

State: Pennsylvania **Filing Company:** Kanawha Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: KIC LTC 2
Project Name/Number: KIC LTC 2 PA/LTC2

Filing at a Glance

Company: Kanawha Insurance Company
Product Name: KIC LTC 2
State: Pennsylvania
TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care
Sub-TOI: LTC05I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 12/07/2016
SERFF Tr Num: HUMA-130638217
SERFF Status: Assigned
State Tr Num: HUMA-130638217
State Status: Received Review in Progress
Co Tr Num: 1

Implementation: On Approval
Date Requested:
Author(s): Stephen Sorensen, Andrew Besendorf, Mindy Fu, Daniel Rosenberg, Sean Mendes
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 44.5% increase on 446 PA policyholders of Kanawha LTC forms 80650 1/97 PA and 80880 NTQ 1/98 PA.

State: Pennsylvania **Filing Company:** Kanawha Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: KIC LTC 2
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General Information

Project Name: KIC LTC 2 PA

Project Number: LTC2

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 44.491%

Deemer Date:

Submitted By: Daniel Rosenberg

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 01/09/2015

Domicile Status Comments: SC approved a one year rate increase of 20% on policies without inflation and a three year increase of 20%, 20%, and 20% on policies with inflation riders.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/07/2016

State Status Changed: 12/07/2016

Created By: Stephen Sorensen

Corresponding Filing Tracking Number:

State TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care

Filing Description:

Dear Sir or Madam:

The purpose of this rate filing is to request a rate revision on the above referenced form. Based on the experience, an increase has become necessary for the long term care policies referenced in the enclosed filings. These policies refer to Kanawha's second generations of products, hereafter referred to as LTC2. Kanawha is requesting a 25% rate increase on policies without inflation riders and a 50% rate increase on policies with compound inflation riders. Although a rate increase in excess of 100% is currently supportable under loss ratio regulation, to minimize the impact on policy owners to the extent the company can, an increase of only 25-50% is being requested at this time.

As of December 31, 2015, there were 446 policyholders in your state (not including any paid up policies) with a total annualized premium of \$1,035,476.

We trust that this submission is in order and look forward to working with you. If you have any questions regarding this filing, please feel free to contact me at (502) 580-2262.

Sincerely,

Andrew J. Besendorf III, FSA, MAAA
Actuarial Director

Please see attached:

1. Actuarial Memorandum
2. Appendix I (Contains tables referenced in the Actuarial Memorandum)
3. Exhibit I - Nationwide Past and Projected Experience (Referenced in the Actuarial Memorandum)
4. Exhibit I - Pennsylvania Only Past and Projected Experience
5. Exhibit I - Nationwide Past and Projected Experience on a Pennsylvania Premium Basis
6. Exhibit V - Loss Ratio Demonstration for Rate Stability Regulation (Referenced in the Actuarial Memorandum)
7. Exhibit VI - Nationwide Earned Premiums and Incurred Claims Actual to Expected Comparison
8. Additional Notes on Exhibit VI

State: Pennsylvania **Filing Company:** Kanawha Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: KIC LTC 2
Project Name/Number: KIC LTC 2 PA/LTC2

Company and Contact

Filing Contact Information

Andrew Besendorf, Actuarial Director dbesendorf@humana.com
 500 West Main Street 502-580-2262 [Phone]
 Louisville, KY 40202

Filing Company Information

Kanawha Insurance Company	CoCode: 65110	State of Domicile: South
210 South White Street	Group Code: 119	Carolina
Lancaster, SC 29720	Group Name:	Company Type:
(800) 635-4252 ext. [Phone]	FEIN Number: 57-0380426	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$0.00
 Retaliatory? No
 Fee Explanation: Per the general instructions: "The state requires that the company pay whatever retaliatory amount is due in their home state."

Our state of domicile, SC, doesn't require any filing fees for SERFF rate filings.

State: Pennsylvania

Filing Company: Kanawha Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: KIC LTC 2

Project Name/Number: KIC LTC 2 PA/LTC2

Form Schedule

Lead Form Number: 80650 1/97 PA

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Comprehensive LTC 2 Qualified	80650 1/97 PA	POL	Other	Rate Increase		
2		Comprehensive LTC 2 Non-Qualified	80880 1/97 PA	POL	Other	Rate Increase		

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

SERFF Tracking #:

HUMA-130638217

State Tracking #:

HUMA-130638217

Company Tracking #:

1

State: Pennsylvania

Filing Company: Kanawha Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: KIC LTC 2

Project Name/Number: KIC LTC 2 PA/LTC2

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 20.000%

Effective Date of Last Rate Revision: 11/01/2015

Filing Method of Last Filing: SERFF

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):
Kanawha Insurance Company	44.491%	44.491%	\$460,694	446	\$1,035,476	50.000%	25.000%

State: Pennsylvania

Filing Company: Kanawha Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: KIC LTC 2

Project Name/Number: KIC LTC 2 PA/LTC2

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		KIC Exhibit II - 50% Rate increases for Policies with compound inflation riders and 25% increase for those without inflation riders	80650 1/97 PA	New		KIC_PA_LTC2_ActMemo_ExhibitII_TQ_Pre.pdf, KIC_PA_LTC2_ActMemo_ExhibitII_TQ_Post.pdf,
2		KIC Exhibit II - 50% Rate increases for Policies with compound inflation riders and 25% increase for those without inflation riders	80880 NTQ 1/98 PA	New		KIC_PA_LTC2_ActMemo_ExhibitII_NTQ_Pre.pdf, KIC_PA_LTC2_ActMemo_ExhibitII_NTQ_Post.pdf,

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	53.86	26.94	67.32	33.67	82.26	41.15	16-39
40-54	81.58	40.80	101.96	50.99	124.63	62.35	40-54
55-59	110.60	55.33	138.26	69.14	168.97	84.50	55-59
60	126.88	63.67	158.64	79.61	193.86	97.31	60
61	143.32	71.95	179.12	89.94	218.95	109.93	61
62	159.72	80.24	199.64	100.30	244.02	122.58	62
63	177.29	88.61	221.62	110.75	270.86	135.38	63
64	194.40	97.28	242.99	121.58	296.98	148.63	64
65	211.74	105.85	264.68	132.29	323.50	161.70	65
66	228.86	114.72	286.07	143.42	349.64	175.26	66
67	246.42	123.28	308.00	154.10	376.46	188.35	67
68	276.72	138.47	345.88	173.08	422.75	211.51	68
69	307.20	153.62	384.01	192.02	469.34	234.70	69
70	337.72	168.79	422.14	210.95	515.94	257.84	70
71	368.20	183.95	460.25	229.94	562.52	281.03	71
72	398.76	199.34	498.48	249.16	609.24	304.52	72
73	471.85	229.69	589.81	287.12	720.85	350.93	73
74	544.91	258.41	681.16	323.02	832.50	394.80	74
75	618.00	284.96	772.51	356.21	944.17	435.35	75
76	691.30	309.61	864.11	387.00	1,056.14	473.00	76
77	764.35	332.35	955.46	415.48	1,167.79	507.77	77
78	879.37	382.46	1,099.19	478.08	1,343.45	584.33	78
79	1,001.76	435.66	1,252.20	544.56	1,530.46	665.60	79
80	1,121.70	487.52	1,402.13	609.36	1,713.71	744.79	80
81	1,247.06	542.14	1,558.85	677.70	1,905.23	828.29	81
82	1,378.68	599.18	1,723.37	748.98	2,106.32	915.42	82
83	1,515.92	659.20	1,894.90	824.00	2,316.00	1,007.09	83
84	1,659.13	721.61	2,073.89	901.98	2,534.77	1,102.42	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	35.12	15.31	43.92	19.14	53.66	23.39	16-39
40-54	53.20	23.20	66.52	28.98	81.28	35.44	40-54
55-59	72.16	31.46	90.18	39.32	110.20	48.05	55-59
60	86.87	37.86	108.61	47.35	132.73	57.88	60
61	101.60	44.09	127.03	55.12	155.26	67.37	61
62	116.38	50.50	145.45	63.16	177.80	77.16	62
63	133.90	58.09	167.40	72.62	204.58	88.78	63
64	151.25	65.89	189.05	82.36	231.07	100.67	64
65	168.79	73.45	211.00	91.84	257.84	112.22	65
66	186.31	81.05	232.90	101.33	284.63	123.83	66
67	203.86	88.63	254.81	110.77	311.45	135.40	67
68	233.94	101.70	292.43	127.16	357.41	155.41	68
69	264.04	114.78	330.04	143.48	403.37	175.37	69
70	294.14	127.90	367.66	159.84	449.35	195.37	70
71	324.41	140.96	405.49	176.21	495.62	215.38	71
72	354.49	154.06	443.11	192.58	541.61	235.38	72
73	419.45	182.29	524.33	227.87	640.82	278.51	73
74	484.43	210.76	605.53	263.42	740.08	321.96	74
75	549.37	238.98	686.72	298.74	839.32	365.11	75
76	614.54	267.20	768.16	334.02	938.88	408.24	76
77	679.48	295.45	849.37	369.34	1,038.12	451.39	77
78	781.73	340.00	977.16	425.02	1,194.31	519.47	78
79	890.52	387.31	1,113.14	484.12	1,360.52	591.68	79
80	997.16	433.37	1,246.45	541.72	1,523.44	662.11	80
81	1,108.61	481.96	1,385.75	602.46	1,693.69	736.31	81
82	1,225.60	532.64	1,531.99	665.82	1,872.46	813.79	82
83	1,347.60	586.02	1,684.52	732.50	2,058.84	895.28	83
84	1,474.88	641.48	1,843.63	801.84	2,253.32	980.04	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	32.30	14.09	40.38	17.60	49.36	21.53	16-39
40-54	48.92	21.32	61.20	26.68	74.76	32.62	40-54
55-59	66.34	28.96	82.94	36.17	101.39	44.20	55-59
60	79.93	34.85	99.91	43.57	122.12	53.24	60
61	93.50	40.57	116.86	50.70	142.85	61.96	61
62	107.05	46.48	133.85	58.09	163.55	71.02	62
63	123.20	53.46	154.00	66.80	188.22	81.66	63
64	139.15	60.62	173.92	75.79	212.57	92.62	64
65	155.29	67.57	194.10	84.49	237.22	103.25	65
66	171.40	74.57	214.25	93.19	261.89	113.94	66
67	187.55	81.53	234.44	101.92	286.52	124.56	67
68	215.22	93.56	269.04	116.96	328.80	142.97	68
69	242.89	105.61	303.62	132.02	371.10	161.35	69
70	270.56	117.64	338.23	147.04	413.41	179.74	70
71	298.46	129.68	373.07	162.12	455.96	198.13	71
72	326.14	141.74	407.66	177.17	498.26	216.54	72
73	385.88	167.71	482.38	209.64	589.57	256.24	73
74	445.67	193.88	557.08	242.36	680.87	296.20	74
75	505.43	219.86	631.80	274.84	772.18	335.92	75
76	565.38	245.84	706.73	307.30	863.76	375.59	76
77	625.13	271.81	781.43	339.79	955.07	415.28	77
78	719.18	312.82	898.98	391.00	1,098.76	477.89	78
79	819.28	356.30	1,024.10	445.38	1,251.68	544.37	79
80	917.38	398.68	1,146.72	498.37	1,401.58	609.12	80
81	1,019.89	443.40	1,274.90	554.24	1,558.19	677.40	81
82	1,127.57	490.06	1,409.44	612.56	1,722.66	748.67	82
83	1,239.79	539.12	1,549.75	673.91	1,894.15	823.67	83
84	1,356.91	590.17	1,696.14	737.69	2,073.06	901.63	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	27.60	12.04	34.50	15.02	42.19	18.38	16-39
40-54	41.82	18.24	52.27	22.80	63.89	27.86	40-54
55-59	56.69	24.71	70.88	30.90	86.63	37.78	55-59
60	68.29	29.76	85.34	37.24	104.34	45.48	60
61	79.87	34.67	99.84	43.33	122.02	52.94	61
62	91.48	39.71	114.31	49.62	139.74	60.65	62
63	105.25	45.67	131.56	57.08	160.79	69.77	63
64	118.87	51.79	148.60	64.73	181.62	79.13	64
65	132.65	57.76	165.83	72.19	202.68	88.21	65
66	146.45	63.70	183.04	79.64	223.73	97.32	66
67	160.21	69.65	200.28	87.06	244.80	106.43	67
68	183.90	79.93	229.85	99.94	280.91	122.14	68
69	207.53	90.22	259.42	112.79	317.04	137.84	69
70	231.18	100.51	288.96	125.66	353.20	153.56	70
71	254.98	110.81	318.73	138.49	389.56	169.28	71
72	278.63	121.09	348.29	151.37	425.66	185.00	72
73	329.69	143.30	412.12	179.11	503.70	218.92	73
74	380.75	165.62	475.93	207.07	581.69	253.08	74
75	431.82	187.86	539.78	234.80	659.70	286.98	75
76	483.05	210.02	603.78	262.54	737.94	320.88	76
77	534.07	232.22	667.61	290.29	815.96	354.80	77
78	614.42	267.23	768.05	334.06	938.71	408.30	78
79	699.95	304.42	874.92	380.53	1,069.37	465.07	79
80	783.78	340.62	979.73	425.80	1,197.44	520.40	80
81	871.37	378.82	1,089.24	473.53	1,331.29	578.76	81
82	963.32	418.67	1,204.16	523.34	1,471.75	639.64	82
83	1,059.22	460.60	1,324.04	575.75	1,618.26	703.70	83
84	1,159.27	504.18	1,449.10	630.24	1,771.12	770.29	84

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	92.88	46.48	116.11	58.09	141.91	71.00	16-39
40-54	140.76	70.38	175.93	87.98	215.05	107.54	40-54
55-59	195.92	98.00	244.91	122.48	299.35	149.70	55-59
60	248.51	124.69	310.64	155.89	379.66	190.52	60
61	260.30	130.67	325.38	163.37	397.68	199.64	61
62	272.76	137.02	340.94	171.29	416.74	209.34	62
63	290.94	145.42	363.66	181.76	444.50	222.14	63
64	309.20	154.74	386.52	193.43	472.43	236.39	64
65	328.22	164.08	410.29	205.07	501.47	250.66	65
66	347.35	174.11	434.18	217.63	530.69	266.02	66
67	367.26	183.74	459.08	229.67	561.10	280.70	67
68	399.23	199.75	499.01	249.67	609.92	305.16	68
69	432.10	216.08	540.11	270.08	660.14	330.13	69
70	465.11	232.43	581.39	290.56	710.58	355.14	70
71	498.26	248.93	622.82	311.16	761.23	380.32	71
72	531.68	261.64	664.58	327.04	812.28	399.71	72
73	606.60	297.79	758.29	372.24	926.78	454.97	73
74	681.34	331.18	851.68	413.96	1,040.94	505.93	74
75	756.06	362.45	945.06	453.06	1,155.08	553.75	75
76	830.77	393.67	1,038.46	492.08	1,269.24	601.44	76
77	905.74	422.21	1,132.18	527.77	1,383.77	645.05	77
78	1,032.96	449.27	1,291.19	561.58	1,578.12	686.36	78
79	1,160.41	504.67	1,450.49	630.82	1,772.83	771.02	79
80	1,298.83	564.48	1,623.53	705.60	1,984.32	862.40	80
81	1,444.82	628.12	1,806.06	785.17	2,207.40	959.66	81
82	1,597.00	694.07	1,996.24	867.60	2,439.84	1,060.42	82
83	1,755.71	763.46	2,194.62	954.34	2,682.36	1,166.42	83
84	1,921.61	835.73	2,402.02	1,044.67	2,935.79	1,276.82	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	60.59	26.42	75.72	33.02	92.57	40.37	16-39
40-54	91.79	40.02	114.73	50.03	140.24	61.13	40-54
55-59	127.76	55.72	159.73	69.65	195.23	85.13	55-59
60	170.14	74.17	212.66	92.72	259.93	113.33	60
61	184.60	80.08	230.74	100.09	282.02	122.33	61
62	198.72	86.26	248.41	107.84	303.62	131.81	62
63	219.76	95.34	274.68	119.20	335.71	145.67	63
64	240.58	104.82	300.72	131.02	367.55	160.14	64
65	261.64	113.89	327.04	142.33	399.71	174.00	65
66	282.79	123.02	353.48	153.76	432.05	187.94	66
67	303.83	132.07	379.75	165.11	464.16	201.78	67
68	337.54	146.76	421.91	183.43	515.68	224.20	68
69	371.36	161.46	464.22	201.84	567.36	246.68	69
70	405.08	176.10	506.35	220.13	618.86	269.08	70
71	439.01	190.75	548.75	238.45	670.70	291.44	71
72	472.64	202.24	590.81	252.78	722.09	308.95	72
73	539.27	236.36	674.10	295.44	823.90	361.08	73
74	605.69	270.07	757.12	337.61	925.38	412.61	74
75	672.10	303.98	840.16	379.97	1,026.85	464.40	75
76	738.52	339.79	923.18	424.73	1,128.32	519.12	76
77	805.15	375.34	1,006.45	469.19	1,230.12	573.43	77
78	918.26	399.38	1,147.84	499.22	1,402.92	610.15	78
79	1,031.54	448.62	1,289.45	560.78	1,576.00	685.42	79
80	1,154.62	501.82	1,443.29	627.24	1,763.99	766.64	80
81	1,284.41	558.38	1,605.53	697.98	1,962.31	853.12	81
82	1,419.68	617.02	1,774.60	771.26	2,168.94	942.67	82
83	1,560.78	678.71	1,950.96	848.38	2,384.51	1,036.91	83
84	1,708.26	742.97	2,135.32	928.68	2,609.81	1,135.04	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	55.72	24.31	69.67	30.37	85.14	37.14	16-39
40-54	84.46	36.80	105.55	46.01	129.01	56.26	40-54
55-59	117.54	51.23	146.93	64.08	179.58	78.30	55-59
60	156.52	68.24	195.67	85.32	239.15	104.26	60
61	169.82	73.67	212.28	92.10	259.44	112.55	61
62	182.86	79.36	228.55	99.19	279.34	121.24	62
63	202.16	87.73	252.70	109.66	308.86	134.02	63
64	221.33	96.43	276.66	120.52	338.14	147.34	64
65	240.68	104.78	300.86	130.97	367.72	160.06	65
66	260.17	113.16	325.21	141.47	397.48	172.91	66
67	279.50	121.54	349.38	151.88	427.04	185.64	67
68	310.52	135.02	388.15	168.74	474.41	206.26	68
69	341.66	148.55	427.06	185.68	521.96	226.96	69
70	372.67	162.02	465.83	202.52	569.35	247.54	70
71	403.87	175.51	504.85	219.37	617.04	268.14	71
72	434.83	186.05	543.52	232.56	664.33	284.24	72
73	496.10	217.45	620.15	271.80	757.98	332.20	73
74	557.23	248.46	696.53	310.58	851.34	379.60	74
75	618.35	279.64	772.93	349.57	944.70	427.25	75
76	679.44	312.60	849.31	390.76	1,038.06	477.60	76
77	740.75	345.30	925.96	431.63	1,131.71	527.56	77
78	844.80	367.42	1,056.04	459.29	1,290.70	561.36	78
79	949.03	412.73	1,186.28	515.93	1,449.89	630.56	79
80	1,062.25	461.65	1,327.79	577.06	1,622.87	705.31	80
81	1,181.66	513.73	1,477.08	642.16	1,805.32	784.86	81
82	1,306.08	567.66	1,632.62	709.55	1,995.43	867.25	82
83	1,435.91	624.42	1,794.90	780.49	2,193.76	953.93	83
84	1,571.57	683.50	1,964.50	854.39	2,401.02	1,044.26	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	47.60	20.75	59.52	25.94	72.74	31.73	16-39
40-54	72.16	31.46	90.19	39.32	110.24	48.07	40-54
55-59	100.44	43.80	125.54	54.74	153.44	66.90	55-59
60	133.73	58.31	167.17	72.88	204.32	89.05	60
61	145.09	62.94	181.36	78.67	221.66	96.16	61
62	156.20	67.80	195.25	84.76	238.67	103.58	62
63	172.72	74.96	215.89	93.67	263.87	114.52	63
64	189.11	82.37	236.38	102.98	288.89	125.86	64
65	205.63	89.51	257.04	111.88	314.16	136.75	65
66	222.30	96.68	277.84	120.85	339.59	147.72	66
67	238.81	103.80	298.52	129.77	364.85	158.59	67
68	265.30	115.34	331.62	144.17	405.32	176.21	68
69	291.88	126.92	364.86	158.65	445.96	193.88	69
70	318.38	138.42	397.98	173.05	486.42	211.49	70
71	345.05	149.93	431.33	187.44	527.15	229.09	71
72	371.51	158.95	464.38	198.70	567.56	242.83	72
73	423.86	185.77	529.84	232.21	647.58	283.82	73
74	476.06	212.28	595.07	265.34	727.32	324.31	74
75	528.29	238.92	660.35	298.64	807.11	365.02	75
76	580.49	267.07	725.60	333.84	886.86	408.00	76
77	632.86	295.00	791.06	368.76	966.89	450.73	77
78	721.76	313.91	902.21	392.40	1,102.69	479.58	78
79	810.82	352.62	1,013.50	440.77	1,238.72	538.74	79
80	907.51	394.39	1,134.41	493.02	1,386.48	602.57	80
81	1,009.56	438.89	1,261.93	548.60	1,542.38	670.52	81
82	1,115.87	484.98	1,394.83	606.22	1,704.79	740.92	82
83	1,226.76	533.45	1,533.44	666.83	1,874.23	815.03	83
84	1,342.66	583.97	1,678.33	729.92	2,051.32	892.15	84

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	75.18	37.60	93.98	46.98	114.88	57.42	16-39
40-54	113.90	56.99	142.39	71.22	174.02	87.06	40-54
55	195.92	98.00	244.91	122.48	299.35	149.70	55
56	227.40	113.72	284.26	142.16	347.40	173.76	56
57-59	259.09	129.59	323.89	161.99	395.84	197.99	57-59
60	441.47	221.57	551.83	276.97	674.47	338.50	60
61	489.56	245.77	611.95	307.22	747.94	375.52	61
62	507.92	254.71	634.92	318.38	775.98	389.15	62
63	552.62	276.80	690.78	346.03	844.31	422.90	63
64	592.25	296.35	740.32	370.43	904.81	452.77	64
65	622.16	310.99	777.72	388.73	950.53	475.10	65
66	652.03	326.86	815.05	408.58	996.18	499.36	66
67	683.96	342.23	854.95	427.74	1,044.96	522.82	67
68	733.61	367.03	916.99	458.80	1,120.75	560.75	68
69	784.88	392.51	981.12	490.63	1,199.16	599.65	69
70	836.86	418.25	1,046.05	522.80	1,278.52	638.99	70
71	889.13	444.18	1,111.42	555.23	1,358.40	678.61	71
72	942.36	464.11	1,177.96	580.13	1,439.71	709.07	72
73	1,078.80	521.04	1,348.50	651.30	1,648.16	796.04	73
74	1,206.40	571.78	1,507.97	714.73	1,843.07	873.54	74
75	1,327.38	617.75	1,659.25	772.20	2,027.95	943.79	75
76	1,449.23	662.60	1,811.52	828.28	2,214.06	1,012.34	76
77	1,562.05	702.07	1,952.56	877.57	2,386.45	1,072.60	77
78	1,670.03	738.20	2,087.56	922.74	2,551.45	1,127.80	78
79	1,775.41	772.26	2,219.28	965.30	2,712.44	1,179.83	79
80	1,988.47	864.91	2,485.60	1,081.16	3,037.96	1,321.40	80
81	2,210.38	961.43	2,762.99	1,201.81	3,377.00	1,468.86	81
82	2,442.97	1,062.61	3,053.70	1,328.26	3,732.32	1,623.42	82
83	2,686.25	1,168.38	3,357.79	1,460.48	4,103.96	1,785.06	83
84	2,940.07	1,278.82	3,675.11	1,598.54	4,491.79	1,953.77	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	49.03	21.37	61.31	26.72	74.92	32.65	16-39
40-54	74.28	32.40	92.88	40.49	113.48	49.49	40-54
55	127.76	55.72	159.73	69.65	195.23	85.13	55
56	148.30	64.67	185.39	80.84	226.57	98.78	56
57-59	168.97	73.68	211.21	92.10	258.17	112.57	57-59
60	302.24	131.80	377.82	164.70	461.76	201.35	60
61	347.14	150.61	433.93	188.23	530.38	230.08	61
62	370.07	160.37	462.58	200.44	565.39	245.02	62
63	417.41	181.51	521.72	226.90	637.69	277.32	63
64	460.78	200.75	575.99	250.92	703.98	306.71	64
65	495.89	215.86	619.91	269.82	757.63	329.78	65
66	530.84	230.94	663.54	288.66	811.02	352.82	66
67	565.81	246.00	707.28	307.50	864.43	375.80	67
68	620.21	269.63	775.27	337.04	947.56	411.95	68
69	674.59	293.28	843.28	366.62	1,030.67	448.10	69
70	728.83	316.88	911.04	396.12	1,113.50	484.14	70
71	783.37	340.40	979.22	425.50	1,196.86	520.06	71
72	837.74	358.70	1,047.17	448.38	1,279.87	548.03	72
73	959.00	413.52	1,198.79	516.92	1,465.18	631.78	73
74	1,072.44	466.30	1,340.56	582.89	1,638.42	712.40	74
75	1,180.01	518.08	1,475.02	647.59	1,802.78	791.51	75
76	1,288.31	571.93	1,610.39	714.89	1,968.24	873.76	76
77	1,388.62	624.11	1,735.75	780.14	2,121.47	953.53	77
78	1,484.60	656.24	1,855.76	820.28	2,268.13	1,002.59	78
79	1,578.29	686.50	1,972.85	858.14	2,411.28	1,048.81	79
80	1,767.68	768.89	2,209.62	961.13	2,700.62	1,174.68	80
81	1,964.96	854.69	2,456.21	1,068.36	3,002.02	1,305.77	81
82	2,171.74	944.63	2,714.66	1,180.76	3,317.89	1,443.18	82
83	2,387.96	1,038.65	2,984.96	1,298.32	3,648.30	1,586.84	83
84	2,613.65	1,136.82	3,267.04	1,421.04	3,993.07	1,736.82	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	45.11	19.68	56.39	24.59	68.93	30.01	16-39
40-54	68.36	29.80	85.43	37.25	104.45	45.53	40-54
55	117.54	51.23	146.93	64.08	179.58	78.30	55
56	136.44	59.48	170.56	74.35	208.45	90.90	56
57-59	155.46	67.79	194.33	84.73	237.52	103.56	57-59
60	278.06	121.24	347.59	151.55	424.82	185.22	60
61	319.38	138.53	399.23	173.18	487.94	211.68	61
62	340.45	147.53	425.59	184.42	520.15	225.40	62
63	384.01	166.99	480.02	208.75	586.69	255.12	63
64	423.92	184.69	529.90	230.86	647.65	282.16	64
65	456.23	198.60	570.28	248.24	697.02	303.40	65
66	488.38	212.45	610.49	265.57	746.12	324.59	66
67	520.56	226.32	650.69	282.89	795.30	345.77	67
68	570.60	248.06	713.24	310.09	871.75	379.01	68
69	620.64	269.83	775.81	337.30	948.20	412.26	69
70	670.52	291.54	838.16	364.44	1,024.43	445.43	70
71	720.70	313.18	900.89	391.46	1,101.07	478.44	71
72	770.70	330.01	963.38	412.51	1,177.48	504.18	72
73	882.30	380.44	1,102.87	475.56	1,347.95	581.23	73
74	986.65	428.99	1,233.30	536.24	1,507.38	655.42	74
75	1,085.60	476.62	1,357.02	595.80	1,658.57	728.18	75
76	1,185.24	526.16	1,481.56	657.68	1,810.80	803.84	76
77	1,277.51	574.18	1,596.90	717.72	1,951.74	877.24	77
78	1,365.83	603.72	1,707.29	754.67	2,086.68	922.37	78
79	1,452.01	631.58	1,815.04	789.47	2,218.38	964.93	79
80	1,626.28	707.36	2,032.84	884.22	2,484.59	1,080.73	80
81	1,807.78	786.32	2,259.71	982.88	2,761.86	1,201.32	81
82	1,997.99	869.05	2,497.48	1,086.31	3,052.45	1,327.74	82
83	2,196.92	955.55	2,746.15	1,194.47	3,356.44	1,459.91	83
84	2,404.55	1,045.90	3,005.70	1,307.36	3,673.62	1,597.90	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	38.54	16.79	48.18	20.99	58.88	25.68	16-39
40-54	58.39	25.46	73.00	31.82	89.21	38.90	40-54
55	100.44	43.80	125.54	54.74	153.44	66.90	55
56	116.56	50.84	145.72	63.54	178.08	77.64	56
57-59	132.82	57.90	166.03	72.41	202.92	88.46	57-59
60	237.58	103.57	296.96	129.48	362.94	158.23	60
61	272.86	118.36	341.09	147.95	416.86	180.84	61
62	290.87	126.04	363.59	157.55	444.40	192.56	62
63	328.07	142.66	410.08	178.36	501.24	217.97	63
64	362.18	157.76	452.74	197.23	553.33	241.06	64
65	389.80	169.64	487.24	212.06	595.49	259.21	65
66	417.23	181.51	521.56	226.90	637.48	277.32	66
67	444.73	193.37	555.91	241.68	679.44	295.40	67
68	487.49	211.93	609.35	264.92	744.79	323.80	68
69	530.24	230.53	662.80	288.17	810.08	352.19	69
70	572.88	249.08	716.06	311.35	875.21	380.54	70
71	615.76	267.55	769.66	334.43	940.70	408.76	71
72	658.46	281.95	823.09	352.43	1,005.98	430.75	72
73	753.80	325.04	942.23	406.27	1,151.62	496.57	73
74	842.95	366.52	1,053.66	458.12	1,287.82	559.96	74
75	927.48	407.21	1,159.37	509.00	1,416.98	622.13	75
76	1,012.61	449.52	1,265.75	561.92	1,547.04	686.78	76
77	1,091.44	490.56	1,364.30	613.21	1,667.47	749.46	77
78	1,166.90	515.82	1,458.61	644.75	1,782.77	788.04	78
79	1,240.54	539.58	1,550.68	674.48	1,895.26	824.38	79
80	1,389.41	604.36	1,736.76	755.44	2,122.70	923.30	80
81	1,544.45	671.80	1,930.58	839.74	2,359.61	1,026.35	81
82	1,706.94	742.48	2,133.72	928.10	2,607.88	1,134.35	82
83	1,876.92	816.40	2,346.18	1,020.52	2,867.54	1,247.26	83
84	2,054.32	893.56	2,567.90	1,116.95	3,138.54	1,365.16	84

Kanawha Insurance Company
Form 80650 1/97 and Riders
PA Current Premium Factors Issued Prior to 9/16/2002. Factors Effective 11/1/2015.

Elimination Period:		Discount Factors:		Mode Factors:	
0 Day	1.000	Marital	0.90	Annual	1.000
30 Day	0.871	Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780			Monthly Bank Draft (PAC)	0.086
				List Bill	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

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

Issue Age Factor

16-54	0.661
55-59	0.665
60	0.662
61	0.657
62	0.655
63	0.622
64	0.599
65	0.578
66	0.563
67	0.550
68	0.518
69	0.494
70	0.475
71	0.459
72	0.446
73	0.400
74	0.367
75	0.342
76	0.321
77	0.305
78	0.292
79	0.281
80	0.271
81	0.263
82	0.256
83	0.249
84	0.244

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	Ten Year	Five Year or to Age 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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	67.33	33.68	84.15	42.09	102.83	51.44	16-39
40-54	101.98	51.00	127.45	63.74	155.79	77.94	40-54
55-59	138.25	69.16	172.83	86.43	211.21	105.63	55-59
60	158.60	79.59	198.30	99.51	242.33	121.64	60
61	179.15	89.94	223.90	112.43	273.69	137.41	61
62	199.65	100.30	249.55	125.38	305.03	153.23	62
63	221.61	110.76	277.03	138.44	338.58	169.23	63
64	243.00	121.60	303.74	151.98	371.23	185.79	64
65	264.68	132.31	330.85	165.36	404.38	202.13	65
66	286.08	143.40	357.59	179.28	437.05	219.08	66
67	308.03	154.10	385.00	192.63	470.58	235.44	67
68	345.90	173.09	432.35	216.35	528.44	264.39	68
69	384.00	192.03	480.01	240.03	586.68	293.38	69
70	422.15	210.99	527.68	263.69	644.93	322.30	70
71	460.25	229.94	575.31	287.43	703.15	351.29	71
72	498.45	249.18	623.10	311.45	761.55	380.65	72
73	589.81	287.11	737.26	358.90	901.06	438.66	73
74	681.14	323.01	851.45	403.78	1,040.63	493.50	74
75	772.50	356.20	965.64	445.26	1,180.21	544.19	75
76	864.13	387.01	1,080.14	483.75	1,320.18	591.25	76
77	955.44	415.44	1,194.33	519.35	1,459.74	634.71	77
78	1,099.21	478.08	1,373.99	597.60	1,679.31	730.41	78
79	1,252.20	544.58	1,565.25	680.70	1,913.08	832.00	79
80	1,402.13	609.40	1,752.66	761.70	2,142.14	930.99	80
81	1,558.83	677.68	1,948.56	847.13	2,381.54	1,035.36	81
82	1,723.35	748.98	2,154.21	936.23	2,632.90	1,144.28	82
83	1,894.90	824.00	2,368.63	1,030.00	2,895.00	1,258.86	83
84	2,073.91	902.01	2,592.36	1,127.48	3,168.46	1,378.03	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	43.90	19.14	54.90	23.93	67.08	29.24	16-39
40-54	66.50	29.00	83.15	36.23	101.60	44.30	40-54
55-59	90.20	39.33	112.73	49.15	137.75	60.06	55-59
60	108.59	47.33	135.76	59.19	165.91	72.35	60
61	127.00	55.11	158.79	68.90	194.08	84.21	61
62	145.48	63.13	181.81	78.95	222.25	96.45	62
63	167.38	72.61	209.25	90.78	255.73	110.98	63
64	189.06	82.36	236.31	102.95	288.84	125.84	64
65	210.99	91.81	263.75	114.80	322.30	140.28	65
66	232.89	101.31	291.13	126.66	355.79	154.79	66
67	254.83	110.79	318.51	138.46	389.31	169.25	67
68	292.43	127.13	365.54	158.95	446.76	194.26	68
69	330.05	143.48	412.55	179.35	504.21	219.21	69
70	367.68	159.88	459.58	199.80	561.69	244.21	70
71	405.51	176.20	506.86	220.26	619.53	269.23	71
72	443.11	192.58	553.89	240.73	677.01	294.23	72
73	524.31	227.86	655.41	284.84	801.03	348.14	73
74	605.54	263.45	756.91	329.28	925.10	402.45	74
75	686.71	298.73	858.40	373.43	1,049.15	456.39	75
76	768.18	334.00	960.20	417.53	1,173.60	510.30	76
77	849.35	369.31	1,061.71	461.68	1,297.65	564.24	77
78	977.16	425.00	1,221.45	531.28	1,492.89	649.34	78
79	1,113.15	484.14	1,391.43	605.15	1,700.65	739.60	79
80	1,246.45	541.71	1,558.06	677.15	1,904.30	827.64	80
81	1,385.76	602.45	1,732.19	753.08	2,117.11	920.39	81
82	1,532.00	665.80	1,914.99	832.28	2,340.58	1,017.24	82
83	1,684.50	732.53	2,105.65	915.63	2,573.55	1,119.10	83
84	1,843.60	801.85	2,304.54	1,002.30	2,816.65	1,225.05	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	40.38	17.61	50.48	22.00	61.70	26.91	16-39
40-54	61.15	26.65	76.50	33.35	93.45	40.78	40-54
55-59	82.93	36.20	103.68	45.21	126.74	55.25	55-59
60	99.91	43.56	124.89	54.46	152.65	66.55	60
61	116.88	50.71	146.08	63.38	178.56	77.45	61
62	133.81	58.10	167.31	72.61	204.44	88.78	62
63	154.00	66.83	192.50	83.50	235.28	102.08	63
64	173.94	75.78	217.40	94.74	265.71	115.78	64
65	194.11	84.46	242.63	105.61	296.53	129.06	65
66	214.25	93.21	267.81	116.49	327.36	142.43	66
67	234.44	101.91	293.05	127.40	358.15	155.70	67
68	269.03	116.95	336.30	146.20	411.00	178.71	68
69	303.61	132.01	379.53	165.03	463.88	201.69	69
70	338.20	147.05	422.79	183.80	516.76	224.68	70
71	373.08	162.10	466.34	202.65	569.95	247.66	71
72	407.68	177.18	509.58	221.46	622.83	270.68	72
73	482.35	209.64	602.98	262.05	736.96	320.30	73
74	557.09	242.35	696.35	302.95	851.09	370.25	74
75	631.79	274.83	789.75	343.55	965.23	419.90	75
76	706.73	307.30	883.41	384.13	1,079.70	469.49	76
77	781.41	339.76	976.79	424.74	1,193.84	519.10	77
78	898.98	391.03	1,123.73	488.75	1,373.45	597.36	78
79	1,024.10	445.38	1,280.13	556.73	1,564.60	680.46	79
80	1,146.73	498.35	1,433.40	622.96	1,751.98	761.40	80
81	1,274.86	554.25	1,593.63	692.80	1,947.74	846.75	81
82	1,409.46	612.58	1,761.80	765.70	2,153.33	935.84	82
83	1,549.74	673.90	1,937.19	842.39	2,367.69	1,029.59	83
84	1,696.14	737.71	2,120.18	922.11	2,591.33	1,127.04	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	34.50	15.05	43.13	18.78	52.74	22.98	16-39
40-54	52.28	22.80	65.34	28.50	79.86	34.83	40-54
55-59	70.86	30.89	88.60	38.63	108.29	47.23	55-59
60	85.36	37.20	106.68	46.55	130.43	56.85	60
61	99.84	43.34	124.80	54.16	152.53	66.18	61
62	114.35	49.64	142.89	62.03	174.68	75.81	62
63	131.56	57.09	164.45	71.35	200.99	87.21	63
64	148.59	64.74	185.75	80.91	227.03	98.91	64
65	165.81	72.20	207.29	90.24	253.35	110.26	65
66	183.06	79.63	228.80	99.55	279.66	121.65	66
67	200.26	87.06	250.35	108.83	306.00	133.04	67
68	229.88	99.91	287.31	124.93	351.14	152.68	68
69	259.41	112.78	324.28	140.99	396.30	172.30	69
70	288.98	125.64	361.20	157.08	441.50	191.95	70
71	318.73	138.51	398.41	173.11	486.95	211.60	71
72	348.29	151.36	435.36	189.21	532.08	231.25	72
73	412.11	179.13	515.15	223.89	629.63	273.65	73
74	475.94	207.03	594.91	258.84	727.11	316.35	74
75	539.78	234.83	674.73	293.50	824.63	358.73	75
76	603.81	262.53	754.73	328.18	922.43	401.10	76
77	667.59	290.28	834.51	362.86	1,019.95	443.50	77
78	768.03	334.04	960.06	417.58	1,173.39	510.38	78
79	874.94	380.53	1,093.65	475.66	1,336.71	581.34	79
80	979.73	425.78	1,224.66	532.25	1,496.80	650.50	80
81	1,089.21	473.53	1,361.55	591.91	1,664.11	723.45	81
82	1,204.15	523.34	1,505.20	654.18	1,839.69	799.55	82
83	1,324.03	575.75	1,655.05	719.69	2,022.83	879.63	83
84	1,449.09	630.23	1,811.38	787.80	2,213.90	962.86	84

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	116.10	58.10	145.14	72.61	177.39	88.75	16-39
40-54	175.95	87.98	219.91	109.98	268.81	134.43	40-54
55-59	244.90	122.50	306.14	153.10	374.19	187.13	55-59
60	310.64	155.86	388.30	194.86	474.58	238.15	60
61	325.38	163.34	406.73	204.21	497.10	249.55	61
62	340.95	171.28	426.18	214.11	520.93	261.68	62
63	363.68	181.78	454.58	227.20	555.63	277.68	63
64	386.50	193.43	483.15	241.79	590.54	295.49	64
65	410.28	205.10	512.86	256.34	626.84	313.33	65
66	434.19	217.64	542.73	272.04	663.36	332.53	66
67	459.08	229.68	573.85	287.09	701.38	350.88	67
68	499.04	249.69	623.76	312.09	762.40	381.45	68
69	540.13	270.10	675.14	337.60	825.18	412.66	69
70	581.39	290.54	726.74	363.20	888.23	443.93	70
71	622.83	311.16	778.53	388.95	951.54	475.40	71
72	664.60	327.05	830.73	408.80	1,015.35	499.64	72
73	758.25	372.24	947.86	465.30	1,158.48	568.71	73
74	851.68	413.98	1,064.60	517.45	1,301.18	632.41	74
75	945.08	453.06	1,181.33	566.33	1,443.85	692.19	75
76	1,038.46	492.09	1,298.08	615.10	1,586.55	751.80	76
77	1,132.18	527.76	1,415.23	659.71	1,729.71	806.31	77
78	1,291.20	561.59	1,613.99	701.98	1,972.65	857.95	78
79	1,450.51	630.84	1,813.11	788.53	2,216.04	963.78	79
80	1,623.54	705.60	2,029.41	882.00	2,480.40	1,078.00	80
81	1,806.03	785.15	2,257.58	981.46	2,759.25	1,199.58	81
82	1,996.25	867.59	2,495.30	1,084.50	3,049.80	1,325.53	82
83	2,194.64	954.33	2,743.28	1,192.93	3,352.95	1,458.03	83
84	2,402.01	1,044.66	3,002.53	1,305.84	3,669.74	1,596.03	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	75.74	33.03	94.65	41.28	115.71	50.46	16-39
40-54	114.74	50.03	143.41	62.54	175.30	76.41	40-54
55-59	159.70	69.65	199.66	87.06	244.04	106.41	55-59
60	212.68	92.71	265.83	115.90	324.91	141.66	60
61	230.75	100.10	288.43	125.11	352.53	152.91	61
62	248.40	107.83	310.51	134.80	379.53	164.76	62
63	274.70	119.18	343.35	149.00	419.64	182.09	63
64	300.73	131.03	375.90	163.78	459.44	200.18	64
65	327.05	142.36	408.80	177.91	499.64	217.50	65
66	353.49	153.78	441.85	192.20	540.06	234.93	66
67	379.79	165.09	474.69	206.39	580.20	252.23	67
68	421.93	183.45	527.39	229.29	644.60	280.25	68
69	464.20	201.83	580.28	252.30	709.20	308.35	69
70	506.35	220.13	632.94	275.16	773.58	336.35	70
71	548.76	238.44	685.94	298.06	838.38	364.30	71
72	590.80	252.80	738.51	315.98	902.61	386.19	72
73	674.09	295.45	842.63	369.30	1,029.88	451.35	73
74	757.11	337.59	946.40	422.01	1,156.73	515.76	74
75	840.13	379.98	1,050.20	474.96	1,283.56	580.50	75
76	923.15	424.74	1,153.98	530.91	1,410.40	648.90	76
77	1,006.44	469.18	1,258.06	586.49	1,537.65	716.79	77
78	1,147.83	499.23	1,434.80	624.03	1,753.65	762.69	78
79	1,289.43	560.78	1,611.81	700.98	1,970.00	856.78	79
80	1,443.28	627.28	1,804.11	784.05	2,204.99	958.30	80
81	1,605.51	697.98	2,006.91	872.48	2,452.89	1,066.40	81
82	1,774.60	771.28	2,218.25	964.08	2,711.18	1,178.34	82
83	1,950.98	848.39	2,438.70	1,060.48	2,980.64	1,296.14	83
84	2,135.33	928.71	2,669.15	1,160.85	3,262.26	1,418.80	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	69.65	30.39	87.09	37.96	106.43	46.43	16-39
40-54	105.58	46.00	131.94	57.51	161.26	70.33	40-54
55-59	146.93	64.04	183.66	80.10	224.48	97.88	55-59
60	195.65	85.30	244.59	106.65	298.94	130.33	60
61	212.28	92.09	265.35	115.13	324.30	140.69	61
62	228.58	99.20	285.69	123.99	349.18	151.55	62
63	252.70	109.66	315.88	137.08	386.08	167.53	63
64	276.66	120.54	345.83	150.65	422.68	184.18	64
65	300.85	130.98	376.08	163.71	459.65	200.08	65
66	325.21	141.45	406.51	176.84	496.85	216.14	66
67	349.38	151.93	436.73	189.85	533.80	232.05	67
68	388.15	168.78	485.19	210.93	593.01	257.83	68
69	427.08	185.69	533.83	232.10	652.45	283.70	69
70	465.84	202.53	582.29	253.15	711.69	309.43	70
71	504.84	219.39	631.06	274.21	771.30	335.18	71
72	543.54	232.56	679.40	290.70	830.41	355.30	72
73	620.13	271.81	775.19	339.75	947.48	415.25	73
74	696.54	310.58	870.66	388.23	1,064.18	474.50	74
75	772.94	349.55	966.16	436.96	1,180.88	534.06	75
76	849.30	390.75	1,061.64	488.45	1,297.58	597.00	76
77	925.94	431.63	1,157.45	539.54	1,414.64	659.45	77
78	1,056.00	459.28	1,320.05	574.11	1,613.38	701.70	78
79	1,186.29	515.91	1,482.85	644.91	1,812.36	788.20	79
80	1,327.81	577.06	1,659.74	721.33	2,028.59	881.64	80
81	1,477.08	642.16	1,846.35	802.70	2,256.65	981.08	81
82	1,632.60	709.58	2,040.78	886.94	2,494.29	1,084.06	82
83	1,794.89	780.53	2,243.63	975.61	2,742.20	1,192.41	83
84	1,964.46	854.38	2,455.63	1,067.99	3,001.28	1,305.33	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	59.50	25.94	74.40	32.43	90.93	39.66	16-39
40-54	90.20	39.33	112.74	49.15	137.80	60.09	40-54
55-59	125.55	54.75	156.93	68.43	191.80	83.63	55-59
60	167.16	72.89	208.96	91.10	255.40	111.31	60
61	181.36	78.68	226.70	98.34	277.08	120.20	61
62	195.25	84.75	244.06	105.95	298.34	129.48	62
63	215.90	93.70	269.86	117.09	329.84	143.15	63
64	236.39	102.96	295.48	128.73	361.11	157.33	64
65	257.04	111.89	321.30	139.85	392.70	170.94	65
66	277.88	120.85	347.30	151.06	424.49	184.65	66
67	298.51	129.75	373.15	162.21	456.06	198.24	67
68	331.63	144.18	414.53	180.21	506.65	220.26	68
69	364.85	158.65	456.08	198.31	557.45	242.35	69
70	397.98	173.03	497.48	216.31	608.03	264.36	70
71	431.31	187.41	539.16	234.30	658.94	286.36	71
72	464.39	198.69	580.48	248.38	709.45	303.54	72
73	529.83	232.21	662.30	290.26	809.48	354.78	73
74	595.08	265.35	743.84	331.68	909.15	405.39	74
75	660.36	298.65	825.44	373.30	1,008.89	456.28	75
76	725.61	333.84	907.00	417.30	1,108.58	510.00	76
77	791.08	368.75	988.83	460.95	1,208.61	563.41	77
78	902.20	392.39	1,127.76	490.50	1,378.36	599.48	78
79	1,013.53	440.78	1,266.88	550.96	1,548.40	673.43	79
80	1,134.39	492.99	1,418.01	616.28	1,733.10	753.21	80
81	1,261.95	548.61	1,577.41	685.75	1,927.98	838.15	81
82	1,394.84	606.23	1,743.54	757.78	2,130.99	926.15	82
83	1,533.45	666.81	1,916.80	833.54	2,342.79	1,018.79	83
84	1,678.33	729.96	2,097.91	912.40	2,564.15	1,115.19	84

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued Prior to 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	93.98	47.00	117.48	58.73	143.60	71.78	16-39
40-54	142.38	71.24	177.99	89.03	217.53	108.83	40-54
55	244.90	122.50	306.14	153.10	374.19	187.13	55
56	284.25	142.15	355.33	177.70	434.25	217.20	56
57-59	323.86	161.99	404.86	202.49	494.80	247.49	57-59
60	551.84	276.96	689.79	346.21	843.09	423.13	60
61	611.95	307.21	764.94	384.03	934.93	469.40	61
62	634.90	318.39	793.65	397.98	969.98	486.44	62
63	690.78	346.00	863.48	432.54	1,055.39	528.63	63
64	740.31	370.44	925.40	463.04	1,131.01	565.96	64
65	777.70	388.74	972.15	485.91	1,188.16	593.88	65
66	815.04	408.58	1,018.81	510.73	1,245.23	624.20	66
67	854.95	427.79	1,068.69	534.68	1,306.20	653.53	67
68	917.01	458.79	1,146.24	573.50	1,400.94	700.94	68
69	981.10	490.64	1,226.40	613.29	1,498.95	749.56	69
70	1,046.08	522.81	1,307.56	653.50	1,598.15	798.74	70
71	1,111.41	555.23	1,389.28	694.04	1,698.00	848.26	71
72	1,177.95	580.14	1,472.45	725.16	1,799.64	886.34	72
73	1,348.50	651.30	1,685.63	814.13	2,060.20	995.05	73
74	1,508.00	714.73	1,884.96	893.41	2,303.84	1,091.93	74
75	1,659.23	772.19	2,074.06	965.25	2,534.94	1,179.74	75
76	1,811.54	828.25	2,264.40	1,035.35	2,767.58	1,265.43	76
77	1,952.56	877.59	2,440.70	1,096.96	2,983.06	1,340.75	77
78	2,087.54	922.75	2,609.45	1,153.43	3,189.31	1,409.75	78
79	2,219.26	965.33	2,774.10	1,206.63	3,390.55	1,474.79	79
80	2,485.59	1,081.14	3,107.00	1,351.45	3,797.45	1,651.75	80
81	2,762.98	1,201.79	3,453.74	1,502.26	4,221.25	1,836.08	81
82	3,053.71	1,328.26	3,817.13	1,660.33	4,665.40	2,029.28	82
83	3,357.81	1,460.48	4,197.24	1,825.60	5,129.95	2,231.33	83
84	3,675.09	1,598.53	4,593.89	1,998.18	5,614.74	2,442.21	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued Prior to 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	61.29	26.71	76.64	33.40	93.65	40.81	16-39
40-54	92.85	40.50	116.10	50.61	141.85	61.86	40-54
55	159.70	69.65	199.66	87.06	244.04	106.41	55
56	185.38	80.84	231.74	101.05	283.21	123.48	56
57-59	211.21	92.10	264.01	115.13	322.71	140.71	57-59
60	377.80	164.75	472.28	205.88	577.20	251.69	60
61	433.93	188.26	542.41	235.29	662.98	287.60	61
62	462.59	200.46	578.23	250.55	706.74	306.28	62
63	521.76	226.89	652.15	283.63	797.11	346.65	63
64	575.98	250.94	719.99	313.65	879.98	383.39	64
65	619.86	269.83	774.89	337.28	947.04	412.23	65
66	663.55	288.68	829.43	360.83	1,013.78	441.03	66
67	707.26	307.50	884.10	384.38	1,080.54	469.75	67
68	775.26	337.04	969.09	421.30	1,184.45	514.94	68
69	843.24	366.60	1,054.10	458.28	1,288.34	560.13	69
70	911.04	396.10	1,138.80	495.15	1,391.88	605.18	70
71	979.21	425.50	1,224.03	531.88	1,496.08	650.08	71
72	1,047.18	448.38	1,308.96	560.48	1,599.84	685.04	72
73	1,198.75	516.90	1,498.49	646.15	1,831.48	789.73	73
74	1,340.55	582.88	1,675.70	728.61	2,048.03	890.50	74
75	1,475.01	647.60	1,843.78	809.49	2,253.48	989.39	75
76	1,610.39	714.91	2,012.99	893.61	2,460.30	1,092.20	76
77	1,735.78	780.14	2,169.69	975.18	2,651.84	1,191.91	77
78	1,855.75	820.30	2,319.70	1,025.35	2,835.16	1,253.24	78
79	1,972.86	858.13	2,466.06	1,072.68	3,014.10	1,311.01	79
80	2,209.60	961.11	2,762.03	1,201.41	3,375.78	1,468.35	80
81	2,456.20	1,068.36	3,070.26	1,335.45	3,752.53	1,632.21	81
82	2,714.68	1,180.79	3,393.33	1,475.95	4,147.36	1,803.98	82
83	2,984.95	1,298.31	3,731.20	1,622.90	4,560.38	1,983.55	83
84	3,267.06	1,421.03	4,083.80	1,776.30	4,991.34	2,171.03	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued Prior to 9/16/2002

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	56.39	24.60	70.49	30.74	86.16	37.51	16-39
40-54	85.45	37.25	106.79	46.56	130.56	56.91	40-54
55	146.93	64.04	183.66	80.10	224.48	97.88	55
56	170.55	74.35	213.20	92.94	260.56	113.63	56
57-59	194.33	84.74	242.91	105.91	296.90	129.45	57-59
60	347.58	151.55	434.49	189.44	531.03	231.53	60
61	399.23	173.16	499.04	216.48	609.93	264.60	61
62	425.56	184.41	531.99	230.53	650.19	281.75	62
63	480.01	208.74	600.03	260.94	733.36	318.90	63
64	529.90	230.86	662.38	288.58	809.56	352.70	64
65	570.29	248.25	712.85	310.30	871.28	379.25	65
66	610.48	265.56	763.11	331.96	932.65	405.74	66
67	650.70	282.90	813.36	353.61	994.13	432.21	67
68	713.25	310.08	891.55	387.61	1,089.69	473.76	68
69	775.80	337.29	969.76	421.63	1,185.25	515.33	69
70	838.15	364.43	1,047.70	455.55	1,280.54	556.79	70
71	900.88	391.48	1,126.11	489.33	1,376.34	598.05	71
72	963.38	412.51	1,204.23	515.64	1,471.85	630.23	72
73	1,102.88	475.55	1,378.59	594.45	1,684.94	726.54	73
74	1,233.31	536.24	1,541.63	670.30	1,884.23	819.28	74
75	1,357.00	595.78	1,696.28	744.75	2,073.21	910.23	75
76	1,481.55	657.70	1,851.95	822.10	2,263.50	1,004.80	76
77	1,596.89	717.73	1,996.13	897.15	2,439.68	1,096.55	77
78	1,707.29	754.65	2,134.11	943.34	2,608.35	1,152.96	78
79	1,815.01	789.48	2,268.80	986.84	2,772.98	1,206.16	79
80	2,032.85	884.20	2,541.05	1,105.28	3,105.74	1,350.91	80
81	2,259.73	982.90	2,824.64	1,228.60	3,452.33	1,501.65	81
82	2,497.49	1,086.31	3,121.85	1,357.89	3,815.56	1,659.68	82
83	2,746.15	1,194.44	3,432.69	1,493.09	4,195.55	1,824.89	83
84	3,005.69	1,307.38	3,757.13	1,634.20	4,592.03	1,997.38	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued Prior to 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	48.18	20.99	60.23	26.24	73.60	32.10	16-39
40-54	72.99	31.83	91.25	39.78	111.51	48.63	40-54
55	125.55	54.75	156.93	68.43	191.80	83.63	55
56	145.70	63.55	182.15	79.43	222.60	97.05	56
57-59	166.03	72.38	207.54	90.51	253.65	110.58	57-59
60	296.98	129.46	371.20	161.85	453.68	197.79	60
61	341.08	147.95	426.36	184.94	521.08	226.05	61
62	363.59	157.55	454.49	196.94	555.50	240.70	62
63	410.09	178.33	512.60	222.95	626.55	272.46	63
64	452.73	197.20	565.93	246.54	691.66	301.33	64
65	487.25	212.05	609.05	265.08	744.36	324.01	65
66	521.54	226.89	651.95	283.63	796.85	346.65	66
67	555.91	241.71	694.89	302.10	849.30	369.25	67
68	609.36	264.91	761.69	331.15	930.99	404.75	68
69	662.80	288.16	828.50	360.21	1,012.60	440.24	69
70	716.10	311.35	895.08	389.19	1,094.01	475.68	70
71	769.70	334.44	962.08	418.04	1,175.88	510.95	71
72	823.08	352.44	1,028.86	440.54	1,257.48	538.44	72
73	942.25	406.30	1,177.79	507.84	1,439.53	620.71	73
74	1,053.69	458.15	1,317.08	572.65	1,609.78	699.95	74
75	1,159.35	509.01	1,449.21	636.25	1,771.23	777.66	75
76	1,265.76	561.90	1,582.19	702.40	1,933.80	858.48	76
77	1,364.30	613.20	1,705.38	766.51	2,084.34	936.83	77
78	1,458.63	644.78	1,823.26	805.94	2,228.46	985.05	78
79	1,550.68	674.48	1,938.35	843.10	2,369.08	1,030.48	79
80	1,736.76	755.45	2,170.95	944.30	2,653.38	1,154.13	80
81	1,930.56	839.75	2,413.23	1,049.68	2,949.51	1,282.94	81
82	2,133.68	928.10	2,667.15	1,160.13	3,259.85	1,417.94	82
83	2,346.15	1,020.50	2,932.73	1,275.65	3,584.43	1,559.08	83
84	2,567.90	1,116.95	3,209.88	1,396.19	3,923.18	1,706.45	84

Kanawha Insurance Company
Form 80650 1/97 and Riders
PA Proposed Premium Factors Issued Prior to 9/16/2002

Elimination Period:		Discount Factors:		Mode Factors:	
0 Day	1.000	Marital	0.90	Annual	1.000
30 Day	0.871	Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780			Monthly Bank Draft (PAC)	0.086
				List Bill	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

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

Issue Age Factor

16-54	0.993
55-59	0.998
60	0.994
61	0.988
62	0.986
63	0.946
64	0.919
65	0.894
66	0.876
67	0.860
68	0.822
69	0.793
70	0.770
71	0.751
72	0.735
73	0.680
74	0.640
75	0.610
76	0.585
77	0.566
78	0.550
79	0.537
80	0.525
81	0.516
82	0.507
83	0.499
84	0.493

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	Ten Year	Five Year or to Age 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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	33.62	16.82	42.04	21.02	51.36	25.69	16-39
40-54	50.93	25.48	63.66	31.84	77.82	38.93	40-54
55-59	69.06	34.55	86.33	43.18	105.50	52.76	55-59
60	79.22	39.76	99.05	49.70	121.04	60.76	60
61	89.48	44.93	111.84	56.16	136.70	68.64	61
62	99.72	50.10	124.66	62.63	152.35	76.54	62
63	110.69	55.32	138.37	69.14	169.12	84.53	63
64	121.38	60.74	151.72	75.91	185.42	92.80	64
65	132.20	66.08	165.26	82.60	201.98	100.96	65
66	142.90	71.63	178.61	89.54	218.30	109.43	66
67	153.85	76.97	192.31	96.22	235.06	117.60	67
68	172.78	86.45	215.95	108.06	263.95	132.06	68
69	191.81	95.92	239.76	119.89	293.04	146.53	69
70	210.86	105.38	263.57	131.71	322.14	160.99	70
71	229.90	114.85	287.36	143.57	351.23	175.46	71
72	248.98	124.46	311.23	155.57	380.39	190.14	72
73	294.61	143.41	368.26	179.27	450.08	219.11	73
74	340.22	161.34	425.29	201.68	519.79	246.50	74
75	385.86	177.92	482.33	222.41	589.51	271.82	75
76	431.63	193.31	539.52	241.63	659.42	295.33	76
77	477.24	207.52	596.57	259.40	729.13	317.04	77
78	549.05	238.80	686.30	298.50	838.81	364.84	78
79	625.46	272.02	781.84	340.01	955.57	415.58	79
80	700.36	304.39	875.45	380.47	1,069.99	465.02	80
81	778.63	338.50	973.30	423.13	1,189.57	517.16	81
82	860.81	374.11	1,076.02	467.64	1,315.13	571.56	82
83	946.50	411.58	1,183.12	514.49	1,446.04	628.80	83
84	1,035.91	450.55	1,294.87	563.17	1,582.63	688.32	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	21.94	9.56	27.42	11.95	33.50	14.60	16-39
40-54	33.22	14.48	41.53	18.10	50.75	22.13	40-54
55-59	45.05	19.64	56.30	24.55	68.81	30.00	55-59
60	54.24	23.64	67.81	29.57	82.87	36.13	60
61	63.44	27.53	79.32	34.42	96.94	42.06	61
62	72.66	31.54	90.82	39.43	111.01	48.18	62
63	83.60	36.28	104.52	45.35	127.73	55.43	63
64	94.44	41.14	118.03	51.42	144.28	62.86	64
65	105.38	45.86	131.74	57.34	160.99	70.07	65
66	116.33	50.60	145.42	63.26	177.72	77.32	66
67	127.28	55.34	159.10	69.17	194.46	84.54	67
68	146.06	63.50	182.58	79.39	223.15	97.03	68
69	164.86	71.66	206.06	89.59	251.86	109.50	69
70	183.65	79.85	229.55	99.80	280.56	121.98	70
71	202.55	88.01	253.18	110.02	309.46	134.47	71
72	221.34	96.19	276.67	120.24	338.16	146.96	72
73	261.89	113.82	327.37	142.27	400.12	173.89	73
74	302.46	131.59	378.07	164.47	462.08	201.02	74
75	343.01	149.21	428.77	186.53	524.04	227.96	75
76	383.70	166.84	479.62	208.56	586.21	254.89	76
77	424.25	184.48	530.33	230.60	648.17	281.83	77
78	488.09	212.28	610.10	265.37	745.69	324.34	78
79	556.01	241.82	695.02	302.27	849.47	369.43	79
80	622.60	270.59	778.25	338.23	951.19	413.40	80
81	692.18	300.91	865.22	376.15	1,057.49	459.73	81
82	765.23	332.57	956.53	415.72	1,169.11	508.10	82
83	841.40	365.89	1,051.76	457.36	1,285.48	559.00	83
84	920.88	400.52	1,151.11	500.64	1,406.90	611.90	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	20.17	8.80	25.21	10.99	30.82	13.44	16-39
40-54	30.55	13.32	38.21	16.66	46.68	20.36	40-54
55-59	41.42	18.07	51.79	22.58	63.30	27.60	55-59
60	49.91	21.76	62.38	27.20	76.25	33.24	60
61	58.38	25.33	72.96	31.66	89.18	38.69	61
62	66.84	29.02	83.57	36.28	102.12	44.34	62
63	76.92	33.38	96.14	41.71	117.52	50.99	63
64	86.88	37.85	108.59	47.32	132.72	57.83	64
65	96.96	42.19	121.19	52.75	148.12	64.46	65
66	107.02	46.56	133.78	58.19	163.51	71.14	66
67	117.10	50.90	146.38	63.64	178.90	77.77	67
68	134.38	58.42	167.98	73.03	205.30	89.27	68
69	151.66	65.94	189.58	82.43	231.71	100.74	69
70	168.94	73.45	211.19	91.81	258.12	112.22	70
71	186.35	80.98	232.93	101.22	284.69	123.71	71
72	203.63	88.50	254.53	110.62	311.10	135.20	72
73	240.94	104.71	301.18	130.90	368.11	159.98	73
74	278.27	121.06	347.82	151.32	425.11	184.94	74
75	315.58	137.28	394.48	171.60	482.12	209.74	75
76	353.00	153.49	441.26	191.87	539.30	234.50	76
77	390.31	169.72	487.90	212.16	596.32	259.30	77
78	449.04	195.31	561.30	244.13	686.03	298.38	78
79	511.54	222.47	639.42	278.08	781.51	339.89	79
80	572.78	248.93	715.98	311.17	875.10	380.32	80
81	636.79	276.84	796.01	346.06	972.89	422.95	81
82	704.02	305.98	880.01	382.46	1,075.58	467.45	82
83	774.08	336.61	967.62	420.77	1,182.65	514.27	83
84	847.21	368.48	1,059.02	460.60	1,294.36	562.96	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	17.23	7.51	21.54	9.38	26.34	11.47	16-39
40-54	26.11	11.39	32.64	14.23	39.89	17.40	40-54
55-59	35.40	15.43	44.26	19.30	54.08	23.59	55-59
60	42.64	18.59	53.29	23.24	65.15	28.39	60
61	49.87	21.65	62.34	27.05	76.19	33.06	61
62	57.11	24.79	71.38	30.98	87.25	37.87	62
63	65.72	28.51	82.14	35.64	100.39	43.56	63
64	74.22	32.34	92.78	40.42	113.40	49.40	64
65	82.82	36.06	103.54	45.07	126.55	55.08	65
66	91.44	39.77	114.29	49.73	139.69	60.77	66
67	100.03	43.49	125.05	54.36	152.84	66.44	67
68	114.82	49.91	143.51	62.40	175.39	76.26	68
69	129.58	56.33	161.98	70.42	197.95	86.06	69
70	144.35	62.76	180.42	78.46	220.52	95.88	70
71	159.20	69.18	199.01	86.47	243.23	105.70	71
72	173.96	75.61	217.46	94.51	265.78	115.51	72
73	205.85	89.47	257.32	111.83	314.50	136.68	73
74	237.73	103.42	297.16	129.29	363.19	158.02	74
75	269.62	117.29	337.02	146.60	411.90	179.18	75
76	301.60	131.14	376.98	163.92	460.75	200.35	76
77	333.46	145.00	416.83	181.25	509.46	221.53	77
78	383.63	166.85	479.54	208.57	586.10	254.93	78
79	437.03	190.07	546.28	237.59	667.68	290.38	79
80	489.37	212.68	611.71	265.85	747.65	324.92	80
81	544.06	236.52	680.09	295.66	831.22	361.36	81
82	601.48	261.41	751.85	326.76	918.92	399.37	82
83	661.34	287.58	826.69	359.48	1,010.40	439.37	83
84	723.82	314.80	904.78	393.50	1,105.84	480.95	84

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	57.98	29.02	72.49	36.28	88.61	44.33	16-39
40-54	87.89	43.94	109.85	54.94	134.27	67.15	40-54
55-59	122.33	61.19	152.92	76.48	186.90	93.47	55-59
60	155.16	77.86	193.96	97.33	237.05	118.96	60
61	162.53	81.59	203.16	102.00	248.30	124.66	61
62	170.30	85.55	212.88	106.94	260.20	130.70	62
63	181.66	90.79	227.06	113.48	277.54	138.70	63
64	193.06	96.61	241.33	120.77	294.97	147.60	64
65	204.94	102.44	256.18	128.04	313.10	156.50	65
66	216.88	108.71	271.09	135.89	331.34	166.09	66
67	229.31	114.72	286.63	143.40	350.33	175.26	67
68	249.26	124.72	311.57	155.89	380.82	190.54	68
69	269.78	134.92	337.22	168.64	412.18	206.12	69
70	290.40	145.13	363.00	181.42	443.66	221.74	70
71	311.10	155.42	388.87	194.28	475.30	237.46	71
72	331.97	163.36	414.95	204.19	507.17	249.56	72
73	378.74	185.93	473.45	232.42	578.65	284.06	73
74	425.40	206.77	531.77	258.47	649.93	315.89	74
75	472.06	226.30	590.06	282.88	721.20	345.74	75
76	518.71	245.80	648.38	307.25	792.48	375.53	76
77	565.51	263.62	706.90	329.53	863.99	402.76	77
78	644.95	280.51	806.18	350.63	985.33	428.54	78
79	724.52	315.10	905.64	393.86	1,106.90	481.40	79
80	810.95	352.44	1,013.69	440.56	1,238.95	538.46	80
81	902.11	392.18	1,127.65	490.24	1,378.24	599.18	81
82	997.12	433.36	1,246.39	541.70	1,523.36	662.09	82
83	1,096.21	476.69	1,370.26	595.86	1,674.78	728.28	83
84	1,199.80	521.81	1,499.75	652.26	1,833.02	797.21	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	37.82	16.50	47.28	20.62	57.79	25.20	16-39
40-54	57.31	24.98	71.64	31.24	87.56	38.17	40-54
55-59	79.78	34.79	99.73	43.49	121.90	53.15	55-59
60	106.22	46.31	132.78	57.89	162.30	70.76	60
61	115.26	49.99	144.06	62.50	176.09	76.38	61
62	124.08	53.86	155.10	67.33	189.58	82.30	62
63	137.21	59.53	171.50	74.42	209.60	90.95	63
64	150.20	65.45	187.76	81.80	229.49	99.98	64
65	163.36	71.11	204.19	88.87	249.56	108.64	65
66	176.57	76.81	220.70	96.00	269.76	117.35	66
67	189.70	82.46	237.11	103.09	289.81	125.99	67
68	210.74	91.63	263.42	114.53	321.97	139.98	68
69	231.86	100.81	289.85	126.02	354.24	154.02	69
70	252.92	109.96	316.15	137.45	386.40	168.00	70
71	274.10	119.10	342.62	148.88	418.76	181.97	71
72	295.10	126.26	368.88	157.82	450.85	192.90	72
73	336.70	147.58	420.89	184.46	514.42	225.44	73
74	378.17	168.62	472.73	210.79	577.78	257.62	74
75	419.64	189.79	524.57	237.24	641.14	289.96	75
76	461.11	212.16	576.41	265.19	704.50	324.12	76
77	502.72	234.35	628.40	292.94	768.05	358.03	77
78	573.34	249.36	716.68	311.70	875.94	380.96	78
79	644.06	280.10	805.09	350.14	984.00	427.96	79
80	720.91	313.32	901.14	391.63	1,101.38	478.67	80
81	801.95	348.64	1,002.44	435.80	1,225.21	532.66	81
82	886.40	385.25	1,108.01	481.55	1,354.22	588.58	82
83	974.51	423.77	1,218.12	529.70	1,488.82	647.41	83
84	1,066.58	463.88	1,333.22	579.84	1,629.49	708.70	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	34.79	15.18	43.50	18.96	53.16	23.18	16-39
40-54	52.73	22.98	65.90	28.73	80.56	35.12	40-54
55-59	73.39	31.99	91.74	40.01	112.13	48.89	55-59
60	97.73	42.61	122.17	53.27	149.32	65.10	60
61	106.03	46.00	132.54	57.50	161.99	70.27	61
62	114.17	49.55	142.70	61.93	174.41	75.70	62
63	126.23	54.78	157.78	68.46	192.84	83.68	63
64	138.19	60.20	172.74	75.25	211.13	91.99	64
65	150.28	65.42	187.85	81.77	229.60	99.94	65
66	162.44	70.66	203.05	88.33	248.17	107.95	66
67	174.52	75.88	218.15	94.84	266.63	115.91	67
68	193.88	84.30	242.35	105.36	296.21	128.78	68
69	213.32	92.75	266.64	115.93	325.90	141.71	69
70	232.69	101.16	290.86	126.46	355.49	154.56	70
71	252.17	109.58	315.22	136.97	385.26	167.41	71
72	271.50	116.16	339.36	145.20	414.79	177.47	72
73	309.76	135.77	387.20	169.70	473.26	207.42	73
74	347.92	155.14	434.89	193.92	531.55	237.01	74
75	386.08	174.60	482.59	218.26	589.84	266.76	75
76	424.22	195.18	530.28	243.98	648.13	298.20	76
77	462.50	215.59	578.14	269.50	706.61	329.39	77
78	527.47	229.40	659.35	286.76	805.87	350.50	78
79	592.55	257.70	740.68	322.13	905.27	393.71	79
80	663.24	288.24	829.03	360.30	1,013.27	440.38	80
81	737.80	320.76	922.25	400.94	1,127.18	490.04	81
82	815.48	354.43	1,019.36	443.03	1,245.89	541.49	82
83	896.54	389.87	1,120.68	487.32	1,369.72	595.61	83
84	981.24	426.76	1,226.57	533.46	1,499.12	652.01	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	29.72	12.96	37.16	16.20	45.42	19.81	16-39
40-54	45.05	19.64	56.32	24.55	68.83	30.01	40-54
55-59	62.71	27.35	78.38	34.18	95.81	41.77	55-59
60	83.50	36.41	104.38	45.50	127.57	55.61	60
61	90.59	39.30	113.23	49.12	138.40	60.04	61
62	97.54	42.34	121.91	52.92	149.02	64.68	62
63	107.84	46.80	134.80	58.49	164.75	71.50	63
64	118.07	51.43	147.59	64.30	180.37	78.58	64
65	128.39	55.88	160.49	69.85	196.15	85.38	65
66	138.79	60.36	173.47	75.46	212.03	92.23	66
67	149.10	64.81	186.38	81.02	227.80	99.02	67
68	165.65	72.01	207.06	90.01	253.07	110.02	68
69	182.24	79.25	227.81	99.06	278.44	121.06	69
70	198.79	86.42	248.48	108.05	303.71	132.05	70
71	215.44	93.61	269.30	117.02	329.14	143.04	71
72	231.96	99.24	289.94	124.06	354.37	151.62	72
73	264.65	115.99	330.82	144.98	404.33	177.20	73
74	297.24	132.54	371.54	165.67	454.12	202.49	74
75	329.84	149.17	412.30	186.47	503.93	227.90	75
76	362.44	166.75	453.05	208.44	553.73	254.75	76
77	395.14	184.19	493.92	230.24	603.70	281.42	77
78	450.65	196.00	563.32	245.00	688.49	299.44	78
79	506.24	220.16	632.80	275.21	773.42	336.37	79
80	566.63	246.25	708.29	307.82	865.68	376.22	80
81	630.34	274.03	787.91	342.53	963.01	418.66	81
82	696.72	302.81	870.89	378.50	1,064.42	462.61	82
83	765.95	333.07	957.44	416.35	1,170.22	508.87	83
84	838.32	364.61	1,047.90	455.75	1,280.78	557.04	84

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued on or After 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	46.94	23.47	58.68	29.33	71.72	35.86	16-39
40-54	71.12	35.58	88.91	44.47	108.66	54.36	40-54
55	122.33	61.19	152.92	76.48	186.90	93.47	55
56	141.98	71.00	177.48	88.76	216.91	108.49	56
57-59	161.77	80.92	202.22	101.15	247.15	123.62	57-59
60	275.64	138.34	344.54	172.93	421.12	211.34	60
61	305.66	153.46	382.08	191.82	466.99	234.46	61
62	317.14	159.04	396.42	198.79	484.50	242.98	62
63	345.05	172.82	431.30	216.05	527.16	264.05	63
64	369.78	185.04	462.23	231.29	564.94	282.70	64
65	388.46	194.17	485.58	242.71	593.48	296.64	65
66	407.11	204.07	508.90	255.11	621.98	311.78	66
67	427.04	213.67	533.81	267.07	652.44	326.44	67
68	458.04	229.16	572.54	286.46	699.77	350.11	68
69	490.06	245.06	612.58	306.34	748.72	374.40	69
70	522.50	261.14	653.12	326.42	798.26	398.96	70
71	555.14	277.33	693.94	346.67	848.15	423.71	71
72	588.38	289.78	735.48	362.22	898.92	442.72	72
73	673.57	325.32	841.97	406.66	1,029.07	497.03	73
74	753.24	357.00	941.53	446.26	1,150.76	545.41	74
75	828.78	385.70	1,035.98	482.14	1,266.19	589.27	75
76	904.85	413.71	1,131.06	517.15	1,382.40	632.08	76
77	975.30	438.35	1,219.12	547.93	1,490.03	669.70	77
78	1,042.72	460.92	1,303.40	576.13	1,593.05	704.16	78
79	1,108.51	482.17	1,385.65	602.71	1,693.57	736.64	79
80	1,241.54	540.02	1,551.94	675.05	1,896.82	825.05	80
81	1,380.10	600.29	1,725.13	750.37	2,108.50	917.11	81
82	1,525.32	663.47	1,906.64	829.32	2,330.35	1,013.62	82
83	1,677.22	729.50	2,096.51	911.88	2,562.40	1,114.54	83
84	1,835.70	798.46	2,294.63	998.08	2,804.54	1,219.87	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued on or After 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	30.61	13.34	38.28	16.68	46.78	20.39	16-39
40-54	46.38	20.23	57.98	25.28	70.86	30.90	40-54
55	79.78	34.79	99.73	43.49	121.90	53.15	55
56	92.59	40.38	115.75	50.47	141.47	61.68	56
57-59	105.50	46.01	131.88	57.50	161.20	70.28	57-59
60	188.71	82.28	235.90	102.84	288.31	125.71	60
61	216.74	94.03	270.94	117.53	331.15	143.65	61
62	231.06	100.13	288.82	125.15	353.02	152.98	62
63	260.62	113.33	325.75	141.67	398.16	173.15	63
64	287.70	125.34	359.63	156.67	439.55	191.50	64
65	309.62	134.77	387.05	168.47	473.04	205.91	65
66	331.44	144.19	414.30	180.23	506.38	220.30	66
67	353.28	153.59	441.60	192.00	539.72	234.65	67
68	387.24	168.35	484.06	210.44	591.62	257.21	68
69	421.20	183.12	526.51	228.91	643.51	279.78	69
70	455.06	197.86	568.82	247.33	695.23	302.28	70
71	489.12	212.53	611.40	265.67	747.28	324.71	71
72	523.06	223.97	653.82	279.96	799.12	342.17	72
73	598.78	258.19	748.49	322.75	914.81	394.46	73
74	669.60	291.14	837.00	363.94	1,022.99	444.80	74
75	736.76	323.47	920.95	404.34	1,125.60	494.20	75
76	804.38	357.10	1,005.48	446.35	1,228.91	545.54	76
77	867.01	389.68	1,083.76	487.10	1,324.58	595.36	77
78	926.94	409.74	1,158.68	512.16	1,416.16	625.98	78
79	985.44	428.63	1,231.79	535.80	1,505.53	654.85	79
80	1,103.69	480.07	1,379.62	600.10	1,686.19	733.44	80
81	1,226.87	533.64	1,533.59	667.06	1,874.38	815.28	81
82	1,355.96	589.80	1,694.95	737.23	2,071.60	901.08	82
83	1,490.98	648.50	1,863.72	810.64	2,277.89	990.78	83
84	1,631.88	709.80	2,039.84	887.26	2,493.16	1,084.42	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued on or After 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	28.16	12.29	35.21	15.35	43.03	18.74	16-39
40-54	42.68	18.60	53.34	23.26	65.21	28.43	40-54
55	73.39	31.99	91.74	40.01	112.13	48.89	55
56	85.19	37.14	106.49	46.43	130.15	56.75	56
57-59	97.07	42.32	121.33	52.91	148.30	64.66	57-59
60	173.62	75.70	217.02	94.62	265.25	115.64	60
61	199.42	86.50	249.26	108.13	304.66	132.17	61
62	212.57	92.11	265.73	115.14	324.77	140.74	62
63	239.76	104.27	299.71	130.33	366.31	159.29	63
64	264.68	115.32	330.85	144.14	404.38	176.17	64
65	284.86	124.00	356.06	154.99	435.19	189.43	65
66	304.93	132.65	381.17	165.82	465.86	202.67	66
67	325.02	141.31	406.27	176.63	496.56	215.88	67
68	356.27	154.88	445.33	193.61	544.30	236.64	68
69	387.50	168.48	484.39	210.60	592.03	257.40	69
70	418.66	182.03	523.32	227.54	639.62	278.11	70
71	449.99	195.54	562.49	244.42	687.48	298.73	71
72	481.20	206.05	601.51	257.56	735.18	314.80	72
73	550.88	237.54	688.60	296.93	841.62	362.90	73
74	616.03	267.85	770.04	334.81	941.16	409.22	74
75	677.82	297.59	847.28	372.00	1,035.56	454.66	75
76	740.03	328.52	925.04	410.64	1,130.60	501.90	76
77	797.64	358.50	997.06	448.13	1,218.61	547.72	77
78	852.78	376.94	1,065.98	471.19	1,302.86	575.90	78
79	906.60	394.34	1,133.26	492.92	1,385.09	602.47	79
80	1,015.40	441.66	1,269.24	552.08	1,551.30	674.77	80
81	1,128.72	490.96	1,410.90	613.68	1,724.42	750.07	81
82	1,247.48	542.60	1,559.35	678.26	1,905.86	829.00	82
83	1,371.70	596.62	1,714.62	745.79	2,095.66	911.52	83
84	1,501.33	653.03	1,876.67	816.28	2,293.70	997.68	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued on or After 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	24.06	10.49	30.08	13.10	36.77	16.03	16-39
40-54	36.46	15.90	45.58	19.87	55.70	24.29	40-54
55	62.71	27.35	78.38	34.18	95.81	41.77	55
56	72.78	31.74	90.98	39.67	111.19	48.48	56
57-59	82.93	36.16	103.67	45.20	126.70	55.24	57-59
60	148.33	64.67	185.41	80.84	226.61	98.80	60
61	170.36	73.90	212.96	92.38	260.28	112.91	61
62	181.61	78.70	227.02	98.36	277.46	120.23	62
63	204.84	89.08	256.04	111.36	312.96	136.09	63
64	226.14	98.51	282.67	123.14	345.48	150.50	64
65	243.37	105.92	304.21	132.41	371.81	161.84	65
66	260.51	113.33	325.64	141.67	398.02	173.15	66
67	277.68	120.73	347.10	150.90	424.22	184.44	67
68	304.37	132.32	380.46	165.41	465.02	202.16	68
69	331.07	143.94	413.83	179.93	505.79	219.90	69
70	357.68	155.52	447.10	194.40	546.46	237.60	70
71	384.46	167.05	480.55	208.81	587.35	255.22	71
72	411.12	176.04	513.91	220.04	628.10	268.94	72
73	470.65	202.94	588.30	253.67	719.04	310.04	73
74	526.31	228.84	657.88	286.04	804.07	349.62	74
75	579.10	254.24	723.88	317.81	884.72	388.44	75
76	632.24	280.67	790.30	350.84	965.93	428.81	76
77	681.47	306.29	851.83	382.87	1,041.12	467.94	77
78	728.58	322.06	910.72	402.56	1,113.11	492.02	78
79	774.55	336.90	968.20	421.13	1,183.34	514.72	79
80	867.50	377.34	1,084.38	471.67	1,325.35	576.48	80
81	964.31	419.45	1,205.40	524.30	1,473.26	640.82	81
82	1,065.77	463.58	1,332.23	579.48	1,628.28	708.25	82
83	1,171.90	509.74	1,464.89	637.18	1,790.41	778.75	83
84	1,282.66	557.92	1,603.32	697.39	1,959.61	852.36	84

Kanawha Insurance Company
Form 80650 1/97 and Riders
PA Current Premium Factors Issued on or After 9/16/2002. Factors Effective 11/1/2015.

Elimination Period:		Discount Factors:		Mode Factors:	
0 Day	1.000	Marital	0.90	Annual	1.000
30 Day	0.871	Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780			Monthly Bank Draft (PAC)	0.086
				List Bill	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

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

Issue Age Factor

16-54	0.661
55-59	0.665
60	0.662
61	0.657
62	0.655
63	0.622
64	0.599
65	0.578
66	0.563
67	0.550
68	0.518
69	0.494
70	0.475
71	0.459
72	0.446
73	0.400
74	0.367
75	0.342
76	0.321
77	0.305
78	0.292
79	0.281
80	0.271
81	0.263
82	0.256
83	0.249
84	0.244

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	Ten Year	Five Year or to Age 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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	42.03	21.03	52.55	26.28	64.20	32.11	16-39
40-54	63.66	31.85	79.58	39.80	97.28	48.66	40-54
55-59	86.33	43.19	107.91	53.98	131.88	65.95	55-59
60	99.03	49.70	123.81	62.13	151.30	75.95	60
61	111.85	56.16	139.80	70.20	170.88	85.80	61
62	124.65	62.63	155.83	78.29	190.44	95.68	62
63	138.36	69.15	172.96	86.43	211.40	105.66	63
64	151.73	75.93	189.65	94.89	231.78	116.00	64
65	165.25	82.60	206.58	103.25	252.48	126.20	65
66	178.63	89.54	223.26	111.93	272.88	136.79	66
67	192.31	96.21	240.39	120.28	293.83	147.00	67
68	215.98	108.06	269.94	135.08	329.94	165.08	68
69	239.76	119.90	299.70	149.86	366.30	183.16	69
70	263.58	131.73	329.46	164.64	402.68	201.24	70
71	287.38	143.56	359.20	179.46	439.04	219.33	71
72	311.23	155.58	389.04	194.46	475.49	237.68	72
73	368.26	179.26	460.33	224.09	562.60	273.89	73
74	425.28	201.68	531.61	252.10	649.74	308.13	74
75	482.33	222.40	602.91	278.01	736.89	339.78	75
76	539.54	241.64	674.40	302.04	824.28	369.16	76
77	596.55	259.40	745.71	324.25	911.41	396.30	77
78	686.31	298.50	857.88	373.13	1,048.51	456.05	78
79	781.83	340.03	977.30	425.01	1,194.46	519.48	79
80	875.45	380.49	1,094.31	475.59	1,337.49	581.28	80
81	973.29	423.13	1,216.63	528.91	1,486.96	646.45	81
82	1,076.01	467.64	1,345.03	584.55	1,643.91	714.45	82
83	1,183.13	514.48	1,478.90	643.11	1,807.55	786.00	83
84	1,294.89	563.19	1,618.59	703.96	1,978.29	860.40	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	27.43	11.95	34.28	14.94	41.88	18.25	16-39
40-54	41.53	18.10	51.91	22.63	63.44	27.66	40-54
55-59	56.31	24.55	70.38	30.69	86.01	37.50	55-59
60	67.80	29.55	84.76	36.96	103.59	45.16	60
61	79.30	34.41	99.15	43.03	121.18	52.58	61
62	90.83	39.43	113.53	49.29	138.76	60.23	62
63	104.50	45.35	130.65	56.69	159.66	69.29	63
64	118.05	51.43	147.54	64.28	180.35	78.58	64
65	131.73	57.33	164.68	71.68	201.24	87.59	65
66	145.41	63.25	181.78	79.08	222.15	96.65	66
67	159.10	69.18	198.88	86.46	243.08	105.68	67
68	182.58	79.38	228.23	99.24	278.94	121.29	68
69	206.08	89.58	257.58	111.99	314.83	136.88	69
70	229.56	99.81	286.94	124.75	350.70	152.48	70
71	253.19	110.01	316.48	137.53	386.83	168.09	71
72	276.68	120.24	345.84	150.30	422.70	183.70	72
73	327.36	142.28	409.21	177.84	500.15	217.36	73
74	378.08	164.49	472.59	205.59	577.60	251.28	74
75	428.76	186.51	535.96	233.16	655.05	284.95	75
76	479.63	208.55	599.53	260.70	732.76	318.61	76
77	530.31	230.60	662.91	288.25	810.21	352.29	77
78	610.11	265.35	762.63	331.71	932.11	405.43	78
79	695.01	302.28	868.78	377.84	1,061.84	461.79	79
80	778.25	338.24	972.81	422.79	1,188.99	516.75	80
81	865.23	376.14	1,081.53	470.19	1,321.86	574.66	81
82	956.54	415.71	1,195.66	519.65	1,461.39	635.13	82
83	1,051.75	457.36	1,314.70	571.70	1,606.85	698.75	83
84	1,151.10	500.65	1,438.89	625.80	1,758.63	764.88	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	25.21	11.00	31.51	13.74	38.53	16.80	16-39
40-54	38.19	16.65	47.76	20.83	58.35	25.45	40-54
55-59	51.78	22.59	64.74	28.23	79.13	34.50	55-59
60	62.39	27.20	77.98	34.00	95.31	41.55	60
61	72.98	31.66	91.20	39.58	111.48	48.36	61
62	83.55	36.28	104.46	45.35	127.65	55.43	62
63	96.15	41.73	120.18	52.14	146.90	63.74	63
64	108.60	47.31	135.74	59.15	165.90	72.29	64
65	121.20	52.74	151.49	65.94	185.15	80.58	65
66	133.78	58.20	167.23	72.74	204.39	88.93	66
67	146.38	63.63	182.98	79.55	223.63	97.21	67
68	167.98	73.03	209.98	91.29	256.63	111.59	68
69	189.58	82.43	236.98	103.04	289.64	125.93	69
70	211.18	91.81	263.99	114.76	322.65	140.28	70
71	232.94	101.23	291.16	126.53	355.86	154.64	71
72	254.54	110.63	318.16	138.28	388.88	169.00	72
73	301.18	130.89	376.48	163.63	460.14	199.98	73
74	347.84	151.33	434.78	189.15	531.39	231.18	74
75	394.48	171.60	493.10	214.50	602.65	262.18	75
76	441.25	191.86	551.58	239.84	674.13	293.13	76
77	487.89	212.15	609.88	265.20	745.40	324.13	77
78	561.30	244.14	701.63	305.16	857.54	372.98	78
79	639.43	278.09	799.28	347.60	976.89	424.86	79
80	715.98	311.16	894.98	388.96	1,093.88	475.40	80
81	795.99	346.05	995.01	432.58	1,216.11	528.69	81
82	880.03	382.48	1,100.01	478.08	1,344.48	584.31	82
83	967.60	420.76	1,209.53	525.96	1,478.31	642.84	83
84	1,059.01	460.60	1,323.78	575.75	1,617.95	703.70	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	21.54	9.39	26.93	11.73	32.93	14.34	16-39
40-54	32.64	14.24	40.80	17.79	49.86	21.75	40-54
55-59	44.25	19.29	55.33	24.13	67.60	29.49	55-59
60	53.30	23.24	66.61	29.05	81.44	35.49	60
61	62.34	27.06	77.93	33.81	95.24	41.33	61
62	71.39	30.99	89.23	38.73	109.06	47.34	62
63	82.15	35.64	102.68	44.55	125.49	54.45	63
64	92.78	40.43	115.98	50.53	141.75	61.75	64
65	103.53	45.08	129.43	56.34	158.19	68.85	65
66	114.30	49.71	142.86	62.16	174.61	75.96	66
67	125.04	54.36	156.31	67.95	191.05	83.05	67
68	143.53	62.39	179.39	78.00	219.24	95.33	68
69	161.98	70.41	202.48	88.03	247.44	107.58	69
70	180.44	78.45	225.53	98.08	275.65	119.85	70
71	199.00	86.48	248.76	108.09	304.04	132.13	71
72	217.45	94.51	271.83	118.14	332.23	144.39	72
73	257.31	111.84	321.65	139.79	393.13	170.85	73
74	297.16	129.28	371.45	161.61	453.99	197.53	74
75	337.03	146.61	421.28	183.25	514.88	223.98	75
76	377.00	163.93	471.23	204.90	575.94	250.44	76
77	416.83	181.25	521.04	226.56	636.83	276.91	77
78	479.54	208.56	599.43	260.71	732.63	318.66	78
79	546.29	237.59	682.85	296.99	834.60	362.98	79
80	611.71	265.85	764.64	332.31	934.56	406.15	80
81	680.08	295.65	850.11	369.58	1,039.03	451.70	81
82	751.85	326.76	939.81	408.45	1,148.65	499.21	82
83	826.68	359.48	1,033.36	449.35	1,263.00	549.21	83
84	904.78	393.50	1,130.98	491.88	1,382.30	601.19	84

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	72.48	36.28	90.61	45.35	110.76	55.41	16-39
40-54	109.86	54.93	137.31	68.68	167.84	83.94	40-54
55-59	152.91	76.49	191.15	95.60	233.63	116.84	55-59
60	193.95	97.33	242.45	121.66	296.31	148.70	60
61	203.16	101.99	253.95	127.50	310.38	155.83	61
62	212.88	106.94	266.10	133.68	325.25	163.38	62
63	227.08	113.49	283.83	141.85	346.93	173.38	63
64	241.33	120.76	301.66	150.96	368.71	184.50	64
65	256.18	128.05	320.23	160.05	391.38	195.63	65
66	271.10	135.89	338.86	169.86	414.18	207.61	66
67	286.64	143.40	358.29	179.25	437.91	219.08	67
68	311.58	155.90	389.46	194.86	476.03	238.18	68
69	337.23	168.65	421.53	210.80	515.23	257.65	69
70	363.00	181.41	453.75	226.78	554.58	277.18	70
71	388.88	194.28	486.09	242.85	594.13	296.83	71
72	414.96	204.20	518.69	255.24	633.96	311.95	72
73	473.43	232.41	591.81	290.53	723.31	355.08	73
74	531.75	258.46	664.71	323.09	812.41	394.86	74
75	590.08	282.88	737.58	353.60	901.50	432.18	75
76	648.39	307.25	810.48	384.06	990.60	469.41	76
77	706.89	329.53	883.63	411.91	1,079.99	503.45	77
78	806.19	350.64	1,007.73	438.29	1,231.66	535.68	78
79	905.65	393.88	1,132.05	492.33	1,383.63	601.75	79
80	1,013.69	440.55	1,267.11	550.70	1,548.69	673.08	80
81	1,127.64	490.23	1,409.56	612.80	1,722.80	748.98	81
82	1,246.40	541.70	1,557.99	677.13	1,904.20	827.61	82
83	1,370.26	595.86	1,712.83	744.83	2,093.48	910.35	83
84	1,499.75	652.26	1,874.69	815.33	2,291.28	996.51	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	47.28	20.63	59.10	25.78	72.24	31.50	16-39
40-54	71.64	31.23	89.55	39.05	109.45	47.71	40-54
55-59	99.73	43.49	124.66	54.36	152.38	66.44	55-59
60	132.78	57.89	165.98	72.36	202.88	88.45	60
61	144.08	62.49	180.08	78.13	220.11	95.48	61
62	155.10	67.33	193.88	84.16	236.98	102.88	62
63	171.51	74.41	214.38	93.03	262.00	113.69	63
64	187.75	81.81	234.70	102.25	286.86	124.98	64
65	204.20	88.89	255.24	111.09	311.95	135.80	65
66	220.71	96.01	275.88	120.00	337.20	146.69	66
67	237.13	103.08	296.39	128.86	362.26	157.49	67
68	263.43	114.54	329.28	143.16	402.46	174.98	68
69	289.83	126.01	362.31	157.53	442.80	192.53	69
70	316.15	137.45	395.19	171.81	483.00	210.00	70
71	342.63	148.88	428.28	186.10	523.45	227.46	71
72	368.88	157.83	461.10	197.28	563.56	241.13	72
73	420.88	184.48	526.11	230.58	643.03	281.80	73
74	472.71	210.78	590.91	263.49	722.23	322.03	74
75	524.55	237.24	655.71	296.55	801.43	362.45	75
76	576.39	265.20	720.51	331.49	880.63	405.15	76
77	628.40	292.94	785.50	366.18	960.06	447.54	77
78	716.68	311.70	895.85	389.63	1,094.93	476.20	78
79	805.08	350.13	1,006.36	437.68	1,230.00	534.95	79
80	901.14	391.65	1,126.43	489.54	1,376.73	598.34	80
81	1,002.44	435.80	1,253.05	544.75	1,531.51	665.83	81
82	1,108.00	481.56	1,385.01	601.94	1,692.78	735.73	82
83	1,218.14	529.71	1,522.65	662.13	1,861.03	809.26	83
84	1,333.23	579.85	1,666.53	724.80	2,036.86	885.88	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	43.49	18.98	54.38	23.70	66.45	28.98	16-39
40-54	65.91	28.73	82.38	35.91	100.70	43.90	40-54
55-59	91.74	39.99	114.68	50.01	140.16	61.11	55-59
60	122.16	53.26	152.71	66.59	186.65	81.38	60
61	132.54	57.50	165.68	71.88	202.49	87.84	61
62	142.71	61.94	178.38	77.41	218.01	94.63	62
63	157.79	68.48	197.23	85.58	241.05	104.60	63
64	172.74	75.25	215.93	94.06	263.91	114.99	64
65	187.85	81.78	234.81	102.21	287.00	124.93	65
66	203.05	88.33	253.81	110.41	310.21	134.94	66
67	218.15	94.85	272.69	118.55	333.29	144.89	67
68	242.35	105.38	302.94	131.70	370.26	160.98	68
69	266.65	115.94	333.30	144.91	407.38	177.14	69
70	290.86	126.45	363.58	158.08	444.36	193.20	70
71	315.21	136.98	394.03	171.21	481.58	209.26	71
72	339.38	145.20	424.20	181.50	518.49	221.84	72
73	387.20	169.71	484.00	212.13	591.58	259.28	73
74	434.90	193.93	543.61	242.40	664.44	296.26	74
75	482.60	218.25	603.24	272.83	737.30	333.45	75
76	530.28	243.98	662.85	304.98	810.16	372.75	76
77	578.13	269.49	722.68	336.88	883.26	411.74	77
78	659.34	286.75	824.19	358.45	1,007.34	438.13	78
79	740.69	322.13	925.85	402.66	1,131.59	492.14	79
80	829.05	360.30	1,036.29	450.38	1,266.59	550.48	80
81	922.25	400.95	1,152.81	501.18	1,408.98	612.55	81
82	1,019.35	443.04	1,274.20	553.79	1,557.36	676.86	82
83	1,120.68	487.34	1,400.85	609.15	1,712.15	744.51	83
84	1,226.55	533.45	1,533.21	666.83	1,873.90	815.01	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	37.15	16.20	46.45	20.25	56.78	24.76	16-39
40-54	56.31	24.55	70.40	30.69	86.04	37.51	40-54
55-59	78.39	34.19	97.98	42.73	119.76	52.21	55-59
60	104.38	45.51	130.48	56.88	159.46	69.51	60
61	113.24	49.13	141.54	61.40	173.00	75.05	61
62	121.93	52.93	152.39	66.15	186.28	80.85	62
63	134.80	58.50	168.50	73.11	205.94	89.38	63
64	147.59	64.29	184.49	80.38	225.46	98.23	64
65	160.49	69.85	200.61	87.31	245.19	106.73	65
66	173.49	75.45	216.84	94.33	265.04	115.29	66
67	186.38	81.01	232.98	101.28	284.75	123.78	67
68	207.06	90.01	258.83	112.51	316.34	137.53	68
69	227.80	99.06	284.76	123.83	348.05	151.33	69
70	248.49	108.03	310.60	135.06	379.64	165.06	70
71	269.30	117.01	336.63	146.28	411.43	178.80	71
72	289.95	124.05	362.43	155.08	442.96	189.53	72
73	330.81	144.99	413.53	181.23	505.41	221.50	73
74	371.55	165.68	464.43	207.09	567.65	253.11	74
75	412.30	186.46	515.38	233.09	629.91	284.88	75
76	453.05	208.44	566.31	260.55	692.16	318.44	76
77	493.93	230.24	617.40	287.80	754.63	351.78	77
78	563.31	245.00	704.15	306.25	860.61	374.30	78
79	632.80	275.20	791.00	344.01	966.78	420.46	79
80	708.29	307.81	885.36	384.78	1,082.10	470.28	80
81	787.93	342.54	984.89	428.16	1,203.76	523.33	81
82	870.90	378.51	1,088.61	473.13	1,330.53	578.26	82
83	957.44	416.34	1,196.80	520.44	1,462.78	636.09	83
84	1,047.90	455.76	1,309.88	569.69	1,600.98	696.30	84

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued on or After 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	58.68	29.34	73.35	36.66	89.65	44.83	16-39
40-54	88.90	44.48	111.14	55.59	135.83	67.95	40-54
55	152.91	76.49	191.15	95.60	233.63	116.84	55
56	177.48	88.75	221.85	110.95	271.14	135.61	56
57-59	202.21	101.15	252.78	126.44	308.94	154.53	57-59
60	344.55	172.93	430.68	216.16	526.40	264.18	60
61	382.08	191.83	477.60	239.78	583.74	293.08	61
62	396.43	198.80	495.53	248.49	605.63	303.73	62
63	431.31	216.03	539.13	270.06	658.95	330.06	63
64	462.23	231.30	577.79	289.11	706.18	353.38	64
65	485.58	242.71	606.98	303.39	741.85	370.80	65
66	508.89	255.09	636.13	318.89	777.48	389.73	66
67	533.80	267.09	667.26	333.84	815.55	408.05	67
68	572.55	286.45	715.68	358.08	874.71	437.64	68
69	612.58	306.33	765.73	382.93	935.90	468.00	69
70	653.13	326.43	816.40	408.03	997.83	498.70	70
71	693.93	346.66	867.43	433.34	1,060.19	529.64	71
72	735.48	362.23	919.35	452.78	1,123.65	553.40	72
73	841.96	406.65	1,052.46	508.33	1,286.34	621.29	73
74	941.55	446.25	1,176.91	557.83	1,438.45	681.76	74
75	1,035.98	482.13	1,294.98	602.68	1,582.74	736.59	75
76	1,131.06	517.14	1,413.83	646.44	1,728.00	790.10	76
77	1,219.13	547.94	1,523.90	684.91	1,862.54	837.13	77
78	1,303.40	576.15	1,629.25	720.16	1,991.31	880.20	78
79	1,385.64	602.71	1,732.06	753.39	2,116.96	920.80	79
80	1,551.93	675.03	1,939.93	843.81	2,371.03	1,031.31	80
81	1,725.13	750.36	2,156.41	937.96	2,635.63	1,146.39	81
82	1,906.65	829.34	2,383.30	1,036.65	2,912.94	1,267.03	82
83	2,096.53	911.88	2,620.64	1,139.85	3,203.00	1,393.18	83
84	2,294.63	998.08	2,868.29	1,247.60	3,505.68	1,524.84	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued on or After 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	38.26	16.68	47.85	20.85	58.48	25.49	16-39
40-54	57.98	25.29	72.48	31.60	88.58	38.63	40-54
55	99.73	43.49	124.66	54.36	152.38	66.44	55
56	115.74	50.48	144.69	63.09	176.84	77.10	56
57-59	131.88	57.51	164.85	71.88	201.50	87.85	57-59
60	235.89	102.85	294.88	128.55	360.39	157.14	60
61	270.93	117.54	338.68	146.91	413.94	179.56	61
62	288.83	125.16	361.03	156.44	441.28	191.23	62
63	325.78	141.66	407.19	177.09	497.70	216.44	63
64	359.63	156.68	449.54	195.84	549.44	239.38	64
65	387.03	168.46	483.81	210.59	591.30	257.39	65
66	414.30	180.24	517.88	225.29	632.98	275.38	66
67	441.60	191.99	552.00	240.00	674.65	293.31	67
68	484.05	210.44	605.08	263.05	739.53	321.51	68
69	526.50	228.90	658.14	286.14	804.39	349.73	69
70	568.83	247.33	711.03	309.16	869.04	377.85	70
71	611.40	265.66	764.25	332.09	934.10	405.89	71
72	653.83	279.96	817.28	349.95	998.90	427.71	72
73	748.48	322.74	935.61	403.44	1,143.51	493.08	73
74	837.00	363.93	1,046.25	454.93	1,278.74	556.00	74
75	920.95	404.34	1,151.19	505.43	1,407.00	617.75	75
76	1,005.48	446.38	1,256.85	557.94	1,536.14	681.93	76
77	1,083.76	487.10	1,354.70	608.88	1,655.73	744.20	77
78	1,158.68	512.18	1,448.35	640.20	1,770.20	782.48	78
79	1,231.80	535.79	1,539.74	669.75	1,881.91	818.56	79
80	1,379.61	600.09	1,724.53	750.13	2,107.74	916.80	80
81	1,533.59	667.05	1,916.99	833.83	2,342.98	1,019.10	81
82	1,694.95	737.25	2,118.69	921.54	2,589.50	1,126.35	82
83	1,863.73	810.63	2,329.65	1,013.30	2,847.36	1,238.48	83
84	2,039.85	887.25	2,549.80	1,109.08	3,116.45	1,355.53	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued on or After 9/16/2002

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	35.20	15.36	44.01	19.19	53.79	23.43	16-39
40-54	53.35	23.25	66.68	29.08	81.51	35.54	40-54
55	91.74	39.99	114.68	50.01	140.16	61.11	55
56	106.49	46.43	133.11	58.04	162.69	70.94	56
57-59	121.34	52.90	151.66	66.14	185.38	80.83	57-59
60	217.03	94.63	271.28	118.28	331.56	144.55	60
61	249.28	108.13	311.58	135.16	380.83	165.21	61
62	265.71	115.14	332.16	143.93	405.96	175.93	62
63	299.70	130.34	374.64	162.91	457.89	199.11	63
64	330.85	144.15	413.56	180.18	505.48	220.21	64
65	356.08	155.00	445.08	193.74	543.99	236.79	65
66	381.16	165.81	476.46	207.28	582.33	253.34	66
67	406.28	176.64	507.84	220.79	620.70	269.85	67
68	445.34	193.60	556.66	242.01	680.38	295.80	68
69	484.38	210.60	605.49	263.25	740.04	321.75	69
70	523.33	227.54	654.15	284.43	799.53	347.64	70
71	562.49	244.43	703.11	305.53	859.35	373.41	71
72	601.50	257.56	751.89	321.95	918.98	393.50	72
73	688.60	296.93	860.75	371.16	1,052.03	453.63	73
74	770.04	334.81	962.55	418.51	1,176.45	511.53	74
75	847.28	371.99	1,059.10	465.00	1,294.45	568.33	75
76	925.04	410.65	1,156.30	513.30	1,413.25	627.38	76
77	997.05	448.13	1,246.33	560.16	1,523.26	684.65	77
78	1,065.98	471.18	1,332.48	588.99	1,628.58	719.88	78
79	1,133.25	492.93	1,416.58	616.15	1,731.36	753.09	79
80	1,269.25	552.08	1,586.55	690.10	1,939.13	843.46	80
81	1,410.90	613.70	1,763.63	767.10	2,155.53	937.59	81
82	1,559.35	678.25	1,949.19	847.83	2,382.33	1,036.25	82
83	1,714.63	745.78	2,143.28	932.24	2,619.58	1,139.40	83
84	1,876.66	816.29	2,345.84	1,020.35	2,867.13	1,247.10	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.

Exhibit II
 Kanawha Insurance Company
 Form 80650 1/97 and Riders
 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 Issued on or After 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	30.08	13.11	37.60	16.38	45.96	20.04	16-39
40-54	45.58	19.88	56.98	24.84	69.63	30.36	40-54
55	78.39	34.19	97.98	42.73	119.76	52.21	55
56	90.98	39.68	113.73	49.59	138.99	60.60	56
57-59	103.66	45.20	129.59	56.50	158.38	69.05	57-59
60	185.41	80.84	231.76	101.05	283.26	123.50	60
61	212.95	92.38	266.20	115.48	325.35	141.14	61
62	227.01	98.38	283.78	122.95	346.83	150.29	62
63	256.05	111.35	320.05	139.20	391.20	170.11	63
64	282.68	123.14	353.34	153.93	431.85	188.13	64
65	304.21	132.40	380.26	165.51	464.76	202.30	65
66	325.64	141.66	407.05	177.09	497.53	216.44	66
67	347.10	150.91	433.88	188.63	530.28	230.55	67
68	380.46	165.40	475.58	206.76	581.28	252.70	68
69	413.84	179.93	517.29	224.91	632.24	274.88	69
70	447.10	194.40	558.88	243.00	683.08	297.00	70
71	480.58	208.81	600.69	261.01	734.19	319.03	71
72	513.90	220.05	642.39	275.05	785.13	336.18	72
73	588.31	253.68	735.38	317.09	898.80	387.55	73
74	657.89	286.05	822.35	357.55	1,005.09	437.03	74
75	723.88	317.80	904.85	397.26	1,105.90	485.55	75
76	790.30	350.84	987.88	438.55	1,207.41	536.01	76
77	851.84	382.86	1,064.79	478.59	1,301.40	584.93	77
78	910.73	402.58	1,138.40	503.20	1,391.39	615.03	78
79	968.19	421.13	1,210.25	526.41	1,479.18	643.40	79
80	1,084.38	471.68	1,355.48	589.59	1,656.69	720.60	80
81	1,205.39	524.31	1,506.75	655.38	1,841.58	801.03	81
82	1,332.21	579.48	1,665.29	724.35	2,035.35	885.31	82
83	1,464.88	637.18	1,831.11	796.48	2,238.01	973.44	83
84	1,603.33	697.40	2,004.15	871.74	2,449.51	1,065.45	84

Kanawha Insurance Company
Form 80650 1/97 and Riders
PA Proposed Premium Factors Issued on or After 9/16/2002

Elimination Period:		Discount Factors:		Mode Factors:	
0 Day	1.000	Marital	0.90	Annual	1.000
30 Day	0.871	Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780			Monthly Bank Draft (PAC)	0.086

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

Monthly Direct 0.092

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

Issue Age	Factor
16-54	0.993
55-59	0.998
60	0.994
61	0.988
62	0.986
63	0.946
64	0.919
65	0.894
66	0.876
67	0.860
68	0.822
69	0.793
70	0.770
71	0.751
72	0.735
73	0.680
74	0.640
75	0.610
76	0.585
77	0.566
78	0.550
79	0.537
80	0.525
81	0.516
82	0.507
83	0.499
84	0.493

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	Ten Year	Five Year or to Age 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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	53.86	26.94	67.32	33.67	82.26	41.15	16-39
40-54	81.58	40.80	101.96	50.99	124.63	62.35	40-54
55-59	110.60	55.33	138.26	69.14	168.97	84.50	55-59
60	126.88	63.67	158.64	79.61	193.86	97.31	60
61	143.32	71.95	179.12	89.94	218.95	109.93	61
62	159.72	80.24	199.64	100.30	244.02	122.58	62
63	177.29	88.61	221.62	110.75	270.86	135.38	63
64	194.40	97.28	242.99	121.58	296.98	148.63	64
65	211.74	105.85	264.68	132.29	323.50	161.70	65
66	228.86	114.72	286.07	143.42	349.64	175.26	66
67	246.42	123.28	308.00	154.10	376.46	188.35	67
68	276.72	138.47	345.88	173.08	422.75	211.51	68
69	307.20	153.62	384.01	192.02	469.34	234.70	69
70	337.72	168.79	422.14	210.95	515.94	257.84	70
71	368.20	183.95	460.25	229.94	562.52	281.03	71
72	398.76	199.34	498.48	249.16	609.24	304.52	72
73	471.85	229.69	589.81	287.12	720.85	350.93	73
74	544.91	258.41	681.16	323.02	832.50	394.80	74
75	618.00	284.96	772.51	356.21	944.17	435.35	75
76	691.30	309.61	864.11	387.00	1,056.14	473.00	76
77	764.35	332.35	955.46	415.48	1,167.79	507.77	77
78	879.37	382.46	1,099.19	478.08	1,343.45	584.33	78
79	1,001.76	435.66	1,252.20	544.56	1,530.46	665.60	79
80	1,121.70	487.52	1,402.13	609.36	1,713.71	744.79	80
81	1,247.06	542.14	1,558.85	677.70	1,905.23	828.29	81
82	1,378.68	599.18	1,723.37	748.98	2,106.32	915.42	82
83	1,515.92	659.20	1,894.90	824.00	2,316.00	1,007.09	83
84	1,659.13	721.61	2,073.89	901.98	2,534.77	1,102.42	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	35.12	15.31	43.92	19.14	53.66	23.39	16-39
40-54	53.20	23.20	66.52	28.98	81.28	35.44	40-54
55-59	72.16	31.46	90.18	39.32	110.20	48.05	55-59
60	86.87	37.86	108.61	47.35	132.73	57.88	60
61	101.60	44.09	127.03	55.12	155.26	67.37	61
62	116.38	50.50	145.45	63.16	177.80	77.16	62
63	133.90	58.09	167.40	72.62	204.58	88.78	63
64	151.25	65.89	189.05	82.36	231.07	100.67	64
65	168.79	73.45	211.00	91.84	257.84	112.22	65
66	186.31	81.05	232.90	101.33	284.63	123.83	66
67	203.86	88.63	254.81	110.77	311.45	135.40	67
68	233.94	101.70	292.43	127.16	357.41	155.41	68
69	264.04	114.78	330.04	143.48	403.37	175.37	69
70	294.14	127.90	367.66	159.84	449.35	195.37	70
71	324.41	140.96	405.49	176.21	495.62	215.38	71
72	354.49	154.06	443.11	192.58	541.61	235.38	72
73	419.45	182.29	524.33	227.87	640.82	278.51	73
74	484.43	210.76	605.53	263.42	740.08	321.96	74
75	549.37	238.98	686.72	298.74	839.32	365.11	75
76	614.54	267.20	768.16	334.02	938.88	408.24	76
77	679.48	295.45	849.37	369.34	1,038.12	451.39	77
78	781.73	340.00	977.16	425.02	1,194.31	519.47	78
79	890.52	387.31	1,113.14	484.12	1,360.52	591.68	79
80	997.16	433.37	1,246.45	541.72	1,523.44	662.11	80
81	1,108.61	481.96	1,385.75	602.46	1,693.69	736.31	81
82	1,225.60	532.64	1,531.99	665.82	1,872.46	813.79	82
83	1,347.60	586.02	1,684.52	732.50	2,058.84	895.28	83
84	1,474.88	641.48	1,843.63	801.84	2,253.32	980.04	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	32.30	14.09	40.38	17.60	49.36	21.53	16-39
40-54	48.92	21.32	61.20	26.68	74.76	32.62	40-54
55-59	66.34	28.96	82.94	36.17	101.39	44.20	55-59
60	79.93	34.85	99.91	43.57	122.12	53.24	60
61	93.50	40.57	116.86	50.70	142.85	61.96	61
62	107.05	46.48	133.85	58.09	163.55	71.02	62
63	123.20	53.46	154.00	66.80	188.22	81.66	63
64	139.15	60.62	173.92	75.79	212.57	92.62	64
65	155.29	67.57	194.10	84.49	237.22	103.25	65
66	171.40	74.57	214.25	93.19	261.89	113.94	66
67	187.55	81.53	234.44	101.92	286.52	124.56	67
68	215.22	93.56	269.04	116.96	328.80	142.97	68
69	242.89	105.61	303.62	132.02	371.10	161.35	69
70	270.56	117.64	338.23	147.04	413.41	179.74	70
71	298.46	129.68	373.07	162.12	455.96	198.13	71
72	326.14	141.74	407.66	177.17	498.26	216.54	72
73	385.88	167.71	482.38	209.64	589.57	256.24	73
74	445.67	193.88	557.08	242.36	680.87	296.20	74
75	505.43	219.86	631.80	274.84	772.18	335.92	75
76	565.38	245.84	706.73	307.30	863.76	375.59	76
77	625.13	271.81	781.43	339.79	955.07	415.28	77
78	719.18	312.82	898.98	391.00	1,098.76	477.89	78
79	819.28	356.30	1,024.10	445.38	1,251.68	544.37	79
80	917.38	398.68	1,146.72	498.37	1,401.58	609.12	80
81	1,019.89	443.40	1,274.90	554.24	1,558.19	677.40	81
82	1,127.57	490.06	1,409.44	612.56	1,722.66	748.67	82
83	1,239.79	539.12	1,549.75	673.91	1,894.15	823.67	83
84	1,356.91	590.17	1,696.14	737.69	2,073.06	901.63	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	27.60	12.04	34.50	15.02	42.19	18.38	16-39
40-54	41.82	18.24	52.27	22.80	63.89	27.86	40-54
55-59	56.69	24.71	70.88	30.90	86.63	37.78	55-59
60	68.29	29.76	85.34	37.24	104.34	45.48	60
61	79.87	34.67	99.84	43.33	122.02	52.94	61
62	91.48	39.71	114.31	49.62	139.74	60.65	62
63	105.25	45.67	131.56	57.08	160.79	69.77	63
64	118.87	51.79	148.60	64.73	181.62	79.13	64
65	132.65	57.76	165.83	72.19	202.68	88.21	65
66	146.45	63.70	183.04	79.64	223.73	97.32	66
67	160.21	69.65	200.28	87.06	244.80	106.43	67
68	183.90	79.93	229.85	99.94	280.91	122.14	68
69	207.53	90.22	259.42	112.79	317.04	137.84	69
70	231.18	100.51	288.96	125.66	353.20	153.56	70
71	254.98	110.81	318.73	138.49	389.56	169.28	71
72	278.63	121.09	348.29	151.37	425.66	185.00	72
73	329.69	143.30	412.12	179.11	503.70	218.92	73
74	380.75	165.62	475.93	207.07	581.69	253.08	74
75	431.82	187.86	539.78	234.80	659.70	286.98	75
76	483.05	210.02	603.78	262.54	737.94	320.88	76
77	534.07	232.22	667.61	290.29	815.96	354.80	77
78	614.42	267.23	768.05	334.06	938.71	408.30	78
79	699.95	304.42	874.92	380.53	1,069.37	465.07	79
80	783.78	340.62	979.73	425.80	1,197.44	520.40	80
81	871.37	378.82	1,089.24	473.53	1,331.29	578.76	81
82	963.32	418.67	1,204.16	523.34	1,471.75	639.64	82
83	1,059.22	460.60	1,324.04	575.75	1,618.26	703.70	83
84	1,159.27	504.18	1,449.10	630.24	1,771.12	770.29	84

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	92.88	46.48	116.11	58.09	141.91	71.00	16-39
40-54	140.76	70.38	175.93	87.98	215.05	107.54	40-54
55-59	195.92	98.00	244.91	122.48	299.35	149.70	55-59
60	248.51	124.69	310.64	155.89	379.66	190.52	60
61	260.30	130.67	325.38	163.37	397.68	199.64	61
62	272.76	137.02	340.94	171.29	416.74	209.34	62
63	290.94	145.42	363.66	181.76	444.50	222.14	63
64	309.20	154.74	386.52	193.43	472.43	236.39	64
65	328.22	164.08	410.29	205.07	501.47	250.66	65
66	347.35	174.11	434.18	217.63	530.69	266.02	66
67	367.26	183.74	459.08	229.67	561.10	280.70	67
68	399.23	199.75	499.01	249.67	609.92	305.16	68
69	432.10	216.08	540.11	270.08	660.14	330.13	69
70	465.11	232.43	581.39	290.56	710.58	355.14	70
71	498.26	248.93	622.82	311.16	761.23	380.32	71
72	531.68	261.64	664.58	327.04	812.28	399.71	72
73	606.60	297.79	758.29	372.24	926.78	454.97	73
74	681.34	331.18	851.68	413.96	1,040.94	505.93	74
75	756.06	362.45	945.06	453.06	1,155.08	553.75	75
76	830.77	393.67	1,038.46	492.08	1,269.24	601.44	76
77	905.74	422.21	1,132.18	527.77	1,383.77	645.05	77
78	1,032.96	449.27	1,291.19	561.58	1,578.12	686.36	78
79	1,160.41	504.67	1,450.49	630.82	1,772.83	771.02	79
80	1,298.83	564.48	1,623.53	705.60	1,984.32	862.40	80
81	1,444.82	628.12	1,806.06	785.17	2,207.40	959.66	81
82	1,597.00	694.07	1,996.24	867.60	2,439.84	1,060.42	82
83	1,755.71	763.46	2,194.62	954.34	2,682.36	1,166.42	83
84	1,921.61	835.73	2,402.02	1,044.67	2,935.79	1,276.82	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	60.59	26.42	75.72	33.02	92.57	40.37	16-39
40-54	91.79	40.02	114.73	50.03	140.24	61.13	40-54
55-59	127.76	55.72	159.73	69.65	195.23	85.13	55-59
60	170.14	74.17	212.66	92.72	259.93	113.33	60
61	184.60	80.08	230.74	100.09	282.02	122.33	61
62	198.72	86.26	248.41	107.84	303.62	131.81	62
63	219.76	95.34	274.68	119.20	335.71	145.67	63
64	240.58	104.82	300.72	131.02	367.55	160.14	64
65	261.64	113.89	327.04	142.33	399.71	174.00	65
66	282.79	123.02	353.48	153.76	432.05	187.94	66
67	303.83	132.07	379.75	165.11	464.16	201.78	67
68	337.54	146.76	421.91	183.43	515.68	224.20	68
69	371.36	161.46	464.22	201.84	567.36	246.68	69
70	405.08	176.10	506.35	220.13	618.86	269.08	70
71	439.01	190.75	548.75	238.45	670.70	291.44	71
72	472.64	202.24	590.81	252.78	722.09	308.95	72
73	539.27	236.36	674.10	295.44	823.90	361.08	73
74	605.69	270.07	757.12	337.61	925.38	412.61	74
75	672.10	303.98	840.16	379.97	1,026.85	464.40	75
76	738.52	339.79	923.18	424.73	1,128.32	519.12	76
77	805.15	375.34	1,006.45	469.19	1,230.12	573.43	77
78	918.26	399.38	1,147.84	499.22	1,402.92	610.15	78
79	1,031.54	448.62	1,289.45	560.78	1,576.00	685.42	79
80	1,154.62	501.82	1,443.29	627.24	1,763.99	766.64	80
81	1,284.41	558.38	1,605.53	697.98	1,962.31	853.12	81
82	1,419.68	617.02	1,774.60	771.26	2,168.94	942.67	82
83	1,560.78	678.71	1,950.96	848.38	2,384.51	1,036.91	83
84	1,708.26	742.97	2,135.32	928.68	2,609.81	1,135.04	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	55.72	24.31	69.67	30.37	85.14	37.14	16-39
40-54	84.46	36.80	105.55	46.01	129.01	56.26	40-54
55-59	117.54	51.23	146.93	64.08	179.58	78.30	55-59
60	156.52	68.24	195.67	85.32	239.15	104.26	60
61	169.82	73.67	212.28	92.10	259.44	112.55	61
62	182.86	79.36	228.55	99.19	279.34	121.24	62
63	202.16	87.73	252.70	109.66	308.86	134.02	63
64	221.33	96.43	276.66	120.52	338.14	147.34	64
65	240.68	104.78	300.86	130.97	367.72	160.06	65
66	260.17	113.16	325.21	141.47	397.48	172.91	66
67	279.50	121.54	349.38	151.88	427.04	185.64	67
68	310.52	135.02	388.15	168.74	474.41	206.26	68
69	341.66	148.55	427.06	185.68	521.96	226.96	69
70	372.67	162.02	465.83	202.52	569.35	247.54	70
71	403.87	175.51	504.85	219.37	617.04	268.14	71
72	434.83	186.05	543.52	232.56	664.33	284.24	72
73	496.10	217.45	620.15	271.80	757.98	332.20	73
74	557.23	248.46	696.53	310.58	851.34	379.60	74
75	618.35	279.64	772.93	349.57	944.70	427.25	75
76	679.44	312.60	849.31	390.76	1,038.06	477.60	76
77	740.75	345.30	925.96	431.63	1,131.71	527.56	77
78	844.80	367.42	1,056.04	459.29	1,290.70	561.36	78
79	949.03	412.73	1,186.28	515.93	1,449.89	630.56	79
80	1,062.25	461.65	1,327.79	577.06	1,622.87	705.31	80
81	1,181.66	513.73	1,477.08	642.16	1,805.32	784.86	81
82	1,306.08	567.66	1,632.62	709.55	1,995.43	867.25	82
83	1,435.91	624.42	1,794.90	780.49	2,193.76	953.93	83
84	1,571.57	683.50	1,964.50	854.39	2,401.02	1,044.26	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	47.60	20.75	59.52	25.94	72.74	31.73	16-39
40-54	72.16	31.46	90.19	39.32	110.24	48.07	40-54
55-59	100.44	43.80	125.54	54.74	153.44	66.90	55-59
60	133.73	58.31	167.17	72.88	204.32	89.05	60
61	145.09	62.94	181.36	78.67	221.66	96.16	61
62	156.20	67.80	195.25	84.76	238.67	103.58	62
63	172.72	74.96	215.89	93.67	263.87	114.52	63
64	189.11	82.37	236.38	102.98	288.89	125.86	64
65	205.63	89.51	257.04	111.88	314.16	136.75	65
66	222.30	96.68	277.84	120.85	339.59	147.72	66
67	238.81	103.80	298.52	129.77	364.85	158.59	67
68	265.30	115.34	331.62	144.17	405.32	176.21	68
69	291.88	126.92	364.86	158.65	445.96	193.88	69
70	318.38	138.42	397.98	173.05	486.42	211.49	70
71	345.05	149.93	431.33	187.44	527.15	229.09	71
72	371.51	158.95	464.38	198.70	567.56	242.83	72
73	423.86	185.77	529.84	232.21	647.58	283.82	73
74	476.06	212.28	595.07	265.34	727.32	324.31	74
75	528.29	238.92	660.35	298.64	807.11	365.02	75
76	580.49	267.07	725.60	333.84	886.86	408.00	76
77	632.86	295.00	791.06	368.76	966.89	450.73	77
78	721.76	313.91	902.21	392.40	1,102.69	479.58	78
79	810.82	352.62	1,013.50	440.77	1,238.72	538.74	79
80	907.51	394.39	1,134.41	493.02	1,386.48	602.57	80
81	1,009.56	438.89	1,261.93	548.60	1,542.38	670.52	81
82	1,115.87	484.98	1,394.83	606.22	1,704.79	740.92	82
83	1,226.76	533.45	1,533.44	666.83	1,874.23	815.03	83
84	1,342.66	583.97	1,678.33	729.92	2,051.32	892.15	84

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	75.18	37.60	93.98	46.98	114.88	57.42	16-39
40-54	113.90	56.99	142.39	71.22	174.02	87.06	40-54
55	195.92	98.00	244.91	122.48	299.35	149.70	55
56	227.40	113.72	284.26	142.16	347.40	173.76	56
57-59	259.09	129.59	323.89	161.99	395.84	197.99	57-59
60	441.47	221.57	551.83	276.97	674.47	338.50	60
61	489.56	245.77	611.95	307.22	747.94	375.52	61
62	507.92	254.71	634.92	318.38	775.98	389.15	62
63	552.62	276.80	690.78	346.03	844.31	422.90	63
64	592.25	296.35	740.32	370.43	904.81	452.77	64
65	622.16	310.99	777.72	388.73	950.53	475.10	65
66	652.03	326.86	815.05	408.58	996.18	499.36	66
67	683.96	342.23	854.95	427.74	1,044.96	522.82	67
68	733.61	367.03	916.99	458.80	1,120.75	560.75	68
69	784.88	392.51	981.12	490.63	1,199.16	599.65	69
70	836.86	418.25	1,046.05	522.80	1,278.52	638.99	70
71	889.13	444.18	1,111.42	555.23	1,358.40	678.61	71
72	942.36	464.11	1,177.96	580.13	1,439.71	709.07	72
73	1,078.80	521.04	1,348.50	651.30	1,648.16	796.04	73
74	1,206.40	571.78	1,507.97	714.73	1,843.07	873.54	74
75	1,327.38	617.75	1,659.25	772.20	2,027.95	943.79	75
76	1,449.23	662.60	1,811.52	828.28	2,214.06	1,012.34	76
77	1,562.05	702.07	1,952.56	877.57	2,386.45	1,072.60	77
78	1,670.03	738.20	2,087.56	922.74	2,551.45	1,127.80	78
79	1,775.41	772.26	2,219.28	965.30	2,712.44	1,179.83	79
80	1,988.47	864.91	2,485.60	1,081.16	3,037.96	1,321.40	80
81	2,210.38	961.43	2,762.99	1,201.81	3,377.00	1,468.86	81
82	2,442.97	1,062.61	3,053.70	1,328.26	3,732.32	1,623.42	82
83	2,686.25	1,168.38	3,357.79	1,460.48	4,103.96	1,785.06	83
84	2,940.07	1,278.82	3,675.11	1,598.54	4,491.79	1,953.77	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	49.03	21.37	61.31	26.72	74.92	32.65	16-39
40-54	74.28	32.40	92.88	40.49	113.48	49.49	40-54
55	127.76	55.72	159.73	69.65	195.23	85.13	55
56	148.30	64.67	185.39	80.84	226.57	98.78	56
57-59	168.97	73.68	211.21	92.10	258.17	112.57	57-59
60	302.24	131.80	377.82	164.70	461.76	201.35	60
61	347.14	150.61	433.93	188.23	530.38	230.08	61
62	370.07	160.37	462.58	200.44	565.39	245.02	62
63	417.41	181.51	521.72	226.90	637.69	277.32	63
64	460.78	200.75	575.99	250.92	703.98	306.71	64
65	495.89	215.86	619.91	269.82	757.63	329.78	65
66	530.84	230.94	663.54	288.66	811.02	352.82	66
67	565.81	246.00	707.28	307.50	864.43	375.80	67
68	620.21	269.63	775.27	337.04	947.56	411.95	68
69	674.59	293.28	843.28	366.62	1,030.67	448.10	69
70	728.83	316.88	911.04	396.12	1,113.50	484.14	70
71	783.37	340.40	979.22	425.50	1,196.86	520.06	71
72	837.74	358.70	1,047.17	448.38	1,279.87	548.03	72
73	959.00	413.52	1,198.79	516.92	1,465.18	631.78	73
74	1,072.44	466.30	1,340.56	582.89	1,638.42	712.40	74
75	1,180.01	518.08	1,475.02	647.59	1,802.78	791.51	75
76	1,288.31	571.93	1,610.39	714.89	1,968.24	873.76	76
77	1,388.62	624.11	1,735.75	780.14	2,121.47	953.53	77
78	1,484.60	656.24	1,855.76	820.28	2,268.13	1,002.59	78
79	1,578.29	686.50	1,972.85	858.14	2,411.28	1,048.81	79
80	1,767.68	768.89	2,209.62	961.13	2,700.62	1,174.68	80
81	1,964.96	854.69	2,456.21	1,068.36	3,002.02	1,305.77	81
82	2,171.74	944.63	2,714.66	1,180.76	3,317.89	1,443.18	82
83	2,387.96	1,038.65	2,984.96	1,298.32	3,648.30	1,586.84	83
84	2,613.65	1,136.82	3,267.04	1,421.04	3,993.07	1,736.82	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	45.11	19.68	56.39	24.59	68.93	30.01	16-39
40-54	68.36	29.80	85.43	37.25	104.45	45.53	40-54
55	117.54	51.23	146.93	64.08	179.58	78.30	55
56	136.44	59.48	170.56	74.35	208.45	90.90	56
57-59	155.46	67.79	194.33	84.73	237.52	103.56	57-59
60	278.06	121.24	347.59	151.55	424.82	185.22	60
61	319.38	138.53	399.23	173.18	487.94	211.68	61
62	340.45	147.53	425.59	184.42	520.15	225.40	62
63	384.01	166.99	480.02	208.75	586.69	255.12	63
64	423.92	184.69	529.90	230.86	647.65	282.16	64
65	456.23	198.60	570.28	248.24	697.02	303.40	65
66	488.38	212.45	610.49	265.57	746.12	324.59	66
67	520.56	226.32	650.69	282.89	795.30	345.77	67
68	570.60	248.06	713.24	310.09	871.75	379.01	68
69	620.64	269.83	775.81	337.30	948.20	412.26	69
70	670.52	291.54	838.16	364.44	1,024.43	445.43	70
71	720.70	313.18	900.89	391.46	1,101.07	478.44	71
72	770.70	330.01	963.38	412.51	1,177.48	504.18	72
73	882.30	380.44	1,102.87	475.56	1,347.95	581.23	73
74	986.65	428.99	1,233.30	536.24	1,507.38	655.42	74
75	1,085.60	476.62	1,357.02	595.80	1,658.57	728.18	75
76	1,185.24	526.16	1,481.56	657.68	1,810.80	803.84	76
77	1,277.51	574.18	1,596.90	717.72	1,951.74	877.24	77
78	1,365.83	603.72	1,707.29	754.67	2,086.68	922.37	78
79	1,452.01	631.58	1,815.04	789.47	2,218.38	964.93	79
80	1,626.28	707.36	2,032.84	884.22	2,484.59	1,080.73	80
81	1,807.78	786.32	2,259.71	982.88	2,761.86	1,201.32	81
82	1,997.99	869.05	2,497.48	1,086.31	3,052.45	1,327.74	82
83	2,196.92	955.55	2,746.15	1,194.47	3,356.44	1,459.91	83
84	2,404.55	1,045.90	3,005.70	1,307.36	3,673.62	1,597.90	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	38.54	16.79	48.18	20.99	58.88	25.68	16-39
40-54	58.39	25.46	73.00	31.82	89.21	38.90	40-54
55	100.44	43.80	125.54	54.74	153.44	66.90	55
56	116.56	50.84	145.72	63.54	178.08	77.64	56
57-59	132.82	57.90	166.03	72.41	202.92	88.46	57-59
60	237.58	103.57	296.96	129.48	362.94	158.23	60
61	272.86	118.36	341.09	147.95	416.86	180.84	61
62	290.87	126.04	363.59	157.55	444.40	192.56	62
63	328.07	142.66	410.08	178.36	501.24	217.97	63
64	362.18	157.76	452.74	197.23	553.33	241.06	64
65	389.80	169.64	487.24	212.06	595.49	259.21	65
66	417.23	181.51	521.56	226.90	637.48	277.32	66
67	444.73	193.37	555.91	241.68	679.44	295.40	67
68	487.49	211.93	609.35	264.92	744.79	323.80	68
69	530.24	230.53	662.80	288.17	810.08	352.19	69
70	572.88	249.08	716.06	311.35	875.21	380.54	70
71	615.76	267.55	769.66	334.43	940.70	408.76	71
72	658.46	281.95	823.09	352.43	1,005.98	430.75	72
73	753.80	325.04	942.23	406.27	1,151.62	496.57	73
74	842.95	366.52	1,053.66	458.12	1,287.82	559.96	74
75	927.48	407.21	1,159.37	509.00	1,416.98	622.13	75
76	1,012.61	449.52	1,265.75	561.92	1,547.04	686.78	76
77	1,091.44	490.56	1,364.30	613.21	1,667.47	749.46	77
78	1,166.90	515.82	1,458.61	644.75	1,782.77	788.04	78
79	1,240.54	539.58	1,550.68	674.48	1,895.26	824.38	79
80	1,389.41	604.36	1,736.76	755.44	2,122.70	923.30	80
81	1,544.45	671.80	1,930.58	839.74	2,359.61	1,026.35	81
82	1,706.94	742.48	2,133.72	928.10	2,607.88	1,134.35	82
83	1,876.92	816.40	2,346.18	1,020.52	2,867.54	1,247.26	83
84	2,054.32	893.56	2,567.90	1,116.95	3,138.54	1,365.16	84

Kanawha Insurance Company
Form 80880 1/98 and Riders
PA Current Premium Rates Issued Prior to 9/16/2002. Rates Effective 11/1/2015.

Elimination Period:		Discount Factors:		Mode Factors:	
0 Day	1.000	Marital	0.90	Annual	1.000
30 Day	0.871	Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780			Monthly Bank Draft (PAC)	0.086
				List Bill	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

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

Issue Age	Factor
16-54	0.661
55-59	0.665
60	0.662
61	0.657
62	0.655
63	0.622
64	0.599
65	0.578
66	0.563
67	0.550
68	0.518
69	0.494
70	0.475
71	0.459
72	0.446
73	0.400
74	0.367
75	0.342
76	0.321
77	0.305
78	0.292
79	0.281
80	0.271
81	0.263
82	0.256
83	0.249
84	0.244

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	Ten Year	Five Year or to Age 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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

Exhibit II Kanawha Insurance Company Form 80880 1/98 and Riders Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day PA Proposed Premium Rates Issued Prior to 9/16/2002
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Lifetime Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	67.33	33.68	84.15	42.09	102.83	51.44	16-39
40-54	101.98	51.00	127.45	63.74	155.79	77.94	40-54
55-59	138.25	69.16	172.83	86.43	211.21	105.63	55-59
60	158.60	79.59	198.30	99.51	242.33	121.64	60
61	179.15	89.94	223.90	112.43	273.69	137.41	61
62	199.65	100.30	249.55	125.38	305.03	153.23	62
63	221.61	110.76	277.03	138.44	338.58	169.23	63
64	243.00	121.60	303.74	151.98	371.23	185.79	64
65	264.68	132.31	330.85	165.36	404.38	202.13	65
66	286.08	143.40	357.59	179.28	437.05	219.08	66
67	308.03	154.10	385.00	192.63	470.58	235.44	67
68	345.90	173.09	432.35	216.35	528.44	264.39	68
69	384.00	192.03	480.01	240.03	586.68	293.38	69
70	422.15	210.99	527.68	263.69	644.93	322.30	70
71	460.25	229.94	575.31	287.43	703.15	351.29	71
72	498.45	249.18	623.10	311.45	761.55	380.65	72
73	589.81	287.11	737.26	358.90	901.06	438.66	73
74	681.14	323.01	851.45	403.78	1,040.63	493.50	74
75	772.50	356.20	965.64	445.26	1,180.21	544.19	75
76	864.13	387.01	1,080.14	483.75	1,320.18	591.25	76
77	955.44	415.44	1,194.33	519.35	1,459.74	634.71	77
78	1,099.21	478.08	1,373.99	597.60	1,679.31	730.41	78
79	1,252.20	544.58	1,565.25	680.70	1,913.08	832.00	79
80	1,402.13	609.40	1,752.66	761.70	2,142.14	930.99	80
81	1,558.83	677.68	1,948.56	847.13	2,381.54	1,035.36	81
82	1,723.35	748.98	2,154.21	936.23	2,632.90	1,144.28	82
83	1,894.90	824.00	2,368.63	1,030.00	2,895.00	1,258.86	83
84	2,073.91	902.01	2,592.36	1,127.48	3,168.46	1,378.03	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.

Exhibit II Kanawha Insurance Company Form 80880 1/98 and Riders Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day PA Proposed Premium Rates Issued Prior to 9/16/2002
--

4 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	43.90	19.14	54.90	23.93	67.08	29.24	16-39
40-54	66.50	29.00	83.15	36.23	101.60	44.30	40-54
55-59	90.20	39.33	112.73	49.15	137.75	60.06	55-59
60	108.59	47.33	135.76	59.19	165.91	72.35	60
61	127.00	55.11	158.79	68.90	194.08	84.21	61
62	145.48	63.13	181.81	78.95	222.25	96.45	62
63	167.38	72.61	209.25	90.78	255.73	110.98	63
64	189.06	82.36	236.31	102.95	288.84	125.84	64
65	210.99	91.81	263.75	114.80	322.30	140.28	65
66	232.89	101.31	291.13	126.66	355.79	154.79	66
67	254.83	110.79	318.51	138.46	389.31	169.25	67
68	292.43	127.13	365.54	158.95	446.76	194.26	68
69	330.05	143.48	412.55	179.35	504.21	219.21	69
70	367.68	159.88	459.58	199.80	561.69	244.21	70
71	405.51	176.20	506.86	220.26	619.53	269.23	71
72	443.11	192.58	553.89	240.73	677.01	294.23	72
73	524.31	227.86	655.41	284.84	801.03	348.14	73
74	605.54	263.45	756.91	329.28	925.10	402.45	74
75	686.71	298.73	858.40	373.43	1,049.15	456.39	75
76	768.18	334.00	960.20	417.53	1,173.60	510.30	76
77	849.35	369.31	1,061.71	461.68	1,297.65	564.24	77
78	977.16	425.00	1,221.45	531.28	1,492.89	649.34	78
79	1,113.15	484.14	1,391.43	605.15	1,700.65	739.60	79
80	1,246.45	541.71	1,558.06	677.15	1,904.30	827.64	80
81	1,385.76	602.45	1,732.19	753.08	2,117.11	920.39	81
82	1,532.00	665.80	1,914.99	832.28	2,340.58	1,017.24	82
83	1,684.50	732.53	2,105.65	915.63	2,573.55	1,119.10	83
84	1,843.60	801.85	2,304.54	1,002.30	2,816.65	1,225.05	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.

Exhibit II Kanawha Insurance Company Form 80880 1/98 and Riders Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day PA Proposed Premium Rates Issued Prior to 9/16/2002
--

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	40.38	17.61	50.48	22.00	61.70	26.91	16-39
40-54	61.15	26.65	76.50	33.35	93.45	40.78	40-54
55-59	82.93	36.20	103.68	45.21	126.74	55.25	55-59
60	99.91	43.56	124.89	54.46	152.65	66.55	60
61	116.88	50.71	146.08	63.38	178.56	77.45	61
62	133.81	58.10	167.31	72.61	204.44	88.78	62
63	154.00	66.83	192.50	83.50	235.28	102.08	63
64	173.94	75.78	217.40	94.74	265.71	115.78	64
65	194.11	84.46	242.63	105.61	296.53	129.06	65
66	214.25	93.21	267.81	116.49	327.36	142.43	66
67	234.44	101.91	293.05	127.40	358.15	155.70	67
68	269.03	116.95	336.30	146.20	411.00	178.71	68
69	303.61	132.01	379.53	165.03	463.88	201.69	69
70	338.20	147.05	422.79	183.80	516.76	224.68	70
71	373.08	162.10	466.34	202.65	569.95	247.66	71
72	407.68	177.18	509.58	221.46	622.83	270.68	72
73	482.35	209.64	602.98	262.05	736.96	320.30	73
74	557.09	242.35	696.35	302.95	851.09	370.25	74
75	631.79	274.83	789.75	343.55	965.23	419.90	75
76	706.73	307.30	883.41	384.13	1,079.70	469.49	76
77	781.41	339.76	976.79	424.74	1,193.84	519.10	77
78	898.98	391.03	1,123.73	488.75	1,373.45	597.36	78
79	1,024.10	445.38	1,280.13	556.73	1,564.60	680.46	79
80	1,146.73	498.35	1,433.40	622.96	1,751.98	761.40	80
81	1,274.86	554.25	1,593.63	692.80	1,947.74	846.75	81
82	1,409.46	612.58	1,761.80	765.70	2,153.33	935.84	82
83	1,549.74	673.90	1,937.19	842.39	2,367.69	1,029.59	83
84	1,696.14	737.71	2,120.18	922.11	2,591.33	1,127.04	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	34.50	15.05	43.13	18.78	52.74	22.98	16-39
40-54	52.28	22.80	65.34	28.50	79.86	34.83	40-54
55-59	70.86	30.89	88.60	38.63	108.29	47.23	55-59
60	85.36	37.20	106.68	46.55	130.43	56.85	60
61	99.84	43.34	124.80	54.16	152.53	66.18	61
62	114.35	49.64	142.89	62.03	174.68	75.81	62
63	131.56	57.09	164.45	71.35	200.99	87.21	63
64	148.59	64.74	185.75	80.91	227.03	98.91	64
65	165.81	72.20	207.29	90.24	253.35	110.26	65
66	183.06	79.63	228.80	99.55	279.66	121.65	66
67	200.26	87.06	250.35	108.83	306.00	133.04	67
68	229.88	99.91	287.31	124.93	351.14	152.68	68
69	259.41	112.78	324.28	140.99	396.30	172.30	69
70	288.98	125.64	361.20	157.08	441.50	191.95	70
71	318.73	138.51	398.41	173.11	486.95	211.60	71
72	348.29	151.36	435.36	189.21	532.08	231.25	72
73	412.11	179.13	515.15	223.89	629.63	273.65	73
74	475.94	207.03	594.91	258.84	727.11	316.35	74
75	539.78	234.83	674.73	293.50	824.63	358.73	75
76	603.81	262.53	754.73	328.18	922.43	401.10	76
77	667.59	290.28	834.51	362.86	1,019.95	443.50	77
78	768.03	334.04	960.06	417.58	1,173.39	510.38	78
79	874.94	380.53	1,093.65	475.66	1,336.71	581.34	79
80	979.73	425.78	1,224.66	532.25	1,496.80	650.50	80
81	1,089.21	473.53	1,361.55	591.91	1,664.11	723.45	81
82	1,204.15	523.34	1,505.20	654.18	1,839.69	799.55	82
83	1,324.03	575.75	1,655.05	719.69	2,022.83	879.63	83
84	1,449.09	630.23	1,811.38	787.80	2,213.90	962.86	84

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	116.10	58.10	145.14	72.61	177.39	88.75	16-39
40-54	175.95	87.98	219.91	109.98	268.81	134.43	40-54
55-59	244.90	122.50	306.14	153.10	374.19	187.13	55-59
60	310.64	155.86	388.30	194.86	474.58	238.15	60
61	325.38	163.34	406.73	204.21	497.10	249.55	61
62	340.95	171.28	426.18	214.11	520.93	261.68	62
63	363.68	181.78	454.58	227.20	555.63	277.68	63
64	386.50	193.43	483.15	241.79	590.54	295.49	64
65	410.28	205.10	512.86	256.34	626.84	313.33	65
66	434.19	217.64	542.73	272.04	663.36	332.53	66
67	459.08	229.68	573.85	287.09	701.38	350.88	67
68	499.04	249.69	623.76	312.09	762.40	381.45	68
69	540.13	270.10	675.14	337.60	825.18	412.66	69
70	581.39	290.54	726.74	363.20	888.23	443.93	70
71	622.83	311.16	778.53	388.95	951.54	475.40	71
72	664.60	327.05	830.73	408.80	1,015.35	499.64	72
73	758.25	372.24	947.86	465.30	1,158.48	568.71	73
74	851.68	413.98	1,064.60	517.45	1,301.18	632.41	74
75	945.08	453.06	1,181.33	566.33	1,443.85	692.19	75
76	1,038.46	492.09	1,298.08	615.10	1,586.55	751.80	76
77	1,132.18	527.76	1,415.23	659.71	1,729.71	806.31	77
78	1,291.20	561.59	1,613.99	701.98	1,972.65	857.95	78
79	1,450.51	630.84	1,813.11	788.53	2,216.04	963.78	79
80	1,623.54	705.60	2,029.41	882.00	2,480.40	1,078.00	80
81	1,806.03	785.15	2,257.58	981.46	2,759.25	1,199.58	81
82	1,996.25	867.59	2,495.30	1,084.50	3,049.80	1,325.53	82
83	2,194.64	954.33	2,743.28	1,192.93	3,352.95	1,458.03	83
84	2,402.01	1,044.66	3,002.53	1,305.84	3,669.74	1,596.03	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

4 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	75.74	33.03	94.65	41.28	115.71	50.46	16-39
40-54	114.74	50.03	143.41	62.54	175.30	76.41	40-54
55-59	159.70	69.65	199.66	87.06	244.04	106.41	55-59
60	212.68	92.71	265.83	115.90	324.91	141.66	60
61	230.75	100.10	288.43	125.11	352.53	152.91	61
62	248.40	107.83	310.51	134.80	379.53	164.76	62
63	274.70	119.18	343.35	149.00	419.64	182.09	63
64	300.73	131.03	375.90	163.78	459.44	200.18	64
65	327.05	142.36	408.80	177.91	499.64	217.50	65
66	353.49	153.78	441.85	192.20	540.06	234.93	66
67	379.79	165.09	474.69	206.39	580.20	252.23	67
68	421.93	183.45	527.39	229.29	644.60	280.25	68
69	464.20	201.83	580.28	252.30	709.20	308.35	69
70	506.35	220.13	632.94	275.16	773.58	336.35	70
71	548.76	238.44	685.94	298.06	838.38	364.30	71
72	590.80	252.80	738.51	315.98	902.61	386.19	72
73	674.09	295.45	842.63	369.30	1,029.88	451.35	73
74	757.11	337.59	946.40	422.01	1,156.73	515.76	74
75	840.13	379.98	1,050.20	474.96	1,283.56	580.50	75
76	923.15	424.74	1,153.98	530.91	1,410.40	648.90	76
77	1,006.44	469.18	1,258.06	586.49	1,537.65	716.79	77
78	1,147.83	499.23	1,434.80	624.03	1,753.65	762.69	78
79	1,289.43	560.78	1,611.81	700.98	1,970.00	856.78	79
80	1,443.28	627.28	1,804.11	784.05	2,204.99	958.30	80
81	1,605.51	697.98	2,006.91	872.48	2,452.89	1,066.40	81
82	1,774.60	771.28	2,218.25	964.08	2,711.18	1,178.34	82
83	1,950.98	848.39	2,438.70	1,060.48	2,980.64	1,296.14	83
84	2,135.33	928.71	2,669.15	1,160.85	3,262.26	1,418.80	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.

Exhibit II Kanawha Insurance Company Form 80880 1/98 and Riders Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day PA Proposed Premium Rates Issued Prior to 9/16/2002
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3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	69.65	30.39	87.09	37.96	106.43	46.43	16-39
40-54	105.58	46.00	131.94	57.51	161.26	70.33	40-54
55-59	146.93	64.04	183.66	80.10	224.48	97.88	55-59
60	195.65	85.30	244.59	106.65	298.94	130.33	60
61	212.28	92.09	265.35	115.13	324.30	140.69	61
62	228.58	99.20	285.69	123.99	349.18	151.55	62
63	252.70	109.66	315.88	137.08	386.08	167.53	63
64	276.66	120.54	345.83	150.65	422.68	184.18	64
65	300.85	130.98	376.08	163.71	459.65	200.08	65
66	325.21	141.45	406.51	176.84	496.85	216.14	66
67	349.38	151.93	436.73	189.85	533.80	232.05	67
68	388.15	168.78	485.19	210.93	593.01	257.83	68
69	427.08	185.69	533.83	232.10	652.45	283.70	69
70	465.84	202.53	582.29	253.15	711.69	309.43	70
71	504.84	219.39	631.06	274.21	771.30	335.18	71
72	543.54	232.56	679.40	290.70	830.41	355.30	72
73	620.13	271.81	775.19	339.75	947.48	415.25	73
74	696.54	310.58	870.66	388.23	1,064.18	474.50	74
75	772.94	349.55	966.16	436.96	1,180.88	534.06	75
76	849.30	390.75	1,061.64	488.45	1,297.58	597.00	76
77	925.94	431.63	1,157.45	539.54	1,414.64	659.45	77
78	1,056.00	459.28	1,320.05	574.11	1,613.38	701.70	78
79	1,186.29	515.91	1,482.85	644.91	1,812.36	788.20	79
80	1,327.81	577.06	1,659.74	721.33	2,028.59	881.64	80
81	1,477.08	642.16	1,846.35	802.70	2,256.65	981.08	81
82	1,632.60	709.58	2,040.78	886.94	2,494.29	1,084.06	82
83	1,794.89	780.53	2,243.63	975.61	2,742.20	1,192.41	83
84	1,964.46	854.38	2,455.63	1,067.99	3,001.28	1,305.33	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued Prior to 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	59.50	25.94	74.40	32.43	90.93	39.66	16-39
40-54	90.20	39.33	112.74	49.15	137.80	60.09	40-54
55-59	125.55	54.75	156.93	68.43	191.80	83.63	55-59
60	167.16	72.89	208.96	91.10	255.40	111.31	60
61	181.36	78.68	226.70	98.34	277.08	120.20	61
62	195.25	84.75	244.06	105.95	298.34	129.48	62
63	215.90	93.70	269.86	117.09	329.84	143.15	63
64	236.39	102.96	295.48	128.73	361.11	157.33	64
65	257.04	111.89	321.30	139.85	392.70	170.94	65
66	277.88	120.85	347.30	151.06	424.49	184.65	66
67	298.51	129.75	373.15	162.21	456.06	198.24	67
68	331.63	144.18	414.53	180.21	506.65	220.26	68
69	364.85	158.65	456.08	198.31	557.45	242.35	69
70	397.98	173.03	497.48	216.31	608.03	264.36	70
71	431.31	187.41	539.16	234.30	658.94	286.36	71
72	464.39	198.69	580.48	248.38	709.45	303.54	72
73	529.83	232.21	662.30	290.26	809.48	354.78	73
74	595.08	265.35	743.84	331.68	909.15	405.39	74
75	660.36	298.65	825.44	373.30	1,008.89	456.28	75
76	725.61	333.84	907.00	417.30	1,108.58	510.00	76
77	791.08	368.75	988.83	460.95	1,208.61	563.41	77
78	902.20	392.39	1,127.76	490.50	1,378.36	599.48	78
79	1,013.53	440.78	1,266.88	550.96	1,548.40	673.43	79
80	1,134.39	492.99	1,418.01	616.28	1,733.10	753.21	80
81	1,261.95	548.61	1,577.41	685.75	1,927.98	838.15	81
82	1,394.84	606.23	1,743.54	757.78	2,130.99	926.15	82
83	1,533.45	666.81	1,916.80	833.54	2,342.79	1,018.79	83
84	1,678.33	729.96	2,097.91	912.40	2,564.15	1,115.19	84

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued Prior to 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	93.98	47.00	117.48	58.73	143.60	71.78	16-39
40-54	142.38	71.24	177.99	89.03	217.53	108.83	40-54
55	244.90	122.50	306.14	153.10	374.19	187.13	55
56	284.25	142.15	355.33	177.70	434.25	217.20	56
57-59	323.86	161.99	404.86	202.49	494.80	247.49	57-59
60	551.84	276.96	689.79	346.21	843.09	423.13	60
61	611.95	307.21	764.94	384.03	934.93	469.40	61
62	634.90	318.39	793.65	397.98	969.98	486.44	62
63	690.78	346.00	863.48	432.54	1,055.39	528.63	63
64	740.31	370.44	925.40	463.04	1,131.01	565.96	64
65	777.70	388.74	972.15	485.91	1,188.16	593.88	65
66	815.04	408.58	1,018.81	510.73	1,245.23	624.20	66
67	854.95	427.79	1,068.69	534.68	1,306.20	653.53	67
68	917.01	458.79	1,146.24	573.50	1,400.94	700.94	68
69	981.10	490.64	1,226.40	613.29	1,498.95	749.56	69
70	1,046.08	522.81	1,307.56	653.50	1,598.15	798.74	70
71	1,111.41	555.23	1,389.28	694.04	1,698.00	848.26	71
72	1,177.95	580.14	1,472.45	725.16	1,799.64	886.34	72
73	1,348.50	651.30	1,685.63	814.13	2,060.20	995.05	73
74	1,508.00	714.73	1,884.96	893.41	2,303.84	1,091.93	74
75	1,659.23	772.19	2,074.06	965.25	2,534.94	1,179.74	75
76	1,811.54	828.25	2,264.40	1,035.35	2,767.58	1,265.43	76
77	1,952.56	877.59	2,440.70	1,096.96	2,983.06	1,340.75	77
78	2,087.54	922.75	2,609.45	1,153.43	3,189.31	1,409.75	78
79	2,219.26	965.33	2,774.10	1,206.63	3,390.55	1,474.79	79
80	2,485.59	1,081.14	3,107.00	1,351.45	3,797.45	1,651.75	80
81	2,762.98	1,201.79	3,453.74	1,502.26	4,221.25	1,836.08	81
82	3,053.71	1,328.26	3,817.13	1,660.33	4,665.40	2,029.28	82
83	3,357.81	1,460.48	4,197.24	1,825.60	5,129.95	2,231.33	83
84	3,675.09	1,598.53	4,593.89	1,998.18	5,614.74	2,442.21	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued Prior to 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	61.29	26.71	76.64	33.40	93.65	40.81	16-39
40-54	92.85	40.50	116.10	50.61	141.85	61.86	40-54
55	159.70	69.65	199.66	87.06	244.04	106.41	55
56	185.38	80.84	231.74	101.05	283.21	123.48	56
57-59	211.21	92.10	264.01	115.13	322.71	140.71	57-59
60	377.80	164.75	472.28	205.88	577.20	251.69	60
61	433.93	188.26	542.41	235.29	662.98	287.60	61
62	462.59	200.46	578.23	250.55	706.74	306.28	62
63	521.76	226.89	652.15	283.63	797.11	346.65	63
64	575.98	250.94	719.99	313.65	879.98	383.39	64
65	619.86	269.83	774.89	337.28	947.04	412.23	65
66	663.55	288.68	829.43	360.83	1,013.78	441.03	66
67	707.26	307.50	884.10	384.38	1,080.54	469.75	67
68	775.26	337.04	969.09	421.30	1,184.45	514.94	68
69	843.24	366.60	1,054.10	458.28	1,288.34	560.13	69
70	911.04	396.10	1,138.80	495.15	1,391.88	605.18	70
71	979.21	425.50	1,224.03	531.88	1,496.08	650.08	71
72	1,047.18	448.38	1,308.96	560.48	1,599.84	685.04	72
73	1,198.75	516.90	1,498.49	646.15	1,831.48	789.73	73
74	1,340.55	582.88	1,675.70	728.61	2,048.03	890.50	74
75	1,475.01	647.60	1,843.78	809.49	2,253.48	989.39	75
76	1,610.39	714.91	2,012.99	893.61	2,460.30	1,092.20	76
77	1,735.78	780.14	2,169.69	975.18	2,651.84	1,191.91	77
78	1,855.75	820.30	2,319.70	1,025.35	2,835.16	1,253.24	78
79	1,972.86	858.13	2,466.06	1,072.68	3,014.10	1,311.01	79
80	2,209.60	961.11	2,762.03	1,201.41	3,375.78	1,468.35	80
81	2,456.20	1,068.36	3,070.26	1,335.45	3,752.53	1,632.21	81
82	2,714.68	1,180.79	3,393.33	1,475.95	4,147.36	1,803.98	82
83	2,984.95	1,298.31	3,731.20	1,622.90	4,560.38	1,983.55	83
84	3,267.06	1,421.03	4,083.80	1,776.30	4,991.34	2,171.03	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued Prior to 9/16/2002

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	56.39	24.60	70.49	30.74	86.16	37.51	16-39
40-54	85.45	37.25	106.79	46.56	130.56	56.91	40-54
55	146.93	64.04	183.66	80.10	224.48	97.88	55
56	170.55	74.35	213.20	92.94	260.56	113.63	56
57-59	194.33	84.74	242.91	105.91	296.90	129.45	57-59
60	347.58	151.55	434.49	189.44	531.03	231.53	60
61	399.23	173.16	499.04	216.48	609.93	264.60	61
62	425.56	184.41	531.99	230.53	650.19	281.75	62
63	480.01	208.74	600.03	260.94	733.36	318.90	63
64	529.90	230.86	662.38	288.58	809.56	352.70	64
65	570.29	248.25	712.85	310.30	871.28	379.25	65
66	610.48	265.56	763.11	331.96	932.65	405.74	66
67	650.70	282.90	813.36	353.61	994.13	432.21	67
68	713.25	310.08	891.55	387.61	1,089.69	473.76	68
69	775.80	337.29	969.76	421.63	1,185.25	515.33	69
70	838.15	364.43	1,047.70	455.55	1,280.54	556.79	70
71	900.88	391.48	1,126.11	489.33	1,376.34	598.05	71
72	963.38	412.51	1,204.23	515.64	1,471.85	630.23	72
73	1,102.88	475.55	1,378.59	594.45	1,684.94	726.54	73
74	1,233.31	536.24	1,541.63	670.30	1,884.23	819.28	74
75	1,357.00	595.78	1,696.28	744.75	2,073.21	910.23	75
76	1,481.55	657.70	1,851.95	822.10	2,263.50	1,004.80	76
77	1,596.89	717.73	1,996.13	897.15	2,439.68	1,096.55	77
78	1,707.29	754.65	2,134.11	943.34	2,608.35	1,152.96	78
79	1,815.01	789.48	2,268.80	986.84	2,772.98	1,206.16	79
80	2,032.85	884.20	2,541.05	1,105.28	3,105.74	1,350.91	80
81	2,259.73	982.90	2,824.64	1,228.60	3,452.33	1,501.65	81
82	2,497.49	1,086.31	3,121.85	1,357.89	3,815.56	1,659.68	82
83	2,746.15	1,194.44	3,432.69	1,493.09	4,195.55	1,824.89	83
84	3,005.69	1,307.38	3,757.13	1,634.20	4,592.03	1,997.38	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued Prior to 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	48.18	20.99	60.23	26.24	73.60	32.10	16-39
40-54	72.99	31.83	91.25	39.78	111.51	48.63	40-54
55	125.55	54.75	156.93	68.43	191.80	83.63	55
56	145.70	63.55	182.15	79.43	222.60	97.05	56
57-59	166.03	72.38	207.54	90.51	253.65	110.58	57-59
60	296.98	129.46	371.20	161.85	453.68	197.79	60
61	341.08	147.95	426.36	184.94	521.08	226.05	61
62	363.59	157.55	454.49	196.94	555.50	240.70	62
63	410.09	178.33	512.60	222.95	626.55	272.46	63
64	452.73	197.20	565.93	246.54	691.66	301.33	64
65	487.25	212.05	609.05	265.08	744.36	324.01	65
66	521.54	226.89	651.95	283.63	796.85	346.65	66
67	555.91	241.71	694.89	302.10	849.30	369.25	67
68	609.36	264.91	761.69	331.15	930.99	404.75	68
69	662.80	288.16	828.50	360.21	1,012.60	440.24	69
70	716.10	311.35	895.08	389.19	1,094.01	475.68	70
71	769.70	334.44	962.08	418.04	1,175.88	510.95	71
72	823.08	352.44	1,028.86	440.54	1,257.48	538.44	72
73	942.25	406.30	1,177.79	507.84	1,439.53	620.71	73
74	1,053.69	458.15	1,317.08	572.65	1,609.78	699.95	74
75	1,159.35	509.01	1,449.21	636.25	1,771.23	777.66	75
76	1,265.76	561.90	1,582.19	702.40	1,933.80	858.48	76
77	1,364.30	613.20	1,705.38	766.51	2,084.34	936.83	77
78	1,458.63	644.78	1,823.26	805.94	2,228.46	985.05	78
79	1,550.68	674.48	1,938.35	843.10	2,369.08	1,030.48	79
80	1,736.76	755.45	2,170.95	944.30	2,653.38	1,154.13	80
81	1,930.56	839.75	2,413.23	1,049.68	2,949.51	1,282.94	81
82	2,133.68	928.10	2,667.15	1,160.13	3,259.85	1,417.94	82
83	2,346.15	1,020.50	2,932.73	1,275.65	3,584.43	1,559.08	83
84	2,567.90	1,116.95	3,209.88	1,396.19	3,923.18	1,706.45	84

Kanawha Insurance Company
Form 80880 1/98 and Riders
PA Proposed Premium Factors Issued Prior to 9/16/2002

Elimination Period:		Discount Factors:		Mode Factors:	
0 Day	1.000	Marital	0.90	Annual	1.000
30 Day	0.871	Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780			Monthly Bank Draft (PAC)	0.086

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

Monthly Direct 0.092

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

Issue Age Factor

16-54	0.993
55-59	0.998
60	0.994
61	0.988
62	0.986
63	0.946
64	0.919
65	0.894
66	0.876
67	0.860
68	0.822
69	0.793
70	0.770
71	0.751
72	0.735
73	0.680
74	0.640
75	0.610
76	0.585
77	0.566
78	0.550
79	0.537
80	0.525
81	0.516
82	0.507
83	0.499
84	0.493

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	Ten Year	Five Year or to Age 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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	33.62	16.82	42.04	21.02	51.36	25.69	16-39
40-54	50.93	25.48	63.66	31.84	77.82	38.93	40-54
55-59	69.06	34.55	86.33	43.18	105.50	52.76	55-59
60	79.22	39.76	99.05	49.70	121.04	60.76	60
61	89.48	44.93	111.84	56.16	136.70	68.64	61
62	99.72	50.10	124.66	62.63	152.35	76.54	62
63	110.69	55.32	138.37	69.14	169.12	84.53	63
64	121.38	60.74	151.72	75.91	185.42	92.80	64
65	132.20	66.08	165.26	82.60	201.98	100.96	65
66	142.90	71.63	178.61	89.54	218.30	109.43	66
67	153.85	76.97	192.31	96.22	235.06	117.60	67
68	172.78	86.45	215.95	108.06	263.95	132.06	68
69	191.81	95.92	239.76	119.89	293.04	146.53	69
70	210.86	105.38	263.57	131.71	322.14	160.99	70
71	229.90	114.85	287.36	143.57	351.23	175.46	71
72	248.98	124.46	311.23	155.57	380.39	190.14	72
73	294.61	143.41	368.26	179.27	450.08	219.11	73
74	340.22	161.34	425.29	201.68	519.79	246.50	74
75	385.86	177.92	482.33	222.41	589.51	271.82	75
76	431.63	193.31	539.52	241.63	659.42	295.33	76
77	477.24	207.52	596.57	259.40	729.13	317.04	77
78	549.05	238.80	686.30	298.50	838.81	364.84	78
79	625.46	272.02	781.84	340.01	955.57	415.58	79
80	700.36	304.39	875.45	380.47	1,069.99	465.02	80
81	778.63	338.50	973.30	423.13	1,189.57	517.16	81
82	860.81	374.11	1,076.02	467.64	1,315.13	571.56	82
83	946.50	411.58	1,183.12	514.49	1,446.04	628.80	83
84	1,035.91	450.55	1,294.87	563.17	1,582.63	688.32	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	21.94	9.56	27.42	11.95	33.50	14.60	16-39
40-54	33.22	14.48	41.53	18.10	50.75	22.13	40-54
55-59	45.05	19.64	56.30	24.55	68.81	30.00	55-59
60	54.24	23.64	67.81	29.57	82.87	36.13	60
61	63.44	27.53	79.32	34.42	96.94	42.06	61
62	72.66	31.54	90.82	39.43	111.01	48.18	62
63	83.60	36.28	104.52	45.35	127.73	55.43	63
64	94.44	41.14	118.03	51.42	144.28	62.86	64
65	105.38	45.86	131.74	57.34	160.99	70.07	65
66	116.33	50.60	145.42	63.26	177.72	77.32	66
67	127.28	55.34	159.10	69.17	194.46	84.54	67
68	146.06	63.50	182.58	79.39	223.15	97.03	68
69	164.86	71.66	206.06	89.59	251.86	109.50	69
70	183.65	79.85	229.55	99.80	280.56	121.98	70
71	202.55	88.01	253.18	110.02	309.46	134.47	71
72	221.34	96.19	276.67	120.24	338.16	146.96	72
73	261.89	113.82	327.37	142.27	400.12	173.89	73
74	302.46	131.59	378.07	164.47	462.08	201.02	74
75	343.01	149.21	428.77	186.53	524.04	227.96	75
76	383.70	166.84	479.62	208.56	586.21	254.89	76
77	424.25	184.48	530.33	230.60	648.17	281.83	77
78	488.09	212.28	610.10	265.37	745.69	324.34	78
79	556.01	241.82	695.02	302.27	849.47	369.43	79
80	622.60	270.59	778.25	338.23	951.19	413.40	80
81	692.18	300.91	865.22	376.15	1,057.49	459.73	81
82	765.23	332.57	956.53	415.72	1,169.11	508.10	82
83	841.40	365.89	1,051.76	457.36	1,285.48	559.00	83
84	920.88	400.52	1,151.11	500.64	1,406.90	611.90	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	20.17	8.80	25.21	10.99	30.82	13.44	16-39
40-54	30.55	13.32	38.21	16.66	46.68	20.36	40-54
55-59	41.42	18.07	51.79	22.58	63.30	27.60	55-59
60	49.91	21.76	62.38	27.20	76.25	33.24	60
61	58.38	25.33	72.96	31.66	89.18	38.69	61
62	66.84	29.02	83.57	36.28	102.12	44.34	62
63	76.92	33.38	96.14	41.71	117.52	50.99	63
64	86.88	37.85	108.59	47.32	132.72	57.83	64
65	96.96	42.19	121.19	52.75	148.12	64.46	65
66	107.02	46.56	133.78	58.19	163.51	71.14	66
67	117.10	50.90	146.38	63.64	178.90	77.77	67
68	134.38	58.42	167.98	73.03	205.30	89.27	68
69	151.66	65.94	189.58	82.43	231.71	100.74	69
70	168.94	73.45	211.19	91.81	258.12	112.22	70
71	186.35	80.98	232.93	101.22	284.69	123.71	71
72	203.63	88.50	254.53	110.62	311.10	135.20	72
73	240.94	104.71	301.18	130.90	368.11	159.98	73
74	278.27	121.06	347.82	151.32	425.11	184.94	74
75	315.58	137.28	394.48	171.60	482.12	209.74	75
76	353.00	153.49	441.26	191.87	539.30	234.50	76
77	390.31	169.72	487.90	212.16	596.32	259.30	77
78	449.04	195.31	561.30	244.13	686.03	298.38	78
79	511.54	222.47	639.42	278.08	781.51	339.89	79
80	572.78	248.93	715.98	311.17	875.10	380.32	80
81	636.79	276.84	796.01	346.06	972.89	422.95	81
82	704.02	305.98	880.01	382.46	1,075.58	467.45	82
83	774.08	336.61	967.62	420.77	1,182.65	514.27	83
84	847.21	368.48	1,059.02	460.60	1,294.36	562.96	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	17.23	7.51	21.54	9.38	26.34	11.47	16-39
40-54	26.11	11.39	32.64	14.23	39.89	17.40	40-54
55-59	35.40	15.43	44.26	19.30	54.08	23.59	55-59
60	42.64	18.59	53.29	23.24	65.15	28.39	60
61	49.87	21.65	62.34	27.05	76.19	33.06	61
62	57.11	24.79	71.38	30.98	87.25	37.87	62
63	65.72	28.51	82.14	35.64	100.39	43.56	63
64	74.22	32.34	92.78	40.42	113.40	49.40	64
65	82.82	36.06	103.54	45.07	126.55	55.08	65
66	91.44	39.77	114.29	49.73	139.69	60.77	66
67	100.03	43.49	125.05	54.36	152.84	66.44	67
68	114.82	49.91	143.51	62.40	175.39	76.26	68
69	129.58	56.33	161.98	70.42	197.95	86.06	69
70	144.35	62.76	180.42	78.46	220.52	95.88	70
71	159.20	69.18	199.01	86.47	243.23	105.70	71
72	173.96	75.61	217.46	94.51	265.78	115.51	72
73	205.85	89.47	257.32	111.83	314.50	136.68	73
74	237.73	103.42	297.16	129.29	363.19	158.02	74
75	269.62	117.29	337.02	146.60	411.90	179.18	75
76	301.60	131.14	376.98	163.92	460.75	200.35	76
77	333.46	145.00	416.83	181.25	509.46	221.53	77
78	383.63	166.85	479.54	208.57	586.10	254.93	78
79	437.03	190.07	546.28	237.59	667.68	290.38	79
80	489.37	212.68	611.71	265.85	747.65	324.92	80
81	544.06	236.52	680.09	295.66	831.22	361.36	81
82	601.48	261.41	751.85	326.76	918.92	399.37	82
83	661.34	287.58	826.69	359.48	1,010.40	439.37	83
84	723.82	314.80	904.78	393.50	1,105.84	480.95	84

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	57.98	29.02	72.49	36.28	88.61	44.33	16-39
40-54	87.89	43.94	109.85	54.94	134.27	67.15	40-54
55-59	122.33	61.19	152.92	76.48	186.90	93.47	55-59
60	155.16	77.86	193.96	97.33	237.05	118.96	60
61	162.53	81.59	203.16	102.00	248.30	124.66	61
62	170.30	85.55	212.88	106.94	260.20	130.70	62
63	181.66	90.79	227.06	113.48	277.54	138.70	63
64	193.06	96.61	241.33	120.77	294.97	147.60	64
65	204.94	102.44	256.18	128.04	313.10	156.50	65
66	216.88	108.71	271.09	135.89	331.34	166.09	66
67	229.31	114.72	286.63	143.40	350.33	175.26	67
68	249.26	124.72	311.57	155.89	380.82	190.54	68
69	269.78	134.92	337.22	168.64	412.18	206.12	69
70	290.40	145.13	363.00	181.42	443.66	221.74	70
71	311.10	155.42	388.87	194.28	475.30	237.46	71
72	331.97	163.36	414.95	204.19	507.17	249.56	72
73	378.74	185.93	473.45	232.42	578.65	284.06	73
74	425.40	206.77	531.77	258.47	649.93	315.89	74
75	472.06	226.30	590.06	282.88	721.20	345.74	75
76	518.71	245.80	648.38	307.25	792.48	375.53	76
77	565.51	263.62	706.90	329.53	863.99	402.76	77
78	644.95	280.51	806.18	350.63	985.33	428.54	78
79	724.52	315.10	905.64	393.86	1,106.90	481.40	79
80	810.95	352.44	1,013.69	440.56	1,238.95	538.46	80
81	902.11	392.18	1,127.65	490.24	1,378.24	599.18	81
82	997.12	433.36	1,246.39	541.70	1,523.36	662.09	82
83	1,096.21	476.69	1,370.26	595.86	1,674.78	728.28	83
84	1,199.80	521.81	1,499.75	652.26	1,833.02	797.21	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	37.82	16.50	47.28	20.62	57.79	25.20	16-39
40-54	57.31	24.98	71.64	31.24	87.56	38.17	40-54
55-59	79.78	34.79	99.73	43.49	121.90	53.15	55-59
60	106.22	46.31	132.78	57.89	162.30	70.76	60
61	115.26	49.99	144.06	62.50	176.09	76.38	61
62	124.08	53.86	155.10	67.33	189.58	82.30	62
63	137.21	59.53	171.50	74.42	209.60	90.95	63
64	150.20	65.45	187.76	81.80	229.49	99.98	64
65	163.36	71.11	204.19	88.87	249.56	108.64	65
66	176.57	76.81	220.70	96.00	269.76	117.35	66
67	189.70	82.46	237.11	103.09	289.81	125.99	67
68	210.74	91.63	263.42	114.53	321.97	139.98	68
69	231.86	100.81	289.85	126.02	354.24	154.02	69
70	252.92	109.96	316.15	137.45	386.40	168.00	70
71	274.10	119.10	342.62	148.88	418.76	181.97	71
72	295.10	126.26	368.88	157.82	450.85	192.90	72
73	336.70	147.58	420.89	184.46	514.42	225.44	73
74	378.17	168.62	472.73	210.79	577.78	257.62	74
75	419.64	189.79	524.57	237.24	641.14	289.96	75
76	461.11	212.16	576.41	265.19	704.50	324.12	76
77	502.72	234.35	628.40	292.94	768.05	358.03	77
78	573.34	249.36	716.68	311.70	875.94	380.96	78
79	644.06	280.10	805.09	350.14	984.00	427.96	79
80	720.91	313.32	901.14	391.63	1,101.38	478.67	80
81	801.95	348.64	1,002.44	435.80	1,225.21	532.66	81
82	886.40	385.25	1,108.01	481.55	1,354.22	588.58	82
83	974.51	423.77	1,218.12	529.70	1,488.82	647.41	83
84	1,066.58	463.88	1,333.22	579.84	1,629.49	708.70	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	34.79	15.18	43.50	18.96	53.16	23.18	16-39
40-54	52.73	22.98	65.90	28.73	80.56	35.12	40-54
55-59	73.39	31.99	91.74	40.01	112.13	48.89	55-59
60	97.73	42.61	122.17	53.27	149.32	65.10	60
61	106.03	46.00	132.54	57.50	161.99	70.27	61
62	114.17	49.55	142.70	61.93	174.41	75.70	62
63	126.23	54.78	157.78	68.46	192.84	83.68	63
64	138.19	60.20	172.74	75.25	211.13	91.99	64
65	150.28	65.42	187.85	81.77	229.60	99.94	65
66	162.44	70.66	203.05	88.33	248.17	107.95	66
67	174.52	75.88	218.15	94.84	266.63	115.91	67
68	193.88	84.30	242.35	105.36	296.21	128.78	68
69	213.32	92.75	266.64	115.93	325.90	141.71	69
70	232.69	101.16	290.86	126.46	355.49	154.56	70
71	252.17	109.58	315.22	136.97	385.26	167.41	71
72	271.50	116.16	339.36	145.20	414.79	177.47	72
73	309.76	135.77	387.20	169.70	473.26	207.42	73
74	347.92	155.14	434.89	193.92	531.55	237.01	74
75	386.08	174.60	482.59	218.26	589.84	266.76	75
76	424.22	195.18	530.28	243.98	648.13	298.20	76
77	462.50	215.59	578.14	269.50	706.61	329.39	77
78	527.47	229.40	659.35	286.76	805.87	350.50	78
79	592.55	257.70	740.68	322.13	905.27	393.71	79
80	663.24	288.24	829.03	360.30	1,013.27	440.38	80
81	737.80	320.76	922.25	400.94	1,127.18	490.04	81
82	815.48	354.43	1,019.36	443.03	1,245.89	541.49	82
83	896.54	389.87	1,120.68	487.32	1,369.72	595.61	83
84	981.24	426.76	1,226.57	533.46	1,499.12	652.01	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Current Premium Rates Issued on or After 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	29.72	12.96	37.16	16.20	45.42	19.81	16-39
40-54	45.05	19.64	56.32	24.55	68.83	30.01	40-54
55-59	62.71	27.35	78.38	34.18	95.81	41.77	55-59
60	83.50	36.41	104.38	45.50	127.57	55.61	60
61	90.59	39.30	113.23	49.12	138.40	60.04	61
62	97.54	42.34	121.91	52.92	149.02	64.68	62
63	107.84	46.80	134.80	58.49	164.75	71.50	63
64	118.07	51.43	147.59	64.30	180.37	78.58	64
65	128.39	55.88	160.49	69.85	196.15	85.38	65
66	138.79	60.36	173.47	75.46	212.03	92.23	66
67	149.10	64.81	186.38	81.02	227.80	99.02	67
68	165.65	72.01	207.06	90.01	253.07	110.02	68
69	182.24	79.25	227.81	99.06	278.44	121.06	69
70	198.79	86.42	248.48	108.05	303.71	132.05	70
71	215.44	93.61	269.30	117.02	329.14	143.04	71
72	231.96	99.24	289.94	124.06	354.37	151.62	72
73	264.65	115.99	330.82	144.98	404.33	177.20	73
74	297.24	132.54	371.54	165.67	454.12	202.49	74
75	329.84	149.17	412.30	186.47	503.93	227.90	75
76	362.44	166.75	453.05	208.44	553.73	254.75	76
77	395.14	184.19	493.92	230.24	603.70	281.42	77
78	450.65	196.00	563.32	245.00	688.49	299.44	78
79	506.24	220.16	632.80	275.21	773.42	336.37	79
80	566.63	246.25	708.29	307.82	865.68	376.22	80
81	630.34	274.03	787.91	342.53	963.01	418.66	81
82	696.72	302.81	870.89	378.50	1,064.42	462.61	82
83	765.95	333.07	957.44	416.35	1,170.22	508.87	83
84	838.32	364.61	1,047.90	455.75	1,280.78	557.04	84

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued on or After 9/16/2002. Rates Effective 11/1/2015.

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	46.94	23.47	58.68	29.33	71.72	35.86	16-39
40-54	71.12	35.58	88.91	44.47	108.66	54.36	40-54
55	122.33	61.19	152.92	76.48	186.90	93.47	55
56	141.98	71.00	177.48	88.76	216.91	108.49	56
57-59	161.77	80.92	202.22	101.15	247.15	123.62	57-59
60	275.64	138.34	344.54	172.93	421.12	211.34	60
61	305.66	153.46	382.08	191.82	466.99	234.46	61
62	317.14	159.04	396.42	198.79	484.50	242.98	62
63	345.05	172.82	431.30	216.05	527.16	264.05	63
64	369.78	185.04	462.23	231.29	564.94	282.70	64
65	388.46	194.17	485.58	242.71	593.48	296.64	65
66	407.11	204.07	508.90	255.11	621.98	311.78	66
67	427.04	213.67	533.81	267.07	652.44	326.44	67
68	458.04	229.16	572.54	286.46	699.77	350.11	68
69	490.06	245.06	612.58	306.34	748.72	374.40	69
70	522.50	261.14	653.12	326.42	798.26	398.96	70
71	555.14	277.33	693.94	346.67	848.15	423.71	71
72	588.38	289.78	735.48	362.22	898.92	442.72	72
73	673.57	325.32	841.97	406.66	1,029.07	497.03	73
74	753.24	357.00	941.53	446.26	1,150.76	545.41	74
75	828.78	385.70	1,035.98	482.14	1,266.19	589.27	75
76	904.85	413.71	1,131.06	517.15	1,382.40	632.08	76
77	975.30	438.35	1,219.12	547.93	1,490.03	669.70	77
78	1,042.72	460.92	1,303.40	576.13	1,593.05	704.16	78
79	1,108.51	482.17	1,385.65	602.71	1,693.57	736.64	79
80	1,241.54	540.02	1,551.94	675.05	1,896.82	825.05	80
81	1,380.10	600.29	1,725.13	750.37	2,108.50	917.11	81
82	1,525.32	663.47	1,906.64	829.32	2,330.35	1,013.62	82
83	1,677.22	729.50	2,096.51	911.88	2,562.40	1,114.54	83
84	1,835.70	798.46	2,294.63	998.08	2,804.54	1,219.87	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued on or After 9/16/2002. Rates Effective 11/1/2015.

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	30.61	13.34	38.28	16.68	46.78	20.39	16-39
40-54	46.38	20.23	57.98	25.28	70.86	30.90	40-54
55	79.78	34.79	99.73	43.49	121.90	53.15	55
56	92.59	40.38	115.75	50.47	141.47	61.68	56
57-59	105.50	46.01	131.88	57.50	161.20	70.28	57-59
60	188.71	82.28	235.90	102.84	288.31	125.71	60
61	216.74	94.03	270.94	117.53	331.15	143.65	61
62	231.06	100.13	288.82	125.15	353.02	152.98	62
63	260.62	113.33	325.75	141.67	398.16	173.15	63
64	287.70	125.34	359.63	156.67	439.55	191.50	64
65	309.62	134.77	387.05	168.47	473.04	205.91	65
66	331.44	144.19	414.30	180.23	506.38	220.30	66
67	353.28	153.59	441.60	192.00	539.72	234.65	67
68	387.24	168.35	484.06	210.44	591.62	257.21	68
69	421.20	183.12	526.51	228.91	643.51	279.78	69
70	455.06	197.86	568.82	247.33	695.23	302.28	70
71	489.12	212.53	611.40	265.67	747.28	324.71	71
72	523.06	223.97	653.82	279.96	799.12	342.17	72
73	598.78	258.19	748.49	322.75	914.81	394.46	73
74	669.60	291.14	837.00	363.94	1,022.99	444.80	74
75	736.76	323.47	920.95	404.34	1,125.60	494.20	75
76	804.38	357.10	1,005.48	446.35	1,228.91	545.54	76
77	867.01	389.68	1,083.76	487.10	1,324.58	595.36	77
78	926.94	409.74	1,158.68	512.16	1,416.16	625.98	78
79	985.44	428.63	1,231.79	535.80	1,505.53	654.85	79
80	1,103.69	480.07	1,379.62	600.10	1,686.19	733.44	80
81	1,226.87	533.64	1,533.59	667.06	1,874.38	815.28	81
82	1,355.96	589.80	1,694.95	737.23	2,071.60	901.08	82
83	1,490.98	648.50	1,863.72	810.64	2,277.89	990.78	83
84	1,631.88	709.80	2,039.84	887.26	2,493.16	1,084.42	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued on or After 9/16/2002. Rates Effective 11/1/2015.

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	28.16	12.29	35.21	15.35	43.03	18.74	16-39
40-54	42.68	18.60	53.34	23.26	65.21	28.43	40-54
55	73.39	31.99	91.74	40.01	112.13	48.89	55
56	85.19	37.14	106.49	46.43	130.15	56.75	56
57-59	97.07	42.32	121.33	52.91	148.30	64.66	57-59
60	173.62	75.70	217.02	94.62	265.25	115.64	60
61	199.42	86.50	249.26	108.13	304.66	132.17	61
62	212.57	92.11	265.73	115.14	324.77	140.74	62
63	239.76	104.27	299.71	130.33	366.31	159.29	63
64	264.68	115.32	330.85	144.14	404.38	176.17	64
65	284.86	124.00	356.06	154.99	435.19	189.43	65
66	304.93	132.65	381.17	165.82	465.86	202.67	66
67	325.02	141.31	406.27	176.63	496.56	215.88	67
68	356.27	154.88	445.33	193.61	544.30	236.64	68
69	387.50	168.48	484.39	210.60	592.03	257.40	69
70	418.66	182.03	523.32	227.54	639.62	278.11	70
71	449.99	195.54	562.49	244.42	687.48	298.73	71
72	481.20	206.05	601.51	257.56	735.18	314.80	72
73	550.88	237.54	688.60	296.93	841.62	362.90	73
74	616.03	267.85	770.04	334.81	941.16	409.22	74
75	677.82	297.59	847.28	372.00	1,035.56	454.66	75
76	740.03	328.52	925.04	410.64	1,130.60	501.90	76
77	797.64	358.50	997.06	448.13	1,218.61	547.72	77
78	852.78	376.94	1,065.98	471.19	1,302.86	575.90	78
79	906.60	394.34	1,133.26	492.92	1,385.09	602.47	79
80	1,015.40	441.66	1,269.24	552.08	1,551.30	674.77	80
81	1,128.72	490.96	1,410.90	613.68	1,724.42	750.07	81
82	1,247.48	542.60	1,559.35	678.26	1,905.86	829.00	82
83	1,371.70	596.62	1,714.62	745.79	2,095.66	911.52	83
84	1,501.33	653.03	1,876.67	816.28	2,293.70	997.68	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued on or After 9/16/2002. Rates Effective 11/1/2015.

2 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	24.06	10.49	30.08	13.10	36.77	16.03	16-39
40-54	36.46	15.90	45.58	19.87	55.70	24.29	40-54
55	62.71	27.35	78.38	34.18	95.81	41.77	55
56	72.78	31.74	90.98	39.67	111.19	48.48	56
57-59	82.93	36.16	103.67	45.20	126.70	55.24	57-59
60	148.33	64.67	185.41	80.84	226.61	98.80	60
61	170.36	73.90	212.96	92.38	260.28	112.91	61
62	181.61	78.70	227.02	98.36	277.46	120.23	62
63	204.84	89.08	256.04	111.36	312.96	136.09	63
64	226.14	98.51	282.67	123.14	345.48	150.50	64
65	243.37	105.92	304.21	132.41	371.81	161.84	65
66	260.51	113.33	325.64	141.67	398.02	173.15	66
67	277.68	120.73	347.10	150.90	424.22	184.44	67
68	304.37	132.32	380.46	165.41	465.02	202.16	68
69	331.07	143.94	413.83	179.93	505.79	219.90	69
70	357.68	155.52	447.10	194.40	546.46	237.60	70
71	384.46	167.05	480.55	208.81	587.35	255.22	71
72	411.12	176.04	513.91	220.04	628.10	268.94	72
73	470.65	202.94	588.30	253.67	719.04	310.04	73
74	526.31	228.84	657.88	286.04	804.07	349.62	74
75	579.10	254.24	723.88	317.81	884.72	388.44	75
76	632.24	280.67	790.30	350.84	965.93	428.81	76
77	681.47	306.29	851.83	382.87	1,041.12	467.94	77
78	728.58	322.06	910.72	402.56	1,113.11	492.02	78
79	774.55	336.90	968.20	421.13	1,183.34	514.72	79
80	867.50	377.34	1,084.38	471.67	1,325.35	576.48	80
81	964.31	419.45	1,205.40	524.30	1,473.26	640.82	81
82	1,065.77	463.58	1,332.23	579.48	1,628.28	708.25	82
83	1,171.90	509.74	1,464.89	637.18	1,790.41	778.75	83
84	1,282.66	557.92	1,603.32	697.39	1,959.61	852.36	84

Kanawha Insurance Company
Form 80880 1/98 and Riders
PA Current Premium Factors Issued on or After 9/16/2002. Factors Effective 11/1/2015.

Elimination Period:		Discount Factors:		Mode Factors:	
0 Day	1.000	Marital	0.90	Annual	1.000
30 Day	0.871	Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780			Monthly Bank Draft (PAC)	0.086
				List Bill	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

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

Issue Age Factor

16-54	0.661
55-59	0.665
60	0.662
61	0.657
62	0.655
63	0.622
64	0.599
65	0.578
66	0.563
67	0.550
68	0.518
69	0.494
70	0.475
71	0.459
72	0.446
73	0.400
74	0.367
75	0.342
76	0.321
77	0.305
78	0.292
79	0.281
80	0.271
81	0.263
82	0.256
83	0.249
84	0.244

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	Ten Year	Five Year or to Age 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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	42.03	21.03	52.55	26.28	64.20	32.11	16-39
40-54	63.66	31.85	79.58	39.80	97.28	48.66	40-54
55-59	86.33	43.19	107.91	53.98	131.88	65.95	55-59
60	99.03	49.70	123.81	62.13	151.30	75.95	60
61	111.85	56.16	139.80	70.20	170.88	85.80	61
62	124.65	62.63	155.83	78.29	190.44	95.68	62
63	138.36	69.15	172.96	86.43	211.40	105.66	63
64	151.73	75.93	189.65	94.89	231.78	116.00	64
65	165.25	82.60	206.58	103.25	252.48	126.20	65
66	178.63	89.54	223.26	111.93	272.88	136.79	66
67	192.31	96.21	240.39	120.28	293.83	147.00	67
68	215.98	108.06	269.94	135.08	329.94	165.08	68
69	239.76	119.90	299.70	149.86	366.30	183.16	69
70	263.58	131.73	329.46	164.64	402.68	201.24	70
71	287.38	143.56	359.20	179.46	439.04	219.33	71
72	311.23	155.58	389.04	194.46	475.49	237.68	72
73	368.26	179.26	460.33	224.09	562.60	273.89	73
74	425.28	201.68	531.61	252.10	649.74	308.13	74
75	482.33	222.40	602.91	278.01	736.89	339.78	75
76	539.54	241.64	674.40	302.04	824.28	369.16	76
77	596.55	259.40	745.71	324.25	911.41	396.30	77
78	686.31	298.50	857.88	373.13	1,048.51	456.05	78
79	781.83	340.03	977.30	425.01	1,194.46	519.48	79
80	875.45	380.49	1,094.31	475.59	1,337.49	581.28	80
81	973.29	423.13	1,216.63	528.91	1,486.96	646.45	81
82	1,076.01	467.64	1,345.03	584.55	1,643.91	714.45	82
83	1,183.13	514.48	1,478.90	643.11	1,807.55	786.00	83
84	1,294.89	563.19	1,618.59	703.96	1,978.29	860.40	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	27.43	11.95	34.28	14.94	41.88	18.25	16-39
40-54	41.53	18.10	51.91	22.63	63.44	27.66	40-54
55-59	56.31	24.55	70.38	30.69	86.01	37.50	55-59
60	67.80	29.55	84.76	36.96	103.59	45.16	60
61	79.30	34.41	99.15	43.03	121.18	52.58	61
62	90.83	39.43	113.53	49.29	138.76	60.23	62
63	104.50	45.35	130.65	56.69	159.66	69.29	63
64	118.05	51.43	147.54	64.28	180.35	78.58	64
65	131.73	57.33	164.68	71.68	201.24	87.59	65
66	145.41	63.25	181.78	79.08	222.15	96.65	66
67	159.10	69.18	198.88	86.46	243.08	105.68	67
68	182.58	79.38	228.23	99.24	278.94	121.29	68
69	206.08	89.58	257.58	111.99	314.83	136.88	69
70	229.56	99.81	286.94	124.75	350.70	152.48	70
71	253.19	110.01	316.48	137.53	386.83	168.09	71
72	276.68	120.24	345.84	150.30	422.70	183.70	72
73	327.36	142.28	409.21	177.84	500.15	217.36	73
74	378.08	164.49	472.59	205.59	577.60	251.28	74
75	428.76	186.51	535.96	233.16	655.05	284.95	75
76	479.63	208.55	599.53	260.70	732.76	318.61	76
77	530.31	230.60	662.91	288.25	810.21	352.29	77
78	610.11	265.35	762.63	331.71	932.11	405.43	78
79	695.01	302.28	868.78	377.84	1,061.84	461.79	79
80	778.25	338.24	972.81	422.79	1,188.99	516.75	80
81	865.23	376.14	1,081.53	470.19	1,321.86	574.66	81
82	956.54	415.71	1,195.66	519.65	1,461.39	635.13	82
83	1,051.75	457.36	1,314.70	571.70	1,606.85	698.75	83
84	1,151.10	500.65	1,438.89	625.80	1,758.63	764.88	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	25.21	11.00	31.51	13.74	38.53	16.80	16-39
40-54	38.19	16.65	47.76	20.83	58.35	25.45	40-54
55-59	51.78	22.59	64.74	28.23	79.13	34.50	55-59
60	62.39	27.20	77.98	34.00	95.31	41.55	60
61	72.98	31.66	91.20	39.58	111.48	48.36	61
62	83.55	36.28	104.46	45.35	127.65	55.43	62
63	96.15	41.73	120.18	52.14	146.90	63.74	63
64	108.60	47.31	135.74	59.15	165.90	72.29	64
65	121.20	52.74	151.49	65.94	185.15	80.58	65
66	133.78	58.20	167.23	72.74	204.39	88.93	66
67	146.38	63.63	182.98	79.55	223.63	97.21	67
68	167.98	73.03	209.98	91.29	256.63	111.59	68
69	189.58	82.43	236.98	103.04	289.64	125.93	69
70	211.18	91.81	263.99	114.76	322.65	140.28	70
71	232.94	101.23	291.16	126.53	355.86	154.64	71
72	254.54	110.63	318.16	138.28	388.88	169.00	72
73	301.18	130.89	376.48	163.63	460.14	199.98	73
74	347.84	151.33	434.78	189.15	531.39	231.18	74
75	394.48	171.60	493.10	214.50	602.65	262.18	75
76	441.25	191.86	551.58	239.84	674.13	293.13	76
77	487.89	212.15	609.88	265.20	745.40	324.13	77
78	561.30	244.14	701.63	305.16	857.54	372.98	78
79	639.43	278.09	799.28	347.60	976.89	424.86	79
80	715.98	311.16	894.98	388.96	1,093.88	475.40	80
81	795.99	346.05	995.01	432.58	1,216.11	528.69	81
82	880.03	382.48	1,100.01	478.08	1,344.48	584.31	82
83	967.60	420.76	1,209.53	525.96	1,478.31	642.84	83
84	1,059.01	460.60	1,323.78	575.75	1,617.95	703.70	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Lifetime Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	21.54	9.39	26.93	11.73	32.93	14.34	16-39
40-54	32.64	14.24	40.80	17.79	49.86	21.75	40-54
55-59	44.25	19.29	55.33	24.13	67.60	29.49	55-59
60	53.30	23.24	66.61	29.05	81.44	35.49	60
61	62.34	27.06	77.93	33.81	95.24	41.33	61
62	71.39	30.99	89.23	38.73	109.06	47.34	62
63	82.15	35.64	102.68	44.55	125.49	54.45	63
64	92.78	40.43	115.98	50.53	141.75	61.75	64
65	103.53	45.08	129.43	56.34	158.19	68.85	65
66	114.30	49.71	142.86	62.16	174.61	75.96	66
67	125.04	54.36	156.31	67.95	191.05	83.05	67
68	143.53	62.39	179.39	78.00	219.24	95.33	68
69	161.98	70.41	202.48	88.03	247.44	107.58	69
70	180.44	78.45	225.53	98.08	275.65	119.85	70
71	199.00	86.48	248.76	108.09	304.04	132.13	71
72	217.45	94.51	271.83	118.14	332.23	144.39	72
73	257.31	111.84	321.65	139.79	393.13	170.85	73
74	297.16	129.28	371.45	161.61	453.99	197.53	74
75	337.03	146.61	421.28	183.25	514.88	223.98	75
76	377.00	163.93	471.23	204.90	575.94	250.44	76
77	416.83	181.25	521.04	226.56	636.83	276.91	77
78	479.54	208.56	599.43	260.71	732.63	318.66	78
79	546.29	237.59	682.85	296.99	834.60	362.98	79
80	611.71	265.85	764.64	332.31	934.56	406.15	80
81	680.08	295.65	850.11	369.58	1,039.03	451.70	81
82	751.85	326.76	939.81	408.45	1,148.65	499.21	82
83	826.68	359.48	1,033.36	449.35	1,263.00	549.21	83
84	904.78	393.50	1,130.98	491.88	1,382.30	601.19	84

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	72.48	36.28	90.61	45.35	110.76	55.41	16-39
40-54	109.86	54.93	137.31	68.68	167.84	83.94	40-54
55-59	152.91	76.49	191.15	95.60	233.63	116.84	55-59
60	193.95	97.33	242.45	121.66	296.31	148.70	60
61	203.16	101.99	253.95	127.50	310.38	155.83	61
62	212.88	106.94	266.10	133.68	325.25	163.38	62
63	227.08	113.49	283.83	141.85	346.93	173.38	63
64	241.33	120.76	301.66	150.96	368.71	184.50	64
65	256.18	128.05	320.23	160.05	391.38	195.63	65
66	271.10	135.89	338.86	169.86	414.18	207.61	66
67	286.64	143.40	358.29	179.25	437.91	219.08	67
68	311.58	155.90	389.46	194.86	476.03	238.18	68
69	337.23	168.65	421.53	210.80	515.23	257.65	69
70	363.00	181.41	453.75	226.78	554.58	277.18	70
71	388.88	194.28	486.09	242.85	594.13	296.83	71
72	414.96	204.20	518.69	255.24	633.96	311.95	72
73	473.43	232.41	591.81	290.53	723.31	355.08	73
74	531.75	258.46	664.71	323.09	812.41	394.86	74
75	590.08	282.88	737.58	353.60	901.50	432.18	75
76	648.39	307.25	810.48	384.06	990.60	469.41	76
77	706.89	329.53	883.63	411.91	1,079.99	503.45	77
78	806.19	350.64	1,007.73	438.29	1,231.66	535.68	78
79	905.65	393.88	1,132.05	492.33	1,383.63	601.75	79
80	1,013.69	440.55	1,267.11	550.70	1,548.69	673.08	80
81	1,127.64	490.23	1,409.56	612.80	1,722.80	748.98	81
82	1,246.40	541.70	1,557.99	677.13	1,904.20	827.61	82
83	1,370.26	595.86	1,712.83	744.83	2,093.48	910.35	83
84	1,499.75	652.26	1,874.69	815.33	2,291.28	996.51	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	47.28	20.63	59.10	25.78	72.24	31.50	16-39
40-54	71.64	31.23	89.55	39.05	109.45	47.71	40-54
55-59	99.73	43.49	124.66	54.36	152.38	66.44	55-59
60	132.78	57.89	165.98	72.36	202.88	88.45	60
61	144.08	62.49	180.08	78.13	220.11	95.48	61
62	155.10	67.33	193.88	84.16	236.98	102.88	62
63	171.51	74.41	214.38	93.03	262.00	113.69	63
64	187.75	81.81	234.70	102.25	286.86	124.98	64
65	204.20	88.89	255.24	111.09	311.95	135.80	65
66	220.71	96.01	275.88	120.00	337.20	146.69	66
67	237.13	103.08	296.39	128.86	362.26	157.49	67
68	263.43	114.54	329.28	143.16	402.46	174.98	68
69	289.83	126.01	362.31	157.53	442.80	192.53	69
70	316.15	137.45	395.19	171.81	483.00	210.00	70
71	342.63	148.88	428.28	186.10	523.45	227.46	71
72	368.88	157.83	461.10	197.28	563.56	241.13	72
73	420.88	184.48	526.11	230.58	643.03	281.80	73
74	472.71	210.78	590.91	263.49	722.23	322.03	74
75	524.55	237.24	655.71	296.55	801.43	362.45	75
76	576.39	265.20	720.51	331.49	880.63	405.15	76
77	628.40	292.94	785.50	366.18	960.06	447.54	77
78	716.68	311.70	895.85	389.63	1,094.93	476.20	78
79	805.08	350.13	1,006.36	437.68	1,230.00	534.95	79
80	901.14	391.65	1,126.43	489.54	1,376.73	598.34	80
81	1,002.44	435.80	1,253.05	544.75	1,531.51	665.83	81
82	1,108.00	481.56	1,385.01	601.94	1,692.78	735.73	82
83	1,218.14	529.71	1,522.65	662.13	1,861.03	809.26	83
84	1,333.23	579.85	1,666.53	724.80	2,036.86	885.88	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

3 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	43.49	18.98	54.38	23.70	66.45	28.98	16-39
40-54	65.91	28.73	82.38	35.91	100.70	43.90	40-54
55-59	91.74	39.99	114.68	50.01	140.16	61.11	55-59
60	122.16	53.26	152.71	66.59	186.65	81.38	60
61	132.54	57.50	165.68	71.88	202.49	87.84	61
62	142.71	61.94	178.38	77.41	218.01	94.63	62
63	157.79	68.48	197.23	85.58	241.05	104.60	63
64	172.74	75.25	215.93	94.06	263.91	114.99	64
65	187.85	81.78	234.81	102.21	287.00	124.93	65
66	203.05	88.33	253.81	110.41	310.21	134.94	66
67	218.15	94.85	272.69	118.55	333.29	144.89	67
68	242.35	105.38	302.94	131.70	370.26	160.98	68
69	266.65	115.94	333.30	144.91	407.38	177.14	69
70	290.86	126.45	363.58	158.08	444.36	193.20	70
71	315.21	136.98	394.03	171.21	481.58	209.26	71
72	339.38	145.20	424.20	181.50	518.49	221.84	72
73	387.20	169.71	484.00	212.13	591.58	259.28	73
74	434.90	193.93	543.61	242.40	664.44	296.26	74
75	482.60	218.25	603.24	272.83	737.30	333.45	75
76	530.28	243.98	662.85	304.98	810.16	372.75	76
77	578.13	269.49	722.68	336.88	883.26	411.74	77
78	659.34	286.75	824.19	358.45	1,007.34	438.13	78
79	740.69	322.13	925.85	402.66	1,131.59	492.14	79
80	829.05	360.30	1,036.29	450.38	1,266.59	550.48	80
81	922.25	400.95	1,152.81	501.18	1,408.98	612.55	81
82	1,019.35	443.04	1,274.20	553.79	1,557.36	676.86	82
83	1,120.68	487.34	1,400.85	609.15	1,712.15	744.51	83
84	1,226.55	533.45	1,533.21	666.83	1,873.90	815.01	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 Long Term Nursing Home Care, Ten-Year Pay
 Annual Premiums for \$10.00 per day
PA Proposed Premium Rates Issued on or After 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	37.15	16.20	46.45	20.25	56.78	24.76	16-39
40-54	56.31	24.55	70.40	30.69	86.04	37.51	40-54
55-59	78.39	34.19	97.98	42.73	119.76	52.21	55-59
60	104.38	45.51	130.48	56.88	159.46	69.51	60
61	113.24	49.13	141.54	61.40	173.00	75.05	61
62	121.93	52.93	152.39	66.15	186.28	80.85	62
63	134.80	58.50	168.50	73.11	205.94	89.38	63
64	147.59	64.29	184.49	80.38	225.46	98.23	64
65	160.49	69.85	200.61	87.31	245.19	106.73	65
66	173.49	75.45	216.84	94.33	265.04	115.29	66
67	186.38	81.01	232.98	101.28	284.75	123.78	67
68	207.06	90.01	258.83	112.51	316.34	137.53	68
69	227.80	99.06	284.76	123.83	348.05	151.33	69
70	248.49	108.03	310.60	135.06	379.64	165.06	70
71	269.30	117.01	336.63	146.28	411.43	178.80	71
72	289.95	124.05	362.43	155.08	442.96	189.53	72
73	330.81	144.99	413.53	181.23	505.41	221.50	73
74	371.55	165.68	464.43	207.09	567.65	253.11	74
75	412.30	186.46	515.38	233.09	629.91	284.88	75
76	453.05	208.44	566.31	260.55	692.16	318.44	76
77	493.93	230.24	617.40	287.80	754.63	351.78	77
78	563.31	245.00	704.15	306.25	860.61	374.30	78
79	632.80	275.20	791.00	344.01	966.78	420.46	79
80	708.29	307.81	885.36	384.78	1,082.10	470.28	80
81	787.93	342.54	984.89	428.16	1,203.76	523.33	81
82	870.90	378.51	1,088.61	473.13	1,330.53	578.26	82
83	957.44	416.34	1,196.80	520.44	1,462.78	636.09	83
84	1,047.90	455.76	1,309.88	569.69	1,600.98	696.30	84

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued on or After 9/16/2002

Lifetime Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	58.68	29.34	73.35	36.66	89.65	44.83	16-39
40-54	88.90	44.48	111.14	55.59	135.83	67.95	40-54
55	152.91	76.49	191.15	95.60	233.63	116.84	55
56	177.48	88.75	221.85	110.95	271.14	135.61	56
57-59	202.21	101.15	252.78	126.44	308.94	154.53	57-59
60	344.55	172.93	430.68	216.16	526.40	264.18	60
61	382.08	191.83	477.60	239.78	583.74	293.08	61
62	396.43	198.80	495.53	248.49	605.63	303.73	62
63	431.31	216.03	539.13	270.06	658.95	330.06	63
64	462.23	231.30	577.79	289.11	706.18	353.38	64
65	485.58	242.71	606.98	303.39	741.85	370.80	65
66	508.89	255.09	636.13	318.89	777.48	389.73	66
67	533.80	267.09	667.26	333.84	815.55	408.05	67
68	572.55	286.45	715.68	358.08	874.71	437.64	68
69	612.58	306.33	765.73	382.93	935.90	468.00	69
70	653.13	326.43	816.40	408.03	997.83	498.70	70
71	693.93	346.66	867.43	433.34	1,060.19	529.64	71
72	735.48	362.23	919.35	452.78	1,123.65	553.40	72
73	841.96	406.65	1,052.46	508.33	1,286.34	621.29	73
74	941.55	446.25	1,176.91	557.83	1,438.45	681.76	74
75	1,035.98	482.13	1,294.98	602.68	1,582.74	736.59	75
76	1,131.06	517.14	1,413.83	646.44	1,728.00	790.10	76
77	1,219.13	547.94	1,523.90	684.91	1,862.54	837.13	77
78	1,303.40	576.15	1,629.25	720.16	1,991.31	880.20	78
79	1,385.64	602.71	1,732.06	753.39	2,116.96	920.80	79
80	1,551.93	675.03	1,939.93	843.81	2,371.03	1,031.31	80
81	1,725.13	750.36	2,156.41	937.96	2,635.63	1,146.39	81
82	1,906.65	829.34	2,383.30	1,036.65	2,912.94	1,267.03	82
83	2,096.53	911.88	2,620.64	1,139.85	3,203.00	1,393.18	83
84	2,294.63	998.08	2,868.29	1,247.60	3,505.68	1,524.84	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued on or After 9/16/2002

4 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	38.26	16.68	47.85	20.85	58.48	25.49	16-39
40-54	57.98	25.29	72.48	31.60	88.58	38.63	40-54
55	99.73	43.49	124.66	54.36	152.38	66.44	55
56	115.74	50.48	144.69	63.09	176.84	77.10	56
57-59	131.88	57.51	164.85	71.88	201.50	87.85	57-59
60	235.89	102.85	294.88	128.55	360.39	157.14	60
61	270.93	117.54	338.68	146.91	413.94	179.56	61
62	288.83	125.16	361.03	156.44	441.28	191.23	62
63	325.78	141.66	407.19	177.09	497.70	216.44	63
64	359.63	156.68	449.54	195.84	549.44	239.38	64
65	387.03	168.46	483.81	210.59	591.30	257.39	65
66	414.30	180.24	517.88	225.29	632.98	275.38	66
67	441.60	191.99	552.00	240.00	674.65	293.31	67
68	484.05	210.44	605.08	263.05	739.53	321.51	68
69	526.50	228.90	658.14	286.14	804.39	349.73	69
70	568.83	247.33	711.03	309.16	869.04	377.85	70
71	611.40	265.66	764.25	332.09	934.10	405.89	71
72	653.83	279.96	817.28	349.95	998.90	427.71	72
73	748.48	322.74	935.61	403.44	1,143.51	493.08	73
74	837.00	363.93	1,046.25	454.93	1,278.74	556.00	74
75	920.95	404.34	1,151.19	505.43	1,407.00	617.75	75
76	1,005.48	446.38	1,256.85	557.94	1,536.14	681.93	76
77	1,083.76	487.10	1,354.70	608.88	1,655.73	744.20	77
78	1,158.68	512.18	1,448.35	640.20	1,770.20	782.48	78
79	1,231.80	535.79	1,539.74	669.75	1,881.91	818.56	79
80	1,379.61	600.09	1,724.53	750.13	2,107.74	916.80	80
81	1,533.59	667.05	1,916.99	833.83	2,342.98	1,019.10	81
82	1,694.95	737.25	2,118.69	921.54	2,589.50	1,126.35	82
83	1,863.73	810.63	2,329.65	1,013.30	2,847.36	1,238.48	83
84	2,039.85	887.25	2,549.80	1,109.08	3,116.45	1,355.53	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued on or After 9/16/2002

3 Year Benefit Period
 0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	35.20	15.36	44.01	19.19	53.79	23.43	16-39
40-54	53.35	23.25	66.68	29.08	81.51	35.54	40-54
55	91.74	39.99	114.68	50.01	140.16	61.11	55
56	106.49	46.43	133.11	58.04	162.69	70.94	56
57-59	121.34	52.90	151.66	66.14	185.38	80.83	57-59
60	217.03	94.63	271.28	118.28	331.56	144.55	60
61	249.28	108.13	311.58	135.16	380.83	165.21	61
62	265.71	115.14	332.16	143.93	405.96	175.93	62
63	299.70	130.34	374.64	162.91	457.89	199.11	63
64	330.85	144.15	413.56	180.18	505.48	220.21	64
65	356.08	155.00	445.08	193.74	543.99	236.79	65
66	381.16	165.81	476.46	207.28	582.33	253.34	66
67	406.28	176.64	507.84	220.79	620.70	269.85	67
68	445.34	193.60	556.66	242.01	680.38	295.80	68
69	484.38	210.60	605.49	263.25	740.04	321.75	69
70	523.33	227.54	654.15	284.43	799.53	347.64	70
71	562.49	244.43	703.11	305.53	859.35	373.41	71
72	601.50	257.56	751.89	321.95	918.98	393.50	72
73	688.60	296.93	860.75	371.16	1,052.03	453.63	73
74	770.04	334.81	962.55	418.51	1,176.45	511.53	74
75	847.28	371.99	1,059.10	465.00	1,294.45	568.33	75
76	925.04	410.65	1,156.30	513.30	1,413.25	627.38	76
77	997.05	448.13	1,246.33	560.16	1,523.26	684.65	77
78	1,065.98	471.18	1,332.48	588.99	1,628.58	719.88	78
79	1,133.25	492.93	1,416.58	616.15	1,731.36	753.09	79
80	1,269.25	552.08	1,586.55	690.10	1,939.13	843.46	80
81	1,410.90	613.70	1,763.63	767.10	2,155.53	937.59	81
82	1,559.35	678.25	1,949.19	847.83	2,382.33	1,036.25	82
83	1,714.63	745.78	2,143.28	932.24	2,619.58	1,139.40	83
84	1,876.66	816.29	2,345.84	1,020.35	2,867.13	1,247.10	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.

Exhibit II
 Kanawha Insurance Company
 Form 80880 1/98 and Riders
 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 Issued on or After 9/16/2002

2 Year Benefit Period

0 DAY ELIMINATION

AGE	PREFERRED		STANDARD		SELECT		AGE
	NH	HHC	NH	HHC	NH	HHC	
16-39	30.08	13.11	37.60	16.38	45.96	20.04	16-39
40-54	45.58	19.88	56.98	24.84	69.63	30.36	40-54
55	78.39	34.19	97.98	42.73	119.76	52.21	55
56	90.98	39.68	113.73	49.59	138.99	60.60	56
57-59	103.66	45.20	129.59	56.50	158.38	69.05	57-59
60	185.41	80.84	231.76	101.05	283.26	123.50	60
61	212.95	92.38	266.20	115.48	325.35	141.14	61
62	227.01	98.38	283.78	122.95	346.83	150.29	62
63	256.05	111.35	320.05	139.20	391.20	170.11	63
64	282.68	123.14	353.34	153.93	431.85	188.13	64
65	304.21	132.40	380.26	165.51	464.76	202.30	65
66	325.64	141.66	407.05	177.09	497.53	216.44	66
67	347.10	150.91	433.88	188.63	530.28	230.55	67
68	380.46	165.40	475.58	206.76	581.28	252.70	68
69	413.84	179.93	517.29	224.91	632.24	274.88	69
70	447.10	194.40	558.88	243.00	683.08	297.00	70
71	480.58	208.81	600.69	261.01	734.19	319.03	71
72	513.90	220.05	642.39	275.05	785.13	336.18	72
73	588.31	253.68	735.38	317.09	898.80	387.55	73
74	657.89	286.05	822.35	357.55	1,005.09	437.03	74
75	723.88	317.80	904.85	397.26	1,105.90	485.55	75
76	790.30	350.84	987.88	438.55	1,207.41	536.01	76
77	851.84	382.86	1,064.79	478.59	1,301.40	584.93	77
78	910.73	402.58	1,138.40	503.20	1,391.39	615.03	78
79	968.19	421.13	1,210.25	526.41	1,479.18	643.40	79
80	1,084.38	471.68	1,355.48	589.59	1,656.69	720.60	80
81	1,205.39	524.31	1,506.75	655.38	1,841.58	801.03	81
82	1,332.21	579.48	1,665.29	724.35	2,035.35	885.31	82
83	1,464.88	637.18	1,831.11	796.48	2,238.01	973.44	83
84	1,603.33	697.40	2,004.15	871.74	2,449.51	1,065.45	84

Kanawha Insurance Company
Form 80880 1/98 and Riders
PA Proposed Premium Factors Issued on or After 9/16/2002

Elimination Period:		Discount Factors:		Mode Factors:	
0 Day	1.000	Marital	0.90	Annual	1.000
30 Day	0.871	Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780			Monthly Bank Draft (PAC)	0.086
				List Bill	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

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

Issue Age Factor

16-54	0.993
55-59	0.998
60	0.994
61	0.988
62	0.986
63	0.946
64	0.919
65	0.894
66	0.876
67	0.860
68	0.822
69	0.793
70	0.770
71	0.751
72	0.735
73	0.680
74	0.640
75	0.610
76	0.585
77	0.566
78	0.550
79	0.537
80	0.525
81	0.516
82	0.507
83	0.499
84	0.493

93000 - Nonforfeiture Factors (By Age)

Issue Age	Lifetime	Ten Year	Five Year or to Age 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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

State: Pennsylvania **Filing Company:** Kanawha Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: KIC LTC 2
Project Name/Number: KIC LTC 2 PA/LTC2

Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	This is a LTC premium rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	See actuarial memorandum in next section.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see attached: 1. Cover Memo 2. Actuarial Memorandum 3. Appendix I (Contains tables referenced in the Actuarial Memorandum) 4. Exhibit I - Past and Projected Experience (Nationwide) 5. Exhibit I - Past and Projected Experience (Pennsylvania) 6. Exhibit I - Past and Projected Experience (Nationwide on a PA Premium Basis) 7. Exhibit V - Loss Ratio Demonstration for Rate Stability Regulation 8. Exhibit VI - Earned Premiums and Incurred Claims A to E (Nationwide) 9. Additional Notes on Exhibit VI
Attachment(s):	KIC_PA_LTC2_ActMemo_AppendixI.pdf KIC_NW_LTC2_ActMemo_ExhibitI.xlsx KIC_PA_LTC2_ActMemo_ExhibitI.xlsx KIC_NW_LTC2_ActMemo_ExhibitI_PABasis.xlsx KIC_NW_LTC2_ActMemo_ExhibitV.pdf KIC_NW_LTC2_ActMemo_ExhibitVI.xlsx KIC_PA_LTC2_Additional Notes on ExhibitVI.pdf KIC_PA_LTC2_ActMemo.pdf KIC_PA_LTC2_ActMemo_CoverLetter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	

State: Pennsylvania **Filing Company:** Kanawha Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: KIC LTC 2
Project Name/Number: KIC LTC 2 PA/LTC2

Status Date:	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	See Exhibit II - Current and Proposed Premium Rate and Factor Tables in the Rate/Rule Schedule.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Please see actuarial memorandum attached earlier.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

HUMA-130638217

State Tracking #:

HUMA-130638217

Company Tracking #:

1

State: Pennsylvania **Filing Company:** Kanawha Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: KIC LTC 2
Project Name/Number: KIC LTC 2 PA/LTC2

Satisfied - Item:	Illustrative Policyholder Letter
Comments:	Please see attached. 1. Illustrative Letter for policies without inflation protection rider. 2. Illustrative Letter for policies with compound inflation protection rider.
Attachment(s):	Illustrative_Kanawha Rate Increase No Inflation Letter.pdf Illustrative_Kanawha Rate Increase Compound Inflation Letter.pdf
Item Status:	
Status Date:	

State: Pennsylvania **Filing Company:** Kanawha Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: KIC LTC 2
Project Name/Number: KIC LTC 2 PA/LTC2

Attachment KIC_NW_LTC2_ActMemo_ExhibitI.xlsx is not a PDF document and cannot be reproduced here.

Attachment KIC_PA_LTC2_ActMemo_ExhibitI.xlsx is not a PDF document and cannot be reproduced here.

Attachment KIC_NW_LTC2_ActMemo_ExhibitI_PABasis.xlsx is not a PDF document and cannot be reproduced here.

Attachment KIC_NW_LTC2_ActMemo_ExhibitVI.xlsx is not a PDF document and cannot be reproduced here.

Actuarial Memorandum Appendix I
Kanawha Insurance Company
Long-term Care Policy Form: LTC2, NTQ2, and Riders
Nationwide and Pennsylvania Distribution of Business

Average Annual Premium

Products	Nationwide		Pennsylvania	
	Prior to Rate	Following Rate	Prior to Rate	Following Rate
	Increase	Increase	Increase	Increase
LTC2	1,245	1,741	1,913	2,779
NTQ2	1,553	2,123	1,820	2,617

Issue Ages	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
< 40	200	1.1%	4	0.7%
40 - 44	316	1.7%	5	0.9%
45 - 49	980	5.2%	32	5.8%
50 - 54	3,052	16.2%	87	15.7%
55 - 59	4,414	23.5%	158	28.5%
60 - 64	4,963	26.4%	155	27.9%
65 - 69	3,394	18.1%	77	13.9%
70 - 74	1,269	6.8%	31	5.6%
75+	211	1.1%	6	1.1%
Total	18,799	100.0%	555	100.0%

Elimination Period	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
0	6,651	35.4%	255	45.9%
30 - 60 days	5,926	31.5%	156	28.1%
90 - 180 days	6,222	33.1%	144	25.9%
365 days	0	0.0%	0	0.0%
7 days	0	0.0%	0	0.0%
Total	18,799	100.0%	555	100.0%

Due to rounding, some categories may not add to 100%

Actuarial Memorandum Appendix I
Kanawha Insurance Company
Long-term Care Policy Form: LTC2, NTQ2, and Riders
Nationwide and Pennsylvania Distribution of Business

Benefit Period	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
3 month	0	0.0%	0	0.0%
1 - 2 year	807	4.3%	49	8.8%
3 year	1,852	9.9%	99	17.8%
4 year	3,832	20.4%	135	24.3%
5 year	0	0.0%	0	0.0%
Lifetime	12,308	65.5%	272	49.0%
Total	18,799	100.0%	555	100.0%

Inflation Protection	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
None	7,533	40.1%	141	25.4%
Simple	0	0.0%	0	0.0%
Compound	11,266	59.9%	414	74.6%
Total	18,799	100.0%	555	100.0%

Premium Payment	Nationwide		Pennsylvania	
	Insureds*	Distribution	Insureds*	Distribution
Annual	4,195	32.1%	183	41.0%
Semi-annual	871	6.7%	42	9.4%
Quarterly	1,135	8.7%	60	13.5%
Monthly	6,862	52.5%	161	36.1%
Total	13,063	100.0%	446	100.0%

**This excludes paid up policies*

Coverage Type	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
NH only	1,155	6.1%	12	2.2%
Home Health Care	0	0.0%	0	0.0%
Comprehensive	17,644	93.9%	543	97.8%
Total	18,799	100.0%	555	100.0%

Due to rounding, some categories may not add to 100%

Actuarial Memorandum Appendix I
Kanawha Insurance Company
Long-term Care Policy Form: LTC2, NTQ2, and Riders
Nationwide and Pennsylvania Distribution of Business

Premium Period	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
Single Pay	183	1.0%	4	0.7%
5 Years	45	0.2%	0	0.0%
10 Pay	2,966	15.8%	14	2.5%
To Age 65	771	4.1%	1	0.2%
Lifetime	14,834	78.9%	536	96.6%
Total	18,799	100.0%	555	100.0%

Rate Stability Date	Nationwide		Pennsylvania	
	Premium Paying Insureds	Paid Up Insureds	Premium Paying Insureds	Paid Up Insureds
9/16/2002				
Pre	12,241	5,691	376	106
Post	822	45	70	3
Total	13,063	5,736	446	109

Jurisdiction	Premium Paying Insureds	Paid Up Insureds	Annualized Premium
Pennsylvania	446	109	1,035,476
Nationwide	13,063	5,736	25,240,783

Due to rounding, some categories may not add to 100%

Exhibit V
Kanawha Insurance Company
Loss Ratio Demonstration for Rate Stability Regulation
Long Term Care Policy Form(s) 80650 1/97 PA, 80880 NTQ 1/98 PA, and Riders

All accumulations and discounting are performed at the maximum statutory valuation rate of 4.5%
 Note that this exhibit was derived with nationwide experience.

A.	1. Accumulated value of incurred claims	534,104,523
	2. Present value of future projected incurred claims	<u>1,478,533,368</u>
	3. Total	<u>2,012,637,891</u>
B	1. Accumulated value of the initial earned premium x 58%	399,687,308
	2. 85% of the accumulated value of prior premium rate schedule increases	84,832,448
	3. Present value of future projected initial earned premium times 58%	70,787,662
	4. 85% of the present value of future projected premium in excess of the projected initial earned premium	<u>121,631,436</u>
	5. Total	<u>676,938,854</u>

Test	A.3. is not less than B.5. 2,012,637,891 > 676,938,854	TRUE
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Pennsylvania – LTC 2

This note is intended to help elaborate on some of the changes in assumptions used to develop the premium & claims cost projections since the most recent prior Pennsylvania filing in 2015. For reference please see the pdf “KIC_NW_LTC2_ActMemo_ExhibitVI”.

Data Through:

In the 2015 Filing, projections were calculated using data through 12/31/2013. Our current projections include 2 additional years of data through 12/31/2015.

Premium:

Previously, waiver of premium had been reflected in the exhibits for 2013. It has been removed from our new exhibits.

Claims Cost:

Historical paid claims and current claim reserves are being discounted more appropriately and are bucketed by incurral year.

Projected claim reserves (and resulting incurred claims) now reflect Humana’s experience adjustment to claim incidence. While this adjustment affected the change in claim reserves and timing, the impact to total incurred claims and the future loss ratio was immaterial.

Kanawha Insurance Company

210 South White Street
Lancaster, SC 29720

NAIC No: 65110

Actuarial Memorandum
December 6, 2016

Product

Comprehensive Long-Term Care (Tax Qualified)
Comprehensive Long-Term Care (Non-Tax Qualified)

Number

80650 1/97 PA
80880 NTQ 1/98 PA

These forms were issued in Pennsylvania by Kanawha Insurance Company (Kanawha) from 1997 through 2003. The above forms are no longer marketed in any state.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of supporting a rate increase request on Kanawha's existing long-term care policies. This request for a rate increase is being filed in accordance with the minimum loss ratio requirements. This memorandum may not be suitable for other purposes.

2. Description of Benefits

This is an individually underwritten policy that provides long-term care coverage. This form may also include a survivorship benefit that provides for premiums to become paid up upon the tenth anniversary of the policy if: (1) both the policyholder and the spouse are covered by long-term care policies issued by Kanawha, (2) the spouse dies, and (3) both policies are in-force at the time of the spouse's death. If the spouse's death occurs prior to the tenth anniversary of the policy, premiums must be paid as they fall due until the tenth anniversary of the policy for the benefit to remain in effect.

Forms 80650 1/97 PA (tax qualified [TQ], "LTC2") and 80880 NTQ 1/98 PA (non-tax qualified [NTQ], "NTQ2") provide long-term care benefits for periods of 2, 3, 4 years, or for lifetime. Optional coverage is available with the election of several riders. Riders 80660 1/97 (TQ) and 80900 NTQ 1/98 (NTQ) provide home health care benefits. Riders 80680 1/97 (TQ) and 93072 NTQ 1/98 (NTQ) provide 5% compound inflation protection. Additional applicable riders for this product include, but are not limited to, guaranteed future benefits option increase rider, return of premium rider, and non-forfeiture rider.

All of the above forms are no longer issued. Policies with the guaranteed future benefits option increase still have a limited option to purchase additional coverage.

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

The proposed rate increase will apply to all existing premium paying policyholders residing in the state with policies issued on the form number listed above or on a form number of similar series issued in another state. Paid up policyholders will not be affected by the rate increase as no additional premiums can be collected from such policies. The rate increase will apply to the base forms as well as all applicable options and riders.

Kanawha Insurance Company

210 South White Street
Lancaster, SC 29720

NAIC No: 65110

Actuarial Memorandum
December 6, 2016

5. Actuarial Assumptions

a. Morbidity

Incidence and termination rates used to project incurred claims in the Exhibits in this filing were developed using Milliman's 2011 Long-Term Care guidelines. These assumptions vary by age, product type, care setting, benefit period, elimination period, marital status, and inflation protection option. Utilization rates are projected as a scalar based on historical experience.

Adjustments to the morbidity assumptions were made to reflect Kanawha's actual historical experience and underwriting selection. The following sample of claim costs are applied to in-force insureds with comprehensive coverage, for \$10 of daily benefit, a 0 day elimination period, and a 4 year lifetime maximum benefit, issued at age 52:

Attained Age	No Inflation
52	4.77
57	8.48
62	20.50
67	34.68
72	73.47
77	176.48
82	371.66
87	731.97
92	978.48

Original Pricing Assumption for Morbidity

When these policy forms were originally priced, claim costs were developed using the Society of Actuary's first Long-Term Care Study Intercompany Study, published in 1993. That study consisted primarily of the nursing home claims experience of ten LTC carriers, representing policyholder exposure between 1984 and 1991. The company adjusted claim costs to reflect underwriting selection, home health care benefits, spousal coverage, and the election of riders and GPOs.

Below are examples of annual claim costs by attained age developed at the time of original pricing for these policy forms, for \$10 of daily benefit, a 0 day elimination period, and a 4 year lifetime maximum benefit with no inflation protection.

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210 South White Street
Lancaster, SC 29720

NAIC No: 65110

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Attained	
Age	No Inflation
52	3.38
57	8.78
62	18.01
67	43.13
72	102.41
77	245.73
82	331.15
87	408.96
92	455.65

The company monitors the entire block of LTC policies regularly and has requested remedial rate increases as it has become apparent that premiums are not sufficient to cover anticipated future claims. The last rate increase approved in Pennsylvania was implemented in 2015, and that filing reflected exposure through 2013. Original pricing morbidity assumptions have contributed to the need for remediation. This is consistent with the comparison between the original pricing claim costs above and the latest, best estimate claim costs.

The best estimate assumptions were developed reflecting claims through 2012. The following tables demonstrate how the latest best estimate assumptions compare to actual experience through December 31, 2012 for all of Kanawha's LTC products.

Incidence Rates Modeled vs. Actual

Product Type	NH	HHC
Tax Qualified	99.6%	99.8%
Non-Tax Qualified	100.3%	99.8%

Modeled claim termination rates were adjusted with a scalar factor, by type of care setting and duration, to reach an overall actual-to-expected model result of 100%.

b. Lapse

Lapse rates are developed from actual historical experience. A total decrement rate is calculated and mortality is subtracted based on the above assumption such that mortality and lapse combine to equal the historical experience.

Payment options other than lifetime are assumed to have no lapses.

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The voluntary lapse rates for this product are:

Compound Inflation

Duration	Issue Age								
	37	42	47	52	57	62	67	72	77
1	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	0.35%
2	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	0.35%
3	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	0.35%
4	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	0.35%
5	1.09%	1.09%	1.09%	1.09%	1.09%	1.09%	1.09%	1.09%	0.35%
6+	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.35%

No Inflation

Duration	Issue Age								
	37	42	47	52	57	62	67	72	77
1	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	0.70%
2	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	0.70%
3	3.33%	3.33%	3.33%	3.33%	3.33%	3.33%	3.33%	3.33%	0.70%
4	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	0.70%
5	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	0.70%
6+	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	0.70%

Original Pricing Assumption for Lapse

When these policy forms were originally priced, lapse rates were deemed appropriate based on industry experience for similar companies with similar products. The following tables show the original pricing lapse assumption:

Duration	Issue Ages				
	40-59	60-64	65-69	70-74	75+
1	25.0%	20.0%	12.0%	10.0%	8.0%
2	16.0%	13.0%	8.0%	5.0%	4.0%
3	11.0%	8.0%	5.0%	5.0%	4.0%
4	9.0%	6.0%	5.0%	5.0%	4.0%
5+					
< AA 65	7.0%	6.0%	5.0%	5.0%	4.0%
AA 65+	6.5%	6.0%	5.0%	5.0%	4.0%

For limited pay options (ex: 10 pay), original pricing assumed 0% lapses after the end of the premium paying period.

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Reports on industry data issued around the time of original pricing, such as the SOA's Long-Term Care Intercompany Study in 1993, are consistent with these assumptions. Reported lapses during the exposure period in those studies were far greater than those which have emerged in recent years. Since the time of initial pricing, lapse rates have declined significantly industry-wide. The latest best estimate lapse assumptions reflect this reduction in overall lapse rates and late duration lapse rates in particular.

These long-term care policies were priced assuming that premiums earned in early durations would fund claims incurred in later durations. The premium rates originally established were supported by the assumption of voluntary lapses, which reduced expected claims in later years. With this block of business, as with similar blocks industry-wide, these lower lapse rates have had a significant, unfavorable impact on the financial health of these blocks. Lower than anticipated lapse rates are the primary driver of the need for remediation on this block of business.

c. Mortality

Mortality is assumed to be 100% of the 2012 Annuity Basic ANB Male and Female Table.

Original Pricing Assumption for Mortality

This product was originally priced assuming 90% of 1975-80 Select and Ultimate Age Last Birthday, weighted 1/3 Male and 2/3 Female.

The following table compares Male and Female ultimate mortality rates between original pricing mortality and current best estimate assumptions.

Mortality Rates Per Thousand

Age	Pricing	Male		Female		
		Current	Current/Pricing	Pricing	Current	Current/Pricing
62	0.0138	0.0069	0.497	0.0081	0.0049	0.603
67	0.0224	0.0101	0.451	0.0121	0.0078	0.645
72	0.0358	0.0152	0.424	0.0190	0.0120	0.633
77	0.0566	0.0262	0.462	0.0332	0.0195	0.587
82	0.0884	0.0470	0.531	0.0591	0.0361	0.611
87	0.1349	0.0848	0.629	0.0974	0.0702	0.721
92	0.1964	0.1524	0.776	0.1480	0.1192	0.805
97	0.2675	0.2386	0.892	0.2110	0.1997	0.946

Overall terminations on these policies are significantly lower than was anticipated at the time of original pricing. As an example, we originally projected that 15% of those policies issued at age 60 would still be in-force after 20 years. Our current best estimate model projects that over three times that number, or 60%, of those same policies would remain in-force after 20 years.

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d. Expenses

Expenses have not been explicitly projected. Originally filed expense assumptions are assumed to remain appropriate. Reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premium will be similar (i.e., commissions will not be paid on the increased premium).

The above assumptions are based on the experience of Kanawha. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy form were taken into consideration.

The company does not currently market any long-term care products.

6. Marketing Method

These plans were individually solicited by agents and independent brokers representing Kanawha Insurance Company.

7. Underwriting Description

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.

8. Premiums

Premiums are unisex and based on issue age. They vary by the amount of benefit purchased and optional benefits selected.

These forms and riders have three underwriting classes: Preferred (most favorable), Standard, and Select (least favorable). Varying premium payment periods are offered and include Lifetime, Ten Year, To-Age-65 or 5 year (whichever is longer), and Single Payment.

9. Issue Age Range

These forms were issued to policyholders aged 35 to 79.

10. Area Factors

Area factors are not used for this product.

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11. Premium Modalization Rules

The following modal factors and distribution, which are based on nationwide data, are applied to the annual premium. Policies which are paid up as of December 31, 2015 are not reflected in this distribution.

<u>Premium Mode</u>	<u>Modal Factor</u>	<u>Distribution of Policies</u>
Annual	1.000	32.1%
Semi-annual	0.510	6.7%
Quarterly	0.260	8.7%
Monthly	0.092	52.5%

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2015 has been allocated to the 2015 calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

14. Past and Future Policy Experience

Nationwide experience for this policy form is shown in Exhibit I. Historical experience is shown by claim incurral year with associated calendar year loss ratios. A future annual loss ratio is calculated as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of the accumulated past and discounted future claims divided by the sum of the accumulated past and discounted future earned premium where accumulation and discounting occur at 4.5%.

15. Projected Earned Premiums and Incurred Claims

Exhibit I contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate increase. Earned premiums and incurred claims for projection years 2016 through 2065 are developed from an asset share model representing actual contracts in-force as of December 31, 2015.

The assumptions described in section 5 for morbidity, voluntary lapse, and mortality are used to project life years, earned premiums, and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2016.

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16. History of Previous Rate Increases

The following rate increases have been implemented on these policy forms in Pennsylvania:

Year	Pre-Rate Stability Rate Increase	Post-Rate Stability Rate Increase
2006	20.0%	20.0%
2010	60.2%	0.0%
2015	20.0%	20.0%

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting a rate increase of 25% for policies with no inflation option and 50% for policies with the compound inflation option. Projected experience assuming the implementation of this increase is shown in Exhibit I. Exhibit I demonstrates that the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Corresponding rate tables are included with this memorandum in Exhibit II. The actual rate increases implemented may vary slightly from those proposed above due to rounding.

Exhibit V, which was derived using nationwide experience, provides a demonstration that the requested rate increase meets the 58%/85% test. This exhibit shows 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 the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Present and accumulated values in Exhibit V are determined at 4.5% which is the maximum valuation interest rate permitted for contract reserves for the business subject to the rate revision.

18. Average Annual Premium

Nationwide and Pennsylvania average annual premium experience is shown in Appendix I.

Premiums vary by form between Pennsylvania policies and those nationwide based on, for example, the mix of business by issue age, benefits selected, GPOs elected, and premium payment mode. Similar rate increases are being requested on policies nationwide.

19. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 45-day policyholder notification period following approval.

Kanawha Insurance Company

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Lancaster, SC 29720

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20. Nationwide Distribution of Business as of December 31, 2015

Nationwide experience showing distributions based on the count of in-force insureds is shown in Appendix I.

21. Number of Insureds and Annualized Premium

Based on Kanawha's experience as of December 31, 2015, the number of insureds in-force and the annualized premium that will be affected by this increase are shown in Appendix I.

Kanawha Insurance Company

210 South White Street

Lancaster, SC 29720

NAIC No: 65110

Actuarial Memorandum

December 6, 2016

22. Actuarial Certification

I, Andrew Besendorf, am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Plan Entities" and 18, "Long-Term Care Insurance".

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of the department of insurance.

In my opinion, the rates are not excessive or unfairly discriminatory and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction. This filing will enhance premium adequacy but may not be sufficient to prevent future rate action.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Andrew Besendorf, FSA, MAAA

Actuarial Director

Humana Inc.

December 6, 2016

December 6, 2016

Subject: Kanawha Insurance Company
Company NAIC No: 65110
Policy Form Numbers: 80650 1/97 PA, 80880 NTQ 1/98 PA & Riders

Dear Sir or Madam:

The purpose of this rate filing is to request a rate revision on the above referenced form. Based on the experience, an increase has become necessary for the long term care policies referenced in the enclosed filings. These policies refer to Kanawha's second generations of products, hereafter referred to as LTC2. Kanawha is requesting a 25% rate increase on policies without inflation riders and a 50% rate increase on policies with compound inflation riders. Although a rate increase in excess of 100% is currently supportable under loss ratio regulation, to minimize the impact on policy owners to the extent the company can, an increase of only 25-50% is being requested at this time.

As of December 31, 2015, there were 446 policyholders in your state (not including any paid up policies) with a total annualized premium of \$1,035,476.

We trust that this submission is in order and look forward to working with you. If you have any questions regarding this filing, please feel free to contact me at (502) 580-2262.

Sincerely,



Andrew J. Besendorf III, FSA, MAAA
Actuarial Director

Please see attached:

1. Actuarial Memorandum
2. Appendix I (Contains tables referenced in the Actuarial Memorandum)
3. Exhibit I - Nationwide Past and Projected Experience (Referenced in the Actuarial Memorandum)
4. Exhibit I - Pennsylvania Only Past and Projected Experience
5. Exhibit I - Nationwide Past and Projected Experience on a Pennsylvania Premium Basis
6. Exhibit V - Loss Ratio Demonstration for Rate Stability Regulation (Referenced in the Actuarial Memorandum)
7. Exhibit VI - Nationwide Earned Premiums and Incurred Claims Actual to Expected Comparison
8. Additional Notes on Exhibit VI

KANAWHA

INSURANCE COMPANY

P.O. Box 12830
Pensacola, FL 32591

Customer Service:

Phone: 800-260-2162

Fax: 866-582-6336

M-F: 7AM-7PM CT

DATE

NAME

ADDRESS

CITY, STATE ZIP

Re: Notice of Long Term Care Insurance Premium Rate Increase
Long Term Care Insurance Policy Number: POLICY NUMBER

Dear Policyholder:

We are contacting you to provide important information about your Kanawha Insurance Company Long Term Care Insurance Policy. Based upon our review and analysis of your Policy and all others in its class, we have determined that it is necessary for us to increase the premium rate for this coverage. Please read this letter carefully and in its entirety.

We closely monitor all in-force contracts like yours to ensure that we will be able to meet our future claim obligations. Although we have consistently used the best information available to set premium rates for you and all other policyholders in your class, our actual claims experience within the class has proven to be materially different from our assumptions. Unfortunately, this means that a premium rate increase is required to ensure that we will be appropriately positioned to continue providing the valuable coverage that you and all of our policyholders have come to expect in the future.

This premium rate increase was filed with your state. No individual policyholder has been singled out for a premium rate increase, nor is the increase due to any policyholder's age or change in health. The premium rate increase described in this letter will be applicable to all policyholders in your class.

This policy is "Guaranteed Renewable" for life as long as you pay the premiums when they are due. Kanawha can change your premium if the premiums for all the policies in the same class are changed. You will be given at least 45 days' notice before your premium is changed. Any increase or decrease in the premium will begin the next premium due date after the 45-day notice is given.

Your New Premium

Effective [Date], your premium will increase by 25% from \$X1 to \$X2. While this premium increase is substantial, it is highly likely your class of policy will have future premium increases.

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. These Options, discussed below, may involve a reduction or other modification to the coverage that is provided by your Policy, as a means of reducing the impact of the premium rate increase.

Options Available to You

You may elect to maintain your coverage at its current benefit level by paying the increased premium amount of \$X2. 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	Your New Premium	Can Premiums Increase in the Future?	Benefits
1	Keep your current policy and rider[s] in-force.	\$X2	Yes	Policy benefits and riders are unchanged
2	Convert the Policy to reduced paid-up long term care insurance.	\$0	The policy is paid-up and no future premiums are due.	Please call Customer Service for information about your new benefit level. Please also see the Non-forfeiture Limit Calculation section of this letter for a description of this Option.
3	Reduce Policy Benefits without additional underwriting.	Please call customer service for information about your new premium level.	Yes	Daily Benefit Amounts are reduced.
4	Reduce your Policy Maximum Days Benefit Period and/or increase your Elimination Period.	Please call customer service for information about your new premium level.	Yes	Reducing the Maximum Days Benefit Period and/or increasing your Elimination Period reduces the potential future benefits paid to you.

Please call Customer Service at 1-800-260-2162 for more information on any of the Options described above.

You may elect one of the Options described above anytime within 120 days of the effective date of the premium rate increase. 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 you purchased a non-forfeiture option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture option. Please contact customer service if you would like to discuss this or any other Option.

Option 2: 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.

However, if you choose a reduced paid-up Policy, your Benefits under the reduced paid-up Policy will not exceed the maximum number of days that would be payable if the Policy were to remain in a premium paying status. This means that if you have received benefits under your Policy in the past and have exhausted a portion of the total lifetime coverage available to you under the Policy, your election of a reduced paid-up Policy at this time will not afford you with benefits greater than you had prior to making the election.

Further, Benefits available under Option 2 are not payable while you are receiving Benefits under any other provision of your Policy or other Riders attached to your Policy. Subject to the following paragraph, Benefits under Option 2 will be available to you, provided you are benefit eligible and have not exhausted the total lifetime coverage available under the Policy, after payments under any other provisions of the Policy or other riders attached to the Policy have ended.

The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2. Any Survivorship Rider, Joint Waiver of Premium Rider, Guaranteed Purchase Offer Rider, or Return of Premium Rider that may be attached to the Policy will terminate without value if you select Option 2.

Electronic Payment Methods

If you have authorized premium payments via a monthly electronic funds transfer through Kanawha Insurance Company, we will deduct the new premium from your bank account starting on the effective date noted above. 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 Already on Claim

If you are a policyholder on claim and currently do not pay premium due to the Waiver of Premium provision in your Policy, you do not need to pay the higher premium at this time. If at some time in the future you are no longer on claim, your Policy will undergo the rate increase described in this letter. You will have an opportunity to elect one of the Options described in this letter at that time.

Sincerely,

Policy Administration

KANAWHA

INSURANCE COMPANY

P.O. Box 12830
Pensacola, FL 32591

Customer Service:

Phone: 800-260-2162

Fax: 866-582-6336

M-F: 7AM-7PM CT

DATE

NAME

ADDRESS

CITY, STATE ZIP

Re: Notice of Long Term Care Insurance Premium Rate Increase
Long Term Care Insurance Policy Number: POLICY NUMBER

Dear Policyholder:

We are contacting you to provide important information about your Kanawha Insurance Company Long Term Care Insurance Policy. Based upon our review and analysis of your Policy and all others in its class, we have determined that it is necessary for us to increase the premium rate for this coverage. Please read this letter carefully and in its entirety.

We closely monitor all in-force contracts like yours to ensure that we will be able to meet our future claim obligations. Although we have consistently used the best information available to set premium rates for you and all other policyholders in your class, our actual claims experience within the class has proven to be materially different from our assumptions. Unfortunately, this means that a premium rate increase is required to ensure that we will be appropriately positioned to continue providing the valuable coverage that you and all of our policyholders have come to expect in the future.

This premium rate increase was filed with your state. No individual policyholder has been singled out for a premium rate increase, nor is the increase due to any policyholder's age or change in health. The premium rate increase described in this letter will be applicable to all policyholders in your class.

This policy is "Guaranteed Renewable" for life as long as you pay the premiums when they are due. Kanawha can change your premium if the premiums for all the policies in the same class are changed. You will be given at least 45 days' notice before your premium is changed. Any increase or decrease in the premium will begin the next premium due date after the 45-day notice is given.

Your New Premium

Effective [Date], your premium will increase by 50% from \$X1 to \$X2. While this premium increase is substantial, it is highly likely your class of policy will have future premium increases.

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. These Options, discussed below, may involve a reduction or other modification to the coverage that is provided by your Policy, as a means of reducing the impact of the premium rate increase.

Options Available to You

You may elect to maintain your coverage at its current benefit level by paying the increased premium amount of \$X2. 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	Your New Premium	Can Premiums Increase in the Future?	Benefits
1	Keep your current policy and rider[s] in-force.	\$X2	Yes	Policy benefits and riders are unchanged
2	Convert the Policy to reduced paid-up long term care insurance.	\$0	The policy is paid-up and no future premiums are due.	Please call Customer Service for information about your new benefit level. Please also see the Non-forfeiture Limit Calculation section of this letter for a description of this Option.
3	Reduce Policy Benefits without additional underwriting.	Please call customer service for information about your new premium level.	Yes	Daily Benefit Amounts are reduced.
4	Reduce your Policy Maximum Days Benefit Period and/or increase your Elimination Period.	Please call customer service for information about your new premium level.	Yes	Reducing the Maximum Days Benefit Period and/or increasing your Elimination Period reduces the potential future benefits paid to you.

Please call Customer Service at 1-800-260-2162 for more information on any of the Options described above.

You may elect one of the Options described above anytime within 120 days of the effective date of the premium rate increase. 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 you purchased a non-forfeiture option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture option. Please contact customer service if you would like to discuss this or any other Option.

Option 2: 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.

However, if you choose a reduced paid-up Policy, your Benefits under the reduced paid-up Policy will not exceed the maximum number of days that would be payable if the Policy were to remain in a premium paying status. This means that if you have received benefits under your Policy in the past and have exhausted a portion of the total lifetime coverage available to you under the Policy, your election of a reduced paid-up Policy at this time will not afford you with benefits greater than you had prior to making the election.

Further, Benefits available under Option 2 are not payable while you are receiving Benefits under any other provision of your Policy or other Riders attached to your Policy. Subject to the following paragraph, Benefits under Option 2 will be available to you, provided you are benefit eligible and have not exhausted the total lifetime coverage available under the Policy, after payments under any other provisions of the Policy or other riders attached to the Policy have ended.

The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2. Any Survivorship Rider, Joint Waiver of Premium Rider, Guaranteed Purchase Offer Rider, or Return of Premium Rider that may be attached to the Policy will terminate without value if you select Option 2.

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If you have authorized premium payments via a monthly electronic funds transfer through Kanawha Insurance Company, we will deduct the new premium from your bank account starting on the effective date noted above. 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 Already on Claim

If you are a policyholder on claim and currently do not pay premium due to the Waiver of Premium provision in your Policy, you do not need to pay the higher premium at this time. If at some time in the future you are no longer on claim, your Policy will undergo the rate increase described in this letter. You will have an opportunity to elect one of the Options described in this letter at that time.

Sincerely,

Policy Administration