

2017 Milliman LTCI Survey

Company (Product): Most Common Rating Class; 90 Day Elimination Period

90 Day Elimination / Five-Year Benefit Period																									
	UW Class of Displayed Premiums	Single Insured																Male & Female Couple the Same Age							
		Without Benefit Increases								5% Compound Benefit Increases								Without Benefit Increases				5% Compound Benefit Increases			
		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female								
Bankers Life SimpleChoice TQ Standard LTC GR-N620	2/3	371	559	590	924	1,015	1,617	2,261	3,513	2,389	3,866	2,765	4,443	3,355	5,288	5,124	7,749	604	984	1,711	3,753	4,065	4,686	5,618	8,368
Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	510	775	815	1,292	1,405	2,260	3,108	4,884	3,313	5,388	3,830	6,170	4,639	7,336	7,051	10,749	844	1,390	2,468	5,621	5,712	6,597	8,064	12,518
Country Financial Tax Qualified Comprehensive Long Term Care	2/2	445	691	703	1,102	1,193	1,886	2,536	3,942	2,394	4,204	2,628	4,496	3,227	5,395	4,755	7,732	966	1,535	2,617	5,506	5,608	6,055	7,329	10,615
Genworth Privileged Choice Flex 3 - Select	3/4	908	1,139	1,011	1,220	1,251	1,973	2,722	4,383	3,759	6,550	4,226	7,044	4,779	7,902	7,838	13,229	1,578	1,637	2,121	4,614	5,752	6,440	7,671	13,281
Knights of Columbus (Comprehensive)	2/3	459	718	636	1,004	1,118	1,589	2,382	3,527	2,343	3,837	2,403	3,915	3,100	4,832	4,722	6,942	823	1,148	1,895	4,137	4,326	4,422	5,553	8,165
Knights of Columbus (Facility Only)	2/3	355	559	481	775	897	1,436	1,915	2,925	1,848	3,154	1,944	3,274	2,539	4,130	3,931	6,019	640	879	1,633	3,388	3,502	3,653	4,668	6,965
MutualCare Secure Solution	2/4	559	910	690	1,084	965	1,623	2,150	3,348	2,733	4,880	2,901	5,327	3,071	5,646	3,990	7,078	1,028	1,242	1,812	3,849	5,329	5,760	6,102	7,748
National Guardian EssentialLTC	2/3	516	786	660	1,011	973	1,496	2,131	3,206	2,762	4,203	2,902	4,448	3,173	4,876	3,964	5,964	786	1,011	1,496	3,206	4,203	4,448	4,876	5,964
New York Life Secure Care	1/3	745	974	981	1,361	1,471	2,239	3,171	4,659	5,157	8,541	4,727	7,883	4,928	8,657	7,435	12,439	1,290	1,757	2,782	5,873	10,273	9,457	10,189	14,906
State Farm Long Term Care Insurance	2/2	645	925	958	1,420	1,397	2,198	2,670	3,922	4,719	7,980	4,486	7,695	4,225	7,538	5,380	8,773	1,099	1,665	2,517	4,614	8,889	8,527	8,234	9,907
Thrivent Long-Term Care Insurance	2/4	480	690	720	1,110	1,170	1,890	2,310	3,780	2,520	5,009	2,700	5,073	3,065	5,727	4,204	7,711	936	1,464	2,448	4,872	6,024	6,218	7,034	9,532
Transamerica TransCare III	2/4	670	1,020	1,013	1,544	1,665	2,538	3,434	5,233	3,465	5,281	3,897	5,938	4,627	7,051	6,494	9,896	1,183	1,790	2,942	6,066	6,122	6,885	8,175	11,473
Transamerica TransCare II - 2015	2/4	888	888	1,332	1,332	2,018	2,018	4,480	4,480	4,489	4,489	5,719	5,719	6,174	6,174	9,685	9,685	1,243	1,865	2,826	6,273	6,285	8,007	8,644	13,560
90 Day Elimination / Three-Year Benefit Period																									
Bankers Life SimpleChoice TQ Standard LTC GR-N620	2/3	292	425	450	687	760	1,185	1,708	2,577	1,708	2,759	1,981	3,154	2,407	3,744	3,726	5,507	466	739	1,264	2,785	2,904	3,338	3,998	6,001
Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	391	577	603	941	1,027	1,617	2,280	3,486	2,313	3,738	2,677	4,268	3,247	5,070	4,997	7,435	635	1,014	1,763	3,939	3,972	4,559	5,546	8,493
Country Financial Tax Qualified Comprehensive Long Term Care	2/2	385	571	604	908	1,022	1,551	2,175	3,243	2,120	3,593	2,310	3,827	2,782	4,569	4,119	6,463	813	1,285	2,187	4,606	4,856	5,217	6,248	8,995
Genworth Privileged Choice Flex 3 - Select	3/4	876	991	881	1,059	963	1,378	2,089	3,163	3,586	5,931	3,637	5,991	3,693	5,992	6,286	9,840	1,513	1,531	1,577	3,541	5,136	5,327	5,967	10,653
Knights of Columbus (Comprehensive)	2/3	409	604	565	839	927	1,368	1,940	2,758	1,943	2,893	1,996	3,047	2,492	3,789	3,716	5,468	709	983	1,606	3,289	3,448	3,530	4,397	6,429
Knights of Columbus (Facility Only)	2/3	324	479	431	655	794	1,201	1,671	2,425	1,553	2,493	1,637	2,595	2,143	3,288	3,324	4,798	562	760	1,396	2,967	2,832	2,963	3,802	4,024
MassMutual SignatureCare 500	2/5	620	620	788	788	1,262	1,262	2,914	2,914	3,377	3,377	3,379	3,379	3,692	3,692	6,002	6,002	868	1,103	1,766	4,079	4,728	4,731	5,168	8,403
MutualCare Secure Solution	2/4	428	649	525	774	751	1,159	1,684	2,420	2,089	3,480	2,207	3,804	2,390	4,033	3,126	5,117	753	909	1,337	2,873	3,898	4,208	4,496	5,769
National Guardian EssentialLTC	2/3	413	629	528	809	779	1,197	1,705	2,565	2,210	3,363	2,322	3,559	2,538	3,901	3,172	4,771	629	809	1,197	2,565	3,363	3,559	3,901	4,771
New York Life Secure Care	1/3	644	777	794	1,017	1,154	1,615	2,430	3,326	3,911	5,955	3,554	5,415	3,723	5,983	5,580	8,476	1,066	1,358	2,076	4,317	7,400	6,727	7,279	10,542
State Farm Long Term Care Insurance	2/2	490	656	742	1,023	1,101	1,596	2,104	2,836	3,587	5,592	3,444	5,446	3,294	5,391	4,215	6,272	802	1,236	1,888	3,458	6,425	6,223	6,080	7,341
Thrivent Long-Term Care Insurance	2/4	390	540	570	810	900	1,350	1,770	2,730	1,919	3,542	2,069	3,783	2,340	4,266	3,239	5,733	744	1,104	1,800	3,600	4,369	4,681	5,285	7,178
Transamerica TransCare III	2/4	396	603	599	912	984	1,500	2,029	3,092	2,010	3,062	2,390	3,643	2,821	4,298	4,143	6,313	699	1,058	1,739	3,585	3,551	4,223	4,984	7,320
Transamerica TransCare II - 2015	2/4	527	527	790	790	1,197	1,197	2,658	2,658	3,004	3,004	3,656	3,656	3,956	3,956	5,348	5,348	738	1,106	1,676	3,721	4,206	5,118	5,539	7,487
90 Day Elimination / \$200,000 Benefit Pool																									
LifeSecure OM II (Work-Site)	1/1	715	715	965	965	1,565	1,565	3,901	3,901	3,531	3,531	3,852	3,852	4,759	4,759	7,959	7,959	1,001	1,351	2,191	5,462	4,943	5,392	6,662	11,142
MutualCare Custom Solution	2/4	594	978	729	1,166	1,037	1,749	2,367	3,614	2,901	5,245	3,065	5,732	3,301	6,082	4,393	7,641	1,100	1,327	1,950	4,187	5,702	6,158	6,568	8,423
90 Day Elimination / \$100,000 Benefit Pool																									
LifeSecure OM II (Work-Site)	1/1	446	446	593	593	952	952	2,348	2,348	2,203	2,203	2,366	2,366	2,894	2,894	4,790	4,790	624	830	1,333	3,287	3,084	3,312	4,051	6,706
MutualCare Custom Solution	2/4	416	619	509	740	730	1,109	1,655	2,330	2,030	3,323	2,142	3,636	2,324	3,858	3,071	4,925	724	875	1,288	2,789	3,747	4,045	4,327	5,598

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Shared care premiums for each carrier's most common rating classification reflecting \$100/day initial maximum benefit after a 90-day elimination period, assuming that each spouse buys the indicated benefit period.

90 Day Elimination / Five-Year Benefit Period SHARED CARE				Male & Female Couple the Same Age						
			Without Benefit Increases				5% Compound Benefit Increases			
		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life SimpleChoice TQ Standard LTC GR-N620	2/3	Yes	750	1,230	2,087	4,429	5,122	5,857	6,882	9,916
Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	Yes	1,047	1,738	3,011	6,633	7,197	8,247	9,878	14,834
Country Financial Tax Qualified Comprehensive Long Term Care	2/2	No	1,055	1,677	2,859	6,016	6,127	6,616	8,008	11,598
Genworth Privileged Choice Flex 3 - Select	3/4	No	1,755	1,913	2,478	5,403	6,381	7,517	8,954	15,565
Knights of Columbus (Comprehensive)	2/3	No	1,176	1,640	2,707	5,910	6,181	6,318	7,933	11,664
Knights of Columbus (Facility Only)	2/3	No	914	1,256	2,333	4,840	5,002	5,219	6,668	9,950
MutualCare Secure Solution	2/4	No	1,193	1,440	2,102	4,464	6,182	6,681	7,078	8,987
National Guardian EssentialLTC	2/3	Yes	872	1,122	1,660	3,559	4,666	4,937	5,412	6,620
New York Life Secure Care	1/3	Yes	1,612	2,196	3,478	7,341	12,841	11,822	12,736	18,632
State Farm Long Term Care Insurance	2/2									
Thrivent Long-Term Care Insurance	2/4	No	1,086	1,698	2,840	5,652	6,987	7,213	8,159	11,057
Transamerica TransCare III	2/4	No	1,278	1,934	3,179	6,554	6,614	7,439	8,832	12,395
Transamerica TransCare II - 2015	2/4	No	1,343	2,015	3,053	6,777	6,791	8,650	9,339	14,650
90 Day Elimination / Three-Year Benefit Period SHARED CARE										
Bankers Life SimpleChoice TQ Standard LTC GR-N620	2/3	Yes	611	972	1,643	3,565	3,862	4,440	5,278	7,801
Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	Yes	832	1,333	2,292	5,041	5,283	6,064	7,321	11,041
Country Financial Tax Qualified Comprehensive Long Term Care	2/2	No	963	1,523	2,592	5,459	5,756	6,183	7,405	10,661
Genworth Privileged Choice Flex 3 - Select	3/4	No	1,747	1,837	1,907	4,401	5,942	6,412	7,205	13,232
Knights of Columbus (Comprehensive)	2/3	No	1,013	1,404	2,294	4,698	4,962	5,025	6,281	9,184
Knights of Columbus (Facility Only)	2/3	No	802	1,086	1,995	4,066	4,046	4,233	5,432	8,122
MassMutual SignatureCare 500	2/5	Yes	910	1,156	1,852	4,277	4,957	4,960	5,419	8,810
MutualCare Secure Solution	2/4	No	874	1,055	1,551	3,333	4,522	4,881	5,215	6,693
National Guardian EssentialLTC	2/3	Yes	761	979	1,448	3,104	4,069	4,306	4,720	5,773
New York Life Secure Care	1/3	Yes	1,332	1,698	2,596	5,396	9,250	8,408	9,099	13,177
State Farm Long Term Care Insurance	2/2									
Thrivent Long-Term Care Insurance	2/4	No	930	1,380	2,250	4,500	5,461	5,852	6,606	8,972
Transamerica TransCare III	2/4	No	838	1,268	2,084	4,297	4,256	5,062	5,974	8,774
Transamerica Transcare II - 2015	2/4	No	884	1,326	2,009	4,461	5,042	6,135	6,639	8,974
90 Day Elimination / \$200,000 Benefit Period SHARED CARE										
LifeSecure OM II (Work-Site)	1/1	No	1,131	1,527	2,476	6,172	5,585	6,093	7,528	12,591
MutualCare Custom Solution	2/4	No	1,276	1,539	2,262	4,857	6,614	7,143	7,619	9,771
90 Day Elimination / \$100,000 Benefit Period SHARED CARE										
LifeSecure OM II (Work-Site)	1/1	No	749	996	1,599	3,945	3,702	3,975	4,862	8,047
MutualCare Custom Solution	2/4	No	840	1,014	1,494	3,235	4,346	4,692	5,019	6,493

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Distribution of Policies and Premium Adjustments By Fully-Underwritten Class

		Best Underwriting Class	Second Best Underwriting Class	Third Best Underwriting Class	Fourth Best Underwriting Class	Fifth Best Underwriting Class
Bankers Life and Casualty Company	Distribution	11%	68%	21%	NA	NA
Bankers Life and Casualty Company	Adjustment	90%	100%	125%		
COUNTRY Financial	Distribution	37%	63%	NA	NA	NA
COUNTRY Financial	Adjustment	85%	100%			
Genworth Financial	Distribution	22%	25%	41%	12%	NA
Genworth Financial	Adjustment	95% of 2nd best	79%-93%	100%	125%	
Knights of Columbus	Distribution	19%	68%	12%	NA	NA
Knights of Columbus	Adjustment	90%	100%	150%		
LifeSecure OM II Long Term Care	Distribution	100%	NA	NA	NA	NA
LifeSecure OM II Long Term Care	Adjustment	100%				
MassMutual	Distribution	33%	52%	15%	0%	0%
MassMutual	Adjustment	90%	100%	125%	250%	500%
Mutual of Omaha	Distribution	15%	73%	12%	0%	NA
Mutual of Omaha	Adjustment	85%	100%	125%	150%	
National Guardian Life Insurance Co.	Distribution	NA	NA	NA	NA	NA
National Guardian Life Insurance Co.	Adjustment	100%	125%	150%		
New York Life Insurance Company	Distribution	91%	8%	1%	NA	NA
New York Life Insurance Company	Adjustment	100%	150%	200%		
State Farm Mutual Auto	Distribution	38%	62%	NA	NA	NA
State Farm Mutual Auto	Adjustment	90%	100%			
Thrivent	Distribution	33%	57%	9%	1%	NA
Thrivent	Adjustment	90%	100%	125%	150%	
Transamerica (Transcare III)	Distribution	27%	67%	5%	1%	NA
Transamerica (Transcare III)	Adjustment	90%	100%	125%	150%	
Transamerica (Transcare II - Work Site)	Distribution	9%	88%	1%	1%	NA
Transamerica (Transcare II - Work Site)	Adjustment	90% w/o SUW	100%	125%	150%	

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Sales Distribution (by Number of Policies) by Jurisdiction

Distribution			Distribution		
Jurisdiction	By Number of Policies	By Premium	Jurisdiction	By Number of Policies	By Premium
Alabama	1.0%	0.9%	Montana	0.4%	0.5%
Alaska	0.1%	0.2%	Nebraska	1.5%	1.4%
Arizona	1.3%	1.3%	Nevada	0.6%	0.5%
Arkansas	0.6%	0.4%	New Hampshire	0.6%	0.7%
California	9.0%	9.6%	New Jersey	3.3%	3.7%
Colorado	2.6%	2.6%	New Mexico	0.4%	0.4%
Connecticut	1.7%	2.1%	New York	6.9%	8.8%
District of Columbia	0.2%	0.2%	North Carolina	3.4%	3.2%
Delaware	0.1%	0.2%	North Dakota	0.7%	0.7%
Florida	4.8%	4.8%	Ohio	3.1%	2.9%
Georgia	2.9%	2.7%	Oklahoma	0.7%	0.6%
Guam	0.0%	0.0%	Oregon	1.2%	1.1%
Hawaii	0.7%	0.6%	Pennsylvania	2.9%	3.2%
Idaho	0.4%	0.4%	Puerto Rico	0.1%	0.1%
Illinois	5.2%	5.1%	Rhode Island	0.3%	0.4%
Indiana	2.1%	2.2%	South Carolina	1.2%	1.2%
Iowa	2.2%	1.9%	South Dakota	0.9%	0.9%
Kansas	1.4%	1.3%	Tennessee	2.0%	1.7%
Kentucky	1.0%	0.9%	Texas	6.6%	6.1%
Louisiana	1.4%	1.0%	Utah	0.4%	0.4%
Maine	0.3%	0.4%	Vermont	0.2%	0.2%
Maryland	2.1%	2.3%	Virginia	3.4%	3.3%
Massachusetts	2.8%	3.3%	Washington	2.5%	2.5%
Michigan	1.9%	1.7%	West Virginia	0.2%	0.2%
Minnesota	4.1%	3.8%	Wisconsin	3.3%	3.0%
Mississippi	0.5%	0.4%	Wyoming	0.2%	0.2%
Missouri	2.2%	2.0%	Other	0.2%	0.1%