Filing at a Glance

Company:	Continental General Insurance Company
Product Name:	Long Term Care
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.003 Other
Filing Type:	Rate
Date Submitted:	10/21/2022
SERFF Tr Num:	GLTC-133410195
SERFF Status:	Closed-Approved and Filed
State Tr Num:	GLTC-133410195
State Status:	Approved & Filed
Co Tr Num:	LTC3 RATE INCREASE FILING 2022
Effective Date Requested:	On Approval
Author(s):	Beth Lovaas, Melissa Sample, Elizabeth O'Brien, Kristie Pompa, Madison Nahrup, David Weizeorick, Jacob Allensworth, Kyle Diaz
Reviewer(s):	Bill Dismore (primary)
Disposition Date:	06/02/2023
Disposition Status:	Approved and Filed
Effective Date:	

General Information

Project Name: KIC LTC3 Rate Increase Filing
Project Number:
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 65%

Deemer Date: 04/13/2023
Submitted By: Madison Nahrup

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Texas is the state of domicile.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 06/02/2023
State Status Changed: 06/02/2023
Created By: Madison Nahrup
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Included with the filing is the rate increase letter (form CGIC (KIC)-RINC-VA) to be sent to policyholders affected by the current proposed increase, which notifies the policyholder of the rate increase amount, explains why the increase is needed, and lists the policyholder's options to mitigate the impact of the rate increase. Additionally included is the benefit reduction letter (form LTC-110), which will be sent to policyholders that contact the Company regarding benefit reduction options as instructed in the rate increase letter. Both are new forms submitted for approval with the state within this rate increase filing.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming.

If you have any questions or need additional information, please feel free to contact me.

Company and Contact

Filing Contact Information

Madison Nahrup, Assistant Vice President, Pricing
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

Madison.Nahrup@continental-ins.com
512-969-2837 [Phone]

State: *Virginia* **Filing Company:** *Continental General Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long Term Care*
Project Name/Number: *KIC LTC3 Rate Increase Filing/*

Filing Company Information

Continental General Insurance Company
11001 Lakeline Blvd
Suite 120
Austin, TX 78717
(866) 830-0607 ext. [Phone]

CoCode: 71404
Group Code:
Group Name:
FEIN Number: 47-0463747

State of Domicile: Texas
Company Type: Life & Health
State ID Number:

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Bill Dismore	06/02/2023	06/02/2023

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	03/31/2023	03/31/2023
Info has been requested from company	Bill Dismore	03/14/2023	03/14/2023
Info has been requested from company	Bill Dismore	02/27/2023	02/27/2023
Info has been requested from company	Bill Dismore	02/26/2023	02/26/2023
Info has been requested from company	Bill Dismore	02/21/2023	02/21/2023
Info has been requested from company	Bill Dismore	01/09/2023	01/09/2023
Info has been requested from company	Bill Dismore	11/15/2022	11/15/2022
Info has been requested from company	Bill Dismore	10/25/2022	10/25/2022
Info has been requested from company	Bill Dismore	10/25/2022	10/25/2022

Response Letters

Responded By	Created On	Date Submitted
Jacob Allensworth	05/19/2023	05/19/2023
David Weizeorick	03/14/2023	03/14/2023
David Weizeorick	03/13/2023	03/13/2023
David Weizeorick	03/13/2023	03/13/2023
David Weizeorick	02/24/2023	02/24/2023
David Weizeorick	01/26/2023	01/26/2023
Jacob Allensworth	12/15/2022	12/15/2022
Jacob Allensworth	11/08/2022	11/08/2022
David Weizeorick	11/08/2022	11/08/2022

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	VA - Proposed KIC LTC3 TQ Rate Sheets	David Weizeorick	06/01/2023	06/01/2023
Rate	VA - Proposed KIC LTC3 NTQ Rate Sheets	David Weizeorick	06/01/2023	06/01/2023
Supporting Document	L&H Actuarial Memorandum	David Weizeorick	06/01/2023	06/01/2023
Supporting Document	Policyholder Notifications and Statement of Variability	David Weizeorick	06/01/2023	06/01/2023
Supporting Document	Policyholder Notifications and Statement of Variability	David Weizeorick	03/13/2023	03/13/2023
Supporting Document	L&H Actuarial Memorandum	David Weizeorick	01/04/2023	01/04/2023
Rate	VA - Proposed KIC LTC3 TQ Rate Sheets	David Weizeorick	10/21/2022	10/21/2022
Rate	VA - Proposed KIC LTC3 NTQ Rate Sheets	David Weizeorick	10/21/2022	10/21/2022

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Actuarial Summary & Opinion	Reviewer Note	Bill Dismore	02/14/2023	
RRS	Reviewer Note	Bill Dismore	11/09/2022	

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Disposition

Disposition Date: 06/02/2023

Effective Date:

Status: Approved and Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	65.000%	65.000%	$757,254	408	$1,168,399	75.000%	28.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Rate Increase Notification Letter	Filed	Yes
Form	KIC Policy Change Confirmation Letter	Disapproved	Yes
Form (revised)	N/A		Yes
Form	Rate Increase Notification Letter	Withdrawn	No
Form	KIC Benefit Reduction Template	Withdrawn	No
Rate (revised)	VA - Proposed KIC LTC3 TQ Rate Sheets	Approved	Yes
Rate (revised)	VA - Proposed KIC LTC3 NTQ Rate Sheets	Approved	Yes
Rate	VA - Proposed KIC LTC3 TQ Rate Sheets	Withdrawn	No
Rate	VA - Proposed KIC LTC3 TQ Rate Sheets	Withdrawn	No
Rate	VA - Proposed KIC LTC3 NTQ Rate Sheets	Withdrawn	No
Rate	VA - Proposed KIC LTC3 NTQ Rate Sheets	Withdrawn	No
Supporting Document	Certification of Compliance/Readability	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document (revised)	Policyholder Notifications and Statement of Variability	Received & Acknowledged	Yes
Supporting Document	Approved Policy Forms	Received & Acknowledged	Yes
Supporting Document	Current Rate Sheets	Received & Acknowledged	Yes
Supporting Document	Response to Objection #2 Dated 10/25/2022	Received & Acknowledged	Yes

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Response to Objection #1 Dated 10/25/2022	Received & Acknowledged	Yes
Supporting Document	Response to Objection #3 Dated 11/15/2022	Received & Acknowledged	Yes
Supporting Document	Response to Objection #4 Dated 1/9/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection #5 Dated 2/21/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection #6 Dated 2/26/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection #7 Dated 2/27/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection #8 Dated 3/14/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection #9 Dated 3/31/2023	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Policyholder Notifications and Statement of Variability	Withdrawn	No
Supporting Document	Policyholder Notifications and Statement of Variability	Withdrawn	No
Supporting Document	Policyholder Notifications and Statement of Variability	Withdrawn	No
Supporting Document	Policyholder Notifications and Statement of Variability	Withdrawn	No

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/31/2023
Submitted Date	03/31/2023
Respond By Date	05/19/2023

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- VA - Proposed KIC LTC3 TQ Rate Sheets, [82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)] (Rate)

- VA - Proposed KIC LTC3 NTQ Rate Sheets, [82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)] (Rate)

- Long Term Care Insurance Rate Request Summary (Supporting Document)

- L&H Actuarial Memorandum (Supporting Document)

Comments: After review of the Companys rate increase request, the VA BOI recommends the following rate increase. 75% for policies with Compound Inflation (as requested by the Company); 28% for policies with Simple Inflation and 17% for policies with no Inflation.

The recommendation is based upon the actuarial review of the If-Knew/Makeup method in addition to the Virginia regulatory requirements stated under 14VAC5-200.

Should the Company accept this recommendation, please revise the Company Rate Information under the Rate/Rule Schedule and the proposed rate sheets for the Affected Form Numbers 82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA), 82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA).

In addition, please revise the Rate Request Summary, Actuarial Memorandum and supporting exhibits

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/14/2023
Submitted Date	03/14/2023
Respond By Date	03/21/2023

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Response to Objection #6 Dated 2/26/2023 (Supporting Document)
Comments: Thank you for the reminder regarding the KIC BENEFIT REDUCTION TEMPLACT (Form # LTC-110).

Since this form does not amend the policy, please remove it from the Form Schedule and place it under the Supporting Documentation tab.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/27/2023
Submitted Date	02/27/2023
Respond By Date	03/13/2023

Dear Madison Nahrup,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Rate Increase Notification Letter, CGI(KIC) – RINC(VA) (Form)

Comments: Please confirm if the company is allowing a minimum of 75 days advance notice to the policyholder prior to the implementation of the proposed premium rate increase?

Objection 2

- Policyholder Notifications and Statement of Variability (Supporting Document)

Comments: Please explain why the company address is in brackets on the John Doe letter form CGIC (KIC)-RINC-VA (see top left-hand corner of page 1).

Objection 3

- Policyholder Notifications and Statement of Variability (Supporting Document)

Comments: 1) The John Doe KIC Policy Change Confirmation Letter is printed on form LTC-110. Under the Form Schedule, this form was revised under form number LTC-111. Please revise the John Doe KIC Policy Change Confirmation Letter using the correct proposed form.

2) Please clarify if the policyholder receives one or two copies of form LTC-111. If only one copy is sent to the policyholder, the instructions state for the policyholder to sign and return form LTC-110. The letter does not advise the policyholder to make a copy prior to returning the form. Please consider adding these instructions if an additional copy is not provided with the original mailing of the form LTC-111 letter.

3) Form letter LTC-111 does not specify a "return by date". Please describe the company's process for when the letter is mailed to the policyholder, the amount of time the policyholder has to consider and complete the form, and the deadline by which the policyholder must return the form to the company.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within the "Review By" date. After this date, the filing will be DISAPPROVED unless an extension, no greater than 30 days is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be

done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/26/2023
Submitted Date	02/26/2023
Respond By Date	03/13/2023

Dear Madison Nahrup,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Policyholder Notifications and Statement of Variability (Supporting Document)

Comments: Please clarify if the KIC BENEFIT REDUCTION TEMPLATE (Form # LTC-110) was previously approved. If it was not previously approved, please move this form to the Form Schedule.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/21/2023
Submitted Date	02/21/2023
Respond By Date	03/23/2023

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Appendix A states that there are 157 Pre-Rate Stabilization policies and 242 Post-Rate Stabilization policies for a total count of 399. Please reconcile this with the Number of Policyholder Affected of 408 listed under the Company Rate Information in the Rate/Rule Schedule tab.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the current average age of the policyholders for the Pre-Stability block and the Post-Stability block as of 12/31/2021.

Objection 3

- KIC Policy Change Confirmation Letter, LTC-111 (Form)

- Rate Increase Notification Letter, CGI(KIC) – RINC(VA) (Form)

Comments: Please provide a redline version of the current policyholder notificatoin forms for comparison with the proposed new policyholder notification forms.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/09/2023
Submitted Date	01/09/2023
Respond By Date	02/08/2023

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial memorandum states in section 3: The original loss ratios restated with the actual sold mix of business and discounted at the current maximum valuation rate of 4.5% are as follows: 73.2% for policies with no inflation, 80.0% for policies with simple inflation, and 87.2% for policies with compound inflation.

We were unable to locate the projections supporting this statement.

Please provide supporting calendar year projections in Excel format with working formulas for present values for each of the above segments, split by pre vs. post rate stability.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Prospective PV demonstrations provided (Exhibit 5 et al) compare current assumptions to original assumptions, however, this is not how the methodology is described in the NAIC documentation when there have been prior increases (see attached).

Please revise as appropriate.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: In each of the Exhibit 6s, we are unable to replicate the Makeup rate increase percentage.

Please show the work on the calculations.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update Exhibit 1 cumulative rate increase approvals with current information and submit in Excel format.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An

extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/15/2022
Submitted Date	11/15/2022
Respond By Date	12/15/2022

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all data and projections in Excel format with working formulas for present values.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all data and projections split by pre-stability and post-stability and with tests according to 14VAC5-200-150 or 14VAC5-200-153 as appropriate.

Note that assumptions for pre-stability require best estimate assumptions without margins

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please separate active life reserve balances for pre and post-stability.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please reconcile the policy count in Virginia for active policyholders. The count is listed as either 399 or 408 in various places.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please quantify the fitting factors applied to the morbidity assumptions.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior

to making a new SERFF submission.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/25/2022
Submitted Date	10/25/2022
Respond By Date	11/09/2022

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each subset of business in the requested projections, please provide the active life reserve balance as 12/31/2021 on a nationwide basis.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/25/2022
Submitted Date	10/25/2022
Respond By Date	11/09/2022

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: The narrative explanation for the rate increase is missing from this form. Please provide this narrative consistent with the actuarial memorandum and in consumer-friendly language.

Please either attach Appendix A, since it is referenced in the summary, or provide the Issue Dates and Prior Rate Increases. This is a public document available to policyholders and the BOI prefers not to refer a policyholder to an Appendix as it may be difficult for them to find the correct document.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Rate/Rule Schedule

1) Appendix C appears to indicate 617 policies issued in VA as of 12/31/2021. However, under the Rate/Rule Schedule tab, the number of Policy Holders affected is listed as 408. Please clarify if these 408 policyholders represent Active, Premium Paying (399) and Disabled Non-Paid Up (9) only.

2) Explain why the count of 408 is not consistent with the Exhibit 1 and Appendix A VA count of 399.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: In Appendix C, Attained Age count, for 70 and older please provide the breakout of the 461 policyholders by age bands (70-74; 75-79 and >80) that are (i) Active, Premium Paying and (ii) Disabled, Non-Paid Up.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit 1

1) Please provide the most recent cumulative approved rate increases for each state in Excel.

2) Please provide the nationwide average cumulative approved rate increases.

3) Please add a column to the Exhibit listing pending rate increases filed in each state.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an explanation and support to illustrate how the pilot wellness program will mitigate the need for rate increases.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: You provided the average issue age. Please provide the average attained age for the Virginia block.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,
Bill Dismore

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/19/2023
Submitted Date	05/19/2023

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #9 Dated 3/31/2023" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- *VA - Proposed KIC LTC3 TQ Rate Sheets, [82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)] (Rate)*
- *VA - Proposed KIC LTC3 NTQ Rate Sheets, [82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)] (Rate)*
- *Long Term Care Insurance Rate Request Summary (Supporting Document)*
- *L&H Actuarial Memorandum (Supporting Document)*

Comments: After review of the Companys rate increase request, the VA BOI recommends the following rate increase. 75% for policies with Compound Inflation (as requested by the Company); 28% for policies with Simple Inflation and 17% for policies with no Inflation.

The recommendation is based upon the actuarial review of the If-Knew/Makeup method in addition to the Virginia regulatory requirements stated under 14VAC5-200.

Should the Company accept this recommendation, please revise the Company Rate Information under the Rate/Rule Schedule and the proposed rate sheets for the Affected Form Numbers 82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA), 82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA).

In addition, please revise the Rate Request Summary, Actuarial Memorandum and supporting exhibits

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #9 Dated 3/31/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 9 - Response.pdf

Conclusion:

Sincerely,
Jacob Allensworth

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/14/2023
Submitted Date	03/14/2023

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #8 Dated 3/14/2023" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- Response to Objection #6 Dated 2/26/2023 (Supporting Document)

Comments: Thank you for the reminder regarding the KIC BENEFIT REDUCTION TEMPLACT (Form # LTC-110).

Since this form does not amend the policy, please remove it from the Form Schedule and place it under the Supporting Documentation tab.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	N/A	N/A	OTH	Initial				Date Submitted: 03/14/2023 By: David Weizeorick
Previous Version								
1	*KIC Benefit Reduction Template*	*LTC-110*	*OTH*	*Initial*		*63.500*	*KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf*	*Date Submitted: 03/13/2023 By: David Weizeorick*

No Rate/Rule Schedule items changed.

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #8 Dated 3/14/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 8 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #8 Dated 3/14/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 8 - Response.pdf

Satisfied - Item:	Policyholder Notifications and Statement of Variability
Comments:	
Attachment(s):	KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf VA RINC Letter - KIC_2022-06 - John Doe.pdf Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf Policy Change Confirmation_VA_LTC111 - John Doe.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *VA RINC Letter - KIC_2022-06 - John Doe.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf* *Policy Change Confirmation_VA_LTC111 - John Doe.pdf*
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *VA RINC Letter - KIC_2022-06 - John Doe.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf*
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*VA RINC Letter - KIC_2022-05 - John Doe.pdf* *KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-05.pdf*

Conclusion:

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Sincerely,
David Weizeorick

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/13/2023
Submitted Date	03/13/2023

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #7 Dated 2/27/2023" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- Rate Increase Notification Letter, CGI(KIC) RINC(VA) (Form)

Comments: Please confirm if the company is allowing a minimum of 75 days advance notice to the policyholder prior to the implementation of the proposed premium rate increase?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #7 Dated 2/27/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 7 - Response.pdf

Response 2

Comments:

Please find our response attached under the heading "Response to Objection #7 Dated 2/27/2023" on the Supporting Documentation tab.

Related Objection 2

Applies To:

- Policyholder Notifications and Statement of Variability (Supporting Document)

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Comments: Please explain why the company address is in brackets on the John Doe letter form CGIC (KIC)-RINC-VA (see top left-hand corner of page 1).

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Rate Increase Notification Letter	CGI(KIC) – RINC(VA)	OTH	Initial		54.400	VA RINC Letter - KIC_2022-06.pdf	Date Submitted: 03/13/2023 By: David Weizeorick
Previous Version								
1	*Rate Increase Notification Letter*	*CGI(KIC) – RINC(VA)*	*OTH*	*Initial*		*54.400*	*VA RINC Letter - KIC_2022-05.pdf*	*Date Submitted: 10/21/2022 By: Madison Nahrup*

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #7 Dated 2/27/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 7 - Response.pdf

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #7 Dated 2/27/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 7 - Response.pdf

Satisfied - Item:	Policyholder Notifications and Statement of Variability
Comments:	
Attachment(s):	KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf VA RINC Letter - KIC_2022-06 - John Doe.pdf Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*VA RINC Letter - KIC_2022-05 - John Doe.pdf* *KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-05.pdf*

Response 3

Comments:

Please find our response attached under the heading "Response to Objection #7 Dated 2/27/2023" on the Supporting Documentation tab.

Related Objection 3

Applies To:

- Policyholder Notifications and Statement of Variability (Supporting Document)

Comments: 1) The John Doe KIC Policy Change Confirmation Letter is printed on form LTC-110. Under the Form Schedule, this form was revised under form number LTC-111. Please revise the John Doe KIC Policy Change Confirmation Letter using the correct proposed form.

2) Please clarify if the policyholder receives one or two copies of form LTC-111. If only one copy is sent to the policyholder, the instructions state for the policyholder to sign and return form LTC-110. The letter does not advise the policyholder to make a copy prior to returning the form. Please consider adding these instructions if an additional copy is not provided with the original mailing of the form LTC-111 letter.

3) Form letter LTC-111 does not specify a "return by date". Please describe the company's process for when the letter is mailed to the policyholder, the amount of time the policyholder has to consider and complete the form, and the deadline by which the policyholder must return the form to the company.

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #7 Dated 2/27/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 7 - Response.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #7 Dated 2/27/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 7 - Response.pdf

Satisfied - Item:	Policyholder Notifications and Statement of Variability
Comments:	
Attachment(s):	KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf VA RINC Letter - KIC_2022-06 - John Doe.pdf Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*VA RINC Letter - KIC_2022-05 - John Doe.pdf* *KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-05.pdf*

Conclusion:

Sincerely,
David Weizeorick

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/13/2023
Submitted Date	03/13/2023

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #6 Dated 2/26/2023" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- Policyholder Notifications and Statement of Variability (Supporting Document)

Comments: Please clarify if the KIC BENEFIT REDUCTION TEMPLATE (Form # LTC-110) was previously approved. If it was not previously approved, please move this form to the Form Schedule.

Changed Items:

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #6 Dated 2/26/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 6 - Response.pdf

Conclusion:

Sincerely,
David Weizeorick

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/24/2023
Submitted Date	02/24/2023

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #5 Dated 2/21/2023" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Appendix A states that there are 157 Pre-Rate Stabilization policies and 242 Post-Rate Stabilization policies for a total count of 399. Please reconcile this with the Number of Policyholder Affected of 408 listed under the Company Rate Information in the Rate/Rule Schedule tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #5 Dated 2/21/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 5 - Response.pdf

Response 2

Comments:

Please find our response attached under the heading "Response to Objection #5 Dated 2/21/2023" on the Supporting Documentation tab.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the current average age of the policyholders for the Pre-Stability block and the Post-Stability block as of 12/31/2021.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #5 Dated 2/21/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 5 - Response.pdf

Response 3

Comments:

Please find our response attached under the heading "Response to Objection #5 Dated 2/21/2023" on the Supporting Documentation tab.

Related Objection 3

Applies To:

- *Rate Increase Notification Letter, CGI(KIC) RINC(VA) (Form)*
- *KIC Policy Change Confirmation Letter, LTC-111 (Form)*

Comments: Please provide a redline version of the current policyholder notificatoin forms for comparison with the proposed new policyholder notification forms.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #5 Dated 2/21/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 5 - Response.pdf

Conclusion:

Sincerely,

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

David Weizeorick

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/26/2023
Submitted Date	01/26/2023

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #4 Dated 1/9/2023" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial memorandum states in section 3: The original loss ratios restated with the actual sold mix of business and discounted at the current maximum valuation rate of 4.5% are as follows: 73.2% for policies with no inflation, 80.0% for policies with simple inflation, and 87.2% for policies with compound inflation.

We were unable to locate the projections supporting this statement.

Please provide supporting calendar year projections in Excel format with working formulas for present values for each of the above segments, split by pre vs. post rate stability.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #4 Dated 1/9/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 4 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #4 Dated 1/9/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 4 - Response.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC3 Cover Letter - 2022.pdf VA KIC LTC3 Appendices - 2022.pdf VA KIC LTC3 Actuarial Memorandum - 2022.pdf VA KIC LTC3 Exhibits - PreRS Policies - revised 1.04.2023.pdf VA KIC LTC3 Exhibits - PostRS Policies - revised 1.04.2023.pdf VA KIC LTC3 Exhibits - PostRS Policies - revised 1.26.2023.xlsx VA KIC LTC3 Exhibits - revised 1.26.2023.pdf VA KIC LTC3 Exhibits - All Policies - revised 1.26.2023.xlsx VA KIC LTC3 Exhibits - PreRS Policies - revised 1.26.2023.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf* *VA KIC LTC3 Exhibit 1.xlsx* *VA KIC LTC3 Exhibits - All Policies.xlsx* *VA KIC LTC3 Exhibits - PreRS Policies - revised 1.04.2023.pdf* *VA KIC LTC3 Exhibits - PreRS Policies - revised 1.04.2023.xlsx* *VA KIC LTC3 Exhibits - PostRS Policies - revised 1.04.2023.pdf* *VA KIC LTC3 Exhibits - PostRS Policies - revised 1.04.2023.xlsx* *VA KIC LTC3 Exhibits - revised 12.15.2022.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf* *VA KIC LTC3 Exhibit 1.xlsx* *VA KIC LTC3 Exhibits - All Policies.xlsx* *VA KIC LTC3 Exhibits - PreRS Policies.pdf* *VA KIC LTC3 Exhibits - PreRS Policies.xlsx*

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Response 2

Comments:

Please find our response attached under the heading "Response to Objection #4 Dated 1/9/2023" on the Supporting Documentation tab.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Prospective PV demonstrations provided (Exhibit 5 et al) compare current assumptions to original assumptions, however, this is not how the methodology is described in the NAIC documentation when there have been prior increases (see attached).

Please revise as appropriate.

Changed Items:

No Form Schedule items changed.

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #4 Dated 1/9/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 4 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

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Comments:	
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Response 3

Comments:

Please find our response attached under the heading "Response to Objection #4 Dated 1/9/2023" on the Supporting Documentation tab.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: In each of the Exhibit 6s, we are unable to replicate the Makeup rate increase percentage.

Please show the work on the calculations.

Changed Items:

No Form Schedule items changed.

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #4 Dated 1/9/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 4 - Response.pdf

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State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

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Response 4

Comments:

Please find our response attached under the heading "Response to Objection #4 Dated 1/9/2023" on the Supporting Documentation tab.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update Exhibit 1 cumulative rate increase approvals with current information and submit in Excel format.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

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Comments:	
Attachment(s):	VA KIC LTC3 Objection 4 - Response.pdf

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Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

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State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

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Conclusion:

Sincerely,
David Weizeorick

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/15/2022
Submitted Date	12/15/2022

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #3 Dated 11/15/2022" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all data and projections in Excel format with working formulas for present values.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #3 Dated 11/15/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 3 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

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Response 2

Comments:

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Please find our response attached under the heading "Response to Objection #3 Dated 11/15/2022" on the Supporting Documentation tab.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all data and projections split by pre-stability and post-stability and with tests according to 14VAC5-200-150 or 14VAC5-200-153 as appropriate.

Note that assumptions for pre-stability require best estimate assumptions without margins

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #3 Dated 11/15/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 3 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

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Response 3

Comments:

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Please find our response attached under the heading "Response to Objection #3 Dated 11/15/2022" on the Supporting Documentation tab.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please separate active life reserve balances for pre and post-stability.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #3 Dated 11/15/2022
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Response 4

Comments:

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Please find our response attached under the heading "Response to Objection #3 Dated 11/15/2022" on the Supporting Documentation tab.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please reconcile the policy count in Virginia for active policyholders. The count is listed as either 399 or 408 in various places.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #3 Dated 11/15/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 3 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #3 Dated 11/15/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 3 - Response.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC3 Cover Letter - 2022.pdf VA KIC LTC3 Appendices - 2022.pdf VA KIC LTC3 Actuarial Memorandum - 2022.pdf VA KIC LTC3 Exhibit 1.xlsx VA KIC LTC3 Exhibits - All Policies.xlsx VA KIC LTC3 Exhibits - PreRS Policies.pdf VA KIC LTC3 Exhibits - PreRS Policies.xlsx VA KIC LTC3 Exhibits - PostRS Policies.pdf VA KIC LTC3 Exhibits - PostRS Policies.xlsx VA KIC LTC3 Exhibits - revised 12.15.2022.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf* *VA KIC LTC3 Exhibits - revised 11.8.2022.pdf* *VA KIC LTC3 Exhibit 1.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Exhibits - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf*

Response 5

Comments:

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Please find our response attached under the heading "Response to Objection #3 Dated 11/15/2022" on the Supporting Documentation tab.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please quantify the fitting factors applied to the morbidity assumptions.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #3 Dated 11/15/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 3 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #3 Dated 11/15/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 3 - Response.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC3 Cover Letter - 2022.pdf VA KIC LTC3 Appendices - 2022.pdf VA KIC LTC3 Actuarial Memorandum - 2022.pdf VA KIC LTC3 Exhibit 1.xlsx VA KIC LTC3 Exhibits - All Policies.xlsx VA KIC LTC3 Exhibits - PreRS Policies.pdf VA KIC LTC3 Exhibits - PreRS Policies.xlsx VA KIC LTC3 Exhibits - PostRS Policies.pdf VA KIC LTC3 Exhibits - PostRS Policies.xlsx VA KIC LTC3 Exhibits - revised 12.15.2022.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf* *VA KIC LTC3 Exhibits - revised 11.8.2022.pdf* *VA KIC LTC3 Exhibit 1.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Exhibits - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf*

Conclusion:

Sincerely,

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

David Weizeorick

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/08/2022
Submitted Date	11/08/2022

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #2 Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each subset of business in the requested projections, please provide the active life reserve balance as 12/31/2021 on a nationwide basis.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #2 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 2 - Response.pdf

Conclusion:

Sincerely,

Jacob Allensworth

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/08/2022
Submitted Date	11/08/2022

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection #1 Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: The narrative explanation for the rate increase is missing from this form. Please provide this narrative consistent with the actuarial memorandum and in consumer-friendly language.

Please either attach Appendix A, since it is referenced in the summary, or provide the Issue Dates and Prior Rate Increases. This is a public document available to policyholders and the BOI prefers not to refer a policyholder to an Appendix as it may be difficult for them to find the correct document.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC3 Rate Request Summary Supplement - 11.8.2022.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA KIC LTC3 Rate Request Summary Supplement - 2022.pdf*

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC3 Rate Request Summary Supplement - 11.8.2022.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA KIC LTC3 Rate Request Summary Supplement - 2022.pdf*

Satisfied - Item:	Response to Objection #1 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 1 - Response.pdf

Response 2

Comments:

Please find our response attached under the heading "Response to Objection #1 Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Rate/Rule Schedule

1) Appendix C appears to indicate 617 policies issued in VA as of 12/31/2021. However, under the Rate/Rule Schedule tab, the number of Policy Holders affected is listed as 408. Please clarify if these 408 policyholders represent Active, Premium Paying (399) and Disabled Non-Paid Up (9) only.

2) Explain why the count of 408 is not consistent with the Exhibit 1 and Appendix A VA count of 399.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #1 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 1 - Response.pdf

Response 3

Comments:

Please find our response attached under the heading "Response to Objection #1 Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: In Appendix C, Attained Age count, for 70 and older please provide the breakout of the 461 policyholders by age bands (70-74; 75-79 and >80) that are (i) Active, Premium Paying and (ii) Disabled, Non-Paid Up.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #1 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 1 - Response.pdf

Response 4

Comments:

Please find our response attached under the heading "Response to Objection #1 Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Comments: Exhibit 1

1) Please provide the most recent cumulative approved rate increases for each state in Excel.

2) Please provide the nationwide average cumulative approved rate increases.

3) Please add a column to the Exhibit listing pending rate increases filed in each state.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #1 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 1 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #1 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 1 - Response.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC3 Cover Letter - 2022.pdf VA KIC LTC3 Appendices - 2022.pdf VA KIC LTC3 Actuarial Memorandum - 2022.pdf VA KIC LTC3 Exhibits - revised 11.8.2022.pdf VA KIC LTC3 Exhibit 1.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Exhibits - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf*

Response 5

Comments:

Please find our response attached under the heading "Response to Objection #1 Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an explanation and support to illustrate how the pilot wellness program will mitigate the need for rate increases.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #1 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 1 - Response.pdf

Response 6

Comments:

Please find our response attached under the heading "Response to Objection #1 Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: You provided the average issue age. Please provide the average attained age for the Virginia block.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #1 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 1 - Response.pdf

Conclusion:

Sincerely,

David Weizeorick

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Amendment Letter

Submitted Date: 06/01/2023

Comments:

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

This filing has now been updated to reflect the approved rate increase implementation schedule:

No Inflation: One phase of 28%
Simple Inflation: One phase of 28%, followed by one phase of 16% (48% cumulative)
Compound Inflation: Two phases of 28%, followed by one phase of 7% (75% cumulative)

Please see the revised proposed rate sheets attached on the “Rate/Rule Schedule” tab, as well as amended Company Rate Information submitted via “Post Submission Update”. The Company Rate Information reflects the impact of all phases combined.

The revised proposed rate sheets now include separate rates for “Proposed Premium Rates - Phase 1”, “Proposed Premium Rates - Phase 2”, and “Proposed Premium Rates - Phase 3”, including separate rate factor pages for each phase, which apply loads for riders and certain policy benefits.

Please note that the base rate tables are for non-inflation benefits, with inflationary benefit rates determined by then applying the corresponding inflation rider factors on the rate factor page. Therefore, the base rate tables for each phase are all the same, reflecting only the non-inflation rate increase of 28%, while the inflation rider factors on the rate factor pages must be applied to incorporate the inflationary rate increases. The Company has provided complete rate tables (base rates and factors) for each of the three phases for completeness, even though only compound inflation rates will have changes in each of the three phases.

As such, the “Proposed Premium Rates” base rates for each phase (“Phase 1”, “Phase 2”, “Phase 3”) are 28% higher than the “Current Premium Rates” in the current rate sheets.

The “Proposed Premium Rates” base rates, when multiplied by the “Phase 3” compound inflation rider factors, are 75% higher than the “Current Rates” multiplied by the “Current” compound inflation rider factors (75% is the cumulative impact of the three-phase compound inflation rate increase).

Similarly, the “Proposed Premium Rates” base rates, when multiplied by the “Phase 2” or “Phase 3” simple inflation rider factors, are 48% higher than the “Current Rates” multiplied by the “Current” simple inflation rider factors (48% is the cumulative impact of the two-phase simple inflation rate increase).

The Company has additionally attached a revised Actuarial Memorandum, Appendices, and Exhibits to reflect the approved rate increase implementation schedule.

Finally, revised John Doe versions of the letter (one for each inflation type, so three in total) have been uploaded under the section “Policyholder Notifications and Statement of Variability” on the Supporting Documentation tab. The letters are the same for each inflation type, except that the table on page 1 will reflect either one phase (non-inflation), two phases (simple inflation), or three phases (compound inflation).

Please let us know if anything further is needed.
Changed Items:

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

No Form Schedule Items Changed.

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA - Proposed KIC LTC3 TQ Rate Sheets	82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)	Revised	Previous State Filing Number: HUMA-129780458 Percent Rate Change Request: 65	VA KIC LTC3 TQ - Proposed Rate Sheets - revised 6.01.2023.pdf,	06/01/2023 By: David Weizeorick
Previous Version						
1	*VA - Proposed KIC LTC3 TQ Rate Sheets*	*82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)*	*Revised*	*Previous State Filing Number: HUMA-129780458 Percent Rate Change Request: 65*	*VA KIC LTC3 TQ - Proposed Rate Sheets.pdf,*	*10/21/2022 By: David Weizeorick*
Previous Version						
1	*VA - Proposed KIC LTC3 TQ Rate Sheets*	*82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)*	*Revised*	*Previous State Filing Number: HUMA-129780509 Percent Rate Change Request: 65*	*VA KIC LTC3 TQ - Proposed Rate Sheets.pdf,*	*10/21/2022 By: Madison Nahrup*
2	VA - Proposed KIC LTC3 NTQ Rate Sheets	82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)	Revised	Previous State Filing Number: HUMA-129780458 Percent Rate Change Request: 65	VA KIC LTC3 NTQ - Proposed Rate Sheets - revised 6.01.2023.pdf,	06/01/2023 By: David Weizeorick
Previous Version						
2	*VA - Proposed KIC LTC3 NTQ Rate Sheets*	*82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)*	*Revised*	*Previous State Filing Number: HUMA-129780458 Percent Rate Change Request: 65*	*VA KIC LTC3 NTQ - Proposed Rate Sheets.pdf,*	*10/21/2022 By: David Weizeorick*
Previous Version						
2	*VA - Proposed KIC LTC3 NTQ Rate*	*82120 (NTQ) 9/01 (VA), 83420 (NTQ)*	*Revised*	*Previous State Filing Number:*	*VA KIC LTC3 NTQ - Proposed Rate*	*10/21/2022 By: Madison Nahrup*

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Rate/Rule Schedule Item Changes

	Sheets	7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)		HUMA-129780509 Percent Rate Change Request: 65	Sheets.pdf,	

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC3 Cover Letter - 2022.pdf VA KIC LTC3 Exhibits - PreRS Policies - revised 1.04.2023.pdf VA KIC LTC3 Exhibits - PostRS Policies - revised 1.04.2023.pdf VA KIC LTC3 Exhibits - PreRS Policies - revised 1.26.2023.xlsx VA KIC LTC3 Exhibits - PostRS Policies - revised 1.26.2023.xlsx VA KIC LTC3 Actuarial Memorandum - 2022 - revised 6.01.2023.pdf VA KIC LTC3 Appendices - 2022 - revised 6.01.2023.pdf VA KIC LTC3 Exhibits - revised 6.01.2023.pdf VA KIC LTC3 Exhibits - All Policies - revised 6.01.2023.xlsx
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Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
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Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf* *VA KIC LTC3 Exhibit 1.xlsx* *VA KIC LTC3 Exhibits - All Policies.xlsx* *VA KIC LTC3 Exhibits - PreRS Policies.pdf* *VA KIC LTC3 Exhibits - PreRS Policies.xlsx* *VA KIC LTC3 Exhibits - PostRS Policies.pdf* *VA KIC LTC3 Exhibits - PostRS Policies.xlsx* *VA KIC LTC3 Exhibits - revised 12.15.2022.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf* *VA KIC LTC3 Exhibits - revised 11.8.2022.pdf* *VA KIC LTC3 Exhibit 1.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Exhibits - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf*

Satisfied - Item:	Policyholder Notifications and Statement of Variability
Comments:	
Attachment(s):	KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf Policy Change Confirmation_VA_LTC111 - John Doe.pdf KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf VA RINC Letter - KIC_2022-06 - John Doe - Non-Inflation.pdf VA RINC Letter - KIC_2022-06 - John Doe - Simple Inflation.pdf

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

	VA RINC Letter - KIC_2022-06 - John Doe - Compound Inflation.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf* *VA RINC Letter - KIC_2022-06 - John Doe.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf* *Policy Change Confirmation_VA_LTC111 - John Doe.pdf*
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *VA RINC Letter - KIC_2022-06 - John Doe.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf* *Policy Change Confirmation_VA_LTC111 - John Doe.pdf*
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *VA RINC Letter - KIC_2022-06 - John Doe.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf*
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*VA RINC Letter - KIC_2022-05 - John Doe.pdf* *KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-05.pdf*

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Amendment Letter

Submitted Date: 03/13/2023

Comments:

Please see the John Doe version of Form LTC-111, Policy Change Confirmation_VA_LTC111 - John Doe.pdf, attached under the Policyholder Notifications and Statement of Variability Section of the Supporting Documentation tab.

This form is submitted as part of the response to the objection #7 dated 2/27/2023.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notifications and Statement of Variability
Comments:	
Attachment(s):	KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf VA RINC Letter - KIC_2022-06 - John Doe.pdf Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf Policy Change Confirmation_VA_LTC111 - John Doe.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *VA RINC Letter - KIC_2022-06 - John Doe.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf*
Previous Version	
Satisfied - Item:	*Policyholder Notifications and Statement of Variability*
Comments:	
Attachment(s):	*VA RINC Letter - KIC_2022-05 - John Doe.pdf* *KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf* *KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf* *Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf* *Statement of Variability - CGIC (KIC)-RINC-VA_2022-05.pdf*

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Amendment Letter

Submitted Date: 01/04/2023

Comments:

Please see revised exhibits for the pre/post rate stability splits. Previously, policies issued on 10/1/2003 were included in the pre-rate stability split, this has been corrected.

An additional correction was made to the policyholder count in Exhibit 6a-6c for post-rate stability policies.

The corrections impacted the justified rate increases under the PPV Method (Exhibit 5), the Minnesota Method (Exhibit 6), and the Dual Loss Ratio Test (Exhibit 7). With the exception of Exhibit 6 for post-rate stability policies, the impacts were relatively minor.

Thank You.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC3 Cover Letter - 2022.pdf VA KIC LTC3 Appendices - 2022.pdf VA KIC LTC3 Actuarial Memorandum - 2022.pdf VA KIC LTC3 Exhibit 1.xlsx VA KIC LTC3 Exhibits - All Policies.xlsx VA KIC LTC3 Exhibits - PreRS Policies - revised 1.04.2023.pdf VA KIC LTC3 Exhibits - PreRS Policies - revised 1.04.2023.xlsx VA KIC LTC3 Exhibits - PostRS Policies - revised 1.04.2023.pdf VA KIC LTC3 Exhibits - PostRS Policies - revised 1.04.2023.xlsx VA KIC LTC3 Exhibits - revised 12.15.2022.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf* *VA KIC LTC3 Exhibit 1.xlsx* *VA KIC LTC3 Exhibits - All Policies.xlsx* *VA KIC LTC3 Exhibits - PreRS Policies.pdf* *VA KIC LTC3 Exhibits - PreRS Policies.xlsx* *VA KIC LTC3 Exhibits - PostRS Policies.pdf* *VA KIC LTC3 Exhibits - PostRS Policies.xlsx* *VA KIC LTC3 Exhibits - revised 12.15.2022.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf* *VA KIC LTC3 Cover Letter - 2022.pdf* *VA KIC LTC3 Appendices - 2022.pdf* *VA KIC LTC3 Actuarial Memorandum - 2022.pdf* *VA KIC LTC3 Exhibits - revised 11.8.2022.pdf* *VA KIC LTC3 Exhibit 1.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Managing Long-Term Care Risk - 2022.pdf*

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

	VA KIC LTC3 Cover Letter - 2022.pdf VA KIC LTC3 Appendices - 2022.pdf VA KIC LTC3 Exhibits - 2022.pdf VA KIC LTC3 Actuarial Memorandum - 2022.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Amendment Letter

Submitted Date: 10/21/2022

Comments:

A correction was made to the Previous Filing # referenced with the rate sheets.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA - Proposed KIC LTC3 TQ Rate Sheets	82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)	Revised	Previous State Filing Number: HUMA-129780458 Percent Rate Change Request: 65	VA KIC LTC3 TQ - Proposed Rate Sheets.pdf,	10/21/2022 By: David Weizeorick
Previous Version						
1	*VA - Proposed KIC LTC3 TQ Rate Sheets*	*82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)*	*Revised*	*Previous State Filing Number: HUMA-129780509 Percent Rate Change Request: 65*	*VA KIC LTC3 TQ - Proposed Rate Sheets.pdf,*	*10/21/2022 By: Madison Nahrup*
2	VA - Proposed KIC LTC3 NTQ Rate Sheets	82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)	Revised	Previous State Filing Number: HUMA-129780458 Percent Rate Change Request: 65	VA KIC LTC3 NTQ - Proposed Rate Sheets.pdf,	10/21/2022 By: David Weizeorick
Previous Version						
2	*VA - Proposed KIC LTC3 NTQ Rate Sheets*	*82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)*	*Revised*	*Previous State Filing Number: HUMA-129780509 Percent Rate Change Request: 65*	*VA KIC LTC3 NTQ - Proposed Rate Sheets.pdf,*	*10/21/2022 By: Madison Nahrup*

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

No Supporting Documents Changed.

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Reviewer Note

Created By:

Bill Dismore on 02/14/2023 12:25 PM

Last Edited By:

Greg Smith

Submitted On:

07/12/2023 10:38 AM

Subject:

Actuarial Summary & Opinion

Comments:

2/14/2023 - received actuary's summary and opinion report attached.

JOHN T. CONDO, FSA, MAAA, PHD
DAVID E. NEVE, FSA, MAAA, CERA
CANDE OLSEN, FSA, MAAA, CLU
SHAWN D. PARKS, FSA, MAAA

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LORNE W. SCHINBEIN, FSA, MAAA

February 13, 2023

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #GLTC-133410195**

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **Continental General Insurance Company** (the "Company"). This is a rate increase filing for a block of Long Term Care Insurance.

Recommendation

My review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, I believe that the Company has demonstrated compliance with the laws and regulations. Based solely on these laws and regulations, I recommend approval.

Other Extra-Regulatory Considerations

In addition to the regulatory analysis referenced above, I have reviewed a series of extra-regulatory tests that the Bureau considers for LTC rate filings. The maximum rate increase allowed under each of those tests is shown in the chart below:

Inflation	**None**	**Simple**	**Compound**
Requested	28%	48%	75%
Compliant Increase under 14VAC5-200	Pre-stability (full)/ Post-stability (full)	full/ full	full/ full
Future LR w/ALR	full/full	full/full	full/full
Additional Test	**Max Allowed**		
PV Future Loss	full	full	full
Prospective PV	177%/137%	198%/153%	394%/352%
If-Knew/Makeup	38.0%/17.0%	63%/28%	156%/119%
State Equity	27.0%	0.2%	8.2%

History and Details of Request

These plans were originally issued by Kanawha Insurance Company (KIC) from 1999 through 2006. In 2018, KIC was merged into the Company.

Inflation Type	2010 Increase	2017 Increase	Current Cumulative	Request	Requested Cumulative
No Inflation	50%	15%	72.5%	28%	120.8%
Simple Inflation	50%	52%	128.1%	48%	237.6%
Compound Inflation	50%	52%	128.1%	75%	299.2%

As of 12/31/21, there were 399 active, premium-paying policies in Virginia and 5,611 nationwide. Of those 399 policies, 157 were issued prior to 10/1/2003 (pre-stability) and 242 were issued after 9/30/2003 (post-stability).

Requests were sent to the Company for additional information and the Company's responses clarified issues which arose during my review. The Bureau was involved in all correspondence with the Company.

Methodology

My approach was to a) review the submitted filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the projections for reasonableness, and e) analyze the current increase and cumulative increase in Virginia relative to other states.

Assumptions

Morbidity
This assumption is based on a combination of Company data and the 2017 Milliman LTCGs. Base assumptions were set at a Company-wide basis and then fitting factors were used to better match the experience of this form. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement. However, certain tests for post-stability compliance include a 10% margin on claims.

Persistency
The Company's assumption is comprised of:

- Voluntary Lapse – the ultimate lapse rate ranges from 0.4% to 1.0%.
- Mortality – based on the 2012 IAM.
- Shock Lapse – NFO conversions of 19% times the rate increase percentage are assumed.

Interest
The original pricing interest rate was 7% for these forms. The average valuation rate of 4.5% is used for discounting in this submission.

Actual to Expected Results

Total Terminations

The actual termination rate for durations 10+ is 1.4% versus the 1.5% expected, or 93% A/E.

Morbidity

Based on current assumptions, the incidence A/E was 99.3%.

I examined credibility based on the formula recommended by the American Academy of Actuaries ("AAA") in a Long-term Care Credibility Monograph issued in August 2016. Under the formula recommended, 3,246 claims are needed for full LTCI data credibility. The standard is applied to cumulative historical experience to determine the credibility of the block. The Company had 626 claims on these forms and 7,745 claims company wide. The larger dataset was used in setting the overall assumptions, and then fitting factors were used to better reflect the product level experience. I conclude that the data is fully credible.

Projections

In order to determine the appropriate standard, it was necessary to determine the original loss ratio. The Company reports that the loss ratio using pricing assumptions was 61.0%, however, when using the average valuation interest rate as required by 14VAC5-200 et al, the original loss ratio is higher as shown in the Original LR column below. The loss ratio projections of premium-paying policies as of 12/31/2020 are summarized below.

Pre/Post Stability	Inflation	Original LR	No increase		w/ increase		Dual LR Test
			Fut/ALR	Lifetime	Fut/ALR	Lifetime	
Pre	None	73%	226%	98%	176%	94%	PASS
Pre	Simple	80%	222%	144%	141%	128%	PASS
Pre	Compound	87%	288%	260%	104%	202%	PASS
Post	None	73%	102%	123%	89%	120%	PASS
Post	Simple	80%	150%	120%	119%	113%	PASS
Post	Compound	87%	212%	214%	80%	165%	PASS

PV of Future Loss Test

For this analysis, I compared the present value of expected future loss under three scenarios: 1) original assumptions; 2) current assumptions and current premiums; and 3) current assumptions and proposed premiums. The results show that the expected loss with the requested increase is greater than that expected under original assumptions so no restriction would be required.

Period	Inflation	Original	Current	Proposed	Limit
Pre	None	(9.4M)	(35.1M)	(30.6M)	n/a
Pre	Simple	(8.1M)	(41.9M)	(35.3M)	n/a
Pre	Compound	(34.2M)	(318.5M)	(253.0M)	n/a
Post	None	(9.4M)	(25.8M)	(23.7M)	n/a
Post	Simple	(8.1M)	(22.0M)	(19.9M)	n/a
Post	Compound	(34.2M)	(197.7M)	(151.9M)	n/a

Prospective PV and If-Knew/Makeup Approaches

The approach used by the Company follows the guidance of the NAIC LTC Pricing Subgroup, with some modifications due to lack of data. I have reviewed the data provided by the Company supporting both methods and believe it is reasonable.

Period	Inflation	PPV	IK/MU	Proposed
Pre	None	177%	38%	28%
Pre	Simple	198%	63%	48%
Pre	Compound	394%	156%	75%
Post	None	137%	17%	28%
Post	Simple	153%	28%	48%
Post	Compound	352%	119%	75%

State Rate Equity

The statistics related to rate actions in all states are presented in the table below.

Inflation	NW Range	NW Avg	VA Curr	VA Prop	Allowed
None	0%-176%	119%	73%	121%	27.0%
Simple	0%-211%	129%	128%	238%	0.2%
Compound	0%-311%	147%	128%	299%	8.2%

Since Virginia has a significant percentage of the inforce for this block, the Bureau will have to decide how much weight to place on this measure.

Reliance and Qualifications

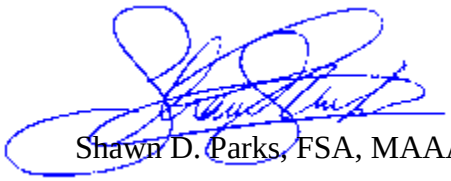
I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me to discuss.

Sincerely,



Shawn D. Parks, FSA, MAAA

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Reviewer Note

Created By:

Bill Dismore on 11/09/2022 08:19 AM

Last Edited By:

Bill Dismore

Submitted On:

06/02/2023 03:20 PM

Subject:

RRS

Comments:

Rate Review Summary

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: Continental General Insurance Company, NAIC NO: 71404

SERFF Tracking Number: GLTC-133410195

Revised Rates

Average Annual Premium Per Member: 4,712

Average Requested Percentage Rate Change Per Member: 65%

Range of Requested Rate Changes: 28%-75%

Number of Virginia Policyholders Affected: 408

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
82000 1/01	LTC3 TQ	7/22/2002-2/02/2006	2010: 50% rate increase for all policies 2017: 15% rate increase for policies without inflation and 52% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.
82120 9/01	LTC3 NTQ	5/28/2002 - 2/28/2006	2010: 50% rate increase for all policies 2017: 15% rate increase for policies without inflation and 52% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.

Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Key Information Used to Develop the Rates Including the Main Drivers

Throughout the years, experience for this product form has continued to develop unfavorably and has not aligned with the original assumptions. One effect of the worsening experience is a need to request a rate increase on this product. The main component driving this need is significantly higher than anticipated claims volumes.

This requested rate increase is designed to help offset some of the expected increased costs due to higher anticipated claims, and to increase the Company's capability to pay current and anticipated future claims. Please note this rate increase request is not based on a policyholder's claims history or any other personal factor.

Continental General Insurance Company has filed the rate increase request with the Virginia Bureau of Insurance and has included the necessary information requested by the State to support the increase.

Part 2 - Long Term Care Insurance Rate Request Summary

Completed by the Bureau of Insurance (Bureau) of the Virginia State Corporation Commission

Company Name and NAIC Number: Continental General Insurance Company – NAIC # 71404

SERFF Tracking Number: GLTC-133410195

Disposition: Approved & Filed

Approval Date: 6/02/2023

Current Average Annual Premium Per Member: $4,712

Rate Changes:

Average Percentage Rate Change Per Member: 65%

Minimum Requested Percentage Rate Change Per Member: 28%

Maximum Requested Percentage Rate Change Per Member: 75%

Number of Virginia Policy Holders Affected: 408

Summary of the Bureau's review of the rate request:

The Company requested an average rate change of 65% rate increase on this block of individual long-term care insurance policy forms and the Bureau approved an average rate increase of 65% (28% for policies with no inflation, 48% for policies with simple inflation and 75% for policies with compound inflation.

The Bureau and its consulting actuary reviewed the documentation and determined that this rate increase complies with the regulatory and actuarial requirements for a rate increase as set forth in 14VAC5-200-150 and 14VAC5-200-153 of the Virginia Administrative Code. The review indicated that the anticipated lifetime loss ratio after the increase will be 120% for policies with no inflation, 113% for policies with simple inflation and 214% for policies with compound inflation, which exceeds the minimum required loss ratio of 60%.

The Company has advised that they do not intend to request future rates increases on this block unless the actual experience is worse than projected.

The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit

period, a longer elimination period, the termination of riders or any combination of these reductions, or a paid-up policy. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and can be discussed with the Company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Form Schedule

Lead Form Number: 80650 1/97, 80880 (NTQ) 1/98

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed 06/02/2023	Rate Increase Notification Letter	CGI(KIC) – RINC(VA)	OTH	Initial		54.400	VA RINC Letter - KIC_2022-06.pdf
2	Disapproved 06/02/2023	KIC Policy Change Confirmation Letter	LTC-111	OTH	Initial		45.600	Policy Change Confirmation_VA_ LTC111.pdf
3		N/A	N/A	OTH	Initial			

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NAP**	Network Access Plan
NOC	Notice of Coverage	**OTH**	Other
OUT	Outline of Coverage	**PJK**	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	**POLA**	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	**PRD**	Provider Directory

Continental General Insurance Company
P.O. Box 203098
Austin, TX 78720-3098

[TEMPLATE ID]

[Name]
[Address Line 1]
[Address Line 2]
[Address Line 3]
[City, State, Zip Code]

[Today's Date]

Re: Your Long Term Care Insurance Policy Premium is Rate Increasing
Policy Number: [POLICY NUMBER]

Dear Policyholder:

The premium for your long-term care policy is going to increase. This letter explains:

- When and how much your premium is increasing
- Why your premium is increasing
- What options you have

When and how much your premium is increasing:

Current [Modal] Premium	New [Modal] Premium	Rate Increase Percentage	Rate Increase Effective Date
[$X,XXX.XX]	[$X,XXX.XX]	[XX]%	[MM/DD/YYYY]
[	[$X,XXX.XX]	[XX]%	[MM/DD/YYYY]]
[	[$X,XXX.XX]	[XX]%	[MM/DD/YYYY]]

The rate increase request was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. The Company reserves the right to request a future rate increase as per the policy. All future rate increases are subject to review by the Commission. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at [https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx]. You have the right to request a revised premium rate or rate schedule. In the event of a future rate increase, similar options to those listed in this letter may be available.

Why your premium is increasing:

People are living longer, and the cost of long-term care has risen. As a result, more people are filing claims, and their claims are more expensive than when the Company set a price for your policy. It has become necessary for the Company to increase the premiums for your long-term care policy. If these claim trends continue, the Company may need to increase your premiums again.

These trends are not related to your own claim experience, but the experience of all policies on this long-term care policy form.

What options you have:

We understand that budgeting for a premium rate increase can be challenging. That is why we are offering our policyholders options to keep their premium at or close to its current level. You may elect to maintain your coverage at its current benefit level by paying the increased premium amount. You may also seek to moderate the impact of the premium rate increase by considering one or more of the options set forth below:

Option		**Description**	**New [Modal] Premium**
1.	Pay the higher premium. Your coverage will stay the same.	Your premium change will automatically occur as described above with no changes to your coverage. No action is needed from you.	[$X,XXX.XX]
2.	Stop Paying Premiums.	The Contingent Nonforfeiture benefit allows you to stop paying premium completely in exchange for reducing how long your long-term care policy provides coverage. Your maximum lifetime benefits are shortened. Please see the Contingent Nonforfeiture Limit Calculation and Limitation section of this letter for a description of this option.	$0
3.	Lower your premium by choosing to lower your coverage limits.	You may be able to lower your coverage limits to lower your premium. Examples of available options may include reducing the Daily Benefit Amounts or Maximum Days Benefit Period, increasing the Elimination Period, or removing optional policy benefits, such as Inflation or other riders.	Please call [866-830-0607] for a customized quote of premium reduction options.

Please note that all benefit reduction options may not be of equal value.

Please call our Client Services Department at [866-830-0607] for more information on any of the options described above. Our office hours are [Monday through Thursday, 9 a.m. to 6 p.m. EST, and Friday, 9:00 a.m. to 3:00 p.m. EST].

You may change your coverage at any time. You may elect one of the options described above anytime within 120 days of the Rate Increase Effective Date. If you do not elect any of the options offered above and the Policy lapses within 120 days after the Premium Increase, we will convert the Policy to a reduced paid-up status in accordance with option 2. If at time of application you purchased a non-forfeiture benefit option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture benefit option. Please contact our Client Services Department if you would like to discuss this or any other option.

Option 2: Contingent Nonforfeiture Limit Calculation and Limitations

The dollar maximum limit of Benefits available under Option 2 above is the greater of:

- 30 times the Daily Nursing Home Benefit in effect on the due date of the unpaid premium; or
- 100% of the sum of all Premiums paid for the Policy and all attached Riders, including the premiums paid prior to any changes in Benefits.

The Contingent Nonforfeiture benefit shortens how long your policy provides coverage. Your maximum daily benefits and elimination periods will remain at the levels in effect at the time you chose this benefit. If you have an inflation protection rider on your policy, your daily benefits will be frozen and will not continue to increase. The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2.

The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

Electronic Payment Methods

If you have authorized premium payments via electronic funds transfer, we will deduct the new premium from your bank account starting on the Rate Increase Effective Date on page 1. If your premium payment is made via a third-party account or online banking, you must contact your representative or bank prior to the next billing date in order to update the payment amount.

Policyholders with waived premiums

If your premiums are currently being waived, the new premium will also be waived until you are no longer eligible for waiver of premium, as stated in your policy. You will begin to pay the adjusted premium when you return to a premium paying status.

Sincerely,
[Fabiola Amaro Best FALU, FLMI, ACS, AIAA]
[Senior Vice President and Chief Operating Officer]

CONTINENTAL GENERAL INSURANCE COMPANY

[P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737]

[Today's Date]

[Insured Name]
[Address Line 1]
[Address Line 2]
[Address Line 3]
[City, State Zip Code]

RE: Policy Number: [Policy Number]
Insured: [Insured Name]

Dear [Insured Name]

Thank you for your recent request to make changes to the above referenced policy.

[Policy Change Description].

If you have any questions, please contact our Client Services Department for further assistance.

Sincerely,

Client Services Department

Enclosure – POLICY SCHEDULE PAGE

POLICY SCHEDULE PAGE

INSURED/OWNER INFORMATION

Insured:	[Insured Name]
Age:	[Issue Age]
Owner:	[Insured Name]

POLICY INFORMATION

Policy Number:	[Policy Number]
Policy Description:	Long-Term Care Insurance Policy
Policy Riders, if Any:	[Home Health Care Rider] [Survivorship Benefit Rider] [Simple Inflation Protection Rider] [Joint Waiver of Premium Rider] [Nonforfeiture Rider] [Compound Inflation Protection Rider] [Guaranteed Purchase Option Rider] [Return of Premium Rider]
Date of Policy:	[Issue Date of Policy]
Modal Premium:	[Modal Premium Amount]
Premium Payment Mode:	[Monthly Bank Draft]
Total Annual Premium:	[Annual Premium Amount]
Beneficiary:	[Beneficiary Name]
Alternate Premium Payor:	[Alternate Payor Name]

POLICY BENEFITS

Elimination Period: [Elimination Period] Days

	Daily Benefit Amount	Maximum Days
Nursing Home and Assisted Living Care	[$XXX.XX]	[X,XXX]
Hospice	[$XXX.XX]	[X,XXX]
Adult Day Care	[$XXX.XX]	[X,XXX]
Bed Reservation – Temporary Leave	[$XXX.XX]	[XX] Days Per Calendar Year
Bed Reservation – During Hospitalization	[$XXX.XX]	[XX] Days Per Calendar Year
[Home Health Care]	[$XXX.XX]	[X,XXX]
[Homemaker]	[See Notes]	[X,XXX]
[Respite Care]	[$XXX.XX]	[X,XXX]

NOTES: [Homemaker Benefits are the greater of $50 or 50% of the Daily Indemnity Benefit for Home Health Care. The total payable in a week for Homemaker Benefits plus Home Health Care Benefits is 7 times the Daily Benefit Amount for Home Health Care. Homemaker Benefits are payable for maximum of 180 Days per Calendar Year.]

THIS SCHEDULE PAGE IS EFFECTIVE [TODAY'S DATE] AND REPLACES ANY PRIOR SCHEDULE PAGE.

Customer Service Toll Free Telephone: 1-866-830-0607

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	45.000%
Effective Date of Last Rate Revision:	11/20/2017
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	HUMA-129780458

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	65.000%	65.000%	$757,254	408	$1,168,399	75.000%	28.000%

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		VA - Proposed KIC LTC3 TQ Rate Sheets	82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)	Revised	Previous State Filing Number: HUMA-129780458 Percent Rate Change Request: 65	VA KIC LTC3 TQ - Proposed Rate Sheets - revised 6.01.2023.pdf,
2		VA - Proposed KIC LTC3 NTQ Rate Sheets	82120 (NTQ) 9/01 (VA), 83420 (NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA)	Revised	Previous State Filing Number: HUMA-129780458 Percent Rate Change Request: 65	VA KIC LTC3 NTQ - Proposed Rate Sheets - revised 6.01.2023.pdf,

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for Life

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	55.95	27.56	69.95	34.44	83.94	41.33	16-30
31	57.28	28.22	71.58	35.26	85.89	42.30	31
32	58.59	28.84	73.22	36.07	87.86	43.28	32
33	59.88	29.50	74.85	36.88	89.82	44.25	33
34	61.20	30.14	76.48	37.67	91.79	45.21	34
35	62.52	30.78	78.14	38.49	93.79	46.20	35
36	63.81	31.42	79.78	39.28	95.74	47.14	36
37	65.14	32.09	81.42	40.10	97.68	48.12	37
38	66.44	32.72	83.05	40.92	99.66	49.10	38
39	67.74	33.37	84.68	41.72	101.61	50.06	39
40	69.07	34.04	86.34	42.52	103.60	51.03	40
41	70.37	34.66	87.96	43.32	105.57	51.98	41
42	71.67	35.32	89.60	44.15	107.53	52.98	42
43	73.00	35.94	91.24	44.94	109.48	53.91	43
44	74.30	36.61	92.86	45.75	111.45	54.89	44
45	75.60	37.22	94.50	46.54	113.41	55.86	45
46	76.93	37.89	96.17	47.37	115.39	56.83	46
47	78.23	38.54	97.80	48.17	117.36	57.79	47
48	79.53	39.17	99.43	48.97	119.32	58.78	48
49	80.86	39.82	101.07	49.77	121.27	59.74	49
50	82.16	40.49	102.71	50.60	123.24	60.71	50
51	83.47	41.11	104.33	51.39	125.20	61.64	51
52	84.79	41.77	105.98	52.20	127.18	62.64	52
53	90.84	44.74	113.54	55.94	136.23	67.12	53
54	96.88	47.72	121.11	59.65	145.33	71.56	54
55	102.94	50.70	128.67	63.37	154.38	76.04	55
56	108.99	53.68	136.23	67.11	163.48	80.54	56
57	115.03	56.65	143.78	70.84	172.53	85.00	57
58	125.29	61.70	156.60	77.13	187.90	92.56	58
59	135.53	66.75	169.40	83.44	203.26	100.13	59
60	145.75	71.80	182.20	89.73	218.62	107.69	60
61	156.01	76.83	195.00	96.04	233.98	115.24	61
62	166.22	81.87	207.77	102.35	249.33	122.80	62
63	184.19	90.74	230.25	113.41	276.31	136.09	63
64	202.19	99.58	252.72	124.47	303.27	149.35	64
65	220.13	108.44	275.19	135.55	330.23	162.68	65
66	238.14	117.29	297.66	146.61	357.20	175.94	66
67	256.09	126.16	320.12	157.68	384.15	189.21	67
68	293.52	144.56	366.89	180.70	440.26	216.86	68
69	330.89	163.00	413.63	203.74	496.36	244.47	69
70	368.29	181.41	460.36	226.76	552.45	272.12	70
71	405.70	199.82	507.14	249.80	608.56	299.76	71
72	443.10	218.24	553.88	272.81	664.65	327.36	72
73	516.98	254.66	646.23	318.31	775.49	381.96	73
74	590.89	291.05	738.61	363.79	886.32	436.56	74
75	664.74	327.44	830.95	409.28	997.13	491.14	75
76	738.65	363.81	923.30	454.76	1,107.96	545.72	76
77	812.53	400.20	1,015.67	500.25	1,218.80	600.29	77
78	934.76	460.42	1,168.46	575.53	1,402.15	690.62	78
79	1,064.87	524.49	1,331.10	655.63	1,597.31	786.75	79
80	1,192.41	587.32	1,490.52	734.14	1,788.61	880.97	80
81	1,325.68	652.95	1,657.10	816.19	1,988.53	979.43	81
82	1,465.56	721.87	1,831.96	902.32	2,198.36	1,082.79	82
83	1,611.47	793.72	2,014.35	992.14	2,417.22	1,190.58	83
84	1,763.69	868.67	2,204.60	1,085.85	2,645.52	1,303.03	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	37.06	15.88	46.31	19.85	55.55	23.83	16-30
31	37.91	16.26	47.39	20.31	56.86	24.37	31
32	38.77	16.64	48.47	20.79	58.16	24.93	32
33	39.64	17.00	49.55	21.24	59.47	25.48	33
34	40.50	17.36	50.64	21.71	60.76	26.06	34
35	41.38	17.74	51.71	22.17	62.04	26.61	35
36	42.25	18.11	52.80	22.64	63.36	27.16	36
37	43.10	18.48	53.88	23.09	64.65	27.71	37
38	43.97	18.85	54.96	23.56	65.96	28.26	38
39	44.85	19.21	56.06	24.03	67.29	28.84	39
40	45.71	19.60	57.14	24.50	68.58	29.40	40
41	46.59	19.96	58.23	24.95	69.86	29.94	41
42	47.46	20.34	59.30	25.42	71.17	30.50	42
43	48.31	20.71	60.39	25.88	72.46	31.04	43
44	49.18	21.07	61.47	26.36	73.78	31.62	44
45	50.04	21.45	62.57	26.80	75.07	32.18	45
46	50.92	21.81	63.63	27.28	76.35	32.72	46
47	51.79	22.20	64.73	27.74	77.66	33.28	47
48	52.63	22.57	65.80	28.20	78.96	33.83	48
49	53.52	22.92	66.91	28.66	80.28	34.41	49
50	54.39	23.30	67.99	29.13	81.59	34.96	50
51	55.24	23.67	69.07	29.59	82.89	35.51	51
52	56.13	24.05	70.16	30.05	84.17	36.07	52
53	60.10	25.74	75.15	32.19	90.18	38.64	53
54	64.10	27.47	80.14	34.34	96.17	41.20	54
55	68.10	29.18	85.12	36.48	102.14	43.76	55
56	72.10	30.90	90.11	38.63	108.13	46.35	56
57	76.08	32.61	95.12	40.76	114.15	48.91	57
58	85.39	36.61	106.74	45.75	128.09	54.89	58
59	94.71	40.59	118.37	50.73	142.05	60.85	59
60	104.00	44.56	130.00	55.72	155.97	66.85	60
61	113.31	48.56	141.62	60.71	169.96	72.84	61
62	122.62	52.56	153.27	65.69	183.91	78.82	62
63	141.04	60.45	176.32	75.56	211.57	90.66	63
64	159.50	68.36	199.39	85.45	239.26	102.54	64
65	177.95	76.26	222.44	95.35	266.93	114.42	65
66	196.40	84.17	245.52	105.22	294.62	126.26	66
67	214.84	92.07	268.57	115.11	322.28	138.14	67
68	251.79	107.92	314.73	134.90	377.69	161.88	68
69	288.72	123.74	360.91	154.68	433.08	185.60	69
70	325.67	139.57	407.07	174.46	488.49	209.34	70
71	362.60	155.40	453.26	194.27	543.92	233.13	71
72	399.54	171.24	499.43	214.04	599.32	256.87	72
73	472.82	202.65	591.03	253.30	709.21	303.95	73
74	546.11	234.05	682.62	292.56	819.15	351.08	74
75	619.39	265.45	774.25	331.81	929.09	398.20	75
76	692.68	296.87	865.84	371.07	1,039.03	445.30	76
77	765.95	328.27	957.47	410.33	1,148.95	492.42	77
78	881.22	377.65	1,101.52	472.08	1,321.79	566.49	78
79	1,003.84	430.23	1,254.81	537.78	1,505.77	645.34	79
80	1,124.10	481.74	1,405.11	602.20	1,686.12	722.64	80
81	1,249.72	535.60	1,562.15	669.49	1,874.57	803.39	81
82	1,381.59	592.13	1,726.99	740.15	2,072.38	888.18	82
83	1,519.13	651.05	1,898.91	813.82	2,278.68	976.60	83
84	1,662.60	712.55	2,078.26	890.69	2,493.93	1,068.84	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for Life

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	34.07	14.62	42.60	18.27	51.12	21.90	16-30
31	34.87	14.95	43.58	18.68	52.31	22.41	31
32	35.66	15.28	44.58	19.11	53.50	22.92	32
33	36.47	15.63	45.57	19.55	54.69	23.45	33
34	37.27	15.97	46.59	19.96	55.91	23.96	34
35	38.07	16.29	47.59	20.39	57.10	24.46	35
36	38.86	16.65	48.58	20.83	58.29	25.00	36
37	39.65	17.00	49.57	21.24	59.48	25.48	37
38	40.45	17.36	50.56	21.68	60.67	26.01	38
39	41.24	17.69	51.56	22.11	61.86	26.52	39
40	42.07	18.02	52.58	22.53	63.09	27.02	40
41	42.87	18.37	53.57	22.96	64.28	27.56	41
42	43.66	18.71	54.57	23.39	65.47	28.07	42
43	44.45	19.03	55.55	23.81	66.66	28.57	43
44	45.25	19.39	56.55	24.24	67.87	29.11	44
45	46.04	19.74	57.54	24.67	69.06	29.59	45
46	46.85	20.08	58.56	25.09	70.26	30.11	46
47	47.65	20.43	59.56	25.52	71.45	30.63	47
48	48.45	20.76	60.54	25.95	72.64	31.13	48
49	49.24	21.09	61.54	26.37	73.83	31.65	49
50	50.04	21.45	62.53	26.80	75.03	32.18	50
51	50.83	21.77	63.55	27.24	76.26	32.68	51
52	51.62	22.12	64.55	27.67	77.45	33.20	52
53	55.32	23.72	69.15	29.63	82.96	35.55	53
54	58.98	25.29	73.73	31.60	88.49	37.91	54
55	62.67	26.85	78.32	33.56	93.98	40.27	55
56	66.33	28.43	82.92	35.53	99.49	42.65	56
57	69.99	29.99	87.51	37.49	105.01	45.00	57
58	78.57	33.68	98.21	42.09	117.86	50.51	58
59	87.13	37.35	108.90	46.68	130.68	56.03	59
60	95.68	41.01	119.59	51.25	143.50	61.50	60
61	104.24	44.67	130.30	55.85	156.35	67.02	61
62	112.78	48.36	140.99	60.44	169.18	72.51	62
63	129.77	55.60	162.20	69.50	194.64	83.42	63
64	146.74	62.89	183.42	78.60	220.10	94.32	64
65	163.70	70.17	204.63	87.71	245.57	105.23	65
66	180.68	77.44	225.87	96.79	271.04	116.17	66
67	197.66	84.72	247.08	105.89	296.49	127.08	67
68	231.65	99.28	289.56	124.10	347.48	148.90	68
69	265.63	113.84	332.04	142.31	398.45	170.76	69
70	299.62	128.40	374.52	160.51	449.42	192.61	70
71	333.58	142.98	416.99	178.71	500.38	214.48	71
72	367.58	157.52	459.47	196.92	551.37	236.30	72
73	435.01	186.43	543.74	233.04	652.49	279.65	73
74	502.41	215.32	628.03	269.16	753.64	322.98	74
75	569.84	244.24	712.31	305.28	854.76	366.34	75
76	637.27	273.13	796.58	341.40	955.89	409.68	76
77	704.69	302.02	880.86	377.51	1,057.05	452.99	77
78	810.71	347.46	1,013.39	434.32	1,216.06	521.18	78
79	923.55	395.80	1,154.43	494.76	1,385.33	593.69	79
80	1,034.16	443.23	1,292.70	554.02	1,551.23	664.82	80
81	1,149.73	492.74	1,437.17	615.92	1,724.61	739.11	81
82	1,271.05	544.74	1,588.84	680.93	1,906.61	817.13	82
83	1,397.61	598.98	1,747.00	748.72	2,096.40	898.47	83
84	1,529.61	655.55	1,912.03	819.43	2,294.43	983.31	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	29.11	12.48	36.39	15.59	43.67	18.71	16-30
31	29.81	12.76	37.26	15.97	44.68	19.16	31
32	30.48	13.06	38.09	16.32	45.71	19.60	32
33	31.17	13.36	38.95	16.69	46.75	20.03	33
34	31.83	13.64	39.78	17.05	47.73	20.44	34
35	32.54	13.94	40.65	17.43	48.78	20.92	35
36	33.20	14.25	41.51	17.79	49.82	21.36	36
37	33.87	14.53	42.36	18.15	50.83	21.77	37
38	34.57	14.82	43.21	18.53	51.84	22.25	38
39	35.24	15.10	44.06	18.88	52.86	22.66	39
40	35.93	15.41	44.92	19.25	53.90	23.09	40
41	36.61	15.68	45.79	19.61	54.94	23.54	41
42	37.30	15.99	46.62	19.99	55.94	23.97	42
43	37.98	16.28	47.48	20.34	56.97	24.41	43
44	38.64	16.56	48.31	20.71	57.98	24.86	44
45	39.35	16.86	49.18	21.07	59.00	25.29	45
46	40.01	17.16	50.02	21.45	60.02	25.73	46
47	40.70	17.45	50.87	21.80	61.06	26.14	47
48	41.38	17.74	51.74	22.17	62.09	26.61	48
49	42.07	18.05	52.58	22.55	63.09	27.06	49
50	42.75	18.33	53.44	22.90	64.12	27.47	50
51	43.40	18.62	54.27	23.27	65.14	27.94	51
52	44.12	18.91	55.14	23.63	66.15	28.35	52
53	47.26	20.25	59.07	25.31	70.87	30.36	53
54	50.38	21.59	63.00	27.01	75.60	32.41	54
55	53.52	22.95	66.91	28.68	80.28	34.43	55
56	56.65	24.29	70.84	30.36	85.00	36.43	56
57	59.83	25.64	74.76	32.05	89.72	38.45	57
58	67.12	28.75	83.90	35.94	100.68	43.15	58
59	74.44	31.91	93.04	39.87	111.67	47.86	59
60	81.74	35.02	102.17	43.79	122.59	52.56	60
61	89.06	38.18	111.31	47.72	133.57	57.27	61
62	96.36	41.29	120.45	51.62	144.54	61.95	62
63	110.87	47.51	138.57	59.39	166.30	71.27	63
64	125.38	53.75	156.71	67.16	188.03	80.59	64
65	139.85	59.96	174.84	74.94	209.80	89.95	65
66	154.37	66.15	192.96	82.70	231.56	99.23	66
67	168.87	72.38	211.08	90.47	253.30	108.54	67
68	197.91	84.83	247.39	106.02	296.87	127.22	68
69	226.94	97.27	283.67	121.57	340.39	145.89	69
70	255.99	109.70	319.97	137.11	383.96	164.54	70
71	285.00	122.15	356.26	152.69	427.51	183.22	71
72	314.02	134.58	392.54	168.23	471.05	201.88	72
73	371.64	159.28	464.55	199.10	557.47	238.91	73
74	429.24	183.96	536.55	229.94	643.85	275.94	74
75	486.85	208.65	608.55	260.81	730.27	312.96	75
76	544.45	233.34	680.55	291.67	816.65	350.02	76
77	602.04	258.02	752.56	322.53	903.08	387.02	77
78	692.63	296.84	865.79	371.06	1,038.94	445.26	78
79	789.03	338.16	986.30	422.69	1,183.56	507.25	79
80	883.53	378.68	1,104.42	473.33	1,325.31	567.99	80
81	982.28	420.98	1,227.85	526.21	1,473.43	631.45	81
82	1,085.94	465.41	1,357.41	581.75	1,628.89	698.09	82
83	1,194.05	511.73	1,492.54	639.65	1,791.04	767.59	83
84	1,306.83	560.06	1,633.52	700.07	1,960.22	840.09	84

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 10 Years

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	99.32	48.91	124.16	61.15	148.99	73.38	16-30
31	101.64	50.06	127.05	62.58	152.47	75.10	31
32	103.99	51.21	129.96	64.01	155.96	76.83	32
33	106.29	52.36	132.88	65.45	159.46	78.54	33
34	108.62	53.50	135.78	66.89	162.93	80.27	34
35	110.96	54.66	138.69	68.31	166.43	82.00	35
36	113.27	55.77	141.61	69.73	169.93	83.69	36
37	115.60	56.92	144.49	71.17	173.40	85.40	37
38	117.94	58.07	147.40	72.60	176.90	87.13	38
39	120.24	59.21	150.32	74.05	180.39	88.84	39
40	122.57	60.36	153.22	75.47	183.87	90.57	40
41	124.92	61.52	156.13	76.92	187.35	92.30	41
42	127.22	62.67	159.01	78.32	190.81	93.98	42
43	129.55	63.81	161.93	79.76	194.33	95.69	43
44	131.89	64.96	164.85	81.19	197.82	97.42	44
45	134.21	66.11	167.74	82.62	201.28	99.14	45
46	136.52	67.25	170.66	84.07	204.80	100.86	46
47	138.87	68.40	173.58	85.49	208.29	102.58	47
48	141.18	69.56	176.46	86.94	211.75	104.31	48
49	143.50	70.68	179.38	88.35	215.27	106.01	49
50	145.84	71.83	182.30	89.78	218.75	107.74	50
51	148.16	72.99	185.19	91.23	222.21	109.45	51
52	150.48	74.12	188.11	92.65	225.73	111.18	52
53	162.29	79.94	202.85	99.92	243.40	119.90	53
54	174.08	85.75	217.60	107.17	261.12	128.63	54
55	185.87	91.55	232.36	114.44	278.82	137.34	55
56	197.70	97.37	247.10	121.70	296.52	146.04	56
57	209.48	103.19	261.85	128.97	314.23	154.76	57
58	231.85	114.19	289.80	142.72	347.76	171.28	58
59	254.18	125.20	317.73	156.51	381.27	187.81	59
60	276.56	136.22	345.69	170.27	414.82	204.31	60
61	298.92	147.23	373.63	184.04	448.36	220.84	61
62	321.27	158.22	401.59	197.80	481.92	237.36	62
63	355.97	175.35	444.95	219.16	533.94	263.00	63
64	390.68	192.44	488.35	240.54	586.01	288.67	64
65	425.40	209.52	531.72	261.90	638.07	314.28	65
66	460.11	226.61	575.13	283.28	690.14	339.93	66
67	494.80	243.72	618.50	304.64	742.18	365.56	67
68	552.58	272.15	690.70	340.20	828.84	408.22	68
69	610.33	300.60	762.91	375.76	915.48	450.92	69
70	668.10	329.06	835.14	411.34	1,002.16	493.61	70
71	725.86	357.52	907.34	446.90	1,088.81	536.28	71
72	783.65	385.98	979.56	482.48	1,175.48	578.97	72
73	901.20	443.88	1,126.50	554.85	1,351.81	665.83	73
74	1,018.73	501.77	1,273.43	627.20	1,528.12	752.65	74
75	1,136.28	559.67	1,420.36	699.58	1,704.45	839.51	75
76	1,253.84	617.57	1,567.31	771.96	1,880.78	926.35	76
77	1,371.39	675.46	1,714.23	844.33	2,057.06	1,013.20	77
78	1,577.70	777.09	1,972.15	971.34	2,366.58	1,165.61	78
79	1,797.30	885.24	2,246.63	1,106.55	2,695.95	1,327.85	79
80	2,012.58	991.26	2,515.71	1,239.09	3,018.85	1,486.91	80
81	2,237.50	1,102.05	2,796.88	1,377.57	3,356.25	1,653.08	81
82	2,473.63	1,218.33	3,092.02	1,522.93	3,710.41	1,827.52	82
83	2,719.86	1,339.62	3,399.82	1,674.53	4,079.77	2,009.45	83
84	2,976.77	1,466.15	3,720.95	1,832.72	4,465.14	2,199.26	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 10 Years

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	65.74	28.17	82.16	35.23	98.60	42.27	16-30
31	67.29	28.84	84.11	36.03	100.94	43.24	31
32	68.83	29.50	86.03	36.88	103.23	44.25	32
33	70.35	30.16	87.95	37.70	105.55	45.22	33
34	71.90	30.81	89.87	38.50	107.84	46.22	34
35	73.43	31.49	91.79	39.35	110.13	47.21	35
36	74.97	32.13	93.71	40.17	112.46	48.20	36
37	76.52	32.79	95.64	40.99	114.75	49.18	37
38	78.05	33.46	97.57	41.82	117.09	50.20	38
39	79.60	34.12	99.49	42.65	119.40	51.16	39
40	81.13	34.75	101.43	43.46	121.70	52.15	40
41	82.66	35.44	103.33	44.29	124.01	53.16	41
42	84.21	36.08	105.27	45.12	126.30	54.14	42
43	85.75	36.74	107.17	45.93	128.63	55.12	43
44	87.30	37.40	109.11	46.77	130.92	56.13	44
45	88.83	38.07	111.05	47.59	133.26	57.10	45
46	90.38	38.73	112.96	48.40	135.55	58.07	46
47	91.89	39.39	114.89	49.24	137.87	59.08	47
48	93.44	40.05	116.80	50.06	140.16	60.06	48
49	94.99	40.72	118.73	50.91	142.46	61.07	49
50	96.52	41.38	120.64	51.71	144.78	62.04	50
51	98.06	42.02	122.57	52.53	147.08	63.04	51
52	99.61	42.70	124.52	53.38	149.43	64.04	52
53	107.39	46.04	134.25	57.54	161.10	69.06	53
54	115.20	49.37	143.99	61.72	172.79	74.06	54
55	122.98	52.71	153.72	65.88	184.46	79.08	55
56	130.75	56.04	163.47	70.07	196.16	84.08	56
57	138.56	59.39	173.20	74.23	207.85	89.08	57
58	158.22	67.81	197.80	84.77	237.36	101.73	58
59	177.92	76.26	222.39	95.32	266.85	114.38	59
60	197.61	84.68	246.99	105.86	296.38	127.04	60
61	217.27	93.13	271.59	116.40	325.90	139.67	61
62	236.95	101.56	296.18	126.95	355.43	152.33	62
63	272.59	116.80	340.72	146.02	408.86	175.23	63
64	308.22	132.08	385.28	165.12	462.34	198.14	64
65	343.86	147.37	429.81	184.19	515.78	221.02	65
66	379.47	162.64	474.36	203.30	569.23	243.94	66
67	415.10	177.91	518.89	222.37	622.66	266.84	67
68	473.40	202.91	591.74	253.61	710.09	304.33	68
69	531.71	227.87	664.64	284.84	797.56	341.80	69
70	590.00	252.86	737.50	316.08	884.99	379.29	70
71	648.29	277.84	810.37	347.30	972.43	416.77	71
72	706.59	302.81	883.23	378.52	1,059.87	454.23	72
73	823.83	353.06	1,029.80	441.33	1,235.76	529.61	73
74	941.08	403.32	1,176.33	504.17	1,411.61	604.99	74
75	1,058.33	453.57	1,322.91	566.95	1,587.49	680.33	75
76	1,175.56	503.82	1,469.45	629.76	1,763.34	755.71	76
77	1,292.81	554.07	1,616.03	692.60	1,939.23	831.09	77
78	1,487.31	637.44	1,859.14	796.77	2,230.96	956.13	78
79	1,694.31	726.12	2,117.90	907.66	2,541.48	1,089.20	79
80	1,897.24	813.12	2,371.57	1,016.38	2,845.89	1,219.66	80
81	2,109.29	903.99	2,636.61	1,129.97	3,163.92	1,355.97	81
82	2,331.87	999.39	2,914.83	1,249.23	3,497.78	1,499.06	82
83	2,564.01	1,098.87	3,205.00	1,373.58	3,846.02	1,648.31	83
84	2,806.18	1,202.65	3,507.71	1,503.32	4,209.27	1,803.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 10 Years

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	60.48	25.92	75.60	32.40	90.74	38.86	16-30
31	61.90	26.53	77.36	33.16	92.85	39.78	31
32	63.31	27.15	79.13	33.92	94.98	40.70	32
33	64.73	27.74	80.90	34.66	97.09	41.60	33
34	66.14	28.35	82.66	35.44	99.21	42.52	34
35	67.57	28.95	84.47	36.20	101.35	43.44	35
36	68.98	29.54	86.23	36.95	103.46	44.34	36
37	70.39	30.16	88.00	37.71	105.59	45.26	37
38	71.81	30.78	89.77	38.46	107.71	46.14	38
39	73.22	31.40	91.53	39.24	109.82	47.08	39
40	74.64	32.00	93.30	40.00	111.95	47.99	40
41	76.07	32.59	95.08	40.74	114.10	48.88	41
42	77.49	33.20	96.84	41.51	116.21	49.82	42
43	78.90	33.82	98.61	42.27	118.34	50.73	43
44	80.31	34.41	100.38	43.01	120.45	51.62	44
45	81.73	35.02	102.14	43.79	122.57	52.56	45
46	83.14	35.64	103.91	44.54	124.70	53.44	46
47	84.57	36.24	105.70	45.30	126.82	54.35	47
48	85.98	36.86	107.47	46.05	128.95	55.27	48
49	87.40	37.45	109.24	46.81	131.07	56.17	49
50	88.81	38.07	111.00	47.59	133.18	57.10	50
51	90.21	38.67	112.77	48.35	135.31	58.01	51
52	91.64	39.26	114.55	49.09	137.47	58.91	52
53	98.79	42.36	123.51	52.93	148.20	63.50	53
54	105.97	45.43	132.47	56.78	158.96	68.12	54
55	113.14	48.49	141.43	60.62	169.70	72.73	55
56	120.32	51.56	150.40	64.46	180.47	77.35	56
57	127.49	54.63	159.36	68.30	191.22	81.96	57
58	145.60	62.40	181.98	77.99	218.37	93.58	58
59	163.69	70.16	204.60	87.69	245.52	105.22	59
60	181.80	77.93	227.24	97.41	272.68	116.88	60
61	199.90	85.67	249.86	107.08	299.83	128.51	61
62	218.01	93.43	272.50	116.79	326.99	140.15	62
63	250.79	107.47	313.47	134.34	376.15	161.22	63
64	283.55	121.52	354.46	151.91	425.34	182.30	64
65	316.31	135.58	395.40	169.47	474.50	203.35	65
66	349.12	149.62	436.39	187.02	523.67	224.42	66
67	381.90	163.69	477.38	204.60	572.84	245.52	67
68	435.53	186.66	544.41	233.33	653.29	279.97	68
69	489.16	209.63	611.47	262.04	733.76	314.46	69
70	542.80	232.61	678.50	290.78	814.21	348.94	70
71	596.43	255.63	745.54	319.53	894.64	383.42	71
72	650.06	278.60	812.57	348.25	975.08	417.88	72
73	757.91	324.83	947.40	406.04	1,136.90	487.24	73
74	865.79	371.06	1,082.23	463.81	1,298.69	556.58	74
75	973.67	417.27	1,217.08	521.60	1,460.49	625.92	75
76	1,081.52	463.50	1,351.90	579.38	1,622.26	695.26	76
77	1,189.36	509.73	1,486.72	637.17	1,784.06	764.58	77
78	1,368.33	586.43	1,710.40	733.04	2,052.49	879.65	78
79	1,558.78	668.06	1,948.47	835.07	2,338.16	1,002.07	79
80	1,745.47	748.06	2,181.84	935.08	2,618.20	1,122.09	80
81	1,940.56	831.67	2,425.69	1,039.56	2,910.84	1,247.48	81
82	2,145.33	919.44	2,681.66	1,149.30	3,217.98	1,379.15	82
83	2,358.90	1,010.96	2,948.61	1,263.68	3,538.32	1,516.42	83
84	2,581.68	1,106.43	3,227.11	1,383.05	3,872.52	1,659.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 10 Years

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	51.67	22.16	64.59	27.69	77.50	33.24	16-30
31	52.89	22.66	66.11	28.34	79.35	34.01	31
32	54.09	23.18	67.61	28.97	81.13	34.75	32
33	55.32	23.72	69.15	29.63	82.96	35.55	33
34	56.51	24.23	70.64	30.28	84.77	36.33	34
35	57.72	24.73	72.15	30.91	86.59	37.09	35
36	58.94	25.25	73.66	31.58	88.40	37.89	36
37	60.15	25.78	75.19	32.22	90.21	38.67	37
38	61.34	26.28	76.70	32.86	92.03	39.44	38
39	62.58	26.80	78.21	33.52	93.84	40.23	39
40	63.77	27.34	79.71	34.16	95.65	40.99	40
41	64.99	27.87	81.24	34.83	97.48	41.78	41
42	66.20	28.38	82.74	35.46	99.28	42.56	42
43	67.42	28.88	84.26	36.11	101.11	43.32	43
44	68.61	29.41	85.76	36.77	102.92	44.12	44
45	69.81	29.93	87.30	37.40	104.74	44.90	45
46	71.04	30.43	88.79	38.05	106.55	45.66	46
47	72.24	30.95	90.30	38.72	108.36	46.45	47
48	73.43	31.49	91.81	39.35	110.18	47.21	48
49	74.68	32.00	93.34	40.00	111.99	47.99	49
50	75.87	32.54	94.84	40.65	113.80	48.78	50
51	77.09	33.04	96.36	41.29	115.64	49.55	51
52	78.30	33.55	97.86	41.93	117.43	50.33	52
53	84.42	36.17	105.52	45.22	126.63	54.27	53
54	90.53	38.82	113.16	48.51	135.80	58.20	54
55	96.67	41.42	120.82	51.79	144.97	62.13	55
56	102.78	44.06	128.49	55.07	154.19	66.10	56
57	108.93	46.68	136.14	58.33	163.38	69.99	57
58	124.39	53.30	155.47	66.64	186.56	79.97	58
59	139.85	59.93	174.81	74.93	209.77	89.91	59
60	155.32	66.55	194.12	83.20	232.95	99.84	60
61	170.76	73.18	213.47	91.48	256.17	109.79	61
62	186.25	79.82	232.81	99.79	279.39	119.74	62
63	214.25	91.81	267.81	114.78	321.38	137.74	63
64	242.27	103.82	302.84	129.79	363.39	155.75	64
65	270.26	115.83	337.83	144.78	405.39	173.72	65
66	298.29	127.85	372.84	159.80	447.41	191.74	66
67	326.28	139.84	407.85	174.78	489.41	209.74	67
68	372.10	159.46	465.13	199.33	558.14	239.22	68
69	417.92	179.11	522.39	223.90	626.88	268.67	69
70	463.72	198.75	579.67	248.44	695.60	298.11	70
71	509.57	218.37	636.95	272.99	764.33	327.58	71
72	555.39	238.03	694.22	297.54	833.06	357.03	72
73	647.51	277.53	809.41	346.91	971.30	416.28	73
74	739.69	317.00	924.61	396.25	1,109.52	475.49	74
75	831.85	356.51	1,039.80	445.62	1,247.74	534.73	75
76	923.99	395.98	1,155.00	494.99	1,386.00	594.00	76
77	1,016.15	435.49	1,270.17	544.36	1,524.21	653.25	77
78	1,169.04	500.99	1,461.29	626.27	1,753.54	751.51	78
79	1,331.74	570.75	1,664.65	713.43	1,997.58	856.12	79
80	1,491.24	639.12	1,864.04	798.89	2,236.84	958.66	80
81	1,657.89	710.54	2,072.37	888.18	2,486.82	1,065.80	81
82	1,832.86	785.50	2,291.06	981.89	2,749.27	1,178.27	82
83	2,015.32	863.71	2,519.14	1,079.63	3,022.96	1,295.55	83
84	2,205.66	945.29	2,757.07	1,181.62	3,308.47	1,417.93	84

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	58.23	28.68	72.78	35.85	87.33	43.05	16-30
31	60.28	29.71	75.37	37.12	90.44	44.54	31
32	62.35	30.72	77.94	38.40	93.53	46.09	32
33	64.44	31.73	80.54	39.65	96.63	47.59	33
34	66.50	32.76	83.11	40.93	99.74	49.14	34
35	68.57	33.78	85.70	42.21	102.84	50.65	35
36	70.62	34.78	88.28	43.48	105.95	52.19	36
37	72.69	35.81	90.87	44.76	109.03	53.70	37
38	74.76	36.83	93.44	46.04	112.13	55.24	38
39	76.83	37.85	96.04	47.30	115.24	56.74	39
40	78.90	38.86	98.61	48.58	118.34	58.29	40
41	80.95	39.87	101.20	49.84	121.45	59.79	41
42	83.02	40.90	103.78	51.12	124.53	61.34	42
43	85.09	41.91	106.37	52.40	127.63	62.89	43
44	87.16	42.92	108.94	53.66	130.74	64.38	44
45	89.23	43.94	111.54	54.94	133.84	65.93	45
46	94.18	46.40	117.72	57.98	141.25	69.58	46
47	99.12	48.83	123.90	61.03	148.67	73.24	47
48	104.08	51.26	130.09	64.08	156.10	76.88	48
49	109.02	53.70	136.27	67.12	163.51	80.55	49
50	113.96	56.13	142.45	70.16	170.93	84.17	50
51	118.91	58.56	148.63	73.20	178.34	87.83	51
52	123.85	60.98	154.82	76.25	185.77	91.49	52
53	144.54	71.18	180.66	88.99	216.78	106.78	53
54	165.20	81.37	206.49	101.70	247.78	122.05	54
55	185.87	91.55	232.36	114.44	278.82	137.34	55
56	217.40	107.08	271.76	133.85	326.12	160.61	56
57	255.91	126.07	319.90	157.57	383.88	189.08	57
58	318.55	156.90	398.20	196.11	477.84	235.33	58
59	399.03	196.54	498.79	245.66	598.54	294.80	59
60	506.24	249.36	632.79	311.68	759.36	374.02	60
61	585.34	288.32	731.69	360.38	878.03	432.46	61
62	627.29	308.98	784.10	386.21	940.92	463.45	62
63	712.64	351.01	890.79	438.76	1,068.97	526.50	63
64	796.52	392.31	995.64	490.38	1,194.75	588.47	64
65	865.66	426.37	1,082.10	532.97	1,298.52	639.56	65
66	938.29	462.13	1,172.88	577.69	1,407.45	693.22	66
67	1,014.04	499.48	1,267.57	624.33	1,521.09	749.21	67
68	1,118.44	550.89	1,398.07	688.59	1,677.68	826.30	68
69	1,229.67	605.66	1,537.08	757.07	1,844.51	908.45	69
70	1,345.72	662.82	1,682.14	828.53	2,018.59	994.25	70
71	1,464.82	721.47	1,831.00	901.84	2,197.21	1,082.21	71
72	1,589.24	782.77	1,986.53	978.46	2,383.85	1,174.16	72
73	1,854.63	913.48	2,318.30	1,141.85	2,781.95	1,370.23	73
74	2,103.48	1,036.03	2,629.36	1,295.07	3,155.24	1,554.07	74
75	2,338.36	1,151.73	2,922.96	1,439.65	3,507.55	1,727.58	75
76	2,574.04	1,267.81	3,217.54	1,584.77	3,861.04	1,901.73	76
77	2,789.93	1,374.13	3,487.40	1,717.68	4,184.90	2,061.21	77
78	2,985.88	1,470.66	3,732.36	1,838.32	4,478.84	2,205.96	78
79	3,191.04	1,571.72	3,988.83	1,964.66	4,786.59	2,357.59	79
80	3,573.29	1,759.99	4,466.60	2,199.96	5,359.91	2,639.96	80
81	3,972.60	1,956.67	4,965.75	2,445.84	5,958.91	2,934.99	81
82	4,391.83	2,163.14	5,489.78	2,703.92	6,587.72	3,244.70	82
83	4,829.03	2,378.48	6,036.28	2,973.11	7,243.52	3,567.72	83
84	5,285.15	2,603.12	6,606.43	3,253.91	7,927.72	3,904.70	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	38.55	16.51	48.18	20.65	57.80	24.77	16-30
31	39.91	17.09	49.88	21.38	59.87	25.65	31
32	41.29	17.69	51.61	22.11	61.91	26.52	32
33	42.65	18.28	53.30	22.86	63.97	27.42	33
34	44.02	18.85	55.01	23.58	66.01	28.30	34
35	45.38	19.46	56.73	24.32	68.08	29.17	35
36	46.75	20.03	58.42	25.04	70.11	30.05	36
37	48.12	20.62	60.15	25.78	72.19	30.91	37
38	49.48	21.22	61.85	26.52	74.21	31.82	38
39	50.85	21.80	63.58	27.25	76.29	32.70	39
40	52.22	22.39	65.27	27.98	78.32	33.56	40
41	53.59	22.96	67.00	28.71	80.40	34.44	41
42	54.96	23.54	68.70	29.44	82.43	35.33	42
43	56.31	24.14	70.39	30.16	84.48	36.20	43
44	57.70	24.73	72.12	30.91	86.54	37.09	44
45	59.05	25.31	73.82	31.65	88.59	37.98	45
46	62.34	26.71	77.93	33.38	93.52	40.05	46
47	65.61	28.13	82.01	35.15	98.42	42.18	47
48	68.88	29.53	86.09	36.90	103.32	44.28	48
49	72.15	30.94	90.20	38.67	108.24	46.40	49
50	75.43	32.32	94.28	40.41	113.14	48.49	50
51	78.69	33.73	98.37	42.16	118.04	50.60	51
52	82.00	35.14	102.48	43.93	122.97	52.71	52
53	95.64	40.99	119.54	51.23	143.46	61.47	53
54	109.30	46.85	136.63	58.56	163.97	70.26	54
55	122.98	52.71	153.72	65.88	184.46	79.08	55
56	143.83	61.63	179.78	77.04	215.72	92.45	56
57	169.27	72.55	211.60	90.69	253.93	108.81	57
58	217.43	93.18	271.80	116.48	326.16	139.76	58
59	279.30	119.71	349.12	149.62	418.93	179.55	59
60	361.22	154.82	451.52	193.51	541.82	232.22	60
61	425.33	182.30	531.67	227.87	638.00	273.43	61
62	462.67	198.28	578.32	247.86	693.98	297.42	62
63	545.95	233.98	682.44	292.47	818.94	350.96	63
64	628.75	269.47	785.95	336.83	943.13	404.20	64
65	700.07	300.02	875.11	375.04	1,050.12	450.04	65
66	774.08	331.76	967.62	414.69	1,161.14	497.63	66
67	850.74	364.62	1,063.41	455.76	1,276.10	546.91	67
68	957.99	410.56	1,197.49	513.22	1,436.99	615.86	68
69	1,070.91	458.96	1,338.62	573.71	1,606.35	688.46	69
70	1,188.11	509.20	1,485.13	636.48	1,782.16	763.78	70
71	1,308.06	560.60	1,635.07	700.74	1,962.07	840.88	71
72	1,432.95	614.13	1,791.21	767.67	2,149.44	921.18	72
73	1,695.62	726.69	2,119.50	908.38	2,543.40	1,090.05	73
74	1,943.37	832.88	2,429.22	1,041.10	2,915.07	1,249.32	74
75	2,178.14	933.50	2,722.68	1,166.87	3,267.21	1,400.23	75
76	2,413.48	1,034.36	3,016.83	1,292.94	3,620.20	1,551.51	76
77	2,630.04	1,127.17	3,287.56	1,408.96	3,945.08	1,690.74	77
78	2,814.80	1,206.35	3,518.49	1,507.93	4,222.18	1,809.54	78
79	3,008.22	1,289.24	3,760.27	1,611.53	4,512.31	1,933.84	79
80	3,368.51	1,443.64	4,210.64	1,804.56	5,052.77	2,165.48	80
81	3,744.99	1,604.99	4,681.23	2,006.23	5,617.46	2,407.48	81
82	4,140.16	1,774.35	5,175.19	2,217.93	6,210.25	2,661.53	82
83	4,552.32	1,950.99	5,690.39	2,438.73	6,828.47	2,926.49	83
84	4,982.30	2,135.27	6,227.87	2,669.11	7,473.45	3,202.93	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.46	15.19	44.33	19.00	53.17	22.78	16-30
31	36.70	15.76	45.89	19.69	55.07	23.62	31
32	37.98	16.28	47.48	20.34	56.97	24.41	32
33	39.24	16.82	49.05	21.02	58.85	25.22	33
34	40.50	17.36	50.61	21.68	60.72	26.01	34
35	41.73	17.88	52.19	22.37	62.62	26.85	35
36	43.01	18.42	53.77	23.04	64.51	27.65	36
37	44.28	18.97	55.33	23.72	66.41	28.47	37
38	45.53	19.51	56.91	24.37	68.28	29.26	38
39	46.77	20.04	58.47	25.06	70.17	30.07	39
40	48.05	20.61	60.06	25.74	72.06	30.90	40
41	49.32	21.13	61.63	26.41	73.96	31.69	41
42	50.56	21.68	63.19	27.10	75.83	32.50	42
43	51.80	22.21	64.77	27.76	77.72	33.29	43
44	53.08	22.75	66.36	28.44	79.62	34.14	44
45	54.35	23.27	67.92	29.11	81.51	34.93	45
46	57.34	24.59	71.67	30.72	86.00	36.86	46
47	60.36	25.87	75.46	32.32	90.53	38.80	47
48	63.37	27.16	79.21	33.95	95.03	40.72	48
49	66.37	28.47	82.98	35.58	99.58	42.69	49
50	69.38	29.75	86.73	37.18	104.09	44.63	50
51	72.41	31.04	90.51	38.80	108.62	46.54	51
52	75.40	32.32	94.27	40.41	113.13	48.49	52
53	88.00	37.71	109.99	47.14	131.98	56.56	53
54	100.56	43.10	125.71	53.88	150.85	64.65	54
55	113.14	48.49	141.43	60.62	169.70	72.73	55
56	132.34	56.70	165.41	70.87	198.49	85.06	56
57	155.75	66.75	194.69	83.44	233.61	100.13	57
58	200.03	85.71	250.04	107.16	300.06	128.59	58
59	256.95	110.12	321.18	137.65	385.41	165.18	59
60	332.30	142.41	415.40	178.04	498.48	213.64	60
61	391.30	167.71	489.15	209.63	586.97	251.57	61
62	425.64	182.43	532.04	228.03	638.45	273.61	62
63	502.27	215.27	627.85	269.07	753.41	322.88	63
64	578.46	247.90	723.06	309.88	867.66	371.85	64
65	644.07	276.04	805.08	345.05	966.09	414.04	65
66	712.17	305.22	890.20	381.53	1,068.24	457.83	66
67	782.68	335.44	978.36	419.30	1,174.03	503.16	67
68	881.34	377.70	1,101.68	472.14	1,322.02	566.58	68
69	985.24	422.25	1,231.54	527.80	1,477.85	633.37	69
70	1,093.04	468.45	1,366.31	585.56	1,639.58	702.67	70
71	1,203.40	515.75	1,504.27	644.70	1,805.13	773.64	71
72	1,318.31	565.02	1,647.91	706.25	1,977.48	847.50	72
73	1,559.95	668.54	1,949.96	835.69	2,339.96	1,002.83	73
74	1,787.90	766.25	2,234.88	957.81	2,681.84	1,149.38	74
75	2,003.88	858.80	2,504.84	1,073.51	3,005.82	1,288.22	75
76	2,220.40	951.60	2,775.50	1,189.49	3,330.59	1,427.38	76
77	2,419.66	1,037.00	3,024.56	1,296.26	3,629.47	1,555.49	77
78	2,589.62	1,109.82	3,237.02	1,387.29	3,884.43	1,664.74	78
79	2,767.55	1,186.10	3,459.46	1,482.62	4,151.35	1,779.16	79
80	3,099.02	1,328.15	3,873.79	1,660.20	4,648.55	1,992.23	80
81	3,445.39	1,476.58	4,306.74	1,845.75	5,168.08	2,214.89	81
82	3,808.96	1,632.41	4,761.20	2,040.50	5,713.45	2,448.61	82
83	4,188.13	1,794.92	5,235.17	2,243.64	6,282.20	2,692.38	83
84	4,583.72	1,964.45	5,729.65	2,455.56	6,875.58	2,946.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	30.30	12.98	37.88	16.23	45.44	19.47	16-30
31	31.39	13.45	39.22	16.81	47.07	20.17	31
32	32.46	13.91	40.56	17.38	48.67	20.84	32
33	33.52	14.35	41.89	17.96	50.25	21.56	33
34	34.57	14.82	43.24	18.53	51.89	22.25	34
35	35.66	15.28	44.58	19.11	53.50	22.92	35
36	36.74	15.76	45.93	19.69	55.12	23.62	36
37	37.84	16.20	47.28	20.28	56.73	24.33	37
38	38.90	16.68	48.61	20.84	58.33	25.02	38
39	39.96	17.14	49.97	21.41	59.97	25.70	39
40	41.05	17.60	51.32	21.99	61.59	26.39	40
41	42.11	18.06	52.63	22.57	63.18	27.07	41
42	43.19	18.51	53.99	23.14	64.78	27.78	42
43	44.28	18.97	55.33	23.72	66.41	28.47	43
44	45.35	19.43	56.69	24.29	68.01	29.15	44
45	46.41	19.90	58.02	24.86	69.64	29.84	45
46	49.00	21.00	61.25	26.27	73.51	31.51	46
47	51.56	22.11	64.46	27.64	77.35	33.15	47
48	54.14	23.22	67.69	29.02	81.22	34.83	48
49	56.73	24.32	70.91	30.39	85.08	36.47	49
50	59.29	25.40	74.10	31.76	88.92	38.11	50
51	61.86	26.52	77.32	33.15	92.77	39.77	51
52	64.44	27.60	80.55	34.52	96.67	41.42	52
53	75.19	32.22	93.98	40.27	112.77	48.35	53
54	85.93	36.83	107.39	46.04	128.88	55.24	54
55	96.67	41.42	120.82	51.79	144.97	62.13	55
56	113.05	48.45	141.31	60.57	169.57	72.69	56
57	133.06	57.01	166.34	71.27	199.60	85.54	57
58	170.91	73.24	213.63	91.55	256.35	109.85	58
59	219.52	94.09	274.39	117.59	329.25	141.12	59
60	283.90	121.66	354.91	152.09	425.88	182.52	60
61	334.32	143.28	417.88	179.10	501.47	214.91	61
62	363.66	155.84	454.57	194.82	545.46	233.78	62
63	429.11	183.91	536.40	229.89	643.67	275.85	63
64	494.20	211.79	617.74	264.74	741.27	317.68	64
65	550.26	235.84	687.82	294.80	825.38	353.75	65
66	608.44	260.76	760.55	325.94	912.65	391.13	66
67	668.70	286.58	835.87	358.22	1,003.03	429.89	67
68	752.97	322.70	941.22	403.39	1,129.48	484.07	68
69	841.73	360.74	1,052.16	450.92	1,262.58	541.09	69
70	933.85	400.22	1,167.31	500.28	1,400.76	600.31	70
71	1,028.13	440.63	1,285.17	550.80	1,542.20	660.94	71
72	1,126.30	482.71	1,407.90	603.39	1,689.47	724.04	72
73	1,332.75	571.20	1,665.93	713.98	1,999.13	856.78	73
74	1,527.50	654.66	1,909.38	818.32	2,291.24	981.98	74
75	1,712.03	733.72	2,140.02	917.15	2,568.03	1,100.56	75
76	1,896.99	813.02	2,371.25	1,016.26	2,845.49	1,219.51	76
77	2,067.21	885.96	2,584.03	1,107.44	3,100.83	1,328.93	77
78	2,212.42	948.19	2,765.52	1,185.24	3,318.63	1,422.28	78
79	2,364.45	1,013.34	2,955.57	1,266.68	3,546.66	1,519.99	79
80	2,647.64	1,134.69	3,309.56	1,418.38	3,971.47	1,702.05	80
81	2,943.56	1,261.52	3,679.44	1,576.91	4,415.32	1,892.30	81
82	3,254.18	1,394.65	4,067.71	1,743.31	4,881.25	2,091.98	82
83	3,578.11	1,533.49	4,472.64	1,916.85	5,367.17	2,300.24	83
84	3,916.07	1,678.34	4,895.09	2,097.91	5,874.12	2,517.50	84

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables - Phase 1

Elimination Period	Factor
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables - Phase 1

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	1.4429	0.9298	1.9534	1.2065	0.0261
31	0.5636	1.4429	0.9298	1.9534	1.2065	0.0314
32	0.5636	1.4429	0.9298	1.9534	1.2065	0.0365
33	0.5636	1.4429	0.9298	1.9534	1.2065	0.0414
34	0.5636	1.4429	0.9298	1.9534	1.2065	0.0460
35	0.5636	1.4429	0.9298	1.9534	1.2065	0.0505
36	0.5636	1.4429	0.9298	1.9534	1.2065	0.0547
37	0.5636	1.4429	0.9298	1.9534	1.2065	0.0588
38	0.5636	1.4429	0.9298	1.9534	1.2065	0.0628
39	0.5636	1.4429	0.9298	1.9534	1.2065	0.0666
40	0.5517	1.4429	0.9298	1.9534	1.2065	0.0702
41	0.5398	1.4429	0.9298	1.9534	1.2065	0.0737
42	0.5279	1.4429	0.9298	1.9534	1.2065	0.0771
43	0.5160	1.4429	0.9298	1.9534	1.2065	0.0803
44	0.5041	1.4429	0.9298	1.9534	1.2065	0.0835
45	0.4922	1.4429	0.9298	1.9534	1.2065	0.0865
46	0.4803	1.4429	0.9298	1.9534	1.2065	0.0960
47	0.4684	1.4429	0.9298	1.9534	1.2065	0.1052
48	0.4565	1.4429	0.9346	1.9534	1.2136	0.1141
49	0.4446	1.4429	0.9396	1.9534	1.2208	0.1227
50	0.4327	1.4429	0.9447	1.9534	1.2280	0.1310
51	0.4208	1.4429	0.9495	1.9534	1.2351	0.1391
52	0.4089	1.4429	0.9544	1.9534	1.2423	0.1469
53	0.3970	1.4446	0.9682	1.9555	1.2625	0.1640
54	0.3851	1.4458	0.9821	1.9577	1.2826	0.1790
55	0.3669	1.4470	0.9959	1.9595	1.3028	0.1922
56	0.3487	1.4481	1.0095	1.9614	1.3229	0.2039
57	0.3305	1.4490	1.0232	1.9631	1.3429	0.2144
58	0.3123	1.4454	1.0306	1.9572	1.3534	0.2704
59	0.2941	1.4421	1.0381	1.9525	1.3644	0.3179
60	0.2661	1.4395	1.0461	1.9483	1.3756	0.3587
61	0.2431	1.4371	1.0541	1.9447	1.3873	0.3941
62	0.2253	1.4350	1.0623	1.9415	1.3991	0.4252
63	0.2117	1.3883	1.0431	1.8721	1.3703	0.4677
64	0.2015	1.3499	1.0287	1.8159	1.3490	0.5026
65	0.1938	1.3179	1.0179	1.7695	1.3335	0.5318
66	0.1870	1.2906	1.0096	1.7306	1.3220	0.5566
67	0.1819	1.2671	1.0036	1.6973	1.3138	0.5779
68	0.1802	1.2171	0.9764	1.6301	1.2783	0.6414
69	0.1794	1.1782	0.9565	1.5747	1.2506	0.6906
70	0.1785	1.1472	0.9418	1.5285	1.2281	0.7298
71	0.1777	1.1220	0.9309	1.4891	1.2103	0.7617
72	0.1768	1.1009	0.9227	1.4553	1.1959	0.7882
73	0.1624	1.0303	0.8732	1.3544	1.1254	0.8621
74	0.1522	0.9774	0.8366	1.2777	1.0724	0.9174
75	0.1437	0.9363	0.8086	1.2173	1.0312	0.9604
76	0.1377	0.9034	0.7865	1.1687	0.9986	0.9949
77	0.1326	0.8763	0.7689	1.1285	0.9723	1.0231
78	0.1284	0.8494	0.7509	1.1016	0.9558	1.0513
79	0.1241	0.8224	0.7325	1.0746	0.9391	1.0795
80	0.1216	0.7954	0.7136	1.0476	0.9221	1.1077
81	0.1190	0.7685	0.6944	1.0207	0.9047	1.1359
82	0.1165	0.7414	0.6749	0.9936	0.8869	1.1641
83	0.1148	0.7145	0.6549	0.9667	0.8689	1.1923
84	0.1131	0.6875	0.6346	0.9397	0.8502	1.2205

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for Life

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	55.95	27.56	69.95	34.44	83.94	41.33	16-30
31	57.28	28.22	71.58	35.26	85.89	42.30	31
32	58.59	28.84	73.22	36.07	87.86	43.28	32
33	59.88	29.50	74.85	36.88	89.82	44.25	33
34	61.20	30.14	76.48	37.67	91.79	45.21	34
35	62.52	30.78	78.14	38.49	93.79	46.20	35
36	63.81	31.42	79.78	39.28	95.74	47.14	36
37	65.14	32.09	81.42	40.10	97.68	48.12	37
38	66.44	32.72	83.05	40.92	99.66	49.10	38
39	67.74	33.37	84.68	41.72	101.61	50.06	39
40	69.07	34.04	86.34	42.52	103.60	51.03	40
41	70.37	34.66	87.96	43.32	105.57	51.98	41
42	71.67	35.32	89.60	44.15	107.53	52.98	42
43	73.00	35.94	91.24	44.94	109.48	53.91	43
44	74.30	36.61	92.86	45.75	111.45	54.89	44
45	75.60	37.22	94.50	46.54	113.41	55.86	45
46	76.93	37.89	96.17	47.37	115.39	56.83	46
47	78.23	38.54	97.80	48.17	117.36	57.79	47
48	79.53	39.17	99.43	48.97	119.32	58.78	48
49	80.86	39.82	101.07	49.77	121.27	59.74	49
50	82.16	40.49	102.71	50.60	123.24	60.71	50
51	83.47	41.11	104.33	51.39	125.20	61.64	51
52	84.79	41.77	105.98	52.20	127.18	62.64	52
53	90.84	44.74	113.54	55.94	136.23	67.12	53
54	96.88	47.72	121.11	59.65	145.33	71.56	54
55	102.94	50.70	128.67	63.37	154.38	76.04	55
56	108.99	53.68	136.23	67.11	163.48	80.54	56
57	115.03	56.65	143.78	70.84	172.53	85.00	57
58	125.29	61.70	156.60	77.13	187.90	92.56	58
59	135.53	66.75	169.40	83.44	203.26	100.13	59
60	145.75	71.80	182.20	89.73	218.62	107.69	60
61	156.01	76.83	195.00	96.04	233.98	115.24	61
62	166.22	81.87	207.77	102.35	249.33	122.80	62
63	184.19	90.74	230.25	113.41	276.31	136.09	63
64	202.19	99.58	252.72	124.47	303.27	149.35	64
65	220.13	108.44	275.19	135.55	330.23	162.68	65
66	238.14	117.29	297.66	146.61	357.20	175.94	66
67	256.09	126.16	320.12	157.68	384.15	189.21	67
68	293.52	144.56	366.89	180.70	440.26	216.86	68
69	330.89	163.00	413.63	203.74	496.36	244.47	69
70	368.29	181.41	460.36	226.76	552.45	272.12	70
71	405.70	199.82	507.14	249.80	608.56	299.76	71
72	443.10	218.24	553.88	272.81	664.65	327.36	72
73	516.98	254.66	646.23	318.31	775.49	381.96	73
74	590.89	291.05	738.61	363.79	886.32	436.56	74
75	664.74	327.44	830.95	409.28	997.13	491.14	75
76	738.65	363.81	923.30	454.76	1,107.96	545.72	76
77	812.53	400.20	1,015.67	500.25	1,218.80	600.29	77
78	934.76	460.42	1,168.46	575.53	1,402.15	690.62	78
79	1,064.87	524.49	1,331.10	655.63	1,597.31	786.75	79
80	1,192.41	587.32	1,490.52	734.14	1,788.61	880.97	80
81	1,325.68	652.95	1,657.10	816.19	1,988.53	979.43	81
82	1,465.56	721.87	1,831.96	902.32	2,198.36	1,082.79	82
83	1,611.47	793.72	2,014.35	992.14	2,417.22	1,190.58	83
84	1,763.69	868.67	2,204.60	1,085.85	2,645.52	1,303.03	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	37.06	15.88	46.31	19.85	55.55	23.83	16-30
31	37.91	16.26	47.39	20.31	56.86	24.37	31
32	38.77	16.64	48.47	20.79	58.16	24.93	32
33	39.64	17.00	49.55	21.24	59.47	25.48	33
34	40.50	17.36	50.64	21.71	60.76	26.06	34
35	41.38	17.74	51.71	22.17	62.04	26.61	35
36	42.25	18.11	52.80	22.64	63.36	27.16	36
37	43.10	18.48	53.88	23.09	64.65	27.71	37
38	43.97	18.85	54.96	23.56	65.96	28.26	38
39	44.85	19.21	56.06	24.03	67.29	28.84	39
40	45.71	19.60	57.14	24.50	68.58	29.40	40
41	46.59	19.96	58.23	24.95	69.86	29.94	41
42	47.46	20.34	59.30	25.42	71.17	30.50	42
43	48.31	20.71	60.39	25.88	72.46	31.04	43
44	49.18	21.07	61.47	26.36	73.78	31.62	44
45	50.04	21.45	62.57	26.80	75.07	32.18	45
46	50.92	21.81	63.63	27.28	76.35	32.72	46
47	51.79	22.20	64.73	27.74	77.66	33.28	47
48	52.63	22.57	65.80	28.20	78.96	33.83	48
49	53.52	22.92	66.91	28.66	80.28	34.41	49
50	54.39	23.30	67.99	29.13	81.59	34.96	50
51	55.24	23.67	69.07	29.59	82.89	35.51	51
52	56.13	24.05	70.16	30.05	84.17	36.07	52
53	60.10	25.74	75.15	32.19	90.18	38.64	53
54	64.10	27.47	80.14	34.34	96.17	41.20	54
55	68.10	29.18	85.12	36.48	102.14	43.76	55
56	72.10	30.90	90.11	38.63	108.13	46.35	56
57	76.08	32.61	95.12	40.76	114.15	48.91	57
58	85.39	36.61	106.74	45.75	128.09	54.89	58
59	94.71	40.59	118.37	50.73	142.05	60.85	59
60	104.00	44.56	130.00	55.72	155.97	66.85	60
61	113.31	48.56	141.62	60.71	169.96	72.84	61
62	122.62	52.56	153.27	65.69	183.91	78.82	62
63	141.04	60.45	176.32	75.56	211.57	90.66	63
64	159.50	68.36	199.39	85.45	239.26	102.54	64
65	177.95	76.26	222.44	95.35	266.93	114.42	65
66	196.40	84.17	245.52	105.22	294.62	126.26	66
67	214.84	92.07	268.57	115.11	322.28	138.14	67
68	251.79	107.92	314.73	134.90	377.69	161.88	68
69	288.72	123.74	360.91	154.68	433.08	185.60	69
70	325.67	139.57	407.07	174.46	488.49	209.34	70
71	362.60	155.40	453.26	194.27	543.92	233.13	71
72	399.54	171.24	499.43	214.04	599.32	256.87	72
73	472.82	202.65	591.03	253.30	709.21	303.95	73
74	546.11	234.05	682.62	292.56	819.15	351.08	74
75	619.39	265.45	774.25	331.81	929.09	398.20	75
76	692.68	296.87	865.84	371.07	1,039.03	445.30	76
77	765.95	328.27	957.47	410.33	1,148.95	492.42	77
78	881.22	377.65	1,101.52	472.08	1,321.79	566.49	78
79	1,003.84	430.23	1,254.81	537.78	1,505.77	645.34	79
80	1,124.10	481.74	1,405.11	602.20	1,686.12	722.64	80
81	1,249.72	535.60	1,562.15	669.49	1,874.57	803.39	81
82	1,381.59	592.13	1,726.99	740.15	2,072.38	888.18	82
83	1,519.13	651.05	1,898.91	813.82	2,278.68	976.60	83
84	1,662.60	712.55	2,078.26	890.69	2,493.93	1,068.84	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for Life

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	34.07	14.62	42.60	18.27	51.12	21.90	16-30
31	34.87	14.95	43.58	18.68	52.31	22.41	31
32	35.66	15.28	44.58	19.11	53.50	22.92	32
33	36.47	15.63	45.57	19.55	54.69	23.45	33
34	37.27	15.97	46.59	19.96	55.91	23.96	34
35	38.07	16.29	47.59	20.39	57.10	24.46	35
36	38.86	16.65	48.58	20.83	58.29	25.00	36
37	39.65	17.00	49.57	21.24	59.48	25.48	37
38	40.45	17.36	50.56	21.68	60.67	26.01	38
39	41.24	17.69	51.56	22.11	61.86	26.52	39
40	42.07	18.02	52.58	22.53	63.09	27.02	40
41	42.87	18.37	53.57	22.96	64.28	27.56	41
42	43.66	18.71	54.57	23.39	65.47	28.07	42
43	44.45	19.03	55.55	23.81	66.66	28.57	43
44	45.25	19.39	56.55	24.24	67.87	29.11	44
45	46.04	19.74	57.54	24.67	69.06	29.59	45
46	46.85	20.08	58.56	25.09	70.26	30.11	46
47	47.65	20.43	59.56	25.52	71.45	30.63	47
48	48.45	20.76	60.54	25.95	72.64	31.13	48
49	49.24	21.09	61.54	26.37	73.83	31.65	49
50	50.04	21.45	62.53	26.80	75.03	32.18	50
51	50.83	21.77	63.55	27.24	76.26	32.68	51
52	51.62	22.12	64.55	27.67	77.45	33.20	52
53	55.32	23.72	69.15	29.63	82.96	35.55	53
54	58.98	25.29	73.73	31.60	88.49	37.91	54
55	62.67	26.85	78.32	33.56	93.98	40.27	55
56	66.33	28.43	82.92	35.53	99.49	42.65	56
57	69.99	29.99	87.51	37.49	105.01	45.00	57
58	78.57	33.68	98.21	42.09	117.86	50.51	58
59	87.13	37.35	108.90	46.68	130.68	56.03	59
60	95.68	41.01	119.59	51.25	143.50	61.50	60
61	104.24	44.67	130.30	55.85	156.35	67.02	61
62	112.78	48.36	140.99	60.44	169.18	72.51	62
63	129.77	55.60	162.20	69.50	194.64	83.42	63
64	146.74	62.89	183.42	78.60	220.10	94.32	64
65	163.70	70.17	204.63	87.71	245.57	105.23	65
66	180.68	77.44	225.87	96.79	271.04	116.17	66
67	197.66	84.72	247.08	105.89	296.49	127.08	67
68	231.65	99.28	289.56	124.10	347.48	148.90	68
69	265.63	113.84	332.04	142.31	398.45	170.76	69
70	299.62	128.40	374.52	160.51	449.42	192.61	70
71	333.58	142.98	416.99	178.71	500.38	214.48	71
72	367.58	157.52	459.47	196.92	551.37	236.30	72
73	435.01	186.43	543.74	233.04	652.49	279.65	73
74	502.41	215.32	628.03	269.16	753.64	322.98	74
75	569.84	244.24	712.31	305.28	854.76	366.34	75
76	637.27	273.13	796.58	341.40	955.89	409.68	76
77	704.69	302.02	880.86	377.51	1,057.05	452.99	77
78	810.71	347.46	1,013.39	434.32	1,216.06	521.18	78
79	923.55	395.80	1,154.43	494.76	1,385.33	593.69	79
80	1,034.16	443.23	1,292.70	554.02	1,551.23	664.82	80
81	1,149.73	492.74	1,437.17	615.92	1,724.61	739.11	81
82	1,271.05	544.74	1,588.84	680.93	1,906.61	817.13	82
83	1,397.61	598.98	1,747.00	748.72	2,096.40	898.47	83
84	1,529.61	655.55	1,912.03	819.43	2,294.43	983.31	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	29.11	12.48	36.39	15.59	43.67	18.71	16-30
31	29.81	12.76	37.26	15.97	44.68	19.16	31
32	30.48	13.06	38.09	16.32	45.71	19.60	32
33	31.17	13.36	38.95	16.69	46.75	20.03	33
34	31.83	13.64	39.78	17.05	47.73	20.44	34
35	32.54	13.94	40.65	17.43	48.78	20.92	35
36	33.20	14.25	41.51	17.79	49.82	21.36	36
37	33.87	14.53	42.36	18.15	50.83	21.77	37
38	34.57	14.82	43.21	18.53	51.84	22.25	38
39	35.24	15.10	44.06	18.88	52.86	22.66	39
40	35.93	15.41	44.92	19.25	53.90	23.09	40
41	36.61	15.68	45.79	19.61	54.94	23.54	41
42	37.30	15.99	46.62	19.99	55.94	23.97	42
43	37.98	16.28	47.48	20.34	56.97	24.41	43
44	38.64	16.56	48.31	20.71	57.98	24.86	44
45	39.35	16.86	49.18	21.07	59.00	25.29	45
46	40.01	17.16	50.02	21.45	60.02	25.73	46
47	40.70	17.45	50.87	21.80	61.06	26.14	47
48	41.38	17.74	51.74	22.17	62.09	26.61	48
49	42.07	18.05	52.58	22.55	63.09	27.06	49
50	42.75	18.33	53.44	22.90	64.12	27.47	50
51	43.40	18.62	54.27	23.27	65.14	27.94	51
52	44.12	18.91	55.14	23.63	66.15	28.35	52
53	47.26	20.25	59.07	25.31	70.87	30.36	53
54	50.38	21.59	63.00	27.01	75.60	32.41	54
55	53.52	22.95	66.91	28.68	80.28	34.43	55
56	56.65	24.29	70.84	30.36	85.00	36.43	56
57	59.83	25.64	74.76	32.05	89.72	38.45	57
58	67.12	28.75	83.90	35.94	100.68	43.15	58
59	74.44	31.91	93.04	39.87	111.67	47.86	59
60	81.74	35.02	102.17	43.79	122.59	52.56	60
61	89.06	38.18	111.31	47.72	133.57	57.27	61
62	96.36	41.29	120.45	51.62	144.54	61.95	62
63	110.87	47.51	138.57	59.39	166.30	71.27	63
64	125.38	53.75	156.71	67.16	188.03	80.59	64
65	139.85	59.96	174.84	74.94	209.80	89.95	65
66	154.37	66.15	192.96	82.70	231.56	99.23	66
67	168.87	72.38	211.08	90.47	253.30	108.54	67
68	197.91	84.83	247.39	106.02	296.87	127.22	68
69	226.94	97.27	283.67	121.57	340.39	145.89	69
70	255.99	109.70	319.97	137.11	383.96	164.54	70
71	285.00	122.15	356.26	152.69	427.51	183.22	71
72	314.02	134.58	392.54	168.23	471.05	201.88	72
73	371.64	159.28	464.55	199.10	557.47	238.91	73
74	429.24	183.96	536.55	229.94	643.85	275.94	74
75	486.85	208.65	608.55	260.81	730.27	312.96	75
76	544.45	233.34	680.55	291.67	816.65	350.02	76
77	602.04	258.02	752.56	322.53	903.08	387.02	77
78	692.63	296.84	865.79	371.06	1,038.94	445.26	78
79	789.03	338.16	986.30	422.69	1,183.56	507.25	79
80	883.53	378.68	1,104.42	473.33	1,325.31	567.99	80
81	982.28	420.98	1,227.85	526.21	1,473.43	631.45	81
82	1,085.94	465.41	1,357.41	581.75	1,628.89	698.09	82
83	1,194.05	511.73	1,492.54	639.65	1,791.04	767.59	83
84	1,306.83	560.06	1,633.52	700.07	1,960.22	840.09	84

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 10 Years

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	99.32	48.91	124.16	61.15	148.99	73.38	16-30
31	101.64	50.06	127.05	62.58	152.47	75.10	31
32	103.99	51.21	129.96	64.01	155.96	76.83	32
33	106.29	52.36	132.88	65.45	159.46	78.54	33
34	108.62	53.50	135.78	66.89	162.93	80.27	34
35	110.96	54.66	138.69	68.31	166.43	82.00	35
36	113.27	55.77	141.61	69.73	169.93	83.69	36
37	115.60	56.92	144.49	71.17	173.40	85.40	37
38	117.94	58.07	147.40	72.60	176.90	87.13	38
39	120.24	59.21	150.32	74.05	180.39	88.84	39
40	122.57	60.36	153.22	75.47	183.87	90.57	40
41	124.92	61.52	156.13	76.92	187.35	92.30	41
42	127.22	62.67	159.01	78.32	190.81	93.98	42
43	129.55	63.81	161.93	79.76	194.33	95.69	43
44	131.89	64.96	164.85	81.19	197.82	97.42	44
45	134.21	66.11	167.74	82.62	201.28	99.14	45
46	136.52	67.25	170.66	84.07	204.80	100.86	46
47	138.87	68.40	173.58	85.49	208.29	102.58	47
48	141.18	69.56	176.46	86.94	211.75	104.31	48
49	143.50	70.68	179.38	88.35	215.27	106.01	49
50	145.84	71.83	182.30	89.78	218.75	107.74	50
51	148.16	72.99	185.19	91.23	222.21	109.45	51
52	150.48	74.12	188.11	92.65	225.73	111.18	52
53	162.29	79.94	202.85	99.92	243.40	119.90	53
54	174.08	85.75	217.60	107.17	261.12	128.63	54
55	185.87	91.55	232.36	114.44	278.82	137.34	55
56	197.70	97.37	247.10	121.70	296.52	146.04	56
57	209.48	103.19	261.85	128.97	314.23	154.76	57
58	231.85	114.19	289.80	142.72	347.76	171.28	58
59	254.18	125.20	317.73	156.51	381.27	187.81	59
60	276.56	136.22	345.69	170.27	414.82	204.31	60
61	298.92	147.23	373.63	184.04	448.36	220.84	61
62	321.27	158.22	401.59	197.80	481.92	237.36	62
63	355.97	175.35	444.95	219.16	533.94	263.00	63
64	390.68	192.44	488.35	240.54	586.01	288.67	64
65	425.40	209.52	531.72	261.90	638.07	314.28	65
66	460.11	226.61	575.13	283.28	690.14	339.93	66
67	494.80	243.72	618.50	304.64	742.18	365.56	67
68	552.58	272.15	690.70	340.20	828.84	408.22	68
69	610.33	300.60	762.91	375.76	915.48	450.92	69
70	668.10	329.06	835.14	411.34	1,002.16	493.61	70
71	725.86	357.52	907.34	446.90	1,088.81	536.28	71
72	783.65	385.98	979.56	482.48	1,175.48	578.97	72
73	901.20	443.88	1,126.50	554.85	1,351.81	665.83	73
74	1,018.73	501.77	1,273.43	627.20	1,528.12	752.65	74
75	1,136.28	559.67	1,420.36	699.58	1,704.45	839.51	75
76	1,253.84	617.57	1,567.31	771.96	1,880.78	926.35	76
77	1,371.39	675.46	1,714.23	844.33	2,057.06	1,013.20	77
78	1,577.70	777.09	1,972.15	971.34	2,366.58	1,165.61	78
79	1,797.30	885.24	2,246.63	1,106.55	2,695.95	1,327.85	79
80	2,012.58	991.26	2,515.71	1,239.09	3,018.85	1,486.91	80
81	2,237.50	1,102.05	2,796.88	1,377.57	3,356.25	1,653.08	81
82	2,473.63	1,218.33	3,092.02	1,522.93	3,710.41	1,827.52	82
83	2,719.86	1,339.62	3,399.82	1,674.53	4,079.77	2,009.45	83
84	2,976.77	1,466.15	3,720.95	1,832.72	4,465.14	2,199.26	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 10 Years

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	65.74	28.17	82.16	35.23	98.60	42.27	16-30
31	67.29	28.84	84.11	36.03	100.94	43.24	31
32	68.83	29.50	86.03	36.88	103.23	44.25	32
33	70.35	30.16	87.95	37.70	105.55	45.22	33
34	71.90	30.81	89.87	38.50	107.84	46.22	34
35	73.43	31.49	91.79	39.35	110.13	47.21	35
36	74.97	32.13	93.71	40.17	112.46	48.20	36
37	76.52	32.79	95.64	40.99	114.75	49.18	37
38	78.05	33.46	97.57	41.82	117.09	50.20	38
39	79.60	34.12	99.49	42.65	119.40	51.16	39
40	81.13	34.75	101.43	43.46	121.70	52.15	40
41	82.66	35.44	103.33	44.29	124.01	53.16	41
42	84.21	36.08	105.27	45.12	126.30	54.14	42
43	85.75	36.74	107.17	45.93	128.63	55.12	43
44	87.30	37.40	109.11	46.77	130.92	56.13	44
45	88.83	38.07	111.05	47.59	133.26	57.10	45
46	90.38	38.73	112.96	48.40	135.55	58.07	46
47	91.89	39.39	114.89	49.24	137.87	59.08	47
48	93.44	40.05	116.80	50.06	140.16	60.06	48
49	94.99	40.72	118.73	50.91	142.46	61.07	49
50	96.52	41.38	120.64	51.71	144.78	62.04	50
51	98.06	42.02	122.57	52.53	147.08	63.04	51
52	99.61	42.70	124.52	53.38	149.43	64.04	52
53	107.39	46.04	134.25	57.54	161.10	69.06	53
54	115.20	49.37	143.99	61.72	172.79	74.06	54
55	122.98	52.71	153.72	65.88	184.46	79.08	55
56	130.75	56.04	163.47	70.07	196.16	84.08	56
57	138.56	59.39	173.20	74.23	207.85	89.08	57
58	158.22	67.81	197.80	84.77	237.36	101.73	58
59	177.92	76.26	222.39	95.32	266.85	114.38	59
60	197.61	84.68	246.99	105.86	296.38	127.04	60
61	217.27	93.13	271.59	116.40	325.90	139.67	61
62	236.95	101.56	296.18	126.95	355.43	152.33	62
63	272.59	116.80	340.72	146.02	408.86	175.23	63
64	308.22	132.08	385.28	165.12	462.34	198.14	64
65	343.86	147.37	429.81	184.19	515.78	221.02	65
66	379.47	162.64	474.36	203.30	569.23	243.94	66
67	415.10	177.91	518.89	222.37	622.66	266.84	67
68	473.40	202.91	591.74	253.61	710.09	304.33	68
69	531.71	227.87	664.64	284.84	797.56	341.80	69
70	590.00	252.86	737.50	316.08	884.99	379.29	70
71	648.29	277.84	810.37	347.30	972.43	416.77	71
72	706.59	302.81	883.23	378.52	1,059.87	454.23	72
73	823.83	353.06	1,029.80	441.33	1,235.76	529.61	73
74	941.08	403.32	1,176.33	504.17	1,411.61	604.99	74
75	1,058.33	453.57	1,322.91	566.95	1,587.49	680.33	75
76	1,175.56	503.82	1,469.45	629.76	1,763.34	755.71	76
77	1,292.81	554.07	1,616.03	692.60	1,939.23	831.09	77
78	1,487.31	637.44	1,859.14	796.77	2,230.96	956.13	78
79	1,694.31	726.12	2,117.90	907.66	2,541.48	1,089.20	79
80	1,897.24	813.12	2,371.57	1,016.38	2,845.89	1,219.66	80
81	2,109.29	903.99	2,636.61	1,129.97	3,163.92	1,355.97	81
82	2,331.87	999.39	2,914.83	1,249.23	3,497.78	1,499.06	82
83	2,564.01	1,098.87	3,205.00	1,373.58	3,846.02	1,648.31	83
84	2,806.18	1,202.65	3,507.71	1,503.32	4,209.27	1,803.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 10 Years

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	60.48	25.92	75.60	32.40	90.74	38.86	16-30
31	61.90	26.53	77.36	33.16	92.85	39.78	31
32	63.31	27.15	79.13	33.92	94.98	40.70	32
33	64.73	27.74	80.90	34.66	97.09	41.60	33
34	66.14	28.35	82.66	35.44	99.21	42.52	34
35	67.57	28.95	84.47	36.20	101.35	43.44	35
36	68.98	29.54	86.23	36.95	103.46	44.34	36
37	70.39	30.16	88.00	37.71	105.59	45.26	37
38	71.81	30.78	89.77	38.46	107.71	46.14	38
39	73.22	31.40	91.53	39.24	109.82	47.08	39
40	74.64	32.00	93.30	40.00	111.95	47.99	40
41	76.07	32.59	95.08	40.74	114.10	48.88	41
42	77.49	33.20	96.84	41.51	116.21	49.82	42
43	78.90	33.82	98.61	42.27	118.34	50.73	43
44	80.31	34.41	100.38	43.01	120.45	51.62	44
45	81.73	35.02	102.14	43.79	122.57	52.56	45
46	83.14	35.64	103.91	44.54	124.70	53.44	46
47	84.57	36.24	105.70	45.30	126.82	54.35	47
48	85.98	36.86	107.47	46.05	128.95	55.27	48
49	87.40	37.45	109.24	46.81	131.07	56.17	49
50	88.81	38.07	111.00	47.59	133.18	57.10	50
51	90.21	38.67	112.77	48.35	135.31	58.01	51
52	91.64	39.26	114.55	49.09	137.47	58.91	52
53	98.79	42.36	123.51	52.93	148.20	63.50	53
54	105.97	45.43	132.47	56.78	158.96	68.12	54
55	113.14	48.49	141.43	60.62	169.70	72.73	55
56	120.32	51.56	150.40	64.46	180.47	77.35	56
57	127.49	54.63	159.36	68.30	191.22	81.96	57
58	145.60	62.40	181.98	77.99	218.37	93.58	58
59	163.69	70.16	204.60	87.69	245.52	105.22	59
60	181.80	77.93	227.24	97.41	272.68	116.88	60
61	199.90	85.67	249.86	107.08	299.83	128.51	61
62	218.01	93.43	272.50	116.79	326.99	140.15	62
63	250.79	107.47	313.47	134.34	376.15	161.22	63
64	283.55	121.52	354.46	151.91	425.34	182.30	64
65	316.31	135.58	395.40	169.47	474.50	203.35	65
66	349.12	149.62	436.39	187.02	523.67	224.42	66
67	381.90	163.69	477.38	204.60	572.84	245.52	67
68	435.53	186.66	544.41	233.33	653.29	279.97	68
69	489.16	209.63	611.47	262.04	733.76	314.46	69
70	542.80	232.61	678.50	290.78	814.21	348.94	70
71	596.43	255.63	745.54	319.53	894.64	383.42	71
72	650.06	278.60	812.57	348.25	975.08	417.88	72
73	757.91	324.83	947.40	406.04	1,136.90	487.24	73
74	865.79	371.06	1,082.23	463.81	1,298.69	556.58	74
75	973.67	417.27	1,217.08	521.60	1,460.49	625.92	75
76	1,081.52	463.50	1,351.90	579.38	1,622.26	695.26	76
77	1,189.36	509.73	1,486.72	637.17	1,784.06	764.58	77
78	1,368.33	586.43	1,710.40	733.04	2,052.49	879.65	78
79	1,558.78	668.06	1,948.47	835.07	2,338.16	1,002.07	79
80	1,745.47	748.06	2,181.84	935.08	2,618.20	1,122.09	80
81	1,940.56	831.67	2,425.69	1,039.56	2,910.84	1,247.48	81
82	2,145.33	919.44	2,681.66	1,149.30	3,217.98	1,379.15	82
83	2,358.90	1,010.96	2,948.61	1,263.68	3,538.32	1,516.42	83
84	2,581.68	1,106.43	3,227.11	1,383.05	3,872.52	1,659.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 10 Years

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	51.67	22.16	64.59	27.69	77.50	33.24	16-30
31	52.89	22.66	66.11	28.34	79.35	34.01	31
32	54.09	23.18	67.61	28.97	81.13	34.75	32
33	55.32	23.72	69.15	29.63	82.96	35.55	33
34	56.51	24.23	70.64	30.28	84.77	36.33	34
35	57.72	24.73	72.15	30.91	86.59	37.09	35
36	58.94	25.25	73.66	31.58	88.40	37.89	36
37	60.15	25.78	75.19	32.22	90.21	38.67	37
38	61.34	26.28	76.70	32.86	92.03	39.44	38
39	62.58	26.80	78.21	33.52	93.84	40.23	39
40	63.77	27.34	79.71	34.16	95.65	40.99	40
41	64.99	27.87	81.24	34.83	97.48	41.78	41
42	66.20	28.38	82.74	35.46	99.28	42.56	42
43	67.42	28.88	84.26	36.11	101.11	43.32	43
44	68.61	29.41	85.76	36.77	102.92	44.12	44
45	69.81	29.93	87.30	37.40	104.74	44.90	45
46	71.04	30.43	88.79	38.05	106.55	45.66	46
47	72.24	30.95	90.30	38.72	108.36	46.45	47
48	73.43	31.49	91.81	39.35	110.18	47.21	48
49	74.68	32.00	93.34	40.00	111.99	47.99	49
50	75.87	32.54	94.84	40.65	113.80	48.78	50
51	77.09	33.04	96.36	41.29	115.64	49.55	51
52	78.30	33.55	97.86	41.93	117.43	50.33	52
53	84.42	36.17	105.52	45.22	126.63	54.27	53
54	90.53	38.82	113.16	48.51	135.80	58.20	54
55	96.67	41.42	120.82	51.79	144.97	62.13	55
56	102.78	44.06	128.49	55.07	154.19	66.10	56
57	108.93	46.68	136.14	58.33	163.38	69.99	57
58	124.39	53.30	155.47	66.64	186.56	79.97	58
59	139.85	59.93	174.81	74.93	209.77	89.91	59
60	155.32	66.55	194.12	83.20	232.95	99.84	60
61	170.76	73.18	213.47	91.48	256.17	109.79	61
62	186.25	79.82	232.81	99.79	279.39	119.74	62
63	214.25	91.81	267.81	114.78	321.38	137.74	63
64	242.27	103.82	302.84	129.79	363.39	155.75	64
65	270.26	115.83	337.83	144.78	405.39	173.72	65
66	298.29	127.85	372.84	159.80	447.41	191.74	66
67	326.28	139.84	407.85	174.78	489.41	209.74	67
68	372.10	159.46	465.13	199.33	558.14	239.22	68
69	417.92	179.11	522.39	223.90	626.88	268.67	69
70	463.72	198.75	579.67	248.44	695.60	298.11	70
71	509.57	218.37	636.95	272.99	764.33	327.58	71
72	555.39	238.03	694.22	297.54	833.06	357.03	72
73	647.51	277.53	809.41	346.91	971.30	416.28	73
74	739.69	317.00	924.61	396.25	1,109.52	475.49	74
75	831.85	356.51	1,039.80	445.62	1,247.74	534.73	75
76	923.99	395.98	1,155.00	494.99	1,386.00	594.00	76
77	1,016.15	435.49	1,270.17	544.36	1,524.21	653.25	77
78	1,169.04	500.99	1,461.29	626.27	1,753.54	751.51	78
79	1,331.74	570.75	1,664.65	713.43	1,997.58	856.12	79
80	1,491.24	639.12	1,864.04	798.89	2,236.84	958.66	80
81	1,657.89	710.54	2,072.37	888.18	2,486.82	1,065.80	81
82	1,832.86	785.50	2,291.06	981.89	2,749.27	1,178.27	82
83	2,015.32	863.71	2,519.14	1,079.63	3,022.96	1,295.55	83
84	2,205.66	945.29	2,757.07	1,181.62	3,308.47	1,417.93	84

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	58.23	28.68	72.78	35.85	87.33	43.05	16-30
31	60.28	29.71	75.37	37.12	90.44	44.54	31
32	62.35	30.72	77.94	38.40	93.53	46.09	32
33	64.44	31.73	80.54	39.65	96.63	47.59	33
34	66.50	32.76	83.11	40.93	99.74	49.14	34
35	68.57	33.78	85.70	42.21	102.84	50.65	35
36	70.62	34.78	88.28	43.48	105.95	52.19	36
37	72.69	35.81	90.87	44.76	109.03	53.70	37
38	74.76	36.83	93.44	46.04	112.13	55.24	38
39	76.83	37.85	96.04	47.30	115.24	56.74	39
40	78.90	38.86	98.61	48.58	118.34	58.29	40
41	80.95	39.87	101.20	49.84	121.45	59.79	41
42	83.02	40.90	103.78	51.12	124.53	61.34	42
43	85.09	41.91	106.37	52.40	127.63	62.89	43
44	87.16	42.92	108.94	53.66	130.74	64.38	44
45	89.23	43.94	111.54	54.94	133.84	65.93	45
46	94.18	46.40	117.72	57.98	141.25	69.58	46
47	99.12	48.83	123.90	61.03	148.67	73.24	47
48	104.08	51.26	130.09	64.08	156.10	76.88	48
49	109.02	53.70	136.27	67.12	163.51	80.55	49
50	113.96	56.13	142.45	70.16	170.93	84.17	50
51	118.91	58.56	148.63	73.20	178.34	87.83	51
52	123.85	60.98	154.82	76.25	185.77	91.49	52
53	144.54	71.18	180.66	88.99	216.78	106.78	53
54	165.20	81.37	206.49	101.70	247.78	122.05	54
55	185.87	91.55	232.36	114.44	278.82	137.34	55
56	217.40	107.08	271.76	133.85	326.12	160.61	56
57	255.91	126.07	319.90	157.57	383.88	189.08	57
58	318.55	156.90	398.20	196.11	477.84	235.33	58
59	399.03	196.54	498.79	245.66	598.54	294.80	59
60	506.24	249.36	632.79	311.68	759.36	374.02	60
61	585.34	288.32	731.69	360.38	878.03	432.46	61
62	627.29	308.98	784.10	386.21	940.92	463.45	62
63	712.64	351.01	890.79	438.76	1,068.97	526.50	63
64	796.52	392.31	995.64	490.38	1,194.75	588.47	64
65	865.66	426.37	1,082.10	532.97	1,298.52	639.56	65
66	938.29	462.13	1,172.88	577.69	1,407.45	693.22	66
67	1,014.04	499.48	1,267.57	624.33	1,521.09	749.21	67
68	1,118.44	550.89	1,398.07	688.59	1,677.68	826.30	68
69	1,229.67	605.66	1,537.08	757.07	1,844.51	908.45	69
70	1,345.72	662.82	1,682.14	828.53	2,018.59	994.25	70
71	1,464.82	721.47	1,831.00	901.84	2,197.21	1,082.21	71
72	1,589.24	782.77	1,986.53	978.46	2,383.85	1,174.16	72
73	1,854.63	913.48	2,318.30	1,141.85	2,781.95	1,370.23	73
74	2,103.48	1,036.03	2,629.36	1,295.07	3,155.24	1,554.07	74
75	2,338.36	1,151.73	2,922.96	1,439.65	3,507.55	1,727.58	75
76	2,574.04	1,267.81	3,217.54	1,584.77	3,861.04	1,901.73	76
77	2,789.93	1,374.13	3,487.40	1,717.68	4,184.90	2,061.21	77
78	2,985.88	1,470.66	3,732.36	1,838.32	4,478.84	2,205.96	78
79	3,191.04	1,571.72	3,988.83	1,964.66	4,786.59	2,357.59	79
80	3,573.29	1,759.99	4,466.60	2,199.96	5,359.91	2,639.96	80
81	3,972.60	1,956.67	4,965.75	2,445.84	5,958.91	2,934.99	81
82	4,391.83	2,163.14	5,489.78	2,703.92	6,587.72	3,244.70	82
83	4,829.03	2,378.48	6,036.28	2,973.11	7,243.52	3,567.72	83
84	5,285.15	2,603.12	6,606.43	3,253.91	7,927.72	3,904.70	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	38.55	16.51	48.18	20.65	57.80	24.77	16-30
31	39.91	17.09	49.88	21.38	59.87	25.65	31
32	41.29	17.69	51.61	22.11	61.91	26.52	32
33	42.65	18.28	53.30	22.86	63.97	27.42	33
34	44.02	18.85	55.01	23.58	66.01	28.30	34
35	45.38	19.46	56.73	24.32	68.08	29.17	35
36	46.75	20.03	58.42	25.04	70.11	30.05	36
37	48.12	20.62	60.15	25.78	72.19	30.91	37
38	49.48	21.22	61.85	26.52	74.21	31.82	38
39	50.85	21.80	63.58	27.25	76.29	32.70	39
40	52.22	22.39	65.27	27.98	78.32	33.56	40
41	53.59	22.96	67.00	28.71	80.40	34.44	41
42	54.96	23.54	68.70	29.44	82.43	35.33	42
43	56.31	24.14	70.39	30.16	84.48	36.20	43
44	57.70	24.73	72.12	30.91	86.54	37.09	44
45	59.05	25.31	73.82	31.65	88.59	37.98	45
46	62.34	26.71	77.93	33.38	93.52	40.05	46
47	65.61	28.13	82.01	35.15	98.42	42.18	47
48	68.88	29.53	86.09	36.90	103.32	44.28	48
49	72.15	30.94	90.20	38.67	108.24	46.40	49
50	75.43	32.32	94.28	40.41	113.14	48.49	50
51	78.69	33.73	98.37	42.16	118.04	50.60	51
52	82.00	35.14	102.48	43.93	122.97	52.71	52
53	95.64	40.99	119.54	51.23	143.46	61.47	53
54	109.30	46.85	136.63	58.56	163.97	70.26	54
55	122.98	52.71	153.72	65.88	184.46	79.08	55
56	143.83	61.63	179.78	77.04	215.72	92.45	56
57	169.27	72.55	211.60	90.69	253.93	108.81	57
58	217.43	93.18	271.80	116.48	326.16	139.76	58
59	279.30	119.71	349.12	149.62	418.93	179.55	59
60	361.22	154.82	451.52	193.51	541.82	232.22	60
61	425.33	182.30	531.67	227.87	638.00	273.43	61
62	462.67	198.28	578.32	247.86	693.98	297.42	62
63	545.95	233.98	682.44	292.47	818.94	350.96	63
64	628.75	269.47	785.95	336.83	943.13	404.20	64
65	700.07	300.02	875.11	375.04	1,050.12	450.04	65
66	774.08	331.76	967.62	414.69	1,161.14	497.63	66
67	850.74	364.62	1,063.41	455.76	1,276.10	546.91	67
68	957.99	410.56	1,197.49	513.22	1,436.99	615.86	68
69	1,070.91	458.96	1,338.62	573.71	1,606.35	688.46	69
70	1,188.11	509.20	1,485.13	636.48	1,782.16	763.78	70
71	1,308.06	560.60	1,635.07	700.74	1,962.07	840.88	71
72	1,432.95	614.13	1,791.21	767.67	2,149.44	921.18	72
73	1,695.62	726.69	2,119.50	908.38	2,543.40	1,090.05	73
74	1,943.37	832.88	2,429.22	1,041.10	2,915.07	1,249.32	74
75	2,178.14	933.50	2,722.68	1,166.87	3,267.21	1,400.23	75
76	2,413.48	1,034.36	3,016.83	1,292.94	3,620.20	1,551.51	76
77	2,630.04	1,127.17	3,287.56	1,408.96	3,945.08	1,690.74	77
78	2,814.80	1,206.35	3,518.49	1,507.93	4,222.18	1,809.54	78
79	3,008.22	1,289.24	3,760.27	1,611.53	4,512.31	1,933.84	79
80	3,368.51	1,443.64	4,210.64	1,804.56	5,052.77	2,165.48	80
81	3,744.99	1,604.99	4,681.23	2,006.23	5,617.46	2,407.48	81
82	4,140.16	1,774.35	5,175.19	2,217.93	6,210.25	2,661.53	82
83	4,552.32	1,950.99	5,690.39	2,438.73	6,828.47	2,926.49	83
84	4,982.30	2,135.27	6,227.87	2,669.11	7,473.45	3,202.93	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.46	15.19	44.33	19.00	53.17	22.78	16-30
31	36.70	15.76	45.89	19.69	55.07	23.62	31
32	37.98	16.28	47.48	20.34	56.97	24.41	32
33	39.24	16.82	49.05	21.02	58.85	25.22	33
34	40.50	17.36	50.61	21.68	60.72	26.01	34
35	41.73	17.88	52.19	22.37	62.62	26.85	35
36	43.01	18.42	53.77	23.04	64.51	27.65	36
37	44.28	18.97	55.33	23.72	66.41	28.47	37
38	45.53	19.51	56.91	24.37	68.28	29.26	38
39	46.77	20.04	58.47	25.06	70.17	30.07	39
40	48.05	20.61	60.06	25.74	72.06	30.90	40
41	49.32	21.13	61.63	26.41	73.96	31.69	41
42	50.56	21.68	63.19	27.10	75.83	32.50	42
43	51.80	22.21	64.77	27.76	77.72	33.29	43
44	53.08	22.75	66.36	28.44	79.62	34.14	44
45	54.35	23.27	67.92	29.11	81.51	34.93	45
46	57.34	24.59	71.67	30.72	86.00	36.86	46
47	60.36	25.87	75.46	32.32	90.53	38.80	47
48	63.37	27.16	79.21	33.95	95.03	40.72	48
49	66.37	28.47	82.98	35.58	99.58	42.69	49
50	69.38	29.75	86.73	37.18	104.09	44.63	50
51	72.41	31.04	90.51	38.80	108.62	46.54	51
52	75.40	32.32	94.27	40.41	113.13	48.49	52
53	88.00	37.71	109.99	47.14	131.98	56.56	53
54	100.56	43.10	125.71	53.88	150.85	64.65	54
55	113.14	48.49	141.43	60.62	169.70	72.73	55
56	132.34	56.70	165.41	70.87	198.49	85.06	56
57	155.75	66.75	194.69	83.44	233.61	100.13	57
58	200.03	85.71	250.04	107.16	300.06	128.59	58
59	256.95	110.12	321.18	137.65	385.41	165.18	59
60	332.30	142.41	415.40	178.04	498.48	213.64	60
61	391.30	167.71	489.15	209.63	586.97	251.57	61
62	425.64	182.43	532.04	228.03	638.45	273.61	62
63	502.27	215.27	627.85	269.07	753.41	322.88	63
64	578.46	247.90	723.06	309.88	867.66	371.85	64
65	644.07	276.04	805.08	345.05	966.09	414.04	65
66	712.17	305.22	890.20	381.53	1,068.24	457.83	66
67	782.68	335.44	978.36	419.30	1,174.03	503.16	67
68	881.34	377.70	1,101.68	472.14	1,322.02	566.58	68
69	985.24	422.25	1,231.54	527.80	1,477.85	633.37	69
70	1,093.04	468.45	1,366.31	585.56	1,639.58	702.67	70
71	1,203.40	515.75	1,504.27	644.70	1,805.13	773.64	71
72	1,318.31	565.02	1,647.91	706.25	1,977.48	847.50	72
73	1,559.95	668.54	1,949.96	835.69	2,339.96	1,002.83	73
74	1,787.90	766.25	2,234.88	957.81	2,681.84	1,149.38	74
75	2,003.88	858.80	2,504.84	1,073.51	3,005.82	1,288.22	75
76	2,220.40	951.60	2,775.50	1,189.49	3,330.59	1,427.38	76
77	2,419.66	1,037.00	3,024.56	1,296.26	3,629.47	1,555.49	77
78	2,589.62	1,109.82	3,237.02	1,387.29	3,884.43	1,664.74	78
79	2,767.55	1,186.10	3,459.46	1,482.62	4,151.35	1,779.16	79
80	3,099.02	1,328.15	3,873.79	1,660.20	4,648.55	1,992.23	80
81	3,445.39	1,476.58	4,306.74	1,845.75	5,168.08	2,214.89	81
82	3,808.96	1,632.41	4,761.20	2,040.50	5,713.45	2,448.61	82
83	4,188.13	1,794.92	5,235.17	2,243.64	6,282.20	2,692.38	83
84	4,583.72	1,964.45	5,729.65	2,455.56	6,875.58	2,946.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	30.30	12.98	37.88	16.23	45.44	19.47	16-30
31	31.39	13.45	39.22	16.81	47.07	20.17	31
32	32.46	13.91	40.56	17.38	48.67	20.84	32
33	33.52	14.35	41.89	17.96	50.25	21.56	33
34	34.57	14.82	43.24	18.53	51.89	22.25	34
35	35.66	15.28	44.58	19.11	53.50	22.92	35
36	36.74	15.76	45.93	19.69	55.12	23.62	36
37	37.84	16.20	47.28	20.28	56.73	24.33	37
38	38.90	16.68	48.61	20.84	58.33	25.02	38
39	39.96	17.14	49.97	21.41	59.97	25.70	39
40	41.05	17.60	51.32	21.99	61.59	26.39	40
41	42.11	18.06	52.63	22.57	63.18	27.07	41
42	43.19	18.51	53.99	23.14	64.78	27.78	42
43	44.28	18.97	55.33	23.72	66.41	28.47	43
44	45.35	19.43	56.69	24.29	68.01	29.15	44
45	46.41	19.90	58.02	24.86	69.64	29.84	45
46	49.00	21.00	61.25	26.27	73.51	31.51	46
47	51.56	22.11	64.46	27.64	77.35	33.15	47
48	54.14	23.22	67.69	29.02	81.22	34.83	48
49	56.73	24.32	70.91	30.39	85.08	36.47	49
50	59.29	25.40	74.10	31.76	88.92	38.11	50
51	61.86	26.52	77.32	33.15	92.77	39.77	51
52	64.44	27.60	80.55	34.52	96.67	41.42	52
53	75.19	32.22	93.98	40.27	112.77	48.35	53
54	85.93	36.83	107.39	46.04	128.88	55.24	54
55	96.67	41.42	120.82	51.79	144.97	62.13	55
56	113.05	48.45	141.31	60.57	169.57	72.69	56
57	133.06	57.01	166.34	71.27	199.60	85.54	57
58	170.91	73.24	213.63	91.55	256.35	109.85	58
59	219.52	94.09	274.39	117.59	329.25	141.12	59
60	283.90	121.66	354.91	152.09	425.88	182.52	60
61	334.32	143.28	417.88	179.10	501.47	214.91	61
62	363.66	155.84	454.57	194.82	545.46	233.78	62
63	429.11	183.91	536.40	229.89	643.67	275.85	63
64	494.20	211.79	617.74	264.74	741.27	317.68	64
65	550.26	235.84	687.82	294.80	825.38	353.75	65
66	608.44	260.76	760.55	325.94	912.65	391.13	66
67	668.70	286.58	835.87	358.22	1,003.03	429.89	67
68	752.97	322.70	941.22	403.39	1,129.48	484.07	68
69	841.73	360.74	1,052.16	450.92	1,262.58	541.09	69
70	933.85	400.22	1,167.31	500.28	1,400.76	600.31	70
71	1,028.13	440.63	1,285.17	550.80	1,542.20	660.94	71
72	1,126.30	482.71	1,407.90	603.39	1,689.47	724.04	72
73	1,332.75	571.20	1,665.93	713.98	1,999.13	856.78	73
74	1,527.50	654.66	1,909.38	818.32	2,291.24	981.98	74
75	1,712.03	733.72	2,140.02	917.15	2,568.03	1,100.56	75
76	1,896.99	813.02	2,371.25	1,016.26	2,845.49	1,219.51	76
77	2,067.21	885.96	2,584.03	1,107.44	3,100.83	1,328.93	77
78	2,212.42	948.19	2,765.52	1,185.24	3,318.63	1,422.28	78
79	2,364.45	1,013.34	2,955.57	1,266.68	3,546.66	1,519.99	79
80	2,647.64	1,134.69	3,309.56	1,418.38	3,971.47	1,702.05	80
81	2,943.56	1,261.52	3,679.44	1,576.91	4,415.32	1,892.30	81
82	3,254.18	1,394.65	4,067.71	1,743.31	4,881.25	2,091.98	82
83	3,578.11	1,533.49	4,472.64	1,916.85	5,367.17	2,300.24	83
84	3,916.07	1,678.34	4,895.09	2,097.91	5,874.12	2,517.50	84

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables - Phase 2

Elimination Period	Factor
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables - Phase 2

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	2.1269	1.2386	2.7804	1.5595	0.0261
31	0.5636	2.1269	1.2386	2.7804	1.5595	0.0314
32	0.5636	2.1269	1.2386	2.7804	1.5595	0.0365
33	0.5636	2.1269	1.2386	2.7804	1.5595	0.0414
34	0.5636	2.1269	1.2386	2.7804	1.5595	0.0460
35	0.5636	2.1269	1.2386	2.7804	1.5595	0.0505
36	0.5636	2.1269	1.2386	2.7804	1.5595	0.0547
37	0.5636	2.1269	1.2386	2.7804	1.5595	0.0588
38	0.5636	2.1269	1.2386	2.7804	1.5595	0.0628
39	0.5636	2.1269	1.2386	2.7804	1.5595	0.0666
40	0.5517	2.1269	1.2386	2.7804	1.5595	0.0702
41	0.5398	2.1269	1.2386	2.7804	1.5595	0.0737
42	0.5279	2.1269	1.2386	2.7804	1.5595	0.0771
43	0.5160	2.1269	1.2386	2.7804	1.5595	0.0803
44	0.5041	2.1269	1.2386	2.7804	1.5595	0.0835
45	0.4922	2.1269	1.2386	2.7804	1.5595	0.0865
46	0.4803	2.1269	1.2386	2.7804	1.5595	0.0960
47	0.4684	2.1269	1.2386	2.7804	1.5595	0.1052
48	0.4565	2.1269	1.2441	2.7804	1.5678	0.1141
49	0.4446	2.1269	1.2499	2.7804	1.5761	0.1227
50	0.4327	2.1269	1.2559	2.7804	1.5845	0.1310
51	0.4208	2.1269	1.2614	2.7804	1.5927	0.1391
52	0.4089	2.1269	1.2671	2.7804	1.6011	0.1469
53	0.3970	2.1291	1.2831	2.7830	1.6245	0.1640
54	0.3851	2.1306	1.2992	2.7859	1.6478	0.1790
55	0.3669	2.1322	1.3152	2.7882	1.6712	0.1922
56	0.3487	2.1336	1.3310	2.7906	1.6946	0.2039
57	0.3305	2.1347	1.3469	2.7928	1.7178	0.2144
58	0.3123	2.1301	1.3555	2.7852	1.7299	0.2704
59	0.2941	2.1259	1.3642	2.7792	1.7427	0.3179
60	0.2661	2.1226	1.3735	2.7738	1.7557	0.3587
61	0.2431	2.1195	1.3828	2.7692	1.7693	0.3941
62	0.2253	2.1168	1.3923	2.7651	1.7830	0.4252
63	0.2117	2.0570	1.3700	2.6763	1.7495	0.4677
64	0.2015	2.0079	1.3533	2.6044	1.7248	0.5026
65	0.1938	1.9669	1.3408	2.5450	1.7069	0.5318
66	0.1870	1.9320	1.3311	2.4952	1.6935	0.5566
67	0.1819	1.9019	1.3242	2.4525	1.6840	0.5779
68	0.1802	1.8379	1.2926	2.3665	1.6428	0.6414
69	0.1794	1.7881	1.2695	2.2956	1.6107	0.6906
70	0.1785	1.7484	1.2525	2.2365	1.5846	0.7298
71	0.1777	1.7162	1.2398	2.1860	1.5639	0.7617
72	0.1768	1.6892	1.2303	2.1428	1.5472	0.7882
73	0.1624	1.5988	1.1729	2.0136	1.4655	0.8621
74	0.1522	1.5311	1.1305	1.9155	1.4040	0.9174
75	0.1437	1.4785	1.0980	1.8381	1.3562	0.9604
76	0.1377	1.4364	1.0723	1.7759	1.3184	0.9949
77	0.1326	1.4017	1.0519	1.7245	1.2879	1.0231
78	0.1284	1.3672	1.0310	1.6900	1.2687	1.0513
79	0.1241	1.3327	1.0097	1.6555	1.2494	1.0795
80	0.1216	1.2981	0.9878	1.6209	1.2296	1.1077
81	0.1190	1.2637	0.9655	1.5865	1.2095	1.1359
82	0.1165	1.2290	0.9429	1.5518	1.1888	1.1641
83	0.1148	1.1946	0.9197	1.5174	1.1679	1.1923
84	0.1131	1.1600	0.8961	1.4828	1.1462	1.2205

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for Life

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	55.95	27.56	69.95	34.44	83.94	41.33	16-30
31	57.28	28.22	71.58	35.26	85.89	42.30	31
32	58.59	28.84	73.22	36.07	87.86	43.28	32
33	59.88	29.50	74.85	36.88	89.82	44.25	33
34	61.20	30.14	76.48	37.67	91.79	45.21	34
35	62.52	30.78	78.14	38.49	93.79	46.20	35
36	63.81	31.42	79.78	39.28	95.74	47.14	36
37	65.14	32.09	81.42	40.10	97.68	48.12	37
38	66.44	32.72	83.05	40.92	99.66	49.10	38
39	67.74	33.37	84.68	41.72	101.61	50.06	39
40	69.07	34.04	86.34	42.52	103.60	51.03	40
41	70.37	34.66	87.96	43.32	105.57	51.98	41
42	71.67	35.32	89.60	44.15	107.53	52.98	42
43	73.00	35.94	91.24	44.94	109.48	53.91	43
44	74.30	36.61	92.86	45.75	111.45	54.89	44
45	75.60	37.22	94.50	46.54	113.41	55.86	45
46	76.93	37.89	96.17	47.37	115.39	56.83	46
47	78.23	38.54	97.80	48.17	117.36	57.79	47
48	79.53	39.17	99.43	48.97	119.32	58.78	48
49	80.86	39.82	101.07	49.77	121.27	59.74	49
50	82.16	40.49	102.71	50.60	123.24	60.71	50
51	83.47	41.11	104.33	51.39	125.20	61.64	51
52	84.79	41.77	105.98	52.20	127.18	62.64	52
53	90.84	44.74	113.54	55.94	136.23	67.12	53
54	96.88	47.72	121.11	59.65	145.33	71.56	54
55	102.94	50.70	128.67	63.37	154.38	76.04	55
56	108.99	53.68	136.23	67.11	163.48	80.54	56
57	115.03	56.65	143.78	70.84	172.53	85.00	57
58	125.29	61.70	156.60	77.13	187.90	92.56	58
59	135.53	66.75	169.40	83.44	203.26	100.13	59
60	145.75	71.80	182.20	89.73	218.62	107.69	60
61	156.01	76.83	195.00	96.04	233.98	115.24	61
62	166.22	81.87	207.77	102.35	249.33	122.80	62
63	184.19	90.74	230.25	113.41	276.31	136.09	63
64	202.19	99.58	252.72	124.47	303.27	149.35	64
65	220.13	108.44	275.19	135.55	330.23	162.68	65
66	238.14	117.29	297.66	146.61	357.20	175.94	66
67	256.09	126.16	320.12	157.68	384.15	189.21	67
68	293.52	144.56	366.89	180.70	440.26	216.86	68
69	330.89	163.00	413.63	203.74	496.36	244.47	69
70	368.29	181.41	460.36	226.76	552.45	272.12	70
71	405.70	199.82	507.14	249.80	608.56	299.76	71
72	443.10	218.24	553.88	272.81	664.65	327.36	72
73	516.98	254.66	646.23	318.31	775.49	381.96	73
74	590.89	291.05	738.61	363.79	886.32	436.56	74
75	664.74	327.44	830.95	409.28	997.13	491.14	75
76	738.65	363.81	923.30	454.76	1,107.96	545.72	76
77	812.53	400.20	1,015.67	500.25	1,218.80	600.29	77
78	934.76	460.42	1,168.46	575.53	1,402.15	690.62	78
79	1,064.87	524.49	1,331.10	655.63	1,597.31	786.75	79
80	1,192.41	587.32	1,490.52	734.14	1,788.61	880.97	80
81	1,325.68	652.95	1,657.10	816.19	1,988.53	979.43	81
82	1,465.56	721.87	1,831.96	902.32	2,198.36	1,082.79	82
83	1,611.47	793.72	2,014.35	992.14	2,417.22	1,190.58	83
84	1,763.69	868.67	2,204.60	1,085.85	2,645.52	1,303.03	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	37.06	15.88	46.31	19.85	55.55	23.83	16-30
31	37.91	16.26	47.39	20.31	56.86	24.37	31
32	38.77	16.64	48.47	20.79	58.16	24.93	32
33	39.64	17.00	49.55	21.24	59.47	25.48	33
34	40.50	17.36	50.64	21.71	60.76	26.06	34
35	41.38	17.74	51.71	22.17	62.04	26.61	35
36	42.25	18.11	52.80	22.64	63.36	27.16	36
37	43.10	18.48	53.88	23.09	64.65	27.71	37
38	43.97	18.85	54.96	23.56	65.96	28.26	38
39	44.85	19.21	56.06	24.03	67.29	28.84	39
40	45.71	19.60	57.14	24.50	68.58	29.40	40
41	46.59	19.96	58.23	24.95	69.86	29.94	41
42	47.46	20.34	59.30	25.42	71.17	30.50	42
43	48.31	20.71	60.39	25.88	72.46	31.04	43
44	49.18	21.07	61.47	26.36	73.78	31.62	44
45	50.04	21.45	62.57	26.80	75.07	32.18	45
46	50.92	21.81	63.63	27.28	76.35	32.72	46
47	51.79	22.20	64.73	27.74	77.66	33.28	47
48	52.63	22.57	65.80	28.20	78.96	33.83	48
49	53.52	22.92	66.91	28.66	80.28	34.41	49
50	54.39	23.30	67.99	29.13	81.59	34.96	50
51	55.24	23.67	69.07	29.59	82.89	35.51	51
52	56.13	24.05	70.16	30.05	84.17	36.07	52
53	60.10	25.74	75.15	32.19	90.18	38.64	53
54	64.10	27.47	80.14	34.34	96.17	41.20	54
55	68.10	29.18	85.12	36.48	102.14	43.76	55
56	72.10	30.90	90.11	38.63	108.13	46.35	56
57	76.08	32.61	95.12	40.76	114.15	48.91	57
58	85.39	36.61	106.74	45.75	128.09	54.89	58
59	94.71	40.59	118.37	50.73	142.05	60.85	59
60	104.00	44.56	130.00	55.72	155.97	66.85	60
61	113.31	48.56	141.62	60.71	169.96	72.84	61
62	122.62	52.56	153.27	65.69	183.91	78.82	62
63	141.04	60.45	176.32	75.56	211.57	90.66	63
64	159.50	68.36	199.39	85.45	239.26	102.54	64
65	177.95	76.26	222.44	95.35	266.93	114.42	65
66	196.40	84.17	245.52	105.22	294.62	126.26	66
67	214.84	92.07	268.57	115.11	322.28	138.14	67
68	251.79	107.92	314.73	134.90	377.69	161.88	68
69	288.72	123.74	360.91	154.68	433.08	185.60	69
70	325.67	139.57	407.07	174.46	488.49	209.34	70
71	362.60	155.40	453.26	194.27	543.92	233.13	71
72	399.54	171.24	499.43	214.04	599.32	256.87	72
73	472.82	202.65	591.03	253.30	709.21	303.95	73
74	546.11	234.05	682.62	292.56	819.15	351.08	74
75	619.39	265.45	774.25	331.81	929.09	398.20	75
76	692.68	296.87	865.84	371.07	1,039.03	445.30	76
77	765.95	328.27	957.47	410.33	1,148.95	492.42	77
78	881.22	377.65	1,101.52	472.08	1,321.79	566.49	78
79	1,003.84	430.23	1,254.81	537.78	1,505.77	645.34	79
80	1,124.10	481.74	1,405.11	602.20	1,686.12	722.64	80
81	1,249.72	535.60	1,562.15	669.49	1,874.57	803.39	81
82	1,381.59	592.13	1,726.99	740.15	2,072.38	888.18	82
83	1,519.13	651.05	1,898.91	813.82	2,278.68	976.60	83
84	1,662.60	712.55	2,078.26	890.69	2,493.93	1,068.84	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for Life

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	34.07	14.62	42.60	18.27	51.12	21.90	16-30
31	34.87	14.95	43.58	18.68	52.31	22.41	31
32	35.66	15.28	44.58	19.11	53.50	22.92	32
33	36.47	15.63	45.57	19.55	54.69	23.45	33
34	37.27	15.97	46.59	19.96	55.91	23.96	34
35	38.07	16.29	47.59	20.39	57.10	24.46	35
36	38.86	16.65	48.58	20.83	58.29	25.00	36
37	39.65	17.00	49.57	21.24	59.48	25.48	37
38	40.45	17.36	50.56	21.68	60.67	26.01	38
39	41.24	17.69	51.56	22.11	61.86	26.52	39
40	42.07	18.02	52.58	22.53	63.09	27.02	40
41	42.87	18.37	53.57	22.96	64.28	27.56	41
42	43.66	18.71	54.57	23.39	65.47	28.07	42
43	44.45	19.03	55.55	23.81	66.66	28.57	43
44	45.25	19.39	56.55	24.24	67.87	29.11	44
45	46.04	19.74	57.54	24.67	69.06	29.59	45
46	46.85	20.08	58.56	25.09	70.26	30.11	46
47	47.65	20.43	59.56	25.52	71.45	30.63	47
48	48.45	20.76	60.54	25.95	72.64	31.13	48
49	49.24	21.09	61.54	26.37	73.83	31.65	49
50	50.04	21.45	62.53	26.80	75.03	32.18	50
51	50.83	21.77	63.55	27.24	76.26	32.68	51
52	51.62	22.12	64.55	27.67	77.45	33.20	52
53	55.32	23.72	69.15	29.63	82.96	35.55	53
54	58.98	25.29	73.73	31.60	88.49	37.91	54
55	62.67	26.85	78.32	33.56	93.98	40.27	55
56	66.33	28.43	82.92	35.53	99.49	42.65	56
57	69.99	29.99	87.51	37.49	105.01	45.00	57
58	78.57	33.68	98.21	42.09	117.86	50.51	58
59	87.13	37.35	108.90	46.68	130.68	56.03	59
60	95.68	41.01	119.59	51.25	143.50	61.50	60
61	104.24	44.67	130.30	55.85	156.35	67.02	61
62	112.78	48.36	140.99	60.44	169.18	72.51	62
63	129.77	55.60	162.20	69.50	194.64	83.42	63
64	146.74	62.89	183.42	78.60	220.10	94.32	64
65	163.70	70.17	204.63	87.71	245.57	105.23	65
66	180.68	77.44	225.87	96.79	271.04	116.17	66
67	197.66	84.72	247.08	105.89	296.49	127.08	67
68	231.65	99.28	289.56	124.10	347.48	148.90	68
69	265.63	113.84	332.04	142.31	398.45	170.76	69
70	299.62	128.40	374.52	160.51	449.42	192.61	70
71	333.58	142.98	416.99	178.71	500.38	214.48	71
72	367.58	157.52	459.47	196.92	551.37	236.30	72
73	435.01	186.43	543.74	233.04	652.49	279.65	73
74	502.41	215.32	628.03	269.16	753.64	322.98	74
75	569.84	244.24	712.31	305.28	854.76	366.34	75
76	637.27	273.13	796.58	341.40	955.89	409.68	76
77	704.69	302.02	880.86	377.51	1,057.05	452.99	77
78	810.71	347.46	1,013.39	434.32	1,216.06	521.18	78
79	923.55	395.80	1,154.43	494.76	1,385.33	593.69	79
80	1,034.16	443.23	1,292.70	554.02	1,551.23	664.82	80
81	1,149.73	492.74	1,437.17	615.92	1,724.61	739.11	81
82	1,271.05	544.74	1,588.84	680.93	1,906.61	817.13	82
83	1,397.61	598.98	1,747.00	748.72	2,096.40	898.47	83
84	1,529.61	655.55	1,912.03	819.43	2,294.43	983.31	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	29.11	12.48	36.39	15.59	43.67	18.71	16-30
31	29.81	12.76	37.26	15.97	44.68	19.16	31
32	30.48	13.06	38.09	16.32	45.71	19.60	32
33	31.17	13.36	38.95	16.69	46.75	20.03	33
34	31.83	13.64	39.78	17.05	47.73	20.44	34
35	32.54	13.94	40.65	17.43	48.78	20.92	35
36	33.20	14.25	41.51	17.79	49.82	21.36	36
37	33.87	14.53	42.36	18.15	50.83	21.77	37
38	34.57	14.82	43.21	18.53	51.84	22.25	38
39	35.24	15.10	44.06	18.88	52.86	22.66	39
40	35.93	15.41	44.92	19.25	53.90	23.09	40
41	36.61	15.68	45.79	19.61	54.94	23.54	41
42	37.30	15.99	46.62	19.99	55.94	23.97	42
43	37.98	16.28	47.48	20.34	56.97	24.41	43
44	38.64	16.56	48.31	20.71	57.98	24.86	44
45	39.35	16.86	49.18	21.07	59.00	25.29	45
46	40.01	17.16	50.02	21.45	60.02	25.73	46
47	40.70	17.45	50.87	21.80	61.06	26.14	47
48	41.38	17.74	51.74	22.17	62.09	26.61	48
49	42.07	18.05	52.58	22.55	63.09	27.06	49
50	42.75	18.33	53.44	22.90	64.12	27.47	50
51	43.40	18.62	54.27	23.27	65.14	27.94	51
52	44.12	18.91	55.14	23.63	66.15	28.35	52
53	47.26	20.25	59.07	25.31	70.87	30.36	53
54	50.38	21.59	63.00	27.01	75.60	32.41	54
55	53.52	22.95	66.91	28.68	80.28	34.43	55
56	56.65	24.29	70.84	30.36	85.00	36.43	56
57	59.83	25.64	74.76	32.05	89.72	38.45	57
58	67.12	28.75	83.90	35.94	100.68	43.15	58
59	74.44	31.91	93.04	39.87	111.67	47.86	59
60	81.74	35.02	102.17	43.79	122.59	52.56	60
61	89.06	38.18	111.31	47.72	133.57	57.27	61
62	96.36	41.29	120.45	51.62	144.54	61.95	62
63	110.87	47.51	138.57	59.39	166.30	71.27	63
64	125.38	53.75	156.71	67.16	188.03	80.59	64
65	139.85	59.96	174.84	74.94	209.80	89.95	65
66	154.37	66.15	192.96	82.70	231.56	99.23	66
67	168.87	72.38	211.08	90.47	253.30	108.54	67
68	197.91	84.83	247.39	106.02	296.87	127.22	68
69	226.94	97.27	283.67	121.57	340.39	145.89	69
70	255.99	109.70	319.97	137.11	383.96	164.54	70
71	285.00	122.15	356.26	152.69	427.51	183.22	71
72	314.02	134.58	392.54	168.23	471.05	201.88	72
73	371.64	159.28	464.55	199.10	557.47	238.91	73
74	429.24	183.96	536.55	229.94	643.85	275.94	74
75	486.85	208.65	608.55	260.81	730.27	312.96	75
76	544.45	233.34	680.55	291.67	816.65	350.02	76
77	602.04	258.02	752.56	322.53	903.08	387.02	77
78	692.63	296.84	865.79	371.06	1,038.94	445.26	78
79	789.03	338.16	986.30	422.69	1,183.56	507.25	79
80	883.53	378.68	1,104.42	473.33	1,325.31	567.99	80
81	982.28	420.98	1,227.85	526.21	1,473.43	631.45	81
82	1,085.94	465.41	1,357.41	581.75	1,628.89	698.09	82
83	1,194.05	511.73	1,492.54	639.65	1,791.04	767.59	83
84	1,306.83	560.06	1,633.52	700.07	1,960.22	840.09	84

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 10 Years

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	99.32	48.91	124.16	61.15	148.99	73.38	16-30
31	101.64	50.06	127.05	62.58	152.47	75.10	31
32	103.99	51.21	129.96	64.01	155.96	76.83	32
33	106.29	52.36	132.88	65.45	159.46	78.54	33
34	108.62	53.50	135.78	66.89	162.93	80.27	34
35	110.96	54.66	138.69	68.31	166.43	82.00	35
36	113.27	55.77	141.61	69.73	169.93	83.69	36
37	115.60	56.92	144.49	71.17	173.40	85.40	37
38	117.94	58.07	147.40	72.60	176.90	87.13	38
39	120.24	59.21	150.32	74.05	180.39	88.84	39
40	122.57	60.36	153.22	75.47	183.87	90.57	40
41	124.92	61.52	156.13	76.92	187.35	92.30	41
42	127.22	62.67	159.01	78.32	190.81	93.98	42
43	129.55	63.81	161.93	79.76	194.33	95.69	43
44	131.89	64.96	164.85	81.19	197.82	97.42	44
45	134.21	66.11	167.74	82.62	201.28	99.14	45
46	136.52	67.25	170.66	84.07	204.80	100.86	46
47	138.87	68.40	173.58	85.49	208.29	102.58	47
48	141.18	69.56	176.46	86.94	211.75	104.31	48
49	143.50	70.68	179.38	88.35	215.27	106.01	49
50	145.84	71.83	182.30	89.78	218.75	107.74	50
51	148.16	72.99	185.19	91.23	222.21	109.45	51
52	150.48	74.12	188.11	92.65	225.73	111.18	52
53	162.29	79.94	202.85	99.92	243.40	119.90	53
54	174.08	85.75	217.60	107.17	261.12	128.63	54
55	185.87	91.55	232.36	114.44	278.82	137.34	55
56	197.70	97.37	247.10	121.70	296.52	146.04	56
57	209.48	103.19	261.85	128.97	314.23	154.76	57
58	231.85	114.19	289.80	142.72	347.76	171.28	58
59	254.18	125.20	317.73	156.51	381.27	187.81	59
60	276.56	136.22	345.69	170.27	414.82	204.31	60
61	298.92	147.23	373.63	184.04	448.36	220.84	61
62	321.27	158.22	401.59	197.80	481.92	237.36	62
63	355.97	175.35	444.95	219.16	533.94	263.00	63
64	390.68	192.44	488.35	240.54	586.01	288.67	64
65	425.40	209.52	531.72	261.90	638.07	314.28	65
66	460.11	226.61	575.13	283.28	690.14	339.93	66
67	494.80	243.72	618.50	304.64	742.18	365.56	67
68	552.58	272.15	690.70	340.20	828.84	408.22	68
69	610.33	300.60	762.91	375.76	915.48	450.92	69
70	668.10	329.06	835.14	411.34	1,002.16	493.61	70
71	725.86	357.52	907.34	446.90	1,088.81	536.28	71
72	783.65	385.98	979.56	482.48	1,175.48	578.97	72
73	901.20	443.88	1,126.50	554.85	1,351.81	665.83	73
74	1,018.73	501.77	1,273.43	627.20	1,528.12	752.65	74
75	1,136.28	559.67	1,420.36	699.58	1,704.45	839.51	75
76	1,253.84	617.57	1,567.31	771.96	1,880.78	926.35	76
77	1,371.39	675.46	1,714.23	844.33	2,057.06	1,013.20	77
78	1,577.70	777.09	1,972.15	971.34	2,366.58	1,165.61	78
79	1,797.30	885.24	2,246.63	1,106.55	2,695.95	1,327.85	79
80	2,012.58	991.26	2,515.71	1,239.09	3,018.85	1,486.91	80
81	2,237.50	1,102.05	2,796.88	1,377.57	3,356.25	1,653.08	81
82	2,473.63	1,218.33	3,092.02	1,522.93	3,710.41	1,827.52	82
83	2,719.86	1,339.62	3,399.82	1,674.53	4,079.77	2,009.45	83
84	2,976.77	1,466.15	3,720.95	1,832.72	4,465.14	2,199.26	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 10 Years

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	65.74	28.17	82.16	35.23	98.60	42.27	16-30
31	67.29	28.84	84.11	36.03	100.94	43.24	31
32	68.83	29.50	86.03	36.88	103.23	44.25	32
33	70.35	30.16	87.95	37.70	105.55	45.22	33
34	71.90	30.81	89.87	38.50	107.84	46.22	34
35	73.43	31.49	91.79	39.35	110.13	47.21	35
36	74.97	32.13	93.71	40.17	112.46	48.20	36
37	76.52	32.79	95.64	40.99	114.75	49.18	37
38	78.05	33.46	97.57	41.82	117.09	50.20	38
39	79.60	34.12	99.49	42.65	119.40	51.16	39
40	81.13	34.75	101.43	43.46	121.70	52.15	40
41	82.66	35.44	103.33	44.29	124.01	53.16	41
42	84.21	36.08	105.27	45.12	126.30	54.14	42
43	85.75	36.74	107.17	45.93	128.63	55.12	43
44	87.30	37.40	109.11	46.77	130.92	56.13	44
45	88.83	38.07	111.05	47.59	133.26	57.10	45
46	90.38	38.73	112.96	48.40	135.55	58.07	46
47	91.89	39.39	114.89	49.24	137.87	59.08	47
48	93.44	40.05	116.80	50.06	140.16	60.06	48
49	94.99	40.72	118.73	50.91	142.46	61.07	49
50	96.52	41.38	120.64	51.71	144.78	62.04	50
51	98.06	42.02	122.57	52.53	147.08	63.04	51
52	99.61	42.70	124.52	53.38	149.43	64.04	52
53	107.39	46.04	134.25	57.54	161.10	69.06	53
54	115.20	49.37	143.99	61.72	172.79	74.06	54
55	122.98	52.71	153.72	65.88	184.46	79.08	55
56	130.75	56.04	163.47	70.07	196.16	84.08	56
57	138.56	59.39	173.20	74.23	207.85	89.08	57
58	158.22	67.81	197.80	84.77	237.36	101.73	58
59	177.92	76.26	222.39	95.32	266.85	114.38	59
60	197.61	84.68	246.99	105.86	296.38	127.04	60
61	217.27	93.13	271.59	116.40	325.90	139.67	61
62	236.95	101.56	296.18	126.95	355.43	152.33	62
63	272.59	116.80	340.72	146.02	408.86	175.23	63
64	308.22	132.08	385.28	165.12	462.34	198.14	64
65	343.86	147.37	429.81	184.19	515.78	221.02	65
66	379.47	162.64	474.36	203.30	569.23	243.94	66
67	415.10	177.91	518.89	222.37	622.66	266.84	67
68	473.40	202.91	591.74	253.61	710.09	304.33	68
69	531.71	227.87	664.64	284.84	797.56	341.80	69
70	590.00	252.86	737.50	316.08	884.99	379.29	70
71	648.29	277.84	810.37	347.30	972.43	416.77	71
72	706.59	302.81	883.23	378.52	1,059.87	454.23	72
73	823.83	353.06	1,029.80	441.33	1,235.76	529.61	73
74	941.08	403.32	1,176.33	504.17	1,411.61	604.99	74
75	1,058.33	453.57	1,322.91	566.95	1,587.49	680.33	75
76	1,175.56	503.82	1,469.45	629.76	1,763.34	755.71	76
77	1,292.81	554.07	1,616.03	692.60	1,939.23	831.09	77
78	1,487.31	637.44	1,859.14	796.77	2,230.96	956.13	78
79	1,694.31	726.12	2,117.90	907.66	2,541.48	1,089.20	79
80	1,897.24	813.12	2,371.57	1,016.38	2,845.89	1,219.66	80
81	2,109.29	903.99	2,636.61	1,129.97	3,163.92	1,355.97	81
82	2,331.87	999.39	2,914.83	1,249.23	3,497.78	1,499.06	82
83	2,564.01	1,098.87	3,205.00	1,373.58	3,846.02	1,648.31	83
84	2,806.18	1,202.65	3,507.71	1,503.32	4,209.27	1,803.98	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 10 Years

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	60.48	25.92	75.60	32.40	90.74	38.86	16-30
31	61.90	26.53	77.36	33.16	92.85	39.78	31
32	63.31	27.15	79.13	33.92	94.98	40.70	32
33	64.73	27.74	80.90	34.66	97.09	41.60	33
34	66.14	28.35	82.66	35.44	99.21	42.52	34
35	67.57	28.95	84.47	36.20	101.35	43.44	35
36	68.98	29.54	86.23	36.95	103.46	44.34	36
37	70.39	30.16	88.00	37.71	105.59	45.26	37
38	71.81	30.78	89.77	38.46	107.71	46.14	38
39	73.22	31.40	91.53	39.24	109.82	47.08	39
40	74.64	32.00	93.30	40.00	111.95	47.99	40
41	76.07	32.59	95.08	40.74	114.10	48.88	41
42	77.49	33.20	96.84	41.51	116.21	49.82	42
43	78.90	33.82	98.61	42.27	118.34	50.73	43
44	80.31	34.41	100.38	43.01	120.45	51.62	44
45	81.73	35.02	102.14	43.79	122.57	52.56	45
46	83.14	35.64	103.91	44.54	124.70	53.44	46
47	84.57	36.24	105.70	45.30	126.82	54.35	47
48	85.98	36.86	107.47	46.05	128.95	55.27	48
49	87.40	37.45	109.24	46.81	131.07	56.17	49
50	88.81	38.07	111.00	47.59	133.18	57.10	50
51	90.21	38.67	112.77	48.35	135.31	58.01	51
52	91.64	39.26	114.55	49.09	137.47	58.91	52
53	98.79	42.36	123.51	52.93	148.20	63.50	53
54	105.97	45.43	132.47	56.78	158.96	68.12	54
55	113.14	48.49	141.43	60.62	169.70	72.73	55
56	120.32	51.56	150.40	64.46	180.47	77.35	56
57	127.49	54.63	159.36	68.30	191.22	81.96	57
58	145.60	62.40	181.98	77.99	218.37	93.58	58
59	163.69	70.16	204.60	87.69	245.52	105.22	59
60	181.80	77.93	227.24	97.41	272.68	116.88	60
61	199.90	85.67	249.86	107.08	299.83	128.51	61
62	218.01	93.43	272.50	116.79	326.99	140.15	62
63	250.79	107.47	313.47	134.34	376.15	161.22	63
64	283.55	121.52	354.46	151.91	425.34	182.30	64
65	316.31	135.58	395.40	169.47	474.50	203.35	65
66	349.12	149.62	436.39	187.02	523.67	224.42	66
67	381.90	163.69	477.38	204.60	572.84	245.52	67
68	435.53	186.66	544.41	233.33	653.29	279.97	68
69	489.16	209.63	611.47	262.04	733.76	314.46	69
70	542.80	232.61	678.50	290.78	814.21	348.94	70
71	596.43	255.63	745.54	319.53	894.64	383.42	71
72	650.06	278.60	812.57	348.25	975.08	417.88	72
73	757.91	324.83	947.40	406.04	1,136.90	487.24	73
74	865.79	371.06	1,082.23	463.81	1,298.69	556.58	74
75	973.67	417.27	1,217.08	521.60	1,460.49	625.92	75
76	1,081.52	463.50	1,351.90	579.38	1,622.26	695.26	76
77	1,189.36	509.73	1,486.72	637.17	1,784.06	764.58	77
78	1,368.33	586.43	1,710.40	733.04	2,052.49	879.65	78
79	1,558.78	668.06	1,948.47	835.07	2,338.16	1,002.07	79
80	1,745.47	748.06	2,181.84	935.08	2,618.20	1,122.09	80
81	1,940.56	831.67	2,425.69	1,039.56	2,910.84	1,247.48	81
82	2,145.33	919.44	2,681.66	1,149.30	3,217.98	1,379.15	82
83	2,358.90	1,010.96	2,948.61	1,263.68	3,538.32	1,516.42	83
84	2,581.68	1,106.43	3,227.11	1,383.05	3,872.52	1,659.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 10 Years

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	51.67	22.16	64.59	27.69	77.50	33.24	16-30
31	52.89	22.66	66.11	28.34	79.35	34.01	31
32	54.09	23.18	67.61	28.97	81.13	34.75	32
33	55.32	23.72	69.15	29.63	82.96	35.55	33
34	56.51	24.23	70.64	30.28	84.77	36.33	34
35	57.72	24.73	72.15	30.91	86.59	37.09	35
36	58.94	25.25	73.66	31.58	88.40	37.89	36
37	60.15	25.78	75.19	32.22	90.21	38.67	37
38	61.34	26.28	76.70	32.86	92.03	39.44	38
39	62.58	26.80	78.21	33.52	93.84	40.23	39
40	63.77	27.34	79.71	34.16	95.65	40.99	40
41	64.99	27.87	81.24	34.83	97.48	41.78	41
42	66.20	28.38	82.74	35.46	99.28	42.56	42
43	67.42	28.88	84.26	36.11	101.11	43.32	43
44	68.61	29.41	85.76	36.77	102.92	44.12	44
45	69.81	29.93	87.30	37.40	104.74	44.90	45
46	71.04	30.43	88.79	38.05	106.55	45.66	46
47	72.24	30.95	90.30	38.72	108.36	46.45	47
48	73.43	31.49	91.81	39.35	110.18	47.21	48
49	74.68	32.00	93.34	40.00	111.99	47.99	49
50	75.87	32.54	94.84	40.65	113.80	48.78	50
51	77.09	33.04	96.36	41.29	115.64	49.55	51
52	78.30	33.55	97.86	41.93	117.43	50.33	52
53	84.42	36.17	105.52	45.22	126.63	54.27	53
54	90.53	38.82	113.16	48.51	135.80	58.20	54
55	96.67	41.42	120.82	51.79	144.97	62.13	55
56	102.78	44.06	128.49	55.07	154.19	66.10	56
57	108.93	46.68	136.14	58.33	163.38	69.99	57
58	124.39	53.30	155.47	66.64	186.56	79.97	58
59	139.85	59.93	174.81	74.93	209.77	89.91	59
60	155.32	66.55	194.12	83.20	232.95	99.84	60
61	170.76	73.18	213.47	91.48	256.17	109.79	61
62	186.25	79.82	232.81	99.79	279.39	119.74	62
63	214.25	91.81	267.81	114.78	321.38	137.74	63
64	242.27	103.82	302.84	129.79	363.39	155.75	64
65	270.26	115.83	337.83	144.78	405.39	173.72	65
66	298.29	127.85	372.84	159.80	447.41	191.74	66
67	326.28	139.84	407.85	174.78	489.41	209.74	67
68	372.10	159.46	465.13	199.33	558.14	239.22	68
69	417.92	179.11	522.39	223.90	626.88	268.67	69
70	463.72	198.75	579.67	248.44	695.60	298.11	70
71	509.57	218.37	636.95	272.99	764.33	327.58	71
72	555.39	238.03	694.22	297.54	833.06	357.03	72
73	647.51	277.53	809.41	346.91	971.30	416.28	73
74	739.69	317.00	924.61	396.25	1,109.52	475.49	74
75	831.85	356.51	1,039.80	445.62	1,247.74	534.73	75
76	923.99	395.98	1,155.00	494.99	1,386.00	594.00	76
77	1,016.15	435.49	1,270.17	544.36	1,524.21	653.25	77
78	1,169.04	500.99	1,461.29	626.27	1,753.54	751.51	78
79	1,331.74	570.75	1,664.65	713.43	1,997.58	856.12	79
80	1,491.24	639.12	1,864.04	798.89	2,236.84	958.66	80
81	1,657.89	710.54	2,072.37	888.18	2,486.82	1,065.80	81
82	1,832.86	785.50	2,291.06	981.89	2,749.27	1,178.27	82
83	2,015.32	863.71	2,519.14	1,079.63	3,022.96	1,295.55	83
84	2,205.66	945.29	2,757.07	1,181.62	3,308.47	1,417.93	84

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	58.23	28.68	72.78	35.85	87.33	43.05	16-30
31	60.28	29.71	75.37	37.12	90.44	44.54	31
32	62.35	30.72	77.94	38.40	93.53	46.09	32
33	64.44	31.73	80.54	39.65	96.63	47.59	33
34	66.50	32.76	83.11	40.93	99.74	49.14	34
35	68.57	33.78	85.70	42.21	102.84	50.65	35
36	70.62	34.78	88.28	43.48	105.95	52.19	36
37	72.69	35.81	90.87	44.76	109.03	53.70	37
38	74.76	36.83	93.44	46.04	112.13	55.24	38
39	76.83	37.85	96.04	47.30	115.24	56.74	39
40	78.90	38.86	98.61	48.58	118.34	58.29	40
41	80.95	39.87	101.20	49.84	121.45	59.79	41
42	83.02	40.90	103.78	51.12	124.53	61.34	42
43	85.09	41.91	106.37	52.40	127.63	62.89	43
44	87.16	42.92	108.94	53.66	130.74	64.38	44
45	89.23	43.94	111.54	54.94	133.84	65.93	45
46	94.18	46.40	117.72	57.98	141.25	69.58	46
47	99.12	48.83	123.90	61.03	148.67	73.24	47
48	104.08	51.26	130.09	64.08	156.10	76.88	48
49	109.02	53.70	136.27	67.12	163.51	80.55	49
50	113.96	56.13	142.45	70.16	170.93	84.17	50
51	118.91	58.56	148.63	73.20	178.34	87.83	51
52	123.85	60.98	154.82	76.25	185.77	91.49	52
53	144.54	71.18	180.66	88.99	216.78	106.78	53
54	165.20	81.37	206.49	101.70	247.78	122.05	54
55	185.87	91.55	232.36	114.44	278.82	137.34	55
56	217.40	107.08	271.76	133.85	326.12	160.61	56
57	255.91	126.07	319.90	157.57	383.88	189.08	57
58	318.55	156.90	398.20	196.11	477.84	235.33	58
59	399.03	196.54	498.79	245.66	598.54	294.80	59
60	506.24	249.36	632.79	311.68	759.36	374.02	60
61	585.34	288.32	731.69	360.38	878.03	432.46	61
62	627.29	308.98	784.10	386.21	940.92	463.45	62
63	712.64	351.01	890.79	438.76	1,068.97	526.50	63
64	796.52	392.31	995.64	490.38	1,194.75	588.47	64
65	865.66	426.37	1,082.10	532.97	1,298.52	639.56	65
66	938.29	462.13	1,172.88	577.69	1,407.45	693.22	66
67	1,014.04	499.48	1,267.57	624.33	1,521.09	749.21	67
68	1,118.44	550.89	1,398.07	688.59	1,677.68	826.30	68
69	1,229.67	605.66	1,537.08	757.07	1,844.51	908.45	69
70	1,345.72	662.82	1,682.14	828.53	2,018.59	994.25	70
71	1,464.82	721.47	1,831.00	901.84	2,197.21	1,082.21	71
72	1,589.24	782.77	1,986.53	978.46	2,383.85	1,174.16	72
73	1,854.63	913.48	2,318.30	1,141.85	2,781.95	1,370.23	73
74	2,103.48	1,036.03	2,629.36	1,295.07	3,155.24	1,554.07	74
75	2,338.36	1,151.73	2,922.96	1,439.65	3,507.55	1,727.58	75
76	2,574.04	1,267.81	3,217.54	1,584.77	3,861.04	1,901.73	76
77	2,789.93	1,374.13	3,487.40	1,717.68	4,184.90	2,061.21	77
78	2,985.88	1,470.66	3,732.36	1,838.32	4,478.84	2,205.96	78
79	3,191.04	1,571.72	3,988.83	1,964.66	4,786.59	2,357.59	79
80	3,573.29	1,759.99	4,466.60	2,199.96	5,359.91	2,639.96	80
81	3,972.60	1,956.67	4,965.75	2,445.84	5,958.91	2,934.99	81
82	4,391.83	2,163.14	5,489.78	2,703.92	6,587.72	3,244.70	82
83	4,829.03	2,378.48	6,036.28	2,973.11	7,243.52	3,567.72	83
84	5,285.15	2,603.12	6,606.43	3,253.91	7,927.72	3,904.70	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	38.55	16.51	48.18	20.65	57.80	24.77	16-30
31	39.91	17.09	49.88	21.38	59.87	25.65	31
32	41.29	17.69	51.61	22.11	61.91	26.52	32
33	42.65	18.28	53.30	22.86	63.97	27.42	33
34	44.02	18.85	55.01	23.58	66.01	28.30	34
35	45.38	19.46	56.73	24.32	68.08	29.17	35
36	46.75	20.03	58.42	25.04	70.11	30.05	36
37	48.12	20.62	60.15	25.78	72.19	30.91	37
38	49.48	21.22	61.85	26.52	74.21	31.82	38
39	50.85	21.80	63.58	27.25	76.29	32.70	39
40	52.22	22.39	65.27	27.98	78.32	33.56	40
41	53.59	22.96	67.00	28.71	80.40	34.44	41
42	54.96	23.54	68.70	29.44	82.43	35.33	42
43	56.31	24.14	70.39	30.16	84.48	36.20	43
44	57.70	24.73	72.12	30.91	86.54	37.09	44
45	59.05	25.31	73.82	31.65	88.59	37.98	45
46	62.34	26.71	77.93	33.38	93.52	40.05	46
47	65.61	28.13	82.01	35.15	98.42	42.18	47
48	68.88	29.53	86.09	36.90	103.32	44.28	48
49	72.15	30.94	90.20	38.67	108.24	46.40	49
50	75.43	32.32	94.28	40.41	113.14	48.49	50
51	78.69	33.73	98.37	42.16	118.04	50.60	51
52	82.00	35.14	102.48	43.93	122.97	52.71	52
53	95.64	40.99	119.54	51.23	143.46	61.47	53
54	109.30	46.85	136.63	58.56	163.97	70.26	54
55	122.98	52.71	153.72	65.88	184.46	79.08	55
56	143.83	61.63	179.78	77.04	215.72	92.45	56
57	169.27	72.55	211.60	90.69	253.93	108.81	57
58	217.43	93.18	271.80	116.48	326.16	139.76	58
59	279.30	119.71	349.12	149.62	418.93	179.55	59
60	361.22	154.82	451.52	193.51	541.82	232.22	60
61	425.33	182.30	531.67	227.87	638.00	273.43	61
62	462.67	198.28	578.32	247.86	693.98	297.42	62
63	545.95	233.98	682.44	292.47	818.94	350.96	63
64	628.75	269.47	785.95	336.83	943.13	404.20	64
65	700.07	300.02	875.11	375.04	1,050.12	450.04	65
66	774.08	331.76	967.62	414.69	1,161.14	497.63	66
67	850.74	364.62	1,063.41	455.76	1,276.10	546.91	67
68	957.99	410.56	1,197.49	513.22	1,436.99	615.86	68
69	1,070.91	458.96	1,338.62	573.71	1,606.35	688.46	69
70	1,188.11	509.20	1,485.13	636.48	1,782.16	763.78	70
71	1,308.06	560.60	1,635.07	700.74	1,962.07	840.88	71
72	1,432.95	614.13	1,791.21	767.67	2,149.44	921.18	72
73	1,695.62	726.69	2,119.50	908.38	2,543.40	1,090.05	73
74	1,943.37	832.88	2,429.22	1,041.10	2,915.07	1,249.32	74
75	2,178.14	933.50	2,722.68	1,166.87	3,267.21	1,400.23	75
76	2,413.48	1,034.36	3,016.83	1,292.94	3,620.20	1,551.51	76
77	2,630.04	1,127.17	3,287.56	1,408.96	3,945.08	1,690.74	77
78	2,814.80	1,206.35	3,518.49	1,507.93	4,222.18	1,809.54	78
79	3,008.22	1,289.24	3,760.27	1,611.53	4,512.31	1,933.84	79
80	3,368.51	1,443.64	4,210.64	1,804.56	5,052.77	2,165.48	80
81	3,744.99	1,604.99	4,681.23	2,006.23	5,617.46	2,407.48	81
82	4,140.16	1,774.35	5,175.19	2,217.93	6,210.25	2,661.53	82
83	4,552.32	1,950.99	5,690.39	2,438.73	6,828.47	2,926.49	83
84	4,982.30	2,135.27	6,227.87	2,669.11	7,473.45	3,202.93	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.46	15.19	44.33	19.00	53.17	22.78	16-30
31	36.70	15.76	45.89	19.69	55.07	23.62	31
32	37.98	16.28	47.48	20.34	56.97	24.41	32
33	39.24	16.82	49.05	21.02	58.85	25.22	33
34	40.50	17.36	50.61	21.68	60.72	26.01	34
35	41.73	17.88	52.19	22.37	62.62	26.85	35
36	43.01	18.42	53.77	23.04	64.51	27.65	36
37	44.28	18.97	55.33	23.72	66.41	28.47	37
38	45.53	19.51	56.91	24.37	68.28	29.26	38
39	46.77	20.04	58.47	25.06	70.17	30.07	39
40	48.05	20.61	60.06	25.74	72.06	30.90	40
41	49.32	21.13	61.63	26.41	73.96	31.69	41
42	50.56	21.68	63.19	27.10	75.83	32.50	42
43	51.80	22.21	64.77	27.76	77.72	33.29	43
44	53.08	22.75	66.36	28.44	79.62	34.14	44
45	54.35	23.27	67.92	29.11	81.51	34.93	45
46	57.34	24.59	71.67	30.72	86.00	36.86	46
47	60.36	25.87	75.46	32.32	90.53	38.80	47
48	63.37	27.16	79.21	33.95	95.03	40.72	48
49	66.37	28.47	82.98	35.58	99.58	42.69	49
50	69.38	29.75	86.73	37.18	104.09	44.63	50
51	72.41	31.04	90.51	38.80	108.62	46.54	51
52	75.40	32.32	94.27	40.41	113.13	48.49	52
53	88.00	37.71	109.99	47.14	131.98	56.56	53
54	100.56	43.10	125.71	53.88	150.85	64.65	54
55	113.14	48.49	141.43	60.62	169.70	72.73	55
56	132.34	56.70	165.41	70.87	198.49	85.06	56
57	155.75	66.75	194.69	83.44	233.61	100.13	57
58	200.03	85.71	250.04	107.16	300.06	128.59	58
59	256.95	110.12	321.18	137.65	385.41	165.18	59
60	332.30	142.41	415.40	178.04	498.48	213.64	60
61	391.30	167.71	489.15	209.63	586.97	251.57	61
62	425.64	182.43	532.04	228.03	638.45	273.61	62
63	502.27	215.27	627.85	269.07	753.41	322.88	63
64	578.46	247.90	723.06	309.88	867.66	371.85	64
65	644.07	276.04	805.08	345.05	966.09	414.04	65
66	712.17	305.22	890.20	381.53	1,068.24	457.83	66
67	782.68	335.44	978.36	419.30	1,174.03	503.16	67
68	881.34	377.70	1,101.68	472.14	1,322.02	566.58	68
69	985.24	422.25	1,231.54	527.80	1,477.85	633.37	69
70	1,093.04	468.45	1,366.31	585.56	1,639.58	702.67	70
71	1,203.40	515.75	1,504.27	644.70	1,805.13	773.64	71
72	1,318.31	565.02	1,647.91	706.25	1,977.48	847.50	72
73	1,559.95	668.54	1,949.96	835.69	2,339.96	1,002.83	73
74	1,787.90	766.25	2,234.88	957.81	2,681.84	1,149.38	74
75	2,003.88	858.80	2,504.84	1,073.51	3,005.82	1,288.22	75
76	2,220.40	951.60	2,775.50	1,189.49	3,330.59	1,427.38	76
77	2,419.66	1,037.00	3,024.56	1,296.26	3,629.47	1,555.49	77
78	2,589.62	1,109.82	3,237.02	1,387.29	3,884.43	1,664.74	78
79	2,767.55	1,186.10	3,459.46	1,482.62	4,151.35	1,779.16	79
80	3,099.02	1,328.15	3,873.79	1,660.20	4,648.55	1,992.23	80
81	3,445.39	1,476.58	4,306.74	1,845.75	5,168.08	2,214.89	81
82	3,808.96	1,632.41	4,761.20	2,040.50	5,713.45	2,448.61	82
83	4,188.13	1,794.92	5,235.17	2,243.64	6,282.20	2,692.38	83
84	4,583.72	1,964.45	5,729.65	2,455.56	6,875.58	2,946.66	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	30.30	12.98	37.88	16.23	45.44	19.47	16-30
31	31.39	13.45	39.22	16.81	47.07	20.17	31
32	32.46	13.91	40.56	17.38	48.67	20.84	32
33	33.52	14.35	41.89	17.96	50.25	21.56	33
34	34.57	14.82	43.24	18.53	51.89	22.25	34
35	35.66	15.28	44.58	19.11	53.50	22.92	35
36	36.74	15.76	45.93	19.69	55.12	23.62	36
37	37.84	16.20	47.28	20.28	56.73	24.33	37
38	38.90	16.68	48.61	20.84	58.33	25.02	38
39	39.96	17.14	49.97	21.41	59.97	25.70	39
40	41.05	17.60	51.32	21.99	61.59	26.39	40
41	42.11	18.06	52.63	22.57	63.18	27.07	41
42	43.19	18.51	53.99	23.14	64.78	27.78	42
43	44.28	18.97	55.33	23.72	66.41	28.47	43
44	45.35	19.43	56.69	24.29	68.01	29.15	44
45	46.41	19.90	58.02	24.86	69.64	29.84	45
46	49.00	21.00	61.25	26.27	73.51	31.51	46
47	51.56	22.11	64.46	27.64	77.35	33.15	47
48	54.14	23.22	67.69	29.02	81.22	34.83	48
49	56.73	24.32	70.91	30.39	85.08	36.47	49
50	59.29	25.40	74.10	31.76	88.92	38.11	50
51	61.86	26.52	77.32	33.15	92.77	39.77	51
52	64.44	27.60	80.55	34.52	96.67	41.42	52
53	75.19	32.22	93.98	40.27	112.77	48.35	53
54	85.93	36.83	107.39	46.04	128.88	55.24	54
55	96.67	41.42	120.82	51.79	144.97	62.13	55
56	113.05	48.45	141.31	60.57	169.57	72.69	56
57	133.06	57.01	166.34	71.27	199.60	85.54	57
58	170.91	73.24	213.63	91.55	256.35	109.85	58
59	219.52	94.09	274.39	117.59	329.25	141.12	59
60	283.90	121.66	354.91	152.09	425.88	182.52	60
61	334.32	143.28	417.88	179.10	501.47	214.91	61
62	363.66	155.84	454.57	194.82	545.46	233.78	62
63	429.11	183.91	536.40	229.89	643.67	275.85	63
64	494.20	211.79	617.74	264.74	741.27	317.68	64
65	550.26	235.84	687.82	294.80	825.38	353.75	65
66	608.44	260.76	760.55	325.94	912.65	391.13	66
67	668.70	286.58	835.87	358.22	1,003.03	429.89	67
68	752.97	322.70	941.22	403.39	1,129.48	484.07	68
69	841.73	360.74	1,052.16	450.92	1,262.58	541.09	69
70	933.85	400.22	1,167.31	500.28	1,400.76	600.31	70
71	1,028.13	440.63	1,285.17	550.80	1,542.20	660.94	71
72	1,126.30	482.71	1,407.90	603.39	1,689.47	724.04	72
73	1,332.75	571.20	1,665.93	713.98	1,999.13	856.78	73
74	1,527.50	654.66	1,909.38	818.32	2,291.24	981.98	74
75	1,712.03	733.72	2,140.02	917.15	2,568.03	1,100.56	75
76	1,896.99	813.02	2,371.25	1,016.26	2,845.49	1,219.51	76
77	2,067.21	885.96	2,584.03	1,107.44	3,100.83	1,328.93	77
78	2,212.42	948.19	2,765.52	1,185.24	3,318.63	1,422.28	78
79	2,364.45	1,013.34	2,955.57	1,266.68	3,546.66	1,519.99	79
80	2,647.64	1,134.69	3,309.56	1,418.38	3,971.47	1,702.05	80
81	2,943.56	1,261.52	3,679.44	1,576.91	4,415.32	1,892.30	81
82	3,254.18	1,394.65	4,067.71	1,743.31	4,881.25	2,091.98	82
83	3,578.11	1,533.49	4,472.64	1,916.85	5,367.17	2,300.24	83
84	3,916.07	1,678.34	4,895.09	2,097.91	5,874.12	2,517.50	84

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables - Phase 3

Elimination Period	Factor
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Proposed Factor Tables - Phase 3

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	2.3458	1.2386	3.0450	1.5595	0.0261
31	0.5636	2.3458	1.2386	3.0450	1.5595	0.0314
32	0.5636	2.3458	1.2386	3.0450	1.5595	0.0365
33	0.5636	2.3458	1.2386	3.0450	1.5595	0.0414
34	0.5636	2.3458	1.2386	3.0450	1.5595	0.0460
35	0.5636	2.3458	1.2386	3.0450	1.5595	0.0505
36	0.5636	2.3458	1.2386	3.0450	1.5595	0.0547
37	0.5636	2.3458	1.2386	3.0450	1.5595	0.0588
38	0.5636	2.3458	1.2386	3.0450	1.5595	0.0628
39	0.5636	2.3458	1.2386	3.0450	1.5595	0.0666
40	0.5517	2.3458	1.2386	3.0450	1.5595	0.0702
41	0.5398	2.3458	1.2386	3.0450	1.5595	0.0737
42	0.5279	2.3458	1.2386	3.0450	1.5595	0.0771
43	0.5160	2.3458	1.2386	3.0450	1.5595	0.0803
44	0.5041	2.3458	1.2386	3.0450	1.5595	0.0835
45	0.4922	2.3458	1.2386	3.0450	1.5595	0.0865
46	0.4803	2.3458	1.2386	3.0450	1.5595	0.0960
47	0.4684	2.3458	1.2386	3.0450	1.5595	0.1052
48	0.4565	2.3458	1.2441	3.0450	1.5678	0.1141
49	0.4446	2.3458	1.2499	3.0450	1.5761	0.1227
50	0.4327	2.3458	1.2559	3.0450	1.5845	0.1310
51	0.4208	2.3458	1.2614	3.0450	1.5927	0.1391
52	0.4089	2.3458	1.2671	3.0450	1.6011	0.1469
53	0.3970	2.3481	1.2831	3.0479	1.6245	0.1640
54	0.3851	2.3498	1.2992	3.0509	1.6478	0.1790
55	0.3669	2.3514	1.3152	3.0533	1.6712	0.1922
56	0.3487	2.3529	1.3310	3.0559	1.6946	0.2039
57	0.3305	2.3542	1.3469	3.0583	1.7178	0.2144
58	0.3123	2.3492	1.3555	3.0502	1.7299	0.2704
59	0.2941	2.3447	1.3642	3.0437	1.7427	0.3179
60	0.2661	2.3411	1.3735	3.0380	1.7557	0.3587
61	0.2431	2.3379	1.3828	3.0331	1.7693	0.3941
62	0.2253	2.3350	1.3923	3.0287	1.7830	0.4252
63	0.2117	2.2710	1.3700	2.9336	1.7495	0.4677
64	0.2015	2.2184	1.3533	2.8567	1.7248	0.5026
65	0.1938	2.1746	1.3408	2.7931	1.7069	0.5318
66	0.1870	2.1372	1.3311	2.7398	1.6935	0.5566
67	0.1819	2.1050	1.3242	2.6942	1.6840	0.5779
68	0.1802	2.0365	1.2926	2.6022	1.6428	0.6414
69	0.1794	1.9833	1.2695	2.5263	1.6107	0.6906
70	0.1785	1.9408	1.2525	2.4630	1.5846	0.7298
71	0.1777	1.9063	1.2398	2.4091	1.5639	0.7617
72	0.1768	1.8774	1.2303	2.3628	1.5472	0.7882
73	0.1624	1.7807	1.1729	2.2246	1.4655	0.8621
74	0.1522	1.7082	1.1305	2.1195	1.4040	0.9174
75	0.1437	1.6520	1.0980	2.0368	1.3562	0.9604
76	0.1377	1.6069	1.0723	1.9703	1.3184	0.9949
77	0.1326	1.5698	1.0519	1.9152	1.2879	1.0231
78	0.1284	1.5329	1.0310	1.8784	1.2687	1.0513
79	0.1241	1.4960	1.0097	1.8414	1.2494	1.0795
80	0.1216	1.4590	0.9878	1.8044	1.2296	1.1077
81	0.1190	1.4221	0.9655	1.7676	1.2095	1.1359
82	0.1165	1.3850	0.9429	1.7304	1.1888	1.1641
83	0.1148	1.3482	0.9197	1.6936	1.1679	1.1923
84	0.1131	1.3112	0.8961	1.6566	1.1462	1.2205

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for Life

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	58.76	28.93	73.46	36.17	88.14	43.40	16-30
31	60.13	29.62	75.16	37.02	90.20	44.43	31
32	61.50	30.30	76.88	37.86	92.25	45.44	32
33	62.89	30.99	78.59	38.72	94.31	46.45	33
34	64.26	31.65	80.31	39.55	96.38	47.48	34
35	65.65	32.32	82.05	40.41	98.46	48.49	35
36	67.02	32.99	83.76	41.24	100.51	49.50	36
37	68.39	33.68	85.48	42.10	102.58	50.52	37
38	69.76	34.38	87.21	42.96	104.64	51.56	38
39	71.13	35.05	88.91	43.79	106.69	52.56	39
40	72.51	35.72	90.65	44.65	108.80	53.59	40
41	73.91	36.39	92.36	45.49	110.85	54.58	41
42	75.28	37.08	94.08	46.34	112.91	55.63	42
43	76.65	37.75	95.80	47.18	114.94	56.61	43
44	78.02	38.43	97.51	48.03	117.03	57.66	44
45	79.39	39.12	99.23	48.87	119.09	58.65	45
46	80.77	39.78	100.97	49.73	121.16	59.69	46
47	82.14	40.45	102.68	50.56	123.24	60.67	47
48	83.53	41.14	104.40	51.42	125.29	61.72	48
49	84.90	41.80	106.11	52.26	127.35	62.71	49
50	86.27	42.48	107.83	53.11	129.40	63.76	50
51	87.64	43.17	109.54	53.95	131.47	64.74	51
52	89.02	43.85	111.28	54.80	133.54	65.78	52
53	95.37	46.99	119.22	58.71	143.07	70.48	53
54	101.73	50.11	127.17	62.62	152.60	75.15	54
55	108.08	53.25	135.10	66.53	162.11	79.85	55
56	114.44	56.38	143.05	70.45	171.65	84.56	56
57	120.78	59.51	150.96	74.38	181.17	89.24	57
58	131.53	64.78	164.43	80.97	197.31	97.18	58
59	142.28	70.08	177.86	87.62	213.45	105.14	59
60	153.05	75.38	191.28	94.22	229.54	113.08	60
61	163.79	80.67	204.74	100.84	245.70	121.00	61
62	174.52	85.96	218.16	107.46	261.81	128.95	62
63	193.42	95.26	241.77	119.07	290.11	142.89	63
64	212.30	104.55	265.36	130.69	318.44	156.84	64
65	231.17	113.87	288.93	142.32	346.73	170.79	65
66	250.04	123.16	312.55	153.95	375.05	184.72	66
67	268.89	132.44	336.12	165.56	403.34	198.68	67
68	308.17	151.81	385.23	189.75	462.27	227.69	68
69	347.46	171.15	434.30	213.93	521.18	256.70	69
70	386.71	190.49	483.39	238.09	580.07	285.72	70
71	426.00	209.83	532.49	262.28	639.00	314.73	71
72	465.25	229.15	581.57	286.44	697.89	343.73	72
73	542.85	267.38	678.55	334.22	814.27	401.06	73
74	620.43	305.59	775.53	381.99	930.62	458.38	74
75	698.00	343.78	872.49	429.73	1,046.99	515.69	75
76	775.56	382.02	969.46	477.50	1,163.35	573.00	76
77	853.16	420.21	1,066.43	525.25	1,279.74	630.32	77
78	981.50	483.44	1,226.87	604.29	1,472.26	725.15	78
79	1,118.12	550.72	1,397.64	688.40	1,677.18	826.09	79
80	1,252.02	616.68	1,565.03	770.84	1,878.04	925.02	80
81	1,391.96	685.62	1,739.97	857.00	2,087.96	1,028.40	81
82	1,538.84	757.95	1,923.55	947.44	2,308.28	1,136.93	82
83	1,692.03	833.42	2,115.06	1,041.75	2,538.09	1,250.11	83
84	1,851.88	912.13	2,314.83	1,140.13	2,777.79	1,368.17	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	38.89	16.68	48.61	20.84	58.33	25.02	16-30
31	39.82	17.08	49.75	21.32	59.70	25.60	31
32	40.72	17.45	50.89	21.81	61.07	26.19	32
33	41.63	17.84	52.02	22.30	62.43	26.76	33
34	42.52	18.24	53.16	22.78	63.80	27.37	34
35	43.44	18.62	54.30	23.27	65.16	27.94	35
36	44.34	19.02	55.44	23.76	66.53	28.53	36
37	45.26	19.42	56.56	24.24	67.88	29.11	37
38	46.18	19.79	57.70	24.74	69.25	29.67	38
39	47.10	20.19	58.87	25.23	70.64	30.28	39
40	48.00	20.58	59.99	25.72	72.01	30.85	40
41	48.91	20.97	61.13	26.20	73.38	31.44	41
42	49.82	21.36	62.27	26.69	74.71	32.01	42
43	50.73	21.72	63.41	27.17	76.08	32.61	43
44	51.65	22.12	64.55	27.66	77.45	33.19	44
45	52.56	22.53	65.68	28.15	78.82	33.78	45
46	53.47	22.90	66.82	28.63	80.18	34.36	46
47	54.36	23.30	67.94	29.12	81.55	34.96	47
48	55.27	23.71	69.09	29.61	82.92	35.53	48
49	56.20	24.06	70.25	30.09	84.30	36.11	49
50	57.10	24.46	71.37	30.58	85.67	36.70	50
51	58.02	24.86	72.52	31.08	87.03	37.27	51
52	58.94	25.24	73.66	31.56	88.40	37.88	52
53	63.13	27.06	78.90	33.79	94.68	40.56	53
54	67.30	28.84	84.13	36.04	100.98	43.26	54
55	71.50	30.64	89.38	38.30	107.25	45.96	55
56	75.69	32.45	94.62	40.55	113.54	48.67	56
57	79.91	34.25	99.88	42.79	119.85	51.35	57
58	89.68	38.43	112.08	48.03	134.50	57.66	58
59	99.43	42.60	124.30	53.26	149.16	63.90	59
60	109.20	46.80	136.49	58.50	163.79	70.20	60
61	118.96	51.00	148.70	63.74	178.44	76.48	61
62	128.73	55.18	160.92	68.98	193.11	82.79	62
63	148.10	63.46	185.11	79.35	222.16	95.21	63
64	167.49	71.80	209.34	89.72	251.23	107.66	64
65	186.84	80.09	233.56	100.11	280.27	120.14	65
66	206.23	88.40	257.78	110.48	309.34	132.57	66
67	225.60	96.69	282.00	120.86	338.38	145.02	67
68	264.37	113.32	330.47	141.63	396.56	169.96	68
69	303.16	129.92	378.93	162.41	454.75	194.88	69
70	341.93	146.55	427.43	183.18	512.91	219.81	70
71	380.75	163.17	475.93	203.98	571.11	244.76	71
72	419.52	179.80	524.40	224.74	629.29	269.68	72
73	496.45	212.76	620.57	265.96	744.67	319.17	73
74	573.40	245.75	716.76	307.19	860.11	368.63	74
75	650.37	278.73	812.94	348.40	975.54	418.09	75
76	727.32	311.71	909.13	389.62	1,090.97	467.57	76
77	804.28	344.70	1,005.34	430.86	1,206.39	517.03	77
78	925.27	396.54	1,156.58	495.68	1,387.90	594.82	78
79	1,054.04	451.74	1,317.54	564.67	1,581.06	677.62	79
80	1,180.29	505.84	1,475.35	632.29	1,770.44	758.76	80
81	1,312.20	562.38	1,640.26	702.96	1,968.29	843.55	81
82	1,450.69	621.73	1,813.34	777.15	2,176.01	932.57	82
83	1,595.08	683.62	1,993.86	854.52	2,392.61	1,025.42	83
84	1,745.73	748.19	2,182.17	935.22	2,618.60	1,122.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for Life

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.78	15.35	44.72	19.17	53.68	23.00	16-30
31	36.61	15.71	45.76	19.61	54.92	23.54	31
32	37.45	16.06	46.81	20.04	56.17	24.06	32
33	38.28	16.41	47.86	20.52	57.43	24.63	33
34	39.13	16.77	48.91	20.97	58.71	25.15	34
35	39.96	17.11	49.96	21.40	59.96	25.69	35
36	40.81	17.48	51.01	21.86	61.21	26.23	36
37	41.64	17.84	52.04	22.30	62.48	26.76	37
38	42.48	18.23	53.09	22.77	63.71	27.32	38
39	43.30	18.57	54.14	23.22	64.96	27.85	39
40	44.16	18.93	55.21	23.65	66.24	28.38	40
41	45.00	19.30	56.24	24.12	67.51	28.93	41
42	45.84	19.65	57.29	24.55	68.75	29.45	42
43	46.67	20.01	58.33	25.00	69.99	29.99	43
44	47.50	20.35	59.38	25.45	71.26	30.54	44
45	48.35	20.71	60.42	25.89	72.51	31.08	45
46	49.19	21.07	61.49	26.33	73.79	31.60	46
47	50.02	21.45	62.53	26.80	75.03	32.18	47
48	50.85	21.80	63.58	27.25	76.29	32.70	48
49	51.70	22.16	64.63	27.69	77.54	33.20	49
50	52.53	22.53	65.65	28.15	78.78	33.78	50
51	53.39	22.87	66.73	28.58	80.06	34.32	51
52	54.21	23.26	67.78	29.04	81.33	34.87	52
53	58.07	24.90	72.59	31.12	87.12	37.35	53
54	61.94	26.53	77.41	33.18	92.90	39.82	54
55	65.78	28.20	82.24	35.24	98.69	42.29	55
56	69.64	29.85	87.05	37.30	104.47	44.76	56
57	73.51	31.49	91.88	39.36	110.26	47.23	57
58	82.50	35.35	103.13	44.19	123.74	53.03	58
59	91.48	39.22	114.34	49.02	137.20	58.82	59
60	100.45	43.06	125.57	53.81	150.67	64.56	60
61	109.45	46.90	136.81	58.62	164.17	70.37	61
62	118.43	50.76	148.02	63.46	177.64	76.16	62
63	136.27	58.38	170.32	72.99	204.38	87.56	63
64	154.07	66.02	192.60	82.53	231.12	99.05	64
65	171.90	73.66	214.87	92.08	257.86	110.52	65
66	189.71	81.33	237.16	101.64	284.60	121.97	66
67	207.55	88.97	259.43	111.19	311.31	133.44	67
68	243.24	104.24	304.04	130.30	364.85	156.35	68
69	278.91	119.54	348.65	149.43	418.37	179.32	69
70	314.60	134.82	393.24	168.52	471.90	202.24	70
71	350.26	150.13	437.84	187.65	525.40	225.18	71
72	385.96	165.41	482.43	206.76	578.92	248.12	72
73	456.74	195.75	570.93	244.68	685.13	293.62	73
74	527.54	226.10	659.43	282.61	791.31	339.14	74
75	598.32	256.44	747.93	320.54	897.51	384.67	75
76	669.15	286.77	836.40	358.48	1,003.70	430.16	76
77	739.93	317.09	924.90	396.38	1,109.88	475.65	77
78	851.26	364.84	1,064.05	456.03	1,276.88	547.23	78
79	969.74	415.59	1,212.15	519.49	1,454.59	623.40	79
80	1,085.88	465.36	1,357.34	581.71	1,628.80	698.06	80
81	1,207.23	517.38	1,509.02	646.72	1,810.83	776.06	81
82	1,334.63	571.99	1,668.28	714.97	2,001.93	857.97	82
83	1,467.48	628.93	1,834.34	786.15	2,201.20	943.37	83
84	1,606.11	688.32	2,007.62	860.40	2,409.15	1,032.49	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	30.55	13.11	38.21	16.37	45.84	19.65	16-30
31	31.30	13.41	39.12	16.77	46.94	20.12	31
32	32.00	13.72	40.00	17.14	48.00	20.57	32
33	32.72	14.03	40.90	17.54	49.09	21.06	33
34	33.43	14.31	41.78	17.89	50.15	21.49	34
35	34.14	14.64	42.69	18.29	51.23	21.95	35
36	34.87	14.95	43.58	18.68	52.31	22.44	36
37	35.58	15.23	44.47	19.06	53.38	22.87	37
38	36.30	15.58	45.36	19.44	54.45	23.35	38
39	37.00	15.86	46.25	19.83	55.51	23.78	39
40	37.75	16.17	47.17	20.21	56.60	24.27	40
41	38.45	16.47	48.06	20.60	57.68	24.72	41
42	39.16	16.78	48.95	20.98	58.74	25.18	42
43	39.87	17.09	49.84	21.36	59.83	25.61	43
44	40.59	17.40	50.73	21.75	60.88	26.10	44
45	41.32	17.69	51.64	22.12	61.95	26.53	45
46	42.02	18.02	52.51	22.50	63.01	27.01	46
47	42.73	18.32	53.41	22.89	64.10	27.47	47
48	43.46	18.62	54.32	23.27	65.18	27.94	48
49	44.16	18.94	55.21	23.67	66.24	28.39	49
50	44.90	19.24	56.12	24.04	67.33	28.86	50
51	45.61	19.55	56.99	24.44	68.39	29.32	51
52	46.31	19.85	57.89	24.81	69.47	29.76	52
53	49.63	21.27	62.02	26.57	74.44	31.88	53
54	52.93	22.68	66.14	28.35	79.39	34.04	54
55	56.20	24.10	70.25	30.12	84.30	36.15	55
56	59.51	25.51	74.38	31.88	89.24	38.27	56
57	62.80	26.92	78.50	33.64	94.20	40.36	57
58	70.48	30.21	88.10	37.75	105.72	45.30	58
59	78.17	33.50	97.70	41.87	117.25	50.25	59
60	85.84	36.79	107.28	45.96	128.73	55.18	60
61	93.49	40.08	116.88	50.11	140.25	60.13	61
62	101.17	43.37	126.48	54.20	151.77	65.05	62
63	116.40	49.91	145.51	62.37	174.60	74.84	63
64	131.62	56.42	164.54	70.53	197.44	84.65	64
65	146.87	62.96	183.58	78.69	220.30	94.41	65
66	162.10	69.47	202.61	86.82	243.14	104.20	66
67	177.31	75.98	221.64	94.99	265.97	113.97	67
68	207.81	89.08	259.75	111.32	311.71	133.62	68
69	238.27	102.13	297.84	127.65	357.41	153.19	69
70	268.76	115.17	335.95	143.97	403.16	172.79	70
71	299.26	128.27	374.08	160.32	448.88	192.40	71
72	329.74	141.31	412.16	176.64	494.59	211.97	72
73	390.23	167.23	487.76	209.05	585.33	250.85	73
74	450.70	193.15	563.38	241.43	676.04	289.73	74
75	511.18	219.07	638.98	273.86	766.78	328.63	75
76	571.65	245.00	714.59	306.27	857.50	367.53	76
77	632.15	270.92	790.18	338.65	948.24	406.39	77
78	727.26	311.68	909.07	389.61	1,090.88	467.52	78
79	828.48	355.07	1,035.61	443.84	1,242.74	532.60	79
80	927.72	397.61	1,159.64	496.99	1,391.56	596.42	80
81	1,031.40	442.02	1,289.24	552.51	1,547.08	663.01	81
82	1,140.24	488.67	1,425.28	610.84	1,710.35	732.99	82
83	1,253.73	537.32	1,567.17	671.64	1,880.60	805.96	83
84	1,372.17	588.07	1,715.20	735.08	2,058.24	882.10	84

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 10 Years

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	104.29	51.35	130.36	64.19	156.44	77.04	16-30
31	106.73	52.58	133.40	65.72	160.08	78.86	31
32	109.16	53.77	136.46	67.21	163.75	80.67	32
33	111.62	54.98	139.52	68.71	167.44	82.47	33
34	114.05	56.17	142.57	70.23	171.07	84.29	34
35	116.49	57.40	145.63	71.73	174.75	86.07	35
36	118.95	58.59	148.67	73.22	178.41	87.86	36
37	121.38	59.78	151.72	74.71	182.05	89.68	37
38	123.83	60.98	154.78	76.24	185.74	91.48	38
39	126.28	62.21	157.84	77.73	189.40	93.30	39
40	128.72	63.40	160.87	79.23	193.05	95.10	40
41	131.16	64.60	163.94	80.76	196.72	96.92	41
42	133.58	65.78	166.96	82.24	200.38	98.69	42
43	136.04	67.00	170.04	83.74	204.04	100.49	43
44	138.47	68.21	173.09	85.25	207.72	102.31	44
45	140.90	69.40	176.13	86.76	211.35	104.12	45
46	143.35	70.62	179.19	88.26	215.04	105.92	46
47	145.80	71.81	182.25	89.77	218.71	107.74	47
48	148.24	73.02	185.28	91.28	222.35	109.54	48
49	150.67	74.21	188.34	92.76	226.01	111.31	49
50	153.13	75.40	191.40	94.27	229.71	113.13	50
51	155.56	76.62	194.46	95.77	233.34	114.93	51
52	158.00	77.84	197.50	97.28	237.00	116.75	52
53	170.39	83.93	213.00	104.91	255.60	125.90	53
54	182.78	90.02	228.48	112.54	274.18	135.04	54
55	195.17	96.14	243.97	120.15	292.76	144.22	55
56	207.55	102.23	259.46	127.78	311.36	153.36	56
57	219.96	108.33	274.94	135.42	329.92	162.51	57
58	243.44	119.90	304.29	149.86	365.16	179.85	58
59	266.91	131.47	333.62	164.34	400.35	197.21	59
60	290.38	143.01	362.97	178.78	435.58	214.53	60
61	313.84	154.59	392.32	193.24	470.78	231.88	61
62	337.34	166.16	421.67	207.68	506.01	249.23	62
63	373.77	184.10	467.20	230.12	560.65	276.16	63
64	410.20	202.06	512.76	252.57	615.31	303.07	64
65	446.67	219.99	558.31	274.98	669.98	330.00	65
66	483.10	237.94	603.88	297.43	724.65	356.93	66
67	519.53	255.90	649.41	319.87	779.29	383.83	67
68	580.20	285.76	725.24	357.20	870.28	428.65	68
69	640.84	315.64	801.05	394.53	961.28	473.47	69
70	701.52	345.51	876.89	431.90	1,052.28	518.30	70
71	762.16	375.40	952.69	469.25	1,143.24	563.08	71
72	822.84	405.29	1,028.53	506.59	1,234.25	607.91	72
73	946.27	466.06	1,182.82	582.59	1,419.39	699.12	73
74	1,069.67	526.86	1,337.09	658.56	1,604.51	790.28	74
75	1,193.11	587.66	1,491.39	734.55	1,789.66	881.47	75
76	1,316.54	648.45	1,645.67	810.56	1,974.82	972.67	76
77	1,439.95	709.24	1,799.94	886.53	2,159.94	1,063.85	77
78	1,656.60	815.94	2,070.75	1,019.90	2,484.92	1,223.90	78
79	1,887.17	929.51	2,358.95	1,161.87	2,830.75	1,394.25	79
80	2,113.19	1,040.83	2,641.48	1,301.04	3,169.79	1,561.27	80
81	2,349.39	1,157.17	2,936.72	1,446.45	3,524.06	1,735.74	81
82	2,597.30	1,279.26	3,246.62	1,599.07	3,895.96	1,918.89	82
83	2,855.86	1,406.62	3,569.80	1,758.25	4,283.78	2,109.90	83
84	3,125.61	1,539.49	3,907.00	1,924.35	4,688.38	2,309.21	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 10 Years

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	69.02	29.59	86.27	36.98	103.51	44.38	16-30
31	70.66	30.28	88.31	37.84	105.97	45.40	31
32	72.28	30.99	90.32	38.72	108.40	46.45	32
33	73.88	31.67	92.34	39.58	110.82	47.50	33
34	75.49	32.36	94.36	40.44	113.23	48.51	34
35	77.11	33.06	96.37	41.32	115.66	49.57	35
36	78.72	33.74	98.39	42.18	118.07	50.61	36
37	80.33	34.43	100.40	43.02	120.50	51.65	37
38	81.96	35.14	102.45	43.90	122.94	52.68	38
39	83.58	35.81	104.47	44.76	125.38	53.73	39
40	85.18	36.51	106.48	45.63	127.78	54.76	40
41	86.81	37.21	108.51	46.50	130.21	55.82	41
42	88.41	37.89	110.52	47.37	132.61	56.83	42
43	90.02	38.58	112.54	48.22	135.04	57.88	43
44	91.64	39.28	114.55	49.10	137.47	58.94	44
45	93.26	39.96	116.60	49.96	139.93	59.96	45
46	94.89	40.65	118.62	50.82	142.32	60.98	46
47	96.52	41.37	120.63	51.70	144.76	62.04	47
48	98.12	42.04	122.65	52.57	147.17	63.07	48
49	99.74	42.75	124.66	53.44	149.59	64.12	49
50	101.35	43.44	126.68	54.30	152.03	65.16	50
51	102.96	44.12	128.69	55.16	154.43	66.20	51
52	104.60	44.83	130.73	56.04	156.89	67.24	52
53	112.77	48.35	140.95	60.42	169.16	72.51	53
54	120.96	51.84	151.19	64.79	181.41	77.76	54
55	129.13	55.36	161.41	69.18	193.69	83.02	55
56	137.32	58.85	171.64	73.56	205.96	88.28	56
57	145.50	62.35	181.85	77.94	218.23	93.53	57
58	166.16	71.22	207.68	89.00	249.23	106.80	58
59	186.80	80.06	233.50	100.08	280.23	120.10	59
60	207.46	88.92	259.34	111.16	311.19	133.36	60
61	228.13	97.77	285.17	122.21	342.20	146.69	61
62	248.79	106.64	310.99	133.29	373.20	159.95	62
63	286.20	122.66	357.76	153.31	429.31	183.97	63
64	323.64	138.70	404.53	173.38	485.45	208.04	64
65	361.04	154.73	451.30	193.41	541.57	232.09	65
66	398.45	170.76	498.06	213.45	597.70	256.15	66
67	435.87	186.80	544.83	233.48	653.79	280.18	67
68	497.06	213.03	621.34	266.29	745.60	319.54	68
69	558.30	239.26	697.86	299.08	837.44	358.89	69
70	619.51	265.52	774.37	331.88	929.24	398.26	70
71	680.72	291.72	850.88	364.66	1,021.06	437.61	71
72	741.91	317.95	927.39	397.44	1,112.86	476.93	72
73	865.04	370.73	1,081.27	463.40	1,297.54	556.10	73
74	988.12	423.50	1,235.16	529.36	1,482.19	635.24	74
75	1,111.24	476.25	1,389.06	595.29	1,666.87	714.37	75
76	1,234.34	529.00	1,542.92	661.25	1,851.49	793.51	76
77	1,357.47	581.76	1,696.82	727.21	2,036.17	872.64	77
78	1,561.68	669.29	1,952.09	836.61	2,342.52	1,003.93	78
79	1,779.03	762.46	2,223.78	953.05	2,668.54	1,143.65	79
80	1,992.13	853.77	2,490.15	1,067.20	2,988.17	1,280.64	80
81	2,214.75	949.17	2,768.42	1,186.46	3,322.11	1,423.76	81
82	2,448.45	1,049.36	3,060.57	1,311.68	3,672.68	1,574.03	82
83	2,692.20	1,153.82	3,365.26	1,442.25	4,038.30	1,730.70	83
84	2,946.48	1,262.78	3,683.11	1,578.48	4,419.74	1,894.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 10 Years

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	63.50	27.20	79.39	34.02	95.26	40.81	16-30
31	64.99	27.87	81.24	34.83	97.48	41.80	31
32	66.50	28.48	83.10	35.61	99.71	42.73	32
33	67.97	29.13	84.95	36.40	101.95	43.67	33
34	69.45	29.76	86.81	37.21	104.15	44.65	34
35	70.95	30.41	88.68	37.99	106.43	45.61	35
36	72.42	31.03	90.53	38.78	108.63	46.54	36
37	73.91	31.69	92.38	39.60	110.87	47.51	37
38	75.40	32.31	94.23	40.40	113.09	48.47	38
39	76.88	32.97	96.09	41.20	115.33	49.45	39
40	78.37	33.59	97.95	41.98	117.56	50.38	40
41	79.87	34.23	99.83	42.78	119.81	51.34	41
42	81.34	34.87	101.68	43.58	122.01	52.31	42
43	82.83	35.51	103.54	44.38	124.25	53.26	43
44	84.33	36.12	105.40	45.16	126.48	54.18	44
45	85.80	36.79	107.25	45.96	128.72	55.18	45
46	87.30	37.40	109.11	46.77	130.93	56.12	46
47	88.79	38.05	110.99	47.55	133.18	57.05	47
48	90.27	38.68	112.84	48.36	135.40	58.02	48
49	91.75	39.33	114.70	49.15	137.64	58.98	49
50	93.25	39.96	116.56	49.96	139.85	59.96	50
51	94.72	40.61	118.41	50.75	142.09	60.90	51
52	96.23	41.23	120.28	51.53	144.35	61.85	52
53	103.73	44.45	129.66	55.56	155.61	66.69	53
54	111.27	47.69	139.07	59.60	166.91	71.53	54
55	118.80	50.92	148.49	63.63	178.19	76.38	55
56	126.32	54.14	157.90	67.67	189.49	81.22	56
57	133.85	57.37	167.32	71.71	200.78	86.05	57
58	152.87	65.52	191.08	81.88	229.31	98.25	58
59	171.85	73.66	214.82	92.06	257.79	110.48	59
60	190.86	81.82	238.58	102.26	286.32	122.73	60
61	209.88	89.96	262.35	112.45	314.82	134.94	61
62	228.88	98.11	286.12	122.62	343.35	147.14	62
63	263.31	112.86	329.14	141.04	394.97	169.27	63
64	297.75	127.60	372.16	159.50	446.62	191.42	64
65	332.16	142.36	415.18	177.93	498.21	213.54	65
66	366.57	157.11	458.20	196.36	549.86	235.64	66
67	401.00	171.85	501.25	214.82	601.48	257.79	67
68	457.31	195.98	571.62	244.98	685.96	293.98	68
69	513.63	220.12	642.02	275.15	770.44	330.19	69
70	569.93	244.25	712.42	305.31	854.92	366.39	70
71	626.27	268.40	782.81	335.50	939.37	402.60	71
72	682.57	292.52	853.20	365.66	1,023.83	438.81	72
73	795.84	341.08	994.78	426.33	1,193.73	511.59	73
74	909.08	389.61	1,136.35	487.00	1,363.62	584.41	74
75	1,022.35	438.14	1,277.93	547.67	1,533.50	657.22	75
76	1,135.60	486.68	1,419.49	608.35	1,703.39	730.01	76
77	1,248.84	535.22	1,561.04	669.03	1,873.27	802.83	77
78	1,436.75	615.76	1,795.93	769.68	2,155.12	923.64	78
79	1,636.74	701.47	2,045.89	876.83	2,455.08	1,052.19	79
80	1,832.76	785.46	2,290.93	981.82	2,749.12	1,178.19	80
81	2,037.58	873.25	2,546.97	1,091.55	3,056.36	1,309.86	81
82	2,252.61	965.41	2,815.74	1,206.75	3,378.91	1,448.09	82
83	2,476.83	1,061.50	3,096.04	1,326.86	3,715.25	1,592.23	83
84	2,710.76	1,161.77	3,388.45	1,452.20	4,066.15	1,742.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 10 Years

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	54.26	23.26	67.81	29.07	81.38	34.89	16-30
31	55.54	23.81	69.41	29.75	83.29	35.71	31
32	56.79	24.33	70.99	30.41	85.18	36.51	32
33	58.07	24.90	72.59	31.12	87.12	37.35	33
34	59.34	25.43	74.16	31.78	89.01	38.14	34
35	60.62	25.97	75.76	32.46	90.93	38.95	35
36	61.86	26.52	77.34	33.15	92.81	39.78	36
37	63.16	27.07	78.94	33.83	94.72	40.59	37
38	64.41	27.60	80.52	34.51	96.63	41.41	38
39	65.69	28.16	82.12	35.20	98.55	42.25	39
40	66.94	28.68	83.70	35.88	100.45	43.05	40
41	68.22	29.26	85.29	36.57	102.36	43.88	41
42	69.49	29.80	86.87	37.22	104.24	44.68	42
43	70.77	30.32	88.47	37.90	106.16	45.49	43
44	72.05	30.90	90.05	38.59	108.06	46.32	44
45	73.33	31.42	91.65	39.27	109.99	47.12	45
46	74.59	31.96	93.22	39.95	111.86	47.95	46
47	75.87	32.54	94.82	40.64	113.79	48.78	47
48	77.13	33.06	96.40	41.32	115.69	49.57	48
49	78.41	33.59	98.01	41.98	117.59	50.38	49
50	79.67	34.14	99.58	42.69	119.50	51.23	50
51	80.95	34.70	101.17	43.35	121.42	52.02	51
52	82.21	35.23	102.75	44.03	123.29	52.85	52
53	88.63	37.98	110.80	47.49	132.97	56.97	53
54	95.07	40.74	118.82	50.93	142.59	61.12	54
55	101.48	43.49	126.86	54.36	152.24	65.25	55
56	107.93	46.26	134.91	57.82	161.89	69.38	56
57	114.36	49.00	142.95	61.25	171.55	73.51	57
58	130.59	55.97	163.25	69.96	195.89	83.98	58
59	146.83	62.92	183.54	78.67	220.25	94.40	59
60	163.07	69.89	203.83	87.36	244.61	104.83	60
61	179.32	76.84	224.14	96.05	268.98	115.26	61
62	195.57	83.81	244.45	104.77	293.34	125.72	62
63	224.95	96.40	281.19	120.51	337.46	144.61	63
64	254.39	109.03	317.96	136.28	381.57	163.52	64
65	283.78	121.61	354.73	152.01	425.66	182.43	65
66	313.18	134.23	391.48	167.78	469.77	201.36	66
67	342.59	146.82	428.24	183.53	513.88	220.22	67
68	390.71	167.45	488.37	209.31	586.05	251.16	68
69	438.82	188.08	548.51	235.10	658.20	282.10	69
70	486.94	208.69	608.64	260.84	730.39	313.01	70
71	535.03	229.31	668.79	286.63	802.55	343.95	71
72	583.13	249.93	728.93	312.40	874.73	374.90	72
73	679.92	291.39	849.87	364.25	1,019.87	437.09	73
74	776.67	332.86	970.83	416.06	1,165.02	499.28	74
75	873.42	374.34	1,091.79	467.90	1,310.14	561.48	75
76	970.20	415.80	1,212.74	519.73	1,455.28	623.71	76
77	1,066.94	457.27	1,333.67	571.58	1,600.44	685.89	77
78	1,227.47	526.07	1,534.34	657.57	1,841.20	789.08	78
79	1,398.31	599.28	1,747.88	749.11	2,097.47	898.92	79
80	1,565.79	671.05	1,957.25	838.82	2,348.70	1,006.58	80
81	1,740.79	746.07	2,175.99	932.57	2,611.19	1,119.10	81
82	1,924.49	824.78	2,405.62	1,030.98	2,886.75	1,237.17	82
83	2,116.06	906.91	2,645.08	1,133.61	3,174.12	1,360.33	83
84	2,315.93	992.58	2,894.92	1,240.69	3,473.89	1,488.84	84

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	61.15	30.12	76.42	37.66	91.71	45.17	16-30
31	63.31	31.18	79.12	38.98	94.95	46.77	31
32	65.47	32.27	81.84	40.32	98.21	48.38	32
33	67.64	33.33	84.56	41.64	101.47	49.97	33
34	69.81	34.38	87.26	42.98	104.73	51.58	34
35	71.99	35.46	89.98	44.33	107.97	53.20	35
36	74.15	36.52	92.70	45.64	111.22	54.78	36
37	76.34	37.61	95.40	47.00	114.50	56.40	37
38	78.50	38.67	98.11	48.35	117.73	58.01	38
39	80.67	39.73	100.84	49.66	121.00	59.60	39
40	82.83	40.81	103.54	51.01	124.25	61.21	40
41	85.00	41.87	106.25	52.33	127.51	62.80	41
42	87.17	42.96	108.97	53.67	130.75	64.41	42
43	89.33	44.02	111.68	55.01	134.02	66.02	43
44	91.53	45.07	114.39	56.33	137.28	67.61	44
45	93.70	46.14	117.09	57.69	140.52	69.22	45
46	98.88	48.70	123.58	60.88	148.31	73.08	46
47	104.08	51.26	130.09	64.08	156.11	76.92	47
48	109.25	53.84	136.58	67.29	163.90	80.76	48
49	114.46	56.40	143.07	70.48	171.67	84.57	49
50	119.65	58.94	149.56	73.66	179.47	88.40	50
51	124.84	61.50	156.04	76.85	187.26	92.24	51
52	130.04	64.06	162.53	80.05	195.06	96.08	52
53	151.77	74.75	189.70	93.43	227.64	112.13	53
54	173.47	85.44	216.81	106.78	260.19	128.15	54
55	195.17	96.14	243.97	120.15	292.76	144.22	55
56	228.29	112.44	285.35	140.54	342.41	168.65	56
57	268.71	132.35	335.90	165.44	403.07	198.53	57
58	334.50	164.75	418.11	205.91	501.73	247.10	58
59	419.00	206.36	523.72	257.93	628.47	309.54	59
60	531.56	261.81	664.44	327.27	797.31	392.72	60
61	614.62	302.72	768.27	378.41	921.93	454.09	61
62	658.65	324.40	823.31	405.50	987.98	486.63	62
63	748.28	368.56	935.33	460.70	1,122.41	552.82	63
64	836.33	411.93	1,045.41	514.89	1,254.50	617.87	64
65	908.98	447.69	1,136.20	559.62	1,363.44	671.54	65
66	985.22	485.26	1,231.50	606.57	1,477.81	727.87	66
67	1,064.77	524.44	1,330.96	655.55	1,597.13	786.66	67
68	1,174.37	578.41	1,467.97	723.02	1,761.57	867.61	68
69	1,291.15	635.93	1,613.93	794.91	1,936.73	953.89	69
70	1,413.02	695.96	1,766.26	869.95	2,119.50	1,043.94	70
71	1,538.05	757.56	1,922.55	946.92	2,307.08	1,136.31	71
72	1,668.70	821.90	2,085.86	1,027.38	2,503.03	1,232.86	72
73	1,947.37	959.16	2,434.20	1,198.95	2,921.05	1,438.73	73
74	2,208.67	1,087.87	2,760.82	1,359.81	3,313.00	1,631.78	74
75	2,455.28	1,209.32	3,069.11	1,511.64	3,682.93	1,813.99	75
76	2,702.72	1,331.20	3,378.42	1,664.01	4,054.11	1,996.81	76
77	2,929.43	1,442.84	3,661.77	1,803.56	4,394.12	2,164.26	77
78	3,135.18	1,544.19	3,918.98	1,930.24	4,702.77	2,316.28	78
79	3,350.63	1,650.30	4,188.25	2,062.89	5,025.92	2,475.48	79
80	3,751.92	1,847.96	4,689.91	2,309.96	5,627.92	2,771.96	80
81	4,171.23	2,054.50	5,214.03	2,568.12	6,256.84	3,081.74	81
82	4,611.40	2,271.28	5,764.26	2,839.12	6,917.12	3,406.95	82
83	5,070.48	2,497.41	6,338.10	3,121.74	7,605.71	3,746.10	83
84	5,549.40	2,733.29	6,936.74	3,416.60	8,324.10	4,099.93	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	40.49	17.34	50.60	21.68	60.71	26.01	16-30
31	41.91	17.96	52.38	22.45	62.84	26.94	31
32	43.35	18.57	54.18	23.22	65.04	27.85	32
33	44.77	19.20	55.96	24.00	67.16	28.79	33
34	46.20	19.81	57.74	24.76	69.31	29.72	34
35	47.65	20.43	59.56	25.52	71.48	30.63	35
36	49.09	21.06	61.34	26.29	73.61	31.56	36
37	50.52	21.64	63.16	27.06	75.78	32.46	37
38	51.97	22.28	64.95	27.85	77.93	33.42	38
39	53.39	22.90	66.74	28.62	80.10	34.34	39
40	54.84	23.49	68.53	29.38	82.25	35.24	40
41	56.29	24.12	70.35	30.14	84.42	36.17	41
42	57.70	24.73	72.13	30.90	86.55	37.09	42
43	59.14	25.33	73.91	31.67	88.70	38.00	43
44	60.57	25.97	75.72	32.46	90.87	38.95	44
45	62.00	26.59	77.50	33.23	93.00	39.87	45
46	65.45	28.04	81.82	35.05	98.20	42.07	46
47	68.89	29.53	86.12	36.90	103.33	44.29	47
48	72.32	31.00	90.39	38.75	108.49	46.49	48
49	75.76	32.49	94.71	40.60	113.65	48.70	49
50	79.21	33.95	99.00	42.42	118.80	50.92	50
51	82.62	35.42	103.30	44.26	123.94	53.11	51
52	86.07	36.90	107.61	46.12	129.13	55.33	52
53	100.42	43.05	125.52	53.79	150.63	64.55	53
54	114.78	49.19	143.46	61.49	172.16	73.79	54
55	129.13	55.36	161.41	69.18	193.69	83.02	55
56	151.01	64.73	188.77	80.88	226.52	97.06	56
57	177.74	76.17	222.17	95.22	266.62	114.27	57
58	228.31	97.84	285.38	122.29	342.45	146.78	58
59	293.25	125.68	366.55	157.09	439.87	188.52	59
60	379.28	162.55	474.09	203.17	568.91	243.84	60
61	446.59	191.42	558.25	239.26	669.91	287.12	61
62	485.79	208.20	607.23	260.24	728.68	312.29	62
63	573.27	245.70	716.57	307.08	859.88	368.51	63
64	660.20	282.93	825.23	353.68	990.28	424.41	64
65	735.09	315.02	918.85	393.78	1,102.63	472.54	65
66	812.80	348.34	1,015.99	435.42	1,219.20	522.50	66
67	893.27	382.82	1,116.58	478.55	1,339.90	574.26	67
68	1,005.90	431.09	1,257.37	538.87	1,508.84	646.63	68
69	1,124.44	481.92	1,405.56	602.38	1,686.68	722.88	69
70	1,247.50	534.64	1,559.37	668.30	1,871.27	801.97	70
71	1,373.47	588.61	1,716.83	735.77	2,060.20	882.92	71
72	1,504.60	644.83	1,880.76	806.04	2,256.91	967.23	72
73	1,780.39	763.05	2,225.47	953.79	2,670.58	1,144.54	73
74	2,040.55	874.53	2,550.68	1,093.15	3,060.81	1,311.77	74
75	2,287.05	980.16	2,858.80	1,225.20	3,430.55	1,470.25	75
76	2,534.16	1,086.07	3,167.67	1,357.58	3,801.20	1,629.11	76
77	2,761.55	1,183.51	3,451.93	1,479.39	4,142.32	1,775.27	77
78	2,955.55	1,266.68	3,694.41	1,583.32	4,433.31	1,899.98	78
79	3,158.63	1,353.68	3,948.29	1,692.11	4,737.96	2,030.52	79
80	3,536.93	1,515.84	4,421.17	1,894.78	5,305.41	2,273.74	80
81	3,932.22	1,685.24	4,915.29	2,106.55	5,898.34	2,527.85	81
82	4,347.19	1,863.07	5,433.96	2,328.83	6,520.76	2,794.61	82
83	4,779.92	2,048.54	5,974.91	2,560.68	7,169.89	3,072.82	83
84	5,231.41	2,242.05	6,539.25	2,802.56	7,847.10	3,363.08	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	37.22	15.94	46.53	19.94	55.85	23.94	16-30
31	38.55	16.51	48.18	20.65	57.80	24.81	31
32	39.87	17.09	49.84	21.36	59.83	25.61	32
33	41.20	17.66	51.49	22.07	61.79	26.50	33
34	42.51	18.23	53.15	22.77	63.77	27.32	34
35	43.84	18.80	54.78	23.48	65.74	28.17	35
36	45.16	19.34	56.45	24.18	67.74	29.02	36
37	46.49	19.92	58.10	24.91	69.73	29.89	37
38	47.81	20.48	59.75	25.60	71.71	30.72	38
39	49.10	21.06	61.40	26.32	73.66	31.58	39
40	50.46	21.62	63.07	27.02	75.67	32.45	40
41	51.75	22.20	64.70	27.74	77.66	33.28	41
42	53.08	22.77	66.36	28.45	79.62	34.14	42
43	54.40	23.32	67.99	29.15	81.61	34.97	43
44	55.73	23.88	69.67	29.86	83.60	35.84	44
45	57.05	24.45	71.32	30.55	85.58	36.68	45
46	60.22	25.79	75.25	32.26	90.30	38.72	46
47	63.37	27.16	79.22	33.95	95.07	40.74	47
48	66.53	28.52	83.17	35.64	99.80	42.78	48
49	69.71	29.89	87.13	37.35	104.55	44.83	49
50	72.87	31.24	91.07	39.04	109.29	46.85	50
51	76.03	32.59	95.03	40.73	114.05	48.88	51
52	79.18	33.95	98.98	42.42	118.77	50.92	52
53	92.38	39.60	115.48	49.50	138.57	59.39	53
54	105.59	45.26	131.98	56.56	158.39	67.88	54
55	118.80	50.92	148.49	63.63	178.19	76.38	55
56	138.93	59.53	173.67	74.42	208.42	89.32	56
57	163.52	70.08	204.42	87.62	245.30	105.14	57
58	210.02	90.02	262.53	112.50	315.03	135.03	58
59	269.80	115.64	337.24	144.54	404.68	173.44	59
60	348.94	149.56	436.16	186.93	523.38	224.32	60
61	410.89	176.09	513.60	220.11	616.33	264.12	61
62	446.92	191.55	558.64	239.42	670.37	287.31	62
63	527.39	226.01	659.24	282.52	791.08	339.02	63
64	607.36	260.31	759.22	325.38	911.05	390.45	64
65	676.26	289.86	845.34	362.30	1,014.40	434.75	65
66	747.76	320.47	934.71	400.59	1,121.65	480.73	66
67	821.82	352.22	1,027.26	440.26	1,232.72	528.32	67
68	925.41	396.60	1,156.77	495.74	1,388.12	594.91	68
69	1,034.50	443.35	1,293.11	554.19	1,551.74	665.04	69
70	1,147.70	491.88	1,434.62	614.84	1,721.56	737.80	70
71	1,263.59	541.53	1,579.48	676.93	1,895.37	812.31	71
72	1,384.24	593.24	1,730.29	741.57	2,076.36	889.87	72
73	1,637.96	701.96	2,047.45	877.48	2,456.93	1,052.95	73
74	1,877.29	804.56	2,346.62	1,005.70	2,815.94	1,206.85	74
75	2,104.08	901.75	2,630.08	1,127.18	3,156.10	1,352.63	75
76	2,331.43	999.17	2,914.28	1,248.96	3,497.15	1,498.78	76
77	2,540.65	1,088.86	3,175.80	1,361.08	3,810.94	1,633.29	77
78	2,719.09	1,165.32	3,398.86	1,456.65	4,078.64	1,747.98	78
79	2,905.95	1,245.40	3,632.42	1,556.76	4,358.90	1,868.10	79
80	3,253.98	1,394.57	4,067.47	1,743.21	4,880.96	2,091.84	80
81	3,617.66	1,550.41	4,522.06	1,938.02	5,426.47	2,325.63	81
82	3,999.42	1,714.02	4,999.27	2,142.53	5,999.12	2,571.03	82
83	4,397.54	1,884.66	5,496.93	2,355.81	6,596.31	2,827.00	83
84	4,812.92	2,062.67	6,016.14	2,578.34	7,219.37	3,094.02	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 1
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	31.82	13.63	39.76	17.05	47.72	20.44	16-30
31	32.95	14.12	41.18	17.65	49.42	21.18	31
32	34.07	14.60	42.59	18.25	51.12	21.90	32
33	35.19	15.09	43.98	18.84	52.77	22.60	33
34	36.33	15.58	45.40	19.44	54.48	23.35	34
35	37.45	16.06	46.81	20.04	56.17	24.06	35
36	38.58	16.51	48.22	20.65	57.88	24.81	36
37	39.71	17.04	49.64	21.29	59.57	25.55	37
38	40.84	17.52	51.05	21.89	61.27	26.27	38
39	41.98	18.00	52.47	22.49	62.96	26.98	39
40	43.10	18.48	53.88	23.09	64.65	27.71	40
41	44.24	18.94	55.27	23.71	66.33	28.44	41
42	45.35	19.43	56.69	24.31	68.03	29.15	42
43	46.49	19.92	58.10	24.91	69.73	29.89	43
44	47.60	20.40	59.51	25.51	71.41	30.60	44
45	48.76	20.89	60.93	26.10	73.11	31.33	45
46	51.44	22.07	64.31	27.57	77.17	33.08	46
47	54.14	23.22	67.67	29.00	81.22	34.80	47
48	56.86	24.37	71.05	30.48	85.27	36.57	48
49	59.56	25.52	74.44	31.90	89.33	38.28	49
50	62.25	26.68	77.81	33.34	93.39	40.01	50
51	64.96	27.85	81.19	34.80	97.45	41.77	51
52	67.65	29.00	84.58	36.24	101.48	43.48	52
53	78.94	33.83	98.66	42.29	118.43	50.74	53
54	90.21	38.67	112.77	48.35	135.33	58.01	54
55	101.48	43.49	126.86	54.36	152.24	65.25	55
56	118.71	50.87	148.38	63.59	178.05	76.31	56
57	139.72	59.88	174.64	74.84	209.59	89.80	57
58	179.46	76.92	224.31	96.13	269.18	115.34	58
59	230.50	98.79	288.12	123.47	345.73	148.19	59
60	298.11	127.76	372.63	159.69	447.17	191.64	60
61	351.03	150.44	438.77	188.04	526.55	225.66	61
62	381.84	163.65	477.30	204.54	572.76	245.47	62
63	450.56	193.10	563.20	241.37	675.85	289.65	63
64	518.91	222.39	648.63	277.98	778.36	333.57	64
65	577.78	247.63	722.20	309.53	866.64	371.43	65
66	638.86	273.79	798.58	342.25	958.30	410.69	66
67	702.13	300.90	877.64	376.14	1,053.20	451.35	67
68	790.64	338.84	988.29	423.55	1,185.95	508.26	68
69	883.81	378.76	1,104.77	473.47	1,325.72	568.17	69
70	980.53	420.22	1,225.68	525.29	1,470.80	630.34	70
71	1,079.54	462.67	1,349.43	578.32	1,619.30	694.00	71
72	1,182.63	506.85	1,478.28	633.55	1,773.94	760.26	72
73	1,399.39	599.73	1,749.24	749.67	2,099.08	899.61	73
74	1,603.88	687.39	2,004.84	859.23	2,405.82	1,031.08	74
75	1,797.62	770.41	2,247.03	963.00	2,696.41	1,155.61	75
76	1,991.83	853.66	2,489.80	1,067.07	2,987.76	1,280.50	76
77	2,170.59	930.27	2,713.22	1,162.82	3,255.87	1,395.39	77
78	2,323.03	995.58	2,903.80	1,244.49	3,484.56	1,493.40	78
79	2,482.68	1,063.99	3,103.35	1,330.00	3,724.02	1,595.98	79
80	2,780.03	1,191.44	3,475.02	1,489.29	4,170.04	1,787.16	80
81	3,090.71	1,324.61	3,863.41	1,655.74	4,636.10	1,986.92	81
82	3,416.88	1,464.37	4,271.09	1,830.48	5,125.32	2,196.56	82
83	3,757.03	1,610.16	4,696.27	2,012.70	5,635.52	2,415.24	83
84	4,111.87	1,762.25	5,139.84	2,202.80	6,167.81	2,643.38	84

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Proposed Factor Tables - Phase 1

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company

Long Term Care Form 82120 9/01 and Riders

Proposed Factor Tables - Phase 1

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	1.4429	0.9298	1.9534	1.2065	0.0261
31	0.5636	1.4429	0.9298	1.9534	1.2065	0.0314
32	0.5636	1.4429	0.9298	1.9534	1.2065	0.0365
33	0.5636	1.4429	0.9298	1.9534	1.2065	0.0414
34	0.5636	1.4429	0.9298	1.9534	1.2065	0.0460
35	0.5636	1.4429	0.9298	1.9534	1.2065	0.0505
36	0.5636	1.4429	0.9298	1.9534	1.2065	0.0547
37	0.5636	1.4429	0.9298	1.9534	1.2065	0.0588
38	0.5636	1.4429	0.9298	1.9534	1.2065	0.0628
39	0.5636	1.4429	0.9298	1.9534	1.2065	0.0666
40	0.5517	1.4429	0.9298	1.9534	1.2065	0.0702
41	0.5398	1.4429	0.9298	1.9534	1.2065	0.0737
42	0.5279	1.4429	0.9298	1.9534	1.2065	0.0771
43	0.5160	1.4429	0.9298	1.9534	1.2065	0.0803
44	0.5041	1.4429	0.9298	1.9534	1.2065	0.0835
45	0.4922	1.4429	0.9298	1.9534	1.2065	0.0865
46	0.4803	1.4429	0.9298	1.9534	1.2065	0.0960
47	0.4684	1.4429	0.9298	1.9534	1.2065	0.1052
48	0.4565	1.4429	0.9346	1.9534	1.2136	0.1141
49	0.4446	1.4429	0.9396	1.9534	1.2208	0.1227
50	0.4327	1.4429	0.9447	1.9534	1.2280	0.1310
51	0.4208	1.4429	0.9495	1.9534	1.2351	0.1391
52	0.4089	1.4429	0.9544	1.9534	1.2423	0.1469
53	0.3970	1.4446	0.9682	1.9555	1.2625	0.1640
54	0.3851	1.4458	0.9821	1.9577	1.2826	0.1790
55	0.3669	1.4470	0.9959	1.9595	1.3028	0.1922
56	0.3487	1.4481	1.0095	1.9614	1.3229	0.2039
57	0.3305	1.4490	1.0232	1.9631	1.3429	0.2144
58	0.3123	1.4454	1.0306	1.9572	1.3534	0.2704
59	0.2941	1.4421	1.0381	1.9525	1.3644	0.3179
60	0.2661	1.4395	1.0461	1.9483	1.3756	0.3587
61	0.2431	1.4371	1.0541	1.9447	1.3873	0.3941
62	0.2253	1.4350	1.0623	1.9415	1.3991	0.4252
63	0.2117	1.3883	1.0431	1.8721	1.3703	0.4677
64	0.2015	1.3499	1.0287	1.8159	1.3490	0.5026
65	0.1938	1.3179	1.0179	1.7695	1.3335	0.5318
66	0.1870	1.2906	1.0096	1.7306	1.3220	0.5566
67	0.1819	1.2671	1.0036	1.6973	1.3138	0.5779
68	0.1802	1.2171	0.9764	1.6301	1.2783	0.6414
69	0.1794	1.1782	0.9565	1.5747	1.2506	0.6906
70	0.1785	1.1472	0.9418	1.5285	1.2281	0.7298
71	0.1777	1.1220	0.9309	1.4891	1.2103	0.7617
72	0.1768	1.1009	0.9227	1.4553	1.1959	0.7882
73	0.1624	1.0303	0.8732	1.3544	1.1254	0.8621
74	0.1522	0.9774	0.8366	1.2777	1.0724	0.9174
75	0.1437	0.9363	0.8086	1.2173	1.0312	0.9604
76	0.1377	0.9034	0.7865	1.1687	0.9986	0.9949
77	0.1326	0.8763	0.7689	1.1285	0.9723	1.0231
78	0.1284	0.8494	0.7509	1.1016	0.9558	1.0513
79	0.1241	0.8224	0.7325	1.0746	0.9391	1.0795
80	0.1216	0.7954	0.7136	1.0476	0.9221	1.1077
81	0.1190	0.7685	0.6944	1.0207	0.9047	1.1359
82	0.1165	0.7414	0.6749	0.9936	0.8869	1.1641
83	0.1148	0.7145	0.6549	0.9667	0.8689	1.1923
84	0.1131	0.6875	0.6346	0.9397	0.8502	1.2205

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for Life

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	58.76	28.93	73.46	36.17	88.14	43.40	16-30
31	60.13	29.62	75.16	37.02	90.20	44.43	31
32	61.50	30.30	76.88	37.86	92.25	45.44	32
33	62.89	30.99	78.59	38.72	94.31	46.45	33
34	64.26	31.65	80.31	39.55	96.38	47.48	34
35	65.65	32.32	82.05	40.41	98.46	48.49	35
36	67.02	32.99	83.76	41.24	100.51	49.50	36
37	68.39	33.68	85.48	42.10	102.58	50.52	37
38	69.76	34.38	87.21	42.96	104.64	51.56	38
39	71.13	35.05	88.91	43.79	106.69	52.56	39
40	72.51	35.72	90.65	44.65	108.80	53.59	40
41	73.91	36.39	92.36	45.49	110.85	54.58	41
42	75.28	37.08	94.08	46.34	112.91	55.63	42
43	76.65	37.75	95.80	47.18	114.94	56.61	43
44	78.02	38.43	97.51	48.03	117.03	57.66	44
45	79.39	39.12	99.23	48.87	119.09	58.65	45
46	80.77	39.78	100.97	49.73	121.16	59.69	46
47	82.14	40.45	102.68	50.56	123.24	60.67	47
48	83.53	41.14	104.40	51.42	125.29	61.72	48
49	84.90	41.80	106.11	52.26	127.35	62.71	49
50	86.27	42.48	107.83	53.11	129.40	63.76	50
51	87.64	43.17	109.54	53.95	131.47	64.74	51
52	89.02	43.85	111.28	54.80	133.54	65.78	52
53	95.37	46.99	119.22	58.71	143.07	70.48	53
54	101.73	50.11	127.17	62.62	152.60	75.15	54
55	108.08	53.25	135.10	66.53	162.11	79.85	55
56	114.44	56.38	143.05	70.45	171.65	84.56	56
57	120.78	59.51	150.96	74.38	181.17	89.24	57
58	131.53	64.78	164.43	80.97	197.31	97.18	58
59	142.28	70.08	177.86	87.62	213.45	105.14	59
60	153.05	75.38	191.28	94.22	229.54	113.08	60
61	163.79	80.67	204.74	100.84	245.70	121.00	61
62	174.52	85.96	218.16	107.46	261.81	128.95	62
63	193.42	95.26	241.77	119.07	290.11	142.89	63
64	212.30	104.55	265.36	130.69	318.44	156.84	64
65	231.17	113.87	288.93	142.32	346.73	170.79	65
66	250.04	123.16	312.55	153.95	375.05	184.72	66
67	268.89	132.44	336.12	165.56	403.34	198.68	67
68	308.17	151.81	385.23	189.75	462.27	227.69	68
69	347.46	171.15	434.30	213.93	521.18	256.70	69
70	386.71	190.49	483.39	238.09	580.07	285.72	70
71	426.00	209.83	532.49	262.28	639.00	314.73	71
72	465.25	229.15	581.57	286.44	697.89	343.73	72
73	542.85	267.38	678.55	334.22	814.27	401.06	73
74	620.43	305.59	775.53	381.99	930.62	458.38	74
75	698.00	343.78	872.49	429.73	1,046.99	515.69	75
76	775.56	382.02	969.46	477.50	1,163.35	573.00	76
77	853.16	420.21	1,066.43	525.25	1,279.74	630.32	77
78	981.50	483.44	1,226.87	604.29	1,472.26	725.15	78
79	1,118.12	550.72	1,397.64	688.40	1,677.18	826.09	79
80	1,252.02	616.68	1,565.03	770.84	1,878.04	925.02	80
81	1,391.96	685.62	1,739.97	857.00	2,087.96	1,028.40	81
82	1,538.84	757.95	1,923.55	947.44	2,308.28	1,136.93	82
83	1,692.03	833.42	2,115.06	1,041.75	2,538.09	1,250.11	83
84	1,851.88	912.13	2,314.83	1,140.13	2,777.79	1,368.17	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	38.89	16.68	48.61	20.84	58.33	25.02	16-30
31	39.82	17.08	49.75	21.32	59.70	25.60	31
32	40.72	17.45	50.89	21.81	61.07	26.19	32
33	41.63	17.84	52.02	22.30	62.43	26.76	33
34	42.52	18.24	53.16	22.78	63.80	27.37	34
35	43.44	18.62	54.30	23.27	65.16	27.94	35
36	44.34	19.02	55.44	23.76	66.53	28.53	36
37	45.26	19.42	56.56	24.24	67.88	29.11	37
38	46.18	19.79	57.70	24.74	69.25	29.67	38
39	47.10	20.19	58.87	25.23	70.64	30.28	39
40	48.00	20.58	59.99	25.72	72.01	30.85	40
41	48.91	20.97	61.13	26.20	73.38	31.44	41
42	49.82	21.36	62.27	26.69	74.71	32.01	42
43	50.73	21.72	63.41	27.17	76.08	32.61	43
44	51.65	22.12	64.55	27.66	77.45	33.19	44
45	52.56	22.53	65.68	28.15	78.82	33.78	45
46	53.47	22.90	66.82	28.63	80.18	34.36	46
47	54.36	23.30	67.94	29.12	81.55	34.96	47
48	55.27	23.71	69.09	29.61	82.92	35.53	48
49	56.20	24.06	70.25	30.09	84.30	36.11	49
50	57.10	24.46	71.37	30.58	85.67	36.70	50
51	58.02	24.86	72.52	31.08	87.03	37.27	51
52	58.94	25.24	73.66	31.56	88.40	37.88	52
53	63.13	27.06	78.90	33.79	94.68	40.56	53
54	67.30	28.84	84.13	36.04	100.98	43.26	54
55	71.50	30.64	89.38	38.30	107.25	45.96	55
56	75.69	32.45	94.62	40.55	113.54	48.67	56
57	79.91	34.25	99.88	42.79	119.85	51.35	57
58	89.68	38.43	112.08	48.03	134.50	57.66	58
59	99.43	42.60	124.30	53.26	149.16	63.90	59
60	109.20	46.80	136.49	58.50	163.79	70.20	60
61	118.96	51.00	148.70	63.74	178.44	76.48	61
62	128.73	55.18	160.92	68.98	193.11	82.79	62
63	148.10	63.46	185.11	79.35	222.16	95.21	63
64	167.49	71.80	209.34	89.72	251.23	107.66	64
65	186.84	80.09	233.56	100.11	280.27	120.14	65
66	206.23	88.40	257.78	110.48	309.34	132.57	66
67	225.60	96.69	282.00	120.86	338.38	145.02	67
68	264.37	113.32	330.47	141.63	396.56	169.96	68
69	303.16	129.92	378.93	162.41	454.75	194.88	69
70	341.93	146.55	427.43	183.18	512.91	219.81	70
71	380.75	163.17	475.93	203.98	571.11	244.76	71
72	419.52	179.80	524.40	224.74	629.29	269.68	72
73	496.45	212.76	620.57	265.96	744.67	319.17	73
74	573.40	245.75	716.76	307.19	860.11	368.63	74
75	650.37	278.73	812.94	348.40	975.54	418.09	75
76	727.32	311.71	909.13	389.62	1,090.97	467.57	76
77	804.28	344.70	1,005.34	430.86	1,206.39	517.03	77
78	925.27	396.54	1,156.58	495.68	1,387.90	594.82	78
79	1,054.04	451.74	1,317.54	564.67	1,581.06	677.62	79
80	1,180.29	505.84	1,475.35	632.29	1,770.44	758.76	80
81	1,312.20	562.38	1,640.26	702.96	1,968.29	843.55	81
82	1,450.69	621.73	1,813.34	777.15	2,176.01	932.57	82
83	1,595.08	683.62	1,993.86	854.52	2,392.61	1,025.42	83
84	1,745.73	748.19	2,182.17	935.22	2,618.60	1,122.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for Life

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.78	15.35	44.72	19.17	53.68	23.00	16-30
31	36.61	15.71	45.76	19.61	54.92	23.54	31
32	37.45	16.06	46.81	20.04	56.17	24.06	32
33	38.28	16.41	47.86	20.52	57.43	24.63	33
34	39.13	16.77	48.91	20.97	58.71	25.15	34
35	39.96	17.11	49.96	21.40	59.96	25.69	35
36	40.81	17.48	51.01	21.86	61.21	26.23	36
37	41.64	17.84	52.04	22.30	62.48	26.76	37
38	42.48	18.23	53.09	22.77	63.71	27.32	38
39	43.30	18.57	54.14	23.22	64.96	27.85	39
40	44.16	18.93	55.21	23.65	66.24	28.38	40
41	45.00	19.30	56.24	24.12	67.51	28.93	41
42	45.84	19.65	57.29	24.55	68.75	29.45	42
43	46.67	20.01	58.33	25.00	69.99	29.99	43
44	47.50	20.35	59.38	25.45	71.26	30.54	44
45	48.35	20.71	60.42	25.89	72.51	31.08	45
46	49.19	21.07	61.49	26.33	73.79	31.60	46
47	50.02	21.45	62.53	26.80	75.03	32.18	47
48	50.85	21.80	63.58	27.25	76.29	32.70	48
49	51.70	22.16	64.63	27.69	77.54	33.20	49
50	52.53	22.53	65.65	28.15	78.78	33.78	50
51	53.39	22.87	66.73	28.58	80.06	34.32	51
52	54.21	23.26	67.78	29.04	81.33	34.87	52
53	58.07	24.90	72.59	31.12	87.12	37.35	53
54	61.94	26.53	77.41	33.18	92.90	39.82	54
55	65.78	28.20	82.24	35.24	98.69	42.29	55
56	69.64	29.85	87.05	37.30	104.47	44.76	56
57	73.51	31.49	91.88	39.36	110.26	47.23	57
58	82.50	35.35	103.13	44.19	123.74	53.03	58
59	91.48	39.22	114.34	49.02	137.20	58.82	59
60	100.45	43.06	125.57	53.81	150.67	64.56	60
61	109.45	46.90	136.81	58.62	164.17	70.37	61
62	118.43	50.76	148.02	63.46	177.64	76.16	62
63	136.27	58.38	170.32	72.99	204.38	87.56	63
64	154.07	66.02	192.60	82.53	231.12	99.05	64
65	171.90	73.66	214.87	92.08	257.86	110.52	65
66	189.71	81.33	237.16	101.64	284.60	121.97	66
67	207.55	88.97	259.43	111.19	311.31	133.44	67
68	243.24	104.24	304.04	130.30	364.85	156.35	68
69	278.91	119.54	348.65	149.43	418.37	179.32	69
70	314.60	134.82	393.24	168.52	471.90	202.24	70
71	350.26	150.13	437.84	187.65	525.40	225.18	71
72	385.96	165.41	482.43	206.76	578.92	248.12	72
73	456.74	195.75	570.93	244.68	685.13	293.62	73
74	527.54	226.10	659.43	282.61	791.31	339.14	74
75	598.32	256.44	747.93	320.54	897.51	384.67	75
76	669.15	286.77	836.40	358.48	1,003.70	430.16	76
77	739.93	317.09	924.90	396.38	1,109.88	475.65	77
78	851.26	364.84	1,064.05	456.03	1,276.88	547.23	78
79	969.74	415.59	1,212.15	519.49	1,454.59	623.40	79
80	1,085.88	465.36	1,357.34	581.71	1,628.80	698.06	80
81	1,207.23	517.38	1,509.02	646.72	1,810.83	776.06	81
82	1,334.63	571.99	1,668.28	714.97	2,001.93	857.97	82
83	1,467.48	628.93	1,834.34	786.15	2,201.20	943.37	83
84	1,606.11	688.32	2,007.62	860.40	2,409.15	1,032.49	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	30.55	13.11	38.21	16.37	45.84	19.65	16-30
31	31.30	13.41	39.12	16.77	46.94	20.12	31
32	32.00	13.72	40.00	17.14	48.00	20.57	32
33	32.72	14.03	40.90	17.54	49.09	21.06	33
34	33.43	14.31	41.78	17.89	50.15	21.49	34
35	34.14	14.64	42.69	18.29	51.23	21.95	35
36	34.87	14.95	43.58	18.68	52.31	22.44	36
37	35.58	15.23	44.47	19.06	53.38	22.87	37
38	36.30	15.58	45.36	19.44	54.45	23.35	38
39	37.00	15.86	46.25	19.83	55.51	23.78	39
40	37.75	16.17	47.17	20.21	56.60	24.27	40
41	38.45	16.47	48.06	20.60	57.68	24.72	41
42	39.16	16.78	48.95	20.98	58.74	25.18	42
43	39.87	17.09	49.84	21.36	59.83	25.61	43
44	40.59	17.40	50.73	21.75	60.88	26.10	44
45	41.32	17.69	51.64	22.12	61.95	26.53	45
46	42.02	18.02	52.51	22.50	63.01	27.01	46
47	42.73	18.32	53.41	22.89	64.10	27.47	47
48	43.46	18.62	54.32	23.27	65.18	27.94	48
49	44.16	18.94	55.21	23.67	66.24	28.39	49
50	44.90	19.24	56.12	24.04	67.33	28.86	50
51	45.61	19.55	56.99	24.44	68.39	29.32	51
52	46.31	19.85	57.89	24.81	69.47	29.76	52
53	49.63	21.27	62.02	26.57	74.44	31.88	53
54	52.93	22.68	66.14	28.35	79.39	34.04	54
55	56.20	24.10	70.25	30.12	84.30	36.15	55
56	59.51	25.51	74.38	31.88	89.24	38.27	56
57	62.80	26.92	78.50	33.64	94.20	40.36	57
58	70.48	30.21	88.10	37.75	105.72	45.30	58
59	78.17	33.50	97.70	41.87	117.25	50.25	59
60	85.84	36.79	107.28	45.96	128.73	55.18	60
61	93.49	40.08	116.88	50.11	140.25	60.13	61
62	101.17	43.37	126.48	54.20	151.77	65.05	62
63	116.40	49.91	145.51	62.37	174.60	74.84	63
64	131.62	56.42	164.54	70.53	197.44	84.65	64
65	146.87	62.96	183.58	78.69	220.30	94.41	65
66	162.10	69.47	202.61	86.82	243.14	104.20	66
67	177.31	75.98	221.64	94.99	265.97	113.97	67
68	207.81	89.08	259.75	111.32	311.71	133.62	68
69	238.27	102.13	297.84	127.65	357.41	153.19	69
70	268.76	115.17	335.95	143.97	403.16	172.79	70
71	299.26	128.27	374.08	160.32	448.88	192.40	71
72	329.74	141.31	412.16	176.64	494.59	211.97	72
73	390.23	167.23	487.76	209.05	585.33	250.85	73
74	450.70	193.15	563.38	241.43	676.04	289.73	74
75	511.18	219.07	638.98	273.86	766.78	328.63	75
76	571.65	245.00	714.59	306.27	857.50	367.53	76
77	632.15	270.92	790.18	338.65	948.24	406.39	77
78	727.26	311.68	909.07	389.61	1,090.88	467.52	78
79	828.48	355.07	1,035.61	443.84	1,242.74	532.60	79
80	927.72	397.61	1,159.64	496.99	1,391.56	596.42	80
81	1,031.40	442.02	1,289.24	552.51	1,547.08	663.01	81
82	1,140.24	488.67	1,425.28	610.84	1,710.35	732.99	82
83	1,253.73	537.32	1,567.17	671.64	1,880.60	805.96	83
84	1,372.17	588.07	1,715.20	735.08	2,058.24	882.10	84

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 10 Years

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	104.29	51.35	130.36	64.19	156.44	77.04	16-30
31	106.73	52.58	133.40	65.72	160.08	78.86	31
32	109.16	53.77	136.46	67.21	163.75	80.67	32
33	111.62	54.98	139.52	68.71	167.44	82.47	33
34	114.05	56.17	142.57	70.23	171.07	84.29	34
35	116.49	57.40	145.63	71.73	174.75	86.07	35
36	118.95	58.59	148.67	73.22	178.41	87.86	36
37	121.38	59.78	151.72	74.71	182.05	89.68	37
38	123.83	60.98	154.78	76.24	185.74	91.48	38
39	126.28	62.21	157.84	77.73	189.40	93.30	39
40	128.72	63.40	160.87	79.23	193.05	95.10	40
41	131.16	64.60	163.94	80.76	196.72	96.92	41
42	133.58	65.78	166.96	82.24	200.38	98.69	42
43	136.04	67.00	170.04	83.74	204.04	100.49	43
44	138.47	68.21	173.09	85.25	207.72	102.31	44
45	140.90	69.40	176.13	86.76	211.35	104.12	45
46	143.35	70.62	179.19	88.26	215.04	105.92	46
47	145.80	71.81	182.25	89.77	218.71	107.74	47
48	148.24	73.02	185.28	91.28	222.35	109.54	48
49	150.67	74.21	188.34	92.76	226.01	111.31	49
50	153.13	75.40	191.40	94.27	229.71	113.13	50
51	155.56	76.62	194.46	95.77	233.34	114.93	51
52	158.00	77.84	197.50	97.28	237.00	116.75	52
53	170.39	83.93	213.00	104.91	255.60	125.90	53
54	182.78	90.02	228.48	112.54	274.18	135.04	54
55	195.17	96.14	243.97	120.15	292.76	144.22	55
56	207.55	102.23	259.46	127.78	311.36	153.36	56
57	219.96	108.33	274.94	135.42	329.92	162.51	57
58	243.44	119.90	304.29	149.86	365.16	179.85	58
59	266.91	131.47	333.62	164.34	400.35	197.21	59
60	290.38	143.01	362.97	178.78	435.58	214.53	60
61	313.84	154.59	392.32	193.24	470.78	231.88	61
62	337.34	166.16	421.67	207.68	506.01	249.23	62
63	373.77	184.10	467.20	230.12	560.65	276.16	63
64	410.20	202.06	512.76	252.57	615.31	303.07	64
65	446.67	219.99	558.31	274.98	669.98	330.00	65
66	483.10	237.94	603.88	297.43	724.65	356.93	66
67	519.53	255.90	649.41	319.87	779.29	383.83	67
68	580.20	285.76	725.24	357.20	870.28	428.65	68
69	640.84	315.64	801.05	394.53	961.28	473.47	69
70	701.52	345.51	876.89	431.90	1,052.28	518.30	70
71	762.16	375.40	952.69	469.25	1,143.24	563.08	71
72	822.84	405.29	1,028.53	506.59	1,234.25	607.91	72
73	946.27	466.06	1,182.82	582.59	1,419.39	699.12	73
74	1,069.67	526.86	1,337.09	658.56	1,604.51	790.28	74
75	1,193.11	587.66	1,491.39	734.55	1,789.66	881.47	75
76	1,316.54	648.45	1,645.67	810.56	1,974.82	972.67	76
77	1,439.95	709.24	1,799.94	886.53	2,159.94	1,063.85	77
78	1,656.60	815.94	2,070.75	1,019.90	2,484.92	1,223.90	78
79	1,887.17	929.51	2,358.95	1,161.87	2,830.75	1,394.25	79
80	2,113.19	1,040.83	2,641.48	1,301.04	3,169.79	1,561.27	80
81	2,349.39	1,157.17	2,936.72	1,446.45	3,524.06	1,735.74	81
82	2,597.30	1,279.26	3,246.62	1,599.07	3,895.96	1,918.89	82
83	2,855.86	1,406.62	3,569.80	1,758.25	4,283.78	2,109.90	83
84	3,125.61	1,539.49	3,907.00	1,924.35	4,688.38	2,309.21	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 10 Years

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	69.02	29.59	86.27	36.98	103.51	44.38	16-30
31	70.66	30.28	88.31	37.84	105.97	45.40	31
32	72.28	30.99	90.32	38.72	108.40	46.45	32
33	73.88	31.67	92.34	39.58	110.82	47.50	33
34	75.49	32.36	94.36	40.44	113.23	48.51	34
35	77.11	33.06	96.37	41.32	115.66	49.57	35
36	78.72	33.74	98.39	42.18	118.07	50.61	36
37	80.33	34.43	100.40	43.02	120.50	51.65	37
38	81.96	35.14	102.45	43.90	122.94	52.68	38
39	83.58	35.81	104.47	44.76	125.38	53.73	39
40	85.18	36.51	106.48	45.63	127.78	54.76	40
41	86.81	37.21	108.51	46.50	130.21	55.82	41
42	88.41	37.89	110.52	47.37	132.61	56.83	42
43	90.02	38.58	112.54	48.22	135.04	57.88	43
44	91.64	39.28	114.55	49.10	137.47	58.94	44
45	93.26	39.96	116.60	49.96	139.93	59.96	45
46	94.89	40.65	118.62	50.82	142.32	60.98	46
47	96.52	41.37	120.63	51.70	144.76	62.04	47
48	98.12	42.04	122.65	52.57	147.17	63.07	48
49	99.74	42.75	124.66	53.44	149.59	64.12	49
50	101.35	43.44	126.68	54.30	152.03	65.16	50
51	102.96	44.12	128.69	55.16	154.43	66.20	51
52	104.60	44.83	130.73	56.04	156.89	67.24	52
53	112.77	48.35	140.95	60.42	169.16	72.51	53
54	120.96	51.84	151.19	64.79	181.41	77.76	54
55	129.13	55.36	161.41	69.18	193.69	83.02	55
56	137.32	58.85	171.64	73.56	205.96	88.28	56
57	145.50	62.35	181.85	77.94	218.23	93.53	57
58	166.16	71.22	207.68	89.00	249.23	106.80	58
59	186.80	80.06	233.50	100.08	280.23	120.10	59
60	207.46	88.92	259.34	111.16	311.19	133.36	60
61	228.13	97.77	285.17	122.21	342.20	146.69	61
62	248.79	106.64	310.99	133.29	373.20	159.95	62
63	286.20	122.66	357.76	153.31	429.31	183.97	63
64	323.64	138.70	404.53	173.38	485.45	208.04	64
65	361.04	154.73	451.30	193.41	541.57	232.09	65
66	398.45	170.76	498.06	213.45	597.70	256.15	66
67	435.87	186.80	544.83	233.48	653.79	280.18	67
68	497.06	213.03	621.34	266.29	745.60	319.54	68
69	558.30	239.26	697.86	299.08	837.44	358.89	69
70	619.51	265.52	774.37	331.88	929.24	398.26	70
71	680.72	291.72	850.88	364.66	1,021.06	437.61	71
72	741.91	317.95	927.39	397.44	1,112.86	476.93	72
73	865.04	370.73	1,081.27	463.40	1,297.54	556.10	73
74	988.12	423.50	1,235.16	529.36	1,482.19	635.24	74
75	1,111.24	476.25	1,389.06	595.29	1,666.87	714.37	75
76	1,234.34	529.00	1,542.92	661.25	1,851.49	793.51	76
77	1,357.47	581.76	1,696.82	727.21	2,036.17	872.64	77
78	1,561.68	669.29	1,952.09	836.61	2,342.52	1,003.93	78
79	1,779.03	762.46	2,223.78	953.05	2,668.54	1,143.65	79
80	1,992.13	853.77	2,490.15	1,067.20	2,988.17	1,280.64	80
81	2,214.75	949.17	2,768.42	1,186.46	3,322.11	1,423.76	81
82	2,448.45	1,049.36	3,060.57	1,311.68	3,672.68	1,574.03	82
83	2,692.20	1,153.82	3,365.26	1,442.25	4,038.30	1,730.70	83
84	2,946.48	1,262.78	3,683.11	1,578.48	4,419.74	1,894.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 10 Years

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	63.50	27.20	79.39	34.02	95.26	40.81	16-30
31	64.99	27.87	81.24	34.83	97.48	41.80	31
32	66.50	28.48	83.10	35.61	99.71	42.73	32
33	67.97	29.13	84.95	36.40	101.95	43.67	33
34	69.45	29.76	86.81	37.21	104.15	44.65	34
35	70.95	30.41	88.68	37.99	106.43	45.61	35
36	72.42	31.03	90.53	38.78	108.63	46.54	36
37	73.91	31.69	92.38	39.60	110.87	47.51	37
38	75.40	32.31	94.23	40.40	113.09	48.47	38
39	76.88	32.97	96.09	41.20	115.33	49.45	39
40	78.37	33.59	97.95	41.98	117.56	50.38	40
41	79.87	34.23	99.83	42.78	119.81	51.34	41
42	81.34	34.87	101.68	43.58	122.01	52.31	42
43	82.83	35.51	103.54	44.38	124.25	53.26	43
44	84.33	36.12	105.40	45.16	126.48	54.18	44
45	85.80	36.79	107.25	45.96	128.72	55.18	45
46	87.30	37.40	109.11	46.77	130.93	56.12	46
47	88.79	38.05	110.99	47.55	133.18	57.05	47
48	90.27	38.68	112.84	48.36	135.40	58.02	48
49	91.75	39.33	114.70	49.15	137.64	58.98	49
50	93.25	39.96	116.56	49.96	139.85	59.96	50
51	94.72	40.61	118.41	50.75	142.09	60.90	51
52	96.23	41.23	120.28	51.53	144.35	61.85	52
53	103.73	44.45	129.66	55.56	155.61	66.69	53
54	111.27	47.69	139.07	59.60	166.91	71.53	54
55	118.80	50.92	148.49	63.63	178.19	76.38	55
56	126.32	54.14	157.90	67.67	189.49	81.22	56
57	133.85	57.37	167.32	71.71	200.78	86.05	57
58	152.87	65.52	191.08	81.88	229.31	98.25	58
59	171.85	73.66	214.82	92.06	257.79	110.48	59
60	190.86	81.82	238.58	102.26	286.32	122.73	60
61	209.88	89.96	262.35	112.45	314.82	134.94	61
62	228.88	98.11	286.12	122.62	343.35	147.14	62
63	263.31	112.86	329.14	141.04	394.97	169.27	63
64	297.75	127.60	372.16	159.50	446.62	191.42	64
65	332.16	142.36	415.18	177.93	498.21	213.54	65
66	366.57	157.11	458.20	196.36	549.86	235.64	66
67	401.00	171.85	501.25	214.82	601.48	257.79	67
68	457.31	195.98	571.62	244.98	685.96	293.98	68
69	513.63	220.12	642.02	275.15	770.44	330.19	69
70	569.93	244.25	712.42	305.31	854.92	366.39	70
71	626.27	268.40	782.81	335.50	939.37	402.60	71
72	682.57	292.52	853.20	365.66	1,023.83	438.81	72
73	795.84	341.08	994.78	426.33	1,193.73	511.59	73
74	909.08	389.61	1,136.35	487.00	1,363.62	584.41	74
75	1,022.35	438.14	1,277.93	547.67	1,533.50	657.22	75
76	1,135.60	486.68	1,419.49	608.35	1,703.39	730.01	76
77	1,248.84	535.22	1,561.04	669.03	1,873.27	802.83	77
78	1,436.75	615.76	1,795.93	769.68	2,155.12	923.64	78
79	1,636.74	701.47	2,045.89	876.83	2,455.08	1,052.19	79
80	1,832.76	785.46	2,290.93	981.82	2,749.12	1,178.19	80
81	2,037.58	873.25	2,546.97	1,091.55	3,056.36	1,309.86	81
82	2,252.61	965.41	2,815.74	1,206.75	3,378.91	1,448.09	82
83	2,476.83	1,061.50	3,096.04	1,326.86	3,715.25	1,592.23	83
84	2,710.76	1,161.77	3,388.45	1,452.20	4,066.15	1,742.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 10 Years

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	54.26	23.26	67.81	29.07	81.38	34.89	16-30
31	55.54	23.81	69.41	29.75	83.29	35.71	31
32	56.79	24.33	70.99	30.41	85.18	36.51	32
33	58.07	24.90	72.59	31.12	87.12	37.35	33
34	59.34	25.43	74.16	31.78	89.01	38.14	34
35	60.62	25.97	75.76	32.46	90.93	38.95	35
36	61.86	26.52	77.34	33.15	92.81	39.78	36
37	63.16	27.07	78.94	33.83	94.72	40.59	37
38	64.41	27.60	80.52	34.51	96.63	41.41	38
39	65.69	28.16	82.12	35.20	98.55	42.25	39
40	66.94	28.68	83.70	35.88	100.45	43.05	40
41	68.22	29.26	85.29	36.57	102.36	43.88	41
42	69.49	29.80	86.87	37.22	104.24	44.68	42
43	70.77	30.32	88.47	37.90	106.16	45.49	43
44	72.05	30.90	90.05	38.59	108.06	46.32	44
45	73.33	31.42	91.65	39.27	109.99	47.12	45
46	74.59	31.96	93.22	39.95	111.86	47.95	46
47	75.87	32.54	94.82	40.64	113.79	48.78	47
48	77.13	33.06	96.40	41.32	115.69	49.57	48
49	78.41	33.59	98.01	41.98	117.59	50.38	49
50	79.67	34.14	99.58	42.69	119.50	51.23	50
51	80.95	34.70	101.17	43.35	121.42	52.02	51
52	82.21	35.23	102.75	44.03	123.29	52.85	52
53	88.63	37.98	110.80	47.49	132.97	56.97	53
54	95.07	40.74	118.82	50.93	142.59	61.12	54
55	101.48	43.49	126.86	54.36	152.24	65.25	55
56	107.93	46.26	134.91	57.82	161.89	69.38	56
57	114.36	49.00	142.95	61.25	171.55	73.51	57
58	130.59	55.97	163.25	69.96	195.89	83.98	58
59	146.83	62.92	183.54	78.67	220.25	94.40	59
60	163.07	69.89	203.83	87.36	244.61	104.83	60
61	179.32	76.84	224.14	96.05	268.98	115.26	61
62	195.57	83.81	244.45	104.77	293.34	125.72	62
63	224.95	96.40	281.19	120.51	337.46	144.61	63
64	254.39	109.03	317.96	136.28	381.57	163.52	64
65	283.78	121.61	354.73	152.01	425.66	182.43	65
66	313.18	134.23	391.48	167.78	469.77	201.36	66
67	342.59	146.82	428.24	183.53	513.88	220.22	67
68	390.71	167.45	488.37	209.31	586.05	251.16	68
69	438.82	188.08	548.51	235.10	658.20	282.10	69
70	486.94	208.69	608.64	260.84	730.39	313.01	70
71	535.03	229.31	668.79	286.63	802.55	343.95	71
72	583.13	249.93	728.93	312.40	874.73	374.90	72
73	679.92	291.39	849.87	364.25	1,019.87	437.09	73
74	776.67	332.86	970.83	416.06	1,165.02	499.28	74
75	873.42	374.34	1,091.79	467.90	1,310.14	561.48	75
76	970.20	415.80	1,212.74	519.73	1,455.28	623.71	76
77	1,066.94	457.27	1,333.67	571.58	1,600.44	685.89	77
78	1,227.47	526.07	1,534.34	657.57	1,841.20	789.08	78
79	1,398.31	599.28	1,747.88	749.11	2,097.47	898.92	79
80	1,565.79	671.05	1,957.25	838.82	2,348.70	1,006.58	80
81	1,740.79	746.07	2,175.99	932.57	2,611.19	1,119.10	81
82	1,924.49	824.78	2,405.62	1,030.98	2,886.75	1,237.17	82
83	2,116.06	906.91	2,645.08	1,133.61	3,174.12	1,360.33	83
84	2,315.93	992.58	2,894.92	1,240.69	3,473.89	1,488.84	84

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	61.15	30.12	76.42	37.66	91.71	45.17	16-30
31	63.31	31.18	79.12	38.98	94.95	46.77	31
32	65.47	32.27	81.84	40.32	98.21	48.38	32
33	67.64	33.33	84.56	41.64	101.47	49.97	33
34	69.81	34.38	87.26	42.98	104.73	51.58	34
35	71.99	35.46	89.98	44.33	107.97	53.20	35
36	74.15	36.52	92.70	45.64	111.22	54.78	36
37	76.34	37.61	95.40	47.00	114.50	56.40	37
38	78.50	38.67	98.11	48.35	117.73	58.01	38
39	80.67	39.73	100.84	49.66	121.00	59.60	39
40	82.83	40.81	103.54	51.01	124.25	61.21	40
41	85.00	41.87	106.25	52.33	127.51	62.80	41
42	87.17	42.96	108.97	53.67	130.75	64.41	42
43	89.33	44.02	111.68	55.01	134.02	66.02	43
44	91.53	45.07	114.39	56.33	137.28	67.61	44
45	93.70	46.14	117.09	57.69	140.52	69.22	45
46	98.88	48.70	123.58	60.88	148.31	73.08	46
47	104.08	51.26	130.09	64.08	156.11	76.92	47
48	109.25	53.84	136.58	67.29	163.90	80.76	48
49	114.46	56.40	143.07	70.48	171.67	84.57	49
50	119.65	58.94	149.56	73.66	179.47	88.40	50
51	124.84	61.50	156.04	76.85	187.26	92.24	51
52	130.04	64.06	162.53	80.05	195.06	96.08	52
53	151.77	74.75	189.70	93.43	227.64	112.13	53
54	173.47	85.44	216.81	106.78	260.19	128.15	54
55	195.17	96.14	243.97	120.15	292.76	144.22	55
56	228.29	112.44	285.35	140.54	342.41	168.65	56
57	268.71	132.35	335.90	165.44	403.07	198.53	57
58	334.50	164.75	418.11	205.91	501.73	247.10	58
59	419.00	206.36	523.72	257.93	628.47	309.54	59
60	531.56	261.81	664.44	327.27	797.31	392.72	60
61	614.62	302.72	768.27	378.41	921.93	454.09	61
62	658.65	324.40	823.31	405.50	987.98	486.63	62
63	748.28	368.56	935.33	460.70	1,122.41	552.82	63
64	836.33	411.93	1,045.41	514.89	1,254.50	617.87	64
65	908.98	447.69	1,136.20	559.62	1,363.44	671.54	65
66	985.22	485.26	1,231.50	606.57	1,477.81	727.87	66
67	1,064.77	524.44	1,330.96	655.55	1,597.13	786.66	67
68	1,174.37	578.41	1,467.97	723.02	1,761.57	867.61	68
69	1,291.15	635.93	1,613.93	794.91	1,936.73	953.89	69
70	1,413.02	695.96	1,766.26	869.95	2,119.50	1,043.94	70
71	1,538.05	757.56	1,922.55	946.92	2,307.08	1,136.31	71
72	1,668.70	821.90	2,085.86	1,027.38	2,503.03	1,232.86	72
73	1,947.37	959.16	2,434.20	1,198.95	2,921.05	1,438.73	73
74	2,208.67	1,087.87	2,760.82	1,359.81	3,313.00	1,631.78	74
75	2,455.28	1,209.32	3,069.11	1,511.64	3,682.93	1,813.99	75
76	2,702.72	1,331.20	3,378.42	1,664.01	4,054.11	1,996.81	76
77	2,929.43	1,442.84	3,661.77	1,803.56	4,394.12	2,164.26	77
78	3,135.18	1,544.19	3,918.98	1,930.24	4,702.77	2,316.28	78
79	3,350.63	1,650.30	4,188.25	2,062.89	5,025.92	2,475.48	79
80	3,751.92	1,847.96	4,689.91	2,309.96	5,627.92	2,771.96	80
81	4,171.23	2,054.50	5,214.03	2,568.12	6,256.84	3,081.74	81
82	4,611.40	2,271.28	5,764.26	2,839.12	6,917.12	3,406.95	82
83	5,070.48	2,497.41	6,338.10	3,121.74	7,605.71	3,746.10	83
84	5,549.40	2,733.29	6,936.74	3,416.60	8,324.10	4,099.93	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	40.49	17.34	50.60	21.68	60.71	26.01	16-30
31	41.91	17.96	52.38	22.45	62.84	26.94	31
32	43.35	18.57	54.18	23.22	65.04	27.85	32
33	44.77	19.20	55.96	24.00	67.16	28.79	33
34	46.20	19.81	57.74	24.76	69.31	29.72	34
35	47.65	20.43	59.56	25.52	71.48	30.63	35
36	49.09	21.06	61.34	26.29	73.61	31.56	36
37	50.52	21.64	63.16	27.06	75.78	32.46	37
38	51.97	22.28	64.95	27.85	77.93	33.42	38
39	53.39	22.90	66.74	28.62	80.10	34.34	39
40	54.84	23.49	68.53	29.38	82.25	35.24	40
41	56.29	24.12	70.35	30.14	84.42	36.17	41
42	57.70	24.73	72.13	30.90	86.55	37.09	42
43	59.14	25.33	73.91	31.67	88.70	38.00	43
44	60.57	25.97	75.72	32.46	90.87	38.95	44
45	62.00	26.59	77.50	33.23	93.00	39.87	45
46	65.45	28.04	81.82	35.05	98.20	42.07	46
47	68.89	29.53	86.12	36.90	103.33	44.29	47
48	72.32	31.00	90.39	38.75	108.49	46.49	48
49	75.76	32.49	94.71	40.60	113.65	48.70	49
50	79.21	33.95	99.00	42.42	118.80	50.92	50
51	82.62	35.42	103.30	44.26	123.94	53.11	51
52	86.07	36.90	107.61	46.12	129.13	55.33	52
53	100.42	43.05	125.52	53.79	150.63	64.55	53
54	114.78	49.19	143.46	61.49	172.16	73.79	54
55	129.13	55.36	161.41	69.18	193.69	83.02	55
56	151.01	64.73	188.77	80.88	226.52	97.06	56
57	177.74	76.17	222.17	95.22	266.62	114.27	57
58	228.31	97.84	285.38	122.29	342.45	146.78	58
59	293.25	125.68	366.55	157.09	439.87	188.52	59
60	379.28	162.55	474.09	203.17	568.91	243.84	60
61	446.59	191.42	558.25	239.26	669.91	287.12	61
62	485.79	208.20	607.23	260.24	728.68	312.29	62
63	573.27	245.70	716.57	307.08	859.88	368.51	63
64	660.20	282.93	825.23	353.68	990.28	424.41	64
65	735.09	315.02	918.85	393.78	1,102.63	472.54	65
66	812.80	348.34	1,015.99	435.42	1,219.20	522.50	66
67	893.27	382.82	1,116.58	478.55	1,339.90	574.26	67
68	1,005.90	431.09	1,257.37	538.87	1,508.84	646.63	68
69	1,124.44	481.92	1,405.56	602.38	1,686.68	722.88	69
70	1,247.50	534.64	1,559.37	668.30	1,871.27	801.97	70
71	1,373.47	588.61	1,716.83	735.77	2,060.20	882.92	71
72	1,504.60	644.83	1,880.76	806.04	2,256.91	967.23	72
73	1,780.39	763.05	2,225.47	953.79	2,670.58	1,144.54	73
74	2,040.55	874.53	2,550.68	1,093.15	3,060.81	1,311.77	74
75	2,287.05	980.16	2,858.80	1,225.20	3,430.55	1,470.25	75
76	2,534.16	1,086.07	3,167.67	1,357.58	3,801.20	1,629.11	76
77	2,761.55	1,183.51	3,451.93	1,479.39	4,142.32	1,775.27	77
78	2,955.55	1,266.68	3,694.41	1,583.32	4,433.31	1,899.98	78
79	3,158.63	1,353.68	3,948.29	1,692.11	4,737.96	2,030.52	79
80	3,536.93	1,515.84	4,421.17	1,894.78	5,305.41	2,273.74	80
81	3,932.22	1,685.24	4,915.29	2,106.55	5,898.34	2,527.85	81
82	4,347.19	1,863.07	5,433.96	2,328.83	6,520.76	2,794.61	82
83	4,779.92	2,048.54	5,974.91	2,560.68	7,169.89	3,072.82	83
84	5,231.41	2,242.05	6,539.25	2,802.56	7,847.10	3,363.08	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	37.22	15.94	46.53	19.94	55.85	23.94	16-30
31	38.55	16.51	48.18	20.65	57.80	24.81	31
32	39.87	17.09	49.84	21.36	59.83	25.61	32
33	41.20	17.66	51.49	22.07	61.79	26.50	33
34	42.51	18.23	53.15	22.77	63.77	27.32	34
35	43.84	18.80	54.78	23.48	65.74	28.17	35
36	45.16	19.34	56.45	24.18	67.74	29.02	36
37	46.49	19.92	58.10	24.91	69.73	29.89	37
38	47.81	20.48	59.75	25.60	71.71	30.72	38
39	49.10	21.06	61.40	26.32	73.66	31.58	39
40	50.46	21.62	63.07	27.02	75.67	32.45	40
41	51.75	22.20	64.70	27.74	77.66	33.28	41
42	53.08	22.77	66.36	28.45	79.62	34.14	42
43	54.40	23.32	67.99	29.15	81.61	34.97	43
44	55.73	23.88	69.67	29.86	83.60	35.84	44
45	57.05	24.45	71.32	30.55	85.58	36.68	45
46	60.22	25.79	75.25	32.26	90.30	38.72	46
47	63.37	27.16	79.22	33.95	95.07	40.74	47
48	66.53	28.52	83.17	35.64	99.80	42.78	48
49	69.71	29.89	87.13	37.35	104.55	44.83	49
50	72.87	31.24	91.07	39.04	109.29	46.85	50
51	76.03	32.59	95.03	40.73	114.05	48.88	51
52	79.18	33.95	98.98	42.42	118.77	50.92	52
53	92.38	39.60	115.48	49.50	138.57	59.39	53
54	105.59	45.26	131.98	56.56	158.39	67.88	54
55	118.80	50.92	148.49	63.63	178.19	76.38	55
56	138.93	59.53	173.67	74.42	208.42	89.32	56
57	163.52	70.08	204.42	87.62	245.30	105.14	57
58	210.02	90.02	262.53	112.50	315.03	135.03	58
59	269.80	115.64	337.24	144.54	404.68	173.44	59
60	348.94	149.56	436.16	186.93	523.38	224.32	60
61	410.89	176.09	513.60	220.11	616.33	264.12	61
62	446.92	191.55	558.64	239.42	670.37	287.31	62
63	527.39	226.01	659.24	282.52	791.08	339.02	63
64	607.36	260.31	759.22	325.38	911.05	390.45	64
65	676.26	289.86	845.34	362.30	1,014.40	434.75	65
66	747.76	320.47	934.71	400.59	1,121.65	480.73	66
67	821.82	352.22	1,027.26	440.26	1,232.72	528.32	67
68	925.41	396.60	1,156.77	495.74	1,388.12	594.91	68
69	1,034.50	443.35	1,293.11	554.19	1,551.74	665.04	69
70	1,147.70	491.88	1,434.62	614.84	1,721.56	737.80	70
71	1,263.59	541.53	1,579.48	676.93	1,895.37	812.31	71
72	1,384.24	593.24	1,730.29	741.57	2,076.36	889.87	72
73	1,637.96	701.96	2,047.45	877.48	2,456.93	1,052.95	73
74	1,877.29	804.56	2,346.62	1,005.70	2,815.94	1,206.85	74
75	2,104.08	901.75	2,630.08	1,127.18	3,156.10	1,352.63	75
76	2,331.43	999.17	2,914.28	1,248.96	3,497.15	1,498.78	76
77	2,540.65	1,088.86	3,175.80	1,361.08	3,810.94	1,633.29	77
78	2,719.09	1,165.32	3,398.86	1,456.65	4,078.64	1,747.98	78
79	2,905.95	1,245.40	3,632.42	1,556.76	4,358.90	1,868.10	79
80	3,253.98	1,394.57	4,067.47	1,743.21	4,880.96	2,091.84	80
81	3,617.66	1,550.41	4,522.06	1,938.02	5,426.47	2,325.63	81
82	3,999.42	1,714.02	4,999.27	2,142.53	5,999.12	2,571.03	82
83	4,397.54	1,884.66	5,496.93	2,355.81	6,596.31	2,827.00	83
84	4,812.92	2,062.67	6,016.14	2,578.34	7,219.37	3,094.02	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 2
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	31.82	13.63	39.76	17.05	47.72	20.44	16-30
31	32.95	14.12	41.18	17.65	49.42	21.18	31
32	34.07	14.60	42.59	18.25	51.12	21.90	32
33	35.19	15.09	43.98	18.84	52.77	22.60	33
34	36.33	15.58	45.40	19.44	54.48	23.35	34
35	37.45	16.06	46.81	20.04	56.17	24.06	35
36	38.58	16.51	48.22	20.65	57.88	24.81	36
37	39.71	17.04	49.64	21.29	59.57	25.55	37
38	40.84	17.52	51.05	21.89	61.27	26.27	38
39	41.98	18.00	52.47	22.49	62.96	26.98	39
40	43.10	18.48	53.88	23.09	64.65	27.71	40
41	44.24	18.94	55.27	23.71	66.33	28.44	41
42	45.35	19.43	56.69	24.31	68.03	29.15	42
43	46.49	19.92	58.10	24.91	69.73	29.89	43
44	47.60	20.40	59.51	25.51	71.41	30.60	44
45	48.76	20.89	60.93	26.10	73.11	31.33	45
46	51.44	22.07	64.31	27.57	77.17	33.08	46
47	54.14	23.22	67.67	29.00	81.22	34.80	47
48	56.86	24.37	71.05	30.48	85.27	36.57	48
49	59.56	25.52	74.44	31.90	89.33	38.28	49
50	62.25	26.68	77.81	33.34	93.39	40.01	50
51	64.96	27.85	81.19	34.80	97.45	41.77	51
52	67.65	29.00	84.58	36.24	101.48	43.48	52
53	78.94	33.83	98.66	42.29	118.43	50.74	53
54	90.21	38.67	112.77	48.35	135.33	58.01	54
55	101.48	43.49	126.86	54.36	152.24	65.25	55
56	118.71	50.87	148.38	63.59	178.05	76.31	56
57	139.72	59.88	174.64	74.84	209.59	89.80	57
58	179.46	76.92	224.31	96.13	269.18	115.34	58
59	230.50	98.79	288.12	123.47	345.73	148.19	59
60	298.11	127.76	372.63	159.69	447.17	191.64	60
61	351.03	150.44	438.77	188.04	526.55	225.66	61
62	381.84	163.65	477.30	204.54	572.76	245.47	62
63	450.56	193.10	563.20	241.37	675.85	289.65	63
64	518.91	222.39	648.63	277.98	778.36	333.57	64
65	577.78	247.63	722.20	309.53	866.64	371.43	65
66	638.86	273.79	798.58	342.25	958.30	410.69	66
67	702.13	300.90	877.64	376.14	1,053.20	451.35	67
68	790.64	338.84	988.29	423.55	1,185.95	508.26	68
69	883.81	378.76	1,104.77	473.47	1,325.72	568.17	69
70	980.53	420.22	1,225.68	525.29	1,470.80	630.34	70
71	1,079.54	462.67	1,349.43	578.32	1,619.30	694.00	71
72	1,182.63	506.85	1,478.28	633.55	1,773.94	760.26	72
73	1,399.39	599.73	1,749.24	749.67	2,099.08	899.61	73
74	1,603.88	687.39	2,004.84	859.23	2,405.82	1,031.08	74
75	1,797.62	770.41	2,247.03	963.00	2,696.41	1,155.61	75
76	1,991.83	853.66	2,489.80	1,067.07	2,987.76	1,280.50	76
77	2,170.59	930.27	2,713.22	1,162.82	3,255.87	1,395.39	77
78	2,323.03	995.58	2,903.80	1,244.49	3,484.56	1,493.40	78
79	2,482.68	1,063.99	3,103.35	1,330.00	3,724.02	1,595.98	79
80	2,780.03	1,191.44	3,475.02	1,489.29	4,170.04	1,787.16	80
81	3,090.71	1,324.61	3,863.41	1,655.74	4,636.10	1,986.92	81
82	3,416.88	1,464.37	4,271.09	1,830.48	5,125.32	2,196.56	82
83	3,757.03	1,610.16	4,696.27	2,012.70	5,635.52	2,415.24	83
84	4,111.87	1,762.25	5,139.84	2,202.80	6,167.81	2,643.38	84

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Proposed Factor Tables - Phase 2

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company

Long Term Care Form 82120 9/01 and Riders

Proposed Factor Tables - Phase 2

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	2.1269	1.2386	2.7804	1.5595	0.0261
31	0.5636	2.1269	1.2386	2.7804	1.5595	0.0314
32	0.5636	2.1269	1.2386	2.7804	1.5595	0.0365
33	0.5636	2.1269	1.2386	2.7804	1.5595	0.0414
34	0.5636	2.1269	1.2386	2.7804	1.5595	0.0460
35	0.5636	2.1269	1.2386	2.7804	1.5595	0.0505
36	0.5636	2.1269	1.2386	2.7804	1.5595	0.0547
37	0.5636	2.1269	1.2386	2.7804	1.5595	0.0588
38	0.5636	2.1269	1.2386	2.7804	1.5595	0.0628
39	0.5636	2.1269	1.2386	2.7804	1.5595	0.0666
40	0.5517	2.1269	1.2386	2.7804	1.5595	0.0702
41	0.5398	2.1269	1.2386	2.7804	1.5595	0.0737
42	0.5279	2.1269	1.2386	2.7804	1.5595	0.0771
43	0.5160	2.1269	1.2386	2.7804	1.5595	0.0803
44	0.5041	2.1269	1.2386	2.7804	1.5595	0.0835
45	0.4922	2.1269	1.2386	2.7804	1.5595	0.0865
46	0.4803	2.1269	1.2386	2.7804	1.5595	0.0960
47	0.4684	2.1269	1.2386	2.7804	1.5595	0.1052
48	0.4565	2.1269	1.2441	2.7804	1.5678	0.1141
49	0.4446	2.1269	1.2499	2.7804	1.5761	0.1227
50	0.4327	2.1269	1.2559	2.7804	1.5845	0.1310
51	0.4208	2.1269	1.2614	2.7804	1.5927	0.1391
52	0.4089	2.1269	1.2671	2.7804	1.6011	0.1469
53	0.3970	2.1291	1.2831	2.7830	1.6245	0.1640
54	0.3851	2.1306	1.2992	2.7859	1.6478	0.1790
55	0.3669	2.1322	1.3152	2.7882	1.6712	0.1922
56	0.3487	2.1336	1.3310	2.7906	1.6946	0.2039
57	0.3305	2.1347	1.3469	2.7928	1.7178	0.2144
58	0.3123	2.1301	1.3555	2.7852	1.7299	0.2704
59	0.2941	2.1259	1.3642	2.7792	1.7427	0.3179
60	0.2661	2.1226	1.3735	2.7738	1.7557	0.3587
61	0.2431	2.1195	1.3828	2.7692	1.7693	0.3941
62	0.2253	2.1168	1.3923	2.7651	1.7830	0.4252
63	0.2117	2.0570	1.3700	2.6763	1.7495	0.4677
64	0.2015	2.0079	1.3533	2.6044	1.7248	0.5026
65	0.1938	1.9669	1.3408	2.5450	1.7069	0.5318
66	0.1870	1.9320	1.3311	2.4952	1.6935	0.5566
67	0.1819	1.9019	1.3242	2.4525	1.6840	0.5779
68	0.1802	1.8379	1.2926	2.3665	1.6428	0.6414
69	0.1794	1.7881	1.2695	2.2956	1.6107	0.6906
70	0.1785	1.7484	1.2525	2.2365	1.5846	0.7298
71	0.1777	1.7162	1.2398	2.1860	1.5639	0.7617
72	0.1768	1.6892	1.2303	2.1428	1.5472	0.7882
73	0.1624	1.5988	1.1729	2.0136	1.4655	0.8621
74	0.1522	1.5311	1.1305	1.9155	1.4040	0.9174
75	0.1437	1.4785	1.0980	1.8381	1.3562	0.9604
76	0.1377	1.4364	1.0723	1.7759	1.3184	0.9949
77	0.1326	1.4017	1.0519	1.7245	1.2879	1.0231
78	0.1284	1.3672	1.0310	1.6900	1.2687	1.0513
79	0.1241	1.3327	1.0097	1.6555	1.2494	1.0795
80	0.1216	1.2981	0.9878	1.6209	1.2296	1.1077
81	0.1190	1.2637	0.9655	1.5865	1.2095	1.1359
82	0.1165	1.2290	0.9429	1.5518	1.1888	1.1641
83	0.1148	1.1946	0.9197	1.5174	1.1679	1.1923
84	0.1131	1.1600	0.8961	1.4828	1.1462	1.2205

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for Life

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	58.76	28.93	73.46	36.17	88.14	43.40	16-30
31	60.13	29.62	75.16	37.02	90.20	44.43	31
32	61.50	30.30	76.88	37.86	92.25	45.44	32
33	62.89	30.99	78.59	38.72	94.31	46.45	33
34	64.26	31.65	80.31	39.55	96.38	47.48	34
35	65.65	32.32	82.05	40.41	98.46	48.49	35
36	67.02	32.99	83.76	41.24	100.51	49.50	36
37	68.39	33.68	85.48	42.10	102.58	50.52	37
38	69.76	34.38	87.21	42.96	104.64	51.56	38
39	71.13	35.05	88.91	43.79	106.69	52.56	39
40	72.51	35.72	90.65	44.65	108.80	53.59	40
41	73.91	36.39	92.36	45.49	110.85	54.58	41
42	75.28	37.08	94.08	46.34	112.91	55.63	42
43	76.65	37.75	95.80	47.18	114.94	56.61	43
44	78.02	38.43	97.51	48.03	117.03	57.66	44
45	79.39	39.12	99.23	48.87	119.09	58.65	45
46	80.77	39.78	100.97	49.73	121.16	59.69	46
47	82.14	40.45	102.68	50.56	123.24	60.67	47
48	83.53	41.14	104.40	51.42	125.29	61.72	48
49	84.90	41.80	106.11	52.26	127.35	62.71	49
50	86.27	42.48	107.83	53.11	129.40	63.76	50
51	87.64	43.17	109.54	53.95	131.47	64.74	51
52	89.02	43.85	111.28	54.80	133.54	65.78	52
53	95.37	46.99	119.22	58.71	143.07	70.48	53
54	101.73	50.11	127.17	62.62	152.60	75.15	54
55	108.08	53.25	135.10	66.53	162.11	79.85	55
56	114.44	56.38	143.05	70.45	171.65	84.56	56
57	120.78	59.51	150.96	74.38	181.17	89.24	57
58	131.53	64.78	164.43	80.97	197.31	97.18	58
59	142.28	70.08	177.86	87.62	213.45	105.14	59
60	153.05	75.38	191.28	94.22	229.54	113.08	60
61	163.79	80.67	204.74	100.84	245.70	121.00	61
62	174.52	85.96	218.16	107.46	261.81	128.95	62
63	193.42	95.26	241.77	119.07	290.11	142.89	63
64	212.30	104.55	265.36	130.69	318.44	156.84	64
65	231.17	113.87	288.93	142.32	346.73	170.79	65
66	250.04	123.16	312.55	153.95	375.05	184.72	66
67	268.89	132.44	336.12	165.56	403.34	198.68	67
68	308.17	151.81	385.23	189.75	462.27	227.69	68
69	347.46	171.15	434.30	213.93	521.18	256.70	69
70	386.71	190.49	483.39	238.09	580.07	285.72	70
71	426.00	209.83	532.49	262.28	639.00	314.73	71
72	465.25	229.15	581.57	286.44	697.89	343.73	72
73	542.85	267.38	678.55	334.22	814.27	401.06	73
74	620.43	305.59	775.53	381.99	930.62	458.38	74
75	698.00	343.78	872.49	429.73	1,046.99	515.69	75
76	775.56	382.02	969.46	477.50	1,163.35	573.00	76
77	853.16	420.21	1,066.43	525.25	1,279.74	630.32	77
78	981.50	483.44	1,226.87	604.29	1,472.26	725.15	78
79	1,118.12	550.72	1,397.64	688.40	1,677.18	826.09	79
80	1,252.02	616.68	1,565.03	770.84	1,878.04	925.02	80
81	1,391.96	685.62	1,739.97	857.00	2,087.96	1,028.40	81
82	1,538.84	757.95	1,923.55	947.44	2,308.28	1,136.93	82
83	1,692.03	833.42	2,115.06	1,041.75	2,538.09	1,250.11	83
84	1,851.88	912.13	2,314.83	1,140.13	2,777.79	1,368.17	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	38.89	16.68	48.61	20.84	58.33	25.02	16-30
31	39.82	17.08	49.75	21.32	59.70	25.60	31
32	40.72	17.45	50.89	21.81	61.07	26.19	32
33	41.63	17.84	52.02	22.30	62.43	26.76	33
34	42.52	18.24	53.16	22.78	63.80	27.37	34
35	43.44	18.62	54.30	23.27	65.16	27.94	35
36	44.34	19.02	55.44	23.76	66.53	28.53	36
37	45.26	19.42	56.56	24.24	67.88	29.11	37
38	46.18	19.79	57.70	24.74	69.25	29.67	38
39	47.10	20.19	58.87	25.23	70.64	30.28	39
40	48.00	20.58	59.99	25.72	72.01	30.85	40
41	48.91	20.97	61.13	26.20	73.38	31.44	41
42	49.82	21.36	62.27	26.69	74.71	32.01	42
43	50.73	21.72	63.41	27.17	76.08	32.61	43
44	51.65	22.12	64.55	27.66	77.45	33.19	44
45	52.56	22.53	65.68	28.15	78.82	33.78	45
46	53.47	22.90	66.82	28.63	80.18	34.36	46
47	54.36	23.30	67.94	29.12	81.55	34.96	47
48	55.27	23.71	69.09	29.61	82.92	35.53	48
49	56.20	24.06	70.25	30.09	84.30	36.11	49
50	57.10	24.46	71.37	30.58	85.67	36.70	50
51	58.02	24.86	72.52	31.08	87.03	37.27	51
52	58.94	25.24	73.66	31.56	88.40	37.88	52
53	63.13	27.06	78.90	33.79	94.68	40.56	53
54	67.30	28.84	84.13	36.04	100.98	43.26	54
55	71.50	30.64	89.38	38.30	107.25	45.96	55
56	75.69	32.45	94.62	40.55	113.54	48.67	56
57	79.91	34.25	99.88	42.79	119.85	51.35	57
58	89.68	38.43	112.08	48.03	134.50	57.66	58
59	99.43	42.60	124.30	53.26	149.16	63.90	59
60	109.20	46.80	136.49	58.50	163.79	70.20	60
61	118.96	51.00	148.70	63.74	178.44	76.48	61
62	128.73	55.18	160.92	68.98	193.11	82.79	62
63	148.10	63.46	185.11	79.35	222.16	95.21	63
64	167.49	71.80	209.34	89.72	251.23	107.66	64
65	186.84	80.09	233.56	100.11	280.27	120.14	65
66	206.23	88.40	257.78	110.48	309.34	132.57	66
67	225.60	96.69	282.00	120.86	338.38	145.02	67
68	264.37	113.32	330.47	141.63	396.56	169.96	68
69	303.16	129.92	378.93	162.41	454.75	194.88	69
70	341.93	146.55	427.43	183.18	512.91	219.81	70
71	380.75	163.17	475.93	203.98	571.11	244.76	71
72	419.52	179.80	524.40	224.74	629.29	269.68	72
73	496.45	212.76	620.57	265.96	744.67	319.17	73
74	573.40	245.75	716.76	307.19	860.11	368.63	74
75	650.37	278.73	812.94	348.40	975.54	418.09	75
76	727.32	311.71	909.13	389.62	1,090.97	467.57	76
77	804.28	344.70	1,005.34	430.86	1,206.39	517.03	77
78	925.27	396.54	1,156.58	495.68	1,387.90	594.82	78
79	1,054.04	451.74	1,317.54	564.67	1,581.06	677.62	79
80	1,180.29	505.84	1,475.35	632.29	1,770.44	758.76	80
81	1,312.20	562.38	1,640.26	702.96	1,968.29	843.55	81
82	1,450.69	621.73	1,813.34	777.15	2,176.01	932.57	82
83	1,595.08	683.62	1,993.86	854.52	2,392.61	1,025.42	83
84	1,745.73	748.19	2,182.17	935.22	2,618.60	1,122.27	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for Life

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	35.78	15.35	44.72	19.17	53.68	23.00	16-30
31	36.61	15.71	45.76	19.61	54.92	23.54	31
32	37.45	16.06	46.81	20.04	56.17	24.06	32
33	38.28	16.41	47.86	20.52	57.43	24.63	33
34	39.13	16.77	48.91	20.97	58.71	25.15	34
35	39.96	17.11	49.96	21.40	59.96	25.69	35
36	40.81	17.48	51.01	21.86	61.21	26.23	36
37	41.64	17.84	52.04	22.30	62.48	26.76	37
38	42.48	18.23	53.09	22.77	63.71	27.32	38
39	43.30	18.57	54.14	23.22	64.96	27.85	39
40	44.16	18.93	55.21	23.65	66.24	28.38	40
41	45.00	19.30	56.24	24.12	67.51	28.93	41
42	45.84	19.65	57.29	24.55	68.75	29.45	42
43	46.67	20.01	58.33	25.00	69.99	29.99	43
44	47.50	20.35	59.38	25.45	71.26	30.54	44
45	48.35	20.71	60.42	25.89	72.51	31.08	45
46	49.19	21.07	61.49	26.33	73.79	31.60	46
47	50.02	21.45	62.53	26.80	75.03	32.18	47
48	50.85	21.80	63.58	27.25	76.29	32.70	48
49	51.70	22.16	64.63	27.69	77.54	33.20	49
50	52.53	22.53	65.65	28.15	78.78	33.78	50
51	53.39	22.87	66.73	28.58	80.06	34.32	51
52	54.21	23.26	67.78	29.04	81.33	34.87	52
53	58.07	24.90	72.59	31.12	87.12	37.35	53
54	61.94	26.53	77.41	33.18	92.90	39.82	54
55	65.78	28.20	82.24	35.24	98.69	42.29	55
56	69.64	29.85	87.05	37.30	104.47	44.76	56
57	73.51	31.49	91.88	39.36	110.26	47.23	57
58	82.50	35.35	103.13	44.19	123.74	53.03	58
59	91.48	39.22	114.34	49.02	137.20	58.82	59
60	100.45	43.06	125.57	53.81	150.67	64.56	60
61	109.45	46.90	136.81	58.62	164.17	70.37	61
62	118.43	50.76	148.02	63.46	177.64	76.16	62
63	136.27	58.38	170.32	72.99	204.38	87.56	63
64	154.07	66.02	192.60	82.53	231.12	99.05	64
65	171.90	73.66	214.87	92.08	257.86	110.52	65
66	189.71	81.33	237.16	101.64	284.60	121.97	66
67	207.55	88.97	259.43	111.19	311.31	133.44	67
68	243.24	104.24	304.04	130.30	364.85	156.35	68
69	278.91	119.54	348.65	149.43	418.37	179.32	69
70	314.60	134.82	393.24	168.52	471.90	202.24	70
71	350.26	150.13	437.84	187.65	525.40	225.18	71
72	385.96	165.41	482.43	206.76	578.92	248.12	72
73	456.74	195.75	570.93	244.68	685.13	293.62	73
74	527.54	226.10	659.43	282.61	791.31	339.14	74
75	598.32	256.44	747.93	320.54	897.51	384.67	75
76	669.15	286.77	836.40	358.48	1,003.70	430.16	76
77	739.93	317.09	924.90	396.38	1,109.88	475.65	77
78	851.26	364.84	1,064.05	456.03	1,276.88	547.23	78
79	969.74	415.59	1,212.15	519.49	1,454.59	623.40	79
80	1,085.88	465.36	1,357.34	581.71	1,628.80	698.06	80
81	1,207.23	517.38	1,509.02	646.72	1,810.83	776.06	81
82	1,334.63	571.99	1,668.28	714.97	2,001.93	857.97	82
83	1,467.48	628.93	1,834.34	786.15	2,201.20	943.37	83
84	1,606.11	688.32	2,007.62	860.40	2,409.15	1,032.49	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	30.55	13.11	38.21	16.37	45.84	19.65	16-30
31	31.30	13.41	39.12	16.77	46.94	20.12	31
32	32.00	13.72	40.00	17.14	48.00	20.57	32
33	32.72	14.03	40.90	17.54	49.09	21.06	33
34	33.43	14.31	41.78	17.89	50.15	21.49	34
35	34.14	14.64	42.69	18.29	51.23	21.95	35
36	34.87	14.95	43.58	18.68	52.31	22.44	36
37	35.58	15.23	44.47	19.06	53.38	22.87	37
38	36.30	15.58	45.36	19.44	54.45	23.35	38
39	37.00	15.86	46.25	19.83	55.51	23.78	39
40	37.75	16.17	47.17	20.21	56.60	24.27	40
41	38.45	16.47	48.06	20.60	57.68	24.72	41
42	39.16	16.78	48.95	20.98	58.74	25.18	42
43	39.87	17.09	49.84	21.36	59.83	25.61	43
44	40.59	17.40	50.73	21.75	60.88	26.10	44
45	41.32	17.69	51.64	22.12	61.95	26.53	45
46	42.02	18.02	52.51	22.50	63.01	27.01	46
47	42.73	18.32	53.41	22.89	64.10	27.47	47
48	43.46	18.62	54.32	23.27	65.18	27.94	48
49	44.16	18.94	55.21	23.67	66.24	28.39	49
50	44.90	19.24	56.12	24.04	67.33	28.86	50
51	45.61	19.55	56.99	24.44	68.39	29.32	51
52	46.31	19.85	57.89	24.81	69.47	29.76	52
53	49.63	21.27	62.02	26.57	74.44	31.88	53
54	52.93	22.68	66.14	28.35	79.39	34.04	54
55	56.20	24.10	70.25	30.12	84.30	36.15	55
56	59.51	25.51	74.38	31.88	89.24	38.27	56
57	62.80	26.92	78.50	33.64	94.20	40.36	57
58	70.48	30.21	88.10	37.75	105.72	45.30	58
59	78.17	33.50	97.70	41.87	117.25	50.25	59
60	85.84	36.79	107.28	45.96	128.73	55.18	60
61	93.49	40.08	116.88	50.11	140.25	60.13	61
62	101.17	43.37	126.48	54.20	151.77	65.05	62
63	116.40	49.91	145.51	62.37	174.60	74.84	63
64	131.62	56.42	164.54	70.53	197.44	84.65	64
65	146.87	62.96	183.58	78.69	220.30	94.41	65
66	162.10	69.47	202.61	86.82	243.14	104.20	66
67	177.31	75.98	221.64	94.99	265.97	113.97	67
68	207.81	89.08	259.75	111.32	311.71	133.62	68
69	238.27	102.13	297.84	127.65	357.41	153.19	69
70	268.76	115.17	335.95	143.97	403.16	172.79	70
71	299.26	128.27	374.08	160.32	448.88	192.40	71
72	329.74	141.31	412.16	176.64	494.59	211.97	72
73	390.23	167.23	487.76	209.05	585.33	250.85	73
74	450.70	193.15	563.38	241.43	676.04	289.73	74
75	511.18	219.07	638.98	273.86	766.78	328.63	75
76	571.65	245.00	714.59	306.27	857.50	367.53	76
77	632.15	270.92	790.18	338.65	948.24	406.39	77
78	727.26	311.68	909.07	389.61	1,090.88	467.52	78
79	828.48	355.07	1,035.61	443.84	1,242.74	532.60	79
80	927.72	397.61	1,159.64	496.99	1,391.56	596.42	80
81	1,031.40	442.02	1,289.24	552.51	1,547.08	663.01	81
82	1,140.24	488.67	1,425.28	610.84	1,710.35	732.99	82
83	1,253.73	537.32	1,567.17	671.64	1,880.60	805.96	83
84	1,372.17	588.07	1,715.20	735.08	2,058.24	882.10	84

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 10 Years

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	104.29	51.35	130.36	64.19	156.44	77.04	16-30
31	106.73	52.58	133.40	65.72	160.08	78.86	31
32	109.16	53.77	136.46	67.21	163.75	80.67	32
33	111.62	54.98	139.52	68.71	167.44	82.47	33
34	114.05	56.17	142.57	70.23	171.07	84.29	34
35	116.49	57.40	145.63	71.73	174.75	86.07	35
36	118.95	58.59	148.67	73.22	178.41	87.86	36
37	121.38	59.78	151.72	74.71	182.05	89.68	37
38	123.83	60.98	154.78	76.24	185.74	91.48	38
39	126.28	62.21	157.84	77.73	189.40	93.30	39
40	128.72	63.40	160.87	79.23	193.05	95.10	40
41	131.16	64.60	163.94	80.76	196.72	96.92	41
42	133.58	65.78	166.96	82.24	200.38	98.69	42
43	136.04	67.00	170.04	83.74	204.04	100.49	43
44	138.47	68.21	173.09	85.25	207.72	102.31	44
45	140.90	69.40	176.13	86.76	211.35	104.12	45
46	143.35	70.62	179.19	88.26	215.04	105.92	46
47	145.80	71.81	182.25	89.77	218.71	107.74	47
48	148.24	73.02	185.28	91.28	222.35	109.54	48
49	150.67	74.21	188.34	92.76	226.01	111.31	49
50	153.13	75.40	191.40	94.27	229.71	113.13	50
51	155.56	76.62	194.46	95.77	233.34	114.93	51
52	158.00	77.84	197.50	97.28	237.00	116.75	52
53	170.39	83.93	213.00	104.91	255.60	125.90	53
54	182.78	90.02	228.48	112.54	274.18	135.04	54
55	195.17	96.14	243.97	120.15	292.76	144.22	55
56	207.55	102.23	259.46	127.78	311.36	153.36	56
57	219.96	108.33	274.94	135.42	329.92	162.51	57
58	243.44	119.90	304.29	149.86	365.16	179.85	58
59	266.91	131.47	333.62	164.34	400.35	197.21	59
60	290.38	143.01	362.97	178.78	435.58	214.53	60
61	313.84	154.59	392.32	193.24	470.78	231.88	61
62	337.34	166.16	421.67	207.68	506.01	249.23	62
63	373.77	184.10	467.20	230.12	560.65	276.16	63
64	410.20	202.06	512.76	252.57	615.31	303.07	64
65	446.67	219.99	558.31	274.98	669.98	330.00	65
66	483.10	237.94	603.88	297.43	724.65	356.93	66
67	519.53	255.90	649.41	319.87	779.29	383.83	67
68	580.20	285.76	725.24	357.20	870.28	428.65	68
69	640.84	315.64	801.05	394.53	961.28	473.47	69
70	701.52	345.51	876.89	431.90	1,052.28	518.30	70
71	762.16	375.40	952.69	469.25	1,143.24	563.08	71
72	822.84	405.29	1,028.53	506.59	1,234.25	607.91	72
73	946.27	466.06	1,182.82	582.59	1,419.39	699.12	73
74	1,069.67	526.86	1,337.09	658.56	1,604.51	790.28	74
75	1,193.11	587.66	1,491.39	734.55	1,789.66	881.47	75
76	1,316.54	648.45	1,645.67	810.56	1,974.82	972.67	76
77	1,439.95	709.24	1,799.94	886.53	2,159.94	1,063.85	77
78	1,656.60	815.94	2,070.75	1,019.90	2,484.92	1,223.90	78
79	1,887.17	929.51	2,358.95	1,161.87	2,830.75	1,394.25	79
80	2,113.19	1,040.83	2,641.48	1,301.04	3,169.79	1,561.27	80
81	2,349.39	1,157.17	2,936.72	1,446.45	3,524.06	1,735.74	81
82	2,597.30	1,279.26	3,246.62	1,599.07	3,895.96	1,918.89	82
83	2,855.86	1,406.62	3,569.80	1,758.25	4,283.78	2,109.90	83
84	3,125.61	1,539.49	3,907.00	1,924.35	4,688.38	2,309.21	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 10 Years

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	69.02	29.59	86.27	36.98	103.51	44.38	16-30
31	70.66	30.28	88.31	37.84	105.97	45.40	31
32	72.28	30.99	90.32	38.72	108.40	46.45	32
33	73.88	31.67	92.34	39.58	110.82	47.50	33
34	75.49	32.36	94.36	40.44	113.23	48.51	34
35	77.11	33.06	96.37	41.32	115.66	49.57	35
36	78.72	33.74	98.39	42.18	118.07	50.61	36
37	80.33	34.43	100.40	43.02	120.50	51.65	37
38	81.96	35.14	102.45	43.90	122.94	52.68	38
39	83.58	35.81	104.47	44.76	125.38	53.73	39
40	85.18	36.51	106.48	45.63	127.78	54.76	40
41	86.81	37.21	108.51	46.50	130.21	55.82	41
42	88.41	37.89	110.52	47.37	132.61	56.83	42
43	90.02	38.58	112.54	48.22	135.04	57.88	43
44	91.64	39.28	114.55	49.10	137.47	58.94	44
45	93.26	39.96	116.60	49.96	139.93	59.96	45
46	94.89	40.65	118.62	50.82	142.32	60.98	46
47	96.52	41.37	120.63	51.70	144.76	62.04	47
48	98.12	42.04	122.65	52.57	147.17	63.07	48
49	99.74	42.75	124.66	53.44	149.59	64.12	49
50	101.35	43.44	126.68	54.30	152.03	65.16	50
51	102.96	44.12	128.69	55.16	154.43	66.20	51
52	104.60	44.83	130.73	56.04	156.89	67.24	52
53	112.77	48.35	140.95	60.42	169.16	72.51	53
54	120.96	51.84	151.19	64.79	181.41	77.76	54
55	129.13	55.36	161.41	69.18	193.69	83.02	55
56	137.32	58.85	171.64	73.56	205.96	88.28	56
57	145.50	62.35	181.85	77.94	218.23	93.53	57
58	166.16	71.22	207.68	89.00	249.23	106.80	58
59	186.80	80.06	233.50	100.08	280.23	120.10	59
60	207.46	88.92	259.34	111.16	311.19	133.36	60
61	228.13	97.77	285.17	122.21	342.20	146.69	61
62	248.79	106.64	310.99	133.29	373.20	159.95	62
63	286.20	122.66	357.76	153.31	429.31	183.97	63
64	323.64	138.70	404.53	173.38	485.45	208.04	64
65	361.04	154.73	451.30	193.41	541.57	232.09	65
66	398.45	170.76	498.06	213.45	597.70	256.15	66
67	435.87	186.80	544.83	233.48	653.79	280.18	67
68	497.06	213.03	621.34	266.29	745.60	319.54	68
69	558.30	239.26	697.86	299.08	837.44	358.89	69
70	619.51	265.52	774.37	331.88	929.24	398.26	70
71	680.72	291.72	850.88	364.66	1,021.06	437.61	71
72	741.91	317.95	927.39	397.44	1,112.86	476.93	72
73	865.04	370.73	1,081.27	463.40	1,297.54	556.10	73
74	988.12	423.50	1,235.16	529.36	1,482.19	635.24	74
75	1,111.24	476.25	1,389.06	595.29	1,666.87	714.37	75
76	1,234.34	529.00	1,542.92	661.25	1,851.49	793.51	76
77	1,357.47	581.76	1,696.82	727.21	2,036.17	872.64	77
78	1,561.68	669.29	1,952.09	836.61	2,342.52	1,003.93	78
79	1,779.03	762.46	2,223.78	953.05	2,668.54	1,143.65	79
80	1,992.13	853.77	2,490.15	1,067.20	2,988.17	1,280.64	80
81	2,214.75	949.17	2,768.42	1,186.46	3,322.11	1,423.76	81
82	2,448.45	1,049.36	3,060.57	1,311.68	3,672.68	1,574.03	82
83	2,692.20	1,153.82	3,365.26	1,442.25	4,038.30	1,730.70	83
84	2,946.48	1,262.78	3,683.11	1,578.48	4,419.74	1,894.18	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 10 Years

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	63.50	27.20	79.39	34.02	95.26	40.81	16-30
31	64.99	27.87	81.24	34.83	97.48	41.80	31
32	66.50	28.48	83.10	35.61	99.71	42.73	32
33	67.97	29.13	84.95	36.40	101.95	43.67	33
34	69.45	29.76	86.81	37.21	104.15	44.65	34
35	70.95	30.41	88.68	37.99	106.43	45.61	35
36	72.42	31.03	90.53	38.78	108.63	46.54	36
37	73.91	31.69	92.38	39.60	110.87	47.51	37
38	75.40	32.31	94.23	40.40	113.09	48.47	38
39	76.88	32.97	96.09	41.20	115.33	49.45	39
40	78.37	33.59	97.95	41.98	117.56	50.38	40
41	79.87	34.23	99.83	42.78	119.81	51.34	41
42	81.34	34.87	101.68	43.58	122.01	52.31	42
43	82.83	35.51	103.54	44.38	124.25	53.26	43
44	84.33	36.12	105.40	45.16	126.48	54.18	44
45	85.80	36.79	107.25	45.96	128.72	55.18	45
46	87.30	37.40	109.11	46.77	130.93	56.12	46
47	88.79	38.05	110.99	47.55	133.18	57.05	47
48	90.27	38.68	112.84	48.36	135.40	58.02	48
49	91.75	39.33	114.70	49.15	137.64	58.98	49
50	93.25	39.96	116.56	49.96	139.85	59.96	50
51	94.72	40.61	118.41	50.75	142.09	60.90	51
52	96.23	41.23	120.28	51.53	144.35	61.85	52
53	103.73	44.45	129.66	55.56	155.61	66.69	53
54	111.27	47.69	139.07	59.60	166.91	71.53	54
55	118.80	50.92	148.49	63.63	178.19	76.38	55
56	126.32	54.14	157.90	67.67	189.49	81.22	56
57	133.85	57.37	167.32	71.71	200.78	86.05	57
58	152.87	65.52	191.08	81.88	229.31	98.25	58
59	171.85	73.66	214.82	92.06	257.79	110.48	59
60	190.86	81.82	238.58	102.26	286.32	122.73	60
61	209.88	89.96	262.35	112.45	314.82	134.94	61
62	228.88	98.11	286.12	122.62	343.35	147.14	62
63	263.31	112.86	329.14	141.04	394.97	169.27	63
64	297.75	127.60	372.16	159.50	446.62	191.42	64
65	332.16	142.36	415.18	177.93	498.21	213.54	65
66	366.57	157.11	458.20	196.36	549.86	235.64	66
67	401.00	171.85	501.25	214.82	601.48	257.79	67
68	457.31	195.98	571.62	244.98	685.96	293.98	68
69	513.63	220.12	642.02	275.15	770.44	330.19	69
70	569.93	244.25	712.42	305.31	854.92	366.39	70
71	626.27	268.40	782.81	335.50	939.37	402.60	71
72	682.57	292.52	853.20	365.66	1,023.83	438.81	72
73	795.84	341.08	994.78	426.33	1,193.73	511.59	73
74	909.08	389.61	1,136.35	487.00	1,363.62	584.41	74
75	1,022.35	438.14	1,277.93	547.67	1,533.50	657.22	75
76	1,135.60	486.68	1,419.49	608.35	1,703.39	730.01	76
77	1,248.84	535.22	1,561.04	669.03	1,873.27	802.83	77
78	1,436.75	615.76	1,795.93	769.68	2,155.12	923.64	78
79	1,636.74	701.47	2,045.89	876.83	2,455.08	1,052.19	79
80	1,832.76	785.46	2,290.93	981.82	2,749.12	1,178.19	80
81	2,037.58	873.25	2,546.97	1,091.55	3,056.36	1,309.86	81
82	2,252.61	965.41	2,815.74	1,206.75	3,378.91	1,448.09	82
83	2,476.83	1,061.50	3,096.04	1,326.86	3,715.25	1,592.23	83
84	2,710.76	1,161.77	3,388.45	1,452.20	4,066.15	1,742.64	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 10 Years

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	54.26	23.26	67.81	29.07	81.38	34.89	16-30
31	55.54	23.81	69.41	29.75	83.29	35.71	31
32	56.79	24.33	70.99	30.41	85.18	36.51	32
33	58.07	24.90	72.59	31.12	87.12	37.35	33
34	59.34	25.43	74.16	31.78	89.01	38.14	34
35	60.62	25.97	75.76	32.46	90.93	38.95	35
36	61.86	26.52	77.34	33.15	92.81	39.78	36
37	63.16	27.07	78.94	33.83	94.72	40.59	37
38	64.41	27.60	80.52	34.51	96.63	41.41	38
39	65.69	28.16	82.12	35.20	98.55	42.25	39
40	66.94	28.68	83.70	35.88	100.45	43.05	40
41	68.22	29.26	85.29	36.57	102.36	43.88	41
42	69.49	29.80	86.87	37.22	104.24	44.68	42
43	70.77	30.32	88.47	37.90	106.16	45.49	43
44	72.05	30.90	90.05	38.59	108.06	46.32	44
45	73.33	31.42	91.65	39.27	109.99	47.12	45
46	74.59	31.96	93.22	39.95	111.86	47.95	46
47	75.87	32.54	94.82	40.64	113.79	48.78	47
48	77.13	33.06	96.40	41.32	115.69	49.57	48
49	78.41	33.59	98.01	41.98	117.59	50.38	49
50	79.67	34.14	99.58	42.69	119.50	51.23	50
51	80.95	34.70	101.17	43.35	121.42	52.02	51
52	82.21	35.23	102.75	44.03	123.29	52.85	52
53	88.63	37.98	110.80	47.49	132.97	56.97	53
54	95.07	40.74	118.82	50.93	142.59	61.12	54
55	101.48	43.49	126.86	54.36	152.24	65.25	55
56	107.93	46.26	134.91	57.82	161.89	69.38	56
57	114.36	49.00	142.95	61.25	171.55	73.51	57
58	130.59	55.97	163.25	69.96	195.89	83.98	58
59	146.83	62.92	183.54	78.67	220.25	94.40	59
60	163.07	69.89	203.83	87.36	244.61	104.83	60
61	179.32	76.84	224.14	96.05	268.98	115.26	61
62	195.57	83.81	244.45	104.77	293.34	125.72	62
63	224.95	96.40	281.19	120.51	337.46	144.61	63
64	254.39	109.03	317.96	136.28	381.57	163.52	64
65	283.78	121.61	354.73	152.01	425.66	182.43	65
66	313.18	134.23	391.48	167.78	469.77	201.36	66
67	342.59	146.82	428.24	183.53	513.88	220.22	67
68	390.71	167.45	488.37	209.31	586.05	251.16	68
69	438.82	188.08	548.51	235.10	658.20	282.10	69
70	486.94	208.69	608.64	260.84	730.39	313.01	70
71	535.03	229.31	668.79	286.63	802.55	343.95	71
72	583.13	249.93	728.93	312.40	874.73	374.90	72
73	679.92	291.39	849.87	364.25	1,019.87	437.09	73
74	776.67	332.86	970.83	416.06	1,165.02	499.28	74
75	873.42	374.34	1,091.79	467.90	1,310.14	561.48	75
76	970.20	415.80	1,212.74	519.73	1,455.28	623.71	76
77	1,066.94	457.27	1,333.67	571.58	1,600.44	685.89	77
78	1,227.47	526.07	1,534.34	657.57	1,841.20	789.08	78
79	1,398.31	599.28	1,747.88	749.11	2,097.47	898.92	79
80	1,565.79	671.05	1,957.25	838.82	2,348.70	1,006.58	80
81	1,740.79	746.07	2,175.99	932.57	2,611.19	1,119.10	81
82	1,924.49	824.78	2,405.62	1,030.98	2,886.75	1,237.17	82
83	2,116.06	906.91	2,645.08	1,133.61	3,174.12	1,360.33	83
84	2,315.93	992.58	2,894.92	1,240.69	3,473.89	1,488.84	84

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	61.15	30.12	76.42	37.66	91.71	45.17	16-30
31	63.31	31.18	79.12	38.98	94.95	46.77	31
32	65.47	32.27	81.84	40.32	98.21	48.38	32
33	67.64	33.33	84.56	41.64	101.47	49.97	33
34	69.81	34.38	87.26	42.98	104.73	51.58	34
35	71.99	35.46	89.98	44.33	107.97	53.20	35
36	74.15	36.52	92.70	45.64	111.22	54.78	36
37	76.34	37.61	95.40	47.00	114.50	56.40	37
38	78.50	38.67	98.11	48.35	117.73	58.01	38
39	80.67	39.73	100.84	49.66	121.00	59.60	39
40	82.83	40.81	103.54	51.01	124.25	61.21	40
41	85.00	41.87	106.25	52.33	127.51	62.80	41
42	87.17	42.96	108.97	53.67	130.75	64.41	42
43	89.33	44.02	111.68	55.01	134.02	66.02	43
44	91.53	45.07	114.39	56.33	137.28	67.61	44
45	93.70	46.14	117.09	57.69	140.52	69.22	45
46	98.88	48.70	123.58	60.88	148.31	73.08	46
47	104.08	51.26	130.09	64.08	156.11	76.92	47
48	109.25	53.84	136.58	67.29	163.90	80.76	48
49	114.46	56.40	143.07	70.48	171.67	84.57	49
50	119.65	58.94	149.56	73.66	179.47	88.40	50
51	124.84	61.50	156.04	76.85	187.26	92.24	51
52	130.04	64.06	162.53	80.05	195.06	96.08	52
53	151.77	74.75	189.70	93.43	227.64	112.13	53
54	173.47	85.44	216.81	106.78	260.19	128.15	54
55	195.17	96.14	243.97	120.15	292.76	144.22	55
56	228.29	112.44	285.35	140.54	342.41	168.65	56
57	268.71	132.35	335.90	165.44	403.07	198.53	57
58	334.50	164.75	418.11	205.91	501.73	247.10	58
59	419.00	206.36	523.72	257.93	628.47	309.54	59
60	531.56	261.81	664.44	327.27	797.31	392.72	60
61	614.62	302.72	768.27	378.41	921.93	454.09	61
62	658.65	324.40	823.31	405.50	987.98	486.63	62
63	748.28	368.56	935.33	460.70	1,122.41	552.82	63
64	836.33	411.93	1,045.41	514.89	1,254.50	617.87	64
65	908.98	447.69	1,136.20	559.62	1,363.44	671.54	65
66	985.22	485.26	1,231.50	606.57	1,477.81	727.87	66
67	1,064.77	524.44	1,330.96	655.55	1,597.13	786.66	67
68	1,174.37	578.41	1,467.97	723.02	1,761.57	867.61	68
69	1,291.15	635.93	1,613.93	794.91	1,936.73	953.89	69
70	1,413.02	695.96	1,766.26	869.95	2,119.50	1,043.94	70
71	1,538.05	757.56	1,922.55	946.92	2,307.08	1,136.31	71
72	1,668.70	821.90	2,085.86	1,027.38	2,503.03	1,232.86	72
73	1,947.37	959.16	2,434.20	1,198.95	2,921.05	1,438.73	73
74	2,208.67	1,087.87	2,760.82	1,359.81	3,313.00	1,631.78	74
75	2,455.28	1,209.32	3,069.11	1,511.64	3,682.93	1,813.99	75
76	2,702.72	1,331.20	3,378.42	1,664.01	4,054.11	1,996.81	76
77	2,929.43	1,442.84	3,661.77	1,803.56	4,394.12	2,164.26	77
78	3,135.18	1,544.19	3,918.98	1,930.24	4,702.77	2,316.28	78
79	3,350.63	1,650.30	4,188.25	2,062.89	5,025.92	2,475.48	79
80	3,751.92	1,847.96	4,689.91	2,309.96	5,627.92	2,771.96	80
81	4,171.23	2,054.50	5,214.03	2,568.12	6,256.84	3,081.74	81
82	4,611.40	2,271.28	5,764.26	2,839.12	6,917.12	3,406.95	82
83	5,070.48	2,497.41	6,338.10	3,121.74	7,605.71	3,746.10	83
84	5,549.40	2,733.29	6,936.74	3,416.60	8,324.10	4,099.93	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	40.49	17.34	50.60	21.68	60.71	26.01	16-30
31	41.91	17.96	52.38	22.45	62.84	26.94	31
32	43.35	18.57	54.18	23.22	65.04	27.85	32
33	44.77	19.20	55.96	24.00	67.16	28.79	33
34	46.20	19.81	57.74	24.76	69.31	29.72	34
35	47.65	20.43	59.56	25.52	71.48	30.63	35
36	49.09	21.06	61.34	26.29	73.61	31.56	36
37	50.52	21.64	63.16	27.06	75.78	32.46	37
38	51.97	22.28	64.95	27.85	77.93	33.42	38
39	53.39	22.90	66.74	28.62	80.10	34.34	39
40	54.84	23.49	68.53	29.38	82.25	35.24	40
41	56.29	24.12	70.35	30.14	84.42	36.17	41
42	57.70	24.73	72.13	30.90	86.55	37.09	42
43	59.14	25.33	73.91	31.67	88.70	38.00	43
44	60.57	25.97	75.72	32.46	90.87	38.95	44
45	62.00	26.59	77.50	33.23	93.00	39.87	45
46	65.45	28.04	81.82	35.05	98.20	42.07	46
47	68.89	29.53	86.12	36.90	103.33	44.29	47
48	72.32	31.00	90.39	38.75	108.49	46.49	48
49	75.76	32.49	94.71	40.60	113.65	48.70	49
50	79.21	33.95	99.00	42.42	118.80	50.92	50
51	82.62	35.42	103.30	44.26	123.94	53.11	51
52	86.07	36.90	107.61	46.12	129.13	55.33	52
53	100.42	43.05	125.52	53.79	150.63	64.55	53
54	114.78	49.19	143.46	61.49	172.16	73.79	54
55	129.13	55.36	161.41	69.18	193.69	83.02	55
56	151.01	64.73	188.77	80.88	226.52	97.06	56
57	177.74	76.17	222.17	95.22	266.62	114.27	57
58	228.31	97.84	285.38	122.29	342.45	146.78	58
59	293.25	125.68	366.55	157.09	439.87	188.52	59
60	379.28	162.55	474.09	203.17	568.91	243.84	60
61	446.59	191.42	558.25	239.26	669.91	287.12	61
62	485.79	208.20	607.23	260.24	728.68	312.29	62
63	573.27	245.70	716.57	307.08	859.88	368.51	63
64	660.20	282.93	825.23	353.68	990.28	424.41	64
65	735.09	315.02	918.85	393.78	1,102.63	472.54	65
66	812.80	348.34	1,015.99	435.42	1,219.20	522.50	66
67	893.27	382.82	1,116.58	478.55	1,339.90	574.26	67
68	1,005.90	431.09	1,257.37	538.87	1,508.84	646.63	68
69	1,124.44	481.92	1,405.56	602.38	1,686.68	722.88	69
70	1,247.50	534.64	1,559.37	668.30	1,871.27	801.97	70
71	1,373.47	588.61	1,716.83	735.77	2,060.20	882.92	71
72	1,504.60	644.83	1,880.76	806.04	2,256.91	967.23	72
73	1,780.39	763.05	2,225.47	953.79	2,670.58	1,144.54	73
74	2,040.55	874.53	2,550.68	1,093.15	3,060.81	1,311.77	74
75	2,287.05	980.16	2,858.80	1,225.20	3,430.55	1,470.25	75
76	2,534.16	1,086.07	3,167.67	1,357.58	3,801.20	1,629.11	76
77	2,761.55	1,183.51	3,451.93	1,479.39	4,142.32	1,775.27	77
78	2,955.55	1,266.68	3,694.41	1,583.32	4,433.31	1,899.98	78
79	3,158.63	1,353.68	3,948.29	1,692.11	4,737.96	2,030.52	79
80	3,536.93	1,515.84	4,421.17	1,894.78	5,305.41	2,273.74	80
81	3,932.22	1,685.24	4,915.29	2,106.55	5,898.34	2,527.85	81
82	4,347.19	1,863.07	5,433.96	2,328.83	6,520.76	2,794.61	82
83	4,779.92	2,048.54	5,974.91	2,560.68	7,169.89	3,072.82	83
84	5,231.41	2,242.05	6,539.25	2,802.56	7,847.10	3,363.08	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	37.22	15.94	46.53	19.94	55.85	23.94	16-30
31	38.55	16.51	48.18	20.65	57.80	24.81	31
32	39.87	17.09	49.84	21.36	59.83	25.61	32
33	41.20	17.66	51.49	22.07	61.79	26.50	33
34	42.51	18.23	53.15	22.77	63.77	27.32	34
35	43.84	18.80	54.78	23.48	65.74	28.17	35
36	45.16	19.34	56.45	24.18	67.74	29.02	36
37	46.49	19.92	58.10	24.91	69.73	29.89	37
38	47.81	20.48	59.75	25.60	71.71	30.72	38
39	49.10	21.06	61.40	26.32	73.66	31.58	39
40	50.46	21.62	63.07	27.02	75.67	32.45	40
41	51.75	22.20	64.70	27.74	77.66	33.28	41
42	53.08	22.77	66.36	28.45	79.62	34.14	42
43	54.40	23.32	67.99	29.15	81.61	34.97	43
44	55.73	23.88	69.67	29.86	83.60	35.84	44
45	57.05	24.45	71.32	30.55	85.58	36.68	45
46	60.22	25.79	75.25	32.26	90.30	38.72	46
47	63.37	27.16	79.22	33.95	95.07	40.74	47
48	66.53	28.52	83.17	35.64	99.80	42.78	48
49	69.71	29.89	87.13	37.35	104.55	44.83	49
50	72.87	31.24	91.07	39.04	109.29	46.85	50
51	76.03	32.59	95.03	40.73	114.05	48.88	51
52	79.18	33.95	98.98	42.42	118.77	50.92	52
53	92.38	39.60	115.48	49.50	138.57	59.39	53
54	105.59	45.26	131.98	56.56	158.39	67.88	54
55	118.80	50.92	148.49	63.63	178.19	76.38	55
56	138.93	59.53	173.67	74.42	208.42	89.32	56
57	163.52	70.08	204.42	87.62	245.30	105.14	57
58	210.02	90.02	262.53	112.50	315.03	135.03	58
59	269.80	115.64	337.24	144.54	404.68	173.44	59
60	348.94	149.56	436.16	186.93	523.38	224.32	60
61	410.89	176.09	513.60	220.11	616.33	264.12	61
62	446.92	191.55	558.64	239.42	670.37	287.31	62
63	527.39	226.01	659.24	282.52	791.08	339.02	63
64	607.36	260.31	759.22	325.38	911.05	390.45	64
65	676.26	289.86	845.34	362.30	1,014.40	434.75	65
66	747.76	320.47	934.71	400.59	1,121.65	480.73	66
67	821.82	352.22	1,027.26	440.26	1,232.72	528.32	67
68	925.41	396.60	1,156.77	495.74	1,388.12	594.91	68
69	1,034.50	443.35	1,293.11	554.19	1,551.74	665.04	69
70	1,147.70	491.88	1,434.62	614.84	1,721.56	737.80	70
71	1,263.59	541.53	1,579.48	676.93	1,895.37	812.31	71
72	1,384.24	593.24	1,730.29	741.57	2,076.36	889.87	72
73	1,637.96	701.96	2,047.45	877.48	2,456.93	1,052.95	73
74	1,877.29	804.56	2,346.62	1,005.70	2,815.94	1,206.85	74
75	2,104.08	901.75	2,630.08	1,127.18	3,156.10	1,352.63	75
76	2,331.43	999.17	2,914.28	1,248.96	3,497.15	1,498.78	76
77	2,540.65	1,088.86	3,175.80	1,361.08	3,810.94	1,633.29	77
78	2,719.09	1,165.32	3,398.86	1,456.65	4,078.64	1,747.98	78
79	2,905.95	1,245.40	3,632.42	1,556.76	4,358.90	1,868.10	79
80	3,253.98	1,394.57	4,067.47	1,743.21	4,880.96	2,091.84	80
81	3,617.66	1,550.41	4,522.06	1,938.02	5,426.47	2,325.63	81
82	3,999.42	1,714.02	4,999.27	2,142.53	5,999.12	2,571.03	82
83	4,397.54	1,884.66	5,496.93	2,355.81	6,596.31	2,827.00	83
84	4,812.92	2,062.67	6,016.14	2,578.34	7,219.37	3,094.02	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Proposed Premium Rates - Phase 3
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	31.82	13.63	39.76	17.05	47.72	20.44	16-30
31	32.95	14.12	41.18	17.65	49.42	21.18	31
32	34.07	14.60	42.59	18.25	51.12	21.90	32
33	35.19	15.09	43.98	18.84	52.77	22.60	33
34	36.33	15.58	45.40	19.44	54.48	23.35	34
35	37.45	16.06	46.81	20.04	56.17	24.06	35
36	38.58	16.51	48.22	20.65	57.88	24.81	36
37	39.71	17.04	49.64	21.29	59.57	25.55	37
38	40.84	17.52	51.05	21.89	61.27	26.27	38
39	41.98	18.00	52.47	22.49	62.96	26.98	39
40	43.10	18.48	53.88	23.09	64.65	27.71	40
41	44.24	18.94	55.27	23.71	66.33	28.44	41
42	45.35	19.43	56.69	24.31	68.03	29.15	42
43	46.49	19.92	58.10	24.91	69.73	29.89	43
44	47.60	20.40	59.51	25.51	71.41	30.60	44
45	48.76	20.89	60.93	26.10	73.11	31.33	45
46	51.44	22.07	64.31	27.57	77.17	33.08	46
47	54.14	23.22	67.67	29.00	81.22	34.80	47
48	56.86	24.37	71.05	30.48	85.27	36.57	48
49	59.56	25.52	74.44	31.90	89.33	38.28	49
50	62.25	26.68	77.81	33.34	93.39	40.01	50
51	64.96	27.85	81.19	34.80	97.45	41.77	51
52	67.65	29.00	84.58	36.24	101.48	43.48	52
53	78.94	33.83	98.66	42.29	118.43	50.74	53
54	90.21	38.67	112.77	48.35	135.33	58.01	54
55	101.48	43.49	126.86	54.36	152.24	65.25	55
56	118.71	50.87	148.38	63.59	178.05	76.31	56
57	139.72	59.88	174.64	74.84	209.59	89.80	57
58	179.46	76.92	224.31	96.13	269.18	115.34	58
59	230.50	98.79	288.12	123.47	345.73	148.19	59
60	298.11	127.76	372.63	159.69	447.17	191.64	60
61	351.03	150.44	438.77	188.04	526.55	225.66	61
62	381.84	163.65	477.30	204.54	572.76	245.47	62
63	450.56	193.10	563.20	241.37	675.85	289.65	63
64	518.91	222.39	648.63	277.98	778.36	333.57	64
65	577.78	247.63	722.20	309.53	866.64	371.43	65
66	638.86	273.79	798.58	342.25	958.30	410.69	66
67	702.13	300.90	877.64	376.14	1,053.20	451.35	67
68	790.64	338.84	988.29	423.55	1,185.95	508.26	68
69	883.81	378.76	1,104.77	473.47	1,325.72	568.17	69
70	980.53	420.22	1,225.68	525.29	1,470.80	630.34	70
71	1,079.54	462.67	1,349.43	578.32	1,619.30	694.00	71
72	1,182.63	506.85	1,478.28	633.55	1,773.94	760.26	72
73	1,399.39	599.73	1,749.24	749.67	2,099.08	899.61	73
74	1,603.88	687.39	2,004.84	859.23	2,405.82	1,031.08	74
75	1,797.62	770.41	2,247.03	963.00	2,696.41	1,155.61	75
76	1,991.83	853.66	2,489.80	1,067.07	2,987.76	1,280.50	76
77	2,170.59	930.27	2,713.22	1,162.82	3,255.87	1,395.39	77
78	2,323.03	995.58	2,903.80	1,244.49	3,484.56	1,493.40	78
79	2,482.68	1,063.99	3,103.35	1,330.00	3,724.02	1,595.98	79
80	2,780.03	1,191.44	3,475.02	1,489.29	4,170.04	1,787.16	80
81	3,090.71	1,324.61	3,863.41	1,655.74	4,636.10	1,986.92	81
82	3,416.88	1,464.37	4,271.09	1,830.48	5,125.32	2,196.56	82
83	3,757.03	1,610.16	4,696.27	2,012.70	5,635.52	2,415.24	83
84	4,111.87	1,762.25	5,139.84	2,202.80	6,167.81	2,643.38	84

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Proposed Factor Tables - Phase 3

Elimination Period	**Factor**
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company

Long Term Care Form 82120 9/01 and Riders

Proposed Factor Tables - Phase 3

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	2.3458	1.2386	3.0450	1.5595	0.0261
31	0.5636	2.3458	1.2386	3.0450	1.5595	0.0314
32	0.5636	2.3458	1.2386	3.0450	1.5595	0.0365
33	0.5636	2.3458	1.2386	3.0450	1.5595	0.0414
34	0.5636	2.3458	1.2386	3.0450	1.5595	0.0460
35	0.5636	2.3458	1.2386	3.0450	1.5595	0.0505
36	0.5636	2.3458	1.2386	3.0450	1.5595	0.0547
37	0.5636	2.3458	1.2386	3.0450	1.5595	0.0588
38	0.5636	2.3458	1.2386	3.0450	1.5595	0.0628
39	0.5636	2.3458	1.2386	3.0450	1.5595	0.0666
40	0.5517	2.3458	1.2386	3.0450	1.5595	0.0702
41	0.5398	2.3458	1.2386	3.0450	1.5595	0.0737
42	0.5279	2.3458	1.2386	3.0450	1.5595	0.0771
43	0.5160	2.3458	1.2386	3.0450	1.5595	0.0803
44	0.5041	2.3458	1.2386	3.0450	1.5595	0.0835
45	0.4922	2.3458	1.2386	3.0450	1.5595	0.0865
46	0.4803	2.3458	1.2386	3.0450	1.5595	0.0960
47	0.4684	2.3458	1.2386	3.0450	1.5595	0.1052
48	0.4565	2.3458	1.2441	3.0450	1.5678	0.1141
49	0.4446	2.3458	1.2499	3.0450	1.5761	0.1227
50	0.4327	2.3458	1.2559	3.0450	1.5845	0.1310
51	0.4208	2.3458	1.2614	3.0450	1.5927	0.1391
52	0.4089	2.3458	1.2671	3.0450	1.6011	0.1469
53	0.3970	2.3481	1.2831	3.0479	1.6245	0.1640
54	0.3851	2.3498	1.2992	3.0509	1.6478	0.1790
55	0.3669	2.3514	1.3152	3.0533	1.6712	0.1922
56	0.3487	2.3529	1.3310	3.0559	1.6946	0.2039
57	0.3305	2.3542	1.3469	3.0583	1.7178	0.2144
58	0.3123	2.3492	1.3555	3.0502	1.7299	0.2704
59	0.2941	2.3447	1.3642	3.0437	1.7427	0.3179
60	0.2661	2.3411	1.3735	3.0380	1.7557	0.3587
61	0.2431	2.3379	1.3828	3.0331	1.7693	0.3941
62	0.2253	2.3350	1.3923	3.0287	1.7830	0.4252
63	0.2117	2.2710	1.3700	2.9336	1.7495	0.4677
64	0.2015	2.2184	1.3533	2.8567	1.7248	0.5026
65	0.1938	2.1746	1.3408	2.7931	1.7069	0.5318
66	0.1870	2.1372	1.3311	2.7398	1.6935	0.5566
67	0.1819	2.1050	1.3242	2.6942	1.6840	0.5779
68	0.1802	2.0365	1.2926	2.6022	1.6428	0.6414
69	0.1794	1.9833	1.2695	2.5263	1.6107	0.6906
70	0.1785	1.9408	1.2525	2.4630	1.5846	0.7298
71	0.1777	1.9063	1.2398	2.4091	1.5639	0.7617
72	0.1768	1.8774	1.2303	2.3628	1.5472	0.7882
73	0.1624	1.7807	1.1729	2.2246	1.4655	0.8621
74	0.1522	1.7082	1.1305	2.1195	1.4040	0.9174
75	0.1437	1.6520	1.0980	2.0368	1.3562	0.9604
76	0.1377	1.6069	1.0723	1.9703	1.3184	0.9949
77	0.1326	1.5698	1.0519	1.9152	1.2879	1.0231
78	0.1284	1.5329	1.0310	1.8784	1.2687	1.0513
79	0.1241	1.4960	1.0097	1.8414	1.2494	1.0795
80	0.1216	1.4590	0.9878	1.8044	1.2296	1.1077
81	0.1190	1.4221	0.9655	1.7676	1.2095	1.1359
82	0.1165	1.3850	0.9429	1.7304	1.1888	1.1641
83	0.1148	1.3482	0.9197	1.6936	1.1679	1.1923
84	0.1131	1.3112	0.8961	1.6566	1.1462	1.2205

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance/Readability
Comments:	
Attachment(s):	VA KIC LTC3 Certification of Compliance - 2022.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	Long-Term-Care-Rate-Revision-Checklist.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC3 Cover Letter - 2022.pdf VA KIC LTC3 Exhibits - PreRS Policies - revised 1.04.2023.pdf VA KIC LTC3 Exhibits - PostRS Policies - revised 1.04.2023.pdf VA KIC LTC3 Exhibits - PreRS Policies - revised 1.26.2023.xlsx VA KIC LTC3 Exhibits - PostRS Policies - revised 1.26.2023.xlsx VA KIC LTC3 Actuarial Memorandum - 2022 - revised 6.01.2023.pdf VA KIC LTC3 Appendices - 2022 - revised 6.01.2023.pdf VA KIC LTC3 Exhibits - revised 6.01.2023.pdf VA KIC LTC3 Exhibits - All Policies - revised 6.01.2023.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/02/2023

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC3 Rate Request Summary Supplement - 11.8.2022.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Policyholder Notifications and Statement of Variability
Comments:	

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Attachment(s):	KIC BENEFIT REDUCTION JOHN DOE LETTER - revised 8.15.2022.pdf Statement of Variability - CGIC (KIC)-Policy Change Confirmation Letter.pdf Statement of Variability - CGIC (KIC)-RINC-VA_2022-06.pdf Policy Change Confirmation_VA_LTC111 - John Doe.pdf KIC BENEFIT REDUCTION TEMPLATE - revised 8.15.2022.pdf VA RINC Letter - KIC_2022-06 - John Doe - Non-Inflation.pdf VA RINC Letter - KIC_2022-06 - John Doe - Simple Inflation.pdf VA RINC Letter - KIC_2022-06 - John Doe - Compound Inflation.pdf
Item Status:	Received & Acknowledged
Status Date:	06/02/2023

Satisfied - Item:	Approved Policy Forms
Comments:	
Attachment(s):	Form 82000 1.01 VA - Approval.pdf Form 82120 9.01 VA - Approval.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Current Rate Sheets
Comments:	
Attachment(s):	VA KIC LTC3 NTQ - Current Rate Sheets.pdf VA KIC LTC3 TQ - Current Rate Sheets.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Response to Objection #2 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 2 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Response to Objection #1 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC3 Objection 1 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Response to Objection #3 Dated 11/15/2022
Comments:	

State: Virginia **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: KIC LTC3 Rate Increase Filing/

Attachment(s):	VA KIC LTC3 Objection 3 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Response to Objection #4 Dated 1/9/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 4 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Response to Objection #5 Dated 2/21/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 5 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Response to Objection #6 Dated 2/26/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 6 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Response to Objection #7 Dated 2/27/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 7 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/14/2023

Satisfied - Item:	Response to Objection #8 Dated 3/14/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 8 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	03/17/2023

Satisfied - Item:	Response to Objection #9 Dated 3/31/2023
Comments:	
Attachment(s):	VA KIC LTC3 Objection 9 - Response.pdf

SERFF Tracking #:	*GLTC-133410195*	***State Tracking #:***	*GLTC-133410195*	***Company Tracking #:***	*LTC3 RATE INCREASE FILING 2022*

State:	*Virginia*	***Filing Company:***	*Continental General Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Long Term Care*		
Project Name/Number:	*KIC LTC3 Rate Increase Filing/*		

Item Status:	Received & Acknowledged
Status Date:	06/02/2023

SERFF Tracking #:	GLTC-133410195	**State Tracking #:**	GLTC-133410195	**Company Tracking #:**	LTC3 RATE INCREASE FILING 2022

State:	Virginia	**Filing Company:**	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	KIC LTC3 Rate Increase Filing/		

Attachment VA KIC LTC3 Exhibits - PreRS Policies - revised 1.26.2023.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA KIC LTC3 Exhibits - PostRS Policies - revised 1.26.2023.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA KIC LTC3 Exhibits - All Policies - revised 6.01.2023.xlsx is not a PDF document and cannot be reproduced here.

STATE OF VIRGINIA
ACTUARIAL CERTIFICATION

Form numbers
82000 1/01 (VA)
82120 9/01 (VA)
83300 7/03 (VA)
83420 7/03 (VA)
CGIC (KIC)-RINC-VA
LTC-110
LTC-111

The Flesch reading ease score of the filed notification letter (form CGIC (KIC)-RINC-VA) is 54.4. The Flesch reading ease score of the filed benefit reduction letter (form LTC-110) is 63.5. The Flesch reading ease score of the filed policy change confirmation letter (form LTC-111) is 45.6.

I represent that a review of the enclosed form has been conducted, and I certify that, to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the applicable rules and regulations. I understand that a failure to comply with these requirements will result in a disapproval of the filing.

Elizabeth Lovaas

Signature of Officer

Elizabeth Lovaas
Printed Name

AVP and Compliance Officer
Title

9/15/2022
Date

Reset Form

Review Requirements Checklist
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

NOTE: This document is intended to assist carriers in preparing LTCI rate increase filings for review and approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. Note that some regulatory references in the Comments column are approximate. <u>It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.</u>

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
Source of Filing	14 VAC 5-101-40	Filings shall be submitted in SERFF. Third-party filing authorization must be included.	
	14VAC5-101-50 C 1	Filing description must include the type of insurance form, including a description of the form and the market for which the form is intended; and intentions to concentrate on a specialized market should be noted.	
	14VAC5-101-50 C 2	Filing description must include the form number of each form that is being filed.	
General Information Filing Description	14VAC5-101-50 C 3	Filing description must state whether submitted form is new, or if replacing, revising, or modifying a previously approved form, the exact changes that are intended.	
	14VAC5-101-50 C 4	Filing description must identify any change in benefits and indicate whether the change affects premium rates for the form.	
	14VAC5-101-50 C 5	Filing description must state if approval of a form submitted has been withdrawn by another regulatory body and the reasons for such a withdrawal.	

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
	14VAC5-101-50 F	Any form filed that is to be used with a previously approved form, including an application, shall identify the form number, approval date, and SERFF or state tracking number in the new filing.	
	14VAC5-101-50 G	Any amendment, endorsement, or rider that intends to revise a previously approved form shall be accompanied by the previously approved form filed as supporting documentation.	
Form Number	14VAC5-101-60 1	Form Number must appear in the lower left-hand corner of the first page of the form. It shall consist of numbers, letters, or a combination of both. The form number shall distinguish the form from all other forms used by the company.	
Company Name and Address	14VAC5-101-60 2	Full and proper name (including "Inc.") must appear prominently on first page or cover sheet of all forms. Home office address must be included on first page of any policy, application, or enrollment form.	
Marketing Name or Logo	14VAC5-101-60 3	A marketing name or logo also may be used on the form, provided that the marketing name or logo does not mislead as to the identity of the company.	
	14VAC5-101-60 4	The cover page of a policy also shall include the address of an office that will administer the policy if different from the home office, a company telephone number, and company website address.	
Final Form	14VAC5-101-60 5	Form must be submitted in "final form" and in "John Doe fashion" to indicate its intended use.	
Electronic Version	14VAC5-101-60 6	Each form that is to be used in an electronic version shall be filed in a format that matches the electronic version exactly.	
Readability	14VAC5-101-70 A	Each form submitted for review or approval shall be written in simplified language, logically and clearly arranged, and printed in a legible format.	

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
	14VAC5-101-70 C	Defined words and terms shall be placed in a separate definition section that is clearly identified, unless only used in one section.	
Type Size	14VAC5-101-70 E	Any form submitted for review or approval shall be printed in at least 10-point type size.	
	14VAC5-101-70 F	Any policy shall achieve a minimum Flesch reading ease score of 50 or an equivalent score using another comparable test, unless otherwise specified by statute, or an exception requested pursuant to 14 VAC 5-101-70 G.	
Variability	14VAC5-101-80	A. Use of variable bracketed information shall be limited. All variable information shall be clear, easily understood and fully explain each use of the variable language. B. Administrative information, such as officer names, titles and signatures, contact information, or company logo may be presented as variable bracketed text. C. Different types of benefits may be variable only for inclusion or exclusion within the form. The use of brackets within brackets is not permitted, except when variability is necessary to identify a period of time or other numeric value. D. Each instance of variable text shall appear in brackets on a form and shall be separately and completely explained in detail in a Statement of Variability document. Each explanation of variability shall appear in the same order that it appears on the form. E. Requests for revisions to a Statement of Variability contained in a previously approved filing shall be accomplished by notification in the original filing.	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
Filing a Rate Revision	14 VAC 5-130-70 A	(i) New rate sheet;	x
		(ii) All information required by SERFF.	x
	14 VAC 5-130-70 B	Actuarial Memorandum	x
	14VAC5-130-70 B 1	A description of the type of policy, including benefits, renewability, issue age limits, and if applicable, whether the policy includes grandfathered, non-grandfathered plans, or both.	x
	14VAC5-130-70 B 2	The scope and reason for the premium or rate revision.	x
	14VAC5-130-70 B 3	A comparison of the revised premiums with the current premium scale, including all percentage rate changes and any rating factor changes.	x
	14VAC5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.	X
	14VAC5-130-70 B 5	The estimated average annual premium per policy and per member, before and after the proposed rate revision. If different changes by rating classification are requested, the filing also must include: (i) Range of changes; and (ii) Average overall change, including a detailed explanation of how the change was determined.	x
	14VAC5-130-70 B 6	*The following is applicable to all coverage with the exception of coverage issued in the small group market:* (i) Projections for future experience, and Virginia and national historical experience of earned premiums, paid claims, incurred claims and loss from inception through most recent quarter. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail; (ii) A statement of the basis for determining the rate revision (Virginia, national, or blended); and	x

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(iii) If blended, provide the credibility factor assigned to the national experience.	
	14VAC5-130-70 B 7	Details and dates of all past rate revisions, including annual rate revisions members will experience resulting from this filing. If a company only revises rates annually, the rate revision must be identical to the current submission. If a company has had more frequent rate revisions, the annual revision must reflect the compounding impact of all revisions for the past 12 months.	x
	14VAC5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption of Form 130-A. For claims, provide historical and projected claims by major service category for both cost and utilization on Form 130-B.	x
	14VAC5-130-70 B 9	If the rate revision applies to new business, provide the anticipated loss ratio and a description of how it was calculated.	x
	14VAC5-130-70 B 10	If the rate revision applies to in-force business provide: (a) The anticipated loss ratio and a description of how it was calculated; and (b) The estimated cumulative loss ratio, historical and anticipated, and a description of how it was calculated.	x
	14VAC5-130-70 B 11	The loss ratio that was originally anticipated for the policy.	x
	14VAC5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums or rates.	NA
	14VAC5-130-70 B 13	The current number of Virginia and national members to which the revision applies for the most recent month for which such data is available, and either premiums in force, premiums earned, or premiums collected for such	x

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		members in the year immediately prior to the filing of the rate revision.	
	14VAC5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.	x
Policyholder Letter Review	14VAC5-200-75 A	Other than policies for which no applicable premium rate or rate schedule increases can be made, insurers shall provide all of the information listed in this subsection to the applicant at the time of application or enrollment, unless the method of application does not allow for delivery at that time. In such a case, an insurer shall provide all the information listed in this section to the applicant no later than at the time of delivery of the policy or certificate.	
	14VAC5-200-75 A 1	A statement that the policy may be subject to rate increases in the future;	
	14VAC5-200-75 A 2	An explanation of potential future premium rate revisions, and the policyholder's or certificateholder's option in the event of a premium rate revision;	
	14VAC5-200-75 A 3	The premium rate or rate schedules applicable to the applicant that will be in effect until a request is made for an increase;	
	14VAC5-200-75 A 4	A general explanation for applying premium rate or rate schedule adjustments that shall include: a. A description of when premium rate or rate schedule adjustments will be effective (e.g., next anniversary date, next billing date, etc.); and b. The right to a revised premium rate or rate schedule as provided in subdivision 2 of this subsection if the premium rate or rate schedule is changed;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
	14VAC5-200-75 D	An insurer shall provide notice of an upcoming premium rate schedule increase to all policyholders or certificate holders, if applicable, at least 75 days prior to the implementation of the premium rate schedule increase by the insurer. Such notice shall be filed with the commission at the time the premium rate increase is filed. The notice shall include at least the following information:	
	14VAC5-200-75 D 1	All applicable information identified in subsection A of this section when the rate increase is implemented;	
Policyholder Options	14VAC5-200-75 D 2	A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including: a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183; b. A disclosure stating that all options available to the policyholder may not be of equal value; c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and d. Contact information that will allow the policyholder to contact the insurer for additional options available;	
	14VAC5-200-75 D 3	A clear identification of the driving factors of the premium rate increase; and	
	14VAC5-200-75 D 4	A statement substantially similar to the following: The rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.	
Pre-Rate Stability	14VAC5-200-150 A	This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth before October 1, 2003.	
Reasonableness of Benefits	14VAC5-200-150 B	Benefits under individual long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus: (i) 80% applied to any premium rate increase for individual policy forms or, (ii) 75% applied to any premium rate increase on group policy forms.	
		In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including:	
	14VAC5-200-150 B 1	Statistical credibility of incurred claims experience and earned premiums.	
	14VAC5-200-150 B 2	The period for which rates are computed to provide coverage.	
	14VAC5-200-150 B 3	Experienced and projected trends;	
	14VAC5-200-150 B 4	Concentration of experience within early policy duration;	
	14VAC5-200-150 B 5	Expected claim fluctuation;	
	14VAC5-200-150 B 6	Experience refunds, adjustments or dividends.	
	14VAC5-200-150 B 7	Renewability features;	
	14VAC5-200-150 B 8	All appropriate expense factors;	
	14VAC5-200-150 B 9	Interest;	
	14VAC5-200-150 B 10	Experimental nature of the coverage;	
	14VAC5-200-150 B 11	Policy reserves;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
	14VAC5-200-150 B 12	Mix of business by risk classification; and	
	14VAC5-200-150 B 13	Product features such a long elimination periods, high deductibles and high maximum limits.	
		Demonstrations of loss ratios shall be made in compliance with the Rules Governing the Filing of Rates for Individual and Certain Group Accident and Sickness Insurance Policy Forms, Chapter 130 (14 VAC 5-130) of this title. All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia.	
	14VAC5-200-150 C	Any insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The entire series mat be approved at one time as part of the current rate increase filing.	
	14VAC5-200-150 D	As a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases will trigger the offering of a contingent benefit upon lapse, the insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.	
	14VAC5-200-150 E	All submissions shall include information required by 14VAC5-200-75.	
Long-Term Care Insurance Funded by Life Insurance	14VAC5-200-150 F	A life insurance policy that funds long-term care benefits entirely by accelerating the death benefit is considered to provide reasonable benefits in relation to	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		premiums paid, if the policy complies with all the following provisions:	
	14VAC5-200-150 F 1	The interest credited internally to determine cash value accumulations, including long term care, if any, are guaranteed not to be less than the minimum guaranteed interest rate for cash value accumulations without long-term care set forth in the policy;	
	14VAC5-200-150 F 2	The portion of the policy that provides life insurance benefits meets the nonforfeiture requirements of Chapter 32 (§ 38.2-3200 et seq.) of Title 38.2 of the Code of Virginia;	
	14VAC5-200-150 F 3	If an application for a long-term care insurance contract or certificate is approved, the issuer shall deliver the contract or certificate of insurance to the applicant no later than 30 days after the date of approval;	
	14VAC5-200-150 F 4	At the time of policy delivery, a policy summary shall be delivered for an individual life insurance policy that provides long-term care benefits within the policy or by rider. In the case of direct response solicitations, the insurer shall deliver the policy summary upon the applicant's request, but regardless of request shall make delivery no later than at the time of policy delivery. In addition to complying with all applicable requirements, the summary shall also include:	
		a. An explanation of how the long-term care benefit interacts with other components of the policy, including deductions from death benefits;	
		b. An illustration of the amount of benefits, the length of benefit, and the guaranteed lifetime benefits, if any, for each covered person;	
		c. Any exclusions, reductions and limitations on benefits of long-term care;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. A statement that any long-term care inflation protection option required by 14VAC5- 200-100 is not available under this policy;	
		e. If applicable to the policy type, the summary shall also include: (1) A disclosure of the effects of exercising other rights under the policy; (2) A disclosure of guarantees related to long-term care costs of insurance charges; and (3) Current and projected maximum lifetime benefits; and	
		f. The provisions of the policy summary listed above may be incorporated into a basic illustration or into the life insurance policy summary;	
	14VAC5-200-150 F 5	Any time a long-term care benefit, funded through a life insurance vehicle by the acceleration of the death benefit, is in benefit payment status, a monthly report shall be provided to the policyholder. The report shall include:	
		a. Any long-term care benefits paid out during the month;	
		b. An explanation of any changes in the policy (e.g., death benefits or cash values) due to long-term care benefits being paid out; and	
		c. The amount of long-term care benefits existing or remaining;	
	14VAC5-200-150 F 6	Any policy illustration that meets the applicable requirements of 14VAC5-41; and	
	14VAC5-200-150 F 7	An actuarial memorandum is filed with the Bureau of Insurance that includes:	
		a. A description of the basis on which the long-term care rates were determined;	
		b. A description of the basis for the reserves;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		c. A summary of the type of policy, benefits, renewability, general marketing method, and limits on ages of issuance;	
		d. A description and a table of each actuarial assumption used. For expenses, an insurer must include percentage of premium dollars per policy and dollars per unit of benefits, if any;	
		e. A description and a table of the anticipated policy reserves and additional reserves to be held in each future year for active lives;	
		f. The estimated average annual premium per policy and the average issue age;	
		g. A statement as to whether underwriting is performed at the time of application. The statement shall indicate whether underwriting is used and, if used, the statement shall include a description of the type or types of underwriting used, such as medical underwriting or functional assessment underwriting. Concerning a group policy, the statement shall indicate whether the enrollee or any dependent will be underwritten and when underwriting occurs; and	
		h. A description of the effect of the long-term care policy provision on the required premiums, nonforfeiture values and reserves on the underlying life insurance policy, both for active lives and those in long-term care claim status.	
Post-Stability Policies	14VAC5-200-153 A	This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth on or after October 1, 2003, but prior to September 1, 2015.	
	14VAC5-200-153 B	An insurer shall request the commission's approval of a pending premium rate schedule increase, including an	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		exceptional increase, prior to the notice to the policyholders and shall include:	
	14VAC5-200-153 B 1	Information required by 14VAC5-200-75;	
	14VAC5-200-153 B 2	Certification by a qualified actuary that:	
		a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and	
		b. The premium rate filing is in compliance with the provisions of this section;	
	14VAC5-200-153 B 3	An actuarial memorandum justifying the rate schedule change request that includes:	
		a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale;	
		(1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;	
		(2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;	
		(3) The projections shall demonstrate compliance with subsection C of this section; and	
		(4) For exceptional increases,	
		(a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;	
		b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;	
		c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;	
		d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;	
		e. If it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and	
		f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;	
	14VAC5-200-153 B 4	A statement that renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the commission; and	
	14VAC5-200-153 B 5	Sufficient information for review and approval of the premium rate schedule increase by the commission.	
Series Rate Increases		An insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		entire series may be approved at one time as part of the current rate increase filing. The insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.	
		The insurer may request a premium rate schedule increase less than what is required under this section and the commission may approve such premium rate schedule increase, without submission of the certification in subdivision 2 a of this subsection, if the actuarial memorandum discloses the premium rate schedule increase necessary to make such certification required, the premium rate schedule increase filing satisfies all other requirements of this section, and is, in the opinion of the commission, in the best interest of policyholders.	
	14VAC5-200-153 C	All premium rate schedule increases shall be determined in accordance with the following requirements:	
Exceptional Increases	14VAC5-200-153 C 1	Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;	
	14VAC5-200-153 C 2	Premium rate schedule increases shall be calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:	
		a. The accumulated value of the initial earned premium times 58%;	
		b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;	
		c. The present value of future projected initial earned premiums times 58%; and	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;	
	14VAC5-200-153 C 3	In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and	
	14VAC5-200-153 C 4	All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.	
	14VAC5-200-153 D	For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision B 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection K of this section, the projections required by subdivision B 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.	
	14VAC5-200-153 E	If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision B 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection D of	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		this section. For group insurance policies that meet the conditions in subsection K of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.	
Premium Rate Increases for Policies Issued After September 1, 2015.	14VAC5-200-154 A	An insurer shall request the commission's approval of a pending premium rate schedule increase, including an exceptional increase, prior to the notice to the policyholders and shall include:	
	14VAC5-200-154 A 1	Information required by 14VAC5-200-75;	
	14VAC5-200-154 A 2	Certification by a qualified actuary that:	
		a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and	
		b. The premium rate filing is in compliance with the provisions of this section;	
	14VAC5-200-154 A 3	An actuarial memorandum justifying the rate schedule change request that includes:	
		a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale;	
		(1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;	
		(2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(3) The projections shall demonstrate compliance with subsection B of this section; and	
		(4) For exceptional increases:	
		(a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and	
		(b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;	
		b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;	
		c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;	
		d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;	
		e. In the event that it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and	
		f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;	
	14VAC5-200-154 A 4	A statement that renewal premium rate schedules are not greater than new business premium rate schedules	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		except for differences attributable to benefits, unless sufficient justification is provided to the commission; and	
	14VAC5-200-154 A 5	Sufficient information for review and approval of the premium rate schedule increase by the commission.	
	14VAC5-200-154 B	All premium rate schedule increases shall be determined in accordance with the following requirements:	
Exceptional Increases	14VAC5-200-154 B 1	Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;	
	14VAC5-200-154 B 2	Premium rate schedule increases shall be calculated such that the sum of the lesser of (i) the accumulated value of actual incurred claims, without the inclusion of active life reserves, or (ii) the accumulated value of historic expected claims without the inclusion of active life reserves, plus the present value of the future expected incurred claims, projected without the inclusion of actual life reserves, will not be less than the sum of the following:	
		a. The accumulated value of the initial earned premium times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience;	
		b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;	
		c. The present value of future projected initial earned premiums times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; and	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;	
	14VAC5-200-154 B 3	Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase. Expected claims are calculated for each calendar year based on the in-force policies at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing;	
	14VAC5-200-154 B 4	In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and	
	14VAC5-200-154 B 5	All present and accumulated values used to determine rate increases, including the lifetime loss ratio consistent with the original filing reflecting margins for moderately adverse experience, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.	
	14VAC5-200-154 C	For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision A 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection J of this section, the projections required by subdivision A 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.	
	14VAC5-200-154 D	If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision A 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection C of this section. For group insurance policies that meet the conditions in subsection J of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.	

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
http://www.scc.virginia.gov/boi/laws.aspx

The Rates Section of the Life and Health Division reviews long-term care insurance rate revisions . Please contact the assigned rates examiner or this section directly at (804) 371-9348 if you have questions or need additional information about this line of insurance.

The Flesch reading ease score of the filed policy form is 54.4.

I represent that a review of the enclosed form has been conducted, and I certify that, to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the applicable rules and regulations. I understand that a failure to comply with these requirements will result in a disapproval of the filing.

I hereby certify that I have reviewed the attached revision to the long-term care insurance rate filing and determined that it is in compliance with the Revision to Long-Term Care Insurance (LTCI) Rates checklist.

Signed: _____

Name (please print): Madison Nahrup Title: Associate Actuary

Company Name: Continental General Insurance Company

Date: 10/21/2022 Phone No: ( ) 904-248-9978

E-Mail Address: madison.nahrup@cgic.com

Managing and Monitoring Long Term Care Risks

Risk Management processes and staffing are focused on four specific stages of the managing the claims process: Intake/New Claim Setup, Adjudication, Ongoing Management/Payment, and Claim Resolution.

Intake/New Claim Setup: By keeping the eligibility requirements-gathering process agile, significant delays are avoided that could otherwise compromise our ability to make sound claim decisions and prevent us from complying with our regulatory requirements. We maintain a team dedicated to following up on claim notices received via telephone or electronically. This unit can accurately assess the developing circumstances that surround an early claim and guide the claimant and family through a timely and effective adjudication process while setting appropriate expectations by reviewing each insured's policy benefit information and coverage. Our proactive front-end process helps avoid "buying" claims that would otherwise happen if we just mailed a claim form.

Adjudication: As eligibility requirements are received, our extensive front-end Intake process proceeds to Adjudication. New claims are presented by the Claims Examiner to either a senior second-tier review specialist or to our Claim Committee, along with recommendations for approval, denial or further handling and disposition. The committee meets on a regular basis and consists of senior level staff with many years of experience, as well as management personnel who can discuss the claim and confirm the claim determination or offer any special guidance for handling.

It is vital that we thoroughly understand the medical circumstances that drive eligibility for each claim and that will set the stage for its development and outcome.

Ongoing Management/Payment: One of the most important risk controls for LTC claims is the active monitoring and payment of an approved, ongoing claim. Claimants that have a potential for recovery are closely monitored to ensure that the eligibility criteria continues to be met.

The protocol for reviewing ongoing claims is set by each individual claimant's medical status and recovery potential. In addition to our internal RN staff, also available to us are the services of an expert LTC Medical Director who can consult on the most difficult cases and who may also be called upon to clarify information given to us by the insured's own attending physician.

Ongoing claims are examined carefully for changes in billing patterns, changes in levels of care and breaks of confinement for possible hospital stays or other leaves. Confinement verification protocol ensures that claim payments are properly adjusted to reflect these leaves.

Claim Resolution: Controlling the trajectory of short duration claims can have a positive outcome for early claim closure and restoration of premium payment. This is often a "win-win" situation for both the company and the client.

Also, accurate and timely resolution of a client's death and accurately paying a claim to its coverage maximums prevents overpayment, recovery costs and disruption to a grieving family.

Also critical to managing risk exposure and monitoring morbidity are fraud detection controls, ongoing claims audits, and periodic updates to our expected claim costs.

Fraud: Our LTC processes include several fraud detection and mitigation controls and practices. Staff members are trained annually on several aspects of fraud including "red flags" of LTC fraud detection and will refer suspect claim activity to management for review and further action if warranted. If necessary, independent medical exams or other investigatory methods may be used to resolve outstanding concerns. All suspect claim activity is reported to the appropriate state governing agencies as required. Lastly, our Strategic Investigative Unit (SIU) is comprised of a multidisciplinary group of senior leaders who serve as a sounding board and steering committee for both specific and general fraud matters.

Claims Audits: In addition to an ongoing robust internal claims audit program, we also engage external 3rd party audit reviews, assuring that our claims processes and practices are sound and generally in line with industry practices and regulatory controls. The most recent external review occurred in 2018 and covered a sample of claims with losses occurring between 2012 and 2018.

Internal audits represent a constant feedback loop. Results are reviewed monthly with senior management staff for discussion, process improvement and training purposes.

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
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October 21, 2022

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

This rate increase filing is a follow up, refile, to the filing GLTC-133135331, which was withdrawn on 9/23/2022.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Pre-Rate Stability, Non-Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	51,885	51,885	51,885	-	-	-	-	0%	1
2002	2001	83,592	83,592	83,592	-	-	-	-	0%	2
2002	2002	925,756	925,756	925,756	464,006	-	-	464,006	50%	1
2003	2001	67,649	65,870	65,870	-	-	-	-	0%	3
2003	2002	1,498,606	1,472,494	1,472,494	24,366	-	-	24,366	2%	2
2003	2003	1,621,465	1,617,100	1,617,100	359,407	-	-	359,407	22%	1
2004	2001	70,390	66,503	66,503	-	-	-	-	0%	4
2004	2002	1,378,918	1,315,301	1,315,301	441,309	-	-	441,309	32%	3
2004	2003	1,624,144	1,584,919	1,584,919	222,878	-	-	222,878	14%	2
2004	2004	-	-	-	-	-	-	-	0%	1
2005	2001	71,361	67,357	67,357	-	-	-	-	0%	5
2005	2002	1,350,251	1,276,347	1,276,347	207,591	-	-	207,591	15%	4
2005	2003	1,586,037	1,507,224	1,507,224	49,011	-	-	49,011	3%	3
2005	2004	-	-	-	-	-	-	-	0%	2
2005	2005	-	-	-	-	-	-	-	0%	1
2006	2001	72,144	67,554	67,554	-	-	-	-	0%	6
2006	2002	1,350,081	1,268,166	1,268,166	193,930	-	-	193,930	14%	5
2006	2003	1,528,047	1,453,262	1,453,262	978,424	207,641	-	1,186,065	78%	4
2006	2004	-	-	-	-	-	-	-	0%	3
2006	2005	-	-	-	-	-	-	-	0%	2
2006	2006	-	-	-	-	-	-	-	0%	1
2007	2001	72,271	67,661	67,661	-	-	-	-	0%	7
2007	2002	1,279,354	1,200,253	1,200,253	308,531	-	-	308,531	24%	6
2007	2003	1,494,659	1,417,818	1,417,818	161,848	-	-	161,848	11%	5
2007	2004	-	-	-	-	-	-	-	0%	4
2007	2005	-	-	-	-	-	-	-	0%	3
2007	2006	-	-	-	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	72,498	67,853	67,853	-	-	-	-	0%	8
2008	2002	1,244,014	1,166,211	1,166,211	652,630	-	-	652,630	52%	7
2008	2003	1,460,840	1,384,717	1,384,717	213,088	-	-	213,088	15%	6
2008	2004	-	-	-	-	-	-	-	0%	5
2008	2005	-	-	-	-	-	-	-	0%	4
2008	2006	-	-	-	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	68,904	64,688	64,688	-	-	-	-	0%	9
2009	2002	1,211,651	1,131,434	1,131,434	209,260	-	-	209,260	17%	8
2009	2003	1,407,309	1,335,426	1,335,426	666,751	105,854	-	772,606	55%	7
2009	2004	-	-	-	-	-	-	-	0%	6
2009	2005	-	-	-	-	-	-	-	0%	5
2009	2006	-	-	-	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	79,531	66,326	99,488	-	-	-	-	0%	10
2010	2002	1,241,407	1,058,865	1,588,297	463,991	-	-	463,991	37%	9
2010	2003	1,445,420	1,275,185	1,912,778	991,215	-	-	991,215	69%	8
2010	2004	-	-	-	-	-	-	-	0%	7
2010	2005	-	-	-	-	-	-	-	0%	6
2010	2006	-	-	-	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	75,169	58,575	87,862	766	-	-	766	1%	11
2011	2002	1,303,568	1,014,429	1,521,643	421,302	-	-	421,302	32%	10
2011	2003	1,507,557	1,183,168	1,774,752	538,846	123,562	-	662,408	44%	9
2011	2004	-	-	-	-	-	-	-	0%	8
2011	2005	-	-	-	-	-	-	-	0%	7
2011	2006	-	-	-	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	75,863	59,081	88,622	220,640	-	-	220,640	291%	12
2012	2002	1,186,147	921,442	1,382,163	714,262	-	-	714,262	60%	11
2012	2003	1,462,595	1,140,917	1,711,375	609,999	-	-	609,999	42%	10
2012	2004	-	-	-	-	-	-	-	0%	9
2012	2005	-	-	-	-	-	-	-	0%	8
2012	2006	-	-	-	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	64,600	50,247	75,371	-	-	-	-	0%	13
2013	2002	1,093,309	839,298	1,258,947	663,831	-	-	663,831	61%	12
2013	2003	1,352,226	1,038,227	1,557,340	472,327	-	-	472,327	35%	11
2013	2004	-	-	-	-	-	-	-	0%	10
2013	2005	-	-	-	-	-	-	-	0%	9
2013	2006	-	-	-	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	66,173	48,696	73,044	26,112	-	-	26,112	39%	14
2014	2002	1,055,664	802,499	1,203,749	489,781	72,634	-	562,416	53%	13
2014	2003	1,310,307	995,044	1,492,566	933,025	117,979	-	1,051,004	80%	12
2014	2004	-	-	-	-	-	-	-	0%	11
2014	2005	-	-	-	-	-	-	-	0%	10
2014	2006	-	-	-	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	65,729	45,332	67,999	-	-	-	-	0%	15
2015	2002	1,037,440	744,461	1,116,691	1,199,872	265,267	-	1,465,139	141%	14
2015	2003	1,290,700	947,451	1,421,177	651,235	79,605	-	730,840	57%	13
2015	2004	-	-	-	-	-	-	-	0%	12
2015	2005	-	-	-	-	-	-	-	0%	11
2015	2006	-	-	-	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	67,531	43,814	65,722	255,170	305,582	-	560,752	830%	16
2016	2002	1,009,476	679,934	1,019,901	611,331	280,877	-	892,208	88%	15
2016	2003	1,272,342	876,655	1,314,982	414,853	298,771	-	713,624	56%	14
2016	2004	-	-	-	-	-	-	-	0%	13
2016	2005	-	-	-	-	-	-	-	0%	12
2016	2006	-	-	-	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	59,362	37,225	64,212	29,676	-	-	29,676	50%	17
2017	2002	931,104	605,799	1,045,003	602,887	415,630	-	1,018,517	109%	16
2017	2003	1,183,870	782,181	1,349,262	880,760	568,319	-	1,449,079	122%	15
2017	2004	-	-	-	-	-	-	-	0%	14
2017	2005	-	-	-	-	-	-	-	0%	13
2017	2006	-	-	-	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	59,842	37,058	63,926	-	-	-	-	0%	18
2018	2002	887,820	569,644	982,637	835,755	759,477	-	1,595,232	180%	17
2018	2003	1,108,915	713,924	1,231,518	1,310,569	597,128	-	1,907,697	172%	16
2018	2004	-	-	-	-	-	-	-	0%	15
2018	2005	-	-	-	-	-	-	-	0%	14
2018	2006	-	-	-	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	54,825	30,470	52,561	-	-	-	-	0%	19
2019	2002	875,867	517,741	893,103	985,763	1,289,129	-	2,274,891	260%	18
2019	2003	1,088,849	667,730	1,151,834	1,258,577	1,858,879	-	3,117,456	286%	17
2019	2004	-	-	-	-	-	-	-	0%	16
2019	2005	-	-	-	-	-	-	-	0%	15
2019	2006	-	-	-	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	46,697	23,611	40,728	25,223	-	729	25,952	56%	20
2020	2002	833,026	455,906	786,438	519,404	1,319,902	12,088	1,851,394	222%	19
2020	2003	1,039,937	599,683	1,034,453	218,690	502,851	13,480	735,022	71%	18
2020	2004	-	-	-	-	-	-	-	0%	17
2020	2005	-	-	-	-	-	-	-	0%	16
2020	2006	-	-	-	-	-	-	-	0%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	56,665	25,178	43,432	-	-	5,109	5,109	9%	21
2021	2002	806,897	404,956	698,548	125,985	2,256,823	84,760	2,467,568	306%	20
2021	2003	1,046,828	567,772	979,407	83,964	1,780,967	94,522	1,959,453	187%	19
2021	2004	-	-	-	-	-	-	-	0%	18
2021	2005	-	-	-	-	-	-	-	0%	17
2021	2006	-	-	-	-	-	-	-	0%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		51,885	51,885	51,885	-	-	-	-	0%	
2002		1,009,348	1,009,348	1,009,348	464,006	-	-	464,006	46%	
2003		3,187,721	3,155,465	3,155,465	383,773	-	-	383,773	12%	
2004		3,073,452	2,966,722	2,966,722	664,186	-	-	664,186	22%	
2005		3,007,649	2,850,928	2,850,928	256,601	-	-	256,601	9%	
2006		2,950,272	2,788,982	2,788,982	1,172,354	207,641	-	1,379,995	47%	
2007		2,846,284	2,685,732	2,685,732	470,379	-	-	470,379	17%	
2008		2,777,351	2,618,781	2,618,781	865,719	-	-	865,719	31%	
2009		2,687,865	2,531,548	2,531,548	876,011	105,854	-	981,866	37%	
2010		2,766,358	2,400,376	3,600,564	1,455,206	-	-	1,455,206	53%	
2011		2,886,294	2,256,172	3,384,257	960,913	123,562	-	1,084,475	38%	
2012		2,724,605	2,121,440	3,182,160	1,544,900	-	-	1,544,900	57%	
2013		2,510,135	1,927,772	2,891,658	1,136,158	-	-	1,136,158	45%	
2014		2,432,144	1,846,239	2,769,359	1,448,919	190,614	-	1,639,532	67%	
2015		2,393,870	1,737,244	2,605,867	1,851,107	344,872	-	2,195,979	92%	
2016		2,349,349	1,600,403	2,400,605	1,281,354	885,229	-	2,166,583	92%	
2017		2,174,336	1,425,204	2,458,477	1,513,322	983,949	-	2,497,271	115%	
2018		2,056,577	1,320,626	2,278,081	2,146,323	1,356,605	-	3,502,929	170%	
2019		2,019,541	1,215,941	2,097,498	2,244,340	3,148,008	-	5,392,347	267%	
2020		1,919,661	1,079,200	1,861,619	763,317	1,822,753	26,297	2,612,368	136%	
2021		1,910,390	997,906	1,721,388	209,949	4,037,790	184,391	4,432,130	232%	

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Pre-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	6,486	6,486	6,486	-	-	-	-	0%	1
2002	2001	34,290	34,290	34,290	-	-	-	-	0%	2
2002	2002	256,792	256,792	256,792	5,592	-	-	5,592	2%	1
2003	2001	28,054	26,862	26,862	-	-	-	-	0%	3
2003	2002	467,212	458,172	458,172	750	-	-	750	0%	2
2003	2003	502,115	501,118	501,118	-	-	-	-	0%	1
2004	2001	29,434	26,816	26,816	-	-	-	-	0%	4
2004	2002	447,901	426,826	426,826	5,340	-	-	5,340	1%	3
2004	2003	582,428	567,759	567,759	4,382	-	-	4,382	1%	2
2004	2004	-	-	-	-	-	-	-	0%	1
2005	2001	30,209	27,501	27,501	-	-	-	-	0%	5
2005	2002	463,135	436,107	436,107	26,150	-	-	26,150	6%	4
2005	2003	601,003	570,403	570,403	6,379	-	-	6,379	1%	3
2005	2004	-	-	-	-	-	-	-	0%	2
2005	2005	-	-	-	-	-	-	-	0%	1
2006	2001	30,860	27,749	27,749	-	-	-	-	0%	6
2006	2002	468,220	438,112	438,112	9,601	-	-	9,601	2%	5
2006	2003	599,595	569,241	569,241	4,297	-	-	4,297	1%	4
2006	2004	-	-	-	-	-	-	-	0%	3
2006	2005	-	-	-	-	-	-	-	0%	2
2006	2006	-	-	-	-	-	-	-	0%	1
2007	2001	30,926	27,805	27,805	-	-	-	-	0%	7
2007	2002	465,885	434,284	434,284	5,036	-	-	5,036	1%	6
2007	2003	604,099	572,173	572,173	4,067	-	-	4,067	1%	5
2007	2004	-	-	-	-	-	-	-	0%	4
2007	2005	-	-	-	-	-	-	-	0%	3
2007	2006	-	-	-	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	31,153	27,997	27,997	-	-	-	-	0%	8
2008	2002	463,314	432,614	432,614	18,069	-	-	18,069	4%	7
2008	2003	605,808	573,578	573,578	-	-	-	-	0%	6
2008	2004	-	-	-	-	-	-	-	0%	5
2008	2005	-	-	-	-	-	-	-	0%	4
2008	2006	-	-	-	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	30,587	27,517	27,517	-	-	-	-	0%	9
2009	2002	475,438	441,734	441,734	11,988	-	-	11,988	3%	8
2009	2003	599,150	567,348	567,348	42,311	105,854	-	148,166	25%	7
2009	2004	-	-	-	-	-	-	-	0%	6
2009	2005	-	-	-	-	-	-	-	0%	5
2009	2006	-	-	-	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	32,752	27,615	41,423	-	-	-	-	0%	10
2010	2002	496,179	424,032	636,049	20,820	-	-	20,820	4%	9
2010	2003	648,680	573,983	860,974	400	-	-	400	0%	8
2010	2004	-	-	-	-	-	-	-	0%	7
2010	2005	-	-	-	-	-	-	-	0%	6
2010	2006	-	-	-	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	35,339	27,596	41,395	766	-	-	766	2%	11
2011	2002	556,537	434,317	651,475	23,361	-	-	23,361	4%	10
2011	2003	713,395	558,019	837,028	41,251	123,562	-	164,813	23%	9
2011	2004	-	-	-	-	-	-	-	0%	8
2011	2005	-	-	-	-	-	-	-	0%	7
2011	2006	-	-	-	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	36,062	28,149	42,223	-	-	-	-	0%	12
2012	2002	574,560	445,054	667,582	-	-	-	-	0%	11
2012	2003	735,531	572,442	858,663	7,800	-	-	7,800	1%	10
2012	2004	-	-	-	-	-	-	-	0%	9
2012	2005	-	-	-	-	-	-	-	0%	8
2012	2006	-	-	-	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	35,221	27,511	41,266	-	-	-	-	0%	13
2013	2002	569,471	435,610	653,415	14,648	-	-	14,648	3%	12
2013	2003	745,956	569,452	854,178	51,101	-	-	51,101	7%	11
2013	2004	-	-	-	-	-	-	-	0%	10
2013	2005	-	-	-	-	-	-	-	0%	9
2013	2006	-	-	-	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	36,419	27,327	40,990	-	-	-	-	0%	14
2014	2002	574,325	436,124	654,186	28,239	-	-	28,239	5%	13
2014	2003	761,051	578,027	867,041	7,600	-	-	7,600	1%	12
2014	2004	-	-	-	-	-	-	-	0%	11
2014	2005	-	-	-	-	-	-	-	0%	10
2014	2006	-	-	-	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	38,320	27,100	40,650	-	-	-	-	0%	15
2015	2002	584,797	421,186	631,780	8,730	-	-	8,730	1%	14
2015	2003	768,273	566,833	850,249	-	-	-	-	0%	13
2015	2004	-	-	-	-	-	-	-	0%	12
2015	2005	-	-	-	-	-	-	-	0%	11
2015	2006	-	-	-	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	42,423	27,883	41,824	-	-	-	-	0%	16
2016	2002	628,523	426,259	639,389	37,678	-	-	37,678	6%	15
2016	2003	810,072	558,994	838,492	27,094	-	-	27,094	3%	14
2016	2004	-	-	-	-	-	-	-	0%	13
2016	2005	-	-	-	-	-	-	-	0%	12
2016	2006	-	-	-	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	43,546	27,611	47,629	-	-	-	-	0%	17
2017	2002	645,491	420,316	725,046	107,755	-	-	107,755	17%	16
2017	2003	839,708	553,610	954,977	12,413	119,181	-	131,594	16%	15
2017	2004	-	-	-	-	-	-	-	0%	14
2017	2005	-	-	-	-	-	-	-	0%	13
2017	2006	-	-	-	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	44,020	27,396	47,258	-	-	-	-	0%	18
2018	2002	657,785	420,511	725,382	29,634	-	-	29,634	5%	17
2018	2003	851,092	546,553	942,803	178,344	-	-	178,344	21%	16
2018	2004	-	-	-	-	-	-	-	0%	15
2018	2005	-	-	-	-	-	-	-	0%	14
2018	2006	-	-	-	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	43,620	24,220	41,779	-	-	-	-	0%	19
2019	2002	689,608	409,251	705,958	86,916	194,352	-	281,269	41%	18
2019	2003	883,481	540,006	931,511	95,097	-	-	95,097	11%	17
2019	2004	-	-	-	-	-	-	-	0%	16
2019	2005	-	-	-	-	-	-	-	0%	15
2019	2006	-	-	-	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	44,533	22,214	38,319	-	-	545	545	1%	20
2020	2002	740,429	407,937	703,691	44,913	-	7,183	52,096	7%	19
2020	2003	924,483	530,035	914,310	25,085	25,712	10,372	61,169	7%	18
2020	2004	-	-	-	-	-	-	-	0%	17
2020	2005	-	-	-	-	-	-	-	0%	16
2020	2006	-	-	-	-	-	-	-	0%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	55,629	24,585	42,409	-	-	3,822	3,822	7%	21
2021	2002	762,587	386,481	666,679	4,340	415,822	50,366	470,527	62%	20
2021	2003	997,199	538,616	929,113	15,950	819,255	72,725	907,930	91%	19
2021	2004	-	-	-	-	-	-	-	0%	18
2021	2005	-	-	-	-	-	-	-	0%	17
2021	2006	-	-	-	-	-	-	-	0%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		6,486	6,486	6,486	-	-	-	-	0%	
2002		291,082	291,082	291,082	5,592	-	-	5,592	2%	
2003		997,381	986,152	986,152	750	-	-	750	0%	
2004		1,059,763	1,021,401	1,021,401	9,721	-	-	9,721	1%	
2005		1,094,347	1,034,010	1,034,010	32,529	-	-	32,529	3%	
2006		1,098,676	1,035,103	1,035,103	13,897	-	-	13,897	1%	
2007		1,100,910	1,034,262	1,034,262	9,103	-	-	9,103	1%	
2008		1,100,275	1,034,189	1,034,189	18,069	-	-	18,069	2%	
2009		1,105,176	1,036,599	1,036,599	54,299	105,854	-	160,154	14%	
2010		1,177,611	1,025,630	1,538,445	21,220	-	-	21,220	2%	
2011		1,305,271	1,019,932	1,529,898	65,377	123,562	-	188,939	14%	
2012		1,346,152	1,045,645	1,568,468	7,800	-	-	7,800	1%	
2013		1,350,648	1,032,573	1,548,859	65,748	-	-	65,748	5%	
2014		1,371,794	1,041,478	1,562,217	35,839	-	-	35,839	3%	
2015		1,391,390	1,015,119	1,522,679	8,730	-	-	8,730	1%	
2016		1,481,018	1,013,136	1,519,705	64,771	-	-	64,771	4%	
2017		1,528,745	1,001,537	1,727,651	120,168	119,181	-	239,349	16%	
2018		1,552,897	994,460	1,715,443	207,978	-	-	207,978	13%	
2019		1,616,710	973,477	1,679,248	182,014	194,352	-	376,366	23%	
2020		1,709,445	960,186	1,656,320	69,999	25,712	18,100	113,810	7%	
2021		1,815,415	949,682	1,638,201	20,290	1,235,077	126,913	1,382,280	76%	

As of 12/31/2021

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Pre-Rate Stability, Simple Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	9,476	9,476	9,476	-	-	-	-	0%	1
2002	2001	38,142	38,142	38,142	-	-	-	-	0%	2
2002	2002	414,109	414,109	414,109	133,427	-	-	133,427	32%	1
2003	2001	28,562	28,514	28,514	-	-	-	-	0%	3
2003	2002	726,520	721,175	721,175	-	-	-	-	0%	2
2003	2003	694,667	693,309	693,309	-	-	-	-	0%	1
2004	2001	28,245	27,860	27,860	-	-	-	-	0%	4
2004	2002	565,445	551,438	551,438	-	-	-	-	0%	3
2004	2003	734,700	725,793	725,793	26,900	-	-	26,900	4%	2
2004	2004	-	-	-	-	-	-	-	0%	1
2005	2001	27,492	27,207	27,207	-	-	-	-	0%	5
2005	2002	549,999	533,552	533,552	27,452	-	-	27,452	5%	4
2005	2003	710,001	690,567	690,567	-	-	-	-	0%	3
2005	2004	-	-	-	-	-	-	-	0%	2
2005	2005	-	-	-	-	-	-	-	0%	1
2006	2001	27,894	27,479	27,479	-	-	-	-	0%	6
2006	2002	536,878	516,347	516,347	-	-	-	-	0%	5
2006	2003	693,839	675,544	675,544	3,617	-	-	3,617	1%	4
2006	2004	-	-	-	-	-	-	-	0%	3
2006	2005	-	-	-	-	-	-	-	0%	2
2006	2006	-	-	-	-	-	-	-	0%	1
2007	2001	27,873	27,462	27,462	-	-	-	-	0%	7
2007	2002	520,435	495,685	495,685	389,903	-	-	389,903	75%	6
2007	2003	685,830	664,861	664,861	-	-	-	-	0%	5
2007	2004	-	-	-	-	-	-	-	0%	4
2007	2005	-	-	-	-	-	-	-	0%	3
2007	2006	-	-	-	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	27,089	26,858	26,858	-	-	-	-	0%	8
2008	2002	518,540	492,869	492,869	451,596	-	-	451,596	87%	7
2008	2003	664,481	644,321	644,321	-	-	-	-	0%	6
2008	2004	-	-	-	-	-	-	-	0%	5
2008	2005	-	-	-	-	-	-	-	0%	4
2008	2006	-	-	-	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	27,089	26,858	26,858	-	-	-	-	0%	9
2009	2002	498,788	468,666	468,666	273,563	-	-	273,563	55%	8
2009	2003	654,747	634,770	634,770	336,025	-	-	336,025	51%	7
2009	2004	-	-	-	-	-	-	-	0%	6
2009	2005	-	-	-	-	-	-	-	0%	5
2009	2006	-	-	-	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	32,092	25,694	38,541	-	-	-	-	0%	10
2010	2002	536,282	444,114	666,171	331,916	-	-	331,916	62%	9
2010	2003	699,133	613,517	920,276	-	-	-	-	0%	8
2010	2004	-	-	-	-	-	-	-	0%	7
2010	2005	-	-	-	-	-	-	-	0%	6
2010	2006	-	-	-	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	29,707	23,437	35,156	-	-	-	-	0%	11
2011	2002	553,179	422,364	633,546	210,579	-	-	210,579	38%	10
2011	2003	714,122	549,894	824,841	207,822	-	-	207,822	29%	9
2011	2004	-	-	-	-	-	-	-	0%	8
2011	2005	-	-	-	-	-	-	-	0%	7
2011	2006	-	-	-	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	27,650	21,489	32,234	-	-	-	-	0%	12
2012	2002	471,218	357,627	536,440	10,920	-	-	10,920	2%	11
2012	2003	738,971	562,802	844,204	191,026	-	-	191,026	26%	10
2012	2004	-	-	-	-	-	-	-	0%	9
2012	2005	-	-	-	-	-	-	-	0%	8
2012	2006	-	-	-	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	28,264	21,892	32,838	31,140	-	-	31,140	110%	13
2013	2002	393,623	296,476	444,714	544,621	-	-	544,621	138%	12
2013	2003	606,724	458,283	687,425	33,710	-	-	33,710	6%	11
2013	2004	-	-	-	-	-	-	-	0%	10
2013	2005	-	-	-	-	-	-	-	0%	9
2013	2006	-	-	-	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	28,499	20,492	30,738	-	-	-	-	0%	14
2014	2002	411,888	309,591	464,387	163,928	-	-	163,928	40%	13
2014	2003	572,918	432,713	649,070	30,088	-	-	30,088	5%	12
2014	2004	-	-	-	-	-	-	-	0%	11
2014	2005	-	-	-	-	-	-	-	0%	10
2014	2006	-	-	-	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	34,266	21,095	31,642	-	-	-	-	0%	15
2015	2002	414,485	279,504	419,256	79,066	-	-	79,066	19%	14
2015	2003	581,584	414,058	621,087	333,349	-	-	333,349	57%	13
2015	2004	-	-	-	-	-	-	-	0%	12
2015	2005	-	-	-	-	-	-	-	0%	11
2015	2006	-	-	-	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	34,298	20,932	31,398	-	-	-	-	0%	16
2016	2002	434,807	271,858	407,787	292,871	-	-	292,871	67%	15
2016	2003	595,728	404,482	606,723	189,159	-	-	189,159	32%	14
2016	2004	-	-	-	-	-	-	-	0%	13
2016	2005	-	-	-	-	-	-	-	0%	12
2016	2006	-	-	-	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	34,510	16,648	28,717	64,192	-	-	64,192	186%	17
2017	2002	464,287	259,123	446,986	775,899	1,166,553	-	1,942,452	418%	16
2017	2003	637,871	386,520	666,747	878,289	10,562	-	888,851	139%	15
2017	2004	-	-	-	-	-	-	-	0%	14
2017	2005	-	-	-	-	-	-	-	0%	13
2017	2006	-	-	-	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	41,788	16,767	33,262	13,003	-	-	13,003	31%	18
2018	2002	505,289	249,909	495,758	533,849	468,091	-	1,001,940	198%	17
2018	2003	631,995	346,313	686,999	223,604	-	-	223,604	35%	16
2018	2004	-	-	-	-	-	-	-	0%	15
2018	2005	-	-	-	-	-	-	-	0%	14
2018	2006	-	-	-	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	40,819	16,382	37,373	110,816	343,093	-	453,910	1112%	19
2019	2002	498,185	228,374	520,992	208,519	379,388	-	587,907	118%	18
2019	2003	649,016	331,098	755,338	538,526	700,314	-	1,238,839	191%	17
2019	2004	-	-	-	-	-	-	-	0%	16
2019	2005	-	-	-	-	-	-	-	0%	15
2019	2006	-	-	-	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	37,868	15,211	34,701	-	-	1,051	1,051	3%	20
2020	2002	488,939	215,751	492,195	203,309	259,673	15,055	478,037	98%	19
2020	2003	624,075	309,445	705,940	80,149	192,238	17,544	289,931	46%	18
2020	2004	-	-	-	-	-	-	-	0%	17
2020	2005	-	-	-	-	-	-	-	0%	16
2020	2006	-	-	-	-	-	-	-	0%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	35,462	14,256	32,522	-	-	7,366	7,366	21%	21
2021	2002	472,685	203,212	463,590	72,985	635,498	105,565	814,048	172%	20
2021	2003	590,142	287,811	656,587	154,625	1,442,002	123,013	1,719,640	291%	19
2021	2004	-	-	-	-	-	-	-	0%	18
2021	2005	-	-	-	-	-	-	-	0%	17
2021	2006	-	-	-	-	-	-	-	0%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		9,476	9,476	9,476	-	-	-	-	0%	
2002		452,251	452,251	452,251	133,427	-	-	133,427	30%	
2003		1,449,750	1,442,998	1,442,998	-	-	-	-	0%	
2004		1,328,391	1,305,091	1,305,091	26,900	-	-	26,900	2%	
2005		1,287,492	1,251,327	1,251,327	27,452	-	-	27,452	2%	
2006		1,258,611	1,219,370	1,219,370	3,617	-	-	3,617	0%	
2007		1,234,137	1,188,009	1,188,009	389,903	-	-	389,903	32%	
2008		1,210,110	1,164,048	1,164,048	451,596	-	-	451,596	37%	
2009		1,180,623	1,130,294	1,130,294	609,588	-	-	609,588	52%	
2010		1,267,508	1,083,326	1,624,988	331,916	-	-	331,916	26%	
2011		1,297,008	995,695	1,493,543	418,401	-	-	418,401	32%	
2012		1,237,840	941,918	1,412,878	201,946	-	-	201,946	16%	
2013		1,028,611	776,651	1,164,977	609,470	-	-	609,470	59%	
2014		1,013,304	762,797	1,144,195	194,016	-	-	194,016	19%	
2015		1,030,335	714,657	1,071,985	412,414	-	-	412,414	40%	
2016		1,064,833	697,272	1,045,908	482,030	-	-	482,030	45%	
2017		1,136,668	662,290	1,142,450	1,718,381	1,177,115	-	2,895,495	255%	
2018		1,179,072	612,990	1,216,019	770,456	468,091	-	1,238,547	105%	
2019		1,188,020	575,854	1,313,703	857,861	1,422,795	-	2,280,656	192%	
2020		1,150,881	540,406	1,232,836	283,459	451,911	33,649	769,019	67%	
2021		1,098,288	505,279	1,152,700	227,610	2,077,500	235,944	2,541,054	231%	

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Pre-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	2,283	2,283	2,283	-	-	-	-	0%	1
2002	2001	22,675	22,675	22,675	-	-	-	-	0%	2
2002	2002	139,520	139,520	139,520	-	-	-	-	0%	1
2003	2001	15,017	15,017	15,017	-	-	-	-	0%	3
2003	2002	221,415	220,053	220,053	-	-	-	-	0%	2
2003	2003	246,067	245,963	245,963	-	-	-	-	0%	1
2004	2001	15,017	15,017	15,017	-	-	-	-	0%	4
2004	2002	210,878	207,226	207,226	-	-	-	-	0%	3
2004	2003	299,055	296,648	296,648	-	-	-	-	0%	2
2004	2004	-	-	-	-	-	-	-	0%	1
2005	2001	15,017	15,017	15,017	-	-	-	-	0%	5
2005	2002	212,962	207,774	207,774	-	-	-	-	0%	4
2005	2003	301,029	294,914	294,914	-	-	-	-	0%	3
2005	2004	-	-	-	-	-	-	-	0%	2
2005	2005	-	-	-	-	-	-	-	0%	1
2006	2001	15,017	15,017	15,017	-	-	-	-	0%	6
2006	2002	212,381	206,076	206,076	-	-	-	-	0%	5
2006	2003	297,892	292,059	292,059	-	-	-	-	0%	4
2006	2004	-	-	-	-	-	-	-	0%	3
2006	2005	-	-	-	-	-	-	-	0%	2
2006	2006	-	-	-	-	-	-	-	0%	1
2007	2001	15,017	15,017	15,017	-	-	-	-	0%	7
2007	2002	215,481	206,479	206,479	-	-	-	-	0%	6
2007	2003	303,570	296,117	296,117	-	-	-	-	0%	5
2007	2004	-	-	-	-	-	-	-	0%	4
2007	2005	-	-	-	-	-	-	-	0%	3
2007	2006	-	-	-	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	15,017	15,017	15,017	-	-	-	-	0%	8
2008	2002	216,728	207,378	207,378	-	-	-	-	0%	7
2008	2003	301,848	294,382	294,382	-	-	-	-	0%	6
2008	2004	-	-	-	-	-	-	-	0%	5
2008	2005	-	-	-	-	-	-	-	0%	4
2008	2006	-	-	-	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	15,017	15,017	15,017	-	-	-	-	0%	9
2009	2002	215,408	206,384	206,384	-	-	-	-	0%	8
2009	2003	306,743	299,009	299,009	-	-	-	-	0%	7
2009	2004	-	-	-	-	-	-	-	0%	6
2009	2005	-	-	-	-	-	-	-	0%	5
2009	2006	-	-	-	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	18,130	14,548	21,822	-	-	-	-	0%	10
2010	2002	241,608	201,531	302,297	-	-	-	-	0%	9
2010	2003	341,874	303,025	454,537	-	-	-	-	0%	8
2010	2004	-	-	-	-	-	-	-	0%	7
2010	2005	-	-	-	-	-	-	-	0%	6
2010	2006	-	-	-	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	18,684	14,903	22,355	-	-	-	-	0%	11
2011	2002	268,411	206,662	309,993	-	-	-	-	0%	10
2011	2003	363,162	281,994	422,991	-	-	-	-	0%	9
2011	2004	-	-	-	-	-	-	-	0%	8
2011	2005	-	-	-	-	-	-	-	0%	7
2011	2006	-	-	-	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	18,671	14,893	22,339	-	-	-	-	0%	12
2012	2002	270,225	207,080	310,621	-	-	-	-	0%	11
2012	2003	381,897	294,230	441,345	-	-	-	-	0%	10
2012	2004	-	-	-	-	-	-	-	0%	9
2012	2005	-	-	-	-	-	-	-	0%	8
2012	2006	-	-	-	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	18,849	15,035	22,553	31,140	-	-	31,140	165%	13
2013	2002	254,703	193,334	290,001	-	-	-	-	0%	12
2013	2003	384,872	293,613	440,420	26,389	-	-	26,389	7%	11
2013	2004	-	-	-	-	-	-	-	0%	10
2013	2005	-	-	-	-	-	-	-	0%	9
2013	2006	-	-	-	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	19,391	14,444	21,666	-	-	-	-	0%	14
2014	2002	295,200	222,720	334,080	50,230	-	-	50,230	17%	13
2014	2003	394,632	299,635	449,453	557	-	-	557	0%	12
2014	2004	-	-	-	-	-	-	-	0%	11
2014	2005	-	-	-	-	-	-	-	0%	10
2014	2006	-	-	-	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	24,472	15,127	22,690	-	-	-	-	0%	15
2015	2002	301,618	205,524	308,285	-	-	-	-	0%	14
2015	2003	410,618	292,370	438,555	66,367	-	-	66,367	16%	13
2015	2004	-	-	-	-	-	-	-	0%	12
2015	2005	-	-	-	-	-	-	-	0%	11
2015	2006	-	-	-	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	24,504	14,964	22,446	-	-	-	-	0%	16
2016	2002	328,241	205,571	308,357	-	-	-	-	0%	15
2016	2003	436,014	296,677	445,016	25,355	-	-	25,355	6%	14
2016	2004	-	-	-	-	-	-	-	0%	13
2016	2005	-	-	-	-	-	-	-	0%	12
2016	2006	-	-	-	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	28,233	13,775	23,762	-	-	-	-	0%	17
2017	2002	370,958	204,932	353,508	61,874	-	-	61,874	17%	16
2017	2003	484,257	294,309	507,683	14,850	-	-	14,850	3%	15
2017	2004	-	-	-	-	-	-	-	0%	14
2017	2005	-	-	-	-	-	-	-	0%	13
2017	2006	-	-	-	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	34,122	13,724	27,226	-	-	-	-	0%	18
2018	2002	428,043	209,243	415,085	-	-	-	-	0%	17
2018	2003	519,575	284,838	565,047	15,300	-	-	15,300	3%	16
2018	2004	-	-	-	-	-	-	-	0%	15
2018	2005	-	-	-	-	-	-	-	0%	14
2018	2006	-	-	-	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	35,915	14,436	32,933	-	-	-	-	0%	19
2019	2002	441,052	201,056	458,672	68,155	-	-	68,155	15%	18
2019	2003	553,501	284,692	649,472	15,750	-	-	15,750	3%	17
2019	2004	-	-	-	-	-	-	-	0%	16
2019	2005	-	-	-	-	-	-	-	0%	15
2019	2006	-	-	-	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	36,272	14,578	33,256	-	-	422	422	1%	20
2020	2002	459,156	202,628	462,258	-	-	7,011	7,011	2%	19
2020	2003	578,141	287,275	655,365	16,200	-	9,505	25,705	4%	18
2020	2004	-	-	-	-	-	-	-	0%	17
2020	2005	-	-	-	-	-	-	-	0%	16
2020	2006	-	-	-	-	-	-	-	0%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	35,462	14,256	32,522	-	-	2,958	2,958	8%	21
2021	2002	463,442	199,367	454,820	-	-	49,162	49,162	11%	20
2021	2003	578,454	282,925	645,441	16,650	395,443	66,645	478,738	83%	19
2021	2004	-	-	-	-	-	-	-	0%	18
2021	2005	-	-	-	-	-	-	-	0%	17
2021	2006	-	-	-	-	-	-	-	0%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		2,283	2,283	2,283	-	-	-	-	0%	
2002		162,195	162,195	162,195	-	-	-	-	0%	
2003		482,499	481,033	481,033	-	-	-	-	0%	
2004		524,950	518,890	518,890	-	-	-	-	0%	
2005		529,008	517,704	517,704	-	-	-	-	0%	
2006		525,290	513,152	513,152	-	-	-	-	0%	
2007		534,068	517,613	517,613	-	-	-	-	0%	
2008		533,593	516,776	516,776	-	-	-	-	0%	
2009		537,168	520,410	520,410	-	-	-	-	0%	
2010		601,612	519,104	778,656	-	-	-	-	0%	
2011		650,256	503,560	755,340	-	-	-	-	0%	
2012		670,792	516,203	774,304	-	-	-	-	0%	
2013		658,424	501,983	752,974	57,529	-	-	57,529	9%	
2014		709,222	536,799	805,199	50,788	-	-	50,788	7%	
2015		736,708	513,020	769,530	66,367	-	-	66,367	9%	
2016		788,759	517,213	775,819	25,355	-	-	25,355	3%	
2017		883,448	513,016	884,953	76,724	-	-	76,724	9%	
2018		981,740	507,805	1,007,358	15,300	-	-	15,300	2%	
2019		1,030,469	500,185	1,141,077	83,905	-	-	83,905	8%	
2020		1,073,569	504,481	1,150,879	16,200	-	16,938	33,138	3%	
2021		1,077,358	496,549	1,132,783	16,650	395,443	118,765	530,858	49%	

As of 12/31/2021

Exhibit 2e
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Pre-Rate Stability, Compound Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	29,412	29,412	29,412	-	-	-	-	0%	1
2002	2001	117,984	117,984	117,984	-	-	-	-	0%	2
2002	2002	1,347,805	1,347,805	1,347,805	11,632	-	-	11,632	1%	1
2003	2001	100,344	99,007	99,007	-	-	-	-	0%	3
2003	2002	1,971,163	1,951,444	1,951,444	-	-	-	-	0%	2
2003	2003	2,960,281	2,959,602	2,959,602	4,650	-	-	4,650	0%	1
2004	2001	99,485	97,001	97,001	-	-	-	-	0%	4
2004	2002	1,848,541	1,796,573	1,796,573	34,397	-	-	34,397	2%	3
2004	2003	2,624,468	2,594,688	2,594,688	456,294	-	-	456,294	17%	2
2004	2004	-	-	-	-	-	-	-	0%	1
2005	2001	92,389	89,810	89,810	-	-	-	-	0%	5
2005	2002	1,796,851	1,734,535	1,734,535	2,366,569	1,146,004	-	3,512,574	195%	4
2005	2003	2,502,285	2,442,018	2,442,018	55,433	-	-	55,433	2%	3
2005	2004	-	-	-	-	-	-	-	0%	2
2005	2005	-	-	-	-	-	-	-	0%	1
2006	2001	99,371	95,210	95,210	-	-	-	-	0%	6
2006	2002	1,755,622	1,677,587	1,677,587	866,369	347,183	-	1,213,552	69%	5
2006	2003	2,486,352	2,427,193	2,427,193	15,858	-	-	15,858	1%	4
2006	2004	-	-	-	-	-	-	-	0%	3
2006	2005	-	-	-	-	-	-	-	0%	2
2006	2006	-	-	-	-	-	-	-	0%	1
2007	2001	92,049	87,784	87,784	-	-	-	-	0%	7
2007	2002	1,716,776	1,625,488	1,625,488	111,993	-	-	111,993	7%	6
2007	2003	2,456,939	2,387,769	2,387,769	249,984	-	-	249,984	10%	5
2007	2004	-	-	-	-	-	-	-	0%	4
2007	2005	-	-	-	-	-	-	-	0%	3
2007	2006	-	-	-	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	94,203	90,021	90,021	-	-	-	-	0%	8
2008	2002	1,673,549	1,584,297	1,584,297	216	-	-	216	0%	7
2008	2003	2,400,047	2,333,540	2,333,540	19,997	-	-	19,997	1%	6
2008	2004	-	-	-	-	-	-	-	0%	5
2008	2005	-	-	-	-	-	-	-	0%	4
2008	2006	-	-	-	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	84,172	80,050	80,050	-	-	-	-	0%	9
2009	2002	1,619,141	1,528,258	1,528,258	512,475	-	-	512,475	32%	8
2009	2003	2,320,931	2,253,833	2,253,833	802,464	-	-	802,464	35%	7
2009	2004	-	-	-	-	-	-	-	0%	6
2009	2005	-	-	-	-	-	-	-	0%	5
2009	2006	-	-	-	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	104,313	84,517	126,776	-	-	-	-	0%	10
2010	2002	1,745,140	1,439,114	2,158,671	85,825	-	-	85,825	5%	9
2010	2003	2,477,018	2,174,588	3,261,882	1,618,513	725,876	-	2,344,389	95%	8
2010	2004	-	-	-	-	-	-	-	0%	7
2010	2005	-	-	-	-	-	-	-	0%	6
2010	2006	-	-	-	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	90,506	70,086	105,129	664,400	-	-	664,400	734%	11
2011	2002	1,869,666	1,421,621	2,132,431	1,348,149	-	-	1,348,149	72%	10
2011	2003	2,669,644	2,018,355	3,027,533	71,165	-	-	71,165	3%	9
2011	2004	-	-	-	-	-	-	-	0%	8
2011	2005	-	-	-	-	-	-	-	0%	7
2011	2006	-	-	-	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	79,398	60,761	91,142	-	-	-	-	0%	12
2012	2002	1,415,949	1,061,991	1,592,987	1,009,194	-	-	1,009,194	71%	11
2012	2003	2,738,359	2,048,717	3,073,076	271,724	-	-	271,724	10%	10
2012	2004	-	-	-	-	-	-	-	0%	9
2012	2005	-	-	-	-	-	-	-	0%	8
2012	2006	-	-	-	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	70,001	52,992	79,488	21,453	-	-	21,453	31%	13
2013	2002	1,183,355	881,047	1,321,570	269,029	-	-	269,029	23%	12
2013	2003	1,951,016	1,431,065	2,146,598	1,039,884	544,865	-	1,584,750	81%	11
2013	2004	-	-	-	-	-	-	-	0%	10
2013	2005	-	-	-	-	-	-	-	0%	9
2013	2006	-	-	-	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	73,636	50,059	75,088	-	-	-	-	0%	14
2014	2002	1,161,996	859,101	1,288,652	95,598	-	-	95,598	8%	13
2014	2003	1,837,711	1,344,510	2,016,766	1,090,579	904,883	-	1,995,461	109%	12
2014	2004	-	-	-	-	-	-	-	0%	11
2014	2005	-	-	-	-	-	-	-	0%	10
2014	2006	-	-	-	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	76,359	48,922	73,382	-	-	-	-	0%	15
2015	2002	1,191,037	826,023	1,239,034	415,833	-	-	415,833	35%	14
2015	2003	1,800,942	1,284,642	1,926,963	142,250	-	-	142,250	8%	13
2015	2004	-	-	-	-	-	-	-	0%	12
2015	2005	-	-	-	-	-	-	-	0%	11
2015	2006	-	-	-	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	72,082	44,004	66,006	-	-	-	-	0%	16
2016	2002	1,234,490	806,340	1,209,510	1,406,652	688,807	-	2,095,459	170%	15
2016	2003	1,851,970	1,256,530	1,884,794	1,550,099	1,168,212	-	2,718,311	147%	14
2016	2004	-	-	-	-	-	-	-	0%	13
2016	2005	-	-	-	-	-	-	-	0%	12
2016	2006	-	-	-	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	79,610	40,710	70,225	140,597	-	-	140,597	177%	17
2017	2002	1,291,415	748,920	1,291,887	1,729,536	1,787,621	-	3,517,157	272%	16
2017	2003	1,941,307	1,201,336	2,072,305	524,394	587,268	-	1,111,663	57%	15
2017	2004	-	-	-	-	-	-	-	0%	14
2017	2005	-	-	-	-	-	-	-	0%	13
2017	2006	-	-	-	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	89,535	38,999	77,365	221,023	565,626	-	786,650	879%	18
2018	2002	1,383,325	725,301	1,438,816	2,305,604	3,754,466	-	6,060,070	438%	17
2018	2003	2,044,943	1,158,849	2,298,866	921,671	314,325	-	1,235,996	60%	16
2018	2004	-	-	-	-	-	-	-	0%	15
2018	2005	-	-	-	-	-	-	-	0%	14
2018	2006	-	-	-	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	91,193	38,140	87,008	137,534	291,498	-	429,031	470%	19
2019	2002	1,397,568	678,963	1,548,928	994,613	1,421,338	-	2,415,951	173%	18
2019	2003	2,059,363	1,099,994	2,509,429	974,858	1,599,424	-	2,574,282	125%	17
2019	2004	-	-	-	-	-	-	-	0%	16
2019	2005	-	-	-	-	-	-	-	0%	15
2019	2006	-	-	-	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	79,576	31,857	72,675	-	-	7,939	7,939	10%	20
2020	2002	1,437,989	666,374	1,520,207	323,255	1,452,596	108,939	1,884,789	131%	19
2020	2003	2,145,584	1,081,390	2,466,988	438,164	2,031,311	161,166	2,630,641	123%	18
2020	2004	-	-	-	-	-	-	-	0%	17
2020	2005	-	-	-	-	-	-	-	0%	16
2020	2006	-	-	-	-	-	-	-	0%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	85,280	32,537	74,227	3,455	976,535	55,670	1,035,660	1214%	21
2021	2002	1,401,275	627,796	1,432,198	174,794	2,018,219	763,860	2,956,873	211%	20
2021	2003	2,135,651	1,039,290	2,370,946	230,112	4,486,058	1,130,072	5,846,241	274%	19
2021	2004	-	-	-	-	-	-	-	0%	18
2021	2005	-	-	-	-	-	-	-	0%	17
2021	2006	-	-	-	-	-	-	-	0%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		29,412	29,412	29,412	-	-	-	-	0%	
2002		1,465,789	1,465,789	1,465,789	11,632	-	-	11,632	1%	
2003		5,031,788	5,010,053	5,010,053	4,650	-	-	4,650	0%	
2004		4,572,494	4,488,262	4,488,262	490,692	-	-	490,692	11%	
2005		4,391,525	4,266,363	4,266,363	2,422,002	1,146,004	-	3,568,007	81%	
2006		4,341,345	4,199,989	4,199,989	882,227	347,183	-	1,229,410	28%	
2007		4,265,764	4,101,040	4,101,040	361,977	-	-	361,977	8%	
2008		4,167,799	4,007,858	4,007,858	20,213	-	-	20,213	0%	
2009		4,024,245	3,862,141	3,862,141	1,314,939	-	-	1,314,939	33%	
2010		4,326,471	3,698,220	5,547,329	1,704,339	725,876	-	2,430,215	56%	
2011		4,629,817	3,510,062	5,265,093	2,083,714	-	-	2,083,714	45%	
2012		4,233,707	3,171,470	4,757,204	1,280,919	-	-	1,280,919	30%	
2013		3,204,372	2,365,104	3,547,656	1,330,366	544,865	-	1,875,231	59%	
2014		3,073,343	2,253,670	3,380,505	1,186,177	904,883	-	2,091,059	68%	
2015		3,068,339	2,159,586	3,239,380	558,083	-	-	558,083	18%	
2016		3,158,542	2,106,874	3,160,311	2,956,750	1,857,020	-	4,813,770	152%	
2017		3,312,332	1,990,966	3,434,417	2,394,527	2,374,889	-	4,769,416	144%	
2018		3,517,803	1,923,149	3,815,046	3,448,299	4,634,417	-	8,082,716	230%	
2019		3,548,124	1,817,096	4,145,365	2,107,004	3,312,260	-	5,419,264	153%	
2020		3,663,149	1,779,620	4,059,870	761,419	3,483,907	278,045	4,523,370	123%	
2021		3,622,206	1,699,623	3,877,372	408,360	7,480,812	1,949,603	9,838,774	272%	

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Pre-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	8,712	8,712	8,712	-	-	-	-	0%	1
2002	2001	35,341	35,341	35,341	-	-	-	-	0%	2
2002	2002	410,208	410,208	410,208	-	-	-	-	0%	1
2003	2001	29,895	29,479	29,479	-	-	-	-	0%	3
2003	2002	683,046	678,696	678,696	-	-	-	-	0%	2
2003	2003	859,366	859,076	859,076	-	-	-	-	0%	1
2004	2001	30,792	29,982	29,982	-	-	-	-	0%	4
2004	2002	664,841	650,466	650,466	34,397	-	-	34,397	5%	3
2004	2003	1,046,538	1,036,959	1,036,959	9,087	-	-	9,087	1%	2
2004	2004	-	-	-	-	-	-	-	0%	1
2005	2001	30,101	29,278	29,278	-	-	-	-	0%	5
2005	2002	669,044	650,367	650,367	-	-	-	-	0%	4
2005	2003	1,058,112	1,037,040	1,037,040	-	-	-	-	0%	3
2005	2004	-	-	-	-	-	-	-	0%	2
2005	2005	-	-	-	-	-	-	-	0%	1
2006	2001	31,008	29,508	29,508	-	-	-	-	0%	6
2006	2002	668,078	644,642	644,642	-	-	-	-	0%	5
2006	2003	1,058,465	1,037,354	1,037,354	-	-	-	-	0%	4
2006	2004	-	-	-	-	-	-	-	0%	3
2006	2005	-	-	-	-	-	-	-	0%	2
2006	2006	-	-	-	-	-	-	-	0%	1
2007	2001	30,973	29,448	29,448	-	-	-	-	0%	7
2007	2002	674,756	645,433	645,433	-	-	-	-	0%	6
2007	2003	1,069,652	1,042,975	1,042,975	149,959	-	-	149,959	14%	5
2007	2004	-	-	-	-	-	-	-	0%	4
2007	2005	-	-	-	-	-	-	-	0%	3
2007	2006	-	-	-	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	30,973	29,448	29,448	-	-	-	-	0%	8
2008	2002	675,615	645,626	645,626	-	-	-	-	0%	7
2008	2003	1,066,854	1,041,791	1,041,791	-	-	-	-	0%	6
2008	2004	-	-	-	-	-	-	-	0%	5
2008	2005	-	-	-	-	-	-	-	0%	4
2008	2006	-	-	-	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	30,973	29,448	29,448	-	-	-	-	0%	9
2009	2002	679,271	644,446	644,446	-	-	-	-	0%	8
2009	2003	1,070,760	1,043,738	1,043,738	72,807	-	-	72,807	7%	7
2009	2004	-	-	-	-	-	-	-	0%	6
2009	2005	-	-	-	-	-	-	-	0%	5
2009	2006	-	-	-	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	36,104	28,739	43,108	-	-	-	-	0%	10
2010	2002	751,436	617,319	925,979	3,407	-	-	3,407	0%	9
2010	2003	1,172,878	1,048,540	1,572,809	-	-	-	-	0%	8
2010	2004	-	-	-	-	-	-	-	0%	7
2010	2005	-	-	-	-	-	-	-	0%	6
2010	2006	-	-	-	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	37,718	29,280	43,920	-	-	-	-	0%	11
2011	2002	839,899	640,808	961,212	104,356	-	-	104,356	12%	10
2011	2003	1,331,386	998,364	1,497,547	-	-	-	-	0%	9
2011	2004	-	-	-	-	-	-	-	0%	8
2011	2005	-	-	-	-	-	-	-	0%	7
2011	2006	-	-	-	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	37,992	29,487	44,230	-	-	-	-	0%	12
2012	2002	852,984	645,720	968,579	-	-	-	-	0%	11
2012	2003	1,415,856	1,052,768	1,579,152	-	-	-	-	0%	10
2012	2004	-	-	-	-	-	-	-	0%	9
2012	2005	-	-	-	-	-	-	-	0%	8
2012	2006	-	-	-	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	40,101	30,955	46,433	-	-	-	-	0%	13
2013	2002	868,325	650,161	975,241	2,136	-	-	2,136	0%	12
2013	2003	1,409,206	1,026,444	1,539,667	-	-	-	-	0%	11
2013	2004	-	-	-	-	-	-	-	0%	10
2013	2005	-	-	-	-	-	-	-	0%	9
2013	2006	-	-	-	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	41,283	27,470	41,205	-	-	-	-	0%	14
2014	2002	870,774	646,471	969,707	810	-	-	810	0%	13
2014	2003	1,441,559	1,049,386	1,574,079	2,662	-	-	2,662	0%	12
2014	2004	-	-	-	-	-	-	-	0%	11
2014	2005	-	-	-	-	-	-	-	0%	10
2014	2006	-	-	-	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	46,509	29,152	43,727	-	-	-	-	0%	15
2015	2002	916,066	637,870	956,804	-	-	-	-	0%	14
2015	2003	1,463,394	1,037,991	1,556,986	-	-	-	-	0%	13
2015	2004	-	-	-	-	-	-	-	0%	12
2015	2005	-	-	-	-	-	-	-	0%	11
2015	2006	-	-	-	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	45,407	27,709	41,563	-	-	-	-	0%	16
2016	2002	969,684	637,944	956,916	82,157	-	-	82,157	8%	15
2016	2003	1,530,846	1,037,322	1,555,984	-	-	-	-	0%	14
2016	2004	-	-	-	-	-	-	-	0%	13
2016	2005	-	-	-	-	-	-	-	0%	12
2016	2006	-	-	-	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	56,389	28,213	48,667	-	-	-	-	0%	17
2017	2002	1,067,814	623,918	1,076,258	-	-	-	-	0%	16
2017	2003	1,658,380	1,028,528	1,774,210	1,664	-	-	1,664	0%	15
2017	2004	-	-	-	-	-	-	-	0%	14
2017	2005	-	-	-	-	-	-	-	0%	13
2017	2006	-	-	-	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	69,212	29,352	58,226	-	-	-	-	0%	18
2018	2002	1,209,569	638,266	1,266,160	2,470	-	-	2,470	0%	17
2018	2003	1,811,117	1,029,120	2,041,517	-	-	-	-	0%	16
2018	2004	-	-	-	-	-	-	-	0%	15
2018	2005	-	-	-	-	-	-	-	0%	14
2018	2006	-	-	-	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	68,157	28,146	64,211	-	-	-	-	0%	19
2019	2002	1,276,923	623,146	1,421,591	57,258	-	-	57,258	4%	18
2019	2003	1,927,872	1,027,877	2,344,908	2,080	-	-	2,080	0%	17
2019	2004	-	-	-	-	-	-	-	0%	16
2019	2005	-	-	-	-	-	-	-	0%	15
2019	2006	-	-	-	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	71,778	28,595	65,234	-	-	3,020	3,020	4%	20
2020	2002	1,361,388	633,627	1,445,502	46,320	-	43,589	89,909	7%	19
2020	2003	2,046,155	1,028,809	2,347,035	13,075	-	77,120	90,195	4%	18
2020	2004	-	-	-	-	-	-	-	0%	17
2020	2005	-	-	-	-	-	-	-	0%	16
2020	2006	-	-	-	-	-	-	-	0%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	79,612	30,288	69,095	-	-	21,173	21,173	27%	21
2021	2002	1,378,893	618,454	1,410,888	22,188	1,275,639	305,637	1,603,464	116%	20
2021	2003	2,107,289	1,025,485	2,339,452	8,873	1,104,848	540,751	1,654,473	79%	19
2021	2004	-	-	-	-	-	-	-	0%	18
2021	2005	-	-	-	-	-	-	-	0%	17
2021	2006	-	-	-	-	-	-	-	0%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		8,712	8,712	8,712	-	-	-	-	0%	
2002		445,549	445,549	445,549	-	-	-	-	0%	
2003		1,572,307	1,567,252	1,567,252	-	-	-	-	0%	
2004		1,742,172	1,717,406	1,717,406	43,484	-	-	43,484	2%	
2005		1,757,258	1,716,685	1,716,685	-	-	-	-	0%	
2006		1,757,550	1,711,503	1,711,503	-	-	-	-	0%	
2007		1,775,381	1,717,857	1,717,857	149,959	-	-	149,959	8%	
2008		1,773,442	1,716,865	1,716,865	-	-	-	-	0%	
2009		1,781,004	1,717,631	1,717,631	72,807	-	-	72,807	4%	
2010		1,960,418	1,694,598	2,541,897	3,407	-	-	3,407	0%	
2011		2,209,003	1,668,452	2,502,678	104,356	-	-	104,356	5%	
2012		2,306,832	1,727,975	2,591,962	-	-	-	-	0%	
2013		2,317,632	1,707,560	2,561,341	2,136	-	-	2,136	0%	
2014		2,353,616	1,723,327	2,584,991	3,472	-	-	3,472	0%	
2015		2,425,969	1,705,012	2,557,518	-	-	-	-	0%	
2016		2,545,937	1,702,975	2,554,462	82,157	-	-	82,157	3%	
2017		2,782,583	1,680,658	2,899,135	1,664	-	-	1,664	0%	
2018		3,089,898	1,696,737	3,365,903	2,470	-	-	2,470	0%	
2019		3,272,952	1,679,169	3,830,710	59,338	-	-	59,338	2%	
2020		3,479,322	1,691,031	3,857,771	59,395	-	123,728	183,123	5%	
2021		3,565,794	1,674,227	3,819,435	31,061	2,380,487	867,561	3,279,109	92%	

As of 12/31/2021

Exhibit 3a
Continental General Insurance Company
Nationwide Experience
All Pre-Rate Stability Non-Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 37.5% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	51,885	51,885	51,885	-	-	-	-	0.0%	0.0%	51,885	-	0.0%
2002	1,009,348	1,009,348	1,009,348	464,006	-	-	464,006	46.0%	46.0%	1,009,348	464,006	46.0%
2003	3,187,721	3,155,465	3,155,465	383,773	-	-	383,773	12.0%	12.2%	3,155,465	383,773	12.2%
2004	3,073,452	2,966,722	2,966,722	664,186	-	-	664,186	21.6%	22.4%	2,966,722	664,186	22.4%
2005	3,007,649	2,850,928	2,850,928	256,601	-	-	256,601	8.5%	9.0%	2,850,928	256,601	9.0%
2006	2,950,272	2,788,982	2,788,982	1,172,354	207,641	-	1,379,995	46.8%	49.5%	2,788,982	1,379,995	49.5%
2007	2,846,284	2,685,732	2,685,732	470,379	-	-	470,379	16.5%	17.5%	2,685,732	470,379	17.5%
2008	2,777,351	2,618,781	2,618,781	865,719	-	-	865,719	31.2%	33.1%	2,618,781	865,719	33.1%
2009	2,687,865	2,531,548	2,531,548	876,011	105,854	-	981,866	36.5%	38.8%	2,531,548	981,866	38.8%
2010	2,766,358	2,400,376	3,600,564	1,455,206	-	-	1,455,206	52.6%	40.4%	3,600,564	1,455,206	40.4%
2011	2,886,294	2,256,172	3,384,257	960,913	123,562	-	1,084,475	37.6%	32.0%	3,384,257	1,084,475	32.0%
2012	2,724,605	2,121,440	3,182,160	1,544,900	-	-	1,544,900	56.7%	48.5%	3,182,160	1,544,900	48.5%
2013	2,510,135	1,927,772	2,891,658	1,136,158	-	-	1,136,158	45.3%	39.3%	2,891,658	1,136,158	39.3%
2014	2,432,144	1,846,239	2,769,359	1,448,919	190,614	-	1,639,532	67.4%	59.2%	2,769,359	1,639,532	59.2%
2015	2,393,870	1,737,244	2,605,867	1,851,107	344,872	-	2,195,979	91.7%	84.3%	2,605,867	2,195,979	84.3%
2016	2,349,349	1,600,403	2,400,605	1,281,354	885,229	-	2,166,583	92.2%	90.3%	2,400,605	2,166,583	90.3%
2017	2,174,336	1,425,204	2,458,477	1,513,322	983,949	-	2,497,271	114.9%	101.6%	2,458,477	2,497,271	101.6%
2018	2,056,577	1,320,626	2,278,081	2,146,323	1,356,605	-	3,502,929	170.3%	153.8%	2,278,081	3,502,929	153.8%
2019	2,019,541	1,215,941	2,097,498	2,244,340	3,148,008	0	5,392,347	267.0%	257.1%	2,097,498	5,392,347	257.1%
2020	1,919,661	1,079,200	1,861,619	763,317	1,822,753	26,297	2,612,368	136.1%	140.3%	1,861,619	2,612,368	140.3%
2021	1,910,390	997,906	1,721,388	209,949	4,037,790	184,391	4,432,130	232.0%	257.5%	1,721,388	4,432,130	257.5%
2022	2,044,445	1,035,320	1,785,927				3,991,693	195.2%	223.5%	1,785,927	3,991,693	223.5%
2023	1,891,640	959,701	1,655,485				4,094,015	216.4%	247.3%	1,661,813	4,089,842	246.1%
2024	1,750,774	888,779	1,533,144				4,064,588	232.2%	265.1%	1,796,149	3,886,180	216.4%
2025	1,613,730	819,492	1,413,623				4,249,596	263.3%	300.6%	1,787,296	3,986,455	223.0%
2026	1,479,927	751,292	1,295,978				4,247,178	287.0%	327.7%	1,641,779	3,993,484	243.2%
2027	1,349,079	684,608	1,180,948				4,207,849	311.9%	356.3%	1,498,228	3,964,765	264.6%
2028	1,223,820	620,682	1,070,677				4,123,811	337.0%	385.2%	1,359,601	3,892,213	286.3%
2029	1,099,953	557,900	962,377				3,977,028	361.6%	413.3%	1,223,149	3,759,222	307.3%
2030	985,004	499,169	861,067				3,807,834	386.6%	442.2%	1,095,117	3,604,143	329.1%
2031	877,009	443,979	765,864				3,612,327	411.9%	471.7%	974,563	3,423,308	351.3%
2032	775,589	392,165	676,484				3,417,497	440.6%	505.2%	861,222	3,247,312	377.1%
2033	681,436	344,117	593,601				3,196,483	469.1%	538.5%	755,999	3,054,528	404.0%
2034	595,206	300,185	517,818				2,969,516	498.9%	573.5%	659,704	2,843,094	431.0%
2035	516,517	260,130	448,725				2,741,378	530.7%	610.9%	571,841	2,627,239	459.4%
2036	445,372	223,962	386,334				2,513,032	564.3%	650.5%	492,459	2,410,290	489.4%
2037	381,644	191,609	330,525				2,271,466	595.2%	687.2%	421,415	2,180,113	517.3%
2038	324,951	162,872	280,955				2,027,286	623.9%	721.6%	358,279	1,947,125	543.5%
2039	274,894	137,530	237,239				1,785,097	649.4%	752.4%	302,601	1,716,223	567.2%
2040	231,078	115,386	199,040				1,556,740	673.7%	782.1%	253,948	1,498,415	590.0%
2041	193,240	96,275	166,074				1,342,274	694.6%	808.2%	211,926	1,293,650	610.4%
2042	160,728	79,889	137,809				1,146,815	713.5%	832.2%	175,889	1,106,629	629.2%
2043	133,073	65,984	113,822				966,682	726.4%	849.3%	145,288	933,964	642.8%
2044	109,637	54,227	93,541				808,182	737.1%	864.0%	119,409	781,860	654.8%
2045	89,854	44,318	76,448				667,560	742.9%	873.2%	97,592	646,564	662.5%
2046	73,264	36,022	62,139				550,559	751.5%	886.0%	79,327	533,855	673.0%
2047	59,265	29,021	50,061				454,830	767.5%	908.6%	63,910	441,426	690.7%
2048	47,467	23,115	39,873				375,113	790.3%	940.8%	50,906	364,287	715.6%
2049	38,077	18,445	31,817				307,443	807.4%	966.3%	40,622	298,786	735.5%
2050	30,398	14,634	25,243				249,541	820.9%	988.6%	32,229	242,673	753.0%
2051	24,159	11,546	19,916				204,475	846.4%	1026.7%	25,429	198,848	782.0%
2052	19,122	9,062	15,632				165,952	867.9%	1061.6%	19,959	161,408	808.7%
2053	15,077	7,077	12,209				134,577	892.6%	1102.3%	15,589	130,938	840.0%
2054	11,854	5,505	9,497				110,509	932.2%	1163.6%	12,126	107,579	887.1%
2055	9,302	4,269	7,364				92,709	996.6%	1258.9%	9,404	89,992	957.0%
2056	7,292	3,303	5,697				79,531	1090.7%	1396.0%	7,275	76,921	1057.4%
2057	5,718	2,553	4,404				66,976	1171.4%	1520.9%	5,624	64,805	1152.4%
2058	4,486	1,973	3,403				56,408	1257.4%	1657.7%	4,345	54,650	1257.7%
2059	3,520	1,524	2,629				48,189	1368.9%	1833.3%	3,357	46,763	1393.1%
2060	2,766	1,178	2,032				42,289	1528.8%	2080.7%	2,595	41,086	1583.0%
2061	2,176	912	1,573				36,516	1678.1%	2321.0%	2,009	35,537	1768.7%
2062	1,710	706	1,217				31,148	1821.3%	2558.4%	1,555	30,337	1951.2%
2063	1,344	546	943				26,567	1976.7%	2818.2%	1,204	25,874	2149.2%
2064	1,055	423	730				22,561	2138.4%	3091.4%	932	21,951	2355.4%
2065	827	327	565				19,309	2336.2%	3420.4%	721	18,758	2602.0%
2066	647	253	437				16,226	2509.3%	3715.2%	558	15,719	2818.4%
2067	503	195	336				13,172	2621.1%	3919.2%	429	12,700	2959.0%
2068	389	149	258				10,575	2718.5%	4102.6%	329	10,130	3077.5%
2069	299	114	197				8,677	2901.8%	4414.0%	251	8,239	3282.0%
2070	228	86	149				7,369	3227.8%	4943.9%	190	6,943	3647.6%
2071	173	65	112				6,151	3560.8%	5485.7%	143	5,755	4018.8%
2072	130	49	84				5,021	3865.3%	5984.0%	107	4,668	4356.8%
2073	97	36	62				3,898	4026.2%	6256.7%	80	3,606	4532.5%
2074	71	26	46				3,185	4480.2%	6992.3%	58	2,935	5046.6%
2075	52	19	33				2,503	4827.0%	7564.7%	42	2,302	5447.0%
2076	38	14	24				1,762	4686.1%	7362.6%	31	1,617	5289.6%
2077	27	10	17				1,103	4093.4%	6446.3%	22	1,009	4620.0%
2078	19	7	12				521	2738.6%	4325.6%	15	474	3082.1%
2079	13	5	8				213	1585.2%	2506.4%	11	192	1773.2%
2080	9	3	6				(5)	-57.2%	-90.4%	8	(7)	-89.7%
	Without Interest											
Past	49,735,085	40,587,915	51,910,923	21,708,839	13,206,877	210,688	35,126,404	70.6%	67.7%	51,910,923	35,126,404	67.7%
Future	19,590,173	9,902,742	17,082,230				70,941,499	362.1%	415.3%	20,632,583	67,941,071	329.3%
Lifetime	69,325,258	50,490,657	68,993,153				106,067,903	153.0%	153.7%	72,543,506	103,067,475	142.1%
	With 4.5% Interest											
Past	81,310,604	68,988,749	84,179,314	32,157,960	15,013,490	216,586	47,388,036	58.3%	56.3%	84,179,314	47,388,036	56.3%
Future	14,680,065	7,431,961	12,820,132				47,873,689	326.1%	373.4%	15,264,123	45,872,054	300.5%
Lifetime	95,990,669	76,420,710	96,999,446				95,261,725	99.2%	98.2%	99,443,437	93,260,090	93.8%

Exhibit 3b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 37.5% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	6,486	6,486	6,486	-	-	-	-	0.0%	0.0%	6,486	-	0.0%
2002	291,082	291,082	291,082	5,592	-	-	5,592	1.9%	1.9%	291,082	5,592	1.9%
2003	997,381	986,152	986,152	750	-	-	750	0.1%	0.1%	986,152	750	0.1%
2004	1,059,763	1,021,401	1,021,401	9,721	-	-	9,721	0.9%	1.0%	1,021,401	9,721	1.0%
2005	1,094,347	1,034,010	1,034,010	32,529	-	-	32,529	3.0%	3.1%	1,034,010	32,529	3.1%
2006	1,098,676	1,035,103	1,035,103	13,897	-	-	13,897	1.3%	1.3%	1,035,103	13,897	1.3%
2007	1,100,910	1,034,262	1,034,262	9,103	-	-	9,103	0.8%	0.9%	1,034,262	9,103	0.9%
2008	1,100,275	1,034,189	1,034,189	18,069	-	-	18,069	1.6%	1.7%	1,034,189	18,069	1.7%
2009	1,105,176	1,036,599	1,036,599	54,299	105,854	-	160,154	14.5%	15.4%	1,036,599	160,154	15.4%
2010	1,177,611	1,025,630	1,538,445	21,220	-	-	21,220	1.8%	1.4%	1,538,445	21,220	1.4%
2011	1,305,271	1,019,932	1,529,898	65,377	123,562	-	188,939	14.5%	12.3%	1,529,898	188,939	12.3%
2012	1,346,152	1,045,645	1,568,468	7,800	-	-	7,800	0.6%	0.5%	1,568,468	7,800	0.5%
2013	1,350,648	1,032,573	1,548,859	65,748	-	-	65,748	4.9%	4.2%	1,548,859	65,748	4.2%
2014	1,371,794	1,041,478	1,562,217	35,839	-	-	35,839	2.6%	2.3%	1,562,217	35,839	2.3%
2015	1,391,390	1,015,119	1,522,679	8,730	-	-	8,730	0.6%	0.6%	1,522,679	8,730	0.6%
2016	1,481,018	1,013,136	1,519,705	64,771	-	-	64,771	4.4%	4.3%	1,519,705	64,771	4.3%
2017	1,528,745	1,001,537	1,727,651	120,168	119,181	-	239,349	15.7%	13.9%	1,727,651	239,349	13.9%
2018	1,552,897	994,460	1,715,443	207,978	-	-	207,978	13.4%	12.1%	1,715,443	207,978	12.1%
2019	1,616,710	973,477	1,679,248	182,014	194,352	0	376,366	23.3%	22.4%	1,679,248	376,366	22.4%
2020	1,709,445	960,186	1,656,320	69,999	25,712	18,100	113,810	6.7%	6.9%	1,656,320	113,810	6.9%
2021	1,815,415	949,682	1,638,201	20,290	1,235,077	126,913	1,382,280	76.1%	84.4%	1,638,201	1,382,280	84.4%
2022	1,832,725	936,930	1,616,205				4,167,431	227.4%	257.9%	1,616,205	4,167,431	257.9%
2023	1,739,937	889,012	1,533,546				4,224,332	242.8%	275.5%	1,539,875	4,220,159	274.1%
2024	1,639,927	837,280	1,444,308				4,228,391	257.8%	292.8%	1,707,313	4,049,983	237.2%
2025	1,532,932	781,942	1,348,849				4,200,165	274.0%	311.4%	1,722,523	3,937,024	228.6%
2026	1,419,884	723,617	1,248,239				4,121,884	290.3%	330.2%	1,594,040	3,868,189	242.7%
2027	1,303,888	663,934	1,145,286				4,001,269	306.9%	349.4%	1,462,566	3,758,186	257.0%
2028	1,188,467	604,597	1,042,930				3,851,376	324.1%	369.3%	1,331,855	3,619,777	271.8%
2029	1,073,134	545,686	941,309				3,657,411	340.8%	388.5%	1,202,081	3,439,605	286.1%
2030	964,309	489,767	844,848				3,449,233	357.7%	408.3%	1,078,897	3,245,542	300.8%
2031	860,986	436,721	753,343				3,227,660	374.9%	428.4%	962,043	3,038,641	315.9%
2032	763,221	386,578	666,846				3,010,320	394.4%	451.4%	851,584	2,840,134	333.5%
2033	671,924	339,830	586,206				2,777,465	413.4%	473.8%	748,604	2,635,510	352.1%
2034	587,919	296,907	512,164				2,544,022	432.7%	496.7%	654,049	2,417,600	369.6%
2035	510,954	257,631	444,414				2,311,607	452.4%	520.1%	567,530	2,197,469	387.2%
2036	441,159	222,075	383,080				2,086,389	472.9%	544.6%	489,205	1,983,647	405.5%
2037	378,474	190,194	328,084				1,855,845	490.3%	565.7%	418,974	1,764,493	421.1%
2038	322,569	161,807	279,118				1,631,011	505.6%	584.3%	356,442	1,550,851	435.1%
2039	273,196	136,775	235,936				1,414,167	517.6%	599.4%	301,298	1,345,294	446.5%
2040	229,986	114,898	198,199				1,215,291	528.4%	613.2%	253,107	1,156,967	457.1%
2041	192,503	95,950	165,515				1,031,940	536.1%	623.5%	211,367	983,316	465.2%
2042	160,261	79,684	137,456				869,551	542.6%	632.6%	175,535	829,366	472.5%
2043	132,762	65,844	113,581				724,093	545.4%	637.5%	145,047	691,375	476.7%
2044	109,427	54,130	93,374				597,210	545.8%	639.6%	119,242	570,888	478.8%
2045	89,695	44,245	76,322				488,941	545.1%	640.6%	97,465	467,945	480.1%
2046	73,145	35,968	62,044				398,978	545.5%	643.1%	79,233	382,274	482.5%
2047	59,177	28,980	49,991				326,560	551.8%	653.2%	63,840	313,155	490.5%
2048	47,404	23,086	39,823				267,542	564.4%	671.8%	50,855	256,716	504.8%
2049	38,032	18,424	31,782				217,269	571.3%	683.6%	40,586	208,613	514.0%
2050	30,367	14,619	25,218				175,114	576.7%	694.4%	32,205	168,246	522.4%
2051	24,137	11,536	19,899				143,175	593.2%	719.5%	25,412	137,549	541.3%
2052	19,107	9,055	15,620				115,775	605.9%	741.2%	19,948	111,231	557.6%
2053	15,068	7,073	12,201				93,003	617.2%	762.3%	15,581	89,364	573.5%
2054	11,848	5,503	9,492				74,428	628.2%	784.1%	12,122	71,498	589.8%
2055	9,298	4,267	7,361				61,335	659.6%	833.2%	9,400	58,618	623.6%
2056	7,289	3,302	5,695				51,736	709.8%	908.4%	7,273	49,127	675.5%
2057	5,716	2,552	4,403				42,368	741.2%	962.3%	5,622	40,197	714.9%
2058	4,485	1,972	3,402				34,023	758.6%	1000.0%	4,345	32,265	742.6%
2059	3,520	1,524	2,628				27,368	777.5%	1041.3%	3,356	25,942	772.9%
2060	2,766	1,178	2,032				22,644	818.7%	1114.2%	2,595	21,441	826.2%
2061	2,176	912	1,573				18,265	839.4%	1161.0%	2,009	17,286	860.4%
2062	1,710	706	1,217				14,931	873.1%	1226.4%	1,555	14,120	908.2%
2063	1,344	546	943				12,519	931.4%	1328.0%	1,204	11,825	982.3%
2064	1,055	423	730				10,756	1019.5%	1473.8%	932	10,146	1088.7%
2065	827	327	565				9,466	1145.4%	1676.9%	721	8,916	1236.8%
2066	647	253	437				8,498	1314.2%	1945.9%	558	7,991	1432.8%
2067	503	195	336				7,729	1538.0%	2299.7%	429	7,257	1690.8%
2068	389	149	258				7,131	1833.2%	2766.6%	329	6,686	2031.3%
2069	299	114	197				6,870	2297.4%	3494.6%	251	6,432	2562.1%
2070	228	86	149				6,579	2881.6%	4413.6%	190	6,153	3232.3%
2071	173	65	112				6,064	3510.5%	5408.2%	143	5,668	3958.1%
2072	130	49	84				5,375	4137.5%	6405.3%	107	5,022	4686.7%
2073	97	36	62				4,467	4613.7%	7169.6%	80	4,175	5247.3%
2074	71	26	46				3,823	5378.2%	8393.7%	58	3,573	6144.0%
2075	52	19	33				3,111	5998.2%	9400.2%	42	2,909	6884.3%
2076	38	14	24				2,289	6086.6%	9563.0%	31	2,143	7012.7%
2077	27	10	17				1,527	5666.8%	8924.1%	22	1,433	6560.2%
2078	19	7	12				842	4424.6%	6988.7%	15	795	5167.4%
2079	13	5	8				442	3294.7%	5209.2%	11	422	3889.7%
2080	9	3	6				148	1575.9%	2493.5%	8	146	1933.7%
	Without Interest											
Past	25,501,191	19,552,139	26,686,419	1,013,896	1,803,738	145,013	2,962,646	11.6%	11.1%	26,686,419	2,962,646	11.1%
Future	18,781,405	9,529,021	16,437,561				63,869,154	340.1%	388.6%	19,987,914	60,868,726	304.5%
Lifetime	44,282,596	29,081,160	43,123,980				66,831,801	150.9%	155.0%	46,674,333	63,831,373	136.8%
	With 4.5% Interest											
Past	38,516,862	30,915,245	40,127,407	1,352,962	2,031,944	149,072	3,533,979	9.2%	8.8%	40,127,407	3,533,979	8.8%
Future	13,979,108	7,107,620	12,260,644				44,382,924	317.5%	362.0%	14,704,635	42,381,289	288.2%
Lifetime	52,495,970	38,022,865	52,388,052				47,916,902	91.3%	91.5%	54,832,042	45,915,267	83.7%

As of 12/31/2021

Exhibit 3c
Continental General Insurance Company
Nationwide Experience
All Pre-Rate Stability Simple Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 63.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	9,476	9,476	9,476	-	-	-	-	0.0%	0.0%	9,476	-	0.0%
2002	452,251	452,251	452,251	133,427	-	-	133,427	29.5%	29.5%	452,251	133,427	29.5%
2003	1,449,750	1,442,998	1,442,998	-	-	-	-	0.0%	0.0%	1,442,998	-	0.0%
2004	1,328,391	1,305,091	1,305,091	26,900	-	-	26,900	2.0%	2.1%	1,305,091	26,900	2.1%
2005	1,287,492	1,251,327	1,251,327	27,452	-	-	27,452	2.1%	2.2%	1,251,327	27,452	2.2%
2006	1,258,611	1,219,370	1,219,370	3,617	-	-	3,617	0.3%	0.3%	1,219,370	3,617	0.3%
2007	1,234,137	1,188,009	1,188,009	389,903	-	-	389,903	31.6%	32.8%	1,188,009	389,903	32.8%
2008	1,210,110	1,164,048	1,164,048	451,596	-	-	451,596	37.3%	38.8%	1,164,048	451,596	38.8%
2009	1,180,623	1,130,294	1,130,294	609,588	-	-	609,588	51.6%	53.9%	1,130,294	609,588	53.9%
2010	1,267,508	1,083,326	1,624,988	331,916	-	-	331,916	26.2%	20.4%	1,624,988	331,916	20.4%
2011	1,297,008	995,695	1,493,543	418,401	-	-	418,401	32.3%	28.0%	1,493,543	418,401	28.0%
2012	1,237,840	941,918	1,412,878	201,946	-	-	201,946	16.3%	14.3%	1,412,878	201,946	14.3%
2013	1,028,611	776,651	1,164,977	609,470	-	-	609,470	59.3%	52.3%	1,164,977	609,470	52.3%
2014	1,013,304	762,797	1,144,195	194,016	-	-	194,016	19.1%	17.0%	1,144,195	194,016	17.0%
2015	1,030,335	714,657	1,071,985	412,414	-	-	412,414	40.0%	38.5%	1,071,985	412,414	38.5%
2016	1,064,833	697,272	1,045,908	482,030	-	-	482,030	45.3%	46.1%	1,045,908	482,030	46.1%
2017	1,136,668	662,290	1,142,450	1,718,381	1,177,115	-	2,895,495	254.7%	253.4%	1,142,450	2,895,495	253.4%
2018	1,179,072	612,990	1,216,019	770,456	468,091	-	1,238,547	105.0%	101.9%	1,216,019	1,238,547	101.9%
2019	1,188,020	575,854	1,313,703	857,861	1,422,795	0	2,280,656	192.0%	173.6%	1,313,703	2,280,656	173.6%
2020	1,150,881	540,406	1,232,836	283,459	451,911	33,649	769,019	66.8%	62.4%	1,232,836	769,019	62.4%
2021	1,098,288	505,279	1,152,700	227,610	2,077,500	235,944	2,541,054	231.4%	220.4%	1,152,700	2,541,054	220.4%
2022	1,148,242	521,224	1,189,076				2,584,001	225.0%	217.3%	1,189,076	2,584,001	217.3%
2023	1,099,105	498,395	1,136,995				2,811,969	255.8%	247.3%	1,144,150	2,807,536	245.4%
2024	1,043,610	472,671	1,078,311				3,127,587	299.7%	290.0%	1,379,795	2,920,770	211.7%
2025	987,031	446,483	1,018,567				3,374,375	341.9%	331.3%	1,453,997	3,043,557	209.3%
2026	928,667	419,473	956,950				3,586,327	386.2%	374.8%	1,367,439	3,241,895	237.1%
2027	868,156	391,464	893,052				3,778,763	435.3%	423.1%	1,277,130	3,424,579	268.1%
2028	806,683	363,023	828,170				3,923,356	486.4%	473.7%	1,185,078	3,563,925	300.7%
2029	745,101	334,569	763,257				4,013,574	538.7%	525.8%	1,092,730	3,653,595	334.4%
2030	683,827	306,319	698,810				4,075,500	596.0%	583.2%	1,000,855	3,717,519	371.4%
2031	623,487	278,583	635,535				4,090,179	656.0%	643.6%	910,523	3,739,212	410.7%
2032	564,437	251,534	573,828				4,081,985	723.2%	711.4%	822,338	3,748,585	455.8%
2033	507,164	225,368	514,134				4,036,395	795.9%	785.1%	736,959	3,730,086	506.1%
2034	452,131	200,293	456,931				3,938,120	871.0%	861.9%	655,091	3,652,450	557.5%
2035	399,924	176,588	402,852				3,800,845	950.4%	943.5%	577,658	3,534,251	611.8%
2036	351,108	154,504	352,472				3,634,379	1035.1%	1031.1%	505,493	3,388,206	670.3%
2037	305,986	134,166	306,075				3,437,910	1123.5%	1123.2%	439,014	3,212,280	731.7%
2038	264,725	115,632	263,793				3,211,405	1213.1%	1217.4%	378,415	3,007,866	794.9%
2039	227,444	98,951	225,739				2,973,873	1307.5%	1317.4%	323,861	2,792,819	862.4%
2040	194,175	84,118	191,900				2,721,681	1401.7%	1418.3%	275,315	2,562,471	930.7%
2041	164,390	70,938	161,831				2,470,593	1502.9%	1526.7%	232,283	2,332,010	1004.0%
2042	138,537	59,527	135,800				2,221,779	1603.7%	1636.1%	194,941	2,102,599	1078.6%
2043	116,082	49,669	113,311				1,984,518	1709.6%	1751.4%	162,666	1,883,246	1157.7%
2044	96,658	41,187	93,960				1,756,148	1816.9%	1869.0%	134,916	1,670,405	1238.1%
2045	80,104	33,987	77,536				1,560,930	1948.6%	2013.2%	111,337	1,488,394	1336.8%
2046	66,051	27,904	63,657				1,371,825	2076.9%	2155.0%	91,411	1,311,244	1434.4%
2047	54,197	22,798	52,009				1,200,447	2215.0%	2308.2%	74,687	1,150,422	1540.3%
2048	44,250	18,533	42,280				1,042,160	2355.1%	2464.9%	60,719	1,001,220	1648.9%
2049	35,953	14,992	34,201				903,996	2514.4%	2643.2%	49,118	870,789	1772.8%
2050	29,064	12,066	27,527				786,252	2705.2%	2856.3%	39,534	759,720	1921.7%
2051	23,372	9,661	22,039				677,202	2897.5%	3072.8%	31,653	656,020	2072.5%
2052	18,698	7,694	17,552				568,821	3042.2%	3240.8%	25,210	552,548	2191.8%
2053	14,885	6,098	13,911				470,306	3159.7%	3380.9%	19,980	457,854	2291.5%
2054	11,797	4,812	10,977				385,070	3264.2%	3508.0%	15,767	375,470	2381.4%
2055	9,310	3,781	8,626				315,642	3390.4%	3659.0%	12,391	307,922	2485.1%
2056	7,316	2,960	6,752				253,273	3461.7%	3750.9%	9,699	246,961	2546.1%
2057	5,725	2,308	5,264				202,514	3537.3%	3846.9%	7,562	197,726	2614.7%
2058	4,456	1,790	4,084				156,930	3521.4%	3842.5%	5,867	153,191	2611.2%
2059	3,451	1,382	3,152				123,433	3577.1%	3915.4%	4,529	120,380	2658.3%
2060	2,660	1,062	2,423				98,188	3691.7%	4052.5%	3,481	95,757	2751.2%
2061	2,040	813	1,854				78,980	3871.7%	4260.5%	2,663	77,082	2894.5%
2062	1,557	619	1,412				63,297	4064.2%	4481.6%	2,029	61,928	3052.2%
2063	1,181	469	1,069				51,499	4361.2%	4818.2%	1,535	50,545	3291.8%
2064	888	352	803				44,245	4980.6%	5511.0%	1,153	43,593	3779.7%
2065	663	262	599				37,806	5701.1%	6315.4%	860	37,387	4347.3%
2066	491	194	443				31,793	6475.4%	7179.6%	636	31,551	4959.6%
2067	360	142	325				24,916	6913.5%	7673.8%	466	24,790	5314.7%
2068	262	103	236				19,848	7574.8%	8415.4%	339	19,793	5841.4%
2069	189	74	170				16,291	8628.4%	9591.6%	244	16,271	6668.3%
2070	135	53	121				12,015	8914.3%	9912.5%	174	12,017	6901.5%
2071	95	38	86				8,638	9067.8%	10084.6%	123	8,654	7032.4%
2072	67	26	60				4,998	7488.9%	8334.6%	86	5,019	5826.0%
2073	46	18	42				3,023	6526.4%	7268.8%	60	3,043	5092.8%
2074	32	12	29				1,623	5106.9%	5696.3%	41	1,640	4005.6%
2075	22	8	19				554	2563.2%	2860.6%	28	568	2039.9%
2076	15	6	13				(63)	-433.6%	-483.7%	19	(55)	-294.5%
2077	10	4	9				(401)	-4108.5%	-4582.6%	13	(396)	-3148.7%
2078	6	3	6				(533)	-8241.1%	-9196.9%	8	(530)	-6364.9%
2079	4	2	4				(494)	-11893.1%	-13214.0%	5	(493)	-9189.3%
2080	3	1	2				(435)	-16410.8%	-18072.4%	3	(434)	-12546.7%
	Without Interest											
Past	23,103,212	18,032,002	24,179,048	8,150,443	5,597,411	269,594	14,017,448	60.7%	58.0%	24,179,048	14,017,448	58.0%
Future	13,136,024	5,869,708	13,390,638				86,149,850	655.8%	643.4%	18,013,151	80,451,455	446.6%
Lifetime	36,239,236	23,901,710	37,569,686				100,167,299	276.4%	266.6%	42,192,200	94,468,904	223.9%
	With 4.5% Interest											
Past	37,075,188	30,582,090	38,515,438	11,377,243	6,175,810	277,141	17,830,195	48.1%	46.3%	38,515,438	17,830,195	46.3%
Future	9,535,271	4,279,087	9,761,934				51,706,329	542.3%	529.7%	12,872,650	48,169,842	374.2%
Lifetime	46,610,459	34,861,177	48,277,372				69,536,523	149.2%	144.0%	51,388,088	66,000,037	128.4%

Exhibit 3d
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 63.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	2,283	2,283	2,283	-	-	-	-	0.0%	0.0%	2,283	-	0.0%
2002	162,195	162,195	162,195	-	-	-	-	0.0%	0.0%	162,195	-	0.0%
2003	482,499	481,033	481,033	-	-	-	-	0.0%	0.0%	481,033	-	0.0%
2004	524,950	518,890	518,890	-	-	-	-	0.0%	0.0%	518,890	-	0.0%
2005	529,008	517,704	517,704	-	-	-	-	0.0%	0.0%	517,704	-	0.0%
2006	525,290	513,152	513,152	-	-	-	-	0.0%	0.0%	513,152	-	0.0%
2007	534,068	517,613	517,613	-	-	-	-	0.0%	0.0%	517,613	-	0.0%
2008	533,592	516,776	516,776	-	-	-	-	0.0%	0.0%	516,776	-	0.0%
2009	537,168	520,410	520,410	-	-	-	-	0.0%	0.0%	520,410	-	0.0%
2010	601,612	519,104	778,656	-	-	-	-	0.0%	0.0%	778,656	-	0.0%
2011	650,256	503,560	755,340	-	-	-	-	0.0%	0.0%	755,340	-	0.0%
2012	670,792	516,203	774,304	-	-	-	-	0.0%	0.0%	774,304	-	0.0%
2013	658,424	501,983	752,974	57,529	-	-	57,529	8.7%	7.6%	752,974	57,529	7.6%
2014	709,222	536,799	805,199	50,788	-	-	50,788	7.2%	6.3%	805,199	50,788	6.3%
2015	736,708	513,020	769,530	66,367	-	-	66,367	9.0%	8.6%	769,530	66,367	8.6%
2016	788,759	517,213	775,819	25,355	-	-	25,355	3.2%	3.3%	775,819	25,355	3.3%
2017	883,448	513,016	884,953	76,724	-	-	76,724	8.7%	8.7%	884,953	76,724	8.7%
2018	981,740	507,805	1,007,358	15,300	-	-	15,300	1.6%	1.5%	1,007,358	15,300	1.5%
2019	1,030,469	500,185	1,141,077	83,905	-	0	83,905	8.1%	7.4%	1,141,077	83,905	7.4%
2020	1,073,569	504,481	1,150,879	16,200	-	16,938	33,138	3.1%	2.9%	1,150,879	33,138	2.9%
2021	1,077,358	496,549	1,132,783	16,650	395,443	118,765	530,858	49.3%	46.9%	1,132,783	530,858	46.9%
2022	1,101,906	500,856	1,142,610				2,360,827	214.2%	206.6%	1,142,610	2,360,827	206.6%
2023	1,062,028	482,233	1,100,123				2,594,016	244.3%	235.8%	1,107,278	2,589,584	233.9%
2024	1,014,908	460,492	1,050,526				2,799,558	275.8%	266.5%	1,352,010	2,592,741	191.8%
2025	964,693	437,170	997,321				2,985,558	309.5%	299.4%	1,432,750	2,654,741	185.3%
2026	910,955	412,130	940,196				3,138,338	344.5%	333.8%	1,350,685	2,793,906	206.9%
2027	854,009	385,613	879,703				3,248,397	380.4%	369.3%	1,263,781	2,894,214	229.0%
2028	795,335	358,335	817,474				3,313,262	416.6%	405.3%	1,174,383	2,953,831	251.5%
2029	735,947	330,789	754,634				3,332,340	452.8%	441.6%	1,084,106	2,972,361	274.2%
2030	676,398	303,252	691,812				3,324,348	491.5%	480.5%	993,856	2,966,368	298.5%
2031	617,444	276,087	629,841				3,274,125	530.3%	519.8%	904,829	2,923,157	323.1%
2032	559,517	249,503	569,193				3,200,176	572.0%	562.2%	817,703	2,866,776	350.6%
2033	503,160	223,715	510,364				3,092,760	614.7%	606.0%	733,189	2,786,452	380.0%
2034	448,879	198,952	453,872				2,938,811	654.7%	647.5%	652,032	2,653,142	406.9%
2035	397,293	175,505	400,381				2,757,060	694.0%	688.6%	575,187	2,490,466	433.0%
2036	348,989	153,633	350,486				2,553,798	731.8%	728.6%	503,507	2,307,625	458.3%
2037	304,289	133,470	304,488				2,338,916	768.7%	768.1%	437,427	2,113,286	483.1%
2038	263,373	115,080	262,533				2,109,820	801.1%	803.6%	377,155	1,906,280	505.4%
2039	226,372	98,515	224,742				1,881,715	831.2%	837.3%	322,865	1,700,661	526.7%
2040	193,247	83,748	191,056				1,664,544	861.4%	871.2%	274,471	1,505,334	548.4%
2041	163,915	70,734	161,366				1,458,432	889.7%	903.8%	231,819	1,319,849	569.3%
2042	138,181	59,377	135,458				1,264,161	914.9%	933.2%	194,599	1,144,981	588.4%
2043	115,802	49,552	113,044				1,083,984	936.1%	958.9%	162,399	982,712	605.1%
2044	96,500	41,120	93,807				925,684	959.3%	986.8%	134,763	839,940	623.3%
2045	79,983	33,936	77,419				788,802	986.2%	1018.9%	111,221	716,266	644.0%
2046	65,959	27,865	63,569				664,783	1007.9%	1045.8%	91,324	604,202	661.6%
2047	54,129	22,769	51,944				554,750	1024.9%	1068.0%	74,622	504,724	676.4%
2048	44,200	18,512	42,232				459,237	1039.0%	1087.4%	60,671	418,298	689.5%
2049	35,916	14,977	34,166				377,206	1050.2%	1104.0%	49,084	343,999	700.8%
2050	29,038	12,055	27,502				306,231	1054.6%	1113.5%	39,509	279,699	707.9%
2051	23,353	9,653	22,021				248,122	1062.5%	1126.7%	31,636	226,940	717.4%
2052	18,685	7,688	17,540				195,530	1046.5%	1114.8%	25,197	179,257	711.4%
2053	14,875	6,094	13,902				153,540	1032.2%	1104.4%	19,972	141,088	706.4%
2054	11,791	4,809	10,971				120,267	1020.0%	1096.2%	15,761	110,667	702.2%
2055	9,306	3,780	8,622				93,766	1007.6%	1087.5%	12,387	86,047	694.7%
2056	7,314	2,959	6,750				73,084	999.3%	1082.8%	9,697	66,772	688.6%
2057	5,723	2,307	5,263				56,461	986.5%	1072.9%	7,560	51,673	683.5%
2058	4,455	1,790	4,083				44,502	998.9%	1089.9%	5,866	40,763	694.9%
2059	3,450	1,382	3,152				36,131	1047.3%	1146.4%	4,528	33,079	730.6%
2060	2,659	1,062	2,422				28,796	1082.9%	1188.7%	3,480	26,365	757.6%
2061	2,040	812	1,854				22,583	1107.2%	1218.4%	2,663	20,685	776.8%
2062	1,557	619	1,412				16,741	1075.1%	1185.5%	2,029	15,372	757.7%
2063	1,181	468	1,069				12,104	1025.1%	1132.5%	1,535	11,150	726.2%
2064	888	352	803				8,635	972.1%	1075.6%	1,153	7,983	692.2%
2065	663	262	599				5,941	895.8%	992.4%	860	5,521	642.0%
2066	491	194	443				3,861	786.3%	871.8%	636	3,619	568.9%
2067	360	142	325				2,426	673.0%	747.0%	466	2,300	493.0%
2068	262	103	236				1,483	565.9%	628.7%	339	1,427	421.2%
2069	189	74	170				918	486.1%	540.3%	244	898	367.8%
2070	135	53	121				524	389.0%	432.6%	174	527	302.6%
2071	95	38	86				264	277.3%	308.4%	123	280	227.3%
2072	67	26	60				107	160.5%	178.6%	86	128	148.7%
2073	46	18	42				34	74.2%	82.7%	60	54	90.7%
2074	32	12	29				1	2.5%	2.7%	41	17	42.4%
2075	22	8	19				(17)	-79.6%	-88.9%	28	(4)	-13.1%
2076	15	6	13				(1)	-7.3%	-8.2%	19	7	36.5%
2077	10	4	9				1	7.1%	7.9%	13	6	46.8%
2078	6	3	6				4	54.3%	60.6%	8	7	79.1%
2079	4	2	4				15	357.3%	397.0%	5	15	285.1%
2080	3	1	2				2	88.8%	97.8%	3	4	101.3%
	Without Interest											
Past	13,693,412	9,879,972	14,478,928	408,818	395,443	135,703	939,963	6.9%	6.5%	14,478,928	939,963	6.5%
Future	12,912,042	5,774,698	13,173,890				61,917,464	479.5%	470.0%	17,796,404	56,219,069	315.9%
Lifetime	26,605,454	15,654,670	27,652,818				62,857,427	236.3%	227.3%	32,275,331	57,159,032	177.1%
	With 4.5% Interest											
Past	20,253,039	15,584,890	21,308,985	514,306	404,242	139,502	1,058,051	5.2%	5.0%	21,308,985	1,058,051	5.0%
Future	9,347,512	4,199,159	9,579,595				39,706,590	424.8%	414.5%	12,690,310	36,170,104	285.0%
Lifetime	29,600,550	19,784,049	30,888,579				40,764,641	137.7%	132.0%	33,999,295	37,228,154	109.5%

As of 12/31/2021

Exhibit 3e
Continental General Insurance Company
Nationwide Experience
All Pre-Rate Stability Compound Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 156.4% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	29,412	29,412	29,412	-	-	-	-	0.0%	0.0%	29,412	-	0.0%
2002	1,465,789	1,465,789	1,465,789	11,632	-	-	11,632	0.8%	0.8%	1,465,789	11,632	0.8%
2003	5,031,788	5,010,053	5,010,053	4,650	-	-	4,650	0.1%	0.1%	5,010,053	4,650	0.1%
2004	4,572,494	4,488,262	4,488,262	490,692	-	-	490,692	10.7%	10.9%	4,488,262	490,692	10.9%
2005	4,391,525	4,266,363	4,266,363	2,422,002	1,146,004	-	3,568,007	81.2%	83.6%	4,266,363	3,568,007	83.6%
2006	4,341,345	4,199,989	4,199,989	882,227	347,183	-	1,229,410	28.3%	29.3%	4,199,989	1,229,410	29.3%
2007	4,265,764	4,101,040	4,101,040	361,977	-	-	361,977	8.5%	8.8%	4,101,040	361,977	8.8%
2008	4,167,799	4,007,858	4,007,858	20,213	-	-	20,213	0.5%	0.5%	4,007,858	20,213	0.5%
2009	4,024,245	3,862,141	3,862,141	1,314,939	-	-	1,314,939	32.7%	34.0%	3,862,141	1,314,939	34.0%
2010	4,326,471	3,698,220	5,547,329	1,704,339	725,876	-	2,430,215	56.2%	43.8%	5,547,329	2,430,215	43.8%
2011	4,629,817	3,510,062	5,265,093	2,083,714	-	-	2,083,714	45.0%	39.6%	5,265,093	2,083,714	39.6%
2012	4,233,707	3,171,470	4,757,204	1,280,919	-	-	1,280,919	30.3%	26.9%	4,757,204	1,280,919	26.9%
2013	3,204,372	2,365,104	3,547,656	1,330,366	544,865	-	1,875,231	58.5%	52.9%	3,547,656	1,875,231	52.9%
2014	3,073,343	2,253,670	3,380,505	1,186,177	904,883	-	2,091,059	68.0%	61.9%	3,380,505	2,091,059	61.9%
2015	3,068,339	2,159,586	3,239,380	558,083	-	-	558,083	18.2%	17.2%	3,239,380	558,083	17.2%
2016	3,158,542	2,106,874	3,160,311	2,956,750	1,857,020	-	4,813,770	152.4%	152.3%	3,160,311	4,813,770	152.3%
2017	3,312,332	1,990,966	3,434,417	2,394,527	2,374,889	-	4,769,416	144.0%	138.9%	3,434,417	4,769,416	138.9%
2018	3,517,803	1,923,149	3,815,046	3,448,299	4,634,417	-	8,082,716	229.8%	211.9%	3,815,046	8,082,716	211.9%
2019	3,548,124	1,817,096	4,145,365	2,107,004	3,312,260	0	5,419,264	152.7%	130.7%	4,145,365	5,419,264	130.7%
2020	3,663,149	1,779,620	4,059,870	761,419	3,483,907	278,045	4,523,370	123.5%	111.4%	4,059,870	4,523,370	111.4%
2021	3,622,206	1,699,623	3,877,372	408,360	7,480,812	1,949,603	9,838,774	271.6%	253.7%	3,877,372	9,838,774	253.7%
2022	3,823,583	1,768,277	4,033,992				8,061,399	210.8%	199.8%	4,033,992	8,061,399	199.8%
2023	3,661,486	1,695,137	3,867,137				9,365,429	255.8%	242.2%	3,926,392	9,344,725	238.0%
2024	3,489,940	1,617,289	3,689,543				10,774,161	308.7%	292.0%	6,208,034	9,746,563	157.0%
2025	3,324,078	1,541,185	3,515,924				12,544,257	377.4%	356.8%	7,190,333	10,787,069	150.0%
2026	3,165,838	1,467,600	3,348,054				14,185,639	448.1%	423.7%	6,865,878	12,225,674	178.1%
2027	3,004,275	1,392,164	3,175,960				15,973,791	531.7%	503.0%	6,525,932	13,805,130	211.5%
2028	2,838,530	1,314,970	2,999,857				17,785,584	626.6%	592.9%	6,176,263	15,400,980	249.4%
2029	2,673,234	1,237,419	2,822,939				19,648,025	735.0%	696.0%	5,819,716	17,054,883	293.1%
2030	2,506,028	1,158,918	2,643,854				21,571,779	860.8%	815.9%	5,456,412	18,770,354	344.0%
2031	2,337,723	1,079,917	2,463,629				23,443,779	1002.8%	951.6%	5,088,931	20,449,574	401.8%
2032	2,168,406	1,000,538	2,282,539				25,395,911	1171.2%	1112.6%	4,718,376	22,248,141	471.5%
2033	1,998,262	920,741	2,100,497				27,198,921	1361.1%	1294.9%	4,345,837	23,994,463	552.1%
2034	1,829,463	841,918	1,920,677				28,749,846	1571.5%	1496.9%	3,975,903	25,453,377	640.2%
2035	1,662,653	764,200	1,743,378				30,078,762	1809.1%	1725.3%	3,610,464	26,704,453	739.6%
2036	1,499,756	688,464	1,570,602				31,036,362	2069.4%	1976.1%	3,253,983	27,632,778	849.2%
2037	1,342,712	615,571	1,404,309				31,610,381	2354.2%	2251.0%	2,910,375	28,225,469	969.8%
2038	1,192,356	545,935	1,245,449				31,731,812	2661.3%	2547.8%	2,581,799	28,426,690	1101.0%
2039	1,049,823	480,072	1,095,193				31,346,924	2985.9%	2862.2%	2,270,828	28,174,104	1240.7%
2040	916,416	418,536	954,810				30,630,775	3342.5%	3208.0%	1,980,270	27,628,500	1395.2%
2041	793,067	361,774	825,320				29,453,020	3713.8%	3568.7%	1,712,252	26,662,671	1557.2%
2042	680,834	310,158	707,568				28,011,018	4114.2%	3958.8%	1,468,209	25,460,327	1734.1%
2043	579,731	263,716	601,619				26,223,672	4523.4%	4358.9%	1,248,535	23,924,498	1916.2%
2044	489,631	222,376	507,309				24,242,546	4951.2%	4778.7%	1,052,947	22,198,622	2108.2%
2045	410,327	186,039	424,414				22,233,555	5418.5%	5238.7%	880,898	20,430,855	2319.3%
2046	341,229	154,430	352,304				20,216,877	5924.7%	5738.5%	731,231	18,647,058	2550.1%
2047	281,633	127,213	290,213				18,188,505	6458.2%	6267.3%	602,354	16,839,971	2795.7%
2048	230,787	104,022	237,307				16,250,139	7041.2%	6847.7%	492,541	15,100,200	3065.8%
2049	187,823	84,461	192,682				14,430,472	7683.0%	7489.3%	399,917	13,458,762	3365.4%
2050	151,844	68,108	155,376				12,792,300	8424.7%	8233.1%	322,484	11,973,580	3712.9%
2051	121,987	54,567	124,484				11,340,801	9296.7%	9110.3%	258,364	10,654,801	4123.9%
2052	97,432	43,459	99,145				9,877,516	10137.9%	9962.7%	205,771	9,314,912	4526.8%
2053	77,389	34,419	78,522				8,564,865	11067.3%	10907.7%	162,968	8,105,351	4973.6%
2054	61,143	27,117	61,862				7,409,829	12118.8%	11978.0%	128,391	7,039,741	5483.1%
2055	48,059	21,257	48,493				6,427,307	13373.7%	13254.1%	100,645	6,128,105	6088.8%
2056	37,595	16,587	37,839				5,596,954	14887.7%	14791.5%	78,534	5,353,726	6817.1%
2057	29,266	12,885	29,395				4,838,605	16533.4%	16460.4%	61,010	4,646,782	7616.4%
2058	22,690	9,975	22,756				4,206,400	18538.6%	18484.6%	47,231	4,055,090	8585.6%
2059	17,530	7,700	17,566				3,652,818	20837.8%	20794.3%	36,460	3,537,013	9701.0%
2060	13,503	5,932	13,533				3,146,251	23299.7%	23248.2%	28,090	3,059,108	10890.4%
2061	10,376	4,564	10,413				2,689,889	25924.0%	25832.9%	21,613	2,624,811	12144.4%
2062	7,955	3,509	8,005				2,295,617	28857.1%	28675.6%	16,617	2,247,537	13525.2%
2063	6,088	2,698	6,155				1,965,653	32284.8%	31937.8%	12,776	1,929,443	15102.0%
2064	4,656	2,076	4,736				1,680,180	36084.0%	35473.4%	9,833	1,652,371	16805.0%
2065	3,563	1,602	3,654				1,415,075	39713.7%	38725.0%	7,586	1,392,906	18361.0%
2066	2,730	1,240	2,828				1,179,144	43186.7%	41688.9%	5,872	1,160,645	19764.9%
2067	2,098	963	2,198				1,005,109	47913.0%	45729.4%	4,563	988,765	21667.1%
2068	1,615	751	1,713				857,039	53078.0%	50021.3%	3,557	842,297	23677.0%
2069	1,246	587	1,339				732,806	58831.1%	54712.6%	2,781	719,545	25872.9%
2070	962	460	1,049				601,706	62533.1%	57383.3%	2,177	590,252	27108.7%
2071	739	357	815				489,838	66241.8%	60091.0%	1,693	480,700	28397.7%
2072	563	275	628				403,120	71562.7%	64201.1%	1,304	395,148	30304.7%
2073	426	210	480				327,383	76857.8%	68261.5%	996	320,707	32200.5%
2074	320	159	363				264,798	82733.7%	72858.1%	755	259,692	34407.1%
2075	239	120	273				203,915	85391.6%	74622.7%	567	200,528	35335.9%
2076	176	89	203				151,702	86228.4%	74863.0%	421	149,960	35634.4%
2077	128	65	148				111,875	87532.1%	75546.3%	308	110,921	36066.5%
2078	91	47	106				81,437	89245.9%	76518.4%	221	81,043	36665.6%
2079	65	33	76				59,220	91800.0%	78374.8%	157	59,197	37722.8%
2080	45	23	53				42,075	93188.6%	79378.5%	110	42,223	38355.8%
	Without Interest											
Past	75,648,364	59,906,347	79,660,455	25,728,287	26,812,116	2,227,647	54,768,050	72.4%	68.8%	79,660,455	54,768,050	68.8%
Future	49,202,143	22,684,875	51,751,288				714,794,570	1452.8%	1381.2%	97,052,460	646,974,188	666.6%
Lifetime	124,850,507	82,591,222	131,411,743				769,562,620	616.4%	585.6%	176,712,915	701,742,238	397.1%
	With 4.5% Interest											
Past	122,759,130	102,382,666	127,939,450	37,551,765	32,044,847	2,290,008	71,886,620	58.6%	56.2%	127,939,450	71,886,620	56.2%
Future	34,577,659	15,969,094	36,430,494				354,960,973	1026.6%	974.4%	65,876,922	318,888,570	484.1%
Lifetime	157,336,789	118,351,760	164,369,944				426,847,594	271.3%	259.7%	193,816,372	390,775,191	201.6%

Exhibit 3f
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 156.4% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	8,712	8,712	8,712	-	-	-	-	0.0%	0.0%	8,712	-	0.0%
2002	445,549	445,549	445,549	-	-	-	-	0.0%	0.0%	445,549	-	0.0%
2003	1,572,307	1,567,252	1,567,252	-	-	-	-	0.0%	0.0%	1,567,252	-	0.0%
2004	1,742,172	1,717,406	1,717,406	43,484	-	-	43,484	2.5%	2.5%	1,717,406	43,484	2.5%
2005	1,757,258	1,716,685	1,716,685	-	-	-	-	0.0%	0.0%	1,716,685	-	0.0%
2006	1,757,550	1,711,503	1,711,503	-	-	-	-	0.0%	0.0%	1,711,503	-	0.0%
2007	1,775,381	1,717,857	1,717,857	149,959	-	-	149,959	8.4%	8.7%	1,717,857	149,959	8.7%
2008	1,773,442	1,716,865	1,716,865	-	-	-	-	0.0%	0.0%	1,716,865	-	0.0%
2009	1,781,004	1,717,631	1,717,631	72,807	-	-	72,807	4.1%	4.2%	1,717,631	72,807	4.2%
2010	1,960,418	1,694,598	2,541,897	3,407	-	-	3,407	0.2%	0.1%	2,541,897	3,407	0.1%
2011	2,209,003	1,668,452	2,502,678	104,356	-	-	104,356	4.7%	4.2%	2,502,678	104,356	4.2%
2012	2,306,832	1,727,975	2,591,962	-	-	-	-	0.0%	0.0%	2,591,962	-	0.0%
2013	2,317,632	1,707,560	2,561,341	2,136	-	-	2,136	0.1%	0.1%	2,561,341	2,136	0.1%
2014	2,353,616	1,723,327	2,584,991	3,472	-	-	3,472	0.1%	0.1%	2,584,991	3,472	0.1%
2015	2,425,969	1,705,012	2,557,518	-	-	-	-	0.0%	0.0%	2,557,518	-	0.0%
2016	2,545,937	1,702,975	2,554,462	82,157	-	-	82,157	3.2%	3.2%	2,554,462	82,157	3.2%
2017	2,782,583	1,680,658	2,899,135	1,664	-	-	1,664	0.1%	0.1%	2,899,135	1,664	0.1%
2018	3,089,898	1,696,737	3,365,903	2,470	-	-	2,470	0.1%	0.1%	3,365,903	2,470	0.1%
2019	3,272,952	1,679,169	3,830,710	59,338	-	0	59,338	1.8%	1.5%	3,830,710	59,338	1.5%
2020	3,479,322	1,691,031	3,857,771	59,395	-	123,728	183,123	5.3%	4.7%	3,857,771	183,123	4.7%
2021	3,565,794	1,674,227	3,819,435	31,061	2,380,487	867,561	3,279,109	92.0%	85.9%	3,819,435	3,279,109	85.9%
2022	3,593,013	1,668,913	3,807,312				6,651,558	185.1%	174.7%	3,807,312	6,651,558	174.7%
2023	3,486,749	1,619,293	3,694,113				7,709,749	221.1%	208.7%	3,753,368	7,689,045	204.9%
2024	3,358,071	1,559,660	3,558,072				8,831,527	263.0%	248.2%	6,076,563	7,803,929	128.4%
2025	3,220,950	1,495,724	3,412,214				10,036,857	311.6%	294.1%	7,086,623	8,279,669	116.8%
2026	3,085,665	1,431,984	3,266,803				11,264,236	365.1%	344.8%	6,784,627	9,304,271	137.1%
2027	2,940,340	1,363,657	3,110,928				12,499,671	425.1%	401.8%	6,460,901	10,331,010	159.9%
2028	2,790,236	1,293,004	2,949,747				13,758,462	493.1%	466.4%	6,126,153	11,373,858	185.7%
2029	2,634,874	1,219,884	2,782,937				14,968,508	568.1%	537.9%	5,779,714	12,375,366	214.1%
2030	2,475,403	1,144,895	2,611,863				16,166,565	653.1%	619.0%	5,424,421	13,365,140	246.4%
2031	2,313,121	1,068,670	2,437,969				17,277,253	746.9%	708.7%	5,063,272	14,283,047	282.1%
2032	2,148,701	991,545	2,262,023				18,355,448	854.3%	811.5%	4,697,860	15,207,678	323.7%
2033	1,983,092	914,000	2,085,119				19,248,150	970.6%	923.1%	4,330,458	16,043,691	370.5%
2034	1,817,444	836,611	1,908,571				19,906,650	1095.3%	1043.0%	3,963,797	16,610,181	419.0%
2035	1,653,168	760,026	1,733,856				20,343,100	1230.6%	1173.3%	3,600,941	16,968,790	471.2%
2036	1,492,453	685,246	1,563,260				20,478,467	1372.1%	1310.0%	3,246,641	17,074,882	525.9%
2037	1,336,981	613,067	1,398,598				20,294,336	1517.9%	1451.0%	2,904,663	16,909,423	582.1%
2038	1,187,840	543,982	1,240,993				19,758,667	1663.4%	1592.2%	2,577,344	16,453,544	638.4%
2039	1,046,294	478,560	1,091,745				18,960,417	1812.2%	1736.7%	2,267,380	15,787,596	696.3%
2040	913,813	417,429	952,286				17,966,770	1966.1%	1886.7%	1,977,746	14,964,495	756.6%
2041	791,380	361,039	823,643				16,738,765	2115.1%	2032.3%	1,710,575	13,948,416	815.4%
2042	679,604	309,630	706,364				15,350,256	2258.7%	2173.1%	1,467,004	12,799,565	872.5%
2043	578,810	263,337	600,754				13,887,547	2399.3%	2311.7%	1,247,670	11,588,374	928.8%
2044	488,947	222,110	506,703				12,397,754	2535.6%	2446.7%	1,052,341	10,353,830	983.9%
2045	409,754	185,819	423,911				10,977,658	2679.1%	2589.6%	880,396	9,174,958	1042.1%
2046	340,750	154,248	351,888				9,602,007	2817.9%	2728.7%	730,814	8,032,189	1099.1%
2047	281,233	127,062	289,867				8,291,408	2948.2%	2860.4%	602,008	6,942,873	1153.3%
2048	230,454	103,897	237,021				7,106,198	3083.6%	2998.1%	492,255	5,956,259	1210.0%
2049	187,547	84,358	192,447				6,036,172	3218.5%	3136.5%	399,681	5,064,462	1267.1%
2050	151,616	68,024	155,183				5,108,221	3369.2%	3291.7%	322,291	4,289,500	1330.9%
2051	121,802	54,498	124,327				4,297,303	3528.1%	3456.4%	258,208	3,611,304	1398.6%
2052	97,282	43,404	99,018				3,546,128	3645.2%	3581.3%	205,644	2,983,524	1450.8%
2053	77,268	34,375	78,420				2,912,552	3769.4%	3714.0%	162,866	2,453,038	1506.2%
2054	61,048	27,082	61,782				2,359,165	3864.4%	3818.6%	128,311	1,989,077	1550.2%
2055	47,985	21,229	48,430				1,893,551	3946.1%	3909.8%	100,582	1,594,348	1585.1%
2056	37,537	16,565	37,791				1,525,482	4063.9%	4036.6%	78,486	1,282,254	1633.7%
2057	29,222	12,869	29,359				1,212,860	4150.5%	4131.2%	60,974	1,021,037	1674.6%
2058	22,657	9,963	22,729				964,018	4254.8%	4241.4%	47,204	812,708	1721.7%
2059	17,505	7,691	17,546				746,899	4266.8%	4256.9%	36,440	631,094	1731.9%
2060	13,485	5,926	13,518				570,517	4230.7%	4220.4%	28,075	483,374	1721.7%
2061	10,363	4,559	10,401				433,024	4178.7%	4163.1%	21,602	367,945	1703.3%
2062	7,946	3,506	7,997				325,840	4100.9%	4074.3%	16,609	277,760	1672.3%
2063	6,082	2,695	6,149				248,760	4090.3%	4045.6%	12,770	212,551	1664.4%
2064	4,652	2,074	4,732				192,641	4141.4%	4070.6%	9,829	164,833	1677.1%
2065	3,560	1,601	3,651				153,365	4308.0%	4200.1%	7,584	131,196	1730.0%
2066	2,728	1,239	2,827				126,353	4631.4%	4470.1%	5,870	107,854	1837.2%
2067	2,096	963	2,197				108,925	5196.0%	4958.6%	4,562	92,581	2029.3%
2068	1,614	751	1,713				95,732	5932.5%	5590.2%	3,557	80,989	2277.1%
2069	1,245	587	1,339				84,191	6762.5%	6288.5%	2,781	70,930	2550.9%
2070	962	459	1,048				71,781	7463.0%	6847.8%	2,177	60,327	2771.1%
2071	739	357	815				57,381	7762.1%	7041.0%	1,693	48,243	2850.3%
2072	563	275	628				49,499	8789.4%	7884.9%	1,304	41,527	3185.1%
2073	426	210	480				41,302	9698.3%	8613.2%	996	34,626	3476.9%
2074	320	159	363				31,915	9973.2%	8782.5%	755	26,810	3552.3%
2075	239	120	273				21,947	9191.7%	8032.3%	567	18,560	3270.7%
2076	176	89	203				12,493	7102.2%	6165.9%	421	10,752	2555.0%
2077	128	65	148				7,663	5995.8%	5174.7%	308	6,709	2181.4%
2078	91	47	106				4,137	4533.5%	3887.0%	221	3,743	1693.5%
2079	65	33	76				1,717	2661.5%	2272.3%	157	1,694	1079.4%
2080	45	23	53				438	969.7%	826.0%	110	586	532.7%
	Without Interest											
Past	44,923,327	32,671,182	47,987,263	615,706	2,380,487	991,290	3,987,482	8.9%	8.3%	47,987,263	3,987,482	8.3%
Future	48,188,134	22,239,088	50,734,310				422,069,956	875.9%	831.9%	96,035,482	354,249,574	368.9%
Lifetime	93,111,461	54,910,271	98,721,572				426,057,438	457.6%	431.6%	144,022,745	358,237,056	248.7%
	With 4.5% Interest											
Past	66,549,698	51,421,006	70,464,990	954,326	2,433,458	1,019,040	4,406,824	6.6%	6.3%	70,464,990	4,406,824	6.3%
Future	33,716,711	15,591,230	35,568,467				229,941,714	682.0%	646.5%	65,014,896	193,869,311	298.2%
Lifetime	100,266,409	67,012,235	106,033,458				234,348,538	233.7%	221.0%	135,479,886	198,276,135	146.4%

As of 12/31/2021

Exhibit 3g
Continental General Insurance Company
Nationwide Experience
All Pre-Rate Stability Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	90,773	90,773	90,773	-	-	-	-	0.0%	0.0%	90,773	-	0.0%
2002	2,927,388	2,927,388	2,927,388	609,064	-	-	609,064	20.8%	20.8%	2,927,388	609,064	20.8%
2003	9,669,259	9,608,516	9,608,516	388,423	-	-	388,423	4.0%	4.0%	9,608,516	388,423	4.0%
2004	8,974,337	8,760,076	8,760,076	1,181,778	-	-	1,181,778	13.2%	13.5%	8,760,076	1,181,778	13.5%
2005	8,686,666	8,368,619	8,368,619	2,706,056	1,146,004	-	3,852,060	44.3%	46.0%	8,368,619	3,852,060	46.0%
2006	8,550,228	8,208,341	8,208,341	2,058,199	554,824	-	2,613,023	30.6%	31.8%	8,208,341	2,613,023	31.8%
2007	8,346,185	7,974,781	7,974,781	1,222,259	-	-	1,222,259	14.6%	15.3%	7,974,781	1,222,259	15.3%
2008	8,155,261	7,790,688	7,790,688	1,337,528	-	-	1,337,528	16.4%	17.2%	7,790,688	1,337,528	17.2%
2009	7,892,732	7,523,983	7,523,983	2,800,539	105,854	-	2,906,393	36.8%	38.6%	7,523,983	2,906,393	38.6%
2010	8,360,337	7,181,921	10,772,882	3,491,461	725,876	-	4,217,336	50.4%	39.1%	10,772,882	4,217,336	39.1%
2011	8,813,118	6,761,929	10,142,893	3,463,028	123,562	-	3,586,590	40.7%	35.4%	10,142,893	3,586,590	35.4%
2012	8,196,151	6,234,828	9,352,242	3,027,765	-	-	3,027,765	36.9%	32.4%	9,352,242	3,027,765	32.4%
2013	6,743,118	5,069,528	7,604,291	3,075,994	544,865	-	3,620,859	53.7%	47.6%	7,604,291	3,620,859	47.6%
2014	6,518,791	4,862,706	7,294,059	2,829,111	1,095,496	-	3,924,608	60.2%	53.8%	7,294,059	3,924,608	53.8%
2015	6,492,544	4,611,488	6,917,231	2,821,604	344,872	-	3,166,476	48.8%	45.8%	6,917,231	3,166,476	45.8%
2016	6,572,724	4,404,549	6,606,824	4,720,134	2,742,249	-	7,462,383	113.5%	112.9%	6,606,824	7,462,383	112.9%
2017	6,623,336	4,078,460	7,035,344	5,626,230	4,535,953	-	10,162,183	153.4%	144.4%	7,035,344	10,162,183	144.4%
2018	6,753,452	3,856,765	7,309,145	6,365,078	6,459,114	-	12,824,192	189.9%	175.5%	7,309,145	12,824,192	175.5%
2019	6,755,685	3,608,892	7,556,567	5,209,205	7,883,062	0	13,092,268	193.8%	173.3%	7,556,567	13,092,268	173.3%
2020	6,733,691	3,399,226	7,154,325	1,808,195	5,758,571	337,991	7,904,757	117.4%	110.5%	7,154,325	7,904,757	110.5%
2021	6,630,884	3,202,808	6,751,459	845,919	13,596,101	2,369,938	16,811,958	253.5%	249.0%	6,751,459	16,811,958	249.0%
2022	7,016,271	3,324,821	7,008,995				14,637,093	208.6%	208.8%	7,008,995	14,637,093	208.8%
2023	6,652,230	3,153,233	6,659,616				16,271,412	244.6%	244.3%	6,732,354	16,242,103	241.3%
2024	6,284,324	2,978,740	6,300,998				17,966,337	285.9%	285.1%	9,383,978	16,553,513	176.4%
2025	5,924,839	2,807,160	5,948,115				20,168,228	340.4%	339.1%	10,431,626	17,817,082	170.8%
2026	5,574,432	2,638,365	5,600,982				22,019,144	395.0%	393.1%	9,875,096	19,461,053	197.1%
2027	5,221,509	2,468,235	5,249,961				23,960,403	458.9%	456.4%	9,301,291	21,194,475	227.9%
2028	4,869,033	2,298,675	4,898,703				25,832,751	530.6%	527.3%	8,720,942	22,857,117	262.1%
2029	4,518,288	2,129,888	4,548,573				27,638,627	611.7%	607.6%	8,135,595	24,467,700	300.7%
2030	4,174,860	1,964,407	4,203,732				29,455,113	705.5%	700.7%	7,552,384	26,092,016	345.5%
2031	3,838,219	1,802,479	3,865,027				31,146,285	811.5%	805.8%	6,974,017	27,612,094	395.9%
2032	3,508,432	1,644,237	3,532,852				32,895,393	937.6%	931.1%	6,401,936	29,244,038	456.8%
2033	3,186,862	1,490,225	3,208,233				34,431,799	1080.4%	1073.2%	5,838,794	30,779,077	527.1%
2034	2,876,799	1,342,395	2,895,426				35,657,482	1239.5%	1231.5%	5,290,697	31,948,922	603.9%
2035	2,579,095	1,200,918	2,594,954				36,620,985	1419.9%	1411.2%	4,759,963	32,865,943	690.5%
2036	2,296,236	1,066,930	2,309,408				37,183,773	1619.3%	1610.1%	4,251,935	33,431,274	786.3%
2037	2,030,342	941,346	2,040,909				37,319,756	1838.1%	1828.6%	3,770,804	33,617,862	891.5%
2038	1,782,032	824,440	1,790,196				36,970,503	2074.6%	2065.2%	3,318,493	33,381,681	1005.9%
2039	1,552,162	716,553	1,558,171				36,105,894	2326.2%	2317.2%	2,897,290	32,683,146	1128.1%
2040	1,341,668	618,039	1,345,750				34,909,195	2601.9%	2594.0%	2,509,533	31,689,386	1262.8%
2041	1,150,696	528,987	1,153,225				33,265,887	2890.9%	2884.6%	2,156,462	30,288,331	1404.5%
2042	980,099	449,575	981,177				31,379,612	3201.7%	3198.2%	1,839,038	28,669,555	1558.9%
2043	828,885	379,369	828,753				29,174,872	3519.8%	3520.3%	1,556,489	26,741,709	1718.1%
2044	695,926	317,789	694,810				26,806,877	3852.0%	3858.2%	1,307,271	24,650,887	1885.7%
2045	580,285	264,344	578,397				24,462,045	4215.5%	4229.3%	1,089,827	22,565,814	2070.6%
2046	480,543	218,356	478,100				22,139,261	4607.1%	4630.7%	901,969	20,492,157	2271.9%
2047	395,095	179,031	392,282				19,843,782	5022.5%	5058.6%	740,951	18,431,818	2487.6%
2048	322,505	145,670	319,461				17,667,412	5478.2%	5530.4%	604,165	16,465,707	2725.4%
2049	261,853	117,898	258,701				15,641,910	5973.5%	6046.3%	489,657	14,628,337	2987.5%
2050	211,306	94,808	208,146				13,828,094	6544.1%	6643.5%	394,247	12,975,973	3291.3%
2051	169,518	75,773	166,439				12,222,478	7210.1%	7343.5%	315,447	11,509,669	3648.7%
2052	135,251	60,215	132,328				10,612,289	7846.4%	8019.7%	250,940	10,028,868	3996.5%
2053	107,350	47,595	104,641				9,169,747	8541.9%	8763.1%	198,537	8,694,142	4379.1%
2054	84,794	37,434	82,335				7,905,409	9323.0%	9601.5%	156,284	7,522,791	4813.5%
2055	66,672	29,307	64,484				6,835,658	10252.7%	10600.6%	122,439	6,526,019	5330.0%
2056	52,203	22,849	50,289				5,929,758	11359.1%	11791.5%	95,508	5,677,608	5944.6%
2057	40,709	17,746	39,064				5,108,096	12548.0%	13076.3%	74,196	4,909,314	6616.7%
2058	31,633	13,738	30,243				4,419,739	13972.1%	14614.0%	57,443	4,262,931	7421.1%
2059	24,501	10,606	23,347				3,824,440	15609.4%	16380.5%	44,346	3,704,156	8352.9%
2060	18,929	8,173	17,989				3,286,729	17363.2%	18271.1%	34,166	3,195,951	9354.2%
2061	14,592	6,289	13,840				2,805,385	19225.5%	20270.5%	26,286	2,737,429	10414.2%
2062	11,223	4,834	10,635				2,390,062	21296.5%	22472.8%	20,201	2,339,802	11582.5%
2063	8,613	3,713	8,166				2,043,719	23727.4%	25026.6%	15,515	2,005,863	12928.2%
2064	6,600	2,851	6,269				1,746,986	26470.8%	27866.6%	11,918	1,717,916	14414.6%
2065	5,053	2,191	4,817				1,472,190	29135.9%	30560.4%	9,167	1,449,051	15807.0%
2066	3,868	1,687	3,708				1,227,163	31726.3%	33094.9%	7,066	1,207,915	17094.4%
2067	2,961	1,301	2,859				1,043,197	35234.7%	36491.6%	5,459	1,026,256	18799.0%
2068	2,266	1,004	2,207				887,463	39169.3%	40211.9%	4,225	872,219	20642.1%
2069	1,733	776	1,706				757,775	43714.8%	44423.2%	3,276	744,055	22711.4%
2070	1,325	599	1,319				621,090	46863.7%	47093.6%	2,542	609,212	23967.4%
2071	1,007	460	1,013				504,627	50088.5%	49817.9%	1,959	495,108	25273.7%
2072	760	350	772				413,139	54364.0%	53530.8%	1,497	404,835	27039.2%
2073	569	265	583				334,305	58742.7%	57293.4%	1,135	327,356	28834.8%
2074	423	198	437				269,606	63747.1%	61626.0%	854	264,267	30949.4%
2075	312	147	326				206,973	66275.9%	63540.3%	638	203,398	31900.9%
2076	228	108	240				153,400	67239.5%	64005.7%	470	151,521	32224.5%
2077	165	79	174				112,576	68427.0%	64716.1%	342	111,534	32614.7%
2078	117	56	124				81,425	69742.9%	65520.8%	245	80,987	33090.1%
2079	82	40	88				58,939	71807.2%	67142.0%	173	58,896	34018.1%
2080	57	28	61				41,634	72825.6%	67882.2%	121	41,783	34502.0%
	Without Interest											
Past	148,486,661	118,526,264	155,750,427	55,587,569	45,616,404	2,707,929	103,911,902	70.0%	66.7%	155,750,427	103,911,902	66.7%
Future	81,928,341	38,457,324	82,224,156				871,885,920	1064.2%	1060.4%	135,698,195	795,366,714	586.1%
Lifetime	230,415,001	156,983,588	237,974,583				975,797,822	423.5%	410.0%	291,448,621	899,278,617	308.6%
	With 4.5% Interest											
Past	241,144,922	201,953,505	250,634,202	81,086,968	53,234,148	2,783,735	137,104,851	56.9%	54.7%	250,634,202	137,104,851	54.7%
Future	58,792,994	27,680,142	59,012,561				454,540,991	773.1%	770.2%	94,013,696	412,930,466	439.2%
Lifetime	299,937,916	229,633,647	309,646,762				591,645,842	197.3%	191.1%	344,647,897	550,035,318	159.6%

Exhibit 3h
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	17,480	17,480	17,480	-	-	-	-	0.0%	0.0%	17,480	-	0.0%
2002	898,826	898,826	898,826	5,592	-	-	5,592	0.6%	0.6%	898,826	5,592	0.6%
2003	3,052,187	3,034,436	3,034,436	750	-	-	750	0.0%	0.0%	3,034,436	750	0.0%
2004	3,326,885	3,257,697	3,257,697	53,205	-	-	53,205	1.6%	1.6%	3,257,697	53,205	1.6%
2005	3,380,613	3,268,399	3,268,399	32,529	-	-	32,529	1.0%	1.0%	3,268,399	32,529	1.0%
2006	3,381,516	3,259,758	3,259,758	13,897	-	-	13,897	0.4%	0.4%	3,259,758	13,897	0.4%
2007	3,410,359	3,269,732	3,269,732	159,062	-	-	159,062	4.7%	4.9%	3,269,732	159,062	4.9%
2008	3,407,309	3,267,830	3,267,830	18,069	-	-	18,069	0.5%	0.6%	3,267,830	18,069	0.6%
2009	3,423,348	3,274,640	3,274,640	127,107	105,854	-	232,961	6.8%	7.1%	3,274,640	232,961	7.1%
2010	3,739,642	3,239,332	4,858,998	24,627	-	-	24,627	0.7%	0.5%	4,858,998	24,627	0.5%
2011	4,164,530	3,191,944	4,787,916	169,733	123,562	-	293,295	7.0%	6.1%	4,787,916	293,295	6.1%
2012	4,323,776	3,289,823	4,934,734	7,800	-	-	7,800	0.2%	0.2%	4,934,734	7,800	0.2%
2013	4,326,703	3,242,116	4,863,173	125,413	-	-	125,413	2.9%	2.6%	4,863,173	125,413	2.6%
2014	4,434,632	3,301,605	4,952,407	90,099	-	-	90,099	2.0%	1.8%	4,952,407	90,099	1.8%
2015	4,554,067	3,233,152	4,849,728	75,097	-	-	75,097	1.6%	1.5%	4,849,728	75,097	1.5%
2016	4,815,714	3,233,324	4,849,986	172,283	-	-	172,283	3.6%	3.6%	4,849,986	172,283	3.6%
2017	5,194,776	3,195,211	5,511,739	198,556	119,181	-	317,737	6.1%	5.8%	5,511,739	317,737	5.8%
2018	5,624,534	3,199,002	6,088,703	225,748	-	-	225,748	4.0%	3.7%	6,088,703	225,748	3.7%
2019	5,920,130	3,152,831	6,651,036	325,257	194,352	0	519,609	8.8%	7.8%	6,651,036	519,609	7.8%
2020	6,262,336	3,155,698	6,664,970	145,594	25,712	158,766	330,071	5.3%	5.0%	6,664,970	330,071	5.0%
2021	6,458,567	3,120,458	6,590,420	68,001	4,011,006	1,113,240	5,192,247	80.4%	78.8%	6,590,420	5,192,247	78.8%
2022	6,527,644	3,106,699	6,566,126				13,179,816	201.9%	200.7%	6,566,126	13,179,816	200.7%
2023	6,288,714	2,990,538	6,327,782				14,528,097	231.0%	229.6%	6,400,521	14,498,787	226.5%
2024	6,012,906	2,857,432	6,052,906				15,859,476	263.8%	262.0%	9,135,886	14,446,653	158.1%
2025	5,718,575	2,714,836	5,758,385				17,222,580	301.2%	299.1%	10,241,896	14,871,434	145.2%
2026	5,416,505	2,567,730	5,455,238				18,524,458	342.0%	339.6%	9,729,352	15,966,366	164.1%
2027	5,098,237	2,413,204	5,135,918				19,749,338	387.4%	384.5%	9,187,248	16,983,410	184.9%
2028	4,774,037	2,255,937	4,810,152				20,923,100	438.3%	435.0%	8,632,391	17,947,466	207.9%
2029	4,443,956	2,096,360	4,478,879				21,958,258	494.1%	490.3%	8,065,901	18,787,332	232.9%
2030	4,116,111	1,937,913	4,148,522				22,940,147	557.3%	553.0%	7,497,174	19,577,050	261.1%
2031	3,791,550	1,781,477	3,821,153				23,779,037	627.2%	622.3%	6,930,144	20,244,846	292.1%
2032	3,471,439	1,627,625	3,498,063				24,565,944	707.7%	702.3%	6,367,147	20,914,588	328.5%
2033	3,158,176	1,477,545	3,181,689				25,118,375	795.3%	789.5%	5,812,251	21,465,653	369.3%
2034	2,854,242	1,332,470	2,874,607				25,389,483	889.5%	883.2%	5,269,878	21,680,923	411.4%
2035	2,561,415	1,193,162	2,578,651				25,411,767	992.1%	985.5%	4,743,659	21,656,724	456.5%
2036	2,282,601	1,060,954	2,296,826				25,118,654	1100.4%	1093.6%	4,239,353	21,366,154	504.0%
2037	2,019,744	936,731	2,031,170				24,489,097	1212.5%	1205.7%	3,761,064	20,787,203	552.7%
2038	1,773,782	820,869	1,782,644				23,499,497	1324.8%	1318.2%	3,310,941	19,910,675	601.4%
2039	1,545,862	713,849	1,552,424				22,256,299	1439.7%	1433.6%	2,891,543	18,833,551	651.3%
2040	1,337,046	616,076	1,341,542				20,846,605	1559.2%	1553.9%	2,505,324	17,626,795	703.6%
2041	1,147,798	527,724	1,150,524				19,229,137	1675.3%	1671.3%	2,153,761	16,251,581	754.6%
2042	978,046	448,692	979,277				17,483,968	1787.6%	1785.4%	1,837,138	14,773,912	804.2%
2043	827,374	378,733	827,379				15,695,624	1897.0%	1897.0%	1,555,115	13,262,461	852.8%
2044	694,875	317,360	693,884				13,920,649	2003.3%	2006.2%	1,306,346	11,764,659	900.6%
2045	579,433	264,000	577,653				12,255,401	2115.1%	2121.6%	1,089,082	10,359,170	951.2%
2046	479,854	218,081	477,501				10,665,769	2222.7%	2233.7%	901,371	9,018,665	1000.6%
2047	394,539	178,811	391,802				9,172,717	2324.9%	2341.2%	740,471	7,760,753	1048.1%
2048	322,057	145,495	319,077				7,832,978	2432.2%	2454.9%	603,781	6,631,272	1098.3%
2049	261,495	117,759	258,395				6,630,647	2535.7%	2566.1%	489,351	5,617,074	1147.9%
2050	211,021	94,698	207,904				5,589,566	2648.8%	2688.5%	394,005	4,737,446	1202.4%
2051	169,292	75,687	166,248				4,688,601	2769.5%	2820.2%	315,256	3,975,793	1261.1%
2052	135,074	60,148	132,178				3,857,434	2855.8%	2918.4%	250,789	3,274,013	1305.5%
2053	107,212	47,542	104,523				3,159,095	2946.6%	3022.4%	198,419	2,683,490	1352.4%
2054	84,687	37,393	82,245				2,553,860	3015.7%	3105.2%	156,193	2,171,242	1390.1%
2055	66,589	29,276	64,414				2,048,652	3076.6%	3180.4%	122,370	1,739,013	1421.1%
2056	52,140	22,826	50,236				1,650,303	3165.1%	3285.1%	95,456	1,398,153	1464.7%
2057	40,662	17,728	39,024				1,311,690	3225.9%	3361.2%	74,156	1,112,907	1500.8%
2058	31,598	13,725	30,214				1,042,543	3299.4%	3450.5%	57,414	885,735	1542.7%
2059	24,475	10,596	23,326				810,399	3311.1%	3474.3%	44,324	690,115	1557.0%
2060	18,910	8,166	17,973				621,957	3289.0%	3460.6%	34,150	531,179	1555.4%
2061	14,578	6,284	13,828				473,872	3250.5%	3426.8%	26,274	405,916	1544.9%
2062	11,213	4,830	10,627				357,512	3188.4%	3364.1%	20,193	307,252	1521.6%
2063	8,606	3,710	8,160				273,383	3176.5%	3350.1%	15,510	235,527	1518.6%
2064	6,595	2,849	6,265				212,032	3215.1%	3384.3%	11,914	182,962	1535.7%
2065	5,050	2,190	4,815				168,772	3342.2%	3505.4%	9,164	145,633	1589.1%
2066	3,866	1,686	3,706				138,712	3588.2%	3742.7%	7,064	119,464	1691.1%
2067	2,959	1,300	2,857				119,079	4024.0%	4167.3%	5,458	102,138	1871.4%
2068	2,265	1,003	2,206				104,346	4607.4%	4729.8%	4,225	89,103	2109.1%
2069	1,733	775	1,705				91,979	5308.1%	5393.8%	3,276	78,259	2389.2%
2070	1,325	599	1,319				78,884	5953.9%	5982.9%	2,541	67,007	2636.5%
2071	1,007	460	1,013				63,709	6325.1%	6290.8%	1,959	54,190	2766.5%
2072	760	350	772				54,981	7236.1%	7125.1%	1,497	46,677	3117.9%
2073	569	265	583				45,804	8049.7%	7851.0%	1,135	38,855	3422.7%
2074	423	198	437				35,739	8451.3%	8170.0%	854	30,401	3560.5%
2075	312	147	326				25,040	8019.1%	7688.0%	638	21,466	3366.8%
2076	228	108	240				14,781	6479.5%	6167.8%	470	12,902	2744.0%
2077	165	79	174				9,190	5586.2%	5283.2%	342	8,148	2382.6%
2078	117	56	124				4,982	4267.5%	4009.2%	245	4,545	1857.0%
2079	82	40	88				2,174	2648.5%	2476.5%	173	2,131	1230.7%
2080	57	28	61				588	1028.2%	958.4%	121	736	607.9%
	Without Interest											
Past	84,117,930	62,103,294	89,152,610	2,038,419	4,579,667	1,272,005	7,890,092	9.4%	8.9%	89,152,610	7,890,092	8.9%
Future	79,881,580	37,542,807	80,345,760				547,856,574	685.8%	681.9%	133,819,799	471,337,369	352.2%
Lifetime	163,999,510	99,646,101	169,498,370				555,746,666	338.9%	327.9%	222,972,409	479,227,461	214.9%
	With 4.5% Interest											
Past	125,319,599	97,921,140	131,901,382	2,821,594	4,869,645	1,307,614	8,998,853	7.2%	6.8%	131,901,382	8,998,853	6.8%
Future	57,043,330	26,898,009	57,408,706				314,031,228	550.5%	547.0%	92,409,841	272,420,704	294.8%
Lifetime	182,362,929	124,819,149	189,310,088				323,030,081	177.1%	170.6%	224,311,223	281,419,557	125.5%

As of 12/31/2021

Exhibit 4a
Continental General Insurance Company
Virginia Experience
All Pre-Rate Stability Non-Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 37.5% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	32,952	32,952	32,952	-	-	-	-	0.0%	0.0%	32,952	-	0.0%
2003	174,528	174,528	174,528	-	-	-	-	0.0%	0.0%	174,528	-	0.0%
2004	158,178	158,178	158,178	-	-	-	-	0.0%	0.0%	158,178	-	0.0%
2005	157,485	157,485	157,485	-	-	-	-	0.0%	0.0%	157,485	-	0.0%
2006	157,481	157,481	157,481	-	-	-	-	0.0%	0.0%	157,481	-	0.0%
2007	155,213	155,213	155,213	1,600	-	-	1,600	1.0%	1.0%	155,213	1,600	1.0%
2008	144,152	144,152	144,152	11,800	-	-	11,800	8.2%	8.2%	144,152	11,800	8.2%
2009	146,660	146,660	146,660	-	-	-	-	0.0%	0.0%	146,660	-	0.0%
2010	170,463	140,304	170,463	3,244	-	-	3,244	1.9%	1.9%	170,463	3,244	1.9%
2011	184,739	123,159	184,739	7,101	-	-	7,101	3.8%	3.8%	184,739	7,101	3.8%
2012	159,964	106,643	159,964	6,259	-	-	6,259	3.9%	3.9%	159,964	6,259	3.9%
2013	139,771	93,181	139,771	6,728	-	-	6,728	4.8%	4.8%	139,771	6,728	4.8%
2014	134,275	89,516	134,275	-	-	-	-	0.0%	0.0%	134,275	-	0.0%
2015	132,233	88,156	132,233	-	-	-	-	0.0%	0.0%	132,233	-	0.0%
2016	133,528	89,019	133,528	17,225	-	-	17,225	12.9%	12.9%	133,528	17,225	12.9%
2017	126,314	83,973	126,314	136,707	-	-	136,707	108.2%	108.2%	126,314	136,707	108.2%
2018	106,583	61,788	106,583	18,000	-	-	18,000	16.9%	16.9%	106,583	18,000	16.9%
2019	101,138	58,631	101,138	103,288	458,026	0	561,315	555.0%	555.0%	101,138	561,315	555.0%
2020	100,065	58,009	100,065	-	-	1,911	1,911	1.9%	1.9%	100,065	1,911	1.9%
2021	95,267	55,227	95,267	880	-	13,403	14,283	15.0%	15.0%	95,267	14,283	15.0%
2022	92,630	53,698	92,630				230,078	248.4%	248.4%	92,630	230,078	248.4%
2023	86,665	50,240	86,665				228,295	263.4%	263.4%	87,000	228,112	262.2%
2024	80,557	46,700	80,557				229,849	285.3%	285.3%	94,436	222,047	235.1%
2025	74,362	43,109	74,362				232,650	312.9%	312.9%	93,992	221,119	235.3%
2026	68,146	39,505	68,146				230,181	337.8%	337.8%	86,238	218,915	253.8%
2027	62,107	36,004	62,107				227,207	365.8%	365.8%	78,681	216,059	274.6%
2028	56,325	32,652	56,325				221,558	393.4%	393.4%	71,427	210,728	295.0%
2029	50,828	29,465	50,828				215,398	423.8%	423.8%	64,518	205,004	317.7%
2030	45,545	26,403	45,545				206,428	453.2%	453.2%	57,861	196,608	339.8%
2031	40,482	23,468	40,482				193,722	478.5%	478.5%	51,466	184,670	358.8%
2032	35,656	20,670	35,656				181,679	509.5%	509.5%	45,359	173,425	382.3%
2033	31,139	18,052	31,139				169,072	543.0%	543.0%	39,635	162,048	408.9%
2034	26,964	15,631	26,964				152,754	566.5%	566.5%	34,337	146,666	427.1%
2035	23,134	13,411	23,134				136,372	589.5%	589.5%	29,473	131,128	444.9%
2036	19,683	11,411	19,683				121,815	618.9%	618.9%	25,085	117,250	467.4%
2037	16,590	9,618	16,590				107,623	648.7%	648.7%	21,150	103,603	489.8%
2038	13,863	8,036	13,863				94,722	683.3%	683.3%	17,678	91,172	515.7%
2039	11,481	6,656	11,481				80,386	700.2%	700.2%	14,644	77,361	528.3%
2040	9,413	5,457	9,413				67,846	720.7%	720.7%	12,009	65,333	544.0%
2041	7,641	4,430	7,641				57,423	751.5%	751.5%	9,750	55,321	567.4%
2042	6,140	3,559	6,140				46,881	763.6%	763.6%	7,839	45,188	576.5%
2043	4,906	2,844	4,906				37,570	765.7%	765.7%	6,265	36,279	579.1%
2044	3,889	2,254	3,889				28,929	743.9%	743.9%	4,965	28,018	564.3%
2045	3,054	1,770	3,054				22,008	720.6%	720.6%	3,900	21,421	549.3%
2046	2,377	1,378	2,377				17,563	738.9%	738.9%	3,035	17,186	566.2%
2047	1,833	1,063	1,833				14,495	790.7%	790.7%	2,341	14,281	610.1%
2048	1,397	810	1,397				12,183	872.3%	872.3%	1,784	12,094	678.1%
2049	1,051	610	1,051				10,888	1035.5%	1035.5%	1,343	10,865	809.2%
2050	783	454	783				10,388	1327.0%	1327.0%	1,000	10,403	1040.6%
2051	576	334	576				10,313	1790.6%	1790.6%	736	10,350	1407.2%
2052	419	243	419				10,155	2424.8%	2424.8%	535	10,201	1907.4%
2053	301	174	301				10,456	3475.6%	3475.6%	384	10,507	2734.8%
2054	213	124	213				11,244	5268.4%	5268.4%	273	11,289	4142.0%
2055	149	87	149				11,436	7657.3%	7657.3%	191	11,472	6015.0%
2056	103	60	103				11,511	11156.2%	11156.2%	132	11,539	8757.1%
2057	70	41	70				11,254	15976.6%	15976.6%	90	11,274	12533.6%
2058	48	28	48				11,210	23580.9%	23580.9%	61	11,225	18488.9%
2059	32	18	32				10,718	33758.3%	33758.3%	41	10,728	26458.8%
2060	21	12	21				10,468	50015.4%	50015.4%	27	10,475	39189.1%
2061	14	8	14				9,997	73562.6%	73562.6%	17	10,001	57627.9%
2062	9	5	9				9,014	103015.2%	103015.2%	11	9,017	80694.1%
2063	6	3	6				8,066	143019.9%	143019.9%	7	8,069	112024.4%
2064	4	2	4				6,734	189159.6%	189159.6%	5	6,736	148155.9%
2065	2	1	2				5,798	256553.5%	256553.5%	3	5,799	200937.1%
2066	1	1	1				4,806	343318.6%	343318.6%	2	4,807	268891.7%
2067	1	0	1				3,568	429900.0%	429900.0%	1	3,569	336709.2%
2068	0	0	0				2,445	531578.3%	531578.3%	1	2,446	416352.1%
2069	0	0	0				1,335	606654.5%	606654.5%	0	1,335	475162.8%
2070	0	0	0				694	3468850.0%	3468850.0%	0	694	2716583.8%
2071	0	0	0				221	2214100.0%	2214100.0%	0	221	1733825.9%
2072	-	-	-				(107)	0.0%	0.0%	-	(107)	0.0%
2073	-	-	-				(287)	0.0%	0.0%	-	(287)	0.0%
2074	-	-	-				(364)	0.0%	0.0%	-	(364)	0.0%
2075	-	-	-				(378)	0.0%	0.0%	-	(378)	0.0%
2076	-	-	-				(344)	0.0%	0.0%	-	(344)	0.0%
2077	-	-	-				(291)	0.0%	0.0%	-	(291)	0.0%
2078	-	-	-				(230)	0.0%	0.0%	-	(230)	0.0%
2079	-	-	-				(171)	0.0%	0.0%	-	(171)	0.0%
2080	-	-	-				(120)	0.0%	0.0%	-	(120)	0.0%
	Without Interest											
Past	2,710,991	2,174,255	2,710,991	312,832	458,026	15,314	786,172	29.0%	29.0%	2,710,991	786,172	29.0%
Future	880,609	510,498	880,609				3,745,116	425.3%	425.3%	1,062,354	3,611,839	340.0%
Lifetime	3,591,601	2,684,753	3,591,601				4,531,289	126.2%	126.2%	3,773,345	4,398,011	116.6%
	With 4.5% Interest											
Past	4,410,578	3,699,224	4,410,578	386,147	511,306	15,743	913,196	20.7%	20.7%	4,410,578	913,196	20.7%
Future	666,681	386,482	666,681				2,543,326	381.5%	381.5%	793,202	2,452,670	309.2%
Lifetime	5,077,259	4,085,706	5,077,259				3,456,522	68.1%	68.1%	5,203,780	3,365,867	64.7%

Exhibit 4b
Continental General Insurance Company
Virginia Experience
Currently* Active, Pre-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 37.5% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	7,522	7,522	7,522	-	-	-	-	0.0%	0.0%	7,522	-	0.0%
2003	57,714	57,714	57,714	-	-	-	-	0.0%	0.0%	57,714	-	0.0%
2004	56,854	56,854	56,854	-	-	-	-	0.0%	0.0%	56,854	-	0.0%
2005	56,854	56,854	56,854	-	-	-	-	0.0%	0.0%	56,854	-	0.0%
2006	56,854	56,854	56,854	-	-	-	-	0.0%	0.0%	56,854	-	0.0%
2007	56,854	56,854	56,854	-	-	-	-	0.0%	0.0%	56,854	-	0.0%
2008	56,854	56,854	56,854	11,800	-	-	11,800	20.8%	20.8%	56,854	11,800	20.8%
2009	56,936	56,936	56,936	-	-	-	-	0.0%	0.0%	56,936	-	0.0%
2010	65,212	54,541	65,212	-	-	-	-	0.0%	0.0%	65,212	-	0.0%
2011	79,089	52,726	79,089	-	-	-	-	0.0%	0.0%	79,089	-	0.0%
2012	80,591	53,728	80,591	-	-	-	-	0.0%	0.0%	80,591	-	0.0%
2013	80,829	53,886	80,829	-	-	-	-	0.0%	0.0%	80,829	-	0.0%
2014	80,080	53,386	80,080	-	-	-	-	0.0%	0.0%	80,080	-	0.0%
2015	78,898	52,599	78,898	-	-	-	-	0.0%	0.0%	78,898	-	0.0%
2016	79,696	53,131	79,696	17,225	-	-	17,225	21.6%	21.6%	79,696	17,225	21.6%
2017	78,930	52,383	78,930	-	-	-	-	0.0%	0.0%	78,930	-	0.0%
2018	88,192	51,126	88,192	18,000	-	-	18,000	20.4%	20.4%	88,192	18,000	20.4%
2019	86,046	49,882	86,046	22,392	194,352	0	216,745	251.9%	251.9%	86,046	216,745	251.9%
2020	86,413	50,094	86,413	-	-	1,136	1,136	1.3%	1.3%	86,413	1,136	1.3%
2021	90,236	52,311	90,236	-	-	7,967	7,967	8.8%	8.8%	90,236	7,967	8.8%
2022	86,135	49,933	86,135				190,972	221.7%	221.7%	86,135	190,972	221.7%
2023	81,306	47,134	81,306				193,871	238.4%	238.4%	81,641	193,688	237.2%
2024	76,221	44,186	76,221				196,222	257.4%	257.4%	90,101	188,420	209.1%
2025	70,856	41,076	70,856				196,445	277.2%	277.2%	90,485	184,914	204.4%
2026	65,308	37,860	65,308				194,907	298.4%	298.4%	83,401	183,640	220.2%
2027	59,826	34,681	59,826				193,840	324.0%	324.0%	76,399	182,692	239.1%
2028	54,517	31,604	54,517				189,116	346.9%	346.9%	69,619	178,285	256.1%
2029	49,417	28,648	49,417				182,294	368.9%	368.9%	63,108	171,899	272.4%
2030	44,457	25,772	44,457				173,246	389.7%	389.7%	56,772	163,426	287.9%
2031	39,649	22,985	39,649				161,318	406.9%	406.9%	50,633	152,266	300.7%
2032	35,025	20,304	35,025				150,558	429.9%	429.9%	44,728	142,303	318.2%
2033	30,666	17,778	30,666				138,946	453.1%	453.1%	39,162	131,921	336.9%
2034	26,615	15,429	26,615				125,081	470.0%	470.0%	33,988	118,993	350.1%
2035	22,880	13,264	22,880				109,965	480.6%	480.6%	29,219	104,721	358.4%
2036	19,500	11,305	19,500				96,520	495.0%	495.0%	24,902	91,954	369.3%
2037	16,460	9,542	16,460				84,593	513.9%	513.9%	21,020	80,572	383.3%
2038	13,772	7,984	13,772				74,255	539.2%	539.2%	17,587	70,705	402.0%
2039	11,418	6,619	11,418				63,539	556.5%	556.5%	14,581	60,513	415.0%
2040	9,370	5,432	9,370				53,378	569.6%	569.6%	11,966	50,864	425.1%
2041	7,613	4,414	7,613				44,961	590.5%	590.5%	9,723	42,859	440.8%
2042	6,133	3,556	6,133				36,874	601.2%	601.2%	7,833	35,181	449.2%
2043	4,902	2,842	4,902				29,134	594.3%	594.3%	6,260	27,843	444.8%
2044	3,886	2,253	3,886				21,937	564.5%	564.5%	4,962	21,026	423.7%
2045	3,052	1,769	3,052				15,735	515.5%	515.5%	3,898	15,148	388.6%
2046	2,376	1,377	2,376				11,367	478.4%	478.4%	3,034	10,990	362.2%
2047	1,832	1,062	1,832				7,886	430.4%	430.4%	2,340	7,671	327.8%
2048	1,396	809	1,396				5,139	368.1%	368.1%	1,783	5,050	283.2%
2049	1,051	609	1,051				3,367	320.3%	320.3%	1,342	3,345	249.2%
2050	783	454	783				2,153	275.1%	275.1%	1,000	2,168	216.9%
2051	576	334	576				1,310	227.5%	227.5%	735	1,347	183.2%
2052	419	243	419				731	174.5%	174.5%	535	777	145.2%
2053	301	174	301				324	107.6%	107.6%	384	374	97.4%
2054	213	124	213				135	63.3%	63.3%	273	180	66.1%
2055	149	87	149				46	31.1%	31.1%	191	82	43.3%
2056	103	60	103				6	6.3%	6.3%	132	34	26.0%
2057	70	41	70				(7)	-9.4%	-9.4%	90	14	15.5%
2058	48	28	48				(2)	-3.8%	-3.8%	61	12	20.5%
2059	32	18	32				2	5.5%	5.5%	41	11	28.2%
2060	21	12	21				5	22.0%	22.0%	27	11	41.0%
2061	14	8	14				6	43.0%	43.0%	17	10	57.2%
2062	9	5	9				1	8.1%	8.1%	11	4	32.7%
2063	6	3	6				(3)	-53.2%	-53.2%	7	(1)	-11.3%
2064	4	2	4				(2)	-60.4%	-60.4%	5	(1)	-15.9%
2065	2	1	2				(4)	-185.4%	-185.4%	3	(3)	-106.4%
2066	1	1	1				(6)	-395.7%	-395.7%	2	(5)	-259.3%
2067	1	0	1				(6)	-744.6%	-744.6%	1	(5)	-514.1%
2068	0	0	0				(5)	-1169.6%	-1169.6%	1	(5)	-824.7%
2069	0	0	0				(4)	-1595.5%	-1595.5%	0	(3)	-1137.2%
2070	0	0	0				(1)	-4350.0%	-4350.0%	0	(1)	-3161.7%
2071	0	0	0				(0)	-700.0%	-700.0%	0	(0)	-509.1%
2072	-	-	-				-	0.0%	0.0%	-	-	0.0%
2073	-	-	-				-	0.0%	0.0%	-	-	0.0%
2074	-	-	-				-	0.0%	0.0%	-	-	0.0%
2075	-	-	-				-	0.0%	0.0%	-	-	0.0%
2076	-	-	-				-	0.0%	0.0%	-	-	0.0%
2077	-	-	-				-	0.0%	0.0%	-	-	0.0%
2078	-	-	-				-	0.0%	0.0%	-	-	0.0%
2079	-	-	-				-	0.0%	0.0%	-	-	0.0%
2080	-	-	-				-	0.0%	0.0%	-	-	0.0%
	Without Interest											
Past	1,380,657	1,036,237	1,380,657	69,417	194,352	9,103	272,872	19.8%	19.8%	1,380,657	272,872	19.8%
Future	848,393	491,822	848,393				2,950,142	347.7%	347.7%	1,030,137	2,816,865	273.4%
Lifetime	2,229,050	1,528,059	2,229,050				3,223,014	144.6%	144.6%	2,410,794	3,089,737	128.2%
	With 4.5% Interest											
Past	2,081,576	1,642,517	2,081,576	89,315	216,960	9,358	315,633	15.2%	15.2%	2,081,576	315,633	15.2%
Future	639,337	370,630	639,337				2,086,516	326.4%	326.4%	765,858	1,995,860	260.6%
Lifetime	2,720,913	2,013,147	2,720,913				2,402,150	88.3%	88.3%	2,847,434	2,311,494	81.2%

As of 12/31/2021

Exhibit 4c
Continental General Insurance Company
Virginia Experience
All Pre-Rate Stability Simple Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 63.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	5,267	5,267	5,267	-	-	-	-	0.0%	0.0%	5,267	-	0.0%
2003	21,639	21,639	21,639	-	-	-	-	0.0%	0.0%	21,639	-	0.0%
2004	23,614	23,614	23,614	-	-	-	-	0.0%	0.0%	23,614	-	0.0%
2005	21,067	21,067	21,067	-	-	-	-	0.0%	0.0%	21,067	-	0.0%
2006	21,493	21,493	21,493	-	-	-	-	0.0%	0.0%	21,493	-	0.0%
2007	20,611	20,611	20,611	-	-	-	-	0.0%	0.0%	20,611	-	0.0%
2008	21,795	21,795	21,795	-	-	-	-	0.0%	0.0%	21,795	-	0.0%
2009	20,996	20,996	20,996	-	-	-	-	0.0%	0.0%	20,996	-	0.0%
2010	23,144	21,289	23,144	-	-	-	-	0.0%	0.0%	23,144	-	0.0%
2011	22,599	15,066	22,599	-	-	-	-	0.0%	0.0%	22,599	-	0.0%
2012	22,918	15,279	22,918	-	-	-	-	0.0%	0.0%	22,918	-	0.0%
2013	22,918	15,279	22,918	-	-	-	-	0.0%	0.0%	22,918	-	0.0%
2014	22,158	14,772	22,158	22,781	-	-	22,781	102.8%	102.8%	22,158	22,781	102.8%
2015	19,876	13,251	19,876	-	-	-	-	0.0%	0.0%	19,876	-	0.0%
2016	19,876	13,251	19,876	-	-	-	-	0.0%	0.0%	19,876	-	0.0%
2017	20,475	13,650	20,475	-	-	-	-	0.0%	0.0%	20,475	-	0.0%
2018	20,814	12,066	20,814	274,307	468,091	-	742,398	3566.8%	3566.8%	20,814	742,398	3566.8%
2019	21,468	10,822	21,468	-	-	0	-	0.0%	0.0%	21,468	-	0.0%
2020	18,868	8,271	18,868	-	-	346	346	1.8%	1.8%	18,868	346	1.8%
2021	28,169	12,348	28,169	-	-	2,428	2,428	8.6%	8.6%	28,169	2,428	8.6%
2022	26,488	11,611	26,488				9,723	36.7%	36.7%	26,488	9,723	36.7%
2023	24,794	10,868	24,794				9,308	37.5%	37.5%	24,937	9,274	37.2%
2024	22,976	10,072	22,976				10,919	47.5%	47.5%	28,926	9,535	33.0%
2025	21,185	9,286	21,185				12,230	57.7%	57.7%	29,660	10,198	34.4%
2026	19,469	8,534	19,469				15,478	79.5%	79.5%	27,361	13,462	49.2%
2027	17,821	7,812	17,821				18,658	104.7%	104.7%	25,121	16,639	66.2%
2028	16,249	7,123	16,249				21,060	129.6%	129.6%	22,960	18,935	82.5%
2029	14,815	6,494	14,815				22,858	154.3%	154.3%	20,976	20,511	97.8%
2030	13,533	5,932	13,533				24,408	180.4%	180.4%	19,196	21,831	113.7%
2031	12,384	5,428	12,384				25,572	206.5%	206.5%	17,597	22,792	129.5%
2032	11,352	4,976	11,352				27,050	238.3%	238.3%	16,157	24,086	149.1%
2033	10,423	4,569	10,423				28,081	269.4%	269.4%	14,855	25,116	169.1%
2034	9,572	4,196	9,572				28,960	302.5%	302.5%	13,661	25,915	189.7%
2035	8,789	3,853	8,789				32,073	364.9%	364.9%	12,557	28,671	228.3%
2036	8,065	3,535	8,065				33,576	416.3%	416.3%	11,534	30,005	260.1%
2037	7,399	3,243	7,399				34,342	464.2%	464.2%	10,590	30,642	289.3%
2038	6,786	2,974	6,786				34,287	505.3%	505.3%	9,720	30,517	314.0%
2039	6,220	2,727	6,220				35,183	565.6%	565.6%	8,915	31,276	350.8%
2040	5,688	2,493	5,688				36,552	642.6%	642.6%	8,158	32,598	399.6%
2041	5,192	2,276	5,192				36,267	698.5%	698.5%	7,453	32,267	432.9%
2042	4,743	2,079	4,743				36,098	761.2%	761.2%	6,809	32,127	471.8%
2043	4,323	1,895	4,323				35,403	819.0%	819.0%	6,207	31,522	507.9%
2044	3,932	1,724	3,932				34,769	884.2%	884.2%	5,647	30,970	548.5%
2045	3,561	1,561	3,561				33,773	948.4%	948.4%	5,114	30,098	588.5%
2046	3,205	1,405	3,205				32,551	1015.7%	1015.7%	4,603	29,027	630.6%
2047	2,869	1,257	2,869				30,807	1073.9%	1073.9%	4,120	27,490	667.2%
2048	2,553	1,119	2,553				28,913	1132.5%	1132.5%	3,667	25,815	704.0%
2049	2,256	989	2,256				26,781	1187.2%	1187.2%	3,240	23,928	738.4%
2050	1,975	866	1,975				24,189	1224.6%	1224.6%	2,837	21,631	762.4%
2051	1,713	751	1,713				22,087	1289.7%	1289.7%	2,460	19,763	803.3%
2052	1,472	645	1,472				20,014	1359.2%	1359.2%	2,115	17,916	847.0%
2053	1,258	551	1,258				18,298	1455.0%	1455.0%	1,807	16,379	906.6%
2054	1,069	469	1,069				16,385	1532.8%	1532.8%	1,536	14,666	955.1%
2055	904	396	904				14,728	1628.9%	1628.9%	1,299	13,179	1014.6%
2056	761	334	761				13,154	1727.9%	1727.9%	1,094	11,766	1075.9%
2057	638	280	638				11,701	1833.3%	1833.3%	917	10,462	1141.0%
2058	534	234	534				10,711	2006.9%	2006.9%	767	9,568	1248.0%
2059	440	193	440				9,900	2247.9%	2247.9%	633	8,839	1396.9%
2060	360	158	360				8,982	2494.3%	2494.3%	517	8,016	1549.6%
2061	291	128	291				7,918	2716.5%	2716.5%	419	7,067	1687.6%
2062	233	102	233				6,685	2863.4%	2863.4%	335	5,967	1779.2%
2063	184	81	184				5,463	2962.1%	2962.1%	265	4,878	1841.2%
2064	143	63	143				4,281	2983.3%	2983.3%	206	3,824	1855.2%
2065	110	48	110				3,309	3014.1%	3014.1%	158	2,957	1875.0%
2066	83	36	83				2,467	2990.3%	2990.3%	119	2,206	1861.1%
2067	61	27	61				1,789	2935.5%	2935.5%	88	1,601	1828.0%
2068	45	20	45				1,325	2975.3%	2975.3%	64	1,185	1853.1%
2069	32	14	32				983	3050.4%	3050.4%	46	880	1900.2%
2070	23	10	23				703	3061.8%	3061.8%	33	630	1908.5%
2071	16	7	16				487	3035.7%	3035.7%	23	437	1893.8%
2072	11	5	11				331	3016.6%	3016.6%	16	297	1883.4%
2073	7	3	7				226	3056.5%	3056.5%	11	202	1909.0%
2074	5	2	5				149	3060.2%	3060.2%	7	134	1912.7%
2075	3	1	3				98	3065.9%	3065.9%	5	88	1917.6%
2076	2	1	2				63	3065.2%	3065.2%	3	57	1918.5%
2077	1	1	1				41	3078.2%	3078.2%	2	37	1927.6%
2078	1	0	1				26	3101.2%	3101.2%	1	24	1942.3%
2079	1	0	1				17	3131.5%	3131.5%	1	15	1961.7%
2080	0	0	0				11	3167.6%	3167.6%	0	10	1984.5%
						Without Interest						
Past	419,766	321,825	419,766	297,088	468,091	2,774	767,953	182.9%	182.9%	419,766	767,953	182.9%
Future	309,019	135,457	309,019				962,204	311.4%	311.4%	414,012	859,650	207.6%
Lifetime	728,785	457,282	728,785				1,730,157	237.4%	237.4%	833,778	1,627,603	195.2%
						With 4.5% Interest						
Past	660,441	537,255	660,441	351,688	546,056	2,851	900,595	136.4%	136.4%	660,441	900,595	136.4%
Future	213,593	93,627	213,593				437,708	204.9%	204.9%	279,193	391,582	140.3%
Lifetime	874,034	630,883	874,034				1,338,303	153.1%	153.1%	939,633	1,292,177	137.5%

Exhibit 4d
Continental General Insurance Company
Virginia Experience
Currently* Active, Pre-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 63.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	436	436	436	-	-	-	-	0.0%	0.0%	436	-	0.0%
2003	11,473	11,473	11,473	-	-	-	-	0.0%	0.0%	11,473	-	0.0%
2004	12,488	12,488	12,488	-	-	-	-	0.0%	0.0%	12,488	-	0.0%
2005	11,003	11,003	11,003	-	-	-	-	0.0%	0.0%	11,003	-	0.0%
2006	11,746	11,746	11,746	-	-	-	-	0.0%	0.0%	11,746	-	0.0%
2007	11,746	11,746	11,746	-	-	-	-	0.0%	0.0%	11,746	-	0.0%
2008	12,488	12,488	12,488	-	-	-	-	0.0%	0.0%	12,488	-	0.0%
2009	11,249	11,249	11,249	-	-	-	-	0.0%	0.0%	11,249	-	0.0%
2010	14,105	13,683	14,105	-	-	-	-	0.0%	0.0%	14,105	-	0.0%
2011	17,584	11,723	17,584	-	-	-	-	0.0%	0.0%	17,584	-	0.0%
2012	17,585	11,723	17,585	-	-	-	-	0.0%	0.0%	17,585	-	0.0%
2013	17,585	11,723	17,585	-	-	-	-	0.0%	0.0%	17,585	-	0.0%
2014	17,585	11,723	17,585	-	-	-	-	0.0%	0.0%	17,585	-	0.0%
2015	17,585	11,723	17,585	-	-	-	-	0.0%	0.0%	17,585	-	0.0%
2016	17,585	11,723	17,585	-	-	-	-	0.0%	0.0%	17,585	-	0.0%
2017	18,127	12,084	18,127	-	-	-	-	0.0%	0.0%	18,127	-	0.0%
2018	19,497	11,302	19,497	-	-	-	-	0.0%	0.0%	19,497	-	0.0%
2019	21,468	10,822	21,468	-	-	0	-	0.0%	0.0%	21,468	-	0.0%
2020	18,868	8,271	18,868	-	-	327	327	1.7%	1.7%	18,868	327	1.7%
2021	28,169	12,348	28,169	-	-	2,293	2,293	8.1%	8.1%	28,169	2,293	8.1%
2022	22,968	10,068	22,968				23,270	101.3%	101.3%	22,968	23,270	101.3%
2023	21,969	9,630	21,969				23,722	108.0%	108.0%	22,112	23,687	107.1%
2024	20,730	9,087	20,730				23,992	115.7%	115.7%	26,680	22,608	84.7%
2025	19,413	8,510	19,413				24,737	127.4%	127.4%	27,888	22,705	81.4%
2026	18,077	7,924	18,077				25,188	139.3%	139.3%	25,969	23,173	89.2%
2027	16,719	7,329	16,719				24,883	148.8%	148.8%	24,019	22,864	95.2%
2028	15,370	6,738	15,370				24,899	162.0%	162.0%	22,081	22,774	103.1%
2029	14,112	6,186	14,112				25,790	182.8%	182.8%	20,273	23,443	115.6%
2030	12,971	5,686	12,971				26,829	206.8%	206.8%	18,635	24,253	130.1%
2031	11,940	5,234	11,940				27,794	232.8%	232.8%	17,153	25,013	145.8%
2032	11,004	4,824	11,004				28,786	261.6%	261.6%	15,809	25,822	163.3%
2033	10,153	4,450	10,153				29,421	289.8%	289.8%	14,585	26,456	181.4%
2034	9,365	4,105	9,365				29,982	320.2%	320.2%	13,453	26,937	200.2%
2035	8,631	3,783	8,631				32,856	380.7%	380.7%	12,399	29,453	237.6%
2036	7,945	3,483	7,945				34,190	430.3%	430.3%	11,414	30,619	268.2%
2037	7,310	3,204	7,310				34,827	476.4%	476.4%	10,501	31,126	296.4%
2038	6,720	2,946	6,720				34,681	516.1%	516.1%	9,654	30,911	320.2%
2039	6,172	2,706	6,172				35,535	575.7%	575.7%	8,867	31,627	356.7%
2040	5,657	2,480	5,657				35,931	635.1%	635.1%	8,127	31,978	393.5%
2041	5,179	2,270	5,179				36,355	701.9%	701.9%	7,441	32,355	434.8%
2042	4,733	2,075	4,733				36,167	764.1%	764.1%	6,800	32,195	473.5%
2043	4,316	1,892	4,316				35,454	821.5%	821.5%	6,200	31,573	509.2%
2044	3,927	1,721	3,927				34,805	886.3%	886.3%	5,642	31,006	549.6%
2045	3,557	1,559	3,557				33,797	950.0%	950.0%	5,111	30,122	589.4%
2046	3,202	1,404	3,202				32,565	1016.9%	1016.9%	4,600	29,041	631.3%
2047	2,867	1,257	2,867				30,815	1074.9%	1074.9%	4,119	27,498	667.7%
2048	2,552	1,119	2,552				28,915	1133.1%	1133.1%	3,666	25,818	704.3%
2049	2,255	988	2,255				26,781	1187.6%	1187.6%	3,240	23,927	738.6%
2050	1,975	866	1,975				24,187	1224.8%	1224.8%	2,837	21,629	762.4%
2051	1,712	751	1,712				22,085	1289.8%	1289.8%	2,460	19,761	803.3%
2052	1,472	645	1,472				20,010	1359.1%	1359.1%	2,115	17,912	846.9%
2053	1,258	551	1,258				18,296	1454.9%	1454.9%	1,807	16,377	906.5%
2054	1,069	469	1,069				16,385	1532.8%	1532.8%	1,536	14,666	955.0%
2055	904	396	904				14,728	1628.9%	1628.9%	1,299	13,179	1014.6%
2056	761	334	761				13,154	1727.9%	1727.9%	1,094	11,766	1075.9%
2057	638	280	638				11,701	1833.3%	1833.3%	917	10,462	1141.0%
2058	534	234	534				10,711	2006.9%	2006.9%	767	9,568	1248.0%
2059	440	193	440				9,900	2247.9%	2247.9%	633	8,839	1396.9%
2060	360	158	360				8,982	2494.3%	2494.3%	517	8,016	1549.6%
2061	291	128	291				7,918	2716.5%	2716.5%	419	7,067	1687.6%
2062	233	102	233				6,685	2863.4%	2863.4%	335	5,967	1779.2%
2063	184	81	184				5,463	2962.1%	2962.1%	265	4,878	1841.2%
2064	143	63	143				4,281	2983.3%	2983.3%	206	3,824	1855.2%
2065	110	48	110				3,309	3014.1%	3014.1%	158	2,957	1875.0%
2066	83	36	83				2,467	2990.3%	2990.3%	119	2,206	1861.1%
2067	61	27	61				1,789	2935.5%	2935.5%	88	1,601	1828.0%
2068	45	20	45				1,325	2975.3%	2975.3%	64	1,185	1853.1%
2069	32	14	32				983	3050.4%	3050.4%	46	880	1900.2%
2070	23	10	23				703	3061.8%	3061.8%	33	630	1908.5%
2071	16	7	16				487	3035.7%	3035.7%	23	437	1893.8%
2072	11	5	11				331	3016.6%	3016.6%	16	297	1883.4%
2073	7	3	7				226	3056.5%	3056.5%	11	202	1909.0%
2074	5	2	5				149	3060.2%	3060.2%	7	134	1912.7%
2075	3	1	3				98	3065.9%	3065.9%	5	88	1917.6%
2076	2	1	2				63	3065.2%	3065.2%	3	57	1918.5%
2077	1	1	1				41	3078.2%	3078.2%	2	37	1927.6%
2078	1	0	1				26	3101.2%	3101.2%	1	24	1942.3%
2079	1	0	1				17	3131.5%	3131.5%	1	15	1961.7%
2080	0	0	0				11	3167.6%	3167.6%	0	10	1984.5%
						Without Interest						
Past	308,373	221,480	308,373	-	-	2,620	2,620	0.8%	0.8%	308,373	2,620	0.8%
Future	292,194	128,081	292,194				1,049,478	359.2%	359.2%	397,187	946,924	238.4%
Lifetime	600,567	349,562	600,567				1,052,098	175.2%	175.2%	705,560	949,544	134.6%
						With 4.5% Interest						
Past	455,887	348,727	455,887	-	-	2,694	2,694	0.6%	0.6%	455,887	2,694	0.6%
Future	199,342	87,380	199,342				511,538	256.6%	256.6%	264,941	465,411	175.7%
Lifetime	655,229	436,108	655,229				514,231	78.5%	78.5%	720,828	468,105	64.9%

As of 12/31/2021

Exhibit 4e
Continental General Insurance Company
Virginia Experience
All Pre-Rate Stability Compound Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 156.4% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	63,254	63,254	63,254	-	-	-	-	0.0%	0.0%	63,254	-	0.0%
2003	433,787	433,787	433,787	-	-	-	-	0.0%	0.0%	433,787	-	0.0%
2004	340,913	340,913	340,913	-	-	-	-	0.0%	0.0%	340,913	-	0.0%
2005	323,181	323,181	323,181	-	-	-	-	0.0%	0.0%	323,181	-	0.0%
2006	320,646	320,646	320,646	1,440	-	-	1,440	0.4%	0.4%	320,646	1,440	0.4%
2007	312,801	312,801	312,801	24,408	-	-	24,408	7.8%	7.8%	312,801	24,408	7.8%
2008	308,848	308,848	308,848	-	-	-	-	0.0%	0.0%	308,848	-	0.0%
2009	299,010	299,010	299,010	65,436	-	-	65,436	21.9%	21.9%	299,010	65,436	21.9%
2010	336,342	280,553	336,342	-	-	-	-	0.0%	0.0%	336,342	-	0.0%
2011	403,796	269,197	403,796	640,191	-	-	640,191	158.5%	158.5%	403,796	640,191	158.5%
2012	386,307	257,538	386,307	-	-	-	-	0.0%	0.0%	386,307	-	0.0%
2013	311,763	207,842	311,763	149,914	-	-	149,914	48.1%	48.1%	311,763	149,914	48.1%
2014	287,329	191,553	287,329	102,191	-	-	102,191	35.6%	35.6%	287,329	102,191	35.6%
2015	287,341	191,561	287,341	210,168	-	-	210,168	73.1%	73.1%	287,341	210,168	73.1%
2016	280,066	186,711	280,066	33,100	-	-	33,100	11.8%	11.8%	280,066	33,100	11.8%
2017	268,197	177,431	268,197	213,663	254,924	-	468,586	174.7%	174.7%	268,197	468,586	174.7%
2018	285,205	164,314	285,205	10,456	-	-	10,456	3.7%	3.7%	285,205	10,456	3.7%
2019	297,087	149,080	297,087	-	-	0	-	0.0%	0.0%	297,087	-	0.0%
2020	353,661	155,025	353,661	13,970	-	20,255	34,225	9.7%	9.7%	353,661	34,225	9.7%
2021	338,281	148,283	338,281	802	-	142,025	142,827	42.2%	42.2%	338,281	142,827	42.2%
2022	339,984	149,030	339,984				431,936	127.0%	127.0%	339,984	431,936	127.0%
2023	326,750	143,229	326,750				529,820	162.1%	162.1%	331,938	528,656	159.3%
2024	313,381	137,369	313,381				634,514	202.5%	202.5%	533,264	574,376	107.7%
2025	302,664	132,671	302,664				741,029	244.8%	244.8%	626,156	635,066	101.4%
2026	291,176	127,635	291,176				859,593	295.2%	295.2%	602,744	736,755	122.2%
2027	279,000	122,298	279,000				985,059	353.1%	353.1%	577,844	844,425	146.1%
2028	266,243	116,706	266,243				1,117,499	419.7%	419.7%	551,673	959,026	173.8%
2029	252,990	110,897	252,990				1,264,887	500.0%	500.0%	524,410	1,086,572	207.2%
2030	239,232	104,866	239,232				1,413,155	590.7%	590.7%	496,051	1,215,835	245.1%
2031	225,092	98,668	225,092				1,555,456	691.0%	691.0%	466,860	1,340,209	287.1%
2032	210,690	92,355	210,690				1,709,890	811.6%	811.6%	437,090	1,475,650	337.6%
2033	196,052	85,938	196,052				1,863,757	950.6%	950.6%	406,804	1,617,197	397.5%
2034	181,191	79,424	181,191				2,005,006	1106.6%	1106.6%	376,028	1,745,446	464.2%
2035	166,231	72,867	166,231				2,118,139	1274.2%	1274.2%	345,030	1,847,081	535.3%
2036	151,349	66,343	151,349				2,215,130	1463.6%	1463.6%	314,175	1,936,518	616.4%
2037	136,726	59,933	136,726				2,297,745	1680.5%	1680.5%	283,847	2,012,921	709.2%
2038	122,567	53,726	122,567				2,339,155	1908.5%	1908.5%	254,472	2,054,335	807.3%
2039	109,006	47,782	109,006				2,339,871	2146.6%	2146.6%	226,330	2,059,891	910.1%
2040	96,110	42,129	96,110				2,316,752	2410.5%	2410.5%	199,587	2,045,119	1024.7%
2041	84,101	36,865	84,101				2,261,456	2689.0%	2689.0%	174,654	2,001,525	1146.0%
2042	73,042	32,018	73,042				2,173,184	2975.3%	2975.3%	151,689	1,927,425	1270.6%
2043	62,953	27,595	62,953				2,051,368	3258.6%	3258.6%	130,737	1,822,010	1393.6%
2044	53,822	23,593	53,822				1,905,035	3539.5%	3539.5%	111,776	1,694,373	1515.9%
2045	45,663	20,016	45,663				1,759,738	3853.7%	3853.7%	94,833	1,565,979	1651.3%
2046	38,495	16,874	38,495				1,612,668	4189.3%	4189.3%	79,946	1,435,432	1795.5%
2047	32,226	14,126	32,226				1,450,080	4499.8%	4499.8%	66,926	1,291,337	1929.5%
2048	26,813	11,753	26,813				1,284,896	4792.1%	4792.1%	55,686	1,143,732	2053.9%
2049	22,201	9,732	22,201				1,130,689	5092.9%	5092.9%	46,108	1,006,001	2181.8%
2050	18,311	8,027	18,311				998,403	5452.4%	5452.4%	38,029	888,206	2335.6%
2051	15,056	6,600	15,056				882,178	5859.3%	5859.3%	31,269	785,457	2512.0%
2052	12,355	5,416	12,355				769,851	6230.9%	6230.9%	25,660	685,881	2672.9%
2053	10,124	4,438	10,124				665,589	6574.5%	6574.5%	21,026	592,323	2817.1%
2054	8,293	3,635	8,293				565,074	6813.9%	6813.9%	17,223	502,127	2915.4%
2055	6,787	2,975	6,787				480,370	7078.1%	7078.1%	14,095	426,267	3024.3%
2056	5,547	2,431	5,547				407,064	7338.6%	7338.6%	11,520	361,283	3136.1%
2057	4,531	1,986	4,531				346,838	7655.6%	7655.6%	9,409	307,639	3269.6%
2058	3,703	1,623	3,703				294,886	7962.5%	7962.5%	7,691	261,928	3405.4%
2059	3,030	1,328	3,030				245,077	8087.3%	8087.3%	6,294	218,474	3471.4%
2060	2,484	1,089	2,484				203,250	8184.0%	8184.0%	5,158	182,216	3532.8%
2061	2,038	893	2,038				165,742	8132.2%	8132.2%	4,233	149,361	3528.7%
2062	1,674	734	1,674				134,444	8031.4%	8031.4%	3,477	121,394	3491.8%
2063	1,376	603	1,376				112,378	8167.0%	8167.0%	2,858	101,916	3566.3%
2064	1,132	496	1,132				92,589	8179.9%	8179.9%	2,351	84,073	3576.4%
2065	932	409	932				75,136	8058.1%	8058.1%	1,937	67,882	3505.4%
2066	769	337	769				59,184	7694.7%	7694.7%	1,597	52,764	3303.1%
2067	635	278	635				45,666	7193.0%	7193.0%	1,319	39,794	3018.1%
2068	524	230	524				38,213	7297.1%	7297.1%	1,088	32,698	3006.5%
2069	431	189	431				32,146	7454.1%	7454.1%	896	27,009	3015.5%
2070	354	155	354				27,363	7732.6%	7732.6%	735	22,626	3078.7%
2071	287	126	287				22,659	7900.3%	7900.3%	596	18,562	3116.3%
2072	229	100	229				20,734	9053.7%	9053.7%	476	16,916	3556.6%
2073	181	79	181				18,823	10423.5%	10423.5%	375	15,358	4095.0%
2074	141	62	141				16,076	11428.2%	11428.2%	292	13,161	4504.9%
2075	108	47	108				13,103	12108.2%	12108.2%	225	10,801	4805.9%
2076	82	36	82				9,290	11334.0%	11334.0%	170	7,717	4533.1%
2077	61	27	61				7,231	11842.5%	11842.5%	127	6,048	4769.4%
2078	45	20	45				5,362	11982.9%	11982.9%	93	4,529	4873.0%
2079	32	14	32				3,793	11772.0%	11772.0%	67	3,234	4833.3%
2080	23	10	23				2,629	11521.4%	11521.4%	47	2,264	4777.2%
						Without Interest						
Past	6,237,817	4,781,529	6,237,817	1,465,736	254,924	162,280	1,882,940	30.2%	30.2%	6,237,817	1,882,940	30.2%
Future	3,904,570	1,767,635	3,904,570				20,914,740	535.6%	535.6%	6,187,844	18,425,061	297.8%
Lifetime	10,142,386	6,549,165	10,142,386				22,797,680	224.8%	224.8%	12,425,660	20,308,002	163.4%
						With 4.5% Interest						
Past	9,930,653	8,074,735	9,930,653	2,149,273	310,766	166,823	2,626,862	26.5%	26.5%	9,930,653	2,626,862	26.5%
Future	3,268,323	1,432,650	3,268,323				24,748,030	757.2%	757.2%	5,991,184	21,778,798	363.5%
Lifetime	13,198,976	9,507,385	13,198,976				27,374,892	207.4%	207.4%	15,921,838	24,405,660	153.3%

Exhibit 4f
Continental General Insurance Company
Virginia Experience
Currently* Active, Pre-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 156.4% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	29,320	29,320	29,320	-	-	-	-	0.0%	0.0%	29,320	-	0.0%
2003	133,101	133,101	133,101	-	-	-	-	0.0%	0.0%	133,101	-	0.0%
2004	154,201	154,201	154,201	-	-	-	-	0.0%	0.0%	154,201	-	0.0%
2005	152,084	152,084	152,084	-	-	-	-	0.0%	0.0%	152,084	-	0.0%
2006	149,396	149,396	149,396	-	-	-	-	0.0%	0.0%	149,396	-	0.0%
2007	153,359	153,359	153,359	-	-	-	-	0.0%	0.0%	153,359	-	0.0%
2008	150,775	150,775	150,775	-	-	-	-	0.0%	0.0%	150,775	-	0.0%
2009	148,445	148,445	148,445	65,436	-	-	65,436	44.1%	44.1%	148,445	65,436	44.1%
2010	176,023	146,484	176,023	-	-	-	-	0.0%	0.0%	176,023	-	0.0%
2011	223,827	149,218	223,827	-	-	-	-	0.0%	0.0%	223,827	-	0.0%
2012	223,040	148,693	223,040	-	-	-	-	0.0%	0.0%	223,040	-	0.0%
2013	226,761	151,174	226,761	-	-	-	-	0.0%	0.0%	226,761	-	0.0%
2014	224,757	149,838	224,757	2,662	-	-	2,662	1.2%	1.2%	224,757	2,662	1.2%
2015	225,820	150,547	225,820	-	-	-	-	0.0%	0.0%	225,820	-	0.0%
2016	222,948	148,632	222,948	33,100	-	-	33,100	14.8%	14.8%	222,948	33,100	14.8%
2017	220,308	146,170	220,308	-	-	-	-	0.0%	0.0%	220,308	-	0.0%
2018	261,649	151,148	261,649	-	-	-	-	0.0%	0.0%	261,649	-	0.0%
2019	286,140	143,562	286,140	-	-	0	-	0.0%	0.0%	286,140	-	0.0%
2020	347,420	152,290	347,420	-	-	12,090	12,090	3.5%	3.5%	347,420	12,090	3.5%
2021	334,577	146,660	334,577	802	-	84,770	85,571	25.6%	25.6%	334,577	85,571	25.6%
2022	333,529	146,200	333,529				372,127	111.6%	111.6%	333,529	372,127	111.6%
2023	323,431	141,774	323,431				448,990	138.8%	138.8%	328,619	447,826	136.3%
2024	310,646	136,170	310,646				537,397	173.0%	173.0%	530,528	477,259	90.0%
2025	300,409	131,682	300,409				629,604	209.6%	209.6%	623,901	523,641	83.9%
2026	289,335	126,829	289,335				732,027	253.0%	253.0%	600,903	609,190	101.4%
2027	277,519	121,649	277,519				837,481	301.8%	301.8%	576,362	696,846	120.9%
2028	265,062	116,188	265,062				941,829	355.3%	355.3%	550,492	783,356	142.3%
2029	252,052	110,486	252,052				1,055,980	419.0%	419.0%	523,472	877,664	167.7%
2030	238,493	104,542	238,493				1,165,474	488.7%	488.7%	495,312	968,153	195.5%
2031	224,516	98,415	224,516				1,268,506	565.0%	565.0%	466,284	1,053,259	225.9%
2032	210,245	92,160	210,245				1,379,936	656.3%	656.3%	436,645	1,145,696	262.4%
2033	195,713	85,790	195,713				1,480,852	756.6%	756.6%	406,464	1,234,292	303.7%
2034	180,934	79,311	180,934				1,566,554	865.8%	865.8%	375,771	1,306,993	347.8%
2035	166,040	72,783	166,040				1,632,001	982.9%	982.9%	344,838	1,360,943	394.7%
2036	151,208	66,281	151,208				1,673,791	1106.9%	1106.9%	314,034	1,395,179	444.3%
2037	136,623	59,888	136,623				1,704,693	1247.7%	1247.7%	283,744	1,419,868	500.4%
2038	122,493	53,694	122,493				1,700,725	1388.4%	1388.4%	254,397	1,415,904	556.6%
2039	108,952	47,759	108,952				1,670,288	1533.0%	1533.0%	226,276	1,390,308	614.4%
2040	96,094	42,122	96,094				1,620,833	1686.7%	1686.7%	199,571	1,349,200	676.0%
2041	84,091	36,861	84,091				1,551,581	1845.1%	1845.1%	174,644	1,291,650	739.6%
2042	73,035	32,014	73,035				1,467,492	2009.3%	2009.3%	151,681	1,221,734	805.5%
2043	62,947	27,593	62,947				1,370,353	2177.0%	2177.0%	130,731	1,140,996	872.8%
2044	53,819	23,591	53,819				1,260,326	2341.8%	2341.8%	111,772	1,049,663	939.1%
2045	45,661	20,015	45,661				1,159,176	2538.7%	2538.7%	94,830	965,417	1018.0%
2046	38,493	16,873	38,493				1,059,802	2753.2%	2753.2%	79,944	882,567	1104.0%
2047	32,224	14,125	32,224				950,277	2948.9%	2948.9%	66,925	791,534	1182.7%
2048	26,812	11,753	26,812				845,794	3154.5%	3154.5%	55,685	704,630	1265.4%
2049	22,201	9,732	22,201				747,657	3367.7%	3367.7%	46,107	622,970	1351.1%
2050	18,311	8,026	18,311				660,550	3607.4%	3607.4%	38,029	550,353	1447.2%
2051	15,056	6,600	15,056				579,519	3849.1%	3849.1%	31,268	482,799	1544.0%
2052	12,355	5,416	12,355				503,092	4071.8%	4071.8%	25,660	419,122	1633.4%
2053	10,124	4,438	10,124				438,302	4329.4%	4329.4%	21,026	365,036	1736.1%
2054	8,293	3,635	8,293				376,282	4537.4%	4537.4%	17,223	313,335	1819.3%
2055	6,787	2,975	6,787				322,222	4747.9%	4747.9%	14,095	268,119	1902.2%
2056	5,547	2,431	5,547				272,300	4909.1%	4909.1%	11,520	226,519	1966.3%
2057	4,531	1,986	4,531				233,322	5150.0%	5150.0%	9,409	194,123	2063.1%
2058	3,703	1,623	3,703				196,681	5310.8%	5310.8%	7,691	163,723	2128.6%
2059	3,030	1,328	3,030				159,885	5276.0%	5276.0%	6,294	133,282	2117.7%
2060	2,484	1,089	2,484				127,633	5139.2%	5139.2%	5,158	106,599	2066.7%
2061	2,038	893	2,038				100,559	4934.0%	4934.0%	4,233	84,178	1988.7%
2062	1,674	734	1,674				80,790	4826.2%	4826.2%	3,477	67,740	1948.5%
2063	1,376	603	1,376				65,241	4741.3%	4741.3%	2,858	54,779	1916.9%
2064	1,132	496	1,132				53,339	4712.3%	4712.3%	2,351	44,823	1906.7%
2065	932	409	932				45,296	4857.8%	4857.8%	1,937	38,042	1964.5%
2066	769	337	769				39,730	5165.5%	5165.5%	1,597	33,310	2085.3%
2067	635	278	635				35,867	5649.5%	5649.5%	1,319	29,995	2274.9%
2068	524	230	524				33,185	6337.0%	6337.0%	1,088	27,670	2544.2%
2069	431	189	431				30,546	7083.0%	7083.0%	896	25,408	2836.8%
2070	354	155	354				27,904	7885.4%	7885.4%	735	23,167	3152.3%
2071	287	126	287				24,122	8410.5%	8410.5%	596	20,026	3361.9%
2072	229	100	229				22,316	9744.4%	9744.4%	476	18,498	3889.3%
2073	181	79	181				20,171	11170.0%	11170.0%	375	16,706	4454.4%
2074	141	62	141				17,017	12097.3%	12097.3%	292	14,102	4827.0%
2075	108	47	108				13,550	12521.2%	12521.2%	225	11,248	5004.7%
2076	82	36	82				9,489	11576.2%	11576.2%	170	7,916	4649.7%
2077	61	27	61				7,222	11827.6%	11827.6%	127	6,039	4762.2%
2078	45	20	45				5,193	11603.6%	11603.6%	93	4,359	4690.4%
2079	32	14	32				3,582	11117.4%	11117.4%	67	3,023	4518.1%
2080	23	10	23				2,424	10620.9%	10620.9%	47	2,059	4343.7%
	Without Interest											
Past	4,043,950	2,855,096	4,043,950	101,999	-	96,859	198,859	4.9%	4.9%	4,043,950	198,859	4.9%
Future	3,845,849	1,738,443	3,845,849				15,728,739	409.0%	409.0%	6,129,123	13,239,061	216.0%
Lifetime	7,889,799	4,593,539	7,889,799				15,927,598	201.9%	201.9%	10,173,073	13,437,919	132.1%
	With 4.5% Interest											
Past	5,953,116	4,484,743	5,953,116	160,130	-	99,571	259,701	4.4%	4.4%	5,953,116	259,701	4.4%
Future	3,248,451	1,423,939	3,248,451				18,657,952	574.4%	574.4%	5,971,312	15,688,720	262.7%
Lifetime	9,201,567	5,908,682	9,201,567				18,917,653	205.6%	205.6%	11,924,428	15,948,421	133.7%

As of 12/31/2021

Exhibit 4g
Continental General Insurance Company
Virginia Experience
All Pre-Rate Stability Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	101,473	101,473	101,473	-	-	-	-	0.0%	0.0%	101,473	-	0.0%
2003	629,955	629,955	629,955	-	-	-	-	0.0%	0.0%	629,955	-	0.0%
2004	522,705	522,705	522,705	-	-	-	-	0.0%	0.0%	522,705	-	0.0%
2005	501,733	501,733	501,733	-	-	-	-	0.0%	0.0%	501,733	-	0.0%
2006	499,620	499,620	499,620	1,440	-	-	1,440	0.3%	0.3%	499,620	1,440	0.3%
2007	488,626	488,626	488,626	26,008	-	-	26,008	5.3%	5.3%	488,626	26,008	5.3%
2008	474,795	474,795	474,795	11,800	-	-	11,800	2.5%	2.5%	474,795	11,800	2.5%
2009	466,666	466,666	466,666	65,436	-	-	65,436	14.0%	14.0%	466,666	65,436	14.0%
2010	529,949	442,146	529,949	3,244	-	-	3,244	0.6%	0.6%	529,949	3,244	0.6%
2011	611,135	407,423	611,135	647,292	-	-	647,292	105.9%	105.9%	611,135	647,292	105.9%
2012	569,190	379,460	569,190	6,259	-	-	6,259	1.1%	1.1%	569,190	6,259	1.1%
2013	474,453	316,302	474,453	156,642	-	-	156,642	33.0%	33.0%	474,453	156,642	33.0%
2014	443,762	295,841	443,762	124,972	-	-	124,972	28.2%	28.2%	443,762	124,972	28.2%
2015	439,450	292,967	439,450	210,168	-	-	210,168	47.8%	47.8%	439,450	210,168	47.8%
2016	433,470	288,980	433,470	50,324	-	-	50,324	11.6%	11.6%	433,470	50,324	11.6%
2017	414,986	275,053	414,986	350,369	254,924	-	605,293	145.9%	145.9%	414,986	605,293	145.9%
2018	412,602	238,168	412,602	302,763	468,091	-	770,854	186.8%	186.8%	412,602	770,854	186.8%
2019	419,694	218,533	419,694	103,288	458,026	0	561,315	133.7%	133.7%	419,694	561,315	133.7%
2020	472,594	221,304	472,594	13,970	-	22,513	36,482	7.7%	7.7%	472,594	36,482	7.7%
2021	461,717	215,859	461,717	1,682	-	157,855	159,537	34.6%	34.6%	461,717	159,537	34.6%
2022	459,102	214,339	459,102				671,737	146.3%	146.3%	459,102	671,737	146.3%
2023	438,208	204,337	438,208				767,424	175.1%	175.1%	443,875	766,042	172.6%
2024	416,914	194,140	416,914				875,282	209.9%	209.9%	656,626	805,958	122.7%
2025	398,211	185,066	398,211				985,908	247.6%	247.6%	749,808	866,383	115.5%
2026	378,791	175,674	378,791				1,105,252	291.8%	291.8%	716,343	969,132	135.3%
2027	358,928	166,114	358,928				1,230,925	342.9%	342.9%	681,645	1,077,123	158.0%
2028	338,817	156,481	338,817				1,360,117	401.4%	401.4%	646,060	1,188,689	184.0%
2029	318,632	146,856	318,632				1,503,143	471.7%	471.7%	609,904	1,312,087	215.1%
2030	298,309	137,200	298,309				1,643,991	551.1%	551.1%	573,107	1,434,274	250.3%
2031	277,958	127,564	277,958				1,774,751	638.5%	638.5%	535,922	1,547,671	288.8%
2032	257,698	118,001	257,698				1,918,619	744.5%	744.5%	498,606	1,673,161	335.6%
2033	237,614	108,559	237,614				2,060,910	867.3%	867.3%	461,294	1,804,360	391.2%
2034	217,727	99,251	217,727				2,186,720	1004.3%	1004.3%	424,025	1,918,027	452.3%
2035	198,155	90,130	198,155				2,286,584	1153.9%	1153.9%	387,060	2,006,879	518.5%
2036	179,097	81,289	179,097				2,370,522	1323.6%	1323.6%	350,795	2,083,772	594.0%
2037	160,715	72,794	160,715				2,439,710	1518.0%	1518.0%	315,588	2,147,165	680.4%
2038	143,215	64,737	143,215				2,468,164	1723.4%	1723.4%	281,869	2,176,024	772.0%
2039	126,707	57,164	126,707				2,455,441	1937.9%	1937.9%	249,889	2,168,528	867.8%
2040	111,211	50,080	111,211				2,421,150	2177.1%	2177.1%	219,755	2,143,050	975.2%
2041	96,934	43,571	96,934				2,355,146	2429.6%	2429.6%	191,858	2,089,113	1088.9%
2042	83,924	37,656	83,924				2,256,163	2688.3%	2688.3%	166,336	2,004,740	1205.2%
2043	72,182	32,334	72,182				2,124,341	2943.0%	2943.0%	143,208	1,889,812	1319.6%
2044	61,643	27,571	61,643				1,968,734	3193.8%	3193.8%	122,388	1,753,360	1432.6%
2045	52,279	23,348	52,279				1,815,519	3472.8%	3472.8%	103,847	1,617,499	1557.6%
2046	44,077	19,657	44,077				1,662,781	3772.5%	3772.5%	87,584	1,481,645	1691.7%
2047	36,927	16,446	36,927				1,495,382	4049.5%	4049.5%	73,387	1,333,108	1816.5%
2048	30,763	13,682	30,763				1,325,992	4310.4%	4310.4%	61,136	1,181,641	1932.8%
2049	25,508	11,330	25,508				1,168,358	4580.3%	4580.3%	50,691	1,040,794	2053.2%
2050	21,069	9,346	21,069				1,032,979	4902.8%	4902.8%	41,866	920,239	2198.1%
2051	17,344	7,684	17,344				914,578	5273.0%	5273.0%	34,464	815,569	2366.4%
2052	14,247	6,304	14,247				800,020	5615.5%	5615.5%	28,310	713,997	2522.0%
2053	11,682	5,163	11,682				694,344	5943.5%	5943.5%	23,217	619,209	2667.1%
2054	9,575	4,227	9,575				592,703	6189.9%	6189.9%	19,031	528,082	2774.8%
2055	7,840	3,458	7,840				506,535	6460.7%	6460.7%	15,585	450,918	2893.4%
2056	6,411	2,825	6,411				431,729	6733.9%	6733.9%	12,745	384,587	3017.5%
2057	5,239	2,307	5,239				369,794	7058.1%	7058.1%	10,416	329,376	3162.2%
2058	4,285	1,885	4,285				316,807	7394.0%	7394.0%	8,519	282,721	3318.8%
2059	3,503	1,540	3,503				265,696	7585.7%	7585.7%	6,967	238,041	3416.7%
2060	2,865	1,259	2,865				222,700	7774.4%	7774.4%	5,702	200,707	3520.0%
2061	2,343	1,029	2,343				183,657	7838.0%	7838.0%	4,669	166,429	3564.6%
2062	1,916	841	1,916				150,143	7835.5%	7835.5%	3,823	136,378	3567.2%
2063	1,566	687	1,566				125,907	8039.6%	8039.6%	3,130	114,863	3669.8%
2064	1,279	561	1,279				103,603	8100.7%	8100.7%	2,561	94,633	3694.5%
2065	1,044	458	1,044				84,243	8065.7%	8065.7%	2,097	76,638	3654.5%
2066	853	374	853				66,458	7790.5%	7790.5%	1,718	59,777	3480.0%
2067	697	305	697				51,024	7324.0%	7324.0%	1,407	44,964	3195.4%
2068	569	249	569				41,982	7382.8%	7382.8%	1,152	36,329	3153.3%
2069	464	203	464				34,464	7432.4%	7432.4%	942	29,223	3101.5%
2070	377	165	377				28,760	7631.7%	7631.7%	768	23,950	3118.7%
2071	303	133	303				23,367	7715.4%	7715.4%	619	19,220	3106.5%
2072	240	105	240				20,957	8732.9%	8732.9%	491	17,105	3481.1%
2073	188	82	188				18,761	9981.4%	9981.4%	386	15,273	3960.4%
2074	146	64	146				15,862	10897.7%	10897.7%	299	12,931	4322.5%
2075	111	49	111				12,824	11509.4%	11509.4%	229	10,512	4583.2%
2076	84	37	84				9,010	10721.1%	10721.1%	173	7,430	4289.6%
2077	62	27	62				6,981	11189.6%	11189.6%	129	5,794	4501.3%
2078	46	20	46				5,158	11312.4%	11312.4%	94	4,322	4590.4%
2079	33	14	33				3,639	11108.1%	11108.1%	68	3,079	4548.0%
2080	23	10	23				2,520	10881.3%	10881.3%	48	2,154	4498.4%
	Without Interest											
Past	9,368,574	7,277,609	9,368,574	2,075,657	1,181,041	180,368	3,437,066	36.7%	36.7%	9,368,574	3,437,066	36.7%
Future	5,936,652	2,726,785	5,936,652				55,835,970	940.5%	940.5%	10,493,333	49,516,225	471.9%
Lifetime	15,305,225	10,004,393	15,305,225				59,273,036	387.3%	387.3%	19,861,907	52,953,291	266.6%
	With 4.5% Interest											
Past	15,001,672	12,311,214	15,001,672	2,887,108	1,368,129	185,417	4,440,654	29.6%	29.6%	15,001,672	4,440,654	29.6%
Future	4,148,598	1,912,760	4,148,598				27,729,064	668.4%	668.4%	7,063,579	24,623,050	348.6%
Lifetime	19,150,270	14,223,974	19,150,270				32,169,718	168.0%	168.0%	22,065,251	29,063,704	131.7%

Exhibit 4h
Continental General Insurance Company
Virginia Experience
Currently* Active, Pre-Rate Stability Premium Paying Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	37,278	37,278	37,278	-	-	-	-	0.0%	0.0%	37,278	-	0.0%
2003	202,288	202,288	202,288	-	-	-	-	0.0%	0.0%	202,288	-	0.0%
2004	223,544	223,544	223,544	-	-	-	-	0.0%	0.0%	223,544	-	0.0%
2005	219,942	219,942	219,942	-	-	-	-	0.0%	0.0%	219,942	-	0.0%
2006	217,996	217,996	217,996	-	-	-	-	0.0%	0.0%	217,996	-	0.0%
2007	221,959	221,959	221,959	-	-	-	-	0.0%	0.0%	221,959	-	0.0%
2008	220,118	220,118	220,118	11,800	-	-	11,800	5.4%	5.4%	220,118	11,800	5.4%
2009	216,630	216,630	216,630	65,436	-	-	65,436	30.2%	30.2%	216,630	65,436	30.2%
2010	255,339	214,709	255,339	-	-	-	-	0.0%	0.0%	255,339	-	0.0%
2011	320,500	213,667	320,500	-	-	-	-	0.0%	0.0%	320,500	-	0.0%
2012	321,216	214,144	321,216	-	-	-	-	0.0%	0.0%	321,216	-	0.0%
2013	325,176	216,784	325,176	-	-	-	-	0.0%	0.0%	325,176	-	0.0%
2014	322,421	214,948	322,421	2,662	-	-	2,662	0.8%	0.8%	322,421	2,662	0.8%
2015	322,303	214,869	322,303	-	-	-	-	0.0%	0.0%	322,303	-	0.0%
2016	320,229	213,486	320,229	50,324	-	-	50,324	15.7%	15.7%	320,229	50,324	15.7%
2017	317,364	210,637	317,364	-	-	-	-	0.0%	0.0%	317,364	-	0.0%
2018	369,338	213,576	369,338	18,000	-	-	18,000	4.9%	4.9%	369,338	18,000	4.9%
2019	393,654	204,266	393,654	22,392	194,352	0	216,745	55.1%	55.1%	393,654	216,745	55.1%
2020	452,701	210,655	452,701	-	-	13,553	13,553	3.0%	3.0%	452,701	13,553	3.0%
2021	452,982	211,318	452,982	802	-	95,030	95,831	21.2%	21.2%	452,982	95,831	21.2%
2022	442,632	206,202	442,632				586,368	132.5%	132.5%	442,632	586,368	132.5%
2023	426,706	198,538	426,706				666,583	156.2%	156.2%	432,373	665,201	153.8%
2024	407,597	189,443	407,597				757,610	185.9%	185.9%	647,308	688,287	106.3%
2025	390,678	181,268	390,678				850,786	217.8%	217.8%	742,275	731,261	98.5%
2026	372,721	172,612	372,721				952,123	255.5%	255.5%	710,273	816,003	114.9%
2027	354,064	163,659	354,064				1,056,204	298.3%	298.3%	676,780	902,403	133.3%
2028	334,949	154,530	334,949				1,155,843	345.1%	345.1%	642,192	984,416	153.3%
2029	315,582	145,319	315,582				1,264,064	400.6%	400.6%	606,853	1,073,007	176.8%
2030	295,921	136,000	295,921				1,365,549	461.5%	461.5%	570,719	1,155,832	202.5%
2031	276,105	126,634	276,105				1,457,618	527.9%	527.9%	534,070	1,230,539	230.4%
2032	256,274	117,288	256,274				1,559,279	608.4%	608.4%	497,182	1,313,820	264.3%
2033	236,532	108,017	236,532				1,649,219	697.3%	697.3%	460,211	1,392,669	302.6%
2034	216,913	98,845	216,913				1,721,616	793.7%	793.7%	423,212	1,452,923	343.3%
2035	197,550	89,830	197,550				1,774,822	898.4%	898.4%	386,455	1,495,117	386.9%
2036	178,653	81,068	178,653				1,804,501	1010.1%	1010.1%	350,351	1,517,752	433.2%
2037	160,393	72,634	160,393				1,824,112	1137.3%	1137.3%	315,266	1,531,567	485.8%
2038	142,985	64,623	142,985				1,809,661	1265.6%	1265.6%	281,639	1,517,521	538.8%
2039	126,543	57,083	126,543				1,769,361	1398.2%	1398.2%	249,725	1,482,448	593.6%
2040	111,122	50,034	111,122				1,710,142	1539.0%	1539.0%	219,665	1,432,042	651.9%
2041	96,884	43,545	96,884				1,632,897	1685.4%	1685.4%	191,807	1,366,864	712.6%
2042	83,901	37,645	83,901				1,540,533	1836.1%	1836.1%	166,313	1,289,110	775.1%
2043	72,165	32,326	72,165				1,434,940	1988.4%	1988.4%	143,192	1,200,411	838.3%
2044	61,632	27,565	61,632				1,317,068	2137.0%	2137.0%	122,377	1,101,695	900.2%
2045	52,271	23,344	52,271				1,208,707	2312.4%	2312.4%	103,839	1,010,687	973.3%
2046	44,071	19,654	44,071				1,103,734	2504.4%	2504.4%	87,579	922,598	1053.4%
2047	36,924	16,444	36,924				988,977	2678.4%	2678.4%	73,383	826,703	1126.6%
2048	30,760	13,681	30,760				879,849	2860.3%	2860.3%	61,134	735,498	1203.1%
2049	25,507	11,329	25,507				777,805	3049.4%	3049.4%	50,689	650,242	1282.8%
2050	21,068	9,346	21,068				686,890	3260.3%	3260.3%	41,865	574,151	1371.4%
2051	17,344	7,684	17,344				602,915	3476.2%	3476.2%	34,464	503,907	1462.1%
2052	14,246	6,304	14,246				523,833	3676.9%	3676.9%	28,310	437,810	1546.5%
2053	11,682	5,163	11,682				456,922	3911.3%	3911.3%	23,216	381,787	1644.5%
2054	9,575	4,227	9,575				392,802	4102.2%	4102.2%	19,031	328,181	1724.4%
2055	7,840	3,458	7,840				336,997	4298.3%	4298.3%	15,585	281,380	1805.5%
2056	6,411	2,825	6,411				285,460	4452.4%	4452.4%	12,745	238,319	1869.9%
2057	5,239	2,307	5,239				245,017	4676.6%	4676.6%	10,416	204,599	1964.3%
2058	4,285	1,885	4,285				207,390	4840.3%	4840.3%	8,519	173,304	2034.4%
2059	3,503	1,540	3,503				169,787	4847.5%	4847.5%	6,967	142,132	2040.1%
2060	2,865	1,259	2,865				136,619	4769.3%	4769.3%	5,702	114,626	2010.3%
2061	2,343	1,029	2,343				108,484	4629.8%	4629.8%	4,669	91,255	1954.5%
2062	1,916	841	1,916				87,476	4565.1%	4565.1%	3,823	73,711	1928.0%
2063	1,566	687	1,566				70,701	4514.5%	4514.5%	3,130	59,656	1906.0%
2064	1,279	561	1,279				57,617	4505.0%	4505.0%	2,561	48,647	1899.2%
2065	1,044	458	1,044				48,600	4653.1%	4653.1%	2,097	40,996	1954.9%
2066	853	374	853				42,192	4946.0%	4946.0%	1,718	35,512	2067.4%
2067	697	305	697				37,650	5404.4%	5404.4%	1,407	31,590	2245.0%
2068	569	249	569				34,504	6067.7%	6067.7%	1,152	28,851	2504.1%
2069	464	203	464				31,525	6798.7%	6798.7%	942	26,285	2789.6%
2070	377	165	377				28,606	7590.9%	7590.9%	768	23,796	3098.7%
2071	303	133	303				24,609	8125.4%	8125.4%	619	20,462	3307.2%
2072	240	105	240				22,647	9436.9%	9436.9%	491	18,795	3824.9%
2073	188	82	188				20,396	10851.4%	10851.4%	386	16,908	4384.5%
2074	146	64	146				17,167	11794.3%	11794.3%	299	14,236	4758.7%
2075	111	49	111				13,649	12249.7%	12249.7%	229	11,337	4942.9%
2076	84	37	84				9,552	11366.6%	11366.6%	173	7,973	4602.8%
2077	62	27	62				7,263	11641.1%	11641.1%	129	6,076	4720.1%
2078	46	20	46				5,219	11445.2%	11445.2%	94	4,383	4654.7%
2079	33	14	33				3,599	10985.7%	10985.7%	68	3,039	4488.8%
2080	23	10	23				2,434	10511.5%	10511.5%	48	2,068	4319.6%
	Without Interest											
Past	5,732,980	4,112,814	5,732,980	171,417	194,352	108,583	474,351	8.3%	8.3%	5,732,980	474,351	8.3%
Future	5,864,436	2,690,575	5,864,436				41,338,497	704.9%	704.9%	10,421,117	35,018,753	336.0%
Lifetime	11,597,415	6,803,389	11,597,415				41,812,849	360.5%	360.5%	16,154,097	35,493,104	219.7%
	With 4.5% Interest											
Past	8,490,579	6,475,987	8,490,579	249,445	216,960	111,622	578,028	6.8%	6.8%	8,490,579	578,028	6.8%
Future	4,087,130	1,881,950	4,087,130				21,256,006	520.1%	520.1%	7,002,112	18,149,992	259.2%
Lifetime	12,577,709	8,357,937	12,577,709				21,834,034	173.6%	173.6%	15,492,690	18,728,020	120.9%

As of 12/31/2021

Exhibit 5a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Non-Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	949,682	2,066,431	217.6%	936,930	4,158,401	443.8%
2023	843,543	2,047,526	242.7%	886,496	4,192,927	473.0%
2024	744,932	2,045,218	274.6%	732,712	3,766,119	514.0%
2025	653,846	2,022,106	309.3%	633,373	3,541,490	559.1%
2026	570,231	1,950,658	342.1%	586,129	3,492,577	595.9%
2027	493,982	1,832,444	371.0%	537,786	3,402,213	632.6%
2028	424,522	1,703,286	401.2%	489,724	3,283,459	670.5%
2029	361,869	1,602,349	442.8%	442,006	3,125,813	707.2%
2030	306,888	1,527,594	497.8%	396,711	2,954,018	744.6%
2031	258,181	1,404,543	544.0%	353,744	2,769,946	783.0%
2032	215,414	1,230,062	571.0%	313,128	2,607,976	832.9%
2033	177,038	1,057,427	597.3%	275,262	2,467,967	896.6%
2034	144,398	949,679	657.7%	240,494	2,274,795	945.9%
2035	117,635	901,702	766.5%	208,681	2,069,389	991.7%
2036	94,910	810,198	853.6%	179,881	1,868,362	1038.7%
2037	75,668	666,009	880.2%	154,057	1,661,488	1078.5%
2038	58,263	530,330	910.2%	131,064	1,460,157	1114.1%
2039	43,963	428,952	975.7%	110,788	1,268,089	1144.6%
2040	34,417	355,023	1031.5%	93,068	1,092,837	1174.2%
2041	26,615	290,375	1091.0%	77,720	931,226	1198.2%
2042	20,271	234,007	1154.4%	64,544	787,541	1220.2%
2043	14,156	174,314	1231.4%	53,334	658,516	1234.7%
2044	9,372	124,683	1330.4%	43,845	545,536	1244.2%
2045	7,055	98,586	1397.5%	35,838	448,644	1251.9%
2046	5,227	76,805	1469.3%	29,134	367,635	1261.9%
2047	3,788	58,488	1544.0%	23,474	301,841	1285.9%
2048	2,484	40,119	1615.0%	18,700	247,809	1325.2%
2049	1,437	24,638	1715.0%	14,924	201,693	1351.5%
2050	1,021	18,397	1802.2%	11,842	162,915	1375.8%
2051	711	13,478	1896.9%	9,344	133,108	1424.5%
2052	475	9,479	1995.7%	7,335	107,612	1467.1%
2053	234	4,801	2048.4%	5,729	86,452	1509.0%
2054	-	-	0.0%	4,457	69,074	1549.7%
2055	-	-	0.0%	3,457	55,667	1610.5%
2056	-	-	0.0%	2,674	45,650	1707.0%
2057	-	-	0.0%	2,067	37,235	1801.1%
2058	-	-	0.0%	1,598	29,827	1867.0%
2059	-	-	0.0%	1,234	23,928	1938.8%
2060	-	-	0.0%	954	19,703	2064.6%
2061	-	-	0.0%	739	15,846	2145.0%
2062	-	-	0.0%	572	12,906	2257.6%
2063	-	-	0.0%	443	10,768	2432.6%
2064	-	-	0.0%	343	9,198	2684.2%
2065	-	-	0.0%	265	8,046	3035.4%
2066	-	-	0.0%	205	7,179	3500.5%
2067	-	-	0.0%	158	6,492	4113.7%
2068	-	-	0.0%	121	5,960	4923.8%
2069	-	-	0.0%	92	5,712	6187.4%
2070	-	-	0.0%	70	5,449	7784.7%
2071	-	-	0.0%	53	5,011	9516.7%
2072	-	-	0.0%	39	4,437	11260.1%
2073	-	-	0.0%	29	3,690	12612.5%
2074	-	-	0.0%	21	3,159	14769.9%
2075	-	-	0.0%	16	2,574	16565.4%
2076	-	-	0.0%	11	1,901	16917.6%
2077	-	-	0.0%	8	1,278	15903.7%
2078	-	-	0.0%	6	717	12671.8%
2079	-	-	0.0%	4	387	9720.9%
2080	-	-	0.0%	3	144	5174.2%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	5,340,711	19,228,181	360.0%	6,135,913	39,597,686	645.3%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)		20,369,505
2. Δ PV(Future Earned Premium)		795,202
3. PVcurrent(Future Earned Premium)		6,135,913
4. Rate Increase %	Δ PV(Future Incurred Claims) - 73.2% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	379.0%
5. Virginia Cumulative Percent Rate Increase to Date		72.5%
6. Virginia Adjusted Rate Increase		177.0%

*As of 12/31/2021
**Includes Shock Lapse and applies Justified RINC to Survivorship and WOP

Exhibit 5b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Simple Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	496,549	1,333,151	268.5%	500,856	2,356,446	470.5%
2023	445,500	1,394,645	313.1%	480,868	2,575,947	535.7%
2024	397,498	1,458,580	366.9%	402,981	2,481,654	615.8%
2025	352,589	1,503,091	426.3%	354,108	2,491,156	703.5%
2026	310,809	1,508,710	485.4%	333,825	2,626,714	786.9%
2027	272,173	1,476,089	542.3%	312,346	2,724,282	872.2%
2028	236,684	1,432,407	605.2%	290,251	2,782,771	958.7%
2029	204,318	1,403,051	686.7%	267,939	2,802,032	1045.8%
2030	175,026	1,381,000	789.0%	245,634	2,797,503	1138.9%
2031	148,730	1,307,210	878.9%	223,631	2,758,790	1233.6%
2032	125,327	1,180,150	941.7%	202,097	2,723,446	1347.6%
2033	104,533	1,052,020	1006.4%	181,209	2,677,155	1477.4%
2034	86,106	981,673	1140.1%	161,151	2,558,367	1587.6%
2035	70,706	960,401	1358.3%	142,159	2,403,040	1690.4%
2036	57,486	884,113	1538.0%	124,443	2,226,926	1789.5%
2037	46,228	747,805	1617.6%	108,111	2,037,933	1885.0%
2038	36,356	624,140	1716.8%	93,215	1,837,165	1970.9%
2039	27,978	532,728	1904.1%	79,797	1,638,879	2053.8%
2040	21,927	461,250	2103.6%	67,836	1,451,543	2139.8%
2041	16,975	394,428	2323.6%	57,294	1,273,594	2222.9%
2042	12,923	331,756	2567.2%	48,096	1,105,874	2299.3%
2043	9,082	259,029	2852.1%	40,137	950,180	2367.3%
2044	6,109	194,267	3180.2%	33,307	812,935	2440.7%
2045	4,590	160,051	3487.1%	27,488	693,761	2523.8%
2046	3,395	129,858	3825.2%	22,571	585,813	2595.4%
2047	2,451	102,591	4185.2%	18,443	489,960	2656.6%
2048	1,577	72,231	4579.2%	14,995	406,604	2711.6%
2049	915	45,782	5006.1%	12,131	334,866	2760.4%
2050	650	35,579	5477.5%	9,765	272,792	2793.6%
2051	452	27,112	6000.0%	7,819	221,700	2835.5%
2052	305	19,931	6544.2%	6,228	175,646	2820.5%
2053	142	9,803	6906.8%	4,936	138,654	2809.0%
2054	-	-	0.0%	3,895	108,887	2795.3%
2055	-	-	0.0%	3,061	84,082	2746.4%
2056	-	-	0.0%	2,397	64,588	2695.0%
2057	-	-	0.0%	1,869	50,081	2680.1%
2058	-	-	0.0%	1,450	39,543	2727.6%
2059	-	-	0.0%	1,119	32,064	2865.2%
2060	-	-	0.0%	860	25,551	2970.6%
2061	-	-	0.0%	658	20,051	3046.7%
2062	-	-	0.0%	501	14,939	2979.2%
2063	-	-	0.0%	379	10,873	2865.3%
2064	-	-	0.0%	285	7,813	2741.1%
2065	-	-	0.0%	213	5,433	2556.2%
2066	-	-	0.0%	157	3,593	2285.1%
2067	-	-	0.0%	115	2,310	2003.5%
2068	-	-	0.0%	84	1,455	1737.0%
2069	-	-	0.0%	60	928	1539.3%
2070	-	-	0.0%	43	558	1297.7%
2071	-	-	0.0%	30	310	1018.4%
2072	-	-	0.0%	21	155	727.0%
2073	-	-	0.0%	15	75	511.2%
2074	-	-	0.0%	10	33	331.0%
2075	-	-	0.0%	7	9	123.8%
2076	-	-	0.0%	5	14	305.8%
2077	-	-	0.0%	3	11	342.1%
2078	-	-	0.0%	2	9	459.8%
2079	-	-	0.0%	1	16	1221.1%
2080	-	-	0.0%	1	4	525.1%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	2,920,308	16,238,010	556.0%	3,605,761	34,650,792	961.0%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		18,412,782
2. Δ PV(Future Earned Premium)		685,453
3. PVcurrent(Future Earned Premium)		3,605,761
4. Rate Increase %	Δ PV(Future Incurred Claims) - 80% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	582.0%
5. Virginia Cumulative Percent Rate Increase to Date		128.1%
6. Virginia Adjusted Rate Increase		198.0%

*As of 12/31/2021

**Includes Shock Lapse and applies Justified RINC to Survivorship and WOP

Exhibit 5c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Compound Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	1,674,227	4,080,825	243.7%	1,668,913	6,640,327	397.9%
2023	1,519,068	4,488,110	295.5%	1,614,710	7,663,767	474.6%
2024	1,372,197	4,976,796	362.7%	1,364,874	7,881,204	577.4%
2025	1,233,616	5,463,139	442.9%	1,211,537	8,457,566	698.1%
2026	1,103,333	5,864,938	531.6%	1,159,907	9,514,773	820.3%
2027	981,361	6,132,793	624.9%	1,104,562	10,567,998	956.8%
2028	867,718	6,371,287	734.3%	1,047,334	11,633,043	1110.7%
2029	762,406	6,625,106	869.0%	988,106	12,653,602	1280.6%
2030	665,393	6,849,175	1029.3%	927,365	13,659,144	1472.9%
2031	576,601	6,840,756	1186.4%	865,622	14,591,120	1685.6%
2032	495,906	6,508,015	1312.3%	803,151	15,580,347	1939.9%
2033	422,746	6,111,336	1445.6%	740,340	16,575,289	2238.9%
2034	357,512	5,966,672	1668.9%	677,655	17,179,200	2535.1%
2035	299,972	6,069,515	2023.4%	615,621	17,533,252	2848.1%
2036	249,374	5,845,360	2344.0%	555,049	17,622,981	3175.0%
2037	205,311	5,155,848	2511.2%	496,584	17,423,574	3508.7%
2038	166,666	4,541,716	2725.0%	440,625	16,927,242	3841.6%
2039	133,280	4,209,361	3158.3%	387,634	16,227,385	4186.3%
2040	106,531	3,916,760	3676.7%	338,118	15,374,859	4547.2%
2041	84,137	3,604,039	4283.5%	292,442	14,327,388	4899.2%
2042	65,602	3,275,926	4993.7%	250,801	13,145,719	5241.5%
2043	49,098	2,861,234	5827.6%	213,303	11,900,869	5579.3%
2044	35,525	2,438,922	6865.4%	179,909	10,632,705	5910.0%
2045	26,896	2,152,871	8004.3%	150,513	9,420,928	6259.2%
2046	20,048	1,873,359	9344.6%	124,941	8,246,758	6600.5%
2047	14,657	1,599,235	10910.9%	102,920	7,128,085	6925.9%
2048	9,873	1,251,976	12680.7%	84,156	6,114,359	7265.5%
2049	6,001	897,886	14962.1%	68,330	5,197,920	7607.1%
2050	4,262	747,351	17534.8%	55,099	4,400,797	7987.0%
2051	2,965	610,345	20585.8%	44,143	3,703,034	8388.6%
2052	1,983	474,954	23956.4%	35,157	3,058,302	8698.9%
2053	941	251,276	26689.5%	27,844	2,513,387	9026.7%
2054	-	-	0.0%	21,936	2,036,571	9284.1%
2055	-	-	0.0%	17,196	1,625,164	9451.0%
2056	-	-	0.0%	13,418	1,300,900	9695.2%
2057	-	-	0.0%	10,424	1,035,581	9934.5%
2058	-	-	0.0%	8,070	824,046	10211.3%
2059	-	-	0.0%	6,230	639,874	10271.3%
2060	-	-	0.0%	4,800	490,133	10211.8%
2061	-	-	0.0%	3,693	373,120	10103.1%
2062	-	-	0.0%	2,840	281,706	9920.8%
2063	-	-	0.0%	2,183	215,549	9872.9%
2064	-	-	0.0%	1,680	167,109	9945.1%
2065	-	-	0.0%	1,296	132,929	10252.9%
2066	-	-	0.0%	1,004	109,175	10878.2%
2067	-	-	0.0%	780	93,598	12000.4%
2068	-	-	0.0%	608	81,779	13449.7%
2069	-	-	0.0%	475	71,550	15051.8%
2070	-	-	0.0%	372	60,822	16342.0%
2071	-	-	0.0%	289	48,645	16811.3%
2072	-	-	0.0%	223	41,856	18778.1%
2073	-	-	0.0%	170	34,897	20496.6%
2074	-	-	0.0%	129	27,033	20951.4%
2075	-	-	0.0%	97	18,742	19318.8%
2076	-	-	0.0%	72	10,898	15147.7%
2077	-	-	0.0%	53	6,823	12977.1%
2078	-	-	0.0%	38	3,831	10138.1%
2079	-	-	0.0%	27	1,761	6562.3%
2080	-	-	0.0%	19	636	3380.7%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	10,546,346	79,891,863	757.5%	13,313,772	198,534,869	1491.2%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		118,643,006
2. Δ PV(Future Earned Premium)		2,767,427
3. PVcurrent(Future Earned Premium)		13,313,772
4. Rate Increase %	Δ PV(Future Incurred Claims) - 87.2% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	1027.0%
5. Virginia Cumulative Percent Rate Increase to Date		128.1%
6. Virginia Adjusted Rate Increase		394.0%

*As of 12/31/2021

**Includes Shock Lapse and applies Justified RINC to Survivorship and WOP

Exhibit 6a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest											
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	30,915,245	40,127,407	3,533,979	9%	53,220,961	3,533,979	7%	40,127,407	3,533,979	9%	40,127,407	3,533,979	9%
Future	7,107,620	12,260,644	44,382,924	362%	12,235,852	44,380,409	363%	28,433,690	46,652,744	164%	14,705,501	42,379,473	288%
Lifetime	38,022,865	52,388,052	47,916,902	91%	65,456,813	47,914,387	73%	68,561,097	50,186,723	73%	54,832,908	45,913,452	84%

Loss Ratio at Original Premium Level	126%
Minimum Loss Ratio Applicable to the Form	73.20%
If-Knew Rate Increase	72%
Make-up Rate Increase	417%
Remaining Policyholders %	34.6%
Blended Increase	191.4%
Cost-sharing Increase	137.2%
Past Rate Increase	72.5%
Max Allowable Rate Increase	**37.5%**

Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
0-15%	15.0%	100%	15.0%
15%-50%	35.0%	90%	31.5%
50-100%	50.0%	75%	37.5%
100-150%	50.0%	65%	32.5%
>150%	41.4%	50%	20.7%
Sum:	191.4%		137.2%

Originally Issued Policyholders:	2,683
Active, Premium-Paying Policyholders:	928

Exhibit 6b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest												
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	15,584,890	21,308,985	1,058,051	5%	40,242,914	1,058,051	3%	21,308,985	1,058,051	5%	21,308,985	1,058,051	5%
Future	4,199,159	9,579,595	39,706,590	414%	10,842,964	39,810,653	367%	32,883,409	42,295,865	129%	12,689,805	36,180,693	285%
Lifetime	19,784,049	30,888,579	40,764,641	132%	51,085,878	40,868,703	80%	54,192,394	43,353,915	80%	33,998,790	37,238,743	110%

Loss Ratio at Original Premium Level	206%
Minimum Loss Ratio Applicable to the Form	80.00%
If-Knew Rate Increase	158%
Make-up Rate Increase	918%
Remaining Policyholders %	40.0%
Blended Increase	462.0%
Cost-sharing Increase	272.5%
Past Rate Increase	128.1%
Max Allowable Rate Increase	**63.3%**

Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
0-15%	15.0%	100%	15.0%
15%-50%	35.0%	90%	31.5%
50-100%	50.0%	75%	37.5%
100-150%	50.0%	65%	32.5%
>150%	312.0%	50%	156.0%
Sum:	462.0%		272.5%

Originally Issued Policyholders:	1,061
Active, Premium-Paying Policyholders:	424

Exhibit 6c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest											
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	51,421,006	70,464,990	4,406,824	6%	207,944,490	4,406,824	2%	70,464,990	4,406,824	6%	70,464,990	4,406,824	6%
Future	15,591,230	35,568,467	229,941,714	646%	63,050,310	231,900,617	368%	217,376,400	246,590,869	113%	65,018,624	194,062,949	298%
Lifetime	67,012,235	106,033,458	234,348,538	221%	270,994,799	236,307,441	87%	287,841,390	250,997,692	87%	135,483,614	198,469,773	146%

Loss Ratio at Original Premium Level	350%
Minimum Loss Ratio Applicable to the Form	87.20%
If-Knew Rate Increase	304%
Make-up Rate Increase	1683%
Remaining Policyholders %	42.2%
Blended Increase	886.9%
Cost-sharing Increase	485.0%
Past Rate Increase	128.1%
Max Allowable Rate Increase	**156.4%**

Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
0-15%	15.0%	100%	15.0%
15%-50%	35.0%	90%	31.5%
50-100%	50.0%	75%	37.5%
100-150%	50.0%	65%	32.5%
>150%	736.9%	50%	368.5%
Sum:	886.9%		485.0%

Originally Issued Policyholders:	3,139
Active, Premium-Paying Policyholders:	1,326

Exhibit 7a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 85% Rate Increase			
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	6,486	6,486	6,486	-	-	-	-	0.0%	0.0%	6,486	6,486	-	0.0%
2002	291,082	291,082	291,082	5,592	-	-	5,592	1.9%	1.9%	291,082	291,082	5,592	1.9%
2003	997,381	986,152	986,152	750	-	-	750	0.1%	0.1%	986,152	986,152	750	0.1%
2004	1,059,763	1,021,401	1,021,401	9,721	-	-	9,721	0.9%	1.0%	1,021,401	1,021,401	9,721	1.0%
2005	1,094,347	1,034,010	1,034,010	32,529	-	-	32,529	3.0%	3.1%	1,034,010	1,034,010	32,529	3.1%
2006	1,098,676	1,035,103	1,035,103	13,897	-	-	13,897	1.3%	1.3%	1,035,103	1,035,103	13,897	1.3%
2007	1,100,910	1,034,262	1,034,262	9,103	-	-	9,103	0.8%	0.9%	1,034,262	1,034,262	9,103	0.9%
2008	1,100,275	1,034,189	1,034,189	18,069	-	-	18,069	1.6%	1.7%	1,034,189	1,034,189	18,069	1.7%
2009	1,105,176	1,036,599	1,036,599	54,299	105,854	-	160,154	14.5%	15.4%	1,036,599	1,036,599	160,154	15.4%
2010	1,177,611	1,025,630	1,538,445	21,220	-	-	21,220	1.8%	1.4%	1,538,445	1,025,630	21,220	1.4%
2011	1,305,271	1,019,932	1,529,898	65,377	123,562	-	188,939	14.5%	12.3%	1,529,898	1,019,932	188,939	12.3%
2012	1,346,152	1,045,645	1,568,468	7,800	-	-	7,800	0.6%	0.5%	1,568,468	1,045,645	7,800	0.5%
2013	1,350,648	1,032,573	1,548,859	65,748	-	-	65,748	4.9%	4.2%	1,548,859	1,032,573	65,748	4.2%
2014	1,371,794	1,041,478	1,562,217	35,839	-	-	35,839	2.6%	2.3%	1,562,217	1,041,478	35,839	2.3%
2015	1,391,390	1,015,119	1,522,679	8,730	-	-	8,730	0.6%	0.6%	1,522,679	1,015,119	8,730	0.6%
2016	1,481,018	1,013,136	1,519,705	64,771	-	-	64,771	4.4%	4.3%	1,519,705	1,013,136	64,771	4.3%
2017	1,528,745	1,001,537	1,727,651	120,168	119,181	-	239,349	15.7%	13.9%	1,727,651	1,001,537	239,349	13.9%
2018	1,552,897	994,460	1,715,443	207,978	-	-	207,978	13.4%	12.1%	1,715,443	994,460	207,978	12.1%
2019	1,616,710	973,477	1,679,248	182,014	194,352	0	376,366	23.3%	22.4%	1,679,248	973,477	376,366	22.4%
2020	1,709,445	960,186	1,656,320	69,999	25,712	18,100	113,810	6.7%	6.9%	1,656,320	960,186	113,810	6.9%
2021	1,815,415	949,682	1,638,201	20,290	1,235,077	126,913	1,382,280	76.1%	84.4%	1,638,201	949,682	1,382,280	84.4%
2022	1,832,725	936,930	1,616,205				4,167,431	227.4%	257.9%	1,616,205	936,930	4,167,431	257.9%
2023	1,739,937	889,012	1,533,546				4,224,332	242.8%	275.5%	1,546,138	886,874	4,214,816	272.6%
2024	1,639,927	837,280	1,444,308				4,228,391	257.8%	292.8%	1,967,623	748,397	3,820,449	194.2%
2025	1,532,932	781,942	1,348,849				4,200,165	274.0%	311.4%	2,092,369	655,658	3,597,244	171.9%
2026	1,419,884	723,617	1,248,239				4,121,884	290.3%	330.2%	1,936,299	606,753	3,539,748	182.8%
2027	1,303,888	663,934	1,145,286				4,001,269	306.9%	349.4%	1,776,596	556,709	3,442,892	193.8%
2028	1,188,467	604,597	1,042,930				3,851,376	324.1%	369.3%	1,617,820	506,955	3,318,953	205.1%
2029	1,073,134	545,686	941,309				3,657,411	340.8%	388.5%	1,460,182	457,558	3,156,322	216.2%
2030	964,309	489,767	844,848				3,449,233	357.7%	408.3%	1,310,549	410,669	2,980,325	227.4%
2031	860,986	436,721	753,343				3,227,660	374.9%	428.4%	1,168,604	366,190	2,792,255	238.9%
2032	763,221	386,578	666,846				3,010,320	394.4%	451.4%	1,034,429	324,145	2,616,829	253.0%
2033	671,924	339,830	586,206				2,777,465	413.4%	473.8%	909,338	284,947	2,445,323	268.9%
2034	587,919	296,907	512,164				2,544,022	432.7%	496.7%	794,481	248,956	2,247,263	282.9%
2035	510,954	257,631	444,414				2,311,607	452.4%	520.1%	689,386	216,024	2,043,552	296.4%
2036	441,159	222,075	383,080				2,086,389	472.9%	544.6%	594,243	186,210	1,845,100	310.5%
2037	378,474	190,194	328,084				1,855,845	490.3%	565.7%	508,933	159,478	1,641,379	322.5%
2038	322,569	161,807	279,118				1,631,011	505.6%	584.3%	432,975	135,676	1,442,866	333.2%
2039	273,196	136,775	235,936				1,414,167	517.6%	599.4%	365,991	114,686	1,252,406	342.2%
2040	229,986	114,898	198,199				1,215,291	528.4%	613.2%	307,452	96,342	1,078,117	350.7%
2041	192,503	95,950	165,515				1,031,940	536.1%	623.5%	256,750	80,454	917,374	357.3%
2042	160,261	79,684	137,456				869,551	542.6%	632.6%	213,225	66,815	774,684	363.3%
2043	132,762	65,844	113,581				724,093	545.4%	637.5%	176,190	55,210	646,676	367.0%
2044	109,427	54,130	93,374				597,210	545.8%	639.6%	144,845	45,388	534,764	369.2%
2045	89,695	44,245	76,322				488,941	545.1%	640.6%	118,392	37,099	438,993	370.8%
2046	73,145	35,968	62,044				398,978	545.5%	643.1%	96,245	30,159	359,133	373.1%
2047	59,177	28,980	49,991				326,560	551.8%	653.2%	77,547	24,300	294,520	379.8%
2048	47,404	23,086	39,823				267,542	564.4%	671.8%	61,775	19,358	241,630	391.1%
2049	38,032	18,424	31,782				217,269	571.3%	683.6%	49,301	15,449	196,519	398.6%
2050	30,367	14,619	25,218				175,114	576.7%	694.4%	39,119	12,258	158,627	405.5%
2051	24,137	11,536	19,899				143,175	593.2%	719.5%	30,869	9,673	129,679	420.1%
2052	19,107	9,055	15,620				115,775	605.9%	741.2%	24,231	7,593	104,881	432.8%
2053	15,068	7,073	12,201				93,003	617.2%	762.3%	18,927	5,931	84,281	445.3%
2054	11,848	5,503	9,492				74,428	628.2%	784.1%	14,724	4,614	67,416	457.9%
2055	9,298	4,267	7,361				61,335	659.6%	833.2%	11,419	3,578	54,940	481.1%
2056	7,289	3,302	5,695				51,736	709.8%	908.4%	8,835	2,768	45,690	517.2%
2057	5,716	2,552	4,403				42,368	741.2%	962.3%	6,830	2,140	37,348	546.8%
2058	4,485	1,972	3,402				34,023	758.6%	1000.0%	5,278	1,654	29,964	567.8%
2059	3,520	1,524	2,628				27,368	777.5%	1041.3%	4,077	1,278	24,080	590.6%
2060	2,766	1,178	2,032				22,644	818.7%	1114.2%	3,152	988	19,877	630.5%
2061	2,176	912	1,573				18,265	839.4%	1161.0%	2,440	765	16,016	656.3%
2062	1,710	706	1,217				14,931	873.1%	1226.4%	1,889	592	13,071	692.1%
2063	1,344	546	943				12,519	931.4%	1328.0%	1,462	458	10,933	747.6%
2064	1,055	423	730				10,756	1019.5%	1473.8%	1,132	355	9,363	827.1%
2065	827	327	565				9,466	1145.4%	1676.9%	876	274	8,212	937.7%
2066	647	253	437				8,498	1314.2%	1945.9%	677	212	7,344	1084.1%
2067	503	195	336				7,729	1538.0%	2299.7%	521	163	6,656	1276.6%
2068	389	149	258				7,131	1833.2%	2766.6%	400	125	6,121	1530.8%
2069	299	114	197				6,870	2297.4%	3494.6%	305	96	5,876	1926.9%
2070	228	86	149				6,579	2881.6%	4413.6%	231	72	5,612	2427.1%
2071	173	65	112				6,064	3510.5%	5408.2%	174	55	5,165	2969.5%
2072	130	49	84				5,375	4137.5%	6405.3%	130	41	4,575	3514.8%
2073	97	36	62				4,467	4613.7%	7169.6%	97	30	3,805	3936.9%
2074	71	26	46				3,823	5378.2%	8393.7%	71	22	3,257	4610.7%
2075	52	19	33				3,111	5998.2%	9400.2%	51	16	2,654	5170.3%
2076	38	14	24				2,289	6086.6%	9563.0%	37	12	1,959	5276.8%
2077	27	10	17				1,527	5666.8%	8924.1%	27	8	1,315	4954.3%
2078	19	7	12				842	4424.6%	6988.7%	19	6	736	3935.8%
2079	13	5	8				442	3294.7%	5209.2%	13	4	396	3004.6%
2080	9	3	6				148	1575.9%	2493.5%	9	3	144	1572.2%
	Without Interest												
Past	25,501,191	19,552,139	26,686,419	1,013,896	1,803,738	145,013	2,962,646	11.6%	11.1%	26,686,419	19,552,139	2,962,646	11.1%
Future	18,781,405	9,529,021	16,437,561				63,869,154	340.1%	388.6%	23,501,902	8,329,173	56,917,559	242.2%
Lifetime	44,282,596	29,081,160	43,123,980				66,831,801	150.9%	155.0%	50,188,321	27,881,312	59,880,205	119.3%
	With 4.5% Interest												
Past	38,516,862	30,915,245	40,127,407	1,352,962	2,031,944	149,072	3,533,979	9.2%	8.8%	40,127,407	30,915,245	3,533,979	8.8%
Future	13,979,108	7,107,620	12,260,644				44,382,924	317.5%	362.0%	17,123,593	6,281,669	39,757,264	232.2%
Lifetime	52,495,970	38,022,865	52,388,052				47,916,902	91.3%	91.5%	57,251,000	37,196,914	43,291,242	75.6%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse

[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

73.2% / 80% Test

1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7a)	30,915,245
A = 1 x 73.2%	***22,629,959***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7a)	40,127,407
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	9,212,162
B = 3 x 80%	***7,369,730***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7a)	6,281,669
C = 4 x 73.2%	***4,598,182***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7a)	17,123,593
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	10,841,924
D = 6 x 80%	***8,673,539***
A + B + C + D	***43,271,410***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7a)	3,533,979
8 = Present value of future projected incurred claims without the inclusion of active life reserves and MAE (Future, Exhibit 7a, no 10% load)	39,757,264
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***43,291,242***
Test: 9 is not less than (A + B + C + D)	***TRUE***

Exhibit 7b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 271% Rate Increase			
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	2,283	2,283	2,283	-	-	-	-	0.0%	0.0%	2,283	2,283	-	0.0%
2002	162,195	162,195	162,195	-	-	-	-	0.0%	0.0%	162,195	162,195	-	0.0%
2003	482,499	481,033	481,033	-	-	-	-	0.0%	0.0%	481,033	481,033	-	0.0%
2004	524,950	518,890	518,890	-	-	-	-	0.0%	0.0%	518,890	518,890	-	0.0%
2005	529,008	517,704	517,704	-	-	-	-	0.0%	0.0%	517,704	517,704	-	0.0%
2006	525,290	513,152	513,152	-	-	-	-	0.0%	0.0%	513,152	513,152	-	0.0%
2007	534,068	517,613	517,613	-	-	-	-	0.0%	0.0%	517,613	517,613	-	0.0%
2008	533,592	516,776	516,776	-	-	-	-	0.0%	0.0%	516,776	516,776	-	0.0%
2009	537,168	520,410	520,410	-	-	-	-	0.0%	0.0%	520,410	520,410	-	0.0%
2010	601,612	519,104	778,656	-	-	-	-	0.0%	0.0%	778,656	519,104	-	0.0%
2011	650,256	503,560	755,340	-	-	-	-	0.0%	0.0%	755,340	503,560	-	0.0%
2012	670,792	516,203	774,304	-	-	-	-	0.0%	0.0%	774,304	516,203	-	0.0%
2013	658,424	501,983	752,974	57,529	-	-	57,529	8.7%	7.6%	752,974	501,983	57,529	7.6%
2014	709,222	536,799	805,199	50,788	-	-	50,788	7.2%	6.3%	805,199	536,799	50,788	6.3%
2015	736,708	513,020	769,530	66,367	-	-	66,367	9.0%	8.6%	769,530	513,020	66,367	8.6%
2016	788,759	517,213	775,819	25,355	-	-	25,355	3.2%	3.3%	775,819	517,213	25,355	3.3%
2017	883,448	513,016	884,953	76,724	-	-	76,724	8.7%	8.7%	884,953	513,016	76,724	8.7%
2018	981,740	507,805	1,007,358	15,300	-	-	15,300	1.6%	1.5%	1,007,358	507,805	15,300	1.5%
2019	1,030,469	500,185	1,141,077	83,905	-	0	83,905	8.1%	7.4%	1,141,077	500,185	83,905	7.4%
2020	1,073,569	504,481	1,150,879	16,200	-	16,938	33,138	3.1%	2.9%	1,150,879	504,481	33,138	2.9%
2021	1,077,358	496,549	1,132,783	16,650	395,443	118,765	530,858	49.3%	46.9%	1,132,783	496,549	530,858	46.9%
2022	1,101,906	500,856	1,142,610				2,360,827	214.2%	206.6%	1,142,610	500,856	2,360,827	206.6%
2023	1,062,028	482,233	1,100,123				2,594,016	244.3%	235.8%	1,132,981	480,868	2,587,414	228.4%
2024	1,014,908	460,492	1,050,526				2,799,558	275.8%	266.5%	2,435,104	402,981	2,499,266	102.6%
2025	964,693	437,170	997,321				2,985,558	309.5%	299.4%	2,997,049	354,108	2,513,659	83.9%
2026	910,955	412,130	940,196				3,138,338	344.5%	333.8%	2,825,384	333,825	2,652,636	93.9%
2027	854,009	385,613	879,703				3,248,397	380.4%	369.3%	2,643,597	312,346	2,752,527	104.1%
2028	795,335	358,335	817,474				3,313,262	416.6%	405.3%	2,456,592	290,251	2,812,543	114.5%
2029	735,947	330,789	754,634				3,332,340	452.8%	441.6%	2,267,749	267,939	2,832,641	124.9%
2030	676,398	303,252	691,812				3,324,348	491.5%	480.5%	2,078,964	245,634	2,828,354	136.0%
2031	617,444	276,087	629,841				3,274,125	530.3%	519.8%	1,892,736	223,631	2,789,987	147.4%
2032	559,517	249,503	569,193				3,200,176	572.0%	562.2%	1,710,483	202,097	2,763,296	161.6%
2033	503,160	223,715	510,364				3,092,760	614.7%	606.0%	1,533,696	181,209	2,731,621	178.1%
2034	448,879	198,952	453,872				2,938,811	654.7%	647.5%	1,363,931	161,151	2,614,871	191.7%
2035	397,293	175,505	400,381				2,757,060	694.0%	688.6%	1,203,186	142,159	2,456,586	204.2%
2036	348,989	153,633	350,486				2,553,798	731.8%	728.6%	1,053,244	124,443	2,276,393	216.1%
2037	304,289	133,470	304,488				2,338,916	768.7%	768.1%	915,016	108,111	2,082,166	227.6%
2038	263,373	115,080	262,533				2,109,820	801.1%	803.6%	788,938	93,215	1,876,158	237.8%
2039	226,372	98,515	224,742				1,881,715	831.2%	837.3%	675,374	79,797	1,673,323	247.8%
2040	193,247	83,748	191,056				1,664,544	861.4%	871.2%	574,142	67,836	1,482,260	258.2%
2041	163,915	70,734	161,366				1,458,432	889.7%	903.8%	484,922	57,294	1,300,783	268.2%
2042	138,181	59,377	135,458				1,264,161	914.9%	933.2%	407,065	48,096	1,129,792	277.5%
2043	115,802	49,552	113,044				1,083,984	936.1%	958.9%	339,708	40,137	971,062	285.9%
2044	96,500	41,120	93,807				925,684	959.3%	986.8%	281,899	33,307	831,044	294.8%
2045	79,983	33,936	77,419				788,802	986.2%	1018.9%	232,653	27,488	709,353	304.9%
2046	65,959	27,865	63,569				664,783	1007.9%	1045.8%	191,032	22,571	599,158	313.6%
2047	54,129	22,769	51,944				554,750	1024.9%	1068.0%	156,096	18,443	501,316	321.2%
2048	44,200	18,512	42,232				459,237	1039.0%	1087.4%	126,912	14,995	416,208	327.9%
2049	35,916	14,977	34,166				377,206	1050.2%	1104.0%	102,674	12,131	342,937	334.0%
2050	29,038	12,055	27,502				306,231	1054.6%	1113.5%	82,647	9,765	279,552	338.3%
2051	23,353	9,653	22,021				248,122	1062.5%	1126.7%	66,176	7,819	227,315	343.5%
2052	18,685	7,688	17,540				195,530	1046.5%	1114.8%	52,708	6,228	180,290	342.1%
2053	14,875	6,094	13,902				153,540	1032.2%	1104.4%	41,777	4,936	142,470	341.0%
2054	11,791	4,809	10,971				120,267	1020.0%	1096.2%	32,969	3,895	111,906	339.4%
2055	9,306	3,780	8,622				93,766	1007.6%	1087.5%	25,911	3,061	86,085	332.2%
2056	7,314	2,959	6,750				73,084	999.3%	1082.8%	20,284	2,397	65,765	324.2%
2057	5,723	2,307	5,263				56,461	986.5%	1072.9%	15,815	1,869	51,025	322.6%
2058	4,455	1,790	4,083				44,502	998.9%	1089.9%	12,270	1,450	40,299	328.4%
2059	3,450	1,382	3,152				36,131	1047.3%	1146.4%	9,471	1,119	32,666	344.9%
2060	2,659	1,062	2,422				28,796	1082.9%	1188.7%	7,280	860	26,026	357.5%
2061	2,040	812	1,854				22,583	1107.2%	1218.4%	5,570	658	20,422	366.6%
2062	1,557	619	1,412				16,741	1075.1%	1185.5%	4,244	501	15,226	358.8%
2063	1,181	468	1,069				12,104	1025.1%	1132.5%	3,212	379	11,093	345.4%
2064	888	352	803				8,635	972.1%	1075.6%	2,413	285	7,979	330.7%
2065	663	262	599				5,941	895.8%	992.4%	1,799	213	5,557	308.9%
2066	491	194	443				3,861	786.3%	871.8%	1,331	157	3,684	276.8%
2067	360	142	325				2,426	673.0%	747.0%	976	115	2,376	243.5%
2068	262	103	236				1,483	565.9%	628.7%	709	84	1,502	211.9%
2069	189	74	170				918	486.1%	540.3%	510	60	962	188.5%
2070	135	53	121				524	389.0%	432.6%	364	43	582	159.9%
2071	95	38	86				264	277.3%	308.4%	257	30	326	126.8%
2072	67	26	60				107	160.5%	178.6%	180	21	166	92.3%
2073	46	18	42				34	74.2%	82.7%	125	15	83	66.7%
2074	32	12	29				1	2.5%	2.7%	86	10	39	45.2%
2075	22	8	19				(17)	-79.6%	-88.9%	58	7	12	20.5%
2076	15	6	13				(1)	-7.3%	-8.2%	39	5	16	41.7%
2077	10	4	9				1	7.1%	7.9%	26	3	12	45.7%
2078	6	3	6				4	54.3%	60.6%	17	2	10	59.3%
2079	4	2	4				15	357.3%	397.0%	11	1	17	148.7%
2080	3	1	2				2	88.8%	97.8%	7	1	5	65.5%
	Without Interest												
Past	13,693,412	9,879,972	14,478,928	408,818	395,443	135,703	939,963	6.9%	6.5%	14,478,928	9,879,972	939,963	6.5%
Future	12,912,042	5,774,698	13,173,890				61,917,464	479.5%	470.0%	34,402,981	4,892,910	54,701,650	159.0%
Lifetime	26,605,454	15,654,670	27,652,818				62,857,427	236.3%	227.3%	48,881,908	14,772,882	55,641,613	113.8%
	With 4.5% Interest												
Past	20,253,039	15,584,890	21,308,985	514,306	404,242	139,502	1,058,051	5.2%	5.0%	21,308,985	15,584,890	1,058,051	5.0%
Future	9,347,512	4,199,159	9,579,595				39,706,590	424.8%	414.5%	23,865,690	3,605,761	35,110,502	147.1%
Lifetime	29,600,550	19,784,049	30,888,579				40,764,641	137.7%	132.0%	45,174,675	19,190,650	36,168,553	80.1%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse

[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

80% / 80% Test	
1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7b)	15,584,890
A = 1 x 80%	***12,467,912***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7b)	21,308,985
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	5,724,095
B = 3 x 80%	***4,579,276***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7b)	3,605,761
C = 4 x 80%	***2,884,609***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7b)	23,865,690
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	20,259,929
D = 6 x 80%	***16,207,944***
A + B + C + D	***36,139,740***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7b)	1,058,051
8 = Present value of future projected incurred claims without the inclusion of active life reserves and MAE (Future, Exhibit 7a, no 10% load)	35,110,502
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***36,168,553***
Test: 9 is not less than (A + B + C + D)	***TRUE***

Exhibit 7c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Pre-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 698% Rate Increase			
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	8,712	8,712	8,712	-	-	-	-	0.0%	0.0%	8,712	8,712	-	0.0%
2002	445,549	445,549	445,549	-	-	-	-	0.0%	0.0%	445,549	445,549	-	0.0%
2003	1,572,307	1,567,252	1,567,252	-	-	-	-	0.0%	0.0%	1,567,252	1,567,252	-	0.0%
2004	1,742,172	1,717,406	1,717,406	43,484	-	-	43,484	2.5%	2.5%	1,717,406	1,717,406	43,484	2.5%
2005	1,757,258	1,716,685	1,716,685	-	-	-	-	0.0%	0.0%	1,716,685	1,716,685	-	0.0%
2006	1,757,550	1,711,503	1,711,503	-	-	-	-	0.0%	0.0%	1,711,503	1,711,503	-	0.0%
2007	1,775,381	1,717,857	1,717,857	149,959	-	-	149,959	8.4%	8.7%	1,717,857	1,717,857	149,959	8.7%
2008	1,773,442	1,716,865	1,716,865	-	-	-	-	0.0%	0.0%	1,716,865	1,716,865	-	0.0%
2009	1,781,004	1,717,631	1,717,631	72,807	-	-	72,807	4.1%	4.2%	1,717,631	1,717,631	72,807	4.2%
2010	1,960,418	1,694,598	2,541,897	3,407	-	-	3,407	0.2%	0.1%	2,541,897	1,694,598	3,407	0.1%
2011	2,209,003	1,668,452	2,502,678	104,356	-	-	104,356	4.7%	4.2%	2,502,678	1,668,452	104,356	4.2%
2012	2,306,832	1,727,975	2,591,962	-	-	-	-	0.0%	0.0%	2,591,962	1,727,975	-	0.0%
2013	2,317,632	1,707,560	2,561,341	2,136	-	-	2,136	0.1%	0.1%	2,561,341	1,707,560	2,136	0.1%
2014	2,353,616	1,723,327	2,584,991	3,472	-	-	3,472	0.1%	0.1%	2,584,991	1,723,327	3,472	0.1%
2015	2,425,969	1,705,012	2,557,518	-	-	-	-	0.0%	0.0%	2,557,518	1,705,012	-	0.0%
2016	2,545,937	1,702,975	2,554,462	82,157	-	-	82,157	3.2%	3.2%	2,554,462	1,702,975	82,157	3.2%
2017	2,782,583	1,680,658	2,899,135	1,664	-	-	1,664	0.1%	0.1%	2,899,135	1,680,658	1,664	0.1%
2018	3,089,898	1,696,737	3,365,903	2,470	-	-	2,470	0.1%	0.1%	3,365,903	1,696,737	2,470	0.1%
2019	3,272,952	1,679,169	3,830,710	59,338	-	0	59,338	1.8%	1.5%	3,830,710	1,679,169	59,338	1.5%
2020	3,479,322	1,691,031	3,857,771	59,395	-	123,728	183,123	5.3%	4.7%	3,857,771	1,691,031	183,123	4.7%
2021	3,565,794	1,674,227	3,819,435	31,061	2,380,487	867,561	3,279,109	92.0%	85.9%	3,819,435	1,674,227	3,279,109	85.9%
2022	3,593,013	1,668,913	3,807,312				6,651,558	185.1%	174.7%	3,807,312	1,668,913	6,651,558	174.7%
2023	3,486,749	1,619,293	3,694,113				7,709,749	221.1%	208.7%	3,994,769	1,614,710	7,692,193	192.6%
2024	3,358,071	1,559,660	3,558,072				8,831,527	263.0%	248.2%	16,336,696	1,364,874	8,011,669	49.0%
2025	3,220,950	1,495,724	3,412,214				10,036,857	311.6%	294.1%	22,055,871	1,211,537	8,685,155	39.4%
2026	3,085,665	1,431,984	3,266,803				11,264,236	365.1%	344.8%	21,115,960	1,159,907	9,784,075	46.3%
2027	2,940,340	1,363,657	3,110,928				12,499,671	425.1%	401.8%	20,108,419	1,104,562	10,871,183	54.1%
2028	2,790,236	1,293,004	2,949,747				13,758,462	493.1%	466.4%	19,066,576	1,047,334	11,964,626	62.8%
2029	2,634,874	1,219,884	2,782,937				14,968,508	568.1%	537.9%	17,988,347	988,106	13,009,557	72.3%
2030	2,475,403	1,144,895	2,611,863				16,166,565	653.1%	619.0%	16,882,558	927,365	14,035,272	83.1%
2031	2,313,121	1,068,670	2,437,969				17,277,253	746.9%	708.7%	15,758,545	865,622	14,985,246	95.1%
2032	2,148,701	991,545	2,262,023				18,355,448	854.3%	811.5%	14,621,265	803,151	16,057,113	109.8%
2033	1,983,092	914,000	2,085,119				19,248,150	970.6%	923.1%	13,477,792	740,340	17,255,377	128.0%
2034	1,817,444	836,611	1,908,571				19,906,650	1095.3%	1043.0%	12,336,623	677,655	17,907,162	145.2%
2035	1,653,168	760,026	1,733,856				20,343,100	1230.6%	1173.3%	11,207,298	615,621	18,255,384	162.9%
2036	1,492,453	685,246	1,563,260				20,478,467	1372.1%	1310.0%	10,104,602	555,049	18,324,180	181.3%
2037	1,336,981	613,067	1,398,598				20,294,336	1517.9%	1451.0%	9,040,255	496,584	18,081,340	200.0%
2038	1,187,840	543,982	1,240,993				19,758,667	1663.4%	1592.2%	8,021,531	440,625	17,533,257	218.6%
2039	1,046,294	478,560	1,091,745				18,960,417	1812.2%	1736.7%	7,056,821	387,634	16,790,020	237.9%
2040	913,813	417,429	952,286				17,966,770	1966.1%	1886.7%	6,155,388	338,118	15,899,849	258.3%
2041	791,380	361,039	823,643				16,738,765	2115.1%	2032.3%	5,323,865	292,442	14,812,218	278.2%
2042	679,604	309,630	706,364				15,350,256	2258.7%	2173.1%	4,565,794	250,801	13,588,565	297.6%
2043	578,810	263,337	600,754				13,887,547	2399.3%	2311.7%	3,883,154	213,303	12,300,653	316.8%
2044	488,947	222,110	506,703				12,397,754	2535.6%	2446.7%	3,275,226	179,909	10,989,477	335.5%
2045	409,754	185,819	423,911				10,977,658	2679.1%	2589.6%	2,740,078	150,513	9,735,604	355.3%
2046	340,750	154,248	351,888				9,602,007	2817.9%	2728.7%	2,274,532	124,941	8,521,263	374.6%
2047	281,233	127,062	289,867				8,291,408	2948.2%	2860.4%	1,873,645	102,920	7,365,032	393.1%
2048	230,454	103,897	237,021				7,106,198	3083.6%	2998.1%	1,532,056	84,156	6,316,622	412.3%
2049	187,547	84,358	192,447				6,036,172	3218.5%	3136.5%	1,243,938	68,330	5,368,656	431.6%
2050	151,616	68,024	155,183				5,108,221	3369.2%	3291.7%	1,003,074	55,099	4,543,181	452.9%
2051	121,802	54,498	124,327				4,297,303	3528.1%	3456.4%	803,626	44,143	3,820,388	475.4%
2052	97,282	43,404	99,018				3,546,128	3645.2%	3581.3%	640,032	35,157	3,153,968	492.8%
2053	77,268	34,375	78,420				2,912,552	3769.4%	3714.0%	506,893	27,844	2,590,593	511.1%
2054	61,048	27,082	61,782				2,359,165	3864.4%	3818.6%	399,345	21,936	2,097,330	525.2%
2055	47,985	21,229	48,430				1,893,551	3946.1%	3909.8%	313,045	17,196	1,664,588	531.7%
2056	37,537	16,565	37,791				1,525,482	4063.9%	4036.6%	244,274	13,418	1,324,755	542.3%
2057	29,222	12,869	29,359				1,212,860	4150.5%	4131.2%	189,769	10,424	1,054,189	555.5%
2058	22,657	9,963	22,729				964,018	4254.8%	4241.4%	146,913	8,070	838,552	570.8%
2059	17,505	7,691	17,546				746,899	4266.8%	4256.9%	113,412	6,230	651,106	574.1%
2060	13,485	5,926	13,518				570,517	4230.7%	4220.4%	87,377	4,800	498,781	570.8%
2061	10,363	4,559	10,401				433,024	4178.7%	4163.1%	67,233	3,693	379,739	564.8%
2062	7,946	3,506	7,997				325,840	4100.9%	4074.3%	51,694	2,840	286,754	554.7%
2063	6,082	2,695	6,149				248,760	4090.3%	4045.6%	39,745	2,183	219,384	552.0%
2064	4,652	2,074	4,732				192,641	4141.4%	4070.6%	30,590	1,680	170,021	555.8%
2065	3,560	1,601	3,651				153,365	4308.0%	4200.1%	23,602	1,296	135,146	572.6%
2066	2,728	1,239	2,827				126,353	4631.4%	4470.1%	18,271	1,004	110,865	606.8%
2067	2,096	963	2,197				108,925	5196.0%	4958.6%	14,199	780	94,898	668.3%
2068	1,614	751	1,713				95,732	5932.5%	5590.2%	11,069	608	82,791	747.9%
2069	1,245	587	1,339				84,191	6762.5%	6288.5%	8,654	475	72,344	836.0%
2070	962	459	1,048				71,781	7463.0%	6847.8%	6,776	372	61,456	907.0%
2071	739	357	815				57,381	7762.1%	7041.0%	5,268	289	49,160	933.2%
2072	563	275	628				49,499	8789.4%	7884.9%	4,058	223	42,276	1041.8%
2073	426	210	480				41,302	9698.3%	8613.2%	3,100	170	35,244	1137.1%
2074	320	159	363				31,915	9973.2%	8782.5%	2,349	129	27,319	1163.0%
2075	239	120	273				21,947	9191.7%	8032.3%	1,766	97	18,975	1074.4%
2076	176	89	203				12,493	7102.2%	6165.9%	1,310	72	11,084	846.3%
2077	128	65	148				7,663	5995.8%	5174.7%	957	53	6,969	728.1%
2078	91	47	106				4,137	4533.5%	3887.0%	688	38	3,943	573.2%
2079	65	33	76				1,717	2661.5%	2272.3%	488	27	1,846	377.9%
2080	45	23	53				438	969.7%	826.0%	343	19	700	204.3%
	Without Interest												
Past	44,923,327	32,671,182	47,987,263	615,706	2,380,487	991,290	3,987,482	8.9%	8.3%	47,987,263	32,671,182	3,987,482	8.3%
Future	48,188,134	22,239,088	50,734,310				422,069,956	875.9%	831.9%	280,588,834	18,735,387	374,840,651	133.6%
Lifetime	93,111,461	54,910,271	98,721,572				426,057,438	457.6%	431.6%	328,576,097	51,406,569	378,828,133	115.3%
	With 4.5% Interest												
Past	66,549,698	51,421,006	70,464,990	954,326	2,433,458	1,019,040	4,406,824	6.6%	6.3%	70,464,990	51,421,006	4,406,824	6.3%
Future	33,716,711	15,591,230	35,568,467				229,941,714	682.0%	646.5%	184,977,289	13,313,772	204,613,886	110.6%
Lifetime	100,266,409	67,012,235	106,033,458				234,348,538	233.7%	221.0%	255,442,279	64,734,778	209,020,710	81.8%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse

[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

87.2% / 80% Test

1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7c)	51,421,006
A = 1 x 87.2%	***44,839,117***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7c)	70,464,990
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	19,043,985
B = 3 x 80%	***15,235,188***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7c)	13,313,772
C = 4 x 87.2%	***11,609,610***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7c)	184,977,289
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	171,663,517
D = 6 x 80%	***137,330,813***
A + B + C + D	***209,014,727***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7c)	4,406,824
8 = Present value of future projected incurred claims without the inclusion of active life reserves and MAE (Future, Exhibit 7a, no 10% load)	204,613,886
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***209,020,710***
Test: 9 is not less than (A + B + C + D)	***TRUE***

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Post-Rate Stability, Non-Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	-	-	-	-	-	-	-	0%	1
2002	2001	-	-	-	-	-	-	-	0%	2
2002	2002	-	-	-	-	-	-	-	0%	1
2003	2001	-	-	-	-	-	-	-	0%	3
2003	2002	-	-	-	-	-	-	-	0%	2
2003	2003	171,437	169,004	169,004	126,363	-	-	126,363	74%	1
2004	2001	-	-	-	-	-	-	-	0%	4
2004	2002	-	-	-	-	-	-	-	0%	3
2004	2003	451,480	433,464	433,464	-	-	-	-	0%	2
2004	2004	815,961	790,554	790,554	752,895	-	-	752,895	92%	1
2005	2001	-	-	-	-	-	-	-	0%	5
2005	2002	-	-	-	-	-	-	-	0%	4
2005	2003	383,196	366,803	366,803	193,284	-	-	193,284	50%	3
2005	2004	971,676	916,371	916,371	586,424	-	-	586,424	60%	2
2005	2005	473,436	446,154	446,154	1,440,904	90,831	-	1,531,736	324%	1
2006	2001	-	-	-	-	-	-	-	0%	6
2006	2002	-	-	-	-	-	-	-	0%	5
2006	2003	382,644	367,180	367,180	458,067	-	-	458,067	120%	4
2006	2004	957,174	903,471	903,471	331,460	29,525	-	360,985	38%	3
2006	2005	570,037	538,014	538,014	112,894	-	-	112,894	20%	2
2006	2006	207,486	194,397	194,397	972,585	-	-	972,585	469%	1
2007	2001	-	-	-	-	-	-	-	0%	7
2007	2002	-	-	-	-	-	-	-	0%	6
2007	2003	373,173	357,985	357,985	9,665	-	-	9,665	3%	5
2007	2004	941,198	889,669	889,669	401,036	53,687	-	454,723	48%	4
2007	2005	550,458	519,195	519,195	376,592	-	-	376,592	68%	3
2007	2006	242,966	229,436	229,436	45,334	-	-	45,334	19%	2
2007	2007	160,898	148,851	148,851	1,255,119	86,409	-	1,341,528	834%	1
2008	2001	-	-	-	-	-	-	-	0%	8
2008	2002	-	-	-	-	-	-	-	0%	7
2008	2003	355,340	340,128	340,128	89,276	32,594	-	121,870	34%	6
2008	2004	896,982	848,588	848,588	300,828	48,062	-	348,890	39%	5
2008	2005	526,497	497,570	497,570	31,401	-	-	31,401	6%	4
2008	2006	231,610	218,878	218,878	145,473	-	-	145,473	63%	3
2008	2007	242,478	224,192	224,192	320,549	50,193	-	370,741	153%	2
2008	2008	215,575	200,321	200,321	1,513,642	80,602	-	1,594,244	740%	1
2009	2001	-	-	-	-	-	-	-	0%	9
2009	2002	-	-	-	-	-	-	-	0%	8
2009	2003	349,671	330,619	330,619	248,634	-	-	248,634	71%	7
2009	2004	833,901	785,946	785,946	127,557	-	-	127,557	15%	6
2009	2005	515,401	483,504	483,504	79,562	-	-	79,562	15%	5
2009	2006	222,413	208,932	208,932	277,115	-	-	277,115	125%	4
2009	2007	213,241	198,221	198,221	86,545	-	-	86,545	41%	3
2009	2008	277,933	261,117	261,117	85,283	-	-	85,283	31%	2
2009	2009	150,352	140,512	140,512	1,214,560	136,476	-	1,351,036	899%	1
2010	2001	-	-	-	-	-	-	-	0%	10
2010	2002	-	-	-	-	-	-	-	0%	9
2010	2003	357,302	297,502	446,252	-	-	-	-	0%	8
2010	2004	840,375	750,856	1,126,284	492,910	-	-	492,910	59%	7
2010	2005	512,354	455,902	683,854	128,672	-	-	128,672	25%	6
2010	2006	232,516	204,741	307,111	298,351	-	-	298,351	128%	5
2010	2007	218,203	190,387	285,580	400,726	-	-	400,726	184%	4
2010	2008	266,497	231,751	347,626	111,642	-	-	111,642	42%	3
2010	2009	196,514	170,988	256,481	315,732	-	-	315,732	161%	2
2010	2010	14,128	12,442	18,664	1,135,592	131,154	-	1,266,746	8966%	1
2011	2001	-	-	-	-	-	-	-	0%	11
2011	2002	-	-	-	-	-	-	-	0%	10
2011	2003	371,861	293,041	439,562	52,501	-	-	52,501	14%	9
2011	2004	893,363	701,489	1,052,234	951,448	194,949	-	1,146,398	128%	8
2011	2005	515,156	403,409	605,113	89,560	-	-	89,560	17%	7
2011	2006	227,844	177,177	265,766	20,010	-	-	20,010	9%	6
2011	2007	207,945	160,427	240,641	64,671	-	-	64,671	31%	5
2011	2008	255,297	200,207	300,311	261,989	39,034	-	301,023	118%	4
2011	2009	187,407	145,000	217,501	26,116	-	-	26,116	14%	3
2011	2010	193,557	148,305	222,457	26,318	-	-	26,318	14%	2
2011	2011	135,719	105,086	157,630	1,075,637	150,816	-	1,226,453	904%	1
2012	2001	-	-	-	-	-	-	-	0%	12
2012	2002	-	-	-	-	-	-	-	0%	11
2012	2003	375,256	292,494	438,741	20,352	-	-	20,352	5%	10
2012	2004	876,407	687,482	1,031,223	67,399	-	-	67,399	8%	9
2012	2005	489,992	382,636	573,954	116,475	-	-	116,475	24%	8
2012	2006	209,635	162,943	244,414	257,527	179,031	-	436,558	208%	7
2012	2007	190,794	146,710	220,064	129,038	46,993	-	176,030	92%	6
2012	2008	216,921	169,489	254,234	169,390	-	-	169,390	78%	5
2012	2009	161,527	125,448	188,173	93,960	-	-	93,960	58%	4
2012	2010	156,614	119,354	179,031	96,158	48,984	-	145,142	93%	3
2012	2011	130,676	101,964	152,946	113,080	-	-	113,080	87%	2
2012	2012	83,320	65,588	98,382	965,901	134,399	-	1,100,300	1321%	1
2013	2001	-	-	-	-	-	-	-	0%	13
2013	2002	-	-	-	-	-	-	-	0%	12
2013	2003	362,681	278,076	417,113	119,824	-	-	119,824	33%	11
2013	2004	841,236	652,348	978,522	275,572	-	-	275,572	33%	10
2013	2005	480,791	371,276	556,915	191,445	-	-	191,445	40%	9
2013	2006	198,916	153,486	230,229	62,637	-	-	62,637	31%	8
2013	2007	175,934	134,719	202,078	158,542	-	-	158,542	90%	7
2013	2008	201,994	157,229	235,844	165,976	-	-	165,976	82%	6
2013	2009	146,126	113,332	169,998	135,281	-	-	135,281	93%	5
2013	2010	140,183	106,586	159,879	121,382	-	-	121,382	87%	4
2013	2011	105,773	82,384	123,576	136,234	-	-	136,234	129%	3
2013	2012	59,502	47,218	70,827	-	-	-	-	0%	2
2013	2013	16,783	12,253	18,379	707,491	168,426	-	875,917	5219%	1
2014	2001	-	-	-	-	-	-	-	0%	14
2014	2002	-	-	-	-	-	-	-	0%	13
2014	2003	335,190	248,901	373,351	264,960	167,650	-	432,610	129%	12
2014	2004	753,366	580,494	870,742	402,106	-	-	402,106	53%	11
2014	2005	458,019	351,724	527,586	304,151	73,387	-	377,538	82%	10
2014	2006	198,775	152,258	228,387	41,906	33,834	-	75,740	38%	9
2014	2007	161,710	122,807	184,211	110,990	-	-	110,990	69%	8
2014	2008	206,749	156,543	234,815	198,686	96,435	-	295,121	143%	7
2014	2009	139,973	107,331	160,996	42,093	-	-	42,093	30%	6
2014	2010	139,300	105,542	158,313	94,339	-	-	94,339	68%	5
2014	2011	110,587	84,066	126,098	34,309	-	-	34,309	31%	4
2014	2012	88,712	68,427	102,640	33,564	-	-	33,564	38%	3
2014	2013	209,336	161,474	242,211	101,171	44,074	-	145,245	69%	2
2014	2014	66,947	51,056	76,584	222,523	66,223	-	288,747	431%	1
2015	2001	-	-	-	-	-	-	-	0%	15
2015	2002	-	-	-	-	-	-	-	0%	14
2015	2003	330,732	237,567	356,350	80,919	17,681	-	98,600	30%	13
2015	2004	716,026	535,194	802,791	344,855	38,897	-	383,753	54%	12
2015	2005	413,356	307,812	461,718	95,074	-	-	95,074	23%	11
2015	2006	191,940	136,917	205,375	204,831	83,240	-	288,071	150%	10
2015	2007	155,888	113,493	170,239	107,612	-	-	107,612	69%	9
2015	2008	196,239	142,767	214,150	47,565	-	-	47,565	24%	8
2015	2009	135,734	99,581	149,371	102,031	41,290	-	143,320	106%	7
2015	2010	134,561	97,512	146,269	69,602	-	-	69,602	52%	6
2015	2011	102,963	77,007	115,511	56,144	-	-	56,144	55%	5
2015	2012	71,470	52,515	78,772	113,441	42,208	-	155,650	218%	4
2015	2013	104,158	76,953	115,430	22,396	-	-	22,396	22%	3
2015	2014	77,361	56,311	84,467	34,833	-	-	34,833	45%	2
2015	2015	38,819	28,140	42,210	96,881	73,766	-	170,646	440%	1

2016	2001	-	-	-	-	-	-	-	0%	16
2016	2002	-	-	-	-	-	-	-	0%	15
2016	2003	328,497	224,279	336,419	148,015	-	-	148,015	45%	14
2016	2004	714,690	504,260	756,390	182,161	47,683	-	229,844	32%	13
2016	2005	384,023	265,280	397,921	487,734	161,884	-	649,617	169%	12
2016	2006	179,696	117,771	176,656	176,171	50,214	-	226,385	126%	11
2016	2007	160,181	107,821	161,731	102,232	49,334	-	151,566	95%	10
2016	2008	184,572	124,163	186,244	125,488	41,382	-	166,870	90%	9
2016	2009	133,224	89,015	133,523	163,772	-	-	163,772	123%	8
2016	2010	127,312	85,756	128,635	43,572	51,214	-	94,786	74%	7
2016	2011	97,203	66,253	99,380	97,158	89,560	-	186,718	192%	6
2016	2012	72,629	49,432	74,148	43,870	46,779	-	90,649	125%	5
2016	2013	107,852	74,643	111,965	8,032	-	-	8,032	7%	4
2016	2014	60,055	41,817	62,725	37,689	41,764	-	79,453	132%	3
2016	2015	37,807	26,425	39,637	-	-	-	-	0%	2
2016	2016	20,569	14,610	21,916	-	-	-	-	0%	1
2017	2001	-	-	-	-	-	-	-	0%	17
2017	2002	-	-	-	-	-	-	-	0%	16
2017	2003	309,501	202,314	348,991	80,868	-	-	80,868	26%	15
2017	2004	675,423	454,822	784,567	205,067	166,224	-	371,291	55%	14
2017	2005	363,227	245,493	423,476	205,966	77,962	-	283,928	78%	13
2017	2006	160,412	103,075	177,804	56,337	55,327	-	111,664	70%	12
2017	2007	130,827	85,820	148,040	146,087	110,693	-	256,780	196%	11
2017	2008	178,602	116,581	201,102	103,835	-	-	103,835	58%	10
2017	2009	122,278	79,975	137,957	14,120	-	-	14,120	12%	9
2017	2010	118,696	77,787	134,182	32,758	36,073	-	68,831	58%	8
2017	2011	88,547	58,853	101,521	58,412	-	-	58,412	66%	7
2017	2012	67,353	44,670	77,056	-	-	-	-	0%	6
2017	2013	102,413	68,078	117,434	63,612	79,757	-	143,370	140%	5
2017	2014	59,653	40,100	69,173	6,075	-	-	6,075	10%	4
2017	2015	32,683	22,695	39,150	31,978	44,380	-	76,358	234%	3
2017	2016	19,461	13,206	22,781	-	-	-	-	0%	2
2017	2017	9,569	6,493	11,201	562	-	-	562	6%	1
2018	2001	-	-	-	-	-	-	-	0%	18
2018	2002	-	-	-	-	-	-	-	0%	17
2018	2003	307,328	189,224	326,411	70,577	-	-	70,577	23%	16
2018	2004	663,763	429,964	741,688	222,587	161,541	-	384,129	58%	15
2018	2005	331,711	213,090	367,581	242,845	200,534	-	443,379	134%	14
2018	2006	160,819	100,745	173,785	176,574	110,529	-	287,103	179%	13
2018	2007	128,873	82,237	141,859	104,344	55,120	-	159,464	124%	12
2018	2008	151,715	97,073	167,451	118,058	65,273	-	183,331	121%	11
2018	2009	122,677	77,939	134,445	113,835	41,338	-	155,173	126%	10
2018	2010	123,308	78,923	136,141	49,418	56,835	-	106,254	86%	9
2018	2011	83,971	54,125	93,365	38,521	42,052	-	80,572	96%	8
2018	2012	70,197	44,713	77,130	90,206	-	-	90,206	129%	7
2018	2013	104,913	67,780	116,920	51,012	58,961	-	109,973	105%	6
2018	2014	58,072	37,315	64,369	37,401	-	-	37,401	64%	5
2018	2015	32,656	21,568	37,204	45,356	27,777	-	73,132	224%	4
2018	2016	16,838	10,631	18,338	-	-	-	-	0%	3
2018	2017	13,034	8,258	14,245	-	-	-	-	0%	2
2018	2018	8,375	5,900	10,178	-	-	-	-	0%	1
2019	2001	-	-	-	-	-	-	-	0%	19
2019	2002	-	-	-	-	-	-	-	0%	18
2019	2003	300,289	175,204	302,227	365,411	586,323	-	951,735	317%	17
2019	2004	641,222	388,298	669,814	432,147	493,673	-	925,820	144%	16
2019	2005	350,787	211,576	364,969	149,775	181,926	-	331,702	95%	15
2019	2006	158,628	94,309	162,682	214,781	218,610	-	433,391	273%	14
2019	2007	134,578	77,831	134,259	164,067	176,221	-	340,288	253%	13
2019	2008	127,040	76,319	131,651	126,900	183,634	-	310,535	244%	12
2019	2009	113,046	65,256	112,566	104,462	160,972	-	265,434	235%	11
2019	2010	130,533	74,291	128,153	84,583	29,178	-	113,762	87%	10
2019	2011	79,130	47,649	82,195	41,297	84,047	-	125,345	158%	9
2019	2012	65,478	40,262	69,452	1,981	-	-	1,981	3%	8
2019	2013	97,722	59,117	101,976	27,303	61,833	-	89,136	91%	7
2019	2014	55,982	34,675	59,815	-	-	-	-	0%	6
2019	2015	29,327	19,411	33,485	-	-	-	-	0%	5
2019	2016	14,498	9,049	15,609	-	-	-	-	0%	4
2019	2017	14,678	9,179	15,834	-	-	-	-	0%	3
2019	2018	10,405	6,786	11,705	-	-	-	-	0%	2
2019	2019	3,488	2,066	3,564	-	-	-	-	0%	1
2020	2001	-	-	-	-	-	-	-	0%	20
2020	2002	-	-	-	-	-	-	-	0%	19
2020	2003	281,694	158,453	273,331	76,530	165,018	3,516	245,065	87%	18
2020	2004	633,702	355,375	613,022	303,021	937,968	7,280	1,248,268	197%	17
2020	2005	334,605	186,459	321,642	147,998	263,446	4,340	415,784	124%	16
2020	2006	140,290	75,004	129,381	13,219	53,406	1,100	67,725	48%	15
2020	2007	125,037	65,698	113,329	63,334	184,483	850	248,667	199%	14
2020	2008	113,156	63,473	109,491	43,446	162,337	899	206,681	183%	13
2020	2009	104,173	54,088	93,303	12,196	54,460	568	67,224	65%	12
2020	2010	106,538	54,040	93,218	26,520	75,340	641	102,500	96%	11
2020	2011	72,704	41,123	70,937	11,107	-	516	11,622	16%	10
2020	2012	60,758	34,953	60,295	-	-	276	276	0%	9
2020	2013	104,566	58,235	100,455	12,515	50,392	426	63,333	61%	8
2020	2014	48,067	29,165	50,309	11,420	-	202	11,622	24%	7
2020	2015	25,136	16,445	28,367	-	-	93	93	0%	6
2020	2016	19,629	9,776	16,864	-	-	74	74	0%	5
2020	2017	13,872	8,311	14,336	-	-	32	32	0%	4
2020	2018	10,335	6,283	10,838	-	-	30	30	0%	3
2020	2019	5,665	2,890	4,985	-	-	7	7	0%	2
2020	2020	2,242	1,361	2,348	-	-	2	2	0%	1
2021	2001	-	-	-	-	-	-	-	0%	21
2021	2002	-	-	-	-	-	-	-	0%	20
2021	2003	291,285	155,820	268,789	30,378	510,307	24,654	565,339	194%	19
2021	2004	626,631	321,045	553,802	70,354	1,220,589	51,045	1,341,987	214%	18
2021	2005	352,874	175,660	303,013	48,209	240,210	30,435	318,854	90%	17
2021	2006	151,367	75,218	129,750	25,267	156,223	7,711	189,201	125%	16
2021	2007	130,980	60,470	104,311	11,560	197,798	5,962	215,320	164%	15
2021	2008	117,710	59,297	102,287	26,502	176,859	6,302	209,662	178%	14
2021	2009	97,966	46,342	79,939	17,161	137,223	3,986	158,370	162%	13
2021	2010	97,409	42,691	73,642	10,227	43,001	4,494	57,722	59%	12
2021	2011	64,321	33,872	58,429	25,450	146,836	3,615	175,901	273%	11
2021	2012	58,643	31,918	55,059	15,425	151,780	1,935	169,140	288%	10
2021	2013	116,315	57,790	99,688	5,736	15,912	2,987	24,635	21%	9
2021	2014	53,115	30,524	52,655	-	-	1,416	1,416	3%	8
2021	2015	30,475	19,633	33,867	-	32,322	655	32,977	108%	7
2021	2016	21,294	9,213	15,893	-	-	517	517	2%	6
2021	2017	15,332	9,266	15,983	-	-	223	223	1%	5
2021	2018	10,947	6,171	10,644	-	-	213	213	2%	4
2021	2019	6,410	2,784	4,803	-	-	46	46	1%	3
2021	2020	2,242	1,361	2,348	-	-	16	16	1%	2
2021	2021	2,003	1,330	2,294	-	-	-	-	0%	1
2001		-	-	-	-	-	-	-	0%	
2002		-	-	-	-	-	-	-	0%	
2003		171,437	169,004	169,004	126,363	-	-	126,363	74%	
2004		1,267,441	1,224,018	1,224,018	752,895	-	-	752,895	59%	
2005		1,828,307	1,729,328	1,729,328	2,220,612	90,831	-	2,311,443	126%	
2006		2,117,341	2,003,062	2,003,062	1,875,004	29,525	-	1,904,529	90%	
2007		2,268,693	2,145,136	2,145,136	2,087,747	140,095	-	2,227,842	98%	
2008		2,468,483	2,329,678	2,329,678	2,401,169	211,450	-	2,612,619	106%	
2009		2,562,912	2,408,850	2,408,850	2,119,257	136,476	-	2,255,732	88%	
2010		2,637,888	2,314,568	3,471,853	2,883,625	131,154	-	3,014,779	114%	
2011		2,988,149	2,334,143	3,501,215	2,568,251	384,799	-	2,953,050	99%	
2012		2,891,142	2,254,108	3,381,162	2,029,280	409,407	-	2,438,688	84%	
2013		2,729,919	2,108,907	3,163,361	2,074,384	168,426	-	2,242,810	82%	
2014		2,868,664	2,190,623	3,285,934	1,850,798	481,603	-	2,332,401	81%	
2015		2,669,247	1,961,769	2,942,653	1,376,186	297,081	-	1,673,267	63%	
2016		2,608,309	1,791,526	2,687,289	1,615,893	579,813	-	2,195,707	84%	
2017		2,438,644	1,619,962	2,794,435	1,005,677	570,416	-	1,576,093	65%	
2018		2,378,250	1,519,484	2,621,111	1,360,734	819,960	-	2,180,695	92%	
2019		2,326,831	1,391,279	2,399,956	1,712,709	2,176,419	-	3,889,128	167%	
2020		2,202,168	1,221,131	2,106,451	721,305	1,946,850	20,852	2,689,007	122%	
2021		2,247,320	1,140,404	1,967,197	286,269	3,029,060	146,211	3,461,539	154%	

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Post-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	-	-	-	-	-	-	-	0%	1
2002	2001	-	-	-	-	-	-	-	0%	2
2002	2002	-	-	-	-	-	-	-	0%	1
2003	2001	-	-	-	-	-	-	-	0%	3
2003	2002	-	-	-	-	-	-	-	0%	2
2003	2003	63,624	62,707	62,707	-	-	-	-	0%	1
2004	2001	-	-	-	-	-	-	-	0%	4
2004	2002	-	-	-	-	-	-	-	0%	3
2004	2003	177,577	169,419	169,419	-	-	-	-	0%	2
2004	2004	280,870	271,194	271,194	455	-	-	455	0%	1
2005	2001	-	-	-	-	-	-	-	0%	5
2005	2002	-	-	-	-	-	-	-	0%	4
2005	2003	165,256	157,657	157,657	-	-	-	-	0%	3
2005	2004	350,556	329,785	329,785	494	-	-	494	0%	2
2005	2005	146,423	138,055	138,055	-	-	-	-	0%	1
2006	2001	-	-	-	-	-	-	-	0%	6
2006	2002	-	-	-	-	-	-	-	0%	5
2006	2003	164,284	156,657	156,657	-	-	-	-	0%	4
2006	2004	354,148	333,060	333,060	722	-	-	722	0%	3
2006	2005	197,170	185,929	185,929	2,152	-	-	2,152	1%	2
2006	2006	65,302	61,315	61,315	3,847	-	-	3,847	6%	1
2007	2001	-	-	-	-	-	-	-	0%	7
2007	2002	-	-	-	-	-	-	-	0%	6
2007	2003	167,280	159,861	159,861	9,665	-	-	9,665	6%	5
2007	2004	351,975	331,039	331,039	1,148	-	-	1,148	0%	4
2007	2005	199,725	188,399	188,399	-	-	-	-	0%	3
2007	2006	76,439	71,465	71,465	4,067	-	-	4,067	5%	2
2007	2007	44,707	41,396	41,396	1,148	-	-	1,148	3%	1
2008	2001	-	-	-	-	-	-	-	0%	8
2008	2002	-	-	-	-	-	-	-	0%	7
2008	2003	167,065	159,328	159,328	-	-	-	-	0%	6
2008	2004	352,526	331,611	331,611	4,757	-	-	4,757	1%	5
2008	2005	197,134	185,929	185,929	-	-	-	-	0%	4
2008	2006	76,042	71,110	71,110	1,655	-	-	1,655	2%	3
2008	2007	71,919	66,370	66,370	5,507	-	-	5,507	8%	2
2008	2008	41,667	38,954	38,954	29,446	-	-	29,446	71%	1
2009	2001	-	-	-	-	-	-	-	0%	9
2009	2002	-	-	-	-	-	-	-	0%	8
2009	2003	166,741	155,974	155,974	-	-	-	-	0%	7
2009	2004	357,758	335,445	335,445	1,745	-	-	1,745	0%	6
2009	2005	194,535	181,618	181,618	33,384	-	-	33,384	17%	5
2009	2006	72,353	66,947	66,947	500	-	-	500	1%	4
2009	2007	65,593	60,677	60,677	-	-	-	-	0%	3
2009	2008	60,018	56,556	56,556	33,308	-	-	33,308	55%	2
2009	2009	36,214	33,399	33,399	500	-	-	500	1%	1
2010	2001	-	-	-	-	-	-	-	0%	10
2010	2002	-	-	-	-	-	-	-	0%	9
2010	2003	183,331	151,835	227,753	-	-	-	-	0%	8
2010	2004	372,581	330,348	495,522	4,127	-	-	4,127	1%	7
2010	2005	213,964	190,224	285,336	-	-	-	-	0%	6
2010	2006	87,585	78,003	117,004	400	-	-	400	0%	5
2010	2007	70,086	60,366	90,548	3,975	-	-	3,975	6%	4
2010	2008	67,196	56,730	85,095	-	-	-	-	0%	3
2010	2009	52,319	45,957	68,936	400	-	-	400	1%	2
2010	2010	4,052	3,527	5,291	1,550	36,299	-	37,849	934%	1
2011	2001	-	-	-	-	-	-	-	0%	11
2011	2002	-	-	-	-	-	-	-	0%	10
2011	2003	193,936	151,502	227,253	45,689	-	-	45,689	24%	9
2011	2004	409,306	318,295	477,442	718	-	-	718	0%	8
2011	2005	232,855	181,804	272,706	3,349	-	-	3,349	1%	7
2011	2006	89,799	69,542	104,313	-	-	-	-	0%	6
2011	2007	76,534	58,325	87,487	181	-	-	181	0%	5
2011	2008	72,141	55,249	82,873	-	-	-	-	0%	4
2011	2009	62,549	48,063	72,095	-	-	-	-	0%	3
2011	2010	65,580	49,346	74,020	-	-	-	-	0%	2
2011	2011	24,481	18,924	28,386	12,487	-	-	12,487	51%	1
2012	2001	-	-	-	-	-	-	-	0%	12
2012	2002	-	-	-	-	-	-	-	0%	11
2012	2003	207,268	160,155	240,232	-	-	-	-	0%	10
2012	2004	430,060	333,061	499,591	6,047	-	-	6,047	1%	9
2012	2005	240,682	187,435	281,152	798	-	-	798	0%	8
2012	2006	91,331	70,499	105,749	-	-	-	-	0%	7
2012	2007	84,079	64,052	96,078	5,400	-	-	5,400	6%	6
2012	2008	74,428	57,064	85,596	-	-	-	-	0%	5
2012	2009	61,813	47,858	71,788	-	-	-	-	0%	4
2012	2010	71,456	53,710	80,565	5,400	-	-	5,400	8%	3
2012	2011	39,605	30,641	45,962	-	-	-	-	0%	2
2012	2012	25,365	20,281	30,421	31,154	-	-	31,154	123%	1
2013	2001	-	-	-	-	-	-	-	0%	13
2013	2002	-	-	-	-	-	-	-	0%	12
2013	2003	207,623	156,483	234,724	3,306	-	-	3,306	2%	11
2013	2004	428,608	326,825	490,237	5,137	-	-	5,137	1%	10
2013	2005	246,114	189,375	284,063	48,965	-	-	48,965	20%	9
2013	2006	94,307	72,406	108,609	-	-	-	-	0%	8
2013	2007	78,321	59,325	88,988	-	-	-	-	0%	7
2013	2008	74,115	56,590	84,885	49,379	-	-	49,379	67%	6
2013	2009	62,797	48,418	72,628	-	-	-	-	0%	5
2013	2010	65,226	48,794	73,191	-	-	-	-	0%	4
2013	2011	39,516	30,396	45,593	45,332	-	-	45,332	115%	3
2013	2012	20,782	17,419	26,128	-	-	-	-	0%	2
2013	2013	9,467	7,011	10,516	-	-	-	-	0%	1
2014	2001	-	-	-	-	-	-	-	0%	14
2014	2002	-	-	-	-	-	-	-	0%	13
2014	2003	210,248	153,901	230,852	-	-	-	-	0%	12
2014	2004	437,636	331,965	497,947	112,444	-	-	112,444	26%	11
2014	2005	250,451	191,169	286,754	7,682	-	-	7,682	3%	10
2014	2006	100,778	76,367	114,550	-	-	-	-	0%	9
2014	2007	84,120	63,334	95,000	-	-	-	-	0%	8
2014	2008	77,530	56,972	85,457	7,682	-	-	7,682	10%	7
2014	2009	63,133	48,246	72,369	-	-	-	-	0%	6
2014	2010	73,052	54,761	82,141	1,232	-	-	1,232	2%	5
2014	2011	42,285	31,645	47,467	-	-	-	-	0%	4
2014	2012	38,956	29,731	44,597	-	-	-	-	0%	3
2014	2013	101,598	78,514	117,771	16,914	-	-	16,914	17%	2
2014	2014	25,998	19,432	29,148	-	-	-	-	0%	1
2015	2001	-	-	-	-	-	-	-	0%	15
2015	2002	-	-	-	-	-	-	-	0%	14
2015	2003	217,356	154,211	231,317	600	17,681	-	18,281	8%	13
2015	2004	442,802	326,746	490,120	4,123	-	-	4,123	1%	12
2015	2005	257,401	190,794	286,191	9,094	-	-	9,094	4%	11
2015	2006	94,126	67,753	101,629	-	-	-	-	0%	10
2015	2007	81,998	59,608	89,412	2,994	-	-	2,994	4%	9
2015	2008	81,588	57,479	86,219	-	-	-	-	0%	8
2015	2009	65,906	48,471	72,706	2,378	-	-	2,378	4%	7
2015	2010	67,181	48,556	72,834	3,564	-	-	3,564	5%	6
2015	2011	41,021	30,262	45,393	-	-	-	-	0%	5
2015	2012	31,413	23,528	35,292	-	-	-	-	0%	4
2015	2013	68,029	49,496	74,244	3,564	-	-	3,564	5%	3
2015	2014	41,994	30,625	45,937	-	-	-	-	0%	2
2015	2015	17,772	14,169	21,254	-	-	-	-	0%	1

2016	2001	-	-	-	-	-	-	-	0%	16
2016	2002	-	-	-	-	-	-	-	0%	15
2016	2003	221,846	148,869	223,304	101,851	-	-	101,851	46%	14
2016	2004	465,902	324,007	486,011	20,179	-	-	20,179	4%	13
2016	2005	268,409	185,243	277,865	3,166	-	-	3,166	1%	12
2016	2006	105,680	70,016	105,024	1,076	-	-	1,076	1%	11
2016	2007	93,912	63,082	94,623	3,484	-	-	3,484	4%	10
2016	2008	86,212	56,718	85,077	-	-	-	-	0%	9
2016	2009	70,935	47,495	71,243	1,076	-	-	1,076	2%	8
2016	2010	79,373	52,823	79,234	2,685	-	-	2,685	3%	7
2016	2011	44,681	30,055	45,082	-	-	-	-	0%	6
2016	2012	33,629	23,283	34,925	550	-	-	550	2%	5
2016	2013	73,953	50,604	75,906	2,555	-	-	2,555	3%	4
2016	2014	43,498	30,778	46,166	-	-	-	-	0%	3
2016	2015	22,978	16,723	25,084	-	-	-	-	0%	2
2016	2016	13,053	8,844	13,266	-	-	-	-	0%	1
2017	2001	-	-	-	-	-	-	-	0%	17
2017	2002	-	-	-	-	-	-	-	0%	16
2017	2003	239,545	154,571	266,635	-	-	-	-	0%	15
2017	2004	475,210	317,788	548,184	-	-	-	-	0%	14
2017	2005	272,351	184,321	317,954	4,446	-	-	4,446	2%	13
2017	2006	106,130	69,122	119,236	-	-	-	-	0%	12
2017	2007	93,175	61,195	105,561	-	-	-	-	0%	11
2017	2008	87,097	55,843	96,330	-	-	-	-	0%	10
2017	2009	71,417	46,765	80,670	-	-	-	-	0%	9
2017	2010	76,077	49,595	85,552	-	-	-	-	0%	8
2017	2011	45,460	29,843	51,479	-	-	-	-	0%	7
2017	2012	34,800	23,385	40,339	-	-	-	-	0%	6
2017	2013	74,494	49,497	85,383	-	-	-	-	0%	5
2017	2014	44,981	30,555	52,707	-	-	-	-	0%	4
2017	2015	25,441	18,029	31,099	-	-	-	-	0%	3
2017	2016	14,922	9,778	16,867	-	-	-	-	0%	2
2017	2017	8,350	5,537	9,551	-	-	-	-	0%	1
2018	2001	-	-	-	-	-	-	-	0%	18
2018	2002	-	-	-	-	-	-	-	0%	17
2018	2003	244,841	148,857	256,779	30,485	-	-	30,485	12%	16
2018	2004	494,504	318,654	549,679	20,399	-	-	20,399	4%	15
2018	2005	267,198	171,362	295,599	36,696	-	-	36,696	14%	14
2018	2006	114,797	71,790	123,837	-	-	-	-	0%	13
2018	2007	95,227	60,947	105,134	1,800	-	-	1,800	2%	12
2018	2008	89,907	56,316	97,145	32,671	-	-	32,671	36%	11
2018	2009	74,681	47,097	81,243	-	-	-	-	0%	10
2018	2010	79,381	50,655	87,380	-	-	-	-	0%	9
2018	2011	48,510	31,034	53,534	12,196	-	-	12,196	25%	8
2018	2012	38,692	24,249	41,829	30,750	-	-	30,750	79%	7
2018	2013	78,709	50,512	87,133	16,299	-	-	16,299	21%	6
2018	2014	47,494	30,695	52,949	10,296	-	-	10,296	22%	5
2018	2015	25,934	17,310	29,860	-	-	-	-	0%	4
2018	2016	16,074	10,075	17,379	-	-	-	-	0%	3
2018	2017	11,843	7,318	12,623	-	-	-	-	0%	2
2018	2018	7,170	5,115	8,823	-	-	-	-	0%	1
2019	2001	-	-	-	-	-	-	-	0%	19
2019	2002	-	-	-	-	-	-	-	0%	18
2019	2003	252,791	145,387	250,792	3,300	-	-	3,300	1%	17
2019	2004	517,041	312,345	538,795	14,582	-	-	14,582	3%	16
2019	2005	298,688	181,118	312,429	21,111	16,499	-	37,610	13%	15
2019	2006	114,620	68,634	118,393	16,712	-	-	16,712	15%	14
2019	2007	104,235	60,373	104,143	-	-	-	-	0%	13
2019	2008	94,028	55,237	95,285	19,593	16,509	-	36,101	38%	12
2019	2009	81,659	47,200	81,419	2,281	-	-	2,281	3%	11
2019	2010	86,957	49,102	84,701	-	-	-	-	0%	10
2019	2011	49,398	29,385	50,690	19,821	16,543	-	36,364	74%	9
2019	2012	38,949	23,728	40,932	1,981	-	-	1,981	5%	8
2019	2013	86,943	51,475	88,795	-	-	-	-	0%	7
2019	2014	49,491	30,678	52,919	-	-	-	-	0%	6
2019	2015	27,923	18,527	31,959	-	-	-	-	0%	5
2019	2016	13,734	8,493	14,651	-	-	-	-	0%	4
2019	2017	13,063	7,887	13,605	-	-	-	-	0%	3
2019	2018	9,618	6,260	10,799	-	-	-	-	0%	2
2019	2019	3,488	2,066	3,564	-	-	-	-	0%	1
2020	2001	-	-	-	-	-	-	-	0%	20
2020	2002	-	-	-	-	-	-	-	0%	19
2020	2003	261,982	145,725	251,375	23,329	88,221	2,523	114,073	44%	18
2020	2004	550,347	308,084	531,445	3,959	-	4,797	8,756	2%	17
2020	2005	318,976	177,955	306,973	-	-	2,715	2,715	1%	16
2020	2006	128,625	69,448	119,798	1,975	-	743	2,719	2%	15
2020	2007	108,054	56,772	97,932	-	-	629	629	1%	14
2020	2008	98,564	54,275	93,624	-	-	400	400	0%	13
2020	2009	89,810	46,713	80,580	1,975	-	355	2,330	3%	12
2020	2010	90,692	45,598	78,657	-	-	392	392	0%	11
2020	2011	51,687	28,758	49,607	-	-	152	152	0%	10
2020	2012	42,373	24,401	42,091	-	-	144	144	0%	9
2020	2013	91,915	50,579	87,249	4,023	-	367	4,391	5%	8
2020	2014	50,846	30,344	52,344	-	-	189	189	0%	7
2020	2015	29,114	18,952	32,692	-	-	93	93	0%	6
2020	2016	19,482	9,669	16,679	-	-	46	46	0%	5
2020	2017	14,195	8,569	14,781	-	-	32	32	0%	4
2020	2018	10,195	6,207	10,707	-	-	30	30	0%	3
2020	2019	5,665	2,890	4,985	-	-	7	7	0%	2
2020	2020	2,242	1,361	2,348	-	-	2	2	0%	1
2021	2001	-	-	-	-	-	-	-	0%	21
2021	2002	-	-	-	-	-	-	-	0%	20
2021	2003	284,524	151,480	261,303	-	102,624	17,688	120,312	42%	19
2021	2004	602,552	309,397	533,710	6,590	307,539	33,634	347,763	58%	18
2021	2005	343,847	171,815	296,380	-	-	19,034	19,034	6%	17
2021	2006	144,479	71,952	124,117	-	-	5,212	5,212	4%	16
2021	2007	127,758	59,355	102,387	8,100	70,003	4,408	82,511	65%	15
2021	2008	109,255	55,054	94,969	-	24,635	2,804	27,439	25%	14
2021	2009	92,881	43,642	75,282	-	-	2,486	2,486	3%	13
2021	2010	100,359	44,440	76,659	5,152	-	2,747	7,899	8%	12
2021	2011	55,445	28,754	49,600	-	-	1,067	1,067	2%	11
2021	2012	46,239	25,091	43,282	-	31,586	1,011	32,596	70%	10
2021	2013	102,614	51,867	89,471	5,190	-	2,576	7,766	8%	9
2021	2014	53,115	30,524	52,655	-	-	1,328	1,328	2%	8
2021	2015	30,475	19,633	33,867	-	32,322	655	32,977	108%	7
2021	2016	21,294	9,213	15,893	-	-	321	321	2%	6
2021	2017	15,332	9,266	15,983	-	-	223	223	1%	5
2021	2018	10,947	6,171	10,644	-	-	211	211	2%	4
2021	2019	6,410	2,784	4,803	-	-	46	46	1%	3
2021	2020	2,242	1,361	2,348	-	-	16	16	1%	2
2021	2021	2,003	1,330	2,294	-	-	-	-	0%	1
2001		-	-	-	-	-	-	-	0%	
2002		-	-	-	-	-	-	-	0%	
2003		63,624	62,707	62,707	-	-	-	-	0%	
2004		458,446	440,613	440,613	455	-	-	455	0%	
2005		662,235	625,496	625,496	494	-	-	494	0%	
2006		780,904	736,961	736,961	6,720	-	-	6,720	1%	
2007		840,126	792,161	792,161	16,029	-	-	16,029	2%	
2008		906,353	853,302	853,302	41,366	-	-	41,366	5%	
2009		953,212	890,615	890,615	69,438	-	-	69,438	7%	
2010		1,051,114	916,991	1,375,486	10,451	36,299	-	46,751	4%	
2011		1,227,182	951,050	1,426,574	62,424	-	-	62,424	5%	
2012		1,326,087	1,024,756	1,537,134	48,799	-	-	48,799	4%	
2013		1,326,876	1,013,041	1,519,561	152,119	-	-	152,119	11%	
2014		1,505,786	1,136,035	1,704,053	145,954	-	-	145,954	10%	
2015		1,508,589	1,101,699	1,652,549	26,317	17,681	-	43,997	3%	
2016		1,624,060	1,108,541	1,662,811	136,624	-	-	136,624	8%	
2017		1,669,449	1,105,824	1,907,546	4,446	-	-	4,446	0%	
2018		1,734,965	1,101,986	1,900,925	191,593	-	-	191,593	11%	
2019		1,842,625	1,097,895	1,893,869	99,380	49,551	-	148,931	8%	
2020		1,964,766	1,086,300	1,873,868	35,262	88,221	13,615	137,099	7%	
2021		2,151,770	1,093,129	1,885,648	25,032	568,709	95,465	689,206	32%	

As of 12/31/2021

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Post-Rate Stability, Simple Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	-	-	-	-	-	-	-	0%	1
2002	2001	-	-	-	-	-	-	-	0%	2
2002	2002	-	-	-	-	-	-	-	0%	1
2003	2001	-	-	-	-	-	-	-	0%	3
2003	2002	-	-	-	-	-	-	-	0%	2
2003	2003	95,174	94,838	94,838	-	-	-	-	0%	1
2004	2001	-	-	-	-	-	-	-	0%	4
2004	2002	-	-	-	-	-	-	-	0%	3
2004	2003	248,952	242,667	242,667	-	-	-	-	0%	2
2004	2004	366,825	363,290	363,290	-	-	-	-	0%	1
2005	2001	-	-	-	-	-	-	-	0%	5
2005	2002	-	-	-	-	-	-	-	0%	4
2005	2003	223,393	217,846	217,846	-	-	-	-	0%	3
2005	2004	420,081	411,098	411,098	-	-	-	-	0%	2
2005	2005	180,642	177,209	177,209	33,868	94,197	-	128,065	71%	1
2006	2001	-	-	-	-	-	-	-	0%	6
2006	2002	-	-	-	-	-	-	-	0%	5
2006	2003	216,772	211,342	211,342	-	-	-	-	0%	4
2006	2004	405,597	396,890	396,890	-	-	-	-	0%	3
2006	2005	203,159	199,983	199,983	-	-	-	-	0%	2
2006	2006	31,952	31,199	31,199	-	-	-	-	0%	1
2007	2001	-	-	-	-	-	-	-	0%	7
2007	2002	-	-	-	-	-	-	-	0%	6
2007	2003	214,061	208,619	208,619	-	-	-	-	0%	5
2007	2004	397,244	388,539	388,539	-	-	-	-	0%	4
2007	2005	197,130	193,705	193,705	-	-	-	-	0%	3
2007	2006	24,344	23,967	23,967	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	-	-	-	-	-	-	-	0%	8
2008	2002	-	-	-	-	-	-	-	0%	7
2008	2003	213,977	208,532	208,532	-	-	-	-	0%	6
2008	2004	387,100	378,815	378,815	264,990	-	-	264,990	68%	5
2008	2005	195,437	192,127	192,127	-	-	-	-	0%	4
2008	2006	20,922	20,546	20,546	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	-	-	-	-	-	-	-	0%	9
2009	2002	-	-	-	-	-	-	-	0%	8
2009	2003	204,509	193,260	193,260	-	-	-	-	0%	7
2009	2004	374,915	365,688	365,688	-	-	-	-	0%	6
2009	2005	194,974	189,632	189,632	-	-	-	-	0%	5
2009	2006	22,172	22,073	22,073	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	-	-	-	-	-	-	-	0%	10
2010	2002	-	-	-	-	-	-	-	0%	9
2010	2003	221,256	178,229	267,344	-	-	-	-	0%	8
2010	2004	381,518	345,723	518,585	-	-	-	-	0%	7
2010	2005	182,882	163,660	245,489	-	-	-	-	0%	6
2010	2006	13,825	12,551	18,826	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	-	-	-	-	-	-	-	0%	11
2011	2002	-	-	-	-	-	-	-	0%	10
2011	2003	241,379	183,234	274,851	-	-	-	-	0%	9
2011	2004	386,049	307,261	460,892	81,467	-	-	81,467	21%	8
2011	2005	187,971	152,941	229,411	-	-	-	-	0%	7
2011	2006	20,692	15,815	23,723	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	-	-	-	-	-	-	-	0%	12
2012	2002	-	-	-	-	-	-	-	0%	11
2012	2003	234,955	177,668	266,502	304,170	-	-	304,170	129%	10
2012	2004	402,430	318,010	477,015	-	-	-	-	0%	9
2012	2005	189,108	152,944	229,416	-	-	-	-	0%	8
2012	2006	17,996	13,723	20,584	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	-	-	-	-	-	-	-	0%	13
2013	2002	-	-	-	-	-	-	-	0%	12
2013	2003	204,865	151,891	227,836	-	-	-	-	0%	11
2013	2004	392,169	307,074	460,611	491,960	-	-	491,960	125%	10
2013	2005	185,289	149,679	224,519	-	-	-	-	0%	9
2013	2006	17,133	12,153	18,229	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	-	-	-	-	-	-	-	0%	14
2014	2002	-	-	-	-	-	-	-	0%	13
2014	2003	198,054	144,466	216,699	92,947	-	-	92,947	47%	12
2014	2004	299,551	231,239	346,858	-	-	-	-	0%	11
2014	2005	190,415	151,803	227,704	-	-	-	-	0%	10
2014	2006	17,220	12,222	18,333	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	-	-	-	-	-	-	-	0%	15
2015	2002	-	-	-	-	-	-	-	0%	14
2015	2003	193,561	135,120	202,680	-	-	-	-	0%	13
2015	2004	299,297	222,601	333,902	389,818	72,794	-	462,613	155%	12
2015	2005	151,608	117,313	175,970	-	-	-	-	0%	11
2015	2006	18,400	12,720	19,079	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	-	-	-	-	-	-	-	0%	16
2016	2002	-	-	-	-	-	-	-	0%	15
2016	2003	193,298	127,494	191,241	-	-	-	-	0%	14
2016	2004	293,060	211,776	317,664	44,668	-	-	44,668	15%	13
2016	2005	140,211	106,810	160,215	-	-	-	-	0%	12
2016	2006	13,829	9,294	13,941	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	-	-	-	-	-	-	-	0%	17
2017	2002	-	-	-	-	-	-	-	0%	16
2017	2003	201,771	121,321	209,279	183,666	284,213	-	467,879	232%	15
2017	2004	298,348	199,687	344,459	407,043	308,025	-	715,068	240%	14
2017	2005	143,156	95,449	164,649	-	-	-	-	0%	13
2017	2006	18,080	11,166	19,261	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	-	-	-	-	-	-	-	0%	18
2018	2002	-	-	-	-	-	-	-	0%	17
2018	2003	206,453	112,983	224,130	245,800	158,010	-	403,810	196%	16
2018	2004	302,497	187,098	371,155	233,771	55,807	-	289,578	96%	15
2018	2005	158,410	100,431	199,230	-	-	-	-	0%	14
2018	2006	16,489	9,425	18,698	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	-	-	-	-	-	-	-	0%	19
2019	2002	-	-	-	-	-	-	-	0%	18
2019	2003	210,929	109,585	249,998	153,435	34,135	-	187,569	89%	17
2019	2004	316,333	180,134	410,943	-	-	-	-	0%	16
2019	2005	152,907	92,039	209,970	-	-	-	-	0%	15
2019	2006	9,380	5,125	11,692	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	-	-	-	-	-	-	-	0%	20
2020	2002	-	-	-	-	-	-	-	0%	19
2020	2003	192,112	96,785	220,796	-	-	5,973	5,973	3%	18
2020	2004	319,922	175,856	401,184	156,624	216,370	9,693	382,687	120%	17
2020	2005	152,557	90,040	205,408	-	-	4,905	4,905	3%	16
2020	2006	9,380	5,125	11,692	-	-	274	274	3%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	-	-	-	-	-	-	-	0%	21
2021	2002	-	-	-	-	-	-	-	0%	20
2021	2003	207,897	104,770	239,014	5,368	18,093	41,884	65,345	31%	19
2021	2004	312,414	167,841	382,898	77,468	847,203	67,965	992,636	318%	18
2021	2005	119,342	74,040	168,909	19,152	84,747	34,392	138,291	116%	17
2021	2006	6,361	3,804	8,679	-	-	1,922	1,922	30%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		-	-	-	-	-	-	-	0%	
2002		-	-	-	-	-	-	-	0%	
2003		95,174	94,838	94,838	-	-	-	-	0%	
2004		615,777	605,957	605,957	-	-	-	-	0%	
2005		824,116	806,153	806,153	33,868	94,197	-	128,065	16%	
2006		857,480	839,415	839,415	-	-	-	-	0%	
2007		832,780	814,830	814,830	-	-	-	-	0%	
2008		817,436	800,020	800,020	264,990	-	-	264,990	32%	
2009		796,571	770,653	770,653	-	-	-	-	0%	
2010		799,481	700,163	1,050,244	-	-	-	-	0%	
2011		836,092	659,251	988,877	81,467	-	-	81,467	10%	
2012		844,490	662,345	993,517	304,170	-	-	304,170	36%	
2013		799,456	620,797	931,195	491,960	-	-	491,960	62%	
2014		705,239	539,729	809,594	92,947	-	-	92,947	13%	
2015		662,867	487,754	731,631	389,818	72,794	-	462,613	70%	
2016		640,399	455,374	683,060	44,668	-	-	44,668	7%	
2017		661,356	427,623	737,649	590,709	592,238	-	1,182,947	179%	
2018		683,849	409,937	813,213	479,571	213,818	-	693,388	101%	
2019		689,549	386,884	882,603	153,435	34,135	-	187,569	27%	
2020		673,971	367,806	839,080	156,624	216,370	20,845	393,839	58%	
2021		646,014	350,456	799,500	101,988	950,043	146,163	1,198,194	185%	

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Post-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	-	-	-	-	-	-	-	0%	1
2002	2001	-	-	-	-	-	-	-	0%	2
2002	2002	-	-	-	-	-	-	-	0%	1
2003	2001	-	-	-	-	-	-	-	0%	3
2003	2002	-	-	-	-	-	-	-	0%	2
2003	2003	42,707	42,467	42,467	-	-	-	-	0%	1
2004	2001	-	-	-	-	-	-	-	0%	4
2004	2002	-	-	-	-	-	-	-	0%	3
2004	2003	112,086	110,533	110,533	-	-	-	-	0%	2
2004	2004	149,432	148,434	148,434	-	-	-	-	0%	1
2005	2001	-	-	-	-	-	-	-	0%	5
2005	2002	-	-	-	-	-	-	-	0%	4
2005	2003	104,631	103,035	103,035	-	-	-	-	0%	3
2005	2004	172,877	170,088	170,088	-	-	-	-	0%	2
2005	2005	73,723	72,739	72,739	33,868	94,197	-	128,065	174%	1
2006	2001	-	-	-	-	-	-	-	0%	6
2006	2002	-	-	-	-	-	-	-	0%	5
2006	2003	104,793	103,170	103,170	-	-	-	-	0%	4
2006	2004	175,761	172,846	172,846	-	-	-	-	0%	3
2006	2005	93,226	92,175	92,175	-	-	-	-	0%	2
2006	2006	7,960	7,960	7,960	-	-	-	-	0%	1
2007	2001	-	-	-	-	-	-	-	0%	7
2007	2002	-	-	-	-	-	-	-	0%	6
2007	2003	104,572	102,949	102,949	-	-	-	-	0%	5
2007	2004	175,346	172,307	172,307	-	-	-	-	0%	4
2007	2005	93,505	92,416	92,416	-	-	-	-	0%	3
2007	2006	5,125	5,125	5,125	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	-	-	-	-	-	-	-	0%	8
2008	2002	-	-	-	-	-	-	-	0%	7
2008	2003	105,797	104,147	104,147	-	-	-	-	0%	6
2008	2004	173,902	171,000	171,000	-	-	-	-	0%	5
2008	2005	94,973	93,735	93,735	-	-	-	-	0%	4
2008	2006	2,291	2,291	2,291	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	-	-	-	-	-	-	-	0%	9
2009	2002	-	-	-	-	-	-	-	0%	8
2009	2003	105,386	101,618	101,618	-	-	-	-	0%	7
2009	2004	174,937	171,870	171,870	-	-	-	-	0%	6
2009	2005	95,315	93,580	93,580	-	-	-	-	0%	5
2009	2006	7,960	7,960	7,960	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	-	-	-	-	-	-	-	0%	10
2010	2002	-	-	-	-	-	-	-	0%	9
2010	2003	113,285	93,548	140,322	-	-	-	-	0%	8
2010	2004	185,388	170,269	255,404	-	-	-	-	0%	7
2010	2005	101,845	92,320	138,480	-	-	-	-	0%	6
2010	2006	2,291	2,291	3,437	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	-	-	-	-	-	-	-	0%	11
2011	2002	-	-	-	-	-	-	-	0%	10
2011	2003	129,808	100,112	150,168	-	-	-	-	0%	9
2011	2004	200,299	159,105	238,658	-	-	-	-	0%	8
2011	2005	108,811	89,803	134,705	-	-	-	-	0%	7
2011	2006	9,529	7,588	11,381	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	-	-	-	-	-	-	-	0%	12
2012	2002	-	-	-	-	-	-	-	0%	11
2012	2003	132,409	101,316	151,974	-	-	-	-	0%	10
2012	2004	213,595	168,670	253,005	-	-	-	-	0%	9
2012	2005	116,157	95,585	143,378	-	-	-	-	0%	8
2012	2006	6,273	5,126	7,688	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	-	-	-	-	-	-	-	0%	13
2013	2002	-	-	-	-	-	-	-	0%	12
2013	2003	132,943	100,441	150,661	-	-	-	-	0%	11
2013	2004	216,982	169,914	254,871	-	-	-	-	0%	10
2013	2005	115,477	94,498	141,747	-	-	-	-	0%	9
2013	2006	6,273	5,126	7,688	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	-	-	-	-	-	-	-	0%	14
2014	2002	-	-	-	-	-	-	-	0%	13
2014	2003	137,906	102,272	153,408	-	-	-	-	0%	12
2014	2004	217,700	169,213	253,819	-	-	-	-	0%	11
2014	2005	120,606	97,396	146,094	-	-	-	-	0%	10
2014	2006	6,273	5,126	7,688	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	-	-	-	-	-	-	-	0%	15
2015	2002	-	-	-	-	-	-	-	0%	14
2015	2003	140,128	99,606	149,408	-	-	-	-	0%	13
2015	2004	224,197	169,103	253,654	-	-	-	-	0%	12
2015	2005	120,462	91,703	137,554	-	-	-	-	0%	11
2015	2006	7,023	5,692	8,538	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	-	-	-	-	-	-	-	0%	16
2016	2002	-	-	-	-	-	-	-	0%	15
2016	2003	148,055	99,215	148,823	-	-	-	-	0%	14
2016	2004	232,122	169,995	254,993	-	-	-	-	0%	13
2016	2005	122,733	92,433	138,649	-	-	-	-	0%	12
2016	2006	7,922	5,692	8,539	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	-	-	-	-	-	-	-	0%	17
2017	2002	-	-	-	-	-	-	-	0%	16
2017	2003	161,977	98,202	169,399	-	-	-	-	0%	15
2017	2004	252,296	172,451	297,477	-	-	-	-	0%	14
2017	2005	132,604	88,039	151,868	-	-	-	-	0%	13
2017	2006	9,002	5,692	9,819	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	-	-	-	-	-	-	-	0%	18
2018	2002	-	-	-	-	-	-	-	0%	17
2018	2003	170,141	95,907	190,255	-	-	-	-	0%	16
2018	2004	276,315	171,416	340,046	-	-	-	-	0%	15
2018	2005	141,123	86,825	172,239	-	-	-	-	0%	14
2018	2006	9,112	5,125	10,167	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	-	-	-	-	-	-	-	0%	19
2019	2002	-	-	-	-	-	-	-	0%	18
2019	2003	184,793	97,533	222,503	-	-	-	-	0%	17
2019	2004	292,919	167,172	381,370	-	-	-	-	0%	16
2019	2005	144,936	86,283	196,837	-	-	-	-	0%	15
2019	2006	9,380	5,125	11,692	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	-	-	-	-	-	-	-	0%	20
2020	2002	-	-	-	-	-	-	-	0%	19
2020	2003	191,769	98,745	225,268	-	-	3,536	3,536	2%	18
2020	2004	304,275	167,478	382,070	-	-	4,898	4,898	2%	17
2020	2005	145,825	85,393	194,809	-	-	2,491	2,491	2%	16
2020	2006	9,380	5,125	11,692	-	-	155	155	2%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	-	-	-	-	-	-	-	0%	21
2021	2002	-	-	-	-	-	-	-	0%	20
2021	2003	204,715	103,607	236,359	-	-	24,793	24,793	12%	19
2021	2004	304,694	163,905	373,920	22,089	98,539	34,344	154,972	51%	18
2021	2005	115,585	71,377	162,833	-	-	17,465	17,465	15%	17
2021	2006	6,361	3,804	8,679	-	-	1,088	1,088	17%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		-	-	-	-	-	-	-	0%	
2002		-	-	-	-	-	-	-	0%	
2003		42,707	42,467	42,467	-	-	-	-	0%	
2004		261,519	258,967	258,967	-	-	-	-	0%	
2005		351,231	345,862	345,862	33,868	94,197	-	128,065	36%	
2006		381,740	376,151	376,151	-	-	-	-	0%	
2007		378,549	372,797	372,797	-	-	-	-	0%	
2008		376,964	371,173	371,173	-	-	-	-	0%	
2009		383,598	375,028	375,028	-	-	-	-	0%	
2010		402,809	358,428	537,643	-	-	-	-	0%	
2011		448,448	356,608	534,912	-	-	-	-	0%	
2012		468,434	370,697	556,045	-	-	-	-	0%	
2013		471,675	369,978	554,967	-	-	-	-	0%	
2014		482,486	374,006	561,009	-	-	-	-	0%	
2015		491,810	366,104	549,155	-	-	-	-	0%	
2016		510,832	367,336	551,003	-	-	-	-	0%	
2017		555,879	364,385	628,563	-	-	-	-	0%	
2018		596,691	359,272	712,706	-	-	-	-	0%	
2019		632,028	356,112	812,403	-	-	-	-	0%	
2020		651,249	356,741	813,838	-	-	11,080	11,080	2%	
2021		631,355	342,693	781,790	22,089	98,539	77,691	198,319	31%	

As of 12/31/2021

Exhibit 2e
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Post-Rate Stability, Compound Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	-	-	-	-	-	-	-	0%	1
2002	2001	-	-	-	-	-	-	-	0%	2
2002	2002	-	-	-	-	-	-	-	0%	1
2003	2001	-	-	-	-	-	-	-	0%	3
2003	2002	-	-	-	-	-	-	-	0%	2
2003	2003	405,948	405,304	405,304	-	-	-	-	0%	1
2004	2001	-	-	-	-	-	-	-	0%	4
2004	2002	-	-	-	-	-	-	-	0%	3
2004	2003	1,014,661	995,320	995,320	-	-	-	-	0%	2
2004	2004	1,429,897	1,417,209	1,417,209	-	-	-	-	0%	1
2005	2001	-	-	-	-	-	-	-	0%	5
2005	2002	-	-	-	-	-	-	-	0%	4
2005	2003	876,869	859,947	859,947	-	-	-	-	0%	3
2005	2004	1,642,469	1,614,228	1,614,228	-	-	-	-	0%	2
2005	2005	533,343	526,165	526,165	323,729	-	-	323,729	61%	1
2006	2001	-	-	-	-	-	-	-	0%	6
2006	2002	-	-	-	-	-	-	-	0%	5
2006	2003	862,848	846,283	846,283	-	-	-	-	0%	4
2006	2004	1,599,026	1,570,789	1,570,789	5,875	-	-	5,875	0%	3
2006	2005	673,203	666,446	666,446	218,600	-	-	218,600	32%	2
2006	2006	111,994	111,192	111,192	-	-	-	-	0%	1
2007	2001	-	-	-	-	-	-	-	0%	7
2007	2002	-	-	-	-	-	-	-	0%	6
2007	2003	855,402	839,197	839,197	8,489	-	-	8,489	1%	5
2007	2004	1,546,896	1,520,147	1,520,147	-	-	-	-	0%	4
2007	2005	649,157	643,015	643,015	-	-	-	-	0%	3
2007	2006	112,605	111,803	111,803	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	-	-	-	-	-	-	-	0%	8
2008	2002	-	-	-	-	-	-	-	0%	7
2008	2003	811,205	795,296	795,296	1,606	-	-	1,606	0%	6
2008	2004	1,517,939	1,491,365	1,491,365	-	-	-	-	0%	5
2008	2005	620,853	614,560	614,560	5,455	-	-	5,455	1%	4
2008	2006	117,017	116,215	116,215	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	-	-	-	-	-	-	-	0%	9
2009	2002	-	-	-	-	-	-	-	0%	8
2009	2003	814,599	765,374	765,374	-	-	-	-	0%	7
2009	2004	1,460,358	1,426,272	1,426,272	-	-	-	-	0%	6
2009	2005	613,513	596,705	596,705	-	-	-	-	0%	5
2009	2006	106,335	105,533	105,533	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	-	-	-	-	-	-	-	0%	10
2010	2002	-	-	-	-	-	-	-	0%	9
2010	2003	862,516	709,818	1,064,727	-	-	-	-	0%	8
2010	2004	1,555,059	1,411,683	2,117,524	27,986	-	-	27,986	2%	7
2010	2005	633,483	551,513	827,269	-	-	-	-	0%	6
2010	2006	127,801	104,095	156,143	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	-	-	-	-	-	-	-	0%	11
2011	2002	-	-	-	-	-	-	-	0%	10
2011	2003	902,660	699,561	1,049,342	-	-	-	-	0%	9
2011	2004	1,622,377	1,274,371	1,911,556	1,645	-	-	1,645	0%	8
2011	2005	666,541	505,725	758,587	3,450	-	-	3,450	1%	7
2011	2006	138,057	97,992	146,987	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	-	-	-	-	-	-	-	0%	12
2012	2002	-	-	-	-	-	-	-	0%	11
2012	2003	930,494	705,262	1,057,893	-	-	-	-	0%	10
2012	2004	1,671,652	1,307,555	1,961,332	213,717	-	-	213,717	13%	9
2012	2005	678,953	512,421	768,631	1,394,454	593,132	-	1,987,586	293%	8
2012	2006	140,303	99,526	149,288	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	-	-	-	-	-	-	-	0%	13
2013	2002	-	-	-	-	-	-	-	0%	12
2013	2003	745,508	560,885	841,327	-	-	-	-	0%	11
2013	2004	1,647,925	1,260,986	1,891,479	-	-	-	-	0%	10
2013	2005	664,064	495,809	743,714	4,473	-	-	4,473	1%	9
2013	2006	138,456	96,647	144,971	659,127	-	-	659,127	476%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	-	-	-	-	-	-	-	0%	14
2014	2002	-	-	-	-	-	-	-	0%	13
2014	2003	666,570	495,801	743,701	722,870	-	-	722,870	108%	12
2014	2004	1,291,292	993,169	1,489,753	460,015	-	-	460,015	36%	11
2014	2005	665,515	493,504	740,256	164,822	-	-	164,822	25%	10
2014	2006	134,342	93,904	140,855	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	-	-	-	-	-	-	-	0%	15
2015	2002	-	-	-	-	-	-	-	0%	14
2015	2003	666,931	489,013	733,519	684,451	146,602	-	831,053	125%	13
2015	2004	1,213,411	913,477	1,370,215	141,148	393,774	-	534,922	44%	12
2015	2005	507,563	374,996	562,493	-	-	-	-	0%	11
2015	2006	123,506	86,212	129,318	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	-	-	-	-	-	-	-	0%	16
2016	2002	-	-	-	-	-	-	-	0%	15
2016	2003	665,060	466,493	699,740	808,225	848,816	-	1,657,040	249%	14
2016	2004	1,215,165	902,630	1,353,946	1,058,950	39,193	-	1,098,143	90%	13
2016	2005	437,062	324,302	486,453	837,408	398,727	-	1,236,134	283%	12
2016	2006	50,168	34,949	52,424	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	-	-	-	-	-	-	-	0%	17
2017	2002	-	-	-	-	-	-	-	0%	16
2017	2003	677,176	439,231	757,674	275,269	452,321	-	727,589	107%	15
2017	2004	1,234,104	856,025	1,476,644	1,670,806	1,062,748	-	2,733,553	222%	14
2017	2005	446,459	317,487	547,666	417,296	-	-	417,296	93%	13
2017	2006	51,731	32,921	56,788	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	-	-	-	-	-	-	-	0%	18
2018	2002	-	-	-	-	-	-	-	0%	17
2018	2003	708,802	419,497	832,178	-	-	-	-	0%	16
2018	2004	1,306,241	828,458	1,643,454	-	-	-	-	0%	15
2018	2005	468,559	296,643	588,466	130,946	736,320	-	867,266	185%	14
2018	2006	52,981	30,137	59,784	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	-	-	-	-	-	-	-	0%	19
2019	2002	-	-	-	-	-	-	-	0%	18
2019	2003	740,592	410,913	937,422	472,982	600,254	-	1,073,236	145%	17
2019	2004	1,320,801	782,150	1,784,328	89,258	-	-	89,258	7%	16
2019	2005	483,474	279,410	637,422	293,681	134,570	-	428,250	89%	15
2019	2006	54,160	28,895	65,918	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	-	-	-	-	-	-	-	0%	20
2020	2002	-	-	-	-	-	-	-	0%	19
2020	2003	726,169	389,105	887,671	146,786	694,128	52,337	893,250	123%	18
2020	2004	1,308,951	750,207	1,711,457	187,036	953,679	90,892	1,231,607	94%	17
2020	2005	479,245	261,384	596,299	104,907	300,905	34,834	440,646	92%	16
2020	2006	53,399	27,030	61,664	-	-	7,013	7,013	13%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	-	-	-	-	-	-	-	0%	21
2021	2002	-	-	-	-	-	-	-	0%	20
2021	2003	710,208	374,489	854,326	-	-	366,978	366,978	52%	19
2021	2004	1,319,700	740,871	1,690,159	68,529	1,184,828	637,323	1,890,680	143%	18
2021	2005	474,100	250,024	570,383	-	-	244,253	244,253	52%	17
2021	2006	56,031	27,170	61,984	-	-	49,177	49,177	88%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		-	-	-	-	-	-	-	0%	
2002		-	-	-	-	-	-	-	0%	
2003		405,948	405,304	405,304	-	-	-	-	0%	
2004		2,444,558	2,412,529	2,412,529	-	-	-	-	0%	
2005		3,052,680	3,000,341	3,000,341	323,729	-	-	323,729	11%	
2006		3,247,072	3,194,709	3,194,709	224,475	-	-	224,475	7%	
2007		3,164,060	3,114,161	3,114,161	8,489	-	-	8,489	0%	
2008		3,067,015	3,017,436	3,017,436	7,061	-	-	7,061	0%	
2009		2,994,805	2,893,884	2,893,884	-	-	-	-	0%	
2010		3,178,858	2,777,109	4,165,663	27,986	-	-	27,986	1%	
2011		3,329,634	2,577,648	3,866,473	5,095	-	-	5,095	0%	
2012		3,421,403	2,624,763	3,937,145	1,608,171	593,132	-	2,201,303	64%	
2013		3,195,953	2,414,327	3,621,491	663,600	-	-	663,600	21%	
2014		2,757,718	2,076,377	3,114,565	1,347,707	-	-	1,347,707	49%	
2015		2,511,410	1,863,697	2,795,546	825,598	540,376	-	1,365,975	54%	
2016		2,367,456	1,728,375	2,592,563	2,704,582	1,286,736	-	3,991,318	169%	
2017		2,409,469	1,645,665	2,838,772	2,363,371	1,515,068	-	3,878,439	161%	
2018		2,536,584	1,574,736	3,123,883	130,946	736,320	-	867,266	34%	
2019		2,599,028	1,501,368	3,425,089	855,921	734,824	-	1,590,745	61%	
2020		2,567,765	1,427,727	3,257,091	438,729	1,948,711	185,077	2,572,517	100%	
2021		2,560,039	1,392,555	3,176,853	68,529	1,184,828	1,297,730	2,551,087	100%	

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Post-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	-	-	-	-	-	-	-	0%	1
2002	2001	-	-	-	-	-	-	-	0%	2
2002	2002	-	-	-	-	-	-	-	0%	1
2003	2001	-	-	-	-	-	-	-	0%	3
2003	2002	-	-	-	-	-	-	-	0%	2
2003	2003	153,792	153,792	153,792	-	-	-	-	0%	1
2004	2001	-	-	-	-	-	-	-	0%	4
2004	2002	-	-	-	-	-	-	-	0%	3
2004	2003	434,944	428,700	428,700	-	-	-	-	0%	2
2004	2004	617,992	616,099	616,099	-	-	-	-	0%	1
2005	2001	-	-	-	-	-	-	-	0%	5
2005	2002	-	-	-	-	-	-	-	0%	4
2005	2003	393,250	387,302	387,302	-	-	-	-	0%	3
2005	2004	753,685	747,347	747,347	-	-	-	-	0%	2
2005	2005	205,962	204,039	204,039	1,720	-	-	1,720	1%	1
2006	2001	-	-	-	-	-	-	-	0%	6
2006	2002	-	-	-	-	-	-	-	0%	5
2006	2003	391,429	385,480	385,480	-	-	-	-	0%	4
2006	2004	747,665	741,192	741,192	1,057	-	-	1,057	0%	3
2006	2005	273,665	271,450	271,450	-	-	-	-	0%	2
2006	2006	27,555	27,148	27,148	-	-	-	-	0%	1
2007	2001	-	-	-	-	-	-	-	0%	7
2007	2002	-	-	-	-	-	-	-	0%	6
2007	2003	391,623	385,676	385,676	-	-	-	-	0%	5
2007	2004	749,047	742,551	742,551	-	-	-	-	0%	4
2007	2005	259,802	257,587	257,587	-	-	-	-	0%	3
2007	2006	29,296	28,889	28,889	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	-	-	-	-	-	-	-	0%	8
2008	2002	-	-	-	-	-	-	-	0%	7
2008	2003	391,317	385,369	385,369	-	-	-	-	0%	6
2008	2004	745,881	739,289	739,289	-	-	-	-	0%	5
2008	2005	268,782	266,567	266,567	-	-	-	-	0%	4
2008	2006	29,296	28,889	28,889	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	-	-	-	-	-	-	-	0%	9
2009	2002	-	-	-	-	-	-	-	0%	8
2009	2003	391,356	374,442	374,442	-	-	-	-	0%	7
2009	2004	755,948	747,034	747,034	-	-	-	-	0%	6
2009	2005	271,338	268,513	268,513	-	-	-	-	0%	5
2009	2006	30,000	29,593	29,593	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	-	-	-	-	-	-	-	0%	10
2010	2002	-	-	-	-	-	-	-	0%	9
2010	2003	445,966	374,472	561,708	-	-	-	-	0%	8
2010	2004	827,707	767,353	1,151,030	-	-	-	-	0%	7
2010	2005	299,553	271,780	407,670	-	-	-	-	0%	6
2010	2006	34,025	29,914	44,871	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	-	-	-	-	-	-	-	0%	11
2011	2002	-	-	-	-	-	-	-	0%	10
2011	2003	474,134	376,760	565,140	-	-	-	-	0%	9
2011	2004	920,164	723,470	1,085,205	-	-	-	-	0%	8
2011	2005	332,087	258,611	387,916	-	-	-	-	0%	7
2011	2006	34,910	26,465	39,697	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	-	-	-	-	-	-	-	0%	12
2012	2002	-	-	-	-	-	-	-	0%	11
2012	2003	499,227	388,341	582,512	-	-	-	-	0%	10
2012	2004	952,693	746,132	1,119,198	-	-	-	-	0%	9
2012	2005	342,541	265,471	398,207	-	-	-	-	0%	8
2012	2006	35,027	26,407	39,611	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	-	-	-	-	-	-	-	0%	13
2013	2002	-	-	-	-	-	-	-	0%	12
2013	2003	504,488	387,345	581,018	-	-	-	-	0%	11
2013	2004	957,825	740,424	1,110,637	-	-	-	-	0%	10
2013	2005	347,136	267,019	400,529	-	-	-	-	0%	9
2013	2006	36,457	26,893	40,339	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	-	-	-	-	-	-	-	0%	14
2014	2002	-	-	-	-	-	-	-	0%	13
2014	2003	510,875	388,498	582,747	-	-	-	-	0%	12
2014	2004	971,115	749,388	1,124,081	-	-	-	-	0%	11
2014	2005	349,493	267,180	400,771	-	-	-	-	0%	10
2014	2006	36,586	26,996	40,494	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	-	-	-	-	-	-	-	0%	15
2015	2002	-	-	-	-	-	-	-	0%	14
2015	2003	518,348	387,797	581,695	-	-	-	-	0%	13
2015	2004	981,494	745,349	1,118,023	6,662	393,774	-	400,436	41%	12
2015	2005	348,700	261,726	392,589	-	-	-	-	0%	11
2015	2006	37,760	27,293	40,939	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	-	-	-	-	-	-	-	0%	16
2016	2002	-	-	-	-	-	-	-	0%	15
2016	2003	532,587	379,727	569,590	83,560	-	-	83,560	16%	14
2016	2004	1,004,577	754,227	1,131,340	-	-	-	-	0%	13
2016	2005	353,176	263,351	395,027	3,698	-	-	3,698	1%	12
2016	2006	40,228	27,766	41,649	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	-	-	-	-	-	-	-	0%	17
2017	2002	-	-	-	-	-	-	-	0%	16
2017	2003	558,126	369,329	637,092	-	-	-	-	0%	15
2017	2004	1,048,462	734,131	1,266,376	-	-	-	-	0%	14
2017	2005	371,603	266,085	458,996	2,945	-	-	2,945	1%	13
2017	2006	43,885	27,779	47,919	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	-	-	-	-	-	-	-	0%	18
2018	2002	-	-	-	-	-	-	-	0%	17
2018	2003	623,103	373,926	741,776	-	-	-	-	0%	16
2018	2004	1,162,194	741,477	1,470,905	-	-	-	-	0%	15
2018	2005	413,475	261,233	518,221	-	-	-	-	0%	14
2018	2006	47,504	26,955	53,472	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	-	-	-	-	-	-	-	0%	19
2019	2002	-	-	-	-	-	-	-	0%	18
2019	2003	656,368	369,689	843,375	3,353	-	-	3,353	1%	17
2019	2004	1,221,005	726,783	1,658,020	89,258	-	-	89,258	7%	16
2019	2005	443,290	256,922	586,119	-	-	-	-	0%	15
2019	2006	50,513	26,600	60,684	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	-	-	-	-	-	-	-	0%	20
2020	2002	-	-	-	-	-	-	-	0%	19
2020	2003	691,215	374,327	853,956	-	-	29,763	29,763	4%	18
2020	2004	1,267,136	728,907	1,662,864	-	-	50,549	50,549	4%	17
2020	2005	465,563	254,023	579,506	17,466	-	16,810	34,276	7%	16
2020	2006	53,164	26,576	60,629	-	-	1,650	1,650	3%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	-	-	-	-	-	-	-	0%	21
2021	2002	-	-	-	-	-	-	-	0%	20
2021	2003	705,801	374,472	854,288	-	-	208,693	208,693	30%	19
2021	2004	1,305,805	733,770	1,673,959	-	666,081	354,438	1,020,519	78%	18
2021	2005	471,779	248,803	567,597	-	-	117,871	117,871	25%	17
2021	2006	54,960	26,439	60,316	-	-	11,569	11,569	21%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
	2001	-	-	-	-	-	-	-	0%	
	2002	-	-	-	-	-	-	-	0%	
	2003	153,792	153,792	153,792	-	-	-	-	0%	
	2004	1,052,936	1,044,799	1,044,799	-	-	-	-	0%	
	2005	1,352,898	1,338,689	1,338,689	1,720	-	-	1,720	0%	
	2006	1,440,315	1,425,270	1,425,270	1,057	-	-	1,057	0%	
	2007	1,429,769	1,414,703	1,414,703	-	-	-	-	0%	
	2008	1,435,276	1,420,115	1,420,115	-	-	-	-	0%	
	2009	1,448,642	1,419,582	1,419,582	-	-	-	-	0%	
	2010	1,607,251	1,443,519	2,165,279	-	-	-	-	0%	
	2011	1,761,294	1,385,306	2,077,959	-	-	-	-	0%	
	2012	1,829,488	1,426,352	2,139,527	-	-	-	-	0%	
	2013	1,845,906	1,421,681	2,132,522	-	-	-	-	0%	
	2014	1,868,068	1,432,062	2,148,093	-	-	-	-	0%	
	2015	1,886,302	1,422,164	2,133,246	6,662	393,774	-	400,436	21%	
	2016	1,930,568	1,425,071	2,137,607	87,258	-	-	87,258	5%	
	2017	2,022,077	1,397,324	2,410,383	2,945	-	-	2,945	0%	
	2018	2,246,276	1,403,591	2,784,374	-	-	-	-	0%	
	2019	2,371,176	1,379,994	3,148,198	92,612	-	-	92,612	4%	
	2020	2,477,079	1,383,833	3,156,955	17,466	-	98,772	116,238	5%	
	2021	2,538,344	1,383,484	3,156,159	-	666,081	692,571	1,358,652	54%	

As of 12/31/2021

Exhibit 3a
Continental General Insurance Company
Nationwide Experience
All Post-Rate Stability, Non-Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 16.8% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	171,437	169,004	169,004	126,363	-	-	126,363	73.7%	74.8%	169,004	126,363	74.8%
2004	1,267,441	1,224,018	1,224,018	752,895	-	-	752,895	59.4%	61.5%	1,224,018	752,895	61.5%
2005	1,828,307	1,729,328	1,729,328	2,220,612	90,831	-	2,311,443	126.4%	133.7%	1,729,328	2,311,443	133.7%
2006	2,117,341	2,003,062	2,003,062	1,875,004	29,525	-	1,904,529	89.9%	95.1%	2,003,062	1,904,529	95.1%
2007	2,268,693	2,145,136	2,145,136	2,087,747	140,095	-	2,227,842	98.2%	103.9%	2,145,136	2,227,842	103.9%
2008	2,468,483	2,329,678	2,329,678	2,401,169	211,450	-	2,612,619	105.8%	112.1%	2,329,678	2,612,619	112.1%
2009	2,562,912	2,408,850	2,408,850	2,119,257	136,476	-	2,255,732	88.0%	93.6%	2,408,850	2,255,732	93.6%
2010	2,637,888	2,314,568	3,471,853	2,883,625	131,154	-	3,014,779	114.3%	86.8%	3,471,853	3,014,779	86.8%
2011	2,988,149	2,334,143	3,501,215	2,568,251	384,799	-	2,953,050	98.8%	84.3%	3,501,215	2,953,050	84.3%
2012	2,891,142	2,254,108	3,381,162	2,029,280	409,407	-	2,438,688	84.4%	72.1%	3,381,162	2,438,688	72.1%
2013	2,729,919	2,108,907	3,163,361	2,074,384	168,426	-	2,242,810	82.2%	70.9%	3,163,361	2,242,810	70.9%
2014	2,868,664	2,190,623	3,285,934	1,850,798	481,603	-	2,332,401	81.3%	71.0%	3,285,934	2,332,401	71.0%
2015	2,669,247	1,961,769	2,942,653	1,376,186	297,081	-	1,673,267	62.7%	56.9%	2,942,653	1,673,267	56.9%
2016	2,608,309	1,791,526	2,687,289	1,615,893	579,813	-	2,195,707	84.2%	81.7%	2,687,289	2,195,707	81.7%
2017	2,438,644	1,619,962	2,794,435	1,005,677	570,416	-	1,576,093	64.6%	56.4%	2,794,435	1,576,093	56.4%
2018	2,378,250	1,519,484	2,621,111	1,360,734	819,960	-	2,180,695	91.7%	83.2%	2,621,111	2,180,695	83.2%
2019	2,326,831	1,391,279	2,399,956	1,712,709	2,176,419	0	3,889,128	167.1%	162.0%	2,399,956	3,889,128	162.0%
2020	2,202,168	1,221,131	2,106,451	721,305	1,946,850	20,852	2,689,007	122.1%	127.7%	2,106,451	2,689,007	127.7%
2021	2,247,320	1,140,404	1,967,197	286,269	3,029,060	146,211	3,461,539	154.0%	176.0%	1,967,197	3,461,539	176.0%
2022	2,549,825	1,247,107	2,151,260				3,053,829	119.8%	142.0%	2,151,260	3,053,829	142.0%
2023	2,364,173	1,156,713	1,995,329				3,152,954	133.4%	158.0%	1,998,794	3,151,515	157.7%
2024	2,182,099	1,067,563	1,841,546				3,261,590	149.5%	177.1%	1,985,456	3,200,816	161.2%
2025	2,011,187	983,961	1,697,332				3,360,128	167.1%	198.0%	1,902,556	3,271,363	171.9%
2026	1,843,844	901,742	1,555,505				3,321,109	180.1%	213.5%	1,746,094	3,234,884	185.3%
2027	1,684,173	823,102	1,419,852				3,410,836	202.5%	240.2%	1,595,752	3,327,206	208.5%
2028	1,537,621	750,182	1,294,064				3,403,264	221.3%	263.0%	1,455,636	3,321,779	228.2%
2029	1,397,054	680,460	1,173,793				3,354,737	240.1%	285.8%	1,321,317	3,276,198	247.9%
2030	1,264,413	614,792	1,060,516				3,282,092	259.6%	309.5%	1,194,579	3,206,892	268.5%
2031	1,136,340	551,384	951,137				3,187,345	280.5%	335.1%	1,072,038	3,115,774	290.6%
2032	1,019,920	493,967	852,094				3,100,844	304.0%	363.9%	960,868	3,032,289	315.6%
2033	910,841	440,316	759,545				2,984,736	327.7%	393.0%	856,861	2,920,335	340.8%
2034	809,012	390,352	673,357				2,840,799	351.1%	421.9%	759,907	2,784,035	366.4%
2035	714,599	344,175	593,702				2,675,214	374.4%	450.6%	670,217	2,625,228	391.7%
2036	627,520	301,628	520,309				2,488,191	396.5%	478.2%	587,540	2,444,001	416.0%
2037	547,972	262,904	453,510				2,280,369	416.1%	502.8%	512,224	2,241,342	437.6%
2038	475,625	227,819	392,987				2,058,800	432.9%	523.9%	443,939	2,024,832	456.1%
2039	410,209	196,172	338,396				1,845,384	449.9%	545.3%	382,342	1,815,893	474.9%
2040	351,911	168,035	289,860				1,638,380	465.6%	565.2%	327,551	1,613,195	492.5%
2041	300,291	143,189	247,000				1,436,287	478.3%	581.5%	279,155	1,415,208	507.0%
2042	254,905	121,377	209,376				1,244,606	488.3%	594.4%	236,664	1,227,233	518.6%
2043	215,354	102,406	176,650				1,068,438	496.1%	604.8%	199,693	1,054,285	528.0%
2044	181,021	85,981	148,317				915,502	505.7%	617.3%	167,679	904,028	539.1%
2045	151,461	71,862	123,962				781,312	515.9%	630.3%	140,148	771,963	550.8%
2046	126,123	59,782	103,125				663,558	526.1%	643.5%	116,592	655,992	562.6%
2047	104,469	49,474	85,343				566,633	542.4%	663.9%	96,490	560,359	580.7%
2048	86,081	40,728	70,255				481,398	559.2%	685.2%	79,432	476,169	599.5%
2049	70,723	33,438	57,681				408,854	578.1%	708.8%	65,216	404,516	620.3%
2050	57,887	27,347	47,174				347,890	601.0%	737.5%	53,338	344,257	645.4%
2051	47,194	22,272	38,419				294,044	623.1%	765.4%	43,439	290,997	669.9%
2052	38,322	18,058	31,150				250,625	654.0%	804.6%	35,221	247,980	704.1%
2053	31,021	14,588	25,165				211,550	682.0%	840.7%	28,453	209,280	735.5%
2054	25,021	11,738	20,248				176,368	704.9%	871.1%	22,894	174,474	762.1%
2055	20,114	9,407	16,228				143,574	713.8%	884.7%	18,349	142,025	774.0%
2056	16,110	7,507	12,950				116,917	725.7%	902.8%	14,643	115,612	789.5%
2057	12,863	5,968	10,295				95,387	741.5%	926.5%	11,641	94,180	809.1%
2058	10,236	4,726	8,152				77,358	755.8%	949.0%	9,217	76,305	827.9%
2059	8,120	3,728	6,430				62,158	765.5%	966.6%	7,271	61,284	842.9%
2060	6,417	2,929	5,052				48,583	757.1%	961.7%	5,712	47,886	838.3%
2061	5,048	2,290	3,950				38,037	753.5%	962.9%	4,466	37,472	839.0%
2062	3,949	1,781	3,072				29,394	744.3%	956.8%	3,474	28,938	833.1%
2063	3,071	1,377	2,375				22,463	731.4%	945.9%	2,685	22,099	823.0%
2064	2,372	1,057	1,824				16,722	704.8%	917.0%	2,062	16,437	797.2%
2065	1,820	806	1,391				11,879	652.5%	853.9%	1,573	11,668	741.7%
2066	1,387	611	1,054				8,395	605.4%	796.6%	1,192	8,240	691.5%
2067	1,048	459	793				5,619	536.0%	708.9%	896	5,510	614.9%
2068	785	342	590				3,625	461.9%	613.9%	668	3,550	531.7%
2069	583	253	437				2,337	400.7%	534.8%	494	2,280	461.6%
2070	430	186	321				1,607	373.3%	500.4%	363	1,561	429.9%
2071	315	136	234				1,090	345.8%	465.4%	265	1,050	396.6%
2072	229	98	170				701	305.5%	412.8%	192	669	348.3%
2073	166	71	122				340	205.5%	278.6%	138	319	231.2%
2074	118	50	87				175	147.4%	200.6%	98	159	162.1%
2075	84	36	61				36	42.6%	58.1%	69	26	38.0%
2076	59	25	43				(119)	-202.5%	-277.2%	48	(121)	-251.0%
2077	41	17	30				(245)	-601.5%	-825.8%	34	(242)	-722.0%
2078	28	12	20				(357)	-1270.7%	-1751.4%	23	(349)	-1515.4%
2079	19	8	14				(373)	-1941.7%	-2686.0%	16	(364)	-2316.2%
2080	13	5	9				(373)	-2852.2%	-3954.9%	11	(363)	-3401.8%
	Without Interest											
Past	43,671,147	33,856,979	46,331,690	31,068,159	11,603,365	167,062	42,838,587	98.1%	92.5%	46,331,690	42,838,587	92.5%
Future	25,623,642	12,448,499	21,473,661				64,232,594	250.7%	299.1%	23,574,943	63,073,980	267.5%
Lifetime	69,294,789	46,305,479	67,805,351				107,071,181	154.5%	157.9%	69,906,633	105,912,567	151.5%
	With 4.5% Interest											
Past	65,646,001	52,769,010	69,391,209	49,401,700	13,888,127	171,739	63,461,567	96.7%	91.5%	69,391,209	63,461,567	91.5%
Future	18,866,923	9,186,303	15,846,372				41,682,397	220.9%	263.0%	17,261,821	40,929,032	237.1%
Lifetime	84,512,924	61,955,313	85,237,581				105,143,964	124.4%	123.4%	86,653,030	104,390,599	120.5%

Exhibit 3b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 16.8% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	63,624	62,707	62,707	-	-	-	-	0.0%	0.0%	62,707	-	0.0%
2004	458,446	440,613	440,613	455	-	-	455	0.1%	0.1%	440,613	455	0.1%
2005	662,235	625,496	625,496	494	-	-	494	0.1%	0.1%	625,496	494	0.1%
2006	780,904	736,961	736,961	6,720	-	-	6,720	0.9%	0.9%	736,961	6,720	0.9%
2007	840,126	792,161	792,161	16,029	-	-	16,029	1.9%	2.0%	792,161	16,029	2.0%
2008	906,353	853,302	853,302	41,366	-	-	41,366	4.6%	4.8%	853,302	41,366	4.8%
2009	953,212	890,615	890,615	69,438	-	-	69,438	7.3%	7.8%	890,615	69,438	7.8%
2010	1,051,114	916,991	1,375,486	10,451	36,299	-	46,751	4.4%	3.4%	1,375,486	46,751	3.4%
2011	1,227,182	951,050	1,426,574	62,424	-	-	62,424	5.1%	4.4%	1,426,574	62,424	4.4%
2012	1,326,087	1,024,756	1,537,134	48,799	-	-	48,799	3.7%	3.2%	1,537,134	48,799	3.2%
2013	1,326,876	1,013,041	1,519,561	152,119	-	-	152,119	11.5%	10.0%	1,519,561	152,119	10.0%
2014	1,505,786	1,136,035	1,704,053	145,954	-	-	145,954	9.7%	8.6%	1,704,053	145,954	8.6%
2015	1,508,589	1,101,699	1,652,549	26,317	17,681	-	43,997	2.9%	2.7%	1,652,549	43,997	2.7%
2016	1,624,060	1,108,541	1,662,811	136,624	-	-	136,624	8.4%	8.2%	1,662,811	136,624	8.2%
2017	1,669,449	1,105,824	1,907,546	4,446	-	-	4,446	0.3%	0.2%	1,907,546	4,446	0.2%
2018	1,734,965	1,101,986	1,900,925	191,593	-	-	191,593	11.0%	10.1%	1,900,925	191,593	10.1%
2019	1,842,625	1,097,895	1,893,869	99,380	49,551	0	148,931	8.1%	7.9%	1,893,869	148,931	7.9%
2020	1,964,766	1,086,300	1,873,868	35,262	88,221	13,615	137,099	7.0%	7.3%	1,873,868	137,099	7.3%
2021	2,151,770	1,093,129	1,885,648	25,032	568,709	95,465	689,206	32.0%	36.6%	1,885,648	689,206	36.6%
2022	2,199,938	1,085,079	1,871,761				3,322,007	151.0%	177.5%	1,871,761	3,322,007	177.5%
2023	2,093,544	1,031,399	1,779,163				3,336,445	159.4%	187.5%	1,782,627	3,335,006	187.1%
2024	1,973,728	970,942	1,674,874				3,333,156	168.9%	199.0%	1,818,784	3,272,381	179.9%
2025	1,852,552	910,135	1,569,982				3,304,473	178.4%	210.5%	1,775,206	3,215,708	181.1%
2026	1,722,374	845,234	1,458,028				3,278,970	190.4%	224.9%	1,648,617	3,192,745	193.7%
2027	1,592,229	780,089	1,345,653				3,227,098	202.7%	239.8%	1,521,554	3,143,468	206.6%
2028	1,465,924	716,543	1,236,037				3,174,496	216.6%	256.8%	1,397,608	3,093,010	221.3%
2029	1,341,285	654,245	1,128,573				3,087,126	230.2%	273.5%	1,276,097	3,008,587	235.8%
2030	1,221,458	594,547	1,025,594				2,979,025	243.9%	290.5%	1,159,657	2,903,825	250.4%
2031	1,103,889	536,176	924,904				2,854,690	258.6%	308.6%	1,045,805	2,783,119	266.1%
2032	995,278	482,394	832,130				2,744,650	275.8%	329.8%	940,904	2,676,096	284.4%
2033	892,270	431,582	744,479				2,610,564	292.6%	350.7%	841,795	2,546,164	302.5%
2034	795,176	383,838	662,120				2,454,198	308.6%	370.7%	748,671	2,397,434	320.2%
2035	704,373	339,334	585,351				2,281,305	323.9%	389.7%	661,866	2,231,319	337.1%
2036	620,116	298,159	514,324				2,093,551	337.6%	407.0%	581,555	2,049,361	352.4%
2037	542,564	260,386	449,167				1,893,081	348.9%	421.5%	507,880	1,854,054	365.1%
2038	471,667	225,961	389,783				1,685,649	357.4%	432.5%	440,735	1,651,681	374.8%
2039	407,477	194,895	336,194				1,486,922	364.9%	442.3%	380,141	1,457,430	383.4%
2040	350,019	167,154	288,341				1,298,077	370.9%	450.2%	326,032	1,272,892	390.4%
2041	299,052	142,599	245,984				1,119,362	374.3%	455.1%	278,138	1,098,282	394.9%
2042	254,157	121,018	208,756				953,743	375.3%	456.9%	236,044	936,371	396.7%
2043	214,894	102,189	176,277				805,098	374.6%	456.7%	199,319	790,945	396.8%
2044	180,782	85,868	148,122				677,768	374.9%	457.6%	167,484	666,294	397.8%
2045	151,294	71,782	123,824				568,929	376.0%	459.5%	140,010	559,580	399.7%
2046	126,003	59,724	103,025				474,322	376.4%	460.4%	116,492	466,756	400.7%
2047	104,384	49,433	85,272				398,716	382.0%	467.6%	96,419	392,442	407.0%
2048	86,023	40,699	70,205				334,705	389.1%	476.8%	79,383	329,476	415.0%
2049	70,683	33,418	57,647				279,237	395.1%	484.4%	65,182	274,899	421.7%
2050	57,861	27,334	47,151				233,259	403.1%	494.7%	53,315	229,627	430.7%
2051	47,176	22,263	38,404				194,262	411.8%	505.8%	43,424	191,216	440.3%
2052	38,311	18,052	31,140				164,063	428.2%	526.9%	35,211	161,418	458.4%
2053	31,014	14,585	25,159				137,342	442.8%	545.9%	28,447	135,072	474.8%
2054	25,017	11,736	20,244				113,104	452.1%	558.7%	22,890	111,210	485.8%
2055	20,111	9,406	16,226				91,882	456.9%	566.3%	18,347	90,333	492.4%
2056	16,109	7,507	12,949				74,468	462.3%	575.1%	14,642	73,163	499.7%
2057	12,863	5,968	10,294				61,033	474.5%	592.9%	11,640	59,826	514.0%
2058	10,236	4,725	8,151				50,124	489.7%	614.9%	9,217	49,071	532.4%
2059	8,120	3,728	6,430				40,851	503.1%	635.3%	7,271	39,978	549.8%
2060	6,417	2,928	5,052				32,454	505.7%	642.5%	5,712	31,757	556.0%
2061	5,048	2,290	3,950				25,981	514.7%	657.8%	4,466	25,417	569.1%
2062	3,949	1,781	3,072				20,560	520.6%	669.3%	3,474	20,105	578.8%
2063	3,071	1,377	2,375				16,324	531.5%	687.4%	2,685	15,960	594.4%
2064	2,372	1,057	1,824				12,753	537.5%	699.4%	2,062	12,468	604.7%
2065	1,820	806	1,391				9,582	526.4%	688.8%	1,573	9,371	595.7%
2066	1,387	611	1,054				7,135	514.5%	677.0%	1,192	6,980	585.8%
2067	1,048	459	793				5,158	492.0%	650.8%	896	5,050	563.5%
2068	785	342	590				3,717	473.6%	629.5%	668	3,642	545.4%
2069	583	253	437				2,812	482.1%	643.5%	494	2,755	557.7%
2070	430	186	321				2,222	516.3%	692.0%	363	2,176	599.4%
2071	315	136	234				1,754	556.4%	748.8%	265	1,714	647.2%
2072	229	98	170				1,344	586.0%	791.8%	192	1,312	683.6%
2073	166	71	122				920	555.1%	752.8%	138	898	650.5%
2074	118	50	87				670	565.8%	769.9%	98	655	665.6%
2075	84	36	61				444	530.5%	724.1%	69	435	626.9%
2076	59	25	43				207	352.9%	483.1%	48	204	421.4%
2077	41	17	30				5	12.6%	17.4%	34	8	23.6%
2078	28	12	20				(170)	-603.6%	-832.0%	23	(162)	-702.3%
2079	19	8	14				(235)	-1223.3%	-1692.2%	16	(226)	-1437.4%
2080	13	5	9				(276)	-2112.1%	-2928.7%	11	(266)	-2494.3%
	Without Interest											
Past	23,598,170	17,139,103	24,741,881	1,072,903	760,462	109,080	1,942,445	8.2%	7.9%	24,741,881	1,942,445	7.9%
Future	24,127,932	11,752,677	20,273,367				57,361,113	237.7%	282.9%	22,374,649	56,202,498	251.2%
Lifetime	47,726,102	28,891,779	45,015,248				59,303,558	124.3%	131.7%	47,116,530	58,144,943	123.4%
	With 4.5% Interest											
Past	33,155,006	25,090,957	34,800,226	1,467,924	814,679	112,133	2,394,736	7.2%	6.9%	34,800,226	2,394,736	6.9%
Future	17,579,720	8,587,911	14,814,147				38,486,734	218.9%	259.8%	16,229,596	37,733,369	232.5%
Lifetime	50,734,726	33,678,868	49,614,373				40,881,471	80.6%	82.4%	51,029,822	40,128,105	78.6%

As of 12/31/2021

Exhibit 3c
Continental General Insurance Company
Nationwide Experience
All Post-Rate Stability, Simple Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 28.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	95,174	94,838	94,838	-	-	-	-	0.0%	0.0%	94,838	-	0.0%
2004	615,777	605,957	605,957	-	-	-	-	0.0%	0.0%	605,957	-	0.0%
2005	824,116	806,153	806,153	33,868	94,197	-	128,065	15.5%	15.9%	806,153	128,065	15.9%
2006	857,480	839,415	839,415	-	-	-	-	0.0%	0.0%	839,415	-	0.0%
2007	832,780	814,830	814,830	-	-	-	-	0.0%	0.0%	814,830	-	0.0%
2008	817,436	800,020	800,020	264,990	-	-	264,990	32.4%	33.1%	800,020	264,990	33.1%
2009	796,571	770,653	770,653	-	-	-	-	0.0%	0.0%	770,653	-	0.0%
2010	799,481	700,163	1,050,244	-	-	-	-	0.0%	0.0%	1,050,244	-	0.0%
2011	836,092	659,251	988,877	81,467	-	-	81,467	9.7%	8.2%	988,877	81,467	8.2%
2012	844,490	662,345	993,517	304,170	-	-	304,170	36.0%	30.6%	993,517	304,170	30.6%
2013	799,456	620,797	931,195	491,960	-	-	491,960	61.5%	52.8%	931,195	491,960	52.8%
2014	705,239	539,729	809,594	92,947	-	-	92,947	13.2%	11.5%	809,594	92,947	11.5%
2015	662,867	487,754	731,631	389,818	72,794	-	462,613	69.8%	63.2%	731,631	462,613	63.2%
2016	640,399	455,374	683,060	44,668	-	-	44,668	7.0%	6.5%	683,060	44,668	6.5%
2017	661,356	427,623	737,649	590,709	592,238	-	1,182,947	178.9%	160.4%	737,649	1,182,947	160.4%
2018	683,849	409,937	813,213	479,571	213,818	-	693,388	101.4%	85.3%	813,213	693,388	85.3%
2019	689,549	386,884	882,603	153,435	34,135	0	187,569	27.2%	21.3%	882,603	187,569	21.3%
2020	673,971	367,806	839,080	156,624	216,370	20,845	393,839	58.4%	46.9%	839,080	393,839	46.9%
2021	646,014	350,456	799,500	101,988	950,043	146,163	1,198,194	185.5%	149.9%	799,500	1,198,194	149.9%
2022	686,026	370,184	844,506				1,098,357	160.1%	130.1%	844,506	1,098,357	130.1%
2023	652,809	350,972	800,678				1,255,568	192.3%	156.8%	803,159	1,254,725	156.2%
2024	624,749	335,867	766,218				1,430,440	229.0%	186.7%	871,472	1,390,828	159.6%
2025	592,819	318,879	727,463				1,491,717	251.6%	205.1%	880,390	1,427,710	162.2%
2026	558,950	301,018	686,716				1,583,385	283.3%	230.6%	831,512	1,515,508	182.3%
2027	524,894	282,695	644,917				1,758,352	335.0%	272.6%	781,404	1,686,929	215.9%
2028	491,355	264,614	603,668				1,860,169	378.6%	308.1%	731,595	1,784,861	244.0%
2029	457,759	246,513	562,373				1,969,714	430.3%	350.3%	681,685	1,890,549	277.3%
2030	423,790	228,002	520,143				2,059,913	486.1%	396.0%	630,600	1,977,979	313.7%
2031	391,034	210,421	480,036				2,136,644	546.4%	445.1%	582,060	2,052,785	352.7%
2032	358,843	193,168	440,677				2,228,802	621.1%	505.8%	534,400	2,142,268	400.9%
2033	327,297	176,280	402,149				2,301,208	703.1%	572.2%	487,727	2,213,715	453.9%
2034	296,773	159,945	364,884				2,350,055	791.9%	644.1%	442,570	2,266,717	512.2%
2035	267,382	144,217	329,005				2,370,221	886.5%	720.4%	399,081	2,289,903	573.8%
2036	239,255	129,164	294,663				2,357,856	985.5%	800.2%	357,447	2,280,182	637.9%
2037	212,605	114,887	262,093				2,314,264	1088.5%	883.0%	317,952	2,239,373	704.3%
2038	187,568	101,464	231,471				2,241,999	1195.3%	968.6%	280,817	2,170,800	773.0%
2039	164,173	88,901	202,811				2,146,616	1307.5%	1058.4%	246,055	2,079,531	845.1%
2040	142,543	77,273	176,285				2,035,497	1428.0%	1154.7%	213,885	1,973,038	922.5%
2041	122,807	66,658	152,067				1,907,032	1552.9%	1254.1%	184,510	1,850,231	1002.8%
2042	104,963	57,065	130,182				1,753,016	1670.1%	1346.6%	157,958	1,702,542	1077.8%
2043	88,921	48,444	110,517				1,590,097	1788.2%	1438.8%	134,099	1,545,978	1152.9%
2044	74,676	40,783	93,040				1,425,432	1908.8%	1532.1%	112,894	1,387,108	1228.7%
2045	62,170	34,050	77,680				1,264,046	2033.2%	1627.3%	94,259	1,231,189	1306.2%
2046	51,339	28,216	64,369				1,111,926	2165.9%	1727.4%	78,109	1,084,058	1387.9%
2047	42,041	23,199	52,924				970,413	2308.3%	1833.6%	64,223	947,164	1474.8%
2048	34,134	18,922	43,167				840,239	2461.6%	1946.5%	52,383	820,968	1567.2%
2049	27,488	15,317	34,943				719,568	2617.7%	2059.3%	42,404	703,680	1659.5%
2050	21,968	12,311	28,085				621,173	2827.6%	2211.8%	34,082	608,030	1784.0%
2051	17,421	9,822	22,408				540,161	3100.7%	2410.6%	27,194	529,322	1946.5%
2052	13,714	7,783	17,757				470,453	3430.5%	2649.5%	21,550	461,584	2141.9%
2053	10,714	6,126	13,974				408,999	3817.5%	2926.8%	16,960	401,770	2368.9%
2054	8,303	4,785	10,917				353,421	4256.7%	3237.4%	13,250	347,658	2623.9%
2055	6,389	3,714	8,473				306,136	4791.6%	3612.9%	10,284	301,492	2931.5%
2056	4,885	2,867	6,540				262,036	5364.3%	4006.6%	7,938	258,310	3254.1%
2057	3,711	2,201	5,020				222,507	5995.9%	4432.3%	6,093	219,573	3603.5%
2058	2,802	1,680	3,833				189,048	6747.6%	4932.2%	4,652	186,808	4015.2%
2059	2,103	1,277	2,913				160,313	7622.5%	5503.7%	3,536	158,664	4487.5%
2060	1,569	965	2,202				135,747	8650.8%	6165.4%	2,673	134,485	5031.9%
2061	1,163	724	1,653				112,174	9648.3%	6787.2%	2,006	111,219	5543.6%
2062	856	540	1,233				92,112	10765.8%	7472.5%	1,496	91,385	6107.1%
2063	624	400	911				75,435	12096.7%	8276.2%	1,106	74,891	6768.6%
2064	452	293	669				61,272	13557.0%	9154.4%	813	60,870	7491.6%
2065	324	213	487				49,006	15104.9%	10066.9%	591	48,716	8243.6%
2066	231	154	350				38,707	16780.5%	11045.6%	425	38,501	9050.3%
2067	162	109	250				30,252	18618.8%	12113.5%	303	30,107	9930.7%
2068	113	77	176				22,910	20288.4%	13049.7%	213	22,812	10704.0%
2069	78	54	122				16,901	21782.7%	13834.7%	148	16,832	11349.4%
2070	53	37	84				12,077	22855.2%	14355.4%	102	12,028	11777.8%
2071	35	25	57				8,706	24537.3%	15234.4%	69	8,671	12498.8%
2072	23	17	38				6,286	26991.2%	16498.9%	46	6,261	13536.7%
2073	15	11	25				4,529	29618.9%	17929.9%	31	4,511	14712.3%
2074	10	7	17				3,329	33488.1%	20149.0%	20	3,317	16537.6%
2075	6	5	11				2,465	39064.6%	23274.4%	13	2,457	19112.1%
2076	4	3	7				1,776	45415.2%	26732.9%	8	1,771	21966.9%
2077	2	2	4				1,266	53656.4%	30905.9%	5	1,264	25408.1%
2078	1	1	3				871	60060.9%	34527.5%	3	870	28405.7%
2079	1	1	2				558	63416.6%	36028.7%	2	558	29671.6%
2080	0	0	1				355	72501.6%	40210.3%	1	356	33159.0%
						Without Interest						
Past	13,482,095	10,799,983	14,992,029	3,186,215	2,173,595	167,008	5,526,818	41.0%	36.9%	14,992,029	5,526,818	36.9%
Future	8,306,895	4,483,324	10,227,864				52,783,529	635.4%	516.1%	11,994,774	51,153,770	426.5%
Lifetime	21,788,991	15,283,308	25,219,893				58,310,347	267.6%	231.2%	26,986,803	56,680,588	210.0%
						With 4.5% Interest						
Past	20,915,959	17,458,097	22,870,882	4,284,239	2,503,477	171,683	6,959,398	33.3%	30.4%	22,870,882	6,959,398	30.4%
Future	5,926,877	3,194,700	7,288,109				29,246,311	493.5%	401.3%	8,450,503	28,315,050	335.1%
Lifetime	26,842,836	20,652,797	30,158,991				36,205,710	134.9%	120.0%	31,321,386	35,274,448	112.6%

Exhibit 3d
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 28.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	42,707	42,467	42,467	-	-	-	-	0.0%	0.0%	42,467	-	0.0%
2004	261,519	258,967	258,967	-	-	-	-	0.0%	0.0%	258,967	-	0.0%
2005	351,231	345,862	345,862	33,868	94,197	-	128,065	36.5%	37.0%	345,862	128,065	37.0%
2006	381,740	376,151	376,151	-	-	-	-	0.0%	0.0%	376,151	-	0.0%
2007	378,549	372,797	372,797	-	-	-	-	0.0%	0.0%	372,797	-	0.0%
2008	376,964	371,173	371,173	-	-	-	-	0.0%	0.0%	371,173	-	0.0%
2009	383,598	375,028	375,028	-	-	-	-	0.0%	0.0%	375,028	-	0.0%
2010	402,809	358,428	537,643	-	-	-	-	0.0%	0.0%	537,643	-	0.0%
2011	448,448	356,608	534,912	-	-	-	-	0.0%	0.0%	534,912	-	0.0%
2012	468,434	370,697	556,045	-	-	-	-	0.0%	0.0%	556,045	-	0.0%
2013	471,675	369,978	554,967	-	-	-	-	0.0%	0.0%	554,967	-	0.0%
2014	482,486	374,006	561,009	-	-	-	-	0.0%	0.0%	561,009	-	0.0%
2015	491,810	366,104	549,155	-	-	-	-	0.0%	0.0%	549,155	-	0.0%
2016	510,832	367,336	551,003	-	-	-	-	0.0%	0.0%	551,003	-	0.0%
2017	555,879	364,385	628,563	-	-	-	-	0.0%	0.0%	628,563	-	0.0%
2018	596,691	359,272	712,706	-	-	-	-	0.0%	0.0%	712,706	-	0.0%
2019	632,028	356,112	812,403	-	-	0	-	0.0%	0.0%	812,403	-	0.0%
2020	651,249	356,741	813,838	-	-	11,080	11,080	1.7%	1.4%	813,838	11,080	1.4%
2021	631,355	342,693	781,790	22,089	98,539	77,691	198,319	31.4%	25.4%	781,790	198,319	25.4%
2022	655,309	352,945	805,178				1,011,815	154.4%	125.7%	805,178	1,011,815	125.7%
2023	633,672	341,159	778,290				1,125,919	177.7%	144.7%	780,771	1,125,076	144.1%
2024	609,461	327,973	748,208				1,229,904	201.8%	164.4%	853,462	1,190,293	139.5%
2025	582,020	313,227	714,568				1,326,051	227.8%	185.6%	867,494	1,262,044	145.5%
2026	550,497	296,574	676,578				1,415,984	257.2%	209.3%	821,374	1,348,106	164.1%
2027	519,028	279,556	637,753				1,492,547	287.6%	234.0%	774,241	1,421,124	183.6%
2028	486,569	262,023	597,755				1,570,217	322.7%	262.7%	725,683	1,494,909	206.0%
2029	453,861	244,377	557,501				1,644,503	362.3%	295.0%	676,813	1,565,339	231.3%
2030	420,615	226,240	516,124				1,696,146	403.3%	328.6%	626,581	1,614,212	257.6%
2031	388,447	208,966	476,717				1,730,459	445.5%	363.0%	578,741	1,646,600	284.5%
2032	356,733	191,964	437,931				1,777,925	498.4%	406.0%	531,653	1,691,391	318.1%
2033	325,578	175,283	399,874				1,805,674	554.6%	451.6%	485,453	1,718,181	353.9%
2034	295,373	159,119	362,999				1,814,317	614.2%	499.8%	440,686	1,730,978	392.8%
2035	266,244	143,532	327,441				1,795,595	674.4%	548.4%	397,518	1,715,277	431.5%
2036	238,329	128,595	293,365				1,748,743	733.8%	596.1%	356,148	1,671,069	469.2%
2037	211,852	114,413	261,011				1,682,378	794.1%	644.6%	316,871	1,607,487	507.3%
2038	186,957	101,070	230,572				1,591,799	851.4%	690.4%	279,917	1,520,601	543.2%
2039	163,676	88,572	202,061				1,487,731	908.9%	736.3%	245,305	1,420,646	579.1%
2040	142,162	77,013	175,690				1,375,160	967.3%	782.7%	213,290	1,312,701	615.5%
2041	122,514	66,451	151,596				1,250,929	1021.1%	825.2%	184,040	1,194,128	648.8%
2042	104,722	56,891	129,786				1,117,803	1067.4%	861.3%	157,562	1,067,329	677.4%
2043	88,724	48,300	110,188				984,632	1109.8%	893.6%	133,769	940,513	703.1%
2044	74,520	40,666	92,772				861,476	1156.0%	928.6%	112,627	823,151	730.9%
2045	62,052	33,958	77,470				744,273	1199.4%	960.7%	94,049	711,417	756.4%
2046	51,245	28,142	64,201				636,196	1241.5%	990.9%	77,941	608,327	780.5%
2047	41,968	23,141	52,792				535,582	1276.2%	1014.5%	64,090	512,332	799.4%
2048	34,078	18,877	43,064				447,746	1313.9%	1039.7%	52,280	428,476	819.6%
2049	27,446	15,282	34,864				371,993	1355.4%	1067.0%	42,325	356,105	841.3%
2050	21,936	12,285	28,025				309,278	1409.9%	1103.6%	34,023	296,136	870.4%
2051	17,397	9,803	22,364				256,059	1471.9%	1145.0%	27,150	245,220	903.2%
2052	13,697	7,769	17,724				210,360	1535.8%	1186.9%	21,517	201,490	936.4%
2053	10,702	6,115	13,951				171,923	1606.5%	1232.3%	16,937	164,694	972.4%
2054	8,294	4,778	10,900				137,915	1662.8%	1265.2%	13,233	132,152	998.6%
2055	6,383	3,709	8,462				111,324	1744.0%	1315.6%	10,273	106,679	1038.4%
2056	4,881	2,863	6,532				87,867	1800.3%	1345.1%	7,930	84,141	1061.0%
2057	3,708	2,198	5,015				68,275	1841.2%	1361.4%	6,088	65,341	1073.2%
2058	2,800	1,679	3,829				51,820	1850.8%	1353.2%	4,649	49,579	1066.4%
2059	2,102	1,276	2,911				38,737	1842.9%	1330.9%	3,533	37,088	1049.6%
2060	1,568	964	2,200				29,885	1905.4%	1358.2%	2,671	28,623	1071.5%
2061	1,162	724	1,652				22,835	1964.8%	1382.4%	2,005	21,879	1091.0%
2062	855	540	1,232				17,476	2043.2%	1418.4%	1,496	16,748	1119.7%
2063	623	399	911				13,166	2112.0%	1445.1%	1,106	12,623	1141.2%
2064	452	293	669				9,806	2170.2%	1465.6%	812	9,404	1157.7%
2065	324	213	487				7,138	2200.7%	1466.8%	591	6,849	1159.2%
2066	231	154	350				5,141	2229.2%	1467.4%	425	4,934	1160.1%
2067	162	109	250				3,639	2240.2%	1457.5%	303	3,494	1152.9%
2068	113	77	176				2,491	2206.8%	1419.5%	213	2,394	1123.6%
2069	78	54	122				1,774	2286.2%	1452.0%	148	1,704	1149.3%
2070	53	37	84				1,244	2354.2%	1478.8%	102	1,195	1170.6%
2071	35	25	57				883	2488.7%	1545.2%	69	848	1222.8%
2072	23	17	38				624	2680.4%	1638.4%	46	599	1296.0%
2073	15	11	25				435	2843.3%	1721.2%	31	417	1361.0%
2074	10	7	17				296	2978.3%	1792.0%	20	284	1416.7%
2075	6	5	11				191	3032.1%	1806.5%	13	184	1428.6%
2076	4	3	7				111	2848.4%	1676.7%	8	107	1327.8%
2077	2	2	4				66	2792.4%	1608.4%	5	63	1275.3%
2078	1	1	3				33	2256.1%	1297.0%	3	32	1033.3%
2079	1	1	2				10	1091.6%	620.2%	2	9	505.1%
2080	0	0	1				(3)	-680.1%	-377.2%	1	(3)	-273.5%
						Without Interest						
Past	8,520,003	6,484,806	9,736,482	55,957	192,736	88,771	337,464	4.0%	3.5%	9,736,482	337,464	3.5%
Future	8,191,272	4,420,420	10,084,359				37,834,295	461.9%	375.2%	11,851,269	36,204,535	305.5%
Lifetime	16,711,275	10,905,226	19,820,841				38,171,758	228.4%	192.6%	21,587,752	36,541,999	169.3%
						With 4.5% Interest						
Past	12,381,873	9,872,513	13,922,081	92,598	295,472	91,256	479,326	3.9%	3.4%	13,922,081	479,326	3.4%
Future	5,828,261	3,141,375	7,166,458				22,347,329	383.4%	311.8%	8,328,852	21,416,067	257.1%
Lifetime	18,210,135	13,013,888	21,088,540				22,826,656	125.4%	108.2%	22,250,934	21,895,394	98.4%

As of 12/31/2021

Exhibit 3e
Continental General Insurance Company
Nationwide Experience
All Post-Rate Stability Compound Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 119.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	405,948	405,304	405,304	-	-	-	-	0.0%	0.0%	405,304	-	0.0%
2004	2,444,558	2,412,529	2,412,529	-	-	-	-	0.0%	0.0%	2,412,529	-	0.0%
2005	3,052,680	3,000,341	3,000,341	323,729	-	-	323,729	10.6%	10.8%	3,000,341	323,729	10.8%
2006	3,247,072	3,194,709	3,194,709	224,475	-	-	224,475	6.9%	7.0%	3,194,709	224,475	7.0%
2007	3,164,060	3,114,161	3,114,161	8,489	-	-	8,489	0.3%	0.3%	3,114,161	8,489	0.3%
2008	3,067,015	3,017,436	3,017,436	7,061	-	-	7,061	0.2%	0.2%	3,017,436	7,061	0.2%
2009	2,994,805	2,893,884	2,893,884	-	-	-	-	0.0%	0.0%	2,893,884	-	0.0%
2010	3,178,858	2,777,109	4,165,663	27,986	-	-	27,986	0.9%	0.7%	4,165,663	27,986	0.7%
2011	3,329,634	2,577,648	3,866,473	5,095	-	-	5,095	0.2%	0.1%	3,866,473	5,095	0.1%
2012	3,421,403	2,624,763	3,937,145	1,608,171	593,132	-	2,201,303	64.3%	55.9%	3,937,145	2,201,303	55.9%
2013	3,195,953	2,414,327	3,621,491	663,600	-	-	663,600	20.8%	18.3%	3,621,491	663,600	18.3%
2014	2,757,718	2,076,377	3,114,565	1,347,707	-	-	1,347,707	48.9%	43.3%	3,114,565	1,347,707	43.3%
2015	2,511,410	1,863,697	2,795,546	825,598	540,376	-	1,365,975	54.4%	48.9%	2,795,546	1,365,975	48.9%
2016	2,367,456	1,728,375	2,592,563	2,704,582	1,286,736	-	3,991,318	168.6%	154.0%	2,592,563	3,991,318	154.0%
2017	2,409,469	1,645,665	2,838,772	2,363,371	1,515,068	-	3,878,439	161.0%	136.6%	2,838,772	3,878,439	136.6%
2018	2,536,584	1,574,736	3,123,883	130,946	736,320	-	867,266	34.2%	27.8%	3,123,883	867,266	27.8%
2019	2,599,028	1,501,368	3,425,089	855,921	734,824	0	1,590,745	61.2%	46.4%	3,425,089	1,590,745	46.4%
2020	2,567,765	1,427,727	3,257,091	438,729	1,948,711	185,077	2,572,517	100.2%	79.0%	3,257,091	2,572,517	79.0%
2021	2,560,039	1,392,555	3,176,853	68,529	1,184,828	1,297,730	2,551,087	99.7%	80.3%	3,176,853	2,551,087	80.3%
2022	2,605,522	1,413,123	3,223,774				3,833,118	147.1%	118.9%	3,223,774	3,833,118	118.9%
2023	2,525,897	1,369,484	3,124,221				4,536,148	179.6%	145.2%	3,159,663	4,525,940	143.2%
2024	2,433,678	1,320,854	3,013,280				5,290,306	217.4%	175.6%	4,528,857	4,773,987	105.4%
2025	2,344,376	1,271,455	2,900,587				6,230,904	265.8%	214.8%	5,128,629	5,332,738	104.0%
2026	2,252,467	1,221,600	2,786,852				7,166,834	318.2%	257.2%	4,931,892	6,142,492	124.5%
2027	2,158,001	1,169,691	2,668,431				8,158,773	378.1%	305.8%	4,724,919	6,998,187	148.1%
2028	2,061,914	1,116,328	2,546,694				9,243,087	448.3%	362.9%	4,511,302	7,935,575	175.9%
2029	1,964,938	1,062,455	2,423,793				10,395,291	529.0%	428.9%	4,295,170	8,934,443	208.0%
2030	1,856,671	1,004,385	2,291,316				11,594,087	624.5%	506.0%	4,061,660	9,976,679	245.6%
2031	1,754,287	947,848	2,162,337				12,826,003	731.1%	593.2%	3,834,047	11,053,121	288.3%
2032	1,650,419	890,428	2,031,345				14,257,684	863.9%	701.9%	3,602,588	12,305,511	341.6%
2033	1,544,095	831,890	1,897,800				15,669,182	1014.8%	825.6%	3,366,367	13,552,352	402.6%
2034	1,435,974	772,615	1,762,576				17,034,328	1186.3%	966.4%	3,126,998	14,814,439	473.8%
2035	1,327,501	713,248	1,627,141				18,300,593	1378.6%	1124.7%	2,887,247	15,968,560	553.1%
2036	1,218,846	654,026	1,492,038				19,408,800	1592.4%	1300.8%	2,647,760	16,975,075	641.1%
2037	1,112,400	596,037	1,359,746				20,331,694	1827.7%	1495.3%	2,413,183	17,820,233	738.5%
2038	1,007,975	539,351	1,230,428				21,030,453	2086.4%	1709.2%	2,183,831	18,470,292	845.8%
2039	906,829	484,542	1,105,393				21,376,061	2357.2%	1933.8%	1,962,072	18,793,500	957.8%
2040	809,688	431,968	985,453				21,381,712	2640.7%	2169.7%	1,749,695	18,821,552	1075.7%
2041	718,195	382,592	872,812				21,456,027	2987.5%	2458.3%	1,549,818	18,955,766	1223.1%
2042	632,686	336,554	767,785				20,958,957	3312.7%	2729.8%	1,363,350	18,562,018	1361.5%
2043	553,421	293,974	670,646				20,294,685	3667.1%	3026.1%	1,190,889	18,022,125	1513.3%
2044	480,820	255,045	581,837				19,406,522	4036.1%	3335.4%	1,033,214	17,281,709	1672.6%
2045	415,028	219,840	501,523				18,335,366	4417.9%	3655.9%	890,591	16,372,487	1838.4%
2046	355,970	188,299	429,569				17,162,008	4821.2%	3995.2%	762,810	15,362,906	2014.0%
2047	303,504	160,339	365,784				15,845,367	5220.8%	4331.9%	649,535	14,214,423	2188.4%
2048	257,350	135,786	309,770				14,487,982	5629.7%	4677.0%	550,060	13,026,562	2368.2%
2049	217,061	114,393	260,965				13,173,920	6069.2%	5048.2%	463,385	11,870,515	2561.7%
2050	182,083	95,829	218,616				11,869,976	6519.0%	5429.6%	388,177	10,717,029	2760.9%
2051	151,923	79,828	182,113				10,682,645	7031.6%	5866.0%	323,350	9,665,621	2989.2%
2052	126,108	66,151	150,910				9,558,458	7579.6%	6333.9%	267,937	8,664,932	3233.9%
2053	104,147	54,534	124,408				8,416,980	8081.8%	6765.6%	220,874	7,649,670	3463.4%
2054	85,574	44,718	102,015				7,359,247	8599.8%	7213.9%	181,108	6,708,518	3704.2%
2055	70,005	36,502	83,273				6,387,254	9123.9%	7670.2%	147,827	5,840,933	3951.2%
2056	57,026	29,672	67,691				5,560,674	9751.2%	8214.8%	120,158	5,101,913	4246.0%
2057	46,293	24,038	54,837				4,869,831	10519.6%	8880.5%	97,335	4,480,572	4603.2%
2058	37,480	19,425	44,314				4,197,791	11200.0%	9472.9%	78,650	3,875,444	4927.5%
2059	30,273	15,667	35,742				3,623,463	11969.1%	10137.8%	63,431	3,355,246	5289.6%
2060	24,403	12,620	28,789				3,101,308	12709.0%	10772.4%	51,087	2,880,049	5637.5%
2061	19,634	10,154	23,165				2,689,574	13698.2%	11610.6%	41,102	2,503,389	6090.6%
2062	15,794	8,173	18,646				2,368,641	14997.3%	12703.2%	33,081	2,208,576	6676.4%
2063	12,711	6,585	15,022				2,070,306	16287.9%	13782.1%	26,647	1,932,214	7251.1%
2064	10,241	5,314	12,122				1,793,070	17508.7%	14791.5%	21,501	1,675,123	7791.0%
2065	8,263	4,296	9,801				1,541,120	18651.5%	15724.2%	17,381	1,441,291	8292.4%
2066	6,681	3,482	7,943				1,331,887	19936.1%	16768.0%	14,084	1,246,341	8849.5%
2067	5,404	2,827	6,449				1,171,870	21684.2%	18171.5%	11,433	1,096,963	9595.1%
2068	4,377	2,300	5,248				1,027,688	23477.4%	19582.4%	9,302	962,208	10344.3%
2069	3,556	1,878	4,284				893,978	25139.6%	20867.4%	7,592	836,490	11018.3%
2070	2,892	1,534	3,500				763,119	26385.9%	21806.3%	6,200	713,992	11515.5%
2071	2,353	1,254	2,860				662,524	28156.8%	23161.8%	5,067	619,548	12227.1%
2072	1,911	1,022	2,332				567,950	29723.6%	24356.6%	4,130	530,573	12847.2%
2073	1,549	832	1,897				485,295	31319.7%	25580.3%	3,360	452,853	13479.2%
2074	1,254	675	1,540				404,964	32293.0%	26302.0%	2,726	377,036	13828.9%
2075	1,011	545	1,244				322,411	31878.0%	25912.8%	2,203	298,847	13564.4%
2076	814	439	1,002				253,805	31191.9%	25337.7%	1,774	233,896	13186.7%
2077	652	352	802				192,083	29464.1%	23947.9%	1,420	175,262	12339.5%
2078	516	278	635				152,185	29476.1%	23962.9%	1,125	137,909	12262.4%
2079	403	217	496				122,629	30425.4%	24720.0%	879	110,129	12535.7%
2080	311	168	383				99,565	32049.4%	26018.4%	678	88,631	13077.5%
	Without Interest											
Past	51,811,456	41,642,712	57,953,498	11,603,988	8,539,995	1,482,807	21,626,791	41.7%	37.3%	57,953,498	21,626,791	37.3%
Future	37,921,155	20,429,457	46,605,976				503,728,184	1328.4%	1080.8%	76,944,922	447,277,501	581.3%
Lifetime	89,732,611	62,072,169	104,559,474				525,354,974	585.5%	502.4%	134,898,420	468,904,292	347.6%
	With 4.5% Interest											
Past	80,427,405	67,264,849	88,336,132	15,551,891	10,078,750	1,524,317	27,154,959	33.8%	30.7%	88,336,132	27,154,959	30.7%
Future	25,752,134	13,905,793	31,723,460				229,430,855	890.9%	723.2%	50,837,135	202,708,963	398.7%
Lifetime	106,179,538	81,170,642	120,059,592				256,585,814	241.7%	213.7%	139,173,268	229,863,922	165.2%

Exhibit 3f
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 119.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	153,792	153,792	153,792	-	-	-	-	0.0%	0.0%	153,792	-	0.0%
2004	1,052,936	1,044,799	1,044,799	-	-	-	-	0.0%	0.0%	1,044,799	-	0.0%
2005	1,352,898	1,338,689	1,338,689	1,720	-	-	1,720	0.1%	0.1%	1,338,689	1,720	0.1%
2006	1,440,315	1,425,270	1,425,270	1,057	-	-	1,057	0.1%	0.1%	1,425,270	1,057	0.1%
2007	1,429,769	1,414,703	1,414,703	-	-	-	-	0.0%	0.0%	1,414,703	-	0.0%
2008	1,435,276	1,420,115	1,420,115	-	-	-	-	0.0%	0.0%	1,420,115	-	0.0%
2009	1,448,642	1,419,582	1,419,582	-	-	-	-	0.0%	0.0%	1,419,582	-	0.0%
2010	1,607,251	1,443,519	2,165,279	-	-	-	-	0.0%	0.0%	2,165,279	-	0.0%
2011	1,761,294	1,385,306	2,077,959	-	-	-	-	0.0%	0.0%	2,077,959	-	0.0%
2012	1,829,488	1,426,352	2,139,527	-	-	-	-	0.0%	0.0%	2,139,527	-	0.0%
2013	1,845,906	1,421,681	2,132,522	-	-	-	-	0.0%	0.0%	2,132,522	-	0.0%
2014	1,868,068	1,432,062	2,148,093	-	-	-	-	0.0%	0.0%	2,148,093	-	0.0%
2015	1,886,302	1,422,164	2,133,246	6,662	393,774	-	400,436	21.2%	18.8%	2,133,246	400,436	18.8%
2016	1,930,568	1,425,071	2,137,607	87,258	-	-	87,258	4.5%	4.1%	2,137,607	87,258	4.1%
2017	2,022,077	1,397,324	2,410,383	2,945	-	-	2,945	0.1%	0.1%	2,410,383	2,945	0.1%
2018	2,246,276	1,403,591	2,784,374	-	-	-	-	0.0%	0.0%	2,784,374	-	0.0%
2019	2,371,176	1,379,994	3,148,198	92,612	-	0	92,612	3.9%	2.9%	3,148,198	92,612	2.9%
2020	2,477,079	1,383,833	3,156,955	17,466	-	98,772	116,238	4.7%	3.7%	3,156,955	116,238	3.7%
2021	2,538,344	1,383,484	3,156,159	-	666,081	692,571	1,358,652	53.5%	43.0%	3,156,159	1,358,652	43.0%
2022	2,533,299	1,377,179	3,141,775				3,206,543	126.6%	102.1%	3,141,775	3,206,543	102.1%
2023	2,473,397	1,343,480	3,064,897				3,784,596	153.0%	123.5%	3,100,340	3,774,388	121.7%
2024	2,395,571	1,301,884	2,970,004				4,410,007	184.1%	148.5%	4,485,581	3,893,687	86.8%
2025	2,316,414	1,258,033	2,869,967				5,088,665	219.7%	177.3%	5,098,008	4,190,498	82.2%
2026	2,231,212	1,211,168	2,763,052				5,827,434	261.2%	210.9%	4,908,092	4,803,091	97.9%
2027	2,140,699	1,161,168	2,648,988				6,609,192	308.7%	249.5%	4,705,476	5,448,606	115.8%
2028	2,047,605	1,109,289	2,530,636				7,440,893	363.4%	294.0%	4,495,244	6,133,381	136.4%
2029	1,953,117	1,056,647	2,410,543				8,302,946	425.1%	344.4%	4,281,920	6,842,098	159.8%
2030	1,846,920	999,601	2,280,401				9,178,993	497.0%	402.5%	4,050,745	7,561,585	186.7%
2031	1,746,245	943,908	2,153,349				10,045,958	575.3%	466.5%	3,825,059	8,273,076	216.3%
2032	1,643,775	887,181	2,023,936				11,036,319	671.4%	545.3%	3,595,179	9,084,146	252.7%
2033	1,538,594	829,207	1,891,679				11,983,208	778.8%	633.5%	3,360,247	9,866,379	293.6%
2034	1,431,423	770,402	1,757,527				12,855,885	898.1%	731.5%	3,121,949	10,635,995	340.7%
2035	1,323,874	711,502	1,623,158				13,622,121	1029.0%	839.2%	2,883,264	11,290,087	391.6%
2036	1,215,803	652,563	1,488,700				14,229,197	1170.4%	955.8%	2,644,423	11,795,472	446.1%
2037	1,109,842	594,809	1,356,944				14,653,585	1320.3%	1079.9%	2,410,381	12,142,124	503.7%
2038	1,005,840	538,326	1,228,090				14,884,772	1479.8%	1212.0%	2,181,492	12,324,610	565.0%
2039	905,078	483,712	1,103,498				14,940,074	1650.7%	1353.9%	1,960,177	12,357,513	630.4%
2040	808,650	431,519	984,429				14,776,075	1827.3%	1501.0%	1,748,671	12,215,916	698.6%
2041	717,442	382,262	872,060				14,424,053	2010.5%	1654.0%	1,549,066	11,923,792	769.7%
2042	632,047	336,277	767,153				13,842,571	2190.1%	1804.4%	1,362,718	11,445,631	839.9%
2043	552,895	293,748	670,131				13,141,964	2376.9%	1961.1%	1,190,374	10,869,405	913.1%
2044	480,392	254,864	581,424				12,310,295	2562.6%	2117.3%	1,032,801	10,185,482	986.2%
2045	414,653	219,682	501,162				11,396,317	2748.4%	2274.0%	890,230	9,433,438	1059.7%
2046	355,639	188,160	429,252				10,467,098	2943.2%	2438.5%	762,492	8,667,996	1136.8%
2047	303,211	160,216	365,503				9,510,789	3136.7%	2602.1%	649,253	7,879,845	1213.7%
2048	257,089	135,676	309,519				8,544,824	3323.7%	2760.7%	549,809	7,083,405	1288.3%
2049	216,829	114,294	260,740				7,638,441	3522.8%	2929.5%	463,160	6,335,035	1367.8%
2050	181,875	95,740	218,413				6,773,327	3724.2%	3101.2%	387,974	5,620,380	1448.6%
2051	151,736	79,748	181,929				5,987,510	3946.0%	3291.1%	323,166	4,970,486	1538.1%
2052	125,941	66,078	150,744				5,270,475	4184.9%	3496.3%	267,772	4,376,949	1634.6%
2053	103,998	54,468	124,258				4,542,839	4368.2%	3656.0%	220,724	3,775,529	1710.5%
2054	85,443	44,659	101,880				3,869,625	4528.9%	3798.2%	180,973	3,218,895	1778.7%
2055	69,890	36,450	83,153				3,264,387	4670.8%	3925.8%	147,707	2,718,066	1840.2%
2056	56,924	29,625	67,583				2,738,088	4810.0%	4051.4%	120,050	2,279,327	1898.6%
2057	46,205	23,996	54,742				2,309,677	4998.7%	4219.2%	97,239	1,920,418	1974.9%
2058	37,404	19,387	44,229				1,915,736	5121.7%	4331.4%	78,565	1,593,389	2028.1%
2059	30,208	15,634	35,666				1,599,435	5294.7%	4484.4%	63,355	1,331,218	2101.2%
2060	24,347	12,590	28,722				1,325,418	5444.0%	4614.6%	51,020	1,104,160	2164.2%
2061	19,587	10,128	23,106				1,117,296	5704.4%	4835.6%	41,043	931,111	2268.6%
2062	15,753	8,150	18,593				959,287	6089.5%	5159.3%	33,028	799,221	2419.8%
2063	12,676	6,564	14,975				825,928	6515.6%	5515.4%	26,600	687,836	2585.8%
2064	10,212	5,295	12,081				704,585	6899.8%	5832.3%	21,459	586,638	2733.7%
2065	8,238	4,280	9,764				596,064	7235.9%	6104.8%	17,344	496,235	2861.2%
2066	6,659	3,467	7,910				509,625	7652.8%	6442.8%	14,051	424,079	3018.2%
2067	5,386	2,814	6,419				444,148	8246.6%	6918.8%	11,403	369,241	3238.1%
2068	4,362	2,289	5,222				386,638	8864.8%	7404.4%	9,276	321,157	3462.4%
2069	3,542	1,868	4,261				337,992	9541.3%	7932.7%	7,568	280,504	3706.2%
2070	2,880	1,525	3,479				288,479	10015.2%	8292.3%	6,180	239,351	3873.2%
2071	2,343	1,246	2,842				251,430	10731.5%	8846.0%	5,049	208,454	4128.7%
2072	1,902	1,015	2,316				218,023	11461.5%	9413.3%	4,114	180,646	4390.8%
2073	1,542	826	1,884				188,641	12230.3%	10013.6%	3,346	156,199	4667.7%
2074	1,248	670	1,529				161,924	12971.8%	10592.3%	2,715	133,996	4934.6%
2075	1,007	541	1,235				136,383	13547.1%	11041.0%	2,194	112,819	5141.7%
2076	810	436	994				114,981	14195.5%	11562.0%	1,767	95,072	5381.9%
2077	649	349	796				96,895	14929.2%	12167.0%	1,415	80,075	5660.5%
2078	514	276	631				82,021	15956.2%	13006.5%	1,120	67,745	6047.7%
2079	401	216	493				71,481	17812.0%	14510.0%	875	58,981	6740.0%
2080	309	167	380				62,214	20111.3%	16369.1%	675	51,280	7595.6%
	Without Interest											
Past	32,697,457	25,121,331	37,807,252	209,720	1,059,856	791,343	2,060,919	6.3%	5.5%	37,807,252	2,060,919	5.5%
Future	37,611,546	20,277,252	46,258,749				335,303,364	891.5%	724.8%	76,597,695	278,852,681	364.0%
Lifetime	70,309,003	45,398,583	84,066,001				337,364,282	479.8%	401.3%	114,404,947	280,913,600	245.5%
	With 4.5% Interest											
Past	47,554,628	38,205,941	53,996,061	251,309	1,205,111	813,496	2,269,915	4.8%	4.2%	53,996,061	2,269,915	4.2%
Future	25,492,830	13,778,029	31,431,990				162,036,294	635.6%	515.5%	50,545,666	135,314,402	267.7%
Lifetime	73,047,458	51,983,971	85,428,051				164,306,209	224.9%	192.3%	104,541,727	137,584,317	131.6%

As of 12/31/2021

Exhibit 3g
Continental General Insurance Company
Nationwide Experience
All Post-Rate Stability Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	672,559	669,146	669,146	126,363	-	-	126,363	18.8%	18.9%	669,146	126,363	18.9%
2004	4,327,776	4,242,504	4,242,504	752,895	-	-	752,895	17.4%	17.7%	4,242,504	752,895	17.7%
2005	5,705,104	5,535,823	5,535,823	2,578,209	185,028	-	2,763,238	48.4%	49.9%	5,535,823	2,763,238	49.9%
2006	6,221,893	6,037,185	6,037,185	2,099,480	29,525	-	2,129,005	34.2%	35.3%	6,037,185	2,129,005	35.3%
2007	6,265,533	6,074,127	6,074,127	2,096,236	140,095	-	2,236,331	35.7%	36.8%	6,074,127	2,236,331	36.8%
2008	6,352,934	6,147,134	6,147,134	2,673,220	211,450	-	2,884,670	45.4%	46.9%	6,147,134	2,884,670	46.9%
2009	6,354,288	6,073,386	6,073,386	2,119,257	136,476	-	2,255,732	35.5%	37.1%	6,073,386	2,255,732	37.1%
2010	6,616,227	5,791,839	8,687,759	2,911,611	131,154	-	3,042,765	46.0%	35.0%	8,687,759	3,042,765	35.0%
2011	7,153,875	5,571,043	8,356,564	2,654,813	384,799	-	3,039,611	42.5%	36.4%	8,356,564	3,039,611	36.4%
2012	7,157,034	5,541,216	8,311,824	3,941,621	1,002,540	-	4,944,161	69.1%	59.5%	8,311,824	4,944,161	59.5%
2013	6,725,328	5,144,031	7,716,047	3,229,944	168,426	-	3,398,370	50.5%	44.0%	7,716,047	3,398,370	44.0%
2014	6,331,622	4,806,729	7,210,093	3,291,452	481,603	-	3,773,055	59.6%	52.3%	7,210,093	3,773,055	52.3%
2015	5,843,524	4,313,220	6,469,831	2,591,602	910,252	-	3,501,854	59.9%	54.1%	6,469,831	3,501,854	54.1%
2016	5,616,163	3,975,275	5,962,912	4,365,143	1,866,549	-	6,231,692	111.0%	104.5%	5,962,912	6,231,692	104.5%
2017	5,509,469	3,693,250	6,370,856	3,959,756	2,677,722	-	6,637,479	120.5%	104.2%	6,370,856	6,637,479	104.2%
2018	5,598,683	3,504,158	6,558,206	1,971,251	1,770,098	-	3,741,349	66.8%	57.0%	6,558,206	3,741,349	57.0%
2019	5,615,408	3,279,530	6,707,648	2,722,064	2,945,377	0	5,667,442	100.9%	84.5%	6,707,648	5,667,442	84.5%
2020	5,443,904	3,016,663	6,202,621	1,316,658	4,111,931	226,774	5,655,363	103.9%	91.2%	6,202,621	5,655,363	91.2%
2021	5,453,373	2,883,415	5,943,549	456,786	5,163,930	1,590,104	7,210,820	132.2%	121.3%	5,943,549	7,210,820	121.3%
2022	5,841,373	3,030,414	6,219,540				7,985,304	136.7%	128.4%	6,219,540	7,985,304	128.4%
2023	5,542,880	2,877,169	5,920,228				8,944,669	161.4%	151.1%	5,961,616	8,932,180	149.8%
2024	5,240,527	2,724,284	5,621,044				9,982,336	190.5%	177.6%	7,385,785	9,365,630	126.8%
2025	4,948,382	2,574,295	5,325,382				11,082,748	224.0%	208.1%	7,911,575	10,031,810	126.8%
2026	4,655,261	2,424,360	5,029,072				12,071,329	259.3%	240.0%	7,509,498	10,892,883	145.1%
2027	4,367,068	2,275,489	4,733,199				13,327,961	305.2%	281.6%	7,102,075	12,012,322	169.1%
2028	4,090,891	2,131,125	4,444,425				14,506,521	354.6%	326.4%	6,698,533	13,042,215	194.7%
2029	3,819,751	1,989,428	4,159,959				15,719,742	411.5%	377.9%	6,298,172	14,101,190	223.9%
2030	3,544,874	1,847,178	3,871,975				16,936,091	477.8%	437.4%	5,886,839	15,161,550	257.5%
2031	3,281,661	1,709,653	3,593,510				18,149,993	553.1%	505.1%	5,488,145	16,221,680	295.6%
2032	3,029,181	1,577,564	3,324,116				19,587,330	646.6%	589.2%	5,097,855	17,480,068	342.9%
2033	2,782,234	1,448,485	3,059,494				20,955,125	753.2%	684.9%	4,710,956	18,686,403	396.7%
2034	2,541,758	1,322,911	2,800,817				22,225,183	874.4%	793.5%	4,329,475	19,865,191	458.8%
2035	2,309,482	1,201,640	2,549,847				23,346,029	1010.9%	915.6%	3,956,546	20,883,691	527.8%
2036	2,085,621	1,084,818	2,307,010				24,254,847	1163.0%	1051.4%	3,592,747	21,699,259	604.0%
2037	1,872,978	973,828	2,075,349				24,926,327	1330.8%	1201.1%	3,243,359	22,300,948	687.6%
2038	1,671,168	868,634	1,854,887				25,331,252	1515.8%	1365.6%	2,908,587	22,665,923	779.3%
2039	1,481,212	769,615	1,646,600				25,368,061	1712.7%	1540.6%	2,590,469	22,688,924	875.9%
2040	1,304,142	677,276	1,451,598				25,055,589	1921.2%	1726.1%	2,291,131	22,407,786	978.0%
2041	1,141,293	592,438	1,271,879				24,799,346	2172.9%	1949.8%	2,013,483	22,221,205	1103.6%
2042	992,554	514,996	1,107,343				23,956,579	2413.6%	2163.4%	1,757,971	21,491,793	1222.5%
2043	857,696	444,824	957,813				22,953,220	2676.1%	2396.4%	1,524,680	20,622,387	1352.6%
2044	736,517	381,809	823,194				21,747,456	2952.7%	2641.8%	1,313,787	19,572,845	1489.8%
2045	628,659	325,752	703,165				20,380,724	3241.9%	2898.4%	1,124,998	18,375,639	1633.4%
2046	533,432	276,297	597,063				18,937,492	3550.1%	3171.8%	957,511	17,102,955	1786.2%
2047	450,013	233,013	504,052				17,382,413	3862.6%	3448.5%	810,247	15,721,946	1940.4%
2048	377,565	195,436	423,193				15,809,618	4187.3%	3735.8%	681,875	14,323,699	2100.6%
2049	315,272	163,148	353,589				14,302,342	4536.5%	4044.9%	571,006	12,978,711	2273.0%
2050	261,938	135,487	293,875				12,839,039	4901.6%	4368.9%	475,597	11,669,317	2453.6%
2051	216,537	111,922	242,939				11,516,851	5318.6%	4740.6%	393,983	10,485,940	2661.5%
2052	178,144	91,992	199,817				10,279,537	5770.3%	5144.5%	324,708	9,374,496	2887.1%
2053	145,882	75,247	163,547				9,037,528	6195.1%	5525.9%	266,287	8,260,720	3102.2%
2054	118,898	61,241	133,179				7,889,036	6635.1%	5923.6%	217,251	7,230,650	3328.2%
2055	96,508	49,624	107,974				6,836,964	7084.3%	6332.0%	176,460	6,284,449	3561.4%
2056	78,021	40,046	87,181				5,939,626	7612.9%	6813.0%	142,739	5,475,835	3836.3%
2057	62,868	32,206	70,153				5,187,725	8251.8%	7394.9%	115,069	4,794,325	4166.5%
2058	50,518	25,830	56,298				4,464,197	8836.8%	7929.6%	92,519	4,138,556	4473.2%
2059	40,496	20,672	45,085				3,845,934	9497.0%	8530.4%	74,238	3,575,195	4815.9%
2060	32,389	16,513	36,043				3,285,638	10144.3%	9115.9%	59,472	3,062,421	5149.3%
2061	25,845	13,169	28,768				2,839,785	10987.7%	9871.5%	47,575	2,652,080	5574.5%
2062	20,599	10,495	22,951				2,490,148	12088.8%	10850.0%	38,051	2,328,900	6120.5%
2063	16,406	8,361	18,308				2,168,204	13216.3%	11843.0%	30,439	2,029,204	6666.5%
2064	13,065	6,664	14,615				1,871,064	14320.7%	12802.2%	24,375	1,752,430	7189.4%
2065	10,408	5,316	11,679				1,602,005	15392.7%	13717.0%	19,545	1,501,675	7683.2%
2066	8,298	4,246	9,347				1,378,989	16618.1%	14752.8%	15,701	1,293,082	8235.8%
2067	6,615	3,396	7,491				1,207,740	18257.4%	16122.1%	12,632	1,132,580	8966.1%
2068	5,275	2,720	6,014				1,054,223	19985.2%	17529.3%	10,183	988,570	9708.4%
2069	4,217	2,185	4,843				913,216	21656.4%	18855.7%	8,234	855,602	10390.9%
2070	3,375	1,757	3,905				776,803	23014.0%	19894.0%	6,665	727,581	10915.7%
2071	2,704	1,415	3,152				672,321	24866.0%	21331.1%	5,401	629,270	11650.4%
2072	2,163	1,137	2,540				574,937	26575.5%	22638.5%	4,368	537,503	12305.3%
2073	1,730	913	2,045				490,164	28326.0%	23974.2%	3,528	457,683	12971.4%
2074	1,382	733	1,643				408,467	29547.2%	24857.6%	2,845	380,513	13375.2%
2075	1,101	586	1,316				324,912	29498.0%	24685.9%	2,285	301,331	13184.9%
2076	876	467	1,051				255,462	29158.4%	24304.7%	1,830	235,546	12870.5%
2077	695	371	836				193,104	27783.5%	23102.2%	1,459	176,284	12083.5%
2078	546	291	658				152,699	27975.1%	23207.0%	1,151	138,430	12029.5%
2079	423	226	512				122,814	29023.1%	24009.4%	896	110,323	12311.1%
2080	324	174	393				99,547	30702.6%	25330.8%	689	88,624	12853.9%
	Without Interest											
Past	108,964,698	86,299,675	119,277,217	45,858,362	22,316,956	1,816,878	69,992,195	64.2%	58.7%	119,277,217	69,992,195	58.7%
Future	71,851,692	37,361,281	78,307,501				620,744,307	863.9%	792.7%	112,514,639	561,505,251	499.1%
Lifetime	180,816,390	123,660,956	197,584,718				690,736,502	382.0%	349.6%	231,791,856	631,497,446	272.4%
	With 4.5% Interest											
Past	166,989,364	137,491,956	180,598,224	69,237,830	26,470,354	1,867,740	97,575,924	58.4%	54.0%	180,598,224	97,575,924	54.0%
Future	50,545,934	26,286,796	54,857,941				300,359,564	594.2%	547.5%	76,549,460	271,953,044	355.3%
Lifetime	217,535,298	163,778,752	235,456,165				397,935,488	182.9%	169.0%	257,147,683	369,528,968	143.7%

Exhibit 3h
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	260,123	258,966	258,966	-	-	-	-	0.0%	0.0%	258,966	-	0.0%
2004	1,772,901	1,744,380	1,744,380	455	-	-	455	0.0%	0.0%	1,744,380	455	0.0%
2005	2,366,364	2,310,047	2,310,047	36,082	94,197	-	130,279	5.5%	5.6%	2,310,047	130,279	5.6%
2006	2,602,958	2,538,382	2,538,382	7,777	-	-	7,777	0.3%	0.3%	2,538,382	7,777	0.3%
2007	2,648,444	2,579,662	2,579,662	16,029	-	-	16,029	0.6%	0.6%	2,579,662	16,029	0.6%
2008	2,718,594	2,644,591	2,644,591	41,366	-	-	41,366	1.5%	1.6%	2,644,591	41,366	1.6%
2009	2,785,452	2,685,226	2,685,226	69,438	-	-	69,438	2.5%	2.6%	2,685,226	69,438	2.6%
2010	3,061,174	2,718,938	4,078,408	10,451	36,299	-	46,751	1.5%	1.1%	4,078,408	46,751	1.1%
2011	3,436,924	2,692,964	4,039,445	62,424	-	-	62,424	1.8%	1.5%	4,039,445	62,424	1.5%
2012	3,624,009	2,821,804	4,232,706	48,799	-	-	48,799	1.3%	1.2%	4,232,706	48,799	1.2%
2013	3,644,457	2,804,700	4,207,050	152,119	-	-	152,119	4.2%	3.6%	4,207,050	152,119	3.6%
2014	3,856,340	2,942,103	4,413,154	145,954	-	-	145,954	3.8%	3.3%	4,413,154	145,954	3.3%
2015	3,886,701	2,889,967	4,334,950	32,979	411,455	-	444,433	11.4%	10.3%	4,334,950	444,433	10.3%
2016	4,065,460	2,900,948	4,351,421	223,882	-	-	223,882	5.5%	5.1%	4,351,421	223,882	5.1%
2017	4,247,404	2,867,532	4,946,492	7,391	-	-	7,391	0.2%	0.1%	4,946,492	7,391	0.1%
2018	4,577,932	2,864,849	5,398,005	191,593	-	-	191,593	4.2%	3.5%	5,398,005	191,593	3.5%
2019	4,845,829	2,834,001	5,854,470	191,992	49,551	0	241,543	5.0%	4.1%	5,854,470	241,543	4.1%
2020	5,093,094	2,826,874	5,844,661	52,728	88,221	123,467	264,416	5.2%	4.5%	5,844,661	264,416	4.5%
2021	5,321,470	2,819,307	5,823,598	47,121	1,333,329	865,727	2,246,177	42.2%	38.6%	5,823,598	2,246,177	38.6%
2022	5,388,547	2,815,203	5,818,715				7,540,365	139.9%	129.6%	5,818,715	7,540,365	129.6%
2023	5,200,614	2,716,037	5,622,349				8,246,960	158.6%	146.7%	5,663,738	8,234,471	145.4%
2024	4,978,759	2,600,798	5,393,087				8,973,066	180.2%	166.4%	7,157,827	8,356,360	116.7%
2025	4,750,986	2,481,394	5,154,517				9,719,188	204.6%	188.6%	7,740,709	8,668,250	112.0%
2026	4,504,084	2,352,975	4,897,658				10,522,388	233.6%	214.8%	7,378,084	9,343,942	126.6%
2027	4,251,956	2,220,813	4,632,394				11,328,837	266.4%	244.6%	7,001,271	10,013,198	143.0%
2028	4,000,098	2,087,855	4,364,428				12,185,606	304.6%	279.2%	6,618,535	10,721,300	162.0%
2029	3,748,262	1,955,270	4,096,616				13,034,575	347.7%	318.2%	6,234,830	11,416,023	183.1%
2030	3,488,993	1,820,388	3,822,119				13,854,164	397.1%	362.5%	5,836,983	12,079,623	206.9%
2031	3,238,581	1,689,051	3,554,971				14,631,107	451.8%	411.6%	5,449,605	12,702,794	233.1%
2032	2,995,786	1,561,539	3,293,997				15,558,895	519.4%	472.3%	5,067,736	13,451,633	265.4%
2033	2,756,441	1,436,071	3,036,032				16,399,446	594.9%	540.2%	4,687,495	14,130,724	301.5%
2034	2,521,972	1,313,358	2,782,646				17,124,399	679.0%	615.4%	4,311,305	14,764,407	342.5%
2035	2,294,490	1,194,368	2,535,950				17,699,020	771.4%	697.9%	3,942,649	15,236,683	386.5%
2036	2,074,248	1,079,317	2,296,389				18,071,490	871.2%	787.0%	3,582,127	15,515,902	433.1%
2037	1,864,258	969,608	2,067,122				18,229,044	977.8%	881.9%	3,235,133	15,603,665	482.3%
2038	1,664,464	865,357	1,848,445				18,162,220	1091.2%	982.6%	2,902,144	15,496,891	534.0%
2039	1,476,231	767,180	1,641,754				17,914,727	1213.5%	1091.2%	2,585,623	15,235,589	589.2%
2040	1,300,831	675,686	1,448,460				17,449,312	1341.4%	1204.7%	2,287,993	14,801,509	646.9%
2041	1,139,008	591,313	1,269,640				16,794,344	1474.5%	1322.8%	2,011,244	14,216,203	706.8%
2042	990,925	514,186	1,105,695				15,914,117	1606.0%	1439.3%	1,756,323	13,449,332	765.8%
2043	856,512	444,237	956,595				14,931,695	1743.3%	1560.9%	1,523,462	12,600,862	827.1%
2044	735,694	381,398	822,319				13,849,539	1882.5%	1684.2%	1,312,913	11,674,928	889.2%
2045	627,999	325,422	702,456				12,709,519	2023.8%	1809.3%	1,124,289	10,704,434	952.1%
2046	532,888	276,027	596,477				11,577,616	2172.6%	1941.0%	956,925	9,743,079	1018.2%
2047	449,563	232,790	503,567				10,445,087	2323.4%	2074.2%	809,762	8,784,619	1084.8%
2048	377,190	195,252	422,789				9,327,276	2472.8%	2206.1%	681,471	7,841,357	1150.7%
2049	314,957	162,995	353,251				8,289,670	2632.0%	2346.7%	570,668	6,966,039	1220.7%
2050	261,671	135,359	293,589				7,315,864	2795.8%	2491.9%	475,312	6,146,143	1293.1%
2051	216,310	111,814	242,697				6,437,832	2976.2%	2652.6%	393,740	5,406,921	1373.2%
2052	177,949	91,900	199,609				5,644,898	3172.2%	2828.0%	324,500	4,739,857	1460.7%
2053	145,713	75,168	163,368				4,852,104	3329.9%	2970.0%	266,108	4,075,295	1531.4%
2054	118,754	61,173	133,025				4,120,643	3469.9%	3097.6%	217,097	3,462,257	1594.8%
2055	96,384	49,565	107,841				3,467,593	3597.7%	3215.5%	176,327	2,915,078	1653.2%
2056	77,914	39,995	87,065				2,900,423	3722.6%	3331.3%	142,622	2,436,631	1708.4%
2057	62,776	32,162	70,051				2,438,985	3885.2%	3481.7%	114,968	2,045,585	1779.3%
2058	50,440	25,791	56,209				2,017,680	4000.2%	3589.6%	92,430	1,692,039	1830.6%
2059	40,430	20,638	45,007				1,679,023	4152.9%	3730.6%	74,160	1,408,284	1899.0%
2060	32,332	16,483	35,974				1,387,758	4292.2%	3857.6%	59,403	1,164,540	1960.4%
2061	25,797	13,142	28,707				1,166,112	4520.3%	4062.1%	47,515	978,407	2059.2%
2062	20,558	10,471	22,897				997,323	4851.3%	4355.6%	37,997	836,075	2200.4%
2063	16,371	8,340	18,261				855,418	5225.3%	4684.5%	30,392	716,418	2357.3%
2064	13,036	6,646	14,573				727,143	5578.0%	4989.6%	24,333	608,509	2500.7%
2065	10,382	5,300	11,642				612,785	5902.2%	5263.7%	19,508	512,454	2626.9%
2066	8,277	4,232	9,314				521,901	6305.7%	5603.3%	15,668	435,993	2782.8%
2067	6,597	3,383	7,462				452,945	6866.3%	6070.3%	12,602	377,785	2997.8%
2068	5,259	2,708	5,988				392,846	7469.7%	6560.8%	10,156	327,193	3221.6%
2069	4,203	2,175	4,820				342,577	8150.4%	7107.7%	8,211	284,963	3470.6%
2070	3,364	1,748	3,884				291,944	8679.5%	7516.5%	6,645	242,722	3652.8%
2071	2,694	1,407	3,134				254,068	9431.9%	8107.5%	5,383	211,017	3919.9%
2072	2,155	1,130	2,524				219,991	10209.0%	8716.2%	4,352	182,558	4194.5%
2073	1,723	908	2,031				189,995	11024.7%	9353.6%	3,515	157,514	4481.0%
2074	1,377	728	1,632				162,890	11832.2%	9979.4%	2,834	134,936	4761.4%
2075	1,097	582	1,307				137,018	12492.4%	10481.8%	2,276	113,438	4983.1%
2076	872	464	1,044				115,299	13216.1%	11045.4%	1,823	95,383	5232.5%
2077	692	368	830				96,966	14009.6%	11680.4%	1,453	80,146	5515.3%
2078	544	289	654				81,884	15063.9%	12529.8%	1,146	67,615	5898.6%
2079	421	225	508				71,256	16908.5%	14024.4%	893	58,764	6582.9%
2080	323	172	390				61,935	19179.6%	15864.9%	687	51,011	7426.6%
	Without Interest											
Past	64,815,629	48,745,240	72,285,615	1,338,581	2,013,053	989,194	4,340,827	6.7%	6.0%	72,285,615	4,340,827	6.0%
Future	69,930,751	36,450,349	76,616,475				430,498,771	615.6%	561.9%	110,823,613	371,259,714	335.0%
Lifetime	134,746,380	85,195,588	148,902,091				434,839,598	322.7%	292.0%	183,109,229	375,600,542	205.1%
	With 4.5% Interest											
Past	93,091,508	73,169,411	102,718,369	1,811,831	2,315,262	1,016,885	5,143,978	5.5%	5.0%	102,718,369	5,143,978	5.0%
Future	48,900,811	25,507,316	53,412,595				222,870,358	455.8%	417.3%	75,104,114	194,463,838	258.9%
Lifetime	141,992,319	98,676,727	156,130,964				228,014,336	160.6%	146.0%	177,822,482	199,607,816	112.3%

As of 12/31/2021

Exhibit 4a
Continental General Insurance Company
Virginia Experience
All Post-Rate Stability, Non-Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 16.8% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	4,205	4,205	4,205	-	-	-	-	0.0%	0.0%	4,205	-	0.0%
2004	63,318	63,318	63,318	-	-	-	-	0.0%	0.0%	63,318	-	0.0%
2005	111,048	111,048	111,048	-	-	-	-	0.0%	0.0%	111,048	-	0.0%
2006	119,677	119,677	119,677	-	-	-	-	0.0%	0.0%	119,677	-	0.0%
2007	124,584	124,584	124,584	-	-	-	-	0.0%	0.0%	124,584	-	0.0%
2008	133,988	133,988	133,988	2,982	-	-	2,982	2.2%	2.2%	133,988	2,982	2.2%
2009	130,724	130,724	130,724	72,270	-	-	72,270	55.3%	55.3%	130,724	72,270	55.3%
2010	136,233	121,775	136,233	35,365	-	-	35,365	26.0%	26.0%	136,233	35,365	26.0%
2011	181,784	121,189	181,784	263,048	-	-	263,048	144.7%	144.7%	181,784	263,048	144.7%
2012	167,932	111,955	167,932	-	-	-	-	0.0%	0.0%	167,932	-	0.0%
2013	168,814	112,543	168,814	5,424	-	-	5,424	3.2%	3.2%	168,814	5,424	3.2%
2014	161,603	107,736	161,603	66	-	-	66	0.0%	0.0%	161,603	66	0.0%
2015	139,521	93,014	139,521	-	-	-	-	0.0%	0.0%	139,521	-	0.0%
2016	137,129	91,420	137,129	115,528	78,559	-	194,086	141.5%	141.5%	137,129	194,086	141.5%
2017	133,639	88,069	133,639	-	-	-	-	0.0%	0.0%	133,639	-	0.0%
2018	130,803	75,828	130,803	18,507	-	-	18,507	14.1%	14.1%	130,803	18,507	14.1%
2019	120,110	69,629	120,110	-	-	0	-	0.0%	0.0%	120,110	-	0.0%
2020	115,356	66,873	115,356	62,331	90,968	1,457	154,755	134.2%	134.2%	115,356	154,755	134.2%
2021	101,213	58,674	101,213	300	-	10,214	10,514	10.4%	10.4%	101,213	10,514	10.4%
2022	105,499	61,159	105,499				165,728	157.1%	157.1%	105,499	165,728	157.1%
2023	99,884	57,904	99,884				184,176	184.4%	184.4%	100,071	184,104	184.0%
2024	93,190	54,023	93,190				195,594	209.9%	209.9%	100,973	192,402	190.5%
2025	87,038	50,457	87,038				203,231	233.5%	233.5%	98,172	198,403	202.1%
2026	80,961	46,934	80,961				204,624	252.7%	252.7%	91,384	199,811	218.7%
2027	74,397	43,129	74,397				208,875	280.8%	280.8%	84,001	204,124	243.0%
2028	66,535	38,571	66,535				206,105	309.8%	309.8%	75,135	201,507	268.2%
2029	60,472	35,056	60,472				199,552	330.0%	330.0%	68,298	195,193	285.8%
2030	54,404	31,538	54,404				190,125	349.5%	349.5%	61,452	186,058	302.8%
2031	48,401	28,059	48,401				178,145	368.1%	368.1%	54,677	174,430	319.0%
2032	42,535	24,658	42,535				165,830	389.9%	389.9%	48,055	162,487	338.1%
2033	36,931	21,409	36,931				152,488	412.9%	412.9%	41,727	149,536	358.4%
2034	31,663	18,355	31,663				138,485	437.4%	437.4%	35,778	136,035	380.2%
2035	26,831	15,554	26,831				124,119	462.6%	462.6%	30,319	122,154	402.9%
2036	22,488	13,036	22,488				110,294	490.5%	490.5%	25,413	108,697	427.7%
2037	18,647	10,810	18,647				96,388	516.9%	516.9%	21,074	95,080	451.2%
2038	15,299	8,869	15,299				83,750	547.4%	547.4%	17,291	82,703	478.3%
2039	12,416	7,198	12,416				73,106	588.8%	588.8%	14,034	72,238	514.7%
2040	9,974	5,782	9,974				62,878	630.4%	630.4%	11,275	62,177	551.5%
2041	7,933	4,599	7,933				53,299	671.9%	671.9%	8,968	52,739	588.1%
2042	6,255	3,626	6,255				43,649	697.8%	697.8%	7,071	43,210	611.1%
2043	4,892	2,836	4,892				35,115	717.8%	717.8%	5,531	34,792	629.1%
2044	3,795	2,200	3,795				27,748	731.1%	731.1%	4,291	27,527	641.5%
2045	2,918	1,692	2,918				20,968	718.6%	718.6%	3,299	20,824	631.2%
2046	2,220	1,287	2,220				15,365	692.2%	692.2%	2,510	15,275	608.6%
2047	1,669	967	1,669				10,762	645.0%	645.0%	1,886	10,712	567.8%
2048	1,239	718	1,239				7,403	597.7%	597.7%	1,400	7,380	527.0%
2049	908	526	908				5,157	568.2%	568.2%	1,026	5,153	502.2%
2050	657	381	657				3,737	568.4%	568.4%	743	3,742	503.4%
2051	470	273	470				2,904	617.6%	617.6%	532	2,914	548.1%
2052	332	193	332				2,350	707.2%	707.2%	376	2,362	628.7%
2053	232	134	232				2,193	946.9%	946.9%	262	2,205	842.2%
2054	159	92	159				2,321	1456.9%	1456.9%	180	2,333	1295.2%
2055	108	63	108				2,413	2226.8%	2226.8%	123	2,423	1977.7%
2056	73	42	73				2,539	3487.9%	3487.9%	82	2,546	3094.4%
2057	48	28	48				2,589	5360.8%	5360.8%	55	2,595	4751.6%
2058	32	18	32				2,699	8494.0%	8494.0%	36	2,703	7523.7%
2059	21	12	21				2,665	12930.3%	12930.3%	23	2,668	11448.3%
2060	13	8	13				2,668	20102.4%	20102.4%	15	2,670	17792.3%
2061	8	5	8				2,556	30351.7%	30351.7%	10	2,557	26859.2%
2062	5	3	5				2,286	43451.9%	43451.9%	6	2,287	38447.3%
2063	3	2	3				2,025	62102.8%	62102.8%	4	2,025	54944.2%
2064	2	1	2				1,631	80337.4%	80337.4%	2	1,631	71073.6%
2065	1	1	1				1,359	109604.8%	109604.8%	1	1,359	96960.7%
2066	1	0	1				1,074	153481.4%	153481.4%	1	1,075	135768.5%
2067	0	0	0				722	176146.3%	176146.3%	0	722	155813.5%
2068	0	0	0				406	184718.2%	184718.2%	0	406	163402.3%
2069	0	0	0				100	111211.1%	111211.1%	0	100	98406.3%
2070	0	0	0				(61)	-306400.0%	-306400.0%	0	(61)	-270896.5%
2071	-	-	-				(172)	0.0%	0.0%	-	(172)	0.0%
2072	-	-	-				(238)	0.0%	0.0%	-	(238)	0.0%
2073	-	-	-				(260)	0.0%	0.0%	-	(260)	0.0%
2074	-	-	-				(254)	0.0%	0.0%	-	(254)	0.0%
2075	-	-	-				(231)	0.0%	0.0%	-	(231)	0.0%
2076	-	-	-				(198)	0.0%	0.0%	-	(198)	0.0%
2077	-	-	-				(162)	0.0%	0.0%	-	(162)	0.0%
2078	-	-	-				(127)	0.0%	0.0%	-	(127)	0.0%
2079	-	-	-				(95)	0.0%	0.0%	-	(95)	0.0%
2080	-	-	-				(69)	0.0%	0.0%	-	(69)	0.0%
	Without Interest											
Past	2,381,682	1,806,248	2,381,682	575,820	169,527	11,670	757,016	31.8%	31.8%	2,381,682	757,016	31.8%
Future	1,021,560	592,209	1,021,560				3,202,327	313.5%	313.5%	1,123,063	3,149,939	280.5%
Lifetime	3,403,242	2,398,457	3,403,242				3,959,343	116.3%	116.3%	3,504,745	3,906,956	111.5%
	With 4.5% Interest											
Past	3,594,488	2,841,068	3,594,488	850,585	197,254	11,997	1,059,836	29.5%	29.5%	3,594,488	1,059,836	29.5%
Future	776,104	449,916	776,104				2,208,808	284.6%	284.6%	847,345	2,172,421	256.4%
Lifetime	4,370,593	3,290,984	4,370,593				3,268,644	74.8%	74.8%	4,441,833	3,232,257	72.8%

Exhibit 4b
Continental General Insurance Company
Virginia Experience
Currently* Active, Post-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 16.8% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	1,955	1,955	1,955	-	-	-	-	0.0%	0.0%	1,955	-	0.0%
2004	26,103	26,103	26,103	-	-	-	-	0.0%	0.0%	26,103	-	0.0%
2005	38,174	38,174	38,174	-	-	-	-	0.0%	0.0%	38,174	-	0.0%
2006	43,254	43,254	43,254	-	-	-	-	0.0%	0.0%	43,254	-	0.0%
2007	45,164	45,164	45,164	-	-	-	-	0.0%	0.0%	45,164	-	0.0%
2008	49,412	49,412	49,412	-	-	-	-	0.0%	0.0%	49,412	-	0.0%
2009	51,527	51,527	51,527	-	-	-	-	0.0%	0.0%	51,527	-	0.0%
2010	56,125	49,727	56,125	-	-	-	-	0.0%	0.0%	56,125	-	0.0%
2011	74,168	49,445	74,168	-	-	-	-	0.0%	0.0%	74,168	-	0.0%
2012	75,478	50,318	75,478	-	-	-	-	0.0%	0.0%	75,478	-	0.0%
2013	73,792	49,195	73,792	-	-	-	-	0.0%	0.0%	73,792	-	0.0%
2014	86,120	57,414	86,120	-	-	-	-	0.0%	0.0%	86,120	-	0.0%
2015	87,324	58,216	87,324	-	-	-	-	0.0%	0.0%	87,324	-	0.0%
2016	86,514	57,676	86,514	2,656	-	-	2,656	3.1%	3.1%	86,514	2,656	3.1%
2017	88,286	58,050	88,286	-	-	-	-	0.0%	0.0%	88,286	-	0.0%
2018	99,493	57,677	99,493	-	-	-	-	0.0%	0.0%	99,493	-	0.0%
2019	99,854	57,887	99,854	-	-	0	-	0.0%	0.0%	99,854	-	0.0%
2020	99,718	57,807	99,718	-	-	914	914	0.9%	0.9%	99,718	914	0.9%
2021	98,880	57,322	98,880	-	-	6,412	6,412	6.5%	6.5%	98,880	6,412	6.5%
2022	100,353	58,176	100,353				152,598	152.1%	152.1%	100,353	152,598	152.1%
2023	96,202	55,769	96,202				165,186	171.7%	171.7%	96,390	165,114	171.3%
2024	90,585	52,513	90,585				172,989	191.0%	191.0%	98,369	169,797	172.6%
2025	85,176	49,377	85,176				177,438	208.3%	208.3%	96,310	172,611	179.2%
2026	79,739	46,226	79,739				180,864	226.8%	226.8%	90,163	176,051	195.3%
2027	73,471	42,592	73,471				180,996	246.4%	246.4%	83,075	176,245	212.2%
2028	65,787	38,137	65,787				177,794	270.3%	270.3%	74,386	173,196	232.8%
2029	59,867	34,706	59,867				171,208	286.0%	286.0%	67,693	166,849	246.5%
2030	53,918	31,257	53,918				162,237	300.9%	300.9%	60,966	158,170	259.4%
2031	48,015	27,835	48,015				150,771	314.0%	314.0%	54,291	147,057	270.9%
2032	42,230	24,481	42,230				138,227	327.3%	327.3%	47,750	134,883	282.5%
2033	36,692	21,271	36,692				124,630	339.7%	339.7%	41,489	121,678	293.3%
2034	31,478	18,248	31,478				111,015	352.7%	352.7%	35,593	108,565	305.0%
2035	26,689	15,472	26,689				97,264	364.4%	364.4%	30,177	95,299	315.8%
2036	22,380	12,974	22,380				84,071	375.7%	375.7%	25,305	82,474	325.9%
2037	18,567	10,763	18,567				71,315	384.1%	384.1%	20,994	70,008	333.5%
2038	15,239	8,834	15,239				59,445	390.1%	390.1%	17,231	58,398	338.9%
2039	12,381	7,178	12,381				49,207	397.4%	397.4%	14,000	48,339	345.3%
2040	9,954	5,770	9,954				40,306	404.9%	404.9%	11,255	39,604	351.9%
2041	7,918	4,590	7,918				32,772	413.9%	413.9%	8,954	32,212	359.8%
2042	6,244	3,620	6,244				26,131	418.5%	418.5%	7,061	25,692	363.9%
2043	4,885	2,832	4,885				20,364	416.9%	416.9%	5,523	20,041	362.9%
2044	3,790	2,197	3,790				15,356	405.2%	405.2%	4,285	15,135	353.2%
2045	2,914	1,689	2,914				11,205	384.5%	384.5%	3,295	11,061	335.7%
2046	2,217	1,285	2,217				8,070	364.0%	364.0%	2,507	7,980	318.3%
2047	1,667	966	1,667				5,665	339.9%	339.9%	1,885	5,614	297.9%
2048	1,238	717	1,238				3,842	310.5%	310.5%	1,399	3,819	273.0%
2049	907	526	907				2,495	275.1%	275.1%	1,025	2,491	242.9%
2050	657	381	657				1,636	249.0%	249.0%	743	1,641	220.9%
2051	470	273	470				1,037	220.7%	220.7%	532	1,047	197.0%
2052	332	193	332				614	184.8%	184.8%	376	626	166.6%
2053	232	134	232				320	138.3%	138.3%	262	333	127.1%
2054	159	92	159				127	79.7%	79.7%	180	139	77.3%
2055	108	63	108				34	31.7%	31.7%	123	45	36.4%
2056	73	42	73				(3)	-3.8%	-3.8%	82	5	6.3%
2057	48	28	48				(18)	-37.1%	-37.1%	55	(12)	-22.3%
2058	32	18	32				(23)	-71.5%	-71.5%	36	(19)	-51.5%
2059	21	12	21				(22)	-105.2%	-105.2%	23	(19)	-80.3%
2060	13	8	13				(19)	-142.7%	-142.7%	15	(17)	-112.4%
2061	8	5	8				(18)	-215.3%	-215.3%	10	(17)	-174.1%
2062	5	3	5				(15)	-286.9%	-286.9%	6	(14)	-235.0%
2063	3	2	3				(12)	-358.6%	-358.6%	4	(11)	-296.3%
2064	2	1	2				(9)	-447.8%	-447.8%	2	(9)	-372.4%
2065	1	1	1				(7)	-566.9%	-566.9%	1	(7)	-474.6%
2066	1	0	1				(5)	-668.6%	-668.6%	1	(4)	-560.9%
2067	0	0	0				(3)	-675.6%	-675.6%	0	(3)	-566.8%
2068	0	0	0				(2)	-945.5%	-945.5%	0	(2)	-797.6%
2069	0	0	0				(1)	-1466.7%	-1466.7%	0	(1)	-1245.3%
2070	0	0	0				(1)	-2750.0%	-2750.0%	0	(1)	-2350.2%
2071	-	-	-				(0)	0.0%	0.0%	-	(0)	0.0%
2072	-	-	-				(0)	0.0%	0.0%	-	(0)	0.0%
2073	-	-	-				(0)	0.0%	0.0%	-	(0)	0.0%
2074	-	-	-				-	0.0%	0.0%	-	-	0.0%
2075	-	-	-				-	0.0%	0.0%	-	-	0.0%
2076	-	-	-				-	0.0%	0.0%	-	-	0.0%
2077	-	-	-				-	0.0%	0.0%	-	-	0.0%
2078	-	-	-				-	0.0%	0.0%	-	-	0.0%
2079	-	-	-				-	0.0%	0.0%	-	-	0.0%
2080	-	-	-				-	0.0%	0.0%	-	-	0.0%
	Without Interest											
Past	1,281,342	916,324	1,281,342	2,656	-	7,326	9,982	0.8%	0.8%	1,281,342	9,982	0.8%
Future	1,002,671	581,258	1,002,671				2,597,073	259.0%	259.0%	1,104,174	2,544,685	230.5%
Lifetime	2,284,013	1,497,582	2,284,013				2,607,054	114.1%	114.1%	2,385,516	2,554,666	107.1%
	With 4.5% Interest											
Past	1,811,468	1,352,461	1,811,468	3,383	-	7,531	10,914	0.6%	0.6%	1,811,468	10,914	0.6%
Future	759,689	440,399	759,689				1,848,259	243.3%	243.3%	830,930	1,811,872	218.1%
Lifetime	2,571,157	1,792,860	2,571,157				1,859,173	72.3%	72.3%	2,642,398	1,822,786	69.0%

As of 12/31/2021

Exhibit 4c
Continental General Insurance Company
Virginia Experience
All Post-Rate Stability Simple Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 28.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	3,087	3,087	3,087	-	-	-	-	0.0%	0.0%	3,087	-	0.0%
2004	36,268	36,268	36,268	-	-	-	-	0.0%	0.0%	36,268	-	0.0%
2005	56,704	56,704	56,704	-	-	-	-	0.0%	0.0%	56,704	-	0.0%
2006	59,919	59,919	59,919	-	-	-	-	0.0%	0.0%	59,919	-	0.0%
2007	56,169	56,169	56,169	-	-	-	-	0.0%	0.0%	56,169	-	0.0%
2008	53,609	53,609	53,609	-	-	-	-	0.0%	0.0%	53,609	-	0.0%
2009	54,012	54,012	54,012	-	-	-	-	0.0%	0.0%	54,012	-	0.0%
2010	54,501	47,543	54,501	-	-	-	-	0.0%	0.0%	54,501	-	0.0%
2011	62,084	41,389	62,084	-	-	-	-	0.0%	0.0%	62,084	-	0.0%
2012	62,427	41,618	62,427	-	-	-	-	0.0%	0.0%	62,427	-	0.0%
2013	64,234	42,822	64,234	-	-	-	-	0.0%	0.0%	64,234	-	0.0%
2014	56,680	37,786	56,680	-	-	-	-	0.0%	0.0%	56,680	-	0.0%
2015	55,935	37,290	55,935	4,632	-	-	4,632	8.3%	8.3%	55,935	4,632	8.3%
2016	46,125	30,750	46,125	-	-	-	-	0.0%	0.0%	46,125	-	0.0%
2017	46,249	29,651	46,249	21,696	-	-	21,696	46.9%	46.9%	46,249	21,696	46.9%
2018	46,905	26,180	46,905	102,948	-	-	102,948	219.5%	219.5%	46,905	102,948	219.5%
2019	55,784	26,961	55,784	-	-	0	-	0.0%	0.0%	55,784	-	0.0%
2020	63,016	27,622	63,016	-	-	1,230	1,230	2.0%	2.0%	63,016	1,230	2.0%
2021	40,769	17,871	40,769	-	-	8,626	8,626	21.2%	21.2%	40,769	8,626	21.2%
2022	56,480	24,758	56,480				73,098	129.4%	129.4%	56,480	73,098	129.4%
2023	54,129	23,727	54,129				78,851	145.7%	145.7%	54,301	78,802	145.1%
2024	51,466	22,560	51,466				82,585	160.5%	160.5%	58,706	80,446	137.0%
2025	48,390	21,211	48,390				86,810	179.4%	179.4%	58,746	83,499	142.1%
2026	44,915	19,688	44,915				92,863	206.8%	206.8%	54,527	89,403	164.0%
2027	41,213	18,066	41,213				98,141	238.1%	238.1%	50,034	94,512	188.9%
2028	37,649	16,503	37,649				102,298	271.7%	271.7%	45,706	98,531	215.6%
2029	34,278	15,026	34,278				107,118	312.5%	312.5%	41,614	103,174	247.9%
2030	31,148	13,654	31,148				110,704	355.4%	355.4%	37,814	106,637	282.0%
2031	28,264	12,389	28,264				113,263	400.7%	400.7%	34,313	109,080	317.9%
2032	25,605	11,224	25,605				118,892	464.3%	464.3%	31,085	114,505	368.4%
2033	23,162	10,153	23,162				124,798	538.8%	538.8%	28,119	120,183	427.4%
2034	20,950	9,183	20,950				128,253	612.2%	612.2%	25,434	123,738	486.5%
2035	18,934	8,299	18,934				130,650	690.0%	690.0%	22,986	126,171	548.9%
2036	17,063	7,479	17,063				131,718	772.0%	772.0%	20,714	127,182	614.0%
2037	15,316	6,714	15,316				130,040	849.0%	849.0%	18,594	125,519	675.1%
2038	13,673	5,994	13,673				127,355	931.4%	931.4%	16,599	122,910	740.5%
2039	12,128	5,316	12,128				122,636	1011.2%	1011.2%	14,723	118,287	803.4%
2040	10,686	4,684	10,686				115,079	1077.0%	1077.0%	12,972	110,968	855.4%
2041	9,352	4,099	9,352				106,592	1139.8%	1139.8%	11,353	102,778	905.3%
2042	8,132	3,565	8,132				98,341	1209.2%	1209.2%	9,873	94,813	960.3%
2043	7,016	3,075	7,016				90,700	1292.8%	1292.8%	8,517	87,403	1026.2%
2044	6,012	2,636	6,012				81,747	1359.6%	1359.6%	7,299	78,717	1078.4%
2045	5,124	2,246	5,124				71,426	1394.0%	1394.0%	6,220	68,725	1104.9%
2046	4,348	1,906	4,348				61,588	1416.4%	1416.4%	5,279	59,194	1121.4%
2047	3,677	1,612	3,677				53,269	1448.6%	1448.6%	4,464	51,149	1145.7%
2048	3,104	1,361	3,104				46,624	1501.9%	1501.9%	3,769	44,716	1186.6%
2049	2,617	1,147	2,617				40,808	1559.5%	1559.5%	3,177	39,087	1230.4%
2050	2,202	965	2,202				35,967	1633.1%	1633.1%	2,674	34,411	1287.0%
2051	1,852	812	1,852				31,433	1697.4%	1697.4%	2,248	30,044	1336.4%
2052	1,555	682	1,555				27,635	1777.1%	1777.1%	1,888	26,399	1398.3%
2053	1,296	568	1,296				23,818	1837.6%	1837.6%	1,574	22,750	1445.8%
2054	1,071	469	1,071				20,447	1909.9%	1909.9%	1,300	19,533	1502.9%
2055	879	385	879				17,323	1971.3%	1971.3%	1,067	16,553	1551.7%
2056	716	314	716				13,927	1944.6%	1944.6%	869	13,316	1531.5%
2057	579	254	579				10,937	1889.4%	1889.4%	703	10,455	1487.7%
2058	463	203	463				8,072	1743.1%	1743.1%	562	7,730	1375.0%
2059	366	160	366				6,017	1643.9%	1643.9%	444	5,771	1298.8%
2060	286	125	286				4,387	1536.1%	1536.1%	347	4,215	1215.9%
2061	220	96	220				3,098	1409.6%	1409.6%	267	2,983	1118.3%
2062	167	73	167				2,147	1287.6%	1287.6%	202	2,073	1024.2%
2063	125	55	125				1,460	1171.0%	1171.0%	151	1,414	934.2%
2064	92	40	92				966	1052.0%	1052.0%	111	939	842.3%
2065	67	29	67				633	951.8%	951.8%	81	618	765.0%
2066	48	21	48				412	864.8%	864.8%	58	403	698.1%
2067	34	15	34				267	794.1%	794.1%	41	263	643.8%
2068	23	10	23				177	755.5%	755.5%	28	175	614.5%
2069	16	7	16				118	735.0%	735.0%	20	117	599.3%
2070	11	5	11				84	774.3%	774.3%	13	83	630.7%
2071	7	3	7				61	836.3%	836.3%	9	60	679.8%
2072	5	2	5				45	931.8%	931.8%	6	44	755.1%
2073	3	1	3				33	1018.6%	1018.6%	4	32	823.2%
2074	2	1	2				22	1034.3%	1034.3%	3	22	835.9%
2075	1	1	1				12	860.0%	860.0%	2	12	700.3%
2076	1	0	1				5	506.6%	506.6%	1	5	424.9%
2077	1	0	1				(1)	-125.9%	-125.9%	1	(0)	-68.3%
2078	0	0	0				(5)	-1480.6%	-1480.6%	0	(5)	-1126.2%
2079	0	0	0				(7)	-3535.0%	-3535.0%	0	(7)	-2731.5%
2080	0	0	0				(4)	-4922.2%	-4922.2%	0	(4)	-3820.5%
	Without Interest											
Past	974,479	727,254	974,479	129,276	-	9,856	139,132	14.3%	14.3%	974,479	139,132	14.3%
Future	646,917	283,572	646,917				2,935,732	453.8%	453.8%	758,092	2,833,633	373.8%
Lifetime	1,621,396	1,010,826	1,621,396				3,074,864	189.6%	189.6%	1,732,571	2,972,765	171.6%
	With 4.5% Interest											
Past	1,489,816	1,174,185	1,489,816	152,709	-	10,132	162,841	10.9%	10.9%	1,489,816	162,841	10.9%
Future	463,402	203,130	463,402				1,644,672	354.9%	354.9%	536,688	1,590,418	296.3%
Lifetime	1,953,218	1,377,315	1,953,218				1,807,513	92.5%	92.5%	2,026,504	1,753,259	86.5%

Exhibit 4d
Continental General Insurance Company
Virginia Experience
Currently* Active, Post-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 28.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	3,087	3,087	3,087	-	-	-	-	0.0%	0.0%	3,087	-	0.0%
2004	19,547	19,547	19,547	-	-	-	-	0.0%	0.0%	19,547	-	0.0%
2005	28,189	28,189	28,189	-	-	-	-	0.0%	0.0%	28,189	-	0.0%
2006	29,709	29,709	29,709	-	-	-	-	0.0%	0.0%	29,709	-	0.0%
2007	28,346	28,346	28,346	-	-	-	-	0.0%	0.0%	28,346	-	0.0%
2008	26,984	26,984	26,984	-	-	-	-	0.0%	0.0%	26,984	-	0.0%
2009	28,346	28,346	28,346	-	-	-	-	0.0%	0.0%	28,346	-	0.0%
2010	29,291	25,483	29,291	-	-	-	-	0.0%	0.0%	29,291	-	0.0%
2011	39,593	26,395	39,593	-	-	-	-	0.0%	0.0%	39,593	-	0.0%
2012	39,937	26,625	39,937	-	-	-	-	0.0%	0.0%	39,937	-	0.0%
2013	41,743	27,829	41,743	-	-	-	-	0.0%	0.0%	41,743	-	0.0%
2014	40,042	26,695	40,042	-	-	-	-	0.0%	0.0%	40,042	-	0.0%
2015	40,042	26,695	40,042	-	-	-	-	0.0%	0.0%	40,042	-	0.0%
2016	40,104	26,736	40,104	-	-	-	-	0.0%	0.0%	40,104	-	0.0%
2017	40,684	25,941	40,684	-	-	-	-	0.0%	0.0%	40,684	-	0.0%
2018	44,250	24,641	44,250	-	-	-	-	0.0%	0.0%	44,250	-	0.0%
2019	52,731	25,422	52,731	-	-	0	-	0.0%	0.0%	52,731	-	0.0%
2020	59,548	26,102	59,548	-	-	814	814	1.4%	1.4%	59,548	814	1.4%
2021	39,613	17,364	39,613	-	-	5,709	5,709	14.4%	14.4%	39,613	5,709	14.4%
2022	56,480	24,758	56,480				65,692	116.3%	116.3%	56,480	65,692	116.3%
2023	54,129	23,727	54,129				70,193	129.7%	129.7%	54,301	70,144	129.2%
2024	51,466	22,560	51,466				72,604	141.1%	141.1%	58,706	70,464	120.0%
2025	48,390	21,211	48,390				75,244	155.5%	155.5%	58,746	71,933	122.4%
2026	44,915	19,688	44,915				78,155	174.0%	174.0%	54,527	74,695	137.0%
2027	41,213	18,066	41,213				81,139	196.9%	196.9%	50,034	77,510	154.9%
2028	37,649	16,503	37,649				83,085	220.7%	220.7%	45,706	79,318	173.5%
2029	34,278	15,026	34,278				85,490	249.4%	249.4%	41,614	81,546	196.0%
2030	31,148	13,654	31,148				86,722	278.4%	278.4%	37,814	82,655	218.6%
2031	28,264	12,389	28,264				87,844	310.8%	310.8%	34,313	83,661	243.8%
2032	25,605	11,224	25,605				90,782	354.5%	354.5%	31,085	86,395	277.9%
2033	23,162	10,153	23,162				94,485	407.9%	407.9%	28,119	89,870	319.6%
2034	20,950	9,183	20,950				96,838	462.2%	462.2%	25,434	92,323	363.0%
2035	18,934	8,299	18,934				98,419	519.8%	519.8%	22,986	93,940	408.7%
2036	17,063	7,479	17,063				99,099	580.8%	580.8%	20,714	94,563	456.5%
2037	15,316	6,714	15,316				98,326	642.0%	642.0%	18,594	93,805	504.5%
2038	13,673	5,994	13,673				96,513	705.9%	705.9%	16,599	92,068	554.6%
2039	12,128	5,316	12,128				93,861	773.9%	773.9%	14,723	89,512	608.0%
2040	10,686	4,684	10,686				88,659	829.7%	829.7%	12,972	84,548	651.8%
2041	9,352	4,099	9,352				82,589	883.1%	883.1%	11,353	78,776	693.9%
2042	8,132	3,565	8,132				76,638	942.4%	942.4%	9,873	73,110	740.5%
2043	7,016	3,075	7,016				71,704	1022.0%	1022.0%	8,517	68,406	803.2%
2044	6,012	2,636	6,012				66,009	1097.9%	1097.9%	7,299	62,979	862.8%
2045	5,124	2,246	5,124				59,155	1154.6%	1154.6%	6,220	56,455	907.6%
2046	4,348	1,906	4,348				52,659	1211.1%	1211.1%	5,279	50,265	952.2%
2047	3,677	1,612	3,677				46,781	1272.1%	1272.1%	4,464	44,660	1000.4%
2048	3,104	1,361	3,104				42,061	1354.9%	1354.9%	3,769	40,153	1065.5%
2049	2,617	1,147	2,617				37,882	1447.7%	1447.7%	3,177	36,161	1138.3%
2050	2,202	965	2,202				34,167	1551.4%	1551.4%	2,674	32,612	1219.7%
2051	1,852	812	1,852				30,490	1646.5%	1646.5%	2,248	29,101	1294.4%
2052	1,555	682	1,555				27,131	1744.6%	1744.6%	1,888	25,895	1371.6%
2053	1,296	568	1,296				23,575	1818.9%	1818.9%	1,574	22,507	1430.4%
2054	1,071	469	1,071				20,333	1899.2%	1899.2%	1,300	19,418	1494.0%
2055	879	385	879				17,264	1964.6%	1964.6%	1,067	16,494	1546.1%
2056	716	314	716				13,883	1938.4%	1938.4%	869	13,272	1526.4%
2057	579	254	579				10,900	1882.9%	1882.9%	703	10,418	1482.4%
2058	463	203	463				8,040	1736.2%	1736.2%	562	7,698	1369.3%
2059	366	160	366				5,996	1638.2%	1638.2%	444	5,750	1294.0%
2060	286	125	286				4,369	1529.9%	1529.9%	347	4,197	1210.8%
2061	220	96	220				3,082	1402.5%	1402.5%	267	2,968	1112.5%
2062	167	73	167				2,137	1281.5%	1281.5%	202	2,063	1019.1%
2063	125	55	125				1,454	1165.7%	1165.7%	151	1,408	929.8%
2064	92	40	92				962	1048.2%	1048.2%	111	935	839.1%
2065	67	29	67				633	951.2%	951.2%	81	617	764.5%
2066	48	21	48				410	862.1%	862.1%	58	402	695.9%
2067	34	15	34				267	793.7%	793.7%	41	263	643.4%
2068	23	10	23				177	755.5%	755.5%	28	175	614.5%
2069	16	7	16				118	735.0%	735.0%	20	117	599.3%
2070	11	5	11				84	774.3%	774.3%	13	83	630.7%
2071	7	3	7				61	836.3%	836.3%	9	60	679.8%
2072	5	2	5				45	931.8%	931.8%	6	44	755.1%
2073	3	1	3				33	1018.6%	1018.6%	4	32	823.2%
2074	2	1	2				22	1034.3%	1034.3%	3	22	835.9%
2075	1	1	1				12	860.0%	860.0%	2	12	700.3%
2076	1	0	1				5	506.6%	506.6%	1	5	424.9%
2077	1	0	1				(1)	-125.9%	-125.9%	1	(0)	-68.3%
2078	0	0	0				(5)	-1480.6%	-1480.6%	0	(5)	-1126.2%
2079	0	0	0				(7)	-3535.0%	-3535.0%	0	(7)	-2731.5%
2080	0	0	0				(4)	-4922.2%	-4922.2%	0	(4)	-3820.5%
						Without Interest						
Past	671,786	470,136	671,786	-	-	6,524	6,524	1.0%	1.0%	671,786	6,524	1.0%
Future	646,917	283,572	646,917				2,384,258	368.6%	368.6%	758,092	2,282,159	301.0%
Lifetime	1,318,703	753,708	1,318,703				2,390,781	181.3%	181.3%	1,429,878	2,288,682	160.1%
						With 4.5% Interest						
Past	975,030	724,138	975,030	-	-	6,706	6,706	0.7%	0.7%	975,030	6,706	0.7%
Future	463,402	203,130	463,402				1,331,712	287.4%	287.4%	536,688	1,277,458	238.0%
Lifetime	1,438,432	927,267	1,438,432				1,338,418	93.0%	93.0%	1,511,718	1,284,164	84.9%

As of 12/31/2021

Exhibit 4e
Continental General Insurance Company
Virginia Experience
All Post-Rate Stability, Compound Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 119.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	30,820	30,820	30,820	-	-	-	-	0.0%	0.0%	30,820	-	0.0%
2004	204,838	204,838	204,838	-	-	-	-	0.0%	0.0%	204,838	-	0.0%
2005	392,488	392,488	392,488	-	-	-	-	0.0%	0.0%	392,488	-	0.0%
2006	455,031	455,031	455,031	-	-	-	-	0.0%	0.0%	455,031	-	0.0%
2007	439,703	439,703	439,703	-	-	-	-	0.0%	0.0%	439,703	-	0.0%
2008	448,082	448,082	448,082	-	-	-	-	0.0%	0.0%	448,082	-	0.0%
2009	431,493	431,493	431,493	-	-	-	-	0.0%	0.0%	431,493	-	0.0%
2010	501,543	427,439	501,543	-	-	-	-	0.0%	0.0%	501,543	-	0.0%
2011	596,364	397,576	596,364	3,450	-	-	3,450	0.6%	0.6%	596,364	3,450	0.6%
2012	603,151	402,101	603,151	-	-	-	-	0.0%	0.0%	603,151	-	0.0%
2013	545,271	363,514	545,271	663,600	-	-	663,600	121.7%	121.7%	545,271	663,600	121.7%
2014	496,276	330,851	496,276	9,239	-	-	9,239	1.9%	1.9%	496,276	9,239	1.9%
2015	418,432	278,955	418,432	-	-	-	-	0.0%	0.0%	418,432	-	0.0%
2016	361,478	240,986	361,478	596,268	398,727	-	994,995	275.3%	275.3%	361,478	994,995	275.3%
2017	357,640	235,423	357,640	221,092	157,597	-	378,689	105.9%	105.9%	357,640	378,689	105.9%
2018	405,529	232,294	405,529	13,234	-	-	13,234	3.3%	3.3%	405,529	13,234	3.3%
2019	441,807	219,860	441,807	1,714	-	0	1,714	0.4%	0.4%	441,807	1,714	0.4%
2020	469,449	205,780	469,449	17,466	-	27,694	45,160	9.6%	9.6%	469,449	45,160	9.6%
2021	484,191	212,242	484,191	-	-	194,183	194,183	40.1%	40.1%	484,191	194,183	40.1%
2022	488,126	213,967	488,126				553,815	113.5%	113.5%	488,126	553,815	113.5%
2023	474,621	208,047	474,621				645,493	136.0%	136.0%	480,010	644,044	134.2%
2024	456,121	199,938	456,121				788,117	172.8%	172.8%	687,072	713,754	103.9%
2025	438,362	192,153	438,362				925,100	211.0%	211.0%	776,534	793,733	102.2%
2026	418,972	183,654	418,972				1,070,727	255.6%	255.6%	742,549	919,872	123.9%
2027	398,447	174,657	398,447				1,230,298	308.8%	308.8%	706,445	1,058,311	149.8%
2028	380,029	166,583	380,029				1,403,760	369.4%	369.4%	674,008	1,208,587	179.3%
2029	361,104	158,288	361,104				1,586,889	439.5%	439.5%	640,614	1,367,366	213.4%
2030	341,712	149,788	341,712				1,776,266	519.8%	519.8%	606,345	1,532,531	252.7%
2031	321,901	141,103	321,901				1,974,668	613.4%	613.4%	571,292	1,706,746	298.8%
2032	301,629	132,217	301,629				2,197,922	728.7%	728.7%	535,394	1,903,459	355.5%
2033	280,825	123,098	280,825				2,414,860	859.9%	859.9%	498,526	2,096,724	420.6%
2034	259,736	113,854	259,736				2,617,937	1007.9%	1007.9%	461,136	2,283,417	495.2%
2035	238,468	104,531	238,468				2,801,222	1174.7%	1174.7%	423,410	2,456,852	580.3%
2036	217,228	95,220	217,228				2,953,150	1359.5%	1359.5%	385,725	2,599,139	673.8%
2037	196,333	86,061	196,333				3,098,944	1578.4%	1578.4%	348,644	2,736,412	784.9%
2038	175,872	77,092	175,872				3,201,926	1820.6%	1820.6%	312,338	2,836,951	908.3%
2039	156,156	68,450	156,156				3,258,370	2086.6%	2086.6%	277,349	2,896,780	1044.5%
2040	137,506	60,275	137,506				3,275,087	2381.8%	2381.8%	244,229	2,921,733	1196.3%
2041	120,084	52,638	120,084				3,239,722	2697.9%	2697.9%	213,289	2,900,931	1360.1%
2042	103,990	45,583	103,990				3,154,421	3033.4%	3033.4%	184,707	2,834,259	1534.5%
2043	89,291	39,140	89,291				3,047,431	3412.9%	3412.9%	158,601	2,748,182	1732.8%
2044	76,039	33,331	76,039				2,913,609	3831.7%	3831.7%	135,065	2,638,327	1953.4%
2045	64,235	28,157	64,235				2,739,850	4265.4%	4265.4%	114,097	2,489,872	2182.2%
2046	53,828	23,595	53,828				2,541,933	4722.4%	4722.4%	95,613	2,317,591	2423.9%
2047	44,747	19,615	44,747				2,310,055	5162.5%	5162.5%	79,484	2,110,848	2655.7%
2048	36,895	16,173	36,895				2,087,044	5656.8%	5656.8%	65,536	1,911,906	2917.3%
2049	30,193	13,235	30,193				1,862,212	6167.7%	6167.7%	53,632	1,709,892	3188.2%
2050	24,525	10,750	24,525				1,631,577	6652.8%	6652.8%	43,564	1,501,105	3445.8%
2051	19,774	8,668	19,774				1,418,203	7172.0%	7172.0%	35,125	1,307,323	3721.9%
2052	15,831	6,940	15,831				1,210,341	7645.2%	7645.2%	28,122	1,116,597	3970.6%
2053	12,589	5,518	12,589				1,031,590	8194.2%	8194.2%	22,363	952,966	4261.4%
2054	9,946	4,360	9,946				865,738	8704.2%	8704.2%	17,668	801,122	4534.4%
2055	7,807	3,422	7,807				719,182	9212.2%	9212.2%	13,868	667,405	4812.7%
2056	6,081	2,665	6,081				601,077	9884.9%	9884.9%	10,801	559,827	5182.9%
2057	4,693	2,057	4,693				498,930	10632.0%	10632.0%	8,336	465,848	5588.5%
2058	3,590	1,574	3,590				415,466	11572.7%	11572.7%	6,377	388,679	6094.9%
2059	2,722	1,193	2,722				342,432	12580.6%	12580.6%	4,835	321,369	6646.7%
2060	2,045	896	2,045				280,776	13729.9%	13729.9%	3,633	264,557	7282.9%
2061	1,520	666	1,520				226,609	14903.8%	14903.8%	2,701	214,489	7941.5%
2062	1,118	490	1,118				180,607	16160.1%	16160.1%	1,985	171,486	8638.0%
2063	812	356	812				139,622	17201.0%	17201.0%	1,442	132,824	9212.0%
2064	583	255	583				106,915	18345.3%	18345.3%	1,035	101,935	9846.6%
2065	413	181	413				80,683	19528.8%	19528.8%	734	77,051	10499.0%
2066	290	127	290				60,062	20729.0%	20729.0%	515	57,383	11149.1%
2067	201	88	201				44,206	21963.5%	21963.5%	358	42,220	11809.0%
2068	138	61	138				32,447	23486.9%	23486.9%	245	30,981	12624.7%
2069	94	41	94				23,640	25242.9%	25242.9%	166	22,573	13569.2%
2070	63	28	63				16,811	26774.1%	26774.1%	112	16,054	14393.8%
2071	42	18	42				11,939	28677.8%	28677.8%	74	11,404	15422.0%
2072	27	12	27				8,362	30528.2%	30528.2%	49	7,997	16436.1%
2073	18	8	18				5,803	32801.3%	32801.3%	31	5,568	17718.0%
2074	11	5	11				3,995	35415.5%	35415.5%	20	3,857	19249.6%
2075	7	3	7				2,702	38050.1%	38050.1%	13	2,622	20789.2%
2076	4	2	4				1,765	40664.5%	40664.5%	8	1,723	22350.5%
2077	3	1	3				1,052	40016.7%	40016.7%	5	1,034	22138.8%
2078	2	1	2				641	41606.5%	41606.5%	3	637	23283.5%
2079	1	0	1				398	49117.3%	49117.3%	1	405	28175.3%
2080	0	0	0				278	73265.8%	73265.8%	1	278	41258.8%
	Without Interest											
Past	8,083,587	5,949,475	8,083,587	1,526,062	556,324	221,877	2,304,263	28.5%	28.5%	8,083,587	2,304,263	28.5%
Future	5,577,375	2,522,678	5,577,375				28,592,417	512.7%	512.7%	7,935,014	25,477,070	321.1%
Lifetime	13,660,961	8,472,154	13,660,961				30,896,680	226.2%	226.2%	16,018,600	27,781,333	173.4%
	With 4.5% Interest											
Past	12,210,358	9,474,370	12,210,358	2,048,161	700,062	228,088	2,976,311	24.4%	24.4%	12,210,358	2,976,311	24.4%
Future	4,688,393	2,055,130	4,688,393				33,833,090	721.6%	721.6%	7,499,922	30,117,980	401.6%
Lifetime	16,898,751	11,529,500	16,898,751				36,809,401	217.8%	217.8%	19,710,280	33,094,291	167.9%

Exhibit 4f
Continental General Insurance Company
Virginia Experience
Currently* Active, Post-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 119.3% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	7,961	7,961	7,961	-	-	-	-	0.0%	0.0%	7,961	-	0.0%
2004	113,056	113,056	113,056	-	-	-	-	0.0%	0.0%	113,056	-	0.0%
2005	193,627	193,627	193,627	-	-	-	-	0.0%	0.0%	193,627	-	0.0%
2006	214,435	214,435	214,435	-	-	-	-	0.0%	0.0%	214,435	-	0.0%
2007	213,236	213,236	213,236	-	-	-	-	0.0%	0.0%	213,236	-	0.0%
2008	215,970	215,970	215,970	-	-	-	-	0.0%	0.0%	215,970	-	0.0%
2009	217,400	217,400	217,400	-	-	-	-	0.0%	0.0%	217,400	-	0.0%
2010	264,813	230,104	264,813	-	-	-	-	0.0%	0.0%	264,813	-	0.0%
2011	313,998	209,332	313,998	-	-	-	-	0.0%	0.0%	313,998	-	0.0%
2012	326,640	217,760	326,640	-	-	-	-	0.0%	0.0%	326,640	-	0.0%
2013	321,191	214,127	321,191	-	-	-	-	0.0%	0.0%	321,191	-	0.0%
2014	327,305	218,203	327,305	-	-	-	-	0.0%	0.0%	327,305	-	0.0%
2015	323,710	215,806	323,710	-	-	-	-	0.0%	0.0%	323,710	-	0.0%
2016	321,346	214,230	321,346	-	-	-	-	0.0%	0.0%	321,346	-	0.0%
2017	323,065	212,529	323,065	-	-	-	-	0.0%	0.0%	323,065	-	0.0%
2018	379,065	216,953	379,065	-	-	-	-	0.0%	0.0%	379,065	-	0.0%
2019	425,481	211,630	425,481	1,714	-	0	1,714	0.4%	0.4%	425,481	1,714	0.4%
2020	475,330	208,358	475,330	17,466	-	14,141	31,607	6.6%	6.6%	475,330	31,607	6.6%
2021	484,191	212,242	484,191	-	-	99,151	99,151	20.5%	20.5%	484,191	99,151	20.5%
2022	477,938	209,501	477,938				442,316	92.5%	92.5%	477,938	442,316	92.5%
2023	465,984	204,261	465,984				537,938	115.4%	115.4%	471,373	536,488	113.8%
2024	452,582	198,387	452,582				635,298	140.4%	140.4%	683,533	560,935	82.1%
2025	435,603	190,944	435,603				744,135	170.8%	170.8%	773,775	612,769	79.2%
2026	416,803	182,703	416,803				858,085	205.9%	205.9%	740,380	707,230	95.5%
2027	396,736	173,907	396,736				979,351	246.9%	246.9%	704,734	807,364	114.6%
2028	378,678	165,991	378,678				1,110,713	293.3%	293.3%	672,657	915,540	136.1%
2029	360,040	157,822	360,040				1,247,987	346.6%	346.6%	639,550	1,028,464	160.8%
2030	340,876	149,421	340,876				1,384,275	406.1%	406.1%	605,509	1,140,540	188.4%
2031	321,245	140,816	321,245				1,520,050	473.2%	473.2%	570,636	1,252,128	219.4%
2032	301,115	131,992	301,115				1,667,957	553.9%	553.9%	534,880	1,373,493	256.8%
2033	280,423	122,922	280,423				1,803,171	643.0%	643.0%	498,125	1,485,035	298.1%
2034	259,425	113,717	259,425				1,923,697	741.5%	741.5%	460,825	1,589,177	344.9%
2035	238,227	104,425	238,227				2,022,283	848.9%	848.9%	423,170	1,677,913	396.5%
2036	217,043	95,140	217,043				2,090,885	963.3%	963.3%	385,541	1,736,874	450.5%
2037	196,193	86,000	196,193				2,139,199	1090.4%	1090.4%	348,504	1,776,667	509.8%
2038	175,784	77,054	175,784				2,149,558	1222.8%	1222.8%	312,250	1,784,583	571.5%
2039	156,110	68,430	156,110				2,123,650	1360.4%	1360.4%	277,303	1,762,060	635.4%
2040	137,472	60,260	137,472				2,071,518	1506.9%	1506.9%	244,195	1,718,165	703.6%
2041	120,059	52,627	120,059				1,986,051	1654.2%	1654.2%	213,264	1,647,261	772.4%
2042	103,972	45,576	103,972				1,878,995	1807.2%	1807.2%	184,689	1,558,833	844.0%
2043	89,279	39,135	89,279				1,757,365	1968.4%	1968.4%	158,589	1,458,116	919.4%
2044	76,031	33,328	76,031				1,619,480	2130.0%	2130.0%	135,056	1,344,198	995.3%
2045	64,229	28,154	64,229				1,473,677	2294.4%	2294.4%	114,091	1,223,699	1072.6%
2046	53,824	23,593	53,824				1,325,613	2462.9%	2462.9%	95,609	1,101,271	1151.9%
2047	44,745	19,614	44,745				1,180,004	2637.2%	2637.2%	79,481	980,797	1234.0%
2048	36,893	16,172	36,893				1,040,168	2819.4%	2819.4%	65,534	865,029	1320.0%
2049	30,192	13,235	30,192				907,150	3004.6%	3004.6%	53,631	754,830	1407.4%
2050	24,524	10,750	24,524				779,866	3180.0%	3180.0%	43,563	649,393	1490.7%
2051	19,774	8,668	19,774				665,185	3364.0%	3364.0%	35,125	554,305	1578.1%
2052	15,831	6,940	15,831				564,313	3564.5%	3564.5%	28,122	470,569	1673.3%
2053	12,589	5,518	12,589				474,950	3772.7%	3772.7%	22,363	396,326	1772.3%
2054	9,946	4,360	9,946				392,212	3943.3%	3943.3%	17,668	327,597	1854.2%
2055	7,807	3,422	7,807				316,384	4052.7%	4052.7%	13,868	264,607	1908.1%
2056	6,081	2,665	6,081				253,384	4167.0%	4167.0%	10,801	212,134	1963.9%
2057	4,693	2,057	4,693				202,336	4311.7%	4311.7%	8,336	169,254	2030.4%
2058	3,590	1,574	3,590				162,618	4529.7%	4529.7%	6,377	135,831	2130.0%
2059	2,722	1,193	2,722				128,593	4724.4%	4724.4%	4,835	107,530	2224.0%
2060	2,045	896	2,045				99,793	4879.8%	4879.8%	3,633	83,574	2300.7%
2061	1,520	666	1,520				75,382	4957.8%	4957.8%	2,701	63,262	2342.3%
2062	1,118	490	1,118				57,180	5116.2%	5116.2%	1,985	48,059	2420.8%
2063	812	356	812				42,941	5290.2%	5290.2%	1,442	36,143	2506.7%
2064	583	255	583				31,727	5443.9%	5443.9%	1,035	26,747	2583.6%
2065	413	181	413				23,305	5640.8%	5640.8%	734	19,672	2680.6%
2066	290	127	290				17,246	5951.9%	5951.9%	515	14,566	2830.1%
2067	201	88	201				12,796	6357.5%	6357.5%	358	10,809	3023.4%
2068	138	61	138				9,440	6833.2%	6833.2%	245	7,974	3249.4%
2069	94	41	94				6,869	7335.2%	7335.2%	166	5,802	3488.0%
2070	63	28	63				4,885	7780.7%	7780.7%	112	4,128	3701.3%
2071	42	18	42				3,449	8285.9%	8285.9%	74	2,915	3942.2%
2072	27	12	27				2,368	8646.4%	8646.4%	49	2,003	4117.5%
2073	18	8	18				1,545	8733.9%	8733.9%	31	1,310	4169.0%
2074	11	5	11				934	8280.4%	8280.4%	20	796	3973.6%
2075	7	3	7				557	7850.1%	7850.1%	13	478	3787.9%
2076	4	2	4				310	7149.5%	7149.5%	8	269	3482.9%
2077	3	1	3				153	5817.1%	5817.1%	5	135	2885.9%
2078	2	1	2				55	3572.1%	3572.1%	3	51	1871.7%
2079	1	0	1				(21)	-2590.1%	-2590.1%	1	(13)	-933.9%
2080	0	0	0				8	2134.2%	2134.2%	1	8	1214.7%
						Without Interest						
Past	5,461,819	3,756,961	5,461,819	19,180	-	113,292	132,471	2.4%	2.4%	5,461,819	132,471	2.4%
Future	5,515,770	2,491,010	5,515,770				19,138,687	347.0%	347.0%	7,873,409	16,023,340	203.5%
Lifetime	10,977,589	6,247,970	10,977,589				19,271,158	175.6%	175.6%	13,335,228	16,155,812	121.2%
						With 4.5% Interest						
Past	7,768,905	5,666,454	7,768,905	20,571	-	116,463	137,034	1.8%	1.8%	7,768,905	137,034	1.8%
Future	4,657,742	2,041,694	4,657,742				22,686,223	487.1%	487.1%	7,469,271	18,971,113	254.0%
Lifetime	12,426,648	7,708,148	12,426,648				22,823,257	183.7%	183.7%	15,238,177	19,108,147	125.4%

As of 12/31/2021

Exhibit 4g
Continental General Insurance Company
Virginia Experience
All Post-Rate Stability Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	38,113	38,113	38,113	-	-	-	-	0.0%	0.0%	38,113	-	0.0%
2004	304,424	304,424	304,424	-	-	-	-	0.0%	0.0%	304,424	-	0.0%
2005	560,241	560,241	560,241	-	-	-	-	0.0%	0.0%	560,241	-	0.0%
2006	634,627	634,627	634,627	-	-	-	-	0.0%	0.0%	634,627	-	0.0%
2007	620,456	620,456	620,456	-	-	-	-	0.0%	0.0%	620,456	-	0.0%
2008	635,678	635,678	635,678	2,982	-	-	2,982	0.5%	0.5%	635,678	2,982	0.5%
2009	616,230	616,230	616,230	72,270	-	-	72,270	11.7%	11.7%	616,230	72,270	11.7%
2010	692,278	596,756	692,278	35,365	-	-	35,365	5.1%	5.1%	692,278	35,365	5.1%
2011	840,232	560,155	840,232	266,498	-	-	266,498	31.7%	31.7%	840,232	266,498	31.7%
2012	833,511	555,674	833,511	-	-	-	-	0.0%	0.0%	833,511	-	0.0%
2013	778,318	518,879	778,318	669,024	-	-	669,024	86.0%	86.0%	778,318	669,024	86.0%
2014	714,559	476,373	714,559	9,305	-	-	9,305	1.3%	1.3%	714,559	9,305	1.3%
2015	613,888	409,259	613,888	4,632	-	-	4,632	0.8%	0.8%	613,888	4,632	0.8%
2016	544,733	363,155	544,733	711,796	477,285	-	1,189,081	218.3%	218.3%	544,733	1,189,081	218.3%
2017	537,528	353,144	537,528	242,789	157,597	-	400,386	74.5%	74.5%	537,528	400,386	74.5%
2018	583,237	334,302	583,237	134,688	-	-	134,688	23.1%	23.1%	583,237	134,688	23.1%
2019	617,701	316,450	617,701	1,714	-	0	1,714	0.3%	0.3%	617,701	1,714	0.3%
2020	647,821	300,276	647,821	79,797	90,968	30,380	201,145	31.0%	31.0%	647,821	201,145	31.0%
2021	626,172	288,787	626,172	300	-	213,023	213,323	34.1%	34.1%	626,172	213,323	34.1%
2022	650,104	299,883	650,104				792,640	121.9%	121.9%	650,104	792,640	121.9%
2023	628,634	289,678	628,634				908,520	144.5%	144.5%	634,383	906,949	143.0%
2024	600,777	276,521	600,777				1,066,296	177.5%	177.5%	846,751	986,602	116.5%
2025	573,790	263,822	573,790				1,215,140	211.8%	211.8%	933,452	1,075,635	115.2%
2026	544,847	250,276	544,847				1,368,215	251.1%	251.1%	888,460	1,209,086	136.1%
2027	514,057	235,851	514,057				1,537,313	299.1%	299.1%	840,479	1,356,947	161.4%
2028	484,213	221,658	484,213				1,712,163	353.6%	353.6%	794,849	1,508,624	189.8%
2029	455,854	208,370	455,854				1,893,560	415.4%	415.4%	750,526	1,665,733	221.9%
2030	427,264	194,980	427,264				2,077,096	486.1%	486.1%	705,611	1,825,226	258.7%
2031	398,566	181,551	398,566				2,266,076	568.6%	568.6%	660,283	1,990,257	301.4%
2032	369,770	168,099	369,770				2,482,643	671.4%	671.4%	614,535	2,180,450	354.8%
2033	340,918	154,660	340,918				2,692,146	789.7%	789.7%	568,372	2,366,443	416.4%
2034	312,350	141,393	312,350				2,884,674	923.5%	923.5%	522,347	2,543,190	486.9%
2035	284,232	128,384	284,232				3,055,991	1075.2%	1075.2%	476,715	2,705,178	567.5%
2036	256,778	115,736	256,778				3,195,161	1244.3%	1244.3%	431,852	2,835,017	656.5%
2037	230,296	103,585	230,296				3,325,371	1444.0%	1444.0%	388,312	2,957,011	761.5%
2038	204,844	91,955	204,844				3,413,031	1666.2%	1666.2%	346,229	3,042,563	878.8%
2039	180,700	80,964	180,700				3,454,112	1911.5%	1911.5%	306,107	3,087,305	1008.6%
2040	158,165	70,741	158,165				3,453,044	2183.2%	2183.2%	268,477	3,094,878	1152.8%
2041	137,369	61,336	137,369				3,399,612	2474.8%	2474.8%	233,610	3,056,449	1308.4%
2042	118,377	52,774	118,377				3,296,411	2784.7%	2784.7%	201,651	2,972,283	1474.0%
2043	101,199	45,052	101,199				3,173,246	3135.6%	3135.6%	172,649	2,870,377	1662.6%
2044	85,847	38,167	85,847				3,023,103	3521.5%	3521.5%	146,654	2,744,571	1871.5%
2045	72,276	32,094	72,276				2,832,243	3918.6%	3918.6%	123,616	2,579,420	2086.6%
2046	60,395	26,788	60,395				2,618,885	4336.2%	4336.2%	103,401	2,392,059	2313.4%
2047	50,093	22,194	50,093				2,374,087	4739.3%	4739.3%	85,835	2,172,709	2531.3%
2048	41,238	18,251	41,238				2,141,071	5192.0%	5192.0%	70,705	1,964,003	2777.7%
2049	33,717	14,908	33,717				1,908,177	5659.3%	5659.3%	57,835	1,754,133	3033.0%
2050	27,385	12,097	27,385				1,671,281	6103.0%	6103.0%	46,981	1,539,258	3276.4%
2051	22,096	9,752	22,096				1,452,540	6573.7%	6573.7%	37,905	1,340,281	3535.9%
2052	17,719	7,814	17,719				1,240,326	7000.1%	7000.1%	30,385	1,145,358	3769.5%
2053	14,117	6,221	14,117				1,057,600	7491.7%	7491.7%	24,198	977,921	4041.3%
2054	11,176	4,922	11,176				888,506	7950.0%	7950.0%	19,148	822,989	4298.1%
2055	8,794	3,870	8,794				738,918	8402.6%	8402.6%	15,057	686,381	4558.6%
2056	6,870	3,022	6,870				617,542	8989.3%	8989.3%	11,753	575,689	4898.1%
2057	5,320	2,339	5,320				512,457	9632.8%	9632.8%	9,093	478,898	5266.5%
2058	4,085	1,795	4,085				426,237	10434.5%	10434.5%	6,975	399,112	5721.9%
2059	3,109	1,366	3,109				351,114	11295.1%	11295.1%	5,303	329,808	6219.7%
2060	2,344	1,029	2,344				287,830	12280.3%	12280.3%	3,994	271,442	6795.8%
2061	1,749	768	1,749				232,262	13282.4%	13282.4%	2,977	220,029	7390.5%
2062	1,290	566	1,290				185,040	14348.5%	14348.5%	2,194	175,846	8016.3%
2063	940	412	940				143,107	15229.7%	15229.7%	1,597	136,264	8532.9%
2064	677	297	677				109,511	16185.3%	16185.3%	1,149	104,505	9095.6%
2065	481	211	481				82,676	17192.2%	17192.2%	816	79,028	9684.5%
2066	338	148	338				61,548	18207.4%	18207.4%	573	58,861	10267.8%
2067	235	103	235				45,195	19207.5%	19207.5%	399	43,205	10833.7%
2068	162	71	162				33,031	20413.2%	20413.2%	274	31,562	11514.7%
2069	110	48	110				23,859	21717.2%	21717.2%	186	22,790	12251.2%
2070	74	32	74				16,835	22841.9%	22841.9%	125	16,076	12883.8%
2071	49	21	49				11,828	24173.0%	24173.0%	83	11,293	13636.9%
2072	32	14	32				8,169	25345.5%	25345.5%	55	7,803	14310.1%
2073	21	9	21				5,575	26662.9%	26662.9%	35	5,340	15112.5%
2074	13	6	13				3,763	28064.0%	28064.0%	23	3,625	16024.2%
2075	9	4	9				2,482	29204.7%	29204.7%	14	2,403	16788.0%
2076	5	2	5				1,572	29941.7%	29941.7%	9	1,530	17361.4%
2077	3	1	3				890	27729.9%	27729.9%	5	872	16224.5%
2078	2	1	2				509	26776.3%	26776.3%	3	505	15928.6%
2079	1	0	1				296	29274.3%	29274.3%	2	304	18057.0%
2080	0	0	0				205	43670.2%	43670.2%	1	206	26214.9%
						Without Interest						
Past	11,439,748	8,482,978	11,439,748	2,231,158	725,850	243,403	3,200,411	28.0%	28.0%	11,439,748	3,200,411	28.0%
Future	8,445,875	3,846,614	8,445,875				77,772,733	920.8%	920.8%	13,045,110	70,124,924	537.6%
Lifetime	19,885,622	12,329,591	19,885,622				80,973,144	407.2%	407.2%	24,484,858	73,325,335	299.5%
						With 4.5% Interest						
Past	17,294,662	13,489,624	17,294,662	3,051,456	897,316	250,217	4,198,988	24.3%	24.3%	17,294,662	4,198,988	24.3%
Future	5,927,900	2,708,175	5,927,900				37,686,569	635.7%	635.7%	8,883,955	33,880,819	381.4%
Lifetime	23,222,562	16,197,799	23,222,562				41,885,557	180.4%	180.4%	26,178,618	38,079,807	145.5%

Exhibit 4h
Continental General Insurance Company
Virginia Experience
Currently* Active, Post-Rate Stability Premium Paying Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2003	13,003	13,003	13,003	-	-	-	-	0.0%	0.0%	13,003	-	0.0%
2004	158,706	158,706	158,706	-	-	-	-	0.0%	0.0%	158,706	-	0.0%
2005	259,990	259,990	259,990	-	-	-	-	0.0%	0.0%	259,990	-	0.0%
2006	287,397	287,397	287,397	-	-	-	-	0.0%	0.0%	287,397	-	0.0%
2007	286,746	286,746	286,746	-	-	-	-	0.0%	0.0%	286,746	-	0.0%
2008	292,367	292,367	292,367	-	-	-	-	0.0%	0.0%	292,367	-	0.0%
2009	297,273	297,273	297,273	-	-	-	-	0.0%	0.0%	297,273	-	0.0%
2010	350,230	305,315	350,230	-	-	-	-	0.0%	0.0%	350,230	-	0.0%
2011	427,758	285,172	427,758	-	-	-	-	0.0%	0.0%	427,758	-	0.0%
2012	442,055	294,703	442,055	-	-	-	-	0.0%	0.0%	442,055	-	0.0%
2013	436,726	291,151	436,726	-	-	-	-	0.0%	0.0%	436,726	-	0.0%
2014	453,467	302,311	453,467	-	-	-	-	0.0%	0.0%	453,467	-	0.0%
2015	451,075	300,717	451,075	-	-	-	-	0.0%	0.0%	451,075	-	0.0%
2016	447,963	298,642	447,963	2,656	-	-	2,656	0.6%	0.6%	447,963	2,656	0.6%
2017	452,035	296,521	452,035	-	-	-	-	0.0%	0.0%	452,035	-	0.0%
2018	522,808	299,271	522,808	-	-	-	-	0.0%	0.0%	522,808	-	0.0%
2019	578,067	294,939	578,067	1,714	-	0	1,714	0.3%	0.3%	578,067	1,714	0.3%
2020	634,596	292,268	634,596	17,466	-	15,869	33,335	5.3%	5.3%	634,596	33,335	5.3%
2021	622,684	286,928	622,684	-	-	111,272	111,272	17.9%	17.9%	622,684	111,272	17.9%
2022	634,771	292,435	634,771				660,605	104.1%	104.1%	634,771	660,605	104.1%
2023	616,315	283,758	616,315				773,317	125.5%	125.5%	622,064	771,746	124.1%
2024	594,633	273,460	594,633				880,890	148.1%	148.1%	840,607	801,196	95.3%
2025	569,169	261,533	569,169				996,817	175.1%	175.1%	928,831	857,312	92.3%
2026	541,457	248,617	541,457				1,117,105	206.3%	206.3%	885,070	957,976	108.2%
2027	511,420	234,564	511,420				1,241,486	242.8%	242.8%	837,842	1,061,120	126.6%
2028	482,113	220,632	482,113				1,371,593	284.5%	284.5%	792,749	1,168,054	147.3%
2029	454,186	207,553	454,186				1,504,686	331.3%	331.3%	748,857	1,276,859	170.5%
2030	425,942	194,332	425,942				1,633,235	383.4%	383.4%	704,289	1,381,365	196.1%
2031	397,523	181,040	397,523				1,758,666	442.4%	442.4%	659,241	1,482,847	224.9%
2032	368,951	167,697	368,951				1,896,965	514.2%	514.2%	613,716	1,594,772	259.9%
2033	340,278	154,346	340,278				2,022,286	594.3%	594.3%	567,732	1,696,583	298.8%
2034	311,853	141,149	311,853				2,131,550	683.5%	683.5%	521,851	1,790,065	343.0%
2035	283,849	128,197	283,849				2,217,966	781.4%	781.4%	476,333	1,867,152	392.0%
2036	256,486	115,593	256,486				2,274,054	886.6%	886.6%	431,560	1,913,910	443.5%
2037	230,076	103,477	230,076				2,308,840	1003.5%	1003.5%	388,092	1,940,480	500.0%
2038	204,696	91,882	204,696				2,305,516	1126.3%	1126.3%	346,081	1,935,049	559.1%
2039	180,619	80,924	180,619				2,266,717	1255.0%	1255.0%	306,026	1,899,910	620.8%
2040	158,111	70,714	158,111				2,200,484	1391.7%	1391.7%	268,422	1,842,317	686.4%
2041	137,329	61,317	137,329				2,101,412	1530.2%	1530.2%	233,571	1,758,249	752.8%
2042	118,349	52,760	118,349				1,981,763	1674.5%	1674.5%	201,622	1,657,635	822.1%
2043	101,179	45,042	101,179				1,849,433	1827.9%	1827.9%	172,629	1,546,564	895.9%
2044	85,833	38,160	85,833				1,700,844	1981.6%	1981.6%	146,641	1,422,313	969.9%
2045	72,267	32,090	72,267				1,544,037	2136.6%	2136.6%	123,607	1,291,215	1044.6%
2046	60,389	26,785	60,389				1,386,343	2295.7%	2295.7%	103,394	1,159,517	1121.4%
2047	50,089	22,192	50,089				1,232,450	2460.5%	2460.5%	85,831	1,031,072	1201.3%
2048	41,235	18,250	41,235				1,086,071	2633.9%	2633.9%	70,702	909,002	1285.7%
2049	33,716	14,907	33,716				947,527	2810.3%	2810.3%	57,833	793,482	1372.0%
2050	27,384	12,096	27,384				815,669	2978.7%	2978.7%	46,980	683,646	1455.2%
2051	22,096	9,752	22,096				696,712	3153.1%	3153.1%	37,905	584,453	1541.9%
2052	17,719	7,814	17,719				592,058	3341.5%	3341.5%	30,385	497,090	1636.0%
2053	14,117	6,221	14,117				498,845	3533.7%	3533.7%	24,198	419,167	1732.2%
2054	11,176	4,922	11,176				412,672	3692.4%	3692.4%	19,148	347,155	1813.0%
2055	8,794	3,870	8,794				333,682	3794.5%	3794.5%	15,057	281,145	1867.2%
2056	6,870	3,022	6,870				267,264	3890.5%	3890.5%	11,753	225,411	1917.9%
2057	5,320	2,339	5,320				213,218	4007.9%	4007.9%	9,093	179,659	1975.8%
2058	4,085	1,795	4,085				170,635	4177.2%	4177.2%	6,975	143,510	2057.4%
2059	3,109	1,366	3,109				134,567	4329.0%	4329.0%	5,303	113,262	2135.9%
2060	2,344	1,029	2,344				104,143	4443.3%	4443.3%	3,994	87,755	2197.0%
2061	1,749	768	1,749				78,446	4486.1%	4486.1%	2,977	66,213	2224.0%
2062	1,290	566	1,290				59,301	4598.4%	4598.4%	2,194	50,108	2284.2%
2063	940	412	940				44,383	4723.3%	4723.3%	1,597	37,539	2350.7%
2064	677	297	677				32,680	4829.9%	4829.9%	1,149	27,673	2408.5%
2065	481	211	481				23,930	4976.3%	4976.3%	816	20,283	2485.6%
2066	338	148	338				17,651	5221.6%	5221.6%	573	14,964	2610.4%
2067	235	103	235				13,060	5550.3%	5550.3%	399	11,069	2775.7%
2068	162	71	162				9,615	5942.2%	5942.2%	274	8,147	2972.1%
2069	110	48	110				6,987	6359.5%	6359.5%	186	5,918	3181.5%
2070	74	32	74				4,969	6742.6%	6742.6%	125	4,211	3374.8%
2071	49	21	49				3,510	7174.0%	7174.0%	83	2,975	3592.8%
2072	32	14	32				2,413	7487.4%	7487.4%	55	2,048	3754.9%
2073	21	9	21				1,578	7545.6%	7545.6%	35	1,342	3798.8%
2074	13	6	13				956	7129.5%	7129.5%	23	818	3615.0%
2075	9	4	9				569	6698.8%	6698.8%	14	490	3421.2%
2076	5	2	5				315	5998.1%	5998.1%	9	273	3099.6%
2077	3	1	3				152	4743.3%	4743.3%	5	134	2498.9%
2078	2	1	2				50	2614.7%	2614.7%	3	46	1458.7%
2079	1	0	1				(28)	-2777.2%	-2777.2%	2	(20)	-1193.4%
2080	0	0	0				4	783.0%	783.0%	1	4	513.2%
						Without Interest						
Past	7,414,947	5,143,421	7,414,947	21,835	-	127,142	148,977	2.0%	2.0%	7,414,947	148,977	2.0%
Future	8,392,038	3,820,344	8,392,038				49,932,663	595.0%	595.0%	12,991,273	42,284,854	325.5%
Lifetime	15,806,985	8,963,765	15,806,985				50,081,640	316.8%	316.8%	20,406,220	42,433,831	207.9%
						With 4.5% Interest						
Past	10,555,403	7,743,053	10,555,403	23,954	-	130,701	154,655	1.5%	1.5%	10,555,403	154,655	1.5%
Future	5,880,834	2,685,223	5,880,834				25,866,193	439.8%	439.8%	8,836,889	22,060,443	249.6%
Lifetime	16,436,236	10,428,276	16,436,236				26,020,848	158.3%	158.3%	19,392,292	22,215,098	114.6%

As of 12/31/2021

Exhibit 5a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Non-Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	1,081,622	1,659,155	153.4%	1,085,079	3,311,979	305.2%
2023	973,454	1,652,092	169.7%	1,028,480	3,305,842	321.4%
2024	871,829	1,641,944	188.3%	849,681	2,967,876	349.3%
2025	776,990	1,636,262	210.6%	737,209	2,789,144	378.3%
2026	688,900	1,627,169	236.2%	684,639	2,779,992	406.1%
2027	607,496	1,597,175	262.9%	631,872	2,744,187	434.3%
2028	532,754	1,540,353	289.1%	580,400	2,704,605	466.0%
2029	463,672	1,463,219	315.6%	529,938	2,634,788	497.2%
2030	400,996	1,385,806	345.6%	481,583	2,546,380	528.8%
2031	345,400	1,318,429	381.7%	434,303	2,443,295	562.6%
2032	295,405	1,236,594	418.6%	390,739	2,350,750	601.6%
2033	250,946	1,127,793	449.4%	349,581	2,241,297	641.1%
2034	211,098	1,004,754	476.0%	310,909	2,132,847	686.0%
2035	176,243	898,733	509.9%	274,860	2,001,525	728.2%
2036	146,194	824,216	563.8%	241,509	1,848,196	765.3%
2037	120,436	751,842	624.3%	210,913	1,677,455	795.3%
2038	98,403	656,215	666.9%	183,029	1,498,854	818.9%
2039	79,151	551,614	696.9%	157,865	1,325,234	839.5%
2040	62,740	459,133	731.8%	135,395	1,160,629	857.2%
2041	49,807	384,519	772.0%	115,505	1,005,080	870.2%
2042	39,359	320,548	814.4%	98,025	860,278	877.6%
2043	30,832	263,941	856.1%	82,773	729,596	881.4%
2044	23,478	210,389	896.1%	69,553	617,138	887.3%
2045	17,483	163,861	937.3%	58,144	519,890	894.1%
2046	13,074	128,876	985.8%	48,377	434,935	899.1%
2047	9,797	101,205	1033.0%	40,041	366,153	914.5%
2048	7,259	78,533	1081.9%	32,966	307,598	933.1%
2049	5,182	58,534	1129.5%	27,069	256,757	948.5%
2050	3,564	41,559	1165.9%	22,141	214,401	968.4%
2051	2,426	29,253	1206.0%	18,033	178,392	989.2%
2052	1,721	21,688	1260.1%	14,622	150,155	1026.9%
2053	1,194	15,757	1320.0%	11,814	125,313	1060.8%
2054	780	10,629	1362.5%	9,506	103,018	1083.7%
2055	452	5,729	1268.4%	7,619	83,606	1097.3%
2056	265	3,131	1182.3%	6,080	67,415	1108.7%
2057	169	2,002	1187.4%	4,834	54,301	1123.3%
2058	111	1,365	1231.0%	3,827	44,166	1153.9%
2059	72	909	1261.0%	3,019	35,891	1188.7%
2060	42	534	1283.6%	2,372	28,489	1201.0%
2061	27	359	1340.7%	1,855	22,761	1227.2%
2062	19	266	1413.5%	1,443	17,947	1244.1%
2063	13	191	1473.9%	1,115	14,228	1276.0%
2064	-	130	0.0%	856	11,110	1297.5%
2065	-	-	0.0%	653	8,366	1280.7%
2066	-	-	0.0%	495	6,246	1262.3%
2067	-	-	0.0%	372	4,537	1219.2%
2068	-	-	0.0%	277	3,285	1185.0%
2069	-	-	0.0%	205	2,488	1212.8%
2070	-	-	0.0%	151	1,957	1298.3%
2071	-	-	0.0%	110	1,521	1382.8%
2072	-	-	0.0%	80	1,155	1448.9%
2073	-	-	0.0%	57	795	1386.1%
2074	-	-	0.0%	41	581	1421.6%
2075	-	-	0.0%	29	389	1350.7%
2076	-	-	0.0%	20	190	946.0%
2077	-	-	0.0%	14	22	156.6%
2078	-	-	0.0%	10	(124)	-1291.3%
2079	-	-	0.0%	7	(180)	-2754.5%
2080	-	-	0.0%	4	(215)	-4863.5%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	6,579,853	17,473,185	265.6%	7,395,228	34,145,789	461.7%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		20,087,183
2. Δ PV(Future Earned Premium)		815,375
3. PVcurrent(Future Earned Premium)		7,395,228
4. Rate Increase %	Δ PV(Future Incurred Claims) - 73.2% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	310.0%
5. Virginia Cumulative Percent Rate Increase to Date		72.5%
6. Virginia Adjusted Rate Increase		137.0%

*As of 12/31/2021
**Includes Shock Lapse and applies Justified RINC to Survivorship and WOP
***Includes MAE

Exhibit 5b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Simple Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	342,693	664,990	194.0%	352,945	1,008,896	285.9%
2023	310,943	692,515	222.7%	340,193	1,116,265	328.1%
2024	280,865	724,374	257.9%	287,012	1,089,972	379.8%
2025	252,478	766,678	303.7%	253,713	1,106,213	436.0%
2026	225,800	803,537	355.9%	240,225	1,183,168	492.5%
2027	200,846	822,618	409.6%	226,440	1,247,542	550.9%
2028	177,624	823,399	463.6%	212,238	1,311,550	618.0%
2029	156,136	813,777	521.2%	197,946	1,372,124	693.2%
2030	136,371	808,893	593.2%	183,254	1,413,777	771.5%
2031	118,310	807,702	682.7%	169,263	1,441,003	851.3%
2032	101,920	784,694	769.9%	155,491	1,478,704	951.0%
2033	87,155	731,949	839.8%	141,979	1,503,495	1059.0%
2034	73,956	664,383	898.3%	128,886	1,531,814	1188.5%
2035	62,138	614,781	989.4%	116,261	1,525,895	1312.5%
2036	51,890	594,972	1146.6%	104,162	1,488,453	1429.0%
2037	42,952	565,264	1316.0%	92,674	1,431,021	1544.1%
2038	35,230	503,347	1428.7%	81,866	1,352,195	1651.7%
2039	28,147	424,654	1508.7%	71,744	1,261,071	1757.7%
2040	22,391	363,049	1621.4%	62,380	1,163,364	1865.0%
2041	17,991	321,036	1784.4%	53,826	1,058,133	1965.9%
2042	14,223	282,412	1985.5%	46,082	946,624	2054.2%
2043	11,111	245,603	2210.4%	39,123	835,221	2134.9%
2044	8,349	204,964	2455.0%	32,940	731,858	2221.8%
2045	6,033	164,379	2724.9%	27,506	633,303	2302.4%
2046	4,460	135,567	3039.9%	22,795	542,200	2378.6%
2047	3,352	113,468	3384.9%	18,744	457,296	2439.7%
2048	2,480	93,581	3772.7%	15,290	382,956	2504.6%
2049	1,747	73,045	4180.1%	12,379	318,640	2574.1%
2050	1,114	51,500	4624.5%	9,951	265,169	2664.9%
2051	723	37,383	5170.3%	7,940	219,686	2766.7%
2052	508	29,405	5787.6%	6,293	180,602	2869.8%
2053	351	22,796	6487.0%	4,953	147,665	2981.0%
2054	202	14,388	7118.0%	3,870	118,587	3064.0%
2055	84	6,355	7540.2%	3,005	95,737	3186.4%
2056	7	427	6489.9%	2,319	75,262	3245.0%
2057	-	-	0.0%	1,781	58,281	3273.1%
2058	-	-	0.0%	1,360	44,151	3247.2%
2059	-	-	0.0%	1,033	33,110	3203.9%
2060	-	-	0.0%	781	25,584	3274.8%
2061	-	-	0.0%	586	19,582	3338.9%
2062	-	-	0.0%	437	15,004	3429.7%
2063	-	-	0.0%	323	11,320	3499.4%
2064	-	-	0.0%	238	8,442	3553.6%
2065	-	-	0.0%	173	6,157	3563.2%
2066	-	-	0.0%	124	4,442	3571.1%
2067	-	-	0.0%	89	3,151	3554.1%
2068	-	-	0.0%	62	2,164	3472.2%
2069	-	-	0.0%	43	1,540	3551.9%
2070	-	-	0.0%	30	1,081	3618.8%
2071	-	-	0.0%	20	766	3776.0%
2072	-	-	0.0%	14	540	3994.8%
2073	-	-	0.0%	9	376	4190.6%
2074	-	-	0.0%	6	256	4359.1%
2075	-	-	0.0%	4	165	4401.1%
2076	-	-	0.0%	2	97	4109.3%
2077	-	-	0.0%	1	58	3963.8%
2078	-	-	0.0%	1	29	3262.2%
2079	-	-	0.0%	1	9	1708.6%
2080	-	-	0.0%	0	(2)	-583.5%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	2,165,034	9,718,027	448.9%	2,689,017	19,156,830	712.4%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		11,354,485
2. Δ PV(Future Earned Premium)		523,983
3. PVcurrent(Future Earned Premium)		2,689,017
4. Rate Increase %	Δ PV(Future Incurred Claims) - 80% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	478.0%
5. Virginia Cumulative Percent Rate Increase to Date		128.1%
6. Virginia Adjusted Rate Increase		153.0%

*As of 12/31/2021
**Includes Shock Lapse and applies Justified RINC to Survivorship and WOP
***Includes MAE

Exhibit 5c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Compound Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	1,383,484	2,328,105	168.3%	1,377,179	3,200,661	232.4%
2023	1,265,458	2,575,525	203.5%	1,339,677	3,760,194	280.7%
2024	1,153,292	2,855,414	247.6%	1,139,292	3,936,486	345.5%
2025	1,046,913	3,185,277	304.3%	1,019,007	4,289,366	420.9%
2026	946,274	3,544,140	374.5%	981,046	4,919,979	501.5%
2027	851,340	3,867,521	454.3%	940,546	5,580,057	593.3%
2028	762,091	4,120,812	540.7%	898,524	6,276,821	698.6%
2029	678,517	4,344,416	640.3%	855,884	6,995,731	817.4%
2030	600,612	4,573,258	761.4%	809,676	7,723,779	953.9%
2031	528,363	4,785,188	905.7%	764,566	8,442,121	1104.2%
2032	461,734	4,868,763	1054.5%	718,616	9,258,797	1288.4%
2033	400,672	4,744,932	1184.2%	671,657	10,058,664	1497.6%
2034	345,093	4,521,586	1310.2%	624,026	10,939,044	1753.0%
2035	294,627	4,413,081	1497.9%	576,317	11,646,219	2020.8%
2036	249,723	4,474,582	1791.8%	528,576	12,166,088	2301.7%
2037	209,806	4,407,855	2100.9%	481,795	12,506,852	2595.9%
2038	174,642	4,025,779	2305.2%	436,044	12,669,508	2905.6%
2039	143,599	3,583,957	2495.8%	391,807	12,670,170	3233.8%
2040	116,638	3,298,036	2827.6%	349,530	12,504,490	3577.5%
2041	94,228	3,093,435	3282.9%	309,632	12,194,142	3938.3%
2042	75,290	2,888,102	3836.0%	272,385	11,699,858	4295.3%
2043	59,434	2,666,728	4486.8%	237,936	11,106,803	4668.0%
2044	45,672	2,394,740	5243.3%	206,440	10,405,306	5040.4%
2045	34,185	2,105,118	6158.1%	177,942	9,634,899	5414.6%
2046	25,775	1,865,138	7236.2%	152,410	8,850,776	5807.2%
2047	19,372	1,644,267	8488.0%	129,775	8,043,969	6198.4%
2048	14,365	1,430,968	9961.8%	109,898	7,229,272	6578.2%
2049	10,054	1,165,076	11587.9%	92,578	6,463,293	6981.5%
2050	6,575	888,437	13512.8%	77,550	5,732,146	7391.6%
2051	4,462	712,266	15963.0%	64,596	5,067,056	7844.3%
2052	3,122	588,040	18833.9%	53,523	4,459,672	8332.2%
2053	2,149	477,784	22235.2%	44,119	3,845,733	8716.7%
2054	1,218	308,163	25300.0%	36,174	3,277,857	9061.5%
2055	304	81,206	26693.7%	29,524	2,767,045	9372.2%
2056	32	7,827	24776.8%	23,996	2,314,333	9644.6%
2057	-	-	0.0%	19,437	1,942,049	9991.8%
2058	-	-	0.0%	15,704	1,608,797	10244.7%
2059	-	-	0.0%	12,664	1,343,508	10609.1%
2060	-	-	0.0%	10,198	1,114,207	10925.6%
2061	-	-	0.0%	8,204	939,298	11449.5%
2062	-	-	0.0%	6,602	805,865	12206.9%
2063	-	-	0.0%	5,317	693,204	13037.6%
2064	-	-	0.0%	4,289	590,955	13777.3%
2065	-	-	0.0%	3,467	499,692	14413.9%
2066	-	-	0.0%	2,808	426,843	15198.3%
2067	-	-	0.0%	2,279	371,448	16296.8%
2068	-	-	0.0%	1,854	322,920	17417.3%
2069	-	-	0.0%	1,513	281,915	18635.2%
2070	-	-	0.0%	1,235	240,484	19469.1%
2071	-	-	0.0%	1,009	209,360	20745.3%
2072	-	-	0.0%	822	181,373	22055.3%
2073	-	-	0.0%	669	156,781	23439.4%
2074	-	-	0.0%	543	134,460	24772.6%
2075	-	-	0.0%	439	113,181	25806.1%
2076	-	-	0.0%	353	95,351	27004.2%
2077	-	-	0.0%	283	80,285	28393.2%
2078	-	-	0.0%	224	67,901	30325.7%
2079	-	-	0.0%	175	59,095	33785.1%
2080	-	-	0.0%	135	51,363	38061.2%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	9,218,852	56,996,843	618.3%	11,727,497	138,286,138	1179.2%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		95,117,908
2. Δ PV(Future Earned Premium)		2,508,645
3. PVcurrent(Future Earned Premium)		11,727,497
4. Rate Increase %	Δ PV(Future Incurred Claims) - 87.2% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	932.0%
5. Virginia Cumulative Percent Rate Increase to Date		128.1%
6. Virginia Adjusted Rate Increase		352.0%

*As of 12/31/2021
**Includes Shock Lapse and applies Justified RINC to Survivorship and WOP
***Includes MAE

Exhibit 6a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest												
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	25,090,957	34,800,226	2,394,736	7%	41,553,251	2,394,736	6%	34,800,226	2,394,736	7%	34,800,226	2,394,736	7%
Future	8,587,911	14,814,147	38,486,734	260%	14,222,480	38,433,099	270%	22,460,910	39,520,415	176%	16,231,894	37,732,584	232%
Lifetime	33,678,868	49,614,373	40,881,471	82%	55,775,731	40,827,835	73%	57,261,136	41,915,152	73%	51,032,120	40,127,320	79%

Loss Ratio at Original Premium Level	121%
Minimum Loss Ratio Applicable to the Form	73.20%
If-Knew Rate Increase	66%
Make-up Rate Increase	221%
Remaining Policyholders %	39.5%
Blended Increase	127.0%
Cost-sharing Increase	101.5%
Past Rate Increase	72.5%
Max Allowable Rate Increase	**16.8%**

Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
0-15%	15.0%	100%	15.0%
15%-50%	35.0%	90%	31.5%
50-100%	50.0%	75%	37.5%
100-150%	27.0%	65%	17.5%
>150%	0.0%	50%	0.0%
Sum:	127.0%		101.5%

Originally Issued Policyholders:	4,080
Active, Premium-Paying Policyholders:	1,611

Exhibit 6b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest												
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	9,872,513	13,922,081	479,326	3%	21,630,702	479,326	2%	13,922,081	479,326	3%	13,922,081	479,326	3%
Future	3,141,375	7,166,458	22,347,329	312%	6,882,761	22,331,444	324%	15,400,443	22,978,693	149%	8,328,891	21,418,749	257%
Lifetime	13,013,888	21,088,540	22,826,656	108%	28,513,464	22,810,771	80%	29,322,524	23,458,019	80%	22,250,972	21,898,076	98%

Loss Ratio at Original Premium Level	175%
Minimum Loss Ratio Applicable to the Form	80.00%
If-Knew Rate Increase	119%
Make-up Rate Increase	515%
Remaining Policyholders %	46.3%
Blended Increase	302.4%
Cost-sharing Increase	192.7%
Past Rate Increase	128.1%
Max Allowable Rate Increase	**28.3%**

Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
0-15%	15.0%	100%	15.0%
15%-50%	35.0%	90%	31.5%
50-100%	50.0%	75%	37.5%
100-150%	50.0%	65%	32.5%
>150%	152.4%	50%	76.2%
Sum:	302.4%		192.7%

Originally Issued Policyholders:	650
Active, Premium-Paying Policyholders:	301

Exhibit 6c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest											
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	38,205,941	53,996,061	2,269,915	4%	139,308,806	2,269,915	2%	53,996,061	2,269,915	4%	53,996,061	2,269,915	4%
Future	13,778,029	31,431,990	162,036,294	516%	50,238,281	163,015,145	324%	142,929,488	169,449,164	119%	50,555,016	135,459,881	268%
Lifetime	51,983,971	85,428,051	164,306,209	192%	189,547,087	165,285,060	87%	196,925,550	171,719,079	87%	104,551,077	137,729,796	132%

Loss Ratio at Original Premium Level	316%
Minimum Loss Ratio Applicable to the Form	87.20%
If-Knew Rate Increase	265%
Make-up Rate Increase	1197%
Remaining Policyholders %	48.6%
Blended Increase	717.8%
Cost-sharing Increase	400.4%
Past Rate Increase	128.1%
Max Allowable Rate Increase	**119.3%**

Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
0-15%	15.0%	100%	15.0%
15%-50%	35.0%	90%	31.5%
50-100%	50.0%	75%	37.5%
100-150%	50.0%	65%	32.5%
>150%	567.8%	50%	283.9%
Sum:	717.8%		400.4%

Originally Issued Policyholders:	2,137
Active, Premium-Paying Policyholders:	1,039

Exhibit 7a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 56% Rate Increase			
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	-	0.0%
2003	63,624	62,707	62,707	-	-	-	-	0.0%	0.0%	62,707	62,707	-	0.0%
2004	458,446	440,613	440,613	455	-	-	455	0.1%	0.1%	440,613	440,613	455	0.1%
2005	662,235	625,496	625,496	494	-	-	494	0.1%	0.1%	625,496	625,496	494	0.1%
2006	780,904	736,961	736,961	6,720	-	-	6,720	0.9%	0.9%	736,961	736,961	6,720	0.9%
2007	840,126	792,161	792,161	16,029	-	-	16,029	1.9%	2.0%	792,161	792,161	16,029	2.0%
2008	906,353	853,302	853,302	41,366	-	-	41,366	4.6%	4.8%	853,302	853,302	41,366	4.8%
2009	953,212	890,615	890,615	69,438	-	-	69,438	7.3%	7.8%	890,615	890,615	69,438	7.8%
2010	1,051,114	916,991	1,375,486	10,451	36,299	-	46,751	4.4%	3.4%	1,375,486	916,991	46,751	3.4%
2011	1,227,182	951,050	1,426,574	62,424	-	-	62,424	5.1%	4.4%	1,426,574	951,050	62,424	4.4%
2012	1,326,087	1,024,756	1,537,134	48,799	-	-	48,799	3.7%	3.2%	1,537,134	1,024,756	48,799	3.2%
2013	1,326,876	1,013,041	1,519,561	152,119	-	-	152,119	11.5%	10.0%	1,519,561	1,013,041	152,119	10.0%
2014	1,505,786	1,136,035	1,704,053	145,954	-	-	145,954	9.7%	8.6%	1,704,053	1,136,035	145,954	8.6%
2015	1,508,589	1,101,699	1,652,549	26,317	17,681	-	43,997	2.9%	2.7%	1,652,549	1,101,699	43,997	2.7%
2016	1,624,060	1,108,541	1,662,811	136,624	-	-	136,624	8.4%	8.2%	1,662,811	1,108,541	136,624	8.2%
2017	1,669,449	1,105,824	1,907,546	4,446	-	-	4,446	0.3%	0.2%	1,907,546	1,105,824	4,446	0.2%
2018	1,734,965	1,101,986	1,900,925	191,593	-	-	191,593	11.0%	10.1%	1,900,925	1,101,986	191,593	10.1%
2019	1,842,625	1,097,895	1,893,869	99,380	49,551	0	148,931	8.1%	7.9%	1,893,869	1,097,895	148,931	7.9%
2020	1,964,766	1,086,300	1,873,868	35,262	88,221	13,615	137,099	7.0%	7.3%	1,873,868	1,086,300	137,099	7.3%
2021	2,151,770	1,093,129	1,885,648	25,032	568,709	95,465	689,206	32.0%	36.6%	1,885,648	1,093,129	689,206	36.6%
2022	2,199,938	1,085,079	1,871,761				3,322,007	151.0%	177.5%	1,871,761	1,085,079	3,322,007	177.5%
2023	2,093,544	1,031,399	1,779,163				3,336,445	159.4%	187.5%	1,789,605	1,029,764	3,331,615	186.2%
2024	1,973,728	970,942	1,674,874				3,333,156	168.9%	199.0%	2,108,655	903,035	3,128,530	148.4%
2025	1,852,552	910,135	1,569,982				3,304,473	178.4%	210.5%	2,188,580	813,296	3,004,895	137.3%
2026	1,722,374	845,234	1,458,028				3,278,970	190.4%	224.9%	2,032,514	755,301	2,987,507	147.0%
2027	1,592,229	780,089	1,345,653				3,227,098	202.7%	239.8%	1,875,862	697,087	2,944,110	156.9%
2028	1,465,924	716,543	1,236,037				3,174,496	216.6%	256.8%	1,723,055	640,303	2,898,586	168.2%
2029	1,341,285	654,245	1,128,573				3,087,126	230.2%	273.5%	1,573,248	584,633	2,821,031	179.3%
2030	1,221,458	594,547	1,025,594				2,979,025	243.9%	290.5%	1,429,694	531,287	2,724,113	190.5%
2031	1,103,889	536,176	924,904				2,854,690	258.6%	308.6%	1,289,331	479,127	2,611,975	202.6%
2032	995,278	482,394	832,130				2,744,650	275.8%	329.8%	1,160,003	431,068	2,512,121	216.6%
2033	892,270	431,582	744,479				2,610,564	292.6%	350.7%	1,037,815	385,662	2,391,910	230.5%
2034	795,176	383,838	662,120				2,454,198	308.6%	370.7%	923,006	342,997	2,260,300	244.9%
2035	704,373	339,334	585,351				2,281,305	323.9%	389.7%	815,988	303,229	2,109,651	258.5%
2036	620,116	298,159	514,324				2,093,551	337.6%	407.0%	716,976	266,435	1,941,240	270.8%
2037	542,564	260,386	449,167				1,893,081	348.9%	421.5%	626,145	232,681	1,758,263	280.8%
2038	471,667	225,961	389,783				1,685,649	357.4%	432.5%	543,364	201,919	1,568,056	288.6%
2039	407,477	194,895	336,194				1,486,922	364.9%	442.3%	468,660	174,158	1,384,689	295.5%
2040	350,019	167,154	288,341				1,298,077	370.9%	450.2%	401,952	149,369	1,210,593	301.2%
2041	299,052	142,599	245,984				1,119,362	374.3%	455.1%	342,905	127,427	1,045,924	305.0%
2042	254,157	121,018	208,756				953,743	375.3%	456.9%	291,009	108,142	893,017	306.9%
2043	214,894	102,189	176,277				805,098	374.6%	456.7%	245,732	91,316	755,444	307.4%
2044	180,782	85,868	148,122				677,768	374.9%	457.6%	206,485	76,732	637,351	308.7%
2045	151,294	71,782	123,824				568,929	376.0%	459.5%	172,613	64,145	535,891	310.5%
2046	126,003	59,724	103,025				474,322	376.4%	460.4%	143,618	53,370	447,499	311.6%
2047	104,384	49,433	85,272				398,716	382.0%	467.6%	118,871	44,173	376,446	316.7%
2048	86,023	40,699	70,205				334,705	389.1%	476.8%	97,868	36,368	316,138	323.0%
2049	70,683	33,418	57,647				279,237	395.1%	484.4%	80,361	29,863	263,829	328.3%
2050	57,861	27,334	47,151				233,259	403.1%	494.7%	65,729	24,426	220,369	335.3%
2051	47,176	22,263	38,404				194,262	411.8%	505.8%	53,536	19,894	183,466	342.7%
2052	38,311	18,052	31,140				164,063	428.2%	526.9%	43,410	16,132	154,724	356.4%
2053	31,014	14,585	25,159				137,342	442.8%	545.9%	35,071	13,033	129,356	368.8%
2054	25,017	11,736	20,244				113,104	452.1%	558.7%	28,221	10,487	106,455	377.2%
2055	20,111	9,406	16,226				91,882	456.9%	566.3%	22,619	8,405	86,452	382.2%
2056	16,109	7,507	12,949				74,468	462.3%	575.1%	18,051	6,708	69,919	387.3%
2057	12,863	5,968	10,294				61,033	474.5%	592.9%	14,351	5,333	56,882	396.4%
2058	10,236	4,725	8,151				50,124	489.7%	614.9%	11,363	4,223	46,524	409.4%
2059	8,120	3,728	6,430				40,851	503.1%	635.3%	8,964	3,331	37,872	422.5%
2060	6,417	2,928	5,052				32,454	505.7%	642.5%	7,042	2,617	30,080	427.1%
2061	5,048	2,290	3,950				25,981	514.7%	657.8%	5,506	2,046	24,062	437.0%
2062	3,949	1,781	3,072				20,560	520.6%	669.3%	4,282	1,591	19,014	444.0%
2063	3,071	1,377	2,375				16,324	531.5%	687.4%	3,310	1,230	15,089	455.8%
2064	2,372	1,057	1,824				12,753	537.5%	699.4%	2,542	945	11,787	463.7%
2065	1,820	806	1,391				9,582	526.4%	688.8%	1,939	721	8,866	457.2%
2066	1,387	611	1,054				7,135	514.5%	677.0%	1,469	546	6,611	450.0%
2067	1,048	459	793				5,158	492.0%	650.8%	1,105	411	4,791	433.7%
2068	785	342	590				3,717	473.6%	629.5%	823	306	3,461	420.4%
2069	583	253	437				2,812	482.1%	643.5%	609	226	2,619	430.1%
2070	430	186	321				2,222	516.3%	692.0%	448	166	2,066	461.6%
2071	315	136	234				1,754	556.4%	748.8%	327	121	1,620	496.1%
2072	229	98	170				1,344	586.0%	791.8%	237	88	1,237	522.6%
2073	166	71	122				920	555.1%	752.8%	170	63	849	498.6%
2074	118	50	87				670	565.8%	769.9%	121	45	620	510.7%
2075	84	36	61				444	530.5%	724.1%	86	32	413	483.0%
2076	59	25	43				207	352.9%	483.1%	60	22	197	330.6%
2077	41	17	30				5	12.6%	17.4%	41	15	14	34.8%
2078	28	12	20				(170)	-603.6%	-832.0%	28	11	(144)	-506.4%
2079	19	8	14				(235)	-1223.3%	-1692.2%	19	7	(204)	-1053.9%
2080	13	5	9				(276)	-2112.1%	-2928.7%	13	5	(242)	-1841.9%
	Without Interest												
Past	23,598,170	17,139,103	24,741,881	1,072,903	760,462	109,080	1,942,445	8.2%	7.9%	24,741,881	17,139,103	1,942,445	7.9%
Future	24,127,932	11,752,677	20,273,367				57,361,113	237.7%	282.9%	26,607,172	10,761,152	53,407,555	200.7%
Lifetime	47,726,102	28,891,779	45,015,248				59,303,558	124.3%	131.7%	51,349,053	27,900,255	55,350,000	107.8%
	With 4.5% Interest												
Past	33,155,006	25,090,957	34,800,226	1,467,924	814,679	112,133	2,394,736	7.2%	6.9%	34,800,226	25,090,957	2,394,736	6.9%
Future	17,579,720	8,587,911	14,814,147				38,486,734	218.9%	259.8%	19,080,674	7,920,009	35,923,491	188.3%
Lifetime	50,734,726	33,678,868	49,614,373				40,881,471	80.6%	82.4%	53,880,900	33,010,965	38,318,227	71.1%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse

[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

73.2% / 85% Test

1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7a)	25,090,957
A = 1 x 73.2%	***18,366,580***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7a)	34,800,226
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	9,709,269
B = 3 x 85%	***8,252,879***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7a)	7,920,009
C = 4 x 73.2%	***5,797,446***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7a)	19,080,674
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	11,160,665
D = 6 x 85%	***9,486,565***
A + B + C + D	***41,903,471***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7a)	2,394,736
8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7a, 10% load)	39,515,840
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***41,910,576***
Test: 9 is not less than (A + B + C + D)	***TRUE***

Exhibit 7b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 136% Rate Increase			
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	-	0.0%
2003	42,707	42,467	42,467	-	-	-	-	0.0%	0.0%	42,467	42,467	-	0.0%
2004	261,519	258,967	258,967	-	-	-	-	0.0%	0.0%	258,967	258,967	-	0.0%
2005	351,231	345,862	345,862	33,868	94,197	-	128,065	36.5%	37.0%	345,862	345,862	128,065	37.0%
2006	381,740	376,151	376,151	-	-	-	-	0.0%	0.0%	376,151	376,151	-	0.0%
2007	378,549	372,797	372,797	-	-	-	-	0.0%	0.0%	372,797	372,797	-	0.0%
2008	376,964	371,173	371,173	-	-	-	-	0.0%	0.0%	371,173	371,173	-	0.0%
2009	383,598	375,028	375,028	-	-	-	-	0.0%	0.0%	375,028	375,028	-	0.0%
2010	402,809	358,428	537,643	-	-	-	-	0.0%	0.0%	537,643	358,428	-	0.0%
2011	448,448	356,608	534,912	-	-	-	-	0.0%	0.0%	534,912	356,608	-	0.0%
2012	468,434	370,697	556,045	-	-	-	-	0.0%	0.0%	556,045	370,697	-	0.0%
2013	471,675	369,978	554,967	-	-	-	-	0.0%	0.0%	554,967	369,978	-	0.0%
2014	482,486	374,006	561,009	-	-	-	-	0.0%	0.0%	561,009	374,006	-	0.0%
2015	491,810	366,104	549,155	-	-	-	-	0.0%	0.0%	549,155	366,104	-	0.0%
2016	510,832	367,336	551,003	-	-	-	-	0.0%	0.0%	551,003	367,336	-	0.0%
2017	555,879	364,385	628,563	-	-	-	-	0.0%	0.0%	628,563	364,385	-	0.0%
2018	596,691	359,272	712,706	-	-	-	-	0.0%	0.0%	712,706	359,272	-	0.0%
2019	632,028	356,112	812,403	-	-	0	-	0.0%	0.0%	812,403	356,112	-	0.0%
2020	651,249	356,741	813,838	-	-	11,080	11,080	1.7%	1.4%	813,838	356,741	11,080	1.4%
2021	631,355	342,693	781,790	22,089	98,539	77,691	198,319	31.4%	25.4%	781,790	342,693	198,319	25.4%
2022	655,309	352,945	805,178				1,011,815	154.4%	125.7%	805,178	352,945	1,011,815	125.7%
2023	633,672	341,159	778,290				1,125,919	177.7%	144.7%	788,858	340,193	1,122,969	142.4%
2024	609,461	327,973	748,208				1,229,904	201.8%	164.4%	1,196,542	287,012	1,091,727	91.2%
2025	582,020	313,227	714,568				1,326,051	227.8%	185.6%	1,365,967	253,713	1,103,204	80.8%
2026	550,497	296,574	676,578				1,415,984	257.2%	209.3%	1,293,346	240,225	1,179,826	91.2%
2027	519,028	279,556	637,753				1,492,547	287.6%	234.0%	1,219,130	226,440	1,244,040	102.0%
2028	486,569	262,023	597,755				1,570,217	322.7%	262.7%	1,142,669	212,238	1,308,015	114.5%
2029	453,861	244,377	557,501				1,644,503	362.3%	295.0%	1,065,718	197,946	1,368,630	128.4%
2030	420,615	226,240	516,124				1,696,146	403.3%	328.6%	986,622	183,254	1,410,380	143.0%
2031	388,447	208,966	476,717				1,730,459	445.5%	363.0%	911,292	169,263	1,437,741	157.8%
2032	356,733	191,964	437,931				1,777,925	498.4%	406.0%	837,148	155,491	1,475,590	176.3%
2033	325,578	175,283	399,874				1,805,674	554.6%	451.6%	764,400	141,979	1,500,177	196.3%
2034	295,373	159,119	362,999				1,814,317	614.2%	499.8%	693,909	128,886	1,526,122	219.9%
2035	266,244	143,532	327,441				1,795,595	674.4%	548.4%	625,937	116,261	1,519,191	242.7%
2036	238,329	128,595	293,365				1,748,743	733.8%	596.1%	560,796	104,162	1,481,717	264.2%
2037	211,852	114,413	261,011				1,682,378	794.1%	644.6%	498,949	92,674	1,424,714	285.5%
2038	186,957	101,070	230,572				1,591,799	851.4%	690.4%	440,761	81,866	1,346,502	305.5%
2039	163,676	88,572	202,061				1,487,731	908.9%	736.3%	386,260	71,744	1,256,135	325.2%
2040	142,162	77,013	175,690				1,375,160	967.3%	782.7%	335,849	62,380	1,159,133	345.1%
2041	122,514	66,451	151,596				1,250,929	1021.1%	825.2%	289,792	53,826	1,054,373	363.8%
2042	104,722	56,891	129,786				1,117,803	1067.4%	861.3%	248,099	46,082	943,215	380.2%
2043	88,724	48,300	110,188				984,632	1109.8%	893.6%	210,635	39,123	832,138	395.1%
2044	74,520	40,666	92,772				861,476	1156.0%	928.6%	177,344	32,940	729,100	411.1%
2045	62,052	33,958	77,470				744,273	1199.4%	960.7%	148,091	27,506	630,866	426.0%
2046	51,245	28,142	64,201				636,196	1241.5%	990.9%	122,727	22,795	540,071	440.1%
2047	41,968	23,141	52,792				535,582	1276.2%	1014.5%	100,917	18,744	455,458	451.3%
2048	34,078	18,877	43,064				447,746	1313.9%	1039.7%	82,321	15,290	381,387	463.3%
2049	27,446	15,282	34,864				371,993	1355.4%	1067.0%	66,646	12,379	317,315	476.1%
2050	21,936	12,285	28,025				309,278	1409.9%	1103.6%	53,572	9,951	264,062	492.9%
2051	17,397	9,803	22,364				256,059	1471.9%	1145.0%	42,750	7,940	218,769	511.7%
2052	13,697	7,769	17,724				210,360	1535.8%	1186.9%	33,881	6,293	179,849	530.8%
2053	10,702	6,115	13,951				171,923	1606.5%	1232.3%	26,669	4,953	147,054	551.4%
2054	8,294	4,778	10,900				137,915	1662.8%	1265.2%	20,837	3,870	118,095	566.8%
2055	6,383	3,709	8,462				111,324	1744.0%	1315.6%	16,176	3,005	95,345	589.4%
2056	4,881	2,863	6,532				87,867	1800.3%	1345.1%	12,487	2,319	74,995	600.6%
2057	3,708	2,198	5,015				68,275	1841.2%	1361.4%	9,586	1,781	58,103	606.1%
2058	2,800	1,679	3,829				51,820	1850.8%	1353.2%	7,320	1,360	44,033	601.5%
2059	2,102	1,276	2,911				38,737	1842.9%	1330.9%	5,564	1,033	33,016	593.4%
2060	1,568	964	2,200				29,885	1905.4%	1358.2%	4,206	781	25,509	606.5%
2061	1,162	724	1,652				22,835	1964.8%	1382.4%	3,158	586	19,523	618.3%
2062	855	540	1,232				17,476	2043.2%	1418.4%	2,355	437	14,957	635.1%
2063	623	399	911				13,166	2112.0%	1445.1%	1,742	323	11,284	647.9%
2064	452	293	669				9,806	2170.2%	1465.6%	1,279	238	8,415	657.9%
2065	324	213	487				7,138	2200.7%	1466.8%	930	173	6,137	659.6%
2066	231	154	350				5,141	2229.2%	1467.4%	670	124	4,427	661.0%
2067	162	109	250				3,639	2240.2%	1457.5%	477	89	3,140	657.8%
2068	113	77	176				2,491	2206.8%	1419.5%	336	62	2,156	642.6%
2069	78	54	122				1,774	2286.2%	1452.0%	233	43	1,535	657.4%
2070	53	37	84				1,244	2354.2%	1478.8%	161	30	1,077	669.7%
2071	35	25	57				883	2488.7%	1545.2%	109	20	763	698.9%
2072	23	17	38				624	2680.4%	1638.4%	73	14	539	739.5%
2073	15	11	25				435	2843.3%	1721.2%	48	9	375	775.8%
2074	10	7	17				296	2978.3%	1792.0%	32	6	255	807.0%
2075	6	5	11				191	3032.1%	1806.5%	20	4	165	814.7%
2076	4	3	7				111	2848.4%	1676.7%	13	2	97	760.5%
2077	2	2	4				66	2792.4%	1608.4%	8	1	57	733.4%
2078	1	1	3				33	2256.1%	1297.0%	5	1	29	603.0%
2079	1	1	2				10	1091.6%	620.2%	3	1	9	314.6%
2080	0	0	1				(3)	-680.1%	-377.2%	2	0	(2)	-110.9%
							Without Interest						
Past	8,520,003	6,484,806	9,736,482	55,957	192,736	88,771	337,464	4.0%	3.5%	9,736,482	6,484,806	337,464	3.5%
Future	8,191,272	4,420,420	10,084,359				37,834,295	461.9%	375.2%	17,610,607	3,732,809	32,185,318	182.8%
Lifetime	16,711,275	10,905,226	19,820,841				38,171,758	228.4%	192.6%	27,347,089	10,217,615	32,522,782	118.9%
							With 4.5% Interest						
Past	12,381,873	9,872,513	13,922,081	92,598	295,472	91,256	479,326	3.9%	3.4%	13,922,081	9,872,513	479,326	3.4%
Future	5,828,261	3,141,375	7,166,458				22,347,329	383.4%	311.8%	12,117,737	2,689,017	19,115,627	157.7%
Lifetime	18,210,135	13,013,888	21,088,540				22,826,656	125.4%	108.2%	26,039,818	12,561,531	19,594,953	75.2%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse

[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

80% / 85% Test	
1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7b)	9,872,513
A = 1 x 80%	***7,898,011***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7b)	13,922,081
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	4,049,568
B = 3 x 85%	***3,442,133***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7b)	2,689,017
C = 4 x 80%	***2,151,214***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7b)	12,117,737
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	9,428,720
D = 6 x 85%	***8,014,412***
A + B + C + D	***21,505,769***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7b)	479,326
8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7b, 10% load)	21,027,189
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***21,506,516***
Test: 9 is not less than (A + B + C + D)	***TRUE***

Exhibit 7c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Post-Rate Stability Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 512% Rate Increase			
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	-	0.0%
2002	-	-	-	-	-	-	-	0.0%	0.0%	-	-	-	0.0%
2003	153,792	153,792	153,792	-	-	-	-	0.0%	0.0%	153,792	153,792	-	0.0%
2004	1,052,936	1,044,799	1,044,799	-	-	-	-	0.0%	0.0%	1,044,799	1,044,799	-	0.0%
2005	1,352,898	1,338,689	1,338,689	1,720	-	-	1,720	0.1%	0.1%	1,338,689	1,338,689	1,720	0.1%
2006	1,440,315	1,425,270	1,425,270	1,057	-	-	1,057	0.1%	0.1%	1,425,270	1,425,270	1,057	0.1%
2007	1,429,769	1,414,703	1,414,703	-	-	-	-	0.0%	0.0%	1,414,703	1,414,703	-	0.0%
2008	1,435,276	1,420,115	1,420,115	-	-	-	-	0.0%	0.0%	1,420,115	1,420,115	-	0.0%
2009	1,448,642	1,419,582	1,419,582	-	-	-	-	0.0%	0.0%	1,419,582	1,419,582	-	0.0%
2010	1,607,251	1,443,519	2,165,279	-	-	-	-	0.0%	0.0%	2,165,279	1,443,519	-	0.0%
2011	1,761,294	1,385,306	2,077,959	-	-	-	-	0.0%	0.0%	2,077,959	1,385,306	-	0.0%
2012	1,829,488	1,426,352	2,139,527	-	-	-	-	0.0%	0.0%	2,139,527	1,426,352	-	0.0%
2013	1,845,906	1,421,681	2,132,522	-	-	-	-	0.0%	0.0%	2,132,522	1,421,681	-	0.0%
2014	1,868,068	1,432,062	2,148,093	-	-	-	-	0.0%	0.0%	2,148,093	1,432,062	-	0.0%
2015	1,886,302	1,422,164	2,133,246	6,662	393,774	-	400,436	21.2%	18.8%	2,133,246	1,422,164	400,436	18.8%
2016	1,930,568	1,425,071	2,137,607	87,258	-	-	87,258	4.5%	4.1%	2,137,607	1,425,071	87,258	4.1%
2017	2,022,077	1,397,324	2,410,383	2,945	-	-	2,945	0.1%	0.1%	2,410,383	1,397,324	2,945	0.1%
2018	2,246,276	1,403,591	2,784,374	-	-	-	-	0.0%	0.0%	2,784,374	1,403,591	-	0.0%
2019	2,371,176	1,379,994	3,148,198	92,612	-	0	92,612	3.9%	2.9%	3,148,198	1,379,994	92,612	2.9%
2020	2,477,079	1,383,833	3,156,955	17,466	-	98,772	116,238	4.7%	3.7%	3,156,955	1,383,833	116,238	3.7%
2021	2,538,344	1,383,484	3,156,159	-	666,081	692,571	1,358,652	53.5%	43.0%	3,156,159	1,383,484	1,358,652	43.0%
2022	2,533,299	1,377,179	3,141,775				3,206,543	126.6%	102.1%	3,141,775	1,377,179	3,206,543	102.1%
2023	2,473,397	1,343,480	3,064,897				3,784,596	153.0%	123.5%	3,245,560	1,339,677	3,775,669	116.3%
2024	2,395,571	1,301,884	2,970,004				4,410,007	184.1%	148.5%	10,695,381	1,139,292	3,979,036	37.2%
2025	2,316,414	1,258,033	2,869,967				5,088,665	219.7%	177.3%	14,227,000	1,019,007	4,357,079	30.6%
2026	2,231,212	1,211,168	2,763,052				5,827,434	261.2%	210.9%	13,697,001	981,046	5,000,035	36.5%
2027	2,140,699	1,161,168	2,648,988				6,609,192	308.7%	249.5%	13,131,561	940,546	5,670,087	43.2%
2028	2,047,605	1,109,289	2,530,636				7,440,893	363.4%	294.0%	12,544,867	898,524	6,375,062	50.8%
2029	1,953,117	1,056,647	2,410,543				8,302,946	425.1%	344.4%	11,949,544	855,884	7,100,954	59.4%
2030	1,846,920	999,601	2,280,401				9,178,993	497.0%	402.5%	11,304,405	809,676	7,834,864	69.3%
2031	1,746,245	943,908	2,153,349				10,045,958	575.3%	466.5%	10,674,584	764,566	8,557,899	80.2%
2032	1,643,775	887,181	2,023,936				11,036,319	671.4%	545.3%	10,033,057	718,616	9,378,414	93.5%
2033	1,538,594	829,207	1,891,679				11,983,208	778.8%	633.5%	9,377,432	671,657	10,190,358	108.7%
2034	1,431,423	770,402	1,757,527				12,855,885	898.1%	731.5%	8,712,415	624,026	11,146,601	127.9%
2035	1,323,874	711,502	1,623,158				13,622,121	1029.0%	839.2%	8,046,319	576,317	11,890,131	147.8%
2036	1,215,803	652,563	1,488,700				14,229,197	1170.4%	955.8%	7,379,786	528,576	12,419,921	168.3%
2037	1,109,842	594,809	1,356,944				14,653,585	1320.3%	1079.9%	6,726,644	481,795	12,756,651	189.6%
2038	1,005,840	538,326	1,228,090				14,884,772	1479.8%	1212.0%	6,087,885	436,044	12,905,727	212.0%
2039	905,078	483,712	1,103,498				14,940,074	1650.7%	1353.9%	5,470,262	391,807	12,884,307	235.5%
2040	808,650	431,519	984,429				14,776,075	1827.3%	1501.0%	4,880,013	349,530	12,702,132	260.3%
2041	717,442	382,262	872,060				14,424,053	2010.5%	1654.0%	4,322,974	309,632	12,379,302	286.4%
2042	632,047	336,277	767,153				13,842,571	2190.1%	1804.4%	3,802,933	272,385	11,873,975	312.2%
2043	552,895	293,748	670,131				13,141,964	2376.9%	1961.1%	3,321,973	237,936	11,269,395	339.2%
2044	480,392	254,864	581,424				12,310,295	2562.6%	2117.3%	2,882,237	206,440	10,555,861	366.2%
2045	414,653	219,682	501,162				11,396,317	2748.4%	2274.0%	2,484,362	177,942	9,772,879	393.4%
2046	355,639	188,160	429,252				10,467,098	2943.2%	2438.5%	2,127,886	152,410	8,975,961	421.8%
2047	303,211	160,216	365,503				9,510,789	3136.7%	2602.1%	1,811,870	129,775	8,156,376	450.2%
2048	257,089	135,676	309,519				8,544,824	3323.7%	2760.7%	1,534,350	109,898	7,329,175	477.7%
2049	216,829	114,294	260,740				7,638,441	3522.8%	2929.5%	1,292,539	92,578	6,551,136	506.8%
2050	181,875	95,740	218,413				6,773,327	3724.2%	3101.2%	1,082,719	77,550	5,808,694	536.5%
2051	151,736	79,748	181,929				5,987,510	3946.0%	3291.1%	901,859	64,596	5,133,197	569.2%
2052	125,941	66,078	150,744				5,270,475	4184.9%	3496.3%	747,270	53,523	4,516,329	604.4%
2053	103,998	54,468	124,258				4,542,839	4368.2%	3656.0%	615,973	44,119	3,893,815	632.1%
2054	85,443	44,659	101,880				3,869,625	4528.9%	3798.2%	505,041	36,174	3,318,240	657.0%
2055	69,890	36,450	83,153				3,264,387	4670.8%	3925.8%	412,205	29,524	2,800,590	679.4%
2056	56,924	29,625	67,583				2,738,088	4810.0%	4051.4%	335,024	23,996	2,338,309	698.0%
2057	46,205	23,996	54,742				2,309,677	4998.7%	4219.2%	271,366	19,437	1,956,864	721.1%
2058	37,404	19,387	44,229				1,915,736	5121.7%	4331.4%	219,250	15,704	1,619,350	738.6%
2059	30,208	15,634	35,666				1,599,435	5294.7%	4484.4%	176,806	12,664	1,351,925	764.6%
2060	24,347	12,590	28,722				1,325,418	5444.0%	4614.6%	142,382	10,198	1,121,089	787.4%
2061	19,587	10,128	23,106				1,117,296	5704.4%	4835.6%	114,539	8,204	944,905	825.0%
2062	15,753	8,150	18,593				959,287	6089.5%	5159.3%	92,171	6,602	810,416	879.3%
2063	12,676	6,564	14,975				825,928	6515.6%	5515.4%	74,234	5,317	696,880	938.8%
2064	10,212	5,295	12,081				704,585	6899.8%	5832.3%	59,886	4,289	593,912	991.7%
2065	8,238	4,280	9,764				596,064	7235.9%	6104.8%	48,401	3,467	502,061	1037.3%
2066	6,659	3,467	7,910				509,625	7652.8%	6442.8%	39,211	2,808	428,737	1093.4%
2067	5,386	2,814	6,419				444,148	8246.6%	6918.8%	31,822	2,279	372,959	1172.0%
2068	4,362	2,289	5,222				386,638	8864.8%	7404.4%	25,885	1,854	324,128	1252.2%
2069	3,542	1,868	4,261				337,992	9541.3%	7932.7%	21,121	1,513	282,882	1339.3%
2070	2,880	1,525	3,479				288,479	10015.2%	8292.3%	17,246	1,235	241,260	1399.0%
2071	2,343	1,246	2,842				251,430	10731.5%	8846.0%	14,090	1,009	209,980	1490.3%
2072	1,902	1,015	2,316				218,023	11461.5%	9413.3%	11,481	822	181,871	1584.0%
2073	1,542	826	1,884				188,641	12230.3%	10013.6%	9,339	669	157,180	1683.1%
2074	1,248	670	1,529				161,924	12971.8%	10592.3%	7,578	543	134,777	1778.5%
2075	1,007	541	1,235				136,383	13547.1%	11041.0%	6,123	439	113,429	1852.4%
2076	810	436	994				114,981	14195.5%	11562.0%	4,930	353	95,541	1938.0%
2077	649	349	796				96,895	14929.2%	12167.0%	3,948	283	80,429	2037.3%
2078	514	276	631				82,021	15956.2%	13006.5%	3,126	224	68,007	2175.5%
2079	401	216	493				71,481	17812.0%	14510.0%	2,442	175	59,173	2423.1%
2080	309	167	380				62,214	20111.3%	16369.1%	1,884	135	51,419	2729.1%
	Without Interest												
Past	32,697,457	25,121,331	37,807,252	209,720	1,059,856	791,343	2,060,919	6.3%	5.5%	37,807,252	25,121,331	2,060,919	5.5%
Future	37,611,546	20,277,252	46,258,749				335,303,364	891.5%	724.8%	200,905,967	17,022,463	289,203,880	143.9%
Lifetime	70,309,003	45,398,583	84,066,001				337,364,282	479.8%	401.3%	238,713,219	42,143,793	291,264,798	122.0%
	With 4.5% Interest												
Past	47,554,628	38,205,941	53,996,061	251,309	1,205,111	813,496	2,269,915	4.8%	4.2%	53,996,061	38,205,941	2,269,915	4.2%
Future	25,492,830	13,778,029	31,431,990				162,036,294	635.6%	515.5%	128,860,450	11,727,497	140,366,599	108.9%
Lifetime	73,047,458	51,983,971	85,428,051				164,306,209	224.9%	192.3%	182,856,511	49,933,438	142,636,514	78.0%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse

[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

87.2% / 85% Test

1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7c)	38,205,941
A = 1 x 87.2%	***33,315,581***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7c)	53,996,061
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	15,790,120
B = 3 x 85%	***13,421,602***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7c)	11,727,497
C = 4 x 87.2%	***10,226,377***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7c)	128,860,450
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	117,132,953
D = 6 x 85%	***99,563,010***
A + B + C + D	***156,526,570***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7c)	2,269,915
8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7c, 10% load)	154,403,259
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***156,673,174***
Test: 9 is not less than (A + B + C + D)	***TRUE***

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Actuarial Memorandum Supporting Rate Revisions for
Long Term Care Insurance Base Policy Forms and Riders Associated with
82000 1/01 (VA), 82120 9/01 (VA)

1 SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the Continental General Insurance Company (the Company) long-term care (LTC) policy form referenced above.

These forms were originally sold under the name Kanawha Insurance Company (Kanawha) from 1997 through 2003. The South Carolina Department of Insurance approved the Form A application on July 12, 2018, pursuant to Order 2018-003. Upon approval by South Carolina, the Texas Department of Insurance approved the redomestication and merger of Kanawha with and into Continental General Insurance Company pursuant to Commissioner Order 2018-5594 dated July 31, 2018. The surviving company is Continental General Insurance Company. The effective date of the acquisition, redomestication, and merger is August 9, 2018. Continental General Insurance Company will honor all liabilities of Kanawha and the terms, conditions, or benefits of the policy, contract, or certificate. The UCAA tracking number associated with that filing is 103947-000.

Some riders may not be available in all states. The issue date range associated with active, premium-paying lives in this state is shown in Appendix A.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

This rate increase filing is a refile of SERFF filing #GLTC-133135331, which was withdrawn on 9/23/2022, with the following changes:

- Inforce has been updated from 12/31/2020 to 12/31/2021,
- The Prospective Present Value methodology is using the original assumptions for the prior assumptions, instead of the Company's purchase GAAP assumptions for this block, and
- In the withdrawn filing a composite restated original loss ratio of 80.3% was used for all inflation groups, while in this refile the Company calculated the respective restated loss ratio for each inflation group.
    - An example of impact of this can be seen in the no inflation rate increase calculated by the If-Knew/Make-up Blend methodology. In the initial filing, using a loss ratio of 80.3% the resulting rate increase was .6%, but using the no inflation specific original loss ratio of 73.2% the resulting rate increase is now 28%.

With these changes the rate increases justified in this filing, using the Company's rate increase methodology of the Prospective Present Value outlined by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), are 178% rate increase for policies with no inflation, a 210% rate increase for policies with simple inflation, and a 418% rate increase for policies with compound inflation. However, per the Company's conversation with the state on 10/14/2022 the

Company is willing to limit the rate increases to the minimum of the If-Knew/Makeup Blend methodology and 75% for the following reasons:

- The Company is testing a pilot wellness program that will hopefully help mitigate the need for rate increases,
- Better align premiums with key states that make up more than 50% of the inforce population, while actively pursuing the justified rate increases in those and other states, and
- Better align future premiums with provided benefits.

Therefore, the Company is currently requesting a 28% rate increase for policies with no inflation, 48% for policies with simple inflation, and 75% for policies with compound inflation in your state at this time. The Company intends to implement the requested rate increases in the following phases:

No Inflation: One phase of 28%
Simple Inflation: One phase of 28%, followed by one phase of 16% (48% cumulative)
Compound Inflation: Two phases of 28%, followed by one phase of 7% (75% cumulative)

The proposed phases will be implemented over three years, with each phase representing a single year, such that each phase is implemented at least one year after the prior phase.

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 21 for a description of the information contained in each Appendix.

2 POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit, or
3. Increase their elimination period.

Contingent Benefit Upon Lapse (CBUL)

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the CBUL benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This CBUL benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Once customer service receives the signed form and selection of an option, a communication is sent which includes a new policy schedule page and a one page change request confirmation. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

3 PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected. Policies were issued nationwide under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms 82000 1/01 and 82120 9/01 was 61.22%, while for 82000 1/01 (reprice) and 82120 9/01 (reprice) the original loss ratio was 60.57%. This loss ratio has been stated based on the original pricing interest rate of:

- 82000 1/01: 7.3%
- 82120 9/01: 6.85%
- 82000 1/01 (reprice) and 82120 9/01 (reprice):
    - Lifetime Pay: 6.2%
    - 10 Pay and Pay to 65: 5.7%
    - Single Pay: 5.2%

Based on available documentation, the pricing loss ratio stated above is conservatively assumed to be representative of best estimate expectations. For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the modified prospective present value approach to determine the level of rate increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the modified prospective present value formula is calculated as:

$$Cumulative\ rate\ increase\ \% =$$

$$\frac{\Delta PV(future\ incurred\ claims) - (Restated\ Loss\ Ratio)\Delta PV(future\ earned\ premiums)}{(0.85)PV_{current}(future\ earned\ premiums)}$$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to nationwide experience that has been restated to the original rate level. Please note that experience used in the calculation is associated with only active, premium paying policyholders as of the time of this filing's valuation date. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state. In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + Cumulative\ Rate\ Increase}{1 + State\ Specific\ Cumulative\ Rate\ Increase\ to\ Date} - 1$$

The original loss ratios restated with the actual sold mix of business and discounted at the current maximum valuation rate of 4.5% are as follows: 73.2% for policies with no inflation, 80.0% for policies with simple inflation, and 87.2% for policies with compound inflation.

4 DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

5 RENEWABILITY CLAUSE

All products are Guaranteed Renewable, Individual Long-Term Care policies.

6 MARKETING METHOD

These plans were individually solicited by agents and independent brokers representing Kanawha Insurance Company. These products are not currently being marketed.

7 APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

8 PROPOSED EFFECTIVE DATE

Policyholder notification of the rate increases will begin as soon as possible subject to state insurance department approval with the additional condition that no policyholder will receive the rate increases sooner than one year after receiving a previous rate increase.

9 UNDERWRITING

These policy forms were fully underwritten based on responses to questions in the application and the use of additional underwriting tools such as telephone interviews, attending physician statements, and/or a face-to-face interview. The underwriting standards used were taken into consideration when projecting future experience.

10 ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A Morbidity

The morbidity assumptions use a starting-situs approach, implicitly building in any transfers into the starting-situs assumptions. Claim incidence and termination rates are based on a combination of the Company's historical claim experience on these forms from 2007 through March 31, 2021, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. Utilization reflects average utilization during the study period of 2016-2020, which is projected forward with a cost of care assumption. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration.

The assumptions reflect the Company's current best estimate of future morbidity and considers the recent, emerging experience (particularly experience of the last five years), but generally excluded or otherwise adjusted for 2020 experience deemed to be materially impacted by the COVID-19 pandemic. The baseline assumptions include future morbidity improvement equal to 100% of the Scale G2 improvement scale, centered at 2018, beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

B Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company‐specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 100% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality is based on the Milliman 2017 Long-Term Care Guidelines with fitting adjustments varying by situs, claim duration, gender, benefit trigger, incurred age, Florida/non-Florida, benefit type, elimination period, coverage type, and product series.

C Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates to derive the total persistency on an active life basis. Benefit exhaustions are treated separately. Because the projection model uses a first principles approach, no explicit assumption related to benefit exhaust is necessary. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation. The table below shows the voluntary lapse assumptions.

LTC Lapse Rate Assumptions		
Lifetime Pay Only	Married	Single
Compound/Simple Inflation	0.40%	0.65%

No Inflation	0.75%	1.00%
Limited Pay / Paid Up Policies	0.00%	0.00%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period. Also, an additional voluntary lapse assumption for NFO conversion rate, which is calculated as 19% of the requested rate increase capped at 19%, is included.

D Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.5% to calculate the lifetime loss ratio.

E Expenses

The need for a rate increase is based on the prospective present value formula. Expenses are not accounted for in the prospective present value formula and therefore are not used as justification for the rate increase. As such, expenses are not being projected and are not included in this filing.

11 ISSUE AGE RANGE

These products were available for issue ages 16 to 84. Premiums are based on issue age.

12 AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

13 CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for Incurred But Not Reported reserves (IBNR) and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

14 ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

15 DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

16 NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of premium-paying policyholders as of 12/31/2021 in this state.

17 AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

The average annual premium for Virginia is above the nationwide average, but this is due to the mix of business in Virginia, not the cumulative rate increases approved. This is evident when comparing the cumulative approvals and the base rates for a 60-year-old, lifetime pay, lifetime benefit period, 0 day EP, TQ, Standard UW Class for the top 5 states with the most lives, as seen in Appendix A.

18 HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

19 EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 12/31/2021 is contained in the Exhibit 2s. Experience for loss years 2021 and prior are developed through 12/31/2021. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

The nationwide historical and projected experience for all policies issued under these products is contained in the Exhibit 3's. The experience is adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 3's contain the nationwide historical and projection experience for active, premium-paying policies. The experience is adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase. Projected experience utilizes best estimate assumptions.

In developing the projected future experience with the rate increase, an implementation date of 10/30/2023 was assumed.

20 RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

21 SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of 12/31/2021.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

22 SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all currently active, premium paying policies by state as of the inforce date. Additionally, the exhibit includes each state's cumulative rate increases.

Exhibit 2a contains the historical nationwide lifetime experience for all non-inflation policies issued under these products by issue year within calendar year.

Exhibit 2b contains the historical nationwide lifetime experience for all currently active, premium paying non-inflation policies issued under these products by issue year within calendar year.

Exhibit 2c contains the historical nationwide lifetime experience for all simple inflation policies issued under these products by issue year within calendar year.

Exhibit 2d contains the historical nationwide lifetime experience for all currently active, premium paying simple inflation policies issued under these products by issue year within calendar year.

Exhibit 2e contains the historical nationwide lifetime experience for all compound inflation policies issued under these products by issue year within calendar year.

Exhibit 2f contains the historical nationwide lifetime experience for all currently active, premium paying compound inflation policies issued under these products by issue year within calendar year.

Exhibit 3a contains historical and projected nationwide experience for all non-inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3b contains historical and projected nationwide experience for currently active, premium-paying non-inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3c contains historical and projected nationwide experience for all simple inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3d contains historical and projected nationwide experience for currently active, premium-paying simple inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3e contains historical and projected nationwide experience for all compound inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3f contains historical and projected nationwide experience for currently active, premium-paying compound inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3g contains historical and projected nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3h contains historical and projected nationwide experience for currently active, premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 4a contains historical and projected state-specific experience for all non-inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4b contains historical and projected state-specific experience for currently active, premium-paying non-inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4c contains historical and projected state-specific experience for all simple inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4d contains historical and projected state-specific experience for currently active, premium-paying simple inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4e contains historical and projected state-specific experience for all compound inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4f contains historical and projected state-specific experience for currently active, premium-paying compound inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4g contains historical and projected state-specific experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4h contains historical and projected state-specific experience for currently active, premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 5a contains nationwide experience for currently active, premium-paying non-inflation policies, restated to the original rate level, using original assumptions and current moderately adverse assumptions. Additionally, this exhibit includes the justified rate increase calculation for non-inflation policies.

Exhibit 5b contains nationwide experience for currently active, premium-paying simple inflation policies, restated to the original rate level, using original assumptions and current moderately adverse assumptions. Additionally, this exhibit includes the rate increase calculation for simple inflation policies.

Exhibit 5c contains nationwide experience for currently active, premium-paying compound inflation policies, restated to the original rate level, using original assumptions and current moderately adverse assumptions. Additionally, this exhibit includes the justified rate increase calculation for compound inflation policies.

Exhibit 6a demonstrates the If-Knew / Makeup Blend (Minnesota Method) calculation using nationwide experience for currently active, premium-paying non-inflation policies. The “If Knew” and “Make-up” rate increases included in this calculation target the restated original loss ratio of 73.2% for non-inflation policies.

Exhibit 6b demonstrates the If-Knew / Makeup Blend (Minnesota Method) calculation using nationwide experience for currently active, premium-paying simple inflation policies. The “If Knew” and “Make-up” rate increases included in this calculation target the restated original loss ratio of 80.0% for simple inflation policies.

Exhibit 6c demonstrates the If-Knew / Makeup Blend (Minnesota Method) calculation using nationwide experience for currently active, premium-paying compound inflation policies. The “If Knew” and “Make-up” rate increases included in this calculation target the restated original loss ratio of 87.2% for compound inflation policies.

Exhibit 7a demonstrates the dual-loss ratio test associated with regulation 14VAC5-200-153 for currently, active premium paying non-inflation policies.

Exhibit 7b demonstrates the dual-loss ratio test associated with regulation 14VAC5-200-153 for currently, active premium paying simple inflation policies.

Exhibit 7c demonstrates the dual-loss ratio test associated with regulation 14VAC5-200-153 for currently, active premium paying compound inflation policies.

Exhibit 8a contains the original projection from inception, reflecting actual sold mix of business and discounted at the current maximum valuation rate of 4.5% for lifetime pay, non-inflation policies.

Exhibit 8b contains the original projection from inception, reflecting actual sold mix of business and discounted at the current maximum valuation rate of 4.5% for lifetime pay, simple inflation policies.

Exhibit 8c contains the original projection from inception, reflecting actual sold mix of business and discounted at the current maximum valuation rate of 4.5% for lifetime pay, compound inflation policies.

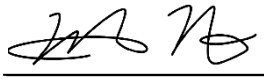
23 ACTUARIAL CERTIFICATION

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this state as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 “Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits,” No. 18 “Long-Term Care Insurance,” and No. 23 “Data Quality.”

I have reviewed and taken into consideration the policy design and coverage provided, and the Company’s original underwriting and claims adjudication processes.

In my opinion, the rates are not excessive or unfairly discriminatory, and the benefits are reasonable in relation to the premiums. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. The filing will enhance premium adequacy but may not be sufficient to prevent future rate action. Given this, I cannot certify the proposed rates to be sustainable over the lifetime of the form with no future premium increases or that they would be sufficient to cover anticipated costs under moderately adverse conditions.



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Appendix A
Continental General Insurance Company
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
Virginia

Requested Rate Increase for Policies with No Inflation = 28%
Requested Rate Increase for Policies with Simple Inflation = One phase of 28%, followed by one phase of 16% (48% cumulative)
Requested Rate Increase for Policies with Compound Inflation = Two phases of 28%, followed by one phase of 7% (75% cumulative)

Issue Date Range (Section 1 in Actuarial Memorandum)

Virginia	5/28/2002	to	2/28/2006
Nationwide	7/10/2001	to	4/19/2006

Rate Stabilization Date for Virginia 10/1/2003

Number of Active, Premium-Paying Policyholders and their Annualized Premium as of December 31, 2021

Number of active, premium-paying lives in Virginia

Issued prior to Rate Stabilization	157
Issued on or after Rate Stabilization	242

Average issue age 57

	Policies	Premium
Virginia	399	$ 1,136,470
Nationwide	5,611	$ 12,512,376

Average Annual Premium for Active, Premium-Paying Policyholders (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders, prior to the current rate increase is:

	No Inflation	Simple Inflation	Compound Inflation
Virginia	1,727	3,218	3,305
Nationwide	1,669	2,550	2,738

The average annual premium for this form and associated riders in Virginia, including the impact of the requested rate increase, is:

No Inflation	2,211
Simple Inflation	4,778
Compound Inflation	5,793

The averages above, without context, may be misleading (due to demographic differences) therefore the Company has added the below table.

Comparison of Virginia Base Rates to the Top 4 States with Inforce (Section 17 in Actuarial Memorandum)

				Issue Age 60			
State	Premium-Paying Lives	Annualized Premium	Average Premium	Base Rates for Sample Policy - No Inflation	Base Rates for Sample Policy - Compound	Cumulative RINC % - No Inflation	Cumulative RINC % - Compound
FL	990	$ 2,601,100	$ 2,627	$ 2,498	$ 4,872	203%	220%
NC	753	$ 1,745,570	$ 2,318	$ 1,441	$ 3,835	75%	152%
SC	520	$ 771,557	$ 1,484	$ 1,309	$ 3,478	59%	129%
VA	399	$ 1,136,470	$ 2,848	$ 1,423	$ 3,472	73%	128%
TX	396	$ 768,805	$ 1,941	$ 1,238	$ 2,283	50%	50%
NW	5,611	$ 12,512,376	$ 2,230				

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes: 50% for all policies in 2010, 15% for policies without inflation and 52% for policies with inflation in 2017 (3 phases of 15%)

No Inflation Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	110.0%
The Lifetime Loss Ratio with the requested rate increase is:	106.0%

Simple Inflation Lifetime Loss Ratio - Exhibit 3c

The Lifetime Loss Ratio without the requested rate increase is:	134.8%
The Lifetime Loss Ratio with the requested rate increase is:	122.9%

Compound Inflation Lifetime Loss Ratio - Exhibit 3e

The Lifetime Loss Ratio without the requested rate increase is:	240.3%
The Lifetime Loss Ratio with the requested rate increase is:	206.4%

Appendix B

Continental General Insurance Company

Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Forms 82000 1/01 TQ, 82120 9/01 NTQ

Two policies were available: a tax qualified policy (form 82000 1/01) and a non-tax qualified policy (form 82120 9/01). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical. These products were then repriced with higher premiums and issued under the same product forms offering the same set of benefits and policy features.

The elimination period could be chosen as 0, 30, 90, or 180 calendar days. The elimination period can be satisfied by any combination of nursing home, assisted living, hospice or adult day care services. Benefit periods are available as two, three, or four years, or lifetime, and are payable on an indemnity basis (flat per diem rate). Daily benefits ranged from $50 to $500 for nursing home, assisted living, hospice and adult day care. Home health care coverage can be added as a rider, where the maximum benefit period is less than or equal to the nursing home benefit period and the daily benefit must be at least $30 and cannot exceed the smaller of $400 or 150% of the daily nursing home benefit.

Benefits are payable when the insured is "Chronically Ill." This means the insured is unable to perform at least two out of six Activities of Daily Living (ADLs) for 90 days due to loss of functional capacity, or when he or she requires substantial supervision to protect from threats to health and safety due to cognitive impairment. Additionally, under form 82120 9/01, benefits of the policy are triggered if services are required due to medical necessity.

An insured who qualifies for benefits will be eligible to receive all long-term care services that are included in the Plan of Care and covered under the policy. For both forms, this could include nursing home care, assisted living facility care, adult day care, or hospice care benefit. A 60-day per year bed reservation benefit is included in the Plan of Care under the base policy if the insured is hospitalized during a nursing home, assisted living, or hospice confinement. However, if the insured elects to leave on a temporary basis, only 20 days per year will be covered. Additionally, other alternate services could be included, if agreed to by all parties.

On both policies, benefits are fully restored if the insured does not receive any contractually covered services for 180 consecutive days, extended by any period of inpatient hospitalization.

After the 91st consecutive day of covered care have been provided, premiums on the policy are waived for the remainder of the claim period.

All benefits are subject to the daily maximums, the total benefit allowance (except for the home health care rider benefit, which has its own separate maximum) and the elimination period (except that the latter does not apply to the respite benefit).

Several optional riders were available for these policies:

- Rider 82020 1/01, 82140 9/01– Home Health Care:
    - The benefit triggers and EP of the policy apply. However,

        - The maximum benefit period must be less than or equal to the nursing home benefit period; and
        - The daily benefit must be at least $30 and cannot exceed the smaller of $400 or 150% of the daily nursing home benefit.
    - Home Health Care benefits are payable on an indemnity basis.
    - Home Health Care does count toward the waiver of premium period in the base policy.
    - Homemaker Care benefits are payable for services such as shopping, housekeeping, transportation, laundry, or cooking. The benefit is the greater of $50 or 50% of the Home Health Care benefit. During any week, the maximum amount payable for Home Health Care benefit plus the Homemaker benefit is seven times the daily Home Health Care benefit. This is payable for up to 180 days per calendar year.
    - Respite Care benefits are payable for temporary care by a live-in companion. The maximum benefit is 14 days per year, with no EP. The daily limit is the same as for Home Health Care.
- Rider 82140 7/02– Home Health Care:
    - Service must be provided by a Home Health Care Agency
    - The maximum days for Homemaker Services shown on the policy schedule
    - The maximum amount payable for the Home Health Care benefit plus the Homemaker Benefit is seven times the Daily Home Health Care Benefit amount shown on the policy schedule.
    - Homemaker Care benefits are payable for services such as shopping, housekeeping, transportation, laundry, or cooking. This is payable for up to 180 days per calendar year.
    - Respite Care benefits are payable for temporary care by a live-in companion. The maximum benefit is 14 days per year, with no EP. The daily limit is the same as for Home Health Care.
- Rider 93145 1/01 & 7/02– Compound Inflation Protection: Beginning on the first anniversary, the daily benefit amounts are increased by a 5% compound rate. This is not capped. If the rider terminates, benefits revert to the amount originally issued.
- Rider 93125 1/01 & 7/02– Simple Inflation Protection: Beginning on the first anniversary, the daily benefit amounts are increased by a 5% simple rate. This is not capped. If the rider terminates, benefits revert to the amount originally issued.
- Rider 93160 7/02 – Guaranteed Purchase Option: On the 3rd, 6th, 9th, 12th, and 15th anniversaries, but not beyond the 85th birthday, the insured may elect to purchase, without evidence of insurability, a new policy providing 25% of the daily benefits provided by the original policy. This is only available if the policyholder's age was less than 56 on the rider effective date.
- Rider 93130 1/01– Non-forfeiture Benefit: After 3 years inforce, if the policy would otherwise lapse for nonpayment of premiums, or is cancelled by the insured, coverage continues with the monthly benefit maximum then in effect, but for a reduced policy maximum. The policy maximum is the greater of: (1) the monthly benefit maximum for one month in effect on the due date of the unpaid premium; or (2) the sum of all premiums paid
- Rider 93191 1/01, 93196 9/01 & 7/02– Return of Premium Benefit: This benefit is payable when the policy terminates by death. The benefit is the total of premiums paid for the policy less premiums waived or refunded at death. This benefit is unaffected by claims paid.

Appendix B

Continental General Insurance Company

Description of Benefits

- Rider 90182 1/01 & 7/02– Survivorship Benefit: If spouses are both insured upon the first death: (1) waive future premiums, if the death occurs on or after the 10th anniversary of the policy; or (2) waive premiums beginning on the 10th anniversary if the death occurs prior thereto.
- Rider 93129 1/01 & 7/02– Joint Waiver of Premium: If spouses are both insured, premiums will be waived for both when one of the couple is eligible for waiver of premiums on his or her policy. Waiver is from the 91st day.

Continental General Insurance Company
Appendix C
Policy Form: 82000 1/01 (VA), 82120 9/01 (VA)
Distribution of Inforce Business as of 12/31/2021

Nationwide

Issue Year	Count	% of Count	Premium	% of Premium
1995	9	0.1%	10,704	0.1%
1996	86	1.0%	87,588	0.6%
1997	130	1.5%	139,469	1.0%
1998	169	2.0%	180,425	1.3%
1999	285	3.3%	220,684	1.6%
2000	339	4.0%	260,496	1.9%
2001	492	5.7%	574,615	4.2%
2002	1,873	21.8%	3,214,761	23.8%
2003	3,087	36.0%	5,401,213	39.9%
2004	1,409	16.4%	2,371,202	17.5%
2005	608	7.1%	966,288	7.1%
2006	90	1.0%	105,971	0.8%
Total	8,577	100.0%	13,533,417	100.0%

Virginia

Issue Year	Count	% of Count	Premium	% of Premium
1995	-	0.0%	-	0.0%
1996	-	0.0%	-	0.0%
1997	-	0.0%	-	0.0%
1998	-	0.0%	-	0.0%
1999	2	0.3%	-	0.0%
2000	8	1.3%	3,305	0.3%
2001	26	4.2%	18,112	1.6%
2002	118	19.1%	170,746	14.6%
2003	210	34.0%	445,675	38.1%
2004	134	21.7%	302,290	25.9%
2005	112	18.2%	224,841	19.2%
2006	7	1.1%	3,430	0.3%
Total	617	100.0%	1,168,399	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	498	5.8%	400,622	3.0%
45 - 49	711	8.3%	725,634	5.4%
50 - 54	1,580	18.4%	1,914,872	14.1%
55 - 59	2,218	25.9%	3,649,120	27.0%
60 - 64	1,893	22.1%	3,671,826	27.1%
65 - 69	1,131	13.2%	2,134,500	15.8%
70 - 74	409	4.8%	735,946	5.4%
75 - 79	119	1.4%	259,195	1.9%
>80	18	0.2%	41,702	0.3%
Total	8,577	100.0%	13,533,417	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	33	5.3%	38,355	3.3%
45 - 49	63	10.2%	88,728	7.6%
50 - 54	133	21.6%	212,268	18.2%
55 - 59	166	26.9%	370,821	31.7%
60 - 64	134	21.7%	306,796	26.3%
65 - 69	48	7.8%	81,857	7.0%
70 - 74	31	5.0%	62,104	5.3%
75 - 79	9	1.5%	7,469	0.6%
>80	-	0.0%	-	0.0%
Total	617	100.0%	1,168,399	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	18	0.0%	7,339	0.0%
45 - 49	21	0.2%	6,130	0.0%
50 - 54	89	1.0%	37,717	0.3%
55 - 59	196	2.3%	166,294	1.2%
60 - 64	495	5.8%	447,210	3.3%
65 - 69	1,127	13.1%	1,223,293	9.0%
70 - 74	2,196	25.6%	2,883,341	21.3%
75 - 79	2,139	24.9%	3,850,196	28.4%
>80	2,296	26.8%	4,911,899	36.3%
Total	8,577	99.7%	13,533,417	99.9%

Attained Age	Count	% of Count	Premium	% of Premium
<45	1	0.2%	1,166	0.1%
45 - 49	2	0.3%	-	0.0%
50 - 54	6	1.0%	1,157	0.1%
55 - 59	13	2.1%	14,275	1.2%
60 - 64	43	7.0%	62,833	5.4%
65 - 69	91	14.7%	138,997	11.9%
70 - 74	172	27.9%	301,609	25.8%
75 - 79	151	24.5%	367,248	31.4%
>80	138	22.4%	281,114	24.1%
Total	617	100.0%	1,168,399	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	5,302	61.8%	8,500,238	62.8%
Male	3,275	38.2%	5,033,179	37.2%
Total	8,577	100.0%	13,533,417	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	384	62.2%	745,845	63.8%
Male	233	37.8%	422,554	36.2%
Total	617	100.0%	1,168,399	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
5% Compound	3,672	42.8%	6,748,441	49.9%
5% Simple	1,082	12.6%	1,938,102	14.3%
None	3,823	44.6%	4,846,874	35.8%
Total	8,577	100.0%	13,533,417	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
5% Compound	393	63.7%	871,303	69.4%
5% Simple	41	6.6%	87,398	7.0%
None	183	29.7%	297,096	23.7%
Total	617	100.0%	1,255,797	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
5 Pay	13	0.2%	-	0.0%
10 Pay	1,304	15.2%	52,989	0.4%
PU at 65	277	3.2%	113,441	0.8%
Single	33	0.4%	-	0.0%
Lifetime	6,950	81.0%	13,366,988	98.8%
Total	8,577	100.0%	13,533,417	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
5 Pay	-	0.0%	-	0.0%
10 Pay	100	16.2%	4,338	0.4%
PU at 65	25	4.1%	13,698	1.2%
Single	3	0.5%	-	0.0%
Lifetime	489	79.3%	1,150,363	98.5%
Total	617	100.0%	1,168,399	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	1,836	21.4%	2,953,399	21.8%
30	3,028	35.3%	5,167,341	38.2%
60	70	0.8%	76,521	0.6%
90	3,336	38.9%	4,817,597	35.6%
180	307	3.6%	518,558	3.8%
Total	8,577	100.0%	13,533,417	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	193	31.3%	418,021	35.8%
30	215	34.8%	421,883	36.1%
60	-	0.0%	-	0.0%
90	197	31.9%	308,943	26.4%
180	12	1.9%	19,551	1.7%
Total	617	100.0%	1,168,399	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
2 years	332	3.9%	398,029	2.9%
3 years	813	9.5%	1,273,975	9.4%
4 years	2,076	24.2%	3,206,590	23.7%
Lifetime	5,356	62.4%	8,654,824	64.0%
Total	8,577	100.0%	13,533,417	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
2 years	19	3.1%	34,589	3.0%
3 years	74	12.0%	121,738	10.4%
4 years	186	30.1%	285,508	24.4%
Lifetime	338	54.8%	726,564	62.2%
Total	617	100.0%	1,168,399	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	3,735	43.5%	6,051,968	44.7%
Married	4,842	56.5%	7,481,449	55.3%
Total	8,577	100.0%	13,533,417	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	211	34.2%	442,113	37.8%
Married	406	65.8%	726,286	62.2%
Total	617	100.0%	1,168,399	100.0%

Continental General Insurance Company
Appendix C
Policy Form: 82000 1/01 (VA), 82120 9/01 (VA)
Distribution of Inforce Business as of 12/31/2021

Nationwide

HHC Percent	Count	% of Count	Premium	% of Premium
<0.5	567	6.6%	842,076	6.2%
0.5-0.75	514	6.0%	753,856	5.6%
0.75-1	513	6.0%	693,831	5.1%
1-1.25	6,707	78.2%	10,762,033	79.5%
1.25-1.5	118	1.4%	199,806	1.5%
>1.5	158	1.8%	281,816	2.1%
Total	8,577	100.0%	13,533,417	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	2,261	26.4%	3,899,567	0.0%
TQ	6,316	73.6%	9,633,850	100.0%
Total	8,577	100.0%	13,533,417	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium Paying	5,611	65.4%	12,512,376	92.5%
Active, Non Premium Paying	1,527	17.8%	-	0.0%
Disabled Non-Paid-Up	361	4.2%	1,021,041	7.5%
Disabled Paid-Up	1,078	12.6%	-	0.0%
Total	8,577	100.0%	13,533,417	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	1,735	30.9%	4,116,305	32.9%
Bi-Weekly	-	0.0%	-	0.0%
Monthly	3,248	57.9%	6,896,732	55.1%
Quarterly	364	6.5%	838,451	6.7%
Semi-Annual	264	4.7%	660,887	5.3%
Total	5,611	100.0%	12,512,376	100.0%

*Count includes active, premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	6,811	79.4%	10,073,743	74.4%
Select	308	3.6%	610,062	4.5%
Standard	1,458	17.0%	2,849,612	21.1%
Total	8,577	100.0%	13,533,417	100.0%

Virginia

HHC Percent	Count	% of Count	Premium	% of Premium
<0.5	17	2.8%	28,306	2.4%
0.5-0.75	21	3.4%	33,626	2.9%
0.75-1	54	8.8%	113,805	9.7%
1-1.25	523	84.8%	984,419	84.3%
1.25-1.5	1	0.2%	2,091	0.2%
>1.5	1	0.2%	6,150	0.5%
Total	617	100.0%	1,168,399	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	420	68.1%	895,621	76.7%
TQ	197	31.9%	272,778	23.3%
Total	617	100.0%	1,168,399	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium Paying	399	64.7%	1,136,470	97.3%
Active, Non Premium Paying	117	19.0%	-	0.0%
Disabled Non-Paid-Up	9	1.5%	31,929	2.7%
Disabled Paid-Up	92	14.9%	-	0.0%
Total	617	100%	1,168,399	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	118	29.6%	331,762	29.2%
Bi-Weekly	-	0.0%	-	0.0%
Monthly	248	62.2%	696,873	61.3%
Quarterly	16	4.0%	57,177	5.0%
Semi-Annual	17	4.3%	50,658	4.5%
Total	399	100.0%	1,136,470	100.0%

*Count includes active, premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	443	71.8%	798,551	68.3%
Select	25	4.1%	35,079	3.0%
Standard	149	24.1%	334,769	28.7%
Total	617	100.0%	1,168,399	100.0%

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Persistency Study

The persistency study is on an active life basis and is comprised of voluntary lapse and active life mortality assumptions. The mortality and lapse assumptions were developed using actual experience from lifetime pay policies (excluding nonforfeiture policies) issued by Kanawha Insurance Company from 2007 and later with durations 10+, excluding durations that began in 2020 or later to exclude Covid-19 related impacts.

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company-specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 100% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality, studied separately, is based on the Milliman 2017 Long Term Care Guidelines with fitting adjustments.

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates to derive the total persistency. Benefit exhaustions are treated separately. Because the projection model uses a first principles approach, no explicit assumption related to benefit exhaust is necessary. All remaining policies were assumed to terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

Exhibit D-1 contains the comparison of total terminations experience to the current termination assumption for healthy lives. The exhibit shows total lives, actual total terminations and expected total terminations by duration.

Incidence Study

An incidence study was also conducted on the Company's actual policy and claims data through March 31, 2021, on policies issued by Kanawha Insurance Company. Fitting factors to the Milliman 2017 Long Term Care Guidelines were developed using experience from calendar years 2007 through 2019 (with a focus on years 2015-2019) and judgment. The study excluded 2020 and 2021 experience to account for potential reporting lags and COVID-19 related impacts.

The actual-to-expected fitting factors varied by situs, tax status, risk class, attained age, benefit trigger, elimination period, gender, non-Florida/Florida, benefit period, inflation protection, and product series. The baseline assumptions include future morbidity improvement equal to 100% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

A claim was counted as having occurred once it survived the elimination period and the claim counts were not adjusted for claims that were incurred but not reported (IBNR). An IBNR adjustment was not deemed necessary

as the study includes 15 months of runout from 2019. Additionally, the study was conducted on an active life basis.

Exhibit D-2 contains the comparison of actual claim counts to the current assumption of expected claim counts.

Continental General Insurance Company
Appendix D
Exhibit D-1
Policy Forms: 82000 1/01, 82120 9/01
Healthy Lives Persistency Study
Experience by Policy Duration

Policy Duration	Total Lives	Total Actual Terminations		Total Expected Terminations	
		Count	Rate	Count	Rate
1	0	0	0.0%	0	0.0%
2	64	2	3.1%	1	0.9%
3	623	30	4.8%	6	1.0%
4	1,972	51	2.6%	20	1.0%
5	4,907	110	2.2%	50	1.0%
6	6,451	131	2.0%	69	1.1%
7	6,368	119	1.9%	71	1.1%
8	6,137	86	1.4%	71	1.2%
9	5,952	104	1.7%	71	1.2%
10	5,793	90	1.6%	72	1.2%
11	5,646	85	1.5%	73	1.3%
12	5,502	65	1.2%	74	1.4%
13	5,362	69	1.3%	76	1.4%
14	5,177	59	1.1%	77	1.5%
15	4,933	78	1.6%	78	1.6%
16	4,355	59	1.4%	75	1.7%
17+	4,491	65	1.4%	86	1.9%
Total	73,734	1,203	1.6%	970	1.3%
Durations 10+	41,260	570	1.4%	612	1.5%

Notes:

1) Experience through 3/31/2021
2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors.
3) Record years 2007 to 2019
4) Includes only lifetime pay policies (excludes 5 Pay and 10 Pay).

Continental General Insurance Company
Appendix D
Exhibit D-2
Policy Forms: HHC, LTC1, LTC2, LTC3, LTC4, LTC5
Incidence Study

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
1	109	0	0	0.0%
2	518	0	1	0.0%
3	1,529	1	2	43.3%
4	4,528	12	11	108.8%
5	10,032	37	46	80.7%
6	17,139	100	116	86.1%
7	22,694	201	200	100.6%
8	26,318	289	283	102.0%
9	28,469	338	365	92.6%
10	29,266	403	440	91.6%
11	29,470	523	510	102.6%
12	29,160	569	575	99.0%
13	28,296	562	616	91.2%
14	27,278	645	657	98.2%
15	25,903	650	688	94.5%
16	24,032	703	707	99.4%
17	20,709	723	696	103.8%
18	15,854	629	629	100.1%
19	10,162	515	478	107.6%
20	5,966	386	334	115.6%
21	3,265	236	217	108.8%
22	1,614	130	132	98.6%
23	740	65	72	90.0%
24	233	25	25	98.2%
25	21	3	3	113.7%
Total	363,306	7,745	7,803	99.3%
Subtotal for Key Durations (10-25)	251,969	6,767	6,779	99.8%

Experience by Calendar Year

Calendar Year	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
2007	34,333	405	400	101.2%
2008	33,483	461	442	104.3%
2009	32,560	486	482	100.7%
2010	31,096	491	516	95.1%
2011	29,859	501	551	90.9%
2012	28,875	584	585	99.8%
2013	27,919	593	617	96.1%
2014	27,037	653	654	99.9%
2015	26,030	612	683	89.6%
2016	24,860	753	703	107.2%
2017	23,642	710	716	99.2%
2018	22,434	763	727	105.0%
2019	21,178	733	727	100.9%
Total	363,306	7,745	7,803	99.3%

Experience by Policy Form

Policy Form	Total Lives	Actual Claim Count	Expected Claim Count	Actual to Expected
HHC	11,865	663	675	98%
LTC1	18,792	1,123	1,137	99%
LTC2	237,861	5,331	5,360	99%
LTC3	93,855	626	627	100%
LTC4	286	1	2	64%
LTC5	647	1	2	44%
Total	363,306	7,745	7,803	99.3%

Notes:

1) Experience through 3/31/2021.
2) Calendar years 2007 to 2019.

Continental General Insurance Company
Appendix E
Policy Persistency Comparison
Policy Forms: 82000 1/01, 82120 9/01

	Actual Experience		Original Pricing Assumptions			Current Healthy Lives Assumptions		
Policy Duration	Healthy Lives	Healthy Life Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
2	64	3.1%	11.3%	0.3%	11.6%	0.7%	0.2%	0.9%
3	623	4.8%	8.4%	0.4%	8.8%	0.6%	0.3%	1.0%
4	1,972	2.6%	6.9%	0.5%	7.4%	0.6%	0.4%	1.0%
5	4,907	2.2%	5.6%	0.7%	6.3%	0.6%	0.4%	1.0%
6	6,451	2.0%	5.5%	0.9%	6.4%	0.6%	0.5%	1.1%
7	6,368	1.9%	5.4%	1.0%	6.4%	0.6%	0.5%	1.1%
8	6,137	1.4%	5.3%	1.1%	6.4%	0.6%	0.5%	1.2%
9	5,952	1.7%	5.2%	1.2%	6.4%	0.6%	0.6%	1.2%
10	5,793	1.6%	5.2%	1.3%	6.5%	0.6%	0.6%	1.2%
11	5,646	1.5%	5.1%	1.5%	6.6%	0.6%	0.7%	1.3%
12	5,502	1.2%	5.0%	1.7%	6.7%	0.6%	0.7%	1.4%
13	5,362	1.3%	5.0%	1.9%	6.9%	0.6%	0.8%	1.4%
14	5,177	1.1%	5.0%	2.1%	7.1%	0.6%	0.9%	1.5%
15	4,933	1.6%	4.9%	2.3%	7.2%	0.6%	1.0%	1.6%
16	4,355	1.4%	4.9%	3.3%	8.2%	0.6%	1.1%	1.7%
17	3,257	1.4%	4.8%	3.7%	8.5%	0.6%	1.3%	1.9%
18	1,163	1.5%	4.7%	4.2%	8.9%	0.6%	1.4%	2.0%
19	72	4.2%	4.9%	4.0%	8.9%	0.6%	1.3%	1.9%

Notes:
1) Experience is 2007 through 6/30/2019.
2) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
3) Since Lapse Rates vary by issue age, duration, and attained age, the rates shown above are composites.
4) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors
5) Benefit exhaustion rates are based on actual experience.
6) The results shown above include only lifetime pay policies

Exhibit 1
Continental General Insurance
Summary of Active, Premium Paying Lives
Nationwide
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
As of 12/31/2021

State	Policy Count	Annualized Premium				Cumulative Rate Increase Approvals*				Current Status*
		No Inflation	Simple Inflation	Compound Inflation	Average Premium	No Inflation	Simple Inflation	Compound Inflation	Average	
AK	-	$ -	$ -	$ -	$ -	0%	0%	0%	0%	*Not Filed*
AL	2	$ 5,543	$ 2,491	$ -	$ 4,017	45%	45%	45%	45%	*Not Filed*
AR	16	$ 16,987	$ 3,876	$ 2,033	$ 1,431	45%	45%	45%	45%	*Not Filed*
AZ	149	$ 76,343	$ 79,052	$ 119,556	$ 1,845	32%	32%	32%	32%	*Planning to file in June 2023*
BC	-	$ -	$ -	$ -	$ -	0%	0%	0%	0%	*Not Filed*
CA	325	$ 52,313	$ 87,796	$ 415,226	$ 1,709	15%	15%	15%	15%	*Planning to file in June 2023*
CO	-	$ -	$ -	$ -	$ -	25%	25%	25%	0%	*Not Filed*
CT	-	$ -	$ -	$ -	$ -	25%	25%	25%	0%	*Not Filed*
DC	-	$ -	$ -	$ -	$ -	0%	0%	0%	0%	*Not Filed*
DE	2	$ -	$ -	$ 1,551	$ 775	20%	20%	20%	20%	*Not Filed*
FL	990	$ 1,830,077	$ 197,949	$ 573,074	$ 2,627	176%	193%	194%	181%	*Not Filed*
GA	82	$ 46,060	$ 38,181	$ 125,394	$ 2,557	125%	125%	125%	125%	*Approved 12% rate increase 5/1/2023*
HI	211	$ 126,130	$ 57,660	$ 576,935	$ 3,605	110%	193%	219%	192%	*Pending - Requested 257% average rate increase*
IA	194	$ 102,404	$ 131,394	$ 252,650	$ 2,507	91%	111%	111%	106%	*Pending - Requested 252% average rate increase*
ID	14	$ 2,618	$ -	$ 19,401	$ 1,573	10%	10%	10%	10%	*Not Filed*
IL	65	$ 66,246	$ 21,139	$ 52,342	$ 2,150	164%	164%	164%	164%	*Pending - Requested 178% average rate increase*
IN	2	$ -	$ -	$ 2,504	$ 1,252	15%	15%	15%	15%	*Not Filed*
KS	63	$ 70,425	$ 9,687	$ 61,106	$ 2,242	58%	121%	140%	90%	*Pending - Requested 238% average rate increase*
KY	48	$ 31,795	$ 19,845	$ 38,659	$ 1,881	65%	88%	125%	92%	*Planning to file in November 2023*
LA	71	$ 62,193	$ 15,118	$ 14,297	$ 1,290	74%	74%	74%	74%	*Pending - Requested 194% average rate increase*
MA	-	$ -	$ -	$ -	$ -	25%	25%	25%	0%	*Not Filed*
MD	34	$ 10,942	$ 4,672	$ 76,512	$ 2,710	75%	75%	75%	75%	*Pending - Requested 277% average rate increase*
ME	-	$ -	$ -	$ -	$ -	25%	25%	25%	0%	*Not Filed*
MI	20	$ 24,177	$ 4,501	$ 17,417	$ 2,305	88%	163%	184%	122%	*Planning to file in November 2023*
MN	296	$ 90,988	$ 116,898	$ 839,603	$ 3,539	139%	211%	311%	275%	*Approved 96% average rate increase 2/23/2023*
MO	49	$ 56,208	$ 22,536	$ 40,170	$ 2,427	71%	139%	160%	106%	*Planning to file in October 2023*
MS	43	$ 40,416	$ 7,571	$ 13,798	$ 1,437	75%	75%	75%	75%	*Planning to file in October 2023*
MT	10	$ 9,017	$ 7,276	$ 6,738	$ 2,303	20%	20%	20%	20%	*Not Filed*
NC	753	$ 409,388	$ 500,192	$ 835,989	$ 2,318	75%	152%	152%	128%	*Pending - Requested 239% average rate increase*
ND	39	$ 43,148	$ 6,084	$ 40,997	$ 2,314	84%	84%	84%	84%	*Planning to file in November 2023*
NE	93	$ 106,726	$ 28,538	$ 55,880	$ 2,055	90%	166%	188%	121%	*Planning to file in October 2023*
NH	-	$ -	$ -	$ -	$ -	25%	25%	25%	0%	*Not Filed*
NJ	150	$ 89,379	$ 40,475	$ 191,431	$ 2,142	12%	33%	33%	27%	*Pending - Requested 269% average rate increase*
NM	25	$ -	$ 5,417	$ 41,472	$ 1,876	15%	15%	15%	15%	*Not Filed*
NV	14	$ 804	$ 4,363	$ 28,277	$ 2,389	25%	75%	90%	86%	*Not Filed*
NY	-	$ -	$ -	$ -	$ -	40%	40%	40%	0%	*Not Filed*
OC	-	$ -	$ -	$ -	$ -	0%	0%	0%	0%	*Not Filed*
OH	42	$ 17,423	$ 6,150	$ 84,662	$ 2,577	131%	131%	131%	131%	*Planning to file in October 2023*
OK	86	$ 69,207	$ 22,644	$ 47,551	$ 1,621	194%	194%	194%	194%	*Approved 74.9% rate increase 5/11/2023*
ON	-	$ -	$ -	$ -	$ -	0%	0%	0%	0%	*Not Filed*
OR	4	$ -	$ 2,688	$ 2,172	$ 1,215	15%	15%	15%	15%	*Not Filed*
PA	90	$ 34,428	$ 48,776	$ 200,648	$ 3,154	159%	159%	159%	159%	*Pending - Requested 259% average rate increase*
RI	3	$ -	$ -	$ 6,675	$ 2,225	0%	0%	0%	0%	*Not Filed*
SC	520	$ 377,695	$ 147,860	$ 246,001	$ 1,484	59%	129%	129%	88%	*Pending - Requested 229% average rate increase*
SD	35	$ 19,612	$ 15,543	$ 30,562	$ 1,878	38%	93%	109%	78%	*Planning to file in November 2023*
TN	188	$ 94,359	$ 46,620	$ 215,281	$ 1,895	25%	119%	119%	82%	*Pending - Requested 270% average rate increase*
TX	396	$ 56,362	$ 109,794	$ 602,650	$ 1,941	50%	50%	50%	50%	*Pending - Requested 281% average rate increase*
UT	7	$ -	$ 4,564	$ 4,497	$ 1,294	0%	0%	0%	0%	*Not Filed*
VA	399	$ 196,912	$ 83,671	$ 855,887	$ 2,848	73%	128%	128%	116%	*Pending - Requested 65% average rate increase*
VI	-	$ -	$ -	$ -	$ -	0%	0%	0%	0%	*Not Filed*
VT	-	$ -	$ -	$ -	$ -	25%	25%	25%	0%	*Not Filed*
WA	12	$ -	$ -	$ 25,287	$ 2,107	25%	25%	25%	25%	*Not Filed*
WI	59	$ 22,219	$ -	$ 90,226	$ 1,906	61%	61%	61%	61%	*Approved 10% rate increase 5/1/2023*
WV	10	$ 7,492	$ -	$ 5,286	$ 1,278	32%	32%	32%	32%	*Not Filed*
WY	-	$ -	$ -	$ -	$ -	38%	38%	38%	0%	*Not Filed*
Total	5,611	4,266,036	1,901,022	6,860,396	2,322					

	No Inflation	Simple Inflation	Compound Inflation	Average
Nationwide Cumulative Approved (Original Premium Weighted):	104%	114%	117%	112%

Approval Amounts and Current Status are as of 5/31/2023

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Non-Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	51,885	51,885	51,885	-	-	-	-	0%	1
2002	2001	83,592	83,592	83,592	-	-	-	-	0%	2
2002	2002	925,756	925,756	925,756	464,006	-	-	464,006	50%	1
2003	2001	67,649	65,870	65,870	-	-	-	-	0%	3
2003	2002	1,498,606	1,472,494	1,472,494	24,366	-	-	24,366	2%	2
2003	2003	1,792,902	1,786,104	1,786,104	485,770	-	-	485,770	27%	1
2004	2001	70,390	66,503	66,503	-	-	-	-	0%	4
2004	2002	1,378,918	1,315,301	1,315,301	441,309	-	-	441,309	32%	3
2004	2003	2,075,624	2,018,382	2,018,382	222,878	-	-	222,878	11%	2
2004	2004	815,961	790,554	790,554	752,895	-	-	752,895	92%	1
2005	2001	71,361	67,357	67,357	-	-	-	-	0%	5
2005	2002	1,350,251	1,276,347	1,276,347	207,591	-	-	207,591	15%	4
2005	2003	1,969,233	1,874,028	1,874,028	242,294	-	-	242,294	12%	3
2005	2004	971,676	916,371	916,371	586,424	-	-	586,424	60%	2
2005	2005	473,436	446,154	446,154	1,440,904	90,831	-	1,531,736	324%	1
2006	2001	72,144	67,554	67,554	-	-	-	-	0%	6
2006	2002	1,350,081	1,268,166	1,268,166	193,930	-	-	193,930	14%	5
2006	2003	1,910,691	1,820,441	1,820,441	1,436,491	207,641	-	1,644,132	86%	4
2006	2004	957,174	903,471	903,471	331,460	29,525	-	360,985	38%	3
2006	2005	570,037	538,014	538,014	112,894	-	-	112,894	20%	2
2006	2006	207,486	194,397	194,397	972,585	-	-	972,585	469%	1
2007	2001	72,271	67,661	67,661	-	-	-	-	0%	7
2007	2002	1,279,354	1,200,253	1,200,253	308,531	-	-	308,531	24%	6
2007	2003	1,867,832	1,775,803	1,775,803	171,513	-	-	171,513	9%	5
2007	2004	941,198	889,669	889,669	401,036	53,687	-	454,723	48%	4
2007	2005	550,458	519,195	519,195	376,592	-	-	376,592	68%	3
2007	2006	242,966	229,436	229,436	45,334	-	-	45,334	19%	2
2007	2007	160,898	148,851	148,851	1,255,119	86,409	-	1,341,528	834%	1
2008	2001	72,498	67,853	67,853	-	-	-	-	0%	8
2008	2002	1,244,014	1,166,211	1,166,211	652,630	-	-	652,630	52%	7
2008	2003	1,816,180	1,724,845	1,724,845	302,364	32,594	-	334,958	18%	6
2008	2004	896,982	848,588	848,588	300,828	48,062	-	348,890	39%	5
2008	2005	526,497	497,570	497,570	31,401	-	-	31,401	6%	4
2008	2006	231,610	218,878	218,878	145,473	-	-	145,473	63%	3
2008	2007	242,478	224,192	224,192	320,549	50,193	-	370,741	153%	2
2008	2008	215,575	200,321	200,321	1,513,642	80,602	-	1,594,244	740%	1
2009	2001	68,904	64,688	64,688	-	-	-	-	0%	9
2009	2002	1,211,651	1,131,434	1,131,434	209,260	-	-	209,260	17%	8
2009	2003	1,756,979	1,666,045	1,666,045	915,386	105,854	-	1,021,240	58%	7
2009	2004	833,901	785,946	785,946	127,557	-	-	127,557	15%	6
2009	2005	515,401	483,504	483,504	79,562	-	-	79,562	15%	5
2009	2006	222,413	208,932	208,932	277,115	-	-	277,115	125%	4
2009	2007	213,241	198,221	198,221	86,545	-	-	86,545	41%	3
2009	2008	277,933	261,117	261,117	85,283	-	-	85,283	31%	2
2009	2009	150,352	140,512	140,512	1,214,560	136,476	-	1,351,036	899%	1
2010	2001	79,531	66,326	99,488	-	-	-	-	0%	10
2010	2002	1,241,407	1,058,865	1,588,297	463,991	-	-	463,991	37%	9
2010	2003	1,802,722	1,572,687	2,359,031	991,215	-	-	991,215	55%	8
2010	2004	840,375	750,856	1,126,284	492,910	-	-	492,910	59%	7
2010	2005	512,354	455,902	683,854	128,672	-	-	128,672	25%	6
2010	2006	232,516	204,741	307,111	298,351	-	-	298,351	128%	5
2010	2007	218,203	190,387	285,580	400,726	-	-	400,726	184%	4
2010	2008	266,497	231,751	347,626	111,642	-	-	111,642	42%	3
2010	2009	196,514	170,988	256,481	315,732	-	-	315,732	161%	2
2010	2010	14,128	12,442	18,664	1,135,592	131,154	-	1,266,746	8966%	1
2011	2001	75,169	58,575	87,862	766	-	-	766	1%	11
2011	2002	1,303,568	1,014,429	1,521,643	421,302	-	-	421,302	32%	10
2011	2003	1,879,417	1,476,209	2,214,314	591,348	123,562	-	714,909	38%	9
2011	2004	893,363	701,489	1,052,234	951,448	194,949	-	1,146,398	128%	8
2011	2005	515,156	403,409	605,113	89,560	-	-	89,560	17%	7
2011	2006	227,844	177,177	265,766	20,010	-	-	20,010	9%	6
2011	2007	207,945	160,427	240,641	64,671	-	-	64,671	31%	5
2011	2008	255,297	200,207	300,311	261,989	39,034	-	301,023	118%	4
2011	2009	187,407	145,000	217,501	26,116	-	-	26,116	14%	3
2011	2010	193,557	148,305	222,457	26,318	-	-	26,318	14%	2
2011	2011	135,719	105,086	157,630	1,075,637	150,816	-	1,226,453	904%	1
2012	2001	75,863	59,081	88,622	220,640	-	-	220,640	291%	12
2012	2002	1,186,147	921,442	1,382,163	714,262	-	-	714,262	60%	11
2012	2003	1,837,851	1,433,411	2,150,116	630,351	-	-	630,351	34%	10
2012	2004	876,407	687,482	1,031,223	67,399	-	-	67,399	8%	9
2012	2005	489,992	382,636	573,954	116,475	-	-	116,475	24%	8
2012	2006	209,635	162,943	244,414	257,527	179,031	-	436,558	208%	7
2012	2007	190,794	146,710	220,064	129,038	46,993	-	176,030	92%	6
2012	2008	216,921	169,489	254,234	169,390	-	-	169,390	78%	5
2012	2009	161,527	125,448	188,173	93,960	-	-	93,960	58%	4
2012	2010	156,614	119,354	179,031	96,158	48,984	-	145,142	93%	3
2012	2011	130,676	101,964	152,946	113,080	-	-	113,080	87%	2
2012	2012	83,320	65,588	98,382	965,901	134,399	-	1,100,300	1321%	1
2013	2001	64,600	50,247	75,371	-	-	-	-	0%	13
2013	2002	1,093,309	839,298	1,258,947	663,831	-	-	663,831	61%	12
2013	2003	1,714,907	1,316,302	1,974,454	592,151	-	-	592,151	35%	11
2013	2004	841,236	652,348	978,522	275,572	-	-	275,572	33%	10
2013	2005	480,791	371,276	556,915	191,445	-	-	191,445	40%	9
2013	2006	198,916	153,486	230,229	62,637	-	-	62,637	31%	8
2013	2007	175,934	134,719	202,078	158,542	-	-	158,542	90%	7
2013	2008	201,994	157,229	235,844	165,976	-	-	165,976	82%	6
2013	2009	146,126	113,332	169,998	135,281	-	-	135,281	93%	5
2013	2010	140,183	106,586	159,879	121,382	-	-	121,382	87%	4
2013	2011	105,773	82,384	123,576	136,234	-	-	136,234	129%	3
2013	2012	59,502	47,218	70,827	-	-	-	-	0%	2
2013	2013	16,783	12,253	18,379	707,491	168,426	-	875,917	5219%	1
2014	2001	66,173	48,696	73,044	26,112	-	-	26,112	39%	14
2014	2002	1,055,664	802,499	1,203,749	489,781	72,634	-	562,416	53%	13
2014	2003	1,645,497	1,243,945	1,865,917	1,197,985	285,629	-	1,483,614	90%	12
2014	2004	753,366	580,494	870,742	402,106	-	-	402,106	53%	11
2014	2005	458,019	351,724	527,586	304,151	73,387	-	377,538	82%	10
2014	2006	198,775	152,258	228,387	41,906	33,834	-	75,740	38%	9
2014	2007	161,710	122,807	184,211	110,990	-	-	110,990	69%	8
2014	2008	206,749	156,543	234,815	198,686	96,435	-	295,121	143%	7
2014	2009	139,973	107,331	160,996	42,093	-	-	42,093	30%	6
2014	2010	139,300	105,542	158,313	94,339	-	-	94,339	68%	5
2014	2011	110,587	84,066	126,098	34,309	-	-	34,309	31%	4
2014	2012	88,712	68,427	102,640	33,564	-	-	33,564	38%	3
2014	2013	209,336	161,474	242,211	101,171	44,074	-	145,245	69%	2
2014	2014	66,947	51,056	76,584	222,523	66,223	-	288,747	431%	1
2015	2001	65,729	45,332	67,999	-	-	-	-	0%	15
2015	2002	1,037,440	744,461	1,116,691	1,199,872	265,267	-	1,465,139	141%	14
2015	2003	1,621,432	1,185,018	1,777,527	732,154	97,285	-	829,440	51%	13
2015	2004	716,026	535,194	802,791	344,855	38,897	-	383,753	54%	12
2015	2005	413,356	307,812	461,718	95,074	-	-	95,074	23%	11
2015	2006	191,940	136,917	205,375	204,831	83,240	-	288,071	150%	10
2015	2007	155,888	113,493	170,239	107,612	-	-	107,612	69%	9
2015	2008	196,239	142,767	214,150	47,565	-	-	47,565	24%	8
2015	2009	135,734	99,581	149,371	102,031	41,290	-	143,320	106%	7
2015	2010	134,561	97,512	146,269	69,602	-	-	69,602	52%	6
2015	2011	102,963	77,007	115,511	56,144	-	-	56,144	55%	5
2015	2012	71,470	52,515	78,772	113,441	42,208	-	155,650	218%	4
2015	2013	104,158	76,953	115,430	22,396	-	-	22,396	22%	3
2015	2014	77,361	56,311	84,467	34,833	-	-	34,833	45%	2
2015	2015	38,819	28,140	42,210	96,881	73,766	-	170,646	440%	1

2016	2001	67,531	43,814	65,722	255,170	305,582	-	560,752	830%	16
2016	2002	1,009,476	679,934	1,019,901	611,331	280,877	-	892,208	88%	15
2016	2003	1,600,840	1,100,934	1,651,401	562,867	298,771	-	861,638	54%	14
2016	2004	714,690	504,260	756,390	182,161	47,683	-	229,844	32%	13
2016	2005	384,023	265,280	397,921	487,734	161,884	-	649,617	169%	12
2016	2006	179,696	117,771	176,656	176,171	50,214	-	226,385	126%	11
2016	2007	160,181	107,821	161,731	102,232	49,334	-	151,566	95%	10
2016	2008	184,572	124,163	186,244	125,488	41,382	-	166,870	90%	9
2016	2009	133,224	89,015	133,523	163,772	-	-	163,772	123%	8
2016	2010	127,312	85,756	128,635	43,572	51,214	-	94,786	74%	7
2016	2011	97,203	66,253	99,380	97,158	89,560	-	186,718	192%	6
2016	2012	72,629	49,432	74,148	43,870	46,779	-	90,649	125%	5
2016	2013	107,852	74,643	111,965	8,032	-	-	8,032	7%	4
2016	2014	60,055	41,817	62,725	37,689	41,764	-	79,453	132%	3
2016	2015	37,807	26,425	39,637	-	-	-	-	0%	2
2016	2016	20,569	14,610	21,916	-	-	-	-	0%	1
2017	2001	59,362	37,225	64,212	29,676	-	-	29,676	50%	17
2017	2002	931,104	605,799	1,045,003	602,887	415,630	-	1,018,517	109%	16
2017	2003	1,493,371	984,495	1,698,253	961,627	568,319	-	1,529,947	102%	15
2017	2004	675,423	454,822	784,567	205,067	166,224	-	371,291	55%	14
2017	2005	363,227	245,493	423,476	205,966	77,962	-	283,928	78%	13
2017	2006	160,412	103,075	177,804	56,337	55,327	-	111,664	70%	12
2017	2007	130,827	85,820	148,040	146,087	110,693	-	256,780	196%	11
2017	2008	178,602	116,581	201,102	103,835	-	-	103,835	58%	10
2017	2009	122,278	79,975	137,957	14,120	-	-	14,120	12%	9
2017	2010	118,696	77,787	134,182	32,758	36,073	-	68,831	58%	8
2017	2011	88,547	58,853	101,521	58,412	-	-	58,412	66%	7
2017	2012	67,353	44,670	77,056	-	-	-	-	0%	6
2017	2013	102,413	68,078	117,434	63,612	79,757	-	143,370	140%	5
2017	2014	59,653	40,100	69,173	6,075	-	-	6,075	10%	4
2017	2015	32,683	22,695	39,150	31,978	44,380	-	76,358	234%	3
2017	2016	19,461	13,206	22,781	-	-	-	-	0%	2
2017	2017	9,569	6,493	11,201	562	-	-	562	6%	1
2018	2001	59,842	37,058	63,926	-	-	-	-	0%	18
2018	2002	887,820	569,644	982,637	835,755	759,477	-	1,595,232	180%	17
2018	2003	1,416,243	903,147	1,557,929	1,381,146	597,128	-	1,978,274	140%	16
2018	2004	663,763	429,964	741,688	222,587	161,541	-	384,129	58%	15
2018	2005	331,711	213,090	367,581	242,845	200,534	-	443,379	134%	14
2018	2006	160,819	100,745	173,785	176,574	110,529	-	287,103	179%	13
2018	2007	128,873	82,237	141,859	104,344	55,120	-	159,464	124%	12
2018	2008	151,715	97,073	167,451	118,058	65,273	-	183,331	121%	11
2018	2009	122,677	77,939	134,445	113,835	41,338	-	155,173	126%	10
2018	2010	123,308	78,923	136,141	49,418	56,835	-	106,254	86%	9
2018	2011	83,971	54,125	93,365	38,521	42,052	-	80,572	96%	8
2018	2012	70,197	44,713	77,130	90,206	-	-	90,206	129%	7
2018	2013	104,913	67,780	116,920	51,012	58,961	-	109,973	105%	6
2018	2014	58,072	37,315	64,369	37,401	-	-	37,401	64%	5
2018	2015	32,656	21,568	37,204	45,356	27,777	-	73,132	224%	4
2018	2016	16,838	10,631	18,338	-	-	-	-	0%	3
2018	2017	13,034	8,258	14,245	-	-	-	-	0%	2
2018	2018	8,375	5,900	10,178	-	-	-	-	0%	1
2019	2001	54,825	30,470	52,561	-	-	-	-	0%	19
2019	2002	875,867	517,741	893,103	985,763	1,289,129	-	2,274,891	260%	18
2019	2003	1,389,138	842,934	1,454,061	1,623,988	2,445,202	-	4,069,190	293%	17
2019	2004	641,222	388,298	669,814	432,147	493,673	-	925,820	144%	16
2019	2005	350,787	211,576	364,969	149,775	181,926	-	331,702	95%	15
2019	2006	158,628	94,309	162,682	214,781	218,610	-	433,391	273%	14
2019	2007	134,578	77,831	134,259	164,067	176,221	-	340,288	253%	13
2019	2008	127,040	76,319	131,651	126,900	183,634	-	310,535	244%	12
2019	2009	113,046	65,256	112,566	104,462	160,972	-	265,434	235%	11
2019	2010	130,533	74,291	128,153	84,583	29,178	-	113,762	87%	10
2019	2011	79,130	47,649	82,195	41,297	84,047	-	125,345	158%	9
2019	2012	65,478	40,262	69,452	1,981	-	-	1,981	3%	8
2019	2013	97,722	59,117	101,976	27,303	61,833	-	89,136	91%	7
2019	2014	55,982	34,675	59,815	-	-	-	-	0%	6
2019	2015	29,327	19,411	33,485	-	-	-	-	0%	5
2019	2016	14,498	9,049	15,609	-	-	-	-	0%	4
2019	2017	14,678	9,179	15,834	-	-	-	-	0%	3
2019	2018	10,405	6,786	11,705	-	-	-	-	0%	2
2019	2019	3,488	2,066	3,564	-	-	-	-	0%	1
2020	2001	46,697	23,611	40,728	25,223	-	729	25,952	56%	20
2020	2002	833,026	455,906	786,438	519,404	1,319,902	12,088	1,851,394	222%	19
2020	2003	1,321,631	758,135	1,307,784	295,221	667,870	16,996	980,087	74%	18
2020	2004	633,702	355,375	613,022	303,021	937,968	7,280	1,248,268	197%	17
2020	2005	334,605	186,459	321,642	147,998	263,446	4,340	415,784	124%	16
2020	2006	140,290	75,004	129,381	13,219	53,406	1,100	67,725	48%	15
2020	2007	125,037	65,698	113,329	63,334	184,483	850	248,667	199%	14
2020	2008	113,156	63,473	109,491	43,446	162,337	899	206,681	183%	13
2020	2009	104,173	54,088	93,303	12,196	54,460	568	67,224	65%	12
2020	2010	106,538	54,040	93,218	26,520	75,340	641	102,500	96%	11
2020	2011	72,704	41,123	70,937	11,107	-	516	11,622	16%	10
2020	2012	60,758	34,953	60,295	-	-	276	276	0%	9
2020	2013	104,566	58,235	100,455	12,515	50,392	426	63,333	61%	8
2020	2014	48,067	29,165	50,309	11,420	-	202	11,622	24%	7
2020	2015	25,136	16,445	28,367	-	-	93	93	0%	6
2020	2016	19,629	9,776	16,864	-	-	74	74	0%	5
2020	2017	13,872	8,311	14,336	-	-	32	32	0%	4
2020	2018	10,335	6,283	10,838	-	-	30	30	0%	3
2020	2019	5,665	2,890	4,985	-	-	7	7	0%	2
2020	2020	2,242	1,361	2,348	-	-	2	2	0%	1
2021	2001	56,665	25,178	43,432	-	-	5,109	5,109	9%	21
2021	2002	806,897	404,956	698,548	125,985	2,256,823	84,760	2,467,568	306%	20
2021	2003	1,338,113	723,592	1,248,196	114,342	2,291,274	119,176	2,524,792	189%	19
2021	2004	626,631	321,045	553,802	70,354	1,220,589	51,045	1,341,987	214%	18
2021	2005	352,874	175,660	303,013	48,209	240,210	30,435	318,854	90%	17
2021	2006	151,367	75,218	129,750	25,267	156,223	7,711	189,201	125%	16
2021	2007	130,980	60,470	104,311	11,560	197,798	5,962	215,320	164%	15
2021	2008	117,710	59,297	102,287	26,502	176,859	6,302	209,662	178%	14
2021	2009	97,966	46,342	79,939	17,161	137,223	3,986	158,370	162%	13
2021	2010	97,409	42,691	73,642	10,227	43,001	4,494	57,722	59%	12
2021	2011	64,321	33,872	58,429	25,450	146,836	3,615	175,901	273%	11
2021	2012	58,643	31,918	55,059	15,425	151,780	1,935	169,140	288%	10
2021	2013	116,315	57,790	99,688	5,736	15,912	2,987	24,635	21%	9
2021	2014	53,115	30,524	52,655	-	-	1,416	1,416	3%	8
2021	2015	30,475	19,633	33,867	-	32,322	655	32,977	108%	7
2021	2016	21,294	9,213	15,893	-	-	517	517	2%	6
2021	2017	15,332	9,266	15,983	-	-	223	223	1%	5
2021	2018	10,947	6,171	10,644	-	-	213	213	2%	4
2021	2019	6,410	2,784	4,803	-	-	46	46	1%	3
2021	2020	2,242	1,361	2,348	-	-	16	16	1%	2
2021	2021	2,003	1,330	2,294	-	-	-	-	0%	1
2001		51,885	51,885	51,885	-	-	-	-	0%	
2002		1,009,348	1,009,348	1,009,348	464,006	-	-	464,006	46%	
2003		3,359,157	3,324,469	3,324,469	510,136	-	-	510,136	15%	
2004		4,340,893	4,190,740	4,190,740	1,417,082	-	-	1,417,082	33%	
2005		4,835,956	4,580,257	4,580,257	2,477,213	90,831	-	2,568,044	53%	
2006		5,067,613	4,792,043	4,792,043	3,047,359	237,166	-	3,284,524	65%	
2007		5,114,977	4,830,868	4,830,868	2,558,125	140,095	-	2,698,221	53%	
2008		5,245,835	4,948,459	4,948,459	3,266,888	211,450	-	3,478,338	66%	
2009		5,250,777	4,940,397	4,940,397	2,995,268	242,330	-	3,237,598	62%	
2010		5,404,246	4,714,944	7,072,416	4,338,831	131,154	-	4,469,985	83%	
2011		5,874,443	4,590,315	6,885,472	3,529,165	508,360	-	4,037,525	69%	
2012		5,615,746	4,375,548	6,563,322	3,574,181	409,407	-	3,983,588	71%	
2013		5,240,054	4,036,679	6,055,019	3,210,542	168,426	-	3,378,968	64%	
2014		5,300,808	4,036,862	6,055,293	3,299,717	672,216	-	3,971,933	75%	
2015		5,063,116	3,699,013	5,548,520	3,227,293	641,954	-	3,869,246	76%	
2016		4,957,658	3,391,929	5,087,894	2,897,247	1,465,043	-	4,362,290	88%	
2017		4,612,980	3,045,166	5,252,912	2,518,999	1,554,365	-	4,073,364	88%	
2018		4,434,828	2,840,111	4,899,191	3,507,058	2,176,566	-	5,683,623	128%	
2019		4,346,372	2,607,220	4,497,454	3,957,048	5,324,426	-	9,281,475	214%	
2020		4,121,829	2,300,330	3,968,070	1,484,623	3,769,603	47,149	5,301,374	129%	
2021		4,157,710	2,138,310	3,688,584	496,218	7,066,849	330,602	7,893,669	190%	

Exhibit 2b
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	6,486	6,486	6,486	-	-	-	-	0%	1
2002	2001	34,290	34,290	34,290	-	-	-	-	0%	2
2002	2002	256,792	256,792	256,792	5,592	-	-	5,592	2%	1
2003	2001	28,054	26,862	26,862	-	-	-	-	0%	3
2003	2002	467,212	458,172	458,172	750	-	-	750	0%	2
2003	2003	565,739	563,825	563,825	-	-	-	-	0%	1
2004	2001	29,434	26,816	26,816	-	-	-	-	0%	4
2004	2002	447,901	426,826	426,826	5,340	-	-	5,340	1%	3
2004	2003	760,005	737,178	737,178	4,382	-	-	4,382	1%	2
2004	2004	280,870	271,194	271,194	455	-	-	455	0%	1
2005	2001	30,209	27,501	27,501	-	-	-	-	0%	5
2005	2002	463,135	436,107	436,107	26,150	-	-	26,150	6%	4
2005	2003	766,259	728,060	728,060	6,379	-	-	6,379	1%	3
2005	2004	350,556	329,785	329,785	494	-	-	494	0%	2
2005	2005	146,423	138,055	138,055	-	-	-	-	0%	1
2006	2001	30,860	27,749	27,749	-	-	-	-	0%	6
2006	2002	468,220	438,112	438,112	9,601	-	-	9,601	2%	5
2006	2003	763,879	725,898	725,898	4,297	-	-	4,297	1%	4
2006	2004	354,148	333,060	333,060	722	-	-	722	0%	3
2006	2005	197,170	185,929	185,929	2,152	-	-	2,152	1%	2
2006	2006	65,302	61,315	61,315	3,847	-	-	3,847	6%	1
2007	2001	30,926	27,805	27,805	-	-	-	-	0%	7
2007	2002	465,885	434,284	434,284	5,036	-	-	5,036	1%	6
2007	2003	771,379	732,035	732,035	13,732	-	-	13,732	2%	5
2007	2004	351,975	331,039	331,039	1,148	-	-	1,148	0%	4
2007	2005	199,725	188,399	188,399	-	-	-	-	0%	3
2007	2006	76,439	71,465	71,465	4,067	-	-	4,067	5%	2
2007	2007	44,707	41,396	41,396	1,148	-	-	1,148	3%	1
2008	2001	31,153	27,997	27,997	-	-	-	-	0%	8
2008	2002	463,314	432,614	432,614	18,069	-	-	18,069	4%	7
2008	2003	772,873	732,906	732,906	-	-	-	-	0%	6
2008	2004	352,526	331,611	331,611	4,757	-	-	4,757	1%	5
2008	2005	197,134	185,929	185,929	-	-	-	-	0%	4
2008	2006	76,042	71,110	71,110	1,655	-	-	1,655	2%	3
2008	2007	71,919	66,370	66,370	5,507	-	-	5,507	8%	2
2008	2008	41,667	38,954	38,954	29,446	-	-	29,446	71%	1
2009	2001	30,587	27,517	27,517	-	-	-	-	0%	9
2009	2002	475,438	441,734	441,734	11,988	-	-	11,988	3%	8
2009	2003	765,891	723,321	723,321	42,311	105,854	-	148,166	19%	7
2009	2004	357,758	335,445	335,445	1,745	-	-	1,745	0%	6
2009	2005	194,535	181,618	181,618	33,384	-	-	33,384	17%	5
2009	2006	72,353	66,947	66,947	500	-	-	500	1%	4
2009	2007	65,593	60,677	60,677	-	-	-	-	0%	3
2009	2008	60,018	56,556	56,556	33,308	-	-	33,308	55%	2
2009	2009	36,214	33,399	33,399	500	-	-	500	1%	1
2010	2001	32,752	27,615	41,423	-	-	-	-	0%	10
2010	2002	496,179	424,032	636,049	20,820	-	-	20,820	4%	9
2010	2003	832,011	725,818	1,088,727	400	-	-	400	0%	8
2010	2004	372,581	330,348	495,522	4,127	-	-	4,127	1%	7
2010	2005	213,964	190,224	285,336	-	-	-	-	0%	6
2010	2006	87,585	78,003	117,004	400	-	-	400	0%	5
2010	2007	70,086	60,366	90,548	3,975	-	-	3,975	6%	4
2010	2008	67,196	56,730	85,095	-	-	-	-	0%	3
2010	2009	52,319	45,957	68,936	400	-	-	400	1%	2
2010	2010	4,052	3,527	5,291	1,550	36,299	-	37,849	934%	1
2011	2001	35,339	27,596	41,395	766	-	-	766	2%	11
2011	2002	556,537	434,317	651,475	23,361	-	-	23,361	4%	10
2011	2003	907,331	709,521	1,064,281	86,940	123,562	-	210,502	23%	9
2011	2004	409,306	318,295	477,442	718	-	-	718	0%	8
2011	2005	232,855	181,804	272,706	3,349	-	-	3,349	1%	7
2011	2006	89,799	69,542	104,313	-	-	-	-	0%	6
2011	2007	76,534	58,325	87,487	181	-	-	181	0%	5
2011	2008	72,141	55,249	82,873	-	-	-	-	0%	4
2011	2009	62,549	48,063	72,095	-	-	-	-	0%	3
2011	2010	65,580	49,346	74,020	-	-	-	-	0%	2
2011	2011	24,481	18,924	28,386	12,487	-	-	12,487	51%	1
2012	2001	36,062	28,149	42,223	-	-	-	-	0%	12
2012	2002	574,560	445,054	667,582	-	-	-	-	0%	11
2012	2003	942,799	732,597	1,098,895	7,800	-	-	7,800	1%	10
2012	2004	430,060	333,061	499,591	6,047	-	-	6,047	1%	9
2012	2005	240,682	187,435	281,152	798	-	-	798	0%	8
2012	2006	91,331	70,499	105,749	-	-	-	-	0%	7
2012	2007	84,079	64,052	96,078	5,400	-	-	5,400	6%	6
2012	2008	74,428	57,064	85,596	-	-	-	-	0%	5
2012	2009	61,813	47,858	71,788	-	-	-	-	0%	4
2012	2010	71,456	53,710	80,565	5,400	-	-	5,400	8%	3
2012	2011	39,605	30,641	45,962	-	-	-	-	0%	2
2012	2012	25,365	20,281	30,421	31,154	-	-	31,154	123%	1
2013	2001	35,221	27,511	41,266	-	-	-	-	0%	13
2013	2002	569,471	435,610	653,415	14,648	-	-	14,648	3%	12
2013	2003	953,579	725,935	1,088,902	54,407	-	-	54,407	6%	11
2013	2004	428,608	326,825	490,237	5,137	-	-	5,137	1%	10
2013	2005	246,114	189,375	284,063	48,965	-	-	48,965	20%	9
2013	2006	94,307	72,406	108,609	-	-	-	-	0%	8
2013	2007	78,321	59,325	88,988	-	-	-	-	0%	7
2013	2008	74,115	56,590	84,885	49,379	-	-	49,379	67%	6
2013	2009	62,797	48,418	72,628	-	-	-	-	0%	5
2013	2010	65,226	48,794	73,191	-	-	-	-	0%	4
2013	2011	39,516	30,396	45,593	45,332	-	-	45,332	115%	3
2013	2012	20,782	17,419	26,128	-	-	-	-	0%	2
2013	2013	9,467	7,011	10,516	-	-	-	-	0%	1
2014	2001	36,419	27,327	40,990	-	-	-	-	0%	14
2014	2002	574,325	436,124	654,186	28,239	-	-	28,239	5%	13
2014	2003	971,300	731,928	1,097,893	7,600	-	-	7,600	1%	12
2014	2004	437,636	331,965	497,947	112,444	-	-	112,444	26%	11
2014	2005	250,451	191,169	286,754	7,682	-	-	7,682	3%	10
2014	2006	100,778	76,367	114,550	-	-	-	-	0%	9
2014	2007	84,120	63,334	95,000	-	-	-	-	0%	8
2014	2008	77,530	56,972	85,457	7,682	-	-	7,682	10%	7
2014	2009	63,133	48,246	72,369	-	-	-	-	0%	6
2014	2010	73,052	54,761	82,141	1,232	-	-	1,232	2%	5
2014	2011	42,285	31,645	47,467	-	-	-	-	0%	4
2014	2012	38,956	29,731	44,597	-	-	-	-	0%	3
2014	2013	101,598	78,514	117,771	16,914	-	-	16,914	17%	2
2014	2014	25,998	19,432	29,148	-	-	-	-	0%	1
2015	2001	38,320	27,100	40,650	-	-	-	-	0%	15
2015	2002	584,797	421,186	631,780	8,730	-	-	8,730	1%	14
2015	2003	985,629	721,044	1,081,566	600	17,681	-	18,281	2%	13
2015	2004	442,802	326,746	490,120	4,123	-	-	4,123	1%	12
2015	2005	257,401	190,794	286,191	9,094	-	-	9,094	4%	11
2015	2006	94,126	67,753	101,629	-	-	-	-	0%	10
2015	2007	81,998	59,608	89,412	2,994	-	-	2,994	4%	9
2015	2008	81,588	57,479	86,219	-	-	-	-	0%	8
2015	2009	65,906	48,471	72,706	2,378	-	-	2,378	4%	7
2015	2010	67,181	48,556	72,834	3,564	-	-	3,564	5%	6
2015	2011	41,021	30,262	45,393	-	-	-	-	0%	5
2015	2012	31,413	23,528	35,292	-	-	-	-	0%	4
2015	2013	68,029	49,496	74,244	3,564	-	-	3,564	5%	3
2015	2014	41,994	30,625	45,937	-	-	-	-	0%	2
2015	2015	17,772	14,169	21,254	-	-	-	-	0%	1

2016	2001	42,423	27,883	41,824	-	-	-	-	0%	16
2016	2002	628,523	426,259	639,389	37,678	-	-	37,678	6%	15
2016	2003	1,031,919	707,864	1,061,795	128,945	-	-	128,945	12%	14
2016	2004	465,902	324,007	486,011	20,179	-	-	20,179	4%	13
2016	2005	268,409	185,243	277,865	3,166	-	-	3,166	1%	12
2016	2006	105,680	70,016	105,024	1,076	-	-	1,076	1%	11
2016	2007	93,912	63,082	94,623	3,484	-	-	3,484	4%	10
2016	2008	86,212	56,718	85,077	-	-	-	-	0%	9
2016	2009	70,935	47,495	71,243	1,076	-	-	1,076	2%	8
2016	2010	79,373	52,823	79,234	2,685	-	-	2,685	3%	7
2016	2011	44,681	30,055	45,082	-	-	-	-	0%	6
2016	2012	33,629	23,283	34,925	550	-	-	550	2%	5
2016	2013	73,953	50,604	75,906	2,555	-	-	2,555	3%	4
2016	2014	43,498	30,778	46,166	-	-	-	-	0%	3
2016	2015	22,978	16,723	25,084	-	-	-	-	0%	2
2016	2016	13,053	8,844	13,266	-	-	-	-	0%	1
2017	2001	43,546	27,611	47,629	-	-	-	-	0%	17
2017	2002	645,491	420,316	725,046	107,755	-	-	107,755	17%	16
2017	2003	1,079,253	708,181	1,221,612	12,413	119,181	-	131,594	12%	15
2017	2004	475,210	317,788	548,184	-	-	-	-	0%	14
2017	2005	272,351	184,321	317,954	4,446	-	-	4,446	2%	13
2017	2006	106,130	69,122	119,236	-	-	-	-	0%	12
2017	2007	93,175	61,195	105,561	-	-	-	-	0%	11
2017	2008	87,097	55,843	96,330	-	-	-	-	0%	10
2017	2009	71,417	46,765	80,670	-	-	-	-	0%	9
2017	2010	76,077	49,595	85,552	-	-	-	-	0%	8
2017	2011	45,460	29,843	51,479	-	-	-	-	0%	7
2017	2012	34,800	23,385	40,339	-	-	-	-	0%	6
2017	2013	74,494	49,497	85,383	-	-	-	-	0%	5
2017	2014	44,981	30,555	52,707	-	-	-	-	0%	4
2017	2015	25,441	18,029	31,099	-	-	-	-	0%	3
2017	2016	14,922	9,778	16,867	-	-	-	-	0%	2
2017	2017	8,350	5,537	9,551	-	-	-	-	0%	1
2018	2001	44,020	27,396	47,258	-	-	-	-	0%	18
2018	2002	657,785	420,511	725,382	29,634	-	-	29,634	5%	17
2018	2003	1,095,933	695,410	1,199,582	208,829	-	-	208,829	19%	16
2018	2004	494,504	318,654	549,679	20,399	-	-	20,399	4%	15
2018	2005	267,198	171,362	295,599	36,696	-	-	36,696	14%	14
2018	2006	114,797	71,790	123,837	-	-	-	-	0%	13
2018	2007	95,227	60,947	105,134	1,800	-	-	1,800	2%	12
2018	2008	89,907	56,316	97,145	32,671	-	-	32,671	36%	11
2018	2009	74,681	47,097	81,243	-	-	-	-	0%	10
2018	2010	79,381	50,655	87,380	-	-	-	-	0%	9
2018	2011	48,510	31,034	53,534	12,196	-	-	12,196	25%	8
2018	2012	38,692	24,249	41,829	30,750	-	-	30,750	79%	7
2018	2013	78,709	50,512	87,133	16,299	-	-	16,299	21%	6
2018	2014	47,494	30,695	52,949	10,296	-	-	10,296	22%	5
2018	2015	25,934	17,310	29,860	-	-	-	-	0%	4
2018	2016	16,074	10,075	17,379	-	-	-	-	0%	3
2018	2017	11,843	7,318	12,623	-	-	-	-	0%	2
2018	2018	7,170	5,115	8,823	-	-	-	-	0%	1
2019	2001	43,620	24,220	41,779	-	-	-	-	0%	19
2019	2002	689,608	409,251	705,958	86,916	194,352	-	281,269	41%	18
2019	2003	1,136,273	685,393	1,182,303	98,397	-	-	98,397	9%	17
2019	2004	517,041	312,345	538,795	14,582	-	-	14,582	3%	16
2019	2005	298,688	181,118	312,429	21,111	16,499	-	37,610	13%	15
2019	2006	114,620	68,634	118,393	16,712	-	-	16,712	15%	14
2019	2007	104,235	60,373	104,143	-	-	-	-	0%	13
2019	2008	94,028	55,237	95,285	19,593	16,509	-	36,101	38%	12
2019	2009	81,659	47,200	81,419	2,281	-	-	2,281	3%	11
2019	2010	86,957	49,102	84,701	-	-	-	-	0%	10
2019	2011	49,398	29,385	50,690	19,821	16,543	-	36,364	74%	9
2019	2012	38,949	23,728	40,932	1,981	-	-	1,981	5%	8
2019	2013	86,943	51,475	88,795	-	-	-	-	0%	7
2019	2014	49,491	30,678	52,919	-	-	-	-	0%	6
2019	2015	27,923	18,527	31,959	-	-	-	-	0%	5
2019	2016	13,734	8,493	14,651	-	-	-	-	0%	4
2019	2017	13,063	7,887	13,605	-	-	-	-	0%	3
2019	2018	9,618	6,260	10,799	-	-	-	-	0%	2
2019	2019	3,488	2,066	3,564	-	-	-	-	0%	1
2020	2001	44,533	22,214	38,319	-	-	545	545	1%	20
2020	2002	740,429	407,937	703,691	44,913	-	7,183	52,096	7%	19
2020	2003	1,186,466	675,760	1,165,685	48,415	113,933	12,894	175,242	15%	18
2020	2004	550,347	308,084	531,445	3,959	-	4,797	8,756	2%	17
2020	2005	318,976	177,955	306,973	-	-	2,715	2,715	1%	16
2020	2006	128,625	69,448	119,798	1,975	-	743	2,719	2%	15
2020	2007	108,054	56,772	97,932	-	-	629	629	1%	14
2020	2008	98,564	54,275	93,624	-	-	400	400	0%	13
2020	2009	89,810	46,713	80,580	1,975	-	355	2,330	3%	12
2020	2010	90,692	45,598	78,657	-	-	392	392	0%	11
2020	2011	51,687	28,758	49,607	-	-	152	152	0%	10
2020	2012	42,373	24,401	42,091	-	-	144	144	0%	9
2020	2013	91,915	50,579	87,249	4,023	-	367	4,391	5%	8
2020	2014	50,846	30,344	52,344	-	-	189	189	0%	7
2020	2015	29,114	18,952	32,692	-	-	93	93	0%	6
2020	2016	19,482	9,669	16,679	-	-	46	46	0%	5
2020	2017	14,195	8,569	14,781	-	-	32	32	0%	4
2020	2018	10,195	6,207	10,707	-	-	30	30	0%	3
2020	2019	5,665	2,890	4,985	-	-	7	7	0%	2
2020	2020	2,242	1,361	2,348	-	-	2	2	0%	1
2021	2001	55,629	24,585	42,409	-	-	3,822	3,822	7%	21
2021	2002	762,587	386,481	666,679	4,340	415,822	50,366	470,527	62%	20
2021	2003	1,281,723	690,096	1,190,416	15,950	921,879	90,413	1,028,242	80%	19
2021	2004	602,552	309,397	533,710	6,590	307,539	33,634	347,763	58%	18
2021	2005	343,847	171,815	296,380	-	-	19,034	19,034	6%	17
2021	2006	144,479	71,952	124,117	-	-	5,212	5,212	4%	16
2021	2007	127,758	59,355	102,387	8,100	70,003	4,408	82,511	65%	15
2021	2008	109,255	55,054	94,969	-	24,635	2,804	27,439	25%	14
2021	2009	92,881	43,642	75,282	-	-	2,486	2,486	3%	13
2021	2010	100,359	44,440	76,659	5,152	-	2,747	7,899	8%	12
2021	2011	55,445	28,754	49,600	-	-	1,067	1,067	2%	11
2021	2012	46,239	25,091	43,282	-	31,586	1,011	32,596	70%	10
2021	2013	102,614	51,867	89,471	5,190	-	2,576	7,766	8%	9
2021	2014	53,115	30,524	52,655	-	-	1,328	1,328	2%	8
2021	2015	30,475	19,633	33,867	-	32,322	655	32,977	108%	7
2021	2016	21,294	9,213	15,893	-	-	321	321	2%	6
2021	2017	15,332	9,266	15,983	-	-	223	223	1%	5
2021	2018	10,947	6,171	10,644	-	-	211	211	2%	4
2021	2019	6,410	2,784	4,803	-	-	46	46	1%	3
2021	2020	2,242	1,361	2,348	-	-	16	16	1%	2
2021	2021	2,003	1,330	2,294	-	-	-	-	0%	1
2001		6,486	6,486	6,486	-	-	-	-	0%	
2002		291,082	291,082	291,082	5,592	-	-	5,592	2%	
2003		1,061,005	1,048,859	1,048,859	750	-	-	750	0%	
2004		1,518,210	1,462,014	1,462,014	10,176	-	-	10,176	1%	
2005		1,756,582	1,659,507	1,659,507	33,023	-	-	33,023	2%	
2006		1,879,579	1,772,064	1,772,064	20,617	-	-	20,617	1%	
2007		1,941,035	1,826,423	1,826,423	25,131	-	-	25,131	1%	
2008		2,006,628	1,887,491	1,887,491	59,435	-	-	59,435	3%	
2009		2,058,388	1,927,214	1,927,214	123,738	105,854	-	229,592	11%	
2010		2,228,725	1,942,621	2,913,931	31,671	36,299	-	67,971	3%	
2011		2,532,453	1,970,981	2,956,472	127,801	123,562	-	251,363	10%	
2012		2,672,240	2,070,401	3,105,601	56,599	-	-	56,599	2%	
2013		2,677,523	2,045,613	3,068,420	217,868	-	-	217,868	8%	
2014		2,877,580	2,177,513	3,266,270	181,793	-	-	181,793	6%	
2015		2,899,979	2,116,819	3,175,228	35,047	17,681	-	52,727	2%	
2016		3,105,078	2,121,677	3,182,516	201,395	-	-	201,395	6%	
2017		3,198,194	2,107,361	3,635,197	124,614	119,181	-	243,795	8%	
2018		3,287,861	2,096,445	3,616,368	399,571	-	-	399,571	12%	
2019		3,459,335	2,071,372	3,573,117	281,394	243,904	-	525,297	15%	
2020		3,674,211	2,046,486	3,530,188	105,261	113,933	31,715	250,909	7%	
2021		3,967,186	2,042,811	3,523,850	45,322	1,803,786	222,378	2,071,486	52%	

As of 12/31/2021

Exhibit 2c
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Simple Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	9,476	9,476	9,476	-	-	-	-	0%	1
2002	2001	38,142	38,142	38,142	-	-	-	-	0%	2
2002	2002	414,109	414,109	414,109	133,427	-	-	133,427	32%	1
2003	2001	28,562	28,514	28,514	-	-	-	-	0%	3
2003	2002	726,520	721,175	721,175	-	-	-	-	0%	2
2003	2003	789,842	788,147	788,147	-	-	-	-	0%	1
2004	2001	28,245	27,860	27,860	-	-	-	-	0%	4
2004	2002	565,445	551,438	551,438	-	-	-	-	0%	3
2004	2003	983,651	968,460	968,460	26,900	-	-	26,900	3%	2
2004	2004	366,825	363,290	363,290	-	-	-	-	0%	1
2005	2001	27,492	27,207	27,207	-	-	-	-	0%	5
2005	2002	549,999	533,552	533,552	27,452	-	-	27,452	5%	4
2005	2003	933,395	908,414	908,414	-	-	-	-	0%	3
2005	2004	420,081	411,098	411,098	-	-	-	-	0%	2
2005	2005	180,642	177,209	177,209	33,868	94,197	-	128,065	71%	1
2006	2001	27,894	27,479	27,479	-	-	-	-	0%	6
2006	2002	536,878	516,347	516,347	-	-	-	-	0%	5
2006	2003	910,611	886,886	886,886	3,617	-	-	3,617	0%	4
2006	2004	405,597	396,890	396,890	-	-	-	-	0%	3
2006	2005	203,159	199,983	199,983	-	-	-	-	0%	2
2006	2006	31,952	31,199	31,199	-	-	-	-	0%	1
2007	2001	27,873	27,462	27,462	-	-	-	-	0%	7
2007	2002	520,435	495,685	495,685	389,903	-	-	389,903	75%	6
2007	2003	899,892	873,480	873,480	-	-	-	-	0%	5
2007	2004	397,244	388,539	388,539	-	-	-	-	0%	4
2007	2005	197,130	193,705	193,705	-	-	-	-	0%	3
2007	2006	24,344	23,967	23,967	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	27,089	26,858	26,858	-	-	-	-	0%	8
2008	2002	518,540	492,869	492,869	451,596	-	-	451,596	87%	7
2008	2003	878,458	852,853	852,853	-	-	-	-	0%	6
2008	2004	387,100	378,815	378,815	264,990	-	-	264,990	68%	5
2008	2005	195,437	192,127	192,127	-	-	-	-	0%	4
2008	2006	20,922	20,546	20,546	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	27,089	26,858	26,858	-	-	-	-	0%	9
2009	2002	498,788	468,666	468,666	273,563	-	-	273,563	55%	8
2009	2003	859,256	828,030	828,030	336,025	-	-	336,025	39%	7
2009	2004	374,915	365,688	365,688	-	-	-	-	0%	6
2009	2005	194,974	189,632	189,632	-	-	-	-	0%	5
2009	2006	22,172	22,073	22,073	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	32,092	25,694	38,541	-	-	-	-	0%	10
2010	2002	536,282	444,114	666,171	331,916	-	-	331,916	62%	9
2010	2003	920,390	791,746	1,187,619	-	-	-	-	0%	8
2010	2004	381,518	345,723	518,585	-	-	-	-	0%	7
2010	2005	182,882	163,660	245,489	-	-	-	-	0%	6
2010	2006	13,825	12,551	18,826	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	29,707	23,437	35,156	-	-	-	-	0%	11
2011	2002	553,179	422,364	633,546	210,579	-	-	210,579	38%	10
2011	2003	955,501	733,128	1,099,692	207,822	-	-	207,822	22%	9
2011	2004	386,049	307,261	460,892	81,467	-	-	81,467	21%	8
2011	2005	187,971	152,941	229,411	-	-	-	-	0%	7
2011	2006	20,692	15,815	23,723	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	27,650	21,489	32,234	-	-	-	-	0%	12
2012	2002	471,218	357,627	536,440	10,920	-	-	10,920	2%	11
2012	2003	973,926	740,471	1,110,706	495,196	-	-	495,196	51%	10
2012	2004	402,430	318,010	477,015	-	-	-	-	0%	9
2012	2005	189,108	152,944	229,416	-	-	-	-	0%	8
2012	2006	17,996	13,723	20,584	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	28,264	21,892	32,838	31,140	-	-	31,140	110%	13
2013	2002	393,623	296,476	444,714	544,621	-	-	544,621	138%	12
2013	2003	811,589	610,174	915,261	33,710	-	-	33,710	4%	11
2013	2004	392,169	307,074	460,611	491,960	-	-	491,960	125%	10
2013	2005	185,289	149,679	224,519	-	-	-	-	0%	9
2013	2006	17,133	12,153	18,229	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	28,499	20,492	30,738	-	-	-	-	0%	14
2014	2002	411,888	309,591	464,387	163,928	-	-	163,928	40%	13
2014	2003	770,971	577,179	865,768	123,036	-	-	123,036	16%	12
2014	2004	299,551	231,239	346,858	-	-	-	-	0%	11
2014	2005	190,415	151,803	227,704	-	-	-	-	0%	10
2014	2006	17,220	12,222	18,333	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	34,266	21,095	31,642	-	-	-	-	0%	15
2015	2002	414,485	279,504	419,256	79,066	-	-	79,066	19%	14
2015	2003	775,145	549,178	823,768	333,349	-	-	333,349	43%	13
2015	2004	299,297	222,601	333,902	389,818	72,794	-	462,613	155%	12
2015	2005	151,608	117,313	175,970	-	-	-	-	0%	11
2015	2006	18,400	12,720	19,079	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	34,298	20,932	31,398	-	-	-	-	0%	16
2016	2002	434,807	271,858	407,787	292,871	-	-	292,871	67%	15
2016	2003	789,027	531,976	797,964	189,159	-	-	189,159	24%	14
2016	2004	293,060	211,776	317,664	44,668	-	-	44,668	15%	13
2016	2005	140,211	106,810	160,215	-	-	-	-	0%	12
2016	2006	13,829	9,294	13,941	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	34,510	16,648	28,717	64,192	-	-	64,192	186%	17
2017	2002	464,287	259,123	446,986	775,899	1,166,553	-	1,942,452	418%	16
2017	2003	839,643	507,841	876,026	1,061,956	294,775	-	1,356,731	162%	15
2017	2004	298,348	199,687	344,459	407,043	308,025	-	715,068	240%	14
2017	2005	143,156	95,449	164,649	-	-	-	-	0%	13
2017	2006	18,080	11,166	19,261	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	41,788	16,767	33,262	13,003	-	-	13,003	31%	18
2018	2002	505,289	249,909	495,758	533,849	468,091	-	1,001,940	198%	17
2018	2003	838,448	459,296	911,129	469,403	158,010	-	627,414	75%	16
2018	2004	302,497	187,098	371,155	233,771	55,807	-	289,578	96%	15
2018	2005	158,410	100,431	199,230	-	-	-	-	0%	14
2018	2006	16,489	9,425	18,698	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	40,819	16,382	37,373	110,816	343,093	-	453,910	1112%	19
2019	2002	498,185	228,374	520,992	208,519	379,388	-	587,907	118%	18
2019	2003	859,946	440,683	1,005,336	691,960	734,448	-	1,426,409	166%	17
2019	2004	316,333	180,134	410,943	-	-	-	-	0%	16
2019	2005	152,907	92,039	209,970	-	-	-	-	0%	15
2019	2006	9,380	5,125	11,692	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	37,868	15,211	34,701	-	-	1,051	1,051	3%	20
2020	2002	488,939	215,751	492,195	203,309	259,673	15,055	478,037	98%	19
2020	2003	816,187	406,229	926,736	80,149	192,238	23,517	295,904	36%	18
2020	2004	319,922	175,856	401,184	156,624	216,370	9,693	382,687	120%	17
2020	2005	152,557	90,040	205,408	-	-	4,905	4,905	3%	16
2020	2006	9,380	5,125	11,692	-	-	274	274	3%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	35,462	14,256	32,522	-	-	7,366	7,366	21%	21
2021	2002	472,685	203,212	463,590	72,985	635,498	105,565	814,048	172%	20
2021	2003	798,039	392,581	895,601	159,993	1,460,095	164,897	1,784,985	224%	19
2021	2004	312,414	167,841	382,898	77,468	847,203	67,965	992,636	318%	18
2021	2005	119,342	74,040	168,909	19,152	84,747	34,392	138,291	116%	17
2021	2006	6,361	3,804	8,679	-	-	1,922	1,922	30%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		9,476	9,476	9,476	-	-	-	-	0%	
2002		452,251	452,251	452,251	133,427	-	-	133,427	30%	
2003		1,544,924	1,537,837	1,537,837	-	-	-	-	0%	
2004		1,944,168	1,911,048	1,911,048	26,900	-	-	26,900	1%	
2005		2,111,609	2,057,480	2,057,480	61,320	94,197	-	155,517	7%	
2006		2,116,091	2,058,784	2,058,784	3,617	-	-	3,617	0%	
2007		2,066,917	2,002,838	2,002,838	389,903	-	-	389,903	19%	
2008		2,027,546	1,964,069	1,964,069	716,586	-	-	716,586	35%	
2009		1,977,194	1,900,947	1,900,947	609,588	-	-	609,588	31%	
2010		2,066,988	1,783,488	2,675,232	331,916	-	-	331,916	16%	
2011		2,133,100	1,654,947	2,482,420	499,868	-	-	499,868	23%	
2012		2,082,329	1,604,263	2,406,395	506,116	-	-	506,116	24%	
2013		1,828,067	1,397,448	2,096,173	1,101,430	-	-	1,101,430	60%	
2014		1,718,543	1,302,526	1,953,788	286,963	-	-	286,963	17%	
2015		1,693,203	1,202,411	1,803,617	802,233	72,794	-	875,027	52%	
2016		1,705,232	1,152,646	1,728,968	526,698	-	-	526,698	31%	
2017		1,798,024	1,089,913	1,880,099	2,309,090	1,769,353	-	4,078,442	227%	
2018		1,862,921	1,022,927	2,029,232	1,250,027	681,909	-	1,931,936	104%	
2019		1,877,569	962,738	2,196,307	1,011,296	1,456,930	-	2,468,225	131%	
2020		1,824,852	908,212	2,071,916	440,082	668,281	54,495	1,162,858	64%	
2021		1,744,302	855,735	1,952,200	329,598	3,027,542	382,107	3,739,248	214%	

Exhibit 2d
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	2,283	2,283	2,283	-	-	-	-	0%	1
2002	2001	22,675	22,675	22,675	-	-	-	-	0%	2
2002	2002	139,520	139,520	139,520	-	-	-	-	0%	1
2003	2001	15,017	15,017	15,017	-	-	-	-	0%	3
2003	2002	221,415	220,053	220,053	-	-	-	-	0%	2
2003	2003	288,774	288,430	288,430	-	-	-	-	0%	1
2004	2001	15,017	15,017	15,017	-	-	-	-	0%	4
2004	2002	210,878	207,226	207,226	-	-	-	-	0%	3
2004	2003	411,141	407,181	407,181	-	-	-	-	0%	2
2004	2004	149,432	148,434	148,434	-	-	-	-	0%	1
2005	2001	15,017	15,017	15,017	-	-	-	-	0%	5
2005	2002	212,962	207,774	207,774	-	-	-	-	0%	4
2005	2003	405,660	397,949	397,949	-	-	-	-	0%	3
2005	2004	172,877	170,088	170,088	-	-	-	-	0%	2
2005	2005	73,723	72,739	72,739	33,868	94,197	-	128,065	174%	1
2006	2001	15,017	15,017	15,017	-	-	-	-	0%	6
2006	2002	212,381	206,076	206,076	-	-	-	-	0%	5
2006	2003	402,685	395,229	395,229	-	-	-	-	0%	4
2006	2004	175,761	172,846	172,846	-	-	-	-	0%	3
2006	2005	93,226	92,175	92,175	-	-	-	-	0%	2
2006	2006	7,960	7,960	7,960	-	-	-	-	0%	1
2007	2001	15,017	15,017	15,017	-	-	-	-	0%	7
2007	2002	215,481	206,479	206,479	-	-	-	-	0%	6
2007	2003	408,142	399,066	399,066	-	-	-	-	0%	5
2007	2004	175,346	172,307	172,307	-	-	-	-	0%	4
2007	2005	93,505	92,416	92,416	-	-	-	-	0%	3
2007	2006	5,125	5,125	5,125	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	15,017	15,017	15,017	-	-	-	-	0%	8
2008	2002	216,728	207,378	207,378	-	-	-	-	0%	7
2008	2003	407,645	398,528	398,528	-	-	-	-	0%	6
2008	2004	173,902	171,000	171,000	-	-	-	-	0%	5
2008	2005	94,973	93,735	93,735	-	-	-	-	0%	4
2008	2006	2,291	2,291	2,291	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	15,017	15,017	15,017	-	-	-	-	0%	9
2009	2002	215,408	206,384	206,384	-	-	-	-	0%	8
2009	2003	412,130	400,627	400,627	-	-	-	-	0%	7
2009	2004	174,937	171,870	171,870	-	-	-	-	0%	6
2009	2005	95,315	93,580	93,580	-	-	-	-	0%	5
2009	2006	7,960	7,960	7,960	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	18,130	14,548	21,822	-	-	-	-	0%	10
2010	2002	241,608	201,531	302,297	-	-	-	-	0%	9
2010	2003	455,160	396,573	594,859	-	-	-	-	0%	8
2010	2004	185,388	170,269	255,404	-	-	-	-	0%	7
2010	2005	101,845	92,320	138,480	-	-	-	-	0%	6
2010	2006	2,291	2,291	3,437	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	18,684	14,903	22,355	-	-	-	-	0%	11
2011	2002	268,411	206,662	309,993	-	-	-	-	0%	10
2011	2003	492,970	382,106	573,159	-	-	-	-	0%	9
2011	2004	200,299	159,105	238,658	-	-	-	-	0%	8
2011	2005	108,811	89,803	134,705	-	-	-	-	0%	7
2011	2006	9,529	7,588	11,381	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	18,671	14,893	22,339	-	-	-	-	0%	12
2012	2002	270,225	207,080	310,621	-	-	-	-	0%	11
2012	2003	514,306	395,546	593,319	-	-	-	-	0%	10
2012	2004	213,595	168,670	253,005	-	-	-	-	0%	9
2012	2005	116,157	95,585	143,378	-	-	-	-	0%	8
2012	2006	6,273	5,126	7,688	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	18,849	15,035	22,553	31,140	-	-	31,140	165%	13
2013	2002	254,703	193,334	290,001	-	-	-	-	0%	12
2013	2003	517,816	394,054	591,081	26,389	-	-	26,389	5%	11
2013	2004	216,982	169,914	254,871	-	-	-	-	0%	10
2013	2005	115,477	94,498	141,747	-	-	-	-	0%	9
2013	2006	6,273	5,126	7,688	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	19,391	14,444	21,666	-	-	-	-	0%	14
2014	2002	295,200	222,720	334,080	50,230	-	-	50,230	17%	13
2014	2003	532,538	401,907	602,861	557	-	-	557	0%	12
2014	2004	217,700	169,213	253,819	-	-	-	-	0%	11
2014	2005	120,606	97,396	146,094	-	-	-	-	0%	10
2014	2006	6,273	5,126	7,688	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	24,472	15,127	22,690	-	-	-	-	0%	15
2015	2002	301,618	205,524	308,285	-	-	-	-	0%	14
2015	2003	550,746	391,976	587,963	66,367	-	-	66,367	12%	13
2015	2004	224,197	169,103	253,654	-	-	-	-	0%	12
2015	2005	120,462	91,703	137,554	-	-	-	-	0%	11
2015	2006	7,023	5,692	8,538	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	24,504	14,964	22,446	-	-	-	-	0%	16
2016	2002	328,241	205,571	308,357	-	-	-	-	0%	15
2016	2003	584,069	395,893	593,839	25,355	-	-	25,355	4%	14
2016	2004	232,122	169,995	254,993	-	-	-	-	0%	13
2016	2005	122,733	92,433	138,649	-	-	-	-	0%	12
2016	2006	7,922	5,692	8,539	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	28,233	13,775	23,762	-	-	-	-	0%	17
2017	2002	370,958	204,932	353,508	61,874	-	-	61,874	17%	16
2017	2003	646,234	392,511	677,082	14,850	-	-	14,850	2%	15
2017	2004	252,296	172,451	297,477	-	-	-	-	0%	14
2017	2005	132,604	88,039	151,868	-	-	-	-	0%	13
2017	2006	9,002	5,692	9,819	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	34,122	13,724	27,226	-	-	-	-	0%	18
2018	2002	428,043	209,243	415,085	-	-	-	-	0%	17
2018	2003	689,716	380,744	755,301	15,300	-	-	15,300	2%	16
2018	2004	276,315	171,416	340,046	-	-	-	-	0%	15
2018	2005	141,123	86,825	172,239	-	-	-	-	0%	14
2018	2006	9,112	5,125	10,167	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	35,915	14,436	32,933	-	-	-	-	0%	19
2019	2002	441,052	201,056	458,672	68,155	-	-	68,155	15%	18
2019	2003	738,295	382,225	871,975	15,750	-	-	15,750	2%	17
2019	2004	292,919	167,172	381,370	-	-	-	-	0%	16
2019	2005	144,936	86,283	196,837	-	-	-	-	0%	15
2019	2006	9,380	5,125	11,692	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	36,272	14,578	33,256	-	-	422	422	1%	20
2020	2002	459,156	202,628	462,258	-	-	7,011	7,011	2%	19
2020	2003	769,910	386,020	880,632	16,200	-	13,041	29,241	4%	18
2020	2004	304,275	167,478	382,070	-	-	4,898	4,898	2%	17
2020	2005	145,825	85,393	194,809	-	-	2,491	2,491	2%	16
2020	2006	9,380	5,125	11,692	-	-	155	155	2%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	35,462	14,256	32,522	-	-	2,958	2,958	8%	21
2021	2002	463,442	199,367	454,820	-	-	49,162	49,162	11%	20
2021	2003	783,169	386,532	881,801	16,650	395,443	91,439	503,531	64%	19
2021	2004	304,694	163,905	373,920	22,089	98,539	34,344	154,972	51%	18
2021	2005	115,585	71,377	162,833	-	-	17,465	17,465	15%	17
2021	2006	6,361	3,804	8,679	-	-	1,088	1,088	17%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		2,283	2,283	2,283	-	-	-	-	0%	
2002		162,195	162,195	162,195	-	-	-	-	0%	
2003		525,206	523,500	523,500	-	-	-	-	0%	
2004		786,469	777,857	777,857	-	-	-	-	0%	
2005		880,239	863,566	863,566	33,868	94,197	-	128,065	15%	
2006		907,030	889,303	889,303	-	-	-	-	0%	
2007		912,617	890,410	890,410	-	-	-	-	0%	
2008		910,557	887,949	887,949	-	-	-	-	0%	
2009		920,766	895,438	895,438	-	-	-	-	0%	
2010		1,004,421	877,532	1,316,299	-	-	-	-	0%	
2011		1,098,704	860,168	1,290,252	-	-	-	-	0%	
2012		1,139,226	886,900	1,330,350	-	-	-	-	0%	
2013		1,130,099	871,961	1,307,941	57,529	-	-	57,529	5%	
2014		1,191,708	910,805	1,366,208	50,788	-	-	50,788	4%	
2015		1,228,518	879,124	1,318,686	66,367	-	-	66,367	5%	
2016		1,299,592	884,548	1,326,823	25,355	-	-	25,355	2%	
2017		1,439,327	877,401	1,513,516	76,724	-	-	76,724	5%	
2018		1,578,431	867,077	1,720,064	15,300	-	-	15,300	1%	
2019		1,662,497	856,297	1,953,481	83,905	-	-	83,905	5%	
2020		1,724,818	861,222	1,964,717	16,200	-	28,018	44,218	3%	
2021		1,708,713	839,242	1,914,574	38,739	493,981	196,456	729,177	43%	

As of 12/31/2021

Exhibit 2e
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
All Compound Inflation Policies Combined
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	29,412	29,412	29,412	-	-	-	-	0%	1
2002	2001	117,984	117,984	117,984	-	-	-	-	0%	2
2002	2002	1,347,805	1,347,805	1,347,805	11,632	-	-	11,632	1%	1
2003	2001	100,344	99,007	99,007	-	-	-	-	0%	3
2003	2002	1,971,163	1,951,444	1,951,444	-	-	-	-	0%	2
2003	2003	3,366,229	3,364,906	3,364,906	4,650	-	-	4,650	0%	1
2004	2001	99,485	97,001	97,001	-	-	-	-	0%	4
2004	2002	1,848,541	1,796,573	1,796,573	34,397	-	-	34,397	2%	3
2004	2003	3,639,129	3,590,007	3,590,007	456,294	-	-	456,294	13%	2
2004	2004	1,429,897	1,417,209	1,417,209	-	-	-	-	0%	1
2005	2001	92,389	89,810	89,810	-	-	-	-	0%	5
2005	2002	1,796,851	1,734,535	1,734,535	2,366,569	1,146,004	-	3,512,574	195%	4
2005	2003	3,379,154	3,301,965	3,301,965	55,433	-	-	55,433	2%	3
2005	2004	1,642,469	1,614,228	1,614,228	-	-	-	-	0%	2
2005	2005	533,343	526,165	526,165	323,729	-	-	323,729	61%	1
2006	2001	99,371	95,210	95,210	-	-	-	-	0%	6
2006	2002	1,755,622	1,677,587	1,677,587	866,369	347,183	-	1,213,552	69%	5
2006	2003	3,349,199	3,273,476	3,273,476	15,858	-	-	15,858	0%	4
2006	2004	1,599,026	1,570,789	1,570,789	5,875	-	-	5,875	0%	3
2006	2005	673,203	666,446	666,446	218,600	-	-	218,600	32%	2
2006	2006	111,994	111,192	111,192	-	-	-	-	0%	1
2007	2001	92,049	87,784	87,784	-	-	-	-	0%	7
2007	2002	1,716,776	1,625,488	1,625,488	111,993	-	-	111,993	7%	6
2007	2003	3,312,341	3,226,966	3,226,966	258,474	-	-	258,474	8%	5
2007	2004	1,546,896	1,520,147	1,520,147	-	-	-	-	0%	4
2007	2005	649,157	643,015	643,015	-	-	-	-	0%	3
2007	2006	112,605	111,803	111,803	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	94,203	90,021	90,021	-	-	-	-	0%	8
2008	2002	1,673,549	1,584,297	1,584,297	216	-	-	216	0%	7
2008	2003	3,211,252	3,128,836	3,128,836	21,603	-	-	21,603	1%	6
2008	2004	1,517,939	1,491,365	1,491,365	-	-	-	-	0%	5
2008	2005	620,853	614,560	614,560	5,455	-	-	5,455	1%	4
2008	2006	117,017	116,215	116,215	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	84,172	80,050	80,050	-	-	-	-	0%	9
2009	2002	1,619,141	1,528,258	1,528,258	512,475	-	-	512,475	32%	8
2009	2003	3,135,530	3,019,206	3,019,206	802,464	-	-	802,464	26%	7
2009	2004	1,460,358	1,426,272	1,426,272	-	-	-	-	0%	6
2009	2005	613,513	596,705	596,705	-	-	-	-	0%	5
2009	2006	106,335	105,533	105,533	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	104,313	84,517	126,776	-	-	-	-	0%	10
2010	2002	1,745,140	1,439,114	2,158,671	85,825	-	-	85,825	5%	9
2010	2003	3,339,534	2,884,406	4,326,609	1,618,513	725,876	-	2,344,389	70%	8
2010	2004	1,555,059	1,411,683	2,117,524	27,986	-	-	27,986	2%	7
2010	2005	633,483	551,513	827,269	-	-	-	-	0%	6
2010	2006	127,801	104,095	156,143	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	90,506	70,086	105,129	664,400	-	-	664,400	734%	11
2011	2002	1,869,666	1,421,621	2,132,431	1,348,149	-	-	1,348,149	72%	10
2011	2003	3,572,305	2,717,917	4,076,875	71,165	-	-	71,165	2%	9
2011	2004	1,622,377	1,274,371	1,911,556	1,645	-	-	1,645	0%	8
2011	2005	666,541	505,725	758,587	3,450	-	-	3,450	1%	7
2011	2006	138,057	97,992	146,987	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	79,398	60,761	91,142	-	-	-	-	0%	12
2012	2002	1,415,949	1,061,991	1,592,987	1,009,194	-	-	1,009,194	71%	11
2012	2003	3,668,854	2,753,979	4,130,969	271,724	-	-	271,724	7%	10
2012	2004	1,671,652	1,307,555	1,961,332	213,717	-	-	213,717	13%	9
2012	2005	678,953	512,421	768,631	1,394,454	593,132	-	1,987,586	293%	8
2012	2006	140,303	99,526	149,288	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	70,001	52,992	79,488	21,453	-	-	21,453	31%	13
2013	2002	1,183,355	881,047	1,321,570	269,029	-	-	269,029	23%	12
2013	2003	2,696,524	1,991,950	2,987,925	1,039,884	544,865	-	1,584,750	59%	11
2013	2004	1,647,925	1,260,986	1,891,479	-	-	-	-	0%	10
2013	2005	664,064	495,809	743,714	4,473	-	-	4,473	1%	9
2013	2006	138,456	96,647	144,971	659,127	-	-	659,127	476%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	73,636	50,059	75,088	-	-	-	-	0%	14
2014	2002	1,161,996	859,101	1,288,652	95,598	-	-	95,598	8%	13
2014	2003	2,504,281	1,840,311	2,760,466	1,813,448	904,883	-	2,718,331	109%	12
2014	2004	1,291,292	993,169	1,489,753	460,015	-	-	460,015	36%	11
2014	2005	665,515	493,504	740,256	164,822	-	-	164,822	25%	10
2014	2006	134,342	93,904	140,855	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	76,359	48,922	73,382	-	-	-	-	0%	15
2015	2002	1,191,037	826,023	1,239,034	415,833	-	-	415,833	35%	14
2015	2003	2,467,873	1,773,655	2,660,483	826,701	146,602	-	973,303	39%	13
2015	2004	1,213,411	913,477	1,370,215	141,148	393,774	-	534,922	44%	12
2015	2005	507,563	374,996	562,493	-	-	-	-	0%	11
2015	2006	123,506	86,212	129,318	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	72,082	44,004	66,006	-	-	-	-	0%	16
2016	2002	1,234,490	806,340	1,209,510	1,406,652	688,807	-	2,095,459	170%	15
2016	2003	2,517,030	1,723,023	2,584,534	2,358,323	2,017,028	-	4,375,351	174%	14
2016	2004	1,215,165	902,630	1,353,946	1,058,950	39,193	-	1,098,143	90%	13
2016	2005	437,062	324,302	486,453	837,408	398,727	-	1,236,134	283%	12
2016	2006	50,168	34,949	52,424	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	79,610	40,710	70,225	140,597	-	-	140,597	177%	17
2017	2002	1,291,415	748,920	1,291,887	1,729,536	1,787,621	-	3,517,157	272%	16
2017	2003	2,618,483	1,640,568	2,829,979	799,663	1,039,589	-	1,839,252	70%	15
2017	2004	1,234,104	856,025	1,476,644	1,670,806	1,062,748	-	2,733,553	222%	14
2017	2005	446,459	317,487	547,666	417,296	-	-	417,296	93%	13
2017	2006	51,731	32,921	56,788	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	89,535	38,999	77,365	221,023	565,626	-	786,650	879%	18
2018	2002	1,383,325	725,301	1,438,816	2,305,604	3,754,466	-	6,060,070	438%	17
2018	2003	2,753,746	1,578,346	3,131,044	921,671	314,325	-	1,235,996	45%	16
2018	2004	1,306,241	828,458	1,643,454	-	-	-	-	0%	15
2018	2005	468,559	296,643	588,466	130,946	736,320	-	867,266	185%	14
2018	2006	52,981	30,137	59,784	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	91,193	38,140	87,008	137,534	291,498	-	429,031	470%	19
2019	2002	1,397,568	678,963	1,548,928	994,613	1,421,338	-	2,415,951	173%	18
2019	2003	2,799,955	1,510,907	3,446,851	1,447,839	2,199,679	-	3,647,518	130%	17
2019	2004	1,320,801	782,150	1,784,328	89,258	-	-	89,258	7%	16
2019	2005	483,474	279,410	637,422	293,681	134,570	-	428,250	89%	15
2019	2006	54,160	28,895	65,918	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	79,576	31,857	72,675	-	-	7,939	7,939	10%	20
2020	2002	1,437,989	666,374	1,520,207	323,255	1,452,596	108,939	1,884,789	131%	19
2020	2003	2,871,753	1,470,495	3,354,659	584,950	2,725,439	213,503	3,523,892	123%	18
2020	2004	1,308,951	750,207	1,711,457	187,036	953,679	90,892	1,231,607	94%	17
2020	2005	479,245	261,384	596,299	104,907	300,905	34,834	440,646	92%	16
2020	2006	53,399	27,030	61,664	-	-	7,013	7,013	13%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	85,280	32,537	74,227	3,455	976,535	55,670	1,035,660	1214%	21
2021	2002	1,401,275	627,796	1,432,198	174,794	2,018,219	763,860	2,956,873	211%	20
2021	2003	2,845,859	1,413,779	3,225,273	230,112	4,486,058	1,497,050	6,213,219	218%	19
2021	2004	1,319,700	740,871	1,690,159	68,529	1,184,828	637,323	1,890,680	143%	18
2021	2005	474,100	250,024	570,383	-	-	244,253	244,253	52%	17
2021	2006	56,031	27,170	61,984	-	-	49,177	49,177	88%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		29,412	29,412	29,412	-	-	-	-	0%	
2002		1,465,789	1,465,789	1,465,789	11,632	-	-	11,632	1%	
2003		5,437,736	5,415,356	5,415,356	4,650	-	-	4,650	0%	
2004		7,017,052	6,900,791	6,900,791	490,692	-	-	490,692	7%	
2005		7,444,205	7,266,704	7,266,704	2,745,732	1,146,004	-	3,891,736	52%	
2006		7,588,417	7,394,698	7,394,698	1,106,703	347,183	-	1,453,885	19%	
2007		7,429,823	7,215,202	7,215,202	370,467	-	-	370,467	5%	
2008		7,234,814	7,025,295	7,025,295	27,274	-	-	27,274	0%	
2009		7,019,050	6,756,025	6,756,025	1,314,939	-	-	1,314,939	19%	
2010		7,505,329	6,475,328	9,712,992	1,732,325	725,876	-	2,458,201	33%	
2011		7,959,451	6,087,710	9,131,565	2,088,808	-	-	2,088,808	26%	
2012		7,655,109	5,796,233	8,694,349	2,889,089	593,132	-	3,482,221	45%	
2013		6,400,325	4,779,432	7,169,147	1,993,966	544,865	-	2,538,831	40%	
2014		5,831,062	4,330,047	6,495,071	2,533,883	904,883	-	3,438,766	59%	
2015		5,579,749	4,023,284	6,034,925	1,383,681	540,376	-	1,924,057	34%	
2016		5,525,998	3,835,249	5,752,874	5,661,332	3,143,756	-	8,805,088	159%	
2017		5,721,801	3,636,631	6,273,189	4,757,898	3,889,958	-	8,647,855	151%	
2018		6,054,386	3,497,885	6,938,929	3,579,244	5,370,737	-	8,949,982	148%	
2019		6,147,152	3,318,464	7,570,454	2,962,925	4,047,084	-	7,010,009	114%	
2020		6,230,915	3,207,347	7,316,961	1,200,148	5,432,617	463,122	7,095,887	114%	
2021		6,182,245	3,092,178	7,054,224	476,889	8,665,640	3,247,333	12,389,861	200%	

Exhibit 2f
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year
Currently* Active, Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01, 82120 9/01

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2001	2001	8,712	8,712	8,712	-	-	-	-	0%	1
2002	2001	35,341	35,341	35,341	-	-	-	-	0%	2
2002	2002	410,208	410,208	410,208	-	-	-	-	0%	1
2003	2001	29,895	29,479	29,479	-	-	-	-	0%	3
2003	2002	683,046	678,696	678,696	-	-	-	-	0%	2
2003	2003	1,013,158	1,012,868	1,012,868	-	-	-	-	0%	1
2004	2001	30,792	29,982	29,982	-	-	-	-	0%	4
2004	2002	664,841	650,466	650,466	34,397	-	-	34,397	5%	3
2004	2003	1,481,482	1,465,659	1,465,659	9,087	-	-	9,087	1%	2
2004	2004	617,992	616,099	616,099	-	-	-	-	0%	1
2005	2001	30,101	29,278	29,278	-	-	-	-	0%	5
2005	2002	669,044	650,367	650,367	-	-	-	-	0%	4
2005	2003	1,451,362	1,424,342	1,424,342	-	-	-	-	0%	3
2005	2004	753,685	747,347	747,347	-	-	-	-	0%	2
2005	2005	205,962	204,039	204,039	1,720	-	-	1,720	1%	1
2006	2001	31,008	29,508	29,508	-	-	-	-	0%	6
2006	2002	668,078	644,642	644,642	-	-	-	-	0%	5
2006	2003	1,449,893	1,422,833	1,422,833	-	-	-	-	0%	4
2006	2004	747,665	741,192	741,192	1,057	-	-	1,057	0%	3
2006	2005	273,665	271,450	271,450	-	-	-	-	0%	2
2006	2006	27,555	27,148	27,148	-	-	-	-	0%	1
2007	2001	30,973	29,448	29,448	-	-	-	-	0%	7
2007	2002	674,756	645,433	645,433	-	-	-	-	0%	6
2007	2003	1,461,275	1,428,651	1,428,651	149,959	-	-	149,959	10%	5
2007	2004	749,047	742,551	742,551	-	-	-	-	0%	4
2007	2005	259,802	257,587	257,587	-	-	-	-	0%	3
2007	2006	29,296	28,889	28,889	-	-	-	-	0%	2
2007	2007	-	-	-	-	-	-	-	0%	1
2008	2001	30,973	29,448	29,448	-	-	-	-	0%	8
2008	2002	675,615	645,626	645,626	-	-	-	-	0%	7
2008	2003	1,458,171	1,427,160	1,427,160	-	-	-	-	0%	6
2008	2004	745,881	739,289	739,289	-	-	-	-	0%	5
2008	2005	268,782	266,567	266,567	-	-	-	-	0%	4
2008	2006	29,296	28,889	28,889	-	-	-	-	0%	3
2008	2007	-	-	-	-	-	-	-	0%	2
2008	2008	-	-	-	-	-	-	-	0%	1
2009	2001	30,973	29,448	29,448	-	-	-	-	0%	9
2009	2002	679,271	644,446	644,446	-	-	-	-	0%	8
2009	2003	1,462,116	1,418,180	1,418,180	72,807	-	-	72,807	5%	7
2009	2004	755,948	747,034	747,034	-	-	-	-	0%	6
2009	2005	271,338	268,513	268,513	-	-	-	-	0%	5
2009	2006	30,000	29,593	29,593	-	-	-	-	0%	4
2009	2007	-	-	-	-	-	-	-	0%	3
2009	2008	-	-	-	-	-	-	-	0%	2
2009	2009	-	-	-	-	-	-	-	0%	1
2010	2001	36,104	28,739	43,108	-	-	-	-	0%	10
2010	2002	751,436	617,319	925,979	3,407	-	-	3,407	0%	9
2010	2003	1,618,844	1,423,012	2,134,518	-	-	-	-	0%	8
2010	2004	827,707	767,353	1,151,030	-	-	-	-	0%	7
2010	2005	299,553	271,780	407,670	-	-	-	-	0%	6
2010	2006	34,025	29,914	44,871	-	-	-	-	0%	5
2010	2007	-	-	-	-	-	-	-	0%	4
2010	2008	-	-	-	-	-	-	-	0%	3
2010	2009	-	-	-	-	-	-	-	0%	2
2010	2010	-	-	-	-	-	-	-	0%	1
2011	2001	37,718	29,280	43,920	-	-	-	-	0%	11
2011	2002	839,899	640,808	961,212	104,356	-	-	104,356	12%	10
2011	2003	1,805,520	1,375,125	2,062,687	-	-	-	-	0%	9
2011	2004	920,164	723,470	1,085,205	-	-	-	-	0%	8
2011	2005	332,087	258,611	387,916	-	-	-	-	0%	7
2011	2006	34,910	26,465	39,697	-	-	-	-	0%	6
2011	2007	-	-	-	-	-	-	-	0%	5
2011	2008	-	-	-	-	-	-	-	0%	4
2011	2009	-	-	-	-	-	-	-	0%	3
2011	2010	-	-	-	-	-	-	-	0%	2
2011	2011	-	-	-	-	-	-	-	0%	1
2012	2001	37,992	29,487	44,230	-	-	-	-	0%	12
2012	2002	852,984	645,720	968,579	-	-	-	-	0%	11
2012	2003	1,915,083	1,441,109	2,161,664	-	-	-	-	0%	10
2012	2004	952,693	746,132	1,119,198	-	-	-	-	0%	9
2012	2005	342,541	265,471	398,207	-	-	-	-	0%	8
2012	2006	35,027	26,407	39,611	-	-	-	-	0%	7
2012	2007	-	-	-	-	-	-	-	0%	6
2012	2008	-	-	-	-	-	-	-	0%	5
2012	2009	-	-	-	-	-	-	-	0%	4
2012	2010	-	-	-	-	-	-	-	0%	3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012	-	-	-	-	-	-	-	0%	1
2013	2001	40,101	30,955	46,433	-	-	-	-	0%	13
2013	2002	868,325	650,161	975,241	2,136	-	-	2,136	0%	12
2013	2003	1,913,694	1,413,790	2,120,684	-	-	-	-	0%	11
2013	2004	957,825	740,424	1,110,637	-	-	-	-	0%	10
2013	2005	347,136	267,019	400,529	-	-	-	-	0%	9
2013	2006	36,457	26,893	40,339	-	-	-	-	0%	8
2013	2007	-	-	-	-	-	-	-	0%	7
2013	2008	-	-	-	-	-	-	-	0%	6
2013	2009	-	-	-	-	-	-	-	0%	5
2013	2010	-	-	-	-	-	-	-	0%	4
2013	2011	-	-	-	-	-	-	-	0%	3
2013	2012	-	-	-	-	-	-	-	0%	2
2013	2013	-	-	-	-	-	-	-	0%	1
2014	2001	41,283	27,470	41,205	-	-	-	-	0%	14
2014	2002	870,774	646,471	969,707	810	-	-	810	0%	13
2014	2003	1,952,434	1,437,884	2,156,826	2,662	-	-	2,662	0%	12
2014	2004	971,115	749,388	1,124,081	-	-	-	-	0%	11
2014	2005	349,493	267,180	400,771	-	-	-	-	0%	10
2014	2006	36,586	26,996	40,494	-	-	-	-	0%	9
2014	2007	-	-	-	-	-	-	-	0%	8
2014	2008	-	-	-	-	-	-	-	0%	7
2014	2009	-	-	-	-	-	-	-	0%	6
2014	2010	-	-	-	-	-	-	-	0%	5
2014	2011	-	-	-	-	-	-	-	0%	4
2014	2012	-	-	-	-	-	-	-	0%	3
2014	2013	-	-	-	-	-	-	-	0%	2
2014	2014	-	-	-	-	-	-	-	0%	1
2015	2001	46,509	29,152	43,727	-	-	-	-	0%	15
2015	2002	916,066	637,870	956,804	-	-	-	-	0%	14
2015	2003	1,981,742	1,425,788	2,138,681	-	-	-	-	0%	13
2015	2004	981,494	745,349	1,118,023	6,662	393,774	-	400,436	41%	12
2015	2005	348,700	261,726	392,589	-	-	-	-	0%	11
2015	2006	37,760	27,293	40,939	-	-	-	-	0%	10
2015	2007	-	-	-	-	-	-	-	0%	9
2015	2008	-	-	-	-	-	-	-	0%	8
2015	2009	-	-	-	-	-	-	-	0%	7
2015	2010	-	-	-	-	-	-	-	0%	6
2015	2011	-	-	-	-	-	-	-	0%	5
2015	2012	-	-	-	-	-	-	-	0%	4
2015	2013	-	-	-	-	-	-	-	0%	3
2015	2014	-	-	-	-	-	-	-	0%	2
2015	2015	-	-	-	-	-	-	-	0%	1

2016	2001	45,407	27,709	41,563	-	-	-	-	0%	16
2016	2002	969,684	637,944	956,916	82,157	-	-	82,157	8%	15
2016	2003	2,063,433	1,417,049	2,125,574	83,560	-	-	83,560	4%	14
2016	2004	1,004,577	754,227	1,131,340	-	-	-	-	0%	13
2016	2005	353,176	263,351	395,027	3,698	-	-	3,698	1%	12
2016	2006	40,228	27,766	41,649	-	-	-	-	0%	11
2016	2007	-	-	-	-	-	-	-	0%	10
2016	2008	-	-	-	-	-	-	-	0%	9
2016	2009	-	-	-	-	-	-	-	0%	8
2016	2010	-	-	-	-	-	-	-	0%	7
2016	2011	-	-	-	-	-	-	-	0%	6
2016	2012	-	-	-	-	-	-	-	0%	5
2016	2013	-	-	-	-	-	-	-	0%	4
2016	2014	-	-	-	-	-	-	-	0%	3
2016	2015	-	-	-	-	-	-	-	0%	2
2016	2016	-	-	-	-	-	-	-	0%	1
2017	2001	56,389	28,213	48,667	-	-	-	-	0%	17
2017	2002	1,067,814	623,918	1,076,258	-	-	-	-	0%	16
2017	2003	2,216,507	1,397,856	2,411,302	1,664	-	-	1,664	0%	15
2017	2004	1,048,462	734,131	1,266,376	-	-	-	-	0%	14
2017	2005	371,603	266,085	458,996	2,945	-	-	2,945	1%	13
2017	2006	43,885	27,779	47,919	-	-	-	-	0%	12
2017	2007	-	-	-	-	-	-	-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017	2009	-	-	-	-	-	-	-	0%	9
2017	2010	-	-	-	-	-	-	-	0%	8
2017	2011	-	-	-	-	-	-	-	0%	7
2017	2012	-	-	-	-	-	-	-	0%	6
2017	2013	-	-	-	-	-	-	-	0%	5
2017	2014	-	-	-	-	-	-	-	0%	4
2017	2015	-	-	-	-	-	-	-	0%	3
2017	2016	-	-	-	-	-	-	-	0%	2
2017	2017	-	-	-	-	-	-	-	0%	1
2018	2001	69,212	29,352	58,226	-	-	-	-	0%	18
2018	2002	1,209,569	638,266	1,266,160	2,470	-	-	2,470	0%	17
2018	2003	2,434,220	1,403,046	2,783,293	-	-	-	-	0%	16
2018	2004	1,162,194	741,477	1,470,905	-	-	-	-	0%	15
2018	2005	413,475	261,233	518,221	-	-	-	-	0%	14
2018	2006	47,504	26,955	53,472	-	-	-	-	0%	13
2018	2007	-	-	-	-	-	-	-	0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018	2010	-	-	-	-	-	-	-	0%	9
2018	2011	-	-	-	-	-	-	-	0%	8
2018	2012	-	-	-	-	-	-	-	0%	7
2018	2013	-	-	-	-	-	-	-	0%	6
2018	2014	-	-	-	-	-	-	-	0%	5
2018	2015	-	-	-	-	-	-	-	0%	4
2018	2016	-	-	-	-	-	-	-	0%	3
2018	2017	-	-	-	-	-	-	-	0%	2
2018	2018	-	-	-	-	-	-	-	0%	1
2019	2001	68,157	28,146	64,211	-	-	-	-	0%	19
2019	2002	1,276,923	623,146	1,421,591	57,258	-	-	57,258	4%	18
2019	2003	2,584,240	1,397,565	3,188,283	5,433	-	-	5,433	0%	17
2019	2004	1,221,005	726,783	1,658,020	89,258	-	-	89,258	7%	16
2019	2005	443,290	256,922	586,119	-	-	-	-	0%	15
2019	2006	50,513	26,600	60,684	-	-	-	-	0%	14
2019	2007	-	-	-	-	-	-	-	0%	13
2019	2008	-	-	-	-	-	-	-	0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019	2010	-	-	-	-	-	-	-	0%	10
2019	2011	-	-	-	-	-	-	-	0%	9
2019	2012	-	-	-	-	-	-	-	0%	8
2019	2013	-	-	-	-	-	-	-	0%	7
2019	2014	-	-	-	-	-	-	-	0%	6
2019	2015	-	-	-	-	-	-	-	0%	5
2019	2016	-	-	-	-	-	-	-	0%	4
2019	2017	-	-	-	-	-	-	-	0%	3
2019	2018	-	-	-	-	-	-	-	0%	2
2019	2019	-	-	-	-	-	-	-	0%	1
2020	2001	71,778	28,595	65,234	-	-	3,020	3,020	4%	20
2020	2002	1,361,388	633,627	1,445,502	46,320	-	43,589	89,909	7%	19
2020	2003	2,737,370	1,403,136	3,200,991	13,075	-	106,883	119,958	4%	18
2020	2004	1,267,136	728,907	1,662,864	-	-	50,549	50,549	4%	17
2020	2005	465,563	254,023	579,506	17,466	-	16,810	34,276	7%	16
2020	2006	53,164	26,576	60,629	-	-	1,650	1,650	3%	15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	-	-	-	-	-	-	-	0%	11
2020	2011	-	-	-	-	-	-	-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-	-	-	-	-	-	0%	4
2020	2018	-	-	-	-	-	-	-	0%	3
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020	-	-	-	-	-	-	-	0%	1
2021	2001	79,612	30,288	69,095	-	-	21,173	21,173	27%	21
2021	2002	1,378,893	618,454	1,410,888	22,188	1,275,639	305,637	1,603,464	116%	20
2021	2003	2,813,090	1,399,957	3,193,740	8,873	1,104,848	749,444	1,863,166	66%	19
2021	2004	1,305,805	733,770	1,673,959	-	666,081	354,438	1,020,519	78%	18
2021	2005	471,779	248,803	567,597	-	-	117,871	117,871	25%	17
2021	2006	54,960	26,439	60,316	-	-	11,569	11,569	21%	16
2021	2007	-	-	-	-	-	-	-	0%	15
2021	2008	-	-	-	-	-	-	-	0%	14
2021	2009	-	-	-	-	-	-	-	0%	13
2021	2010	-	-	-	-	-	-	-	0%	12
2021	2011	-	-	-	-	-	-	-	0%	11
2021	2012	-	-	-	-	-	-	-	0%	10
2021	2013	-	-	-	-	-	-	-	0%	9
2021	2014	-	-	-	-	-	-	-	0%	8
2021	2015	-	-	-	-	-	-	-	0%	7
2021	2016	-	-	-	-	-	-	-	0%	6
2021	2017	-	-	-	-	-	-	-	0%	5
2021	2018	-	-	-	-	-	-	-	0%	4
2021	2019	-	-	-	-	-	-	-	0%	3
2021	2020	-	-	-	-	-	-	-	0%	2
2021	2021	-	-	-	-	-	-	-	0%	1
2001		8,712	8,712	8,712	-	-	-	-	0%	
2002		445,549	445,549	445,549	-	-	-	-	0%	
2003		1,726,099	1,721,043	1,721,043	-	-	-	-	0%	
2004		2,795,108	2,762,205	2,762,205	43,484	-	-	43,484	2%	
2005		3,110,156	3,055,374	3,055,374	1,720	-	-	1,720	0%	
2006		3,197,865	3,136,774	3,136,774	1,057	-	-	1,057	0%	
2007		3,205,150	3,132,560	3,132,560	149,959	-	-	149,959	5%	
2008		3,208,718	3,136,980	3,136,980	-	-	-	-	0%	
2009		3,229,646	3,137,214	3,137,214	72,807	-	-	72,807	2%	
2010		3,567,669	3,138,117	4,707,176	3,407	-	-	3,407	0%	
2011		3,970,297	3,053,758	4,580,637	104,356	-	-	104,356	3%	
2012		4,136,319	3,154,326	4,731,489	-	-	-	-	0%	
2013		4,163,538	3,129,242	4,693,863	2,136	-	-	2,136	0%	
2014		4,221,684	3,155,389	4,733,084	3,472	-	-	3,472	0%	
2015		4,312,270	3,127,176	4,690,764	6,662	393,774	-	400,436	9%	
2016		4,476,504	3,128,046	4,692,069	169,414	-	-	169,414	4%	
2017		4,804,659	3,077,982	5,309,519	4,610	-	-	4,610	0%	
2018		5,336,174	3,100,328	6,150,277	2,470	-	-	2,470	0%	
2019		5,644,128	3,059,163	6,978,908	151,950	-	-	151,950	3%	
2020		5,956,401	3,074,864	7,014,726	76,861	-	222,500	299,361	5%	
2021		6,104,138	3,057,711	6,975,595	31,061	3,046,568	1,560,132	4,637,761	76%	

As of 12/31/2021

Exhibit 3a
Continental General Insurance Company
Nationwide Experience
All Non-Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed 28% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	51,885	51,885	51,885	-	-	-	-	0.0%	0.0%	51,885	-	0.0%
2002	1,009,348	1,009,348	1,009,348	464,006	-	-	464,006	46.0%	46.0%	1,009,348	464,006	46.0%
2003	3,359,157	3,324,469	3,324,469	510,136	-	-	510,136	15.2%	15.3%	3,324,469	510,136	15.3%
2004	4,340,893	4,190,740	4,190,740	1,417,082	-	-	1,417,082	32.6%	33.8%	4,190,740	1,417,082	33.8%
2005	4,835,956	4,580,257	4,580,257	2,477,213	90,831	-	2,568,044	53.1%	56.1%	4,580,257	2,568,044	56.1%
2006	5,067,613	4,792,043	4,792,043	3,047,359	237,166	-	3,284,524	64.8%	68.5%	4,792,043	3,284,524	68.5%
2007	5,114,977	4,830,868	4,830,868	2,558,125	140,095	-	2,698,221	52.8%	55.9%	4,830,868	2,698,221	55.9%
2008	5,245,835	4,948,459	4,948,459	3,266,888	211,450	-	3,478,338	66.3%	70.3%	4,948,459	3,478,338	70.3%
2009	5,250,777	4,940,397	4,940,397	2,995,268	242,330	-	3,237,598	61.7%	65.5%	4,940,397	3,237,598	65.5%
2010	5,404,246	4,714,944	7,072,416	4,338,831	131,154	-	4,469,985	82.7%	63.2%	7,072,416	4,469,985	63.2%
2011	5,874,443	4,590,315	6,885,472	3,529,165	508,360	-	4,037,525	68.7%	58.6%	6,885,472	4,037,525	58.6%
2012	5,615,746	4,375,548	6,563,322	3,574,181	409,407	-	3,983,588	70.9%	60.7%	6,563,322	3,983,588	60.7%
2013	5,240,054	4,036,679	6,055,019	3,210,542	168,426	-	3,378,968	64.5%	55.8%	6,055,019	3,378,968	55.8%
2014	5,300,808	4,036,862	6,055,293	3,299,717	672,216	-	3,971,933	74.9%	65.6%	6,055,293	3,971,933	65.6%
2015	5,063,116	3,699,013	5,548,520	3,227,293	641,954	-	3,869,246	76.4%	69.7%	5,548,520	3,869,246	69.7%
2016	4,957,658	3,391,929	5,087,894	2,897,247	1,465,043	-	4,362,290	88.0%	85.7%	5,087,894	4,362,290	85.7%
2017	4,612,980	3,045,166	5,252,912	2,518,999	1,554,365	-	4,073,364	88.3%	77.5%	5,252,912	4,073,364	77.5%
2018	4,434,828	2,840,111	4,899,191	3,507,058	2,176,566	-	5,683,623	128.2%	116.0%	4,899,191	5,683,623	116.0%
2019	4,346,372	2,607,220	4,497,454	3,957,048	5,324,426	0	9,281,475	213.5%	206.4%	4,497,454	9,281,475	206.4%
2020	4,121,829	2,300,330	3,968,070	1,484,623	3,769,603	47,149	5,301,374	128.6%	133.6%	3,968,070	5,301,374	133.6%
2021	4,157,710	2,138,310	3,688,584	496,218	7,066,849	330,602	7,893,669	189.9%	214.0%	3,688,584	7,893,669	214.0%
2022	4,594,270	2,282,427	3,937,187				7,045,522	153.4%	178.9%	3,937,187	7,045,522	178.9%
2023	4,255,813	2,116,414	3,650,814				7,246,968	170.3%	198.5%	3,661,272	7,241,455	197.8%
2024	3,932,874	1,956,342	3,374,690				7,326,179	186.3%	217.1%	3,809,202	7,091,706	186.2%
2025	3,624,918	1,803,452	3,110,955				7,609,724	209.9%	244.6%	3,729,534	7,265,334	194.8%
2026	3,323,771	1,653,034	2,851,483				7,568,288	227.7%	265.4%	3,425,014	7,235,173	211.2%
2027	3,033,251	1,507,710	2,600,800				7,618,685	251.2%	292.9%	3,128,697	7,297,809	233.3%
2028	2,761,441	1,370,864	2,364,741				7,527,075	272.6%	318.3%	2,847,716	7,218,341	253.5%
2029	2,497,008	1,238,359	2,136,170				7,331,765	293.6%	343.2%	2,574,834	7,038,228	273.3%
2030	2,249,417	1,113,961	1,921,583				7,089,926	315.2%	369.0%	2,317,980	6,812,483	293.9%
2031	2,013,349	995,363	1,717,001				6,799,672	337.7%	396.0%	2,072,666	6,539,225	315.5%
2032	1,795,509	886,132	1,528,578				6,518,341	363.0%	426.4%	1,846,252	6,277,048	340.0%
2033	1,592,277	784,433	1,353,146				6,181,219	388.2%	456.8%	1,635,154	5,968,099	365.0%
2034	1,404,217	690,536	1,191,175				5,810,314	413.8%	487.8%	1,440,037	5,621,403	390.4%
2035	1,231,117	604,305	1,042,426				5,416,591	440.0%	519.6%	1,260,661	5,248,034	416.3%
2036	1,072,892	525,590	906,643				5,001,223	466.1%	551.6%	1,096,827	4,850,770	442.3%
2037	929,616	454,513	784,035				4,551,835	489.6%	580.6%	948,755	4,418,457	465.7%
2038	800,576	390,691	673,942				4,086,086	510.4%	606.3%	815,700	3,969,477	486.6%
2039	685,104	333,702	575,635				3,630,481	529.9%	630.7%	696,885	3,529,764	506.5%
2040	582,988	283,420	488,900				3,195,120	548.1%	653.5%	592,011	3,109,461	525.2%
2041	493,531	239,463	413,074				2,778,562	563.0%	672.7%	500,282	2,706,993	541.1%
2042	415,634	201,267	347,185				2,391,421	575.4%	688.8%	420,557	2,332,339	554.6%
2043	348,427	168,390	290,472				2,035,120	584.1%	700.6%	351,901	1,986,989	564.6%
2044	290,659	140,208	241,858				1,723,684	593.0%	712.7%	293,038	1,684,802	574.9%
2045	241,315	116,180	200,410				1,448,872	600.4%	723.0%	242,827	1,417,518	583.8%
2046	199,387	95,805	165,263				1,214,117	608.9%	734.7%	200,246	1,188,951	593.7%
2047	163,733	78,495	135,404				1,021,463	623.9%	754.4%	164,069	1,000,926	610.1%
2048	133,548	63,843	110,128				856,511	641.3%	777.7%	133,447	839,651	629.2%
2049	108,800	51,883	89,498				716,297	658.4%	800.3%	108,451	702,551	647.8%
2050	88,286	41,981	72,417				597,431	676.7%	825.0%	87,754	586,205	668.0%
2051	71,353	33,818	58,335				498,519	698.7%	854.6%	70,691	489,203	692.0%
2052	57,444	27,120	46,782				416,578	725.2%	890.5%	56,692	408,745	721.0%
2053	46,098	21,666	37,373				346,127	750.8%	926.1%	45,291	339,602	749.8%
2054	36,875	17,243	29,745				286,878	778.0%	964.5%	36,046	281,513	781.0%
2055	29,416	13,677	23,592				236,282	803.2%	1001.5%	28,591	231,652	810.2%
2056	23,402	10,810	18,647				196,447	839.4%	1053.5%	22,599	192,307	851.0%
2057	18,581	8,521	14,699				162,363	873.8%	1104.6%	17,814	158,720	891.0%
2058	14,722	6,698	11,554				133,766	908.6%	1157.7%	14,003	130,692	933.3%
2059	11,640	5,252	9,059				110,347	948.0%	1218.1%	10,979	107,821	982.1%
2060	9,184	4,107	7,084				90,872	989.5%	1282.8%	8,585	88,809	1034.4%
2061	7,224	3,202	5,523				74,553	1032.0%	1349.8%	6,694	72,878	1088.7%
2062	5,660	2,487	4,290				60,542	1069.7%	1411.4%	5,199	59,175	1138.3%
2063	4,415	1,923	3,317				49,030	1110.5%	1478.0%	4,020	47,904	1191.5%
2064	3,427	1,480	2,553				39,283	1146.1%	1538.5%	3,094	38,351	1239.4%
2065	2,647	1,134	1,956				31,188	1178.3%	1594.7%	2,370	30,424	1283.6%
2066	2,033	864	1,491				24,621	1210.8%	1651.8%	1,806	23,984	1327.7%
2067	1,551	654	1,129				18,791	1211.6%	1664.9%	1,368	18,257	1334.8%
2068	1,174	492	848				14,200	1209.8%	1674.1%	1,028	13,742	1336.8%
2069	882	367	634				11,014	1248.4%	1738.6%	768	10,593	1379.7%
2070	659	273	470				8,976	1362.8%	1909.3%	570	8,581	1506.1%
2071	488	201	346				7,241	1483.7%	2090.4%	420	6,879	1638.5%
2072	359	147	254				5,722	1592.7%	2255.8%	307	5,405	1758.3%
2073	262	107	184				4,239	1614.8%	2297.9%	224	3,985	1782.9%
2074	190	77	133				3,359	1772.3%	2533.6%	161	3,148	1959.0%
2075	136	55	94				2,539	1872.0%	2687.6%	114	2,373	2072.7%
2076	96	39	67				1,643	1709.8%	2464.7%	81	1,530	1893.6%
2077	68	27	47				858	1267.0%	1832.9%	57	792	1397.5%
2078	47	19	32				164	348.5%	506.4%	39	142	361.4%
2079	33	13	22				(161)	-492.1%	-717.6%	27	(160)	-591.4%
2080	22	9	15				(378)	-1685.6%	-2464.5%	19	(362)	-1947.8%
	Without Interest											
Past	93,406,232	74,444,894	98,242,614	52,776,998	24,810,242	377,751	77,964,991	83.5%	79.4%	98,242,614	77,964,991	79.4%
Future	45,213,815	22,351,241	38,555,891				135,174,093	299.0%	350.6%	44,678,609	131,001,397	293.2%
Lifetime	138,620,047	96,796,135	136,798,505				213,139,084	153.8%	155.8%	142,921,223	208,966,388	146.2%
	With 4.5% Interest											
Past	146,956,605	121,757,759	153,570,523	81,559,660	28,901,618	388,325	110,849,603	75.4%	72.2%	153,570,523	110,849,603	72.2%
Future	33,546,988	16,618,263	28,666,504				89,556,086	267.0%	312.4%	32,830,950	86,805,482	264.4%
Lifetime	180,503,593	138,376,023	182,237,028				200,405,689	111.0%	110.0%	186,401,473	197,655,085	106.0%

Exhibit 3b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed 28% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	6,486	6,486	6,486	-	-	-	-	0.0%	0.0%	6,486	-	0.0%
2002	291,082	291,082	291,082	5,592	-	-	5,592	1.9%	1.9%	291,082	5,592	1.9%
2003	1,061,005	1,048,859	1,048,859	750	-	-	750	0.1%	0.1%	1,048,859	750	0.1%
2004	1,518,210	1,462,014	1,462,014	10,176	-	-	10,176	0.7%	0.7%	1,462,014	10,176	0.7%
2005	1,756,582	1,659,507	1,659,507	33,023	-	-	33,023	1.9%	2.0%	1,659,507	33,023	2.0%
2006	1,879,579	1,772,064	1,772,064	20,617	-	-	20,617	1.1%	1.2%	1,772,064	20,617	1.2%
2007	1,941,035	1,826,423	1,826,423	25,131	-	-	25,131	1.3%	1.4%	1,826,423	25,131	1.4%
2008	2,006,628	1,887,491	1,887,491	59,435	-	-	59,435	3.0%	3.1%	1,887,491	59,435	3.1%
2009	2,058,388	1,927,214	1,927,214	123,738	105,854	-	229,592	11.2%	11.9%	1,927,214	229,592	11.9%
2010	2,228,725	1,942,621	2,913,931	31,671	36,299	-	67,971	3.0%	2.3%	2,913,931	67,971	2.3%
2011	2,532,453	1,970,981	2,956,472	127,801	123,562	-	251,363	9.9%	8.5%	2,956,472	251,363	8.5%
2012	2,672,240	2,070,401	3,105,601	56,599	-	-	56,599	2.1%	1.8%	3,105,601	56,599	1.8%
2013	2,677,523	2,045,613	3,068,420	217,868	-	-	217,868	8.1%	7.1%	3,068,420	217,868	7.1%
2014	2,877,580	2,177,513	3,266,270	181,793	-	-	181,793	6.3%	5.6%	3,266,270	181,793	5.6%
2015	2,899,979	2,116,819	3,175,228	35,047	17,681	-	52,727	1.8%	1.7%	3,175,228	52,727	1.7%
2016	3,105,078	2,121,677	3,182,516	201,395	-	-	201,395	6.5%	6.3%	3,182,516	201,395	6.3%
2017	3,198,194	2,107,361	3,635,197	124,614	119,181	-	243,795	7.6%	6.7%	3,635,197	243,795	6.7%
2018	3,287,861	2,096,445	3,616,368	399,571	-	-	399,571	12.2%	11.0%	3,616,368	399,571	11.0%
2019	3,459,335	2,071,372	3,573,117	281,394	243,904	0	525,297	15.2%	14.7%	3,573,117	525,297	14.7%
2020	3,674,211	2,046,486	3,530,188	105,261	113,933	31,715	250,909	6.8%	7.1%	3,530,188	250,909	7.1%
2021	3,967,186	2,042,811	3,523,850	45,322	1,803,786	222,378	2,071,486	52.2%	58.8%	3,523,850	2,071,486	58.8%
2022	4,032,664	2,022,009	3,487,966				7,489,438	185.7%	214.7%	3,487,966	7,489,438	214.7%
2023	3,833,481	1,920,411	3,312,709				7,560,777	197.2%	228.2%	3,323,166	7,555,264	227.4%
2024	3,613,654	1,808,222	3,119,182				7,561,547	209.2%	242.4%	3,553,694	7,327,074	206.2%
2025	3,385,484	1,692,076	2,918,832				7,504,637	221.7%	257.1%	3,537,411	7,160,248	202.4%
2026	3,142,259	1,568,850	2,706,266				7,400,854	235.5%	273.5%	3,279,797	7,067,739	215.5%
2027	2,896,117	1,444,023	2,490,939				7,228,368	249.6%	290.2%	3,018,836	6,907,492	228.8%
2028	2,654,392	1,321,140	2,278,967				7,025,871	264.7%	308.3%	2,761,942	6,717,137	243.2%
2029	2,414,419	1,199,931	2,069,882				6,744,537	279.3%	325.8%	2,508,545	6,451,001	257.2%
2030	2,185,767	1,084,314	1,870,442				6,428,259	294.1%	343.7%	2,266,839	6,150,816	271.3%
2031	1,964,874	972,897	1,678,247				6,082,350	309.6%	362.4%	2,033,913	5,821,903	286.2%
2032	1,758,500	868,972	1,498,977				5,754,970	327.3%	383.9%	1,816,650	5,513,677	303.5%
2033	1,564,194	771,412	1,330,685				5,388,030	344.5%	404.9%	1,612,693	5,174,910	320.9%
2034	1,383,095	680,744	1,174,284				4,998,220	361.4%	425.6%	1,423,146	4,809,308	337.9%
2035	1,215,327	596,965	1,029,764				4,592,912	377.9%	446.0%	1,247,999	4,424,354	354.5%
2036	1,061,275	520,234	897,403				4,179,939	393.9%	465.8%	1,087,587	4,029,486	370.5%
2037	921,038	450,580	777,251				3,748,926	407.0%	482.3%	941,971	3,615,549	383.8%
2038	794,235	387,769	668,901				3,316,660	417.6%	495.8%	810,659	3,200,051	394.7%
2039	680,673	331,670	572,131				2,901,089	426.2%	507.1%	693,381	2,800,372	403.9%
2040	580,005	282,052	486,540				2,513,368	433.3%	516.6%	589,651	2,427,710	411.7%
2041	491,554	238,550	411,498				2,151,302	437.7%	522.8%	498,706	2,079,733	417.0%
2042	414,417	200,702	346,212				1,823,295	440.0%	526.6%	419,583	1,764,213	420.5%
2043	347,656	168,034	289,858				1,529,191	439.9%	527.6%	351,287	1,481,060	421.6%
2044	290,209	139,998	241,497				1,274,978	439.3%	527.9%	292,676	1,236,097	422.3%
2045	240,989	116,027	200,146				1,057,870	439.0%	528.5%	242,562	1,026,516	423.2%
2046	199,148	95,692	165,069				873,300	438.5%	529.1%	200,052	848,134	424.0%
2047	163,561	78,413	135,263				725,275	443.4%	536.2%	163,929	704,738	429.9%
2048	133,426	63,785	110,029				602,247	451.4%	547.4%	133,347	585,387	439.0%
2049	108,715	51,843	89,429				496,506	456.7%	555.2%	108,381	482,759	445.4%
2050	88,228	41,953	72,369				408,373	462.9%	564.3%	87,706	397,146	452.8%
2051	71,314	33,799	58,303				337,438	473.2%	578.8%	70,659	328,122	464.4%
2052	57,419	27,108	46,761				279,838	487.4%	598.4%	56,670	272,006	480.0%
2053	46,082	21,658	37,360				230,345	499.9%	616.6%	45,277	223,820	494.3%
2054	36,865	17,238	29,736				187,532	508.7%	630.7%	36,038	182,167	505.5%
2055	29,410	13,674	23,587				153,216	521.0%	649.6%	28,586	148,587	519.8%
2056	23,398	10,808	18,644				126,204	539.4%	676.9%	22,596	122,064	540.2%
2057	18,579	8,520	14,697				103,401	556.5%	703.5%	17,812	99,758	560.1%
2058	14,721	6,698	11,553				84,147	571.6%	728.3%	14,002	81,072	579.0%
2059	11,640	5,251	9,058				68,220	586.1%	753.1%	10,978	65,694	598.4%
2060	9,183	4,107	7,084				55,098	600.0%	777.8%	8,585	53,035	617.8%
2061	7,224	3,202	5,523				44,247	612.5%	801.1%	6,694	42,572	636.0%
2062	5,660	2,487	4,289				35,491	627.1%	827.4%	5,199	34,124	656.4%
2063	4,415	1,923	3,317				28,843	653.3%	869.4%	4,020	27,716	689.4%
2064	3,427	1,480	2,553				23,509	685.9%	920.7%	3,094	22,577	729.6%
2065	2,647	1,134	1,956				19,048	719.6%	974.0%	2,370	18,285	771.4%
2066	2,033	864	1,491				15,633	768.8%	1048.8%	1,806	14,997	830.2%
2067	1,551	654	1,129				12,887	831.0%	1141.8%	1,368	12,354	903.2%
2068	1,174	492	848				10,848	924.2%	1278.9%	1,028	10,390	1010.7%
2069	882	367	634				9,681	1097.4%	1528.2%	768	9,260	1206.1%
2070	659	273	470				8,801	1336.1%	1872.0%	570	8,406	1475.4%
2071	488	201	346				7,818	1602.0%	2257.0%	420	7,456	1776.0%
2072	359	147	254				6,719	1870.1%	2648.8%	307	6,402	2082.6%
2073	262	107	184				5,387	2052.2%	2920.3%	224	5,133	2296.4%
2074	190	77	133				4,493	2370.6%	3388.8%	161	4,282	2664.7%
2075	136	55	94				3,555	2621.2%	3763.2%	114	3,389	2960.3%
2076	96	39	67				2,495	2595.8%	3741.9%	81	2,382	2947.4%
2077	68	27	47				1,532	2262.9%	3273.6%	57	1,467	2586.3%
2078	47	19	32				672	1427.1%	2073.6%	39	650	1654.5%
2079	33	13	22				207	633.7%	924.1%	27	207	763.2%
2080	22	9	15				(129)	-572.8%	-837.5%	19	(113)	-605.3%
	Without Interest											
Past	49,099,360	36,691,242	51,428,300	2,086,799	2,564,200	254,093	4,905,091	10.0%	9.5%	51,428,300	4,905,091	9.5%
Future	42,909,337	21,281,697	36,710,928				121,230,267	282.5%	330.2%	42,833,646	117,057,571	273.3%
Lifetime	92,008,697	57,972,940	88,139,228				126,135,358	137.1%	143.1%	94,261,946	121,962,662	129.4%
	With 4.5% Interest											
Past	71,671,868	56,006,202	74,927,633	2,820,886	2,846,623	261,206	5,928,715	8.3%	7.9%	74,927,633	5,928,715	7.9%
Future	31,558,828	15,695,531	27,074,791				82,869,658	262.6%	306.1%	31,239,237	80,119,054	256.5%
Lifetime	103,230,696	71,701,733	102,002,425				88,798,373	86.0%	87.1%	106,166,870	86,047,769	81.0%

As of 12/31/2021

Exhibit 3c
Continental General Insurance Company
Nationwide Experience
All Simple Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 48%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	9,476	9,476	9,476	-	-	-	-	0.0%	0.0%	9,476	-	0.0%
2002	452,251	452,251	452,251	133,427	-	-	133,427	29.5%	29.5%	452,251	133,427	29.5%
2003	1,544,924	1,537,837	1,537,837	-	-	-	-	0.0%	0.0%	1,537,837	-	0.0%
2004	1,944,168	1,911,048	1,911,048	26,900	-	-	26,900	1.4%	1.4%	1,911,048	26,900	1.4%
2005	2,111,609	2,057,480	2,057,480	61,320	94,197	-	155,517	7.4%	7.6%	2,057,480	155,517	7.6%
2006	2,116,091	2,058,784	2,058,784	3,617	-	-	3,617	0.2%	0.2%	2,058,784	3,617	0.2%
2007	2,066,917	2,002,838	2,002,838	389,903	-	-	389,903	18.9%	19.5%	2,002,838	389,903	19.5%
2008	2,027,546	1,964,069	1,964,069	716,586	-	-	716,586	35.3%	36.5%	1,964,069	716,586	36.5%
2009	1,977,194	1,900,947	1,900,947	609,588	-	-	609,588	30.8%	32.1%	1,900,947	609,588	32.1%
2010	2,066,988	1,783,488	2,675,232	331,916	-	-	331,916	16.1%	12.4%	2,675,232	331,916	12.4%
2011	2,133,100	1,654,947	2,482,420	499,868	-	-	499,868	23.4%	20.1%	2,482,420	499,868	20.1%
2012	2,082,329	1,604,263	2,406,395	506,116	-	-	506,116	24.3%	21.0%	2,406,395	506,116	21.0%
2013	1,828,067	1,397,448	2,096,173	1,101,430	-	-	1,101,430	60.3%	52.5%	2,096,173	1,101,430	52.5%
2014	1,718,543	1,302,526	1,953,788	286,963	-	-	286,963	16.7%	14.7%	1,953,788	286,963	14.7%
2015	1,693,203	1,202,411	1,803,617	802,233	72,794	-	875,027	51.7%	48.5%	1,803,617	875,027	48.5%
2016	1,705,232	1,152,646	1,728,968	526,698	-	-	526,698	30.9%	30.5%	1,728,968	526,698	30.5%
2017	1,798,024	1,089,913	1,880,099	2,309,090	1,769,353	-	4,078,442	226.8%	216.9%	1,880,099	4,078,442	216.9%
2018	1,862,921	1,022,927	2,029,232	1,250,027	681,909	-	1,931,936	103.7%	95.2%	2,029,232	1,931,936	95.2%
2019	1,877,569	962,738	2,196,307	1,011,296	1,456,930	0	2,468,225	131.5%	112.4%	2,196,307	2,468,225	112.4%
2020	1,824,852	908,212	2,071,916	440,082	668,281	54,495	1,162,858	63.7%	56.1%	2,071,916	1,162,858	56.1%
2021	1,744,302	855,735	1,952,200	329,598	3,027,542	382,107	3,739,248	214.4%	191.5%	1,952,200	3,739,248	191.5%
2022	1,834,269	891,409	2,033,581				3,682,358	200.8%	181.1%	2,033,581	3,682,358	181.1%
2023	1,751,914	849,367	1,937,673				4,067,536	232.2%	209.9%	1,942,208	4,062,609	209.2%
2024	1,668,359	808,539	1,844,529				4,558,027	273.2%	247.1%	2,041,164	4,326,085	211.9%
2025	1,579,849	765,362	1,746,031				4,866,091	308.0%	278.7%	2,232,746	4,499,386	201.5%
2026	1,487,617	720,491	1,643,665				5,169,712	347.5%	314.5%	2,206,355	4,789,804	217.1%
2027	1,393,050	674,160	1,537,969				5,537,115	397.5%	360.0%	2,066,093	5,143,699	249.0%
2028	1,298,038	627,637	1,431,837				5,783,525	445.6%	403.9%	1,924,383	5,379,466	279.5%
2029	1,202,859	581,082	1,325,630				5,983,288	497.4%	451.4%	1,782,295	5,572,227	312.6%
2030	1,107,617	534,321	1,218,953				6,135,413	553.9%	503.3%	1,639,354	5,721,158	349.0%
2031	1,014,521	489,004	1,115,571				6,226,824	613.8%	558.2%	1,500,689	5,814,667	387.5%
2032	923,280	444,703	1,014,506				6,310,787	683.5%	622.1%	1,365,017	5,907,725	432.8%
2033	834,462	401,648	916,284				6,337,603	759.5%	691.7%	1,233,076	5,953,962	482.9%
2034	748,904	360,238	821,815				6,288,176	839.7%	765.2%	1,106,112	5,927,192	535.9%
2035	667,306	320,805	731,856				6,171,067	924.8%	843.2%	985,162	5,829,664	591.7%
2036	590,363	283,668	647,135				5,992,236	1015.0%	926.0%	871,215	5,670,903	650.9%
2037	518,591	249,053	568,168				5,752,173	1109.2%	1012.4%	764,979	5,451,276	712.6%
2038	452,292	217,096	495,264				5,453,404	1205.7%	1101.1%	666,881	5,175,709	776.1%
2039	391,618	187,852	428,550				5,120,489	1307.5%	1194.8%	577,091	4,867,055	843.4%
2040	336,718	161,392	368,185				4,757,178	1412.8%	1292.1%	495,824	4,528,405	913.3%
2041	287,196	137,595	313,898				4,377,625	1524.3%	1394.6%	422,819	4,174,322	987.3%
2042	243,500	116,592	265,982				3,974,795	1632.4%	1494.4%	358,295	3,797,161	1059.8%
2043	205,003	98,114	223,828				3,574,615	1743.7%	1597.0%	301,520	3,421,554	1134.8%
2044	171,334	81,970	186,999				3,181,581	1857.0%	1701.4%	251,935	3,050,318	1210.8%
2045	142,274	68,038	155,215				2,824,976	1985.6%	1820.0%	209,122	2,713,180	1297.4%
2046	117,389	56,119	128,026				2,483,752	2115.8%	1940.0%	172,494	2,389,644	1385.3%
2047	96,238	45,997	104,933				2,170,860	2255.7%	2068.8%	141,384	2,092,741	1480.2%
2048	78,385	37,455	85,447				1,882,398	2401.5%	2203.0%	115,133	1,818,049	1579.1%
2049	63,441	30,309	69,144				1,623,564	2559.2%	2348.1%	93,169	1,570,927	1686.1%
2050	51,032	24,377	55,611				1,407,425	2757.9%	2530.8%	74,937	1,364,602	1821.0%
2051	40,793	19,483	44,447				1,217,363	2984.3%	2738.9%	59,894	1,182,582	1974.5%
2052	32,412	15,477	35,308				1,039,274	3206.5%	2943.4%	47,581	1,011,626	2126.1%
2053	25,598	12,223	27,885				879,304	3435.0%	3153.3%	37,579	857,392	2281.6%
2054	20,099	9,597	21,894				738,491	3674.2%	3373.1%	29,506	721,272	2444.5%
2055	15,699	7,496	17,100				621,778	3960.6%	3636.2%	23,046	607,904	2637.8%
2056	12,201	5,827	13,292				515,309	4223.4%	3876.7%	17,915	504,084	2813.7%
2057	9,436	4,508	10,284				425,022	4504.2%	4132.6%	13,861	416,327	3003.5%
2058	7,258	3,470	7,917				345,979	4766.7%	4370.1%	10,671	339,278	3179.5%
2059	5,554	2,659	6,065				283,746	5109.0%	4678.2%	8,175	278,586	3407.7%
2060	4,229	2,027	4,625				233,935	5531.9%	5058.5%	6,234	229,912	3688.3%
2061	3,203	1,537	3,507				191,154	5968.7%	5451.4%	4,726	188,064	3979.0%
2062	2,413	1,159	2,645				155,410	6440.5%	5875.4%	3,565	153,116	4294.5%
2063	1,804	868	1,980				126,934	7034.5%	6409.8%	2,669	125,272	4692.9%
2064	1,340	645	1,472				105,517	7872.7%	7167.5%	1,984	104,329	5257.4%
2065	988	476	1,085				86,812	8790.4%	7997.9%	1,463	85,995	5877.3%
2066	722	348	793				70,501	9769.3%	8887.5%	1,069	69,961	6542.7%
2067	523	252	574				55,168	10550.8%	9604.0%	774	54,824	7080.2%
2068	375	180	411				42,758	11403.6%	10392.9%	555	42,549	7672.1%
2069	266	128	292				33,192	12459.6%	11366.7%	394	33,058	8398.2%
2070	188	90	205				24,091	12840.5%	11732.8%	277	24,010	8674.6%
2071	131	63	143				17,344	13265.9%	12145.4%	193	17,296	8985.1%
2072	90	43	98				11,284	12534.0%	11506.5%	132	11,258	8515.8%
2073	62	29	67				7,552	12257.3%	11297.0%	90	7,537	8364.1%
2074	42	20	45				4,952	11867.2%	10999.8%	61	4,944	8147.2%
2075	28	13	30				3,019	10806.7%	10073.9%	40	3,017	7466.4%
2076	19	9	20				1,712	9246.2%	8675.3%	27	1,711	6430.8%
2077	12	6	13				865	7130.1%	6727.3%	17	865	4989.0%
2078	8	4	8				338	4263.7%	4058.8%	11	338	3015.5%
2079	5	2	5				65	1282.4%	1220.7%	7	65	908.0%
2080	3	1	3				(80)	-2535.9%	-2420.4%	4	(78)	-1760.3%
	Without Interest											
Past	36,585,307	28,831,985	39,171,077	11,336,658	7,771,006	436,602	19,544,266	53.4%	49.9%	39,171,077	19,544,266	49.9%
Future	21,442,920	10,353,032	23,618,502				138,933,379	647.9%	588.2%	29,847,555	131,772,946	441.5%
Lifetime	58,028,226	39,185,017	62,789,579				158,477,645	273.1%	252.4%	69,018,632	151,317,212	219.2%
	With 4.5% Interest											
Past	57,991,147	48,040,188	61,386,320	15,661,482	8,679,287	448,824	24,789,593	42.7%	40.4%	61,386,320	24,789,593	40.4%
Future	15,462,148	7,473,787	17,050,044				80,952,640	523.6%	474.8%	21,129,197	76,643,525	362.7%
Lifetime	73,453,295	55,513,974	78,436,363				105,742,233	144.0%	134.8%	82,515,517	101,433,118	122.9%

*The proposed cumulative 48% rate increase is a two-year phase-in series of two rate increases of 28%, 16%, each implemented 12 months apart. Includes a 9% shock lapse associated with the future rate increases.

Exhibit 3d
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar Year	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 48%**		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	2,283	2,283	2,283	-	-	-	-	0.0%	0.0%	2,283	-	0.0%
2002	162,195	162,195	162,195	-	-	-	-	0.0%	0.0%	162,195	-	0.0%
2003	525,206	523,500	523,500	-	-	-	-	0.0%	0.0%	523,500	-	0.0%
2004	786,469	777,857	777,857	-	-	-	-	0.0%	0.0%	777,857	-	0.0%
2005	880,239	863,566	863,566	33,868	94,197	-	128,065	14.5%	14.8%	863,566	128,065	14.8%
2006	907,030	889,303	889,303	-	-	-	-	0.0%	0.0%	889,303	-	0.0%
2007	912,617	890,410	890,410	-	-	-	-	0.0%	0.0%	890,410	-	0.0%
2008	910,557	887,949	887,949	-	-	-	-	0.0%	0.0%	887,949	-	0.0%
2009	920,766	895,438	895,438	-	-	-	-	0.0%	0.0%	895,438	-	0.0%
2010	1,004,421	877,532	1,316,299	-	-	-	-	0.0%	0.0%	1,316,299	-	0.0%
2011	1,098,704	860,168	1,290,252	-	-	-	-	0.0%	0.0%	1,290,252	-	0.0%
2012	1,139,226	886,900	1,330,350	-	-	-	-	0.0%	0.0%	1,330,350	-	0.0%
2013	1,130,099	871,961	1,307,941	57,529	-	-	57,529	5.1%	4.4%	1,307,941	57,529	4.4%
2014	1,191,708	910,805	1,366,208	50,788	-	-	50,788	4.3%	3.7%	1,366,208	50,788	3.7%
2015	1,228,518	879,124	1,318,686	66,367	-	-	66,367	5.4%	5.0%	1,318,686	66,367	5.0%
2016	1,299,592	884,548	1,326,823	25,355	-	-	25,355	2.0%	1.9%	1,326,823	25,355	1.9%
2017	1,439,327	877,401	1,513,516	76,724	-	-	76,724	5.3%	5.1%	1,513,516	76,724	5.1%
2018	1,578,431	867,077	1,720,064	15,300	-	-	15,300	1.0%	0.9%	1,720,064	15,300	0.9%
2019	1,662,497	856,297	1,953,481	83,905	-	0	83,905	5.0%	4.3%	1,953,481	83,905	4.3%
2020	1,724,818	861,222	1,964,717	16,200	-	28,018	44,218	2.6%	2.3%	1,964,717	44,218	2.3%
2021	1,708,713	839,242	1,914,574	38,739	493,981	196,456	729,177	42.7%	38.1%	1,914,574	729,177	38.1%
2022	1,757,216	853,801	1,947,788				3,372,642	191.9%	173.2%	1,947,788	3,372,642	173.2%
2023	1,695,701	823,391	1,878,413				3,719,935	219.4%	198.0%	1,882,949	3,715,007	197.3%
2024	1,624,369	788,464	1,798,734				4,029,462	248.1%	224.0%	1,995,369	3,797,520	190.3%
2025	1,546,713	750,396	1,711,889				4,311,609	278.8%	251.9%	2,198,604	3,944,904	179.4%
2026	1,461,452	708,704	1,616,774				4,554,322	311.6%	281.7%	2,179,464	4,174,414	191.5%
2027	1,373,038	665,168	1,517,457				4,740,944	345.3%	312.4%	2,045,581	4,347,529	212.5%
2028	1,281,903	620,358	1,415,230				4,883,479	381.0%	345.1%	1,907,775	4,479,420	234.8%
2029	1,189,808	575,166	1,312,134				4,976,843	418.3%	379.3%	1,768,799	4,565,783	258.1%
2030	1,097,014	529,492	1,207,936				5,020,495	457.7%	415.6%	1,628,336	4,606,240	282.9%
2031	1,005,891	485,053	1,106,558				5,004,583	497.5%	452.3%	1,491,676	4,592,427	307.9%
2032	916,250	441,467	1,007,124				4,978,102	543.3%	494.3%	1,357,635	4,575,039	337.0%
2033	828,738	398,998	910,239				4,898,434	591.1%	538.1%	1,227,031	4,514,793	367.9%
2034	744,251	358,071	816,871				4,753,128	638.6%	581.9%	1,101,168	4,392,144	398.9%
2035	663,536	319,037	727,823				4,552,654	686.1%	625.5%	981,128	4,211,252	429.2%
2036	587,318	282,228	643,850				4,302,541	732.6%	668.3%	867,931	3,981,208	458.7%
2037	516,141	247,883	565,499				4,021,294	779.1%	711.1%	762,311	3,720,397	488.0%
2038	450,329	216,149	493,105				3,701,619	822.0%	750.7%	664,721	3,423,924	515.1%
2039	390,049	187,087	426,804				3,369,446	863.9%	789.5%	575,345	3,116,012	541.6%
2040	335,409	160,761	366,746				3,039,704	906.3%	828.8%	494,385	2,810,931	568.6%
2041	286,429	137,185	312,963				2,709,361	945.9%	865.7%	421,884	2,506,058	594.0%
2042	242,903	116,268	265,244				2,381,964	980.6%	898.0%	357,557	2,204,330	616.5%
2043	204,526	97,852	223,232				2,068,616	1011.4%	926.7%	300,923	1,915,555	636.6%
2044	171,020	81,786	186,579				1,787,160	1045.0%	957.9%	251,515	1,655,897	658.4%
2045	142,035	67,895	154,889				1,533,075	1079.4%	989.8%	208,796	1,421,279	680.7%
2046	117,204	56,007	127,770				1,300,979	1110.0%	1018.2%	172,239	1,206,871	700.7%
2047	96,097	45,910	104,736				1,090,331	1134.6%	1041.0%	141,187	1,012,212	716.9%
2048	78,278	37,389	85,296				906,983	1158.7%	1063.3%	114,982	842,634	732.8%
2049	63,362	30,259	69,031				749,199	1182.4%	1085.3%	93,055	696,562	748.5%
2050	50,974	24,340	55,527				615,510	1207.5%	1108.5%	74,852	572,687	765.1%
2051	40,750	19,456	44,385				504,181	1237.2%	1135.9%	59,832	469,400	784.5%
2052	32,381	15,458	35,264				405,890	1253.5%	1151.0%	47,537	378,242	795.7%
2053	25,577	12,209	27,853				325,463	1272.5%	1168.5%	37,547	303,551	808.5%
2054	20,085	9,587	21,871				258,181	1285.5%	1180.5%	29,483	240,962	817.3%
2055	15,689	7,489	17,085				205,090	1307.2%	1200.4%	23,030	191,217	830.3%
2056	12,194	5,822	13,282				160,951	1319.9%	1211.8%	17,905	149,726	836.2%
2057	9,432	4,505	10,278				124,736	1322.5%	1213.7%	13,855	116,042	837.6%
2058	7,255	3,468	7,913				96,322	1327.6%	1217.3%	10,666	89,622	840.2%
2059	5,552	2,657	6,062				74,868	1348.5%	1235.0%	8,172	69,708	853.0%
2060	4,228	2,026	4,623				58,682	1388.0%	1269.4%	6,232	54,659	877.1%
2061	3,202	1,537	3,505				45,417	1418.5%	1295.7%	4,725	42,328	895.8%
2062	2,413	1,159	2,644				34,217	1418.3%	1294.0%	3,565	31,923	895.5%
2063	1,804	868	1,980				25,271	1400.7%	1276.4%	2,669	23,609	884.6%
2064	1,340	645	1,472				18,440	1376.0%	1252.9%	1,984	17,253	869.5%
2065	987	476	1,085				13,079	1324.5%	1205.1%	1,463	12,261	838.1%
2066	722	348	793				9,002	1247.4%	1134.9%	1,069	8,462	791.5%
2067	523	252	574				6,065	1159.9%	1055.9%	774	5,721	738.8%
2068	375	180	411				3,974	1060.0%	966.1%	555	3,765	678.9%
2069	266	128	292				2,691	1010.3%	921.7%	394	2,557	649.7%
2070	188	90	205				1,768	942.4%	861.2%	277	1,687	609.6%
2071	131	63	143				1,147	877.4%	803.3%	193	1,100	571.3%
2072	90	43	98				731	812.4%	745.8%	132	705	533.3%
2073	62	29	67				469	761.4%	701.8%	90	454	504.3%
2074	42	20	45				297	711.3%	659.3%	61	289	476.4%
2075	28	13	30				174	623.1%	580.9%	40	171	424.2%
2076	19	9	20				110	595.6%	558.8%	27	109	409.7%
2077	12	6	13				67	549.0%	518.0%	17	66	382.8%
2078	8	4	8				36	457.4%	435.4%	11	37	327.6%
2079	5	2	5				24	485.8%	462.4%	7	25	345.5%
2080	3	1	3				(1)	-31.2%	-29.7%	4	1	13.2%
	Without Interest											
Past	22,213,415	16,364,778	24,215,410	464,775	588,179	224,474	1,277,427	5.8%	5.3%	24,215,410	1,277,427	5.3%
Future	21,103,314	10,195,118	23,258,249				99,751,758	472.7%	428.9%	29,487,303	92,591,325	314.0%
Lifetime	43,316,729	26,559,896	47,473,659				101,029,185	233.2%	212.8%	53,702,713	93,868,752	174.8%
	With 4.5% Interest											
Past	32,634,912	25,457,403	35,231,066	606,905	699,714	230,758	1,537,377	4.7%	4.4%	35,231,066	1,537,377	4.4%
Future	15,175,773	7,340,534	16,746,053				62,053,919	408.9%	370.6%	20,825,206	57,744,804	277.3%
Lifetime	47,810,685	32,797,937	51,977,119				63,591,296	133.0%	122.3%	56,056,272	59,282,181	105.8%

As of 12/31/2021

**The proposed cumulative 48% rate increase is a two-year phase-in series of two rate increases of 28%, 16%, each implemented 12 months apart. Includes a 9% shock lapse associated with the future rate increases.

Exhibit 3e
Continental General Insurance Company
Nationwide Experience
All Compound Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 75%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	29,412	29,412	29,412	-	-	-	-	0.0%	0.0%	29,412	-	0.0%
2002	1,465,789	1,465,789	1,465,789	11,632	-	-	11,632	0.8%	0.8%	1,465,789	11,632	0.8%
2003	5,437,736	5,415,356	5,415,356	4,650	-	-	4,650	0.1%	0.1%	5,415,356	4,650	0.1%
2004	7,017,052	6,900,791	6,900,791	490,692	-	-	490,692	7.0%	7.1%	6,900,791	490,692	7.1%
2005	7,444,205	7,266,704	7,266,704	2,745,732	1,146,004	-	3,891,736	52.3%	53.6%	7,266,704	3,891,736	53.6%
2006	7,588,417	7,394,698	7,394,698	1,106,703	347,183	-	1,453,885	19.2%	19.7%	7,394,698	1,453,885	19.7%
2007	7,429,823	7,215,202	7,215,202	370,467	-	-	370,467	5.0%	5.1%	7,215,202	370,467	5.1%
2008	7,234,814	7,025,295	7,025,295	27,274	-	-	27,274	0.4%	0.4%	7,025,295	27,274	0.4%
2009	7,019,050	6,756,025	6,756,025	1,314,939	-	-	1,314,939	18.7%	19.5%	6,756,025	1,314,939	19.5%
2010	7,505,329	6,475,328	9,712,992	1,732,325	725,876	-	2,458,201	32.8%	25.3%	9,712,992	2,458,201	25.3%
2011	7,959,451	6,087,710	9,131,565	2,088,808	-	-	2,088,808	26.2%	22.9%	9,131,565	2,088,808	22.9%
2012	7,655,109	5,796,233	8,694,349	2,889,089	593,132	-	3,482,221	45.5%	40.1%	8,694,349	3,482,221	40.1%
2013	6,400,325	4,779,432	7,169,147	1,993,966	544,865	-	2,538,831	39.7%	35.4%	7,169,147	2,538,831	35.4%
2014	5,831,062	4,330,047	6,495,071	2,533,883	904,883	-	3,438,766	59.0%	52.9%	6,495,071	3,438,766	52.9%
2015	5,579,749	4,023,284	6,034,925	1,383,681	540,376	-	1,924,057	34.5%	31.9%	6,034,925	1,924,057	31.9%
2016	5,525,998	3,835,249	5,752,874	5,661,332	3,143,756	-	8,805,088	159.3%	153.1%	5,752,874	8,805,088	153.1%
2017	5,721,801	3,636,631	6,273,189	4,757,898	3,889,958	-	8,647,855	151.1%	137.9%	6,273,189	8,647,855	137.9%
2018	6,054,386	3,497,885	6,938,929	3,579,244	5,370,737	-	8,949,982	147.8%	129.0%	6,938,929	8,949,982	129.0%
2019	6,147,152	3,318,464	7,570,454	2,962,925	4,047,084	0	7,010,009	114.0%	92.6%	7,570,454	7,010,009	92.6%
2020	6,230,915	3,207,347	7,316,961	1,200,148	5,432,617	463,122	7,095,887	113.9%	97.0%	7,316,961	7,095,887	97.0%
2021	6,182,245	3,092,178	7,054,224	476,889	8,665,640	3,247,333	12,389,861	200.4%	175.6%	7,054,224	12,389,861	175.6%
2022	6,429,105	3,181,400	7,257,767				11,894,516	185.0%	163.9%	7,257,767	11,894,516	163.9%
2023	6,187,383	3,064,621	6,991,357				13,901,577	224.7%	198.8%	7,001,108	13,877,589	198.2%
2024	5,923,618	2,938,143	6,702,823				16,064,468	271.2%	239.7%	7,148,268	14,855,374	207.8%
2025	5,668,454	2,812,640	6,416,511				18,775,161	331.2%	292.6%	8,302,337	16,713,338	201.3%
2026	5,418,305	2,689,200	6,134,906				21,352,474	394.1%	348.0%	8,960,292	19,060,393	212.7%
2027	5,162,277	2,561,855	5,844,391				24,132,564	467.5%	412.9%	8,737,276	21,581,599	247.0%
2028	4,900,444	2,431,298	5,546,550				27,028,671	551.6%	487.3%	8,299,042	24,200,350	291.6%
2029	4,638,172	2,299,874	5,246,732				30,043,316	647.7%	572.6%	7,855,128	26,938,971	342.9%
2030	4,362,699	2,163,303	4,935,171				33,165,866	760.2%	672.0%	7,392,283	29,783,860	402.9%
2031	4,092,010	2,027,765	4,625,966				36,269,782	886.4%	784.0%	6,931,929	32,622,953	470.6%
2032	3,818,825	1,890,966	4,313,884				39,653,595	1038.4%	919.2%	6,466,483	35,745,491	552.8%
2033	3,542,357	1,752,630	3,998,298				42,868,102	1210.2%	1072.2%	5,995,622	38,767,046	646.6%
2034	3,265,437	1,614,533	3,683,253				45,784,174	1402.1%	1243.0%	5,524,531	41,525,375	751.7%
2035	2,990,154	1,477,447	3,370,519				48,379,356	1618.0%	1435.4%	5,056,561	43,975,895	869.7%
2036	2,718,602	1,342,490	3,062,640				50,445,162	1855.6%	1647.1%	4,595,470	45,945,065	999.8%
2037	2,455,112	1,211,608	2,764,056				51,942,075	2115.7%	1879.2%	4,148,011	47,403,200	1142.8%
2038	2,200,331	1,085,286	2,475,877				52,762,265	2397.9%	2131.1%	3,715,960	48,254,157	1298.6%
2039	1,956,653	964,614	2,200,586				52,722,986	2694.6%	2395.9%	3,303,135	48,304,489	1462.4%
2040	1,726,104	850,503	1,940,264				52,012,487	3013.3%	2680.7%	2,912,968	47,745,068	1639.1%
2041	1,511,262	744,366	1,698,133				50,909,047	3368.6%	2997.9%	2,549,790	46,852,167	1837.5%
2042	1,313,519	646,713	1,475,354				48,969,975	3728.1%	3319.2%	2,215,419	45,177,356	2039.2%
2043	1,133,151	557,690	1,272,265				46,518,357	4105.2%	3656.3%	1,910,560	43,014,954	2251.4%
2044	970,450	477,421	1,089,145				43,649,068	4497.8%	4007.6%	1,635,651	40,455,317	2473.3%
2045	825,355	405,879	925,937				40,568,921	4915.3%	4381.4%	1,390,550	37,684,863	2710.1%
2046	697,199	342,730	781,873				37,378,884	5361.3%	4780.7%	1,174,196	34,799,397	2963.7%
2047	585,137	287,552	655,997				34,033,872	5816.4%	5188.1%	985,153	31,753,192	3223.2%
2048	488,137	239,808	547,077				30,738,121	6297.0%	5618.6%	821,574	28,739,812	3498.1%
2049	404,884	198,854	453,647				27,604,391	6817.8%	6085.0%	681,258	25,864,026	3796.5%
2050	333,926	163,937	373,993				24,662,277	7385.5%	6594.3%	561,629	23,154,708	4122.8%
2051	273,910	134,395	306,596				22,023,446	8040.4%	7183.2%	460,412	20,721,990	4500.7%
2052	223,540	109,610	250,055				19,435,974	8694.6%	7772.7%	375,496	18,323,775	4879.9%
2053	181,535	88,953	202,930				16,981,844	9354.6%	8368.3%	304,724	16,045,194	5265.5%
2054	146,718	71,834	163,877				14,769,077	10066.3%	9012.3%	246,075	13,990,120	5685.3%
2055	118,065	57,759	131,766				12,814,562	10853.8%	9725.2%	197,853	12,170,727	6151.4%
2056	94,620	46,258	105,530				11,157,628	11792.0%	10572.9%	158,454	10,624,449	6705.1%
2057	75,559	36,923	84,233				9,708,437	12848.9%	11525.7%	126,472	9,267,553	7327.8%
2058	60,170	29,400	67,070				8,404,191	13967.3%	12530.5%	100,699	8,044,994	7989.2%
2059	47,803	23,367	53,308				7,276,281	15221.3%	13649.4%	80,034	6,985,135	8727.7%
2060	37,906	18,552	42,323				6,247,559	16481.8%	14761.7%	63,538	6,013,782	9464.9%
2061	30,011	14,719	33,578				5,379,463	17925.3%	16021.0%	50,406	5,189,052	10294.5%
2062	23,749	11,683	26,651				4,664,259	19639.9%	17500.9%	40,007	4,506,584	11264.6%
2063	18,799	9,283	21,176				4,035,958	21468.8%	19058.8%	31,786	3,903,979	12282.2%
2064	14,897	7,390	16,859				3,473,250	23314.6%	20602.1%	25,303	3,362,930	13290.6%
2065	11,826	5,898	13,455				2,956,195	24997.6%	21970.8%	20,193	2,863,891	14182.7%
2066	9,411	4,722	10,771				2,511,031	26681.6%	23311.9%	16,164	2,432,343	15048.0%
2067	7,502	3,790	8,647				2,176,978	29018.5%	25176.5%	12,974	2,107,999	16247.5%
2068	5,992	3,051	6,961				1,884,728	31453.9%	27074.1%	10,444	1,824,109	17465.5%
2069	4,802	2,465	5,623				1,626,784	33879.6%	28928.5%	8,436	1,573,342	18650.7%
2070	3,854	1,994	4,548				1,364,825	35409.8%	30008.7%	6,822	1,319,073	19336.1%
2071	3,092	1,611	3,676				1,152,362	37263.7%	31351.9%	5,512	1,113,011	20190.9%
2072	2,474	1,297	2,960				971,070	39249.7%	32809.6%	4,438	936,834	21108.1%
2073	1,975	1,042	2,377				812,679	41138.9%	34192.9%	3,564	783,150	21975.5%
2074	1,574	834	1,903				669,761	42549.1%	35193.0%	2,853	644,829	22598.6%
2075	1,250	665	1,517				526,326	42099.7%	34684.3%	2,275	505,985	22240.1%
2076	990	528	1,204				405,507	40976.0%	33670.7%	1,806	389,166	21553.8%
2077	780	417	950				303,957	38982.4%	31989.6%	1,425	290,544	20395.9%
2078	608	325	742				233,622	38453.2%	31506.1%	1,112	222,554	20019.4%
2079	468	251	572				181,850	38893.3%	31812.2%	857	172,402	20116.8%
2080	356	191	436				141,639	39807.6%	32510.3%	653	133,505	20439.1%
	Without Interest											
Past	127,459,820	101,549,060	137,613,953	37,332,275	35,352,111	3,710,455	76,394,840	59.9%	55.5%	137,613,953	76,394,840	55.5%
Future	87,123,298	43,114,332	98,357,264				1,218,522,754	1398.6%	1238.9%	135,890,737	1,123,153,523	826.5%
Lifetime	214,583,118	144,663,392	235,971,217				1,294,917,594	603.5%	548.8%	273,504,690	1,199,548,363	438.6%
	With 4.5% Interest											
Past	203,186,534	169,647,515	216,275,582	53,103,656	42,123,598	3,814,325	99,041,579	48.7%	45.8%	216,275,582	99,041,579	45.8%
Future	60,329,792	29,874,887	68,153,954				584,391,829	968.7%	857.5%	91,429,020	536,158,508	586.4%
Lifetime	263,516,327	199,522,402	284,429,536				683,433,408	259.4%	240.3%	307,704,602	635,200,087	206.4%

*The proposed cumulative 75% rate increase is a three-year phase-in series of three rate increases of 28%, 28%, 7%, each implemented 12 months apart. Includes a 14% shock lapse associated with the future rate increases.

Exhibit 3f
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 75%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	8,712	8,712	8,712	-	-	-	-	0.0%	0.0%	8,712	-	0.0%
2002	445,549	445,549	445,549	-	-	-	-	0.0%	0.0%	445,549	-	0.0%
2003	1,726,099	1,721,043	1,721,043	-	-	-	-	0.0%	0.0%	1,721,043	-	0.0%
2004	2,795,108	2,762,205	2,762,205	43,484	-	-	43,484	1.6%	1.6%	2,762,205	43,484	1.6%
2005	3,110,156	3,055,374	3,055,374	1,720	-	-	1,720	0.1%	0.1%	3,055,374	1,720	0.1%
2006	3,197,865	3,136,774	3,136,774	1,057	-	-	1,057	0.0%	0.0%	3,136,774	1,057	0.0%
2007	3,205,150	3,132,560	3,132,560	149,959	-	-	149,959	4.7%	4.8%	3,132,560	149,959	4.8%
2008	3,208,718	3,136,980	3,136,980	-	-	-	-	0.0%	0.0%	3,136,980	-	0.0%
2009	3,229,646	3,137,214	3,137,214	72,807	-	-	72,807	2.3%	2.3%	3,137,214	72,807	2.3%
2010	3,567,669	3,138,117	4,707,176	3,407	-	-	3,407	0.1%	0.1%	4,707,176	3,407	0.1%
2011	3,970,297	3,053,758	4,580,637	104,356	-	-	104,356	2.6%	2.3%	4,580,637	104,356	2.3%
2012	4,136,319	3,154,326	4,731,489	-	-	-	-	0.0%	0.0%	4,731,489	-	0.0%
2013	4,163,538	3,129,242	4,693,863	2,136	-	-	2,136	0.1%	0.0%	4,693,863	2,136	0.0%
2014	4,221,684	3,155,389	4,733,084	3,472	-	-	3,472	0.1%	0.1%	4,733,084	3,472	0.1%
2015	4,312,270	3,127,176	4,690,764	6,662	393,774	-	400,436	9.3%	8.5%	4,690,764	400,436	8.5%
2016	4,476,504	3,128,046	4,692,069	169,414	-	-	169,414	3.8%	3.6%	4,692,069	169,414	3.6%
2017	4,804,659	3,077,982	5,309,519	4,610	-	-	4,610	0.1%	0.1%	5,309,519	4,610	0.1%
2018	5,336,174	3,100,328	6,150,277	2,470	-	-	2,470	0.0%	0.0%	6,150,277	2,470	0.0%
2019	5,644,128	3,059,163	6,978,908	151,950	-	0	151,950	2.7%	2.2%	6,978,908	151,950	2.2%
2020	5,956,401	3,074,864	7,014,726	76,861	-	222,500	299,361	5.0%	4.3%	7,014,726	299,361	4.3%
2021	6,104,138	3,057,711	6,975,595	31,061	3,046,568	1,560,132	4,637,761	76.0%	66.5%	6,975,595	4,637,761	66.5%
2022	6,126,312	3,046,092	6,949,087				9,858,101	160.9%	141.9%	6,949,087	9,858,101	141.9%
2023	5,960,146	2,962,772	6,759,010				11,494,344	192.9%	170.1%	6,768,761	11,470,356	169.5%
2024	5,753,642	2,861,544	6,528,076				13,241,534	230.1%	202.8%	6,973,521	12,032,440	172.5%
2025	5,537,364	2,753,757	6,282,181				15,125,522	273.2%	240.8%	8,168,007	13,063,699	159.9%
2026	5,316,878	2,643,152	6,029,855				17,091,670	321.5%	283.5%	8,855,241	14,799,589	167.1%
2027	5,081,039	2,524,825	5,759,916				19,108,863	376.1%	331.8%	8,652,801	16,557,898	191.4%
2028	4,837,840	2,402,294	5,480,383				21,199,355	438.2%	386.8%	8,232,875	18,371,033	223.1%
2029	4,587,991	2,276,532	5,193,480				23,271,453	507.2%	448.1%	7,801,876	20,167,109	258.5%
2030	4,322,323	2,144,495	4,892,264				25,345,557	586.4%	518.1%	7,349,376	21,963,551	298.8%
2031	4,059,365	2,012,578	4,591,318				27,323,210	673.1%	595.1%	6,897,282	23,676,382	343.3%
2032	3,792,476	1,878,725	4,285,960				29,391,767	775.0%	685.8%	6,438,559	25,483,664	395.8%
2033	3,521,685	1,743,206	3,976,798				31,231,357	886.8%	785.3%	5,974,123	27,130,300	454.1%
2034	3,248,867	1,607,013	3,666,099				32,762,535	1008.4%	893.7%	5,507,376	28,503,736	517.6%
2035	2,977,042	1,471,527	3,357,014				33,965,221	1140.9%	1011.8%	5,043,055	29,561,760	586.2%
2036	2,708,255	1,337,809	3,051,961				34,707,664	1281.6%	1137.2%	4,584,791	30,207,566	658.9%
2037	2,446,823	1,207,876	2,755,542				34,947,920	1428.3%	1268.3%	4,139,497	30,409,046	734.6%
2038	2,193,681	1,082,308	2,469,083				34,643,439	1579.2%	1403.1%	3,709,165	30,135,330	812.5%
2039	1,951,372	962,272	2,195,243				33,900,491	1737.3%	1544.3%	3,297,792	29,481,995	894.0%
2040	1,722,463	848,948	1,936,716				32,742,845	1900.9%	1690.6%	2,909,420	28,475,426	978.7%
2041	1,508,822	743,301	1,695,703				31,162,818	2065.4%	1837.8%	2,547,360	27,105,938	1064.1%
2042	1,311,651	645,908	1,473,517				29,192,826	2225.7%	1981.2%	2,213,583	25,400,207	1147.5%
2043	1,131,704	557,085	1,270,885				27,029,512	2388.4%	2126.8%	1,909,180	23,526,109	1232.3%
2044	969,340	476,974	1,088,127				24,708,049	2549.0%	2270.7%	1,634,633	21,514,298	1316.2%
2045	824,407	405,501	925,074				22,373,975	2713.9%	2418.6%	1,389,687	19,489,916	1402.5%
2046	696,390	342,408	781,139				20,069,105	2881.9%	2569.2%	1,173,462	17,489,618	1490.4%
2047	584,444	287,278	655,370				17,802,197	3046.0%	2716.4%	984,526	15,521,517	1576.5%
2048	487,543	239,573	546,540				15,651,023	3210.2%	2863.7%	821,037	13,652,714	1662.9%
2049	404,376	198,652	453,187				13,674,612	3381.7%	3017.4%	680,797	11,934,247	1753.0%
2050	333,491	163,764	373,597				11,881,548	3562.8%	3180.3%	561,234	10,373,979	1848.4%
2051	273,538	134,246	306,256				10,284,814	3759.9%	3358.2%	460,072	8,983,358	1952.6%
2052	223,223	109,482	249,762				8,816,603	3949.7%	3530.0%	375,204	7,704,405	2053.4%
2053	181,266	88,843	202,679				7,455,391	4112.9%	3678.4%	304,473	6,518,741	2141.0%
2054	146,491	71,740	163,662				6,228,790	4252.0%	3805.9%	245,860	5,449,833	2216.6%
2055	117,875	57,679	131,583				5,157,938	4375.8%	3919.9%	197,670	4,514,104	2283.7%
2056	94,462	46,190	105,374				4,263,570	4513.5%	4046.1%	158,298	3,730,392	2356.6%
2057	75,427	36,865	84,100				3,522,537	4670.1%	4188.5%	126,339	3,081,654	2439.2%
2058	60,062	29,350	66,957				2,879,753	4794.7%	4300.9%	100,586	2,520,557	2505.9%
2059	47,713	23,325	53,212				2,346,334	4917.6%	4409.4%	79,938	2,055,187	2571.0%
2060	37,832	18,516	42,240				1,895,935	5011.5%	4488.4%	63,455	1,662,159	2619.4%
2061	29,949	14,688	33,507				1,550,320	5176.5%	4626.9%	50,336	1,359,909	2701.7%
2062	23,699	11,656	26,591				1,285,127	5422.8%	4833.0%	39,946	1,127,452	2822.5%
2063	18,758	9,260	21,124				1,074,688	5729.2%	5087.6%	31,733	942,709	2970.7%
2064	14,863	7,370	16,813				897,226	6036.5%	5336.5%	25,257	786,906	3115.5%
2065	11,798	5,881	13,415				749,429	6352.4%	5586.4%	20,153	657,125	3260.7%
2066	9,387	4,706	10,737				635,978	6774.8%	5923.5%	16,129	557,290	3455.2%
2067	7,482	3,777	8,616				553,073	7391.9%	6419.0%	12,944	484,094	3740.0%
2068	5,975	3,040	6,934				482,369	8072.9%	6956.3%	10,417	421,750	4048.7%
2069	4,787	2,455	5,600				422,183	8818.7%	7539.6%	8,412	368,742	4383.6%
2070	3,842	1,984	4,527				360,260	9376.3%	7957.8%	6,801	314,508	4624.5%
2071	3,082	1,603	3,657				308,812	10019.3%	8443.7%	5,494	269,461	4904.5%
2072	2,465	1,290	2,944				267,523	10851.1%	9087.4%	4,422	233,286	5275.1%
2073	1,968	1,036	2,363				229,943	11682.4%	9729.4%	3,550	200,414	5644.9%
2074	1,568	829	1,892				193,839	12359.9%	10244.7%	2,842	168,906	5942.4%
2075	1,246	661	1,508				158,330	12712.1%	10496.0%	2,266	137,988	6089.3%
2076	986	525	1,197				127,474	12929.9%	10648.7%	1,798	111,134	6179.9%
2077	777	414	944				104,558	13459.5%	11070.7%	1,419	91,144	6424.0%
2078	605	323	737				86,158	14234.1%	11689.7%	1,107	75,090	6781.8%
2079	466	249	568				73,198	15713.8%	12882.6%	854	63,751	7468.8%
2080	355	190	433				62,652	17673.4%	14466.7%	651	54,518	8379.8%
	Without Interest											
Past	77,620,784	57,792,513	85,794,515	825,426	3,440,342	1,782,632	6,048,401	7.8%	7.0%	85,794,515	6,048,401	7.0%
Future	85,799,680	42,516,340	96,993,059				757,373,319	882.7%	780.9%	134,526,531	662,004,089	492.1%
Lifetime	163,420,464	100,308,854	182,787,573				763,421,720	467.2%	417.7%	220,321,046	668,052,489	303.2%
	With 4.5% Interest											
Past	114,104,327	89,626,947	124,461,051	1,205,634	3,638,569	1,832,536	6,676,739	5.9%	5.4%	124,461,051	6,676,739	5.4%
Future	59,209,540	29,369,259	67,000,458				391,978,008	662.0%	585.0%	90,275,524	343,744,688	380.8%
Lifetime	173,313,867	118,996,206	191,461,509				398,654,747	230.0%	208.2%	214,736,575	350,421,427	163.2%

As of 12/31/2021

**The proposed cumulative 75% rate increase is a three-year phase-in series of three rate increases of 28%, 28%, 7%, each implemented 12 months apart. Includes a 14% shock lapse associated with the future rate increases.

Exhibit 3g
Continental General Insurance Company
Nationwide Experience
All Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	90,773	90,773	90,773	-	-	-	-	0.0%	0.0%	90,773	-	0.0%
2002	2,927,388	2,927,388	2,927,388	609,064	-	-	609,064	20.8%	20.8%	2,927,388	609,064	20.8%
2003	10,341,818	10,277,662	10,277,662	514,786	-	-	514,786	5.0%	5.0%	10,277,662	514,786	5.0%
2004	13,302,113	13,002,579	13,002,579	1,934,674	-	-	1,934,674	14.5%	14.9%	13,002,579	1,934,674	14.9%
2005	14,391,770	13,904,441	13,904,441	5,284,265	1,331,033	-	6,615,298	46.0%	47.6%	13,904,441	6,615,298	47.6%
2006	14,772,121	14,245,526	14,245,526	4,157,679	584,348	-	4,742,027	32.1%	33.3%	14,245,526	4,742,027	33.3%
2007	14,611,718	14,048,908	14,048,908	3,318,495	140,095	-	3,458,590	23.7%	24.6%	14,048,908	3,458,590	24.6%
2008	14,508,194	13,937,822	13,937,822	4,010,748	211,450	-	4,222,198	29.1%	30.3%	13,937,822	4,222,198	30.3%
2009	14,247,021	13,597,369	13,597,369	4,919,795	242,330	-	5,162,125	36.2%	38.0%	13,597,369	5,162,125	38.0%
2010	14,976,564	12,973,760	19,460,641	6,403,072	857,030	-	7,260,101	48.5%	37.3%	19,460,641	7,260,101	37.3%
2011	15,966,994	12,332,971	18,499,457	6,117,841	508,360	-	6,626,201	41.5%	35.8%	18,499,457	6,626,201	35.8%
2012	15,353,185	11,776,044	17,664,066	6,969,386	1,002,540	-	7,971,926	51.9%	45.1%	17,664,066	7,971,926	45.1%
2013	13,468,447	10,213,559	15,320,339	6,305,938	713,291	-	7,019,230	52.1%	45.8%	15,320,339	7,019,230	45.8%
2014	12,850,413	9,669,435	14,504,152	6,120,564	1,577,099	-	7,697,663	59.9%	53.1%	14,504,152	7,697,663	53.1%
2015	12,336,068	8,924,708	13,387,062	5,413,206	1,255,124	-	6,668,331	54.1%	49.8%	13,387,062	6,668,331	49.8%
2016	12,188,888	8,379,824	12,569,736	9,085,277	4,608,798	-	13,694,075	112.3%	108.9%	12,569,736	13,694,075	108.9%
2017	12,132,805	7,771,711	13,406,201	9,585,986	7,213,676	-	16,799,662	138.5%	125.3%	13,406,201	16,799,662	125.3%
2018	12,352,135	7,360,923	13,867,352	8,336,329	8,229,212	-	16,565,541	134.1%	119.5%	13,867,352	16,565,541	119.5%
2019	12,371,094	6,888,422	14,264,215	7,931,269	10,828,440	0	18,759,709	151.6%	131.5%	14,264,215	18,759,709	131.5%
2020	12,177,595	6,415,889	13,356,946	3,124,853	9,870,501	564,765	13,560,120	111.4%	101.5%	13,356,946	13,560,120	101.5%
2021	12,084,256	6,086,223	12,695,008	1,302,705	18,760,031	3,960,042	24,022,778	198.8%	189.2%	12,695,008	24,022,778	189.2%
2022	12,857,643	6,355,235	13,228,535				22,622,396	175.9%	171.0%	13,228,535	22,622,396	171.0%
2023	12,195,110	6,030,402	12,579,844				25,216,081	206.8%	200.4%	12,604,588	25,181,653	199.8%
2024	11,524,851	5,703,024	11,922,042				27,948,673	242.5%	234.4%	12,998,634	26,273,165	202.1%
2025	10,873,221	5,381,455	11,273,497				31,250,976	287.4%	277.2%	14,264,618	28,478,059	199.6%
2026	10,229,693	5,062,725	10,630,054				34,090,473	333.3%	320.7%	14,591,660	31,085,371	213.0%
2027	9,588,577	4,743,724	9,983,160				37,288,363	388.9%	373.5%	13,932,066	34,023,107	244.2%
2028	8,959,923	4,429,800	9,343,129				40,339,272	450.2%	431.8%	13,071,140	36,798,157	281.5%
2029	8,338,039	4,119,316	8,708,532				43,358,368	520.0%	497.9%	12,212,256	39,549,427	323.9%
2030	7,719,733	3,811,585	8,075,707				46,391,205	600.9%	574.5%	11,349,616	42,317,500	372.9%
2031	7,119,879	3,512,132	7,458,537				49,296,278	692.4%	660.9%	10,505,285	44,976,846	428.1%
2032	6,537,614	3,221,801	6,856,968				52,482,723	802.8%	765.4%	9,677,752	47,930,263	495.3%
2033	5,969,096	2,938,710	6,267,727				55,386,924	927.9%	883.7%	8,863,852	50,689,107	571.9%
2034	5,418,558	2,665,306	5,696,243				57,882,664	1068.2%	1016.2%	8,070,680	53,073,970	657.6%
2035	4,888,577	2,402,557	5,144,802				59,967,014	1226.7%	1165.6%	7,302,384	55,053,593	753.9%
2036	4,381,857	2,151,748	4,616,417				61,438,621	1402.1%	1330.9%	6,563,512	56,466,737	860.3%
2037	3,903,320	1,915,174	4,116,258				62,246,083	1594.7%	1512.2%	5,861,746	57,272,934	977.1%
2038	3,453,200	1,693,073	3,645,083				62,301,754	1804.2%	1709.2%	5,198,541	57,399,342	1104.1%
2039	3,033,374	1,486,168	3,204,771				61,473,955	2026.6%	1918.2%	4,577,111	56,701,308	1238.8%
2040	2,645,810	1,295,315	2,797,349				59,964,784	2266.4%	2143.6%	4,000,804	55,382,934	1384.3%
2041	2,291,989	1,121,425	2,425,104				58,065,234	2533.4%	2394.3%	3,472,890	53,733,482	1547.2%
2042	1,972,653	964,571	2,088,520				55,336,191	2805.2%	2649.5%	2,994,271	51,306,856	1713.5%
2043	1,686,581	824,194	1,786,566				52,128,092	3090.8%	2917.8%	2,563,981	48,423,497	1888.6%
2044	1,432,443	699,598	1,518,003				48,554,333	3389.6%	3198.6%	2,180,624	45,190,437	2072.4%
2045	1,208,944	590,097	1,281,563				44,842,769	3709.3%	3499.1%	1,842,499	41,815,561	2269.5%
2046	1,013,975	494,654	1,075,163				41,076,753	4051.1%	3820.5%	1,546,936	38,377,991	2480.9%
2047	845,108	412,044	896,334				37,226,195	4404.9%	4153.2%	1,290,607	34,846,859	2700.0%
2048	700,070	341,106	742,653				33,477,030	4782.0%	4507.8%	1,070,154	31,397,512	2933.9%
2049	577,126	281,046	612,290				29,944,252	5188.5%	4890.5%	882,878	28,137,504	3187.0%
2050	473,244	230,295	502,021				26,667,132	5635.0%	5312.0%	724,320	25,105,514	3466.1%
2051	386,055	187,695	409,379				23,739,328	6149.2%	5798.9%	590,998	22,393,775	3789.1%
2052	313,396	152,207	332,145				20,891,826	6666.3%	6290.0%	479,769	19,744,146	4115.3%
2053	253,232	122,842	268,188				18,207,275	7190.0%	6789.0%	387,593	17,242,189	4448.5%
2054	203,693	98,675	215,515				15,794,445	7754.1%	7328.7%	311,627	14,992,904	4811.2%
2055	163,180	78,931	172,458				13,672,622	8378.9%	7928.1%	249,490	13,010,284	5214.8%
2056	130,223	62,895	137,470				11,869,384	9114.6%	8634.2%	198,967	11,320,840	5689.8%
2057	103,576	49,952	109,216				10,295,821	9940.4%	9427.0%	158,147	9,842,600	6223.7%
2058	82,151	39,568	86,541				8,883,936	10814.2%	10265.5%	125,373	8,514,964	6791.7%
2059	64,997	31,278	68,433				7,670,374	11801.1%	11208.6%	99,188	7,371,541	7431.9%
2060	51,318	24,686	54,031				6,572,367	12807.1%	12164.0%	78,357	6,332,504	8081.7%
2061	40,437	19,458	42,607				5,645,170	13960.3%	13249.3%	61,827	5,449,994	8815.0%
2062	31,822	15,329	33,586				4,880,210	15336.2%	14530.5%	48,770	4,718,874	9675.7%
2063	25,019	12,074	26,474				4,211,923	16835.0%	15909.6%	38,475	4,077,156	10596.8%
2064	19,665	9,515	20,884				3,618,050	18398.3%	17324.3%	30,382	3,505,611	11538.5%
2065	15,460	7,508	16,496				3,074,195	19884.3%	18635.7%	24,026	2,980,310	12404.4%
2066	12,166	5,933	13,055				2,606,153	21421.4%	19962.4%	19,040	2,526,289	13268.6%
2067	9,576	4,696	10,350				2,250,937	23506.6%	21748.3%	15,116	2,181,080	14428.5%
2068	7,541	3,724	8,221				1,941,686	25749.3%	23618.6%	12,027	1,880,399	15635.3%
2069	5,950	2,960	6,549				1,670,991	28082.5%	25515.2%	9,597	1,616,993	16848.6%
2070	4,701	2,356	5,224				1,397,893	29738.2%	26761.3%	7,668	1,351,665	17626.5%
2071	3,711	1,875	4,165				1,176,947	31713.1%	28259.5%	6,125	1,137,187	18567.1%
2072	2,923	1,487	3,311				988,076	33799.3%	29838.4%	4,878	953,497	19547.4%
2073	2,300	1,178	2,628				824,469	35853.6%	31372.0%	3,877	794,672	20495.0%
2074	1,805	931	2,081				678,072	37559.1%	32588.5%	3,075	652,921	21234.8%
2075	1,414	733	1,642				531,885	37622.0%	32394.1%	2,430	511,375	21044.3%
2076	1,104	575	1,291				408,863	37025.9%	31676.4%	1,913	392,408	20512.9%
2077	860	449	1,010				305,680	35562.8%	30270.7%	1,499	292,201	19498.8%
2078	663	347	782				234,124	35334.7%	29929.1%	1,162	223,034	19190.6%
2079	505	266	599				181,754	35973.7%	30327.2%	891	172,307	19332.8%
2080	381	201	454				141,181	37016.6%	31075.3%	676	133,065	19677.5%
	Without Interest											
Past	257,451,359	204,825,939	275,027,644	101,445,931	67,933,360	4,524,807	173,904,097	67.5%	63.2%	275,027,644	173,904,097	63.2%
Future	153,780,033	75,818,605	160,531,657				1,492,630,226	970.6%	929.8%	210,416,901	1,385,927,867	658.7%
Lifetime	411,231,391	280,644,544	435,559,301				1,666,534,324	405.3%	382.6%	485,444,545	1,559,831,964	321.3%
	With 4.5% Interest											
Past	408,134,286	339,445,461	431,232,425	150,324,798	79,704,502	4,651,475	234,680,775	57.5%	54.4%	431,232,425	234,680,775	54.4%
Future	109,338,928	53,966,938	113,870,502				754,900,554	690.4%	662.9%	145,389,167	699,607,515	481.2%
Lifetime	517,473,214	393,412,399	545,102,927				989,581,330	191.2%	181.5%	576,621,592	934,288,290	162.0%

Exhibit 3h
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	17,480	17,480	17,480	-	-	-	-	0.0%	0.0%	17,480	-	0.0%
2002	898,826	898,826	898,826	5,592	-	-	5,592	0.6%	0.6%	898,826	5,592	0.6%
2003	3,312,310	3,293,402	3,293,402	750	-	-	750	0.0%	0.0%	3,293,402	750	0.0%
2004	5,099,786	5,002,077	5,002,077	53,660	-	-	53,660	1.1%	1.1%	5,002,077	53,660	1.1%
2005	5,746,977	5,578,447	5,578,447	68,611	94,197	-	162,808	2.8%	2.9%	5,578,447	162,808	2.9%
2006	5,984,474	5,798,140	5,798,140	21,674	-	-	21,674	0.4%	0.4%	5,798,140	21,674	0.4%
2007	6,058,802	5,849,393	5,849,393	175,090	-	-	175,090	2.9%	3.0%	5,849,393	175,090	3.0%
2008	6,125,903	5,912,421	5,912,421	59,435	-	-	59,435	1.0%	1.0%	5,912,421	59,435	1.0%
2009	6,208,800	5,959,866	5,959,866	196,545	105,854	-	302,399	4.9%	5.1%	5,959,866	302,399	5.1%
2010	6,800,815	5,958,270	8,937,406	35,078	36,299	-	71,377	1.0%	0.8%	8,937,406	71,377	0.8%
2011	7,601,454	5,884,907	8,827,361	232,157	123,562	-	355,719	4.7%	4.0%	8,827,361	355,719	4.0%
2012	7,947,785	6,111,627	9,167,440	56,599	-	-	56,599	0.7%	0.6%	9,167,440	56,599	0.6%
2013	7,971,160	6,046,816	9,070,224	277,533	-	-	277,533	3.5%	3.1%	9,070,224	277,533	3.1%
2014	8,290,973	6,243,708	9,365,562	236,053	-	-	236,053	2.8%	2.5%	9,365,562	236,053	2.5%
2015	8,440,767	6,123,118	9,184,677	108,076	411,455	-	519,530	6.2%	5.7%	9,184,677	519,530	5.7%
2016	8,881,174	6,134,272	9,201,407	396,165	-	-	396,165	4.5%	4.3%	9,201,407	396,165	4.3%
2017	9,442,180	6,062,743	10,458,232	205,948	119,181	-	325,129	3.4%	3.1%	10,458,232	325,129	3.1%
2018	10,202,466	6,063,851	11,486,709	417,342	-	-	417,342	4.1%	3.6%	11,486,709	417,342	3.6%
2019	10,765,959	5,986,833	12,505,506	517,248	243,904	0	761,152	7.1%	6.1%	12,505,506	761,152	6.1%
2020	11,355,430	5,982,572	12,509,631	198,323	113,933	282,232	594,488	5.2%	4.8%	12,509,631	594,488	4.8%
2021	11,780,036	5,939,765	12,414,018	115,122	5,344,336	1,978,967	7,438,424	63.1%	59.9%	12,414,018	7,438,424	59.9%
2022	11,916,191	5,921,903	12,384,841				20,720,181	173.9%	167.3%	12,384,841	20,720,181	167.3%
2023	11,489,328	5,706,575	11,950,132				22,775,057	198.2%	190.6%	11,974,876	22,740,628	189.9%
2024	10,991,665	5,458,230	11,445,992				24,832,542	225.9%	217.0%	12,522,584	23,157,034	184.9%
2025	10,469,561	5,196,230	10,912,901				26,941,768	257.3%	246.9%	13,904,022	24,168,851	173.8%
2026	9,920,588	4,920,705	10,352,895				29,046,846	292.8%	280.6%	14,314,502	26,041,743	181.9%
2027	9,350,194	4,634,017	9,768,312				31,078,175	332.4%	318.2%	13,717,218	27,812,919	202.8%
2028	8,774,135	4,343,792	9,174,580				33,108,706	377.3%	360.9%	12,902,592	29,567,591	229.2%
2029	8,192,218	4,051,629	8,575,496				34,992,834	427.1%	408.1%	12,079,220	31,183,892	258.2%
2030	7,605,103	3,758,301	7,970,641				36,794,311	483.8%	461.6%	11,244,551	32,720,606	291.0%
2031	7,030,131	3,470,528	7,376,124				38,410,144	546.4%	520.7%	10,422,871	34,090,712	327.1%
2032	6,467,226	3,189,164	6,792,060				40,124,839	620.4%	590.8%	9,612,844	35,572,379	370.1%
2033	5,914,617	2,913,616	6,217,722				41,517,821	702.0%	667.7%	8,813,847	36,820,004	417.8%
2034	5,376,214	2,645,828	5,657,254				42,513,882	790.8%	751.5%	8,031,691	37,705,188	469.5%
2035	4,855,905	2,387,529	5,114,601				43,110,787	887.8%	842.9%	7,272,183	38,197,366	525.3%
2036	4,356,849	2,140,271	4,593,214				43,190,144	991.3%	940.3%	6,540,309	38,218,261	584.3%
2037	3,884,002	1,906,339	4,098,292				42,718,140	1099.8%	1042.3%	5,843,780	37,744,991	645.9%
2038	3,438,245	1,686,226	3,631,088				41,661,718	1211.7%	1147.4%	5,184,546	36,759,306	709.0%
2039	3,022,093	1,481,029	3,194,178				40,171,026	1329.2%	1257.6%	4,566,517	35,398,379	775.2%
2040	2,637,877	1,291,761	2,790,002				38,295,917	1451.8%	1372.6%	3,993,457	33,714,067	844.2%
2041	2,286,805	1,119,036	2,420,164				36,023,481	1575.3%	1488.5%	3,467,950	31,691,729	913.8%
2042	1,968,971	962,878	2,084,972				33,398,085	1696.2%	1601.8%	2,990,723	29,368,750	982.0%
2043	1,683,886	822,971	1,783,974				30,627,319	1818.8%	1716.8%	2,561,390	26,922,724	1051.1%
2044	1,430,568	698,758	1,516,203				27,770,188	1941.2%	1831.6%	2,178,824	24,406,292	1120.2%
2045	1,207,431	589,422	1,280,109				24,964,920	2067.6%	1950.2%	1,841,045	21,937,712	1191.6%
2046	1,012,742	494,107	1,073,979				22,243,385	2196.4%	2071.1%	1,545,752	19,544,623	1264.4%
2047	844,102	411,601	895,369				19,617,804	2324.1%	2191.0%	1,289,642	17,238,467	1336.7%
2048	699,248	340,747	741,865				17,160,253	2454.1%	2313.1%	1,069,366	15,080,735	1410.2%
2049	576,452	280,754	611,646				14,920,317	2588.3%	2439.4%	882,233	13,113,568	1486.4%
2050	472,692	230,057	501,493				12,905,431	2730.2%	2573.4%	723,792	11,343,812	1567.3%
2051	385,602	187,501	408,945				11,126,433	2885.5%	2720.8%	590,564	9,780,880	1656.2%
2052	313,023	152,047	331,787				9,502,332	3035.7%	2864.0%	479,411	8,354,652	1742.7%
2053	252,925	122,710	267,891				8,011,199	3167.4%	2990.5%	387,297	7,046,112	1819.3%
2054	203,441	98,566	215,270				6,674,503	3280.8%	3100.5%	311,382	5,872,962	1886.1%
2055	162,973	78,841	172,255				5,516,245	3384.7%	3202.4%	249,286	4,853,907	1947.1%
2056	130,055	62,821	137,301				4,550,725	3499.1%	3314.4%	198,798	4,002,181	2013.2%
2057	103,438	49,890	109,075				3,750,675	3626.0%	3438.6%	158,006	3,297,453	2086.9%
2058	82,038	39,516	86,423				3,060,223	3730.3%	3541.0%	125,254	2,691,251	2148.6%
2059	64,905	31,234	68,333				2,489,421	3835.5%	3643.1%	99,088	2,190,589	2210.8%
2060	51,243	24,649	53,947				2,009,715	3922.0%	3725.4%	78,272	1,769,852	2261.2%
2061	40,375	19,426	42,536				1,639,984	4061.9%	3855.6%	61,755	1,444,809	2339.6%
2062	31,771	15,302	33,525				1,354,835	4264.4%	4041.3%	48,709	1,193,500	2450.3%
2063	24,977	12,051	26,421				1,128,801	4519.3%	4272.3%	38,423	994,034	2587.1%
2064	19,631	9,495	20,838				939,175	4784.2%	4507.0%	30,336	826,736	2725.3%
2065	15,432	7,490	16,456				781,557	5064.5%	4749.3%	23,986	687,671	2866.9%
2066	12,142	5,918	13,020				660,613	5440.5%	5073.7%	19,005	580,749	3055.8%
2067	9,556	4,683	10,319				572,025	5986.1%	5543.3%	15,086	502,168	3328.8%
2068	7,524	3,712	8,194				497,192	6608.2%	6067.9%	11,999	435,905	3632.7%
2069	5,936	2,950	6,525				434,556	7320.7%	6659.8%	9,573	380,559	3975.2%
2070	4,689	2,347	5,203				370,829	7909.3%	7127.8%	7,647	324,601	4244.6%
2071	3,701	1,867	4,146				317,777	8586.3%	7663.8%	6,106	278,016	4552.8%
2072	2,915	1,480	3,296				274,972	9434.1%	8343.6%	4,862	240,393	4944.3%
2073	2,292	1,172	2,615				235,799	10286.2%	9018.3%	3,864	206,002	5331.3%
2074	1,800	926	2,070				198,629	11037.7%	9597.0%	3,064	173,477	5662.2%
2075	1,409	729	1,633				162,059	11501.1%	9924.5%	2,421	141,549	5846.7%
2076	1,101	572	1,284				130,080	11819.7%	10134.7%	1,906	113,625	5962.2%
2077	857	447	1,004				106,156	12392.0%	10572.2%	1,493	92,677	6208.1%
2078	660	346	778				86,866	13155.0%	11168.4%	1,158	75,777	6545.2%
2079	504	264	596				73,430	14583.8%	12323.1%	888	63,983	7206.7%
2080	380	200	452				62,523	16449.4%	13840.9%	674	54,406	8076.5%
	Without Interest											
Past	148,933,560	110,848,534	161,438,225	3,377,000	6,592,721	2,261,199	12,230,919	8.2%	7.6%	161,438,225	12,230,919	7.6%
Future	149,812,331	73,993,155	156,962,236				978,355,344	653.1%	623.3%	206,847,480	871,652,985	421.4%
Lifetime	298,745,890	184,841,689	318,400,461				990,586,264	331.6%	311.1%	368,285,705	883,883,904	240.0%
	With 4.5% Interest											
Past	218,411,107	171,090,551	234,619,751	4,633,425	7,184,907	2,324,499	14,142,831	6.5%	6.0%	234,619,751	14,142,831	6.0%
Future	105,944,141	52,405,325	110,821,302				536,901,585	506.8%	484.5%	142,339,967	481,608,546	338.4%
Lifetime	324,355,248	223,495,876	345,441,052				551,044,417	169.9%	159.5%	376,959,717	495,751,377	131.5%

As of 12/31/2021

Exhibit 4a
Continental General Insurance Company
Virginia Experience
All Non-Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed 28% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	32,952	32,952	32,952	-	-	-	-	0.0%	0.0%	32,952	-	0.0%
2003	178,733	178,733	178,733	-	-	-	-	0.0%	0.0%	178,733	-	0.0%
2004	221,496	221,496	221,496	-	-	-	-	0.0%	0.0%	221,496	-	0.0%
2005	268,533	268,533	268,533	-	-	-	-	0.0%	0.0%	268,533	-	0.0%
2006	277,158	277,158	277,158	-	-	-	-	0.0%	0.0%	277,158	-	0.0%
2007	279,797	279,797	279,797	1,600	-	-	1,600	0.6%	0.6%	279,797	1,600	0.6%
2008	278,140	278,140	278,140	14,782	-	-	14,782	5.3%	5.3%	278,140	14,782	5.3%
2009	277,385	277,385	277,385	72,270	-	-	72,270	26.1%	26.1%	277,385	72,270	26.1%
2010	306,696	262,079	306,696	38,609	-	-	38,609	12.6%	12.6%	306,696	38,609	12.6%
2011	366,523	244,349	366,523	270,149	-	-	270,149	73.7%	73.7%	366,523	270,149	73.7%
2012	327,897	218,598	327,897	6,259	-	-	6,259	1.9%	1.9%	327,897	6,259	1.9%
2013	308,585	205,724	308,585	12,152	-	-	12,152	3.9%	3.9%	308,585	12,152	3.9%
2014	295,878	197,252	295,878	66	-	-	66	0.0%	0.0%	295,878	66	0.0%
2015	271,754	181,169	271,754	-	-	-	-	0.0%	0.0%	271,754	-	0.0%
2016	270,658	180,438	270,658	132,752	78,559	-	211,311	78.1%	78.1%	270,658	211,311	78.1%
2017	259,953	172,042	259,953	136,707	-	-	136,707	52.6%	52.6%	259,953	136,707	52.6%
2018	237,387	137,615	237,387	36,507	-	-	36,507	15.4%	15.4%	237,387	36,507	15.4%
2019	221,248	128,260	221,248	103,288	458,026	0	561,315	253.7%	253.7%	221,248	561,315	253.7%
2020	215,420	124,881	215,420	62,331	90,968	3,368	156,667	72.7%	72.7%	215,420	156,667	72.7%
2021	196,480	113,901	196,480	1,180	-	23,616	24,796	12.6%	12.6%	196,480	24,796	12.6%
2022	198,128	114,857	198,128				395,805	199.8%	199.8%	198,128	395,805	199.8%
2023	186,549	108,144	186,549				412,471	221.1%	221.1%	187,109	412,215	220.3%
2024	173,747	100,723	173,747				425,443	244.9%	244.9%	196,983	414,306	210.3%
2025	161,401	93,566	161,401				435,880	270.1%	270.1%	194,468	419,236	215.6%
2026	149,106	86,438	149,106				434,806	291.6%	291.6%	179,846	418,381	232.6%
2027	136,504	79,133	136,504				436,082	319.5%	319.5%	164,753	419,848	254.8%
2028	122,860	71,223	122,860				427,663	348.1%	348.1%	148,355	411,918	277.7%
2029	111,300	64,522	111,300				414,951	372.8%	372.8%	134,460	399,927	297.4%
2030	99,948	57,941	99,948				396,554	396.8%	396.8%	120,797	382,445	316.6%
2031	88,883	51,527	88,883				371,867	418.4%	418.4%	107,462	358,918	334.0%
2032	78,192	45,328	78,192				347,509	444.4%	444.4%	94,564	335,776	355.1%
2033	68,070	39,461	68,070				321,560	472.4%	472.4%	82,345	311,405	378.2%
2034	58,627	33,987	58,627				291,239	496.8%	496.8%	70,938	282,615	398.4%
2035	49,965	28,965	49,965				260,491	521.3%	521.3%	60,470	253,301	418.9%
2036	42,171	24,447	42,171				232,109	550.4%	550.4%	51,046	226,035	442.8%
2037	35,238	20,428	35,238				204,011	579.0%	579.0%	42,661	198,826	466.1%
2038	29,162	16,905	29,162				178,472	612.0%	612.0%	35,310	174,073	493.0%
2039	23,897	13,853	23,897				153,493	642.3%	642.3%	28,940	149,785	517.6%
2040	19,387	11,239	19,387				130,724	674.3%	674.3%	23,482	127,677	543.7%
2041	15,574	9,029	15,574				110,721	710.9%	710.9%	18,866	108,219	573.6%
2042	12,395	7,185	12,395				90,530	730.4%	730.4%	15,018	88,535	589.5%
2043	9,799	5,680	9,799				72,686	741.8%	741.8%	11,873	71,183	599.6%
2044	7,684	4,455	7,684				56,677	737.6%	737.6%	9,311	55,628	597.5%
2045	5,972	3,462	5,972				42,976	719.6%	719.6%	7,237	42,298	584.5%
2046	4,597	2,665	4,597				32,928	716.3%	716.3%	5,570	32,496	583.4%
2047	3,502	2,030	3,502				25,257	721.3%	721.3%	4,243	25,013	589.5%
2048	2,635	1,528	2,635				19,586	743.2%	743.2%	3,193	19,482	610.0%
2049	1,959	1,136	1,959				16,045	819.0%	819.0%	2,374	16,022	674.9%
2050	1,440	835	1,440				14,124	980.7%	980.7%	1,745	14,145	810.4%
2051	1,046	607	1,046				13,218	1263.3%	1263.3%	1,268	13,262	1045.9%
2052	751	435	751				12,504	1665.0%	1665.0%	910	12,559	1379.8%
2053	532	309	532				12,649	2375.7%	2375.7%	645	12,708	1969.4%
2054	373	216	373				13,565	3639.2%	3639.2%	452	13,619	3014.8%
2055	258	149	258				13,849	5374.0%	5374.0%	312	13,893	4448.4%
2056	176	102	176				14,049	7984.5%	7984.5%	213	14,084	6604.2%
2057	119	69	119				13,843	11658.4%	11658.4%	144	13,868	9637.1%
2058	79	46	79				13,909	17537.4%	17537.4%	96	13,927	14489.1%
2059	52	30	52				13,383	25560.0%	25560.0%	63	13,395	21109.6%
2060	34	20	34				13,136	38408.8%	38408.8%	41	13,144	31712.2%
2061	22	13	22				12,553	57032.1%	57032.1%	27	12,558	47080.3%
2062	14	8	14				11,299	80652.4%	80652.4%	17	11,303	66572.9%
2063	9	5	9				10,091	113380.6%	113380.6%	11	10,094	93581.1%
2064	6	3	6				8,365	149641.0%	149641.0%	7	8,367	123502.8%
2065	4	2	4				7,157	204491.7%	204491.7%	4	7,159	168767.3%
2066	2	1	2				5,881	280039.5%	280039.5%	3	5,882	231112.0%
2067	1	1	1				4,290	345997.6%	345997.6%	2	4,291	285546.0%
2068	1	0	1				2,852	419358.8%	419358.8%	1	2,852	346094.5%
2069	0	0	0				1,435	462816.1%	462816.1%	0	1,435	381970.6%
2070	0	0	0				632	1581225.0%	1581225.0%	0	633	1304879.6%
2071	0	0	0				50	496200.0%	496200.0%	0	50	409565.4%
2072	-	-	-				(345)	0.0%	0.0%	-	(345)	0.0%
2073	-	-	-				(547)	0.0%	0.0%	-	(547)	0.0%
2074	-	-	-				(617)	0.0%	0.0%	-	(617)	0.0%
2075	-	-	-				(609)	0.0%	0.0%	-	(609)	0.0%
2076	-	-	-				(541)	0.0%	0.0%	-	(541)	0.0%
2077	-	-	-				(452)	0.0%	0.0%	-	(452)	0.0%
2078	-	-	-				(357)	0.0%	0.0%	-	(357)	0.0%
2079	-	-	-				(266)	0.0%	0.0%	-	(266)	0.0%
2080	-	-	-				(189)	0.0%	0.0%	-	(189)	0.0%
	Without Interest											
Past	5,092,673	3,980,503	5,092,673	888,652	627,553	26,984	1,543,189	30.3%	30.3%	5,092,673	1,543,189	30.3%
Future	1,902,169	1,102,707	1,902,169				6,947,443	365.2%	365.2%	2,205,765	6,760,670	306.5%
Lifetime	6,994,843	5,083,209	6,994,843				8,490,632	121.4%	121.4%	7,298,438	8,303,859	113.8%
	With 4.5% Interest											
Past	8,005,066	6,540,292	8,005,066	1,236,733	708,560	27,740	1,973,032	24.6%	24.6%	8,005,066	1,973,032	24.6%
Future	1,442,786	836,398	1,442,786				4,752,134	329.4%	329.4%	1,655,073	4,623,844	279.4%
Lifetime	9,447,852	7,376,690	9,447,852				6,725,166	71.2%	71.2%	9,660,139	6,596,876	68.3%

Exhibit 4b
Continental General Insurance Company
Virginia Experience
Currently* Active, Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed 28% Rate Increase		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	7,522	7,522	7,522	-	-	-	-	0.0%	0.0%	7,522	-	0.0%
2003	59,669	59,669	59,669	-	-	-	-	0.0%	0.0%	59,669	-	0.0%
2004	82,958	82,958	82,958	-	-	-	-	0.0%	0.0%	82,958	-	0.0%
2005	95,028	95,028	95,028	-	-	-	-	0.0%	0.0%	95,028	-	0.0%
2006	100,108	100,108	100,108	-	-	-	-	0.0%	0.0%	100,108	-	0.0%
2007	102,019	102,019	102,019	-	-	-	-	0.0%	0.0%	102,019	-	0.0%
2008	106,267	106,267	106,267	11,800	-	-	11,800	11.1%	11.1%	106,267	11,800	11.1%
2009	108,463	108,463	108,463	-	-	-	-	0.0%	0.0%	108,463	-	0.0%
2010	121,337	104,269	121,337	-	-	-	-	0.0%	0.0%	121,337	-	0.0%
2011	153,257	102,171	153,257	-	-	-	-	0.0%	0.0%	153,257	-	0.0%
2012	156,069	104,046	156,069	-	-	-	-	0.0%	0.0%	156,069	-	0.0%
2013	154,622	103,081	154,622	-	-	-	-	0.0%	0.0%	154,622	-	0.0%
2014	166,200	110,800	166,200	-	-	-	-	0.0%	0.0%	166,200	-	0.0%
2015	166,222	110,814	166,222	-	-	-	-	0.0%	0.0%	166,222	-	0.0%
2016	166,211	110,807	166,211	19,880	-	-	19,880	12.0%	12.0%	166,211	19,880	12.0%
2017	167,216	110,433	167,216	-	-	-	-	0.0%	0.0%	167,216	-	0.0%
2018	187,685	108,803	187,685	18,000	-	-	18,000	9.6%	9.6%	187,685	18,000	9.6%
2019	185,900	107,768	185,900	22,392	194,352	0	216,745	116.6%	116.6%	185,900	216,745	116.6%
2020	186,130	107,902	186,130	-	-	2,051	2,051	1.1%	1.1%	186,130	2,051	1.1%
2021	189,117	109,633	189,117	-	-	14,378	14,378	7.6%	7.6%	189,117	14,378	7.6%
2022	186,488	108,109	186,488				343,569	184.2%	184.2%	186,488	343,569	184.2%
2023	177,508	102,903	177,508				359,057	202.3%	202.3%	178,069	358,801	201.5%
2024	166,806	96,699	166,806				369,211	221.3%	221.3%	190,043	358,074	188.4%
2025	156,032	90,453	156,032				373,884	239.6%	239.6%	189,099	357,239	188.9%
2026	145,048	84,086	145,048				375,771	259.1%	259.1%	175,787	359,347	204.4%
2027	133,296	77,273	133,296				374,836	281.2%	281.2%	161,546	358,602	222.0%
2028	120,303	69,741	120,303				366,910	305.0%	305.0%	145,799	351,166	240.9%
2029	109,285	63,353	109,285				353,502	323.5%	323.5%	132,445	338,479	255.6%
2030	98,375	57,029	98,375				335,483	341.0%	341.0%	119,223	321,375	269.6%
2031	87,664	50,819	87,664				312,090	356.0%	356.0%	106,242	299,141	281.6%
2032	77,255	44,785	77,255				288,784	373.8%	373.8%	93,627	277,051	295.9%
2033	67,359	39,048	67,359				263,576	391.3%	391.3%	81,634	253,420	310.4%
2034	58,093	33,677	58,093				236,096	406.4%	406.4%	70,404	227,472	323.1%
2035	49,569	28,736	49,569				207,229	418.1%	418.1%	60,074	200,039	333.0%
2036	41,880	24,278	41,880				180,591	431.2%	431.2%	50,756	174,517	343.8%
2037	35,027	20,306	35,027				155,908	445.1%	445.1%	42,450	150,723	355.1%
2038	29,011	16,818	29,011				133,700	460.9%	460.9%	35,159	129,300	367.8%
2039	23,799	13,797	23,799				112,746	473.7%	473.7%	28,843	109,038	378.0%
2040	19,324	11,203	19,324				93,684	484.8%	484.8%	23,420	90,636	387.0%
2041	15,532	9,004	15,532				77,732	500.5%	500.5%	18,824	75,230	399.7%
2042	12,378	7,176	12,378				63,004	509.0%	509.0%	15,001	61,009	406.7%
2043	9,787	5,674	9,787				49,498	505.8%	505.8%	11,861	47,996	404.7%
2044	7,676	4,450	7,676				37,293	485.8%	485.8%	9,303	36,245	389.6%
2045	5,967	3,459	5,967				26,939	451.5%	451.5%	7,231	26,262	363.2%
2046	4,593	2,663	4,593				19,437	423.2%	423.2%	5,567	19,006	341.4%
2047	3,499	2,029	3,499				13,551	387.2%	387.2%	4,241	13,306	313.8%
2048	2,634	1,527	2,634				8,981	341.0%	341.0%	3,192	8,877	278.1%
2049	1,958	1,135	1,958				5,862	299.4%	299.4%	2,373	5,839	246.1%
2050	1,440	835	1,440				3,789	263.2%	263.2%	1,745	3,809	218.3%
2051	1,046	606	1,046				2,348	224.4%	224.4%	1,268	2,392	188.7%
2052	751	435	751				1,345	179.1%	179.1%	910	1,399	153.7%
2053	532	309	532				644	121.0%	121.0%	645	703	108.9%
2054	373	216	373				262	70.4%	70.4%	452	316	70.0%
2055	258	149	258				81	31.4%	31.4%	312	125	40.0%
2056	176	102	176				4	2.1%	2.1%	213	38	17.7%
2057	119	69	119				(25)	-20.7%	-20.7%	144	0	0.3%
2058	79	46	79				(25)	-30.9%	-30.9%	96	(7)	-7.1%
2059	52	30	52				(20)	-38.1%	-38.1%	63	(8)	-12.2%
2060	34	20	34				(14)	-41.9%	-41.9%	41	(6)	-14.7%
2061	22	13	22				(12)	-55.8%	-55.8%	27	(7)	-24.9%
2062	14	8	14				(14)	-102.6%	-102.6%	17	(10)	-60.7%
2063	9	5	9				(15)	-165.1%	-165.1%	11	(12)	-109.1%
2064	6	3	6				(11)	-201.1%	-201.1%	7	(9)	-136.8%
2065	4	2	4				(11)	-320.6%	-320.6%	4	(10)	-229.9%
2066	2	1	2				(10)	-486.7%	-486.7%	3	(9)	-359.2%
2067	1	1	1				(9)	-721.8%	-721.8%	2	(8)	-543.4%
2068	1	0	1				(7)	-1097.1%	-1097.1%	1	(7)	-837.2%
2069	0	0	0				(5)	-1558.1%	-1558.1%	0	(5)	-1199.5%
2070	0	0	0				(1)	-3550.0%	-3550.0%	0	(1)	-2769.4%
2071	0	0	0				(0)	-3000.0%	-3000.0%	0	(0)	-2340.6%
2072	-	-	-				(0)	0.0%	0.0%	-	(0)	0.0%
2073	-	-	-				(0)	0.0%	0.0%	-	(0)	0.0%
2074	-	-	-				-	0.0%	0.0%	-	-	0.0%
2075	-	-	-				-	0.0%	0.0%	-	-	0.0%
2076	-	-	-				-	0.0%	0.0%	-	-	0.0%
2077	-	-	-				-	0.0%	0.0%	-	-	0.0%
2078	-	-	-				-	0.0%	0.0%	-	-	0.0%
2079	-	-	-				-	0.0%	0.0%	-	-	0.0%
2080	-	-	-				-	0.0%	0.0%	-	-	0.0%
	Without Interest											
Past	2,661,999	1,952,561	2,661,999	72,073	194,352	16,429	282,854	10.6%	10.6%	2,661,999	282,854	10.6%
Future	1,851,064	1,073,080	1,851,064				5,547,215	299.7%	299.7%	2,154,659	5,360,442	248.8%
Lifetime	4,513,062	3,025,641	4,513,062				5,830,069	129.2%	129.2%	4,816,658	5,643,295	117.2%
	With 4.5% Interest											
Past	3,893,044	2,994,977	3,893,044	92,698	216,960	16,889	326,547	8.4%	8.4%	3,893,044	326,547	8.4%
Future	1,399,026	811,030	1,399,026				3,934,775	281.3%	281.3%	1,611,314	3,806,485	236.2%
Lifetime	5,292,070	3,806,007	5,292,070				4,261,322	80.5%	80.5%	5,504,357	4,133,033	75.1%

As of 12/31/2021

Exhibit 4c
Continental General Insurance Company
Virginia Experience
All Simple Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 48%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	5,267	5,267	5,267	-	-	-	-	0.0%	0.0%	5,267	-	0.0%
2003	24,727	24,727	24,727	-	-	-	-	0.0%	0.0%	24,727	-	0.0%
2004	59,882	59,882	59,882	-	-	-	-	0.0%	0.0%	59,882	-	0.0%
2005	77,771	77,771	77,771	-	-	-	-	0.0%	0.0%	77,771	-	0.0%
2006	81,412	81,412	81,412	-	-	-	-	0.0%	0.0%	81,412	-	0.0%
2007	76,780	76,780	76,780	-	-	-	-	0.0%	0.0%	76,780	-	0.0%
2008	75,404	75,404	75,404	-	-	-	-	0.0%	0.0%	75,404	-	0.0%
2009	75,008	75,008	75,008	-	-	-	-	0.0%	0.0%	75,008	-	0.0%
2010	77,645	68,832	77,645	-	-	-	-	0.0%	0.0%	77,645	-	0.0%
2011	84,683	56,456	84,683	-	-	-	-	0.0%	0.0%	84,683	-	0.0%
2012	85,346	56,897	85,346	-	-	-	-	0.0%	0.0%	85,346	-	0.0%
2013	87,152	58,101	87,152	-	-	-	-	0.0%	0.0%	87,152	-	0.0%
2014	78,837	52,558	78,837	22,781	-	-	22,781	28.9%	28.9%	78,837	22,781	28.9%
2015	75,811	50,541	75,811	4,632	-	-	4,632	6.1%	6.1%	75,811	4,632	6.1%
2016	66,001	44,001	66,001	-	-	-	-	0.0%	0.0%	66,001	-	0.0%
2017	66,724	43,301	66,724	21,696	-	-	21,696	32.5%	32.5%	66,724	21,696	32.5%
2018	67,719	38,246	67,719	377,255	468,091	-	845,346	1248.3%	1248.3%	67,719	845,346	1248.3%
2019	77,252	37,783	77,252	-	-	0	-	0.0%	0.0%	77,252	-	0.0%
2020	81,884	35,893	81,884	-	-	1,576	1,576	1.9%	1.9%	81,884	1,576	1.9%
2021	68,938	30,219	68,938	-	-	11,053	11,053	16.0%	16.0%	68,938	11,053	16.0%
2022	82,968	36,369	82,968				82,822	99.8%	99.8%	82,968	82,822	99.8%
2023	78,923	34,595	78,923				88,159	111.7%	111.7%	79,107	88,041	111.3%
2024	74,442	32,631	74,442				93,505	125.6%	125.6%	82,335	88,368	107.3%
2025	69,575	30,498	69,575				99,040	142.4%	142.4%	88,852	91,547	103.0%
2026	64,384	28,222	64,384				108,341	168.3%	168.3%	86,307	100,850	116.9%
2027	59,034	25,877	59,034				116,799	197.8%	197.8%	79,197	109,017	137.7%
2028	53,898	23,626	53,898				123,358	228.9%	228.9%	72,350	115,258	159.3%
2029	49,093	21,520	49,093				129,976	264.8%	264.8%	65,934	121,403	184.1%
2030	44,681	19,585	44,681				135,112	302.4%	302.4%	60,035	126,154	210.1%
2031	40,648	17,818	40,648				138,835	341.6%	341.6%	54,640	129,526	237.1%
2032	36,957	16,200	36,957				145,941	394.9%	394.9%	49,699	136,144	273.9%
2033	33,585	14,722	33,585				152,879	455.2%	455.2%	45,179	142,693	315.8%
2034	30,522	13,379	30,522				157,212	515.1%	515.1%	41,073	147,122	358.2%
2035	27,723	12,152	27,723				162,724	587.0%	587.0%	37,316	152,410	408.4%
2036	25,128	11,015	25,128				165,294	657.8%	657.8%	33,831	154,755	457.4%
2037	22,715	9,957	22,715				164,382	723.7%	723.7%	30,589	153,772	502.7%
2038	20,459	8,968	20,459				161,642	790.1%	790.1%	27,556	151,107	548.4%
2039	18,348	8,043	18,348				157,820	860.1%	860.1%	24,717	147,346	596.1%
2040	16,374	7,177	16,374				151,631	926.1%	926.1%	22,062	141,533	641.5%
2041	14,544	6,375	14,544				142,859	982.3%	982.3%	19,601	133,237	679.7%
2042	12,875	5,644	12,875				134,439	1044.2%	1044.2%	17,353	125,331	722.3%
2043	11,338	4,970	11,338				126,103	1112.2%	1112.2%	15,282	117,461	768.6%
2044	9,945	4,359	9,945				116,516	1171.7%	1171.7%	13,404	108,398	808.7%
2045	8,685	3,807	8,685				105,199	1211.3%	1211.3%	11,706	97,741	835.0%
2046	7,553	3,311	7,553				94,138	1246.4%	1246.4%	10,181	87,324	857.7%
2047	6,546	2,869	6,546				84,076	1284.4%	1284.4%	8,824	77,891	882.8%
2048	5,657	2,480	5,657				75,537	1335.2%	1335.2%	7,626	69,886	916.4%
2049	4,873	2,136	4,873				67,589	1387.2%	1387.2%	6,568	62,447	950.8%
2050	4,178	1,831	4,178				60,155	1439.9%	1439.9%	5,631	55,524	986.0%
2051	3,564	1,562	3,564				53,520	1501.5%	1501.5%	4,805	49,354	1027.2%
2052	3,028	1,327	3,028				47,649	1573.9%	1573.9%	4,081	43,919	1076.1%
2053	2,554	1,119	2,554				42,116	1649.2%	1649.2%	3,443	38,812	1127.4%
2054	2,140	938	2,140				36,833	1721.5%	1721.5%	2,884	33,945	1177.0%
2055	1,783	782	1,783				32,052	1797.7%	1797.7%	2,403	29,543	1229.2%
2056	1,477	648	1,477				27,081	1833.0%	1833.0%	1,992	24,968	1253.6%
2057	1,217	534	1,217				22,638	1859.9%	1859.9%	1,641	20,862	1271.5%
2058	997	437	997				18,783	1884.4%	1884.4%	1,344	17,320	1289.0%
2059	806	354	806				15,918	1973.7%	1973.7%	1,087	14,682	1350.5%
2060	646	283	646				13,368	2070.5%	2070.5%	870	12,334	1417.1%
2061	511	224	511				11,016	2154.7%	2154.7%	689	10,167	1475.3%
2062	400	175	400				8,831	2206.8%	2206.8%	539	8,155	1511.7%
2063	309	136	309				6,923	2239.7%	2239.7%	417	6,396	1534.9%
2064	235	103	235				5,246	2229.8%	2229.8%	317	4,850	1529.2%
2065	176	77	176				3,942	2236.1%	2236.1%	238	3,646	1534.2%
2066	130	57	130				2,879	2212.8%	2212.8%	175	2,665	1519.3%
2067	95	41	95				2,056	2174.3%	2174.3%	127	1,905	1493.9%
2068	68	30	68				1,502	2209.7%	2209.7%	92	1,391	1518.4%
2069	48	21	48				1,101	2278.3%	2278.3%	65	1,020	1565.4%
2070	34	15	34				787	2325.9%	2325.9%	46	729	1598.5%
2071	23	10	23				548	2348.1%	2348.1%	31	508	1614.5%
2072	16	7	16				376	2378.4%	2378.4%	21	349	1635.8%
2073	11	5	11				258	2437.5%	2437.5%	14	240	1676.5%
2074	7	3	7				171	2444.7%	2444.7%	9	159	1682.4%
2075	5	2	5				110	2394.6%	2394.6%	6	102	1649.6%
2076	3	1	3				68	2283.9%	2283.9%	4	63	1575.8%
2077	2	1	2				40	2105.2%	2105.2%	3	37	1456.1%
2078	1	1	1				21	1738.0%	1738.0%	2	20	1208.1%
2079	1	0	1				10	1329.7%	1329.7%	1	9	931.9%
2080	0	0	0				6	1474.4%	1474.4%	1	6	1027.3%
	Without Interest											
Past	1,394,245	1,049,079	1,394,245	426,364	468,091	12,630	907,085	65.1%	65.1%	1,394,245	907,085	65.1%
Future	955,936	419,029	955,936				3,897,936	407.8%	407.8%	1,207,271	3,643,264	301.8%
Lifetime	2,350,180	1,468,108	2,350,180				4,805,021	204.5%	204.5%	2,601,515	4,550,349	174.9%
	With 4.5% Interest											
Past	2,150,257	1,711,440	2,150,257	504,397	546,056	12,983	1,063,437	49.5%	49.5%	2,150,257	1,063,437	49.5%
Future	676,995	296,757	676,995				2,082,380	307.6%	307.6%	836,841	1,953,240	233.4%
Lifetime	2,827,252	2,008,197	2,827,252				3,145,816	111.3%	111.3%	2,987,098	3,016,676	101.0%

*The proposed cumulative 48% rate increase is a two-year phase-in series of two rate increases of 28%, 16%, each implemented 12 months apart. Includes a 9% shock lapse associated with the future rate increases.

Exhibit 4d
Continental General Insurance Company
Virginia Experience
Currently* Active, Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 48%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	436	436	436	-	-	-	-	0.0%	0.0%	436	-	0.0%
2003	14,561	14,561	14,561	-	-	-	-	0.0%	0.0%	14,561	-	0.0%
2004	32,035	32,035	32,035	-	-	-	-	0.0%	0.0%	32,035	-	0.0%
2005	39,192	39,192	39,192	-	-	-	-	0.0%	0.0%	39,192	-	0.0%
2006	41,454	41,454	41,454	-	-	-	-	0.0%	0.0%	41,454	-	0.0%
2007	40,092	40,092	40,092	-	-	-	-	0.0%	0.0%	40,092	-	0.0%
2008	39,473	39,473	39,473	-	-	-	-	0.0%	0.0%	39,473	-	0.0%
2009	39,595	39,595	39,595	-	-	-	-	0.0%	0.0%	39,595	-	0.0%
2010	43,396	39,166	43,396	-	-	-	-	0.0%	0.0%	43,396	-	0.0%
2011	57,177	38,118	57,177	-	-	-	-	0.0%	0.0%	57,177	-	0.0%
2012	57,522	38,348	57,522	-	-	-	-	0.0%	0.0%	57,522	-	0.0%
2013	59,328	39,552	59,328	-	-	-	-	0.0%	0.0%	59,328	-	0.0%
2014	57,627	38,418	57,627	-	-	-	-	0.0%	0.0%	57,627	-	0.0%
2015	57,627	38,418	57,627	-	-	-	-	0.0%	0.0%	57,627	-	0.0%
2016	57,688	38,459	57,688	-	-	-	-	0.0%	0.0%	57,688	-	0.0%
2017	58,811	38,026	58,811	-	-	-	-	0.0%	0.0%	58,811	-	0.0%
2018	63,747	35,943	63,747	-	-	-	-	0.0%	0.0%	63,747	-	0.0%
2019	74,199	36,244	74,199	-	-	0	-	0.0%	0.0%	74,199	-	0.0%
2020	78,416	34,373	78,416	-	-	1,141	1,141	1.5%	1.5%	78,416	1,141	1.5%
2021	67,782	29,712	67,782	-	-	8,003	8,003	11.8%	11.8%	67,782	8,003	11.8%
2022	79,448	34,826	79,448				88,961	112.0%	112.0%	79,448	88,961	112.0%
2023	76,098	33,357	76,098				93,915	123.4%	123.4%	76,282	93,797	123.0%
2024	72,196	31,647	72,196				96,595	133.8%	133.8%	80,089	91,458	114.2%
2025	67,803	29,721	67,803				99,981	147.5%	147.5%	87,080	92,488	106.2%
2026	62,991	27,612	62,991				103,343	164.1%	164.1%	84,914	95,852	112.9%
2027	57,933	25,395	57,933				106,022	183.0%	183.0%	78,095	98,240	125.8%
2028	53,019	23,241	53,019				107,984	203.7%	203.7%	71,471	99,884	139.8%
2029	48,390	21,211	48,390				111,280	230.0%	230.0%	65,231	102,707	157.5%
2030	44,119	19,339	44,119				113,551	257.4%	257.4%	59,474	104,593	175.9%
2031	40,204	17,623	40,204				115,638	287.6%	287.6%	54,197	106,328	196.2%
2032	36,610	16,048	36,610				119,567	326.6%	326.6%	49,351	109,769	222.4%
2033	33,315	14,603	33,315				123,906	371.9%	371.9%	44,909	113,720	253.2%
2034	30,315	13,288	30,315				126,819	418.3%	418.3%	40,865	116,729	285.6%
2035	27,564	12,083	27,564				131,275	476.3%	476.3%	37,157	120,962	325.5%
2036	25,008	10,962	25,008				133,289	533.0%	533.0%	33,712	122,751	364.1%
2037	22,626	9,918	22,626				133,153	588.5%	588.5%	30,500	122,542	401.8%
2038	20,393	8,939	20,393				131,195	643.3%	643.3%	27,491	120,659	438.9%
2039	18,300	8,022	18,300				129,396	707.1%	707.1%	24,669	118,922	482.1%
2040	16,343	7,164	16,343				124,591	762.4%	762.4%	22,031	114,493	519.7%
2041	14,531	6,370	14,531				118,944	818.5%	818.5%	19,588	109,323	558.1%
2042	12,866	5,640	12,866				112,805	876.8%	876.8%	17,343	103,697	597.9%
2043	11,331	4,967	11,331				107,158	945.7%	945.7%	15,275	98,515	644.9%
2044	9,940	4,357	9,940				100,814	1014.3%	1014.3%	13,399	92,696	691.8%
2045	8,681	3,805	8,681				92,952	1070.7%	1070.7%	11,702	85,494	730.6%
2046	7,550	3,310	7,550				85,224	1128.7%	1128.7%	10,178	78,410	770.4%
2047	6,544	2,869	6,544				77,595	1185.7%	1185.7%	8,822	71,410	809.5%
2048	5,656	2,479	5,656				70,976	1254.9%	1254.9%	7,625	65,325	856.8%
2049	4,872	2,135	4,872				64,663	1327.3%	1327.3%	6,567	59,520	906.3%
2050	4,177	1,831	4,177				58,354	1397.0%	1397.0%	5,631	53,723	954.1%
2051	3,564	1,562	3,564				52,575	1475.1%	1475.1%	4,805	48,409	1007.6%
2052	3,027	1,327	3,027				47,141	1557.2%	1557.2%	4,081	43,411	1063.7%
2053	2,554	1,119	2,554				41,871	1639.6%	1639.6%	3,442	38,567	1120.3%
2054	2,140	938	2,140				36,718	1716.1%	1716.1%	2,884	33,830	1173.0%
2055	1,783	782	1,783				31,992	1794.3%	1794.3%	2,403	29,483	1226.7%
2056	1,477	648	1,477				27,037	1830.0%	1830.0%	1,992	24,924	1251.4%
2057	1,217	534	1,217				22,601	1856.9%	1856.9%	1,641	20,825	1269.2%
2058	997	437	997				18,751	1881.1%	1881.1%	1,344	17,288	1286.6%
2059	806	354	806				15,897	1971.1%	1971.1%	1,087	14,661	1348.6%
2060	646	283	646				13,351	2067.8%	2067.8%	870	12,316	1415.1%
2061	511	224	511				11,000	2151.7%	2151.7%	689	10,152	1473.0%
2062	400	175	400				8,821	2204.3%	2204.3%	539	8,145	1509.8%
2063	309	136	309				6,917	2237.5%	2237.5%	417	6,390	1533.3%
2064	235	103	235				5,243	2228.3%	2228.3%	317	4,847	1528.1%
2065	176	77	176				3,941	2235.9%	2235.9%	238	3,645	1534.0%
2066	130	57	130				2,878	2211.8%	2211.8%	175	2,663	1518.6%
2067	95	41	95				2,056	2174.1%	2174.1%	127	1,905	1493.8%
2068	68	30	68				1,502	2209.7%	2209.7%	92	1,391	1518.4%
2069	48	21	48				1,101	2278.3%	2278.3%	65	1,020	1565.4%
2070	34	15	34				787	2325.9%	2325.9%	46	729	1598.5%
2071	23	10	23				548	2348.1%	2348.1%	31	508	1614.5%
2072	16	7	16				376	2378.4%	2378.4%	21	349	1635.8%
2073	11	5	11				258	2437.5%	2437.5%	14	240	1676.5%
2074	7	3	7				171	2444.7%	2444.7%	9	159	1682.4%
2075	5	2	5				110	2394.6%	2394.6%	6	102	1649.6%
2076	3	1	3				68	2283.9%	2283.9%	4	63	1575.8%
2077	2	1	2				40	2105.2%	2105.2%	3	37	1456.1%
2078	1	1	1				21	1738.0%	1738.0%	2	20	1208.1%
2079	1	0	1				10	1329.7%	1329.7%	1	9	931.9%
2080	0	0	0				6	1474.4%	1474.4%	1	6	1027.3%
	Without Interest											
Past	980,160	691,617	980,160	-	-	9,144	9,144	0.9%	0.9%	980,160	9,144	0.9%
Future	939,110	411,654	939,110				3,433,736	365.6%	365.6%	1,190,445	3,179,064	267.0%
Lifetime	1,919,270	1,103,270	1,919,270				3,442,879	179.4%	179.4%	2,170,605	3,188,208	146.9%
	With 4.5% Interest											
Past	1,430,917	1,072,865	1,430,917	-	-	9,400	9,400	0.7%	0.7%	1,430,917	9,400	0.7%
Future	662,744	290,510	662,744				1,843,249	278.1%	278.1%	822,590	1,714,109	208.4%
Lifetime	2,093,661	1,363,375	2,093,661				1,852,649	88.5%	88.5%	2,253,506	1,723,509	76.5%

As of 12/31/2021

**The proposed cumulative 48% rate increase is a two-year phase-in series of two rate increases of 28%, 16%, each implemented 12 months apart. Includes a 9% shock lapse associated with the future rate increases.

Exhibit 4e
Continental General Insurance Company
Virginia Experience
All Compound Inflation Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 75%*		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	63,254	63,254	63,254	-	-	-	-	0.0%	0.0%	63,254	-	0.0%
2003	464,608	464,608	464,608	-	-	-	-	0.0%	0.0%	464,608	-	0.0%
2004	545,751	545,751	545,751	-	-	-	-	0.0%	0.0%	545,751	-	0.0%
2005	715,669	715,669	715,669	-	-	-	-	0.0%	0.0%	715,669	-	0.0%
2006	775,677	775,677	775,677	1,440	-	-	1,440	0.2%	0.2%	775,677	1,440	0.2%
2007	752,504	752,504	752,504	24,408	-	-	24,408	3.2%	3.2%	752,504	24,408	3.2%
2008	756,930	756,930	756,930	-	-	-	-	0.0%	0.0%	756,930	-	0.0%
2009	730,504	730,504	730,504	65,436	-	-	65,436	9.0%	9.0%	730,504	65,436	9.0%
2010	837,885	707,991	837,885	-	-	-	-	0.0%	0.0%	837,885	-	0.0%
2011	1,000,160	666,773	1,000,160	643,640	-	-	643,640	64.4%	64.4%	1,000,160	643,640	64.4%
2012	989,458	659,639	989,458	-	-	-	-	0.0%	0.0%	989,458	-	0.0%
2013	857,034	571,356	857,034	813,514	-	-	813,514	94.9%	94.9%	857,034	813,514	94.9%
2014	783,605	522,403	783,605	111,430	-	-	111,430	14.2%	14.2%	783,605	111,430	14.2%
2015	705,773	470,516	705,773	210,168	-	-	210,168	29.8%	29.8%	705,773	210,168	29.8%
2016	641,544	427,696	641,544	629,368	398,727	-	1,028,094	160.3%	160.3%	641,544	1,028,094	160.3%
2017	625,837	412,854	625,837	434,755	412,521	-	847,276	135.4%	135.4%	625,837	847,276	135.4%
2018	690,734	396,608	690,734	23,689	-	-	23,689	3.4%	3.4%	690,734	23,689	3.4%
2019	738,895	368,940	738,895	1,714	-	0	1,714	0.2%	0.2%	738,895	1,714	0.2%
2020	823,110	360,805	823,110	31,436	-	47,949	79,384	9.6%	9.6%	823,110	79,384	9.6%
2021	822,471	360,525	822,471	802	-	336,208	337,010	41.0%	41.0%	822,471	337,010	41.0%
2022	828,109	362,997	828,109				985,750	119.0%	119.0%	828,109	985,750	119.0%
2023	801,371	351,276	801,371				1,175,314	146.7%	146.7%	802,510	1,173,267	146.2%
2024	769,502	337,307	769,502				1,422,631	184.9%	184.9%	821,581	1,316,291	160.2%
2025	741,026	324,824	741,026				1,666,128	224.8%	224.8%	961,967	1,480,773	153.9%
2026	710,148	311,289	710,148				1,930,320	271.8%	271.8%	1,041,020	1,719,631	165.2%
2027	677,447	296,955	677,447				2,215,357	327.0%	327.0%	1,016,088	1,975,513	194.4%
2028	646,272	283,290	646,272				2,521,259	390.1%	390.1%	969,587	2,250,113	232.1%
2029	614,094	269,185	614,094				2,851,776	464.4%	464.4%	921,514	2,546,989	276.4%
2030	580,944	254,653	580,944				3,189,421	549.0%	549.0%	871,929	2,851,757	327.1%
2031	546,992	239,771	546,992				3,530,124	645.4%	645.4%	821,098	3,160,462	384.9%
2032	512,319	224,572	512,319				3,907,812	762.8%	762.8%	769,147	3,503,456	455.5%
2033	476,877	209,036	476,877				4,278,617	897.2%	897.2%	716,014	3,845,572	537.1%
2034	440,927	193,278	440,927				4,622,943	1048.5%	1048.5%	662,095	4,166,676	629.3%
2035	404,699	177,397	404,699				4,919,360	1215.6%	1215.6%	607,740	4,446,290	731.6%
2036	368,577	161,563	368,577				5,168,280	1402.2%	1402.2%	553,529	4,682,121	845.9%
2037	333,059	145,994	333,059				5,396,689	1620.3%	1620.3%	500,214	4,899,680	979.5%
2038	298,439	130,819	298,439				5,541,081	1856.7%	1856.7%	448,247	5,042,640	1125.0%
2039	265,162	116,232	265,162				5,598,241	2111.3%	2111.3%	398,288	5,106,492	1282.1%
2040	233,616	102,404	233,616				5,591,839	2393.6%	2393.6%	350,923	5,113,061	1457.0%
2041	204,185	89,503	204,185				5,501,178	2694.2%	2694.2%	306,718	5,042,704	1644.1%
2042	177,032	77,601	177,032				5,327,605	3009.4%	3009.4%	265,933	4,894,389	1840.5%
2043	152,244	66,735	152,244				5,098,798	3349.1%	3349.1%	228,699	4,694,290	2052.6%
2044	129,862	56,924	129,862				4,818,644	3710.6%	3710.6%	195,078	4,446,868	2279.5%
2045	109,898	48,173	109,898				4,499,587	4094.3%	4094.3%	165,089	4,160,202	2520.0%
2046	92,323	40,469	92,323				4,154,601	4500.1%	4500.1%	138,688	3,847,555	2774.2%
2047	76,973	33,741	76,973				3,760,135	4885.0%	4885.0%	115,630	3,486,505	3015.2%
2048	63,708	27,926	63,708				3,371,940	5292.8%	5292.8%	95,703	3,130,202	3270.7%
2049	52,394	22,967	52,394				2,992,901	5712.3%	5712.3%	78,708	2,781,245	3533.6%
2050	42,836	18,777	42,836				2,629,980	6139.7%	6139.7%	64,350	2,446,139	3801.3%
2051	34,830	15,268	34,830				2,300,380	6604.6%	6604.6%	52,323	2,141,846	4093.5%
2052	28,187	12,356	28,187				1,980,192	7025.2%	7025.2%	42,343	1,844,523	4356.1%
2053	22,713	9,956	22,713				1,697,179	7472.2%	7472.2%	34,121	1,581,271	4634.3%
2054	18,239	7,995	18,239				1,430,812	7844.7%	7844.7%	27,400	1,333,502	4866.9%
2055	14,594	6,397	14,594				1,199,553	8219.8%	8219.8%	21,923	1,118,844	5103.5%
2056	11,628	5,097	11,628				1,008,140	8670.2%	8670.2%	17,468	941,846	5392.0%
2057	9,223	4,043	9,223				845,769	9170.0%	9170.0%	13,856	790,745	5707.1%
2058	7,293	3,197	7,293				710,352	9739.5%	9739.5%	10,957	664,901	6068.5%
2059	5,752	2,521	5,752				587,509	10213.5%	10213.5%	8,641	551,236	6379.1%
2060	4,529	1,985	4,529				484,026	10688.4%	10688.4%	6,803	455,663	6698.1%
2061	3,559	1,560	3,559				392,351	11025.5%	11025.5%	5,346	370,635	6933.2%
2062	2,792	1,224	2,792				315,051	11285.7%	11285.7%	4,194	298,150	7109.6%
2063	2,188	959	2,188				252,000	11518.9%	11518.9%	3,286	238,837	7267.3%
2064	1,715	752	1,715				199,503	11635.0%	11635.0%	2,576	189,208	7345.3%
2065	1,346	590	1,346				155,820	11580.1%	11580.1%	2,021	147,516	7297.7%
2066	1,059	464	1,059				119,246	11261.3%	11261.3%	1,591	112,309	7060.2%
2067	836	367	836				89,872	10748.4%	10748.4%	1,256	83,887	6678.4%
2068	662	290	662				70,660	10676.6%	10676.6%	994	65,349	6572.9%
2069	525	230	525				55,786	10627.8%	10627.8%	789	51,070	6476.6%
2070	417	183	417				44,175	10602.1%	10602.1%	626	40,002	6390.9%
2071	328	144	328				34,597	10533.9%	10533.9%	493	31,082	6299.5%
2072	256	112	256				29,095	11347.7%	11347.7%	385	25,922	6730.0%
2073	198	87	198				24,625	12420.0%	12420.0%	298	21,820	7325.7%
2074	152	67	152				20,071	13208.9%	13208.9%	228	17,756	7778.7%
2075	115	51	115				15,805	13705.4%	13705.4%	173	13,999	8080.7%
2076	86	38	86				11,055	12808.8%	12808.8%	130	9,829	7580.6%
2077	64	28	64				8,283	13005.9%	13005.9%	96	7,371	7704.1%
2078	46	20	46				6,003	12968.4%	12968.4%	70	5,367	7717.3%
2079	33	14	33				4,191	12687.8%	12687.8%	50	3,771	7600.3%
2080	23	10	23				2,908	12532.7%	12532.7%	35	2,629	7544.4%
	Without Interest											
Past	14,321,403	10,731,005	14,321,403	2,991,799	811,248	384,157	4,187,203	29.2%	29.2%	14,321,403	4,187,203	29.2%
Future	11,524,421	5,051,663	11,524,421				122,763,323	1065.2%	1065.2%	15,976,665	112,357,516	703.3%
Lifetime	25,845,825	15,782,667	25,845,825				126,950,526	491.2%	491.2%	30,298,068	116,544,720	384.7%
	With 4.5% Interest											
Past	22,141,011	17,549,105	22,141,011	4,197,434	1,010,828	394,911	5,603,173	25.3%	25.3%	22,141,011	5,603,173	25.3%
Future	7,956,716	3,487,780	7,956,716				58,581,120	736.2%	736.2%	10,715,072	53,452,974	498.9%
Lifetime	30,097,728	21,036,885	30,097,728				64,184,293	213.3%	213.3%	32,856,083	59,056,148	179.7%

*The proposed cumulative 75% rate increase is a three-year phase-in series of three rate increases of 28%, 28%, 7%, each implemented 12 months apart. Includes a 14% shock lapse associated with the future rate increases.

Exhibit 4f
Continental General Insurance Company
Virginia Experience
Currently* Active, Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Series with Cumulative Rate Increase of 75%**		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	29,320	29,320	29,320	-	-	-	-	0.0%	0.0%	29,320	-	0.0%
2003	141,061	141,061	141,061	-	-	-	-	0.0%	0.0%	141,061	-	0.0%
2004	267,257	267,257	267,257	-	-	-	-	0.0%	0.0%	267,257	-	0.0%
2005	345,712	345,712	345,712	-	-	-	-	0.0%	0.0%	345,712	-	0.0%
2006	363,831	363,831	363,831	-	-	-	-	0.0%	0.0%	363,831	-	0.0%
2007	366,595	366,595	366,595	-	-	-	-	0.0%	0.0%	366,595	-	0.0%
2008	366,745	366,745	366,745	-	-	-	-	0.0%	0.0%	366,745	-	0.0%
2009	365,845	365,845	365,845	65,436	-	-	65,436	17.9%	17.9%	365,845	65,436	17.9%
2010	440,836	376,589	440,836	-	-	-	-	0.0%	0.0%	440,836	-	0.0%
2011	537,824	358,550	537,824	-	-	-	-	0.0%	0.0%	537,824	-	0.0%
2012	549,680	366,453	549,680	-	-	-	-	0.0%	0.0%	549,680	-	0.0%
2013	547,952	365,301	547,952	-	-	-	-	0.0%	0.0%	547,952	-	0.0%
2014	552,061	368,041	552,061	2,662	-	-	2,662	0.5%	0.5%	552,061	2,662	0.5%
2015	549,530	366,353	549,530	-	-	-	-	0.0%	0.0%	549,530	-	0.0%
2016	544,294	362,862	544,294	33,100	-	-	33,100	6.1%	6.1%	544,294	33,100	6.1%
2017	543,372	358,699	543,372	-	-	-	-	0.0%	0.0%	543,372	-	0.0%
2018	640,714	368,100	640,714	-	-	-	-	0.0%	0.0%	640,714	-	0.0%
2019	711,622	355,192	711,622	1,714	-	0	1,714	0.2%	0.2%	711,622	1,714	0.2%
2020	822,750	360,648	822,750	17,466	-	26,230	43,696	5.3%	5.3%	822,750	43,696	5.3%
2021	818,767	358,902	818,767	802	-	183,921	184,723	22.6%	22.6%	818,767	184,723	22.6%
2022	811,466	355,701	811,466				814,442	100.4%	100.4%	811,466	814,442	100.4%
2023	789,415	346,036	789,415				986,928	125.0%	125.0%	790,554	984,881	124.6%
2024	763,228	334,556	763,228				1,172,695	153.6%	153.6%	815,307	1,066,355	130.8%
2025	736,012	322,627	736,012				1,373,739	186.6%	186.6%	956,953	1,188,383	124.2%
2026	706,139	309,532	706,139				1,590,112	225.2%	225.2%	1,037,012	1,379,423	133.0%
2027	674,255	295,556	674,255				1,816,832	269.5%	269.5%	1,012,895	1,576,988	155.7%
2028	643,740	282,180	643,740				2,052,542	318.8%	318.8%	967,055	1,781,396	184.2%
2029	612,092	268,307	612,092				2,303,967	376.4%	376.4%	919,512	1,999,180	217.4%
2030	579,369	253,963	579,369				2,549,749	440.1%	440.1%	870,354	2,212,085	254.2%
2031	545,761	239,231	545,761				2,788,557	510.9%	510.9%	819,866	2,418,894	295.0%
2032	511,361	224,152	511,361				3,047,892	596.0%	596.0%	768,189	2,643,536	344.1%
2033	476,136	208,712	476,136				3,284,023	689.7%	689.7%	715,273	2,850,978	398.6%
2034	440,359	193,029	440,359				3,490,251	792.6%	792.6%	661,527	3,033,984	458.6%
2035	404,267	177,208	404,267				3,654,284	903.9%	903.9%	607,308	3,181,214	523.8%
2036	368,251	161,421	368,251				3,764,676	1022.3%	1022.3%	553,203	3,278,516	592.6%
2037	332,817	145,888	332,817				3,843,892	1155.0%	1155.0%	499,972	3,346,883	669.4%
2038	298,277	130,748	298,277				3,850,282	1290.8%	1290.8%	448,084	3,351,841	748.0%
2039	265,062	116,188	265,062				3,793,937	1431.3%	1431.3%	398,188	3,302,188	829.3%
2040	233,565	102,382	233,565				3,692,351	1580.9%	1580.9%	350,872	3,213,574	915.9%
2041	204,150	89,488	204,150				3,537,633	1732.9%	1732.9%	306,683	3,079,159	1004.0%
2042	177,007	77,590	177,007				3,346,487	1890.6%	1890.6%	265,907	2,913,271	1095.6%
2043	152,226	66,727	152,226				3,127,718	2054.7%	2054.7%	228,681	2,723,209	1190.8%
2044	129,849	56,919	129,849				2,879,806	2217.8%	2217.8%	195,066	2,508,030	1285.7%
2045	109,890	48,169	109,890				2,632,853	2395.9%	2395.9%	165,081	2,293,467	1389.3%
2046	92,317	40,467	92,317				2,385,415	2583.9%	2583.9%	138,683	2,078,369	1498.7%
2047	76,969	33,739	76,969				2,130,281	2767.7%	2767.7%	115,626	1,856,651	1605.7%
2048	63,705	27,925	63,705				1,885,962	2960.4%	2960.4%	95,701	1,644,224	1718.1%
2049	52,393	22,966	52,393				1,654,807	3158.5%	3158.5%	78,707	1,443,152	1833.6%
2050	42,835	18,777	42,835				1,440,416	3362.7%	3362.7%	64,349	1,256,575	1952.8%
2051	34,830	15,267	34,830				1,244,704	3573.7%	3573.7%	52,323	1,086,170	2075.9%
2052	28,187	12,355	28,187				1,067,405	3786.9%	3786.9%	42,343	931,736	2200.4%
2053	22,713	9,956	22,713				913,252	4020.8%	4020.8%	34,121	797,344	2336.8%
2054	18,239	7,995	18,239				768,495	4213.4%	4213.4%	27,400	671,185	2449.6%
2055	14,594	6,397	14,594				638,606	4376.0%	4376.0%	21,923	557,898	2544.8%
2056	11,628	5,097	11,628				525,684	4521.0%	4521.0%	17,468	459,390	2630.0%
2057	9,223	4,043	9,223				435,659	4723.5%	4723.5%	13,856	380,635	2747.2%
2058	7,293	3,197	7,293				359,299	4926.3%	4926.3%	10,957	313,847	2864.5%
2059	5,752	2,521	5,752				288,478	5015.0%	5015.0%	8,641	252,205	2918.6%
2060	4,529	1,985	4,529				227,426	5022.1%	5022.1%	6,803	199,062	2926.1%
2061	3,559	1,560	3,559				175,941	4944.2%	4944.2%	5,346	154,226	2885.0%
2062	2,792	1,224	2,792				137,970	4942.3%	4942.3%	4,194	121,069	2887.0%
2063	2,188	959	2,188				108,182	4945.0%	4945.0%	3,286	95,018	2891.2%
2064	1,715	752	1,715				85,065	4961.0%	4961.0%	2,576	74,770	2902.7%
2065	1,346	590	1,346				68,600	5098.2%	5098.2%	2,021	60,296	2982.9%
2066	1,059	464	1,059				56,976	5380.7%	5380.7%	1,591	50,039	3145.7%
2067	836	367	836				48,663	5819.9%	5819.9%	1,256	42,677	3397.6%
2068	662	290	662				42,625	6440.6%	6440.6%	994	37,314	3753.1%
2069	525	230	525				37,415	7128.0%	7128.0%	789	32,700	4146.8%
2070	417	183	417				32,790	7869.6%	7869.6%	626	28,617	4572.0%
2071	328	144	328				27,572	8394.7%	8394.7%	493	24,056	4875.5%
2072	256	112	256				24,684	9627.1%	9627.1%	385	21,511	5584.7%
2073	198	87	198				21,716	10952.6%	10952.6%	298	18,910	6348.9%
2074	152	67	152				17,951	11813.9%	11813.9%	228	15,636	6850.1%
2075	115	51	115				14,108	12233.6%	12233.6%	173	12,302	7101.0%
2076	86	38	86				9,799	11353.6%	11353.6%	130	8,573	6611.9%
2077	64	28	64				7,375	11579.4%	11579.4%	96	6,463	6754.5%
2078	46	20	46				5,248	11336.4%	11336.4%	70	4,611	6631.0%
2079	33	14	33				3,561	10781.2%	10781.2%	50	3,141	6331.1%
2080	23	10	23				2,432	10481.9%	10481.9%	35	2,154	6179.2%
	Without Interest											
Past	9,505,769	6,612,057	9,505,769	121,179	-	210,151	331,330	3.5%	3.5%	9,505,769	331,330	3.5%
Future	11,466,299	5,026,185	11,466,299				82,290,210	717.7%	717.7%	15,918,542	71,884,403	451.6%
Lifetime	20,972,068	11,638,242	20,972,068				82,621,540	394.0%	394.0%	25,424,311	72,215,733	284.0%
	With 4.5% Interest											
Past	13,722,021	10,151,197	13,722,021	180,701	-	216,034	396,735	2.9%	2.9%	13,722,021	396,735	2.9%
Future	7,906,193	3,465,634	7,906,193				41,344,175	522.9%	522.9%	10,664,549	36,216,030	339.6%
Lifetime	21,628,215	13,616,831	21,628,215				41,740,910	193.0%	193.0%	24,386,570	36,612,765	150.1%

As of 12/31/2021

**The proposed cumulative 75% rate increase is a three-year phase-in series of three rate increases of 28%, 28%, 7%, each implemented 12 months apart. Includes a 14% shock lapse associated with the future rate increases.

Exhibit 4g
Continental General Insurance Company
Virginia Experience
All Policies Combined
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	101,473	101,473	101,473	-	-	-	-	0.0%	0.0%	101,473	-	0.0%
2003	668,068	668,068	668,068	-	-	-	-	0.0%	0.0%	668,068	-	0.0%
2004	827,130	827,130	827,130	-	-	-	-	0.0%	0.0%	827,130	-	0.0%
2005	1,061,973	1,061,973	1,061,973	-	-	-	-	0.0%	0.0%	1,061,973	-	0.0%
2006	1,134,247	1,134,247	1,134,247	1,440	-	-	1,440	0.1%	0.1%	1,134,247	1,440	0.1%
2007	1,109,082	1,109,082	1,109,082	26,008	-	-	26,008	2.3%	2.3%	1,109,082	26,008	2.3%
2008	1,110,473	1,110,473	1,110,473	14,782	-	-	14,782	1.3%	1.3%	1,110,473	14,782	1.3%
2009	1,082,896	1,082,896	1,082,896	137,706	-	-	137,706	12.7%	12.7%	1,082,896	137,706	12.7%
2010	1,222,227	1,038,902	1,222,227	38,609	-	-	38,609	3.2%	3.2%	1,222,227	38,609	3.2%
2011	1,451,366	967,578	1,451,366	913,790	-	-	913,790	63.0%	63.0%	1,451,366	913,790	63.0%
2012	1,402,700	935,134	1,402,700	6,259	-	-	6,259	0.4%	0.4%	1,402,700	6,259	0.4%
2013	1,252,771	835,181	1,252,771	825,666	-	-	825,666	65.9%	65.9%	1,252,771	825,666	65.9%
2014	1,158,321	772,214	1,158,321	134,277	-	-	134,277	11.6%	11.6%	1,158,321	134,277	11.6%
2015	1,053,339	702,226	1,053,339	214,799	-	-	214,799	20.4%	20.4%	1,053,339	214,799	20.4%
2016	978,203	652,135	978,203	762,120	477,285	-	1,239,406	126.7%	126.7%	978,203	1,239,406	126.7%
2017	952,514	628,197	952,514	593,158	412,521	-	1,005,679	105.6%	105.6%	952,514	1,005,679	105.6%
2018	995,839	572,470	995,839	437,451	468,091	-	905,542	90.9%	90.9%	995,839	905,542	90.9%
2019	1,037,395	534,983	1,037,395	105,002	458,026	0	563,028	54.3%	54.3%	1,037,395	563,028	54.3%
2020	1,120,414	521,580	1,120,414	93,766	90,968	52,893	237,627	21.2%	21.2%	1,120,414	237,627	21.2%
2021	1,087,890	504,646	1,087,890	1,982	-	370,878	372,860	34.3%	34.3%	1,087,890	372,860	34.3%
2022	1,109,206	514,223	1,109,206				1,464,377	132.0%	132.0%	1,109,206	1,464,377	132.0%
2023	1,066,842	494,016	1,066,842				1,675,944	157.1%	157.1%	1,068,725	1,673,523	156.6%
2024	1,017,691	470,661	1,017,691				1,941,578	190.8%	190.8%	1,100,899	1,818,965	165.2%
2025	972,001	448,888	972,001				2,201,049	226.4%	226.4%	1,245,287	1,991,556	159.9%
2026	923,638	425,950	923,638				2,473,466	267.8%	267.8%	1,307,173	2,238,862	171.3%
2027	872,986	401,965	872,986				2,768,238	317.1%	317.1%	1,260,038	2,504,378	198.8%
2028	823,030	378,139	823,030				3,072,280	373.3%	373.3%	1,190,293	2,777,289	233.3%
2029	774,487	355,226	774,487				3,396,703	438.6%	438.6%	1,121,908	3,068,320	273.5%
2030	725,573	332,180	725,573				3,721,087	512.8%	512.8%	1,052,761	3,360,356	319.2%
2031	676,524	309,115	676,524				4,040,826	597.3%	597.3%	983,200	3,648,906	371.1%
2032	627,468	286,101	627,468				4,401,263	701.4%	701.4%	913,410	3,975,375	435.2%
2033	578,532	263,219	578,532				4,753,056	821.6%	821.6%	843,538	4,299,669	509.7%
2034	530,076	240,644	530,076				5,071,394	956.7%	956.7%	774,106	4,596,413	593.8%
2035	482,387	218,515	482,387				5,342,575	1107.5%	1107.5%	705,526	4,852,001	687.7%
2036	435,875	197,025	435,875				5,565,683	1276.9%	1276.9%	638,406	5,062,911	793.1%
2037	391,011	176,379	391,011				5,765,081	1474.4%	1474.4%	573,464	5,252,277	915.9%
2038	348,059	156,692	348,059				5,881,195	1689.7%	1689.7%	511,113	5,367,819	1050.2%
2039	307,407	138,128	307,407				5,909,553	1922.4%	1922.4%	451,946	5,403,623	1195.6%
2040	269,377	120,820	269,377				5,874,194	2180.7%	2180.7%	396,467	5,382,271	1357.6%
2041	234,303	104,907	234,303				5,754,758	2456.1%	2456.1%	345,185	5,284,161	1530.8%
2042	202,302	90,430	202,302				5,552,574	2744.7%	2744.7%	298,303	5,108,255	1712.4%
2043	173,381	77,386	173,381				5,297,588	3055.5%	3055.5%	255,853	4,882,934	1908.5%
2044	147,490	65,738	147,490				4,991,837	3384.5%	3384.5%	217,793	4,610,894	2117.1%
2045	124,555	55,442	124,555				4,647,762	3731.5%	3731.5%	184,032	4,300,241	2336.7%
2046	104,472	46,445	104,472				4,281,667	4098.4%	4098.4%	154,439	3,967,375	2568.9%
2047	87,020	38,640	87,020				3,869,468	4446.6%	4446.6%	128,697	3,589,409	2789.0%
2048	72,000	31,933	72,000				3,467,063	4815.3%	4815.3%	106,523	3,219,570	3022.4%
2049	59,226	26,238	59,226				3,076,535	5194.6%	5194.6%	87,650	2,859,715	3262.6%
2050	48,454	21,443	48,454				2,704,260	5581.1%	5581.1%	71,726	2,515,808	3507.5%
2051	39,441	17,437	39,441				2,367,118	6001.7%	6001.7%	58,396	2,204,462	3775.0%
2052	31,965	14,118	31,965				2,040,346	6383.0%	6383.0%	47,335	1,901,001	4016.1%
2053	25,799	11,384	25,799				1,751,944	6790.6%	6790.6%	38,209	1,632,791	4273.4%
2054	20,751	9,149	20,751				1,481,210	7137.9%	7137.9%	30,736	1,381,067	4493.4%
2055	16,634	7,328	16,634				1,245,453	7487.3%	7487.3%	24,639	1,162,280	4717.3%
2056	13,281	5,847	13,281				1,049,271	7900.5%	7900.5%	19,672	980,898	4986.1%
2057	10,559	4,645	10,559				882,251	8355.3%	8355.3%	15,640	825,475	5277.9%
2058	8,370	3,680	8,370				743,044	8877.9%	8877.9%	12,396	696,148	5615.7%
2059	6,611	2,905	6,611				616,810	9329.9%	9329.9%	9,792	579,313	5916.2%
2060	5,208	2,288	5,208				510,530	9802.1%	9802.1%	7,715	481,141	6236.6%
2061	4,092	1,797	4,092				415,919	10164.7%	10164.7%	6,062	393,361	6489.3%
2062	3,206	1,407	3,206				335,182	10455.5%	10455.5%	4,750	317,609	6686.4%
2063	2,506	1,100	2,506				269,014	10735.9%	10735.9%	3,714	255,327	6874.8%
2064	1,956	858	1,956				213,115	10897.9%	10897.9%	2,900	202,425	6980.6%
2065	1,525	669	1,525				166,918	10943.0%	10943.0%	2,263	158,320	6995.2%
2066	1,191	522	1,191				128,006	10746.9%	10746.9%	1,769	120,856	6833.2%
2067	932	409	932				96,219	10324.4%	10324.4%	1,385	90,082	6503.7%
2068	730	320	730				75,013	10269.3%	10269.3%	1,087	69,592	6404.3%
2069	574	251	574				58,322	10168.5%	10168.5%	854	53,526	6267.0%
2070	451	198	451				45,595	10119.7%	10119.7%	672	41,364	6159.0%
2071	352	154	352				35,195	10004.4%	10004.4%	525	31,639	6027.9%
2072	272	119	272				29,126	10699.9%	10699.9%	406	25,926	6377.9%
2073	209	92	209				24,336	11651.4%	11651.4%	312	21,512	6891.7%
2074	159	70	159				19,625	12345.9%	12345.9%	238	17,298	7276.7%
2075	120	53	120				15,306	12763.6%	12763.6%	179	13,492	7519.0%
2076	89	39	89				10,582	11851.2%	11851.2%	134	9,351	6995.1%
2077	66	29	66				7,871	11999.0%	11999.0%	98	6,956	7080.0%
2078	48	21	48				5,667	11930.9%	11930.9%	71	5,029	7066.7%
2079	34	15	34				3,935	11651.4%	11651.4%	51	3,515	6943.5%
2080	24	10	24				2,725	11533.4%	11533.4%	35	2,447	6905.5%
	Without Interest											
Past	20,808,321	15,760,586	20,808,321	4,306,814	1,906,891	423,771	6,637,477	31.9%	31.9%	20,808,321	6,637,477	31.9%
Future	14,382,526	6,573,398	14,382,526				133,608,703	929.0%	929.0%	19,389,700	122,761,451	633.1%
Lifetime	35,190,848	22,333,985	35,190,848				140,246,180	398.5%	398.5%	40,198,021	129,398,928	321.9%
	With 4.5% Interest											
Past	32,296,334	25,800,838	32,296,334	5,938,563	2,265,445	435,634	8,639,642	26.8%	26.8%	32,296,334	8,639,642	26.8%
Future	10,076,497	4,620,935	10,076,497				65,415,633	649.2%	649.2%	13,206,986	60,030,058	454.5%
Lifetime	42,372,832	30,421,773	42,372,832				74,055,276	174.8%	174.8%	45,503,320	68,669,700	150.9%

Exhibit 4h
Continental General Insurance Company
Virginia Experience
Currently* Active, Premium Paying Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Proposed Rate Increase									With Proposed Rate Increases		
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR VA
Year	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Claims	Rate Level
2001	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
2002	37,278	37,278	37,278	-	-	-	-	0.0%	0.0%	37,278	-	0.0%
2003	215,291	215,291	215,291	-	-	-	-	0.0%	0.0%	215,291	-	0.0%
2004	382,250	382,250	382,250	-	-	-	-	0.0%	0.0%	382,250	-	0.0%
2005	479,932	479,932	479,932	-	-	-	-	0.0%	0.0%	479,932	-	0.0%
2006	505,394	505,394	505,394	-	-	-	-	0.0%	0.0%	505,394	-	0.0%
2007	508,706	508,706	508,706	-	-	-	-	0.0%	0.0%	508,706	-	0.0%
2008	512,485	512,485	512,485	11,800	-	-	11,800	2.3%	2.3%	512,485	11,800	2.3%
2009	513,904	513,904	513,904	65,436	-	-	65,436	12.7%	12.7%	513,904	65,436	12.7%
2010	605,569	520,024	605,569	-	-	-	-	0.0%	0.0%	605,569	-	0.0%
2011	748,258	498,839	748,258	-	-	-	-	0.0%	0.0%	748,258	-	0.0%
2012	763,270	508,847	763,270	-	-	-	-	0.0%	0.0%	763,270	-	0.0%
2013	761,902	507,934	761,902	-	-	-	-	0.0%	0.0%	761,902	-	0.0%
2014	775,888	517,259	775,888	2,662	-	-	2,662	0.3%	0.3%	775,888	2,662	0.3%
2015	773,379	515,586	773,379	-	-	-	-	0.0%	0.0%	773,379	-	0.0%
2016	768,193	512,128	768,193	52,980	-	-	52,980	6.9%	6.9%	768,193	52,980	6.9%
2017	769,400	507,158	769,400	-	-	-	-	0.0%	0.0%	769,400	-	0.0%
2018	892,146	512,847	892,146	18,000	-	-	18,000	2.0%	2.0%	892,146	18,000	2.0%
2019	971,721	499,205	971,721	24,106	194,352	0	218,458	22.5%	22.5%	971,721	218,458	22.5%
2020	1,087,297	502,923	1,087,297	17,466	-	29,422	46,888	4.3%	4.3%	1,087,297	46,888	4.3%
2021	1,075,666	498,247	1,075,666	802	-	206,302	207,104	19.3%	19.3%	1,075,666	207,104	19.3%
2022	1,077,403	498,636	1,077,403				1,246,973	115.7%	115.7%	1,077,403	1,246,973	115.7%
2023	1,043,022	482,296	1,043,022				1,439,900	138.1%	138.1%	1,044,905	1,437,479	137.6%
2024	1,002,230	462,903	1,002,230				1,638,501	163.5%	163.5%	1,085,438	1,515,888	139.7%
2025	959,846	442,801	959,846				1,847,604	192.5%	192.5%	1,233,132	1,638,111	132.8%
2026	914,178	421,229	914,178				2,069,227	226.3%	226.3%	1,297,713	1,834,622	141.4%
2027	865,484	398,223	865,484				2,297,691	265.5%	265.5%	1,252,536	2,033,831	162.4%
2028	817,063	375,161	817,063				2,527,436	309.3%	309.3%	1,184,325	2,232,445	188.5%
2029	769,767	352,872	769,767				2,768,749	359.7%	359.7%	1,117,189	2,440,366	218.4%
2030	721,863	330,331	721,863				2,998,784	415.4%	415.4%	1,049,052	2,638,052	251.5%
2031	673,628	307,674	673,628				3,216,284	477.5%	477.5%	980,304	2,824,364	288.1%
2032	625,225	284,985	625,225				3,456,244	552.8%	552.8%	911,167	3,030,356	332.6%
2033	576,809	262,363	576,809				3,671,505	636.5%	636.5%	841,816	3,218,118	382.3%
2034	528,766	239,994	528,766				3,853,166	728.7%	728.7%	772,796	3,378,185	437.1%
2035	481,400	218,026	481,400				3,992,788	829.4%	829.4%	704,539	3,502,214	497.1%
2036	435,139	196,661	435,139				4,078,556	937.3%	937.3%	637,671	3,575,783	560.8%
2037	390,469	176,112	390,469				4,132,952	1058.5%	1058.5%	572,922	3,620,148	631.9%
2038	347,681	156,505	347,681				4,115,177	1183.6%	1183.6%	510,734	3,601,801	705.2%
2039	307,162	138,007	307,162				4,036,078	1314.0%	1314.0%	451,700	3,530,148	781.5%
2040	269,233	120,748	269,233				3,910,626	1452.5%	1452.5%	396,323	3,418,703	862.6%
2041	234,213	104,862	234,213				3,734,309	1594.4%	1594.4%	345,095	3,263,712	945.7%
2042	202,250	90,405	202,250				3,522,296	1741.6%	1741.6%	298,252	3,077,977	1032.0%
2043	173,344	77,368	173,344				3,284,373	1894.7%	1894.7%	255,817	2,869,720	1121.8%
2044	147,465	65,725	147,465				3,017,913	2046.5%	2046.5%	217,767	2,636,971	1210.9%
2045	124,537	55,434	124,537				2,752,744	2210.4%	2210.4%	184,014	2,405,224	1307.1%
2046	104,461	46,439	104,461				2,490,077	2383.7%	2383.7%	154,427	2,175,785	1408.9%
2047	87,013	38,636	87,013				2,221,427	2553.0%	2553.0%	128,689	1,941,367	1508.6%
2048	71,995	31,931	71,995				1,965,920	2730.6%	2730.6%	106,518	1,718,426	1613.3%
2049	59,223	26,237	59,223				1,725,332	2913.3%	2913.3%	87,647	1,508,511	1721.1%
2050	48,452	21,442	48,452				1,502,559	3101.1%	3101.1%	71,724	1,314,107	1832.2%
2051	39,440	17,436	39,440				1,299,627	3295.2%	3295.2%	58,395	1,136,971	1947.0%
2052	31,965	14,118	31,965				1,115,891	3491.0%	3491.0%	47,334	976,546	2063.1%
2053	25,799	11,384	25,799				955,767	3704.6%	3704.6%	38,208	836,614	2189.6%
2054	20,751	9,149	20,751				805,474	3881.5%	3881.5%	30,736	705,332	2294.8%
2055	16,634	7,328	16,634				670,679	4031.9%	4031.9%	24,639	587,506	2384.5%
2056	13,281	5,847	13,281				552,725	4161.8%	4161.8%	19,672	484,351	2462.1%
2057	10,559	4,645	10,559				458,235	4339.7%	4339.7%	15,640	401,460	2566.8%
2058	8,370	3,680	8,370				378,025	4516.7%	4516.7%	12,396	331,129	2671.2%
2059	6,611	2,905	6,611				304,354	4603.7%	4603.7%	9,792	266,858	2725.3%
2060	5,208	2,288	5,208				240,762	4622.6%	4622.6%	7,715	211,372	2739.9%
2061	4,092	1,797	4,092				186,929	4568.4%	4568.4%	6,062	164,371	2711.6%
2062	3,206	1,407	3,206				146,777	4578.5%	4578.5%	4,750	129,203	2720.0%
2063	2,506	1,100	2,506				115,084	4592.8%	4592.8%	3,714	101,396	2730.1%
2064	1,956	858	1,956				90,297	4617.4%	4617.4%	2,900	79,607	2745.2%
2065	1,525	669	1,525				72,530	4755.0%	4755.0%	2,263	63,932	2824.8%
2066	1,191	522	1,191				59,843	5024.2%	5024.2%	1,769	52,693	2979.3%
2067	932	409	932				50,710	5441.2%	5441.2%	1,385	44,574	3218.1%
2068	730	320	730				44,119	6039.9%	6039.9%	1,087	38,698	3561.2%
2069	574	251	574				38,512	6714.5%	6714.5%	854	33,715	3947.5%
2070	451	198	451				33,576	7452.1%	7452.1%	672	29,345	4369.4%
2071	352	154	352				28,120	7993.0%	7993.0%	525	24,564	4679.8%
2072	272	119	272				25,060	9206.1%	9206.1%	406	21,859	5377.6%
2073	209	92	209				21,974	10520.5%	10520.5%	312	19,150	6135.0%
2074	159	70	159				18,123	11400.7%	11400.7%	238	15,795	6644.7%
2075	120	53	120				14,218	11856.2%	11856.2%	179	12,404	6912.6%
2076	89	39	89				9,867	11050.9%	11050.9%	134	8,636	6460.6%
2077	66	29	66				7,415	11303.5%	11303.5%	98	6,500	6615.7%
2078	48	21	48				5,269	11091.9%	11091.9%	71	4,631	6506.7%
2079	34	15	34				3,571	10574.1%	10574.1%	51	3,151	6224.7%
2080	24	10	24				2,438	10318.0%	10318.0%	35	2,160	6094.9%
	Without Interest											
Past	13,147,927	9,256,234	13,147,927	193,252	194,352	235,724	623,328	4.7%	4.7%	13,147,927	623,328	4.7%
Future	14,256,473	6,510,919	14,256,473				91,271,161	640.2%	640.2%	19,263,647	80,423,909	417.5%
Lifetime	27,404,401	15,767,154	27,404,401				91,894,488	335.3%	335.3%	32,411,574	81,047,237	250.1%
	With 4.5% Interest											
Past	19,045,982	14,219,040	19,045,982	273,399	216,960	242,323	732,683	3.8%	3.8%	19,045,982	732,683	3.8%
Future	9,967,964	4,567,173	9,967,964				47,122,200	472.7%	472.7%	13,098,452	41,736,624	318.6%
Lifetime	29,013,946	18,786,213	29,013,946				47,854,882	164.9%	164.9%	32,144,434	42,469,307	132.1%

As of 12/31/2021

Exhibit 5a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Non-Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	2,031,304	3,725,586	183.4%	2,022,009	7,470,380	369.5%
2023	1,816,997	3,699,618	203.6%	1,914,976	7,499,032	391.6%
2024	1,616,761	3,687,162	228.1%	1,582,393	6,750,220	426.6%
2025	1,430,836	3,658,368	255.7%	1,370,582	6,359,986	464.0%
2026	1,259,131	3,577,826	284.2%	1,270,769	6,304,702	496.1%
2027	1,101,478	3,429,619	311.4%	1,169,658	6,179,926	528.4%
2028	957,276	3,243,638	338.8%	1,070,124	6,022,157	562.8%
2029	825,541	3,065,568	371.3%	971,944	5,794,729	596.2%
2030	707,883	2,913,400	411.6%	878,294	5,534,110	630.1%
2031	603,581	2,722,972	451.1%	788,046	5,246,156	665.7%
2032	510,818	2,466,656	482.9%	703,867	4,990,652	709.0%
2033	427,984	2,185,220	510.6%	624,843	4,741,106	758.8%
2034	355,496	1,954,433	549.8%	551,403	4,444,961	806.1%
2035	293,879	1,800,435	612.6%	483,542	4,110,923	850.2%
2036	241,104	1,634,414	677.9%	421,389	3,756,353	891.4%
2037	196,105	1,417,851	723.0%	364,970	3,376,456	925.1%
2038	156,665	1,186,545	757.4%	314,093	2,993,625	953.1%
2039	123,114	980,565	796.5%	268,653	2,624,468	976.9%
2040	97,156	814,156	838.0%	228,462	2,281,473	998.6%
2041	76,422	674,894	883.1%	193,225	1,961,449	1015.1%
2042	59,630	554,555	930.0%	162,569	1,670,150	1027.3%
2043	44,988	438,254	974.2%	136,107	1,407,743	1034.3%
2044	32,850	335,072	1020.0%	113,398	1,179,882	1040.5%
2045	24,537	262,448	1069.6%	93,982	983,377	1046.3%
2046	18,301	205,682	1123.9%	77,511	815,254	1051.8%
2047	13,585	159,693	1175.5%	63,515	678,731	1068.6%
2048	9,743	118,652	1217.8%	51,666	564,419	1092.4%
2049	6,619	83,172	1256.6%	41,993	465,950	1109.6%
2050	4,585	59,957	1307.6%	33,982	383,515	1128.6%
2051	3,136	42,731	1362.5%	27,377	316,578	1156.4%
2052	2,196	31,167	1419.2%	21,957	261,893	1192.7%
2053	1,428	20,558	1439.5%	17,543	215,088	1226.1%
2054	780	10,629	1362.5%	13,963	174,754	1251.5%
2055	452	5,729	1268.4%	11,076	141,385	1276.5%
2056	265	3,131	1182.3%	8,755	114,654	1309.6%
2057	169	2,002	1187.4%	6,901	92,550	1341.1%
2058	111	1,365	1231.0%	5,425	74,692	1376.8%
2059	72	909	1261.0%	4,254	60,354	1418.9%
2060	42	534	1283.6%	3,326	48,600	1461.1%
2061	27	359	1340.7%	2,593	38,914	1500.5%
2062	19	266	1413.5%	2,014	31,071	1542.6%
2063	13	191	1473.9%	1,558	25,160	1615.2%
2064	-	130	0.0%	1,199	20,431	1704.1%
2065	-	-	0.0%	918	16,504	1797.2%
2066	-	-	0.0%	700	13,494	1927.9%
2067	-	-	0.0%	530	11,081	2090.9%
2068	-	-	0.0%	398	9,284	2330.8%
2069	-	-	0.0%	297	8,229	2766.2%
2070	-	-	0.0%	221	7,427	3364.2%
2071	-	-	0.0%	163	6,541	4021.4%
2072	-	-	0.0%	119	5,595	4697.7%
2073	-	-	0.0%	87	4,487	5180.8%
2074	-	-	0.0%	62	3,741	6009.1%
2075	-	-	0.0%	44	2,964	6682.1%
2076	-	-	0.0%	31	2,091	6679.7%
2077	-	-	0.0%	22	1,300	5914.8%
2078	-	-	0.0%	15	593	3897.3%
2079	-	-	0.0%	11	208	1975.6%
2080	-	-	0.0%	7	(72)	-991.8%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	11,920,564	36,701,366	307.9%	13,531,141	74,156,646	548.0%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		44,870,945
2. Δ PV(Future Earned Premium)		1,610,577
3. PVcurrent(Future Earned Premium)		13,531,141
4. Rate Increase %	Δ PV(Future Incurred Claims) - 73.2% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	379.8%
5. Virginia Cumulative Percent Rate Increase to Date		72.5%
6. Virginia Adjusted Rate Increase		178.0%

*As of 12/31/2021
**Includes Shock Lapse and applies Proposed RINC to Survivorship and WOP
***Includes MAE

Exhibit 5b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Simple Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	839,242	1,998,141	238.1%	853,801	3,365,342	394.2%
2023	756,443	2,087,160	275.9%	821,061	3,692,324	449.7%
2024	678,363	2,182,954	321.8%	689,993	3,578,805	518.7%
2025	605,067	2,269,770	375.1%	607,821	3,610,806	594.1%
2026	536,608	2,312,247	430.9%	574,050	3,824,954	666.3%
2027	473,019	2,298,707	486.0%	538,786	3,987,787	740.1%
2028	414,308	2,255,805	544.5%	502,490	4,110,630	818.1%
2029	360,454	2,216,828	615.0%	465,885	4,190,468	899.5%
2030	311,397	2,189,893	703.2%	428,888	4,227,308	985.6%
2031	267,040	2,114,912	792.0%	392,893	4,215,436	1072.9%
2032	227,248	1,964,844	864.6%	357,588	4,218,673	1179.8%
2033	191,688	1,783,969	930.7%	323,188	4,200,154	1299.6%
2034	160,063	1,646,056	1028.4%	290,037	4,117,799	1419.7%
2035	132,844	1,575,182	1185.7%	258,420	3,959,407	1532.2%
2036	109,376	1,479,085	1352.3%	228,605	3,745,309	1638.3%
2037	89,180	1,313,069	1472.4%	200,785	3,496,652	1741.5%
2038	71,586	1,127,487	1575.0%	175,081	3,214,209	1835.8%
2039	56,124	957,383	1705.8%	151,540	2,921,600	1927.9%
2040	44,318	824,299	1860.0%	130,216	2,633,653	2022.5%
2041	34,966	715,464	2046.2%	111,120	2,348,369	2113.4%
2042	27,146	614,168	2262.4%	94,177	2,067,467	2195.3%
2043	20,193	504,631	2499.0%	79,260	1,798,823	2269.5%
2044	14,458	399,231	2761.4%	66,247	1,556,708	2349.9%
2045	10,622	324,431	3054.2%	54,995	1,337,529	2432.1%
2046	7,854	265,425	3379.3%	45,366	1,137,108	2506.5%
2047	5,803	216,059	3722.9%	37,187	955,083	2568.3%
2048	4,058	165,812	4086.2%	30,285	796,231	2629.1%
2049	2,662	118,827	4463.8%	24,510	659,132	2689.2%
2050	1,763	87,079	4938.7%	19,715	542,666	2752.5%
2051	1,175	64,495	5489.4%	15,759	445,282	2825.5%
2052	813	49,336	6071.1%	12,521	359,453	2870.9%
2053	493	32,599	6607.8%	9,890	288,927	2921.5%
2054	202	14,388	7118.0%	7,766	229,568	2956.2%
2055	84	6,355	7540.2%	6,066	181,423	2990.8%
2056	7	427	6489.9%	4,716	140,913	2988.0%
2057	-	-	0.0%	3,649	109,093	2989.5%
2058	-	-	0.0%	2,809	84,201	2997.1%
2059	-	-	0.0%	2,153	65,578	3046.6%
2060	-	-	0.0%	1,641	51,457	3135.0%
2061	-	-	0.0%	1,245	39,887	3204.8%
2062	-	-	0.0%	939	30,141	3210.2%
2063	-	-	0.0%	703	22,346	3178.7%
2064	-	-	0.0%	523	16,371	3132.5%
2065	-	-	0.0%	385	11,676	3030.1%
2066	-	-	0.0%	282	8,099	2875.7%
2067	-	-	0.0%	204	5,507	2700.2%
2068	-	-	0.0%	146	3,652	2500.0%
2069	-	-	0.0%	104	2,492	2403.9%
2070	-	-	0.0%	73	1,656	2271.2%
2071	-	-	0.0%	51	1,087	2144.6%
2072	-	-	0.0%	35	703	2019.1%
2073	-	-	0.0%	24	457	1923.9%
2074	-	-	0.0%	16	293	1831.5%
2075	-	-	0.0%	11	176	1657.4%
2076	-	-	0.0%	7	113	1607.0%
2077	-	-	0.0%	5	69	1517.3%
2078	-	-	0.0%	3	39	1329.7%
2079	-	-	0.0%	2	26	1382.6%
2080	-	-	0.0%	1	3	243.0%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	5,085,342	25,956,037	510.4%	6,294,778	54,052,361	858.7%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		33,501,561
2. Δ PV(Future Earned Premium)		1,209,436
3. PVcurrent(Future Earned Premium)		6,294,778
4. Rate Increase %	Δ PV(Future Incurred Claims) - 80% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	608.0%
5. Virginia Cumulative Percent Rate Increase to Date		128.1%
6. Virginia Adjusted Rate Increase		210.0%

*As of 12/31/2021
**Includes Shock Lapse and applies Proposed RINC to Survivorship and WOP
***Includes MAE

Exhibit 5c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Compound Inflation Policies Only
Projection on Original Rate Level
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

Calendar	Original Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	3,057,711	6,408,930	209.6%	3,046,092	9,840,987	323.1%
2023	2,784,526	7,063,635	253.7%	2,954,387	11,424,319	386.7%
2024	2,525,489	7,832,210	310.1%	2,504,165	11,841,438	472.9%
2025	2,280,530	8,648,416	379.2%	2,230,544	12,793,285	573.6%
2026	2,049,607	9,409,078	459.1%	2,140,953	14,489,572	676.8%
2027	1,832,701	10,000,314	545.7%	2,045,109	16,209,732	792.6%
2028	1,629,809	10,492,099	643.8%	1,945,858	17,977,225	923.9%
2029	1,440,923	10,969,522	761.3%	1,843,991	19,721,547	1069.5%
2030	1,266,006	11,422,433	902.2%	1,737,041	21,459,188	1235.4%
2031	1,104,964	11,625,943	1052.2%	1,630,188	23,112,897	1417.8%
2032	957,640	11,376,778	1188.0%	1,521,767	24,927,039	1638.0%
2033	823,418	10,856,268	1318.4%	1,411,997	26,743,209	1894.0%
2034	702,606	10,488,258	1492.8%	1,301,680	28,262,767	2171.3%
2035	594,599	10,482,596	1763.0%	1,191,937	29,338,580	2461.4%
2036	499,097	10,319,942	2067.7%	1,083,625	29,950,602	2763.9%
2037	415,117	9,563,703	2303.9%	978,379	30,086,793	3075.2%
2038	341,308	8,567,496	2510.2%	876,669	29,743,330	3392.8%
2039	276,879	7,793,318	2814.7%	779,440	29,031,501	3724.7%
2040	223,169	7,214,796	3232.9%	687,648	28,003,435	4072.4%
2041	178,366	6,697,474	3754.9%	602,074	26,637,216	4424.2%
2042	140,892	6,164,028	4375.0%	523,185	24,953,312	4769.5%
2043	108,533	5,527,962	5093.4%	451,239	23,107,169	5120.8%
2044	81,197	4,833,662	5953.0%	386,349	21,129,062	5468.9%
2045	61,081	4,257,989	6971.1%	328,456	19,138,284	5826.8%
2046	45,823	3,738,496	8158.6%	277,350	17,171,461	6191.3%
2047	34,029	3,243,502	9531.6%	232,695	15,237,668	6548.3%
2048	24,238	2,682,944	11069.3%	194,054	13,401,276	6906.0%
2049	16,055	2,062,962	12849.1%	160,908	11,711,327	7278.3%
2050	10,837	1,635,788	15094.6%	132,649	10,176,098	7671.5%
2051	7,427	1,322,612	17808.4%	108,739	8,806,922	8099.1%
2052	5,105	1,062,994	20823.3%	88,680	7,549,134	8512.8%
2053	3,090	729,060	23592.2%	71,963	6,385,243	8873.0%
2054	1,218	308,163	25300.0%	58,110	5,336,039	9182.7%
2055	304	81,206	26693.7%	46,720	4,409,272	9437.7%
2056	32	7,827	24776.8%	37,414	3,627,081	9694.4%
2057	-	-	0.0%	29,861	2,985,263	9997.3%
2058	-	-	0.0%	23,774	2,438,380	10256.6%
2059	-	-	0.0%	18,893	1,987,771	10521.0%
2060	-	-	0.0%	14,998	1,607,886	10720.8%
2061	-	-	0.0%	11,897	1,315,272	11055.5%
2062	-	-	0.0%	9,441	1,089,862	11543.6%
2063	-	-	0.0%	7,500	910,583	12140.8%
2064	-	-	0.0%	5,970	759,523	12723.1%
2065	-	-	0.0%	4,763	633,780	13305.7%
2066	-	-	0.0%	3,812	536,938	14085.1%
2067	-	-	0.0%	3,059	465,776	15225.3%
2068	-	-	0.0%	2,462	405,281	16461.0%
2069	-	-	0.0%	1,988	353,930	17801.7%
2070	-	-	0.0%	1,607	301,678	18768.2%
2071	-	-	0.0%	1,299	258,304	19891.7%
2072	-	-	0.0%	1,045	223,469	21379.4%
2073	-	-	0.0%	839	191,871	22865.3%
2074	-	-	0.0%	672	161,647	24061.7%
2075	-	-	0.0%	536	132,044	24653.7%
2076	-	-	0.0%	425	106,342	25019.5%
2077	-	-	0.0%	335	87,179	25997.4%
2078	-	-	0.0%	262	71,785	27430.9%
2079	-	-	0.0%	202	60,895	30184.4%
2080	-	-	0.0%	154	52,028	33835.2%

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	19,765,197	136,888,706	692.6%	25,041,269	338,156,675	1350.4%

Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***		235,083,637
2. Δ PV(Future Earned Premium)		5,276,072
3. PVcurrent(Future Earned Premium)		25,041,269
4. Rate Increase %	Δ PV(Future Incurred Claims) - 87.2% * Δ PV(Future Earned Premium) / 85% * PVcurrent(Future Earned Premium)	1082.8%
5. Virginia Cumulative Percent Rate Increase to Date		128.1%
6. Virginia Adjusted Rate Increase		418.0%

*As of 12/31/2021
**Includes Shock Lapse and applies Proposed RINC to Survivorship and WOP
***Includes MAE

Exhibit 6a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest											
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	56,006,202	74,927,633	5,928,715	8%	94,700,030	5,928,715	6%	74,927,633	5,928,715	8%	74,927,633	5,928,715	8%
Future	15,695,531	27,074,791	82,869,658	306%	26,539,334	82,818,499	312%	50,751,896	86,068,700	170%	31,242,173	80,115,537	256%
Lifetime	71,701,733	102,002,425	88,798,373	87%	121,239,364	88,747,214	73%	125,679,529	91,997,415	73%	106,169,806	86,044,252	81%

Loss Ratio at Original Premium Level	124%
Minimum Loss Ratio Applicable to the Form	73.20%
If-Knew Rate Increase	69%
Make-up Rate Increase	308%
Remaining Policyholders %	37.5%
Blended Increase	158.7%
Cost-sharing Increase	120.8%
Past Rate Increase	72.5%
Max Allowable Rate Increase	**28.0%**

Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
0-15%	15.0%	100%	15.0%
15%-50%	35.0%	90%	31.5%
50-100%	50.0%	75%	37.5%
100-150%	50.0%	65%	32.5%
>150%	8.7%	50%	4.3%
Sum:	158.7%		120.8%

Originally Issued Policyholders:	6,763
Active, Premium-Paying Policyholders:	2,539

Exhibit 6b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest											
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	25,457,403	35,231,066	1,537,377	4%	61,772,087	1,537,377	2%	35,231,066	1,537,377	4%	35,231,066	1,537,377	4%
Future	7,340,534	16,746,053	62,053,919	371%	17,811,720	62,129,668	349%	48,008,636	65,054,384	136%	21,130,383	57,749,195	273%
Lifetime	32,797,937	51,977,119	63,591,296	122%	79,583,807	63,667,045	80%	83,239,702	66,591,761	80%	56,361,449	59,286,572	105%

Loss Ratio at Original Premium Level	194%
Minimum Loss Ratio Applicable to the Form	80.00%
If-Knew Rate Increase	143%
Make-up Rate Increase	739%
Remaining Policyholders %	42.4%
Blended Increase	395.3%
Cost-sharing Increase	239.1%
Past Rate Increase	128.1%
Max Allowable Rate Increase	**48.7%**

Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
0-15%	15.0%	100%	15.0%
15%-50%	35.0%	90%	31.5%
50-100%	50.0%	75%	37.5%
100-150%	50.0%	65%	32.5%
>150%	245.3%	50%	122.6%
Sum:	395.3%		239.1%

Originally Issued Policyholders:	1,711
Active, Premium-Paying Policyholders:	725

Exhibit 6c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)
If Knew/Makeup Blend Calculation
As of 12/31/2021

	With 4.5% Interest												
	Without Current Increase				Premium at If Knew Level			Premium at Make-up Level			With Allowable Rate Increase		
Experience	Earned Premium		Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	89,626,947	124,461,051	6,676,739	5%	346,847,727	6,676,739	2%	124,461,051	6,676,739	5%	124,461,051	6,676,739	5%
Future	29,369,259	67,000,458	391,978,008	585%	113,656,228	394,882,709	347%	359,434,006	415,279,751	116%	115,624,703	329,429,330	285%
Lifetime	118,996,206	191,461,509	398,654,747	208%	460,503,955	401,559,448	87%	483,895,058	421,956,490	87%	240,085,755	336,106,069	140%

Loss Ratio at Original Premium Level	335%
Minimum Loss Ratio Applicable to the Form	87.20%
If-Knew Rate Increase	287%
Make-up Rate Increase	1449%
Remaining Policyholders %	44.8%
Blended Increase	807.4%
Cost-sharing Increase	445.2%
Past Rate Increase	128.1%
Max Allowable Rate Increase	**139.0%**

Layer Description		Layer	Policyholder Share	Layer x Policyholder Share
0-15%		15.0%	100%	15.0%
15%-50%		35.0%	90%	31.5%
50-100%		50.0%	75%	37.5%
100-150%		50.0%	65%	32.5%
>150%		657.4%	50%	328.7%
	Sum:	807.4%		445.2%

Originally Issued Policyholders:	5,241
Active, Premium-Paying Policyholders:	2,347

Exhibit 7a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Non-Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 84% Rate Increase			
	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Calendar Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	6,486	6,486	6,486	-	-	-	-	0.0%	0.0%	6,486	6,486	-	0.0%
2002	291,082	291,082	291,082	5,592	-	-	5,592	1.9%	1.9%	291,082	291,082	5,592	1.9%
2003	1,061,005	1,048,859	1,048,859	750	-	-	750	0.1%	0.1%	1,048,859	1,048,859	750	0.1%
2004	1,518,210	1,462,014	1,462,014	10,176	-	-	10,176	0.7%	0.7%	1,462,014	1,462,014	10,176	0.7%
2005	1,756,582	1,659,507	1,659,507	33,023	-	-	33,023	1.9%	2.0%	1,659,507	1,659,507	33,023	2.0%
2006	1,879,579	1,772,064	1,772,064	20,617	-	-	20,617	1.1%	1.2%	1,772,064	1,772,064	20,617	1.2%
2007	1,941,035	1,826,423	1,826,423	25,131	-	-	25,131	1.3%	1.4%	1,826,423	1,826,423	25,131	1.4%
2008	2,006,628	1,887,491	1,887,491	59,435	-	-	59,435	3.0%	3.1%	1,887,491	1,887,491	59,435	3.1%
2009	2,058,388	1,927,214	1,927,214	123,738	105,854	-	229,592	11.2%	11.9%	1,927,214	1,927,214	229,592	11.9%
2010	2,228,725	1,942,621	2,913,931	31,671	36,299	-	67,971	3.0%	2.3%	2,913,931	1,942,621	67,971	2.3%
2011	2,532,453	1,970,981	2,956,472	127,801	123,562	-	251,363	9.9%	8.5%	2,956,472	1,970,981	251,363	8.5%
2012	2,672,240	2,070,401	3,105,601	56,599	-	-	56,599	2.1%	1.8%	3,105,601	2,070,401	56,599	1.8%
2013	2,677,523	2,045,613	3,068,420	217,868	-	-	217,868	8.1%	7.1%	3,068,420	2,045,613	217,868	7.1%
2014	2,877,580	2,177,513	3,266,270	181,793	-	-	181,793	6.3%	5.6%	3,266,270	2,177,513	181,793	5.6%
2015	2,899,979	2,116,819	3,175,228	35,047	17,681	-	52,727	1.8%	1.7%	3,175,228	2,116,819	52,727	1.7%
2016	3,105,078	2,121,677	3,182,516	201,395	-	-	201,395	6.5%	6.3%	3,182,516	2,121,677	201,395	6.3%
2017	3,198,194	2,107,361	3,635,197	124,614	119,181	-	243,795	7.6%	6.7%	3,635,197	2,107,361	243,795	6.7%
2018	3,287,861	2,096,445	3,616,368	399,571	-	-	399,571	12.2%	11.0%	3,616,368	2,096,445	399,571	11.0%
2019	3,459,335	2,071,372	3,573,117	281,394	243,904	0	525,297	15.2%	14.7%	3,573,117	2,071,372	525,297	14.7%
2020	3,674,211	2,046,486	3,530,188	105,261	113,933	31,715	250,909	6.8%	7.1%	3,530,188	2,046,486	250,909	7.1%
2021	3,967,186	2,042,811	3,523,850	45,322	1,803,786	222,378	2,071,486	52.2%	58.8%	3,523,850	2,042,811	2,071,486	58.8%
2022	4,032,664	2,022,009	3,487,966				7,489,438	185.7%	214.7%	3,487,966	2,022,009	7,489,438	214.7%
2023	3,833,481	1,920,411	3,312,709				7,560,777	197.2%	228.2%	3,339,668	1,915,845	7,544,094	225.9%
2024	3,613,654	1,808,222	3,119,182				7,561,547	209.2%	242.4%	4,239,330	1,618,525	6,849,351	161.6%
2025	3,385,484	1,692,076	2,918,832				7,504,637	221.7%	257.1%	4,513,494	1,422,021	6,455,619	143.0%
2026	3,142,259	1,568,850	2,706,266				7,400,854	235.5%	273.5%	4,184,797	1,318,462	6,384,186	152.6%
2027	2,896,117	1,444,023	2,490,939				7,228,368	249.6%	290.2%	3,851,829	1,213,557	6,247,709	162.2%
2028	2,654,392	1,321,140	2,278,967				7,025,871	264.7%	308.3%	3,524,049	1,110,286	6,081,405	172.6%
2029	2,414,419	1,199,931	2,069,882				6,744,537	279.3%	325.8%	3,200,733	1,008,422	5,845,750	182.6%
2030	2,185,767	1,084,314	1,870,442				6,428,259	294.1%	343.7%	2,892,331	911,257	5,578,100	192.9%
2031	1,964,874	972,897	1,678,247				6,082,350	309.6%	362.4%	2,595,134	817,623	5,283,698	203.6%
2032	1,758,500	868,972	1,498,977				5,754,970	327.3%	383.9%	2,317,922	730,284	5,013,174	216.3%
2033	1,564,194	771,412	1,330,685				5,388,030	344.5%	404.9%	2,057,686	648,294	4,727,756	229.8%
2034	1,383,095	680,744	1,174,284				4,998,220	361.4%	425.6%	1,815,837	572,097	4,409,297	242.8%
2035	1,215,327	596,965	1,029,764				4,592,912	377.9%	446.0%	1,592,362	501,689	4,065,332	255.3%
2036	1,061,275	520,234	897,403				4,179,939	393.9%	465.8%	1,387,687	437,205	3,707,828	267.2%
2037	921,038	450,580	777,251				3,748,926	407.0%	482.3%	1,201,891	378,668	3,329,846	277.1%
2038	794,235	387,769	668,901				3,316,660	417.6%	495.8%	1,034,346	325,881	2,949,798	285.2%
2039	680,673	331,670	572,131				2,901,089	426.2%	507.1%	884,706	278,735	2,583,790	292.1%
2040	580,005	282,052	486,540				2,513,368	433.3%	516.6%	752,355	237,037	2,242,901	298.1%
2041	491,554	238,550	411,498				2,151,302	437.7%	522.8%	636,315	200,477	1,924,618	302.5%
2042	414,417	200,702	346,212				1,823,295	440.0%	526.6%	535,359	168,670	1,635,514	305.5%
2043	347,656	168,034	289,858				1,529,191	439.9%	527.6%	448,218	141,215	1,375,617	306.9%
2044	290,209	139,998	241,497				1,274,978	439.3%	527.9%	373,435	117,654	1,150,371	308.1%
2045	240,989	116,027	200,146				1,057,870	439.0%	528.5%	309,493	97,509	956,993	309.2%
2046	199,148	95,692	165,069				873,300	438.5%	529.1%	255,252	80,420	792,014	310.3%
2047	163,561	78,413	135,263				725,275	443.4%	536.2%	209,162	65,899	658,790	315.0%
2048	133,426	63,785	110,029				602,247	451.4%	547.4%	170,141	53,605	547,598	321.8%
2049	108,715	51,843	89,429				496,506	456.7%	555.2%	138,287	43,569	451,898	326.8%
2050	88,228	41,953	72,369				408,373	462.9%	564.3%	111,907	35,258	371,924	332.3%
2051	71,314	33,799	58,303				337,438	473.2%	578.8%	90,157	28,405	307,234	340.8%
2052	57,419	27,108	46,761				279,838	487.4%	598.4%	72,308	22,781	254,517	352.0%
2053	46,082	21,658	37,360				230,345	499.9%	616.6%	57,771	18,201	209,307	362.3%
2054	36,865	17,238	29,736				187,532	508.7%	630.7%	45,982	14,487	170,276	370.3%
2055	29,410	13,674	23,587				153,216	521.0%	649.6%	36,473	11,491	138,471	379.6%
2056	23,398	10,808	18,644				126,204	539.4%	676.9%	28,830	9,083	113,192	392.6%
2057	18,579	8,520	14,697				103,401	556.5%	703.5%	22,727	7,160	92,077	405.1%
2058	14,721	6,698	11,553				84,147	571.6%	728.3%	17,865	5,629	74,642	417.8%
2059	11,640	5,251	9,058				68,220	586.1%	753.1%	14,007	4,413	60,430	431.4%
2060	9,183	4,107	7,084				55,098	600.0%	777.8%	10,954	3,451	48,748	445.0%
2061	7,224	3,202	5,523				44,247	612.5%	801.1%	8,541	2,691	39,103	457.8%
2062	5,660	2,487	4,289				35,491	627.1%	827.4%	6,633	2,090	31,305	472.0%
2063	4,415	1,923	3,317				28,843	653.3%	869.4%	5,130	1,616	25,400	495.1%
2064	3,427	1,480	2,553				23,509	685.9%	920.7%	3,948	1,244	20,667	523.4%
2065	2,647	1,134	1,956				19,048	719.6%	974.0%	3,024	953	16,723	553.0%
2066	2,033	864	1,491				15,633	768.8%	1048.8%	2,305	726	13,698	594.3%
2067	1,551	654	1,129				12,887	831.0%	1141.8%	1,745	550	11,269	645.7%
2068	1,174	492	848				10,848	924.2%	1278.9%	1,312	413	9,460	721.2%
2069	882	367	634				9,681	1097.4%	1528.2%	980	309	8,407	858.2%
2070	659	273	470				8,801	1336.1%	1872.0%	727	229	7,609	1046.6%
2071	488	201	346				7,818	1602.0%	2257.0%	536	169	6,727	1255.9%
2072	359	147	254				6,719	1870.1%	2648.8%	392	124	5,767	1470.3%
2073	262	107	184				5,387	2052.2%	2920.3%	285	90	4,626	1621.9%
2074	190	77	133				4,493	2370.6%	3388.8%	205	65	3,858	1881.9%
2075	136	55	94				3,555	2621.2%	3763.2%	146	46	3,057	2092.6%
2076	96	39	67				2,495	2595.8%	3741.9%	103	32	2,155	2090.1%
2077	68	27	47				1,532	2262.9%	3273.6%	72	23	1,336	1846.7%
2078	47	19	32				672	1427.1%	2073.6%	50	16	606	1208.1%
2079	33	13	22				207	633.7%	924.1%	35	11	207	599.1%
2080	22	9	15				(129)	-572.8%	-837.5%	24	7	(81)	-340.0%
	Without Interest												
Past	49,099,360	36,691,242	51,428,300	2,086,799	2,564,200	254,093	4,905,091	10.0%	9.5%	51,428,300	36,691,242	4,905,091	9.5%
Future	42,909,337	21,281,697	36,710,928				121,230,267	282.5%	330.2%	52,494,961	18,608,679	108,335,206	206.4%
Lifetime	92,008,697	57,972,940	88,139,228				126,135,358	137.1%	143.1%	103,923,261	55,299,921	113,240,298	109.0%
	With 4.5% Interest												
Past	71,671,868	56,006,202	74,927,633	2,820,886	2,846,623	261,206	5,928,715	8.3%	7.9%	74,927,633	56,006,202	5,928,715	7.9%
Future	31,558,828	15,695,531	27,074,791				82,869,658	262.6%	306.1%	37,810,503	13,877,443	74,399,653	196.8%
Lifetime	103,230,696	71,701,733	102,002,425				88,798,373	86.0%	87.1%	112,738,137	69,883,645	80,328,368	71.3%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse
[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

73.2% / 85% Test

1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7a)	56,006,202
A = 1 x 73.2%	***40,996,540***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7a)	74,927,633
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	18,921,432
B = 3 x 85%	***16,083,217***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7a)	13,877,443
C = 4 x 73.2%	***10,158,289***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7a)	37,810,503
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	23,933,060
D = 6 x 85%	***20,343,101***
A + B + C + D	***87,581,146***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7a)	5,928,715
8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7a, 10% load)	81,839,619
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***87,768,334***
Test: 9 is not less than (A + B + C + D)	***TRUE***

Exhibit 7b
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Simple Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 240% Rate Increase			
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	2,283	2,283	2,283	-	-	-	-	0.0%	0.0%	2,283	2,283	-	0.0%
2002	162,195	162,195	162,195	-	-	-	-	0.0%	0.0%	162,195	162,195	-	0.0%
2003	525,206	523,500	523,500	-	-	-	-	0.0%	0.0%	523,500	523,500	-	0.0%
2004	786,469	777,857	777,857	-	-	-	-	0.0%	0.0%	777,857	777,857	-	0.0%
2005	880,239	863,566	863,566	33,868	94,197	-	128,065	14.5%	14.8%	863,566	863,566	128,065	14.8%
2006	907,030	889,303	889,303	-	-	-	-	0.0%	0.0%	889,303	889,303	-	0.0%
2007	912,617	890,410	890,410	-	-	-	-	0.0%	0.0%	890,410	890,410	-	0.0%
2008	910,557	887,949	887,949	-	-	-	-	0.0%	0.0%	887,949	887,949	-	0.0%
2009	920,766	895,438	895,438	-	-	-	-	0.0%	0.0%	895,438	895,438	-	0.0%
2010	1,004,421	877,532	1,316,299	-	-	-	-	0.0%	0.0%	1,316,299	877,532	-	0.0%
2011	1,098,704	860,168	1,290,252	-	-	-	-	0.0%	0.0%	1,290,252	860,168	-	0.0%
2012	1,139,226	886,900	1,330,350	-	-	-	-	0.0%	0.0%	1,330,350	886,900	-	0.0%
2013	1,130,099	871,961	1,307,941	57,529	-	-	57,529	5.1%	4.4%	1,307,941	871,961	57,529	4.4%
2014	1,191,708	910,805	1,366,208	50,788	-	-	50,788	4.3%	3.7%	1,366,208	910,805	50,788	3.7%
2015	1,228,518	879,124	1,318,686	66,367	-	-	66,367	5.4%	5.0%	1,318,686	879,124	66,367	5.0%
2016	1,299,592	884,548	1,326,823	25,355	-	-	25,355	2.0%	1.9%	1,326,823	884,548	25,355	1.9%
2017	1,439,327	877,401	1,513,516	76,724	-	-	76,724	5.3%	5.1%	1,513,516	877,401	76,724	5.1%
2018	1,578,431	867,077	1,720,064	15,300	-	-	15,300	1.0%	0.9%	1,720,064	867,077	15,300	0.9%
2019	1,662,497	856,297	1,953,481	83,905	-	0	83,905	5.0%	4.3%	1,953,481	856,297	83,905	4.3%
2020	1,724,818	861,222	1,964,717	16,200	-	28,018	44,218	2.6%	2.3%	1,964,717	861,222	44,218	2.3%
2021	1,708,713	839,242	1,914,574	38,739	493,981	196,456	729,177	42.7%	38.1%	1,914,574	839,242	729,177	38.1%
2022	1,757,216	853,801	1,947,788				3,372,642	191.9%	173.2%	1,947,788	853,801	3,372,642	173.2%
2023	1,695,701	823,391	1,878,413				3,719,935	219.4%	198.0%	1,927,491	821,061	3,710,460	192.5%
2024	1,624,369	788,464	1,798,734				4,029,462	248.1%	224.0%	3,872,554	689,993	3,595,664	92.8%
2025	1,546,713	750,396	1,711,889				4,311,609	278.8%	251.9%	4,714,541	607,821	3,625,206	76.9%
2026	1,461,452	708,704	1,616,774				4,554,322	311.6%	281.7%	4,452,596	574,050	3,841,331	86.3%
2027	1,373,038	665,168	1,517,457				4,740,944	345.3%	312.4%	4,179,076	538,786	4,005,393	95.8%
2028	1,281,903	620,358	1,415,230				4,883,479	381.0%	345.1%	3,897,543	502,490	4,128,919	105.9%
2029	1,189,808	575,166	1,312,134				4,976,843	418.3%	379.3%	3,613,618	465,885	4,209,033	116.5%
2030	1,097,014	529,492	1,207,936				5,020,495	457.7%	415.6%	3,326,655	428,888	4,245,806	127.6%
2031	1,005,891	485,053	1,106,558				5,004,583	497.5%	452.3%	3,047,461	392,893	4,233,847	138.9%
2032	916,250	441,467	1,007,124				4,978,102	543.3%	494.3%	2,773,619	357,588	4,240,392	152.9%
2033	828,738	398,998	910,239				4,898,434	591.1%	538.1%	2,506,797	323,188	4,228,235	168.7%
2034	744,251	358,071	816,871				4,753,128	638.6%	581.9%	2,249,663	290,037	4,150,775	184.5%
2035	663,536	319,037	727,823				4,552,654	686.1%	625.5%	2,004,424	258,420	3,992,892	199.2%
2036	587,318	282,228	643,850				4,302,541	732.6%	668.3%	1,773,164	228,605	3,777,171	213.0%
2037	516,141	247,883	565,499				4,021,294	779.1%	711.1%	1,557,385	200,785	3,525,628	226.4%
2038	450,329	216,149	493,105				3,701,619	822.0%	750.7%	1,358,010	175,081	3,239,978	238.6%
2039	390,049	187,087	426,804				3,369,446	863.9%	789.5%	1,175,417	151,540	2,944,206	250.5%
2040	335,409	160,761	366,746				3,039,704	906.3%	828.8%	1,010,018	130,216	2,653,521	262.7%
2041	286,429	137,185	312,963				2,709,361	945.9%	865.7%	861,899	111,120	2,365,981	274.5%
2042	242,903	116,268	265,244				2,381,964	980.6%	898.0%	730,482	94,177	2,083,131	285.2%
2043	204,526	97,852	223,232				2,068,616	1011.4%	926.7%	614,780	79,260	1,812,682	294.9%
2044	171,020	81,786	186,579				1,787,160	1045.0%	957.9%	513,839	66,247	1,568,870	305.3%
2045	142,035	67,895	154,889				1,533,075	1079.4%	989.8%	426,565	54,995	1,348,108	316.0%
2046	117,204	56,007	127,770				1,300,979	1110.0%	1018.2%	351,880	45,366	1,146,235	325.7%
2047	96,097	45,910	104,736				1,090,331	1134.6%	1041.0%	288,442	37,187	962,895	333.8%
2048	78,278	37,389	85,296				906,983	1158.7%	1063.3%	234,906	30,285	802,864	341.8%
2049	63,362	30,259	69,031				749,199	1182.4%	1085.3%	190,110	24,510	664,717	349.6%
2050	50,974	24,340	55,527				615,510	1207.5%	1108.5%	152,921	19,715	547,339	357.9%
2051	40,750	19,456	44,385				504,181	1237.2%	1135.9%	122,236	15,759	449,159	367.5%
2052	32,381	15,458	35,264				405,890	1253.5%	1151.0%	97,116	12,521	362,649	373.4%
2053	25,577	12,209	27,853				325,463	1272.5%	1168.5%	76,708	9,890	291,541	380.1%
2054	20,085	9,587	21,871				258,181	1285.5%	1180.5%	60,234	7,766	231,651	384.6%
2055	15,689	7,489	17,085				205,090	1307.2%	1200.4%	47,051	6,066	182,917	388.8%
2056	12,194	5,822	13,282				160,951	1319.9%	1211.8%	36,579	4,716	141,853	387.8%
2057	9,432	4,505	10,278				124,736	1322.5%	1213.7%	28,305	3,649	109,785	387.9%
2058	7,255	3,468	7,913				96,322	1327.6%	1217.3%	21,791	2,809	84,714	388.8%
2059	5,552	2,657	6,062				74,868	1348.5%	1235.0%	16,696	2,153	65,986	395.2%
2060	4,228	2,026	4,623				58,682	1388.0%	1269.4%	12,731	1,641	51,781	406.7%
2061	3,202	1,537	3,505				45,417	1418.5%	1295.7%	9,654	1,245	40,142	415.8%
2062	2,413	1,159	2,644				34,217	1418.3%	1294.0%	7,283	939	30,338	416.6%
2063	1,804	868	1,980				25,271	1400.7%	1276.4%	5,453	703	22,497	412.6%
2064	1,340	645	1,472				18,440	1376.0%	1252.9%	4,054	523	16,485	406.7%
2065	987	476	1,085				13,079	1324.5%	1205.1%	2,989	385	11,762	393.5%
2066	722	348	793				9,002	1247.4%	1134.9%	2,184	282	8,162	373.6%
2067	523	252	574				6,065	1159.9%	1055.9%	1,582	204	5,553	351.0%
2068	375	180	411				3,974	1060.0%	966.1%	1,133	146	3,684	325.2%
2069	266	128	292				2,691	1010.3%	921.7%	804	104	2,516	312.8%
2070	188	90	205				1,768	942.4%	861.2%	565	73	1,672	295.7%
2071	131	63	143				1,147	877.4%	803.3%	393	51	1,099	279.4%
2072	90	43	98				731	812.4%	745.8%	270	35	711	263.2%
2073	62	29	67				469	761.4%	701.8%	184	24	462	251.0%
2074	42	20	45				297	711.3%	659.3%	124	16	296	239.0%
2075	28	13	30				174	623.1%	580.9%	83	11	179	216.5%
2076	19	9	20				110	595.6%	558.8%	54	7	114	209.9%
2077	12	6	13				67	549.0%	518.0%	35	5	70	198.3%
2078	8	4	8				36	457.4%	435.4%	23	3	40	174.1%
2079	5	2	5				24	485.8%	462.4%	15	2	26	180.6%
2080	3	1	3				(1)	-31.2%	-29.7%	9	1	3	33.3%
	Without Interest												
Past	22,213,415	16,364,778	24,215,410	464,775	588,179	224,474	1,277,427	5.8%	5.3%	24,215,410	16,364,778	1,277,427	5.3%
Future	21,103,314	10,195,118	23,258,249				99,751,758	472.7%	428.9%	56,309,981	8,625,718	87,141,766	154.8%
Lifetime	43,316,729	26,559,896	47,473,659				101,029,185	233.2%	212.8%	80,525,391	24,990,497	88,419,193	109.8%
	With 4.5% Interest												
Past	32,634,912	25,457,403	35,231,066	606,905	699,714	230,758	1,537,377	4.7%	4.4%	35,231,066	25,457,403	1,537,377	4.4%
Future	15,175,773	7,340,534	16,746,053				62,053,919	408.9%	370.6%	38,769,795	6,294,778	54,356,751	140.2%
Lifetime	47,810,685	32,797,937	51,977,119				63,591,296	133.0%	122.3%	74,000,861	31,752,181	55,894,128	75.5%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse
[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

80% / 85% Test

1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7b)	25,457,403
A = 1 x 80%	***20,365,922***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7b)	35,231,066
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	9,773,663
B = 3 x 85%	***8,307,614***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7b)	6,294,778
C = 4 x 80%	***5,035,823***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7b)	38,769,795
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	32,475,017
D = 6 x 85%	***27,603,764***
A + B + C + D	***61,313,123***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7b)	1,537,377
8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7b, 10% load)	59,792,426
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***61,329,803***
Test: 9 is not less than (A + B + C + D)	***TRUE***

Exhibit 7c
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Compound Inflation Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Without Justified Rate Increase									With Justified 642% Rate Increase			
Calendar	Premium			By Incurral Year				Incurred Loss Ratio		Premium		Incurred	Incd LR VA
Year	Actual	Original RtLvl[1]	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	Original RtLvl[2]	Claims	Rate Level
2001	8,712	8,712	8,712	-	-	-	-	0.0%	0.0%	8,712	8,712	-	0.0%
2002	445,549	445,549	445,549	-	-	-	-	0.0%	0.0%	445,549	445,549	-	0.0%
2003	1,726,099	1,721,043	1,721,043	-	-	-	-	0.0%	0.0%	1,721,043	1,721,043	-	0.0%
2004	2,795,108	2,762,205	2,762,205	43,484	-	-	43,484	1.6%	1.6%	2,762,205	2,762,205	43,484	1.6%
2005	3,110,156	3,055,374	3,055,374	1,720	-	-	1,720	0.1%	0.1%	3,055,374	3,055,374	1,720	0.1%
2006	3,197,865	3,136,774	3,136,774	1,057	-	-	1,057	0.0%	0.0%	3,136,774	3,136,774	1,057	0.0%
2007	3,205,150	3,132,560	3,132,560	149,959	-	-	149,959	4.7%	4.8%	3,132,560	3,132,560	149,959	4.8%
2008	3,208,718	3,136,980	3,136,980	-	-	-	-	0.0%	0.0%	3,136,980	3,136,980	-	0.0%
2009	3,229,646	3,137,214	3,137,214	72,807	-	-	72,807	2.3%	2.3%	3,137,214	3,137,214	72,807	2.3%
2010	3,567,669	3,138,117	4,707,176	3,407	-	-	3,407	0.1%	0.1%	4,707,176	3,138,117	3,407	0.1%
2011	3,970,297	3,053,758	4,580,637	104,356	-	-	104,356	2.6%	2.3%	4,580,637	3,053,758	104,356	2.3%
2012	4,136,319	3,154,326	4,731,489	-	-	-	-	0.0%	0.0%	4,731,489	3,154,326	-	0.0%
2013	4,163,538	3,129,242	4,693,863	2,136	-	-	2,136	0.1%	0.0%	4,693,863	3,129,242	2,136	0.0%
2014	4,221,684	3,155,389	4,733,084	3,472	-	-	3,472	0.1%	0.1%	4,733,084	3,155,389	3,472	0.1%
2015	4,312,270	3,127,176	4,690,764	6,662	393,774	-	400,436	9.3%	8.5%	4,690,764	3,127,176	400,436	8.5%
2016	4,476,504	3,128,046	4,692,069	169,414	-	-	169,414	3.8%	3.6%	4,692,069	3,128,046	169,414	3.6%
2017	4,804,659	3,077,982	5,309,519	4,610	-	-	4,610	0.1%	0.1%	5,309,519	3,077,982	4,610	0.1%
2018	5,336,174	3,100,328	6,150,277	2,470	-	-	2,470	0.0%	0.0%	6,150,277	3,100,328	2,470	0.0%
2019	5,644,128	3,059,163	6,978,908	151,950	-	0	151,950	2.7%	2.2%	6,978,908	3,059,163	151,950	2.2%
2020	5,956,401	3,074,864	7,014,726	76,861	-	222,500	299,361	5.0%	4.3%	7,014,726	3,074,864	299,361	4.3%
2021	6,104,138	3,057,711	6,975,595	31,061	3,046,568	1,560,132	4,637,761	76.0%	66.5%	6,975,595	3,057,711	4,637,761	66.5%
2022	6,126,312	3,046,092	6,949,087				9,858,101	160.9%	141.9%	6,949,087	3,046,092	9,858,101	141.9%
2023	5,960,146	2,962,772	6,759,010				11,494,344	192.9%	170.1%	7,263,443	2,954,387	11,467,960	157.9%
2024	5,753,642	2,861,544	6,528,076				13,241,534	230.1%	202.8%	28,026,908	2,504,165	11,997,480	42.8%
2025	5,537,364	2,753,757	6,282,181				15,125,522	273.2%	240.8%	37,757,166	2,230,544	13,055,453	34.6%
2026	5,316,878	2,643,152	6,029,855				17,091,670	321.5%	283.5%	36,240,633	2,140,953	14,799,696	40.8%
2027	5,081,039	2,524,825	5,759,916				19,108,863	376.1%	331.8%	34,618,247	2,045,109	16,558,737	47.8%
2028	4,837,840	2,402,294	5,480,383				21,199,355	438.2%	386.8%	32,938,197	1,945,858	18,358,610	55.7%
2029	4,587,991	2,276,532	5,193,480				23,271,453	507.2%	448.1%	31,213,852	1,843,991	20,130,629	64.5%
2030	4,322,323	2,144,495	4,892,264				25,345,557	586.4%	518.1%	29,403,485	1,737,041	21,891,313	74.5%
2031	4,059,365	2,012,578	4,591,318				27,323,210	673.1%	595.1%	27,594,742	1,630,188	23,564,828	85.4%
2032	3,792,476	1,878,725	4,285,960				29,391,767	775.0%	685.8%	25,759,474	1,521,767	25,445,112	98.8%
2033	3,521,685	1,743,206	3,976,798				31,231,357	886.8%	785.3%	23,901,352	1,411,997	27,427,700	114.8%
2034	3,248,867	1,607,013	3,666,099				32,762,535	1008.4%	893.7%	22,033,987	1,301,680	29,088,690	132.0%
2035	2,977,042	1,471,527	3,357,014				33,965,221	1140.9%	1011.8%	20,176,325	1,191,937	30,211,125	149.7%
2036	2,708,255	1,337,809	3,051,961				34,707,664	1281.6%	1137.2%	18,342,894	1,083,625	30,821,646	168.0%
2037	2,446,823	1,207,876	2,755,542				34,947,920	1428.3%	1268.3%	16,561,358	978,379	30,920,253	186.7%
2038	2,193,681	1,082,308	2,469,083				34,643,439	1579.2%	1403.1%	14,839,680	876,669	30,519,718	205.7%
2039	1,951,372	962,272	2,195,243				33,900,491	1737.3%	1544.3%	13,193,851	779,440	29,745,070	225.4%
2040	1,722,463	848,948	1,936,716				32,742,845	1900.9%	1690.6%	11,640,048	687,648	28,666,227	246.3%
2041	1,508,822	743,301	1,695,703				31,162,818	2065.4%	1837.8%	10,191,513	602,074	27,252,998	267.4%
2042	1,311,651	645,908	1,473,517				29,192,826	2225.7%	1981.2%	8,856,132	523,185	25,522,759	288.2%
2043	1,131,704	557,085	1,270,885				27,029,512	2388.4%	2126.8%	7,638,273	451,239	23,628,814	309.3%
2044	969,340	476,974	1,088,127				24,708,049	2549.0%	2270.7%	6,539,863	386,349	21,602,224	330.3%
2045	824,407	405,501	925,074				22,373,975	2713.9%	2418.6%	5,559,878	328,456	19,562,883	351.9%
2046	696,390	342,408	781,139				20,069,105	2881.9%	2569.2%	4,694,803	277,350	17,548,604	373.8%
2047	584,444	287,278	655,370				17,802,197	3046.0%	2716.4%	3,938,906	232,695	15,569,302	395.3%
2048	487,543	239,573	546,540				15,651,023	3210.2%	2863.7%	3,284,817	194,054	13,689,897	416.8%
2049	404,376	198,652	453,187				13,674,612	3381.7%	3017.4%	2,723,742	160,908	11,959,878	439.1%
2050	333,491	163,764	373,597				11,881,548	3562.8%	3180.3%	2,245,391	132,649	10,387,985	462.6%
2051	273,538	134,246	306,256				10,284,814	3759.9%	3358.2%	1,840,662	108,739	8,985,830	488.2%
2052	223,223	109,482	249,762				8,816,603	3949.7%	3530.0%	1,501,121	88,680	7,698,814	512.9%
2053	181,266	88,843	202,679				7,455,391	4112.9%	3678.4%	1,218,139	71,963	6,509,342	534.4%
2054	146,491	71,740	163,662				6,228,790	4252.0%	3805.9%	983,642	58,110	5,437,264	552.8%
2055	117,875	57,679	131,583				5,157,938	4375.8%	3919.9%	790,841	46,720	4,485,234	567.1%
2056	94,462	46,190	105,374				4,263,570	4513.5%	4046.1%	633,321	37,414	3,678,194	580.8%
2057	75,427	36,865	84,100				3,522,537	4670.1%	4188.5%	505,461	29,861	3,019,691	597.4%
2058	60,062	29,350	66,957				2,879,753	4794.7%	4300.9%	402,426	23,774	2,463,823	612.2%
2059	47,713	23,325	53,212				2,346,334	4917.6%	4409.4%	319,816	18,893	2,007,817	627.8%
2060	37,832	18,516	42,240				1,895,935	5011.5%	4488.4%	253,873	14,998	1,623,881	639.6%
2061	29,949	14,688	33,507				1,550,320	5176.5%	4626.9%	201,384	11,897	1,327,992	659.4%
2062	23,699	11,656	26,591				1,285,127	5422.8%	4833.0%	159,816	9,441	1,099,946	688.3%
2063	18,758	9,260	21,124				1,074,688	5729.2%	5087.6%	126,959	7,500	918,551	723.5%
2064	14,863	7,370	16,813				897,226	6036.5%	5336.5%	101,050	5,970	765,804	757.8%
2065	11,798	5,881	13,415				749,429	6352.4%	5586.4%	80,629	4,763	638,726	792.2%
2066	9,387	4,706	10,737				635,978	6774.8%	5923.5%	64,529	3,812	540,833	838.1%
2067	7,482	3,777	8,616				553,073	7391.9%	6419.0%	51,785	3,059	468,849	905.4%
2068	5,975	3,040	6,934				482,369	8072.9%	6956.3%	41,676	2,462	407,716	978.3%
2069	4,787	2,455	5,600				422,183	8818.7%	7539.6%	33,655	1,988	355,867	1057.4%
2070	3,842	1,984	4,527				360,260	9376.3%	7957.8%	27,209	1,607	303,231	1114.5%
2071	3,082	1,603	3,657				308,812	10019.3%	8443.7%	21,981	1,299	259,551	1180.8%
2072	2,465	1,290	2,944				267,523	10851.1%	9087.4%	17,693	1,045	224,475	1268.7%
2073	1,968	1,036	2,363				229,943	11682.4%	9729.4%	14,204	839	192,686	1356.5%
2074	1,568	829	1,892				193,839	12359.9%	10244.7%	11,372	672	162,302	1427.2%
2075	1,246	661	1,508				158,330	12712.1%	10496.0%	9,066	536	132,562	1462.2%
2076	986	525	1,197				127,474	12929.9%	10648.7%	7,195	425	106,746	1483.7%
2077	777	414	944				104,558	13459.5%	11070.7%	5,676	335	87,488	1541.3%
2078	605	323	737				86,158	14234.1%	11689.7%	4,430	262	72,017	1625.7%
2079	466	249	568				73,198	15713.8%	12882.6%	3,415	202	61,067	1788.2%
2080	355	190	433				62,652	17673.4%	14466.7%	2,603	154	52,154	2003.7%
	Without Interest												
Past	77,620,784	57,792,513	85,794,515	825,426	3,440,342	1,782,632	6,048,401	7.8%	7.0%	85,794,515	57,792,513	6,048,401	7.0%
Future	85,799,680	42,516,340	96,993,059				757,373,319	882.7%	780.9%	503,563,674	35,757,849	665,342,145	132.1%
Lifetime	163,420,464	100,308,854	182,787,573				763,421,720	467.2%	417.7%	589,358,188	93,550,363	671,390,545	113.9%
	With 4.5% Interest												
Past	114,104,327	89,626,947	124,461,051	1,205,634	3,638,569	1,832,536	6,676,739	5.9%	5.4%	124,461,051	89,626,947	6,676,739	5.4%
Future	59,209,540	29,369,259	67,000,458				391,978,008	662.0%	585.0%	327,359,391	25,041,269	345,542,012	105.6%
Lifetime	173,313,867	118,996,206	191,461,509				398,654,747	230.0%	208.2%	451,820,442	114,668,216	352,218,751	78.0%

As of 12/31/2021

[1]The Original Premium listed in this column does not include any shock lapse
[2]The Original Premium listed in this column **does** include shock lapse associated with the justified future rate increases

87.2% / 85% Test

1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7c)	89,626,947
A = 1 x 87.2%	***78,154,698***
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7c)	124,461,051
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	34,834,104
B = 3 x 85%	***29,608,989***
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7c)	25,041,269
C = 4 x 87.2%	***21,835,987***
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7c)	327,359,391
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	302,318,122
D = 6 x 85%	***256,970,404***
A + B + C + D	***386,570,077***
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7c)	6,676,739
8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7c, 10% load)	380,096,213
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	***386,772,952***
Test: 9 is not less than (A + B + C + D)	***TRUE***

Exhibit 8a
Continental General Insurance Company
Original Projection
Non-Inflation, Lifetime Pay Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Original Projection From Inception with Actual Sold Mix of Business		
Calendar Year	Original Premium	Incurred Claims	Loss Ratio
2001	12,665	1,450	11.4%
2002	679,449	86,999	12.8%
2003	2,025,135	281,917	13.9%
2004	2,505,948	423,095	16.9%
2005	2,728,294	567,637	20.8%
2006	2,727,007	700,911	25.7%
2007	2,702,144	839,198	31.1%
2008	2,713,816	999,609	36.8%
2009	2,674,778	1,169,102	43.7%
2010	2,510,186	1,316,663	52.5%
2011	2,459,418	1,482,930	60.3%
2012	2,361,139	1,632,017	69.1%
2013	2,210,370	1,766,732	79.9%
2014	2,044,282	1,886,387	92.3%
2015	1,884,710	1,978,987	105.0%
2016	1,731,734	2,033,523	117.4%
2017	1,585,696	2,057,757	129.8%
2018	1,444,074	2,056,896	142.4%
2019	1,304,792	2,026,640	155.3%
2020	1,171,080	1,976,667	168.8%
2021	1,044,424	1,906,915	182.6%
2022	925,844	1,833,373	198.0%
2023	815,597	1,766,085	216.5%
2024	713,748	1,696,043	237.6%
2025	620,440	1,606,502	258.9%
2026	535,775	1,492,333	278.5%
2027	458,930	1,363,984	297.2%
2028	389,581	1,242,480	318.9%
2029	328,854	1,143,116	347.6%
2030	275,666	1,042,271	378.1%
2031	229,256	928,233	404.9%
2032	188,716	807,172	427.7%
2033	153,140	701,183	457.9%
2034	123,914	625,987	505.2%
2035	100,001	559,159	559.2%
2036	79,549	482,870	607.0%
2037	62,039	401,614	647.4%
2038	47,547	325,786	685.2%
2039	36,771	266,003	723.4%
2040	28,606	218,242	762.9%
2041	22,088	177,638	804.2%
2042	16,542	139,150	841.2%
2043	11,873	104,890	883.4%
2044	8,616	80,104	929.7%
2045	6,402	61,891	966.7%
2046	4,758	48,039	1009.5%
2047	3,449	36,550	1059.8%
2048	2,462	27,047	1098.8%
2049	1,673	19,141	1144.3%
2050	1,186	14,044	1184.4%
2051	798	10,045	1259.3%
2052	544	7,081	1301.1%
2053	353	4,568	1294.8%
2054	198	2,557	1290.9%
2055	96	1,186	1240.8%
2056	56	701	1251.0%
2057	31	406	1297.7%
2058	19	257	1340.1%
2059	7	102	1397.7%
2060	5	76	1462.2%
2061	2	39	1630.9%
2062	0	8	1636.4%
2063	-	-	0.0%
2064	-	-	0.0%
2065	-	-	0.0%
2066	-	-	0.0%
2067	-	-	0.0%
2068	-	-	0.0%
2069	-	-	0.0%
2070	-	-	0.0%
2071	-	-	0.0%
2072	-	-	0.0%
2073	-	-	0.0%
2074	-	-	0.0%
2075	-	-	0.0%
2076	-	-	0.0%
2077	-	-	0.0%
2078	-	-	0.0%
2079	-	-	0.0%
2080	-	-	0.0%
	Without Interest		
Past	40,521,141	27,192,031	67.1%
Future	6,195,132	19,237,954	310.5%
Lifetime	46,716,272	46,429,986	99.4%
	With 4.5% Interest		
Past	67,145,311	38,412,709	57.2%
Future	5,004,700	14,434,841	288.4%
Lifetime	72,150,011	52,847,550	73.2%

Exhibit 8b
Continental General Insurance Company
Original Projection
Simple Inflation, Lifetime Pay Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Original Projection From Inception with Actual Sold Mix of Business		
Calendar Year	Original Premium	Incurred Claims	Loss Ratio
2001	7,919	427	5.4%
2002	396,627	26,542	6.7%
2003	1,038,826	72,216	7.0%
2004	1,232,138	108,209	8.8%
2005	1,261,236	143,301	11.4%
2006	1,191,941	177,844	14.9%
2007	1,117,115	213,528	19.1%
2008	1,052,388	256,877	24.4%
2009	992,319	310,426	31.3%
2010	935,262	369,944	39.6%
2011	880,250	432,982	49.2%
2012	827,085	498,673	60.3%
2013	775,537	571,054	73.6%
2014	725,445	651,237	89.8%
2015	676,934	728,105	107.6%
2016	630,168	794,176	126.0%
2017	585,377	853,119	145.7%
2018	540,394	901,717	166.9%
2019	494,389	935,007	189.1%
2020	449,259	958,841	213.4%
2021	405,959	974,652	240.1%
2022	364,825	990,632	271.5%
2023	326,024	1,009,427	309.6%
2024	289,631	1,019,202	351.9%
2025	255,708	1,008,116	394.2%
2026	224,299	972,244	433.5%
2027	195,375	922,084	472.0%
2028	169,028	880,108	520.7%
2029	145,201	853,707	587.9%
2030	123,810	816,473	659.5%
2031	104,776	753,844	719.5%
2032	87,904	677,567	770.8%
2033	73,060	614,976	841.7%
2034	60,327	579,631	960.8%
2035	49,503	543,355	1097.6%
2036	40,332	486,712	1206.8%
2037	32,148	416,018	1294.1%
2038	25,182	349,994	1389.8%
2039	19,939	298,656	1497.8%
2040	15,819	257,692	1629.0%
2041	12,464	221,812	1779.7%
2042	9,373	179,808	1918.4%
2043	6,687	136,341	2038.8%
2044	4,929	108,939	2210.3%
2045	3,746	90,672	2420.2%
2046	2,879	75,934	2637.7%
2047	2,166	61,842	2855.0%
2048	1,571	48,047	3057.9%
2049	1,064	35,282	3316.8%
2050	724	26,174	3616.2%
2051	512	20,240	3956.4%
2052	360	15,320	4254.1%
2053	223	9,695	4357.1%
2054	107	4,910	4605.0%
2055	19	855	4392.4%
2056	-	-	0.0%
2057	-	-	0.0%
2058	-	-	0.0%
2059	-	-	0.0%
2060	-	-	0.0%
2061	-	-	0.0%
2062	-	-	0.0%
2063	-	-	0.0%
2064	-	-	0.0%
2065	-	-	0.0%
2066	-	-	0.0%
2067	-	-	0.0%
2068	-	-	0.0%
2069	-	-	0.0%
2070	-	-	0.0%
2071	-	-	0.0%
2072	-	-	0.0%
2073	-	-	0.0%
2074	-	-	0.0%
2075	-	-	0.0%
2076	-	-	0.0%
2077	-	-	0.0%
2078	-	-	0.0%
2079	-	-	0.0%
2080	-	-	0.0%
	Without Interest		
Past	16,216,568	9,978,876	61.5%
Future	2,649,715	14,486,307	546.7%
Lifetime	18,866,283	24,465,182	129.7%
	With 4.5% Interest		
Past	27,506,540	13,448,433	48.9%
Future	2,108,933	10,250,803	486.1%
Lifetime	29,615,473	23,699,236	80.0%

Exhibit 8c
Continental General Insurance Company
Original Projection
Compound Inflation, Lifetime Pay Policies Only
Policy Forms: 82000 1/01 (VA), 82120 9/01 (VA)

	Original Projection From Inception with Actual Sold Mix of Business		
Calendar Year	Original Premium	Incurred Claims	Loss Ratio
2001	24,652	680	2.8%
2002	896,281	40,409	4.5%
2003	2,683,911	133,782	5.0%
2004	3,396,332	205,688	6.1%
2005	3,359,083	266,039	7.9%
2006	3,087,312	324,018	10.5%
2007	2,855,820	385,337	13.5%
2008	2,669,892	458,508	17.2%
2009	2,504,750	550,384	22.0%
2010	2,350,331	654,198	27.8%
2011	2,203,275	765,229	34.7%
2012	2,062,870	881,448	42.7%
2013	1,928,484	1,016,835	52.7%
2014	1,799,499	1,181,416	65.7%
2015	1,675,897	1,357,995	81.0%
2016	1,558,879	1,527,284	98.0%
2017	1,449,972	1,690,120	116.6%
2018	1,344,567	1,851,859	137.7%
2019	1,238,538	2,012,925	162.5%
2020	1,134,311	2,177,421	192.0%
2021	1,033,953	2,338,025	226.1%
2022	938,290	2,508,709	267.4%
2023	847,494	2,698,444	318.4%
2024	761,662	2,885,876	378.9%
2025	680,882	3,037,023	446.0%
2026	605,234	3,123,857	516.1%
2027	534,778	3,168,321	592.5%
2028	469,362	3,219,016	685.8%
2029	409,439	3,288,568	803.2%
2030	354,700	3,307,189	932.4%
2031	305,074	3,212,493	1053.0%
2032	260,386	3,035,679	1165.8%
2033	220,364	2,888,854	1310.9%
2034	185,217	2,843,208	1535.1%
2035	154,452	2,786,168	1803.9%
2036	127,699	2,600,918	2036.8%
2037	104,279	2,332,715	2237.0%
2038	83,888	2,088,735	2489.9%
2039	67,308	1,910,886	2839.0%
2040	53,802	1,763,881	3278.5%
2041	42,618	1,618,321	3797.2%
2042	32,620	1,425,637	4370.5%
2043	24,081	1,212,666	5035.9%
2044	17,977	1,053,175	5858.6%
2045	13,634	927,864	6805.7%
2046	10,361	816,889	7884.6%
2047	7,668	694,637	9058.7%
2048	5,401	557,096	10313.9%
2049	3,662	436,545	11919.6%
2050	2,480	346,944	13990.9%
2051	1,763	286,461	16252.6%
2052	1,182	215,773	18258.1%
2053	667	125,576	18822.6%
2054	246	44,511	18102.7%
2055	70	12,180	17426.6%
2056	-	-	0.0%
2057	-	-	0.0%
2058	-	-	0.0%
2059	-	-	0.0%
2060	-	-	0.0%
2061	-	-	0.0%
2062	-	-	0.0%
2063	-	-	0.0%
2064	-	-	0.0%
2065	-	-	0.0%
2066	-	-	0.0%
2067	-	-	0.0%
2068	-	-	0.0%
2069	-	-	0.0%
2070	-	-	0.0%
2071	-	-	0.0%
2072	-	-	0.0%
2073	-	-	0.0%
2074	-	-	0.0%
2075	-	-	0.0%
2076	-	-	0.0%
2077	-	-	0.0%
2078	-	-	0.0%
2079	-	-	0.0%
2080	-	-	0.0%
	Without Interest		
Past	41,258,606	19,819,600	48.0%
Future	7,328,741	62,474,814	852.5%
Lifetime	48,587,348	82,294,414	169.4%
	With 4.5% Interest		
Past	70,251,821	26,246,918	37.4%
Future	5,752,515	39,992,333	695.2%
Lifetime	76,004,336	66,239,251	87.2%

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: Continental General Insurance Company, NAIC NO: 71404

SERFF Tracking Number: GLTC-133410195

Revised Rates

Average Annual Premium Per Member: 4,712

Average Requested Percentage Rate Change Per Member: 65%

Range of Requested Rate Changes: 28%-75%

Number of Virginia Policyholders Affected: 408

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
82000 1/01	LTC3 TQ	7/22/2002-2/02/2006	2010: 50% rate increase for all policies 2017: 15% rate increase for policies without inflation and 52% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.
82120 9/01	LTC3 NTQ	5/28/2002 - 2/28/2006	2010: 50% rate increase for all policies 2017: 15% rate increase for policies without inflation and 52% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.

Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Key Information Used to Develop the Rates Including the Main Drivers

Throughout the years, experience for this product form has continued to develop unfavorably and has not aligned with the original assumptions. One effect of the worsening experience is a need to request a rate increase on this product. The main component driving this need is significantly higher than anticipated claims volumes.

This requested rate increase is designed to help offset some of the expected increased costs due to higher anticipated claims, and to increase the Company's capability to pay current and anticipated future claims. Please note this rate increase request is not based on a policyholder's claims history or any other personal factor.

Continental General Insurance Company has filed the rate increase request with the Virginia Bureau of Insurance and has included the necessary information requested by the State to support the increase.

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

July 27, 2022

JOHN DOE
123 INSURANCE ST
APT 1234
ANYTOWN, VA 12345

RE: Policy Number: K999999999
Insured: JOHN DOE

Dear John Doe:

This is in reference to the recent inquiry we received regarding your Long-Term Care Policy. We understand budgeting for an increased Premium can be difficult. Should you wish not to accept the rate increase you may choose one of the enclosed options. Please check the box next to the option(s) you would like to choose, sign, and date in the space provided and return this page in the return envelope provided.

Please sign, date, and return to our office for further processing.

If you have any questions, please contact our Client Services Department for further assistance.

Sincerely,

Client Services Department

Enclosures – Long Term Care Change Request, Self-Addressed Return Envelope

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

Long Term Care Change Request

Name of Insured	Policy Number
JOHN DOE	K999999999

☐ **Option 1**: Reduce your Benefit Period for your Nursing Home Benefit and Home Health Care Benefit

Reduce Benefit Period for Long Term Care from 3 Years to 2 Years.
Reduce Benefit Period for Home Health Care from 3 Years to 2 Years.

New Premium After Reducing Benefits $9,999.99

☐ **Option 2**: Increase your Elimination Period for your Nursing Home Benefit and Home Health Care Benefit

Increase Elimination Period for Long Term Care from 0 Days to 30 Days.
Increase Elimination Period for Home Health Care from 0 Days to 30 Days.

New Premium After Reducing Benefits $9,999.99

☐ **Option 3**: Reduce your Daily Benefit for your Nursing Home Benefit and Home Health Care Benefit

Reduce Benefit Period for Long Term Care from $150.00 to $130.00.
Reduce Benefit Period for Home Health Care from $150.00 to $130.00.

New Premium After Reducing Benefits $9,999.99

☐ **Option 4**: Remove Inflation Rider and Freeze Daily Benefit

Remove Compound Inflation Rider
Freeze Daily Benefit for Long Term Care & Home Health Care at $250.00

New Premium After Reducing Benefits $9,999.99

I understand the changes requested above. The information given is complete to the best of my knowledge. I agree that any change will become effective on the date determined by Continental General Insurance Company following its receipt and approval of this request.

_____ _____

Signature of Policy Owner Date

LTC-110

Statement of Variability
Continental General Insurance Company
CGIC (KIC)-Form LTC-111
Policy Change Confirmation Letter

The following items are indicated as variable items in form LTC-111 Policy Change Confirmation Letter

Page	Variable Item	Justification
Page 1	[P.O. Box 203098 Austin, TX 78720-3098 Toll Free: (866) 830-0607 Fax: (888) 769-0737]	The Company address, toll free number and fax number have been bracketed in case of a future change to company contact information.
	[Today's Date]	The date the letter is printed will determine the date that is used here.
	[Insured Name]	The first name and last name at the beginning of the letter are the name of the policyholder to whom the letter is being mailed.
	[Address Line 1] [Address Line 2] [Address Line 3] [City, State Zip Code]	The address information used here will vary based on the policyholder's mailing address.
	[Policy Number]	This field will reflect the policyholder's policy number.
	[Policy Change Description]	*This field populates the description of the policy change (benefit reduction) elected by the insured. Statements vary depending on the policy change: Statement for Benefit Period Reduction: "*We have completed your request to change the policy benefit period from a [X] year benefit period to a [X} year benefit period. The enclosed Policy Schedule reflects this change and replaces any prior Policy Schedule. It is important that you keep a copy of the enclosed Policy Schedule with your policy records for reference.*" Statement for Daily Benefit Reduction: *"We have completed your request to change the policy Daily Benefit from [$X] to [$X]. The enclosed Policy Schedule reflects this change and replaces any prior Policy Schedule. It is important that you keep a copy of the enclosed Policy Schedule with your policy records for reference."* Statement for Elimination Period Increase: *"We have completed your request to increase the elimination period from[X] days to [X] days. The enclosed Policy Schedule reflects this change and replaces any prior Policy Schedule. It is important that you keep a copy of the enclosed Policy Schedule with your policy records for reference."* Statement for Removing Inflation: *"We have completed the request to remove the Compound Inflation Protection Rider and to freeze your daily benefit from the above referenced policy. Your new daily benefit amount for Long Term Care and Home Health Care is now [$x]. Please find a new schedule page reflecting the changes enclosed."*

Page	Variable Item	Justification
Page 2	[Insured Name]	The first name and last name at the beginning of the letter are the name of the policyholder to whom the letter is being mailed.
	[Issue Age]	Age of the policyholder at the time the policy was issued.
	[Home Health Care Rider]	Listed if applicable, otherwise blank.
	[Survivorship Benefit Rider]	Listed if applicable, otherwise blank.
	[Simple Inflation Protection Rider]	Listed if applicable, otherwise blank.
	[Joint Waiver of Premium Rider]	Listed if applicable, otherwise blank.
	[Nonforfeiture Rider]	Listed if applicable, otherwise blank.
	[Compound Inflation Protection Rider]	Listed if applicable, otherwise blank.
	[Guaranteed Purchase Option Rider]	Listed if applicable, otherwise blank.
	[Return of Premium Rider]	Listed if applicable, otherwise blank.
	[Issue Date of Policy]	Date of policy issue.
	[Modal Premium Amount]	Modal Premium Amount in $, based on frequency of payment.
	[Monthly Bank Draft]	Frequency of Premium Payment.
	[Annual Premium Amount]	Annual Premium Amount in $.
	[Beneficiary Name]	Name of policy's beneficiary.
	[Alternate Payor Name]	Name of additional payor on the account, if applicable.
	[Elimination Period]	Length of policy elimination period, in days.
	[$XXX.XX]	Daily benefit amount applicable for the listed benefit.
	[X,XXX]	Maximum days amount applicable for the listed benefit.
	[XX]	Number of days per calendar year applicable for the listed benefit.
	[Home Health Care]	Listed if applicable, otherwise blank.
	[Homemaker]	Listed if applicable, otherwise blank.
	[See Notes]	Included if Homemaker benefit applies, otherwise blank.
	[Respite Care]	Listed if applicable, otherwise blank.
	[Homemaker Benefits are the greater of $50 or 50% of the Daily Indemnity Benefit for Home Health Care. The total payable in a week for Homemaker Benefits plus Home Health Care Benefits is 7 times the Daily Benefit Amount for Home Health Care. Homemaker Benefits are payable for maximum of 180 Days per Calendar Year.]	Included if Homemaker benefit applies, otherwise blank.
	[Today's Date]	The date the letter is printed will determine the date that is used here.

Statement of Variability
Continental General Insurance Company
CGIC (KIC)-RINC-VA

The following items are indicated as variable items in form CGIC (KIC)-RINC-VA.

Page	Variable Item	Justification
Page 1	[Template ID]	This is a field that is used internally to determine which of the bracketed wording variations below are included in the letter for each policyholder. This template id will be of the format [KIC]RI[PA][VA][M]FI[4], where the bracketed pieces included will vary based on the rate increase approval.
	[Today's Date]	The letters are printed at different times based on the effective date of the policyholder's rate increase. The date the letter is printed will determine the date that is used here.
	[Name]	The first name and last name at the beginning of the letter are the name of the policyholder to whom the letter is being mailed.
	[Address Line 1] [Address Line 2] [Address Line 3] [City, State, Zip Code]	The address information used here will vary based on the policyholder's mailing address.
	[POLICY NUMBER]	This field will reflect the policyholder's policy number.
	[Modal]	The mode used here will vary based on the policyholder's premium payment schedule.
	[$X,XXX.XX]	These fields will reflect the current modal premium and new modal premium for the policyholder.
	[XX]%	This field will reflect the rate increase percentage impacting the policyholder's premiums.
	[MM/DD/YYYY]	This field reflects the effective dates of the changes in premium. It will vary based on the policyholder's premium payment dates.
	[[$X,XXX.XX] [XX]% [MM/DD/YYYY]]	Additional rows included to accommodate multi-phased rate increases. These will reflect the new premium, increase percentage, and effective date of each subsequent phase.
	[https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx]	This field is variable in the event of a future change.
	P.O. Box 203098 ● Austin, TX 78720-3098 Toll Free: (866) 830-0607 ● Fax: (888) 769-0737]	The Company address and toll-free phone number have been bracketed in case of a future change to company contact information.
Page 2	[Modal]	The mode used here will vary based on the policyholder's premium payment schedule.
	[$X,XXX.XX]	This field will reflect the new modal premium for the policyholder.
	[866-830-0607]	The Company toll-free phone number has been bracketed in case of a future change to company contact information.

	[Monday through Thursday, 9 a.m. to 6 p.m. EST, and Friday, 9:00 a.m. to 3:00 p.m. EST].	The Company hours of operation have been bracketed in case of a future change to company contact information.
Page 3	[Fabiola Amaro Best FALU, FLMI, ACS, AIAA] [Senior Vice President and Chief Operating Officer]	These fields are variable in the event of a future change.

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

July 27, 2022

JOHN DOE
123 INSURANCE ST
APT 1234
ANYTOWN, VA 12345

RE: Policy Number: K999999999
Insured: JOHN DOE

Dear John Doe,

Thank you for your recent request to make changes to the above referenced policy.

We have completed your request to increase the elimination period from 30 days to 90 days. The enclosed Policy Schedule reflects this change and replaces any prior Policy Schedule. It is important that you keep a copy of the enclosed Policy Schedule with your policy records for reference.

If you have any questions, please contact our Client Services Department for further assistance.

Sincerely,

Client Services Department Enclosure – POLICY SCHEDULE PAGE

POLICY SCHEDULE PAGE

INSURED/OWNER INFORMATION

Insured:	John Doe
Age:	60
Owner:	John Doe

POLICY INFORMATION

Policy Number:	K999999999
Policy Description:	Long-Term Care Insurance Policy
Policy Riders, if Any:	Home Health Care Rider Survivorship Benefit Rider Simple Inflation Protection Rider Joint Waiver of Premium Rider Nonforfeiture Rider Compound Inflation Protection Rider Guaranteed Purchase Option Rider Return of Premium Rider
Date of Policy:	1/1/2000
Modal Premium:	$9,999.99
Premium Payment Mode:	Annual
Total Annual Premium:	$9,999.99
Beneficiary:	Jane Doe
Alternate Premium Payor:	

POLICY BENEFITS

Elimination Period: 90 Days

	Daily Benefit Amount	Maximum Days
Nursing Home and Assisted Living Care	$100.00	730
Hospice	$100.00	730
Adult Day Care	$100.00	730
Bed Reservation – Temporary Leave	$100.00	20 Days Per Calendar Year
Bed Reservation – During Hospitalization	$100.00	60 Days Per Calendar Year
Home Health Care	$100.00	730
Homemaker	See Notes	730
Respite Care	$100.00	14 Days Per Calendar Year

NOTES: Homemaker Benefits are the greater of $50 or 50% of the Daily Indemnity Benefit for Home Health Care. The total payable in a week for Homemaker Benefits plus Home Health Care Benefits is 7 times the Daily Benefit Amount for Home Health Care. Homemaker Benefits are payable for maximum of 180 Days per Calendar Year.

THIS SCHEDULE PAGE IS EFFECTIVE JULY 27, 2022 AND REPLACES ANY PRIOR SCHEDULE PAGE.

Customer Service Toll Free Telephone: 1-866-830-0607

CONTINENTAL GENERAL INSURANCE COMPANY

[P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737]

[Today's Date]

[Insured Name]
[Address Line 1]
[Address Line 2]
[Address Line 3]
[City, State Zip Code]

RE: Policy Number: [Policy Number]
Insured: [Insured Name]

Dear [Insured Name]

This is in reference to the recent inquiry we received regarding your Long Term Care Policy. We understand budgeting for an increased Premium can be difficult. Should you wish not to accept the rate increase you may choose one of the enclosed options. Please check the box next to the option(s) you would like to choose, sign, and date in the space provided and return this page in the return envelope provided.

Please sign, date, and return to our office for further processing.

If you have any questions, please contact our Client Services Department for further assistance.

Sincerely,

Client Services Department

Enclosures – Long Term Care Change Request, Self-Addressed Return Envelope

[P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737]

Long Term Care Change Request

Name of Insured	Policy Number
[Insured Name]	[Policy Number]

[☐ [Option X]: Reduce your Benefit Period for your Nursing Home Benefit and Home Health Care Benefit

Reduce Benefit Period for Long Term Care from [X] Years to [X] Years.
Reduce Benefit Period for Home Health Care from [X] Years to [X] Years.

Premium After Reducing Benefits [$X,XXX.XX]]

[☐ [Option X]: Increase your Elimination Period for your Nursing Home Benefit and Home Health Care Benefit

Increase Elimination Period for Long Term Care from [X] Days to [X] Days.
Increase Elimination Period for Home Health Care from [X] Days to [X] Days.

Premium After Reducing Benefits [$X,XXX.XX]]

[☐ [Option X]: Reduce your Daily Benefit for your Nursing Home Benefit and Home Health Care Benefit

Reduce Benefit Period for Long Term Care from [$X] to [$X].
Reduce Benefit Period for Home Health Care from [$X] to [$X].

Premium After Reducing Benefits [$X,XXX.XX]]

[☐ [Option X]: Remove Inflation Rider and Freeze Daily Benefit

Remove Compound Inflation Rider
Freeze Daily Benefit for Long Term Care & Home Health Care at [$X].

Premium After Reducing Benefits [$X,XXX.XX]]

I understand the changes requested above. The information given is complete to the best of my knowledge. I agree that any change will become effective on the date determined by Continental General Insurance Company following its receipt and approval of this request.

_____ _____
Signature of Policy Owner Date

Continental General Insurance Company
P.O. Box 203098
Austin, TX 78720-3098

KICRIVAMFI1

John Doe
123 Insurance Street
Apt 1234
Anytown, VA 12345

January 31, 2099

Re: Your Long Term Care Insurance Policy Premium is Rate Increasing
Policy Number: K999999999

Dear Policyholder:

The premium for your long-term care policy is going to increase. This letter explains:

- When and how much your premium is increasing
- Why your premium is increasing
- What options you have

When and how much your premium is increasing:

Current Monthly Premium	New Monthly Premium	Rate Increase Percentage	Rate Increase Effective Date
$100.00	$128.00	28.0%	05/01/2099

The rate increase request was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. The Company reserves the right to request a future rate increase as per the policy. All future rate increases are subject to review by the Commission. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx. You have the right to request a revised premium rate or rate schedule. In the event of a future rate increase, similar options to those listed in this letter may be available.

Why your premium is increasing:

People are living longer, and the cost of long-term care has risen. As a result, more people are filing claims, and their claims are more expensive than when the Company set a price for your policy. It has become necessary for the Company to increase the premiums for your long-term care policy. If these claim trends continue, the Company may need to increase your premiums again.

These trends are not related to your own claim experience, but the experience of all policies on this long-term care policy form.

What options you have:

We understand that budgeting for a premium rate increase can be challenging. That is why we are offering our policyholders options to keep their premium at or close to its current level. You may elect to maintain your coverage at its current benefit level by paying the increased premium amount. You may also seek to moderate the impact of the premium rate increase by considering one or more of the options set forth below:

Option		Description	New Monthly Premium
1.	Pay the higher premium. Your coverage will stay the same.	Your premium change will automatically occur as described above with no changes to your coverage. No action is needed from you.	$9,999.99
2.	Stop Paying Premiums.	The Contingent Nonforfeiture benefit allows you to stop paying premium completely in exchange for reducing how long your long-term care policy provides coverage. Your maximum lifetime benefits are shortened. Please see the Contingent Nonforfeiture Limit Calculation and Limitation section of this letter for a description of this option.	$0
3.	Lower your premium by choosing to lower your coverage limits.	You may be able to lower your coverage limits to lower your premium. Examples of available options may include reducing the Daily Benefit Amounts or Maximum Days Benefit Period, increasing the Elimination Period, or removing optional policy benefits, such as Inflation or other riders.	Please call 866-830-0607 for a customized quote of premium reduction options.

Please note that all benefit reduction options may not be of equal value.

Please call our Client Services Department at 866-830-0607 for more information on any of the options described above. Our office hours are Monday through Thursday, 9 a.m. to 6 p.m. EST, and Friday, 9:00 a.m. to 3:00 p.m. EST.

You may change your coverage at any time. You may elect one of the options described above anytime within 120 days of the Rate Increase Effective Date. If you do not elect any of the options offered above and the Policy lapses within 120 days after the Premium Increase, we will convert the Policy to a reduced paid-up status in accordance with Option 2. If at time of application you purchased a non-forfeiture benefit option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture benefit option. Please contact our Client Services Department if you would like to discuss this or any other option.

Option 2: Contingent Nonforfeiture Limit Calculation and Limitations

The dollar maximum limit of Benefits available under Option 2 above is the greater of:

- 30 times the Daily Nursing Home Benefit in effect on the due date of the unpaid premium; or
- 100% of the sum of all Premiums paid for the Policy and all attached Riders, including the premiums paid prior to any changes in Benefits.

The Contingent Nonforfeiture benefit shortens how long your policy provides coverage. Your maximum daily benefits and elimination periods will remain at the levels in effect at the time you chose this benefit. If you have an inflation protection rider on your policy, your daily benefits will be frozen and will not continue to increase. The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2.

The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

Electronic Payment Methods

If you have authorized premium payments via electronic funds transfer, we will deduct the new premium from your bank account starting on the Rate Increase Effective Date on page 1. If your premium payment is made via a third-party account or online banking, you must contact your representative or bank prior to the next billing date in order to update the payment amount.

Policyholders with waived premiums

If your premiums are currently being waived, the new premium will also be waived until you are no longer eligible for waiver of premium, as stated in your policy. You will begin to pay the adjusted premium when you return to a premium paying status.

Sincerely,
Fabiola Amaro Best FALU, FLMI, ACS, AIAA
Senior Vice President and Chief Operating Officer

Continental General Insurance Company
P.O. Box 203098
Austin, TX 78720-3098

KICRIVAMFI1

John Doe
123 Insurance Street
Apt 1234
Anytown, VA 12345

January 31, 2099

Re: Your Long Term Care Insurance Policy Premium is Rate Increasing
Policy Number: K999999999

Dear Policyholder:

The premium for your long-term care policy is going to increase. This letter explains:

- When and how much your premium is increasing
- Why your premium is increasing
- What options you have

When and how much your premium is increasing:

Current Monthly Premium	New Monthly Premium	Rate Increase Percentage	Rate Increase Effective Date
$100.00	$128.00	28.0%	05/01/2099
$128.00	$148.48	16.0%	05/01/2100

The rate increase request was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. The Company reserves the right to request a future rate increase as per the policy. All future rate increases are subject to review by the Commission. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx. You have the right to request a revised premium rate or rate schedule. In the event of a future rate increase, similar options to those listed in this letter may be available.

Why your premium is increasing:

People are living longer, and the cost of long-term care has risen. As a result, more people are filing claims, and their claims are more expensive than when the Company set a price for your policy. It has become necessary for the Company to increase the premiums for your long-term care policy. If these claim trends continue, the Company may need to increase your premiums again.

These trends are not related to your own claim experience, but the experience of all policies on this long-term care policy form.

What options you have:

We understand that budgeting for a premium rate increase can be challenging. That is why we are offering our policyholders options to keep their premium at or close to its current level. You may elect to maintain your coverage at its current benefit level by paying the increased premium amount. You may also seek to moderate the impact of the premium rate increase by considering one or more of the options set forth below:

Option		Description	New Monthly Premium
1.	Pay the higher premium. Your coverage will stay the same.	Your premium change will automatically occur as described above with no changes to your coverage. No action is needed from you.	$9,999.99
2.	Stop Paying Premiums.	The Contingent Nonforfeiture benefit allows you to stop paying premium completely in exchange for reducing how long your long-term care policy provides coverage. Your maximum lifetime benefits are shortened. Please see the Contingent Nonforfeiture Limit Calculation and Limitation section of this letter for a description of this option.	$0
3.	Lower your premium by choosing to lower your coverage limits.	You may be able to lower your coverage limits to lower your premium. Examples of available options may include reducing the Daily Benefit Amounts or Maximum Days Benefit Period, increasing the Elimination Period, or removing optional policy benefits, such as Inflation or other riders.	Please call 866-830-0607 for a customized quote of premium reduction options.

Please note that all benefit reduction options may not be of equal value.

Please call our Client Services Department at 866-830-0607 for more information on any of the options described above. Our office hours are Monday through Thursday, 9 a.m. to 6 p.m. EST, and Friday, 9:00 a.m. to 3:00 p.m. EST.

You may change your coverage at any time. You may elect one of the options described above anytime within 120 days of the Rate Increase Effective Date. If you do not elect any of the options offered above and the Policy lapses within 120 days after the Premium Increase, we will convert the Policy to a reduced paid-up status in accordance with Option 2. If at time of application you purchased a non-forfeiture benefit option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture benefit option. Please contact our Client Services Department if you would like to discuss this or any other option.

Option 2: Contingent Nonforfeiture Limit Calculation and Limitations

The dollar maximum limit of Benefits available under Option 2 above is the greater of:

- 30 times the Daily Nursing Home Benefit in effect on the due date of the unpaid premium; or
- 100% of the sum of all Premiums paid for the Policy and all attached Riders, including the premiums paid prior to any changes in Benefits.

The Contingent Nonforfeiture benefit shortens how long your policy provides coverage. Your maximum daily benefits and elimination periods will remain at the levels in effect at the time you chose this benefit. If you have an inflation protection rider on your policy, your daily benefits will be frozen and will not continue to increase. The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2.

The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

Electronic Payment Methods

If you have authorized premium payments via electronic funds transfer, we will deduct the new premium from your bank account starting on the Rate Increase Effective Date on page 1. If your premium payment is made via a third-party account or online banking, you must contact your representative or bank prior to the next billing date in order to update the payment amount.

Policyholders with waived premiums

If your premiums are currently being waived, the new premium will also be waived until you are no longer eligible for waiver of premium, as stated in your policy. You will begin to pay the adjusted premium when you return to a premium paying status.

Sincerely,
Fabiola Amaro Best FALU, FLMI, ACS, AIAA
Senior Vice President and Chief Operating Officer

Continental General Insurance Company
P.O. Box 203098
Austin, TX 78720-3098

KICRIVAMFI1

John Doe
123 Insurance Street
Apt 1234
Anytown, VA 12345

January 31, 2099

Re: Your Long Term Care Insurance Policy Premium is Rate Increasing
Policy Number: K999999999

Dear Policyholder:

The premium for your long-term care policy is going to increase. This letter explains:

- When and how much your premium is increasing
- Why your premium is increasing
- What options you have

When and how much your premium is increasing:

Current Monthly Premium	New Monthly Premium	Rate Increase Percentage	Rate Increase Effective Date
$100.00	$128.00	28.0%	05/01/2099
$128.00	$163.84	28.0%	05/01/2100
$163.84	$175.31	7.0%	05/01/2101

The rate increase request was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. The Company reserves the right to request a future rate increase as per the policy. All future rate increases are subject to review by the Commission. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx. You have the right to request a revised premium rate or rate schedule. In the event of a future rate increase, similar options to those listed in this letter may be available.

Why your premium is increasing:

People are living longer, and the cost of long-term care has risen. As a result, more people are filing claims, and their claims are more expensive than when the Company set a price for your policy. It has become necessary for the Company to increase the premiums for your long-term care policy. If these claim trends continue, the Company may need to increase your premiums again.

These trends are not related to your own claim experience, but the experience of all policies on this long-term care policy form.

What options you have:

We understand that budgeting for a premium rate increase can be challenging. That is why we are offering our policyholders options to keep their premium at or close to its current level. You may elect to maintain your coverage at its current benefit level by paying the increased premium amount. You may also seek to moderate the impact of the premium rate increase by considering one or more of the options set forth below:

Option		Description	New Monthly Premium
1.	Pay the higher premium. Your coverage will stay the same.	Your premium change will automatically occur as described above with no changes to your coverage. No action is needed from you.	$9,999.99
2.	Stop Paying Premiums.	The Contingent Nonforfeiture benefit allows you to stop paying premium completely in exchange for reducing how long your long-term care policy provides coverage. Your maximum lifetime benefits are shortened. Please see the Contingent Nonforfeiture Limit Calculation and Limitation section of this letter for a description of this option.	$0
3.	Lower your premium by choosing to lower your coverage limits.	You may be able to lower your coverage limits to lower your premium. Examples of available options may include reducing the Daily Benefit Amounts or Maximum Days Benefit Period, increasing the Elimination Period, or removing optional policy benefits, such as Inflation or other riders.	Please call 866-830-0607 for a customized quote of premium reduction options.

Please note that all benefit reduction options may not be of equal value.

Please call our Client Services Department at 866-830-0607 for more information on any of the options described above. Our office hours are Monday through Thursday, 9 a.m. to 6 p.m. EST, and Friday, 9:00 a.m. to 3:00 p.m. EST.

You may change your coverage at any time. You may elect one of the options described above anytime within 120 days of the Rate Increase Effective Date. If you do not elect any of the options offered above and the Policy lapses within 120 days after the Premium Increase, we will convert the Policy to a reduced paid-up status in accordance with Option 2. If at time of application you purchased a non-forfeiture benefit option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture benefit option. Please contact our Client Services Department if you would like to discuss this or any other option.

Option 2: Contingent Nonforfeiture Limit Calculation and Limitations

The dollar maximum limit of Benefits available under Option 2 above is the greater of:

- 30 times the Daily Nursing Home Benefit in effect on the due date of the unpaid premium; or
- 100% of the sum of all Premiums paid for the Policy and all attached Riders, including the premiums paid prior to any changes in Benefits.

The Contingent Nonforfeiture benefit shortens how long your policy provides coverage. Your maximum daily benefits and elimination periods will remain at the levels in effect at the time you chose this benefit. If you have an inflation protection rider on your policy, your daily benefits will be frozen and will not continue to increase. The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2.

The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

Electronic Payment Methods

If you have authorized premium payments via electronic funds transfer, we will deduct the new premium from your bank account starting on the Rate Increase Effective Date on page 1. If your premium payment is made via a third-party account or online banking, you must contact your representative or bank prior to the next billing date in order to update the payment amount.

Policyholders with waived premiums

If your premiums are currently being waived, the new premium will also be waived until you are no longer eligible for waiver of premium, as stated in your policy. You will begin to pay the adjusted premium when you return to a premium paying status.

Sincerely,
Fabiola Amaro Best FALU, FLMI, ACS, AIAA
Senior Vice President and Chief Operating Officer

FEB 1 1 2002

KANAWHA

NAIC COMPANY CODE 65110
FEDERAL TAX ID # 57-0380426
NAIC GROUP CODE 757

RACHEL E. COYLE, HIA, AIRC
SECOND VICE PRESIDENT - COMPLIANCE

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 2/8/02
BY Elsie B Andy

JAN 2002
Of Insurance
Forms & Rates Sec
L & H Division

January 24, 2002

Ms. Elsie B. Andy
Policy And Other Form Filings
Commonwealth of Virginia
Bureau of Insurance
State Corporation Commission
Post Office Box 1157
Richmond Virginia 23218

RE: Form 82000 1/01 VA - Long Term Care Policy
Form 82000 1/01 CB VA - Endorsement for Contingent Benefit on Lapse
Form 1373 1/01 VA - Outline of Coverage
Form 82021/01 VA - Home Health Care Rider
Form 90182 1/01 - Survivorship Benefit Rider
Form 93125 1/01 - Simple Inflation Protection Rider
Form 93129 1/01 - Joint Waiver of Premium Rider
Form 93130 1/01 - Nonforfeiture Rider
Form 93145 1/01 - Compound Inflation Protection Rider
Form 93160 1/01 - Guaranteed Purchase Option Rider - WITHDRAW
Form 93160 9/01 - Guaranteed Purchase Option Rider-
Form 93191 1/01 - Return of Premium Rider
Form 1139 3/01 VA - Application for Long Term Care
Form 1379 - Supplemental Application for Policy Ownership
Your Submission No. 007 0000016729
Your Letter of January 9, 2002

Dear Ms. Andy:

Please find enclosed our LTC policy and outline of Coverage which has been modified as outlined in that letter and in your e mail to me of January 23, 2002.

KANAWHA

INSURANCE COMPANY

210 SOUTH WHITE STREET, POST OFFICE BOX 610
LANCASTER, SOUTH CAROLINA 29721-0610
Telephone: 1-800-635-4252

Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 2/8/02
BY EBandy

Kanawha Insurance Company, a stock insurance company, herein called Kanawha, subject to the terms of this Policy, will pay the benefits provided in this Policy to You upon receipt of due Proofs of Loss while this Policy is in force. Kanawha will also provide the other rights and benefits set forth in this Policy.

Signed for Kanawha Insurance Company at its Home Office in Lancaster, South Carolina, as of the Date of Policy stated on the Policy Schedule.

Larry W. Higgs
Secretary

Hornley D. Johnson
President

LONG TERM CARE INSURANCE POLICY

30 DAY RIGHT TO EXAMINE POLICY — If You decide You do not want this Policy for any reason, You can return it to Kanawha, its agent or broker within 30 days after You receive it. When it is returned, it will be considered void as though it was never issued and any Premium paid will be refunded.

GUARANTEED RENEWABLE — This Policy is Guaranteed Renewable for life as long as You pay the Premiums when they are due. Kanawha can change Your Premium if the Premiums for all the Policies in the same Class are changed. You will be given at least 45 days notice before Your Premium is changed. Any increase or decrease in Premium will begin the next Premium due date after the 45-day notice is given.

NOTICE TO BUYER — This Policy may not cover all of the costs You incur associated with Qualified Long Term Care Services during the term of coverage. This Policy is not a Medicare Supplement Policy and therefore does not cover services or items covered by Title XVIII of the Social Security Act or Medicare deductibles and coinsurance amounts. The indemnity benefits of this Policy are payable regardless of what Medicare pays or does not pay. You are advised to review all Policy exclusions and limitations.

CAUTION — This Policy may not apply when You have a claim! Please read! The issuance of this long-term care insurance policy is based upon Your responses to the questions on Your Application. A copy of Your Application is a part of this Policy. If Your answers are incorrect or untrue, Kanawha has the right to deny benefits or rescind Your Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Kanawha Insurance Company at the address shown above.

·This Policy is a tax qualified long-term care insurance policy and may qualify you for favorable tax status under the Health Insurance Portability and Accountability Act of 1996.

THIS POLICY IS A LEGAL CONTRACT BETWEEN THE POLICY OWNER AND KANAWHA.

Form 82000 1/01 VA

READ YOUR POLICY CAREFULLY!

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IMPORTANT NOTICE

Please read the copy of the Application attached to this Policy. Carefully check the Application and write to Kanawha Insurance Company, Post Office Box 610, Lancaster, South Carolina 29721-0610 within 30 days if any information shown on it is not correct and complete, or if any past medical history has been left out of the Application. The Application is a part of this Policy and this Policy was issued on the basis that the answers to all questions and the information shown on the Application are correct and complete.

In the event You need to contact someone about this Policy for any reason, You may contact Kanawha Insurance Company at the above address or by calling 1-800-635-4252 or 1-803-283-5300.

SPECIAL NOTICE

This long term care Policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the policy was issued or issued for delivery. If You have any questions regarding the tax qualification of this product, You should direct such questions to the appropriate federal agency, or You should contact Your tax advisor.

POLICY SCHEDULE PAGE

INSURED/OWNER INFORMATION

Insured: [Thomas Spratt, Sr.]

Age: [65]

Owner: [The Insured]

POLICY INFORMATION

Policy Number: [1234567890]

Policy Description: Long Term Care Insurance Policy

Policy Riders, if Any:
[Home Health Care]
[Survivorship Benefit]
[Simple Inflation Protection]
[Joint Waiver of Premium]
[Nonforfeiture]
[Compound Inflation Protection]
[Guaranteed Purchase Option]
[Return of Premium]

Date of Policy [May 1, 2001]

Modal Premium: [$127.50]
Premium Payment Mode: [Monthly Bank Draft]

Total Annual Premium [$2,210.00]

Beneficiary: [Mary Spratt]

Alternate Premium Payor: [Thomas Spratt IV]

POLICY BENEFITS

Elimination Period [180 Days]

	Daily Benefit Amount	Maximum Days
Nursing Home and Assisted Living Care	[$200]	[1,460]
Hospice	[$200]	[1,460]
Adult Day Care	[$200]	[1,460]
Bed Reservation - Temporary Leave	[$200]	[20 Days Per Calendar Year]
Bed Reservation - During Hospitalization	[$200]	[60 Days Per Calendar Year]
[Home Health Care]	[$200]	[1,460]
[Homemaker]	[See notes]	[1,460]
[Respite Care]	[$200]	[14 Days Per Calendar Year]

NOTES: [Homemaker Benefits are the greater of $50 or 50% of the Daily Benefit Amount for Home Health Care. The total payable in a week for Homemaker Benefits plus Home Health Care Benefits is 7 times the Daily Benefit Amount for Home Health Care. Homemaker Benefits are payable for maximum of 180 Days per Calendar Year.]

THIS SCHEDULE PAGE IS EFFECTIVE [MAY 1, 2001] AND REPLACES ANY PRIOR SCHEDULE PAGE.

Customer Service Toll Free Telephone: 1-800-635-4252
Care Advisor Toll Free Telephone: [1-866-508-1567]

DEFINITIONS

Activities of Daily Living are Bathing, Continence, Dressing, Eating, Toileting and Transferring. These terms are defined elsewhere in this Policy.

- **Bathing** means washing oneself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower without the hands-on assistance of another person. You are able to bathe Yourself if the only assistance required is adaptive equipment or devices.
- **Continence** means the ability to maintain control of bowel and bladder function; or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag) without the hands-on assistance of another person. You are Continent if You cannot control bowel or bladder function but are able to maintain a reasonable level of personal hygiene using ostomy supplies or other devices such as diapers, protective undergarments or catheters.
- **Dressing** means putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs without the hands-on assistance of another person. You are able to dress Yourself if the only assistance required is modified fasteners, zippers or snaps.
- **Eating** means feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously without the hands-on assistance of another person. You are able to eat if the only assistance required is adaptive utensils.
- **Toileting** means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene without the hands-on assistance of another person. You are able to toilet Yourself if You have an ostomy and You are able to empty the equipment Yourself. You are able to toilet Yourself if You use a commode, urinal or bedpan and You are able to empty and clean it Yourself.
- **Transferring** means moving into or out of a bed, chair or wheelchair without the hands-on assistance of another person. You are able to transfer Yourself if You do so by use of equipment such as canes, quad canes, crutches, grab bars, other support devices, mechanical or motorized devices.

Adult Day Care means a program for six or more individuals, of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the home.

Adult Day Care Center is a facility which:

- is licensed or certified by the state as an Adult Day Care Facility; or
- if licensing as an Adult Day Care Center is not available in the state in which the facility is located, the facility must:
  - provide or be able to arrange for nursing care under the supervision of an R.N.;
  - provide planned therapeutic, social and educational activities;

- maintain written records of services provided to each patient;
- have a full-time administrator; and
- provide or arrange to provide:
  - necessary assistance in Bathing, Continence, Dressing, Eating, Toileting and Transferring;
  - physical and restorative therapy;
  - nutritional services and counseling; and
  - constant supervision if a Physician has determined that a Severe Cognitive Impairment results in a need for such supervision.

Adult Day Care Center will not include a Nursing Home, hospital, boarding home, home for the aged or mentally ill, rest home, a place that provides domiciliary, residential, or retirement care, or a place which is operated primarily for the treatment of alcoholics or drug addicts.

Age means the Age of the Insured on the last birthday of the Insured on the Date of Policy.

Assisted Living Care Facility is a facility engaged primarily in providing ongoing care and related services to a minimum of five residents in one location and meets all of the following standards:

- provides care and services sufficient to support the needs of a Chronically Ill person and has a trained and ready-to-respond employee on duty at all times to provide such care;
- provides at least one meal per day and accommodates special dietary needs;
- is licensed by the appropriate licensing agency, if such licensing is required, to provide such care;
- has made formal arrangements for the services of a Physician or licensed nurse to provide medical care in case of emergency; and
- has appropriate methods and procedures in place for handling and administering drugs.

Assisted Living Care Facility includes but is not limited to adult congregate living facilities and Alzheimer's homes, if those facilities meet all of the standards set out immediately above.

Assisted Living Care Facility will not include a Nursing Home, hospital, boarding home, home for the aged or mentally ill, rest home, a place that provides domiciliary, residential, or retirement care, or a place which is operated primarily for the treatment of alcoholics or drug addicts.

Calendar Month means the period beginning on the Date of Policy and ending on the last day of the month in which the Date of Policy occurs. Thereafter, Calendar Month is each succeeding month.

Calendar Year means the period beginning on the Date of Policy and ending on December 31 of the same year. Thereafter, Calendar Year is the period beginning on January 1 and ending December 31 of the same year.

Chronically Ill means You have been certified within the last 12 months, by a Licensed Health Care Practitioner, as:

- being unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a Loss of Functional Capacity; or
- requiring substantial supervision to protect You from threats to health and

safety due to Severe Cognitive Impairment.

We may allow the term Chronically Ill to include a level of disability, as determined under regulations prescribed by the Secretary of The Treasury in consultation with the Secretary of Health and Human Services, and which are similar to the level of disability as described above.

Claim Appeal Process — We will treat each claim submission fairly, based on the facts provided. Payment of claims will be made within 45 days of Our receipt of the claim. If a claim or portion of a claim is contested by Us, You will be notified, in writing, that the claim is contested or denied, within 44 days after receipt of the claim by Us. The notice that a claim is contested will identify the contested portion of the claim and the reasons for contesting the claim. You may have additional information that could change a claim decision. To provide a full and fair review, We have established an appeal process in the event You want to appeal or review a claim decision. You will be notified of Your right to appeal and the appeal process at the time an initial claim decision is made. Upon receipt of the additional information requested from You, We will pay or deny the contested claim, or portion of the contested claim, within 60 days.

Continuous Adult Day Care Services means that You receive, or would receive but for any applicable Elimination Period or Maximum Days, Covered Service for Adult Day Care on at least eight days during each consecutive Calendar Month.

Covered Service means Qualified Long Term Care Services for which this Policy or a Rider attached to this Policy provides a Benefit or would provide a Benefit but for any applicable Elimination Period or Maximum Days limitation.

Daily Benefit Amount means the amount You selected and which is shown on the Policy Schedule as the amount of money payable for a particular Covered Service.

Designated Third Party to Receive Lapse means the person or persons named in the Application or in a later written notice to Kanawha who is (are) to receive a copy of any late Premium notice and the lapse notice.

Elimination Period is the number of days You receive Covered Service for any combination of the following before Benefits are payable:

- Nursing Home Confinement
- Hospice Facility Confinement
- Assisted Living Care Facility Confinement
- Adult Day Care Services.

The days during which You receive Covered Service for any of the above need not be consecutive. After the Elimination Period is satisfied, it will never be necessary to meet another Elimination Period while Your Policy is In Force.

The Elimination Period is shown on the Policy Schedule.

Hands-on Assistance means physical assistance (minimal, moderate or maximal) without which the individual would not be able to perform the Activity of Daily Living.

Hospice is a facility which provides a formal program of care which is:

- for terminally ill patients whose life expectancy is less than six months;

- provided on an inpatient basis; and
- directed by a Physician.

It must be licensed, certified or registered in accordance with state law.

Injury means a bodily Injury for which You receive Covered Service after the Date of Policy and while You are covered under this Policy.

Institutionalization means inpatient confinement to a Nursing Home, Assisted Living Care Facility, or Hospice Facility during which Covered Service is received or would be received but for any applicable Elimination Period or Maximum Days limitation. Institutionalization does not include Adult Day Care, Respite Care, or other care or services for which this Policy or Riders attached to this Policy provides a Benefit.

Institutionalization Without Interruption means continuous inpatient confinement to a Nursing Home, Assisted Living Care Facility, or Hospice Facility from which You are not released for more than 21 consecutive days except for inpatient hospital confinement and during which You receive Covered Service or would receive Covered Service but for any applicable Elimination Period or Maximum Days limitation.

Insured means the person named Insured on the Policy Schedule.

Licensed Health Care Practitioner means any Physician, Professional Registered Nurse, Licensed Social Worker, or other individual who meets the requirements prescribed by the United States Secretary of Health and Human Services from time to time.

Licensed Social Worker means a person who is licensed by the state as a Social Worker and is performing services within the scope of his or her license.

Loss of Functional Capacity means the inability to engage, without substantial assistance, in two or more Activities of Daily Living.

Maximum Days means the number of days for which a Benefit is payable as shown on the Policy Schedule or stated in this Policy.

Medicare means the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965, as then constituted or later amended.

Mental or Nervous Illness means neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause. Mental Illness does not include Alzheimer's disease, Parkinson's disease or senile dementia.

Nursing Home is a place which:
- is licensed by the state as a skilled nursing facility, a convalescent nursing facility, a convalescent hospital, a convalescent unit of a hospital, an intermediate care facility, or custodial care facility;
- provides skilled, intermediate, or custodial nursing care under the supervision of a Physician or Professional Registered Nurse;
- provides 24-hour nursing service by or under the supervision of a licensed nurse; and
- maintains a daily medical record of each patient which is available for review by Kanawha.

A Nursing Home does not mean a hospital or clinic, boarding home, home for the aged or mentally ill, rest home, community living center, a place that provides domiciliary, residential, or retirement care, a place which operates primarily for the treatment of alcoholics or drug addicts, or a Hospice.

Owner — You are the Owner of this Policy unless otherwise provided at the time of application or in a later change of ownership form filed with and recorded by Us. During Your lifetime, the Owner may exercise every right or option otherwise available to You under the terms of this Policy.

If You are not the Owner and the Owner dies, ownership of this Policy passes to the contingent Owner, if one is named. On the death of the last surviving Owner, ownership of this Policy passes to the estate of the last surviving Owner.

You, the Insured, and/or Your legal representative retain the right to select the place, type and timing of long term care services.

Physician means a person other than You or a Relative who:

- is a Physician, Professional Registered Nurse or Social Worker licensed by the state to practice a healing art; and
- performs services for You which are allowed by such license.

Pre-existing Condition is a condition which would cause a person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by or received from a Physician within six months before the Date of Policy. A Pre-existing Condition will be covered as of the Date of Policy.

Professional Registered Nurse (RN) means a person who is performing services within the scope of his or her license, who has graduated from a formal program of nursing education (diploma school, associate degree, or baccalaureate program) and is licensed as such by the appropriate state authority. This definition includes a Licensed Practical Nurse (LPN) or a Licensed Vocational Nurse (LVN) who has graduated from an appropriate school of nursing and who has passed a state examination for licensure.

Qualified Long Term Care Services means necessary, diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services which are required because You are Chronically Ill, and provided pursuant to a plan of care prescribed by a Licensed Health Care Practitioner and requiring Covered Service.

Relative means a member of Your family who is not a Licensed Health Care Practitioner including: You, Your spouse, Your son or daughter or a descendant of either; Your stepson or stepdaughter; Your brother, sister, stepbrother or stepsister; Your father or mother, or an ancestor of either; Your stepfather or stepmother; the son or daughter of Your brother or sister; the brother or sister of Your father or mother; Your son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law or sister-in-law. The term Relative does not include a Licensed Health Care Practitioner.

Severe Cognitive Impairment means a deterioration or loss in intellectual capacity that is measured by clinical evidence and standardized tests which reliably measure impairment in:

- short or long-term memory;
- orientation to people, places or time; and
- deductive or abstract reasoning or judgement as it relates to safety awareness.

In addition, it is intended that such deterioration or loss places the individual in jeopardy of harming self or others and therefore requires constant supervision or verbal cuing by another individual.

Your inability may be because of Alzheimer's disease, Parkinson's disease, senile dementia, or other covered Sickness or covered Injury.

Sickness means an illness or disease for which You receive Covered Service after the Date of Policy and while You are covered under this Policy. Sickness includes Alzheimer's disease, Parkinson's disease and senile dementia.

Substance Abuse means a condition brought about when You use alcohol or other drug(s) in such a manner that Your health is impaired or ability to control actions is lost. Substance Abuse does not include a condition brought about by Your use of drugs prescribed by and taken in accordance with the directions of a Physician.

We, Our, Us when used in this Policy refer to Kanawha Insurance Company.

You and Your when used in this Policy refer to the Insured named on the Policy Schedule.

BENEFITS

Eligibility for the Payment of Benefits— After You have been Chronically Ill [certified within the last 12 months by a Licensed Health Care Practitioner as being unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a loss of Functional Capacity; or requiring substantial supervision to protect You from threats to health and safety due to Severe Cognitive Impairment] and receiving Covered Service for the Elimination Period shown on the Policy Schedule, the Daily Benefit Amount shown on the Policy Schedule will be paid for the Covered Services listed below. Only one Daily Benefit Amount will be paid for each day these Covered Services are provided. Payment for each Covered Service will not exceed the Maximum Days for it shown on the Policy Schedule.

- **Nursing Home Care Benefit —** For each day You are confined to a Nursing Home, not to exceed the Maximum Days for Nursing Home Care Benefit shown on the Policy Schedule.

- **Assisted Living Care Facility Benefit —** For each day You are confined to an Assisted Living Care Facility, not to exceed the Maximum Days for Nursing Home Care Benefit shown on the Policy Schedule. Your stay in an Assisted Living Care Facility will count toward the Maximum Days You selected for Nursing Home Care. The

total number of days You are confined to a Nursing Home plus the total number of days You are confined to an Assisted Living Care Facility will count toward the Policy's Maximum Days for Nursing Home Care.

- **Hospice Facility Benefit** — For each day You are confined to a Hospice Facility, not to exceed the Maximum Days for Hospice Benefit shown on the Policy Schedule.

- **Adult Day Care Benefit** — For each day You receive Adult Day Care in an Adult Day Care Center, not to exceed the Maximum Days for Adult Day Care Benefit shown on the Policy Schedule.

- **Bed Reservation Guarantee** — For each day You elect to leave the facility on a temporary basis while receiving Nursing Home Care, Assisted Living Facility Care or Hospice Facility Care covered by this Policy and You are charged to reserve Your Nursing Home, Assisted Living Care or Hospice Bed, We will provide a Benefit as though You remained confined in the facility. This Benefit will be provided for up to 20 days per Calendar Year. The 20 days need not be consecutive. This Benefit is not payable while You are confined to a hospital or other institution for care.
- For each day You are confined to a hospital while receiving Nursing Home Care, Assisted Living Facility Care or Hospice Facility Care covered by this Policy and You are charged to reserve Your Nursing Home, Assisted Living Care or Hospice Bed, We will provide a Benefit as though You remained confined in the facility. This Benefit will be provided for up to 60 days per Calendar Year. The 60 days need not be consecutive.
- We will provide the Bed Reservation Guarantee Benefit as follows:
  - if You have not satisfied the Elimination Period and You elect to leave the facility or are confined to a hospital, We will credit the days toward Your Elimination Period; or
  - after You have satisfied the Elimination Period and You elect to leave the facility or are confined to a hospital, We will pay Benefits as though You had remained confined to a Nursing Home, Assisted Living Care Facility or Hospice Facility.

OTHER BENEFITS

- **Alternative Plan of Care Benefit**
  You, Your Physician or Kanawha may propose an Alternative Plan of Care.

  Upon agreement, the care must be for necessary, diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, or for maintenance or personal care services.

  Acceptance is completely optional to You, Your Physician and/or Kanawha. The care must be a plan that You, Your Physician and Kanawha all agree upon in advance. No Benefits will be paid for an Alternative Plan of Care unless it is agreed upon by You, Your Physician and Kanawha jointly in advance of its initiation.

  Upon agreement, the care:
  - may not be for a Covered Service of

this Policy, its Riders or Endorsements;
- may be at a location or through a provider of service not described in this Policy;
- may provide a different level of care than those levels of care described in this Policy.

Kanawha will not require You to surrender this Policy in connection with payment of an Alternative Plan of Care Benefit.

- **Benefit Rebuilder**

After We have paid You Benefits and You have used some or all of Your Maximum Days, You can rebuild Your Maximum Days.

If You have not been confined to a Nursing Home, Assisted Living Care Facility, or Hospice Facility, received Adult Day Care Services or received any other Covered Services for which this Policy, its Riders, or Endorsements provides a Benefit, for 180 consecutive days, Kanawha will restore full Benefits. The 180 days required to restore full Benefits will be extended by any period during which You are inpatient hospitalized. You do not need to meet another Elimination Period after rebuilding Your Maximum Days.

- **Care Advisor Benefit**

A Care Advisor will be available to assist You or Your representative with questions or concerns regarding matters such as: the appropriate level of care, resources available in Your area and cost effective use of Your Policy Benefits.

You may call the Care Advisor during normal business hours using the toll free number shown on the Policy Schedule. In some cases, We may ask a Care Advisor to call You to help Us gain a better understanding of Your situation.

You are not required to follow the Care Advisor's opinions or suggestions. We will pay all costs for the Care Advisor's services. Use of a Care Advisor does not count toward any Policy maximum or Benefit limit.

- **Premium Waiver Benefit**

Premium payments are not due or required beginning with the 91st consecutive day on which You incur Covered Service for Institutionalization Without Interruption and/or Continuous Adult Day Care services.

Premiums will be waived as they fall due in accordance with the mode of Premium payment in effect when the 91-consecutive day period began.

When Institutionalization Without Interruption and/or Continuous Adult Day Care Services end, You must pay Premiums to keep this Policy In Force. Kanawha will notify You of the amount and due date of any Premium You must pay.

When You no longer receive a Daily Benefit Amount during Institutionalization Without Interruption and/or Continuous Adult Day Care Services, You must pay Premiums to keep this Policy In Force. Kanawha will notify You of the amount and due date of any Premium You

must pay.

EXCLUSIONS ON ELIGIBILITY FOR BENEFITS

No Benefits are provided for:

- services for care or treatment of Mental or Nervous Illness without demonstrable organic cause. (Mental Illness does not include Alzheimer's disease, Parkinson's disease and senile dementia.);
- services for care or treatment of Substance Abuse (this will not exclude services for care or treatment of a condition brought about by Your use of drugs prescribed by and taken in accordance with the directions of a Physician);
- conditions arising out of war or act of war (whether declared or undeclared);
- services for care or treatment arising out of active participation in a felony, riot or insurrection;
- services for care or treatment arising out of service in the armed forces or units auxiliary thereto;
- services for care or treatment arising out of suicide or attempted suicide (while sane or insane) or intentionally self-inflicted Injury;
- services for care or treatment provided in a government facility (unless otherwise required by law);
- services for care or treatment covered by any state or federal Workers' Compensation, employer's liability or occupational disease law;
- services for care or treatment provided by a Relative, except as may be specifically provided for by the Policy or a Rider;
- shopping, housekeeping, or transportation services except as may be provided by name in a Rider attached to this Policy;
- services for which no charge is made or for which no charge is normally made in the absence of insurance; and
- services or items covered by Title XVIII of the Social Security Act or Medicare deductibles and coinsurance amounts. The indemnity Benefits of this Policy are payable regardless of what Medicare pays or does not pay.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Benefits are limited for:

- the Elimination Period selected and shown on the Policy Schedule; and
- services for care or treatment incurred outside the United States and its territories or Canada are limited to 90 days for all such services. Kanawha will pay Benefits for Qualified Long Term Care Services You incurred while outside the United States and Canada, provided such Qualified Long Term Care Services continue within 7 days (excluding any period of hospitalization) upon and after Your return to the United States. Any payment will be made after You return to the United States.

GENERAL PROVISIONS

Cancellation — Upon Your cancellation of this Policy, coverage will continue during the Grace Period of the Premium due immediately preceding the date of cancellation. Upon Your cancellation of this Policy, there is no Grace Period for any Premium falling due on or after the cancellation date.

Conformity With State Statutes — Any provision of this Policy that is in conflict with any statutes of the state You reside in when this Policy was issued is considered amended to conform to that statute.

Consideration and Date of Policy — This Policy is issued in Consideration of the statements in the Application and payment of the first Premium. The Date of Policy is shown on the Policy Schedule. All periods of insurance begin and end at 12:01 a.m. at the place where the Insured resides.

Continuation of Benefits Upon Lapse or Your Cancellation of This Policy — Termination of Long Term Care Insurance is without prejudice to any Benefits payable for Institutionalization if such Institutionalization began while the Long Term Care Insurance was In Force and Institutionalization Without Interruption continues after termination. Such extension of Benefits beyond the period the Long Term Care Insurance was In Force is limited to the duration of the Benefit period, if any, or to payment of the maximum Benefits and will be subject to any Policy Elimination Period and all other applicable provisions of this Policy.

Designated Third Party to Receive Lapse — You may designate a third party to receive lapse. If You have given Us notice of a Designated Third Party to Receive Lapse, We will send the Designated Third Party to Receive Lapse a copy of any late Premium notice and a copy of any lapse notice. You may change the Designated Third Party to Receive Lapse by giving Us written notice.

This designation shall not constitute acceptance of the liability by the Designated Third Party to Receive Lapse for any services that may have been provided to the Insured.

Entire Contract; Changes — This Policy, its Riders and Endorsements, together with the Application You submitted constitutes the entire contract of insurance. The application is attached to and made a part of this Policy.

No change in this Policy will be effective until it is approved in writing by one of Kanawha's executive officers. This approval must be noted on or attached to this Policy. No agent or representative of Kanawha, other than an executive officer, may change this Policy or waive any of its provisions. No verbal statement by an executive officer of Kanawha or other employee is binding upon Kanawha.

No sales agent or broker of Kanawha is an executive officer of Kanawha. Kanawha's executive officers include its President, Vice Presidents, and Secretary.

Free Choice of a Physician — You have the freedom to choose Your Physician.

Health Insurance Portability and Accountability Act of 1996 — This Policy

is intended to comply with the Health Insurance Portability and Accountability Act of 1996 as constituted on its date of enactment.

The Health Insurance Portability and Accountability Act of 1996 limits tax deductibility of Long Term Care Policy Premiums from income and limits the extent to which Benefit payments under Long Term Care policies are excludable from income.

It is Your responsibility to consult with Your personal tax advisor regarding these limitations.

Incontestability — If Your Policy has been in force less than six months after the Date of Policy, misrepresentations made by You in the Application for this Policy, which are material to the acceptance of coverage can be used to void this Policy and to deny an otherwise valid claim.

For Policies in force for at least six months, but less than two years from the date of Policy, misrepresentations made by You in the Application for this Policy which are material to the acceptance of coverage can be used to void this Policy and to deny an otherwise valid claim if the misstatements pertain to the condition for which Benefits are sought.

After two years from the Date of Policy, no misrepresentations, except fraudulent misrepresented relevant facts relating to Your Health made by You in the Application, can be used to void this Policy and to deny an otherwise valid claim.

If this Policy is voided due to misrepresentations in the Application, Kanawha will refund Premiums paid and will not attempt to recover Benefit payments issued prior to voidance of this Policy.

Legal Actions — No action can be brought against Kanawha in any court until 60 days after Kanawha receives Your claim on which the action is based.

No action can be brought at all unless it is commenced within three years after the date Proofs of Loss are required.

Notice of Lapse of Policy — Should the Premium not be paid within the Grace Period, Kanawha will send a lapse notice to You and Your Designated Third Party that the Policy Premium has not been paid. If the Premium remains unpaid as stated in the Grace Period provision, Kanawha will lapse Your Policy.

Other Long Term Care Insurance — The Application for this Policy lists all other Long Term Care Policies In Force or applied for on the date of Application for this Policy. Any Long Term Care Policy fully admitted on the Application may stay In Force after this Policy is issued unless You agreed in the Application to terminate or replace it.

Physical Examination — At Our expense, We have the right to have You examined as often as reasonably necessary while a claim is pending.

Premiums, Change of Premiums — Premiums are payable for the period shown on the Policy Schedule. Kanawha will bill You for Premiums due in accordance with its usual practices for the mode of Premium payment in effect on the due date.

Payments are not due or required under the Policy if waived in accordance with the Premium Waiver Benefit.

Premiums paid to Kanawha but not due or required will be returned to You.

No Premiums will be due after the end of the Premium Payment Period shown on the Policy Schedule.

Kanawha will send the Designated Third Party to Receive Lapse, if applicable, a copy of any late Premium notice and the lapse notice.

Kanawha can change Your Premium if the Premiums for all the Policies in the same Class are changed. You will be given at least 45 days notice before Your Premium is changed. Any increase or decrease will begin the next Premium due date after the notice is given.

Refund of Premium — If You have already paid Your Premium for any period of time after the date on which You cancel or terminate this Policy, Kanawha will refund those Premiums within 30 days of the effective date of such cancellation or termination. When Kanawha is notified of Your death, the date of Your death will be considered the date notice to cancel or terminate is received. The earned Premium will be computed on a pro rata basis.

In the event that the Policy is canceled or terminated by Kanawha, Kanawha will, within 30 days of the effective date of such cancellation or termination, return to You the unearned portion of any premium paid. The earned premium shall be computed on a pro-rata basis.

TERMINATION OF COVERAGE

Grace Period — This Policy has a 31-day Grace Period, which means that if any Premium, except the first one, is not paid when it is due, it may be paid during the next 31 days. During the Grace Period, this Policy will stay In Force.

If You have named a Designated Third Party to Receive Lapse and a Premium is not paid within 31 days of the due date, Kanawha will notify the Designated Third Party to Receive Lapse of the unpaid Premium. Notice of the unpaid Premium will be mailed to the Designated Third Party to Receive Lapse's address as shown in Kanawha's records. Notice shall be given by first class United States mail, postage prepaid; and notice may not be given until 30 days after a Premium is due and unpaid. Notice shall be deemed to have been given as of five days after the date of mailing. If the Premium remains unpaid 35 days after notice is mailed to the Designated Third Party to Receive Lapse, this Policy will lapse at the beginning of the 36th day after mailing of the notice to the Designated Third Party to Receive Lapse.

If no Designated Third Party to Receive Lapse is named and Your Premium is not paid at the end of the 31-day Grace Period, this Policy will lapse and You will no longer be entitled to Benefits.

Reinstatement — If the renewal Premium is not paid before the end of the Grace Period, this Policy will lapse. Later acceptance of the Premium by Kanawha

(or by one of its agents or brokers) without requiring an Application for Reinstatement will reinstate this Policy.

If Kanawha, its agent or broker requires an Application for Reinstatement, You will be given a conditional receipt for the Premium paid. If the Application is approved, this Policy will be reinstated on the date of such approval. Lacking such approval, this Policy will be reinstated on the 45th day after the date of the receipt unless Kanawha has previously written You of its disapproval.

The reinstated Policy will cover loss from Institutionalization which begins after the date of Reinstatement. The reinstated Policy will cover other losses, for which the Policy provides Benefits, occurring after the date of Reinstatement. In all other respects, Your rights and Our rights will remain the same, subject to any provisions imposed by Us.

Any Premium We accept for a Reinstatement will be applied to a period for which Premiums have not been paid. No Premium will be applied to any period more than 60 days before the Reinstatement date.

Reinstatement Due to Severe Cognitive Impairment — If this Policy lapses and We receive proof of Severe Cognitive Impairment within five months after lapse, this Policy will be reinstated without evidence of insurability, upon collection of past due Premium, where appropriate.

Termination for Nonpayment of Premium — Subject to the Continuation of Benefits Upon Lapse or Your Cancellation of This provision, Your coverage will end if the required Premium is not paid when due or within the Grace Period.

MAKING A CLAIM UNDER YOUR POLICY

Claim Forms — When Kanawha receives Your Notice of Claim, Kanawha will send You Claim Forms to complete. If these Claim Forms are not furnished to You within 15 days, You will be deemed to have met the requirements for Proofs of Loss if You notify Kanawha in writing about the expenses for which You are making a claim for Benefits within 180 days after the expenses were incurred.

Notice of Claim — Written Notice of Claim must be given within 180 days after a Covered Service begins or as soon as reasonably possible. The notice may be given to Kanawha at Post Office Box 2000, Lancaster, South Carolina 29721-2000 or to its agent. The notice should include Your name and this Policy's Number.

Payment of Claims — All Benefits will be paid to the Owner of this Policy. If no Owner survives to receive Benefits due, those Benefits will be paid to the estate of the last surviving Owner.

If You, the Insured, own this Policy, any Benefit unpaid at Your death may be paid, at Kanawha's option, to Your Beneficiary or estate.

If Benefits are payable to Your estate or to a Beneficiary who cannot execute a

valid release, Kanawha can pay up to $1,000 of the Benefits due to someone related to You or the Beneficiary, by blood or marriage, whom Kanawha finds is justly entitled to payment. Such payment made in good faith will discharge Kanawha to the extent of the amount paid.

Proofs of Loss — Written Proofs of Loss must be given within 180 days after the Covered Service begins.

If You are not able to give Proofs of Loss within 180 days, it will not have a bearing on Your claim if Proofs of Loss are given to Kanawha as soon as reasonably possible. In any event, Proofs of Loss must be given no later than one year from the time stated unless You are legally unable to do so.

Time of Payment of Claim — After receiving written Proofs of Loss, Kanawha will pay monthly all Benefits then due for Covered Services.

Who is Entitled to Benefits — You are the only person entitled to Benefits under this Policy. You may assign the Benefits of this Policy. Kanawha will not be responsible for the validity or sufficiency of any assignment. Kanawha will not be responsible for distribution of any payments made to You.

Kanawha will not be responsible for payments made to You prior to Kanawha's receipt of an assignment affecting Benefits. Policy Benefits may not be borrowed. Policy Benefits may not be paid, assigned, or pledged as collateral for a loan. The Virginia Department of Medical Assistance Services will be the payor of last resorts under this Policy.

Counter Signature of Licensed Resident Agent (if required)

·This is a Long Term Care Insurance Policy. This Policy is a tax qualified long-term care insurance policy and may qualify you favorable tax status under the Health Insurance Portability and Accountability Act of 1996.

•Premiums May be Changed

•Non-participating

KANAWHA

NAIC COMPANY CODE 65110
FEDERAL TAX ID # 57-0380426
NAIC GROUP CODE 757

RACHEL E. COYLE, HIA, AIRC
SECOND VICE PRESIDENT - COMPLIANCE

February 26, 2002

Ms. Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Commonwealth of Virginia
Bureau of Insurance
State Corporation Commission
Post Office Box 1157
Richmond, Virginia 23218

RE: Form 82120 9/01 VA - Long Term Care Policy
Form 82120 9/01 CB VA - Contingent Benefit on Lapse Endorsement
Form 1386 9/01 VA - Outline of Coverage
Form 82140 9/01 VA Home Health Care Rider
Form 93196 9/01 - Return of Premium Rider
Your Submission No. 007 0000018142
Your Letter of January 30, 2002

Dear Ms. Andy:

In response to your January 30, 2002 letter, we have modified the above forms as follows:

1. Added the following to Definitions:

Hands-on assistance means physical assistance (minimal, moderate or maximal) without which the individual would not be able to perform the activity of daily living.

2. Page 7 **Licensed Health Care Practitioner** was changed to Physician and put in alphabetical order.

3. Added the following to the Claims Provisions

Claim Appeal Process -- We will treat each claim submission fairly, based on the facts provided. Payment of claims will be made within 45 days of Our receipt of the claim. If a claim or portion of a claim is contested by us, You will be notified, in writing, that the claim is contested or denied, within 44 days after receipt of the claim by Us. The notice that a claim is contested will identify the contested portion of the claim and the reasons for contesting the claim. You may have additional information that could change a claim decision. To provide a full and fair review, We have established an appeal process in the event You want to appeal or review a claim decision. You will be notified of Your right to appeal and the appeal process at the time an initial claim decision is made. Upon receipt of the additional information requested from You, We will pay or deny the contested claim, or portion of the contested claim, within 60 days.

Enclosed is the readability certification as requested.

Outline of Coverage -- revised to flow as your regulation dictates.

Changed the 82120 9/01 CB VA as required.

You are correct in that the application is 1139 3/01 VA. We plan to use the same application for our 82000 1/01 VA (tax qualified) and our 82120 9/01 VA (non tax qualified) policies.

We appreciate your willingness to work with us on the approval of these forms. Your review and comments via e mail will expedite further changes which may be needed. We of course will respond via hard copies if necessary.

Should additional information be needed for the completion of this filing, please let us know.

Yours truly,

Rachel E. Coyle

Enclosures
Telephone: 800-635-4252 Ext. 5307
Facsimile Telephone Number 803-283-5313
e mail address: rcoyle@kanawha.com

KANAWHA

NAIC COMPANY CODE 65110
FEDERAL TAX ID # 57-0380426
NAIC GROUP CODE 757

RACHEL E. COYLE, HIA, AIRC
SECOND VICE PRESIDENT - COMPLIANCE

April 19, 2002

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/22/02
BY Elsie B. Andy

Ms. Elsie Andy
Policy and Other Form Filings
Commonwealth of Virginia
Bureau of Insurance
State Corporation Commission
Post Office Box 1157
Richmond, Virginia 23218

RE: Form 82120 9/01 VA - - Page 11
Form 1386 9/01 VA - Page 5
Your Submission No. 007 0000018142
Your E Mail of April 19, 2002

Dear Ms. Andy:

We are enclosing revised pages 11 of the policy and 5 of the outline which have the exclusion "war or act or war" deleted.

Do we wait on approval of these prior to printing since we had received previous approval. Would you e mail me your answer on this. Thanks for your help.

Yours truly,

Rachel E. Coyle

Enclosures
Telephone: 800-635-4252 Ext. 5307
Facsimile Telephone Number 803-283-5313
e mail address: rcoyle@kanawha.com

COMMONWEALTH OF VIRGINIA

APR 24 2002

ALFRED W. GROSS
COMMISSIONER OF INSURANCE

P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
http://www.state.va.us/scc

STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

April 22, 2002

KANAWHA INSURANCE COMPANY
P.O. BOX 610
DEPARTMENT 78
LANCASTER, SC 29721-0610
Attn: RACHEL E. COYLE, HIA, AIRC
SECOND VICE PRESIDENT, COMPLIANCE

RE: YOUR SUBMISSION DATED MARCH 27, 2002
Submission No: 007 0000018142
Form No: 82120 9/01 VA, et al.

Forms & Rates

Dear Ms. Coyle:

As indicated in our letter dated 04/05/02, we referred the rate filings for the forms mentioned above to our actuarial consultant for review. He has completed his review and the premiums are deemed reasonable in relation to the benefits.

We acknowledge receipt of the revised page to the policy where the language regarding the exclusion of conditions arising out of war or act of war (whether declared or not declared) was deleted. The above captioned forms have been approved for use in the Commonwealth of Virginia. Should you have any further questions, please let us know.

Please refer to the Submission Number noted above when corresponding with us, and verify that your company's NAIC number is displayed prominently on all correspondence.

Sincerely,

Elsie B. Andy

Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Telephone No. (804) 371-9072

COMMONWEALTH OF VIRGINIA

APR 10 2002

ALFRED W. GROSS
COMMISSIONER OF INSURANCE

P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
http://www.state.va.us/scc

STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

April 5, 2002

KANAWHA INSURANCE COMPANY
P.O. BOX 610
DEPARTMENT 78
LANCASTER, SC 29721-0610
Attn: RACHEL E. COYLE, HIA, AIRC
SECOND VICE PRESIDENT, COMPLIANCE

RE: YOUR SUBMISSION DATED DECEMBER 5, 2001
Submission No: 007 0000018142
Form Nos.: 82120 9/01 VA, et al.

Dear Ms. Coyle:

This is to acknowledge receipt of and thank you for the additional information concerning the rate filing for the forms mentioned above. We have forwarded this information to our consultant to continue his review. We will keep you apprised of any development regarding that review.

If you have any questions regarding this matter, please feel free to call me at the number noted below. When corresponding with us concerning this submission, please refer to the Submission Number noted above. Please also verify that your company's NAIC number is displayed prominently on all correspondence.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Elsie B. Andy

Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Telephone No. (804) 371-9072

COMMONWEALTH OF VIRGINIA

APR 0 8 2002

ALFRED W. GROSS
COMMISSIONER OF INSURANCE

P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
http://www.state.va.us/scc

STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

April 3, 2002

KANAWHA INSURANCE COMPANY
P.O. BOX 610
DEPARTMENT 78
LANCASTER, SC 29721-0610
Attn: RACHEL E. COYLE, HIA, AIRC
SECOND VICE PRESIDENT, COMPLIANCE

RE: YOUR SUBMISSION DATED FEBRUARY 26, 2002
Submission No: 007 0000018142
Form Nos.: 82120 9/01 VA, et al.

Dear Ms. Coyle:

Thank you for the resubmission of the forms mentioned above. Our previous objections concerning the forms matters have been resolved.

As you are aware, the submission can not be approved until the rate issues have been resolved. We received your response concerning the rates matters on 03/28/02 and hope to have a response for you in the near future.

When corresponding with us concerning this submission, please refer to the Submission Number noted above. Please also verify that your company's NAIC number is displayed prominently on all correspondence.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Elsie B. Andy

Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Telephone No. (804) 371-9072

210 SOUTH WHITE STREET, POST OFFICE BOX 610
LANCASTER, SOUTH CAROLINA 29721-0610
Telephone: 1-800-635-4252

Kanawha Insurance Company, a stock insurance company, herein called Kanawha, subject to the terms of this Policy, will pay the benefits provided in this Policy to You upon receipt of due Proofs of Loss while this Policy is in force. Kanawha will also provide the other rights and benefits set forth in this Policy.

Signed for Kanawha Insurance Company at its Home Office in Lancaster, South Carolina, as of the Date of Policy stated on the Policy Schedule.

A B C D E F

G H

Secretary A B C President G H I

LONG TERM CARE INSURANCE POLICY

30 DAY RIGHT TO EXAMINE POLICY — If You decide You do not want this Policy for any reason, You can return it to Kanawha, its agent or broker within 30 days after You receive it. When it is returned, it will be considered void as though it was never issued and any Premium paid will be refunded.

GUARANTEED RENEWABLE — This Policy is Guaranteed Renewable for life as long as You pay the Premiums when they are due. Kanawha can change Your Premium if the Premiums for all the Policies in the same Class are changed. You will be given at least 45 days notice before Your Premium is changed. Any increase or decrease in Premium will begin the next Premium due date after the 45-day notice is given.

NOTICE TO BUYER — This Policy may not cover all of the costs You incur associated with long term care services during the term of coverage. This Policy is not a Medicare Supplement Policy and therefore does not cover services or items covered by Title XVIII of the Social Security Act or Medicare deductibles and coinsurance amounts. The indemnity benefits of this Policy are payable regardless of what Medicare pays or does not pay. You are advised to review all Policy exclusions and limitations.

CAUTION — This Policy may not apply when You have a claim! Please read! The issuance of this long-term care insurance policy is based upon Your responses to the questions on Your Application. A copy of Your Application is a part of this Policy. If Your answers are incorrect or untrue, Kanawha has the right to deny benefits or rescind Your Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Kanawha Insurance Company at the address shown above.

HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996, (HIPAA)
This policy is NOT intended to be a qualified long term care insurance contract as defined by the Internal Revenue Code of 1996, §7702B(b). This policy will not qualify the insured for the favorable tax treatment provided for in the Internal Revenue Code of 1996, §7702B. You are urged to consult with a qualified tax advisor.

THIS POLICY IS A LEGAL CONTRACT BETWEEN THE POLICY OWNER AND KANAWHA.

READ YOUR POLICY CAREFULLY!

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IMPORTANT NOTICE

Please read the copy of the Application attached to this Policy. Carefully check the Application and write to Kanawha Insurance Company, Post Office Box 610, Lancaster, South Carolina 29721-0610 within 30 days if any information shown on it is not correct and complete, or if any past medical history has been left out of the Application. The Application is a part of this Policy and this Policy was issued on the basis that the answers to all questions and the information shown on the Application are correct and complete.

In the event You need to contact someone about this Policy for any reason, You may contact Kanawha Insurance Company at the above address or by calling 1-800-635-4252 or 1-803-283-5300.

DEFINITIONS

Activities of Daily Living are Bathing, Continence, Dressing, Eating, Toileting and Transferring. These terms are defined below.

- **Bathing** means washing oneself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower without the hands-on assistance of another person. You are able to bathe Yourself if the only assistance required is adaptive equipment or devices.
- **Continence** means the ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag)without the hands-on assistance of another person. You are Continent if You cannot control bowel or bladder function but are able to maintain a reasonable level of personal hygiene using ostomy supplies or other devices such as diapers, protective undergarments or catheters.
- **Dressing** means putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs without the hands-on assistance of another person. You are able to dress Yourself if the only assistance required is modified fasteners, zippers or snaps.
- **Eating** means feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously without the hands-on assistance of another person. You are able to eat if the only assistance required is adaptive utensils.
- **Toileting** means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene without the hands-on assistance of another person. You are able to toilet Yourself if You have an ostomy and You are able to empty the equipment Yourself. You are able to toilet Yourself if You use a commode, urinal or bedpan and You are able to empty and clean it Yourself.
- **Transferring** means moving into or out of a bed, chair or wheelchair without the hands-on assistance of another person. You are able to transfer Yourself if You do so by use of equipment such as canes, quad canes, crutches, grab bars, other support devices, mechanical or motorized devices.

Adult Day Care means a program for six or more individuals, of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the home.

Adult Day Care Center is a facility which:

- is licensed or certified by the state as an Adult Day Care Facility; or
- if licensing as an Adult Day Care Center is not available in the state in which the facility is located, the facility must:
  - provide or be able to arrange for nursing care under the supervision of an R.N.;
  - provide planned therapeutic, social and educational activities;

- maintain written records of services provided to each patient;
- have a full-time administrator; and
- provide or arrange to provide:
  - necessary assistance in Bathing, Continence, Dressing, Eating, Toileting and Transferring;
  - physical and restorative therapy;
  - nutritional services and counseling; and
  - constant supervision if a Physician has determined that a Cognitive Impairment results in a need for such supervision.

Adult Day Care Center will not include a Nursing Home, hospital, boarding home, home for the aged or mentally ill, rest home, a place that provides domiciliary, residential, or retirement care, or a place which is operated primarily for the treatment of alcoholics or drug addicts.

Age means the Age of the Insured on the last birthday of the Insured on the Date of Policy.

Assisted Living Care Facility is a facility engaged primarily in providing ongoing care and related services to a minimum of five residents in one location and meets all of the following standards:

- provides continuous room and board;
- provides care and services to residents that are required because of their inability to perform the Activities of Daily Living, that are required due to Cognitive Impairment or are Medically Necessary;
- has a trained and ready-to-respond employee on duty at all times to provide care;
- provides at least one meal per day and accommodates special dietary needs;
- is licensed by the appropriate licensing agency, if such licensing is required, to provide such care;
- has made formal arrangements for the services of a Physician or licensed nurse to provide medical care in case of emergency; and
- has appropriate methods and procedures in place for handling and administering drugs.

Assisted Living Care Facility includes but is not limited to adult congregate living facilities and Alzheimer's homes, if those facilities meet all of the standards set out immediately above.

Assisted Living Care Facility will not include a Nursing Home, hospital, boarding home, home for the aged or mentally ill, rest home, a place that provides domiciliary, residential, or retirement care, or a place which is operated primarily for the treatment of alcoholics or drug addicts.

Calendar Month means the period beginning on the Date of Policy and ending on the last day of the month in which the Date of Policy occurs. Thereafter, Calendar Month is each succeeding month.

Calendar Year means the period beginning on the Date of Policy and ending on December 31 of the same year. Thereafter, Calendar Year is the period beginning on January 1 and ending December 31 of the same year.

Cognitive Impairment means a deterioration or loss in intellectual capacity that is measured by clinical evidence and standardized tests which reliably measure impairment in:

- short or long-term memory;
- orientation to people, places or time;

and
- deductive or abstract reasoning or judgement as it relates to safety awareness.

In addition, it is intended that such deterioration or loss places the individual in jeopardy of harming self or others and therefore requires constant supervision or verbal cuing by another individual.

Your inability may be because of Alzheimer's disease, Parkinson's disease, senile dementia, or other covered Sickness or covered Injury.

Continuous Adult Day Care Services means that You receive, or would receive but for any applicable Elimination Period or Maximum Days, Covered Service for Adult Day Care on at least eight days during each consecutive Calendar Month.

Covered Service means Long Term Care Services for which this Policy or a Rider attached to this Policy provides a Benefit or would provide a Benefit but for any applicable Elimination Period or Maximum Days limitation.

Daily Benefit Amount means the amount You selected and which is shown on the Policy Schedule as the amount of money payable for a particular Covered Service.

Designated Third Party to Receive Lapse means the person or persons named in the Application or in a later written notice to Kanawha who is (are) to receive a copy of any late Premium notice and the lapse notice.

Elimination Period is the number of days You receive Covered Service for any combination of the following before Benefits are payable:
- Nursing Home Confinement
- Hospice Care Facility Confinement
- Assisted Living Care Facility Confinement
- Adult Day Care Services.

The days during which You receive Covered Service for any of the above need not be consecutive. After the Elimination Period is satisfied, it will never be necessary to meet another Elimination Period while Your Policy is in force.

The Elimination Period is shown on the Policy Schedule.

Family means You, Your spouse, Your mother, Your father, Your brothers, Your sisters, Your step-brothers, Your step-sisters, Your children, Your step-children and Your grandchildren.

Hands-on Assistance means physical assistance (minimal, moderate or maximal) without which the individual would not be able to perform the Activity of Daily Living.

Hospice is a facility which provides a formal program of care which is:
- for terminally ill patients whose life expectancy is less than six months;
- provided on an inpatient basis; and
- directed by a Physician.

It must be licensed, certified or registered in accordance with state law.

Injury means a bodily Injury for which You receive Covered Service after the Date of Policy and while You are covered under this Policy.

Institutionalization means inpatient confinement to a Nursing Home, Assisted Living Care Facility, or Hospice Care Facility during which Covered Service is received or would be received but for any

applicable Elimination Period or Maximum Days limitation. Institutionalization does not include other care or services for which this Policy or Riders attached to this Policy provides a Benefit.

Institutionalization Without Interruption means continuous inpatient confinement to a Nursing Home, Assisted Living Care Facility, or Hospice Care Facility from which You are not released for more than 21 consecutive days except for inpatient hospital confinement and during which You receive Covered Service or would receive Covered Service but for any applicable Elimination Period or Maximum Days limitation.

Insured means the person named Insured on the Policy Schedule.

Licensed Social Worker means a person who is licensed by the state as a Social Worker and is performing services within the scope of his or her license.

Maximum Days means the number of days for which a Benefit is payable as shown on the Policy Schedule or stated in this Policy.

Medically Necessary means care that is appropriate to the diagnosis, widely accepted by the practicing peer group based upon scientific criteria, and not experimental, investigative or randomized.

Medicare means the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965, as then constituted or later amended.

Mental or Nervous Illness means neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause. Mental Illness does not include Alzheimer's disease, Parkinson's disease or senile dementia.

Nursing Home is a place which:

- is licensed by the state as a skilled nursing facility, a convalescent nursing facility, a convalescent hospital, a convalescent unit of a hospital, an intermediate care facility, or custodial care facility;
- provides skilled, intermediate, or custodial nursing care under the supervision of a Physician or Professional Registered Nurse;
- provides 24-hour nursing service by or under the supervision of a licensed nurse; and
- maintains a daily medical record of each patient which is available for review by Kanawha.

A Nursing Home does not mean a hospital or clinic, boarding home, home for the aged or mentally ill, rest home, community living center, a place that provides domiciliary, residential, or retirement care, a place which operates primarily for the treatment of alcoholics or drug addicts, or a Hospice Care Facility.

Owner — You are the Owner of this Policy unless otherwise provided at the time of application or in a later change of ownership form filed with and recorded by Us. During Your lifetime, the Owner may exercise every right or option otherwise available to You under the terms of this Policy.

If You are not the Owner and the Owner dies, ownership of this Policy passes to the contingent Owner, if one is named. On the death of the last surviving Owner, ownership of this Policy passes to the

estate of the last surviving Owner.

You, the Insured, and/or Your legal representative retain the right to select the place, type and timing of long term care services.

Physician means any Physician, Professional Registered Nurse, Licensed Social Worker, or other individual who meets the requirements prescribed by the United States Secretary of Health and Human Services from time to time.

Pre-existing Condition is a condition which would cause a person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by or received from a Physician within six months before the Date of Policy. A Pre-existing Condition will be covered as of the Date of Policy.

Professional Registered Nurse (RN) means a person who is performing services within the scope of his or her license, who has graduated from a formal program of nursing education (diploma school, associate degree, or baccalaureate program) and is licensed as such by the appropriate state authority. This definition includes a Licensed Practical Nurse (LPN) or a Licensed Vocational Nurse (LVN) who has graduated from an appropriate school of nursing and who has passed a state examination for licensure.

Sickness means an illness or disease for which You receive Covered Service after the Date of Policy and while You are covered under this Policy. Sickness includes Alzheimer's disease, Parkinson's disease and senile dementia.

Substance Abuse means a condition brought about when You use alcohol or other drug(s) in such a manner that Your health is impaired or ability to control actions is lost. Substance Abuse does not include a condition brought about by Your use of drugs prescribed by and taken in accordance with the directions of a Physician.

We, Our, Us when used in this Policy refer to Kanawha Insurance Company.

You and Your when used in this Policy refer to the Insured named on the Policy Schedule.

BENEFITS

Eligibility for the Payment of Benefits—
The Daily Benefit Amounts shown on the Policy Schedule will be paid for the Covered Services listed below after You have satisfied the Elimination Period shown on the Policy Schedule. Only one Daily Benefit Amount will be paid for each day these Covered Services are provided. Payment for each Covered Service will not exceed the Maximum Days for it shown on the Policy Schedule.

Covered Services must be:

- Medically Necessary; or
- because You are unable to perform two or more of the following activities: Bathing, Continence, Dressing, Eating, Toileting or Transferring; or
- because a Physician has determined that You have a Cognitive Impairment.

- **Nursing Home Care Benefit** — For each day You are confined to a Nursing

Home, not to exceed the Maximum Days for Nursing Home Care Benefit shown on the Policy Schedule.

- **Assisted Living Care Facility Benefit** — For each day You are confined to an Assisted Living Care Facility, not to exceed the Maximum Days for Nursing Home Care Benefit shown on the Policy Schedule. Your stay in an Assisted Living Care Facility will count toward the Maximum Days You selected for Nursing Home Care. The total number of days You are confined to a Nursing Home plus the total number of days You are confined to an Assisted Living Care Facility will count toward the Policy's Maximum Days for Nursing Home Care.

- **Hospice Care Facility Benefit** — For each day You are confined to a Hospice Care Facility, not to exceed the Maximum Days for Hospice Benefit shown on the Policy Schedule.

- **Adult Day Care Benefit** — For each day You receive Adult Day Care in an Adult Day Care Center, not to exceed the Maximum Days for Adult Day Care Benefit shown on the Policy Schedule.

- **Bed Reservation Guarantee** — For each day You elect to leave the facility on a temporary basis while receiving Nursing Home Care, Assisted Living Facility Care or Hospice Facillity Care covered by this Policy and You are charged to reserve Your Nursing Home, Assisted Living Care or Hospice Care Facility Bed, We will provide a Benefit as though You remained confined in the facility. This Benefit will be provided for up to 20 days per Calendar Year. The 20 days need not be consecutive. This Benefit is not payable while You are confined to a hospital or other institution for care.

- For each day You are confined to a hospital while receiving Nursing Home Care, Assisted Living Facility Care or Hospice Facility Care covered by this Policy and You are charged to reserve Your Nursing Home, Assisted Living Care or Hospice Care Facility Bed, We will provide a Benefit as though You remained confined in the facility. This Benefit will be provided for up to 60 days per Calendar Year. The 60 days need not be consecutive.

- We will provide the Bed Reservation Guarantee Benefit as follows:
  - if You have not satisfied the Elimination Period and You elect to leave the facility or are confined to a hospital, We will credit the days toward Your Elimination Period; or
  - after You have satisfied the Elimination Period and You elect to leave the facility or are confined to a hospital, We will pay Benefits as though You had remained confined to a Nursing Home, Assisted Living Care Facility or Hospice Care Facility.

OTHER BENEFITS

- **Alternative Plan of Care Benefit**
  You, Your Physician or Kanawha may propose an Alternative Plan of Care.

  Upon agreement, the care must be for necessary, diagnostic, preventive, therapeutic, curing, treating, mitigating

and rehabilitative services, or for maintenance or personal care services.

Acceptance is completely optional to You, Your Physician and/or Kanawha. The care must be a plan that You, Your Physician and Kanawha all agree upon in advance. No Benefits will be paid for an Alternative Plan of Care unless it is agreed upon by You, Your Physician and Kanawha jointly in advance of its initiation.

Upon agreement, the care:

- may not be for a Covered Service of this Policy, its Riders or Endorsements;
- may be at a location or through a provider of service not described in this Policy;
- may provide a different level of care than those levels of care described in this Policy.

Kanawha will not require You to surrender this Policy in connection with payment of an Alternative Plan of Care Benefit.

- **Benefit Rebuilder**
  After We have paid You Benefits and You have used some or all of Your Maximum Days, You can rebuild Your Maximum Days.

  If You have not been confined to a Nursing Home, Assisted Living Care Facility, or Hospice Care Facility, received Adult Day Care Services or received any other Covered Services for which this Policy, its Riders, or Endorsements provides a Benefit, for 180 consecutive days, Kanawha will restore full Benefits. The 180 days required to restore full Benefits will be extended by any period during which You are inpatient hospitalized. You do not need to meet another Elimination Period after rebuilding Your Maximum Days.

- **Optional Care Advisor Benefit**
  A Care Advisor will be available to assist You or Your representative with questions or concerns regarding matters such as: the appropriate level of care, resources available in Your area and cost effective use of Your Policy Benefits.

  You may call the Care Advisor during normal business hours using the toll free number shown on the Policy Schedule. In some cases, We may ask a Care Advisor to call You to help Us gain a better understanding of Your situation.

  You are not required to follow the Care Advisor's opinions or suggestions. We will pay all costs for the Care Advisor's services. Use of a Care Advisor does not count toward any Policy maximum or Benefit limit.

- **Premium Waiver Benefit**
  Premium payments are not due or required beginning with the 91st consecutive day on which You incur Covered Service for Institutionalization Without Interruption and/or Continuous Adult Day Care Services.

  Premiums will be waived as they fall due in accordance with the mode of Premium payment in effect when the 91-consecutive day period began.

  When Institutionalization Without

Interruption and/or Continuous Adult Day Care Services end, You must pay Premiums to keep this Policy in force. Kanawha will notify You of the amount and due date of any Premium You must pay.

When You no longer receive a Daily Benefit Amount during Institutionalization Without Interruption and/or Continuous Adult Day Care Services, You must pay Premiums to keep this Policy in force. Kanawha will notify You of the amount and due date of any Premium You must pay.

EXCLUSIONS ON ELIGIBILITY FOR BENEFITS

No Benefits are provided for:

- services for care or treatment of Mental or Nervous Illness without demonstrable organic cause. (Mental Illness does not include Alzheimer's disease, Parkinson's disease and senile dementia.);
- services for care or treatment of Substance Abuse. (This will not exclude services for care or treatment of a condition brought about by Your use of drugs prescribed by and taken in accordance with the directions of a Physician.);
- services for care or treatment arising out of active participation in a felony, riot or insurrection;
- services for care or treatment arising out of service in the armed forces or units auxiliary thereto;
- services for care or treatment arising out of suicide or attempted suicide (while sane or insane) or intentionally self-inflicted Injury;
- services for care or treatment provided in a government facility (unless otherwise required by law);
- services for care or treatment covered by any state or federal Workers' Compensation, employer's liability or occupational disease law;
- services for care or treatment provided by a member of Your Family, except as may be specifically provided for by the Policy or a Rider;
- shopping, housekeeping, or transportation services except as may be provided by name in a Rider attached to this Policy;
- services for which no charge is made or for which no charge is normally made in the absence of insurance; and
- services or items covered by Title XVIII of the Social Security Act or Medicare deductibles and coinsurance amounts. The indemnity Benefits of this Policy are payable regardless of what Medicare pays or does not pay.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Benefits are limited for:

- the Elimination Period selected and shown on the Policy Schedule; and
- services for care or treatment incurred

outside the United States and its territories or Canada are limited to 90 days for all such services. Kanawha will pay Benefits for Covered Services You incurred while outside the United States and Canada, provided such Long Term Care Services continue within seven days (excluding any period of hospitalization) upon and after Your return to the United States. Any payment will be made after You return to the United States.

GENERAL PROVISIONS

Cancellation — Upon Your Cancellation of this Policy, coverage will continue during the Grace Period of the Premium due immediately preceding the date of Cancellation. Upon Your Cancellation of this Policy, there is no Grace Period for any Premium falling due on or after the Cancellation date.

Conformity With State Statutes — Any provision of this Policy that is in conflict with any statutes of the state You reside in when this Policy was issued is considered amended to conform to that statute.

Consideration and Date of Policy — This Policy is issued in Consideration of the statements in the Application and payment of the first Premium. The Date of Policy is shown on the Policy Schedule. All periods of insurance begin and end at 12:01 a.m. at the place where the Insured resides.

Continuation of Benefits Upon Lapse or Your Cancellation of This Policy — Termination of Long Term Care Insurance is without prejudice to any Benefits payable for Institutionalization if such Institutionalization began while the Long Term Care Insurance was in force and Institutionalization Without Interruption continues after termination. Such extension of Benefits beyond the period the Long Term Care Insurance was in force is limited to the duration of the Benefit period, if any, or to payment of the maximum Benefits and will be subject to any Policy Elimination Period and all other applicable provisions of this Policy.

Designated Third Party to Receive Lapse — You may designate a third party to receive lapse. If You have given Us notice of a Designated Third Party to Receive Lapse, We will send the Designated Third Party to Receive Lapse a copy of any late Premium notice and a copy of any lapse notice. You may change the Designated Third Party to Receive Lapse by giving Us written notice.

This designation shall not constitute acceptance of the liability by the Designated Third Party to Receive Lapse for any services that may have been provided to the Insured.

Entire Contract; Changes — This Policy, its Riders and Endorsements, together with the Application You submitted constitutes the entire contract of insurance. The application is attached to and made a part of this Policy.

No change in this Policy will be effective until it is approved in writing by one of Kanawha's executive officers. This approval must be noted on or attached to this Policy. No agent or representative of

Kanawha, other than an executive officer, may change this Policy or waive any of its provisions. No verbal statement by an executive officer of Kanawha or other employee is binding upon Kanawha.

No sales agent or broker of Kanawha is an executive officer of Kanawha. Kanawha's executive officers include its President, Vice Presidents, and Secretary.

Free Choice of a Physician — You have the freedom to choose Your Physician.

Incontestability — If Your Policy has been in force less than six months after the Date of Policy, misrepresentations made by You in the Application for this Policy, which are material to the acceptance of coverage can be used to void this Policy and to deny an otherwise valid claim.

For Policies in force for at least six months, but less than two years from the date of Policy, misrepresentations made by You in the Application for this Policy which are material to the acceptance of coverage can be used to void this Policy and to deny an otherwise valid claim if the misstatements pertain to the condition for which Benefits are sought.

After two years from the Date of Policy, no misrepresentations, except fraudulent misrepresented relevant facts relating to Your Health made by You in the Application, can be used to void this Policy and to deny an otherwise valid claim.

If this Policy is voided due to misrepresentations in the Application, Kanawha will refund Premiums paid and will not attempt to recover Benefit payments issued prior to voidance of this Policy.

Legal Actions — No action can be brought against Kanawha in any court until 60 days after Kanawha receives Your claim on which the action is based.

No action can be brought at all unless it is commenced within three years after the date Proofs of Loss are required.

Notice of Lapse of Policy — Should the Premium not be paid within the Grace Period, Kanawha will send a lapse notice to You and Your Designated Third Party to Receive Lapse that the Policy Premium has not been paid. If the Premium remains unpaid as stated in the Grace Period provision, Kanawha will lapse Your Policy.

Other Long Term Care Insurance — The Application for this Policy lists all other Long Term Care Policies in force or applied for on the date of Application for this Policy. Any Long Term Care Policy fully admitted on the Application may stay in force after this Policy is issued unless You agreed in the Application to terminate or replace it.

Physical Examination — At Our expense, We have the right to have You examined as often as reasonably necessary while a claim is pending.

Premiums, Change of Premiums — Premiums are payable for the period shown on the Policy Schedule. Kanawha will bill You for Premiums due in accordance with its usual practices for the mode of Premium payment in effect on the due date.

Payments are not due or required under the Policy if waived in accordance with the Premium Waiver Benefit.

Premiums paid to Kanawha but not due or required will be returned to You.

No Premiums will be due after the end of the Premium Payment Period shown on the Policy Schedule.

Kanawha will send the Designated Third Party to Receive Lapse, if applicable, a copy of any late Premium notice and the lapse notice.

Kanawha can change Your Premium if the Premiums for all the Policies in the same Class are changed. You will be given at least 45 days notice before Your Premium is changed. Any increase or decrease will begin the next Premium due date after the notice is given.

Refund of Premium — If You have already paid Your Premium for any period of time after the date on which You cancel or terminate this Policy, Kanawha will refund those Premiums within 30 days of the effective date of such Cancellation or termination. When Kanawha is notified of Your death, the date of Your death will be considered the date notice to cancel or terminate is received. The earned Premium will be computed on a pro-rata basis.

In the event that the Policy is canceled or terminated by Kanawha, Kanawha will, within 30 days of the effective date of such cancellation or termination, return to You the unearned portion of any premium paid. The earned premium shall be computed on a pro-rata basis.

TERMINATION OF COVERAGE

Grace Period — This Policy has a 31-day Grace Period, which means that if any Premium, except the first one, is not paid when it is due, it may be paid during the next 31 days. During the Grace Period, this Policy will stay in force.

If You have named a Designated Third Party to Receive Lapse and a Premium is not paid within 31 days of the due date, Kanawha will notify You and the Designated Third Party to Receive Lapse of the unpaid Premium. Notice of the unpaid Premium will be mailed to You and the Designated Third Party to Receive Lapse's address as shown in Kanawha's records. Notice shall be given by first class United States mail, postage prepaid; and notice may not be given until 30 days after a Premium is due and unpaid. Notice shall be deemed to have been given as of five days after the date of mailing. If the Premium remains unpaid 35 days after notice is mailed to You and the Designated Third Party to Receive Lapse, this Policy will lapse at the beginning of the 36th day after mailing of the notice to You and the Designated Third Party to Receive Lapse.

If no Designated Third Party to Receive Lapse is named and Your Premium is not paid at the end of the 31-day Grace Period, this Policy will lapse and You will no longer be entitled to Benefits.

Reinstatement — If the renewal Premium is not paid before the end of the Grace Period, this Policy will lapse. Later

acceptance of the Premium by Kanawha (or by one of its agents or brokers) without requiring an Application for Reinstatement will reinstate this Policy.

If Kanawha, its agent or broker requires an Application for Reinstatement, You will be given a conditional receipt for the Premium paid. If the Application is approved, this Policy will be reinstated on the date of such approval. Lacking such approval, this Policy will be reinstated on the 45th day after the date of the receipt unless Kanawha has previously written You of its disapproval.

The reinstated Policy will cover loss from Institutionalization which begins after the date of Reinstatement. The reinstated Policy will cover other losses, for which the Policy provides Benefits, occurring after the date of Reinstatement. In all other respects, Your rights and Our rights will remain the same, subject to any provisions imposed by Us.

Any Premium We accept for a Reinstatement will be applied to a period for which Premiums have not been paid. No Premium will be applied to any period more than 60 days before the Reinstatement date.

Reinstatement Due to Cognitive Impairment — If this Policy lapses and We receive proof of Cognitive Impairment within five months after lapse, this Policy will be reinstated without evidence of insurability, upon collection of past due Premium, where appropriate.

Termination for Nonpayment of Premium — Subject to the Continuation of Benefits Upon Lapse or Your Cancellation of This Policy provision, Your coverage will end if the required Premium is not paid when due or within the Grace Period.

MAKING A CLAIM UNDER YOUR POLICY

Claim Appeal Process— We will treat each claim submission fairly, based on the facts provided. Payment of claims will be made within 45 days of Our receipt of the claim. If a claim or portion of a claim is contested by Us, You will be notified, in writing, that the claim is contested or denied, within 44 days after receipt of the claim by Us. The notice that a claim is contested will identify the contested portion of the claim and the reasons for contesting the claim. You may have additional information that could change a claim decision. To provide a full and fair review, We have established an appeal process in the event You want to appeal or review a claim decision. You will be notified of Your right to appeal and the appeal process at the time an initial claim decision is made. Upon receipt of the additional information requested from You, We will pay or deny the contested claim, or portion of the contested claim, within 60 days.

Claim Forms — When Kanawha receives Your Notice of Claim, Kanawha will send You Claim Forms to complete. If these Claim Forms are not furnished to You within 15 days, You will be deemed to have met the requirements for Proofs of Loss if You notify Kanawha in writing about the expenses for which You are

making a claim for Benefits within 180 days after the expenses were incurred.

Notice of Claim — Written Notice of Claim must be given within 180 days after a Covered Service begins or as soon as reasonably possible. The notice may be mailed to Kanawha at Post Office Box 2000, Lancaster, South Carolina 29721-2000 or to its agent. The notice should include Your name and this Policy's Number.

Payment of Claims — All Benefits will be paid to the Owner of this Policy. If no Owner survives to receive Benefits due, those Benefits will be paid to the estate of the last surviving Owner.

If You, the Insured, own this Policy, any Benefit unpaid at Your death may be paid, at Kanawha's option, to Your Beneficiary or estate.

If Benefits are payable to Your estate or to a Beneficiary who cannot execute a valid release, Kanawha can pay up to $1,000 of the Benefits due to someone related to You or the Beneficiary, by blood or marriage, whom Kanawha finds is justly entitled to payment. Such payment made in good faith will discharge Kanawha to the extent of the amount paid.

Proofs of Loss — Written Proofs of Loss must be given within 180 days after the Covered Service begins.

If You are not able to give Proofs of Loss within 180 days, it will not have a bearing on Your claim if Proofs of Loss are given to Kanawha as soon as reasonably possible. In any event, Proofs of Loss must be given no later than one year from the time stated unless You are legally unable to do so.

Time of Payment of Claim — After receiving written Proofs of Loss, Kanawha will pay monthly all Benefits then due for Covered Services.

Who is Entitled to Benefits — You are the only person entitled to Benefits for the Covered Services of this Policy. The Owner may assign the Benefits of this Policy. Kanawha will not be responsible for the validity or sufficiency of any assignment. Kanawha will not be responsible for distribution of any payments made to the Owner.

Kanawha will not be responsible for payments made to the Owner prior to Kanawha's receipt of an assignment affecting Benefits. Policy Benefits may not be borrowed. Policy Benefits may not be paid, assigned, or pledged as collateral for a loan. The Virginia Department of Medical Assistance Services will be the payor of last resorts under this Policy.

Counter Signature of Licensed Resident Agent (if required)

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for Life

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	45.91	22.60	57.39	28.26	68.86	33.91	16-30
31	46.98	23.14	58.72	28.92	70.47	34.71	31
32	48.05	23.67	60.06	29.58	72.07	35.50	32
33	49.13	24.21	61.40	30.25	73.68	36.29	33
34	50.20	24.73	62.74	30.90	75.30	37.09	34
35	51.29	25.25	64.10	31.57	76.92	37.88	35
36	52.36	25.77	65.44	32.22	78.52	38.67	36
37	53.43	26.31	66.78	32.89	80.14	39.47	37
38	54.50	26.86	68.13	33.56	81.75	40.28	38
39	55.57	27.38	69.46	34.21	83.35	41.06	39
40	56.65	27.91	70.82	34.88	85.00	41.87	40
41	57.74	28.43	72.16	35.54	86.60	42.64	41
42	58.81	28.97	73.50	36.20	88.21	43.46	42
43	59.88	29.49	74.84	36.86	89.80	44.23	43
44	60.95	30.02	76.18	37.52	91.43	45.05	44
45	62.02	30.56	77.52	38.18	93.04	45.82	45
46	63.10	31.08	78.88	38.85	94.66	46.63	46
47	64.17	31.60	80.22	39.50	96.28	47.40	47
48	65.26	32.14	81.56	40.17	97.88	48.22	48
49	66.33	32.66	82.90	40.83	99.49	48.99	49
50	67.40	33.19	84.24	41.49	101.09	49.81	50
51	68.47	33.73	85.58	42.15	102.71	50.58	51
52	69.55	34.26	86.94	42.81	104.33	51.39	52
53	74.51	36.71	93.14	45.87	111.77	55.06	53
54	79.48	39.15	99.35	48.92	119.22	58.71	54
55	84.44	41.60	105.55	51.98	126.65	62.38	55
56	89.41	44.05	111.76	55.04	134.10	66.06	56
57	94.36	46.49	117.94	58.11	141.54	69.72	57
58	102.76	50.61	128.46	63.26	154.15	75.92	58
59	111.16	54.75	138.95	68.45	166.76	82.14	59
60	119.57	58.89	149.44	73.61	179.33	88.34	60
61	127.96	63.02	159.95	78.78	191.95	94.53	61
62	136.34	67.16	170.44	83.95	204.54	100.74	62
63	151.11	74.42	188.88	93.02	226.65	111.63	63
64	165.86	81.68	207.31	102.10	248.78	122.53	64
65	180.60	88.96	225.73	111.19	270.88	133.43	65
66	195.34	96.22	244.18	120.27	293.01	144.31	66
67	210.07	103.47	262.59	129.34	315.11	155.22	67
68	240.76	118.60	300.96	148.24	361.15	177.88	68
69	271.45	133.71	339.30	167.13	407.17	200.55	69
70	302.12	148.82	377.65	186.01	453.18	223.22	70
71	332.81	163.93	416.01	204.91	499.22	245.88	71
72	363.48	179.02	454.35	223.78	545.23	268.54	72
73	424.10	208.89	530.12	261.11	636.15	313.33	73
74	484.71	238.74	605.88	298.43	727.05	358.11	74
75	545.31	268.58	681.63	335.73	817.96	402.88	75
76	605.91	298.45	757.39	373.05	908.87	447.66	76
77	666.53	328.29	833.15	410.35	999.80	492.44	77
78	766.80	377.69	958.49	472.10	1,150.20	566.52	78
79	873.53	430.25	1,091.91	537.81	1,310.30	645.38	79
80	978.14	481.78	1,222.68	602.22	1,467.22	722.67	80
81	1,087.47	535.64	1,359.35	669.53	1,631.22	803.44	81
82	1,202.22	592.15	1,502.77	740.19	1,803.34	888.23	82
83	1,321.90	651.11	1,652.39	813.87	1,982.88	976.65	83
84	1,446.78	712.60	1,808.46	890.73	2,170.15	1,068.88	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	30.38	13.03	37.98	16.28	45.57	19.55	16-30
31	31.11	13.34	38.87	16.66	46.64	20.00	31
32	31.81	13.63	39.76	17.04	47.71	20.46	32
33	32.52	13.94	40.64	17.42	48.77	20.91	33
34	33.22	14.25	41.53	17.80	49.84	21.38	34
35	33.94	14.55	42.42	18.18	50.91	21.83	35
36	34.64	14.86	43.31	18.56	51.98	22.29	36
37	35.36	15.17	44.19	18.94	53.03	22.74	37
38	36.08	15.46	45.08	19.33	54.10	23.18	38
39	36.80	15.77	45.99	19.71	55.19	23.66	39
40	37.50	16.08	46.87	20.09	56.26	24.10	40
41	38.21	16.38	47.76	20.47	57.33	24.56	41
42	38.92	16.69	48.65	20.85	58.37	25.01	42
43	39.63	16.97	49.54	21.23	59.44	25.48	43
44	40.35	17.28	50.43	21.61	60.51	25.93	44
45	41.06	17.60	51.31	21.99	61.58	26.39	45
46	41.77	17.89	52.20	22.37	62.64	26.84	46
47	42.47	18.20	53.08	22.75	63.71	27.31	47
48	43.18	18.52	53.98	23.13	64.78	27.76	48
49	43.91	18.80	54.88	23.51	65.86	28.21	49
50	44.61	19.11	55.76	23.89	66.93	28.67	50
51	45.33	19.42	56.66	24.28	67.99	29.12	51
52	46.05	19.72	57.55	24.66	69.06	29.59	52
53	49.32	21.14	61.64	26.40	73.97	31.69	53
54	52.58	22.53	65.73	28.16	78.89	33.80	54
55	55.86	23.94	69.83	29.92	83.79	35.91	55
56	59.13	25.35	73.92	31.68	88.70	38.02	56
57	62.43	26.76	78.03	33.43	93.63	40.12	57
58	70.06	30.02	87.56	37.52	105.08	45.05	58
59	77.68	33.28	97.11	41.61	116.53	49.92	59
60	85.31	36.56	106.63	45.70	127.96	54.84	60
61	92.94	39.84	116.17	49.80	139.41	59.75	61
62	100.57	43.11	125.72	53.89	150.87	64.68	62
63	115.70	49.58	144.62	61.99	173.56	74.38	63
64	130.85	56.09	163.55	70.09	196.27	84.11	64
65	145.97	62.57	182.47	78.21	218.96	93.86	65
66	161.12	69.06	201.39	86.31	241.67	103.57	66
67	176.25	75.54	220.31	94.42	264.36	113.30	67
68	206.54	88.53	258.18	110.65	309.81	132.78	68
69	236.84	101.50	296.04	126.88	355.27	152.25	69
70	267.13	114.49	333.93	143.11	400.71	171.73	70
71	297.46	127.48	371.82	159.36	446.18	191.22	71
72	327.75	140.47	409.69	175.58	491.63	210.69	72
73	387.85	166.22	484.82	207.78	581.77	249.35	73
74	447.97	191.99	559.97	239.99	671.96	287.99	74
75	508.10	217.76	635.11	272.19	762.14	326.63	75
76	568.22	243.52	710.26	304.39	852.32	365.29	76
77	628.34	269.30	785.42	336.61	942.49	403.93	77
78	722.87	309.80	903.58	387.25	1,084.30	464.70	78
79	823.47	352.92	1,029.33	441.15	1,235.20	529.39	79
80	922.10	395.19	1,152.62	493.98	1,383.16	592.78	80
81	1,025.16	439.36	1,281.45	549.19	1,537.73	659.02	81
82	1,133.35	485.73	1,416.67	607.15	1,700.01	728.57	82
83	1,246.16	534.08	1,557.70	667.59	1,869.23	801.11	83
84	1,363.85	584.52	1,704.82	730.64	2,045.78	876.77	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for Life

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	27.95	11.99	34.94	14.98	41.94	17.97	16-30
31	28.60	12.27	35.75	15.32	42.91	18.39	31
32	29.26	12.55	36.57	15.66	43.88	18.80	32
33	29.91	12.82	37.39	16.03	44.87	19.24	33
34	30.57	13.10	38.21	16.38	45.87	19.65	34
35	31.22	13.37	39.03	16.72	46.84	20.07	35
36	31.88	13.66	39.85	17.08	47.82	20.49	36
37	32.53	13.94	40.66	17.42	48.81	20.91	37
38	33.19	14.24	41.48	17.79	49.77	21.34	38
39	33.83	14.51	42.30	18.14	50.75	21.76	39
40	34.50	14.79	43.13	18.48	51.75	22.17	40
41	35.16	15.08	43.94	18.84	52.74	22.60	41
42	35.81	15.35	44.76	19.18	53.71	23.01	42
43	36.46	15.63	45.57	19.53	54.68	23.43	43
44	37.11	15.90	46.39	19.88	55.67	23.86	44
45	37.77	16.18	47.20	20.23	56.65	24.28	45
46	38.43	16.46	48.04	20.57	57.65	24.69	46
47	39.08	16.76	48.85	20.94	58.62	25.14	47
48	39.73	17.03	49.67	21.29	59.60	25.55	48
49	40.39	17.31	50.49	21.63	60.58	25.94	49
50	41.04	17.60	51.29	21.99	61.55	26.39	50
51	41.71	17.87	52.13	22.33	62.55	26.81	51
52	42.35	18.17	52.95	22.69	63.54	27.24	52
53	45.37	19.45	56.71	24.31	68.06	29.18	53
54	48.39	20.73	60.48	25.92	72.58	31.11	54
55	51.39	22.03	64.25	27.53	77.10	33.04	55
56	54.41	23.32	68.01	29.14	81.62	34.97	56
57	57.43	24.60	71.78	30.75	86.14	36.90	57
58	64.45	27.62	80.57	34.52	96.67	41.43	58
59	71.47	30.64	89.33	38.30	107.19	45.95	59
60	78.48	33.64	98.10	42.04	117.71	50.44	60
61	85.51	36.64	106.88	45.80	128.26	54.98	61
62	92.52	39.66	115.64	49.58	138.78	59.50	62
63	106.46	45.61	133.06	57.02	159.67	68.41	63
64	120.37	51.58	150.47	64.48	180.56	77.38	64
65	134.30	57.55	167.87	71.94	201.45	86.34	65
66	148.21	63.54	185.28	79.41	222.34	95.29	66
67	162.15	69.51	202.68	86.87	243.21	104.25	67
68	190.03	81.44	237.53	101.80	285.04	122.15	68
69	217.90	93.39	272.38	116.74	326.85	140.09	69
70	245.78	105.33	307.22	131.66	368.67	158.00	70
71	273.64	117.29	342.06	146.60	410.47	175.92	71
72	301.53	129.23	376.90	161.53	452.28	193.84	72
73	356.83	152.93	446.04	191.16	535.26	229.39	73
74	412.14	176.64	515.18	220.79	618.21	264.95	74
75	467.44	200.34	584.32	250.42	701.18	300.52	75
76	522.77	224.04	653.44	280.06	784.14	336.06	76
77	578.07	247.73	722.58	309.67	867.09	371.60	77
78	665.05	285.03	831.29	356.27	997.56	427.52	78
79	757.61	324.68	946.99	405.85	1,136.40	487.03	79
80	848.34	363.56	1,060.42	454.46	1,272.50	545.36	80
81	943.15	404.20	1,178.92	505.25	1,414.71	606.30	81
82	1,042.68	446.87	1,303.34	558.57	1,564.01	670.29	82
83	1,146.47	491.35	1,433.08	614.18	1,719.69	737.01	83
84	1,254.77	537.75	1,568.45	672.19	1,882.15	806.63	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	23.87	10.24	29.85	12.79	35.81	15.35	16-30
31	24.45	10.48	30.56	13.10	36.67	15.72	31
32	25.00	10.72	31.25	13.39	37.50	16.07	32
33	25.56	10.96	31.95	13.70	38.35	16.45	33
34	26.12	11.18	32.64	13.98	39.18	16.79	34
35	26.67	11.44	33.35	14.29	40.02	17.15	35
36	27.24	11.68	34.05	14.59	40.87	17.53	36
37	27.80	11.90	34.74	14.89	41.70	17.87	37
38	28.36	12.17	35.44	15.19	42.54	18.24	38
39	28.91	12.39	36.13	15.49	43.37	18.58	39
40	29.49	12.63	36.85	15.79	44.22	18.96	40
41	30.04	12.87	37.55	16.09	45.06	19.31	41
42	30.59	13.11	38.24	16.39	45.89	19.67	42
43	31.15	13.35	38.94	16.69	46.74	20.01	43
44	31.71	13.59	39.63	16.99	47.56	20.39	44
45	32.28	13.82	40.34	17.28	48.40	20.73	45
46	32.83	14.08	41.02	17.58	49.23	21.10	46
47	33.38	14.31	41.73	17.88	50.08	21.46	47
48	33.95	14.55	42.44	18.18	50.92	21.83	48
49	34.50	14.80	43.13	18.49	51.75	22.18	49
50	35.08	15.03	43.84	18.78	52.60	22.55	50
51	35.63	15.27	44.52	19.09	53.43	22.91	51
52	36.18	15.51	45.23	19.38	54.27	23.25	52
53	38.77	16.62	48.45	20.76	58.16	24.91	53
54	41.35	17.72	51.67	22.15	62.02	26.59	54
55	43.91	18.83	54.88	23.53	65.86	28.24	55
56	46.49	19.93	58.11	24.91	69.72	29.90	56
57	49.06	21.03	61.33	26.28	73.59	31.53	57
58	55.06	23.60	68.83	29.49	82.59	35.39	58
59	61.07	26.17	76.33	32.71	91.60	39.26	59
60	67.06	28.74	83.81	35.91	100.57	43.11	60
61	73.04	31.31	91.31	39.15	109.57	46.98	61
62	79.04	33.88	98.81	42.34	118.57	50.82	62
63	90.94	38.99	113.68	48.73	136.41	58.47	63
64	102.83	44.08	128.55	55.10	154.25	66.13	64
65	114.74	49.19	143.42	61.48	172.11	73.76	65
66	126.64	54.27	158.29	67.83	189.95	81.41	66
67	138.52	59.36	173.16	74.21	207.79	89.04	67
68	162.35	69.59	202.93	86.97	243.52	104.39	68
69	186.15	79.79	232.69	99.73	279.23	119.68	69
70	209.97	89.98	262.46	112.48	314.97	134.99	70
71	233.80	100.21	292.25	125.25	350.69	150.31	71
72	257.61	110.40	322.00	138.00	386.40	165.60	72
73	304.87	130.65	381.06	163.32	457.29	195.98	73
74	352.11	150.90	440.14	188.62	528.16	226.35	74
75	399.36	171.15	499.20	213.95	599.05	256.74	75
76	446.60	191.41	558.27	239.27	669.92	287.13	76
77	493.87	211.66	617.33	264.57	740.81	317.49	77
78	568.17	243.50	710.21	304.38	852.25	365.25	78
79	647.25	277.40	809.07	346.75	970.89	416.09	79
80	724.78	310.63	905.97	388.27	1,087.16	465.95	80
81	805.78	345.33	1,007.22	431.65	1,208.66	517.98	81
82	890.81	381.77	1,113.50	477.22	1,336.21	572.65	82
83	979.48	419.78	1,224.35	524.72	1,469.22	629.66	83
84	1,072.01	459.43	1,340.00	574.28	1,608.00	689.14	84

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 10 Years

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	81.48	40.12	101.84	50.15	122.22	60.19	16-30
31	83.38	41.08	104.22	51.34	125.06	61.61	31
32	85.28	42.01	106.61	52.51	127.93	63.02	32
33	87.20	42.95	109.00	53.68	130.81	64.43	33
34	89.10	43.88	111.38	54.87	133.65	65.85	34
35	91.01	44.84	113.77	56.04	136.52	67.24	35
36	92.93	45.77	116.15	57.20	139.38	68.64	36
37	94.83	46.70	118.53	58.37	142.23	70.06	37
38	96.74	47.64	120.92	59.56	145.11	71.47	38
39	98.66	48.60	123.31	60.73	147.97	72.89	39
40	100.56	49.53	125.68	61.90	150.82	74.30	40
41	102.47	50.47	128.08	63.09	153.69	75.72	41
42	104.36	51.39	130.44	64.25	156.55	77.10	42
43	106.28	52.34	132.84	65.42	159.41	78.51	43
44	108.18	53.29	135.23	66.60	162.28	79.93	44
45	110.08	54.22	137.60	67.78	165.12	81.34	45
46	111.99	55.17	139.99	68.95	168.00	82.75	46
47	113.91	56.10	142.38	70.13	170.87	84.17	47
48	115.81	57.05	144.75	71.31	173.71	85.58	48
49	117.71	57.98	147.14	72.47	176.57	86.96	49
50	119.63	58.91	149.53	73.65	179.46	88.38	50
51	121.53	59.86	151.92	74.82	182.30	89.79	51
52	123.44	60.81	154.30	76.00	185.16	91.21	52
53	133.12	65.57	166.41	81.96	199.69	98.36	53
54	142.80	70.33	178.50	87.92	214.20	105.50	54
55	152.48	75.11	190.60	93.87	228.72	112.67	55
56	162.15	79.87	202.70	99.83	243.25	119.81	56
57	171.84	84.63	214.80	105.80	257.75	126.96	57
58	190.19	93.67	237.73	117.08	285.28	140.51	58
59	208.52	102.71	260.64	128.39	312.77	154.07	59
60	226.86	111.73	283.57	139.67	340.30	167.60	60
61	245.19	120.77	306.50	150.97	367.80	181.16	61
62	263.55	129.81	329.43	162.25	395.32	194.71	62
63	292.01	143.83	365.00	179.78	438.01	215.75	63
64	320.47	157.86	400.59	197.32	480.71	236.77	64
65	348.96	171.87	436.18	214.83	523.42	257.81	65
66	377.42	185.89	471.78	232.37	566.13	278.85	66
67	405.88	199.92	507.35	249.90	608.82	299.87	67
68	453.28	223.25	566.59	279.06	679.91	334.88	68
69	500.66	246.59	625.82	308.23	751.00	369.90	69
70	548.06	269.93	685.07	337.42	822.09	404.92	70
71	595.44	293.28	744.29	366.60	893.16	439.91	71
72	642.84	316.63	803.54	395.77	964.26	474.93	72
73	739.27	364.11	924.08	455.15	1,108.90	546.19	73
74	835.68	411.61	1,044.60	514.50	1,253.52	617.41	74
75	932.12	459.11	1,165.15	573.87	1,398.17	688.65	75
76	1,028.55	506.60	1,285.68	633.25	1,542.83	759.90	76
77	1,124.96	554.09	1,406.20	692.60	1,687.45	831.13	77
78	1,294.22	637.45	1,617.77	796.80	1,941.34	956.17	78
79	1,474.35	726.18	1,842.93	907.71	2,211.52	1,089.26	79
80	1,650.93	813.15	2,063.66	1,016.44	2,476.40	1,219.74	80
81	1,835.46	904.04	2,294.31	1,130.04	2,753.17	1,356.05	81
82	2,029.14	999.42	2,536.42	1,249.27	3,043.72	1,499.13	82
83	2,231.14	1,098.92	2,788.91	1,373.63	3,346.70	1,648.36	83
84	2,441.88	1,202.73	3,052.34	1,503.40	3,662.80	1,804.07	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 10 Years

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	53.92	23.12	67.40	28.89	80.87	34.67	16-30
31	55.20	23.66	68.99	29.56	82.79	35.47	31
32	56.47	24.21	70.56	30.25	84.69	36.29	32
33	57.72	24.74	72.14	30.92	86.58	37.11	33
34	58.98	25.28	73.72	31.59	88.46	37.90	34
35	60.24	25.83	75.29	32.28	90.36	38.73	35
36	61.50	26.36	76.87	32.95	92.24	39.54	36
37	62.76	26.90	78.44	33.61	94.14	40.35	37
38	64.03	27.45	80.04	34.30	96.05	41.16	38
39	65.30	27.98	81.62	34.97	97.95	41.98	39
40	66.55	28.52	83.19	35.65	99.83	42.78	40
41	67.82	29.07	84.77	36.33	101.73	43.61	41
42	69.07	29.60	86.34	37.01	103.60	44.40	42
43	70.33	30.14	87.92	37.67	105.50	45.22	43
44	71.59	30.69	89.49	38.36	107.40	46.05	44
45	72.86	31.22	91.09	39.03	109.32	46.84	45
46	74.13	31.76	92.67	39.70	111.19	47.64	46
47	75.41	32.32	94.24	40.39	113.09	48.47	47
48	76.66	32.84	95.82	41.07	114.98	49.27	48
49	77.92	33.40	97.39	41.75	116.87	50.09	49
50	79.18	33.94	98.97	42.42	118.77	50.91	50
51	80.44	34.47	100.54	43.09	120.65	51.72	51
52	81.72	35.02	102.13	43.78	122.57	52.53	52
53	88.10	37.77	110.12	47.20	132.16	56.65	53
54	94.50	40.50	118.12	50.62	141.73	60.75	54
55	100.88	43.25	126.10	54.05	151.32	64.86	55
56	107.28	45.98	134.09	57.47	160.91	68.97	56
57	113.67	48.71	142.07	60.89	170.49	73.07	57
58	129.81	55.64	162.25	69.53	194.71	83.44	58
59	145.94	62.55	182.42	78.19	218.93	93.83	59
60	162.08	69.47	202.61	86.84	243.12	104.19	60
61	178.23	76.38	222.79	95.48	267.34	114.60	61
62	194.37	83.31	242.96	104.13	291.56	124.96	62
63	223.59	95.83	279.50	119.77	335.40	143.73	63
64	252.84	108.36	316.04	135.45	379.26	162.53	64
65	282.06	120.88	352.58	151.10	423.10	181.32	65
66	311.29	133.41	389.11	166.76	466.95	200.12	66
67	340.52	145.94	425.65	182.41	510.77	218.89	67
68	388.33	166.43	485.42	208.04	582.50	249.64	68
69	436.17	186.92	545.20	233.66	654.25	280.38	69
70	483.99	207.44	604.98	259.28	725.97	311.14	70
71	531.81	227.91	664.75	284.89	797.70	341.88	71
72	579.62	248.40	724.52	310.50	869.42	372.60	72
73	675.81	289.63	844.74	362.03	1,013.70	434.45	73
74	771.97	330.86	964.97	413.56	1,157.96	496.28	74
75	868.16	372.07	1,085.20	465.07	1,302.24	558.10	75
76	964.33	413.28	1,205.41	516.60	1,446.48	619.93	76
77	1,060.52	454.50	1,325.64	568.13	1,590.76	681.75	77
78	1,220.06	522.88	1,525.07	653.60	1,830.09	784.32	78
79	1,389.87	595.67	1,737.33	744.57	2,084.80	893.48	79
80	1,556.35	667.01	1,945.43	833.75	2,334.51	1,000.50	80
81	1,730.27	741.54	2,162.83	926.92	2,595.40	1,112.31	81
82	1,912.85	819.81	2,391.07	1,024.75	2,869.28	1,229.71	82
83	2,103.28	901.42	2,629.11	1,126.76	3,154.92	1,352.11	83
84	2,301.94	986.55	2,877.43	1,233.19	3,452.92	1,479.83	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 10 Years

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	49.61	21.25	62.02	26.58	74.42	31.88	16-30
31	50.77	21.77	63.47	27.21	76.16	32.66	31
32	51.95	22.25	64.92	27.82	77.90	33.38	32
33	53.10	22.76	66.37	28.44	79.65	34.12	33
34	54.26	23.25	67.82	29.07	81.37	34.88	34
35	55.43	23.76	69.28	29.68	83.15	35.63	35
36	56.58	24.24	70.73	30.30	84.87	36.36	36
37	57.74	24.76	72.17	30.94	86.62	37.12	37
38	58.91	25.24	73.62	31.56	88.35	37.87	38
39	60.06	25.76	75.07	32.19	90.10	38.63	39
40	61.23	26.24	76.52	32.80	91.84	39.36	40
41	62.40	26.74	77.99	33.42	93.60	40.11	41
42	63.55	27.24	79.44	34.05	95.32	40.87	42
43	64.71	27.74	80.89	34.67	97.07	41.61	43
44	65.88	28.22	82.34	35.28	98.81	42.33	44
45	67.03	28.74	83.79	35.91	100.56	43.11	45
46	68.20	29.22	85.24	36.54	102.29	43.84	46
47	69.37	29.73	86.71	37.15	104.05	44.57	47
48	70.52	30.22	88.16	37.78	105.78	45.33	48
49	71.68	30.73	89.61	38.40	107.53	46.08	49
50	72.85	31.22	91.06	39.03	109.26	46.84	50
51	74.00	31.73	92.51	39.65	111.01	47.58	51
52	75.18	32.21	93.97	40.26	112.77	48.32	52
53	81.04	34.73	101.30	43.41	121.57	52.10	53
54	86.93	37.26	108.65	46.56	130.40	55.88	54
55	92.81	39.78	116.01	49.71	139.21	59.67	55
56	98.69	42.30	123.36	52.87	148.04	63.45	56
57	104.57	44.82	130.72	56.02	156.86	67.23	57
58	119.43	51.19	149.28	63.97	179.15	76.76	58
59	134.26	57.55	167.83	71.92	201.40	86.31	59
60	149.11	63.92	186.39	79.89	223.69	95.88	60
61	163.97	70.28	204.96	87.85	245.95	105.42	61
62	178.81	76.65	223.53	95.80	268.24	114.95	62
63	205.71	88.17	257.14	110.19	308.57	132.24	63
64	232.62	99.69	290.75	124.61	348.92	149.55	64
65	259.50	111.22	324.36	139.01	389.23	166.83	65
66	286.38	122.74	357.97	153.41	429.58	184.09	66
67	313.28	134.26	391.60	167.83	469.91	201.40	67
68	357.27	153.11	446.58	191.39	535.91	229.67	68
69	401.27	171.97	501.58	214.96	601.91	257.96	69
70	445.26	190.82	556.58	238.52	667.91	286.24	70
71	489.27	209.69	611.57	262.11	733.88	314.53	71
72	533.26	228.53	666.56	285.67	799.87	342.82	72
73	621.75	266.47	777.17	333.07	932.60	399.68	73
74	710.22	304.38	887.77	380.47	1,065.33	456.57	74
75	798.71	342.30	998.38	427.87	1,198.05	513.45	75
76	887.19	380.22	1,108.98	475.27	1,330.77	570.32	76
77	975.66	418.14	1,219.56	522.68	1,463.49	627.21	77
78	1,122.46	481.06	1,403.07	601.31	1,683.69	721.59	78
79	1,278.70	548.02	1,598.35	685.02	1,918.03	822.02	79
80	1,431.84	613.64	1,789.79	767.05	2,147.75	920.46	80
81	1,591.86	682.23	1,989.82	852.77	2,387.78	1,023.33	81
82	1,759.85	754.23	2,199.80	942.77	2,639.77	1,131.32	82
83	1,935.02	829.30	2,418.78	1,036.61	2,902.54	1,243.93	83
84	2,117.78	907.63	2,647.23	1,134.53	3,176.68	1,361.44	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 10 Years

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	42.39	18.17	52.98	22.71	63.58	27.26	16-30
31	43.39	18.60	54.23	23.24	65.07	27.90	31
32	44.37	19.01	55.46	23.76	66.55	28.52	32
33	45.37	19.45	56.71	24.31	68.06	29.18	33
34	46.36	19.87	57.94	24.83	69.54	29.80	34
35	47.36	20.29	59.19	25.36	71.04	30.43	35
36	48.33	20.72	60.42	25.90	72.51	31.08	36
37	49.34	21.15	61.67	26.43	74.00	31.71	37
38	50.32	21.56	62.91	26.96	75.49	32.35	38
39	51.32	22.00	64.16	27.50	76.99	33.01	39
40	52.30	22.41	65.39	28.03	78.48	33.63	40
41	53.30	22.86	66.63	28.57	79.97	34.28	41
42	54.29	23.28	67.87	29.08	81.44	34.91	42
43	55.29	23.69	69.12	29.61	82.94	35.54	43
44	56.29	24.14	70.35	30.15	84.42	36.19	44
45	57.29	24.55	71.60	30.68	85.93	36.81	45
46	58.27	24.97	72.83	31.21	87.39	37.46	46
47	59.27	25.42	74.08	31.75	88.90	38.11	47
48	60.26	25.83	75.31	32.28	90.38	38.73	48
49	61.26	26.24	76.57	32.80	91.87	39.36	49
50	62.24	26.67	77.80	33.35	93.36	40.02	50
51	63.24	27.11	79.04	33.87	94.86	40.64	51
52	64.23	27.52	80.27	34.40	96.32	41.29	52
53	69.24	29.67	86.56	37.10	103.88	44.51	53
54	74.27	31.83	92.83	39.79	111.40	47.75	54
55	79.28	33.98	99.11	42.47	118.94	50.98	55
56	84.32	36.14	105.40	45.17	126.48	54.20	56
57	89.34	38.28	111.68	47.85	134.02	57.43	57
58	102.02	43.73	127.54	54.66	153.04	65.61	58
59	114.71	49.16	143.39	61.46	172.07	73.75	59
60	127.40	54.60	159.24	68.25	191.10	81.90	60
61	140.09	60.03	175.11	75.04	210.14	90.05	61
62	152.79	65.48	190.98	81.85	229.17	98.22	62
63	175.74	75.31	219.68	94.15	263.64	112.98	63
64	198.74	85.18	248.41	106.47	298.10	127.75	64
65	221.70	95.01	277.13	118.76	332.55	142.52	65
66	244.67	104.87	305.84	131.08	367.01	157.31	66
67	267.65	114.70	334.56	143.38	401.47	172.05	67
68	305.24	130.82	381.54	163.52	457.85	196.22	68
69	342.83	146.94	428.52	183.67	514.22	220.39	69
70	380.42	163.04	475.50	203.78	570.62	244.54	70
71	417.99	179.15	522.49	223.93	626.99	268.71	71
72	455.57	195.26	569.48	244.06	683.38	292.89	72
73	531.19	227.65	663.96	284.57	796.77	341.48	73
74	606.77	260.05	758.46	325.05	910.17	390.06	74
75	682.36	292.45	852.96	365.55	1,023.55	438.66	75
76	757.97	324.84	947.45	406.04	1,136.94	487.27	76
77	833.55	357.24	1,041.93	446.55	1,250.34	535.85	77
78	958.96	410.99	1,198.70	513.73	1,438.44	616.47	78
79	1,092.43	468.19	1,365.53	585.24	1,638.65	702.28	79
80	1,223.27	524.26	1,529.10	655.33	1,834.92	786.39	80
81	1,359.99	582.87	1,699.99	728.57	2,039.99	874.30	81
82	1,503.51	644.36	1,879.39	805.45	2,255.27	966.54	82
83	1,653.17	708.52	2,066.47	885.63	2,479.78	1,062.76	83
84	1,809.32	775.45	2,261.66	969.29	2,713.98	1,163.16	84

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	47.77	23.53	59.70	29.42	71.65	35.29	16-30
31	49.46	24.36	61.81	30.45	74.18	36.54	31
32	51.15	25.21	63.94	31.50	76.73	37.80	32
33	52.84	26.04	66.06	32.53	79.27	39.04	33
34	54.54	26.86	68.17	33.58	81.82	40.30	34
35	56.24	27.70	70.30	34.63	84.35	41.56	35
36	57.93	28.53	72.42	35.66	86.89	42.80	36
37	59.64	29.38	74.53	36.72	89.45	44.06	37
38	61.33	30.21	76.65	37.77	91.98	45.32	38
39	63.02	31.04	78.78	38.80	94.53	46.56	39
40	64.71	31.88	80.89	39.85	97.07	47.82	40
41	66.41	32.71	83.01	40.88	99.62	49.06	41
42	68.10	33.56	85.13	41.93	102.15	50.32	42
43	69.79	34.39	87.25	42.98	104.70	51.58	43
44	71.51	35.21	89.37	44.01	107.25	52.82	44
45	73.20	36.05	91.48	45.07	109.78	54.08	45
46	77.25	38.05	96.55	47.56	115.87	57.09	46
47	81.31	40.05	101.63	50.06	121.96	60.09	47
48	85.35	42.06	106.70	52.57	128.05	63.09	48
49	89.42	44.06	111.77	55.06	134.12	66.07	49
50	93.48	46.05	116.84	57.55	140.21	69.06	50
51	97.53	48.05	121.91	60.04	146.30	72.06	51
52	101.59	50.05	126.98	62.54	152.39	75.06	52
53	118.57	58.40	148.20	72.99	177.84	87.60	53
54	135.52	66.75	169.38	83.42	203.27	100.12	54
55	152.48	75.11	190.60	93.87	228.72	112.67	55
56	178.35	87.84	222.93	109.80	267.51	131.76	56
57	209.93	103.40	262.42	129.25	314.90	155.10	57
58	261.33	128.71	326.65	160.87	391.98	193.05	58
59	327.34	161.22	409.16	201.51	490.99	241.83	59
60	415.28	204.54	519.09	255.68	622.90	306.81	60
61	480.17	236.50	600.21	295.63	720.26	354.76	61
62	514.57	253.44	643.21	316.80	771.86	380.18	62
63	584.59	287.94	730.73	359.92	876.88	431.89	63
64	653.38	321.82	816.73	402.26	980.08	482.71	64
65	710.14	349.76	887.66	437.20	1,065.19	524.64	65
66	769.70	379.11	962.11	473.88	1,154.54	568.65	66
67	831.85	409.72	1,039.81	512.15	1,247.76	614.58	67
68	917.48	451.88	1,146.85	564.86	1,376.23	677.82	68
69	1,008.71	496.82	1,260.88	621.02	1,513.07	745.23	69
70	1,103.92	543.72	1,379.89	679.65	1,655.86	815.58	70
71	1,201.60	591.84	1,501.99	739.78	1,802.41	887.74	71
72	1,303.67	642.11	1,629.58	802.64	1,955.49	963.17	72
73	1,521.38	749.34	1,901.72	936.68	2,282.07	1,124.01	73
74	1,725.52	849.90	2,156.89	1,062.35	2,588.28	1,274.83	74
75	1,918.19	944.78	2,397.74	1,180.97	2,877.29	1,417.18	75
76	2,111.50	1,040.00	2,639.39	1,300.01	3,167.27	1,560.01	76
77	2,288.62	1,127.22	2,860.76	1,409.03	3,432.91	1,690.83	77
78	2,449.36	1,206.40	3,061.70	1,508.00	3,674.04	1,809.59	78
79	2,617.68	1,289.30	3,272.07	1,611.63	3,926.50	1,933.97	79
80	2,931.19	1,443.72	3,663.99	1,804.66	4,396.81	2,165.59	80
81	3,258.77	1,605.08	4,073.46	2,006.34	4,888.16	2,407.61	81
82	3,602.66	1,774.44	4,503.33	2,218.06	5,404.00	2,661.68	82
83	3,961.31	1,951.10	4,951.64	2,438.86	5,941.96	2,926.64	83
84	4,335.47	2,135.38	5,419.33	2,669.22	6,503.20	3,203.07	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	31.63	13.55	39.53	16.94	47.43	20.32	16-30
31	32.74	14.03	40.92	17.54	49.09	21.05	31
32	33.87	14.51	42.33	18.14	50.81	21.76	32
33	34.98	15.00	43.72	18.75	52.47	22.49	33
34	36.09	15.48	45.11	19.34	54.15	23.22	34
35	37.23	15.96	46.53	19.94	55.84	23.93	35
36	38.35	16.45	47.92	20.54	57.51	24.66	36
37	39.47	16.91	49.34	21.14	59.20	25.36	37
38	40.60	17.41	50.74	21.76	60.88	26.11	38
39	41.71	17.89	52.14	22.36	62.58	26.83	39
40	42.84	18.35	53.54	22.95	64.26	27.53	40
41	43.98	18.84	54.96	23.55	65.95	28.26	41
42	45.08	19.32	56.35	24.14	67.62	28.98	42
43	46.20	19.79	57.74	24.74	69.30	29.69	43
44	47.32	20.29	59.16	25.36	70.99	30.43	44
45	48.44	20.77	60.55	25.96	72.66	31.15	45
46	51.13	21.91	63.92	27.38	76.72	32.87	46
47	53.82	23.07	67.28	28.83	80.73	34.60	47
48	56.50	24.22	70.62	30.27	84.76	36.32	48
49	59.19	25.38	73.99	31.72	88.79	38.05	49
50	61.88	26.52	77.34	33.14	92.81	39.78	50
51	64.55	27.67	80.70	34.58	96.83	41.49	51
52	67.24	28.83	84.07	36.03	100.88	43.23	52
53	78.45	33.63	98.06	42.02	117.68	50.43	53
54	89.67	38.43	112.08	48.04	134.50	57.65	54
55	100.88	43.25	126.10	54.05	151.32	64.86	55
56	117.98	50.57	147.48	63.19	176.97	75.83	56
57	138.86	59.51	173.57	74.39	208.30	89.27	57
58	178.37	76.44	222.95	95.54	267.54	114.67	58
59	229.10	98.19	286.37	122.73	343.65	147.28	59
60	296.31	126.99	370.38	158.73	444.46	190.50	60
61	348.90	149.55	436.13	186.92	523.37	224.31	61
62	379.52	162.66	474.40	203.31	569.28	243.98	62
63	447.87	191.95	559.82	239.91	671.78	287.90	63
64	515.78	221.04	644.71	276.31	773.66	331.57	64
65	574.29	246.11	717.85	307.64	861.43	369.17	65
66	635.00	272.14	793.74	340.17	952.50	408.20	66
67	697.87	299.08	872.33	373.87	1,046.80	448.64	67
68	785.86	336.79	982.32	420.99	1,178.78	505.18	68
69	878.47	376.50	1,098.09	470.61	1,317.72	564.75	69
70	974.61	417.69	1,218.26	522.11	1,461.93	626.54	70
71	1,073.02	459.85	1,341.27	574.82	1,609.53	689.78	71
72	1,175.47	503.77	1,469.34	629.72	1,763.21	755.65	72
73	1,390.93	596.13	1,738.65	745.15	2,086.39	894.17	73
74	1,594.18	683.23	1,992.72	854.02	2,391.26	1,024.82	74
75	1,786.76	765.75	2,233.44	957.19	2,680.12	1,148.63	75
76	1,979.81	848.49	2,474.74	1,060.61	2,969.69	1,272.74	76
77	2,157.46	924.62	2,696.82	1,155.77	3,236.19	1,386.93	77
78	2,309.02	989.59	2,886.26	1,236.97	3,463.52	1,484.36	78
79	2,467.68	1,057.56	3,084.60	1,321.96	3,701.53	1,586.34	79
80	2,763.23	1,184.25	3,454.04	1,480.30	4,144.85	1,776.36	80
81	3,072.05	1,316.59	3,840.07	1,645.74	4,608.08	1,974.88	81
82	3,396.24	1,455.52	4,245.28	1,819.40	5,094.34	2,183.29	82
83	3,734.31	1,600.42	4,667.90	2,000.53	5,601.48	2,400.64	83
84	4,087.04	1,751.60	5,108.79	2,189.50	6,130.55	2,627.41	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	29.08	12.45	36.35	15.58	43.63	18.70	16-30
31	30.12	12.90	37.64	16.13	45.16	19.38	31
32	31.15	13.35	38.94	16.69	46.74	20.01	32
33	32.19	13.80	40.23	17.24	48.27	20.70	33
34	33.21	14.24	41.52	17.79	49.82	21.34	34
35	34.25	14.69	42.80	18.34	51.36	22.01	35
36	35.28	15.11	44.10	18.89	52.92	22.67	36
37	36.32	15.56	45.39	19.46	54.48	23.35	37
38	37.35	16.00	46.68	20.00	56.02	24.00	38
39	38.36	16.45	47.97	20.56	57.55	24.67	39
40	39.42	16.89	49.27	21.11	59.12	25.35	40
41	40.43	17.34	50.55	21.67	60.67	26.00	41
42	41.47	17.79	51.84	22.23	62.20	26.67	42
43	42.50	18.22	53.12	22.77	63.76	27.32	43
44	43.54	18.66	54.43	23.33	65.31	28.00	44
45	44.57	19.10	55.72	23.87	66.86	28.66	45
46	47.05	20.15	58.79	25.20	70.55	30.25	46
47	49.51	21.22	61.89	26.52	74.27	31.83	47
48	51.98	22.28	64.98	27.84	77.97	33.42	48
49	54.46	23.35	68.07	29.18	81.68	35.02	49
50	56.93	24.41	71.15	30.50	85.38	36.60	50
51	59.40	25.46	74.24	31.82	89.10	38.19	51
52	61.86	26.52	77.33	33.14	92.79	39.78	52
53	72.17	30.94	90.22	38.67	108.26	46.40	53
54	82.49	35.36	103.11	44.19	123.74	53.03	54
55	92.81	39.78	116.01	49.71	139.21	59.67	55
56	108.54	46.51	135.68	58.14	162.83	69.78	56
57	127.75	54.75	159.70	68.45	191.64	82.14	57
58	164.08	70.33	205.10	87.89	246.12	105.49	58
59	210.78	90.34	263.47	112.92	316.16	135.50	59
60	272.61	116.84	340.75	146.04	408.89	175.25	60
61	321.01	137.57	401.25	171.96	481.51	206.34	61
62	349.16	149.65	436.44	187.05	523.73	224.46	62
63	412.02	176.57	515.03	220.72	618.03	264.86	63
64	474.50	203.37	593.14	254.20	711.76	305.04	64
65	528.33	226.45	660.42	283.05	792.50	339.65	65
66	584.19	250.37	730.24	312.96	876.29	375.57	66
67	642.05	275.17	802.55	343.95	963.06	412.75	67
68	722.98	309.84	903.73	387.30	1,084.47	464.77	68
69	808.20	346.37	1,010.24	432.96	1,212.30	519.56	69
70	896.64	384.28	1,120.80	480.34	1,344.97	576.41	70
71	987.18	423.07	1,233.97	528.85	1,480.76	634.62	71
72	1,081.44	463.47	1,351.79	579.35	1,622.16	695.21	72
73	1,279.66	548.41	1,599.57	685.53	1,919.48	822.62	73
74	1,466.63	628.56	1,833.30	785.70	2,199.95	942.85	74
75	1,643.81	704.49	2,054.75	880.61	2,465.70	1,056.74	75
76	1,821.43	780.60	2,276.78	975.75	2,732.15	1,170.92	76
77	1,984.88	850.67	2,481.09	1,063.34	2,977.30	1,276.01	77
78	2,124.29	910.41	2,655.36	1,138.01	3,186.44	1,365.61	78
79	2,270.27	972.97	2,837.83	1,216.22	3,405.39	1,459.45	79
80	2,542.17	1,089.51	3,177.71	1,361.88	3,813.25	1,634.25	80
81	2,826.30	1,211.26	3,532.86	1,514.08	4,239.43	1,816.90	81
82	3,124.55	1,339.08	3,905.68	1,673.85	4,686.81	2,008.62	82
83	3,435.58	1,472.39	4,294.48	1,840.48	5,153.37	2,208.59	83
84	3,760.09	1,611.46	4,700.11	2,014.33	5,640.13	2,417.20	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82120 9/01 for NH Premiums; Rider Form 82140 9/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	24.86	10.65	31.06	13.32	37.28	15.97	16-30
31	25.74	11.03	32.17	13.79	38.61	16.55	31
32	26.62	11.41	33.27	14.26	39.94	17.11	32
33	27.49	11.79	34.36	14.72	41.23	17.66	33
34	28.38	12.17	35.47	15.19	42.56	18.24	34
35	29.26	12.55	36.57	15.66	43.88	18.80	35
36	30.14	12.90	37.67	16.13	45.22	19.38	36
37	31.02	13.31	38.78	16.63	46.54	19.96	37
38	31.91	13.69	39.88	17.10	47.87	20.52	38
39	32.80	14.06	40.99	17.57	49.19	21.08	39
40	33.67	14.44	42.09	18.04	50.51	21.65	40
41	34.56	14.80	43.18	18.52	51.82	22.22	41
42	35.43	15.18	44.29	18.99	53.15	22.77	42
43	36.32	15.56	45.39	19.46	54.48	23.35	43
44	37.19	15.94	46.49	19.93	55.79	23.91	44
45	38.09	16.32	47.60	20.39	57.12	24.48	45
46	40.19	17.24	50.24	21.54	60.29	25.84	46
47	42.30	18.14	52.87	22.66	63.45	27.19	47
48	44.42	19.04	55.51	23.81	66.62	28.57	48
49	46.53	19.94	58.16	24.92	69.79	29.91	49
50	48.63	20.84	60.79	26.05	72.96	31.26	50
51	50.75	21.76	63.43	27.19	76.13	32.63	51
52	52.85	22.66	66.08	28.31	79.28	33.97	52
53	61.67	26.43	77.08	33.04	92.52	39.64	53
54	70.48	30.21	88.10	37.77	105.73	45.32	54
55	79.28	33.98	99.11	42.47	118.94	50.98	55
56	92.74	39.74	115.92	49.68	139.10	59.62	56
57	109.16	46.78	136.44	58.47	163.74	70.16	57
58	140.20	60.09	175.24	75.10	210.30	90.11	58
59	180.08	77.18	225.09	96.46	270.10	115.77	59
60	232.90	99.81	291.12	124.76	349.35	149.72	60
61	274.24	117.53	342.79	146.91	411.37	176.30	61
62	298.31	127.85	372.89	159.80	447.47	191.77	62
63	352.00	150.86	440.00	188.57	528.01	226.29	63
64	405.40	173.74	506.74	217.17	608.09	260.60	64
65	451.39	193.46	564.22	241.82	677.06	290.18	65
66	499.11	213.90	623.89	267.38	748.67	320.85	66
67	548.54	235.08	685.66	293.86	822.81	352.62	67
68	617.69	264.72	772.10	330.90	926.52	397.08	68
69	690.48	295.91	863.10	369.90	1,035.72	443.88	69
70	766.04	328.30	957.56	410.38	1,149.06	492.45	70
71	843.39	361.46	1,054.24	451.81	1,265.08	542.19	71
72	923.93	395.98	1,154.91	494.96	1,385.89	593.95	72
73	1,093.27	468.54	1,366.59	585.68	1,639.91	702.82	73
74	1,253.03	537.02	1,566.28	671.27	1,879.55	805.53	74
75	1,404.39	601.88	1,755.49	752.34	2,106.57	902.82	75
76	1,556.12	666.92	1,945.16	833.65	2,334.19	1,000.39	76
77	1,695.77	726.77	2,119.70	908.45	2,543.65	1,090.15	77
78	1,814.87	777.80	2,268.59	972.26	2,722.31	1,166.72	78
79	1,939.59	831.24	2,424.49	1,039.06	2,909.39	1,246.86	79
80	2,171.90	930.81	2,714.86	1,163.51	3,257.84	1,396.22	80
81	2,414.62	1,034.85	3,018.29	1,293.55	3,621.95	1,552.28	81
82	2,669.44	1,144.04	3,336.79	1,430.06	4,004.16	1,716.06	82
83	2,935.18	1,257.94	3,668.96	1,572.42	4,402.75	1,886.91	83
84	3,212.40	1,376.76	4,015.50	1,720.94	4,818.60	2,065.14	84

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Current Factor Tables

Elimination Period	Factor
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82120 9/01 and Riders
Current Factor Tables

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	1.4429	0.9298	1.9534	1.2065	0.0261
31	0.5636	1.4429	0.9298	1.9534	1.2065	0.0314
32	0.5636	1.4429	0.9298	1.9534	1.2065	0.0365
33	0.5636	1.4429	0.9298	1.9534	1.2065	0.0414
34	0.5636	1.4429	0.9298	1.9534	1.2065	0.0460
35	0.5636	1.4429	0.9298	1.9534	1.2065	0.0505
36	0.5636	1.4429	0.9298	1.9534	1.2065	0.0547
37	0.5636	1.4429	0.9298	1.9534	1.2065	0.0588
38	0.5636	1.4429	0.9298	1.9534	1.2065	0.0628
39	0.5636	1.4429	0.9298	1.9534	1.2065	0.0666
40	0.5517	1.4429	0.9298	1.9534	1.2065	0.0702
41	0.5398	1.4429	0.9298	1.9534	1.2065	0.0737
42	0.5279	1.4429	0.9298	1.9534	1.2065	0.0771
43	0.5160	1.4429	0.9298	1.9534	1.2065	0.0803
44	0.5041	1.4429	0.9298	1.9534	1.2065	0.0835
45	0.4922	1.4429	0.9298	1.9534	1.2065	0.0865
46	0.4803	1.4429	0.9298	1.9534	1.2065	0.0960
47	0.4684	1.4429	0.9298	1.9534	1.2065	0.1052
48	0.4565	1.4429	0.9346	1.9534	1.2136	0.1141
49	0.4446	1.4429	0.9396	1.9534	1.2208	0.1227
50	0.4327	1.4429	0.9447	1.9534	1.2280	0.1310
51	0.4208	1.4429	0.9495	1.9534	1.2351	0.1391
52	0.4089	1.4429	0.9544	1.9534	1.2423	0.1469
53	0.3970	1.4446	0.9682	1.9555	1.2625	0.1640
54	0.3851	1.4458	0.9821	1.9577	1.2826	0.1790
55	0.3669	1.4470	0.9959	1.9595	1.3028	0.1922
56	0.3487	1.4481	1.0095	1.9614	1.3229	0.2039
57	0.3305	1.4490	1.0232	1.9631	1.3429	0.2144
58	0.3123	1.4454	1.0306	1.9572	1.3534	0.2704
59	0.2941	1.4421	1.0381	1.9525	1.3644	0.3179
60	0.2661	1.4395	1.0461	1.9483	1.3756	0.3587
61	0.2431	1.4371	1.0541	1.9447	1.3873	0.3941
62	0.2253	1.4350	1.0623	1.9415	1.3991	0.4252
63	0.2117	1.3883	1.0431	1.8721	1.3703	0.4677
64	0.2015	1.3499	1.0287	1.8159	1.3490	0.5026
65	0.1938	1.3179	1.0179	1.7695	1.3335	0.5318
66	0.1870	1.2906	1.0096	1.7306	1.3220	0.5566
67	0.1819	1.2671	1.0036	1.6973	1.3138	0.5779
68	0.1802	1.2171	0.9764	1.6301	1.2783	0.6414
69	0.1794	1.1782	0.9565	1.5747	1.2506	0.6906
70	0.1785	1.1472	0.9418	1.5285	1.2281	0.7298
71	0.1777	1.1220	0.9309	1.4891	1.2103	0.7617
72	0.1768	1.1009	0.9227	1.4553	1.1959	0.7882
73	0.1624	1.0303	0.8732	1.3544	1.1254	0.8621
74	0.1522	0.9774	0.8366	1.2777	1.0724	0.9174
75	0.1437	0.9363	0.8086	1.2173	1.0312	0.9604
76	0.1377	0.9034	0.7865	1.1687	0.9986	0.9949
77	0.1326	0.8763	0.7689	1.1285	0.9723	1.0231
78	0.1284	0.8494	0.7509	1.1016	0.9558	1.0513
79	0.1241	0.8224	0.7325	1.0746	0.9391	1.0795
80	0.1216	0.7954	0.7136	1.0476	0.9221	1.1077
81	0.1190	0.7685	0.6944	1.0207	0.9047	1.1359
82	0.1165	0.7414	0.6749	0.9936	0.8869	1.1641
83	0.1148	0.7145	0.6549	0.9667	0.8689	1.1923
84	0.1131	0.6875	0.6346	0.9397	0.8502	1.2205

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for Life

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	43.71	21.53	54.65	26.91	65.58	32.29	16-30
31	44.75	22.05	55.92	27.55	67.10	33.05	31
32	45.77	22.53	57.20	28.18	68.64	33.81	32
33	46.78	23.05	58.48	28.81	70.17	34.57	33
34	47.81	23.55	59.75	29.43	71.71	35.32	34
35	48.84	24.05	61.05	30.07	73.27	36.09	35
36	49.85	24.55	62.33	30.69	74.80	36.83	36
37	50.89	25.07	63.61	31.33	76.31	37.59	37
38	51.91	25.56	64.88	31.97	77.86	38.36	38
39	52.92	26.07	66.16	32.59	79.38	39.11	39
40	53.96	26.59	67.45	33.22	80.94	39.87	40
41	54.98	27.08	68.72	33.84	82.48	40.61	41
42	55.99	27.59	70.00	34.49	84.01	41.39	42
43	57.03	28.08	71.28	35.11	85.53	42.12	43
44	58.05	28.60	72.55	35.74	87.07	42.88	44
45	59.06	29.08	73.83	36.36	88.60	43.64	45
46	60.10	29.60	75.13	37.01	90.15	44.40	46
47	61.12	30.11	76.41	37.63	91.69	45.15	47
48	62.13	30.60	77.68	38.26	93.22	45.92	48
49	63.17	31.11	78.96	38.88	94.74	46.67	49
50	64.19	31.63	80.24	39.53	96.28	47.43	50
51	65.21	32.12	81.51	40.15	97.81	48.16	51
52	66.24	32.63	82.80	40.78	99.36	48.94	52
53	70.97	34.95	88.70	43.70	106.43	52.44	53
54	75.69	37.28	94.62	46.60	113.54	55.91	54
55	80.42	39.61	100.52	49.51	120.61	59.41	55
56	85.15	41.94	106.43	52.43	127.72	62.92	56
57	89.87	44.26	112.33	55.34	134.79	66.41	57
58	97.88	48.20	122.34	60.26	146.80	72.31	58
59	105.88	52.15	132.34	65.19	158.80	78.23	59
60	113.87	56.09	142.34	70.10	170.80	84.13	60
61	121.88	60.02	152.34	75.03	182.80	90.03	61
62	129.86	63.96	162.32	79.96	194.79	95.94	62
63	143.90	70.89	179.88	88.60	215.87	106.32	63
64	157.96	77.80	197.44	97.24	236.93	116.68	64
65	171.98	84.72	214.99	105.90	257.99	127.09	65
66	186.05	91.63	232.55	114.54	279.06	137.45	66
67	200.07	98.56	250.09	123.19	300.12	147.82	67
68	229.31	112.94	286.63	141.17	343.95	169.42	68
69	258.51	127.34	323.15	159.17	387.78	190.99	69
70	287.73	141.73	359.66	177.16	431.60	212.59	70
71	316.95	156.11	396.20	195.16	475.44	234.19	71
72	346.17	170.50	432.72	213.13	519.26	255.75	72
73	403.89	198.95	504.87	248.68	605.85	298.41	73
74	461.63	227.38	577.04	284.21	692.44	341.06	74
75	519.33	255.81	649.18	319.75	779.01	383.70	75
76	577.07	284.23	721.33	355.28	865.59	426.34	76
77	634.79	312.66	793.49	390.82	952.19	468.98	77
78	730.28	359.70	912.86	449.63	1,095.43	539.55	78
79	831.93	409.76	1,039.92	512.21	1,247.90	614.65	79
80	931.57	458.84	1,164.47	573.55	1,397.35	688.26	80
81	1,035.69	510.12	1,294.61	637.65	1,553.54	765.18	81
82	1,144.97	563.96	1,431.22	704.94	1,717.47	845.93	82
83	1,258.96	620.09	1,573.71	775.11	1,888.45	930.14	83
84	1,377.88	678.65	1,722.34	848.32	2,066.81	1,017.99	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for Life

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	28.95	12.41	36.18	15.51	43.40	18.62	16-30
31	29.62	12.70	37.02	15.87	44.42	19.04	31
32	30.29	13.00	37.87	16.24	45.44	19.48	32
33	30.97	13.28	38.71	16.59	46.46	19.91	33
34	31.64	13.56	39.56	16.96	47.47	20.36	34
35	32.33	13.86	40.40	17.32	48.47	20.79	35
36	33.01	14.15	41.25	17.69	49.50	21.22	36
37	33.67	14.44	42.09	18.04	50.51	21.65	37
38	34.35	14.73	42.94	18.41	51.53	22.08	38
39	35.04	15.01	43.80	18.77	52.57	22.53	39
40	35.71	15.31	44.64	19.14	53.58	22.97	40
41	36.40	15.59	45.49	19.49	54.58	23.39	41
42	37.08	15.89	46.33	19.86	55.60	23.83	42
43	37.74	16.18	47.18	20.22	56.61	24.25	43
44	38.42	16.46	48.02	20.59	57.64	24.70	44
45	39.09	16.76	48.88	20.94	58.65	25.14	45
46	39.78	17.04	49.71	21.31	59.65	25.56	46
47	40.46	17.34	50.57	21.67	60.67	26.00	47
48	41.12	17.63	51.41	22.03	61.69	26.43	48
49	41.81	17.91	52.27	22.39	62.72	26.88	49
50	42.49	18.20	53.12	22.76	63.74	27.31	50
51	43.16	18.49	53.96	23.12	64.76	27.74	51
52	43.85	18.79	54.81	23.48	65.76	28.18	52
53	46.95	20.11	58.71	25.15	70.45	30.19	53
54	50.08	21.46	62.61	26.83	75.13	32.19	54
55	53.20	22.80	66.50	28.50	79.80	34.19	55
56	56.33	24.14	70.40	30.18	84.48	36.21	56
57	59.44	25.48	74.31	31.84	89.18	38.21	57
58	66.71	28.60	83.39	35.74	100.07	42.88	58
59	73.99	31.71	92.48	39.63	110.98	47.54	59
60	81.25	34.81	101.56	43.53	121.85	52.23	60
61	88.52	37.94	110.64	47.43	132.78	56.91	61
62	95.80	41.06	119.74	51.32	143.68	61.58	62
63	110.19	47.23	137.75	59.03	165.29	70.83	63
64	124.61	53.41	155.77	66.76	186.92	80.11	64
65	139.02	59.58	173.78	74.49	208.54	89.39	65
66	153.44	65.76	191.81	82.20	230.17	98.64	66
67	167.84	71.93	209.82	89.93	251.78	107.92	67
68	196.71	84.31	245.88	105.39	295.07	126.47	68
69	225.56	96.67	281.96	120.84	338.34	145.00	69
70	254.43	109.04	318.02	136.30	381.63	163.55	70
71	283.28	121.41	354.11	151.77	424.94	182.13	71
72	312.14	133.78	390.18	167.22	468.22	200.68	72
73	369.39	158.32	461.74	197.89	554.07	237.46	73
74	426.65	182.85	533.30	228.56	639.96	274.28	74
75	483.90	207.38	604.88	259.23	725.85	311.09	75
76	541.16	231.93	676.44	289.90	811.74	347.89	76
77	598.40	256.46	748.02	320.57	897.62	384.70	77
78	688.45	295.04	860.56	368.81	1,032.65	442.57	78
79	784.25	336.12	980.32	420.14	1,176.38	504.17	79
80	878.20	376.36	1,097.74	470.47	1,317.28	564.56	80
81	976.34	418.44	1,220.43	523.04	1,464.51	627.65	81
82	1,079.37	462.60	1,349.21	578.24	1,619.05	693.89	82
83	1,186.82	508.63	1,483.52	635.80	1,780.22	762.97	83
84	1,298.91	556.68	1,623.64	695.85	1,948.38	835.03	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for Life

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	26.62	11.42	33.28	14.27	39.94	17.11	16-30
31	27.24	11.68	34.05	14.59	40.87	17.51	31
32	27.86	11.94	34.83	14.93	41.80	17.91	32
33	28.49	12.21	35.60	15.27	42.73	18.32	33
34	29.12	12.48	36.40	15.59	43.68	18.72	34
35	29.74	12.73	37.18	15.93	44.61	19.11	35
36	30.36	13.01	37.95	16.27	45.54	19.53	36
37	30.98	13.28	38.73	16.59	46.47	19.91	37
38	31.60	13.56	39.50	16.94	47.40	20.32	38
39	32.22	13.82	40.28	17.27	48.33	20.72	39
40	32.87	14.08	41.08	17.60	49.29	21.11	40
41	33.49	14.35	41.85	17.94	50.22	21.53	41
42	34.11	14.62	42.63	18.27	51.15	21.93	42
43	34.73	14.87	43.40	18.60	52.08	22.32	43
44	35.35	15.15	44.18	18.94	53.02	22.74	44
45	35.97	15.42	44.95	19.27	53.95	23.12	45
46	36.60	15.69	45.75	19.60	54.89	23.52	46
47	37.23	15.96	46.53	19.94	55.82	23.93	47
48	37.85	16.22	47.30	20.27	56.75	24.32	48
49	38.47	16.48	48.08	20.60	57.68	24.73	49
50	39.09	16.76	48.85	20.94	58.62	25.14	50
51	39.71	17.01	49.65	21.28	59.58	25.53	51
52	40.33	17.28	50.43	21.62	60.51	25.94	52
53	43.22	18.53	54.02	23.15	64.81	27.77	53
54	46.08	19.76	57.60	24.69	69.13	29.62	54
55	48.96	20.98	61.19	26.22	73.42	31.46	55
56	51.82	22.21	64.78	27.76	77.73	33.32	56
57	54.68	23.43	68.37	29.29	82.04	35.16	57
58	61.38	26.31	76.73	32.88	92.08	39.46	58
59	68.07	29.18	85.08	36.47	102.09	43.77	59
60	74.75	32.04	93.43	40.04	112.11	48.05	60
61	81.44	34.90	101.80	43.63	122.15	52.36	61
62	88.11	37.78	110.15	47.22	132.17	56.65	62
63	101.38	43.44	126.72	54.30	152.06	65.17	63
64	114.64	49.13	143.30	61.41	171.95	73.69	64
65	127.89	54.82	159.87	68.52	191.85	82.21	65
66	141.16	60.50	176.46	75.62	211.75	90.76	66
67	154.42	66.19	193.03	82.73	231.63	99.28	67
68	180.98	77.56	226.22	96.95	271.47	116.33	68
69	207.52	88.94	259.41	111.18	311.29	133.41	69
70	234.08	100.31	292.59	125.40	351.11	150.48	70
71	260.61	111.70	325.77	139.62	390.92	167.56	71
72	287.17	123.06	358.96	153.84	430.76	184.61	72
73	339.85	145.65	424.80	182.06	509.76	218.48	73
74	392.51	168.22	490.65	210.28	588.78	252.33	74
75	445.19	190.81	556.49	238.50	667.78	286.20	75
76	497.87	213.38	622.33	266.72	746.79	320.06	76
77	550.54	235.95	688.17	294.93	825.82	353.90	77
78	633.37	271.45	791.71	339.31	950.05	407.17	78
79	721.52	309.22	901.90	386.53	1,082.29	463.82	79
80	807.94	346.27	1,009.92	432.83	1,211.90	519.39	80
81	898.23	384.95	1,122.79	481.19	1,347.35	577.43	81
82	993.01	425.58	1,241.28	531.98	1,489.54	638.38	82
83	1,091.88	467.95	1,364.84	584.94	1,637.81	701.93	83
84	1,195.01	512.15	1,493.77	640.18	1,792.52	768.21	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for Life

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	22.74	9.75	28.43	12.18	34.12	14.62	16-30
31	23.29	9.97	29.11	12.48	34.91	14.97	31
32	23.81	10.20	29.76	12.75	35.71	15.31	32
33	24.35	10.44	30.43	13.04	36.52	15.65	33
34	24.87	10.66	31.08	13.32	37.29	15.97	34
35	25.42	10.89	31.76	13.62	38.11	16.34	35
36	25.94	11.13	32.43	13.90	38.92	16.69	36
37	26.46	11.35	33.09	14.18	39.71	17.01	37
38	27.01	11.58	33.76	14.48	40.50	17.38	38
39	27.53	11.80	34.42	14.75	41.30	17.70	39
40	28.07	12.04	35.09	15.04	42.11	18.04	40
41	28.60	12.25	35.77	15.32	42.92	18.39	41
42	29.14	12.49	36.42	15.62	43.70	18.73	42
43	29.67	12.72	37.09	15.89	44.51	19.07	43
44	30.19	12.94	37.74	16.18	45.30	19.42	44
45	30.74	13.17	38.42	16.46	46.09	19.76	45
46	31.26	13.41	39.08	16.76	46.89	20.10	46
47	31.80	13.63	39.74	17.03	47.70	20.42	47
48	32.33	13.86	40.42	17.32	48.51	20.79	48
49	32.87	14.10	41.08	17.62	49.29	21.14	49
50	33.40	14.32	41.75	17.89	50.09	21.46	50
51	33.91	14.55	42.40	18.18	50.89	21.83	51
52	34.47	14.77	43.08	18.46	51.68	22.15	52
53	36.92	15.82	46.15	19.77	55.37	23.72	53
54	39.36	16.87	49.22	21.10	59.06	25.32	54
55	41.81	17.93	52.27	22.41	62.72	26.90	55
56	44.26	18.98	55.34	23.72	66.41	28.46	56
57	46.74	20.03	58.41	25.04	70.09	30.04	57
58	52.44	22.46	65.55	28.08	78.66	33.71	58
59	58.16	24.93	72.69	31.15	87.24	37.39	59
60	63.86	27.36	79.82	34.21	95.77	41.06	60
61	69.58	29.83	86.96	37.28	104.35	44.74	61
62	75.28	32.26	94.10	40.33	112.92	48.40	62
63	86.62	37.12	108.26	46.40	129.92	55.68	63
64	97.95	41.99	122.43	52.47	146.90	62.96	64
65	109.26	46.84	136.59	58.55	163.91	70.27	65
66	120.60	51.68	150.75	64.61	180.91	77.52	66
67	131.93	56.55	164.91	70.68	197.89	84.80	67
68	154.62	66.27	193.27	82.83	231.93	99.39	68
69	177.30	75.99	221.62	94.98	265.93	113.98	69
70	199.99	85.70	249.98	107.12	299.97	128.55	70
71	222.66	95.43	278.33	119.29	333.99	143.14	71
72	245.33	105.14	306.67	131.43	368.01	157.72	72
73	290.34	124.44	362.93	155.55	435.52	186.65	73
74	335.34	143.72	419.18	179.64	503.01	215.58	74
75	380.35	163.01	475.43	203.76	570.52	244.50	75
76	425.35	182.30	531.68	227.87	638.01	273.45	76
77	470.34	201.58	587.94	251.98	705.53	302.36	77
78	541.12	231.91	676.40	289.89	811.67	347.86	78
79	616.43	264.19	770.55	330.23	924.66	396.29	79
80	690.26	295.84	862.83	369.79	1,035.40	443.74	80
81	767.41	328.89	959.26	411.10	1,151.12	493.32	81
82	848.39	363.60	1,060.48	454.49	1,272.57	545.38	82
83	932.85	399.79	1,166.05	499.73	1,399.25	599.68	83
84	1,020.96	437.55	1,276.19	546.93	1,531.42	656.32	84

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 10 Years

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	77.59	38.21	97.00	47.77	116.40	57.33	16-30
31	79.41	39.11	99.26	48.89	119.12	58.67	31
32	81.24	40.01	101.53	50.01	121.84	60.02	32
33	83.04	40.91	103.81	51.13	124.58	61.36	33
34	84.86	41.80	106.08	52.26	127.29	62.71	34
35	86.69	42.70	108.35	53.37	130.02	64.06	35
36	88.49	43.57	110.63	54.48	132.76	65.38	36
37	90.31	44.47	112.88	55.60	135.47	66.72	37
38	92.14	45.37	115.16	56.72	138.20	68.07	38
39	93.94	46.26	117.44	57.85	140.93	69.41	39
40	95.76	47.16	119.70	58.96	143.65	70.76	40
41	97.59	48.06	121.98	60.09	146.37	72.11	41
42	99.39	48.96	124.23	61.19	149.07	73.42	42
43	101.21	49.85	126.51	62.31	151.82	74.76	43
44	103.04	50.75	128.79	63.43	154.55	76.11	44
45	104.85	51.65	131.05	64.55	157.25	77.45	45
46	106.66	52.54	133.33	65.68	160.00	78.80	46
47	108.49	53.44	135.61	66.79	162.73	80.14	47
48	110.30	54.34	137.86	67.92	165.43	81.49	48
49	112.11	55.22	140.14	69.02	168.18	82.82	49
50	113.94	56.12	142.42	70.14	170.90	84.17	50
51	115.75	57.02	144.68	71.27	173.60	85.51	51
52	117.56	57.91	146.96	72.38	176.35	86.86	52
53	126.79	62.45	158.48	78.06	190.16	93.67	53
54	136.00	66.99	170.00	83.73	204.00	100.49	54
55	145.21	71.52	181.53	89.41	217.83	107.30	55
56	154.45	76.07	193.05	95.08	231.66	114.09	56
57	163.66	80.62	204.57	100.76	245.49	120.91	57
58	181.13	89.21	226.41	111.50	271.69	133.81	58
59	198.58	97.81	248.23	122.27	297.87	146.73	59
60	216.06	106.42	270.07	133.02	324.08	159.62	60
61	233.53	115.02	291.90	143.78	350.28	172.53	61
62	250.99	123.61	313.74	154.53	376.50	185.44	62
63	278.10	136.99	347.62	171.22	417.14	205.47	63
64	305.22	150.34	381.52	187.92	457.82	225.52	64
65	332.34	163.69	415.41	204.61	498.49	245.53	65
66	359.46	177.04	449.32	221.31	539.17	265.57	66
67	386.56	190.41	483.20	238.00	579.83	285.59	67
68	431.70	212.62	539.61	265.78	647.53	318.92	68
69	476.82	234.84	596.02	293.56	715.22	352.28	69
70	521.95	257.08	652.45	321.36	782.94	385.63	70
71	567.08	279.31	708.86	349.14	850.63	418.97	71
72	612.23	301.55	765.28	376.94	918.34	452.32	72
73	704.06	346.78	880.08	433.48	1,056.10	520.18	73
74	795.88	392.01	994.87	490.00	1,193.84	588.01	74
75	887.72	437.24	1,109.66	546.55	1,331.60	655.87	75
76	979.56	482.48	1,224.46	603.09	1,469.36	723.71	76
77	1,071.40	527.70	1,339.24	659.63	1,607.08	791.56	77
78	1,232.58	607.10	1,540.74	758.86	1,848.89	910.63	78
79	1,404.14	691.59	1,755.18	864.49	2,106.21	1,037.38	79
80	1,572.33	774.42	1,965.40	968.04	2,358.48	1,161.65	80
81	1,748.05	860.98	2,185.06	1,076.23	2,622.07	1,291.47	81
82	1,932.52	951.82	2,415.64	1,189.79	2,898.76	1,427.75	82
83	2,124.89	1,046.58	2,656.11	1,308.23	3,187.32	1,569.88	83
84	2,325.60	1,145.43	2,906.99	1,431.81	3,488.39	1,718.17	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 10 Years

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	51.36	22.01	64.19	27.52	77.03	33.02	16-30
31	52.57	22.53	65.71	28.15	78.86	33.78	31
32	53.77	23.05	67.21	28.81	80.65	34.57	32
33	54.96	23.56	68.71	29.45	82.46	35.33	33
34	56.17	24.07	70.21	30.08	84.25	36.11	34
35	57.37	24.60	71.71	30.74	86.04	36.88	35
36	58.57	25.10	73.21	31.38	87.86	37.66	36
37	59.78	25.62	74.72	32.02	89.65	38.42	37
38	60.98	26.14	76.23	32.67	91.48	39.22	38
39	62.19	26.66	77.73	33.32	93.28	39.97	39
40	63.38	27.15	79.24	33.95	95.08	40.74	40
41	64.58	27.69	80.73	34.60	96.88	41.53	41
42	65.79	28.19	82.24	35.25	98.67	42.30	42
43	66.99	28.70	83.73	35.88	100.49	43.06	43
44	68.20	29.22	85.24	36.54	102.28	43.85	44
45	69.40	29.74	86.76	37.18	104.11	44.61	45
46	70.61	30.26	88.25	37.81	105.90	45.37	46
47	71.79	30.77	89.76	38.47	107.71	46.16	47
48	73.00	31.29	91.25	39.11	109.50	46.92	48
49	74.21	31.81	92.76	39.77	111.30	47.71	49
50	75.41	32.33	94.25	40.40	113.11	48.47	50
51	76.61	32.83	95.76	41.04	114.91	49.25	51
52	77.82	33.36	97.28	41.70	116.74	50.03	52
53	83.90	35.97	104.88	44.95	125.86	53.95	53
54	90.00	38.57	112.49	48.22	134.99	57.86	54
55	96.08	41.18	120.09	51.47	144.11	61.78	55
56	102.15	43.78	127.71	54.74	153.25	65.69	56
57	108.25	46.40	135.31	57.99	162.38	69.59	57
58	123.61	52.98	154.53	66.23	185.44	79.48	58
59	139.00	59.58	173.74	74.47	208.48	89.36	59
60	154.38	66.16	192.96	82.70	231.55	99.25	60
61	169.74	72.76	212.18	90.94	254.61	109.12	61
62	185.12	79.34	231.39	99.18	277.68	119.01	62
63	212.96	91.25	266.19	114.08	319.42	136.90	63
64	240.80	103.19	301.00	129.00	361.20	154.80	64
65	268.64	115.13	335.79	143.90	402.95	172.67	65
66	296.46	127.06	370.59	158.83	444.71	190.58	66
67	324.30	138.99	405.38	173.73	486.45	208.47	67
68	369.84	158.52	462.30	198.13	554.76	237.76	68
69	415.40	178.02	519.25	222.53	623.09	267.03	69
70	460.94	197.55	576.17	246.94	691.40	296.32	70
71	506.48	217.06	633.10	271.33	759.71	325.60	71
72	552.02	236.57	690.02	295.72	828.02	354.87	72
73	643.62	275.83	804.53	344.79	965.44	413.76	73
74	735.22	315.09	919.01	393.88	1,102.82	472.65	74
75	826.82	354.35	1,033.52	442.93	1,240.23	531.51	75
76	918.41	393.61	1,148.01	492.00	1,377.61	590.40	76
77	1,010.01	432.87	1,262.52	541.09	1,515.02	649.29	77
78	1,161.96	498.00	1,452.45	622.48	1,742.94	746.98	78
79	1,323.68	567.28	1,654.61	709.11	1,985.53	850.94	79
80	1,482.22	635.25	1,852.79	794.05	2,223.35	952.86	80
81	1,647.88	706.24	2,059.85	882.79	2,471.81	1,059.35	81
82	1,821.77	780.77	2,277.21	975.96	2,732.64	1,171.14	82
83	2,003.13	858.49	2,503.91	1,073.11	3,004.70	1,287.74	83
84	2,192.33	939.57	2,740.40	1,174.47	3,288.49	1,409.36	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 10 Years

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	47.25	20.25	59.06	25.31	70.89	30.36	16-30
31	48.36	20.73	60.44	25.91	72.54	31.08	31
32	49.46	21.21	61.82	26.50	74.20	31.80	32
33	50.57	21.67	63.20	27.08	75.85	32.50	33
34	51.67	22.15	64.58	27.69	77.51	33.22	34
35	52.79	22.62	65.99	28.28	79.18	33.94	35
36	53.89	23.08	67.37	28.87	80.83	34.64	36
37	54.99	23.56	68.75	29.46	82.49	35.36	37
38	56.10	24.05	70.13	30.05	84.15	36.05	38
39	57.20	24.53	71.51	30.66	85.80	36.78	39
40	58.31	25.00	72.89	31.25	87.46	37.49	40
41	59.43	25.46	74.28	31.83	89.14	38.19	41
42	60.54	25.94	75.66	32.43	90.79	38.92	42
43	61.64	26.42	77.04	33.02	92.45	39.63	43
44	62.74	26.88	78.42	33.60	94.10	40.33	44
45	63.85	27.36	79.80	34.21	95.76	41.06	45
46	64.95	27.84	81.18	34.80	97.42	41.75	46
47	66.07	28.31	82.58	35.39	99.08	42.46	47
48	67.17	28.80	83.96	35.98	100.74	43.18	48
49	68.28	29.26	85.34	36.57	102.40	43.88	49
50	69.38	29.74	86.72	37.18	104.05	44.61	50
51	70.48	30.21	88.10	37.77	105.71	45.32	51
52	71.59	30.67	89.49	38.35	107.40	46.02	52
53	77.18	33.09	96.49	41.35	115.78	49.61	53
54	82.79	35.49	103.49	44.36	124.19	53.22	54
55	88.39	37.88	110.49	47.36	132.58	56.82	55
56	94.00	40.28	117.50	50.36	140.99	60.43	56
57	99.60	42.68	124.50	53.36	149.39	64.03	57
58	113.75	48.75	142.17	60.93	170.60	73.11	58
59	127.88	54.81	159.84	68.51	191.81	82.20	59
60	142.03	60.88	177.53	76.10	213.03	91.31	60
61	156.17	66.93	195.20	83.66	234.24	100.40	61
62	170.32	72.99	212.89	91.24	255.46	109.49	62
63	195.93	83.96	244.90	104.95	293.87	125.95	63
64	221.52	94.94	276.92	118.68	332.30	142.42	64
65	247.12	105.92	308.91	132.40	370.70	158.87	65
66	272.75	116.89	340.93	146.11	409.12	175.33	66
67	298.36	127.88	372.95	159.84	447.53	191.81	67
68	340.26	145.83	425.32	182.29	510.38	218.73	68
69	382.16	163.77	477.71	204.72	573.25	245.67	69
70	424.06	181.73	530.08	227.17	636.10	272.61	70
71	465.96	199.71	582.45	249.63	698.94	299.55	71
72	507.86	217.66	634.82	272.07	761.78	326.47	72
73	592.12	253.77	740.16	317.22	888.20	380.66	73
74	676.40	289.89	845.49	362.35	1,014.60	434.83	74
75	760.68	325.99	950.84	407.50	1,141.01	489.00	75
76	844.94	362.11	1,056.17	452.64	1,267.39	543.17	76
77	929.19	398.23	1,161.50	497.79	1,393.80	597.33	77
78	1,069.01	458.15	1,336.25	572.69	1,603.51	687.23	78
79	1,217.80	521.92	1,522.24	652.40	1,826.69	782.87	79
80	1,363.65	584.42	1,704.56	730.53	2,045.47	876.63	80
81	1,516.06	649.74	1,895.07	812.16	2,274.09	974.59	81
82	1,676.04	718.31	2,095.05	897.89	2,514.05	1,077.46	82
83	1,842.89	789.81	2,303.60	987.25	2,764.31	1,184.70	83
84	2,016.94	864.40	2,521.18	1,080.51	3,025.41	1,296.61	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 10 Years

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	40.37	17.31	50.46	21.63	60.55	25.97	16-30
31	41.32	17.70	51.65	22.14	61.99	26.57	31
32	42.26	18.11	52.82	22.63	63.38	27.15	32
33	43.22	18.53	54.02	23.15	64.81	27.77	33
34	44.15	18.93	55.19	23.66	66.23	28.38	34
35	45.09	19.32	56.37	24.15	67.65	28.98	35
36	46.05	19.73	57.55	24.67	69.06	29.60	36
37	46.99	20.14	58.74	25.17	70.48	30.21	37
38	47.92	20.53	59.92	25.67	71.90	30.81	38
39	48.89	20.94	61.10	26.19	73.31	31.43	39
40	49.82	21.36	62.27	26.69	74.73	32.02	40
41	50.77	21.77	63.47	27.21	76.16	32.64	41
42	51.72	22.17	64.64	27.70	77.56	33.25	42
43	52.67	22.56	65.83	28.21	78.99	33.84	43
44	53.60	22.98	67.00	28.73	80.41	34.47	44
45	54.54	23.38	68.20	29.22	81.83	35.08	45
46	55.50	23.77	69.37	29.73	83.24	35.67	46
47	56.44	24.18	70.55	30.25	84.66	36.29	47
48	57.37	24.60	71.73	30.74	86.08	36.88	48
49	58.34	25.00	72.92	31.25	87.49	37.49	49
50	59.27	25.42	74.09	31.76	88.91	38.11	50
51	60.23	25.81	75.28	32.26	90.34	38.71	51
52	61.17	26.21	76.45	32.76	91.74	39.32	52
53	65.95	28.26	82.44	35.33	98.93	42.40	53
54	70.73	30.33	88.41	37.90	106.09	45.47	54
55	75.52	32.36	94.39	40.46	113.26	48.54	55
56	80.30	34.42	100.38	43.02	120.46	51.64	56
57	85.10	36.47	106.36	45.57	127.64	54.68	57
58	97.18	41.64	121.46	52.06	145.75	62.48	58
59	109.26	46.82	136.57	58.54	163.88	70.24	59
60	121.34	51.99	151.66	65.00	181.99	78.00	60
61	133.41	57.17	166.77	71.47	200.13	85.77	61
62	145.51	62.36	181.88	77.96	218.27	93.55	62
63	167.38	71.73	209.23	89.67	251.08	107.61	63
64	189.27	81.11	236.59	101.40	283.90	121.68	64
65	211.14	90.49	263.93	113.11	316.71	135.72	65
66	233.04	99.88	291.28	124.84	349.54	149.80	66
67	254.91	109.25	318.63	136.55	382.35	163.86	67
68	290.70	124.58	363.38	155.73	436.05	186.89	68
69	326.50	139.93	408.12	174.92	489.75	209.90	69
70	362.28	155.27	452.87	194.09	543.44	232.90	70
71	398.10	170.60	497.62	213.27	597.13	255.92	71
72	433.90	185.96	542.36	232.45	650.83	278.93	72
73	505.87	216.82	632.35	271.02	758.83	325.22	73
74	577.88	247.66	722.35	309.57	866.81	371.48	74
75	649.88	278.52	812.34	348.14	974.80	417.76	75
76	721.87	309.36	902.34	386.71	1,082.81	464.06	76
77	793.87	340.23	992.32	425.28	1,190.79	510.35	77
78	913.31	391.40	1,141.63	489.27	1,369.95	587.12	78
79	1,040.42	445.90	1,300.51	557.37	1,560.61	668.84	79
80	1,165.03	499.31	1,456.28	624.13	1,747.53	748.95	80
81	1,295.23	555.11	1,619.04	693.89	1,942.83	832.66	81
82	1,431.92	613.67	1,789.89	767.10	2,147.87	920.52	82
83	1,574.47	674.77	1,968.08	843.46	2,361.69	1,012.15	83
84	1,723.17	738.51	2,153.96	923.14	2,584.74	1,107.76	84

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Lifetime Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	45.49	22.41	56.86	28.01	68.23	33.63	16-30
31	47.09	23.21	58.88	29.00	70.66	34.80	31
32	48.71	24.00	60.89	30.00	73.07	36.01	32
33	50.34	24.79	62.92	30.98	75.49	37.18	33
34	51.95	25.59	64.93	31.98	77.92	38.39	34
35	53.57	26.39	66.95	32.98	80.34	39.57	35
36	55.17	27.17	68.97	33.97	82.77	40.77	36
37	56.79	27.98	70.99	34.97	85.18	41.95	37
38	58.41	28.77	73.00	35.97	87.60	43.16	38
39	60.02	29.57	75.03	36.95	90.03	44.33	39
40	61.64	30.36	77.04	37.95	92.45	45.54	40
41	63.24	31.15	79.06	38.94	94.88	46.71	41
42	64.86	31.95	81.08	39.94	97.29	47.92	42
43	66.48	32.74	83.10	40.94	99.71	49.13	43
44	68.09	33.53	85.11	41.92	102.14	50.30	44
45	69.71	34.33	87.14	42.92	104.56	51.51	45
46	73.58	36.25	91.97	45.30	110.35	54.36	46
47	77.44	38.15	96.80	47.68	116.15	57.22	47
48	81.31	40.05	101.63	50.06	121.95	60.06	48
49	85.17	41.95	106.46	52.44	127.74	62.93	49
50	89.03	43.85	111.29	54.81	133.54	65.76	50
51	92.90	45.75	116.12	57.19	139.33	68.62	51
52	96.76	47.64	120.95	59.57	145.13	71.48	52
53	112.92	55.61	141.14	69.52	169.36	83.42	53
54	129.06	63.57	161.32	79.45	193.58	95.35	54
55	145.21	71.52	181.53	89.41	217.83	107.30	55
56	169.84	83.66	212.31	104.57	254.78	125.48	56
57	199.93	98.49	249.92	123.10	299.91	147.72	57
58	248.87	122.58	311.09	153.21	373.31	183.85	58
59	311.74	153.55	389.68	191.92	467.61	230.31	59
60	395.50	194.81	494.37	243.50	593.25	292.20	60
61	457.30	225.25	571.63	281.55	685.96	337.86	61
62	490.07	241.39	612.58	301.73	735.09	362.07	62
63	556.75	274.23	695.93	342.78	835.13	411.33	63
64	622.28	306.49	777.84	383.11	933.40	459.74	64
65	676.30	333.10	845.39	416.38	1,014.47	499.66	65
66	733.04	361.04	916.31	451.32	1,099.57	541.58	66
67	792.22	390.22	990.29	487.76	1,188.35	585.32	67
68	873.78	430.38	1,092.24	537.96	1,310.69	645.55	68
69	960.68	473.17	1,200.84	591.46	1,441.02	709.73	69
70	1,051.34	517.83	1,314.17	647.29	1,577.02	776.76	70
71	1,144.39	563.65	1,430.47	704.56	1,716.57	845.48	71
72	1,241.59	611.54	1,551.98	764.42	1,862.38	917.31	72
73	1,448.93	713.66	1,811.17	892.07	2,173.40	1,070.49	73
74	1,643.34	809.40	2,054.19	1,011.77	2,465.03	1,214.12	74
75	1,826.84	899.79	2,283.56	1,124.73	2,740.27	1,349.67	75
76	2,010.97	990.48	2,513.70	1,238.10	3,016.44	1,485.73	76
77	2,179.63	1,073.54	2,724.53	1,341.94	3,269.45	1,610.32	77
78	2,332.72	1,148.95	2,915.91	1,436.19	3,499.09	1,723.41	78
79	2,493.00	1,227.91	3,116.27	1,534.89	3,739.52	1,841.87	79
80	2,791.63	1,374.99	3,489.53	1,718.72	4,187.43	2,062.47	80
81	3,103.59	1,528.65	3,879.49	1,910.81	4,655.40	2,292.96	81
82	3,431.12	1,689.95	4,288.89	2,112.44	5,146.66	2,534.92	82
83	3,772.68	1,858.19	4,715.84	2,322.74	5,659.00	2,787.28	83
84	4,129.02	2,033.69	5,161.27	2,542.12	6,193.53	3,050.55	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Four-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	30.12	12.90	37.64	16.13	45.16	19.35	16-30
31	31.18	13.35	38.97	16.70	46.77	20.04	31
32	32.26	13.82	40.32	17.27	48.37	20.72	32
33	33.32	14.28	41.64	17.86	49.98	21.42	33
34	34.39	14.73	42.98	18.42	51.57	22.11	34
35	35.45	15.20	44.32	19.00	53.19	22.79	35
36	36.52	15.65	45.64	19.56	54.77	23.48	36
37	37.59	16.11	46.99	20.14	56.40	24.15	37
38	38.66	16.58	48.32	20.72	57.98	24.86	38
39	39.73	17.03	49.67	21.29	59.60	25.55	39
40	40.80	17.49	50.99	21.86	61.19	26.22	40
41	41.87	17.94	52.34	22.43	62.81	26.91	41
42	42.94	18.39	53.67	23.00	64.40	27.60	42
43	43.99	18.86	54.99	23.56	66.00	28.28	43
44	45.08	19.32	56.34	24.15	67.61	28.98	44
45	46.13	19.77	57.67	24.73	69.21	29.67	45
46	48.70	20.87	60.88	26.08	73.06	31.29	46
47	51.26	21.98	64.07	27.46	76.89	32.95	47
48	53.81	23.07	67.26	28.83	80.72	34.59	48
49	56.37	24.17	70.47	30.21	84.56	36.25	49
50	58.93	25.25	73.66	31.57	88.39	37.88	50
51	61.48	26.35	76.85	32.94	92.22	39.53	51
52	64.06	27.45	80.06	34.32	96.07	41.18	52
53	74.72	32.02	93.39	40.02	112.08	48.02	53
54	85.39	36.60	106.74	45.75	128.10	54.89	54
55	96.08	41.18	120.09	51.47	144.11	61.78	55
56	112.37	48.15	140.45	60.19	168.53	72.23	56
57	132.24	56.68	165.31	70.85	198.38	85.01	57
58	169.87	72.80	212.34	91.00	254.81	109.19	58
59	218.20	93.52	272.75	116.89	327.29	140.27	59
60	282.20	120.95	352.75	151.18	423.30	181.42	60
61	332.29	142.42	415.37	178.02	498.44	213.62	61
62	361.46	154.91	451.81	193.64	542.17	232.36	62
63	426.52	182.80	533.16	228.49	639.80	274.19	63
64	491.21	210.52	614.02	263.15	736.82	315.78	64
65	546.93	234.39	683.68	293.00	820.41	351.59	65
66	604.75	259.19	755.95	323.98	907.14	388.77	66
67	664.64	284.86	830.79	356.06	996.95	427.27	67
68	748.43	320.75	935.54	400.95	1,122.65	481.14	68
69	836.65	358.56	1,045.80	448.21	1,254.96	537.86	69
70	928.21	397.81	1,160.26	497.25	1,392.31	596.70	70
71	1,021.92	437.97	1,277.40	547.45	1,532.87	656.94	71
72	1,119.49	479.79	1,399.38	599.74	1,679.25	719.67	72
73	1,324.70	567.73	1,655.86	709.67	1,987.03	851.60	73
74	1,518.26	650.69	1,897.83	813.36	2,277.40	976.03	74
75	1,701.67	729.30	2,127.09	911.62	2,552.51	1,093.93	75
76	1,885.53	808.09	2,356.90	1,010.11	2,828.28	1,212.12	76
77	2,054.72	880.60	2,568.41	1,100.75	3,082.09	1,320.89	77
78	2,199.06	942.46	2,748.82	1,178.07	3,298.58	1,413.70	78
79	2,350.17	1,007.22	2,937.71	1,259.01	3,525.24	1,510.81	79
80	2,631.65	1,127.84	3,289.56	1,409.81	3,947.48	1,691.78	80
81	2,925.77	1,253.90	3,657.21	1,567.37	4,388.64	1,880.84	81
82	3,234.50	1,386.21	4,043.12	1,732.76	4,851.76	2,079.32	82
83	3,556.50	1,524.21	4,445.62	1,905.26	5,334.74	2,286.32	83
84	3,892.42	1,668.18	4,865.52	2,085.24	5,838.63	2,502.29	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Three-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	27.70	11.87	34.63	14.84	41.54	17.80	16-30
31	28.67	12.31	35.85	15.38	43.02	18.45	31
32	29.67	12.72	37.09	15.89	44.51	19.07	32
33	30.66	13.14	38.32	16.42	45.98	19.70	33
34	31.64	13.56	39.54	16.94	47.44	20.32	34
35	32.60	13.97	40.77	17.48	48.92	20.98	35
36	33.60	14.39	42.01	18.00	50.40	21.60	36
37	34.59	14.82	43.23	18.53	51.88	22.24	37
38	35.57	15.24	44.46	19.04	53.34	22.86	38
39	36.54	15.66	45.68	19.58	54.82	23.49	39
40	37.54	16.10	46.92	20.11	56.30	24.14	40
41	38.53	16.51	48.15	20.63	57.78	24.76	41
42	39.50	16.94	49.37	21.17	59.24	25.39	42
43	40.47	17.35	50.60	21.69	60.72	26.01	43
44	41.47	17.77	51.84	22.22	62.20	26.67	44
45	42.46	18.18	53.06	22.74	63.68	27.29	45
46	44.80	19.21	55.99	24.00	67.19	28.80	46
47	47.16	20.21	58.95	25.25	70.73	30.31	47
48	49.51	21.22	61.88	26.52	74.24	31.81	48
49	51.85	22.24	64.83	27.80	77.80	33.35	49
50	54.20	23.24	67.76	29.05	81.32	34.87	50
51	56.57	24.25	70.71	30.31	84.86	36.36	51
52	58.91	25.25	73.65	31.57	88.38	37.88	52
53	68.75	29.46	85.93	36.83	103.11	44.19	53
54	78.56	33.67	98.21	42.09	117.85	50.51	54
55	88.39	37.88	110.49	47.36	132.58	56.82	55
56	103.39	44.30	129.23	55.37	155.07	66.45	56
57	121.68	52.15	152.10	65.19	182.51	78.23	57
58	156.27	66.96	195.34	83.72	234.42	100.46	58
59	200.74	86.03	250.92	107.54	301.10	129.05	59
60	259.61	111.26	324.53	139.09	389.44	166.91	60
61	305.70	131.02	382.15	163.77	458.57	196.54	61
62	332.53	142.52	415.66	178.15	498.79	213.76	62
63	392.40	168.18	490.51	210.21	588.60	252.25	63
64	451.92	193.67	564.89	242.09	677.86	290.51	64
65	503.18	215.66	628.97	269.57	754.76	323.47	65
66	556.38	238.45	695.47	298.07	834.56	357.68	66
67	611.47	262.06	764.34	327.58	917.21	393.09	67
68	688.55	295.08	860.69	368.86	1,032.83	442.64	68
69	769.72	329.88	962.14	412.34	1,154.57	494.82	69
70	853.94	365.98	1,067.43	457.47	1,280.92	548.96	70
71	940.16	402.93	1,175.21	503.67	1,410.26	604.41	71
72	1,029.93	441.42	1,287.43	551.76	1,544.91	662.11	72
73	1,218.71	522.30	1,523.41	652.88	1,828.09	783.46	73
74	1,396.80	598.63	1,746.00	748.29	2,095.19	897.95	74
75	1,565.53	670.94	1,956.91	838.68	2,348.30	1,006.42	75
76	1,734.69	743.44	2,168.36	929.29	2,602.02	1,115.14	76
77	1,890.36	810.16	2,362.94	1,012.70	2,835.52	1,215.23	77
78	2,023.14	867.05	2,528.92	1,083.82	3,034.71	1,300.58	78
79	2,162.15	926.64	2,702.70	1,158.30	3,243.24	1,389.97	79
80	2,421.11	1,037.62	3,026.40	1,297.03	3,631.68	1,556.43	80
81	2,691.71	1,153.58	3,364.64	1,441.99	4,037.56	1,730.38	81
82	2,975.75	1,275.32	3,719.69	1,594.14	4,463.63	1,912.98	82
83	3,271.98	1,402.28	4,089.98	1,752.84	4,907.97	2,103.42	83
84	3,581.03	1,534.73	4,476.29	1,918.41	5,371.55	2,302.08	84

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period is issued through age 79 only.

Continental General Insurance Company
Base Form 82000 1/01 for NH Premiums; Rider Form 82020 1/01 for HHC Premiums
Gross Annual Premiums for $10.00 per day
VA Current Premium Rates
Premiums Payable for 5 Years or Paid Up at 65 (whichever is longer)

Two-Year Benefit Period
0 Day Elimination Period

	Preferred		Standard		Select		
Issue Age	NH	HHC	NH	HHC	NH	HHC	Issue Age
16-30	23.67	10.14	29.59	12.68	35.50	15.21	16-30
31	24.52	10.51	30.64	13.13	36.77	15.76	31
32	25.36	10.87	31.69	13.58	38.02	16.28	32
33	26.19	11.21	32.73	14.03	39.26	16.84	33
34	27.01	11.58	33.78	14.48	40.54	17.38	34
35	27.86	11.94	34.83	14.93	41.80	17.91	35
36	28.70	12.31	35.88	15.38	43.06	18.45	36
37	29.56	12.66	36.94	15.84	44.32	19.01	37
38	30.39	13.03	37.98	16.28	45.57	19.55	38
39	31.22	13.39	39.04	16.73	46.85	20.08	39
40	32.07	13.75	40.09	17.18	48.12	20.62	40
41	32.90	14.11	41.12	17.63	49.36	21.15	41
42	33.74	14.46	42.18	18.08	50.61	21.70	42
43	34.59	14.82	43.23	18.53	51.88	22.24	43
44	35.43	15.18	44.29	18.98	53.13	22.77	44
45	36.26	15.55	45.33	19.42	54.41	23.31	45
46	38.28	16.41	47.85	20.52	57.43	24.62	46
47	40.28	17.27	50.36	21.59	60.43	25.90	47
48	42.30	18.14	52.88	22.67	63.45	27.21	48
49	44.32	19.00	55.40	23.74	66.47	28.49	49
50	46.32	19.84	57.89	24.81	69.47	29.77	50
51	48.33	20.72	60.41	25.90	72.48	31.07	51
52	50.34	21.56	62.93	26.97	75.52	32.36	52
53	58.74	25.17	73.42	31.46	88.10	37.77	53
54	67.13	28.77	83.90	35.97	100.69	43.16	54
55	75.52	32.36	94.39	40.46	113.26	48.54	55
56	88.32	37.85	110.40	47.32	132.48	56.79	56
57	103.95	44.54	129.95	55.68	155.94	66.83	57
58	133.52	57.22	166.90	71.52	200.27	85.82	58
59	171.50	73.51	214.37	91.87	257.23	110.25	59
60	221.80	95.05	277.27	118.82	332.72	142.59	60
61	261.19	111.94	326.47	139.92	391.77	167.90	61
62	284.11	121.75	355.13	152.20	426.14	182.64	62
63	335.24	143.68	419.06	179.60	502.87	215.51	63
64	386.09	165.46	482.61	206.83	579.12	248.19	64
65	429.89	184.25	537.36	230.31	644.83	276.37	65
66	475.34	203.72	594.18	254.64	713.01	305.57	66
67	522.42	223.89	653.02	279.86	783.62	335.85	67
68	588.26	252.11	735.33	315.15	882.41	378.18	68
69	657.60	281.83	822.00	352.28	986.39	422.73	69
70	729.57	312.67	911.96	390.84	1,094.34	468.99	70
71	803.23	344.24	1,004.04	430.31	1,204.84	516.36	71
72	879.92	377.12	1,099.92	471.40	1,319.90	565.66	72
73	1,041.21	446.25	1,301.51	557.80	1,561.82	669.36	73
74	1,193.36	511.45	1,491.70	639.31	1,790.03	767.17	74
75	1,337.52	573.22	1,671.89	716.52	2,006.27	859.81	75
76	1,482.02	635.17	1,852.54	793.95	2,223.04	952.74	76
77	1,615.01	692.16	2,018.77	865.19	2,422.52	1,038.23	77
78	1,728.45	740.77	2,160.56	925.97	2,592.68	1,111.16	78
79	1,847.23	791.67	2,309.04	989.59	2,770.83	1,187.49	79
80	2,068.47	886.48	2,585.59	1,108.11	3,102.71	1,329.73	80
81	2,299.66	985.56	2,874.56	1,231.96	3,449.47	1,478.36	81
82	2,542.33	1,089.57	3,177.90	1,361.96	3,813.48	1,634.36	82
83	2,795.40	1,198.04	3,494.25	1,497.54	4,193.10	1,797.06	83
84	3,059.43	1,311.20	3,824.29	1,638.99	4,589.16	1,966.80	84

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Current Factor Tables

Elimination Period	Factor
0 Day	1.000
30 Day	0.871
90 Day	0.780
180 Day	0.639

Guaranteed Purchase Option Rider No. 93160

	Factor
All Issue Ages	0.050

Joint Waiver of Premium Rider No. 93129

	Factor
All Issue Ages	0.040

Shortened Benefit Period Rider No. 93130

Issue Age	Lifetime Pay	Ten Year Pay	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

Discount Factors

Spousal	0.90
Association/Workforce(5%)	0.95
Association/Workforce(10%)	0.90

Modal Factors

Annual	1.000
Semiannual	0.510
Quarterly	0.260
Monthly Bank Draft/List Bill	0.086
Monthly Direct	0.092

Continental General Insurance Company
Long Term Care Form 82000 1/01 and Riders
Current Factor Tables

Issue Age	Rider No 90182 Survivorship Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Lifetime Pay	Rider No 93125 5% Simple Inflation Rider Lifetime Pay	Rider No 93145 5% Compound Inflation Rider Single, 10 Yr, 5 Yr or to Age 65	Rider No 93125 5% Simple Inflation Rider	Rider No 93191 Return of Prem At Death Rider All Pay Options
16-30	0.5636	1.4429	0.9298	1.9534	1.2065	0.0261
31	0.5636	1.4429	0.9298	1.9534	1.2065	0.0314
32	0.5636	1.4429	0.9298	1.9534	1.2065	0.0365
33	0.5636	1.4429	0.9298	1.9534	1.2065	0.0414
34	0.5636	1.4429	0.9298	1.9534	1.2065	0.0460
35	0.5636	1.4429	0.9298	1.9534	1.2065	0.0505
36	0.5636	1.4429	0.9298	1.9534	1.2065	0.0547
37	0.5636	1.4429	0.9298	1.9534	1.2065	0.0588
38	0.5636	1.4429	0.9298	1.9534	1.2065	0.0628
39	0.5636	1.4429	0.9298	1.9534	1.2065	0.0666
40	0.5517	1.4429	0.9298	1.9534	1.2065	0.0702
41	0.5398	1.4429	0.9298	1.9534	1.2065	0.0737
42	0.5279	1.4429	0.9298	1.9534	1.2065	0.0771
43	0.5160	1.4429	0.9298	1.9534	1.2065	0.0803
44	0.5041	1.4429	0.9298	1.9534	1.2065	0.0835
45	0.4922	1.4429	0.9298	1.9534	1.2065	0.0865
46	0.4803	1.4429	0.9298	1.9534	1.2065	0.0960
47	0.4684	1.4429	0.9298	1.9534	1.2065	0.1052
48	0.4565	1.4429	0.9346	1.9534	1.2136	0.1141
49	0.4446	1.4429	0.9396	1.9534	1.2208	0.1227
50	0.4327	1.4429	0.9447	1.9534	1.2280	0.1310
51	0.4208	1.4429	0.9495	1.9534	1.2351	0.1391
52	0.4089	1.4429	0.9544	1.9534	1.2423	0.1469
53	0.3970	1.4446	0.9682	1.9555	1.2625	0.1640
54	0.3851	1.4458	0.9821	1.9577	1.2826	0.1790
55	0.3669	1.4470	0.9959	1.9595	1.3028	0.1922
56	0.3487	1.4481	1.0095	1.9614	1.3229	0.2039
57	0.3305	1.4490	1.0232	1.9631	1.3429	0.2144
58	0.3123	1.4454	1.0306	1.9572	1.3534	0.2704
59	0.2941	1.4421	1.0381	1.9525	1.3644	0.3179
60	0.2661	1.4395	1.0461	1.9483	1.3756	0.3587
61	0.2431	1.4371	1.0541	1.9447	1.3873	0.3941
62	0.2253	1.4350	1.0623	1.9415	1.3991	0.4252
63	0.2117	1.3883	1.0431	1.8721	1.3703	0.4677
64	0.2015	1.3499	1.0287	1.8159	1.3490	0.5026
65	0.1938	1.3179	1.0179	1.7695	1.3335	0.5318
66	0.1870	1.2906	1.0096	1.7306	1.3220	0.5566
67	0.1819	1.2671	1.0036	1.6973	1.3138	0.5779
68	0.1802	1.2171	0.9764	1.6301	1.2783	0.6414
69	0.1794	1.1782	0.9565	1.5747	1.2506	0.6906
70	0.1785	1.1472	0.9418	1.5285	1.2281	0.7298
71	0.1777	1.1220	0.9309	1.4891	1.2103	0.7617
72	0.1768	1.1009	0.9227	1.4553	1.1959	0.7882
73	0.1624	1.0303	0.8732	1.3544	1.1254	0.8621
74	0.1522	0.9774	0.8366	1.2777	1.0724	0.9174
75	0.1437	0.9363	0.8086	1.2173	1.0312	0.9604
76	0.1377	0.9034	0.7865	1.1687	0.9986	0.9949
77	0.1326	0.8763	0.7689	1.1285	0.9723	1.0231
78	0.1284	0.8494	0.7509	1.1016	0.9558	1.0513
79	0.1241	0.8224	0.7325	1.0746	0.9391	1.0795
80	0.1216	0.7954	0.7136	1.0476	0.9221	1.1077
81	0.1190	0.7685	0.6944	1.0207	0.9047	1.1359
82	0.1165	0.7414	0.6749	0.9936	0.8869	1.1641
83	0.1148	0.7145	0.6549	0.9667	0.8689	1.1923
84	0.1131	0.6875	0.6346	0.9397	0.8502	1.2205

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

November 8, 2022

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 10/25/2022 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

    Comments: For each subset of business in the requested projections, please provide the active life reserve balance as 12/31/2021 on a nationwide basis.

    Please see the table below for a breakout of the nationwide active life reserve balance for these policy forms, as of 12/31/2021.

Inflation Option	Active Life Reserve
Non-Inflation	44,449,857
Compound	412,209,816
Simple	48,367,128
Total	**505,026,800**

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

November 8, 2022

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 10/25/2022 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *Applies to:*
    - *L&H Long Term Care Insurance Rate Request Summary (Supporting Document)*

    The narrative explanation for the rate increase is missing from this form. Please provide this narrative consistent with the actuarial memorandum and in consumer-friendly language.

    Please either attach Appendix A, since it is referenced in the summary, or provide the Issue Dates and Prior Rate Increases. This is a public document available to policyholders and the BOI prefers not to refer a policyholder to an Appendix as it may be difficult for them to find the correct document.

    Please see the revised rate request summary **VA KIC LTC3 Rate Request Summary Supplement - 11.8.2022**, which now provides the issues dates, the prior rate increases for the product forms, and a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

2. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

    Rate/Rule Schedule

    1) Appendix C appears to indicate 617 policies issued in VA as of 12/31/2021. However, under the Rate/Rule Schedule tab, the number of Policy Holders affected is listed as 408. Please clarify if these 408 policyholders represent Active, Premium Paying (399) and Disabled Non-Paid Up (9) only.

    The 617 policies are made up of 408 premium paying policies; of those 399 are active and 9 are disabled. The Company states 408 in the Rate/Rule Schedule tab to reflect how many policyholders will be affected by the rate increase (the 9 disabled policies will receive the rate increase once active again).

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2) Explain why the count of 408 is not consistent with the Exhibit 1 and Appendix A VA count of 399.

Appendix A and Exhibit 1 are both on an active, premium paying policies basis, since the rate increase is determined using active, premium paying experience only. The 408 listed on the Rate/Rule Schedule tab includes the 9 disabled non-paid up.

3. *Applies to:*
   - *L&H Actuarial Memorandum (Supporting Document)*

In Appendix C, Attained Age count, for 70 and older please provide the breakout of the 461 policyholders by age bands (70-74; 75-79 and >80) that are (i) Active, Premium Paying and (ii) Disabled, Non-Paid Up.

Of the 461 policyholders with an attained age of 70 and older, there are 323 that fall under the categories of Active, Premium Paying and Disabled, Non-Paid Up. Please see the follow table with the breakout of the attained age bands by status.

Attained Age/Status	Count	% of Count	Premium	% of Premium
70 - 74				
Active, Premium Paying	112	100.0%	301,609	100.0%
Disabled, Non-Paid up	0	0.0%	-	0.0%
75 - 79				
Active, Premium Paying	116	97.5%	353,586	96.3%
Disabled, Non-Paid up	3	2.5%	13,662	3.7%
>80				
Active, Premium Paying	86	93.5%	262,847	93.5%
Disabled, Non-Paid up	6	6.5%	18,267	6.5%
Total	323		949,971	

4. *Applies to:*
   - *L&H Actuarial Memorandum (Supporting Document)*

Exhibit 1

1) Please provide the most recent cumulative approved rate increases for each state in Excel.
2) Please provide the nationwide average cumulative approved rate increases.
3) Please add a column to the Exhibit listing pending rate increases filed in each state.

Please see the excel file **VA KIC LTC3 Exhibit 1.xlsx** and revised pdf **VA KIC LTC3 Exhibits - revised 11.8.2022** in the Supporting Documentation section with the above requested information.

5. *Applies to:*
   - *L&H Actuarial Memorandum (Supporting Document)*

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Please provide an explanation and support to illustrate how the pilot wellness program will mitigate the need for rate increases.

Currently the support for this is limited. However, the Company is rolling out a pilot program to determine if the claim incidence and length of stay can be significantly reduced before incorporating such assumptions into the Company's projections of future claims used in the rate increase analysis.

For the pilot program, Continental General Insurance Company has contracted with Assured Allies to implement their wellness program that is intended to provide participants with equipment, home modifications, services, and informal caregiver support in an effort to empower the participants to age in place, maintain their independence, and avoid unnecessary assistance with their activities of daily living. The pilot program is expected to reduce the incidence of LTC claims for engaged participants and possibly shorten the length of claims. If the pilot program is able to demonstrate a statistically significantly reduction in claim incidence and length of stay for the participants, this cost containment program will allow the Company to incorporate the reduced incidence rates and shorter lengths of stay into the projection of future benefits which will reduce the amount of rate increases that may be actuarially justified.

6. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

You provided the average issue age. Please provide the average attained age for the Virginia block.

The average attained age for this Virginia block is 73.9.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
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December 15, 2022

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 11/15/2022 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *Applies to:*
   - *L&H Actuarial Memorandum (Supporting Document)*

   Please provide all data and projections in Excel format with working formulas for present values.

   The exhibits previously provided in PDF format have been provided in an Excel file named ***VA KIC LTC3 Exhibits - All Policies.xlsx***.

   Please note that there were formula errors found in the present value of projected incurred claims with the proposed rate increase applied in Exhibits 3a and the projected premium and incurred claims with the proposed rate increase applied in Exhibits 4g and 4h. These errors have been corrected in above mentioned Excel file and the newly uploaded ***VA KIC LTC3 Exhibits - revised 12.15.2022.pdf***.

2. *Applies to:*
   - *L&H Actuarial Memorandum (Supporting Document)*

   Please provide all data and projections split by pre-stability and post-stability and with tests according to 14VAC5-200-150 or 14VAC5-200-153 as appropriate.

   Note that assumptions for pre-stability require best estimate assumptions without margins

   Exhibits 2-7 have been provided for pre-stability and post-stability policies in both PDF and Excel format in the following files uploaded to SERFF:

   - ***VA KIC LTC3 Exhibits - PreRS Policies.pdf***
   - ***VA KIC LTC3 Exhibits - PreRS Policies.xlsx***

CONTINENTAL GENERAL INSURANCE COMPANY

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Toll Free: (866) 830-0607
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- ***VA KICLTC3 Exhibits - PostRS Policies.pdf***
- ***VA KICLTC3 Exhibits - PostRS Policies.xlsx***

3. *Applies to:*
   - *L&H Actuarial Memorandum (Supporting Document)*

   Please separate active life reserve balances for pre and post-stability.

   Please see the table below for a breakout of the nationwide active life reserve balance for these policy forms, as of 12/31/2021, split by pre and post-stability.

	Active Life Reserve		
Inflation Option	**All Policies**	**PreRS Policies**	**PostRS Policies**
Non-Inflation	44,449,857	18,932,396	25,517,461
Compound	412,209,816	250,116,665	162,093,150
Simple	48,367,128	30,079,115	18,288,012
Total	**505,026,800**	**299,128,177**	**205,898,624**

4. *Applies to:*
   - *L&H Actuarial Memorandum (Supporting Document)*

   Please reconcile the policy count in Virginia for active policyholders. The count is listed as either 399 or 408 in various places.

   The Company states 408 in the Rate/Rule Schedule tab to reflect how many policyholders will be affected by the rate increase. The 408 is made up of 399 active, premium paying policies and 9 disabled, not paid-up policies; note the 9 disabled policies will receive the rate increase once active again. The Company only states the count of active, premium paying policies (399) in other exhibits since the rate increase is determined using active, premium paying experience only (per guidelines).

5. *Applies to:*
   - *L&H Actuarial Memorandum (Supporting Document)*

   Please quantify the fitting factors applied to the morbidity assumptions.

   Utilization

   The utilization assumptions were developed directly from a review of Company experience from 2016 through 2020. Therefore, no fitting factors were needed. The Utilization assumptions are as follows:

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Utilization Assumptions		
Current Situs	**Product**	**Utilization**
HHC	NTQ	79.5%
	TQ	78.5%
SNF	NTQ	96.0%
	TQ	97.0%
ALF	NTQ	99.0%
	TQ	97.0%

These utilization assumptions are considered to be centered in 2018, and then projected forward using the following cost of care inflation assumptions:

Situs	Cost Inflation
Skilled Nursing Facility	3.25%
Home Health Care	2.00%
Assisted Living Facility	3.25%

These per-year cost of care inflation assumptions were developed based on industry data.

Claim Terminations

Expected claim terminations are based on the morbidity assumptions from Milliman's 2017 LTC *Guidelines*. The *Guidelines* are developed based on Milliman client experience and include 800,000 claims representing nearly $50 billion of incurred claims and 49 million life years of exposure.

Claim termination fitting factors were applied to the *Guidelines* based on a review of Company experience to produce a 100.0% A:E (actual-to-expected ratio) over the 2012 through 2019 experience period across all products originally sold under Kanawha Insurance Company (HHC, LTC1, LTC2, LTC3, LTC4, LTC5). For LTC3 (the product for this filing), the claim termination A:E is 105.0%. A 100.0% A:E was not targeted for each product due to credibility concerns.

For LTC3, the overall impact of these fitting factors was to increase the claim termination rates by 18.8% (multiplicatively).

Incidence

As with the claim termination assumptions, the expected incidence rates were based on Milliman's 2017 *Guidelines*, with fitting factors applied. For LTC3 (the product for this filing), the claim incidence A:E is 99.8% for years 2015 through 2019.

The overall impact of these fitting factors was to increase the LTC3 claim incidence rates by 11.6% (multiplicatively).

While the impact of the claim termination and incidence fitting factors on the overall LTC3 morbidity has not been measured, it is likely relatively neutral (close to 1.00) considering that increasing termination rates by 18.8% and increasing incidence rates by 11.6% have countervailing effects.

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Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
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January 26, 2023

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 1/09/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

    The Actuarial memorandum states in section 3: "The original loss ratios restated with the actual sold mix of business and discounted at the current maximum valuation rate of 4.5% are as follows: 73.2% for policies with no inflation, 80.0% for policies with simple inflation, and 87.2% for policies with compound inflation."

    We were unable to locate the projections supporting this statement.

    Please provide supporting calendar year projections in Excel format with working formulas for present values for each of the above segments, split by pre vs. post rate stability.

    Please see the revised exhibits, VA KIC LTC3 Exhibits - revised 1.26.2023.pdf, in which Exhibits 8a-8c have been added to show the original projections from inception for lifetime pay policies, reflecting actual sold mix of business and discounted at the current maximum valuation rate of 4.5%. The corresponding excel exhibits have similarly been revised (see VA KIC LTC3 Exhibits - All Policies - revised 1.26.2023.xlsx).

    Please note that these original pricing projections include both pre and post-rate stability policies. Since the original pricing loss ratio was intended to be the same regardless of issue date, the Company's opinion is that the original pricing projection combining all issue dates is the most appropriate for determining the original loss ratio assumption.

2. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

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The Prospective PV demonstrations provided (Exhibit 5 et al) compare current assumptions to original assumptions, however, this is not how the methodology is described in the NAIC documentation when there have been prior increases (see attached).

Please revise as appropriate

The company appreciated meeting with the department to discuss this question. As mentioned in the meeting on 1/18/2023, the company acknowledges that the modified Prospective PV, as demonstrated in this filing, is not entirely consistent with the NAIC's documentation. The modified Prospective PV is used because the company acquired this block in 2018 and has limited information regarding the data and assumptions used in the prior rate increase filings on these forms. Therefore, the company is currently unable to calculate the standard Prospective PV plus any applicable catch-up and transition provisions.

Instead of calculating the justified rate increase based on the change from prior assumptions to current assumptions plus the catch-up and/or transition, the company is justifying the rate increase as the change from original assumptions to current assumptions and backing out the prior approved rate increases. As agreed upon in the meeting, these should produce similar rate increases. Therefore, the Company would like to continue to use the modified method for this filing.

3. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

In each of the Exhibit 6's, we are unable to replicate the Makeup rate increase percentage.

Please show the work on the calculations.

Please see the revised excel exhibits under the 'L&H Actuarial Memorandum' Section of the Supporting Documentation tab, in which each of the Exhibit 6 tabs now includes a demonstration (to the right) showing how the respective Make-up rate increase is applied to the projection, ultimately producing a lifetime loss ratio matching the original pricing loss ratio (either 73.2%, 80.0%, or 87.2%).

4. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

Please update Exhibit 1 cumulative rate increase approvals with current information and submit in Excel format.

While the premium and policy counts in Exhibit 1 are "as of 12/31/2021", the cumulative approvals and filing status in each state were current at the time of this filing submission. However, Exhibit 1 (in VA KIC LTC3 Exhibits - All Policies - revised 1.26.2023.xlsx) has now been revised to reflect the recent Minnesota counteroffer (which the Company will be accepting) and updated filing plans in North Carolina and South Carolina.

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
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Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

February 24, 2023

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 2/21/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

    Appendix A states that there are 157 Pre-Rate Stabilization policies and 242 Post-Rate Stabilization policies for a total count of 399. Please reconcile this with the Number of Policyholder Affected of 408 listed under the Company Rate Information in the Rate/Rule Schedule tab.

    The 399 policies referenced in Appendix A include only active, premium-paying policyholders as of December 31, 2021, since the rate increase is determined using active, premium paying experience only.

    However, the Number of Policy Holders Affected under the **Company Rate Information** also includes 9 disabled, premium-paying policyholders as of December 31,2021, for a total of 408 policies. These 9 disabled policies are included in the Number of Policy Holders Affected because they will be impacted by the proposed rate increase should they recover from disability.

    Please see a further breakdown of policies by status under the “Premium-Paying Status” table in Appendix C, which reinforces the figures above.

2. *Applies to:*
    - *L&H Actuarial Memorandum (Supporting Document)*

    Please provide the current average age of the policyholders for the Pre-Stability block and the Post-Stability block as of 12/31/2021.

    The average attained age of the 399 active, premium-paying policyholders in Virginia for the Pre-Stability block and the Post-Stability block as of 12/31/2021 is 75.2 and 75.4 years old, respectively.

CONTINENTAL GENERAL INSURANCE COMPANY

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3. *Applies to:*
    - *CGI(KIC) – RINC(VA), Other, Rate Increase Notification Letter (Form)*
    - *LTC-111, Other, KIC Policy Change Confirmation Letter (Form)*

    Please provide a redline version of the current policyholder notificatoin forms for comparison with the proposed new policyholder notification forms.

    Please note the Company has not sent any rate increase notifications to VA policyholders on these forms since August 2020, and those notifications were still using Kanawha's letter format. Since then, the Company has made significant changes to the rate increase letter, with the filed letter representing the current version to be approved. Additionally, this filed rate increase letter was developed based on communications with the state in the prior withdrawn rate filing on these forms (SERFF ID #GLTC-133135331).

    Therefore, the Company is unsure which 'prior' version the state would like the letter compared against, as there have been no letters approved by the state since the Company began drafting its own versions of the letter, and the changes from Kanawha's letter are significant and can't be captured by a redlined version.

    Similar to the rate increase notification letter, the Policy Change Confirmation Letter (Form 'LTC-111') reflects the current version to be approved and was developed during the prior withdrawn filing (SERFF ID #GLTC-133135331) in response to several objection letters from the state.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
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March 13, 2023

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 2/26/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *Applies to:*
    - *Policyholder Notifications and Statement of Variability (Supporting Document)*

    Please clarify if the KIC BENEFIT REDUCTION TEMPLATE (Form # LTC-110) was previously approved. If it was not previously approved, please move this form to the Form Schedule.

    Form # LTC-110 has not been previously approved and has therefore been moved to the Form Schedule tab.

    Please note that this filing is a refile of SERFF filing #GLTC-133135331 (withdrawn on 9/23/2022).

    In the prior withdrawn filing, the last objection letter (dated 8/19/2022) had the following request:

    "Since it appears that form LTC-110 is not used to amend the policy, please remove this from the Form Schedule and place it under the Supporting Documentation tab since it is not a part of the policyholder notification form."

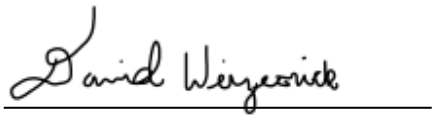
    Please confirm the proper location of this form. If needed, the Company can move the form back to the Supporting Documentation tab.

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,



David Weizeorick
Senior Actuarial Analyst II
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

March 13, 2023

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 2/27/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

I. *Applies to:*
- *CGI(KIC) – RINC(VA), Other, Rate Increase Notification Letter (Form)*

Please confirm if the company is allowing a minimum of 75 days advance notice to the policyholder prior to the implementation of the proposed premium rate increase?

Yes, the rate increase notification letters will be mailed with a minimum of 75 days advance notice.

II. *Applies to:*
- *Policyholder Notifications and Statement of Variability (Supporting Document)*

Please explain why the company address is in brackets on the John Doe letter form CGIC (KIC)-RINC-VA (see top left-hand corner of page 1).

There does not need to be brackets around the Company address.

Please see the revised rate increase notification letter and revised associated John Doe version and statement of variability, in which the brackets have been removed from the Company address in the top left corner of page 1. As before, the rate increase notification letter is on the Form Schedule tab, while its associated John Doe version and statement of variability are attached under the **Policyholder Notifications and Statement of Variability** Section of the Supporting Documentation tab.

III. *Applies to:*
- *Policyholder Notifications and Statement of Variability (Supporting Document)*

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

1) The John Doe KIC Policy Change Confirmation Letter is printed on form LTC-110. Under the Form Schedule, this form was revised under form number LTC-111. Please revise the John Doe KIC Policy Change Confirmation Letter using the correct proposed form.

2) Please clarify if the policyholder receives one or two copies of form LTC-111. If only one copy is sent to the policyholder, the instructions state for the policyholder to sign and return form LTC-110. The letter does not advise the policyholder to make a copy prior to returning the form. Please consider adding these instructions if an additional copy is not provided with the original mailing of the form LTC-111 letter.

3) Form letter LTC-111 does not specify a "return by date". Please describe the company's process for when the letter is mailed to the policyholder, the amount of time the policyholder has to consider and complete the form, and the deadline by which the policyholder must return the form to the company.

There appears to be some confusion regarding forms LTC-110 and LTC-111. These are separate forms which are sent at different times to the policyholder during the process of electing a benefit reduction option.

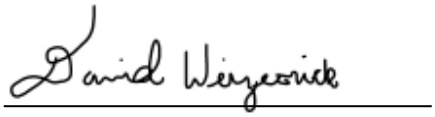
In the rate increase letter, the insured is instructed to call the Company's office for benefit reduction options. Upon request from the insured, the Company then sends Form LTC-110 providing the specific option(s) available to the insured. After the insured selects one of the options and returns the completed Form LTC-110 to the Company, the benefit reduction amounts are then updated in the Company's administration system and a letter and new schedule of benefits (Form LTC-111) is mailed to the insured. Form LTC-111 is for the insured's personal records and does not need to be returned.

There is no set time in which the insured must return Form LTC-110 because benefit reductions can be changed at any time.

A John Doe version of Form LTC-111, ***Policy Change Confirmation_VA_LTC111 - John Doe.pdf***, has been attached under the **Policyholder Notifications and Statement of Variability** Section of the Supporting Documentation tab.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,



David Weizeorick
Senior Actuarial Analyst II
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

March 14, 2023

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 3/14/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

I. Applies to:

- *Response to Objection #6 Dated 2/26/2023 (Supporting Document)*

Thank you for the reminder regarding the KIC BENEFIT REDUCTION TEMPLACT (Form # LTC-110).

Since this form does not amend the policy, please remove it from the Form Schedule and place it under the Supporting Documentation tab.

Form LTC-110 has been removed from the Form Schedule tab, and placed back under the **Policyholder Notifications and Statement of Variability** Section on the Supporting Documentation tab.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

David Weizeorick

David Weizeorick
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CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098
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Toll Free: (866) 830-0607
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May 19, 2023

Bureau of Insurance
State Corporation Commission
PO Box 1157
Richmond, VA 23218

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 82000 1/01, 82120 9/01
SERFF Tracking Number: GLTC-133410195

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 3/31/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *After review of the Company's rate increase request, the VA BOI recommends the following rate increase. 75% for policies with Compound Inflation (as requested by the Company); 28% for policies with Simple Inflation and 17% for policies with no Inflation.*

   The recommendation is based upon the actuarial review of the If-Knew/Makeup method in addition to the Virginia regulatory requirements stated under 14VACS-200.

   Should the Company accept this recommendation, please revise the Company Rate Information under the Rate/Rule Schedule and the proposed rate sheets for the Affected Form Numbers 82000 1/01 (VA), 83300 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA), 82120 (NTQ) 9/01 (VA), 83420 {NTQ) 7/03 (VA), Rider No. 93125 (VA), Rider No. 93145 (VA).

   In addition, please revise the Rate Request Summary, Actuarial Memorandum and supporting exhibits.

   Per the email exchange with Bill Dismore on 5/18/2023, the BOI approved the Company's requested rate increase in SERFF as is. The rate increases amounts approved are 28% (no inflation); 48% (Simple inflation) and 75% (Compound inflation). The company intends to implement these rate increases as follows:

   No Inflation: One phase of 28%

   Simple Inflation: One phase of 28%, followed by one phase of 16%

   Compound Inflation: Two phases of 28%, followed by one phase of 7%

   Please confirm that this proposal is acceptable to the BOI.

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Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA
Associate Actuary
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