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
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
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
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?

- 53% Yes
- 21% Yes, for IIPRC forms only
- 13% No
- 13% No Cert allowed

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

- Zero: 15 states, 55%
- One: 4 states, 11%
- Two: 3 states, 11%
- Three or more: 5 states, 4%
5. What was the range of rate increases requested on forms whose initial rates were subject to rate stability?
6. What differences between original assumptions and experience were cited to support rate increase requests? (States could select more than one reason)