,771,902	5,053,722	0	11,825,624	591.9%	22
2019	1999	3,224,385	1,401,663	4,267,147	9,736,186	8,288,187	0	18,024,373	559.0%	21
2019	2000	4,738,367	2,133,928	6,496,415	13,801,798	9,807,443	0	23,609,240	498.3%	20
2019	2001	7,131,978	3,283,765	9,996,916	14,482,962	12,465,536	0	26,948,498	377.9%	19
2019	2002	6,112,734	2,942,127	8,473,141	9,281,964	5,102,693	0	14,384,656	235.3%	18
2019	2003	496,589	371,955	771,286	950,107	1,421,721	0	2,371,828	477.6%	17
2019	2004	1,150	520	1,078	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	1,185	484	1,004	0	0	0	0	0.0%	10
2020	1995	3,630	1,462	4,450	0	0	0	0	0.0%	26
2020	1996	2,172	875	2,663	70,090	119,743	0	189,833	8739.9%	25
2020	1997	395,341	150,972	459,611	736,601	1,231,088	0	1,967,690	497.7%	24
2020	1998	1,729,272	687,063	2,091,658	6,750,954	9,280,587	0	16,031,542	927.1%	23
2020	1999	2,925,425	1,145,413	3,487,032	6,080,380	7,577,059	0	13,657,439	466.9%	22
2020	2000	4,594,904	1,868,783	5,689,223	8,318,716	10,859,728	0	19,178,445	417.4%	21
2020	2001	7,033,360	2,959,562	9,009,932	9,142,174	10,642,746	0	19,784,920	281.3%	20
2020	2002	6,134,311	2,720,368	7,814,303	6,751,109	10,162,139	0	16,913,248	275.7%	19
2020	2003	443,142	336,503	697,772	413,253	987,748	0	1,401,001	316.2%	18
2020	2004	1,150	520	1,078	0	0	0	0	0.0%	17
2020	2005	0	0	0	0	0	0	0	0.0%	16
2020	2006	0	0	0	0	0	0	0	0.0%	15
2020	2007	0	0	0	0	0	0	0	0.0%	14
2020	2008	0	0	0	0	0	0	0	0.0%	13
2020	2009	0	0	0	0	0	0	0	0.0%	12
2020	2010	1,185	484	1,004	0	0	0	0	0.0%	11
2021	1995	2,925	963	2,932	9,872	138,382	0	148,254	5069.3%	27
2021	1996	381	125	382	0	0	0	0	0.0%	26
2021	1997	406,359	145,092	441,709	463,609	1,718,322	8,268	2,190,199	539.0%	25
2021	1998	1,719,936	634,283	1,930,976	3,107,536	10,699,393	71,848	13,878,777	806.9%	24
2021	1999	2,989,513	1,068,118	3,251,721	4,519,271	12,924,923	141,476	17,585,670	588.2%	23
2021	2000	4,605,497	1,714,138	5,218,428	6,414,509	20,541,120	323,023	27,278,652	592.3%	22
2021	2001	7,002,606	2,709,081	8,247,380	9,157,993	25,829,821	483,119	35,470,933	506.5%	21
2021	2002	6,147,465	2,545,659	7,312,972	4,517,253	16,713,098	429,145	21,659,496	352.3%	20
2021	2003	472,885	349,167	724,032	456,272	2,083,292	27,964	2,567,527	543.0%	19
2021	2004	1,150	520	1,078	0	0	3	3	0.3%	18
2021	2005	0	0	0	0	0	10	10	0.0%	17
2021	2006	0	0	0	0	0	0	0	0.0%	16
2021	2007	0	0	0	0	0	0	0	0.0%	15
2021	2008	0	0	0	0	0	11	11	0.0%	14
2021	2009	0	0	0	0	0	0	0	0.0%	13
2021	2010	1,185	484	1,004	0	0	0	0	0.0%	12

Exhibit 2e
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1995	0	0	0	0	0	0	0	0.0%	28
2022	1996	-238	-78	-239	0	0	0	0	0.0%	27
2022	1997	368,071	129,640	394,669	249,358	5,587,175	59,814	5,896,347	1602.0%	26
2022	1998	1,610,565	590,106	1,796,485	933,344	22,187,916	519,803	23,641,062	1467.9%	25
2022	1999	2,804,284	997,607	3,037,062	1,242,481	22,186,708	1,023,540	24,452,729	872.0%	24
2022	2000	4,338,421	1,608,956	4,898,217	1,855,770	27,429,431	2,336,980	31,622,181	728.9%	23
2022	2001	6,610,800	2,557,800	7,786,829	1,935,764	39,591,727	3,495,234	45,022,725	681.0%	22
2022	2002	5,976,643	2,456,651	7,050,309	1,466,618	25,322,209	3,104,742	29,893,569	500.2%	21
2022	2003	440,628	328,123	680,395	214,895	1,878,326	202,309	2,295,529	521.0%	20
2022	2004	1,150	520	1,078	0	0	23	23	2.0%	19
2022	2005	0	0	0	0	0	73	73	0.0%	18
2022	2006	0	0	0	0	0	0	0	0.0%	17
2022	2007	0	0	0	0	0	0	0	0.0%	16
2022	2008	0	0	0	0	0	77	77	0.0%	15
2022	2009	0	0	0	0	0	0	0	0.0%	14
2022	2010	1,185	484	1,004	0	0	0	0	0.0%	13
1995	Total	4,770	4,770	4,770	0	0	0	0	0.0%	NA
1996	Total	30,088	30,088	30,088	0	0	0	0	0.0%	NA
1997	Total	200,911	200,911	200,911	1,381	0	0	1,381	0.7%	NA
1998	Total	4,576,673	4,576,673	4,576,673	180,479	0	0	180,479	3.9%	NA
1999	Total	10,675,799	10,675,799	10,675,799	1,397,084	0	0	1,397,084	13.1%	NA
2000	Total	18,089,615	18,089,615	18,089,615	4,429,417	0	0	4,429,417	24.5%	NA
2001	Total	28,241,478	28,241,478	28,241,478	6,074,863	53,017	0	6,127,879	21.7%	NA
2002	Total	37,776,605	37,776,605	37,776,605	9,623,043	263,484	0	9,886,526	26.2%	NA
2003	Total	37,287,606	35,938,832	35,938,832	13,535,231	116,518	0	13,651,749	36.6%	NA
2004	Total	37,466,981	34,645,046	34,645,046	10,949,676	73,111	0	11,022,787	29.4%	NA
2005	Total	37,200,203	34,360,838	34,360,838	18,733,795	164,726	0	18,898,520	50.8%	NA
2006	Total	36,786,811	31,768,379	38,122,055	14,355,516	65,313	0	14,420,829	39.2%	NA
2007	Total	37,254,154	31,688,981	38,026,778	19,477,855	132,255	0	19,610,110	52.6%	NA
2008	Total	36,436,947	30,992,607	37,191,129	22,714,380	562,469	0	23,276,850	63.9%	NA
2009	Total	34,708,672	29,012,070	34,814,484	27,668,770	1,517,198	0	29,185,968	84.1%	NA
2010	Total	34,609,494	25,587,417	35,671,054	28,650,228	729,457	0	29,379,685	84.9%	NA
2011	Total	32,880,340	22,713,028	36,777,387	34,139,325	1,595,428	0	35,734,752	108.7%	NA
2012	Total	30,176,300	20,218,047	38,006,320	46,293,956	4,138,048	0	50,432,004	167.1%	NA
2013	Total	28,160,580	18,767,761	35,238,029	47,265,607	3,839,748	0	51,105,354	181.5%	NA
2014	Total	26,741,506	17,804,593	33,398,099	53,446,815	6,854,758	0	60,301,573	225.5%	NA
2015	Total	25,984,679	16,315,725	36,676,502	47,212,521	7,322,641	0	54,535,162	209.9%	NA
2016	Total	26,362,369	15,117,599	33,954,480	63,056,135	13,289,073	0	76,345,208	289.6%	NA
2017	Total	25,378,970	13,694,806	36,920,826	59,662,315	16,768,099	0	76,430,414	301.2%	NA
2018	Total	24,751,216	12,800,673	34,456,316	59,582,490	29,816,092	0	89,398,582	361.2%	NA
2019	Total	24,144,975	11,200,252	33,251,682	55,872,393	42,521,983	0	98,394,375	407.5%	NA
2020	Total	23,263,892	9,872,005	29,258,727	38,263,278	50,860,839	0	89,124,117	383.1%	NA
2021	Total	23,349,900	9,167,630	27,132,615	28,646,316	90,648,350	1,484,866	120,779,532	517.3%	NA
2022	Total	22,151,507	8,669,808	25,645,810	7,898,230	144,183,492	10,742,595	162,824,316	735.0%	NA
Total	Total	704,693,042	529,932,035	789,082,948	719,131,096	415,516,097	12,227,460	1,146,874,654	162.7%	NA

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Currently* Active, Premium Paying Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1997	1997	27,614	27,614	27,614	1,381	0	0	1,381	5.0%	1
1998	1997	191,245	191,245	191,245	0	0	0	0	0.0%	2
1998	1998	605,915	605,915	605,915	1,340	0	0	1,340	0.2%	1
1999	1997	189,436	189,436	189,436	3,253	0	0	3,253	1.7%	3
1999	1998	854,221	854,221	854,221	0	0	0	0	0.0%	2
1999	1999	961,721	961,721	961,721	523,049	0	0	523,049	54.4%	1
2000	1997	191,229	191,229	191,229	16,828	0	0	16,828	8.8%	4
2000	1998	833,203	833,203	833,203	33,240	0	0	33,240	4.0%	3
2000	1999	1,429,306	1,429,306	1,429,306	64,199	0	0	64,199	4.5%	2
2000	2000	1,454,061	1,454,061	1,454,061	16,322	0	0	16,322	1.1%	1
2001	1997	192,277	192,277	192,277	1,622	0	0	1,622	0.8%	5
2001	1998	838,905	838,905	838,905	3,996	0	0	3,996	0.5%	4
2001	1999	1,380,208	1,380,208	1,380,208	35,861	0	0	35,861	2.6%	3
2001	2000	2,201,425	2,201,425	2,201,425	18,406	0	0	18,406	0.8%	2
2001	2001	2,271,637	2,271,637	2,271,637	255,134	0	0	255,134	11.2%	1
2002	1997	196,762	196,762	196,762	0	0	0	0	0.0%	6
2002	1998	848,852	848,852	848,852	11,930	0	0	11,930	1.4%	5
2002	1999	1,404,515	1,404,515	1,404,515	955,629	0	0	955,629	68.0%	4
2002	2000	2,124,184	2,124,184	2,124,184	77,784	0	0	77,784	3.7%	3
2002	2001	3,357,462	3,357,462	3,357,462	7,959	0	0	7,959	0.2%	2
2002	2002	2,329,365	2,329,365	2,329,365	152,818	0	0	152,818	6.6%	1
2003	1997	195,455	183,275	183,275	17,776	0	0	17,776	9.1%	7
2003	1998	853,572	812,935	812,935	50,209	0	0	50,209	5.9%	6
2003	1999	1,405,532	1,341,406	1,341,406	41,358	0	0	41,358	2.9%	5
2003	2000	2,135,717	2,053,589	2,053,589	668,375	2,441	0	670,817	31.4%	4
2003	2001	3,242,356	3,128,321	3,128,321	150,695	0	0	150,695	4.6%	3
2003	2002	2,969,248	2,899,240	2,899,240	47,463	0	0	47,463	1.6%	2
2003	2003	337,787	337,787	337,787	0	0	0	0	0.0%	1
2004	1997	221,984	197,390	197,390	2,928	0	0	2,928	1.3%	8
2004	1998	900,240	819,511	819,511	43,416	0	0	43,416	4.8%	7
2004	1999	1,479,585	1,344,696	1,344,696	170,014	0	0	170,014	11.5%	6
2004	2000	2,232,532	2,051,690	2,051,690	44,366	0	0	44,366	2.0%	5
2004	2001	3,381,678	3,127,948	3,127,948	33,051	0	0	33,051	1.0%	4
2004	2002	3,043,873	2,875,428	2,875,428	117,842	0	0	117,842	3.9%	3
2004	2003	344,063	343,362	343,362	574	0	0	574	0.2%	2
2004	2004	347	347	347	0	0	0	0	0.0%	1
2005	1997	218,976	195,045	195,045	389,708	0	0	389,708	178.0%	9
2005	1998	934,466	849,145	849,145	735,639	0	0	735,639	78.7%	8
2005	1999	1,537,221	1,394,986	1,394,986	876,188	0	0	876,188	57.0%	7
2005	2000	2,317,094	2,124,331	2,124,331	979,608	0	0	979,608	42.3%	6
2005	2001	3,468,689	3,198,278	3,198,278	281,880	0	0	281,880	8.1%	5
2005	2002	3,080,778	2,904,082	2,904,082	41,813	0	0	41,813	1.4%	4
2005	2003	361,146	360,554	360,554	0	0	0	0	0.0%	3
2005	2004	520	520	520	0	0	0	0	0.0%	2

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Currently* Active, Premium Paying Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2006	1997	223,051	181,751	218,101	30,053	0	0	30,053	13.5%	10
2006	1998	955,561	814,491	977,389	9,077	0	0	9,077	0.9%	9
2006	1999	1,572,964	1,316,768	1,580,122	472,186	0	0	472,186	30.0%	8
2006	2000	2,384,609	2,045,771	2,454,925	318,201	0	0	318,201	13.3%	7
2006	2001	3,574,844	3,084,565	3,701,478	67,663	0	0	67,663	1.9%	6
2006	2002	3,152,990	2,802,491	3,362,989	20,628	0	0	20,628	0.7%	5
2006	2003	352,252	348,946	418,735	0	0	0	0	0.0%	4
2006	2004	520	473	567	0	0	0	0	0.0%	3
2007	1997	248,487	199,216	239,060	7,480	0	0	7,480	3.0%	11
2007	1998	998,162	831,729	998,075	36,855	0	0	36,855	3.7%	10
2007	1999	1,663,572	1,368,177	1,641,812	40,890	0	0	40,890	2.5%	9
2007	2000	2,497,871	2,105,742	2,526,890	165,469	0	0	165,469	6.6%	8
2007	2001	3,751,635	3,184,016	3,820,819	767,879	0	0	767,879	20.5%	7
2007	2002	3,299,647	2,904,760	3,485,712	227,393	0	0	227,393	6.9%	6
2007	2003	347,015	342,979	411,574	0	0	0	0	0.0%	5
2007	2004	555	504	605	0	0	0	0	0.0%	4
2008	1997	254,456	203,667	244,401	26,282	0	0	26,282	10.3%	12
2008	1998	1,024,094	853,129	1,023,754	343,437	0	0	343,437	33.5%	11
2008	1999	1,689,340	1,389,846	1,667,816	1,099,067	0	0	1,099,067	65.1%	10
2008	2000	2,543,672	2,142,291	2,570,749	449,388	0	0	449,388	17.7%	9
2008	2001	3,831,631	3,248,100	3,897,720	374,750	0	0	374,750	9.8%	8
2008	2002	3,369,773	2,962,181	3,554,618	158,001	0	0	158,001	4.7%	7
2008	2003	357,537	353,036	423,643	0	0	0	0	0.0%	6
2008	2004	572	520	624	0	0	0	0	0.0%	5
2009	1997	238,418	191,484	229,780	400,272	0	0	400,272	167.9%	13
2009	1998	1,017,267	843,857	1,012,628	1,077,780	0	0	1,077,780	105.9%	12
2009	1999	1,690,227	1,384,491	1,661,389	690,629	0	0	690,629	40.9%	11
2009	2000	2,551,853	2,126,679	2,552,014	174,396	0	0	174,396	6.8%	10
2009	2001	3,829,734	3,177,037	3,812,444	599,118	0	0	599,118	15.6%	9
2009	2002	3,362,855	2,876,587	3,451,904	249,752	0	0	249,752	7.4%	8
2009	2003	348,159	333,908	400,690	24,486	0	0	24,486	7.0%	7
2009	2004	572	520	624	0	0	0	0	0.0%	6

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Currently* Active, Premium Paying Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1997	272,704	198,139	278,187	456,864	0	0	456,864	167.5%	14
2010	1998	1,135,630	820,687	1,152,245	1,210,427	0	0	1,210,427	106.6%	13
2010	1999	1,864,419	1,339,342	1,880,436	537,785	0	0	537,785	28.8%	12
2010	2000	2,796,491	2,049,288	2,877,200	101,998	0	0	101,998	3.6%	11
2010	2001	4,175,211	3,077,672	4,321,052	1,250,344	0	0	1,250,344	29.9%	10
2010	2002	3,647,528	2,765,828	3,789,250	385,679	0	0	385,679	10.6%	9
2010	2003	371,663	350,014	420,016	705	0	0	705	0.2%	8
2010	2004	632	487	584	0	0	0	0	0.0%	7
2011	1997	288,418	189,266	310,904	26,013	0	0	26,013	9.0%	15
2011	1998	1,191,420	796,535	1,308,452	77,600	0	0	77,600	6.5%	14
2011	1999	1,991,667	1,327,846	2,181,226	213,396	0	0	213,396	10.7%	13
2011	2000	3,022,534	2,064,729	3,391,690	704,576	0	0	704,576	23.3%	12
2011	2001	4,549,799	3,124,437	5,132,451	513,742	0	0	513,742	11.3%	11
2011	2002	4,014,674	2,850,872	4,474,184	657,367	0	0	657,367	16.4%	10
2011	2003	365,649	345,835	415,002	0	0	0	0	0.0%	9
2011	2004	675	520	624	0	0	0	0	0.0%	8
2011	2005	0	0	0	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	803	465	557	0	0	0	0	0.0%	2
2012	1997	301,054	186,535	358,508	271,766	0	0	271,766	90.3%	16
2012	1998	1,252,232	808,740	1,554,346	1,793,638	0	0	1,793,638	143.2%	15
2012	1999	2,052,111	1,322,058	2,540,910	654,037	0	0	654,037	31.9%	14
2012	2000	3,139,788	2,076,863	3,991,596	927,095	0	0	927,095	29.5%	13
2012	2001	4,761,103	3,174,047	6,100,314	2,108,493	0	0	2,108,493	44.3%	12
2012	2002	4,164,743	2,876,224	5,179,885	1,811,377	0	0	1,811,377	43.5%	11
2012	2003	376,815	353,990	424,788	2,652	0	0	2,652	0.7%	10
2012	2004	734	492	590	0	0	0	0	0.0%	9
2012	2005	0	0	0	0	0	0	0	0.0%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0	0	0	0.0%	5
2012	2009	0	0	0	0	0	0	0	0.0%	4
2012	2010	962	472	566	0	0	0	0	0.0%	3
2013	1997	306,611	189,446	364,102	35,100	0	0	35,100	11.4%	17
2013	1998	1,232,178	788,633	1,515,702	2,137,972	0	0	2,137,972	173.5%	16
2013	1999	2,084,859	1,334,268	2,564,377	2,391,566	0	0	2,391,566	114.7%	15
2013	2000	3,148,071	2,069,797	3,978,017	1,943,122	0	0	1,943,122	61.7%	14
2013	2001	4,753,979	3,143,067	6,040,773	1,984,473	0	0	1,984,473	41.7%	13
2013	2002	4,246,685	2,917,780	5,255,239	876,899	0	0	876,899	20.6%	12
2013	2003	381,653	356,879	428,254	0	0	0	0	0.0%	11
2013	2004	776	520	624	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2013	2007	0	0	0	0	0	0	0	0.0%	7
2013	2008	0	0	0	0	0	0	0	0.0%	6
2013	2009	0	0	0	0	0	0	0	0.0%	5
2013	2010	987	484	581	0	0	0	0	0.0%	4

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Currently* Active, Premium Paying Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2014	1997	305,678	188,357	362,009	231,397	0	0	231,397	75.7%	18
2014	1998	1,236,448	790,401	1,519,100	1,454,054	0	0	1,454,054	117.6%	17
2014	1999	2,056,567	1,313,346	2,524,167	2,078,912	0	0	2,078,912	101.1%	16
2014	2000	3,157,215	2,069,137	3,976,747	3,012,976	0	0	3,012,976	95.4%	15
2014	2001	4,722,267	3,112,896	5,982,785	2,741,734	0	0	2,741,734	58.1%	14
2014	2002	4,204,302	2,886,320	5,195,826	1,428,749	0	0	1,428,749	34.0%	13
2014	2003	372,736	351,951	422,341	0	0	0	0	0.0%	12
2014	2004	776	520	624	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2014	2007	0	0	0	0	0	0	0	0.0%	8
2014	2008	0	0	0	0	0	0	0	0.0%	7
2014	2009	0	0	0	0	0	0	0	0.0%	6
2014	2010	987	484	581	0	0	0	0	0.0%	5
2015	1997	319,660	180,778	416,933	271,709	0	0	271,709	85.0%	19
2015	1998	1,280,489	741,544	1,710,239	3,027,166	9,426	0	3,036,591	237.1%	18
2015	1999	2,118,584	1,252,374	2,888,380	3,033,280	0	0	3,033,280	143.2%	17
2015	2000	3,234,360	1,974,223	4,553,194	3,030,577	0	0	3,030,577	93.7%	16
2015	2001	4,912,192	3,052,525	7,040,107	3,242,561	0	0	3,242,561	66.0%	15
2015	2002	4,260,094	2,813,816	6,068,846	1,875,676	7,108	0	1,882,784	44.2%	14
2015	2003	372,703	347,397	500,251	0	0	0	0	0.0%	13
2015	2004	776	520	749	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2015	2007	0	0	0	0	0	0	0	0.0%	9
2015	2008	0	0	0	0	0	0	0	0.0%	8
2015	2009	0	0	0	0	0	0	0	0.0%	7
2015	2010	1,069	437	629	0	0	0	0	0.0%	6
2016	1997	342,234	173,731	400,680	675,394	0	0	675,394	197.3%	20
2016	1998	1,406,298	733,436	1,691,540	3,343,504	13,242	0	3,356,745	238.7%	19
2016	1999	2,348,080	1,237,879	2,854,949	2,781,227	0	0	2,781,227	118.4%	18
2016	2000	3,546,001	1,961,742	4,524,410	6,098,404	0	0	6,098,404	172.0%	17
2016	2001	5,301,263	2,999,378	6,917,534	5,957,867	0	0	5,957,867	112.4%	16
2016	2002	4,552,690	2,787,749	6,017,096	2,258,816	0	0	2,258,816	49.6%	15
2016	2003	383,472	348,324	501,586	236	0	0	236	0.1%	14
2016	2004	815	488	702	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	1,185	484	697	0	0	0	0	0.0%	7
2017	1997	361,536	177,691	491,774	1,441,824	0	0	1,441,824	398.8%	21
2017	1998	1,447,874	713,896	1,975,769	1,999,639	0	0	1,999,639	138.1%	20
2017	1999	2,441,050	1,226,534	3,394,541	6,230,955	0	0	6,230,955	255.3%	19
2017	2000	3,615,760	1,883,522	5,212,810	6,039,481	54,404	0	6,093,886	168.5%	18
2017	2001	5,463,709	2,881,716	7,975,400	6,158,327	0	0	6,158,327	112.7%	17
2017	2002	4,722,707	2,670,451	6,918,180	3,524,616	0	0	3,524,616	74.6%	16
2017	2003	368,415	323,919	559,732	0	0	0	0	0.0%	15
2017	2004	880	527	910	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	1,185	484	837	0	0	0	0	0.0%	8

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Currently* Active, Premium Paying Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2018	1997	338,050	162,714	450,326	773,381	0	0	773,381	228.8%	22
2018	1998	1,458,605	693,429	1,919,125	2,251,353	0	0	2,251,353	154.3%	21
2018	1999	2,432,037	1,171,483	3,242,181	4,358,387	1,418	0	4,359,805	179.3%	20
2018	2000	3,730,697	1,859,350	5,145,913	4,544,053	0	0	4,544,053	121.8%	19
2018	2001	5,668,609	2,869,363	7,941,214	4,725,993	0	0	4,725,993	83.4%	18
2018	2002	5,017,767	2,679,091	6,937,815	4,078,438	0	0	4,078,438	81.3%	17
2018	2003	443,265	347,886	601,146	24,128	0	0	24,128	5.4%	16
2018	2004	1,000	520	899	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	1,185	484	837	0	0	0	0	0.0%	9
2019	1997	321,415	138,894	422,840	316,123	0	0	316,123	98.4%	23
2019	1998	1,503,414	650,567	1,980,551	2,373,114	10,522	0	2,383,635	158.5%	22
2019	1999	2,556,402	1,104,782	3,363,338	3,224,815	6,760	0	3,231,575	126.4%	21
2019	2000	3,903,009	1,747,629	5,320,388	3,489,713	0	0	3,489,713	89.4%	20
2019	2001	5,936,023	2,717,185	8,272,052	4,770,743	15,006	0	4,785,748	80.6%	19
2019	2002	5,361,428	2,572,066	7,391,237	3,275,862	14,584	0	3,290,447	61.4%	18
2019	2003	448,235	337,073	698,955	0	0	0	0	0.0%	17
2019	2004	1,150	520	1,078	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	1,185	484	1,004	0	0	0	0	0.0%	10
2020	1997	338,691	129,253	393,490	173,564	0	0	173,564	51.2%	24
2020	1998	1,456,929	576,162	1,754,037	1,797,815	11,842	0	1,809,657	124.2%	23
2020	1999	2,556,405	995,963	3,032,056	1,525,651	0	0	1,525,651	59.7%	22
2020	2000	4,055,456	1,640,597	4,994,544	1,575,052	0	0	1,575,052	38.8%	21
2020	2001	6,232,412	2,627,839	8,000,053	2,642,956	0	0	2,642,956	42.4%	20
2020	2002	5,634,916	2,490,917	7,152,762	1,500,626	0	0	1,500,626	26.6%	19
2020	2003	434,506	328,974	682,161	0	0	0	0	0.0%	18
2020	2004	1,150	520	1,078	0	0	0	0	0.0%	17
2020	2005	0	0	0	0	0	0	0	0.0%	16
2020	2006	0	0	0	0	0	0	0	0.0%	15
2020	2007	0	0	0	0	0	0	0	0.0%	14
2020	2008	0	0	0	0	0	0	0	0.0%	13
2020	2009	0	0	0	0	0	0	0	0.0%	12
2020	2010	1,185	484	1,004	0	0	0	0	0.0%	11
2021	1997	354,601	127,391	387,822	79,898	0	4,964	84,863	23.9%	25
2021	1998	1,514,766	558,726	1,700,957	265,039	15,305	29,135	309,480	20.4%	24
2021	1999	2,675,499	956,356	2,911,479	687,160	0	54,037	741,197	27.7%	23
2021	2000	4,199,844	1,557,366	4,741,160	979,911	5,460	89,868	1,075,239	25.6%	22
2021	2001	6,389,990	2,482,673	7,558,116	1,616,072	108,331	158,294	1,882,696	29.5%	21
2021	2002	5,796,390	2,402,098	6,893,253	580,286	0	185,089	765,375	13.2%	20
2021	2003	458,427	338,310	701,520	42,342	0	27,487	69,829	15.2%	19
2021	2004	1,150	520	1,078	0	0	3	3	0.3%	18
2021	2005	0	0	0	0	0	0	0	0.0%	17
2021	2006	0	0	0	0	0	0	0	0.0%	16
2021	2007	0	0	0	0	0	0	0	0.0%	15
2021	2008	0	0	0	0	0	0	0	0.0%	14
2021	2009	0	0	0	0	0	0	0	0.0%	13
2021	2010	1,185	484	1,004	0	0	0	0	0.0%	12

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Currently* Active, Premium Paying Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar Year	Issue Year	Premium	Original Rate Level Premium	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2022	1997	323,318	114,281	347,910	38,054	8,333	35,915	82,302	25.5%	26
2022	1998	1,451,318	533,605	1,624,478	53,757	39,622	210,788	304,166	21.0%	25
2022	1999	2,578,859	919,342	2,798,796	131,660	406,275	390,939	928,874	36.0%	24
2022	2000	4,123,270	1,523,530	4,638,153	428,719	913,255	650,173	1,992,147	48.3%	23
2022	2001	6,236,005	2,416,150	7,355,596	291,467	938,034	1,145,212	2,374,713	38.1%	22
2022	2002	5,702,622	2,344,223	6,727,566	52,086	515,459	1,339,066	1,906,610	33.4%	21
2022	2003	429,530	319,821	663,181	0	272,348	198,863	471,212	109.7%	20
2022	2004	1,150	520	1,078	0	0	23	23	2.0%	19
2022	2005	0	0	0	0	0	0	0	0.0%	18
2022	2006	0	0	0	0	0	0	0	0.0%	17
2022	2007	0	0	0	0	0	0	0	0.0%	16
2022	2008	0	0	0	0	0	0	0	0.0%	15
2022	2009	0	0	0	0	0	0	0	0.0%	14
2022	2010	1,185	484	1,004	0	0	0	0	0.0%	13
1997	Total	27,614	27,614	27,614	1,381	0	0	1,381	5.0%	NA
1998	Total	797,160	797,160	797,160	1,340	0	0	1,340	0.2%	NA
1999	Total	2,005,378	2,005,378	2,005,378	526,302	0	0	526,302	26.2%	NA
2000	Total	3,907,799	3,907,799	3,907,799	130,590	0	0	130,590	3.3%	NA
2001	Total	6,884,451	6,884,451	6,884,451	315,018	0	0	315,018	4.6%	NA
2002	Total	10,261,140	10,261,140	10,261,140	1,206,120	0	0	1,206,120	11.8%	NA
2003	Total	11,139,667	10,756,554	10,756,554	975,876	2,441	0	978,317	8.8%	NA
2004	Total	11,604,301	10,760,370	10,760,370	412,191	0	0	412,191	3.6%	NA
2005	Total	11,918,891	11,026,941	11,026,941	3,304,837	0	0	3,304,837	27.7%	NA
2006	Total	12,216,792	10,595,255	12,714,306	917,808	0	0	917,808	7.5%	NA
2007	Total	12,806,944	10,937,123	13,124,548	1,245,966	0	0	1,245,966	9.7%	NA
2008	Total	13,071,073	11,152,769	13,383,323	2,450,924	0	0	2,450,924	18.8%	NA
2009	Total	13,039,085	10,934,561	13,121,473	3,216,432	0	0	3,216,432	24.7%	NA
2010	Total	14,264,277	10,601,456	14,718,970	3,943,801	0	0	3,943,801	27.6%	NA
2011	Total	15,425,638	10,700,506	17,215,090	2,192,694	0	0	2,192,694	14.2%	NA
2012	Total	16,049,542	10,799,419	20,151,503	7,569,059	0	0	7,569,059	47.2%	NA
2013	Total	16,155,798	10,800,875	20,147,671	9,369,132	0	0	9,369,132	58.0%	NA
2014	Total	16,056,976	10,713,411	19,984,181	10,947,821	0	0	10,947,821	68.2%	NA
2015	Total	16,499,929	10,363,614	23,179,330	14,480,969	16,533	0	14,497,503	87.9%	NA
2016	Total	17,882,039	10,243,211	22,909,194	21,115,449	13,242	0	21,128,690	118.2%	NA
2017	Total	18,423,116	9,878,739	26,529,953	25,394,842	54,404	0	25,449,247	138.1%	NA
2018	Total	19,091,213	9,784,320	26,239,455	20,755,732	1,418	0	20,757,150	108.7%	NA
2019	Total	20,032,260	9,269,200	27,451,443	17,450,370	46,872	0	17,497,242	87.3%	NA
2020	Total	20,711,649	8,790,710	26,011,185	9,215,664	11,842	0	9,227,506	44.6%	NA
2021	Total	21,391,850	8,423,925	24,896,389	4,250,709	129,096	548,878	4,928,683	23.0%	NA
2022	Total	20,847,257	8,171,956	24,157,762	995,743	3,093,326	3,970,978	8,060,047	38.7%	NA
Total	Total	342,511,841	228,588,457	402,363,181	162,386,769	3,369,175	4,519,855	170,275,799	49.7%	NA

***As of 12/31/2022**

Exhibit 3a
Continental General Insurance Company
Nationwide Experience
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed 200% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1995	4,770	4,770	4,770	-	-	-	-	0.0%	0.0%	4,770	-	0.0%
1996	30,088	30,088	30,088	-	-	-	-	0.0%	0.0%	30,088	-	0.0%
1997	142,236	142,236	142,236	1,381	-	-	1,381	1.0%	1.0%	142,236	1,381	1.0%
1998	3,219,726	3,219,726	3,219,726	180,479	-	-	180,479	5.6%	5.6%	3,219,726	180,479	5.6%
1999	6,934,923	6,934,923	6,934,923	1,378,596	-	-	1,378,596	19.9%	19.9%	6,934,923	1,378,596	19.9%
2000	11,014,222	11,014,222	11,014,222	4,000,925	-	-	4,000,925	36.3%	36.3%	11,014,222	4,000,925	36.3%
2001	16,083,207	16,083,207	16,083,207	4,960,759	53,017	-	5,013,775	31.2%	31.2%	16,083,207	5,013,775	31.2%
2002	19,643,623	19,643,623	19,643,623	7,584,559	64,578	-	7,649,137	38.9%	38.9%	19,643,623	7,649,137	38.9%
2003	19,462,730	18,548,684	18,548,684	10,156,676	116,518	-	10,273,194	52.8%	55.4%	18,548,684	10,273,194	55.4%
2004	19,637,642	17,726,165	17,726,165	7,254,643	73,111	-	7,327,754	37.3%	41.3%	17,726,165	7,327,754	41.3%
2005	19,596,209	17,665,053	17,665,053	13,203,303	164,726	-	13,368,028	68.2%	75.7%	17,665,053	13,368,028	75.7%
2006	19,382,003	16,365,268	19,638,321	11,021,346	65,313	-	11,086,659	57.2%	56.5%	19,638,321	11,086,659	56.5%
2007	19,657,722	16,379,679	19,655,615	13,740,174	118,763	-	13,858,938	70.5%	70.5%	19,655,615	13,858,938	70.5%
2008	19,165,077	15,974,817	19,169,781	16,449,091	346,102	-	16,795,193	87.6%	87.6%	19,169,781	16,795,193	87.6%
2009	18,372,202	15,155,807	18,186,968	18,203,531	651,821	-	18,855,352	102.6%	103.7%	18,186,968	18,855,352	103.7%
2010	18,053,426	13,404,498	18,764,107	18,265,158	342,046	-	18,607,204	103.1%	99.2%	18,764,107	18,607,204	99.2%
2011	17,780,154	12,155,233	19,853,092	16,556,164	354,727	-	16,910,891	95.1%	85.2%	19,853,092	16,910,891	85.2%
2012	16,903,566	11,248,122	21,444,567	26,264,608	1,912,862	-	28,177,471	166.7%	131.4%	21,444,567	28,177,471	131.4%
2013	15,671,534	10,377,430	19,772,294	22,239,509	982,698	-	23,222,207	148.2%	117.4%	19,772,294	23,222,207	117.4%
2014	14,762,410	9,749,510	18,574,051	22,644,810	1,785,251	-	24,430,062	165.5%	131.5%	18,574,051	24,430,062	131.5%
2015	14,044,935	8,855,011	20,245,494	23,628,420	2,621,243	-	26,249,663	186.9%	129.7%	20,245,494	26,249,663	129.7%
2016	13,900,517	8,003,699	18,302,035	25,496,202	4,080,248	-	29,576,449	212.8%	161.6%	18,302,035	29,576,449	161.6%
2017	12,905,911	7,194,160	19,746,582	26,276,421	4,064,768	-	30,341,190	235.1%	153.7%	19,746,582	30,341,190	153.7%
2018	11,963,751	6,525,627	17,913,778	27,424,111	7,084,391	-	34,508,502	288.4%	192.6%	17,913,778	34,508,502	192.6%
2019	11,081,051	5,331,876	16,122,015	20,758,734	12,336,489	-	33,095,222	298.7%	205.3%	16,122,015	33,095,222	205.3%
2020	10,188,942	4,362,946	13,187,629	15,405,133	16,996,816	-	32,401,950	318.0%	245.7%	13,187,629	32,401,950	245.7%
2021	10,079,803	3,859,028	11,654,261	12,501,707	29,718,763	132,899	42,353,370	420.2%	363.4%	11,654,261	42,353,370	363.4%
2022	9,272,405	3,541,129	10,700,686	3,382,234	40,234,466	961,490	44,578,189	480.8%	416.6%	10,700,686	44,578,189	416.6%
2023	11,066,644	4,174,573	12,631,817				37,757,178		298.9%	12,745,159	37,715,107	295.9%
2024	9,799,070	3,699,985	11,194,516				36,132,658		322.8%	19,058,374	33,776,172	177.2%
2025	8,629,242	3,260,405	9,863,892				34,086,651		345.6%	21,482,725	31,235,665	145.4%
2026	7,547,935	2,853,012	8,630,765				31,967,072		370.4%	19,143,172	29,843,443	155.9%
2027	6,571,364	2,484,387	7,514,833				29,802,975		396.6%	16,900,290	28,224,531	167.0%
2028	5,688,474	2,150,191	6,503,233				27,570,889		424.0%	14,775,742	26,388,605	178.6%
2029	4,898,453	1,851,114	5,598,122				25,186,083		449.9%	12,817,932	24,294,349	189.5%
2030	4,193,970	1,584,315	4,790,918				22,747,898		474.8%	11,039,091	22,084,880	200.1%
2031	3,569,718	1,347,845	4,075,610				20,300,752		498.1%	9,445,119	19,826,752	209.9%
2032	3,020,459	1,139,822	3,446,472				17,982,053		521.8%	8,029,307	17,653,660	219.9%
2033	2,540,644	958,191	2,897,247				15,782,871		544.8%	6,781,534	15,563,124	229.5%
2034	2,124,223	800,622	2,420,886				13,721,317		566.8%	5,690,370	13,583,017	238.7%
2035	1,765,888	665,102	2,011,227				11,805,728		587.0%	4,745,403	11,731,427	247.2%
2036	1,460,049	549,516	1,661,840				10,008,888		602.3%	3,934,399	9,987,142	253.8%
2037	1,200,203	451,428	1,365,338				8,388,326		614.4%	3,243,056	8,405,701	259.2%
2038	981,085	368,792	1,115,522				6,956,583		623.6%	2,657,410	7,000,791	263.4%
2039	797,325	299,583	906,278				5,740,631		633.4%	2,164,904	5,799,753	267.9%
2040	644,862	242,199	732,774				4,687,644		639.7%	1,754,371	4,754,798	271.0%
2041	518,858	194,807	589,468				3,773,831		640.2%	1,414,168	3,845,437	271.9%
2042	415,317	155,901	471,798				2,997,278		635.3%	1,133,989	3,070,850	270.8%
2043	330,698	124,141	375,727				2,358,104		627.6%	904,529	2,430,183	268.7%
2044	261,962	98,369	297,753				1,855,481		623.2%	717,878	1,922,050	267.7%
2045	206,366	77,540	234,731				1,456,261		620.4%	566,660	1,515,292	267.4%
2046	161,686	60,813	184,112				1,136,553		617.3%	444,919	1,187,526	266.9%
2047	125,808	47,402	143,518				879,599		612.9%	347,114	922,875	265.9%
2048	97,362	36,761	111,306				682,880		613.5%	269,410	718,460	266.7%
2049	74,759	28,306	85,717				529,896		618.2%	207,624	558,490	269.0%
2050	57,125	21,697	65,712				406,781		619.0%	159,270	429,863	269.9%
2051	43,334	16,522	50,051				310,635		620.6%	121,386	329,484	271.4%
2052	32,593	12,492	37,850				235,307		621.7%	91,831	250,665	273.0%
2053	24,265	9,361	28,372				179,505		632.7%	68,851	191,728	278.5%
2054	18,036	7,003	21,237				137,002		645.1%	51,541	146,773	284.8%
2055	13,350	5,223	15,844				103,368		652.4%	38,457	111,264	289.3%
2056	9,803	3,869	11,742				77,853		663.1%	28,503	84,240	295.5%
2057	7,077	2,823	8,571				59,152		690.2%	20,809	64,148	308.3%
2058	5,020	2,028	6,159				45,549		739.6%	14,956	49,234	329.2%
2059	3,561	1,455	4,421				34,279		775.4%	10,736	37,096	345.5%
2060	2,525	1,043	3,169				24,589		775.8%	7,697	26,826	348.5%
2061	1,765	738	2,242				17,164		765.4%	5,446	18,955	348.1%
2062	1,214	515	1,567				11,822		754.4%	3,806	13,246	348.0%
2063	830	358	1,088				8,187		752.3%	2,643	9,279	351.1%
2064	565	248	754				5,471		725.3%	1,833	6,293	343.4%
2065	393	175	531				3,458		651.2%	1,290	4,087	316.8%
2066	269	121	368				1,955		531.4%	894	2,426	271.3%
2067	173	80	243				1,102		453.7%	590	1,435	243.0%
2068	106	50	153				593		388.1%	371	812	218.8%
2069	63	31	94				272		289.2%	228	410	179.4%

Exhibit 3a
Continental General Insurance Company
Nationwide Experience
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 200% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	38	19	59				84		143.4%	143	174	121.7%
2071	18	10	32				-12		-39.2%	77	37	48.7%
2072	7	5	16				-30		-187.7%	39	-8	-20.1%
2073	5	4	11				-52		-479.9%	26	-38	-143.4%
2074	3	2	7				-65		-912.7%	17	-56	-325.3%
2075	2	2	5				-61		-1290.2%	11	-55	-480.8%
2076	1	1	2				-55		-3081.6%	4	-53	-1209.9%
2077	0	0	0				-39		-21456.8%	0	-38	-8765.6%
2078	0	0	0				-29		0.0%	0	-29	0.0%
2079	0	0	0				-21		0.0%	0	-21	0.0%
2080	0	0	0				-12		0.0%	0	-12	0.0%
2081	0	0	0				1		0.0%	0	1	0.0%
2082	0	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	368,954,784	279,496,537	413,943,973	368,978,675	124,168,717	1,094,389	494,241,781	134.0%	119.4%	413,943,973	494,241,781	119.4%
Future	78,914,566	29,790,994	90,115,718				377,959,834		419.4%	183,046,102	365,818,245	199.9%
Lifetime	447,869,350	309,287,531	504,059,691				872,201,615		173.0%	596,990,075	860,060,026	144.1%
	With 4.5% Interest											
Past	676,670,737	545,048,860	732,699,980	589,090,947	140,738,963	1,124,855	730,954,765	108.0%	99.8%	732,699,980	730,954,765	99.8%
Future	62,645,344	23,652,374	71,548,319				285,991,426		399.7%	140,856,928	275,495,725	195.6%
Lifetime	739,316,080	568,701,234	804,248,299				1,016,946,191		126.4%	873,556,908	1,006,450,491	115.2%

Exhibit 3b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Non-Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed 200% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1995	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1996	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1997	17,421	17,421	17,421	1,381	-	-	1,381	7.9%	7.9%	17,421	1,381	7.9%
1998	502,077	502,077	502,077	1,340	-	-	1,340	0.3%	0.3%	502,077	1,340	0.3%
1999	1,232,761	1,232,761	1,232,761	523,049	-	-	523,049	42.4%	42.4%	1,232,761	523,049	42.4%
2000	2,302,750	2,302,750	2,302,750	107,633	-	-	107,633	4.7%	4.7%	2,302,750	107,633	4.7%
2001	3,750,312	3,750,312	3,750,312	310,010	-	-	310,010	8.3%	8.3%	3,750,312	310,010	8.3%
2002	5,030,362	5,030,362	5,030,362	1,134,956	-	-	1,134,956	22.6%	22.6%	5,030,362	1,134,956	22.6%
2003	5,208,764	4,950,445	4,950,445	855,005	2,441	-	857,447	16.5%	17.3%	4,950,445	857,447	17.3%
2004	5,527,313	4,954,907	4,954,907	389,353	-	-	389,353	7.0%	7.9%	4,954,907	389,353	7.9%
2005	5,768,785	5,159,941	5,159,941	2,567,002	-	-	2,567,002	44.5%	49.7%	5,159,941	2,567,002	49.7%
2006	5,924,630	4,961,457	5,953,748	862,511	-	-	862,511	14.6%	14.5%	5,953,748	862,511	14.5%
2007	6,253,340	5,173,024	6,207,629	1,233,704	-	-	1,233,704	19.7%	19.9%	6,207,629	1,233,704	19.9%
2008	6,383,154	5,281,116	6,337,339	2,110,284	-	-	2,110,284	33.1%	33.3%	6,337,339	2,110,284	33.3%
2009	6,347,405	5,217,466	6,260,960	2,494,187	-	-	2,494,187	39.3%	39.8%	6,260,960	2,494,187	39.8%
2010	6,769,949	5,045,264	7,064,105	2,684,811	-	-	2,684,811	39.7%	38.0%	7,064,105	2,684,811	38.0%
2011	7,333,260	5,009,102	8,185,059	1,239,413	-	-	1,239,413	16.9%	15.1%	8,185,059	1,239,413	15.1%
2012	7,566,026	5,036,051	9,607,172	3,878,105	-	-	3,878,105	51.3%	40.4%	9,607,172	3,878,105	40.4%
2013	7,552,642	4,998,636	9,531,894	4,415,045	-	-	4,415,045	58.5%	46.3%	9,531,894	4,415,045	46.3%
2014	7,480,503	4,930,219	9,403,371	5,877,239	-	-	5,877,239	78.6%	62.5%	9,403,371	5,877,239	62.5%
2015	7,589,914	4,771,389	10,922,128	6,820,913	16,533	-	6,837,447	90.1%	62.6%	10,922,128	6,837,447	62.6%
2016	8,189,963	4,681,180	10,717,193	8,766,641	13,242	-	8,779,883	107.2%	81.9%	10,717,193	8,779,883	81.9%
2017	8,255,555	4,561,595	12,535,703	13,219,750	11,934	-	13,231,684	160.3%	105.6%	12,535,703	13,231,684	105.6%
2018	8,215,296	4,453,126	12,222,780	13,262,165	1,418	-	13,263,583	161.4%	108.5%	12,222,780	13,263,583	108.5%
2019	8,373,039	4,035,875	12,200,376	7,105,097	19,947	-	7,125,044	85.1%	58.4%	12,200,376	7,125,044	58.4%
2020	8,506,306	3,656,353	11,052,101	3,706,377	-	-	3,706,377	43.6%	33.5%	11,052,101	3,706,377	33.5%
2021	8,884,404	3,416,978	10,318,822	2,178,085	5,460	89,682	2,273,227	25.6%	22.0%	10,318,822	2,273,227	22.0%
2022	8,525,784	3,263,832	9,862,149	582,759	847,531	648,821	2,079,111	24.4%	21.1%	9,862,149	2,079,111	21.1%
2023	8,282,947	3,161,458	9,560,345				30,803,006		322.2%	9,673,687	30,760,935	318.0%
2024	7,688,566	2,932,169	8,867,248				28,564,113		322.1%	16,731,106	26,207,626	156.6%
2025	7,050,355	2,686,825	8,125,058				26,498,343		326.1%	19,743,891	23,647,357	119.8%
2026	6,384,394	2,431,154	7,351,334				24,287,493		330.4%	17,863,741	22,163,863	124.1%
2027	5,704,741	2,170,678	6,563,257				22,005,176		335.3%	15,948,714	20,426,733	128.1%
2028	5,032,318	1,913,404	5,784,971				19,797,351		342.2%	14,057,481	18,615,067	132.4%
2029	4,395,628	1,670,016	5,048,818				17,721,038		351.0%	12,268,628	16,829,303	137.2%
2030	3,807,549	1,445,328	4,369,351				15,721,910		359.8%	10,617,524	15,058,892	141.8%
2031	3,275,461	1,242,109	3,754,901				13,784,334		367.1%	9,124,410	13,310,334	145.9%
2032	2,798,580	1,060,136	3,204,780				11,994,323		374.3%	7,787,615	11,665,930	149.8%
2033	2,374,437	898,528	2,716,285				10,373,131		381.9%	6,600,572	10,153,384	153.8%
2034	2,000,607	756,267	2,286,352				8,907,008		389.6%	5,555,835	8,768,708	157.8%
2035	1,674,691	632,392	1,912,012				7,569,694		395.9%	4,646,188	7,495,393	161.3%
2036	1,393,244	525,569	1,589,202				6,347,628		399.4%	3,861,760	6,325,882	163.8%
2037	1,152,156	434,204	1,313,089				5,264,619		400.9%	3,190,807	5,281,994	165.5%
2038	946,766	356,503	1,078,243				4,326,392		401.2%	2,620,131	4,370,600	166.8%
2039	773,253	290,973	880,158				3,536,130		401.8%	2,138,785	3,595,253	168.1%
2040	627,928	236,144	714,404				2,866,898		401.3%	1,736,001	2,934,052	169.0%
2041	507,092	190,604	576,713				2,296,273		398.2%	1,401,413	2,367,879	169.0%
2042	407,276	153,025	463,071				1,813,369		391.6%	1,125,262	1,886,940	167.7%
2043	325,227	122,186	369,792				1,418,041		383.5%	898,594	1,490,121	165.8%
2044	258,306	97,064	293,793				1,108,158		377.2%	713,918	1,174,727	164.5%
2045	203,952	76,680	232,118				864,076		372.3%	564,047	923,108	163.7%
2046	160,086	60,244	182,382				670,832		367.8%	443,189	721,805	162.9%
2047	124,748	47,025	142,375				516,495		362.8%	345,971	559,770	161.8%
2048	96,670	36,516	110,562				399,652		361.5%	268,665	435,232	162.0%
2049	74,322	28,153	85,250				308,880		362.3%	207,156	337,474	162.9%
2050	56,855	21,602	65,425				236,444		361.4%	158,982	259,526	163.2%
2051	43,175	16,468	49,885				177,653		356.1%	121,220	196,501	162.1%
2052	32,495	12,458	37,749				131,606		348.6%	91,730	146,963	160.2%
2053	24,201	9,339	28,307				96,965		342.6%	68,785	109,188	158.7%
2054	17,993	6,988	21,192				70,926		334.7%	51,497	80,697	156.7%
2055	13,320	5,213	15,813				50,922		322.0%	38,426	58,819	153.1%
2056	9,783	3,862	11,721				35,716		304.7%	28,483	42,103	147.8%
2057	7,065	2,819	8,558				24,938		291.4%	20,797	29,934	143.9%
2058	5,013	2,025	6,151				17,891		290.8%	14,948	21,576	144.3%
2059	3,556	1,453	4,416				12,347		279.6%	10,731	15,164	141.3%
2060	2,521	1,042	3,166				8,047		254.2%	7,694	10,284	133.7%
2061	1,763	737	2,240				4,794		214.0%	5,444	6,586	121.0%
2062	1,213	515	1,566				2,584		165.0%	3,805	4,008	105.3%
2063	829	358	1,087				1,349		124.1%	2,642	2,442	92.4%
2064	565	248	754				676		89.7%	1,832	1,498	81.7%
2065	393	175	531				274		51.7%	1,290	904	70.1%
2066	269	121	368				55		15.1%	894	526	58.8%
2067	173	80	243				-49		-20.1%	590	284	48.0%
2068	106	50	153				-73		-48.0%	371	146	39.4%
2069	63	31	94				-58		-62.1%	228	80	34.8%

Exhibit 3b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Non-Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 200% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	38	19	59				-52		-87.4%	143	38	26.7%
2071	18	10	32				-37		-115.7%	77	13	17.2%
2072	7	5	16				-5		-33.6%	39	17	43.3%
2073	5	4	11				2		16.4%	26	16	60.8%
2074	3	2	7				5		69.6%	17	14	78.9%
2075	2	2	5				3		73.7%	11	9	80.4%
2076	1	1	2				0		0.9%	4	3	58.6%
2077	0	0	0				0		-62.0%	0	0	38.9%
2078	-	0	0				0		0.0%	0	0	0.0%
2079	-	0	0				0		0.0%	0	0	0.0%
2080	-	0	0				0		0.0%	0	0	0.0%
2081	-	0	0				0		0.0%	0	0	0.0%
2082	-	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	157,491,715	106,393,639	186,283,505	86,326,816	918,507	738,503	87,983,825	55.9%	47.2%	186,283,505	87,983,825	47.2%
Future	67,742,728	25,740,981	77,835,414				270,637,287		347.7%	170,765,799	258,495,699	151.4%
Lifetime	225,234,443	132,134,620	264,118,919				358,621,113		135.8%	357,049,304	346,479,524	97.0%
	With 4.5% Interest											
Past	256,419,340	186,913,574	292,437,304	124,180,043	958,813	759,062	125,897,917	49.1%	43.1%	292,437,304	125,897,917	43.1%
Future	52,959,350	20,138,866	60,895,111				208,776,842		342.8%	130,203,720	198,281,142	152.3%
Lifetime	309,378,690	207,052,440	353,332,415				334,674,759		94.7%	422,641,024	324,179,059	76.7%

***As of 12/31/2022**

Exhibit 3c
Continental General Insurance Company
Nationwide Experience
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed 300% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1997	58,675	58,675	58,675	-	-	-	-	0.0%	0.0%	58,675	-	0.0%
1998	1,356,946	1,356,946	1,356,946	-	-	-	-	0.0%	0.0%	1,356,946	-	0.0%
1999	3,740,875	3,740,875	3,740,875	18,487	-	-	18,487	0.5%	0.5%	3,740,875	18,487	0.5%
2000	7,075,394	7,075,394	7,075,394	428,492	-	-	428,492	6.1%	6.1%	7,075,394	428,492	6.1%
2001	12,158,272	12,158,272	12,158,272	1,114,104	-	-	1,114,104	9.2%	9.2%	12,158,272	1,114,104	9.2%
2002	18,132,983	18,132,983	18,132,983	2,038,484	198,905	-	2,237,389	12.3%	12.3%	18,132,983	2,237,389	12.3%
2003	17,824,877	17,390,148	17,390,148	3,378,555	-	-	3,378,555	19.0%	19.4%	17,390,148	3,378,555	19.4%
2004	17,829,339	16,918,881	16,918,881	3,695,033	-	-	3,695,033	20.7%	21.8%	16,918,881	3,695,033	21.8%
2005	17,603,994	16,695,785	16,695,785	5,530,492	-	-	5,530,492	31.4%	33.1%	16,695,785	5,530,492	33.1%
2006	17,404,809	15,403,112	18,483,734	3,334,170	-	-	3,334,170	19.2%	18.0%	18,483,734	3,334,170	18.0%
2007	17,596,431	15,309,302	18,371,162	5,737,681	13,491	-	5,751,172	32.7%	31.3%	18,371,162	5,751,172	31.3%
2008	17,271,870	15,017,790	18,021,348	6,265,289	216,367	-	6,481,657	37.5%	36.0%	18,021,348	6,481,657	36.0%
2009	16,336,470	13,856,263	16,627,515	9,465,238	865,378	-	10,330,616	63.2%	62.1%	16,627,515	10,330,616	62.1%
2010	16,556,068	12,182,919	16,906,947	10,385,071	387,411	-	10,772,481	65.1%	63.7%	16,906,947	10,772,481	63.7%
2011	15,100,185	10,557,795	16,924,295	17,583,161	1,240,701	-	18,823,862	124.7%	111.2%	16,924,295	18,823,862	111.2%
2012	13,272,734	8,969,925	16,561,753	20,029,348	2,225,185	-	22,254,533	167.7%	134.4%	16,561,753	22,254,533	134.4%
2013	12,489,047	8,390,331	15,465,735	25,026,097	2,857,050	-	27,883,147	223.3%	180.3%	15,465,735	27,883,147	180.3%
2014	11,979,096	8,055,083	14,824,048	30,802,004	5,069,507	-	35,871,511	299.5%	242.0%	14,824,048	35,871,511	242.0%
2015	11,939,743	7,460,714	16,431,008	23,584,101	4,701,398	-	28,285,499	236.9%	172.1%	16,431,008	28,285,499	172.1%
2016	12,461,851	7,113,900	15,652,445	37,559,933	9,208,825	-	46,768,758	375.3%	298.8%	15,652,445	46,768,758	298.8%
2017	12,473,059	6,500,646	17,174,245	33,385,894	12,703,331	-	46,089,225	369.5%	268.4%	17,174,245	46,089,225	268.4%
2018	12,787,465	6,275,046	16,542,538	32,158,379	22,731,702	-	54,890,080	429.2%	331.8%	16,542,538	54,890,080	331.8%
2019	13,063,924	5,868,376	17,129,667	35,113,659	30,185,494	-	65,299,153	499.8%	381.2%	17,129,667	65,299,153	381.2%
2020	13,074,950	5,509,059	16,071,098	22,858,145	33,864,023	-	56,722,168	433.8%	352.9%	16,071,098	56,722,168	352.9%
2021	13,270,097	5,308,602	15,478,354	16,144,609	60,929,587	1,351,966	78,426,162	591.0%	506.7%	15,478,354	78,426,162	506.7%
2022	12,879,102	5,128,679	14,945,124	4,515,996	103,949,025	9,781,105	118,246,127	918.1%	791.2%	14,945,124	118,246,127	791.2%
2023	13,920,680	5,490,735	16,090,436				87,151,136		541.6%	16,350,782	87,061,216	532.5%
2024	12,999,752	5,131,965	15,025,949				95,041,671		632.5%	33,649,293	88,463,622	262.9%
2025	12,087,875	4,774,509	13,967,158				103,041,439		737.7%	42,447,292	92,424,394	217.7%
2026	11,180,220	4,418,078	12,913,290				110,601,389		856.5%	39,696,266	99,914,492	251.7%
2027	10,285,824	4,067,246	11,876,788				118,218,584		995.4%	36,834,313	107,430,021	291.7%
2028	9,408,985	3,722,208	10,860,306				125,265,430		1153.4%	33,914,751	114,344,324	337.2%
2029	8,561,699	3,388,416	9,877,165				131,302,426		1329.4%	31,005,611	120,240,744	387.8%
2030	7,747,544	3,067,411	8,932,687				136,315,414		1526.0%	28,151,480	125,145,087	444.5%
2031	6,969,017	2,760,274	8,030,079				140,070,849		1744.3%	25,393,169	128,879,300	507.5%
2032	6,228,511	2,468,170	7,172,690				143,036,187		1994.2%	22,748,820	131,873,712	579.7%
2033	5,527,700	2,191,720	6,362,261				144,837,685		2276.5%	20,229,908	133,809,246	661.4%
2034	4,869,315	1,931,892	5,601,754				145,282,180		2593.5%	17,850,884	134,489,145	753.4%
2035	4,258,598	1,690,760	4,897,135				144,167,530		2943.9%	15,635,378	133,741,972	855.4%
2036	3,698,206	1,469,358	4,251,133				140,782,530		3311.6%	13,595,702	130,898,750	962.8%
2037	3,188,799	1,267,987	3,664,440				135,383,674		3694.5%	11,736,209	126,169,457	1075.0%
2038	2,729,185	1,086,143	3,135,405				128,811,616		4108.3%	10,054,438	120,318,908	1196.7%
2039	2,318,469	923,460	2,662,917				121,376,130		4558.0%	8,548,879	113,618,154	1329.0%
2040	1,955,281	779,414	2,245,294				112,962,906		5031.1%	7,215,782	105,951,929	1468.3%
2041	1,637,280	653,225	1,879,992				103,695,989		5515.8%	6,046,972	97,435,425	1611.3%
2042	1,361,363	543,629	1,563,234				93,806,991		6000.8%	5,031,942	88,288,842	1754.6%
2043	1,124,386	449,384	1,291,224				83,724,436		6484.1%	4,159,054	78,933,618	1897.9%
2044	922,798	369,102	1,059,822				73,946,533		6977.3%	3,415,564	69,826,312	2044.4%
2045	752,437	301,201	864,337				64,816,015		7498.9%	2,787,054	61,293,646	2199.2%
2046	610,149	244,431	701,107				56,530,762		8063.1%	2,261,946	53,536,427	2366.8%
2047	492,388	197,396	566,008				48,816,478		8624.7%	1,826,770	46,289,325	2533.9%
2048	395,163	158,532	454,457				42,089,218		9261.4%	1,467,295	39,946,717	2722.5%
2049	315,680	126,727	363,245				36,231,076		9974.3%	1,173,135	34,402,792	2932.6%
2050	251,370	100,952	289,380				31,095,253		10745.5%	934,766	29,538,207	3160.0%
2051	199,304	80,083	229,602				26,614,106		11591.4%	741,791	25,289,516	3409.2%
2052	157,389	63,265	181,452				22,778,333		12553.4%	586,362	21,656,394	3693.3%
2053	123,711	49,734	142,708				19,533,510		13687.7%	461,188	18,580,538	4028.8%
2054	97,250	39,071	112,205				16,810,880		14982.2%	362,588	15,998,684	4412.4%
2055	76,546	30,703	88,286				14,520,908		16447.7%	285,266	13,831,045	4848.5%
2056	60,160	24,087	69,345				12,566,143		18121.1%	224,052	11,980,845	5347.3%
2057	47,156	18,845	54,327				10,907,797		20077.9%	175,519	10,413,418	5932.9%
2058	36,879	14,692	42,417				9,551,709		22518.8%	137,033	9,128,113	6661.3%
2059	28,933	11,477	33,204				8,424,279		25371.1%	107,263	8,062,800	7516.8%
2060	22,721	8,973	26,016				7,477,631		28742.0%	84,040	7,170,084	8531.8%
2061	17,756	6,988	20,305				6,686,677		32931.7%	65,588	6,424,048	9794.6%
2062	13,837	5,423	15,782				5,961,370		37773.5%	50,977	5,736,406	11252.9%
2063	10,824	4,226	12,320				5,287,632		42919.5%	39,797	5,097,483	12808.8%
2064	8,444	3,283	9,587				4,693,678		48958.7%	30,971	4,535,973	14646.0%
2065	6,551	2,538	7,423				4,196,669		56532.6%	23,983	4,064,610	16947.6%
2066	5,048	1,953	5,717				3,724,100		65135.6%	18,474	3,614,486	19565.6%
2067	3,847	1,486	4,355				3,316,265		76140.6%	14,075	3,227,919	22934.2%
2068	2,887	1,114	3,272				2,904,731		88763.4%	10,576	2,835,756	26812.8%
2069	2,150	828	2,436				2,489,227		102165.8%	7,875	2,438,785	30968.2%

Exhibit 3c
Continental General Insurance Company
Nationwide Experience
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed 300% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	1,580	608	1,793				2,069,267		115390.2%	5,797	2,034,084	35087.2%
2071	1,154	444	1,313				1,650,189		125670.1%	4,246	1,625,930	38289.2%
2072	824	317	939				1,276,950		136031.5%	3,036	1,260,598	41524.0%
2073	586	226	672				955,435		142223.4%	2,173	944,780	43483.8%
2074	413	160	477				685,336		143812.6%	1,541	678,526	44019.1%
2075	285	111	332				481,311		145093.0%	1,073	477,125	44462.5%
2076	192	76	228				314,727		138307.8%	737	312,356	42404.9%
2077	128	51	154				189,434		123402.4%	497	188,210	37876.2%
2078	86	35	104				100,167		95974.1%	338	99,758	29527.8%
2079	57	23	70				37,792		54111.2%	226	37,838	16736.6%
2080	37	15	46				2,013		4365.8%	149	2,279	1527.1%
2081	19	9	26				-6,083		-23208.1%	85	-5,816	-6855.9%
2082	4	2	6				-1,721		-29837.1%	19	-1,646	-8816.0%
	Without Interest											
Past	335,738,258	250,435,497	375,138,975	350,152,422	291,347,380	11,133,071	652,632,873	194.4%	174.0%	375,138,975	652,632,873	174.0%
Future	136,725,430	54,145,169	157,666,612				3,094,601,992		1962.8%	447,610,790	2,882,006,708	643.9%
Lifetime	472,463,687	304,580,667	532,805,588				3,747,234,864		703.3%	822,749,765	3,534,639,581	429.6%
	With 4.5% Interest											
Past	596,261,881	477,750,623	648,062,370	499,268,938	327,527,420	11,443,001	838,239,359	140.6%	129.3%	648,062,370	838,239,359	129.3%
Future	102,233,563	40,453,370	117,948,957				1,818,600,982		1541.9%	323,396,360	1,688,192,798	522.0%
Lifetime	698,495,444	518,203,993	766,011,327				2,656,840,342		346.8%	971,458,730	2,526,432,157	260.1%

Exhibit 3d
Continental General Insurance Company
Nationwide Experience
Currently* Active, Compound Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed 300% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1997	10,193	10,193	10,193	-	-	-	-	0.0%	0.0%	10,193	-	0.0%
1998	295,083	295,083	295,083	-	-	-	-	0.0%	0.0%	295,083	-	0.0%
1999	772,617	772,617	772,617	3,253	-	-	3,253	0.4%	0.4%	772,617	3,253	0.4%
2000	1,605,049	1,605,049	1,605,049	22,957	-	-	22,957	1.4%	1.4%	1,605,049	22,957	1.4%
2001	3,134,139	3,134,139	3,134,139	5,008	-	-	5,008	0.2%	0.2%	3,134,139	5,008	0.2%
2002	5,230,777	5,230,777	5,230,777	71,164	-	-	71,164	1.4%	1.4%	5,230,777	71,164	1.4%
2003	5,930,903	5,806,109	5,806,109	120,871	-	-	120,871	2.0%	2.1%	5,806,109	120,871	2.1%
2004	6,076,988	5,805,463	5,805,463	22,838	-	-	22,838	0.4%	0.4%	5,805,463	22,838	0.4%
2005	6,150,106	5,867,000	5,867,000	737,835	-	-	737,835	12.0%	12.6%	5,867,000	737,835	12.6%
2006	6,292,162	5,633,798	6,760,558	55,297	-	-	55,297	0.9%	0.8%	6,760,558	55,297	0.8%
2007	6,553,604	5,764,099	6,916,919	12,263	-	-	12,263	0.2%	0.2%	6,916,919	12,263	0.2%
2008	6,687,920	5,871,654	7,045,984	340,641	-	-	340,641	5.1%	4.8%	7,045,984	340,641	4.8%
2009	6,691,680	5,717,095	6,860,514	722,244	-	-	722,244	10.8%	10.5%	6,860,514	722,244	10.5%
2010	7,494,328	5,556,192	7,654,865	1,258,990	-	-	1,258,990	16.8%	16.4%	7,654,865	1,258,990	16.4%
2011	8,092,379	5,691,404	9,030,031	953,282	-	-	953,282	11.8%	10.6%	9,030,031	953,282	10.6%
2012	8,483,517	5,763,368	10,544,331	3,690,954	-	-	3,690,954	43.5%	35.0%	10,544,331	3,690,954	35.0%
2013	8,603,156	5,802,238	10,615,777	4,954,087	-	-	4,954,087	57.6%	46.7%	10,615,777	4,954,087	46.7%
2014	8,576,474	5,783,192	10,580,809	5,070,582	-	-	5,070,582	59.1%	47.9%	10,580,809	5,070,582	47.9%
2015	8,910,014	5,592,225	12,257,201	7,660,056	-	-	7,660,056	86.0%	62.5%	12,257,201	7,660,056	62.5%
2016	9,692,075	5,562,031	12,192,001	12,348,807	-	-	12,348,807	127.4%	101.3%	12,192,001	12,348,807	101.3%
2017	10,167,561	5,317,144	13,994,251	12,175,092	42,470	-	12,217,562	120.2%	87.3%	13,994,251	12,217,562	87.3%
2018	10,875,918	5,331,194	14,016,675	7,493,567	-	-	7,493,567	68.9%	53.5%	14,016,675	7,493,567	53.5%
2019	11,659,221	5,233,325	15,251,067	10,345,273	26,925	-	10,372,197	89.0%	68.0%	15,251,067	10,372,197	68.0%
2020	12,205,343	5,134,357	14,959,085	5,509,287	11,842	-	5,521,129	45.2%	36.9%	14,959,085	5,521,129	36.9%
2021	12,507,446	5,006,947	14,577,566	2,072,624	123,636	459,196	2,655,456	21.2%	18.2%	14,577,566	2,655,456	18.2%
2022	12,321,473	4,908,124	14,295,612	412,983	2,245,795	#######	5,980,936	48.5%	41.8%	14,295,612	5,980,936	41.8%
2023	12,060,855	4,796,540	14,019,183				62,413,384		445.2%	14,279,529	62,323,464	436.5%
2024	11,543,662	4,588,509	13,405,989				66,618,149		496.9%	32,029,334	60,040,099	187.5%
2025	10,958,775	4,353,799	12,714,345				70,995,175		558.4%	41,194,478	60,378,130	146.6%
2026	10,315,132	4,096,557	11,956,686				74,588,430		623.8%	38,739,662	63,901,533	165.0%
2027	9,620,238	3,819,748	11,141,752				77,303,931		693.8%	36,099,277	66,515,368	184.3%
2028	8,894,530	3,530,997	10,292,163				79,339,269		770.9%	33,346,608	68,418,163	205.2%
2029	8,158,415	3,238,572	9,432,342				80,797,453		856.6%	30,560,789	69,735,770	228.2%
2030	7,427,140	2,948,388	8,579,818				81,601,180		951.1%	27,798,612	70,430,852	253.4%
2031	6,715,606	2,666,136	7,751,379				81,542,151		1052.0%	25,114,469	70,350,603	280.1%
2032	6,029,070	2,394,066	6,953,630				80,888,025		1163.2%	22,529,761	69,725,551	309.5%
2033	5,371,513	2,133,663	6,190,914				79,413,220		1282.7%	20,058,561	68,384,781	340.9%
2034	4,747,592	1,886,617	5,468,362				77,191,390		1411.6%	17,717,492	66,398,355	374.8%
2035	4,164,275	1,655,640	4,793,859				74,087,229		1545.5%	15,532,102	63,661,672	409.9%
2036	3,625,595	1,442,285	4,171,683				69,901,701		1675.6%	13,516,252	60,017,921	444.0%
2037	3,133,019	1,247,166	3,603,468				64,922,181		1801.7%	11,675,237	55,707,964	477.1%
2038	2,686,567	1,070,210	3,088,854				59,610,964		1929.9%	10,007,887	51,118,256	510.8%
2039	2,286,164	911,369	2,627,662				54,225,627		2063.6%	8,513,624	46,467,651	545.8%
2040	1,931,090	770,375	2,218,968				48,800,759		2199.3%	7,189,457	41,789,782	581.3%
2041	1,619,134	646,427	1,860,259				43,411,461		2333.6%	6,027,238	37,150,897	616.4%
2042	1,347,841	538,544	1,548,531				38,142,980		2463.2%	5,017,239	32,624,832	650.3%
2043	1,114,302	445,582	1,280,281				33,047,385		2581.3%	4,148,111	28,256,566	681.2%
2044	915,272	366,256	1,051,671				28,360,217		2696.7%	3,407,413	24,239,996	711.4%
2045	746,911	299,099	858,356				24,171,339		2816.0%	2,781,072	20,648,970	742.5%
2046	606,168	242,905	696,803				20,472,373		2938.0%	2,257,642	17,478,039	774.2%
2047	489,457	196,264	562,840				17,209,944		3057.7%	1,823,602	14,682,791	805.2%
2048	393,046	157,701	452,160				14,494,353		3205.6%	1,464,997	12,351,852	843.1%
2049	314,123	126,112	361,558				12,257,062		3390.1%	1,171,448	10,428,777	890.2%
2050	250,212	100,489	288,119				10,341,722		3589.4%	933,505	8,784,675	941.0%
2051	198,441	79,731	228,656				8,710,060		3809.2%	740,845	7,385,470	996.9%
2052	156,759	63,005	180,763				7,303,991		4040.6%	585,674	6,182,052	1055.5%
2053	123,231	49,531	142,178				6,134,351		4314.5%	460,658	5,181,379	1124.8%
2054	96,867	38,905	111,778				5,168,646		4624.0%	362,161	4,356,450	1202.9%
2055	76,237	30,567	87,938				4,345,196		4941.2%	284,918	3,655,332	1282.9%
2056	59,914	23,976	69,066				3,649,704		5284.4%	223,772	3,064,406	1369.4%
2057	46,961	18,756	54,104				3,053,453		5643.7%	175,296	2,559,074	1459.9%
2058	36,726	14,621	42,239				2,587,454		6125.7%	136,855	2,163,858	1581.1%
2059	28,811	11,419	33,062				2,187,773		6617.2%	107,121	1,826,294	1704.9%
2060	22,625	8,927	25,903				1,846,582		7128.7%	83,927	1,539,035	1833.8%
2061	17,680	6,952	20,216				1,564,502		7739.1%	65,499	1,301,873	1987.6%
2062	13,777	5,395	15,712				1,329,732		8463.0%	50,908	1,104,768	2170.1%
2063	10,778	4,205	12,266				1,117,860		9113.1%	39,743	927,711	2334.3%
2064	8,409	3,267	9,546				923,556		9674.5%	30,930	765,851	2476.1%
2065	6,524	2,526	7,393				770,373		10420.5%	23,953	638,315	2664.9%
2066	5,028	1,944	5,695				637,644		11197.1%	18,451	528,030	2861.8%
2067	3,833	1,479	4,339				513,212		11828.0%	14,058	424,866	3022.2%
2068	2,877	1,109	3,261				400,558		12284.9%	10,564	331,584	3138.7%
2069	2,142	825	2,428				293,875		12103.7%	7,867	243,432	3094.5%

Exhibit 3d
Continental General Insurance Company
Nationwide Experience
Currently* Active, Compound Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 300% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	1,575	606	1,787				206,158		11533.5%	5,791	170,975	2952.2%
2071	1,151	443	1,310				143,128		10929.8%	4,243	118,868	2801.6%
2072	822	316	936				97,138		10375.7%	3,033	80,786	2663.3%
2073	585	225	670				63,998		9551.1%	2,171	53,343	2457.1%
2074	412	159	475				41,462		8721.6%	1,540	34,653	2249.8%
2075	284	110	331				25,933		7835.5%	1,072	21,747	2028.0%
2076	192	76	227				15,131		6658.2%	736	12,760	1732.9%
2077	127	51	153				8,203		5351.0%	497	6,979	1405.1%
2078	86	34	104				3,298		3164.6%	338	2,889	855.4%
2079	57	23	70				477		683.9%	226	523	231.2%
2080	37	15	46				-962		-2089.0%	149	-696	-466.3%
2081	19	9	26				-1,174		-4484.8%	85	-907	-1069.1%
2082	4	2	6				-344		-5966.6%	19	-269	-1439.5%
	Without Interest											
Past	185,020,126	122,194,818	216,079,676	76,059,953	2,450,668	3,781,353	82,291,974	44.5%	38.1%	216,079,676	82,291,974	38.1%
Future	128,388,676	51,039,224	148,434,318				1,579,290,024		1064.0%	438,378,496	1,366,694,741	311.8%
Lifetime	313,408,802	173,234,042	364,513,995				1,661,581,998		455.8%	654,458,172	1,448,986,715	221.4%
	With 4.5% Interest											
Past	290,234,701	208,472,155	330,644,942	101,398,240	2,526,577	3,886,621	107,811,437	37.1%	32.6%	330,644,942	107,811,437	32.6%
Future	95,137,697	37,809,620	110,084,562				1,002,539,629		910.7%	315,531,965	872,131,445	276.4%
Lifetime	385,372,397	246,281,776	440,729,504				1,110,351,066		251.9%	646,176,907	979,942,882	151.7%

***As of 12/31/2022**

Exhibit 3e
Continental General Insurance Company
Nationwide Experience
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Rate Increases		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1995	4,770	4,770	4,770	-	-	-	-	0.0%	0.0%	4,770	-	0.0%
1996	30,088	30,088	30,088	-	-	-	-	0.0%	0.0%	30,088	-	0.0%
1997	200,911	200,911	200,911	1,381	-	-	1,381	0.7%	0.7%	200,911	1,381	0.7%
1998	4,576,673	4,576,673	4,576,673	180,479	-	-	180,479	3.9%	3.9%	4,576,673	180,479	3.9%
1999	10,675,799	10,675,799	10,675,799	1,397,084	-	-	1,397,084	13.1%	13.1%	10,675,799	1,397,084	13.1%
2000	18,089,615	18,089,615	18,089,615	4,429,417	-	-	4,429,417	24.5%	24.5%	18,089,615	4,429,417	24.5%
2001	28,241,478	28,241,478	28,241,478	6,074,863	53,017	-	6,127,879	21.7%	21.7%	28,241,478	6,127,879	21.7%
2002	37,776,605	37,776,605	37,776,605	9,623,043	263,484	-	9,886,526	26.2%	26.2%	37,776,605	9,886,526	26.2%
2003	37,287,606	35,938,832	35,938,832	13,535,231	116,518	-	13,651,749	36.6%	38.0%	35,938,832	13,651,749	38.0%
2004	37,466,981	34,645,046	34,645,046	10,949,676	73,111	-	11,022,787	29.4%	31.8%	34,645,046	11,022,787	31.8%
2005	37,200,203	34,360,838	34,360,838	18,733,795	164,726	-	18,898,520	50.8%	55.0%	34,360,838	18,898,520	55.0%
2006	36,786,811	31,768,379	38,122,055	14,355,516	65,313	-	14,420,829	39.2%	37.8%	38,122,055	14,420,829	37.8%
2007	37,254,154	31,688,981	38,026,778	19,477,855	132,255	-	19,610,110	52.6%	51.6%	38,026,778	19,610,110	51.6%
2008	36,436,947	30,992,607	37,191,129	22,714,380	562,469	-	23,276,850	63.9%	62.6%	37,191,129	23,276,850	62.6%
2009	34,708,672	29,012,070	34,814,484	27,668,770	1,517,198	-	29,185,968	84.1%	83.8%	34,814,484	29,185,968	83.8%
2010	34,609,494	25,587,417	35,671,054	28,650,228	729,457	-	29,379,685	84.9%	82.4%	35,671,054	29,379,685	82.4%
2011	32,880,340	22,713,028	36,777,387	34,139,325	1,595,428	-	35,734,752	108.7%	97.2%	36,777,387	35,734,752	97.2%
2012	30,176,300	20,218,047	38,006,320	46,293,956	4,138,048	-	50,432,004	167.1%	132.7%	38,006,320	50,432,004	132.7%
2013	28,160,580	18,767,761	35,238,029	47,265,607	3,839,748	-	51,105,354	181.5%	145.0%	35,238,029	51,105,354	145.0%
2014	26,741,506	17,804,593	33,398,099	53,446,815	6,854,758	-	60,301,573	225.5%	180.6%	33,398,099	60,301,573	180.6%
2015	25,984,679	16,315,725	36,676,502	47,212,521	7,322,641	-	54,535,162	209.9%	148.7%	36,676,502	54,535,162	148.7%
2016	26,362,369	15,117,599	33,954,480	63,056,135	13,289,073	-	76,345,208	289.6%	224.8%	33,954,480	76,345,208	224.8%
2017	25,378,970	13,694,806	36,920,826	59,662,315	16,768,099	-	76,430,414	301.2%	207.0%	36,920,826	76,430,414	207.0%
2018	24,751,216	12,800,673	34,456,316	59,582,490	29,816,092	-	89,398,582	361.2%	259.5%	34,456,316	89,398,582	259.5%
2019	24,144,975	11,200,252	33,251,682	55,872,393	42,521,983	-	98,394,375	407.5%	295.9%	33,251,682	98,394,375	295.9%
2020	23,263,892	9,872,005	29,258,727	38,263,278	50,860,839	-	89,124,117	383.1%	304.6%	29,258,727	89,124,117	304.6%
2021	23,349,900	9,167,630	27,132,615	28,646,316	90,648,350	1,484,866	120,779,532	517.3%	445.1%	27,132,615	120,779,532	445.1%
2022	22,151,507	8,669,808	25,645,810	7,898,230	144,183,492	10,742,595	162,824,316	735.0%	634.9%	25,645,810	162,824,316	634.9%
2023	24,987,324	9,665,308	28,722,253				124,908,313		434.9%	29,095,941	124,776,322	428.8%
2024	22,798,821	8,831,950	26,220,465				131,174,330		500.3%	52,707,668	122,239,793	231.9%
2025	20,717,116	8,034,913	23,831,050				137,128,090		575.4%	63,930,016	123,660,059	193.4%
2026	18,728,155	7,271,090	21,544,054				142,568,461		661.8%	58,839,438	129,757,935	220.5%
2027	16,857,188	6,551,633	19,391,621				148,021,558		763.3%	53,734,603	135,654,552	252.5%
2028	15,097,459	5,872,399	17,363,539				152,836,319		880.2%	48,690,493	140,732,929	289.0%
2029	13,460,152	5,239,530	15,475,287				156,488,510		1011.2%	43,823,543	144,535,093	329.8%
2030	11,941,513	4,651,726	13,723,605				159,063,312		1159.0%	39,190,570	147,229,967	375.7%
2031	10,538,735	4,108,119	12,105,689				160,371,601		1324.8%	34,838,287	148,706,053	426.8%
2032	9,248,970	3,607,992	10,619,161				161,018,239		1516.3%	30,778,127	149,527,372	485.8%
2033	8,068,344	3,149,911	9,259,507				160,620,556		1734.7%	27,011,442	149,372,371	553.0%
2034	6,993,538	2,732,514	8,022,640				159,003,496		1981.9%	23,541,254	148,072,162	629.0%
2035	6,024,486	2,355,862	6,908,362				155,973,258		2257.7%	20,380,782	145,473,399	713.8%
2036	5,158,255	2,018,874	5,912,973				150,791,418		2550.2%	17,530,101	140,885,892	803.7%
2037	4,389,002	1,719,415	5,029,778				143,772,000		2858.4%	14,979,265	134,575,158	898.4%
2038	3,710,270	1,454,935	4,250,927				135,768,199		3193.8%	12,711,848	127,319,700	1001.6%
2039	3,115,794	1,223,043	3,569,195				127,116,760		3561.5%	10,713,783	119,417,907	1114.6%
2040	2,600,143	1,021,612	2,978,068				117,650,550		3950.6%	8,970,153	110,706,727	1234.2%
2041	2,156,137	848,033	2,469,460				107,469,820		4352.0%	7,461,139	101,280,862	1357.4%
2042	1,776,680	699,530	2,035,032				96,804,270		4756.9%	6,165,931	91,359,692	1481.7%
2043	1,455,084	573,525	1,666,951				86,082,540		5164.1%	5,063,583	81,363,801	1606.8%
2044	1,184,759	467,470	1,357,575				75,802,014		5583.6%	4,133,442	71,748,362	1735.8%
2045	958,803	378,741	1,099,068				66,272,276		6029.9%	3,353,714	62,808,938	1872.8%
2046	771,835	305,244	885,219				57,667,315		6514.5%	2,706,864	54,723,954	2021.7%
2047	618,196	244,797	709,526				49,696,077		7004.1%	2,173,884	47,212,200	2171.8%
2048	492,525	195,293	565,764				42,772,098		7560.1%	1,736,705	40,665,177	2341.5%
2049	390,439	155,033	448,962				36,760,972		8188.0%	1,380,759	34,961,282	2532.0%
2050	308,496	122,649	355,092				31,502,034		8871.5%	1,094,036	29,968,069	2739.2%
2051	242,638	96,606	279,653				26,924,741		9627.9%	863,177	25,619,000	2968.0%
2052	189,982	75,757	219,302				23,013,640		10494.0%	678,194	21,907,058	3230.2%
2053	147,977	59,095	171,080				19,713,015		11522.7%	530,038	18,772,266	3541.7%
2054	115,286	46,073	133,442				16,947,882		12700.6%	414,130	16,145,457	3898.6%
2055	89,896	35,926	104,129				14,624,276		14044.3%	323,723	13,942,308	4306.9%
2056	69,963	27,955	81,087				12,643,996		15593.1%	252,555	12,065,085	4777.2%
2057	54,233	21,668	62,898				10,966,949		17436.1%	196,328	10,477,566	5336.8%
2058	41,899	16,720	48,576				9,597,258		19757.4%	151,988	9,177,346	6038.2%
2059	32,494	12,932	37,625				8,458,558		22481.1%	117,999	8,099,896	6864.4%
2060	25,246	10,015	29,186				7,502,221		25705.0%	91,737	7,196,910	7845.2%
2061	19,521	7,726	22,547				6,703,841		29732.6%	71,033	6,443,003	9070.4%
2062	15,051	5,938	17,349				5,973,192		34429.7%	54,783	5,749,652	10495.2%
2063	11,654	4,584	13,408				5,295,819		39497.2%	42,440	5,106,762	12032.9%
2064	9,009	3,531	10,341				4,699,149		45440.5%	32,803	4,542,266	13846.9%
2065	6,944	2,713	7,954				4,200,126		52802.3%	25,274	4,068,698	16098.5%
2066	5,317	2,074	6,085				3,726,055		61229.8%	19,368	3,616,912	18675.0%
2067	4,020	1,565	4,598				3,317,367		72141.8%	14,665	3,229,354	22020.7%
2068	2,993	1,164	3,425				2,905,323		84823.9%	10,947	2,836,568	25911.5%
2069	2,213	859	2,530				2,489,499		98381.8%	8,104	2,439,194	30100.5%

Exhibit 3e
Continental General Insurance Company
Nationwide Experience
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Rate Increases		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	1,619	627	1,852				2,069,352		111723.5%	5,940	2,034,258	34244.4%
2071	1,172	454	1,345				1,650,177		122712.5%	4,323	1,625,967	37609.2%
2072	831	322	955				1,276,920		133758.9%	3,075	1,260,590	41001.0%
2073	591	230	683				955,384		139961.6%	2,199	944,743	42962.2%
2074	417	162	484				685,271		141685.3%	1,559	678,470	43527.6%
2075	287	112	336				481,250		143047.7%	1,085	477,070	43989.1%
2076	193	76	229				314,672		137206.8%	741	312,303	42149.5%
2077	128	51	154				189,396		123232.1%	497	188,172	37835.1%
2078	86	35	104				100,139		95946.5%	338	99,729	29519.2%
2079	57	23	70				37,772		54081.7%	226	37,817	16727.5%
2080	37	15	46				2,001		4340.2%	149	2,267	1519.2%
2081	19	9	26				-6,082		-23204.7%	85	-5,815	-6854.8%
2082	4	2	6				-1,721		-29835.2%	19	-1,646	-8815.4%
	Without Interest											
Past	704,693,042	529,932,035	789,082,948	719,131,096	415,516,097	12,227,460	1,146,874,654	162.7%	145.3%	789,082,948	1,146,874,654	145.3%
Future	215,639,996	83,936,164	247,782,330				3,472,561,825		1401.5%	630,656,892	3,247,824,954	515.0%
Lifetime	920,333,038	613,868,198	1,036,865,278				4,619,436,479		445.5%	1,419,739,841	4,394,699,608	309.5%
	With 4.5% Interest											
Past	1,272,932,617	1,022,799,483	1,380,762,350	1,088,359,885	468,266,383	12,567,857	1,569,194,124	123.3%	113.6%	1,380,762,350	1,569,194,124	113.6%
Future	164,878,907	64,105,744	189,497,276				2,104,592,408		1110.6%	464,253,288	1,963,688,524	423.0%
Lifetime	1,437,811,524	1,086,905,227	1,570,259,626				3,673,786,532		234.0%	1,845,015,638	3,532,882,648	191.5%

Exhibit 3f
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1995	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1996	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1997	27,614	27,614	27,614	1,381	-	-	1,381	5.0%	5.0%	27,614	1,381	5.0%
1998	797,160	797,160	797,160	1,340	-	-	1,340	0.2%	0.2%	797,160	1,340	0.2%
1999	2,005,378	2,005,378	2,005,378	526,302	-	-	526,302	26.2%	26.2%	2,005,378	526,302	26.2%
2000	3,907,799	3,907,799	3,907,799	130,590	-	-	130,590	3.3%	3.3%	3,907,799	130,590	3.3%
2001	6,884,451	6,884,451	6,884,451	315,018	-	-	315,018	4.6%	4.6%	6,884,451	315,018	4.6%
2002	10,261,140	10,261,140	10,261,140	1,206,120	-	-	1,206,120	11.8%	11.8%	10,261,140	1,206,120	11.8%
2003	11,139,667	10,756,554	10,756,554	975,876	2,441	-	978,317	8.8%	9.1%	10,756,554	978,317	9.1%
2004	11,604,301	10,760,370	10,760,370	412,191	-	-	412,191	3.6%	3.8%	10,760,370	412,191	3.8%
2005	11,918,891	11,026,941	11,026,941	3,304,837	-	-	3,304,837	27.7%	30.0%	11,026,941	3,304,837	30.0%
2006	12,216,792	10,595,255	12,714,306	917,808	-	-	917,808	7.5%	7.2%	12,714,306	917,808	7.2%
2007	12,806,944	10,937,123	13,124,548	1,245,966	-	-	1,245,966	9.7%	9.5%	13,124,548	1,245,966	9.5%
2008	13,071,073	11,152,769	13,383,323	2,450,924	-	-	2,450,924	18.8%	18.3%	13,383,323	2,450,924	18.3%
2009	13,039,085	10,934,561	13,121,473	3,216,432	-	-	3,216,432	24.7%	24.5%	13,121,473	3,216,432	24.5%
2010	14,264,277	10,601,456	14,718,970	3,943,801	-	-	3,943,801	27.6%	26.8%	14,718,970	3,943,801	26.8%
2011	15,425,638	10,700,506	17,215,090	2,192,694	-	-	2,192,694	14.2%	12.7%	17,215,090	2,192,694	12.7%
2012	16,049,542	10,799,419	20,151,503	7,569,059	-	-	7,569,059	47.2%	37.6%	20,151,503	7,569,059	37.6%
2013	16,155,798	10,800,875	20,147,671	9,369,132	-	-	9,369,132	58.0%	46.5%	20,147,671	9,369,132	46.5%
2014	16,056,976	10,713,411	19,984,181	10,947,821	-	-	10,947,821	68.2%	54.8%	19,984,181	10,947,821	54.8%
2015	16,499,929	10,363,614	23,179,330	14,480,969	16,533	-	14,497,503	87.9%	62.5%	23,179,330	14,497,503	62.5%
2016	17,882,039	10,243,211	22,909,194	21,115,449	13,242	-	21,128,690	118.2%	92.2%	22,909,194	21,128,690	92.2%
2017	18,423,116	9,878,739	26,529,953	25,394,842	54,404	-	25,449,247	138.1%	95.9%	26,529,953	25,449,247	95.9%
2018	19,091,213	9,784,320	26,239,455	20,755,732	1,418	-	20,757,150	108.7%	79.1%	26,239,455	20,757,150	79.1%
2019	20,032,260	9,269,200	27,451,443	17,450,370	46,872	-	17,497,242	87.3%	63.7%	27,451,443	17,497,242	63.7%
2020	20,711,649	8,790,710	26,011,185	9,215,664	11,842	-	9,227,506	44.6%	35.5%	26,011,185	9,227,506	35.5%
2021	21,391,850	8,423,925	24,896,389	4,250,709	129,096	548,878	4,928,683	23.0%	19.8%	24,896,389	4,928,683	19.8%
2022	20,847,257	8,171,956	24,157,762	995,743	3,093,326	3,970,978	8,060,047	38.7%	33.4%	24,157,762	8,060,047	33.4%
2023	20,343,802	7,957,998	23,579,528				93,216,390		395.3%	23,953,215	93,084,399	388.6%
2024	19,232,228	7,520,678	22,273,237				95,182,262		427.3%	48,760,440	86,247,725	176.9%
2025	18,009,130	7,040,624	20,839,403				97,493,518		467.8%	60,938,369	84,025,487	137.9%
2026	16,699,526	6,527,711	19,308,019				98,875,923		512.1%	56,603,403	86,065,396	152.0%
2027	15,324,979	5,990,426	17,705,009				99,309,107		560.9%	52,047,991	86,942,100	167.0%
2028	13,926,848	5,444,401	16,077,134				99,136,620		616.6%	47,404,089	87,033,230	183.6%
2029	12,554,043	4,908,588	14,481,160				98,518,490		680.3%	42,829,417	86,565,073	202.1%
2030	11,234,689	4,393,717	12,949,170				97,323,089		751.6%	38,416,136	85,489,745	222.5%
2031	9,991,068	3,908,245	11,506,280				95,326,486		828.5%	34,238,879	83,660,937	244.3%
2032	8,827,649	3,454,202	10,158,410				92,882,348		914.3%	30,317,375	81,391,481	268.5%
2033	7,745,949	3,032,191	8,907,199				89,786,351		1008.0%	26,659,133	78,538,165	294.6%
2034	6,748,198	2,642,883	7,754,714				86,098,398		1110.3%	23,273,327	75,167,063	323.0%
2035	5,838,966	2,288,032	6,705,870				81,656,924		1217.7%	20,178,290	71,157,065	352.6%
2036	5,018,839	1,967,854	5,760,884				76,249,329		1323.6%	17,378,012	66,343,803	381.8%
2037	4,285,174	1,681,370	4,916,557				70,186,800		1427.6%	14,866,044	60,989,958	410.3%
2038	3,633,332	1,426,713	4,167,097				63,937,356		1534.3%	12,628,018	55,488,856	439.4%
2039	3,059,417	1,202,343	3,507,820				57,761,757		1646.7%	10,652,409	50,062,904	470.0%
2040	2,559,019	1,006,518	2,933,372				51,667,656		1761.4%	8,925,458	44,723,833	501.1%
2041	2,126,226	837,031	2,436,972				45,707,734		1875.6%	7,428,651	39,518,776	532.0%
2042	1,755,117	691,569	2,011,601				39,956,350		1986.3%	6,142,501	34,511,772	561.9%
2043	1,439,529	567,768	1,650,073				34,465,426		2088.7%	5,046,704	29,746,687	589.4%
2044	1,173,578	463,320	1,345,464				29,468,375		2190.2%	4,121,331	25,414,722	616.7%
2045	950,863	375,779	1,090,474				25,035,415		2295.8%	3,345,120	21,572,078	644.9%
2046	766,254	303,149	879,185				21,143,205		2404.9%	2,700,830	18,199,844	673.9%
2047	614,205	243,289	705,215				17,726,439		2513.6%	2,169,573	15,242,562	702.6%
2048	489,716	194,217	562,721				14,894,005		2646.8%	1,733,662	12,787,084	737.6%
2049	388,446	154,265	446,808				12,565,942		2812.4%	1,378,605	10,766,252	781.0%
2050	307,067	122,091	353,544				10,578,165		2992.0%	1,092,487	9,044,201	827.9%
2051	241,616	96,199	278,541				8,887,713		3190.8%	862,065	7,581,971	879.5%
2052	189,254	75,464	218,513				7,435,598		3402.8%	677,404	6,329,016	934.3%
2053	147,432	58,870	170,485				6,231,316		3655.1%	529,443	5,290,567	999.3%
2054	114,860	45,893	132,970				5,239,572		3940.4%	413,658	4,437,147	1072.7%
2055	89,557	35,779	103,751				4,396,118		4237.2%	323,344	3,714,151	1148.7%
2056	69,697	27,838	80,787				3,685,420		4561.9%	252,255	3,106,509	1231.5%
2057	54,026	21,575	62,662				3,078,392		4912.7%	196,093	2,589,008	1320.3%
2058	41,738	16,646	48,391				2,605,345		5384.0%	151,803	2,185,433	1439.6%
2059	32,367	12,873	37,478				2,200,120		5870.4%	117,852	1,841,458	1562.5%
2060	25,146	9,969	29,069				1,854,630		6380.0%	91,621	1,549,319	1691.0%
2061	19,443	7,689	22,456				1,569,296		6988.4%	70,942	1,308,458	1844.4%
2062	14,991	5,910	17,278				1,332,316		7711.0%	54,713	1,108,776	2026.5%
2063	11,607	4,562	13,354				1,119,209		8381.2%	42,386	930,153	2194.5%
2064	8,974	3,515	10,300				924,232		8972.8%	32,762	767,349	2342.2%
2065	6,918	2,700	7,924				770,647		9725.7%	25,243	639,219	2532.3%
2066	5,297	2,065	6,063				637,699		10518.5%	19,345	528,556	2732.3%
2067	4,006	1,559	4,582				513,163		11199.7%	14,649	425,149	2902.3%
2068	2,983	1,160	3,413				400,485		11733.2%	10,935	331,730	3033.6%
2069	2,205	856	2,522				293,817		11650.3%	8,095	243,512	3008.2%

Exhibit 3f
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Rate Increases		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	1,614	625	1,846				206,107		11162.6%	5,935	171,013	2881.6%
2071	1,169	453	1,341				143,091		10669.2%	4,320	118,881	2752.0%
2072	829	321	952				97,133		10201.6%	3,072	80,803	2630.3%
2073	590	229	681				64,000		9399.6%	2,197	53,359	2428.4%
2074	416	162	483				41,467		8594.2%	1,558	34,666	2225.7%
2075	286	112	336				25,937		7726.8%	1,084	21,756	2007.5%
2076	193	76	229				15,131		6606.3%	741	12,762	1723.1%
2077	127	51	153				8,203		5344.7%	497	6,979	1403.9%
2078	86	34	104				3,298		3164.6%	338	2,889	855.4%
2079	57	23	70				477		683.9%	226	523	231.2%
2080	37	15	46				-962		-2089.0%	149	-696	-466.3%
2081	19	9	26				-1,174		-4484.8%	85	-907	-1069.1%
2082	4	2	6				-344		-5966.6%	19	-269	-1439.5%
	Without Interest											
Past	342,511,841	228,588,457	402,363,181	162,386,769	3,369,175	4,519,855	170,275,799	49.7%	42.3%	402,363,181	170,275,799	42.3%
Future	196,131,404	76,780,205	226,269,732				1,849,927,312		817.6%	609,144,294	1,625,190,440	266.8%
Lifetime	538,643,245	305,368,661	628,632,914				2,020,203,111		321.4%	1,011,507,476	1,795,466,239	177.5%
	With 4.5% Interest											
Past	546,654,041	395,385,730	623,082,246	225,578,282	3,485,389	4,645,682	233,709,354	42.8%	37.5%	623,082,246	233,709,354	37.5%
Future	148,097,046	57,948,486	170,979,673				1,211,316,472		708.5%	445,735,685	1,070,412,587	240.1%
Lifetime	694,751,087	453,334,216	794,061,919				1,445,025,825		182.0%	1,068,817,931	1,304,121,941	122.0%

***As of 12/31/2022**

Exhibit 4a
Continental General Insurance Company
Pennsylvania Experience
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 200% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	1,096	1,096	1,096	-	-	-	-	0.0%	0.0%	1,096	-	0.0%
1999	12,939	12,939	12,939	-	-	-	-	0.0%	0.0%	12,939	-	0.0%
2000	59,801	59,801	59,801	-	-	-	-	0.0%	0.0%	59,801	-	0.0%
2001	163,897	163,897	163,897	59,391	-	-	59,391	36.2%	36.2%	163,897	59,391	36.2%
2002	302,384	302,384	302,384	1,600	-	-	1,600	0.5%	0.5%	302,384	1,600	0.5%
2003	316,045	316,045	316,045	1,700	-	-	1,700	0.5%	0.5%	316,045	1,700	0.5%
2004	296,493	296,493	296,493	2,500	-	-	2,500	0.8%	0.8%	296,493	2,500	0.8%
2005	283,964	283,964	283,964	-	-	-	-	0.0%	0.0%	283,964	-	0.0%
2006	289,334	241,112	289,334	96,783	-	-	96,783	33.5%	33.5%	289,334	96,783	33.5%
2007	309,106	257,588	309,106	50,970	-	-	50,970	16.5%	16.5%	309,106	50,970	16.5%
2008	303,406	252,839	303,406	2,400	-	-	2,400	0.8%	0.8%	303,406	2,400	0.8%
2009	293,347	244,456	293,347	-	-	-	-	0.0%	0.0%	293,347	-	0.0%
2010	254,359	183,449	254,359	-	-	-	-	0.0%	0.0%	254,359	-	0.0%
2011	265,362	165,495	265,362	69,616	-	-	69,616	26.2%	26.2%	265,362	69,616	26.2%
2012	263,920	142,387	263,920	-	-	-	-	0.0%	0.0%	263,920	-	0.0%
2013	257,331	138,959	257,331	171,936	-	-	171,936	66.8%	66.8%	257,331	171,936	66.8%
2014	233,799	126,715	233,799	37,912	-	-	37,912	16.2%	16.2%	233,799	37,912	16.2%
2015	229,181	103,599	229,181	157,810	-	-	157,810	68.9%	68.9%	229,181	157,810	68.9%
2016	198,429	89,876	198,429	69,805	-	-	69,805	35.2%	35.2%	198,429	69,805	35.2%
2017	168,605	63,959	168,605	164,704	-	-	164,704	97.7%	97.7%	168,605	164,704	97.7%
2018	149,209	57,478	149,209	45,340	-	-	45,340	30.4%	30.4%	149,209	45,340	30.4%
2019	134,315	46,582	134,315	41,402	-	-	41,402	30.8%	30.8%	134,315	41,402	30.8%
2020	82,669	29,086	82,669	35,942	-	-	35,942	43.5%	43.5%	82,669	35,942	43.5%
2021	88,823	31,107	88,823	16,673	-	1,576	18,249	20.5%	20.5%	88,823	18,249	20.5%
2022	71,459	25,403	71,459	60,416	82,872	11,402	154,690	216.5%	216.5%	71,459	154,690	216.5%
2023	69,738	24,771	69,738				211,567		303.4%	70,564	211,362	299.5%
2024	64,062	22,757	64,062				228,305		356.4%	120,874	217,320	179.8%
2025	57,983	20,602	57,983				217,309		374.8%	140,899	204,718	145.3%
2026	51,649	18,358	51,649				202,376		391.8%	125,508	193,295	154.0%
2027	45,007	15,993	45,007				188,687		419.2%	109,366	181,741	166.2%
2028	38,488	13,665	38,488				174,170		452.5%	93,525	168,621	180.3%
2029	32,592	11,560	32,592				158,583		486.6%	79,198	154,080	194.6%
2030	27,428	9,715	27,428				140,958		513.9%	66,649	137,359	206.1%
2031	22,923	8,105	22,923				126,189		550.5%	55,703	123,044	220.9%
2032	19,038	6,715	19,038				113,794		597.7%	46,262	110,807	239.5%
2033	15,779	5,547	15,779				102,358		648.7%	38,343	99,319	259.0%
2034	13,074	4,577	13,074				90,966		695.8%	31,770	87,881	276.6%
2035	10,859	3,785	10,859				80,036		737.1%	26,387	77,005	291.8%
2036	9,048	3,138	9,048				69,945		773.0%	21,988	66,978	304.6%
2037	7,561	2,608	7,561				61,401		812.0%	18,374	58,537	318.6%
2038	6,327	2,171	6,327				53,257		841.7%	15,375	50,466	328.2%
2039	5,292	1,806	5,292				45,396		857.8%	12,860	42,847	333.2%
2040	4,418	1,501	4,418				38,153		863.5%	10,736	35,843	333.8%
2041	3,683	1,245	3,683				32,166		873.4%	8,950	30,128	336.6%
2042	3,062	1,030	3,062				26,188		855.3%	7,440	24,581	330.4%
2043	2,535	850	2,535				21,265		838.7%	6,161	20,006	324.7%
2044	2,072	692	2,072				17,470		843.3%	5,034	16,458	326.9%
2045	1,667	555	1,667				14,473		868.4%	4,050	13,645	336.9%
2046	1,321	439	1,321				11,825		895.0%	3,210	11,183	348.3%
2047	1,032	342	1,032				9,118		883.5%	2,508	8,715	347.5%
2048	797	264	797				6,899		865.8%	1,936	6,687	345.4%
2049	604	200	604				4,951		819.8%	1,468	4,915	334.9%
2050	448	148	448				3,737		834.3%	1,088	3,763	345.7%
2051	325	107	325				2,829		869.3%	791	2,882	364.4%
2052	231	76	231				2,113		913.2%	562	2,176	387.0%
2053	163	54	163				1,580		966.3%	397	1,641	413.1%
2054	114	37	114				1,178		1034.2%	277	1,232	445.1%
2055	78	26	78				889		1135.3%	190	934	490.6%
2056	53	17	53				663		1251.6%	129	697	542.1%
2057	35	11	35				486		1398.8%	84	512	605.7%
2058	22	7	22				353		1589.3%	54	371	687.2%
2059	12	4	12				263		2286.6%	28	270	965.8%
2060	7	2	7				188		2539.6%	18	193	1071.7%
2061	5	2	5				130		2742.5%	12	133	1157.4%
2062	3	1	3				87		2874.8%	7	90	1216.1%
2063	2	1	2				56		3081.4%	4	58	1315.7%
2064	0	0	0				37		0.0%	0	37	0.0%
2065	0	0	0				24		0.0%	0	24	0.0%
2066	0	0	0				15		0.0%	0	15	0.0%
2067	0	0	0				9		0.0%	0	9	0.0%
2068	0	0	0				5		0.0%	0	5	0.0%
2069	0	0	0				2		0.0%	0	2	0.0%

Exhibit 4a
Continental General Insurance Company
Pennsylvania Experience
All Non-Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 200% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	0	0	0				0		0.0%	0	0	0.0%
2071	0	0	0				0		0.0%	0	0	0.0%
2072	0	0	0				0		0.0%	0	0	0.0%
2073	0	0	0				0		0.0%	0	0	0.0%
2074	0	0	0				0		0.0%	0	0	0.0%
2075	0	0	0				0		0.0%	0	0	0.0%
2076	0	0	0				0		0.0%	0	0	0.0%
2077	0	0	0				0		0.0%	0	0	0.0%
2078	0	0	0				0		0.0%	0	0	0.0%
2079	0	0	0				0		0.0%	0	0	0.0%
2080	0	0	0				0		0.0%	0	0	0.0%
2081	0	0	0				0		0.0%	0	0	0.0%
2082	0	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	5,029,274	3,636,711	5,029,274	1,086,899	82,872	12,978	1,182,749	23.5%	23.5%	5,029,274	1,182,749	23.5%
Future	519,536	183,483	519,536				2,462,447		474.0%	1,128,780	2,372,581	210.2%
Lifetime	5,548,810	3,820,195	5,548,810				3,645,196		65.7%	6,158,054	3,555,330	57.7%
	With 4.5% Interest											
Past	9,139,896	7,101,691	9,139,896	1,649,426	84,716	13,339	1,747,481	19.1%	19.1%	9,139,896	1,747,481	19.1%
Future	411,967	145,809	411,967				1,826,664		443.4%	871,763	1,761,438	202.1%
Lifetime	9,551,863	7,247,500	9,551,863				3,574,145		37.4%	10,011,659	3,508,919	35.0%

Exhibit 4b
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Non-Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 200% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1999	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2000	4,414	4,414	4,414	-	-	-	-	0.0%	0.0%	4,414	-	0.0%
2001	18,964	18,964	18,964	1,627	-	-	1,627	8.6%	8.6%	18,964	1,627	8.6%
2002	45,224	45,224	45,224	-	-	-	-	0.0%	0.0%	45,224	-	0.0%
2003	51,629	51,629	51,629	-	-	-	-	0.0%	0.0%	51,629	-	0.0%
2004	49,432	49,432	49,432	-	-	-	-	0.0%	0.0%	49,432	-	0.0%
2005	51,121	51,121	51,121	-	-	-	-	0.0%	0.0%	51,121	-	0.0%
2006	53,176	44,313	53,176	-	-	-	-	0.0%	0.0%	53,176	-	0.0%
2007	60,239	50,199	60,239	16,579	-	-	16,579	27.5%	27.5%	60,239	16,579	27.5%
2008	60,923	50,769	60,923	-	-	-	-	0.0%	0.0%	60,923	-	0.0%
2009	60,134	50,112	60,134	-	-	-	-	0.0%	0.0%	60,134	-	0.0%
2010	56,506	41,126	56,506	-	-	-	-	0.0%	0.0%	56,506	-	0.0%
2011	63,653	40,432	63,653	-	-	-	-	0.0%	0.0%	63,653	-	0.0%
2012	71,321	39,384	71,321	-	-	-	-	0.0%	0.0%	71,321	-	0.0%
2013	73,336	40,432	73,336	476	-	-	476	0.6%	0.6%	73,336	476	0.6%
2014	71,171	39,306	71,171	-	-	-	-	0.0%	0.0%	71,171	-	0.0%
2015	70,039	32,327	70,039	-	-	-	-	0.0%	0.0%	70,039	-	0.0%
2016	80,489	37,174	80,489	69,711	-	-	69,711	86.6%	86.6%	80,489	69,711	86.6%
2017	78,992	30,424	78,992	108,495	-	-	108,495	137.4%	137.4%	78,992	108,495	137.4%
2018	90,389	34,935	90,389	44,940	-	-	44,940	49.7%	49.7%	90,389	44,940	49.7%
2019	93,213	32,335	93,213	38,173	-	-	38,173	41.0%	41.0%	93,213	38,173	41.0%
2020	82,669	29,086	82,669	-	-	-	-	0.0%	0.0%	82,669	-	0.0%
2021	88,823	31,107	88,823	16,673	-	515	17,188	19.4%	19.4%	88,823	17,188	19.4%
2022	71,459	25,403	71,459	-	-	3,726	3,726	5.2%	5.2%	71,459	3,726	5.2%
2023	69,738	24,771	69,738				154,798		222.0%	70,564	154,593	219.1%
2024	64,062	22,757	64,062				144,529		225.6%	120,874	133,545	110.5%
2025	57,983	20,602	57,983				133,792		230.7%	140,899	121,202	86.0%
2026	51,649	18,358	51,649				122,167		236.5%	125,508	113,085	90.1%
2027	45,007	15,993	45,007				111,543		247.8%	109,366	104,597	95.6%
2028	38,488	13,665	38,488				100,806		261.9%	93,525	95,257	101.9%
2029	32,592	11,560	32,592				89,781		275.5%	79,198	85,278	107.7%
2030	27,428	9,715	27,428				77,722		283.4%	66,649	74,123	111.2%
2031	22,923	8,105	22,923				67,266		293.4%	55,703	64,120	115.1%
2032	19,038	6,715	19,038				58,574		307.7%	46,262	55,588	120.2%
2033	15,779	5,547	15,779				51,805		328.3%	38,343	48,766	127.2%
2034	13,074	4,577	13,074				45,969		351.6%	31,770	42,884	135.0%
2035	10,859	3,785	10,859				40,569		373.6%	26,387	37,538	142.3%
2036	9,048	3,138	9,048				36,066		398.6%	21,988	33,099	150.5%
2037	7,561	2,608	7,561				32,172		425.5%	18,374	29,308	159.5%
2038	6,327	2,171	6,327				29,155		460.8%	15,375	26,364	171.5%
2039	5,292	1,806	5,292				25,793		487.4%	12,860	23,244	180.7%
2040	4,418	1,501	4,418				22,855		517.3%	10,736	20,545	191.4%
2041	3,683	1,245	3,683				20,013		543.4%	8,950	17,975	200.8%
2042	3,062	1,030	3,062				16,485		538.4%	7,440	14,877	200.0%
2043	2,535	850	2,535				13,537		533.9%	6,161	12,279	199.3%
2044	2,072	692	2,072				11,301		545.5%	5,034	10,289	204.4%
2045	1,667	555	1,667				9,529		571.8%	4,050	8,701	214.9%
2046	1,321	439	1,321				7,790		589.6%	3,210	7,149	222.7%
2047	1,032	342	1,032				5,808		562.8%	2,508	5,405	215.5%
2048	797	264	797				4,141		519.8%	1,936	3,930	203.0%
2049	604	200	604				2,604		431.1%	1,468	2,568	175.0%
2050	448	148	448				1,741		388.6%	1,088	1,767	162.3%
2051	325	107	325				1,149		353.0%	791	1,202	152.0%
2052	231	76	231				724		313.1%	562	787	140.0%
2053	163	54	163				458		280.0%	397	519	130.6%
2054	114	37	114				284		249.3%	277	338	122.1%
2055	78	26	78				175		222.9%	190	219	115.1%
2056	53	17	53				106		199.3%	129	140	109.0%
2057	35	11	35				62		179.8%	84	88	104.0%
2058	22	7	22				35		157.4%	54	53	97.9%
2059	12	4	12				27		237.0%	28	34	122.4%
2060	7	2	7				17		236.1%	18	22	123.8%
2061	5	2	5				11		227.8%	12	14	122.5%
2062	3	1	3				6		188.4%	7	8	110.6%
2063	2	1	2				0		13.6%	4	2	53.2%
2064	-	0	0				0		0.0%	0	0	0.0%
2065	-	0	0				0		0.0%	0	0	0.0%
2066	-	0	0				0		0.0%	0	0	0.0%
2067	-	0	0				0		0.0%	0	0	0.0%
2068	-	0	0				0		0.0%	0	0	0.0%
2069	-	0	0				0		0.0%	0	0	0.0%

Exhibit 4b
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Non-Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 200% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	-	0	0				0		0.0%	0	0	0.0%
2071	-	0	0				0		0.0%	0	0	0.0%
2072	-	0	0				0		0.0%	0	0	0.0%
2073	-	0	0				0		0.0%	0	0	0.0%
2074	-	0	0				0		0.0%	0	0	0.0%
2075	-	0	0				0		0.0%	0	0	0.0%
2076	-	0	0				0		0.0%	0	0	0.0%
2077	-	0	0				0		0.0%	0	0	0.0%
2078	-	0	0				0		0.0%	0	0	0.0%
2079	-	0	0				0		0.0%	0	0	0.0%
2080	-	0	0				0		0.0%	0	0	0.0%
2081	-	0	0				0		0.0%	0	0	0.0%
2082	-	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	1,447,314	869,648	1,447,314	296,674	0	4,241	300,915	20.8%	20.8%	1,447,314	300,915	20.8%
Future	519,536	183,483	519,536				1,441,368		277.4%	1,128,780	1,351,502	119.7%
Lifetime	1,966,851	1,053,131	1,966,851				1,742,283		88.6%	2,576,094	1,652,416	64.1%
	With 4.5% Interest											
Past	2,285,480	1,518,552	2,285,480	385,855	0	4,359	390,214	17.1%	17.1%	2,285,480	390,214	17.1%
Future	411,967	145,809	411,967				1,086,011		263.6%	871,763	1,020,785	117.1%
Lifetime	2,697,448	1,664,361	2,697,448				1,476,225		54.7%	3,157,243	1,410,999	44.7%

***As of 12/31/2022**

Exhibit 4c
Continental General Insurance Company
Pennsylvania Experience
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 300% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	4,111	4,111	4,111	-	-	-	-	0.0%	0.0%	4,111	-	0.0%
1999	7,224	7,224	7,224	-	-	-	-	0.0%	0.0%	7,224	-	0.0%
2000	80,475	80,475	80,475	-	-	-	-	0.0%	0.0%	80,475	-	0.0%
2001	232,756	232,756	232,756	-	-	-	-	0.0%	0.0%	232,756	-	0.0%
2002	531,870	531,870	531,870	7,990	-	-	7,990	1.5%	1.5%	531,870	7,990	1.5%
2003	598,526	598,526	598,526	8,094	-	-	8,094	1.4%	1.4%	598,526	8,094	1.4%
2004	573,822	573,822	573,822	13,861	-	-	13,861	2.4%	2.4%	573,822	13,861	2.4%
2005	560,984	560,984	560,984	28,042	-	-	28,042	5.0%	5.0%	560,984	28,042	5.0%
2006	563,461	469,550	563,461	690,459	-	-	690,459	122.5%	122.5%	563,461	690,459	122.5%
2007	593,715	494,763	593,715	649	-	-	649	0.1%	0.1%	593,715	649	0.1%
2008	588,494	490,412	588,494	428,683	-	-	428,683	72.8%	72.8%	588,494	428,683	72.8%
2009	561,894	468,245	561,894	105,494	-	-	105,494	18.8%	18.8%	561,894	105,494	18.8%
2010	572,241	419,466	572,241	414,151	-	-	414,151	72.4%	72.4%	572,241	414,151	72.4%
2011	635,873	410,746	635,873	927,390	-	-	927,390	145.8%	145.8%	635,873	927,390	145.8%
2012	703,551	398,882	703,551	69,281	-	-	69,281	9.8%	9.8%	703,551	69,281	9.8%
2013	680,823	386,620	680,823	-	-	-	-	0.0%	0.0%	680,823	-	0.0%
2014	668,353	379,407	668,353	629,067	248,450	-	877,518	131.3%	131.3%	668,353	877,518	131.3%
2015	670,862	318,652	670,862	91,725	-	-	91,725	13.7%	13.7%	670,862	91,725	13.7%
2016	767,720	363,554	767,720	445,770	-	-	445,770	58.1%	58.1%	767,720	445,770	58.1%
2017	778,275	309,328	778,275	1,140,548	777,315	-	1,917,864	246.4%	246.4%	778,275	1,917,864	246.4%
2018	817,900	322,089	817,900	352,045	-	-	352,045	43.0%	43.0%	817,900	352,045	43.0%
2019	847,241	298,151	847,241	492,296	-	-	492,296	58.1%	58.1%	847,241	492,296	58.1%
2020	835,352	294,749	835,352	159,125	272,947	-	432,072	51.7%	51.7%	835,352	432,072	51.7%
2021	816,617	288,297	816,617	248,288	722,789	30,424	1,001,501	122.6%	122.6%	816,617	1,001,501	122.6%
2022	791,345	279,371	791,345	19,032	1,672,751	220,109	1,911,892	241.6%	241.6%	791,345	1,911,892	241.6%
2023	800,324	281,686	800,324				2,591,879		323.9%	814,493	2,588,454	317.8%
2024	766,243	269,583	766,243				2,879,229		375.8%	1,788,975	2,610,155	145.9%
2025	728,721	256,275	728,721				3,204,466		439.7%	2,309,193	2,741,412	118.7%
2026	688,473	241,877	688,473				3,495,925		507.8%	2,192,004	3,003,925	137.0%
2027	645,972	226,935	645,972				3,790,919		586.9%	2,065,045	3,269,800	158.3%
2028	602,679	211,768	602,679				4,019,695		667.0%	1,931,172	3,474,415	179.9%
2029	558,810	196,396	558,810				4,226,993		756.4%	1,792,991	3,655,068	203.9%
2030	514,690	180,935	514,690				4,402,144		855.3%	1,653,314	3,805,947	230.2%
2031	471,041	165,634	471,041				4,538,169		963.4%	1,514,632	3,921,634	258.9%
2032	428,098	150,571	428,098				4,647,380		1085.6%	1,377,798	4,012,516	291.2%
2033	385,908	135,767	385,908				4,718,485		1222.7%	1,243,016	4,069,539	327.4%
2034	344,795	121,321	344,795				4,734,693		1373.2%	1,111,382	4,079,250	367.0%
2035	305,466	107,490	305,466				4,682,053		1532.8%	985,234	4,029,571	409.0%
2036	268,531	94,502	268,531				4,549,400		1694.2%	866,599	3,913,013	451.5%
2037	234,231	82,446	234,231				4,339,341		1852.6%	756,292	3,731,382	493.4%
2038	202,675	71,358	202,675				4,082,066		2014.1%	654,704	3,509,371	536.0%
2039	173,926	61,253	173,926				3,800,181		2184.9%	562,067	3,265,919	581.1%
2040	147,950	52,117	147,950				3,504,197		2368.5%	478,294	3,010,273	629.4%
2041	124,766	43,964	124,766				3,201,930		2566.3%	403,476	2,750,000	681.6%
2042	104,307	36,767	104,307				2,854,410		2736.5%	337,411	2,451,984	726.7%
2043	86,425	30,474	86,425				2,477,772		2867.0%	279,635	2,129,024	761.4%
2044	70,924	25,018	70,924				2,104,299		2967.0%	229,528	1,808,820	788.1%
2045	57,678	20,353	57,678				1,762,196		3055.2%	186,695	1,514,233	811.1%
2046	46,483	16,407	46,483				1,451,353		3122.3%	150,485	1,247,378	828.9%
2047	37,183	13,128	37,183				1,172,842		3154.3%	120,400	1,008,663	837.8%
2048	29,519	10,425	29,519				942,340		3192.3%	95,596	810,679	848.0%
2049	23,291	8,229	23,291				759,092		3259.1%	75,434	652,756	865.3%
2050	18,296	6,466	18,296				613,524		3353.4%	59,268	527,015	889.2%
2051	14,327	5,065	14,327				500,291		3492.0%	46,412	428,916	924.1%
2052	11,187	3,956	11,187				423,734		3787.6%	36,244	361,846	998.4%
2053	8,699	3,077	8,699				360,128		4139.7%	28,185	306,298	1086.7%
2054	6,799	2,405	6,799				310,867		4572.4%	22,028	263,278	1195.2%
2055	5,328	1,884	5,328				278,744		5231.8%	17,262	234,928	1360.9%
2056	4,197	1,484	4,197				252,312		6011.6%	13,599	211,776	1557.3%
2057	3,302	1,167	3,302				226,160		6849.0%	10,699	189,199	1768.4%
2058	2,612	922	2,612				196,589		7525.4%	8,464	164,141	1939.3%
2059	2,044	721	2,044				165,028		8072.7%	6,623	137,623	2077.8%
2060	1,597	562	1,597				133,460		8356.7%	5,174	111,268	2150.4%
2061	1,232	434	1,232				102,586		8327.2%	3,991	85,594	2144.4%
2062	945	332	945				76,739		8121.7%	3,061	64,111	2094.2%
2063	724	254	724				54,203		7489.1%	2,345	45,410	1936.5%
2064	550	193	550				35,901		6522.6%	1,783	30,221	1694.6%
2065	420	147	420				24,027		5724.5%	1,360	20,339	1495.6%
2066	318	111	318				15,613		4909.6%	1,030	13,317	1292.4%
2067	238	83	238				9,716		4077.3%	772	8,375	1084.7%
2068	173	60	173				5,922		3424.1%	560	5,166	922.0%
2069	127	44	127				3,645		2876.9%	411	3,227	786.0%

Exhibit 4c
Continental General Insurance Company
Pennsylvania Experience
All Compound Inflation Policies
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 300% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	92	32	92				2,337		2550.5%	297	2,095	705.6%
2071	65	23	65				1,627		2486.9%	212	1,466	691.4%
2072	46	16	46				1,267		2744.5%	150	1,134	758.0%
2073	32	11	32				1,056		3274.8%	104	933	893.2%
2074	22	7	22				823		3794.4%	70	721	1025.4%
2075	13	4	13				655		5130.4%	41	564	1363.7%
2076	6	2	6				464		7459.7%	20	393	1953.1%
2077	4	1	4				374		8952.7%	14	316	2330.5%
2078	2	1	2				151		8493.0%	6	127	2214.8%
2079	0	0	0				0		0.0%	0	0	0.0%
2080	0	0	0				0		0.0%	0	0	0.0%
2081	0	0	0				0		0.0%	0	0	0.0%
2082	0	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	14,483,487	8,982,049	14,483,487	6,271,992	3,694,252	250,534	10,216,777	70.5%	70.5%	14,483,487	10,216,777	70.5%
Future	8,932,506	3,142,141	8,932,506				92,731,391		1038.1%	26,246,052	80,284,977	305.9%
Lifetime	23,415,994	12,124,190	23,415,994				102,948,168		439.6%	40,729,539	90,501,754	222.2%
	With 4.5% Interest											
Past	23,266,718	15,970,846	23,266,718	9,482,815	4,138,208	257,508	13,878,531	59.6%	59.6%	23,266,718	13,878,531	59.6%
Future	6,546,955	2,302,625	6,546,955				56,243,702		859.1%	18,649,000	48,901,208	262.2%
Lifetime	29,813,673	18,273,472	29,813,673				70,122,234		235.2%	41,915,718	62,779,739	149.8%

Exhibit 4d
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Compound Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed 300% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1999	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2000	18,033	18,033	18,033	-	-	-	-	0.0%	0.0%	18,033	-	0.0%
2001	97,161	97,161	97,161	-	-	-	-	0.0%	0.0%	97,161	-	0.0%
2002	288,230	288,230	288,230	-	-	-	-	0.0%	0.0%	288,230	-	0.0%
2003	336,951	336,951	336,951	-	-	-	-	0.0%	0.0%	336,951	-	0.0%
2004	332,945	332,945	332,945	-	-	-	-	0.0%	0.0%	332,945	-	0.0%
2005	335,074	335,074	335,074	-	-	-	-	0.0%	0.0%	335,074	-	0.0%
2006	352,529	293,774	352,529	-	-	-	-	0.0%	0.0%	352,529	-	0.0%
2007	390,292	325,244	390,292	-	-	-	-	0.0%	0.0%	390,292	-	0.0%
2008	399,438	332,865	399,438	-	-	-	-	0.0%	0.0%	399,438	-	0.0%
2009	398,790	332,325	398,790	-	-	-	-	0.0%	0.0%	398,790	-	0.0%
2010	428,666	313,755	428,666	1,683	-	-	1,683	0.4%	0.4%	428,666	1,683	0.4%
2011	486,248	312,981	486,248	-	-	-	-	0.0%	0.0%	486,248	-	0.0%
2012	568,315	319,104	568,315	3,708	-	-	3,708	0.7%	0.7%	568,315	3,708	0.7%
2013	568,301	318,661	568,301	-	-	-	-	0.0%	0.0%	568,301	-	0.0%
2014	570,875	320,367	570,875	-	-	-	-	0.0%	0.0%	570,875	-	0.0%
2015	579,818	272,016	579,818	-	-	-	-	0.0%	0.0%	579,818	-	0.0%
2016	684,845	320,323	684,845	418,554	-	-	418,554	61.1%	61.1%	684,845	418,554	61.1%
2017	702,699	275,178	702,699	-	-	-	-	0.0%	0.0%	702,699	-	0.0%
2018	776,731	303,482	776,731	352,045	-	-	352,045	45.3%	45.3%	776,731	352,045	45.3%
2019	814,131	285,795	814,131	484,493	-	-	484,493	59.5%	59.5%	814,131	484,493	59.5%
2020	820,394	287,403	820,394	18,193	-	-	18,193	2.2%	2.2%	820,394	18,193	2.2%
2021	797,970	280,968	797,970	63,764	-	28,043	91,807	11.5%	11.5%	797,970	91,807	11.5%
2022	775,316	272,221	775,316	4,592	-	202,884	207,476	26.8%	26.8%	775,316	207,476	26.8%
2023	762,983	267,526	762,983				2,378,061		311.7%	777,152	2,374,636	305.6%
2024	736,212	258,183	736,212				2,704,628		367.4%	1,758,943	2,435,554	138.5%
2025	705,568	247,485	705,568				3,043,142		431.3%	2,286,041	2,580,088	112.9%
2026	671,219	235,481	671,219				3,346,300		498.5%	2,174,751	2,854,300	131.2%
2027	633,514	222,293	633,514				3,616,527		570.9%	2,052,587	3,095,408	150.8%
2028	593,077	208,144	593,077				3,830,499		645.9%	1,921,570	3,285,219	171.0%
2029	550,974	193,421	550,974				4,035,022		732.3%	1,785,155	3,463,097	194.0%
2030	508,315	178,502	508,315				4,205,822		827.4%	1,646,939	3,609,625	219.2%
2031	465,889	163,658	465,889				4,336,444		930.8%	1,509,481	3,719,909	246.4%
2032	423,973	148,982	423,973				4,439,420		1047.1%	1,373,673	3,804,556	277.0%
2033	382,638	134,503	382,638				4,505,751		1177.6%	1,239,746	3,856,805	311.1%
2034	342,226	120,325	342,226				4,519,137		1320.5%	1,108,813	3,863,694	348.5%
2035	303,468	106,713	303,468				4,469,834		1472.9%	983,236	3,817,352	388.2%
2036	266,995	93,903	266,995				4,337,942		1624.7%	865,062	3,701,555	427.9%
2037	233,063	81,990	233,063				4,128,930		1771.6%	755,124	3,520,971	466.3%
2038	201,799	71,014	201,799				3,875,630		1920.5%	653,828	3,302,934	505.2%
2039	173,277	60,998	173,277				3,601,450		2078.4%	561,417	3,067,188	546.3%
2040	147,475	51,931	147,475				3,316,187		2248.6%	477,819	2,822,263	590.7%
2041	124,424	43,830	124,424				3,022,464		2429.2%	403,134	2,570,534	637.6%
2042	104,064	36,671	104,064				2,689,515		2584.5%	337,167	2,287,090	678.3%
2043	86,254	30,407	86,254				2,336,147		2708.4%	279,464	1,987,400	711.1%
2044	70,806	24,971	70,806				1,988,200		2808.0%	229,410	1,692,721	737.9%
2045	57,597	20,320	57,597				1,675,524		2909.0%	186,614	1,427,561	765.0%
2046	46,429	16,385	46,429				1,386,072		2985.3%	150,431	1,182,097	785.8%
2047	37,151	13,114	37,151				1,123,846		3025.1%	120,368	959,666	797.3%
2048	29,498	10,417	29,498				906,204		3072.0%	95,575	774,543	810.4%
2049	23,278	8,223	23,278				733,129		3149.4%	75,421	626,793	831.1%
2050	18,291	6,464	18,291				595,245		3254.2%	59,264	508,736	858.4%
2051	14,324	5,064	14,324				487,717		3404.9%	46,410	416,341	897.1%
2052	11,186	3,956	11,186				415,280		3712.5%	36,243	353,391	975.1%
2053	8,699	3,077	8,699				354,250		4072.4%	28,184	300,420	1065.9%
2054	6,799	2,405	6,799				306,971		4515.2%	22,028	259,382	1177.5%
2055	5,328	1,884	5,328				276,143		5182.9%	17,262	232,327	1345.8%
2056	4,197	1,484	4,197				250,623		5971.4%	13,599	210,087	1544.9%
2057	3,302	1,167	3,302				225,163		6818.8%	10,699	188,202	1759.1%
2058	2,612	922	2,612				196,006		7503.1%	8,464	163,558	1932.4%
2059	2,044	721	2,044				164,777		8060.5%	6,623	137,372	2074.0%
2060	1,597	562	1,597				133,422		8354.4%	5,174	111,230	2149.6%
2061	1,232	434	1,232				102,580		8326.7%	3,991	85,588	2144.3%
2062	945	332	945				76,736		8121.5%	3,061	64,109	2094.1%
2063	724	254	724				54,202		7488.9%	2,345	45,409	1936.4%
2064	550	193	550				35,900		6522.4%	1,783	30,220	1694.6%
2065	420	147	420				24,027		5724.5%	1,360	20,339	1495.6%
2066	318	111	318				15,613		4909.6%	1,030	13,317	1292.4%
2067	238	83	238				9,716		4077.3%	772	8,375	1084.7%
2068	173	60	173				5,922		3424.1%	560	5,166	922.0%
2069	127	44	127				3,645		2876.9%	411	3,227	786.0%

Exhibit 4d
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Compound Inflation, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed 300% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	92	32	92				2,337		2550.5%	297	2,095	705.6%
2071	65	23	65				1,627		2486.9%	212	1,466	691.4%
2072	46	16	46				1,267		2744.5%	150	1,134	758.0%
2073	32	11	32				1,056		3274.8%	104	933	893.2%
2074	22	7	22				823		3794.4%	70	721	1025.4%
2075	13	4	13				655		5130.4%	41	564	1363.7%
2076	6	2	6				464		7459.7%	20	393	1953.1%
2077	4	1	4				374		8952.7%	14	316	2330.5%
2078	2	1	2				151		8493.0%	6	127	2214.8%
2079	-	0	0				0		0.0%	0	0	0.0%
2080	-	0	0				0		0.0%	0	0	0.0%
2081	-	0	0				0		0.0%	0	0	0.0%
2082	-	0	0				0		0.0%	0	0	0.0%
	Without Interest											
Past	11,523,753	6,574,855	11,523,753	1,347,032	0	230,927	1,577,959	13.7%	13.7%	11,523,753	1,577,959	13.7%
Future	8,765,555	3,078,850	8,765,555				88,294,518		1007.3%	26,079,100	75,848,104	290.8%
Lifetime	20,289,307	9,653,705	20,289,307				89,872,476		443.0%	37,602,853	77,426,063	205.9%
	With 4.5% Interest											
Past	17,475,762	11,040,546	17,475,762	1,653,471	0	237,355	1,890,827	10.8%	10.8%	17,475,762	1,890,827	10.8%
Future	6,404,654	2,248,728	6,404,654				53,484,983		835.1%	18,506,699	46,142,488	249.3%
Lifetime	23,880,416	13,289,274	23,880,416				55,375,810		231.9%	35,982,461	48,033,315	133.5%

***As of 12/31/2022**

Exhibit 4e
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	5,207	5,207	5,207	-	-	-	-	0.0%	0.0%	5,207	-	0.0%
1999	20,163	20,163	20,163	-	-	-	-	0.0%	0.0%	20,163	-	0.0%
2000	140,277	140,277	140,277	-	-	-	-	0.0%	0.0%	140,277	-	0.0%
2001	396,653	396,653	396,653	59,391	-	-	59,391	15.0%	15.0%	396,653	59,391	15.0%
2002	834,254	834,254	834,254	9,590	-	-	9,590	1.1%	1.1%	834,254	9,590	1.1%
2003	914,571	914,571	914,571	9,794	-	-	9,794	1.1%	1.1%	914,571	9,794	1.1%
2004	870,315	870,315	870,315	16,361	-	-	16,361	1.9%	1.9%	870,315	16,361	1.9%
2005	844,948	844,948	844,948	28,042	-	-	28,042	3.3%	3.3%	844,948	28,042	3.3%
2006	852,795	710,662	852,795	787,242	-	-	787,242	92.3%	92.3%	852,795	787,242	92.3%
2007	902,821	752,351	902,821	51,619	-	-	51,619	5.7%	5.7%	902,821	51,619	5.7%
2008	891,900	743,250	891,900	431,083	-	-	431,083	48.3%	48.3%	891,900	431,083	48.3%
2009	855,241	712,701	855,241	105,494	-	-	105,494	12.3%	12.3%	855,241	105,494	12.3%
2010	826,600	602,914	826,600	414,151	-	-	414,151	50.1%	50.1%	826,600	414,151	50.1%
2011	901,235	576,241	901,235	997,006	-	-	997,006	110.6%	110.6%	901,235	997,006	110.6%
2012	967,471	541,269	967,471	69,281	-	-	69,281	7.2%	7.2%	967,471	69,281	7.2%
2013	938,154	525,579	938,154	171,936	-	-	171,936	18.3%	18.3%	938,154	171,936	18.3%
2014	902,152	506,122	902,152	666,979	248,450	-	915,429	101.5%	101.5%	902,152	915,429	101.5%
2015	900,043	422,250	900,043	249,535	-	-	249,535	27.7%	27.7%	900,043	249,535	27.7%
2016	966,150	453,431	966,150	515,574	-	-	515,574	53.4%	53.4%	966,150	515,574	53.4%
2017	946,880	373,287	946,880	1,305,252	777,315	-	2,082,567	219.9%	219.9%	946,880	2,082,567	219.9%
2018	967,110	379,568	967,110	397,385	-	-	397,385	41.1%	41.1%	967,110	397,385	41.1%
2019	981,557	344,733	981,557	533,698	-	-	533,698	54.4%	54.4%	981,557	533,698	54.4%
2020	918,021	323,835	918,021	195,067	272,947	-	468,014	51.0%	51.0%	918,021	468,014	51.0%
2021	905,439	319,404	905,439	264,961	722,789	32,000	1,019,750	112.6%	112.6%	905,439	1,019,750	112.6%
2022	862,804	304,774	862,804	79,448	1,755,623	231,511	2,066,582	239.5%	239.5%	862,804	2,066,582	239.5%
2023	870,062	306,457	870,062				2,803,446		322.2%	885,057	2,799,816	316.3%
2024	830,305	292,340	830,305				3,107,533		374.3%	1,909,849	2,827,474	148.0%
2025	786,704	276,876	786,704				3,421,775		435.0%	2,450,092	2,946,131	120.2%
2026	740,122	260,234	740,122				3,698,301		499.7%	2,317,512	3,197,219	138.0%
2027	690,979	242,927	690,979				3,979,607		575.9%	2,174,411	3,451,541	158.7%
2028	641,167	225,433	641,167				4,193,865		654.1%	2,024,697	3,643,036	179.9%
2029	591,402	207,956	591,402				4,385,576		741.6%	1,872,189	3,809,148	203.5%
2030	542,117	190,650	542,117				4,543,102		838.0%	1,719,964	3,943,305	229.3%
2031	493,964	173,739	493,964				4,664,358		944.3%	1,570,336	4,044,678	257.6%
2032	447,136	157,286	447,136				4,761,173		1064.8%	1,424,060	4,123,323	289.5%
2033	401,687	141,314	401,687				4,820,843		1200.1%	1,281,359	4,168,858	325.3%
2034	357,869	125,898	357,869				4,825,659		1348.4%	1,143,152	4,167,131	364.5%
2035	316,325	111,274	316,325				4,762,090		1505.4%	1,011,621	4,106,576	405.9%
2036	277,579	97,640	277,579				4,619,345		1664.2%	888,586	3,979,990	447.9%
2037	241,792	85,055	241,792				4,400,741		1820.1%	774,666	3,789,919	489.2%
2038	209,002	73,529	209,002				4,135,323		1978.6%	670,079	3,559,836	531.3%
2039	179,218	63,059	179,218				3,845,577		2145.7%	574,927	3,308,766	575.5%
2040	152,368	53,618	152,368				3,542,350		2324.9%	489,030	3,046,116	622.9%
2041	128,449	45,209	128,449				3,234,096		2517.8%	412,426	2,780,127	674.1%
2042	107,369	37,798	107,369				2,880,598		2682.9%	344,851	2,476,565	718.2%
2043	88,960	31,324	88,960				2,499,037		2809.2%	285,796	2,149,031	751.9%
2044	72,995	25,710	72,995				2,121,769		2906.7%	234,562	1,825,278	778.2%
2045	59,345	20,908	59,345				1,776,669		2993.8%	190,745	1,527,877	801.0%
2046	47,804	16,846	47,804				1,463,178		3060.8%	153,695	1,258,562	818.9%
2047	38,215	13,470	38,215				1,181,961		3092.9%	122,908	1,017,377	827.8%
2048	30,316	10,689	30,316				949,239		3131.1%	97,532	817,366	838.0%
2049	23,895	8,428	23,895				764,043		3197.5%	76,902	657,671	855.2%
2050	18,744	6,614	18,744				617,262		3293.2%	60,357	530,779	879.4%
2051	14,652	5,172	14,652				503,120		3433.8%	47,203	431,797	914.8%
2052	11,419	4,032	11,419				425,847		3729.3%	36,807	364,022	989.0%
2053	8,863	3,131	8,863				361,707		4081.1%	28,582	307,939	1077.4%
2054	6,913	2,442	6,913				312,045		4514.1%	22,304	264,510	1185.9%
2055	5,406	1,910	5,406				279,634		5172.4%	17,453	235,862	1351.4%
2056	4,250	1,501	4,250				252,974		5952.3%	13,727	212,473	1547.8%
2057	3,337	1,178	3,337				226,646		6792.3%	10,783	189,711	1759.3%
2058	2,635	929	2,635				196,942		7475.4%	8,518	164,511	1931.3%
2059	2,056	724	2,056				165,291		8040.3%	6,651	137,893	2073.2%
2060	1,604	564	1,604				133,647		8329.9%	5,192	111,461	2146.6%
2061	1,237	435	1,237				102,716		8305.8%	4,003	85,728	2141.6%
2062	948	333	948				76,826		8104.9%	3,069	64,201	2092.1%
2063	726	255	726				54,259		7478.1%	2,349	45,468	1935.3%
2064	550	193	550				35,938		6529.2%	1,783	30,257	1696.7%
2065	420	147	420				24,051		5730.2%	1,360	20,363	1497.4%
2066	318	111	318				15,628		4914.3%	1,030	13,332	1293.9%
2067	238	83	238				9,725		4081.3%	772	8,384	1086.0%
2068	173	60	173				5,927		3427.1%	560	5,172	922.9%
2069	127	44	127				3,647		2878.1%	411	3,228	786.4%

Exhibit 4e
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Rate Increases		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	92	32	92				2,337		2550.5%	297	2,095	705.6%
2071	65	23	65				1,627		2486.9%	212	1,466	691.4%
2072	46	16	46				1,267		2744.5%	150	1,134	758.0%
2073	32	11	32				1,056		3274.8%	104	933	893.2%
2074	22	7	22				823		3794.4%	70	721	1025.4%
2075	13	4	13				655		5130.4%	41	564	1363.7%
2076	6	2	6				464		7459.7%	20	393	1953.1%
2077	4	1	4				374		8952.7%	14	316	2330.5%
2078	2	1	2				151		8493.0%	6	127	2214.8%
2079	-	-	-				0		0.0%	0	0	0.0%
2080	-	-	-				0		0.0%	0	0	0.0%
2081	-	-	-				0		0.0%	0	0	0.0%
2082	-	-	-				0		0.0%	0	0	0.0%
	Without Interest											
Past	19,512,761	12,618,760	19,512,761	7,358,891	3,777,124	263,511	11,399,526	58.4%	58.4%	19,512,761	11,399,526	58.4%
Future	9,452,043	3,325,625	9,452,043				95,193,838		1007.1%	27,374,832	82,657,558	301.9%
Lifetime	28,964,804	15,944,385	28,964,804				106,593,364		368.0%	46,887,593	94,057,084	200.6%
	With 4.5% Interest											
Past	32,406,614	23,072,538	32,406,614	11,132,241	4,222,925	270,847	15,626,012	48.2%	48.2%	32,406,614	15,626,012	48.2%
Future	6,958,922	2,448,434	6,958,922				58,070,366		834.5%	19,520,763	50,662,646	259.5%
Lifetime	39,365,536	25,520,972	39,365,536				73,696,379		187.2%	51,927,376	66,288,658	127.7%

Exhibit 4f
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
1998	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1999	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2000	22,447	22,447	22,447	-	-	-	-	0.0%	0.0%	22,447	-	0.0%
2001	116,125	116,125	116,125	1,627	-	-	1,627	1.4%	1.4%	116,125	1,627	1.4%
2002	333,454	333,454	333,454	-	-	-	-	0.0%	0.0%	333,454	-	0.0%
2003	388,579	388,579	388,579	-	-	-	-	0.0%	0.0%	388,579	-	0.0%
2004	382,377	382,377	382,377	-	-	-	-	0.0%	0.0%	382,377	-	0.0%
2005	386,195	386,195	386,195	-	-	-	-	0.0%	0.0%	386,195	-	0.0%
2006	405,704	338,087	405,704	-	-	-	-	0.0%	0.0%	405,704	-	0.0%
2007	450,532	375,443	450,532	16,579	-	-	16,579	3.7%	3.7%	450,532	16,579	3.7%
2008	460,361	383,634	460,361	-	-	-	-	0.0%	0.0%	460,361	-	0.0%
2009	458,924	382,437	458,924	-	-	-	-	0.0%	0.0%	458,924	-	0.0%
2010	485,172	354,881	485,172	1,683	-	-	1,683	0.3%	0.3%	485,172	1,683	0.3%
2011	549,901	353,412	549,901	-	-	-	-	0.0%	0.0%	549,901	-	0.0%
2012	639,636	358,487	639,636	3,708	-	-	3,708	0.6%	0.6%	639,636	3,708	0.6%
2013	641,638	359,093	641,638	476	-	-	476	0.1%	0.1%	641,638	476	0.1%
2014	642,047	359,673	642,047	-	-	-	-	0.0%	0.0%	642,047	-	0.0%
2015	649,857	304,343	649,857	-	-	-	-	0.0%	0.0%	649,857	-	0.0%
2016	765,334	357,497	765,334	488,265	-	-	488,265	63.8%	63.8%	765,334	488,265	63.8%
2017	781,691	305,602	781,691	108,495	-	-	108,495	13.9%	13.9%	781,691	108,495	13.9%
2018	867,120	338,417	867,120	396,985	-	-	396,985	45.8%	45.8%	867,120	396,985	45.8%
2019	907,343	318,130	907,343	522,666	-	-	522,666	57.6%	57.6%	907,343	522,666	57.6%
2020	903,063	316,489	903,063	18,193	-	-	18,193	2.0%	2.0%	903,063	18,193	2.0%
2021	886,792	312,075	886,792	80,437	-	28,558	108,995	12.3%	12.3%	886,792	108,995	12.3%
2022	846,775	297,624	846,775	4,592	-	206,609	211,201	24.9%	24.9%	846,775	211,201	24.9%
2023	832,721	292,297	832,721				2,532,859		304.2%	847,717	2,529,229	298.4%
2024	800,274	280,940	800,274				2,849,157		356.0%	1,879,818	2,569,098	136.7%
2025	763,551	268,087	763,551				3,176,935		416.1%	2,426,939	2,701,290	111.3%
2026	722,869	253,839	722,869				3,468,467		479.8%	2,300,258	2,967,385	129.0%
2027	678,521	238,285	678,521				3,728,070		549.4%	2,161,953	3,200,005	148.0%
2028	631,565	221,809	631,565				3,931,306		622.5%	2,015,095	3,380,476	167.8%
2029	583,565	204,981	583,565				4,124,802		706.8%	1,864,353	3,548,375	190.3%
2030	535,742	188,216	535,742				4,283,545		799.6%	1,713,589	3,683,748	215.0%
2031	488,812	171,763	488,812				4,403,709		900.9%	1,565,184	3,784,030	241.8%
2032	443,011	155,697	443,011				4,497,994		1015.3%	1,419,935	3,860,144	271.9%
2033	398,416	140,050	398,416				4,557,556		1143.9%	1,278,088	3,905,571	305.6%
2034	355,300	124,902	355,300				4,565,106		1284.9%	1,140,583	3,906,578	342.5%
2035	314,327	110,497	314,327				4,510,403		1434.9%	1,009,623	3,854,890	381.8%
2036	276,043	97,041	276,043				4,374,009		1584.5%	887,050	3,734,654	421.0%
2037	240,624	84,599	240,624				4,161,101		1729.3%	773,498	3,550,279	459.0%
2038	208,126	73,185	208,126				3,904,785		1876.2%	669,203	3,329,298	497.5%
2039	178,569	62,804	178,569				3,627,243		2031.3%	574,277	3,090,432	538.1%
2040	151,893	53,431	151,893				3,339,042		2198.3%	488,556	2,842,808	581.9%
2041	128,107	45,075	128,107				3,042,477		2374.9%	412,084	2,588,509	628.2%
2042	107,126	37,702	107,126				2,706,000		2526.0%	344,607	2,301,967	668.0%
2043	88,790	31,257	88,790				2,349,684		2646.3%	285,625	1,999,678	700.1%
2044	72,877	25,663	72,877				1,999,501		2743.7%	234,444	1,703,010	726.4%
2045	59,264	20,876	59,264				1,685,054		2843.3%	190,664	1,436,262	753.3%
2046	47,751	16,825	47,751				1,393,862		2919.1%	153,641	1,189,246	774.0%
2047	38,183	13,456	38,183				1,129,654		2958.6%	122,875	965,071	785.4%
2048	30,295	10,680	30,295				910,345		3004.9%	97,511	778,473	798.3%
2049	23,882	8,423	23,882				735,733		3080.7%	76,888	629,361	818.5%
2050	18,739	6,612	18,739				596,986		3185.7%	60,352	510,503	845.9%
2051	14,649	5,171	14,649				488,865		3337.1%	47,200	417,543	884.6%
2052	11,417	4,032	11,417				416,004		3643.6%	36,805	354,179	962.3%
2053	8,862	3,131	8,862				354,707		4002.4%	28,581	300,939	1052.9%
2054	6,913	2,442	6,913				307,255		4444.9%	22,304	259,720	1164.4%
2055	5,406	1,910	5,406				276,317		5111.1%	17,453	232,546	1332.4%
2056	4,250	1,501	4,250				250,729		5899.5%	13,727	210,228	1531.5%
2057	3,337	1,178	3,337				225,225		6749.7%	10,783	188,290	1746.1%
2058	2,635	929	2,635				196,041		7441.2%	8,518	163,611	1920.8%
2059	2,056	724	2,056				164,804		8016.7%	6,651	137,406	2065.8%
2060	1,604	564	1,604				133,439		8316.9%	5,192	111,253	2142.6%
2061	1,237	435	1,237				102,590		8295.6%	4,003	85,602	2138.4%
2062	948	333	948				76,742		8096.0%	3,069	64,117	2089.4%
2063	726	255	726				54,202		7470.3%	2,349	45,411	1932.9%
2064	550	193	550				35,900		6522.4%	1,783	30,220	1694.6%
2065	420	147	420				24,027		5724.5%	1,360	20,339	1495.6%
2066	318	111	318				15,613		4909.6%	1,030	13,317	1292.4%
2067	238	83	238				9,716		4077.3%	772	8,375	1084.7%
2068	173	60	173				5,922		3424.1%	560	5,166	922.0%
2069	127	44	127				3,645		2876.9%	411	3,227	786.0%

Exhibit 4f
Continental General Insurance Company
Pennsylvania Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Without Proposed Rate Increase									With Proposed Rate Increases		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR PA
Year	Actual	Original RtLvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	Rate Level
2070	92	32	92				2,337		2550.5%	297	2,095	705.6%
2071	65	23	65				1,627		2486.9%	212	1,466	691.4%
2072	46	16	46				1,267		2744.5%	150	1,134	758.0%
2073	32	11	32				1,056		3274.8%	104	933	893.2%
2074	22	7	22				823		3794.4%	70	721	1025.4%
2075	13	4	13				655		5130.4%	41	564	1363.7%
2076	6	2	6				464		7459.7%	20	393	1953.1%
2077	4	1	4				374		8952.7%	14	316	2330.5%
2078	2	1	2				151		8493.0%	6	127	2214.8%
2079	-	-	-				0		0.0%	0	0	0.0%
2080	-	-	-				0		0.0%	0	0	0.0%
2081	-	-	-				0		0.0%	0	0	0.0%
2082	-	-	-				0		0.0%	0	0	0.0%
	Without Interest											
Past	12,971,067	7,444,503	12,971,067	1,643,706	0	235,167	1,878,873	14.5%	14.5%	12,971,067	1,878,873	14.5%
Future	9,285,091	3,262,333	9,285,091				89,735,886		966.5%	27,207,880	77,199,606	283.7%
Lifetime	22,256,158	10,706,837	22,256,158				91,614,759		411.6%	40,178,947	79,078,479	196.8%
	With 4.5% Interest											
Past	19,761,243	12,559,099	19,761,243	2,039,326	0	241,714	2,281,040	11.5%	11.5%	19,761,243	2,281,040	11.5%
Future	6,816,621	2,394,537	6,816,621				54,570,994		800.6%	19,378,462	47,163,274	243.4%
Lifetime	26,577,864	14,953,636	26,577,864				56,852,034		213.9%	39,139,704	49,444,314	126.3%

***As of 12/31/2022**

Exhibit 5a
Continental General Insurance Company
Nationwide Experience
Active, Non-Inflation, Premium Paying Policies Only
Projection on Original Rate Level
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Original Assumptions			Current Assumptions		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium*	Incurred Claims**	Loss Ratio
2023	2,988,457	7,863,913	263.1%	3,156,478	30,540,346	967.5%
2024	2,544,465	7,075,603	278.1%	2,586,665	26,666,841	1030.9%
2025	2,150,027	6,353,996	295.5%	2,176,328	25,193,202	1157.6%
2026	1,802,598	5,728,216	317.8%	1,969,235	23,963,327	1216.9%
2027	1,499,192	5,099,604	340.2%	1,758,249	22,327,764	1269.9%
2028	1,236,769	4,436,329	358.7%	1,549,857	20,511,990	1323.5%
2029	1,011,574	3,809,804	376.6%	1,352,713	18,658,224	1379.3%
2030	819,303	3,272,869	399.5%	1,170,716	16,782,273	1433.5%
2031	656,335	2,837,035	432.3%	1,006,109	14,905,697	1481.5%
2032	520,641	2,465,066	473.5%	858,710	13,120,166	1527.9%
2033	410,014	2,078,344	506.9%	727,808	11,461,449	1574.8%
2034	319,283	1,685,745	528.0%	612,576	9,931,344	1621.2%
2035	244,793	1,337,323	546.3%	512,238	8,517,209	1662.7%
2036	184,964	1,092,182	590.5%	425,711	7,214,303	1694.6%
2037	138,670	934,047	673.6%	351,705	6,046,314	1719.1%
2038	103,820	802,004	772.5%	288,767	5,021,849	1739.1%
2039	76,886	662,898	862.2%	235,688	4,145,226	1758.8%
2040	55,510	527,716	950.7%	191,276	3,394,678	1774.7%
2041	38,905	402,582	1034.8%	154,390	2,750,480	1781.5%
2042	26,732	312,601	1169.4%	123,950	2,202,140	1776.6%
2043	18,636	256,821	1378.1%	98,970	1,747,759	1765.9%
2044	13,110	202,894	1547.7%	78,622	1,383,884	1760.2%
2045	8,906	151,666	1702.9%	62,110	1,091,606	1757.5%
2046	5,757	105,463	1832.0%	48,797	856,527	1755.3%
2047	3,500	68,372	1953.3%	38,090	666,570	1750.0%
2048	2,134	51,821	2428.0%	29,578	519,469	1756.3%
2049	1,359	36,397	2678.3%	22,804	403,408	1769.1%
2050	782	21,257	2716.6%	17,498	310,911	1776.8%
2051	343	6,557	1909.1%	13,339	236,270	1771.3%
2052	78	108	139.5%	10,091	177,491	1758.8%
2053	1	-	0.0%	7,565	132,371	1749.8%
2054	-	-		5,660	98,273	1736.1%
2055	-	-		4,222	72,111	1707.9%
2056	-	-		3,128	52,072	1664.6%
2057	-	-		2,283	37,305	1633.8%
2058	-	-		1,641	26,938	1641.9%
2059	-	-		1,177	19,073	1620.1%
2060	-	-		844	13,139	1557.1%
2061	-	-		597	8,640	1447.5%
2062	-	-		417	5,467	1310.8%
2063	-	-		290	3,473	1199.1%
2064	-	-		201	2,224	1107.7%
2065	-	-		141	1,427	1009.2%
2066	-	-		98	895	914.7%
2067	-	-		65	532	823.0%
2068	-	-		41	304	749.2%
2069	-	-		25	177	708.9%
2070	-	-		16	100	637.8%
2071	-	-		8	46	550.7%
2072	-	-		4	33	777.8%
2073	-	-		3	27	942.7%
2074	-	-		2	21	1109.9%
2075	-	-		1	14	1124.8%
2076	-	-		0	4	944.3%
2077	-	-		0	0	774.0%
2078	-	-		-	-	
2079	-	-		-	-	
2080	-	-		-	-	
2081	-	-		-	-	
2082	-	-		-	-	

Loss Ratio Summaries as of 12/31/2022 (Discounted at 4.5%)

Projected	14,052,031	47,183,392	335.8%	17,093,299	213,694,736	1250.2%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		187,880,817
2. Δ PV(Future Earned Premium)		3,041,268
3. $PV_{current}$(Future Earned Premium)		17,093,299
4. Rate Increase %	Δ PV(Future Incurred Claims) - 68.8% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	1278%
5. Pennsylvania Cumulative Percent Rate Increase to Date		190%
6. Pennsylvania Adjusted Rate Increase		375%

*Includes Shock Lapse
**Includes Shock Lapse and Proposed RINC for Survivorship and WOP
***Current Assumptions Experience Contains MAE and Includes Shock Lapse and Proposed RINC for Survivorship and WOP

Exhibit 5b
Continental General Insurance Company
Nationwide Experience
Active, Compound Inflation, Premium Paying Policies Only
Projection on Original Rate Level
Policy Forms: 80650 1/97, 80880 1/98

Calendar	Original Assumptions			Current Assumptions		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium*	Incurred Claims**	Loss Ratio
2023	4,515,464	20,284,709	449.2%	4,788,985	62,187,823	1298.6%
2024	3,945,565	19,867,167	503.5%	4,047,834	62,089,178	1533.9%
2025	3,427,371	19,374,264	565.3%	3,526,577	65,761,990	1864.8%
2026	2,958,847	19,075,635	644.7%	3,318,211	70,641,549	2128.9%
2027	2,537,807	18,718,713	737.6%	3,093,996	74,170,513	2397.2%
2028	2,161,497	17,672,315	817.6%	2,860,107	76,632,210	2679.3%
2029	1,827,810	16,355,196	894.8%	2,623,243	78,248,460	2982.9%
2030	1,533,977	14,980,465	976.6%	2,388,194	79,041,391	3309.7%
2031	1,276,806	13,967,894	1094.0%	2,159,570	78,898,434	3653.4%
2032	1,054,366	13,361,232	1267.2%	1,939,193	78,076,604	4026.2%
2033	863,165	12,419,224	1438.8%	1,728,267	76,435,535	4422.7%
2034	700,196	11,224,268	1603.0%	1,528,159	74,067,635	4846.9%
2035	562,633	9,872,931	1754.8%	1,341,069	70,881,808	5285.5%
2036	446,838	8,944,897	2001.8%	1,168,251	66,734,128	5712.3%
2037	350,928	8,655,017	2466.3%	1,010,205	61,878,327	6125.3%
2038	273,218	8,460,587	3096.6%	866,870	56,720,345	6543.1%
2039	210,807	8,214,753	3896.8%	738,209	51,498,458	6976.1%
2040	160,250	7,736,892	4828.0%	624,003	46,259,001	7413.3%
2041	119,214	7,079,312	5938.3%	523,606	41,079,756	7845.6%
2042	86,909	6,436,356	7405.8%	436,221	36,044,245	8262.8%
2043	63,109	6,009,601	9522.5%	360,922	31,202,875	8645.3%
2044	45,868	5,492,836	11975.2%	296,667	26,753,135	9017.9%
2045	32,695	4,868,229	14889.8%	242,270	22,770,042	9398.6%
2046	22,374	3,950,078	17654.5%	196,753	19,251,675	9784.7%
2047	14,363	2,986,558	20793.5%	158,974	16,152,445	10160.5%
2048	9,127	2,548,643	27924.4%	127,738	13,557,850	10613.8%
2049	6,052	2,112,149	34901.1%	102,151	11,410,473	11170.2%
2050	3,859	1,602,910	41533.3%	81,396	9,579,131	11768.5%
2051	2,159	910,749	42190.4%	64,582	8,023,439	12423.7%
2052	801	143,437	17912.5%	51,034	6,690,594	13110.0%
2053	104	-	0.0%	40,120	5,583,024	13915.8%
2054	-	-		31,513	4,672,506	14827.2%
2055	-	-		24,759	3,903,683	15766.7%
2056	-	-		19,421	3,258,661	16779.4%
2057	-	-		15,192	2,710,024	17838.0%
2058	-	-		11,843	2,280,300	19254.6%
2059	-	-		9,250	1,916,398	20718.5%
2060	-	-		7,231	1,608,896	22250.5%
2061	-	-		5,631	1,355,868	24077.3%
2062	-	-		4,370	1,146,330	26233.6%
2063	-	-		3,406	960,062	28188.7%
2064	-	-		2,646	791,012	29893.6%
2065	-	-		2,046	657,996	32160.2%
2066	-	-		1,575	543,544	34518.2%
2067	-	-		1,198	437,000	36479.0%
2068	-	-		899	340,964	37940.9%
2069	-	-		668	250,667	37523.7%
2070	-	-		491	176,500	35970.5%
2071	-	-		358	123,072	34335.1%
2072	-	-		256	83,888	32818.0%
2073	-	-		183	55,651	30492.2%
2074	-	-		129	36,354	28166.0%
2075	-	-		89	22,968	25680.7%
2076	-	-		61	13,629	22248.8%
2077	-	-		41	7,586	18416.6%
2078	-	-		28	3,316	11880.9%
2079	-	-		19	817	4382.0%
2080	-	-		12	(494)	-4019.3%
2081	-	-		7	(789)	-11292.8%
2082	-	-		2	(241)	-15658.3%

Loss Ratio Summaries as of 12/31/2022 (Discounted at 4.5%)

Projected	23,745,282	201,383,548	848.1%	31,819,891	958,314,531	3011.7%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		852,762,436
2. Δ PV(Future Earned Premium)		8,074,608
3. $PV_{current}$(Future Earned Premium)		31,819,891
4. Rate Increase %	Δ PV(Future Incurred Claims) - 77.6% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	3129%
5. Pennsylvania Cumulative Percent Rate Increase to Date		190%
6. Pennsylvania Adjusted Rate Increase		1012%

*Includes Shock Lapse
**Includes Shock Lapse and Proposed RINC for Survivorship and WOP
***Current Assumptions Experience Contains MAE and Includes Shock Lapse and Proposed RINC for Survivorship and WOP