

**RATE FILING STANDARDS FOR  
INDIVIDUAL LONG-TERM CARE INSURANCE**

**ISSUE AGE RATE SCHEDULES ONLY**

\* \* \*

**§ 1. CRITERIA FOR REVIEW FOR ALL RATE FILINGS**

**A. GENERAL**

The Interstate Insurance Product Regulation Commission will review rate filings for individual long-term care insurance policies and may disapprove any rate filing for one or more of the following reasons:

- (1) The premiums charged are unreasonable in relation to the benefits provided, excessive, inadequate, or unfairly discriminatory;
- (2) The provisions permit the company to vary premiums for insureds, and the variances are not based upon sound underwriting and sound actuarial principles reasonably related to actual or reasonably anticipated loss experience or expenses;
- (3) The premiums unfairly discriminate between individuals of the same actuarial risk class, or between risks of essentially the same degree of hazard;
- (4) The premiums discriminate on the basis of race, color, creed, national origin, or sexual orientation;
- (5) The premiums unfairly discriminate on the basis of marital status or civil union status in states where civil union relationships are recognized; however, this does not prohibit actuarially justified spousal, couple, partner, or civil union discounts; or
- (6) The rate filing fails to comply with the standards.
- (7) The use of gender as a rating characteristic for premium schedules is permitted unless prohibited by applicable statute in the state where the policy is delivered or issued for delivery.

**Drafting Note:** The Interstate Insurance Product Regulation Commission will maintain a comprehensive listing of state statutes that prohibit use of gender as a rating characteristic for premium schedules, based on information reported by Member States.

*[Compact Office Note to Product Standards Committee: The existing comprehensive listing for other aspects of LTC insurance required to vary by state law is published on the Compact website, under Industry Resources [here](#).]*