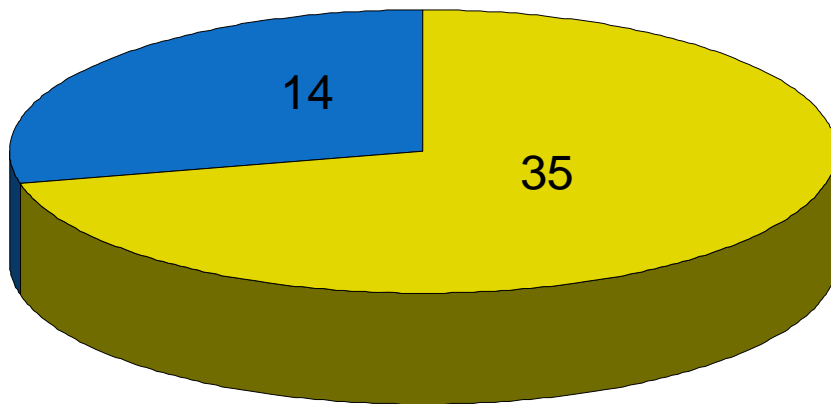


# Long-Term Care Survey

NAIC National Standards (EX) Working Group

July 2010

# Overall Response



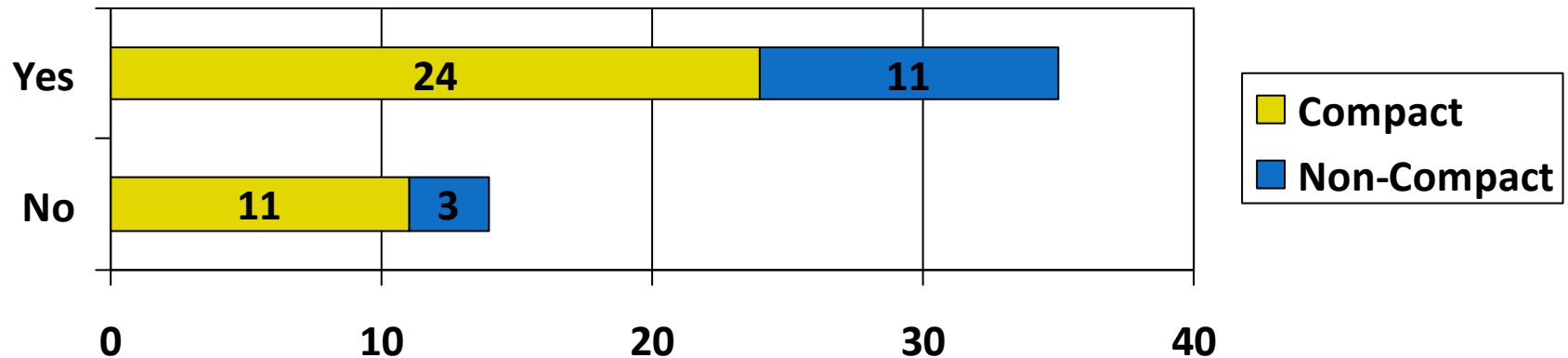
- 49 jurisdictions responded,
  - 71% of which are Compact members
  - 29% of which are Non-Compact jurisdictions
- 35 of 36 (97%) of Compact members responded
- 14 of 16 (88%) of Non-Compact jurisdictions responded

# Partnership Questions

## 1. Does your state have an operational LTC Partnership program?

YES – 69% of Compact / 79% of Non-Compact

NO – 31% of Compact / 21% of Non-Compact

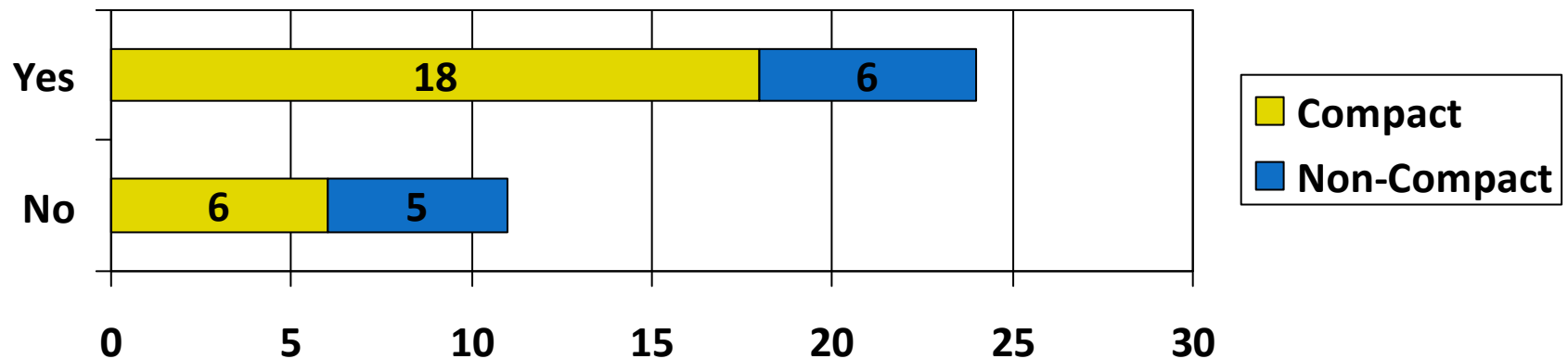


# Partnership Questions

2. Does your state allow issuer certification that a form meets the consumer protection requirements of Partnership?

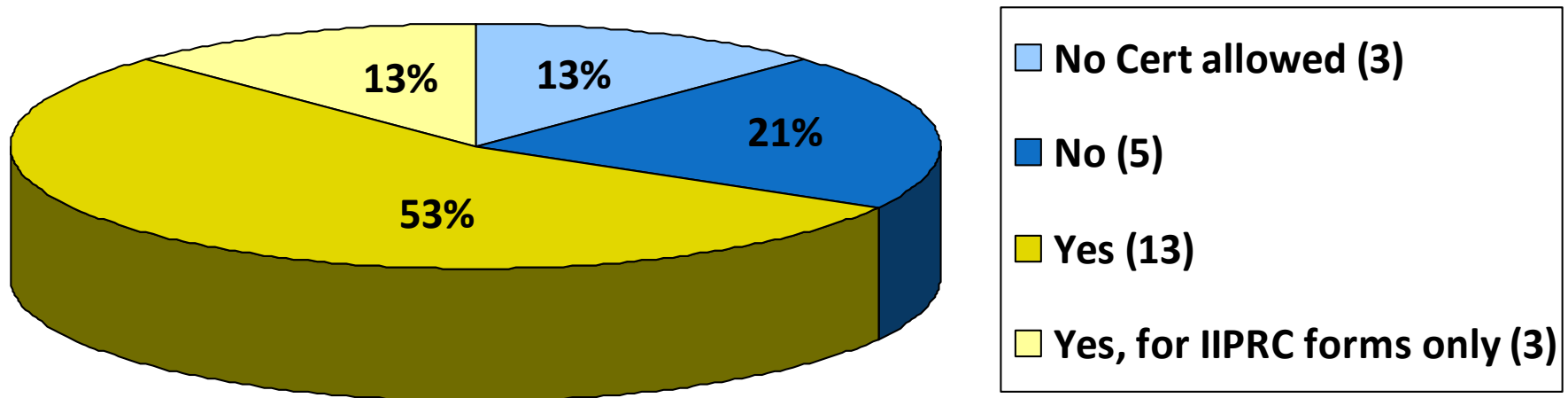
YES – 75% of Compact / 55% of Non-Compact

NO – 25% of Compact / 45% of Non-Compact



# Partnership Questions

3. As a Compact member, will your state permit issuer certification of forms approved by the IIPRC, provided the certification is submitted to your state?



# Rate Stability Questions

## **DISCLAIMER**

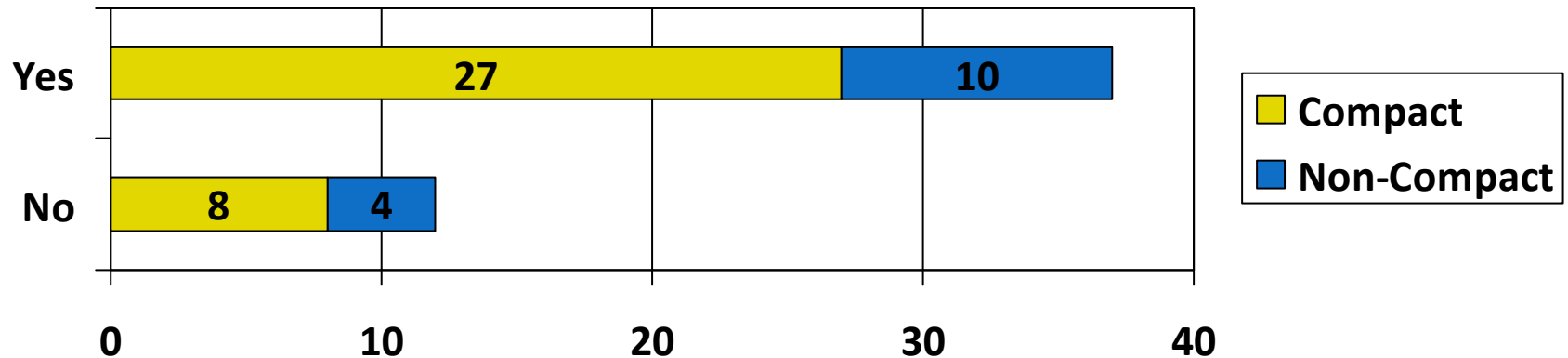
The reliability of the following data is limited because detailed historical data on rate-stabilized filings may not be readily available. This includes whether requested rate increases apply only to new business or in-force business.

# Rate Stability Questions

## 1. Has your state adopted LTC rate stability provisions?

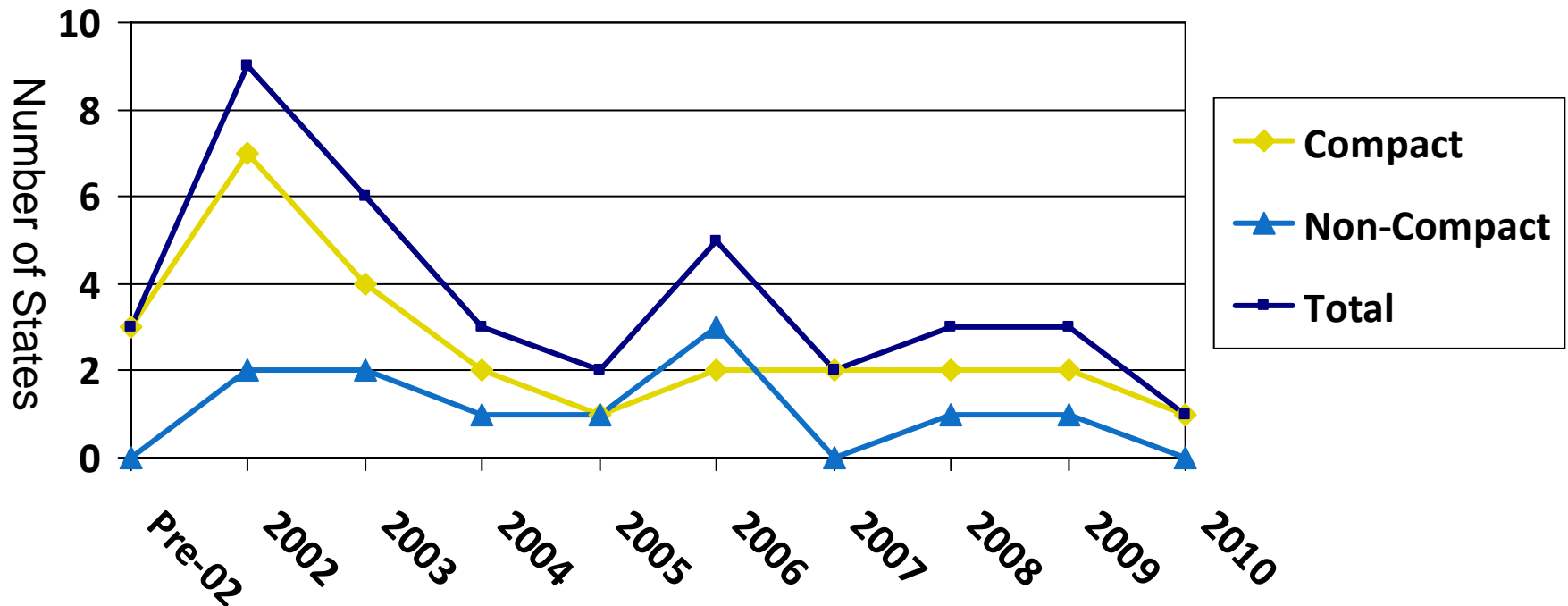
YES – 77% of Compact / 71% of Non-Compact

NO – 23% of Compact / 29% of Non-Compact



# Rate Stability Questions

2. What was the effective date of the LTC rate stability provisions in your state?





# Rate Stability Questions

3. How many LTC policy forms has your state approved where the initial rates were certified as compliant with rate stability?

Approximately 1992 filings in 24 states

# Rate Stability Questions

4. How many rate increase filings has your state received for forms whose initial rates were certified as compliant with rate stability?
  - Approximately 32 increase filings in 27 states
  - Average 1.2 per state
  - Median 0 per state

# Rate Stability Questions

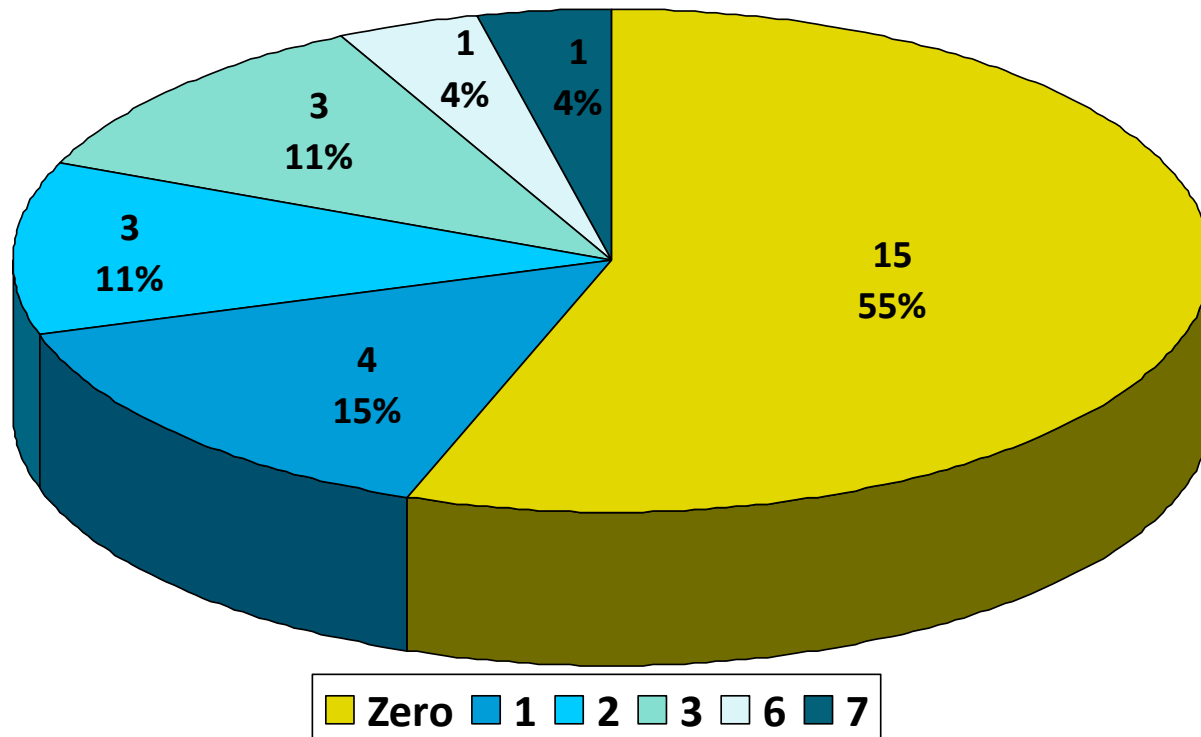
## Reported number of rate increase filings

Zero – 15 states

One – 4 states

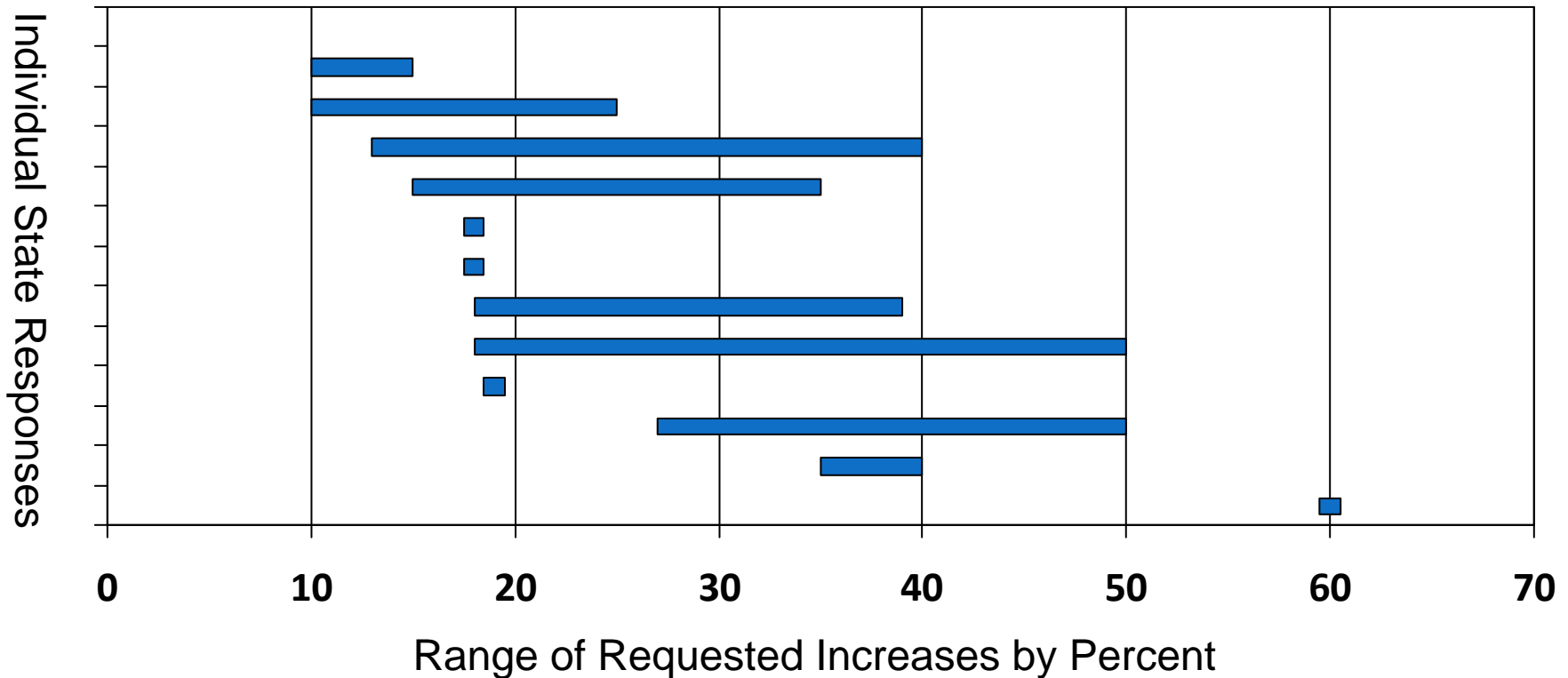
Two – 3 states

Three or more – 5 states



# Rate Stability Questions

5. What was the range of rate increases requested on forms whose initial rates were subject to rate stability?



# Rate Stability Questions

6. What differences between original assumptions and experience were cited to support rate increase requests?  
(States could select more than one reason)

