1. **Purpose of Proposed New Rules:** The purpose of the Rate Filing Standards for Individual Long-Term Care Insurance—Modified Rate Schedules (“Proposed Standards”) is to establish standards for initial rate schedules where premiums are based on issue age and where premiums are scheduled to increase during the premium-paying period according to a specified pattern due to attained age or duration since issue. The Proposed Standards also establish standards for subsequent filings to increase premium rate schedules for individual long-term care insurance with modified rate schedules. Any product advertised, marketed or offered as long-term care insurance shall be subject to these standards when permitted for use by an Interstate Insurance Product Regulation Commission member state as posted on the Commission’s web site.

2. **Legal Authority:** The Commission is authorized to create uniform standards for products by Article IV, Section 2 of the Interstate Insurance Product Regulation Compact, as enacted into law by each compacting state.

3. **Text of Proposed New Rules:** The Proposed Standards are available on the Commission’s web site ([www.insurancecompact.org](http://www.insurancecompact.org)) and included with this notice as a separate document.

4. **Where, When, and How Persons May Present Their Views:** The Management Committee for the Commission will accept written comments on the Proposed Standards until **March 22, 2010**. Written comments may be delivered via electronic mail to comments@insurancecompact.org, or via mail to the Management Committee c/o Sara Dubsky, Operations Manager, 444 North Capitol Street, NW, Suite 701 Hall of States, Washington DC 20001-1509.

5. **Where, When, and How Persons May Request a Public Hearing:** Written requests for a public hearing on the Proposed Standards must be received no later than **February 10, 2010**. Persons who may request a public hearing are Commission members, the Management Committee, the Legislative Committee, the Consumer Advisory Committee, the Industry Advisory Committee, or a person or organization representing at least 25 persons affected by the Proposed Standards. Written requests may be delivered via electronic mail to comments@insurancecompact.org, or via mail to the Management Committee c/o Sara Dubsky, Operations Manager, 444 North Capitol Street, NW, Suite 701 Hall of States, Washington DC 20001-1509.