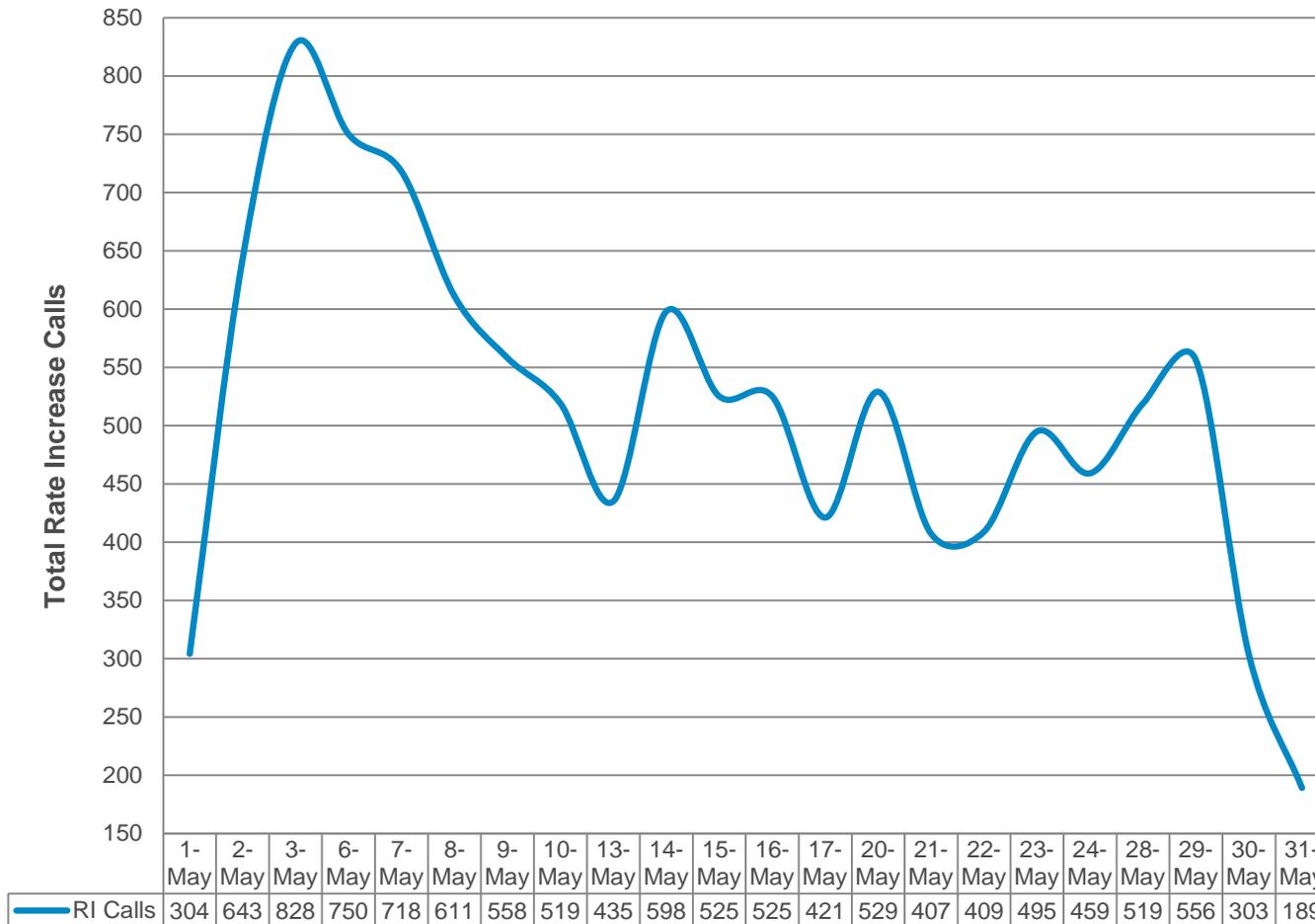


Long-Term Care (LTC) Program 2013 Five Percent Premium Increase Statistics



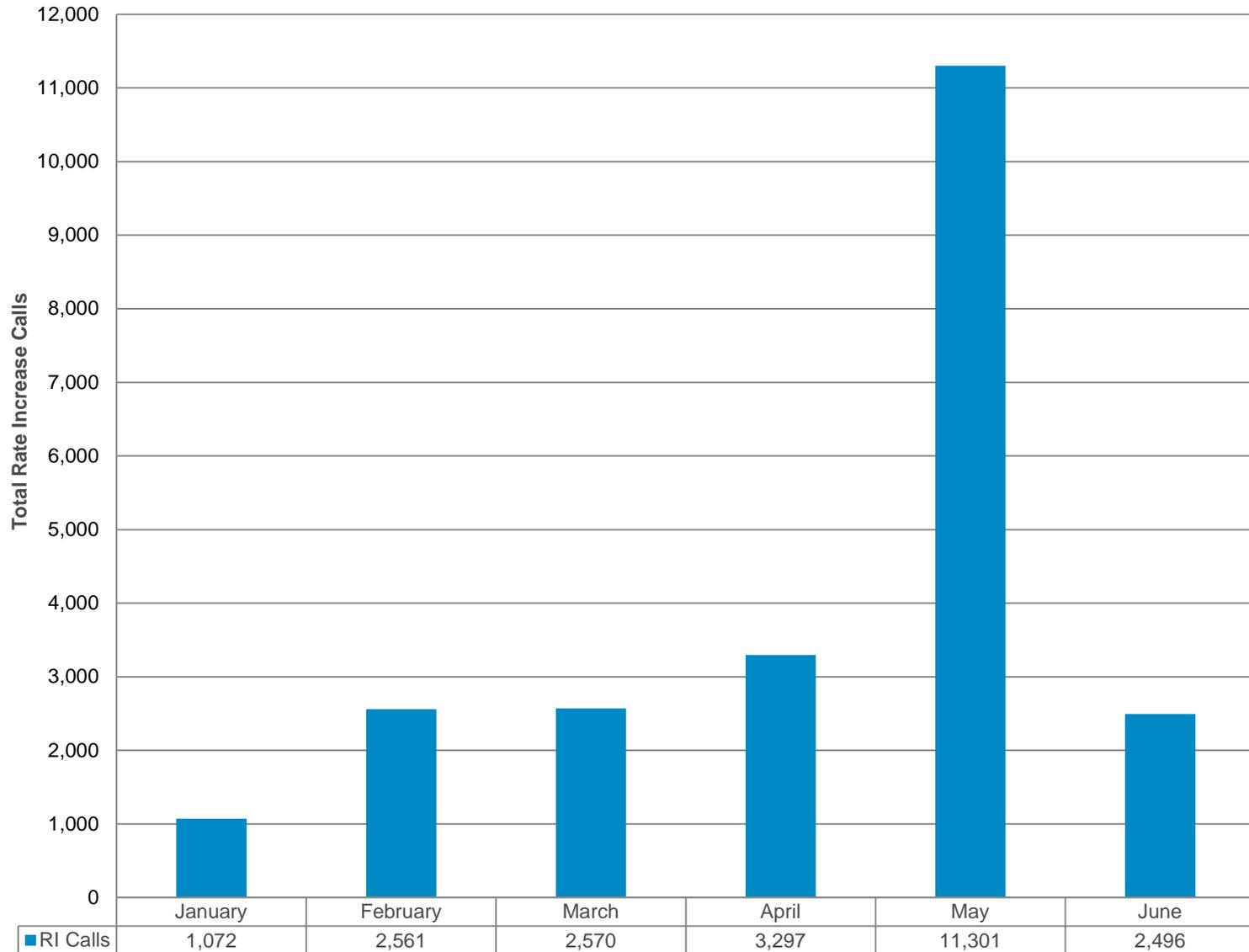
Offer Letter Call Volume: May 1st – 31st

Call volume was 398% above what was averaged from the 2012 five percent increase.



Total Calls:
11,301

23,297 Calls From Rate Increase Letters



Conversion of Lifetime Policies with Inflation Protection to Plan Options with Retained Inflation as of June 30, 2013

Option Chosen	No. of Responses	% of Responses
Accept 5% Increase	*42,662	68.5%
Accept DBA Reduction	266	0.4%
6 Year w/Inflation	2,071	3.3%
3 Year w/Inflation	599	1.0%
10 Year w/Retained Inflation	11,474	18.4%
6 Year w/Retained Inflation	4,048	6.5%
3 Year w/Retained Inflation	748	1.2%

Total Offer Letters Mailed:
62,874

Total Conversions to
Policies with Retained
Inflation:
16,270

Goal: 10% Conversion
Actual: 26% Conversion

*Passive acceptance – no response required.

Voluntary Terminations
January - June 30, 2013

January	77
February	264
March	428
April	263
May	388
June	176

Total 1,596

2012 Terminations: 1.1%

2012 Terminations: 2.1%