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 LTC2 Rate Increase Filing/

# 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: 10/24/2022

SERFF Tr Num: GLTC-133439084
SERFF Status: Closed-Approved
State Tr Num: GLTC-133439084

State Status: Approved

Co Tr Num: LTC2 RATE INCREASE FILING 2022

Effective On Approval

Date Requested:

Author(s): Beth Lovaas, Melissa Sample, Elizabeth O'Brien, Kristie Pompa, Madison Nahrup, David

Weizeorick, Jacob Allensworth, Kyle Diaz, Miranda Rader, Faiz Ahmad

Reviewer(s): Greg Smith (primary), Bill Dismore

Disposition Date: 08/24/2023
Disposition Status: Approved

Effective Date:

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 LTC2 Rate Increase Filing/

## **General Information**

Project Name: KIC LTC2 Rate Increase Filing Status of Filing in Domicile: Pending

Project Number: Date Approved in Domicile:

Requested Filing Mode: Domicile Status Comments: Texas is the state of domicile.

Explanation for Combination/Other:

Submission Type: New Submission

Market Type: Individual Market Type:

Overall Rate Impact: 75% Filing Status Changed: 08/24/2023

State Status Changed: 08/24/2023

Deemer Date: 09/23/2023 Created By: David Weizeorick

Submitted By: David Weizeorick 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.

This rate increase filing is a follow up, refile, to the filing GLTC-133093925, which was withdrawn on 10/13/2022.

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.

# **Company and Contact**

# **Filing Contact Information**

Madison Nahrup, Assistant Vice President, Madison.Nahrup@continental-ins.com

Pricing

11001 Lakeline Blvd. Suite 120 512-969-2837 [Phone]

Austin, TX 78720

#### **Filing Company Information**

Continental General Insurance CoCode: 71404 State of Domicile: Texas

Company Group Code: Company Type: Life & Health

11001 Lakeline Blvd Group Name: State ID Number:

Suite 120 FEIN Number: 47-0463747

Austin, TX 78717

(866) 830-0607 ext. [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 LTC2 Rate Increase Filing/

# **Filing Fees**

# **State Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

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 LTC2 Rate Increase Filing/

# **Correspondence Summary**

**Dispositions** 

Status	Created By	Created On	Date Submitted
Approved	Greg Smith	08/24/2023	08/24/2023

# **Objection Letters and Response Letters**

Objection Letters Response Letters

Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Info has been requested from company	Greg Smith	08/23/2023	08/23/2023	David Weizeorick	08/23/2023	08/23/2023
Info has been requested from company	Bill Dismore	03/31/2023	03/31/2023	Jacob Allensworth	05/19/2023	05/19/2023
Info has been requested from company	Bill Dismore	02/08/2023	02/08/2023	David Weizeorick	02/21/2023	02/21/2023
Info has been requested from company	Bill Dismore	11/18/2022	11/18/2022	David Weizeorick	11/21/2022	11/21/2022
Info has been requested from company	Bill Dismore	11/09/2022	11/09/2022	David Weizeorick	11/17/2022	11/17/2022
Info has been requested from company	Bill Dismore	10/25/2022	10/25/2022	Jacob Allensworth	11/08/2022	11/08/2022

# **Amendments**

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	L&H Actuarial Memorandum	David Weizeorick	11/08/2022	11/08/2022

**Filing Notes** 

Subject	Note Type	Created By	Created On	Date Submitted
RRS	Reviewer Note	Bill Dismore	03/02/2023	

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 LTC2 Rate Increase Filing/

# **Disposition**

Disposition Date: 08/24/2023

Effective Date: Status: Approved

Comment:

	Overall %	Overall %	Written Premium	Number of Policy	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	<b>Holders Affected</b>	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Continental General Insurance Company	75.000%	75.000%	\$1,053,075	485	\$1,404,100	75.000%	75.000%

Schedule	Schedule Item	Schedule Item Status	<b>Public Access</b>
Rate	VA - Proposed KIC LTC2 TQ Rate Sheets	Approved	Yes
Rate	VA - Proposed KIC LTC2 NTQ Rate Sheets	Approved	Yes
Supporting Document	Certification of Compliance/Readability		No
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	Approved Policy Forms	Received & Acknowledged	Yes
Supporting Document	Current Rate Sheets	Received & Acknowledged	Yes
Supporting Document (revised)	Response to Objection Dated 10/25/2022	Received & Acknowledged	Yes
Supporting Document	Rate Increase Notification Letter	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 11/09/2022	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 11/18/2022	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 2/08/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 3/31/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 8/23/2023	Received & Acknowledged	Yes
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	Response to Objection Dated 10/25/2022	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 LTC2 Rate Increase Filing/

# **Objection Letter**

Objection Letter Status Info has been requested from company

Objection Letter Date 08/23/2023
Submitted Date 08/23/2023
Respond By Date 08/25/2023

Dear Madison Nahrup,

#### Introduction:

Please respond to the inquiry below.

#### Objection 1

Comments: The Bureau is agreeable to approving the company's request of a 75% increase and accepts the company's offer to spread the increase over three years without adjusting for time value of money. In other words, the final premium after three years will be the same as if the adjustment was made at one time.

Please confirm acceptance by response to this objection.

#### Conclusion:

Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Greg Smith

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 LTC2 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 LTC2 TQ Rate Sheets, [80650 1/97 (VA)] (Rate)
- VA Proposed KIC LTC2 NTQ Rate Sheets, [80880 (NTQ) 1/98 (VA)] (Rate)
- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: After review of the Companys rate increase request, the VA BOI recommends the following rate increase. 75% for policies with no inflation and 0% for policies with inflation.

The recommendation is based on the VA Regulatory requirements stated under 14VAC5-200 and the Present Value of Future Loss Test where the BOI actuary 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 less than that expected with no increase for policies with compound inflation. The opposite results were found for those policies with no inflation leading to the recommendation of allowing the 75% requested rate increase.

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 Number 80650 1/97 (VA) and 80880 (NTQ) 1/98 (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 LTC2 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 LTC2 Rate Increase Filing/

# **Objection Letter**

Objection Letter Status Info has been requested from company

Objection Letter Date 02/08/2023
Submitted Date 02/08/2023
Respond By Date 02/22/2023

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 (Supporting Document)

Comments: Please provide the policyholder letter form CGIC (KIC)-RINC-VA in a John Doe format using the proposed rate increase of 75% spread over two years.

#### 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 LTC2 Rate Increase Filing/

# **Objection Letter**

Objection Letter Status Info has been requested from company

Objection Letter Date 11/18/2022
Submitted Date 11/18/2022
Respond By Date 12/02/2022

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 advise if the company will consider spreading the proposed increase of 75% increase over two or three years.

#### 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 LTC2 Rate Increase Filing/

# **Objection Letter**

Objection Letter Status Info has been requested from company

Objection Letter Date 11/09/2022
Submitted Date 11/09/2022
Respond By Date 11/23/2022

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

- Response to Objection Dated 10/25/2022 (Supporting Document)

Comments: The VA BOI requires that a copy of the policyholder notification letter and forms that are to be used with this rate request be placed under the Supporting Documentation tab. We understand that the review and communications regarding these forms will occur under GLTC-133410195. Please comply with our request stated in our objection letter of 10/25/2022.

#### 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 "Respond by date". After this date, 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 LTC2 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

Comments: Please provide the policyholder notification letter and accompanying forms under the Form Schedule tab. If the company is using previously approved forms, please provide the SERFF Tr. Num that contains the approved forms.

If the company is using previously approved forms, place a copy of each approved form and a "John Doe" sample of each under the Supporting Documentation tab.

#### Objection 2

- 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.

#### Objection 3

- 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 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Rate/Rule Schedule

- 1) Appendix C appears to indicate 693 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 485. Please clarify if these 485 policyholders represent Active, Premium Paying (460) and Disabled Non-Paid Up (20) only.
- 2) Explain why the count of 485 is not consistent with the Exhibit 1 and Appendix A VA count of 460.

## Objection 5

- L&H Actuarial Memorandum (Supporting Document)

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 LTC2 Rate Increase Filing/

Comments: In Appendix C, Attained Age count, for 70 and older please provide the breakout of the 622 policyholders by age bands (70-74; 75-79 and >80) that are (i) Active, Premium Paying and (ii) Disabled, Non-Paid Up.

#### Objection 6

- 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 7

- 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 8**

- 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

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 LTC2 Rate Increase Filing/

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 08/23/2023 Submitted Date 08/23/2023

Dear Greg Smith,

Introduction:

#### Response 1

#### Comments:

Please find our response attached under the heading "Response to Objection Dated 8/23/2023" on the Supporting Documentation tab.

## Related Objection 1

Comments: The Bureau is agreeable to approving the company's request of a 75% increase and accepts the company's offer to spread the increase over three years without adjusting for time value of money. In other words, the final premium after three years will be the same as if the adjustment was made at one time.

Please confirm acceptance by response to this objection.

## Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes		
Satisfied - Item: Response to Objection Dated 8/23/2023		
Comments:		
Attachment(s):	VA KIC LTC2 Objection 6 - Response.pdf	

#### Conclusion:

Sincerely,

David Weizeorick

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 LTC2 Rate Increase Filing/

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 05/19/2023 Submitted Date 05/19/2023

Dear Greg Smith,

Introduction:

#### Response 1

#### Comments:

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

#### Related Objection 1

Applies To:

- VA Proposed KIC LTC2 TQ Rate Sheets, [80650 1/97 (VA)] (Rate)
- VA Proposed KIC LTC2 NTQ Rate Sheets, [80880 (NTQ) 1/98 (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 no inflation and 0% for policies with inflation.

The recommendation is based on the VA Regulatory requirements stated under 14VAC5-200 and the Present Value of Future Loss Test where the BOI actuary 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 less than that expected with no increase for policies with compound inflation. The opposite results were found for those policies with no inflation leading to the recommendation of allowing the 75% requested rate increase.

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 Number 80650 1/97 (VA) and 80880 (NTQ) 1/98 (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.

Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

State:

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Schedule Item Changes		
Satisfied - Item:	Response to Objection Dated 10/25/2022	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 1 - Response - Revised 05.19.2023.pdf	
Previous Version		
Satisfied - Item:	Response to Objection Dated 10/25/2022	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf	

Supporting Document Schedule Item Changes		
Satisfied - Item:	Response to Objection Dated 10/25/2022	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 1 - Response - Revised 05.19.2023.pdf	
Previous Version		
Satisfied - Item:	Response to Objection Dated 10/25/2022	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf	

Satisfied - Item:	Response to Objection Dated 3/31/2023
Comments:	
Attachment(s):	VA KIC LTC2 Objection 5 - Response.pdf

## Conclusion:

Sincerely,

Jacob Allensworth

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 LTC2 Rate Increase Filing/

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 02/21/2023 Submitted Date 02/21/2023

Dear Greg Smith,

Introduction:

## Response 1

#### Comments:

Please find our response attached under the heading "Response to Objection Dated 2/08/2023" on the Supporting Documentation tab.

#### Related Objection 1

Applies To:

- Rate Increase Notification Letter (Supporting Document)

Comments: Please provide the policyholder letter form CGIC (KIC)-RINC-VA in a John Doe format using the proposed rate increase of 75% spread over two years.

## Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes		
Satisfied - Item:	Response to Objection Dated 2/08/2023	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 4 - Response.pdf VA RINC Letter - KIC_2022-06 - John Doe.pdf	

#### Conclusion:

Sincerely,

David Weizeorick

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 LTC2 Rate Increase Filing/

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 11/21/2022 Submitted Date 11/21/2022

Dear Greg Smith,

Introduction:

#### Response 1

#### Comments:

Please find our response attached under the heading "Response to Objection Dated 11/18/2022" on the Supporting Documentation tab.

#### Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise if the company will consider spreading the proposed increase of 75% increase over two or three years.

## Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes		
Satisfied - Item: Response to Objection Dated 11/18/2022		
Comments:		
Attachment(s):	VA KIC LTC2 Objection 3 - Response.pdf	

#### Conclusion:

Sincerely,

David Weizeorick

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 LTC2 Rate Increase Filing/

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 11/17/2022 Submitted Date 11/17/2022

Dear Greg Smith,

Introduction:

#### Response 1

#### Comments:

Please find our response attached under the heading "Response to Objection Dated 11/09/2022" on the Supporting Documentation tab.

#### Related Objection 1

Applies To:

- Response to Objection Dated 10/25/2022 (Supporting Document)

Comments: The VA BOI requires that a copy of the policyholder notification letter and forms that are to be used with this rate request be placed under the Supporting Documentation tab. We understand that the review and communications regarding these forms will occur under GLTC-133410195. Please comply with our request stated in our objection letter of 10/25/2022.

# Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Increase Notification Letter
Comments:	
Attachment(s):	VA RINC Letter - KIC_2022-05.pdf

State: Virginia Filing Company: Continental General Insurance Company

VA KIC LTC2 Objection 2 - Response.pdf

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Schedule Item Changes		
Satisfied - Item:	Rate Increase Notification Letter	
Comments:		
Attachment(s):	VA RINC Letter - KIC_2022-05.pdf	
Satisfied - Item:	Response to Objection Dated 11/09/2022	
Comments:		

#### Conclusion:

Attachment(s):

Sincerely,

David Weizeorick

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 LTC2 Rate Increase Filing/

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 11/08/2022 Submitted Date 11/08/2022

Dear Greg Smith,

Introduction:

#### Response 1

#### Comments:

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

#### Related Objection 1

Comments: Please provide the policyholder notification letter and accompanying forms under the Form Schedule tab. If the company is using previously approved forms, please provide the SERFF Tr. Num that contains the approved forms.

If the company is using previously approved forms, place a copy of each approved form and a "John Doe" sample of each under the Supporting Documentation tab.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

# Response 2

#### Comments:

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

#### Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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 LTC2 Rate Increase Filing/

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 Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

#### Response 3

#### Comments:

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

# **Related Objection 3**

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.

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 LTC2 Rate Increase Filing/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC2 Rate Request Summary Supplement - 11.8.2022.pdf
Previous Version	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC2 Rate Request Summary Supplement - 2022.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC2 Rate Request Summary Supplement - 11.8.2022.pdf
Previous Version	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC2 Rate Request Summary Supplement - 2022.pdf

Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

# Response 4

#### Comments:

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

# Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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 LTC2 Rate Increase Filing/

Comments: Rate/Rule Schedule

- 1) Appendix C appears to indicate 693 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 485. Please clarify if these 485 policyholders represent Active, Premium Paying (460) and Disabled Non-Paid Up (20) only.
- 2) Explain why the count of 485 is not consistent with the Exhibit 1 and Appendix A VA count of 460.

## Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

## Response 5

#### Comments:

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

# Related Objection 5

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 622 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.

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

**Product Name:** Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Virginia

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

Filing Company:

Continental General Insurance Company

# Response 6

State:

#### Comments:

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

## Related Objection 6

Applies To:

- 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.

# Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

State:

Project Name/Number: KIC LTC2 Rate Increase Filing/

<b>Supporting Document Schedule</b>	Item Changes
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibit 1.xlsx VA KIC LTC2 Exhibits – revised 11.8.2022.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf KIC LTC2 Exhibits 2022- VA.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 LTC2 Rate Increase Filing/

<b>Supporting Document Sc</b>	hedule Item Changes
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibit 1.xlsx VA KIC LTC2 Exhibits – revised 11.8.2022.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf KIC LTC2 Exhibits 2022- VA.pdf
Ostistical House	D + 011 / D + 140/05/0000

Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

# Response 7

#### Comments:

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

## Related Objection 7

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.

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

**Product Name:** Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Virginia

Supporting Document Schedule Item Changes			
Satisfied - Item: Response to Objection Dated 10/25/2022			
Comments:			
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf		

Filing Company:

Continental General Insurance Company

# Response 8

State:

#### Comments:

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

## **Related Objection 8**

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 Dated 10/25/2022			
Comments:			
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf		

#### Conclusion:

Sincerely,

Jacob Allensworth

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 LTC2 Rate Increase Filing/

# **Amendment Letter**

Submitted Date: 11/08/2022

Comments:

Please see the revised Exhibit 1 (in both pdf and excel versions), which has had some revisions and additional information added to better address the objection letter submitted 10/25/2022.

Changed Items:

No Form Schedule Items Changed.

No Rate 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 LTC2 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 LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibits – revised 11.8.2022.pdf VA KIC LTC2 Exhibits – revised 11.8.2022.pdf VA KIC LTC2 Exhibit 1.xlsx				
Previous Version					
Satisfied - Item:	L&H Actuarial Memorandum				
Comments:					
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf  VA KIC LTC2 Cover Letter - 2022.pdf  VA KIC LTC2 Actuarial Memorandum - 2022.pdf  VA KIC LTC2 Appendices - 2022.pdf  VA KIC LTC2 Exhibit 1.xlsx  VA KIC LTC2 Exhibits – revised 11.8.2022.pdf				
Previous Version					
Satisfied - Item:	L&H Actuarial Memorandum				
Comments:					
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf KIC LTC2 Exhibits 2022- VA.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 LTC2 Rate Increase Filing/

# **Reviewer Note**

Created By:

Bill Dismore on 03/02/2023 08:15 AM

Last Edited By:

Bill Dismore

**Submitted On:** 

06/16/2023 07:22 AM

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-133439084				
Revised Rates					
Average Annual Premium Per	Member:	5,066			
Average Requested Percentag	ge Rate Change Per Member:	75%			
Range of Requested Rate Cha	nges:	75%-75%			
Number of Virginia Policyhold	lers Affected:	485			

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
80650 1/97	LTC2 TQ	2/7/1998 - 12/4/2002	2009: 60% rate increase for all policies 2016: 10% rate increase for policies without inflation and 45.5% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.
80880 1/98	LTC2 NTQ	4/12/1999 - 1/28/2003	2009: 60% rate increase for all policies 2016: 10% rate increase for policies without inflation and 45.5% 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 <a href="https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx">https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx</a>. (Rev. 06/19)

#### 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 a 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.

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 LTC2 Rate Increase Filing/

# **Rate Information**

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 51.000%

Effective Date of Last Rate Revision: 11/20/2017

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: HUMA-129780509

# **Company Rate Information**

	Overall %	Overall %	Written Premium	<b>Number of Policy</b>	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	<b>Holders Affected</b>	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Continental General Insurance Company	75.000%	75.000%	\$1,053,075	485	\$1,404,100	75.000%	75.000%

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 LTC2 Rate Increase Filing/

# Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name (Separated with commas) Rate Action		Rate Action Information	Attachments	
1		VA - Proposed KIC LTC2 TQ Rate Sheets	80650 1/97 (VA)	Revised	Previous State Filing Number: HUMA-129780509 Percent Rate Change Request: 75	Proposed Rate Sheets KIC LTC2 TQ- VA.pdf,
2		VA - Proposed KIC LTC2 NTQ Rate Sheets	80880 (NTQ) 1/98 (VA)	Revised	Previous State Filing Number: HUMA-129780509 Percent Rate Change Request: 75	Proposed Rate Sheets KIC LTC2 NTQ- VA.pdf,

# Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

# **VA Proposed Premium Rates**

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRED	) [	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	78.45	39.25	98.07	49.05	119.84	59.94	16-39
40-54	118.84	59.43	148.56	74.31	181.56	90.83	40-54
55-59	161.16	80.61	201.43	100.73	246.19	123.10	55-59
60	184.87	92.79	231.11	115.99	282.45	141.75	60
61	208.78	104.83	260.96	131.04	318.97	160.16	61
62	232.68	116.88	290.87	146.13	355.50	178.59	62
63	258.28	129.08	322.86	161.35	394.59	197.23	63
64	283.20	141.73	354.03	177.14	432.67	216.51	64
65	308.49	154.18	385.63	192.75	471.31	235.59	65
66	333.41	167.13	416.75	208.93	509.37	255.33	66
67	358.98	179.59	448.74	224.51	548.45	274.40	67
68	403.13	201.71	503.90	252.12	615.90	308.16	68
69	447.55	223.83	559.44	279.76	683.76	341.92	69
70	492.01	245.89	614.99	307.34	751.68	375.66	70
71	536.43	268.00	670.53	334.99	819.54	409.41	71
72	580.95	290.41	726.20	362.99	887.58	443.64	72
73	687.42	334.62	859.25	418.29	1,050.21	511.26	73
74	793.87	376.44	992.34	470.61	1,212.86	575.17	74
75	900.36	415.17	1,125.43	518.95	1,375.52	634.27	75
76	1,007.13	451.05	1,258.88	563.82	1,538.65	689.10	76
77	1,113.56	484.23	1,391.99	605.26	1,701.30	739.76	77
78	1,281.11	557.20	1,601.37	696.48	1,957.24	851.31	78
79	1,459.41	634.71	1,824.27	793.36	2,229.66	969.69	79
80	1,634.19	710.24	2,042.71	887.78	2,496.66	1,085.05	80
81	1,816.82	789.83	2,271.03	987.30	2,775.66	1,206.70	81
82	2,008.55	872.94	2,510.69	1,091.16	3,068.63	1,333.64	82
83	2,208.48	960.35	2,760.63	1,200.47	3,374.07	1,467.20	83
84	2,417.12	1,051.28	3,021.38	1,314.06	3,692.82	1,606.08	84
NOTE:	Doton for age	00 04 0	ro ovojloblo f	or inquirede	with Cuaran	tood Durchae	

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

# Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	<u> </u>	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ннс	AGE
16-39	51.17	22.30	63.96	27.90	78.19	34.06	16-39
40-54	77.51	33.81	96.90	42.23	118.41	51.64	40-54
55-59	105.11	45.82	131.37	57.30	160.55	70.00	55-59
60	126.56	55.16	158.22	68.99	193.38	84.30	60
61	148.05	64.24	185.08	80.31	226.19	98.16	61
62	169.56	73.59	211.91	92.00	259.02	112.44	62
63	195.09	84.63	243.88	105.81	298.03	129.33	63
64	220.36	95.99	275.42	120.00	336.63	146.67	64
65	245.89	107.01	307.37	133.79	375.66	163.50	65
66	271.43	118.06	339.29	147.61	414.68	180.39	66
67	296.98	129.13	371.21	161.39	453.72	197.28	67
68	340.81	148.17	426.00	185.24	520.70	226.40	68
69	384.65	167.23	480.81	209.06	587.67	255.48	69
70	428.51	186.31	535.62	232.89	654.64	284.64	70
71	472.62	205.36	590.75	256.71	722.07	313.76	71
72	516.48	224.46	645.56	280.56	789.04	342.93	72
73	611.08	265.56	763.86	331.98	933.63	405.76	73
74	705.72	307.04	882.18	383.78	1,078.18	469.05	74
75	800.35	348.16	1,000.48	435.23	1,222.76	531.93	75
76	895.32	389.31	1,119.11	486.64	1,367.82	594.76	76
77	989.92	430.47	1,237.43	538.06	1,512.40	657.62	77
78	1,138.87	495.32	1,423.57	619.19	1,739.94	756.77	78
79	1,297.36	564.25	1,621.71	705.30	1,982.10	862.02	79
80	1,452.75	631.38	1,815.91	789.20	2,219.46	964.60	80
81	1,615.09	702.14	2,018.85	877.70	2,467.48	1,072.72	81
82	1,785.54	775.99	2,231.92	969.99	2,727.92	1,185.57	82
83	1,963.29	853.74	2,454.10	1,067.19	2,999.43	1,304.31	83
84	2,148.72	934.54	2,685.92	1,168.16	3,282.79	1,427.77	84
NOTE:	Dates for age	00 04 0	ra availabla f	ar inquirada	with Cueron	tood Duraha	

# Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					·	
16-39	47.08	20.55	58.84	25.64	71.91	31.36	16-39
40-54	71.30	31.08	89.15	38.87	108.92	47.50	40-54
55-59	96.67	42.18	120.86	52.69	147.72	64.40	55-59
60	116.46	50.79	145.55	63.46	177.91	77.56	60
61	136.20	59.10	170.24	73.85	208.09	90.28	61
62	155.96	67.71	194.99	84.63	238.28	103.44	62
63	179.48	77.89	224.35	97.34	274.23	118.98	63
64	202.72	88.31	253.38	110.43	309.68	134.94	64
65	226.24	98.46	282.78	123.08	345.63	150.43	65
66	249.71	108.64	312.15	135.78	381.54	165.99	66
67	273.23	118.77	341.55	148.47	417.41	181.48	67
68	313.55	136.31	391.95	170.42	479.03	208.29	68
69	353.87	153.84	442.35	192.33	540.66	235.08	69
70	394.19	171.40	492.78	214.24	602.28	261.85	70
71	434.82	188.93	543.52	236.16	664.27	288.66	71
72	475.14	206.52	593.92	258.11	725.88	315.46	72
73	562.19	244.34	702.75	305.43	858.92	373.29	73
74	649.29	282.47	811.56	353.08	991.94	431.53	74
75	736.35	320.32	920.43	400.40	1,124.97	489.39	75
76	823.66	358.14	1,029.61	447.69	1,258.39	547.17	76
77	910.74	396.03	1,138.43	495.04	1,391.43	605.03	77
78	1,047.76	455.72	1,309.68	569.63	1,600.74	696.24	78
79	1,193.57	519.09	1,491.96	648.87	1,823.54	793.07	79
80	1,336.51	580.84	1,670.64	726.06	2,041.92	887.43	80
81	1,485.86	645.96	1,857.35	807.47	2,270.08	986.90	81
82	1,642.71	713.93	2,053.36	892.41	2,509.69	1,090.72	82
83	1,806.21	785.44	2,257.80	981.79	2,759.51	1,199.96	83
84	1,976.82	859.78	2,471.05	1,074.75	3,020.19	1,313.55	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

		PREFERRED		STANDARD		SELECT		
ſ	AGE	NH	HHC	NH	HHC	NH	HHC	AGE
		-					-	
	16-39	40.22	17.54	50.28	21.91	61.44	26.78	16-39
	40-54	60.92	26.58	76.16	33.20	93.07	40.60	40-54
	55-59	82.60	36.02	103.25	45.03	126.21	55.04	55-59
	60	99.51	43.38	124.36	54.22	152.01	66.26	60
	61	116.36	50.51	145.44	63.11	177.78	77.16	61
	62	133.26	57.86	166.55	72.31	203.58	88.38	62
	63	153.34	66.54	191.64	83.16	234.26	101.64	63
	64	173.16	75.48	216.49	94.31	264.60	115.29	64
	65	193.27	84.12	241.59	105.18	295.28	128.52	65
	66	213.36	92.80	266.68	116.03	325.96	141.79	66
	67	233.42	101.47	291.78	126.84	356.62	155.02	67
	68	267.89	116.46	334.86	145.60	409.26	177.96	68
	69	302.33	131.44	377.93	164.31	461.90	200.83	69
	70	336.81	146.44	420.96	183.05	514.54	223.72	70
	71	371.49	161.40	464.35	201.78	567.54	246.63	71
	72	405.93	176.44	507.43	220.52	620.15	269.54	72
	73	480.31	208.76	600.39	260.94	733.83	318.92	73
	74	554.70	241.31	693.39	301.67	847.46	368.69	74
	75	629.09	273.67	786.36	342.09	961.08	418.09	75
	76	703.71	305.99	879.60	382.48	1,075.10	467.48	76
	77	778.07	338.31	972.62	422.92	1,188.72	516.90	77
	78	895.14	389.32	1,118.95	486.66	1,367.59	594.83	78
	79	1,019.73	443.49	1,274.67	554.37	1,557.92	677.55	79
	80	1,141.86	496.23	1,427.34	620.32	1,744.51	758.14	80
	81	1,269.47	551.88	1,586.87	689.87	1,939.49	843.15	81
	82	1,403.43	609.95	1,754.32	762.44	2,144.14	931.86	82
	83	1,543.15	671.04	1,928.94	838.78	2,357.60	1,025.20	83
	84	1,688.91	734.55	2,111.15	918.19	2,580.27	1,122.21	84

# Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

Lifetime Benefit Period 0 DAY ELIMINATION

		PREFERRE	D I	STANDARD		SELECT		
ſ	AGE	NH	HHC	NH	HHC	NH	ННС	AGE
-		·!					<u>!</u>	
	16-39	135.31	67.71	169.14	84.63	206.75	103.43	16-39
	40-54	205.07	102.55	256.31	128.19	313.29	156.68	40-54
	55-59	285.43	142.77	356.79	178.47	436.08	218.10	55-59
	60	362.04	181.67	452.55	227.10	553.12	277.59	60
	61	379.24	190.38	474.04	238.00	579.37	290.87	61
	62	397.39	199.62	496.72	249.55	607.11	304.99	62
	63	423.87	211.86	529.81	264.81	647.57	323.63	63
	64	450.47	225.42	563.10	281.80	688.26	344.40	64
	65	478.19	239.02	597.75	298.76	730.57	365.17	65
	66	506.07	253.65	632.56	317.08	773.13	387.54	66
	67	535.05	267.68	668.82	334.60	817.43	408.96	67
	68	581.61	291.03	727.00	363.76	888.60	444.59	68
	69	629.49	314.79	786.85	393.51	961.73	480.94	69
	70	677.60	338.63	847.00	423.29	1,035.21	517.37	70
	71	725.88	362.65	907.38	453.32	1,109.03	554.07	71
	72	774.59	381.15	968.22	476.46	1,183.39	582.33	72
	73	883.75	433.84	1,104.71	542.31	1,350.18	662.83	73
	74	992.60	482.46	1,240.79	603.09	1,516.50	737.08	74
	75	1,101.47	528.03	1,376.83	660.03	1,682.80	806.73	75
	76	1,210.34	573.51	1,512.91	716.92	1,849.12	876.23	76
	77	1,319.54	615.11	1,649.43	768.90	2,015.97	939.75	77
	78	1,504.88	654.54	1,881.09	818.13	2,299.12	999.93	78
	79	1,690.54	735.23	2,113.16	919.03	2,582.77	1,123.29	79
	80	1,892.22	822.36	2,365.27	1,027.95	2,890.88	1,256.41	80
	81	2,104.94	915.09	2,631.18	1,143.87	3,215.91	1,398.09	81
	82	2,326.59	1,011.15	2,908.26	1,263.97	3,554.50	1,544.87	82
	83	2,557.84	1,112.27	3,197.27	1,390.32	3,907.80	1,699.32	83
	84	2,799.51	1,217.56	3,499.41	1,521.96	4,277.05	1,860.16	84
	NOTE:	Dates for a	300 00 01 or	o available f	or inquirede	with Cuaran	tood Durchae	20

# Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	D	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	88.27	38.52	110.32	48.11	134.84	58.80	16-39
40-54	133.74	58.29	167.16	72.87	204.33	89.08	40-54
55-59	186.15	81.18	232.72	101.47	284.43	124.02	55-59
60	247.87	108.06	309.84	135.07	378.72	165.10	60
61	268.92	116.66	336.12	145.83	410.87	178.20	61
62	289.52	125.67	361.92	157.12	442.35	192.03	62
63	320.15	138.90	400.17	173.65	489.09	212.22	63
64	350.49	152.71	438.10	190.89	535.48	233.29	64
65	381.15	165.92	476.46	207.38	582.33	253.47	65
66	412.00	179.22	514.99	224.00	629.44	273.81	66
67	442.61	192.43	553.26	240.54	676.24	293.97	67
68	491.73	213.80	614.65	267.23	751.26	326.64	68
69	541.03	235.24	676.31	294.07	826.56	359.40	69
70	590.14	256.59	737.70	320.71	901.60	392.00	70
71	639.57	277.92	799.45	347.38	977.13	424.60	71
72	688.57	294.61	860.72	368.25	1,051.98	450.12	72
73	785.63	344.33	982.07	430.41	1,200.29	526.05	73
74	882.40	393.45	1,103.03	491.84	1,348.13	601.11	74
75	979.16	442.86	1,223.99	553.56	1,495.97	676.59	75
76	1,075.94	495.04	1,344.95	618.78	1,643.81	756.28	76
77	1,173.03	546.81	1,466.26	683.53	1,792.12	835.40	77
78	1,337.79	581.84	1,672.23	727.32	2,043.84	888.93	78
79	1,502.83	653.59	1,878.54	816.99	2,296.00	998.55	79
80	1,682.12	731.08	2,102.64	913.82	2,569.89	1,116.90	80
81	1,871.22	813.51	2,339.02	1,016.86	2,858.82	1,242.87	81
82	2,068.29	898.91	2,585.35	1,123.62	3,159.85	1,373.33	82
83	2,273.85	988.79	2,842.28	1,235.97	3,473.91	1,510.62	83
84	2,488.69	1,082.38	3,110.85	1,352.96	3,802.14	1,653.63	84
NOTE:	Datas for a	aaa 00 04 a	ro ovojloblo i	ar inquirada	with Cuaran	tood Durobo	

# Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	81.18	35.40	101.52	44.24	124.04	54.09	16-39
40-54	123.04	53.64	153.79	67.03	187.95	81.94	40-54
55-59	171.26	74.66	214.08	93.35	261.64	114.07	55-59
60	228.04	99.42	285.06	124.29	348.39	151.92	60
61	247.40	107.31	309.24	134.17	377.97	163.98	61
62	266.39	115.62	332.97	144.52	406.96	176.63	62
63	294.54	127.80	368.15	159.72	449.96	195.27	63
64	322.46	140.49	403.08	175.60	492.64	214.64	64
65	350.67	152.65	438.31	190.79	535.71	233.19	65
66	379.05	164.87	473.80	206.10	579.06	251.90	66
67	407.19	177.03	509.01	221.31	622.14	270.45	67
68	452.38	196.68	565.50	245.84	691.15	300.49	68
69	497.74	216.42	622.16	270.52	760.43	330.66	69
70	542.94	236.04	678.65	295.07	829.48	360.64	70
71	588.40	255.69	735.51	319.60	898.92	390.64	71
72	633.48	271.04	791.84	338.80	967.86	414.09	72
73	722.79	316.79	903.46	395.97	1,104.27	483.96	73
74	811.83	361.97	1,014.76	452.48	1,240.28	553.02	74
75	900.87	407.40	1,126.04	509.27	1,376.31	622.44	75
76	989.85	455.40	1,237.32	569.29	1,512.30	695.80	76
77	1,079.17	503.06	1,348.97	628.83	1,648.75	768.57	77
78	1,230.78	535.29	1,538.48	669.10	1,880.36	817.83	78
79	1,382.61	601.32	1,728.27	751.63	2,112.30	918.66	79
80	1,547.56	672.56	1,934.42	840.72	2,364.30	1,027.55	80
81	1,721.55	748.44	2,151.91	935.53	2,630.11	1,143.45	81
82	1,902.81	827.00	2,378.50	1,033.74	2,907.07	1,263.47	82
83	2,091.93	909.69	2,614.92	1,137.08	3,195.99	1,389.76	83
84	2,289.56	995.79	2,861.99	1,244.76	3,497.97	1,521.35	84
NOTE:	Rates for ane	c 80_84 a	re available f	or incurade	with Guaran	tood Purchae	20

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums

Long Term Nursing Home Care, Ten-Year Pay

Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-						
16-39	69.34	30.24	86.73	37.80	105.96	46.24	16-39
40-54	105.11	45.82	131.43	57.30	160.62	70.02	40-54
55-59	146.34	63.81	182.89	79.73	223.55	97.48	55-59
60	194.81	84.95	243.53	106.17	297.66	129.76	60
61	211.38	91.68	264.20	114.63	322.95	140.07	61
62	227.57	98.79	284.46	123.48	347.69	150.92	62
63	251.62	109.20	314.55	136.48	384.42	166.83	63
64	275.49	120.02	344.37	150.03	420.88	183.35	64
65	299.58	130.41	374.47	163.00	457.70	199.20	65
66	323.84	140.84	404.78	176.07	494.73	215.22	66
67	347.88	151.24	434.89	189.07	531.51	231.07	67
68	386.51	168.04	483.12	210.04	590.49	256.71	68
69	425.25	184.91	531.55	231.12	649.71	282.47	69
70	463.86	201.67	579.81	252.11	708.66	308.11	70
71	502.71	218.44	628.39	273.07	767.99	333.76	71
72	541.24	231.56	676.53	289.47	826.86	353.76	72
73	617.51	270.66	771.89	338.29	943.43	413.49	73
74	693.56	309.24	866.95	386.58	1,059.63	472.48	74
75	769.65	348.06	962.03	435.09	1,175.83	531.79	75
76	845.67	389.10	1,057.12	486.36	1,292.03	594.42	76
77	921.99	429.78	1,152.48	537.22	1,408.61	656.65	77
78	1,051.51	457.35	1,314.39	571.66	1,606.48	698.67	78
79	1,181.25	513.70	1,476.51	642.16	1,804.65	784.86	79
80	1,322.13	574.60	1,652.68	718.27	2,019.92	877.87	80
81	1,470.77	639.42	1,838.46	799.24	2,247.04	976.85	81
82	1,625.68	706.55	2,032.07	883.17	2,483.65	1,079.44	82
83	1,787.22	777.18	2,234.02	971.48	2,730.51	1,187.36	83
84	1,956.08	850.75	2,445.12	1,063.41	2,988.49	1,299.76	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE		STANDARD	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	109.53	54.78	136.92	68.44	167.37	83.67	16-39
40-54	165.94	83.04	207.45	103.76	253.56	126.84	40-54
55	285.43	142.77	356.79	178.47	436.08	218.10	55
56	331.29	165.69	414.12	207.10	506.12	253.14	56
57-59	377.46	188.79	471.85	236.01	576.68	288.45	57-59
60	643.16	322.79	803.95	403.50	982.59	493.15	60
61	713.23	358.07	891.52	447.60	1,089.66	547.07	61
62	739.97	371.07	924.96	463.86	1,130.52	566.93	62
63	805.12	403.27	1,006.39	504.11	1,230.04	616.12	63
64	862.80	431.76	1,078.53	539.68	1,318.19	659.63	64
65	906.43	453.06	1,133.04	566.34	1,384.78	692.16	65
66	949.94	476.18	1,187.43	595.26	1,451.29	727.51	66
67	996.45	498.56	1,245.55	623.18	1,522.36	761.67	67
68	1,068.76	534.70	1,335.93	668.41	1,632.79	816.92	68
69	1,143.47	571.81	1,429.35	714.77	1,746.99	873.60	69
70	1,219.17	609.33	1,523.97	761.65	1,862.61	930.93	70
71	1,295.35	647.10	1,619.19	808.89	1,979.01	988.65	71
72	1,372.89	676.13	1,716.12	845.16	2,097.48	1,032.99	72
73	1,571.68	759.08	1,964.59	948.87	2,401.16	1,159.74	73
74	1,757.56	833.00	2,196.90	1,041.27	2,685.10	1,272.64	74
75	1,933.80	899.97	2,417.29	1,124.99	2,954.46	1,374.98	75
76	2,111.32	965.34	2,639.16	1,206.68	3,225.60	1,474.83	76
77	2,275.68	1,022.82	2,844.63	1,278.52	3,476.73	1,562.63	77
78	2,433.03	1,075.48	3,041.26	1,344.30	3,717.11	1,643.04	78
79	2,586.54	1,125.06	3,233.20	1,406.34	3,951.66	1,718.85	79
80	2,896.93	1,260.07	3,621.17	1,575.11	4,425.89	1,925.11	80
81	3,220.23	1,400.68	4,025.32	1,750.86	4,919.81	2,139.92	81
82	3,559.08	1,548.09	4,448.85	1,935.08	5,437.50	2,365.11	82
83	3,913.49	1,702.17	4,891.86	2,127.72	5,978.91	2,600.57	83
84	4,283.28	1,863.05	5,354.13	2,328.87	6,543.93	2,846.36	84
NOTE:	Datos for as	00 01 0	ro ovojloblo f	or inquirada	with Cuaran	tood Duroba	20

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	D	STANDARD	-	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	71.44	31.15	89.32	38.92	109.13	47.58	16-39
40-54	108.24	47.22	135.31	59.01	165.36	72.12	40-54
55	186.15	81.18	232.72	101.47	284.43	124.02	55
56	216.06	94.20	270.08	117.78	330.09	143.92	56
57-59	246.19	107.35	307.72	134.17	376.11	164.01	57-59
60	440.34	191.98	550.43	239.96	672.74	293.34	60
61	505.75	219.42	632.19	274.24	772.70	335.20	61
62	539.16	233.63	673.91	292.02	823.71	356.93	62
63	608.09	264.43	760.10	330.56	929.04	404.01	63
64	671.28	292.44	839.13	365.58	1,025.61	446.81	64
65	722.47	314.46	903.11	393.09	1,103.76	480.45	65
66	773.36	336.44	966.72	420.54	1,181.55	514.01	66
67	824.32	358.38	1,030.40	448.00	1,259.37	547.51	67
68	903.56	392.82	1,129.47	491.02	1,380.45	600.16	68
69	982.80	427.28	1,228.52	534.14	1,501.52	652.80	69
70	1,061.83	461.67	1,327.27	577.12	1,622.22	705.32	70
71	1,141.28	495.90	1,426.60	619.89	1,743.63	757.65	71
72	1,220.45	522.59	1,525.56	653.24	1,864.59	798.40	72
73	1,397.15	602.46	1,746.47	753.08	2,134.55	920.41	73
74	1,562.40	679.33	1,953.00	849.17	2,386.98	1,037.86	74
75	1,719.10	754.76	2,148.90	943.44	2,626.40	1,153.11	75
76	1,876.89	833.21	2,346.12	1,041.50	2,867.46	1,272.93	76
77	2,023.02	909.27	2,528.79	1,136.59	3,090.69	1,389.15	77
78	2,162.88	956.04	2,703.58	1,195.04	3,304.35	1,460.64	78
79	2,299.36	1,000.14	2,874.18	1,250.20	3,512.92	1,528.00	79
80	2,575.27	1,120.16	3,219.11	1,400.21	3,934.46	1,711.36	80
81	2,862.69	1,245.16	3,578.37	1,556.45	4,373.55	1,902.32	81
82	3,163.90	1,376.20	3,954.90	1,720.22	4,833.75	2,102.52	82
83	3,478.95	1,513.17	4,348.68	1,891.47	5,315.08	2,311.80	83
84	3,807.72	1,656.20	4,759.65	2,070.27	5,817.39	2,530.31	84
NOTE		~~ ~ 4					

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	:D	STANDARD	)	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
						-	
16-39	65.73	28.67	82.15	35.82	100.40	43.75	16-39
40-54	99.58	43.40	124.44	54.27	152.15	66.33	40-54
55	171.26	74.66	214.08	93.35	261.64	114.07	55
56	198.78	86.64	248.47	108.33	303.68	132.42	56
57-59	226.50	98.74	283.12	123.45	346.01	150.87	57-59
60	405.11	176.63	506.40	220.80	618.91	269.85	60
61	465.29	201.83	581.61	252.30	710.87	308.39	61
62	496.00	214.94	620.03	268.68	757.79	328.37	62
63	559.44	243.30	699.32	304.12	854.72	371.68	63
64	617.61	269.08	772.00	336.33	943.55	411.06	64
65	664.67	289.35	830.83	361.64	1,015.46	442.02	65
66	711.52	309.52	889.39	386.91	1,087.03	472.89	66
67	758.40	329.72	947.96	412.14	1,158.64	503.72	67
68	831.30	361.41	1,039.12	451.75	1,270.01	552.16	68
69	904.17	393.12	1,130.24	491.40	1,381.40	600.60	69
70	976.85	424.74	1,221.08	530.95	1,492.45	648.92	70
71	1,049.97	456.24	1,312.48	570.29	1,604.12	697.03	71
72	1,122.80	480.78	1,403.54	600.99	1,715.40	734.55	72
73	1,285.41	554.28	1,606.71	692.83	1,963.80	846.79	73
74	1,437.42	625.00	1,796.76	781.24	2,196.04	954.85	74
75	1,581.60	694.38	1,976.98	868.00	2,416.30	1,060.85	75
76	1,726.74	766.54	2,158.42	958.16	2,638.06	1,171.08	76
77	1,861.16	836.52	2,326.47	1,045.63	2,843.44	1,278.03	77
78	1,989.84	879.55	2,487.31	1,099.46	3,040.03	1,343.77	78
79	2,115.40	920.13	2,644.25	1,150.17	3,231.88	1,405.76	79
80	2,369.26	1,030.56	2,961.56	1,288.18	3,619.68	1,574.46	80
81	2,633.68	1,145.55	3,292.08	1,431.92	4,023.67	1,750.16	81
82	2,910.81	1,266.09	3,638.48	1,582.63	4,447.03	1,934.31	82
83	3,200.63	1,392.11	4,000.80	1,740.18	4,889.87	2,126.88	83
84	3,503.10	1,523.73	4,378.89	1,904.67	5,351.97	2,327.92	84
		~~ ~ 4					

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	:D	STANDARD	VIIIVATION	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	56.16	24.47	70.18	30.57	85.79	37.40	16-39
40-54	85.07	37.08	106.35	46.38	129.97	56.68	40-54
55	146.34	63.81	182.89	79.73	223.55	97.48	55
56	169.80	74.04	212.29	92.58	259.46	113.12	56
57-59	193.50	84.39	241.89	105.46	295.61	128.91	57-59
60	346.12	150.90	432.64	188.62	528.76	230.55	60
61	397.53	172.43	496.90	215.55	607.32	263.46	61
62	423.76	183.63	529.71	229.53	647.41	280.53	62
63	477.96	207.87	597.45	259.84	730.24	317.56	63
64	527.64	229.86	659.58	287.35	806.12	351.19	64
65	567.88	247.17	709.84	308.95	867.55	377.62	65
66	607.86	264.43	759.82	330.56	928.71	404.01	66
67	647.92	281.70	809.88	352.08	989.85	430.36	67
68	710.20	308.74	887.76	385.96	1,085.05	471.70	68
69	772.50	335.88	965.60	419.83	1,180.17	513.12	69
70	834.58	362.88	1,043.21	453.60	1,275.05	554.40	70
71	897.05	389.80	1,121.30	487.24	1,370.48	595.49	71
72	959.28	410.76	1,199.12	513.45	1,465.57	627.55	72
73	1,098.18	473.53	1,372.68	591.90	1,677.76	723.45	73
74	1,228.05	533.96	1,535.07	667.42	1,876.16	815.76	74
75	1,351.23	593.25	1,689.03	741.55	2,064.34	906.36	75
76	1,475.25	654.90	1,844.03	818.62	2,253.83	1,000.55	76
77	1,590.09	714.67	1,987.62	893.36	2,429.28	1,091.88	77
78	1,700.04	751.47	2,124.99	939.33	2,597.25	1,148.05	78
79	1,807.28	786.12	2,259.15	982.63	2,761.15	1,200.99	79
80	2,024.17	880.44	2,530.20	1,100.58	3,092.48	1,345.12	80
81	2,250.06	978.71	2,812.60	1,223.37	3,437.61	1,495.27	81
82	2,486.80	1,081.69	3,108.54	1,352.12	3,799.32	1,652.58	82
83	2,734.43	1,189.37	3,418.07	1,486.73	4,177.62	1,817.10	83
84	2,992.85	1,301.79	3,741.08	1,627.26	4,572.42	1,988.84	84

#### Continental General Insurance Company Form 80650 1/97 and Riders Proposed Factor Tables

Elimination Period:		Γ	Discount Factors:		Mode Factors:	
0 Day	1.000		Marital	0.90	Annual	1.000
30 Day	0.871		Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826		Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780		1 7 ( 1 )		Monthly Bank Draft (PAC)	0.086
•					List Bill	0.086
80710 - Survivorship Rider	Factors: (By	Age)			Monthly Direct	0.092
Issue Age	Factor	Issue Age	Factor		·	
16-39	0.663	71	0.209			
40-54	0.453	72	0.208			
55-59	0.346	73	0.191			
60	0.313	74	0.179			
61	0.286	75	0.169			
62	0.265	76	0.162			
63	0.249	77	0.156			
64	0.237	78	0.151			
65	0.228	79	0.146			
66	0.220	80	0.143			
67	0.214	81	0.140			
68	0.212	82	0.137			
69	0.211	83	0.135			
70	0.210	84	0.133			

80680 or 93072 - Inflation Rider Factors: (By Age)

orz - iiiiali	on rade ractors. (by
Issue Age	Factor
16-54	1.254
55-59	1.260
60	1.255
61	1.248
62	1.246
63	1.201
64	1.170
65	1.141
66	1.121
67	1.103
68	1.060
69	1.027
70	1.002
71	0.980
72	0.962
73	0.900
74	0.855
75	0.822
76	0.793
77	0.771
78	0.754
79	0.739
80	0.725
81	0.714
82	0.704
83	0.695
84	0.688

93000 - Nonforfeiture Factors (By Age)											
Issue Age	Lifetime	Ten Year	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								

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

# Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

### VA Proposed Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE	)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
						-	
16-39	78.45	39.25	98.07	49.05	119.84	59.94	16-39
40-54	118.84	59.43	148.56	74.31	181.56	90.83	40-54
55-59	161.16	80.61	201.43	100.73	246.19	123.10	55-59
60	184.87	92.79	231.11	115.99	282.45	141.75	60
61	208.78	104.83	260.96	131.04	318.97	160.16	61
62	232.68	116.88	290.87	146.13	355.50	178.59	62
63	258.28	129.08	322.86	161.35	394.59	197.23	63
64	283.20	141.73	354.03	177.14	432.67	216.51	64
65	308.49	154.18	385.63	192.75	471.31	235.59	65
66	333.41	167.13	416.75	208.93	509.37	255.33	66
67	358.98	179.59	448.74	224.51	548.45	274.40	67
68	403.13	201.71	503.90	252.12	615.90	308.16	68
69	447.55	223.83	559.44	279.76	683.76	341.92	69
70	492.01	245.89	614.99	307.34	751.68	375.66	70
71	536.43	268.00	670.53	334.99	819.54	409.41	71
72	580.95	290.41	726.20	362.99	887.58	443.64	72
73	687.42	334.62	859.25	418.29	1,050.21	511.26	73
74	793.87	376.44	992.34	470.61	1,212.86	575.17	74
75	900.36	415.17	1,125.43	518.95	1,375.52	634.27	75
76	1,007.13	451.05	1,258.88	563.82	1,538.65	689.10	76
77	1,113.56	484.23	1,391.99	605.26	1,701.30	739.76	77
78	1,281.11	557.20	1,601.37	696.48	1,957.24	851.31	78
79	1,459.41	634.71	1,824.27	793.36	2,229.66	969.69	79
80	1,634.19	710.24	2,042.71	887.78	2,496.66	1,085.05	80
81	1,816.82	789.83	2,271.03	987.30	2,775.66	1,206.70	81
82	2,008.55	872.94	2,510.69	1,091.16	3,068.63	1,333.64	82
83	2,208.48	960.35	2,760.63	1,200.47	3,374.07	1,467.20	83
84	2,417.12	1,051.28	3,021.38	1,314.06	3,692.82	1,606.08	84

# Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	  :	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
16-39	51.17	22.30	63.96	27.90	78.19	34.06	16-39
40-54	77.51	33.81	96.90	42.23	118.41	51.64	40-54
55-59	105.11	45.82	131.37	57.30	160.55	70.00	55-59
60	126.56	55.16	158.22	68.99	193.38	84.30	60
61	148.05	64.24	185.08	80.31	226.19	98.16	61
62	169.56	73.59	211.91	92.00	259.02	112.44	62
63	195.09	84.63	243.88	105.81	298.03	129.33	63
64	220.36	95.99	275.42	120.00	336.63	146.67	64
65	245.89	107.01	307.37	133.79	375.66	163.50	65
66	271.43	118.06	339.29	147.61	414.68	180.39	66
67	296.98	129.13	371.21	161.39	453.72	197.28	67
68	340.81	148.17	426.00	185.24	520.70	226.40	68
69	384.65	167.23	480.81	209.06	587.67	255.48	69
70	428.51	186.31	535.62	232.89	654.64	284.64	70
71	472.62	205.36	590.75	256.71	722.07	313.76	71
72	516.48	224.46	645.56	280.56	789.04	342.93	72
73	611.08	265.56	763.86	331.98	933.63	405.76	73
74	705.72	307.04	882.18	383.78	1,078.18	469.05	74
75	800.35	348.16	1,000.48	435.23	1,222.76	531.93	75
76	895.32	389.31	1,119.11	486.64	1,367.82	594.76	76
77	989.92	430.47	1,237.43	538.06	1,512.40	657.62	77
78	1,138.87	495.32	1,423.57	619.19	1,739.94	756.77	78
79	1,297.36	564.25	1,621.71	705.30	1,982.10	862.02	79
80	1,452.75	631.38	1,815.91	789.20	2,219.46	964.60	80
81	1,615.09	702.14	2,018.85	877.70	2,467.48	1,072.72	81
82	1,785.54	775.99	2,231.92	969.99	2,727.92	1,185.57	82
83	1,963.29	853.74	2,454.10	1,067.19	2,999.43	1,304.31	83
84	2,148.72	934.54	2,685.92	1,168.16	3,282.79	1,427.77	84
NOTE:	Rates for ane	c 80_84 a	ra availahla f	or incurade	with Guaran	tood Purchas	20

# Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
16-39	47.08	20.55	58.84	25.64	71.91	31.36	16-39
40-54	71.30	31.08	89.15	38.87	108.92	47.50	40-54
55-59	96.67	42.18	120.86	52.69	147.72	64.40	55-59
60	116.46	50.79	145.55	63.46	177.91	77.56	60
61	136.20	59.10	170.24	73.85	208.09	90.28	61
62	155.96	67.71	194.99	84.63	238.28	103.44	62
63	179.48	77.89	224.35	97.34	274.23	118.98	63
64	202.72	88.31	253.38	110.43	309.68	134.94	64
65	226.24	98.46	282.78	123.08	345.63	150.43	65
66	249.71	108.64	312.15	135.78	381.54	165.99	66
67	273.23	118.77	341.55	148.47	417.41	181.48	67
68	313.55	136.31	391.95	170.42	479.03	208.29	68
69	353.87	153.84	442.35	192.33	540.66	235.08	69
70	394.19	171.40	492.78	214.24	602.28	261.85	70
71	434.82	188.93	543.52	236.16	664.27	288.66	71
72	475.14	206.52	593.92	258.11	725.88	315.46	72
73	562.19	244.34	702.75	305.43	858.92	373.29	73
74	649.29	282.47	811.56	353.08	991.94	431.53	74
75	736.35	320.32	920.43	400.40	1,124.97	489.39	75
76	823.66	358.14	1,029.61	447.69	1,258.39	547.17	76
77	910.74	396.03	1,138.43	495.04	1,391.43	605.03	77
78	1,047.76	455.72	1,309.68	569.63	1,600.74	696.24	78
79	1,193.57	519.09	1,491.96	648.87	1,823.54	793.07	79
80	1,336.51	580.84	1,670.64	726.06	2,041.92	887.43	80
81	1,485.86	645.96	1,857.35	807.47	2,270.08	986.90	81
82	1,642.71	713.93	2,053.36	892.41	2,509.69	1,090.72	82
83	1,806.21	785.44	2,257.80	981.79	2,759.51	1,199.96	83
84	1,976.82	859.78	2,471.05	1,074.75	3,020.19	1,313.55	84
NOTE:	Datas for aga	- 00 04 -	ra availabla fa	or inquirede	with Cuaran	tood Durchas	

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums

Long Term Nursing Home Care, Lifetime Pay

Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

		PREFERRED		STANDARD		SELECT		
ſ	AGE	NH	HHC	NH	HHC	NH	HHC	AGE
		-					-	
	16-39	40.22	17.54	50.28	21.91	61.44	26.78	16-39
	40-54	60.92	26.58	76.16	33.20	93.07	40.60	40-54
	55-59	82.60	36.02	103.25	45.03	126.21	55.04	55-59
	60	99.51	43.38	124.36	54.22	152.01	66.26	60
	61	116.36	50.51	145.44	63.11	177.78	77.16	61
	62	133.26	57.86	166.55	72.31	203.58	88.38	62
	63	153.34	66.54	191.64	83.16	234.26	101.64	63
	64	173.16	75.48	216.49	94.31	264.60	115.29	64
	65	193.27	84.12	241.59	105.18	295.28	128.52	65
	66	213.36	92.80	266.68	116.03	325.96	141.79	66
	67	233.42	101.47	291.78	126.84	356.62	155.02	67
	68	267.89	116.46	334.86	145.60	409.26	177.96	68
	69	302.33	131.44	377.93	164.31	461.90	200.83	69
	70	336.81	146.44	420.96	183.05	514.54	223.72	70
	71	371.49	161.40	464.35	201.78	567.54	246.63	71
	72	405.93	176.44	507.43	220.52	620.15	269.54	72
	73	480.31	208.76	600.39	260.94	733.83	318.92	73
	74	554.70	241.31	693.39	301.67	847.46	368.69	74
	75	629.09	273.67	786.36	342.09	961.08	418.09	75
	76	703.71	305.99	879.60	382.48	1,075.10	467.48	76
	77	778.07	338.31	972.62	422.92	1,188.72	516.90	77
	78	895.14	389.32	1,118.95	486.66	1,367.59	594.83	78
	79	1,019.73	443.49	1,274.67	554.37	1,557.92	677.55	79
	80	1,141.86	496.23	1,427.34	620.32	1,744.51	758.14	80
	81	1,269.47	551.88	1,586.87	689.87	1,939.49	843.15	81
	82	1,403.43	609.95	1,754.32	762.44	2,144.14	931.86	82
	83	1,543.15	671.04	1,928.94	838.78	2,357.60	1,025.20	83
	84	1,688.91	734.55	2,111.15	918.19	2,580.27	1,122.21	84

# Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	135.31	67.71	169.14	84.63	206.75	103.43	16-39
40-54	205.07	102.55	256.31	128.19	313.29	156.68	40-54
55-59	285.43	142.77	356.79	178.47	436.08	218.10	55-59
60	362.04	181.67	452.55	227.10	553.12	277.59	60
61	379.24	190.38	474.04	238.00	579.37	290.87	61
62	397.39	199.62	496.72	249.55	607.11	304.99	62
63	423.87	211.86	529.81	264.81	647.57	323.63	63
64	450.47	225.42	563.10	281.80	688.26	344.40	64
65	478.19	239.02	597.75	298.76	730.57	365.17	65
66	506.07	253.65	632.56	317.08	773.13	387.54	66
67	535.05	267.68	668.82	334.60	817.43	408.96	67
68	581.61	291.03	727.00	363.76	888.60	444.59	68
69	629.49	314.79	786.85	393.51	961.73	480.94	69
70	677.60	338.63	847.00	423.29	1,035.21	517.37	70
71	725.88	362.65	907.38	453.32	1,109.03	554.07	71
72	774.59	381.15	968.22	476.46	1,183.39	582.33	72
73	883.75	433.84	1,104.71	542.31	1,350.18	662.83	73
74	992.60	482.46	1,240.79	603.09	1,516.50	737.08	74
75	1,101.47	528.03	1,376.83	660.03	1,682.80	806.73	75
76	1,210.34	573.51	1,512.91	716.92	1,849.12	876.23	76
77	1,319.54	615.11	1,649.43	768.90	2,015.97	939.75	77
78	1,504.88	654.54	1,881.09	818.13	2,299.12	999.93	78
79	1,690.54	735.23	2,113.16	919.03	2,582.77	1,123.29	79
80	1,892.22	822.36	2,365.27	1,027.95	2,890.88	1,256.41	80
81	2,104.94	915.09	2,631.18	1,143.87	3,215.91	1,398.09	81
82	2,326.59	1,011.15	2,908.26	1,263.97	3,554.50	1,544.87	82
83	2,557.84	1,112.27	3,197.27	1,390.32	3,907.80	1,699.32	83
84	2,799.51	1,217.56	3,499.41	1,521.96	4,277.05	1,860.16	84
NOTE:	Dates for an	00 00 04 0	ro available f	or inquirada	with Cuaran	tood Durahaa	

# Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

### **VA Proposed Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	) :	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•						
16-39	88.27	38.52	110.32	48.11	134.84	58.80	16-39
40-54	133.74	58.29	167.16	72.87	204.33	89.08	40-54
55-59	186.15	81.18	232.72	101.47	284.43	124.02	55-59
60	247.87	108.06	309.84	135.07	378.72	165.10	60
61	268.92	116.66	336.12	145.83	410.87	178.20	61
62	289.52	125.67	361.92	157.12	442.35	192.03	62
63	320.15	138.90	400.17	173.65	489.09	212.22	63
64	350.49	152.71	438.10	190.89	535.48	233.29	64
65	381.15	165.92	476.46	207.38	582.33	253.47	65
66	412.00	179.22	514.99	224.00	629.44	273.81	66
67	442.61	192.43	553.26	240.54	676.24	293.97	67
68	491.73	213.80	614.65	267.23	751.26	326.64	68
69	541.03	235.24	676.31	294.07	826.56	359.40	69
70	590.14	256.59	737.70	320.71	901.60	392.00	70
71	639.57	277.92	799.45	347.38	977.13	424.60	71
72	688.57	294.61	860.72	368.25	1,051.98	450.12	72
73	785.63	344.33	982.07	430.41	1,200.29	526.05	73
74	882.40	393.45	1,103.03	491.84	1,348.13	601.11	74
75	979.16	442.86	1,223.99	553.56	1,495.97	676.59	75
76	1,075.94	495.04	1,344.95	618.78	1,643.81	756.28	76
77	1,173.03	546.81	1,466.26	683.53	1,792.12	835.40	77
78	1,337.79	581.84	1,672.23	727.32	2,043.84	888.93	78
79	1,502.83	653.59	1,878.54	816.99	2,296.00	998.55	79
80	1,682.12	731.08	2,102.64	913.82	2,569.89	1,116.90	80
81	1,871.22	813.51	2,339.02	1,016.86	2,858.82	1,242.87	81
82	2,068.29	898.91	2,585.35	1,123.62	3,159.85	1,373.33	82
83	2,273.85	988.79	2,842.28	1,235.97	3,473.91	1,510.62	83
84	2,488.69	1,082.38	3,110.85	1,352.96	3,802.14	1,653.63	84
NOTE:	Rates for an	ec 80-84 a	a availahla f	or incurade	with Guaran	tood Purchas	20

# Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
l						•	
16-39	81.18	35.40	101.52	44.24	124.04	54.09	16-39
40-54	123.04	53.64	153.79	67.03	187.95	81.94	40-54
55-59	171.26	74.66	214.08	93.35	261.64	114.07	55-59
60	228.04	99.42	285.06	124.29	348.39	151.92	60
61	247.40	107.31	309.24	134.17	377.97	163.98	61
62	266.39	115.62	332.97	144.52	406.96	176.63	62
63	294.54	127.80	368.15	159.72	449.96	195.27	63
64	322.46	140.49	403.08	175.60	492.64	214.64	64
65	350.67	152.65	438.31	190.79	535.71	233.19	65
66	379.05	164.87	473.80	206.10	579.06	251.90	66
67	407.19	177.03	509.01	221.31	622.14	270.45	67
68	452.38	196.68	565.50	245.84	691.15	300.49	68
69	497.74	216.42	622.16	270.52	760.43	330.66	69
70	542.94	236.04	678.65	295.07	829.48	360.64	70
71	588.40	255.69	735.51	319.60	898.92	390.64	71
72	633.48	271.04	791.84	338.80	967.86	414.09	72
73	722.79	316.79	903.46	395.97	1,104.27	483.96	73
74	811.83	361.97	1,014.76	452.48	1,240.28	553.02	74
75	900.87	407.40	1,126.04	509.27	1,376.31	622.44	75
76	989.85	455.40	1,237.32	569.29	1,512.30	695.80	76
77	1,079.17	503.06	1,348.97	628.83	1,648.75	768.57	77
78	1,230.78	535.29	1,538.48	669.10	1,880.36	817.83	78
79	1,382.61	601.32	1,728.27	751.63	2,112.30	918.66	79
80	1,547.56	672.56	1,934.42	840.72	2,364.30	1,027.55	80
81	1,721.55	748.44	2,151.91	935.53	2,630.11	1,143.45	81
82	1,902.81	827.00	2,378.50	1,033.74	2,907.07	1,263.47	82
83	2,091.93	909.69	2,614.92	1,137.08	3,195.99	1,389.76	83
84	2,289.56	995.79	2,861.99	1,244.76	3,497.97	1,521.35	84
NOTE:	Datas for aga	00 04 0	ra available f	ar inquirada	with Cueron	tood Durchas	

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	69.34	30.24	86.73	37.80	105.96	46.24	16-39
40-54	105.11	45.82	131.43	57.30	160.62	70.02	40-54
55-59	146.34	63.81	182.89	79.73	223.55	97.48	55-59
60	194.81	84.95	243.53	106.17	297.66	129.76	60
61	211.38	91.68	264.20	114.63	322.95	140.07	61
62	227.57	98.79	284.46	123.48	347.69	150.92	62
63	251.62	109.20	314.55	136.48	384.42	166.83	63
64	275.49	120.02	344.37	150.03	420.88	183.35	64
65	299.58	130.41	374.47	163.00	457.70	199.20	65
66	323.84	140.84	404.78	176.07	494.73	215.22	66
67	347.88	151.24	434.89	189.07	531.51	231.07	67
68	386.51	168.04	483.12	210.04	590.49	256.71	68
69	425.25	184.91	531.55	231.12	649.71	282.47	69
70	463.86	201.67	579.81	252.11	708.66	308.11	70
71	502.71	218.44	628.39	273.07	767.99	333.76	71
72	541.24	231.56	676.53	289.47	826.86	353.76	72
73	617.51	270.66	771.89	338.29	943.43	413.49	73
74	693.56	309.24	866.95	386.58	1,059.63	472.48	74
75	769.65	348.06	962.03	435.09	1,175.83	531.79	75
76	845.67	389.10	1,057.12	486.36	1,292.03	594.42	76
77	921.99	429.78	1,152.48	537.22	1,408.61	656.65	77
78	1,051.51	457.35	1,314.39	571.66	1,606.48	698.67	78
79	1,181.25	513.70	1,476.51	642.16	1,804.65	784.86	79
80	1,322.13	574.60	1,652.68	718.27	2,019.92	877.87	80
81	1,470.77	639.42	1,838.46	799.24	2,247.04	976.85	81
82	1,625.68	706.55	2,032.07	883.17	2,483.65	1,079.44	82
83	1,787.22	777.18	2,234.02	971.48	2,730.51	1,187.36	83
84	1,956.08	850.75	2,445.12	1,063.41	2,988.49	1,299.76	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE	:D	STANDARD	)	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	109.53	54.78	136.92	68.44	167.37	83.67	16-39
40-54	165.94	83.04	207.45	103.76	253.56	126.84	40-54
55	285.43	142.77	356.79	178.47	436.08	218.10	55
56	331.29	165.69	414.12	207.10	506.12	253.14	56
57-59	377.46	188.79	471.85	236.01	576.68	288.45	57-59
60	643.16	322.79	803.95	403.50	982.59	493.15	60
61	713.23	358.07	891.52	447.60	1,089.66	547.07	61
62	739.97	371.07	924.96	463.86	1,130.52	566.93	62
63	805.12	403.27	1,006.39	504.11	1,230.04	616.12	63
64	862.80	431.76	1,078.53	539.68	1,318.19	659.63	64
65	906.43	453.06	1,133.04	566.34	1,384.78	692.16	65
66	949.94	476.18	1,187.43	595.26	1,451.29	727.51	66
67	996.45	498.56	1,245.55	623.18	1,522.36	761.67	67
68	1,068.76	534.70	1,335.93	668.41	1,632.79	816.92	68
69	1,143.47	571.81	1,429.35	714.77	1,746.99	873.60	69
70	1,219.17	609.33	1,523.97	761.65	1,862.61	930.93	70
71	1,295.35	647.10	1,619.19	808.89	1,979.01	988.65	71
72	1,372.89	676.13	1,716.12	845.16	2,097.48	1,032.99	72
73	1,571.68	759.08	1,964.59	948.87	2,401.16	1,159.74	73
74	1,757.56	833.00	2,196.90	1,041.27	2,685.10	1,272.64	74
75	1,933.80	899.97	2,417.29	1,124.99	2,954.46	1,374.98	75
76	2,111.32	965.34	2,639.16	1,206.68	3,225.60	1,474.83	76
77	2,275.68	1,022.82	2,844.63	1,278.52	3,476.73	1,562.63	77
78	2,433.03	1,075.48	3,041.26	1,344.30	3,717.11	1,643.04	78
79	2,586.54	1,125.06	3,233.20	1,406.34	3,951.66	1,718.85	79
80	2,896.93	1,260.07	3,621.17	1,575.11	4,425.89	1,925.11	80
81	3,220.23	1,400.68	4,025.32	1,750.86	4,919.81	2,139.92	81
82	3,559.08	1,548.09	4,448.85	1,935.08	5,437.50	2,365.11	82
83	3,913.49	1,702.17	4,891.86	2,127.72	5,978.91	2,600.57	83
84	4,283.28	1,863.05	5,354.13	2,328.87	6,543.93	2,846.36	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	D	STANDARD	-	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	71.44	31.15	89.32	38.92	109.13	47.58	16-39
40-54	108.24	47.22	135.31	59.01	165.36	72.12	40-54
55	186.15	81.18	232.72	101.47	284.43	124.02	55
56	216.06	94.20	270.08	117.78	330.09	143.92	56
57-59	246.19	107.35	307.72	134.17	376.11	164.01	57-59
60	440.34	191.98	550.43	239.96	672.74	293.34	60
61	505.75	219.42	632.19	274.24	772.70	335.20	61
62	539.16	233.63	673.91	292.02	823.71	356.93	62
63	608.09	264.43	760.10	330.56	929.04	404.01	63
64	671.28	292.44	839.13	365.58	1,025.61	446.81	64
65	722.47	314.46	903.11	393.09	1,103.76	480.45	65
66	773.36	336.44	966.72	420.54	1,181.55	514.01	66
67	824.32	358.38	1,030.40	448.00	1,259.37	547.51	67
68	903.56	392.82	1,129.47	491.02	1,380.45	600.16	68
69	982.80	427.28	1,228.52	534.14	1,501.52	652.80	69
70	1,061.83	461.67	1,327.27	577.12	1,622.22	705.32	70
71	1,141.28	495.90	1,426.60	619.89	1,743.63	757.65	71
72	1,220.45	522.59	1,525.56	653.24	1,864.59	798.40	72
73	1,397.15	602.46	1,746.47	753.08	2,134.55	920.41	73
74	1,562.40	679.33	1,953.00	849.17	2,386.98	1,037.86	74
75	1,719.10	754.76	2,148.90	943.44	2,626.40	1,153.11	75
76	1,876.89	833.21	2,346.12	1,041.50	2,867.46	1,272.93	76
77	2,023.02	909.27	2,528.79	1,136.59	3,090.69	1,389.15	77
78	2,162.88	956.04	2,703.58	1,195.04	3,304.35	1,460.64	78
79	2,299.36	1,000.14	2,874.18	1,250.20	3,512.92	1,528.00	79
80	2,575.27	1,120.16	3,219.11	1,400.21	3,934.46	1,711.36	80
81	2,862.69	1,245.16	3,578.37	1,556.45	4,373.55	1,902.32	81
82	3,163.90	1,376.20	3,954.90	1,720.22	4,833.75	2,102.52	82
83	3,478.95	1,513.17	4,348.68	1,891.47	5,315.08	2,311.80	83
84	3,807.72	1,656.20	4,759.65	2,070.27	5,817.39	2,530.31	84
NOTE		~~ ~ 4					

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	D I	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
l.	•						
16-39	65.73	28.67	82.15	35.82	100.40	43.75	16-39
40-54	99.58	43.40	124.44	54.27	152.15	66.33	40-54
55	171.26	74.66	214.08	93.35	261.64	114.07	55
56	198.78	86.64	248.47	108.33	303.68	132.42	56
57-59	226.50	98.74	283.12	123.45	346.01	150.87	57-59
60	405.11	176.63	506.40	220.80	618.91	269.85	60
61	465.29	201.83	581.61	252.30	710.87	308.39	61
62	496.00	214.94	620.03	268.68	757.79	328.37	62
63	559.44	243.30	699.32	304.12	854.72	371.68	63
64	617.61	269.08	772.00	336.33	943.55	411.06	64
65	664.67	289.35	830.83	361.64	1,015.46	442.02	65
66	711.52	309.52	889.39	386.91	1,087.03	472.89	66
67	758.40	329.72	947.96	412.14	1,158.64	503.72	67
68	831.30	361.41	1,039.12	451.75	1,270.01	552.16	68
69	904.17	393.12	1,130.24	491.40	1,381.40	600.60	69
70	976.85	424.74	1,221.08	530.95	1,492.45	648.92	70
71	1,049.97	456.24	1,312.48	570.29	1,604.12	697.03	71
72	1,122.80	480.78	1,403.54	600.99	1,715.40	734.55	72
73	1,285.41	554.28	1,606.71	692.83	1,963.80	846.79	73
74	1,437.42	625.00	1,796.76	781.24	2,196.04	954.85	74
75	1,581.60	694.38	1,976.98	868.00	2,416.30	1,060.85	75
76	1,726.74	766.54	2,158.42	958.16	2,638.06	1,171.08	76
77	1,861.16	836.52	2,326.47	1,045.63	2,843.44	1,278.03	77
78	1,989.84	879.55	2,487.31	1,099.46	3,040.03	1,343.77	78
79	2,115.40	920.13	2,644.25	1,150.17	3,231.88	1,405.76	79
80	2,369.26	1,030.56	2,961.56	1,288.18	3,619.68	1,574.46	80
81	2,633.68	1,145.55	3,292.08	1,431.92	4,023.67	1,750.16	81
82	2,910.81	1,266.09	3,638.48	1,582.63	4,447.03	1,934.31	82
83	3,200.63	1,392.11	4,000.80	1,740.18	4,889.87	2,126.88	83
84	3,503.10	1,523.73	4,378.89	1,904.67	5,351.97	2,327.92	84
NOTE:	•	•	ro ovojloblo t	•	,	•	

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

#### **VA Proposed Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	:D	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	56.16	24.47	70.18	30.57	85.79	37.40	16-39
40-54	85.07	37.08	106.35	46.38	129.97	56.68	40-54
55	146.34	63.81	182.89	79.73	223.55	97.48	55
56	169.80	74.04	212.29	92.58	259.46	113.12	56
57-59	193.50	84.39	241.89	105.46	295.61	128.91	57-59
60	346.12	150.90	432.64	188.62	528.76	230.55	60
61	397.53	172.43	496.90	215.55	607.32	263.46	61
62	423.76	183.63	529.71	229.53	647.41	280.53	62
63	477.96	207.87	597.45	259.84	730.24	317.56	63
64	527.64	229.86	659.58	287.35	806.12	351.19	64
65	567.88	247.17	709.84	308.95	867.55	377.62	65
66	607.86	264.43	759.82	330.56	928.71	404.01	66
67	647.92	281.70	809.88	352.08	989.85	430.36	67
68	710.20	308.74	887.76	385.96	1,085.05	471.70	68
69	772.50	335.88	965.60	419.83	1,180.17	513.12	69
70	834.58	362.88	1,043.21	453.60	1,275.05	554.40	70
71	897.05	389.80	1,121.30	487.24	1,370.48	595.49	71
72	959.28	410.76	1,199.12	513.45	1,465.57	627.55	72
73	1,098.18	473.53	1,372.68	591.90	1,677.76	723.45	73
74	1,228.05	533.96	1,535.07	667.42	1,876.16	815.76	74
75	1,351.23	593.25	1,689.03	741.55	2,064.34	906.36	75
76	1,475.25	654.90	1,844.03	818.62	2,253.83	1,000.55	76
77	1,590.09	714.67	1,987.62	893.36	2,429.28	1,091.88	77
78	1,700.04	751.47	2,124.99	939.33	2,597.25	1,148.05	78
79	1,807.28	786.12	2,259.15	982.63	2,761.15	1,200.99	79
80	2,024.17	880.44	2,530.20	1,100.58	3,092.48	1,345.12	80
81	2,250.06	978.71	2,812.60	1,223.37	3,437.61	1,495.27	81
82	2,486.80	1,081.69	3,108.54	1,352.12	3,799.32	1,652.58	82
83	2,734.43	1,189.37	3,418.07	1,486.73	4,177.62	1,817.10	83
84	2,992.85	1,301.79	3,741.08	1,627.26	4,572.42	1,988.84	84

#### Continental General Insurance Company Form 80880 1/98 and Riders Proposed Factor Tables

Elimination Period:		Г	Discount Factors:		Mode Factors:	
0 Day	1.000	Marital		0.90	Annual	1.000
30 Day	0.871		Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826		Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780	,	tosociation/Employer(1070)	0.00	Monthly Bank Draft (PAC)	0.086
30 Day	0.700				List Bill	0.086
90710 Survivorabin Bidar	Factors: /Pv	Λαο)			Monthly Direct	0.092
80710 - Survivorship Rider					Monthly Direct	0.092
Issue Age	Factor	Issue Age	Factor			
16-39	0.663	71	0.209			
40-54	0.453	72	0.208			
55-59	0.346	73	0.191			
60	0.313	74	0.179			
61	0.286	75	0.169			
62	0.265	76	0.162			
63	0.249	77	0.156			
64	0.237	78	0.151			
65	0.228	79	0.146			
66	0.220	80	0.143			
67	0.214	81	0.140			
68	0.212	82	0.137			
69	0.211	83	0.135			
70	0.210	84	0.133			

80680 or 93072 - Inflation Rider Factors: (By Age)

7012 IIIII.	on made i dotoro. (D)
Issue Age	Factor
16-54	1.254
55-59	1.260
60	1.255
61	1.248
62	1.246
63	1.201
64	1.170
65	1.141
66	1.121
67	1.103
68	1.060
69	1.027
70	1.002
71	0.980
72	0.962
73	0.900
74	0.855
75	0.822
76	0.793
77	0.771
78	0.754
79	0.739
80	0.725
81	0.714
82	0.704
83	0.695
84	0.688

93000 - Nonforf	eiture Facto	rs (By Age)	
Issue Age	Lifetime Te	en Year	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

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)

0.050

90175 or 93102 - Return of Premium Rider

0.327

Filing Company:

Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Virginia

Product Name: Long Term Care

State:

Project Name/Number: KIC LTC2 Rate Increase Filing/

### **Supporting Document Schedules**

Product Checklist
Long-Term-Care-Rate-Revision-Checklist.pdf
Received & Acknowledged
10/25/2022
L&H Actuarial Memorandum
Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibits – revised 11.8.2022.pdf VA KIC LTC2 Exhibit 1.xlsx
Received & Acknowledged
08/24/2023
Long Term Care Insurance Rate Request Summary
Long Term Care modrance Nate Nequest Carimary
VA KIC LTC2 Rate Request Summary Supplement - 11.8.2022.pdf
Received & Acknowledged
08/24/2023
Approved Policy Forms
Approved Folicy Forms
Form 80650 1.97 VA - Approval.pdf Form 80880 1.98 VA - Approval.pdf
Received & Acknowledged
10/25/2022
Current Data Chasta
Current Rate Sheets
Current Data Chapta VIC LTC2 TO MA not
Current Rate Sheets KIC LTC2 TQ- VA.pdf Current Rate Sheets KIC LTC2 NTQ- VA.pdf
Received & Acknowledged
10/25/2022

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 LTC2 Rate Increase Filing/

Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response - Revised 05.19.2023.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Rate Increase Notification Letter
Comments:	
Attachment(s):	VA RINC Letter - KIC_2022-05.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Response to Objection Dated 11/09/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 2 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Response to Objection Dated 11/18/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 3 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Response to Objection Dated 2/08/2023
Comments:	
Attachment(s):	VA KIC LTC2 Objection 4 - Response.pdf VA RINC Letter - KIC_2022-06 - John Doe.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Response to Objection Dated 3/31/2023
Comments:	
Attachment(s):	VA KIC LTC2 Objection 5 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023

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 LTC2 Rate Increase Filing/

Satisfied - Item:	Response to Objection Dated 8/23/2023
Comments:	
Attachment(s):	VA KIC LTC2 Objection 6 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023

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 LTC2 Rate Increase Filing/

Attachment VA KIC LTC2 Exhibit 1.xlsx is not a PDF document and cannot be reproduced here.

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. It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.

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;	х
		(ii) All information required by SERFF.	х
	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.	Х
	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.	х
	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	REFERENCE	COMMENTS	FILER'S NOTES
REQUIREMENTS			
		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	
	10/105 000 150 5 5	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	
	10/405 000 150 5.0	remaining;	
	14VAC5-200-150 F 6	Any policy illustration that meets the applicable	
	44)/405 000 450 5 7	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
REQUIREMENTS		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
TAZ GOTAZ METATO		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.	
	14VAC5-200-153 C	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.  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:	
		<ul><li>a. The accumulated value of the initial earned premium times 58%;</li><li>b. 85% of the accumulated value of prior premium rate</li></ul>	
		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
REGUIREMENTO		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	
		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
REGUIREMENTO		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  $\underline{54.4}$ 

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:	1	5	_
Name (p	olease print): Ma	adison Nahrup	Title: Associate Actuary
		tinental General Insurance	Company
Date: 1	0/21/2022	Phone No: 994-248-9978	
E-Mail A	Address: madis	son.nahrup@cgic.com	

Revision to Long-Term Care Insurance (LTCI) Rates Checklist Virginia 1<sup>st</sup> Edition July 2001 Updated: October 2020

1 11

#### **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.

<u>Adjudication</u>: 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.

<u>Ongoing Management/Payment</u>: 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.

<u>Claim Resolution</u>: 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.

<u>Fraud</u>: 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.

<u>Claims Audits:</u> 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.



P.O. Box 203098 Austin, TX 78720-3098 Toll Free: (866) 830-0607

Fax: (888) 769-0737

October 24, 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: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

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-133093925, which was withdrawn on 10/13/2022.

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

#### **Continental General Insurance Company**

P.O. Box 203098 Austin, Texas 78720-3098

# Actuarial Memorandum Supporting Rate Revisions for Long Term Care Insurance Base Policy Forms and Riders Associated with 80650 1/97 (LTC2), 80880 NTQ 1/98 (NTQ2)

#### 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-133093925, which was withdrawn on 10/13/2022, 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 72.5% 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 72.5% the resulting rate increase was 94.4%, but using the no inflation specific original loss ratio of 68.8% the resulting rate increase is now 120.6%.

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 a 648% rate increase for policies with no inflation and a 963% 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 75% rate increase for all policies in your state at this time. While the Company intends to implement the requested rate increase at one time, the Company is open to discussions with the state regarding alternative implementation options, such as an actuarially equivalent series of rate increases.

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 is 61%. This loss ratio has been stated based on the original pricing interest rate of 7%. 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 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 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: 68.8% for policies with no inflation and 77.6% 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 Lanca Data 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 40 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 Exhibit 2a. 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 Exhibit 3a. 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 3b contains 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 under each product grouping 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 state-specific 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 compound 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 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 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 3d 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 3e 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 3f 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 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 4d 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 4e 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 4f 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 state's 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 compound inflation policies, restated to the state's 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 68.8% for non-inflation policies.

Exhibit 6b demonstrates the If-Knew / Makeup Blend (Minnesota Method) calculation using nationwide experience for currently active, premium-paying compound inflation policies. The "If Knew" and "Makeup" rate increases included in this calculation target the restated original loss ratio of 77.6% 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 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.

Madison P. Nahrup, ASA, MAAA

Continental General Insurance Company

11001 Lakeline Blvd, Suite 120

Austin, Texas 78717

#### Appendix A

### Continental General Insurance Company 80650 1/97 (VA), 80880 1/98 (VA)

#### Virginia

Requested Rate Increase for Policies with No Inflation = 75% Requested Rate Increase for Policies with Compound Inflation = 75%

#### Issue Date Range (Section 1 in Actuarial Memorandum)

Average issue age

 Virginia
 2/7/1998
 to
 1/28/2003

 Nationwide
 6/19/1995
 to
 11/1/2003

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
 460

 Issued on or after Rate Stabilization
 0

 Virginia
 460
 \$ 1,315,557

 Nationwide
 8,623
 \$ 23,996,123

#### 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:

Policies with Compound Inflation Policies with No Inflation

 Virginia
 3,274
 Virginia
 2,112

 Nationwide
 2,953
 Nationwide
 2,581

The average annual premium for this form and associated riders in Virginia,

including the impact of the requested rate increase, is:

Policies with Compound Inflation 5,730
Policies with No Inflation 3,696

59

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					
	Premium-					В	ase Rates for		Base Rates for	Cumulative	Cumulative
	Paying	/	Annualized	A۱	/erage	San	nple Policy - No	5	Sample Policy -	RINC % - No	RINC % -
State	Lives		Premium	Pr	emium		Inflation		Compound	Inflation	Compound
FL	2,441	\$	8,704,469	\$	3,566	\$	2,290	\$	4,185	233%	266%
NC	931	\$	2,614,973	\$	2,809	\$	1,652	\$	2,746	140%	140%
SC	676	\$	1,476,886	\$	2,185	\$	1,683	\$	4,028	145%	252%
VA	460	\$	1,315,557	\$	2,860	\$	1,321	\$	2,978	92%	161%
TX	509	\$	1,623,426	\$	3,179	\$	2,021	\$	4,068	194%	256%
NW	8,623	\$	23,996,123	\$	2,783				_		

#### Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes: 60% for all policies in 2009, 10% for policies without inflation and 45.5% for policies with inflation in 2016 (phased in over 3 years)

#### No Inflation Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	146.8%
The Lifetime Loss Ratio with the requested rate increase is:	140.2%

#### Compound Inflation Lifetime Loss Ratio - Exhibit 3c

The Lifetime Loss Ratio without the requested rate increase is:	353.8%
The Lifetime Loss Ratio with the requested rate increase is:	320.2%

#### **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 80650 1/97 and 80880 1/98

Two policies were available: a tax qualified policy (form 80650 1/97) and a non-tax qualified policy (form 80880 1/98). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical.

The elimination period could be chosen as 0, 30, or 90 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 \$200 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 \$200 or 150% of the daily nursing home benefit.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired. Additionally, under form 80880 1/98 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. 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 91<sup>st</sup> 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 80900 NTQ 1/98 and Rider 80660 1/97 Home Health Care:
  - o 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

#### **Appendix B**

## Continental General Insurance Company Description of Benefits

- The daily benefit must be at least \$30 and cannot exceed the smaller of \$200 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. This is payable for up to 104 days per calendar year. Limited to 25% of the daily Home Health Care benefit.
- 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 93072 NTQ 1/98 and Rider 80680 1/97 Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary. This is not capped. If the rider terminates, benefits revert to the amount originally issued.
- Rider 93087 NTQ 1/98 and 90170 1/97— Guaranteed Purchase Option: On the 3<sup>rd</sup>, 6<sup>th</sup>, 9<sup>th</sup>, and 12<sup>th</sup> anniversaries, but not beyond the 85<sup>th</sup> 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.
- Rider 93000 1/97— 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 93102 1/98 and 90175 1/97 Return of Premium Benefit: This benefit is payable when the policy terminates by death or otherwise. The benefit is the total of premiums paid for the policy less unearned premiums refunded at death, multiplied by a percentage stated in the rider and minus any benefits that the insured has or is entitled to receive.
- Rider 80710 1/97 Survivorship Benefit: If spouses are both insured upon the first death: (1) waive future premiums, if the death occurs on or after the 10<sup>th</sup> anniversary of the policy; or (2) waive premiums beginning on the 10<sup>th</sup> anniversary if the death occurs prior thereto.

#### Continental General Insurance Company Appendix C Policy Form: 80650 1/97, 80880 1/98 Distribution of Inforce Business as of 12/31/2021

I V		ionwide		0/ - f D	I V		rginia		2/ - ( 2
1995	Count 25	% of Count 0.2%	Premium 29,448	% of Premium 0.1%	Issue Year 1995	Count	% of Count 0.0%	Premium	% of Premium 0.0%
1996	95	0.6%	79,285	0.1%	1996		0.0%	-	0.0%
1997	306	2.0%	564,902	2.0%	1997		0.0%	-	0.0%
1998	1,352	8.8%	2,547,780	8.9%	1998	3	0.4%	2,742	0.2%
1999	2,049	13.3%	3,913,454	13.6%	1999	15	2.2%	9,112	0.6%
2000	3,097	20.1%	5,791,571	20.2%	2000	81	11.7%	124,756	8.9%
2001	4,463	29.0%	8,180,668	28.5%	2001	250	36.1%	438,009	31.2%
2002	3,717	24.2%	7,080,783	24.7%	2002	339	48.9%	810,045	57.7%
2003	272	1.8%	484,913	1.7%	2003	5	0.7%	19,437	1.4%
Total	15,376	100.0%	28,672,803	100.0%	Total	693	100.0%	1,404,100	100.0%
Issue Age	Count	% of Count	Premium	% of Premium	Issue Age	Count	% of Count	Premium	% of Premium
<45	504	3.3%	342,505	1.2%	<45	18	2.6%	11,488	0.8%
45 - 49	950	6.2%	806,076	2.8%	45 - 49	42	6.1%	53,806	3.8%
50 - 54	2,893	18.8%	3,150,307	11.0%	50 - 54	143	20.6%	194,714	13.9%
55 - 59	3,990	25.9%	6,851,376	23.9%	55 - 59	192	27.7%	373,092	26.6%
60 - 64	4,067	26.5%	9,375,326	32.7%	60 - 64	191	27.6%	459,821	32.7%
65 - 69	2,294	14.9%	6,028,465	21.0%	65 - 69	87	12.6%	247,143	17.6%
70 - 74	611	4.0%	1,950,042	6.8%	70 - 74	19	2.7%	64,036	4.6%
75 - 79	65	0.4%	168,706	0.6%	75 - 79	1	0.1%	-	0.0%
>80	2	0.0%	-	0.0%	>80	-	0.0%	-	0.0%
Total	15,376	100.0%	28,672,803	100.0%	Total	693	100.0%	1,404,100	100.0%
Attained Age	Count	% of Count	Premium	% of Premium	Attained Age	Count	% of Count	Premium	% of Premium
<45	11	0.0%	1,770	0.0%	<45	-	0.0%	-	0.0%
45 - 49	20	0.2%	11,013	0.0%	45 - 49	-	0.0%	-	0.0%
50 - 54	50	0.3%	22,393	0.1%	50 - 54	1	0.1%	-	0.0%
55 - 59	110	0.7%	58,648	0.2%	55 - 59	5	0.7%	-	0.0%
60 - 64	317	2.1%	263,181	0.9%	60 - 64	15	2.2%	17,850	1.3%
65 - 69	860	5.6%	782,381	2.7%	65 - 69	50	7.2%	75,007	5.3%
70 - 74	2,642	17.2%	2,768,209	9.7%	70 - 74	144	20.8%	199,176	14.2%
75 - 79	3,858	25.1%	6,514,510	22.7%	75 - 79	191	27.6%	380,211	27.1%
>80	7,508	48.8%	18,250,699	63.7%	>80	287	41.4%	731,855	52.1%
Total	15,376	100.0%	28,672,803	100.0%	Total	693	100.0%	1,404,100	100.0%
Gender	Count	% of Count	Premium	% of Premium	Gender	Count	% of Count	Premium	% of Premium
Gender Female	<b>Count</b> 9,768	% of Count 63.5%	Premium 18,577,737	% of Premium 64.8%	Gender Female	Count 431	% of Count 62.2%	Premium 853,372	% of Premium 60.8%
Female Male	9,768 5,608	63.5% 36.5%	18,577,737 10,095,066	64.8% 35.2%	Female Male	431 262	62.2% 37.8%	853,372 550,728	60.8% 39.2%
Female	9,768	63.5%	18,577,737	64.8%	Female	431	62.2%	853,372	60.8%
Female Male Total	9,768 5,608	63.5% 36.5%	18,577,737 10,095,066 28,672,803	64.8% 35.2%	Female Male Total	431 262	62.2% 37.8%	853,372 550,728 1,404,100	60.8% 39.2%
Female Male Total Inflation Options	9,768 5,608 15,376	63.5% 36.5% 100.0%	18,577,737 10,095,066	64.8% 35.2% 100.0%	Female Male Total Inflation Options	431 262 693	62.2% 37.8% 100.0%	853,372 550,728	60.8% 39.2% 100.0%
Female Male Total  Inflation Options 5% Compound	9,768 5,608 15,376 Count 8,850	63.5% 36.5% 100.0% % of Count 57.6%	18,577,737 10,095,066 28,672,803 Premium 15,611,665	64.8% 35.2% 100.0% <b>% of Premium</b> 54.4%	Female Male Total	431 262 693 Count	62.2% 37.8% 100.0% % of Count 64.4%	853,372 550,728 1,404,100 Premium 1,004,713	60.8% 39.2% 100.0%
Female Male Total Inflation Options	9,768 5,608 15,376	63.5% 36.5% 100.0%	18,577,737 10,095,066 28,672,803 Premium	64.8% 35.2% 100.0% % of Premium	Female Male Total  Inflation Options S% Compound	431 262 693	62.2% 37.8% 100.0%	853,372 550,728 1,404,100 Premium	60.8% 39.2% 100.0% <b>% of Premium</b> 71.6%
Female Male Total  Inflation Options 5% Compound None Total	9,768 5,608 15,376 Count 8,850 6,526 15,376	63.5% 36.5% 100.0% <b>% of Count</b> 57.6% 42.4% 100.0%	18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803	64.8% 35.2% 100.0% <b>% of Premium</b> 54.4% 45.6%	Female Male Total  Inflation Options 5% Compound None Total	431 262 693 Count 446 247 693	62.2% 37.8% 100.0% <b>% of Count</b> 64.4% 35.6% 100.0%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100	60.8% 39.2% 100.0% <b>% of Premium</b> 71.6% 28.4% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options	9,768 5,608 15,376 Count 8,850 6,526 15,376	63.5% 36.5% 100.0% <b>% of Count</b> 57.6% 42.4% 100.0%	18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138	64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0%	Female Male Total Inflation Options 5% Compound None Total Limited Payment Options	431 262 693 Count 446 247 693	62.2% 37.8% 100.0% <b>% of Count</b> 64.4% 35.6% 100.0%	853,372 550,728 1,404,100 Premium 1,004,713 399,387	60.8% 39.2% 100.0% <b>% of Premium</b> 71.6% 28.4% 100.0% <b>% of Premium</b>
Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count	63.5% 36.5% 100.0% <b>% of Count</b> 57.6% 42.4% 100.0% <b>% of Count</b> 0.3%	18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803	64.8% 35.2% 100.0% <b>% of Premium</b> 54.4% 45.6% 100.0% <b>% of Premium</b> 0.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay	431 262 693 Count 446 247 693 Count	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100	60.8% 39.2% 100.0% <b>% of Premium</b> 71.6% 28.4% 100.0% <b>% of Premium</b> 0.0%
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9%	18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium	64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay	431 262 693  Count  446 247 693  Count  1 95	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium	60.8% 39.2% 100.0% <b>% of Premium</b> 71.6% 28.4% 100.0% <b>% of Premium</b> 0.0% 0.0%
Female Male Total Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 47.9% 4.8%	18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803	64.8% 35.2% 100.0% <b>% of Premium</b> 45.6% 100.0% <b>% of Premium</b> 0.0% 0.0% 0.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65	431 262 693 Count 446 247 693  Count 1 95	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0%
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9% 4.8% 1.0%	18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium - - - 11,932	64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% 0.0% 0.0% 0.0% 0.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single	431 262 693 Count 446 247 693 Count 1 95 16	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 0.0% 0.0%
Female Male Total Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 47.9% 4.8%	18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium	64.8% 35.2% 100.0% <b>% of Premium</b> 45.6% 100.0% <b>% of Premium</b> 0.0% 0.0% 0.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65	431 262 693 Count 446 247 693  Count 1 95	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0%
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376	63.5% 36.5% 100.0%  % of Count 57.6% 42.4% 100.0%  % of Count 0.3% 4.8% 1.0% 76.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 82.0% 100.0%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium	60.8% 39.2% 100.0%  % of Premium 71.6% 28.4% 100.0%  % of Premium 0.0% 0.0% 0.0% 0.0% 100.0%
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count	63.5% 36.5% 100.0%  % of Count 57.6% 42.4% 100.0%  % of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 100.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime	431 262 693 Count  446 247 693  Count  1 95 16 13 568 693	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium - - - 1,404,100 1,404,100 Premium	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0%
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,694 15,376  Count	63.5% 36.5% 100.0%  % of Count 57.6% 42.4% 100.0%  % of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,175,529	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium 42.5%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0	431 262 693 Count  446 247 693  Count  1 95 16 13 568 693  Count	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium - - 1,404,100 1,404,100 Premium 756,968	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 53.9%
Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 5,440 4,777	63.5% 36.5% 100.0%  % of Count 57.6% 42.4% 100.0%  % of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534	64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% % of Premium 42.5% 27.9%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30	431 262 693 Count  446 247 693  Count  1 95 16 13 568 693	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 82.0% 100.0% % of Count 48.5% 22.9%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium - - - 1,404,100 1,404,100 Premium	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 100.0% 100.0% \$ of Premium \$ 100.0%
Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifettime Total  Elimination Period Days 0 30 60	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count  Count  Count 9,771 97	63.5% 36.5% 100.0%  % of Count  57.6% 42.4% 100.0%  % of Count  0.3% 17.9% 4.8% 1.0% 76.0%  100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 3 of Premium 42.5% 27.9% 0.6%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  Count  336 159	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count 0.0%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium - 1,404,100 1,404,100 Premium 756,968 315,544	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0%
Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 5,440 4,777	63.5% 36.5% 100.0%  **of Count 57.6% 42.4% 100.0%  **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0%  **of Count 35.4% 31.1% 0.6% 32.9%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 27.9% 0.6% 29.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30	431 262 693 Count  446 247 693  Count  1 95 16 13 568 693  Count	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count 48.5% 22.9% 0.0% 28.6%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium - - 1,404,100 1,404,100 Premium 756,968	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium \$ 53.9% 22.5% 0.0% 23.6%
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count  Count  4,777 97 5,054	63.5% 36.5% 100.0%  % of Count  57.6% 42.4% 100.0%  % of Count  0.3% 17.9% 4.8% 1.0% 76.0%  100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 3 of Premium 42.5% 27.9% 0.6%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  Count  336 159	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count 0.0%	853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium - 1,404,100 1,404,100 Premium 756,968 315,544	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0%
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 5,440 4,777 97 5,054 8 15,376	63.5% 36.5% 100.0%  **of Count 57.6% 42.4% 100.0%  **of Count 0.3% 17.9% 4.8% 1.0% 76.0%  **of Count 0.35,4% 1.0% 0.6% 32.9% 0.1% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium - 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 27.9% 0.6% 29.0% 0.1% 100.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 693	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium  1,404,100 1,404,100  Premium 756,968 315,544 - 331,587 - 1,404,100	60.8% 39.2% 100.0%  % of Premium 71.6% 28.4% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium 53.9% 22.5% 0.0% 23.6% 0.0% 100.0%
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 5,440 4,777 97 5,054 8 15,376  Count	63.5% 36.5% 100.0%  **of Count  57.6% 42.4% 100.0%  **of Count  0.3% 17.9% 4.8% 1.0% 76.0% 100.0%  **of Count  35.4% 31.1% 0.6% 32.9% 0.1% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803  Premium	64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 29.0% 27.9% 0.6% 29.0% 0.1% 100.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 693  Count  Count	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 0.1% 13.7% 2.3% 82.0% 100.0%  % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 0.0% 36.6% 0.0% 0.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium 1,404,100 1,404,100 1,404,100 Premium 756,968 315,544 331,587 - 1,404,100 Premium	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 25.5% 0.0% 22.5% 0.0% 23.6% 0.0% 36 Oncompanion 25.5% 0.0% 26.6% 0.0% 27.6% 0.0% 28.6% 0.0% 38 of Premium
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,694 15,376  Count  Count  5,440 4,777 97 5,054 8 15,376  Count  Count 8 15,376	63.5% 36.5% 100.0%  **of Count 57.6% 42.4% 100.0%  **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 50 Count 35.4% 31.1% 0.6% 32.9% 0.1% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 16,3,813 8,308,383 22,088 28,672,803  Premium 869,480	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0% .0.0% .0.0% .0.0% 100.0% .0.0% 100.0% .0.0% 100.0% .0.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 693  Count  198	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium 1,404,100 1,404,100  Premium 756,968 315,544 331,587 - 1,404,100  Premium 22,221	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 25.5% 0.0% 100.0% 25.5% 0.0% 100.0% 25.6% 0.0% 100.0%
Female Male Male Male Male Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 5,440 4,777 97 5,054 8 15,376  Count 5,440 4,777 97 5,054 8 15,376	63.5% 100.0%  ** of Count 57.6% 42.4% 100.0%  ** of Count 0.3% 17.9% 4.8% 1.0% 76.0%  ** of Count 35.4% 31.1% 0.6% 22.9% 0.1% 100.0%  ** of Count 3.8% 8.9%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813 8,008,839 22,088 28,672,803  Premium 869,480 2,528,377	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 27.9% 0.6% 29.0% 0.1% 100.0%  % of Premium 3.0% 8.8%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 693	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 48.5% 100.0%  % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium 1,404,100 1,404,100  Premium 756,968 315,544 - 331,587 1,404,100  Premium 22,221 101,474	60.8% 39.2% 100.0%  % of Premium 71.6% 28.4% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 22.5% 0.0% 22.5% 0.0% 23.6% 0.0% 23.6% 0.0% 100.0%  % of Premium 1.6% 7.28
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 5,440 4,777 97 5,054 8 15,376  Count Count 582 1,371 3,229	63.5% 36.5% 100.0%  **of Count  57.6% 42.4% 100.0%  **of Count  0.3% 17.9% 4.8% 1.0% 76.0% 100.0%  **of Count  35.4% 31.1% 0.6% 32.9% 0.1% 100.0%  **of Count  38.8% 8.9% 21.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803  Premium 869,480 2,528,377 5,728,026	64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 29.0% 0.6% 29.0% 0.1% 100.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years 4 years	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 198 - 198 - 693	62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium  1,404,100 1,404,100 1,404,100  Premium 756,968 315,544 331,587 1,404,100  Premium 22,221 101,474 354,869	60.8% 39.2% 100.0% 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 22.5% 0.0% 22.5% 0.0% 23.6% 0.0% 100.0%
Female Male Male Male Male Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years 4 years	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 5,440 4,777 97 5,054 8 15,376  Count 5,440 4,777 97 5,054 8 15,376	63.5% 100.0%  ** of Count 57.6% 42.4% 100.0%  ** of Count 0.3% 17.9% 4.8% 1.0% 76.0%  ** of Count 35.4% 31.1% 0.6% 22.9% 0.1% 100.0%  ** of Count 3.8% 8.9%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813 8,008,839 22,088 28,672,803  Premium 869,480 2,528,377	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 27.9% 0.6% 29.0% 0.1% 100.0%  % of Premium 3.0% 8.8%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 693	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 48.5% 100.0%  % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium 1,404,100 1,404,100  Premium 756,968 315,544 - 331,587 1,404,100  Premium 22,221 101,474	60.8% 39.2% 100.0%  % of Premium 71.6% 28.4% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 22.5% 0.0% 22.5% 0.0% 23.6% 0.0% 23.6% 0.0% 100.0%  % of Premium 1.6% 7.28
Female Male Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years 4 years Lifetime Total	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count  Count  5,440 4,777 97 5,054 8 15,376  Count  582 1,371 3,229 10,194 15,376	63.5% 36.5% 100.0%  **of Count 57.6% 42.4% 100.0%  **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 50.0% 100.0%  **of Count 35.4% 31.1% 0.6% 32.9% 0.1% 100.0%  **of Count 3.8% 8.9% 21.0% 66.3% 100.0%	18,577,737 10,095,60 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 16,3813 8,308,839 22,088 28,672,803  Premium 869,480 2,528,377 5,728,026 19,546,919 28,672,803	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0% .0.0% .0.0% .0.0% .0.0% .0.0% 100.0% .	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years 4 years Lifetime Total	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 693  Count  19 60 208 406 693	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 28.6% 100.0% 58.6% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium 1,404,100 1,404,100  Premium 756,968 315,544 331,587 - 1,404,100  Premium 22,221 101,474 354,869 925,536 1,404,100	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 25.5% 0.0% 100.0% 25.5% 0.0% 25.5% 0.0% 100.0% 100.0%
Female Male Male Male Male Male Male Male M	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 4,777 97 5,054 8 15,376  Count 5,440 4,777 97 5,054 8 15,376  Count Coun	63.5% 36.5% 100.0%  **of Count 57.6% 42.4% 100.0%  **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 31.1% 0.6% 32.9% 0.1% 100.0%  **of Count 3.8% 8.9% 21.0% 66.3% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803  Premium 889,480 2,528,377 5,728,026 19,546,919 28,672,803	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 27.9% 0.6% 29.0% 0.1% 100.0%  % of Premium 3.0% 8.8% 20.0% 68.2% 100.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years 4 years Lifetime Total  Marital Status	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 693  Count  19 60 208 406 693	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count 22.9% 0.0% 28.6% 0.0% 28.6% 0.0% 30.0% 58.6% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium 1,404,100 1,404,100  Premium 756,968 315,544 - 331,587 - 1,404,100  Premium 22,221 101,474 354,869 925,536 1,404,100  Premium	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 23.6% 0.0% 22.5% 0.0% 23.6% 0.0% 25.36% 100.0% % of Premium 1.6% 7.2% 25.3% 65.9% 100.0%
Female Male Male Male Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years 4 years Lifetime Total  Marital Status Single	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 5,440 4,777 97 5,054 8 15,376  Count 582 1,371 3,229 10,194 15,376  Count 4,962	63.5% 36.5% 100.0%  **of Count 57.6% 42.4% 100.0%  **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0%  **of Count 35.4% 31.1% 0.6% 32.9% 0.1% 100.0%  **of Count 3.8% 8.9% 21.0% 66.3% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 1,1,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803  Premium 869,480 2,528,377 5,728,026 19,546,519 28,672,803  Premium 10,881,546,519	64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% \$ of Premium 42.5% 27.9% 0.6% 29.0% 0.1% 100.0% \$ of Premium 3.0% \$ 68.2% 100.0% % of Premium 3.0% % of Premium 38.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years 4 years Lifetime Total  Marital Status Single	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  199 600 208 406 693	62.2% 37.8% 100.0%  **of Count 0.1% 13.7% 2.3% 82.0% 100.0%  **of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0%  **of Count 48.5% 22.9% 0.0% 38.6% 0.0% 100.0%  **of Count 2.7% 30.0% 58.6% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 100.0% 100.0% 22.5% 0.0% 23.6% 0.0% 100.0% 100.0% % of Premium 1.6% 7.2% 25.3% 65.9% 100.0%
Female Male Male Male Male Male Male Male M	9,768 5,608 15,376  Count 8,850 6,526 15,376  Count 41 2,751 743 157 11,684 15,376  Count 4,777 97 5,054 8 15,376  Count 5,440 4,777 97 5,054 8 15,376  Count Coun	63.5% 36.5% 100.0%  **of Count 57.6% 42.4% 100.0%  **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 31.1% 0.6% 32.9% 0.1% 100.0%  **of Count 3.8% 8.9% 21.0% 66.3% 100.0%	18,577,737 10,095,066 28,672,803  Premium 15,611,665 13,061,138 28,672,803  Premium 11,932 28,660,871 28,672,803  Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803  Premium 889,480 2,528,377 5,728,026 19,546,919 28,672,803	64.8% 35.2% 100.0%  % of Premium 54.4% 45.6% 100.0%  % of Premium 0.0% 0.0% 0.0% 100.0% 27.9% 0.6% 29.0% 0.1% 100.0%  % of Premium 3.0% 8.8% 20.0% 68.2% 100.0%	Female Male Total  Inflation Options 5% Compound None Total  Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total  Elimination Period Days 0 30 60 90 180 Total  Benefit Period 2 years 3 years 4 years Lifetime Total  Marital Status	431 262 693  Count  446 247 693  Count  1 95 16 13 568 693  Count  336 159 - 198 - 693  Count  19 60 208 406 693	62.2% 37.8% 100.0%  % of Count 64.4% 35.6% 100.0%  % of Count 13.7% 2.3% 1.9% 82.0% 100.0%  % of Count 22.9% 0.0% 28.6% 0.0% 28.6% 0.0% 30.0% 58.6% 100.0%	853,372 550,728 1,404,100  Premium 1,004,713 399,387 1,404,100  Premium 1,404,100 1,404,100  Premium 756,968 315,544 - 331,587 - 1,404,100  Premium 22,221 101,474 354,869 925,536 1,404,100  Premium	60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 23.6% 0.0% 22.5% 0.0% 23.6% 0.0% 25.36% 100.0% % of Premium 1.6% 7.2% 25.3% 65.9% 100.0%

## Continental General Insurance Company Appendix C Policy Form: 80650 1/97, 80880 1/98 Distribution of Inforce Business as of 12/31/2021

Nationwide					
HHC Percent	Count	% of Count	Premium	% of Premium	
<0.5	909	5.9%	1,343,663	4.7%	
0.5-0.75	915	6.0%	1,267,599	4.4%	
0.75-1	760	4.9%	1,273,232	4.4%	
1-1.25	12,073	78.5%	23,456,520	81.8%	
1.25-1.5	363	2.4%	636,425	2.2%	
>1.5	356	2.3%	695,363	2.4%	
Total	15,376	100.0%	28,672,803	100.0%	

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	4,943	32.1%	11,269,872	0.0%
TQ	10,433	67.9%	17,402,931	100.0%
Total	15,376	100.0%	28,672,803	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium Paying	8,623	56.1%	23,990,750	83.7%
Active, Non Premium Paying	3,574	23.2%	-	0.0%
Disabled Non-Paid-Up	1,152	7.5%	4,682,053	16.3%
Disabled Paid-Up	2,027	13.2%	-	0.0%
Total	15,376	100.0%	28,672,803	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	2,766	32.1%	7,866,495	32.8%
Bi-Weekly	-	0.0%	-	0.0%
Monthly	4,588	53.2%	12,345,747	51.5%
Quarterly	739	8.6%	2,246,644	9.4%
Semi-Annual	530	6.1%	1,531,864	6.4%
Total	8,623	100.0%	23,990,750	100.0%

<sup>\*</sup>Count includes active, premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	13,432	87.4%	24,087,078	84.0%
Select	584	3.8%	1,449,888	5.1%
Standard	1,360	8.8%	3,135,837	10.9%
Total	15 376	100.0%	28 672 803	100.0%

Virginia					
HHC Percent	Count	% of Count	Premium	% of Premium	
<0.5	15	2.2%	21,355	1.5%	
0.5-0.75	12	1.7%	27,046	1.9%	
0.75-1	34	4.9%	81,929	5.8%	
1-1.25	599	86.4%	1,242,470	88.5%	
1.25-1.5	30	4.3%	25,610	1.8%	
>1.5	3	0.4%	5,691	0.4%	
Total	693	100.0%	1,404,100	100.0%	

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	442	63.8%	1,004,215	71.5%
TQ	251	36.2%	399,884	28.5%
Total	693	100.0%	1,404,100	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium Paying	460	66.4%	1,315,557	93.7%
Active, Non Premium Paying	119	17.2%	-	0.0%
Disabled Non-Paid-Up	25	3.6%	88,543	6.3%
Disabled Paid-Up	89	12.8%	-	0.0%
Total	693	100%	1,404,100	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	174	37.8%	533,933	40.6%
Bi-Weekly	-	0.0%	-	0.0%
Monthly	241	52.4%	670,171	50.9%
Quarterly	17	3.7%	41,159	3.1%
Semi-Annual	28	6.1%	70,294	5.3%
Total	460	100.0%	1,315,557	100.0%

\*Count includes active, premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	575	83.0%	1,110,082	79.1%
Select	31	4.5%	75,597	5.4%
Standard	87	12.6%	218,421	15.6%
Total	693	100.0%	1.404.100	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: 80650 1/97, 80880 1/98 Healthy Lives Persistency Study Experience by Policy Duration

Policy	Total	Total Actual Terminations		Total Expected Terminations	
Duration	Lives	Count	Rate	Count	Rate
5	376	11	2.9%	4	1.1%
6	4,359	84	1.9%	54	1.2%
7	9,227	207	2.2%	127	1.4%
8	12,606	262	2.1%	188	1.5%
9	14,964	292	2.0%	240	1.6%
10	16,203	337	2.1%	276	1.7%
11	15,980	309	1.9%	284	1.8%
12	15,314	310	2.0%	285	1.9%
13	14,678	273	1.9%	287	2.0%
14	14,060	276	2.0%	291	2.1%
15	13,405	256	1.9%	299	2.2%
16	12,677	265	2.1%	307	2.4%
17	11,903	296	2.5%	311	2.6%
18	10,858	254	2.3%	310	2.9%
19	7,692	228	3.0%	246	3.2%
20	4,500	137	3.0%	161	3.6%
21	2,373	76	3.2%	92	3.9%
22	1,000	34	3.4%	44	4.4%
23+	188	9	4.8%	10	5.3%
Total	182,365	3,916	2.1%	3,814	2.1%
Durations 10+	140,832	3,060	2.2%	3,201	2.3%

#### 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	1
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Policy	Total	Actual	Expected	Actual to
Duration	Lives	Claim Count	Claim Count	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	Total	Actual	Expected	Actual to
Year	Lives	Claim Count	Claim Count	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	Total	Actual	Expected	Actual to
Form	Lives	Claim Count	Claim Count	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 Form: 80650 1/97, 80880 1/98

	Actual	Experience	Origina	al Pricing As	sumptions	Current H	ealthy Lives	<u>Assumptions</u>
Policy	Healthy	Healthy Life			Total			Total
Duration	Lives	Terminations	Lapse	Mortality	Terminations	Lapse	Mortality	Terminations
5	376	2.9%	6.4%	0.9%	7.3%	0.5%	0.6%	1.1%
6	4,359	1.9%	6.2%	1.1%	7.3%	0.6%	0.6%	1.2%
7	9,227	2.2%	6.1%	1.4%	7.5%	0.6%	0.7%	1.4%
8	12,606	2.1%	6.0%	1.6%	7.6%	0.7%	0.8%	1.5%
9	14,964	2.0%	5.9%	1.9%	7.8%	0.7%	0.9%	1.6%
10	16,203	2.1%	5.9%	2.1%	8.0%	0.7%	1.0%	1.7%
11	15,980	1.9%	5.9%	2.3%	8.2%	0.7%	1.1%	1.8%
12	15,314	2.0%	5.9%	2.5%	8.4%	0.7%	1.2%	1.9%
13	14,678	1.9%	5.9%	2.8%	8.7%	0.7%	1.3%	2.0%
14	14,060	2.0%	5.9%	3.0%	8.9%	0.7%	1.4%	2.1%
15	13,405	1.9%	5.9%	3.3%	9.2%	0.7%	1.5%	2.2%
16	12,677	2.1%	6.0%	4.4%	10.4%	0.7%	1.7%	2.4%
17	11,903	2.5%	6.0%	4.8%	10.8%	0.7%	1.9%	2.6%
18	10,858	2.3%	6.0%	5.1%	11.1%	0.7%	2.1%	2.9%
19	7,692	3.0%	6.0%	5.7%	11.7%	0.7%	2.5%	3.2%
20	4,500	3.0%	5.9%	6.3%	12.2%	0.8%	2.8%	3.6%
21	2,373	3.2%	6.0%	6.7%	12.7%	0.8%	3.0%	3.9%
22	1,000	3.4%	6.0%	7.4%	13.4%	0.9%	3.5%	4.4%
23	185	4.9%	5.9%	8.1%	14.0%	0.9%	4.4%	5.3%

### Notes:

- 1) Experience through 3/31/2021.
- 2) Record years 2007-2019
- 3) The results shown above include only lifetime pay policies
- 4) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
- 5) Since Lapse Rates vary by issue age, duration, and attained age, the rates shown above are composites.
- 6) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors

## Exhibit 1 **Continental General Insurance** Summary of Active, Premium Paying Lives Nationwide Policy Forms: 80650 1/97, 80880 1/98 As of 12/31/2021

			An		alized Premi		Cumu	ative Rate Incre	ease	
State	Policy Count	N	o Inflation	C	Compound Inflation	Average Premium	No Inflation	Compound Inflation	Average	Current Status
AK	-	\$	-	\$	-	\$ -	0%	0%	0%	Not Filed
AL	-	\$	-	\$	-	\$ -	21%	21%	0%	Not Filed
AR	39	\$	25,578	\$	36,953	\$ 1,603	58%	58%	58%	Not Filed
AZ	125	\$	59,694	\$	181,444	\$ 1,929	50%	50%	50%	Not Filed
BC	-	\$	-	\$	-	\$ -	0%	0%	0%	Not Filed
CA	537	\$	56,156	\$	808,275	\$ 1,610	15%	15%	15%	Not Filed
СО	-	\$	-	\$	-	\$ -	50%	50%	0%	Not Filed
СТ	-	\$	-	\$	-	\$ -	25%	25%	0%	Not Filed
DC	-	\$	-	\$	-	\$ -	0%	0%	0%	Not Filed
DE	-	\$	-	\$	-	\$ -	32%	32%	0%	Not Filed
FL	2,441	\$	5,861,263	\$	2,843,207	\$ 3,566	204%	250%	218%	Not Filed
GA	190	\$	167,276	\$	328,242	\$ 2,608	121%	121%		Not Filed
HI	418	\$	240,568	\$	1,050,295	\$ 3,088	121%	236%	206%	Not Filed
IA	144	\$	97,957	\$	245,582	\$ 2,386	163%	191%		Not Filed
ID	-	\$	-	\$	-	\$ -	10%	10%	0%	Not Filed
IL	133	\$	178,308	\$	199,113	\$ 2,838	207%	205%		Not Filed
IN	5	\$	4,632	\$	4,703	\$ 1,867	15%	15%	15%	Not Filed
KS	72	\$	16,310	\$	103,233	\$ 1,660	43%	86%		Not Filed
KY	33	\$	29,782	\$	29,296	\$ 1,790	80%	116%	96%	Not Filed
LA	98	\$	135,943	\$	32,681	\$ 1,721	89%	114%		Not Filed
MA	-	\$	-	\$	-	\$ -	25%	25%	0%	Not Filed
MD	136	\$	32,671	\$	285,687	\$ 2,341	75%	75%		Not Filed
ME	-	\$	-	\$	-	\$ -	50%	50%	0%	Not Filed
MI	32	\$	25,452	\$	64,384	\$ 2,807	140%	263%	217%	Not Filed
MN	333	\$	33,136	\$	707,222	\$ 2,223	76%	133%	129%	Pending - Requested 440% average rate incred
МО	50	\$	43,994	\$	67,544	\$ 2,231	96%	198%	148%	Not Filed
MS	63	\$	74,096	\$	41,075	\$ 1,828	125%	125%	125%	Not Filed
MT	2	\$	-	\$	1,086	\$ 543	20%	20%	20%	Not Filed
NC	931	\$	928,325	\$	1,686,648	\$ 2,809	140%	140%	140%	Not Filed
ND	29	\$	34,570	\$	11,986	\$ 1,605	102%	102%	102%	Not Filed
NE	47	\$	47,078	\$	72,913	\$ 2,553	109%	217%	164%	Not Filed
NH	-	\$	-	\$	-	\$ -	50%	50%		Not Filed
NJ	225	\$	138,511	\$	352,471	\$ 2,182	12%	33%	27%	Not Filed
NM	10	\$	4,834	\$	17,514	\$ 2,235	46%	46%	46%	Not Filed
NV	15	\$	6,005	\$	29,892	\$ 2,393	49%	126%	108%	Not Filed
NY	-	\$	-	\$	-	\$ -	68%	68%		Not Filed
ОС	-	\$	-	\$	-	\$ -	0%	0%	0%	Not Filed
ОН	26	\$	6,573	\$	63,772	\$ 2,706	208%	208%	208%	Not Filed
OK	88	\$	122,564	\$	37,253	\$ 1,816	109%	112%	109%	Not Filed
ON	-	\$	-	\$	-	\$ -	0%	0%	0%	Not Filed
OR	-	\$	-	\$	-	\$ -	20%	20%	0%	Not Filed
PA	338	\$	124,083	\$	917,340	\$ 3,081	187%	183%	184%	Not Filed
RI	5	\$	-	\$	5,365	\$ 1,073	20%	20%	20%	Not Filed
SC	676	\$	772,154	\$	704,732	\$ 2,185	145%	252%	186%	Not Filed
SD	34	\$	3,066	\$	77,063	\$ 2,357	51%	130%		Not Filed
TN	267	\$	218,388	\$	358,016	\$ 2,159	88%	163%	128%	Not Filed
TX	509	\$	307,159	\$	1,316,267	\$ 3,189	194%	256%		Not Filed
UT	12	\$	-	\$	13,051	\$ 1,088	0%	0%	0%	Not Filed
VA	460	\$	346,369	\$	969,187	\$ 2,860	92%	161%		Pending - Requested 75% average rate increas
VI	-	\$	-	\$	-	\$ -	0%	0%		Not Filed
VT	-	\$	-	\$	-	\$ -	25%	25%	0%	Not Filed
WA	-	\$	-	\$	-	\$ -	76%	76%	0%	Not Filed
WI	91	\$	27,248	\$	140,643	\$ 1,845	74%	74%	74%	Not Filed
wv	9	\$	5,591	\$	16,656	\$ 2,472	45%	45%	45%	Not Filed
WY	-	\$	-	\$	-	\$ -	51%	51%	0%	Not Filed
441										

Nationwide Cumulative Approved (Original Premium Weighted):

Compound No Inflation Average Inflation 160% 155% 152%

## Exhibit 2a Continental General Insurance Company Nationwide Historic Experience by Calendar and Issue Year All Non-Inflation Policies Combined

Calendar Year		Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Ye Duration
1994 1995	1994 1994	-							0%	
1995 1996	1995 1994	4,770	4,770	4,770	-	-	-	-	0%	
1996 1996	1995 1996	20,548	20,548	20,548			-		0%	
1997 1997	1994	-	-	-	-		-	-	0%	
1997	1995 1996	-	-	-			-		0% 0%	
1997 1998	1997 1994	139.146	139.146	139.146	1.381	128.778		130.159	94%	
1998 1998	1995 1996	7.324 3.517	7.324 3.517	7.324 3.517			-		0%	
1998	1997	700.203	700.203	700.203	140.309	-		140.309	20%	
1998 1999	1998 1994	2,472,466	2,472,466	2,472,466	40,170	-		40,170	2%	
1999 1999	1995 1996	7,605 3,773	7,605 3,773	7,605 3,773					0%	
1999 1999	1997 1998	653,192	653,192	653,192 2,851,009	164,304		-	164,304	25%	
1999	1998	2,851,009 3,292,625	2,851,009 3,292,625	2,851,009 3,292,625	452,324 723,120	100,341		452,324 823,461	16% 25%	
2000 2000	1994 1995	7,605	7,605	7,605			-		0%	
2000 2000	1996 1997	3,773 628,490	3,773 628,490	3,773 628,490	703,303	-	-	703,303	0% 112%	
2000	1998	2,543,750	2,543,750	2,543,750	1,406,967			1,406,967	55%	
2000 2000	1999 2000	4,123,752 3,455,090	4,123,752 3,455,090	4,123,752 3,455,090	850,070 937,681	-	-	850,070 937,681	21% 27%	
2001 2001	1994 1995	-	-	-	-	-	-		0%	
2001	1996	7,605 3,773	7,605 3,773	7,605 3,773			-		0% 0%	
2001	1997 1998	602,624 2.448.238	602,624 2.448.238	602,624 2.448.238	350,214 918.327	-	-	350,214 918.327	58% 38%	
2001	1999	3,802,459	3,802,459	3,802,459	1,931,416	-		1,931,416	51%	
2001 2001	2000 2001	4.654.031 4,089,201	4.654.031 4,089,201	4.654.031 4,089,201	1.004.698 746,354	127.289	-	1.131.987 746,354	24% 18%	
2002 2002	1994 1995	7,605	7.605	7,605	- :	- :	- :	- :	0%	
2002	1996	3.773	3.773	3.773			-		0%	
2002 2002	1997 1998	590,722 2.383.820	590,722 2.383.820	590,722 2.383.820	159,703 2.136.651	-		159,703 2.136.651	27% 90%	
2002 2002	1999 2000	3,663,186 4.245.735	3,663,186 4,245,735	3,663,186	2,578,631 1,240,752	151.408	-	2,578,631 1,392,161	70% 33%	
2002	2001	5,262,730	5,262,730	4,245,735 5,262,730	986,675		-	986,675	19%	
2002	2002 1994	2,703,758	2,703,758	2,703,758	592,976	24,962		617,939	23%	
2003	1995	7,673	7,418	7,418	-	-	-	-	0%	
2003 2003	1996 1997	3,773 593,231	3,773 572,215	3,773 572,215	354,316			354,316	0% 60%	
2003 2003	1998 1999	2,322,440 3.538.156	2,274,472 3,466,283	2,274,472 3,466,283	1,648,538 3,357,720			1,648,538 3,357,720	71% 95%	
2003	2000	4,143,622	4,065,725	4,065,725	2,805,448	368,372		3,173,819	77%	
2003	2001 2002	4,872,864 3,052,567	4,792,161 3,015,069	4,792,161 3,015,069	1,249,443 692,476	-	-	1,249,443 692,476	26% 23%	
2003	2003 1994	88,784	88,784	88,784	400	-	-	400	0%	
2004	1995	8,309	7,364	7,364			-		0%	
2004 2004	1996 1997	3.829 607,012	3.545 547.988	3.545 547,988	372,076	-	-	372,076	0% 61%	
2004 2004	1998 1999	2.346.657 3.566.540	2.158.714	2.158.714 3.297.254	1.737.888	100.402	-	1.838.289	78%	
2004	2000	3,566,540 4.187.468	3,297,254 3.882.014	3,297,254 3.882.014	2,299,796 1.415.308			2,299,796 1.415.308	64% 34%	
2004 2004	2001 2002	4,920,362 3.049.401	4,576,721 2.869.573	4,576,721 2.869.573	981,813 415,230	54.709		981,813 469,939	20% 15%	
2004	2003	75,143	74,834	74,834	-	-	-	-	0%	
2004	2004 1994	347	347	347					0%	
2005 2005	1995 1996	8,834 3,908	7,403 3,275	7,403 3,275			-		0% 0%	
2005	1997	613,001	543,310	543,310	803,484	-	-	803,484	131%	
2005 2005	1998 1999	2,306,015 3,580,824	2,059,816 3,219,944	2,059,816 3,219,944	3,042,142 4,210,515	150,009 382,898		3,192,151 4,593,413	138% 128%	
2005 2005	2000 2001	4,215,285 4,906,601	3,803,003 4,418,335	3,803,003 4,418,335	2,476,994 2,133,782	-	-	2,476,994 2,133,782	59% 43%	
2005	2002	2,996,494	2,701,006	2,701,006	476,884		-	476,884	16%	
2005	2003 2004	82,083 520	81,201 520	81,201 520	200	-	-	200	0%	
2005	2005	2,979	2,496	2,496	-	-	-		0%	
2006 2006	1994 1995	8,920	7,204	7,204	111,158			111,158	0% 1246%	
2006 2006	1996 1997	3,908 585,060	3,275 495,469	3,275 495,469	359,877			359,877	0% 62%	
2006 2006	1998 1999	2.242.812	1.942.020	1.942.020	3.307.060		-	3.307.060	147%	
2006	2000	3,516,061 4.176.357	3,061,560 3.664.535	3,061,560 3.664.535	2,713,944 2.088.645	115,056		2,829,000 2.088.645	80% 50%	
2006 2006	2001 2002	4,873,049 2.993.301	4,286,001 2.660.107	4,286,001 2.660.107	1,325,041 828,221	118,144		1,443,185 828.221	30% 28%	
2006	2003	76,892	76,024	76,024	2,824	-		2,824	4%	
2006 2006	2004 2005	520	520	520					0% 0%	
2006	2006 1994		-						0%	
2007	1995	7,721	5,963	5,963			-		0%	
2007 2007	1996 1997	3,979 595,255	3,073 487,026	3,073 487,026	1,092,671	-		1,092,671	0% 184%	
2007 2007	1998 1999	2,281,826 3.554.083	1,876,501 2.948.443	1,876,501	2,661,157 4.050.973	207,234 87.914	-	2,868,392 4.138.888	126% 116%	
2007	2000	4,236,663	3,553,866	3,553,866	2,639,844	87,914		2,639,844	62%	
2007 2007	2001 2002	4,887,238 3,054,396	4,107,273 2,574,317	4,107,273 2,574,317	1,782,849 1,254,576	-	-	1,782,849 1,254,576	36% 41%	
2007	2003 2004	80,551 555	78,864 504	78,864 504		-	-		0%	
2007	2005	555	504		-		-		0%	
2007 2007	2006 2007	-	-		-		-	-	0%	
2008	1994		-	-		-			0%	
2008 2008	1995 1996	9,520 3.979	7,352 3.073	7,352 3.073	20,635	-	-	20,635	217%	
2008	1997 1998	554,607	449,888 1.716.387	449,888	915,961	124,221	-	1,040,182	188%	
2008	1999	2.099.630 3,455,097	2,849,358	1.716.387 2,849,358	2.572.555 3,556,624	136,122	-	2.572.555 3,692,746	123% 107%	
2008 2008	2000 2001	4.117.167 4.842.672	3.428.387 4.039.384	3.428.387 4.039.384	4.153.751 3.229.501	139.481 327.903	-	4.293.232 3.557.404	104% 73%	
2008	2002	3.023.105	2.536.482	2.536.482	1.647.505		-	1.647.505	54%	
2008 2008	2003 2004	73,128 572	71,488 520	71,488 520	-		-	-	0% 0%	
	2005	-/-	-			-	-		0%	
2008 2008	2006								0%	

2009	1994	-	-	-	-	-	-	-	0%	16
2009 2009	1995 1996	4,538 4,235	3,504 3,271	3,504 3,271	-	-			0% 0%	15 14
2009 2009	1997 1998	515,448 2 013 795	418,669 1.640.799	418,669 1.640,799	1,490,082 2.942.515	218.007		1,490,082 3,160,522	289% 157%	13 12
2009	1998 1999	3,229,051	2,657,774	2,657,774	2,942,515 5,658,514	218,007	-	5,931,479	184%	12
2009 2009	2000 2001	3,965,287 4,686,112	3,294,478 3,909,119	3,294,478 3,909,119	2,874,108 3,957,176	244,146 320,881	-	3,118,254 4,278,056	79% 91%	10 9
2009	2002	2,912,961	2,441,084	2,441,084	801,832	320,001		801,832	28%	8
2009 2009	2003 2004	72,445 572	70,902 520	70,902 520					0% 0%	7 6
2009	2005		-	-	-	-	-	-	0%	5
2009 2009	2006 2007	-	-	-					0%	5 4 3 2
2009	2008	-	-		-	-	-	-	0%	
2009 2010	2009 1994			-	-		-	-	0%	17
2010 2010	1995 1996	4,525	3,495	5,591	-	-		-	0%	16
2010	1996	3.723 515,475	2.875 388,145	4.600 621,031	925,227	135,083		1,060,310	0% 206%	15 14
2010 2010	1998 1999	1.971.818	1.481.746 2.408.362	2.370.794	3.748.289 5.087.515	57 541	-	3.748.289 5.145.057	190% 161%	13 12
2010	2000	3.839.850	2.900.143	4.640.229	3.868.603	384.084		4.252.687	111%	11
2010 2010	2001 2002	4,761,742 2.932.152	3,656,046 2.340.384	5,849,674 3.744.615	3,383,619 844.817	468,977	-	3,852,596 844.817	81% 29%	10 9
2010	2003	69,117	65,893	105,428	-	-	-	-	0%	8
2010 2010	2004 2005	632	574	919					0% 0%	7 6
2010 2010	2006 2007	-	-	-	-	-		-	0%	5
2010	2008		-	-					0%	5 4 3 2
2010 2010	2009 2010								0% 0%	2
2011	1994	-	-	-					0%	18
2011 2011	1995 1996	2,251 3,941	1,546 2,705	2,473 4,329					0% 0%	17 16
2011	1997	533,367	353,687	565,900	337,160	-		337,160	63%	15
2011 2011	1998 1999	1,882,350 3,096,398	1,257,946 2,092,984	2,012,714 3,348,774	1,971,562 3,921,543	332,797		1,971,562 4,254,340	105% 137%	14 13
2011 2011	2000 2001	3,848,787 4,614,287	2,605,657 3,147,357	4,169,051 5,035,771	4,583,643 2,912,469	109,895	-	4,583,643 3,022,364	119% 66%	12 11
2011	2002	3.037.557	2.110.229	3.376.367	2,912,469	225.583	-	2.698.268	89%	10
2011 2011	2003 2004	68,376 675	64,792 520	103,668 832	-		-	-	0% 0%	9
2011	2005	-	-	-	-	-	-	-	0%	8 7
2011 2011	2006 2007		-		-		-		0% 0%	6 5
2011 2011	2008 2009	-	-	-	-	-	-	-	0% 0%	6 5 4 3
2011	2010	803	465	743	-	-	-	-	0%	2
2011 2012	2011 1994	-	-	-	-	-	-	-	0%	1
2012	1995	2,195	1,507	2,411	-	-	-	-	0%	18
2012 2012	1996 1997	4,248 517,983	2,916 328,908	4,666 526,252	1,514,102	182,299	-	1,696,401	0% 328%	17 16
2012 2012	1998 1999	1,779,263 2,875,992	1,161,862 1,904,667	1,858,979 3.047.467	4,394,675 5,055,799	420,912 506,157	-	4,815,588 5,561,956	271% 193%	15 14
2012	2000	3,659,348	2,425,869	3,881,390	7,225,760	1,320,981		8,546,741	234%	13
2012 2012	2001 2002	4,441,185 2,877,093	2,974,809 1,978,578	4,759,694 3.165,725	3,959,834 3,168,534	99,006 544,897	-	4,058,841 3,713,431	91% 129%	12 11
2012	2003	66,719	62,578	100,125	74,923	51,072	-	125,995	189%	10
2012 2012	2004 2005	734	566	905					0% 0%	9 8 7 6
2012 2012	2006 2007	-	-	-	-	-		-	0% 0%	7
2012	2008	-							0%	5
2012 2012	2009 2010	2,161	1,060	1,696	-	-	-	-	0% 0%	5 4 3
2012	2011	-	-	-	-	-	-	-	0%	2
2012	2012 1994	2,184	1,163	1,861	-				0%	20
2013 2013	1995 1996	2,195	1,507	2,411	-	-	-	-	0%	19
2013	1997	4.782 481,461	3.283 303,050	5.253 484,880	1,012,486		-	1,012,486	0% 210%	18 17
2013 2013	1998 1999	1.567.264 2,679,589	1,753,424	1.624.759 2,805,478	4.535.243 5,189,793	703.485 202,276	-	5.238.728 5,392,069	334% 201%	16 15
2013	2000	3,280,425	2,146,429	3,434,286	4,586,608	530,355		5,116,964	156%	14
2013 2013	2001 2002	4,167,256 2,758,188	2,757,996 1,881,918	4,412,794 3,011,069	3,752,197 1,991,059	51,514 250,058		3,803,711 2,241,117	91% 81%	13 12
2013	2003	64,385	61,053	97,685	248,208	-	-	248,208	386%	11
2013 2013	2004 2005	776	520	832					0% 0%	10 9
2013 2013	2006 2007	1,117	-	1,227	-	-		-	0% 0%	8 7
2013	2008	1,117	767	1,227					0%	6
2013 2013	2009 2010	987	484	775					0% 0%	5
2014	1994	-	-		-		-	-	0%	21
2014 2014	1995 1996	2,195 4,605	1,507 3,162	2,411 5,058	-	- :	-		0% 0%	20 19
2014 2014	1997 1998	452,218 1.457.162	284,418 942.825	455,069 1.508.520	536,755 3.799.029	429.124	-	536,755 4.228.153	119% 290%	18 17
2014	1999	2,459,882	1,604,265	2,566,823	7,221,843	1,110,985	-	8,332,828	339%	16
2014 2014	2000 2001	3.132.434 3.910.812	2.036.145 2,583,017	3.257.832 4,132,827	2.913.615 4.806.341	281.705 1,116,023	-	3.195.321 5,922,364	102% 151%	15 14
2014	2002	2.624.304	1.787.815	2.860.503	2.185.805	599.042	-	2.784.847	106%	13
2014 2014	2003 2004	58,632 776	54,976 520	87,962 832	81,338		-	81,338	139%	12 11
2014 2014	2005 2006	-	-	-	-	-	-	-	0% 0%	10 9
2014	2007	- :				:		- :	0%	8
2014 2014	2008 2009		-		-		-		0% 0%	7 6
2014	2010 1994	987	484	775	-	-	-	-	0%	
2015 2015	1995	2,195	1,507	2,411					0%	21
	1996	2,934 431,269	2,014 253,802	3,223 406,083	855,335	99,276	-	954,611	0% 221%	20 19
2015 2015			233,002	1.326.856	3,094,052	649,750	-	3,743,802	279%	18
2015 2015	1997 1998	1,340,472	829,285						257%	17
2015	1997	1,340,472 2,305,730 2,995,457	1,440,294 1,873,063	2,304,471 2,996,901	4,582,948 6,192,004	1,345,793 665,256	-	5,928,741 6,857,260	229%	16
2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001	1,340,472 2,305,730 2,995,457 3,784,315	1,440,294 1,873,063 2,419,208	2,304,471 2,996,901 3,870,733	6,192,004 3,818,387	665,256 356,465	-	6,857,260 4,174,852	229% 110%	15
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506	1,440,294 1,873,063 2,419,208 1,679,002 42,274	2,304,471 2,996,901 3,870,733 2,686,403 67,639	6,192,004	665,256	-	6,857,260	229% 110% 210% 0%	15 14 13
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872	1,440,294 1,873,063 2,419,208 1,679,002	2,304,471 2,996,901 3,870,733 2,686,403 67,639 832	6,192,004 3,818,387	665,256 356,465	- - - - -	6,857,260 4,174,852	229% 110% 210% 0% 0%	15 14 13 12
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506	1,440,294 1,873,063 2,419,208 1,679,002 42,274	2,304,471 2,996,901 3,870,733 2,686,403 67,639	6,192,004 3,818,387	665,256 356,465		6,857,260 4,174,852	229% 110% 210% 0% 0% 0% 0%	15 14 13 12 11
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506	1,440,294 1,873,063 2,419,208 1,679,002 42,274	2,304,471 2,996,901 3,870,733 2,686,403 67,639 832	6,192,004 3,818,387	665,256 356,465		6,857,260 4,174,852	229% 110% 210% 0% 0% 0% 0% 0% 0%	15 14 13 12 11 10 9
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 776 - -	1,440,294 1,873,063 2,419,208 1,679,002 42,274 520	2,304,471 2,996,901 3,870,733 2,686,403 67,639 832	6,192,004 3,818,387	665,256 356,465	-	6,857,260 4,174,852	229% 110% 210% 0% 0% 0% 0% 0% 0% 0%	15 14 13 12 11 10 9 8 7
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 776 1,069	1,440,294 1,873,063 2,419,208 1,679,002 42,274 520 - - - - 525	2,304,471 2,996,901 3,870,733 2,686,403 67,639 832 - - - - - - - - - - - - - - - - - - -	6,192,004 3,818,387	665,256 356,465		6,857,260 4,174,852	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	15 14 13 12 11 10 9 8 7 6
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 776 1,069 - 2,481	1,440,294 1,873,063 2,419,208 1,679,002 42,274 520 - - - - 525 1,499	2,304,471 2,996,901 3,870,733 2,686,403 67,639 832 	6,192,004 3,818,387	665,256 356,465		6,857,260 4,174,852	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	15 14 13 12 11 10 9 8 7 6
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 776 	1,440,294 1,873,063 2,419,208 1,679,002 42,274 520 - - - 525 1,499 884 232,936	2,304,471 2,995,901 3,870,733 2,686,403 67,639 832 - - - - - - - - - - - - - - - - - - -	6.192,004 3.818,387 3.662,445	665,256 356,465 1,575,063 		6,857,260 4,174,852 5,237,508 - - - - - - - - - - - - - - - - - - -	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	15 14 13 12 11 10 9 8 7 6 23 22 21
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 776 1,069 2,481 1,462 435,328 1,344,623 2,280,245	1,440,294 1,873,063 2,419,208 1,679,002 42,274 520 525 1,499 884 232,936 748,163 1,280,377	2,304,471 2,995,901 3,870,733 2,686,403 67,639 832 - - - - 2,399 1,414 372,698 1,197,061 2,048,604	6.192,004 3.818,387 3.662,445	665,256 356,465 1,575,063 	- - - - - - - - - - - - - - - - - - -	6,857,260 4,174,852 5,237,508 - - - - - - - - - - - - - - - - - - -	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 243% 381% 284%	15 14 13 12 11 10 9 8 7 6 23 22 21 20 19
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 2000 2001 2002 2003 2004 2005 2007 2008 2007 2008 2010 1994 1995 1996 1997 1998	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 776 - - - 1,069 - 2,481 1,462 435,328 1,344,623 2,280,245 2,976,402	1,440,294 1,873,063 2,419,208 1,679,002 42,274 520 	2,304,471 2,996,901 3,870,733 2,686,403 67,639 832 - - - - 839 1,414 372,698 1,197,061 2,048,604 2,702,835	6.192,004 3.818.387 3.662,445 - - - 1.058.146 3.929,000 5.200,651 5.306,572	665,256 356,465 1,575,063 		6.857,260 4,174,852 5,237,508 - - - - - - - - - - - - - - - - - - -	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 243% 381% 284% 221%	15 14 13 12 11 10 9 8 7 6 23 22 21 20 19
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1999 1999 1999 1999 2000 2001 2000 2001	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 	1.440.294 1.873,063 2.419,208 1.679,002 42,274 520 - - - 525 - 1.499 884 232,936 748,163 1,280,377 1,689,272 2,186,636 1,492,622	2,304,471 2,995,901 3,870,733 2,686,403 67,639 832 - - - 2,399 1,414 372,698 1,197,061 2,048,604 2,702,835 3,498,618 2,388,195	6.192,004 3.818,387 3.662,445	665,256 356,465 1,575,063 		6.857,260 4.174,852 5,237,508 - - - - 1.058.146 5,119,890 6,467,012 6,566,522 6,095,669 4,716,864	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	15 14 13 12 11 10 9 8 7 7 6 23 22 21 20 20 19 18 17 16
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 2000 2001 2001 2002 2001 2003	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 7-6 	1.440.294 1.873.063 2.419.208 1.679.002 42.274 5.20 	2,304,471 2,996,901 3,870,733 2,686,403 832 - - - - - - - - - - - - - - - - - - -	6.192,004 3.818.387 3.662,445 	665,256 356,465 1,575,063 - - - - - - - - - - - - - - - - - - -		6.857,260 4,174,852 5,237,508 - - - - - - - - - - - - - - - - - - -	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 10% 0% 10% 1	15 14 13 12 11 10 9 8 7 6 23 22 21 20 19 18 17 16 15
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2010	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 	1.440.294 1.873,063 2.419,208 1.679,002 42,274 520 - - - 525 - 1.499 884 232,936 748,163 1,280,377 1,689,272 2,186,636 1,492,622	2,304,471 2,995,901 3,870,733 2,686,403 67,639 832 - - - 2,399 1,414 372,698 1,197,061 2,048,604 2,702,835 3,498,618 2,388,195	6.192,004 3.818.387 3.662,445 	665,256 356,465 1,575,063 1,575,063 1,190,889 1,266,361 1,259,950 1,174,626 1,147,743 51,272		6.857,260 4.174,852 5.237,508 1.058,146 6.5119,890 6.467,012 6.566,522 6.095,669 4,716,884 51,272	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 10% 0% 10% 1	15 14 13 15 15 14 15 16 15 14 13 12 15 14 15 15 16 15 16 15 16 15 16 15 16 15 16 15 16 15 16 15 16 15 16 15 16 15 16 15 16 15 16 16 16 16 16 16 16 16 16 16 16 16 16
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1996 1996 1997 1998 1999 2000 2001 2002 2003 2004 2009 2009 2010 2000 2000 2000 2000 2000	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 7-6 	1.440.294 1.873.063 2.419.208 1.679.002 42.274 5.20 	2,304,471 2,996,901 3,870,733 2,686,403 832 - - - - - - - - - - - - - - - - - - -	6.192,004 3.818.387 3.662,445 	665,256 356,465 1,575,063 		6.857,260 4.174,852 5,237,508 - - - - 1.058.146 5,119,890 6,467,012 6,566,522 6,095,669 4,716,864	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 243% 381% 224% 162% 193% 123% 0%	15 14 14 12 11 11 11 11 11 11 11 11 11 11 11 11
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2005 2007 2008 2009 2010 1994 1995 1996 1997 2000 2001 2002 2003 2000 2001 2002 2003 2004 2005 2006 2007 2008	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 776 	1.440.294 1.873.063 2.419.208 1.679.002 42.274 5.20 	2,304,471 2,996,901 3,870,733 2,686,403 832 - - - - - - - - - - - - - - - - - - -	6.192,004 3.818.387 3.662,445 	665,256 356,465 1,575,063 1,575,063 1,190,889 1,266,361 1,259,950 1,174,626 1,147,743 51,272		6.857,260 4.174,852 5.237,508 1.058,146 6.5119,890 6.467,012 6.566,522 6.095,669 4,716,884 51,272	229% 110% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	15 14 13 12 12 11 11 10 10 12 12 12 11 11 10 10 12 12 11 11 10 10 12 12 11 11 10 19 9
2015 2015 2015 2015 2015 2015 2015 2015	1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2019 1994 1995 1997 1998 2000 2001 2001 2002 2003 2004 2005 2006 2007	1,340,472 2,305,730 2,995,457 3,784,315 2,495,872 45,506 776 	1.440.294 1.873.063 2.419.208 1.679.002 42.274 5.20 	2,304,471 2,996,901 3,870,733 2,686,403 832 - - - - - - - - - - - - - - - - - - -	6.192,004 3.818.387 3.662,445 	665,256 356,465 1,575,063 1,575,063 1,190,889 1,266,361 1,259,950 1,174,626 1,147,743 51,272		6.857,260 4.174,852 5.237,508 1.058,146 6.5119,890 6.467,012 6.566,522 6.095,669 4,716,884 51,272	229% 110% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 10% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	15 144 13 13 12 11 11 10 10 15 14 14 15 15 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15

2017	1995	2,481	1,499	2,878	-	-		-	0%	23
2017	1996	1,462	884	1,697	-	-	-	-	0%	22
2017 2017	1997 1998	394,513 1.178.852	205,422 641.058	394,411 1.230.832	683,866 2.731.984	186,409 1.195.611	-	870,275 3.927.595	221% 333%	21 20
2017	1999	2,137,062	1,159,339	2,225,930	6,828,982	2,094,839		8,923,820	418%	19
2017	2000	2,756,318	1,496,919	2,874,084	4,548,441	1,553,850		6,102,291	221%	18
2017	2001	3,557,045	1,995,590	3,831,533	5,662,947	2,302,209	-	7,965,156	224%	17
2017 2017	2002 2003	2,300,845 42,996	1,371,766 40,506	2,633,792 77,771	3,765,818	829,516 60,058		4,595,334 60,058	200% 140%	16 15
2017	2003	42,550	527	1,011	-	- 00,038			0%	14
2017	2005	-	-	-	-	-		-	0%	13
2017	2006	-	-	-	-	-	-	-	0%	12
2017 2017	2007 2008	-	-	-	-	-	-	-	0%	11 10
2017	2009			-		62,848		62,848	0%	9
2017	2010	1,185	484	930	-	-		-	0%	8
2018 2018	1995 1996	2.481 1,462	1.499 884	2.878 1,697	-	-	-	-	0% 0%	24 23
2018	1997	344.521	178.390	342.509	1.304.547	336.147	-	1.640.694	476%	23
2018	1998	1,068,681	571,291	1,096,879	2,879,553	1,402,589	-	4,282,142	401%	21
2018	1999	1.915.435	1.023.187	1.964.519	4.660.689	2.500.059	-	7.160.747	374%	20
2018 2018	2000 2001	2,644,132 3.329.629	1,416,060 1.838.644	2,718,835 3.530.197	6,335,958 5.282.489	3,469,648 3.095.235	-	9,805,606 8.377.724	371% 252%	19 18
2018	2002	2,176,425	1,259,121	2,417,513	3,593,831	1,294,703		4,888,534	225%	17
2018	2003	44.545	37.463	71.928	128.153	166.482		294.635	661%	16
2018 2018	2004 2005	1,000	520	998	-	-		-	0%	15 14
2018	2003			-					0%	13
2018	2007	-	-	-	-	-	-		0%	12
2018	2008	-	-	-	-	-	-	-	0%	11
2018 2018	2009 2010	1,185	484	930					0% 0%	10 9
2019	1995	2,927	1,444	2,773	-	-	-	-	0%	25
2019	1996	1,737	1,050	2,016			-		0%	24
2019 2019	1997 1998	300,248 1.010.697	138,456 488.795	265,835 938,486	277,228 2,877,293	324,848 3.201.446	-	602,076	201% 601%	23 22
2019	1999	1,759,425	843,557	1,619,629	3,574,625	3,097,319		6,671,944	379%	21
2019	2000	2,465,194	1,204,293	2,312,243	4,016,020	5,079,209	-	9,095,229	369%	20
2019 2019	2001 2002	3,187,715 2,063,547	1,598,502 1,085,657	3,069,124 2,084,462	3,714,565 2,122,289	4,001,898 2,032,964		7,716,463 4,155,253	242% 201%	19 18
2019	2003	31,353	25,802	49,540	-			-,133,233	0%	17
2019	2004	1.150	520	999	-				0%	16
2019 2019	2005 2006	-	-	-	-	-	-	-	0%	15
2019	2006		-			16,632		16,632	0% 0%	14 13
2019	2008	-	-	-	-	,	-	,	0%	12
2019	2009		-	-	-	-		-	0%	11
2019	2010 1995	1.185 3,630	1,462	930 2,807					0%	10 26
2020	1996	2.172	1.071	2.057	34.163	125.517		159.680	7352%	25
2020	1997	259,521	108,125	207,601	94,498	262,485	1,861	358,844	138%	24
2020 2020	1998 1999	865,496 1.589,290	373,840 678.364	717,772 1.302.459	1,800,669	5,270,670 4,704,761	9,930 18 574	7,081,269 6.672,485	818% 420%	23 22
2020	2000	2.314.540	1.012.267	1,943,554	2.630.241	6.124.992	27.786	8.783.019	379%	21
2020	2001	3,047,016	1,363,910	2,618,708	2,495,591	4,683,755	38,223	7,217,568	237%	20
2020 2020	2002 2003	1,933,398 26,223	906,940 21,523	1,741,326 41,323	813,476	1,705,501	26,671 385	2,545,648 385	132% 1%	19 18
2020	2003	1,150	520	41,323 999		44,536	383	44,540	3874%	17
2020	2005	-		-	-	-	9	9	0%	16
2020 2020	2006 2007	-	-	-	-	-	-	-	0% 0%	15 14
2020	2007	-			-		10	10	0%	14
2020	2009	-	-	-	-	-	-	-	0%	12
2020	2010	1,185	484	930	-	-	0	0	0%	11
2020 2020	2011 2012		1					- 1	0%	10 9
2020	2013								0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020 2020	2015 2016	-	-	-	-	-	-	-	0%	6 5
2020	2017			-	-				0%	4
2020	2018	-	-	-	-	-	-	-	0%	4
2020	2019	-	-	-	-	-	-	-	0%	2
2020	2020 1995	2.925	963	1.849	4.025	142.984		147.009	0% 5027%	27
2021	1996	381	153	295	-	-		-	0%	26
2021 2021	1997 1998	277,867 879.869	102,928 336.097	197,622 645.306	83,957 251.820	1,330,507 5.914.348	13,047 69,624	1,427,512 6.235,792	514% 709%	25 24
2021	1999	1.605.497	607.413	1.166.234	826.781	7.213.391	130.235	8.170.407	509%	23
2021	2000	2,282,920	888,480	1,705,881	734,211	8,406,021	194,828	9,335,060	409%	22
2021 2021	2001 2002	2,996,523 1,962,868	1,196,288 817,233	2,296,873 1,569,087	1,038,072 626,453	10,679,769 5,532,099	268,011 187,012	11,985,852 6,345,564	400% 323%	21 20
2021	2002	29,731	24,903	47,813	14,850	183,241	2,702	200,793	675%	19
2021	2004	1,150	520	999			25	25	2%	18
2021 2021	2005 2006	-	-	-	-	-	64	64	0%	17 16
2021	2006 2007	-	-	-		22.812		22.812	0%	16 15
2021	2008	-	-	-	-		68	68	0%	14
2021 2021	2009	-	-	-	-				0%	13
	2010	4 405		035		-	-	1		12
2021	2011	1,185	484	930		-	0	0	0% 0%	11
2021 2021	2012	1,185	484	930	-	-	0 -	0	0% 0% 0%	10
2021 2021 2021	2012 2013	1,185	484 - -	930 - - -	- - - -	-	0		0% 0% 0% 0%	10 9
2021 2021	2012	1,185 - - - - -	484 - - - - -	930 - - - - -	- - - -	- - - -	- 0 - - -	- 0 - - -	0% 0% 0%	10 9
2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016	1,185 - - - - -	484	930 - - - - - -	- - - - -	- - - - - -	-	- 0 - - - -	0% 0% 0% 0% 0% 0% 0%	10 9 8 7
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017	1,185 - - - - - -	484 - - - - - -	930 - - - - - - -	-	- - - - - - - -	-	-	0% 0% 0% 0% 0% 0% 0% 0%	10 9 8 7 6 5
2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016	1,185 - - - - - - - -	484 - - - - - - - -	930 - - - - - - -	-	- - - - - - - -	- - - - - - -	-	0% 0% 0% 0% 0% 0% 0%	10 9 8 7 6 5
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	1,185	484 - - - - - - - - -	930	-	- - - - - - - - -	- 0 - - - - - - -	-	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	10 9 8 7 6 5
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019	1,185	484 - - - - - - - - - - -	930			-	-	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020			4,770			-		0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548		4,770 20,548		-	- 0		0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146	4,770 20,548	4,770 20,548 139,146	1,381	128,778		130,159	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548		4,770 20,548	1,381 180,479 1,339,749	128,778			0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460	4,770 20,548 139,148 3,183,509 6,808,204 10,762,460	180,479 1,339,749 3,898,021	100,341		130,159 180,479 1,440,090 3,898,021	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460	4,770 20,548 139,146 3,183,509 6,806,204 10,762,460	180,479 1,339,749 3,898,021 4,951,009	100,341 - 127,289	-	130,159 180,479 1,440,090 3,898,021 5,078,29	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460	4,770 20,548 139,148 3,183,509 6,808,204 10,762,460	180,479 1,339,749 3,898,021	100,341	-	130,159 180,479 1,440,090 3,898,021	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460 15,607,932 18,861,323,110 18,765,088	4,770 20,548 139,146 3,183,509 6,808,204 10,762,480 15,607,932 18,861,329 18,285,901 17,418,355	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460 15,607,932 18,861,329 18,285,901 17,418,355	180,479 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110	100,341 127,289 176,371 368,372 155,111		130.159 180.479 1.440.090 3.898.021 5.078.298 7.871.759 10.476.712	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 42% 56% 33% 42% 56% 39%	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460 15,607,932 18,681,329 18,623,110 18,765,088	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460 15,607,932 18,861,329 18,285,601 17,418,355 16,840,309	4.770 20.548 139,146 3.183.509 6.808.204 10.762.460 15.607,932 18.285,901 17.418,355 18.403,309	180,479 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000	100,341 - 127,289 176,371 368,372 155,111 532,907		130,159 180,479 1,440,090 3,898,021 5,078,298 7,871,759 10,476,712 7,377,220	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 421% 36% 33% 42% 56% 33%	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460 15,607,932 18,861,323,110 18,765,088	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460 15,607,932 18,861,329 18,285,901 17,418,355 16,840,309	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460 15,607,932 18,861,329 18,263,901 17,418,355 16,840,309 16,196,716	180,479 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769	100,341 - 127,289 176,371 368,372 155,111 532,907 233,200		130,159 180,479 180,479 1,440,090 3,888,021 5,076,258 7,871,739 10,476,712 7,377,220 13,676,907	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,806,204 10,762,460 16,607,932 18,861,329 18,673,316 18,762,668 18,702,268 18,183,310	4,770 20,548 139,146 3,183,599 6,808,204 10,762,460 15,607,932 18,285,991 17,418,395 16,840,309 16,196,716 15,105,278	4,770 20,548 139,146 3,183,509 6,808,204 15,607,932 18,285,901 17,418,355 18,840,309 16,196,716 15,155,283	180,479 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531	100,341 - 127,289 176,371 368,372 155,111 532,907 233,200 295,149 727,727		130,159 180,479 1.440,090 3.898,021 5.076,298 7.371,729 10,476,712 7.377,220 13,676,907	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 3,183,49 10,7240 10,7240 11,7240 11,7240 11,7240 11,7240 11,7240 11,7240 11,7240 11,7240 11,7240 11,7240 11,7240 11,7240 11,740 1	4,770 20,548 5,50,169 6,808,204 10,772,460 11,5607,532 18,861,329 18,285,91 17,418,355 16,168,716 15,635,830 15,105,278 14,440,121	4,770 20,548 19,548 3,183,49 10,782,49 10,782,49 11,782,49 12,28,59 11,143,35 16,535,83 15,105,278 14,440,121	180,479 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531 17,724,228	100,341 127,289 176,371 368,372 155,111 532,907 233,200 295,149 727,727 1,055,998		130.159 180.479 1.440.060 3.889.021 5.078.288 7.811.759 10.476.712 7.377.220 10.869.989 18.777.219 18.874.259	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,806,204 10,762,460 16,607,932 18,861,329 18,673,316 18,762,668 18,702,268 18,183,310	4,770 20,548 139,146 3,183,599 6,808,204 10,762,460 15,607,932 18,285,991 17,418,395 16,840,309 16,196,716 15,105,278	4,770 20,548 139,146 3,183,509 6,808,204 15,607,932 18,285,901 17,418,355 18,840,309 16,196,716 15,155,283	180,479 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531	100,341 - 127,289 176,371 368,372 155,111 532,907 233,200 295,149 727,727		130,159 180,479 1.440,090 3.898,021 5.076,298 7.371,729 10,476,712 7.377,220 13,676,907	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,808,204 10,702,480 16,807,332 16,807,332 16,807,332 16,807,332 17,765,089 18,702,259 17,208,701 17,208,701 17,208,701 17,208,701 17,208,701 17,208,701	4,770 20,548 139,146 3,183,599 6,808,204 10,762,460 115,607,932 18,861,329 11,644,339 16,192,738 11,644,339 11,327,788 11,327,788	4,770 20,548 139,146 3,183,509 6,808,204 10,762,460 15,607,332 18,861,329 18,613,29 18,613,29 16,640,305 16,165,705 16,16	180,479 1,339,749 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531 17,724,228 17,858,070 16,199,062 25,393,628	100,341 - 127,289 176,371 388,372 155,111 532,907 233,200 295,149 727,727 1,055,998 1,045,685 668,275 3,125,325		130,159 180,479 180,479 1,440,090 3,898,021 5,078,298 7,871,759 10,476,77,20 10,809,989 11,876,207 18,876,207	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,1469 31,183,509 10,702,460 11,607,382 18,861,329 18,623,110 18,702,266 18,702,266 18,702,266 17,7236,262 17,7236,262 18,702,266 18,702,26	4,770 20,548 139,146 3,185,559 40,1762,460 15,607,932 18,285,591 17,418,385 16,840,390 16,196,716 15,109,277 11,132,748 1	4,770 20,548 139,148 5,183,559 6,808,209 15,607,902 18,861,239 18,265,901 17,418,355 16,840,309 16,505,563 16,	180,479 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531 17,724,228 17,858,070 16,199,062 25,393,628 21,315,595	100,341 127,289 176,371 388,372 155,111 532,907 233,200 295,149 727,727 1,055,98 1,045,685 688,275 3,125,325		133.159 130.179 140.079 140.079 15.076.238 1.576.238 1.476.712 7.377.220 13.676.907 10.602.420 13.077.219 16.602.420 16.6	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 13,183,509 6,808,204 15,607,302 16,807,302 16,807,302 16,807,302 17,708,407 17,708,407 17,708,407 17,708,407 17,708,407 17,708,407 11,708,407	4,770 20,548 139,146 3,183,599 6,808,204 10,762,480 115,607,932 116,265,955 116,265,955 115,052,766 115,636,830 15,105,276 14,440,121 13,247,663 14,440,121 10,844,481 9,925,905 9,229,133	4,770 20,548 139,146 3,183,509 6,808,204 15,607,932 16,285,305 16,285,305 15,105,278 15,635,305 15,105,278 14,440,121 21,185,255 17,251,161 17,251,161 17,251,161 18,874,612	180,479 1,339,749 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 11,724,228 17,858,070 16,199,062 25,393,628 21,315,595 21,544,725	100,341 -127,289 176,371 388,372 155,111 532,907 233,200 295,149 727,727 1,055,998 1,045,685 688,275 3,125,325 1,77,688		130,159 180,479 1,440,090 3,898,021 5,076,298 7,971,792 10,969,969 18,872,259 18,870,752 18,970,752	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4.770 20 548 139 146 139 146 15,07 322 18,851,209 18,652,109 18,673,109 18,702,268 18,183,310 17,404,443 17,708,879 17,404,443 17,708,879 18,702,268 18,183,310 17,404,443 17,408,403 18,405,505 18,405,505 18,405,505 18,405,505 18,405,505	4,770 20,548 43,50,1593 6,800,204 10,762,460 15,607,932 16,861,359 16,840,359 16,150,550	4.77.0 20.548 139.146 139.146 15.607.932 18.265.00 15.607.932 18.265.00 16.169.716 15.635.830 15.105.278 14.440,121 21.1169.261 15.620.201 14.865.332 14.865.332 15.106.278	180,479 1,339,749 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531 17,724,228 17,858,070 16,199,062 25,393,628 21,315,595 21,544,725 22,205,170 23,984,532	100,341 127,289 176,371 368,372 155,111 532,907 233,200 295,149 727,727 1,055,998 1,045,685 668,275 3,125,325 1,737,688 3,536,879 4,691,604		130,159 180,479 1,440,090 3,898,021 5,076,298 7,871,739 10,476,712 7,377,220 10,990,989 18,870,236 18,903,755 18,807,337 28,518,687,337 28,518,687,337 28,518,687,337	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,608,200 18,861,320 18,861,320 18,861,320 18,871,65,688 18,476,869 17,768,761 17,288,682 17,288,761 17,288,682 17,288,761 18,220,100 17,288,682 17,288,761 18,220,100 18,220 18,220 18,220 18,220 18,220 18,220 18,220 18,220 18,220 18,	4,770 20,548 139,146 3,183,509 6,809,234 10,762,409 11,724,409 11,724,109 11,	4,770 20,548 139,146 3,183,509 10,762,469 10,762,469 11,861,329 11,861,329 11,861,329 11,861,329 11,861,329 11,862,339 11,444,0121 21,196,261 11,562,563 11,562,663 11,563 1	180,479 1,339,749 1,339,749 1,339,749 1,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531 17,724,228 17,588,070 16,199,062 25,393,628 21,314,725 22,205,170 23,984,532 24,222,038	100,341 127,289 176,371 388,372 155,111 532,907 233,200 295,149 727,727 1,055,98 1,045,685 688,275 3,125,325 1,737,688 3,538,879 4,691,604 6,144,239 8,285,339		130,159 180,479 1,440,090 3,858,027 3,871,799 10,476,712 7,377,220 13,676,097 10,980,989 18,780,226 18,803,785	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 10,762,400 15,607,302 18,861,309 18,702,266 1	4,770 20,548 3,39,146 3,39,146 3,39,146 3,39,146 10,762,460 10,762,460 11,5607,592 18,861,329 11,640,309 11,640,309 11,54	4,770 4,770 20,548 3,93,149 10,762,480 10,762,480 10,762,480 10,762,480 10,888,295 10,888,1329 10,888,1329 10,888,1329 10,888,1329 11,588,149 11,588,149 11,588,149 14,680,121 17,581,169 18,881,489 18,882,632 18,882	180,479 1,339,749 3,898,021 4,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531 17,724,228 17,858,070 16,199,062 25,393,628 21,315,595 21,544,725 22,205,170 23,984,532 24,222,038 24,185,220	100,341 127,289 176,371 368,372 155,111 532,907 233,200 295,149 727,727 1,055,998 1,045,685 668,275 3,125,325 1,737,688 3,536,879 4,6144,239 8,285,339 8,285,339		133.159 180.479 180.479 1.440,000 3.989.021 1.076.290 1.076.290 1.077.219 1.076.290 1.076.200 1.076.200 1.076.200 1.076.200 1.076.200 1.076.200 1.076.200 1.076.200 1.076.200 1.076.200 1.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,608,200 18,861,320 18,861,320 18,861,320 18,871,65,688 18,476,869 17,768,761 17,288,682 17,288,761 17,288,682 17,288,761 18,220,100 17,288,682 17,288,761 18,220,100 18,220 18,220 18,220 18,220 18,220 18,220 18,220 18,220 18,220 18,	4,770 20,548 139,146 3,183,509 6,809,234 10,762,409 11,724,409 16,189,716 11,285,91 16,180,716 11,285,91 11,444,01,21 13,247,683 11,637,588 11,637,588 11,637,588 11,637,588 11,637,588	4,770 20,548 139,146 3,183,509 10,762,469 10,762,469 11,861,329 11,861,329 11,861,329 11,861,329 11,861,329 11,862,339 11,444,0121 21,196,261 11,562,563 11,562,663 11,563 1	180,479 1,339,749 1,339,749 1,339,749 1,951,009 7,695,388 10,108,341 7,222,110 13,144,000 10,736,769 13,482,070 16,096,531 17,724,228 17,588,070 16,199,062 25,393,628 21,314,725 22,205,170 23,984,532 24,222,038	100,341 127,289 176,371 388,372 155,111 532,907 233,200 295,149 727,727 1,055,98 1,045,685 688,275 3,125,325 1,737,688 3,538,879 4,691,604 6,144,239 8,285,339		130,159 180,479 1,440,090 3,858,027 3,747,759 10,476,712 7,377,220 13,676,097 10,969,969 18,760,226 18,603,263 20,653 20,653 20,	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4 3
2021 2021 2021 2021 2021 2021 2021 2021	2012 2013 2014 2015 2016 2017 2018 2019 2020	4,770 20,548 139,146 3,183,509 6,808,264 16,807,324 18,872,508 18,702,268 18,702,268 17,702,268 17,702,268 17,702,268 17,702,268 17,702,268 17,702,268 17,702,268 17,702,268 17,702,268 17,702,268 18,872 17,288,791 18,272,102 17,288,791 18,272,102 18,272,	4,770 20,548 139,146 3,183,599 6,808,204 115,007,528 115,007,528 115,007,528 115,007,528 115,007,716 115,008,209 115,008,209 115,008,209 115,008,209 115,008,209 115,008,209 115,008,209 115,008 115,0	4,770 20,548 139,146 3,183,509 6,808,204 10,762,469,16 16,807,309 11,7418,355 16,160,279 16,160,279 16,160,279 16,160,279 17,251,160,279 18,600,671 18,600	180.479 1.339.749 1.339.749 1.399.74	100,341 127,289 176,371 368,372 155,111 532,907 233,200 295,149 727,727 1,055,998 1,045,685 688,275 3,125,325 1,737,688 3,536,879 4,691,604 6,144,239 8,285,339 12,264,862 17,754,317		130,159 180,479 1.440,060 3.898,021 5.072,289 71,0476,71 13,676,907 10,586,969 13,777,210 18,603,073 20,603,033 20,603 20	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	10 9 8 7 6 5 4

## Exhibit 2b Continental General Insurance Company Nationwide Historic Experience by Calendar and Issue Year Currently\* Active, Premium Paying Non-Inflation Policies Only

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Ye Duration
1994 1995	1994 1994	-	-	-		-		-	0% 0%	
1995 1996	1995 1994		-				-	-	0%	
1996	1995	-	-	-	-	-	-	-	0%	
1996 1997	1996 1994	-					-		0%	
1997 1997	1995 1996	-	-	-	-	-	-	-	0% 0%	
1997	1997	16.032	16.032	16.032	1.381	128.778		130.159	812%	
1998 1998	1994 1995	-		-	-	-	-		0% 0%	
1998	1996	-	-	-	-	-	-	-	0%	
1998 1998	1997 1998	94.883 237,980	94.883 237,980	94.883 237,980	1,340	-	-	1,340	0% 1%	
1999 1999	1994 1995	-	-		-		-		0% 0%	
1999	1996						-		0%	
1999 1999	1997 1998	91,969 345,534	91,969 345,534	91,969 345.534	-		-		0% 0%	
1999	1999	415,958	415,958	415,958	6,920			6,920	2%	
2000 2000	1994 1995					-	-		0% 0%	
2000 2000	1996 1997	92.251	92.251	92.251	-		-	-	0% 0%	
2000	1998	329,917	329,917	329,917	23,880		-	23,880	7%	
2000 2000	1999 2000	624,727 655,878	624,727 655,878	624,727 655,878	24,763 1,722			24,763 1,722	4% 0%	
2001	1994	- 033,070	- 033,878	- 033,878	- 1,722	-	-	- 1,722	0%	
2001 2001	1995 1996	-			-	-	-		0% 0%	
2001	1997	91,831	91,831	91,831	-	-	-	-	0%	
2001 2001	1998 1999	333.513 606,689	333.513 606,689	333.513 606,689	18,600	-	-	18,600	0% 3%	
2001 2001	2000 2001	969.113	969.113	969.113	11.589	-	-	11.589	1%	
2002	1994	878,778	878,778	878,778	2,394			2,394	0%	
2002 2002	1995 1996	-	-	-	-	-	-	-	0% 0%	
2002	1997	96,616	96,616	96,616	-		-		0%	
2002 2002	1998 1999	345.248 613.101	345.248 613.101	345.248 613,101	17.105 106,022	-	-	17.105 106,022	5% 17%	
2002	2000	933,498	933,498	933,498	34,544	-	-	34,544	4%	
2002 2002	2001	1,273,800 712,869	1,273,800 712,869	1,273,800 712,869	7,150 18,680	-	-	7,150 18,680	1% 3%	
2003	1994	-		-	-	-	-	-	0%	
2003 2003	1995 1996					-	-		0% 0%	
2003 2003	1997 1998	95,253 336,386	91,047	91,047	11,616 15,400		-	11,616 15,400	12% 5%	
2003	1999	622,228	328,161 606,104	328,161 606,104	35,476		-	35,476	6%	
2003 2003	2000 2001	940,173 1.236.231	921,925 1,212,914	921,925 1,212,914	76 31.180			76 31.180	0% 3%	
2003	2002	883,187	870,855	870,855	46,343		-	46,343	5%	
2003	2003 1994	25,458	25,458	25,458			-	-	0%	
2004	1995	-			-		-		0%	
2004 2004	1996 1997	110,579	99,034	99,034	-	-	-		0% 0%	
2004 2004	1998 1999	362.894 659.813	330.805	330.805	19.622 38.224	-	-	19.622	5%	
2004	2000	1.001.698	603,221 921.371	603,221 921.371	38,224 42.572	-	-	38,224 42.572	6% 4%	
2004 2004	2001 2002	1,307,451	1,209,612	1,209,612 871.489	16,758	-	-	16,758 22,608	1%	
2004	2003	928.185 19,406	871.489 19,406	8/1.489 19,406	22.608	-	-	22.608	2% 0%	
2004	2004 1994	347	347	347				×	0%	
2005	1995						-		0%	
2005 2005	1996 1997	107,854	95,209	95,209	7,523		-	7,523	0% 7%	
2005	1998	378,938	336,158	336,158	402	-	-	402	0%	
2005 2005	1999 2000	689,497 1,043,502	614,016 931,519	614,016 931,519	26,575 77,118	-	-	26,575 77,118	4% 7%	
2005	2001	1,367,994	1,222,403	1,222,403	15,866	-	-	15,866	1%	
2005 2005	2002 2003	956,298 25,603	859,192 25,452	859,192 25,452	8,516	-	-	8,516	1% 0%	
2005	2004	520	520	520	-	-	-	-	0%	
2005	2005 1994								0%	
2006	1995	-	-	-	-	-	-	-	0%	
2006 2006	1996 1997	106,428		89,382	-	-	-		0% 0%	
2006 2006	1998 1999	394.372 708,626		336.735 608,017	8.804 28,766	-	-	8.804 28,766	2% 4%	
2006	2000	1.087.866	941.533	941.533	20.295	-		20.295	2%	
2006 2006	2001 2002	1,415,856 988.359		1,231,669 874.462	13,119 17.261	-	-	13,119 17.261	1% 2%	
2006	2003	21,874	21,723	21,723	17.201	-		17.261	0%	
2006 2006	2004 2005	520	520	520	-		-		0% 0%	
2006	2006					-			0%	
2007 2007	1994 1995	-	-	-	-	-		-	0% 0%	
2007	1996		-		-	-		-	0%	
2007 2007	1997 1998	123,610 414,624	100,370 339,020	100,370 339,020	1,980		-	1,980	0% 0%	
2007 2007	1999 2000	741,819 1,136,955	610,082 941,921	610,082 941,921	32,602 148,306		-	32,602 148,306	4% 13%	
2007	2000	1,136,955	1,240,380	1,240,380	148,306 34,694	-	-	148,306 34,694	2%	
2007 2007	2002 2003	1,039,700 22,065	874,289 21.874	874,289 21,874	218,670	-	-	218,670	21% 0%	
2007	2004	22,065 555	21,874 504	21,874 504		-			0%	
2007 2007	2005	- :	- :		- :	- 1		- 1	0% 0%	
2007	2007								0%	
2008 2008	1994 1995	-	-	-	-	-	:	-	0% 0%	
2008	1996	-	-	-	-	-			0%	
2008 2008	1997 1998	122,816 421.618	99,244 343.719	99,244 343,719	65.874	-	-	65.874	0% 16%	
2008	1999	758,426	619,745	619,745	17,998		-	17,998	2%	
2008 2008	2000 2001	1.153.227 1.514.805	949.083 1.254.387	949.083 1.254.387	68.703 227.554	144.299		68.703 371.853	6% 25%	
2008	2002	1.078.331	903.099	903.099	2.066	- 144,233		2.066	0%	
2008 2008	2003 2004	22,337 572	21,971 520	21,971 520	-	-	-	-	0% 0%	
2008	2005	-	-	- 320	-		-	-	0%	
2008 2008	2006	-			-		-	-	0% 0%	
2008	2008								0%	

2009 2009 2009 2009 2009 2009 2009 2009	1994 1995 1996									
2009 2009 2009 2009 2009 2009 2009 2009		-	-	-	-	-	-	-	0%	16
2009 2009 2009 2009 2009 2009 2009 2009		-	-	-	- 1	-	-		0% 0%	15 14
2009 2009 2009 2009 2009 2009 2009 2009	1997	116,107	93,992	93,992	-	-	-	-	0%	13
2009 2009 2009 2009 2009 2009 2009 2009	1998 1999	421,267 768.086	342,360 626,539	342,360 626,539	93,650 177.925	-	-	93,650 177.925	22%	12 11
2009 2009 2009 2009 2009	2000	1,153,527	946,477	946,477	22,166		-	22,166	2%	10
2009 2009 2009 2009	2001 2002	1,505,340 1,053,705	1,244,224 882,226	1,244,224 882,226	54,603 168,627	-	-	54,603 168,627	4% 16%	9
2009 2009	2003	21,982	21,665	21,665	100,027	-		100,027	0%	7
2009	2004 2005	572	520	520	-	-	-	-	0%	6
2009	2006						-		0%	5 4
2009	2007 2008	-	-	-	-	-	-	-	0%	3 2
2009	2009								0%	1
2010 2010	1994 1995	-	-	-	-	-	-	-	0%	17 16
2010	1996					-			0%	15
2010 2010	1997 1998	128,734 449.147	97,892 339.574	156,628 543,318	38.403	-	-	38.403	0% 9%	14 13
2010	1999	830,121	620,203	992,325	63,018	57,541	-	120,559	15%	12
2010 2010	2000 2001	1.251.441 1,600,639	945.504 1,231,341	1.512.807 1,970,145	70.572 85,271	64,516		70.572 149,786	6% 9%	11 10
2010	2002	1.120.002	904.346	1.446.954	9.250	-	-	9.250	1%	9
2010 2010	2003 2004	23,126 632	21,689 574	34,702 919		-	-		0%	8 7
2010	2005	-	-	-	-	-		-	0%	6
2010 2010	2006 2007	-	-	-	- 1	-	-		0%	5 4
2010	2008	-	-	-	-	-	-	-	0%	3
2010 2010	2009 2010	-		-	-			-	0%	2
2011	1994	-	-	-	-		-	-	0%	18
2011 2011	1995 1996				- :				0%	17 16
2011	1997	147,198	97,462	155,939		-	-		0%	15
2011 2011	1998 1999	480,351 890.168	321,997 596.790	515,196 954.863	12,535 50.495			12,535 50,495	3% 6%	14 13
2011 2011	2000 2001	1,361,379	922,472	1,475,955	5,650	100.00		5,650	0%	12
2011	2002	1,774,546 1.243.562	1,213,008 868.182	1,940,813 1.389.091	96,897 74.034	109,895	-	206,792 74.034	12% 6%	11 10
2011 2011	2003 2004	23,175	21,689	34,702	-	-		-	0%	9
2011	2005	675	520	832			-	-	0% 0%	8 7
2011 2011	2006 2007	-	-		-	-		-	0%	6
2011	2008			-		-		-	0%	5 4
2011 2011	2009 2010	803	465	743	-	-	-	-	0% 0%	3 2
2011	2011		403	743					0%	1
2012 2012	1994 1995	-	-	-	-	-		-	0% 0%	19 18
2012 2012	1996 1997	156 382	98.564	157 703	-	-	-	-	0% 0%	17 16
2012	1998	514,757	335,373	536,597	24,120			24,120	5%	15
2012 2012	1999 2000	928,887 1,405,689	613,855 935,376	982,168 1,496,601	50,544 181,223	-	-	50,544 181,223	5% 13%	14 13
2012	2001	1,851,444	1,243,263	1,989,221	105,471			105,471	6%	12
2012 2012	2002	1,292,554 23,002	893,767 21,431	1,430,028 34,289	147,767	-	-	147,767	11%	11 10
2012	2004	734	566	905	-	-		-	0%	9
2012 2012	2005 2006	-		-	-			-	0%	8 7
2012 2012	2007 2008	-	-	-	-	-	-	-	0%	6
2012	2009	-	-	-		-	-	-	0%	5 4
2012 2012	2010 2011	962	472	755	-	-	-	-	0%	3 2
2012	2012								0%	1
2013 2013	1994 1995	-	-	-	-	-	-	-	0%	20 19
2013	1996				-	-		-	0%	18
2013 2013	1997 1998	160,090 504.368	100,286 322.624	160,458 516.198	17.012	-	-	17.012	0% 3%	17 16
2013 2013	1999 2000	947,285 1,405,535	616,976 922,473	987,162	349,019 35,261	-	-	349,019 35,261	37% 3%	15 14
2013	2001	1,843,212	1,224,478	1,475,957 1,959,164	27,114			27,114	1%	13
2013 2013	2002 2003	1,309,456 26,039	895,931 24.627	1,433,490 39.402	35,351	-	-	35,351	3% 0%	12 11
2013	2004	776	520	832					0%	10
2013 2013	2005 2006	-	-	-	-	-	-	-	0%	9
2013	2007	1,117	767	1,227					0%	7
2013 2013	2008		- :				- 1	- 1	0%	6 5
2013	2010	987	484	775		-	-		0%	4
	1994 1995	-	-	-	-	-	-		0%	21
2014 2014	1996 1997		-						0%	20
2014 2014	1997	156,918	07.724	150 250	-		:	-	0% 0%	19
2014 2014 2014 2014		532.435	97,724 340.428	156,359 544.685	49.491	-	÷ ÷	49.491	0% 0% 0% 9%	19 18 17
2014 2014 2014 2014 2014	1999	532.435 935,633	340.428 608,216	544.685 973,146	123,388	:		123,388	0% 0% 0% 9% 13%	19 18 17 16
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001	532.435 935,633 1.413.659 1,838,739	340.428 608,216 922.394 1,216,911	544.685 973,146 1.475.830 1,947,058	123,388 348.803 79,702	- - - -	-	123,388 348.803 79,702	0% 0% 0% 9% 13% 25% 4%	19 18 17 16 15
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002	532.435 935,633 1.413.659 1,838,739 1.283.844	340.428 608,216 922.394 1,216,911 875.556	544.685 973,146 1.475.830 1,947,058 1.400.889	123,388 348.803	261.492	- - - - - - -	123,388 348.803	0% 0% 0% 9% 13% 25% 4% 31%	19 18 17 16 15 14
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004	532.435 935,633 1.413.659 1,838,739	340.428 608,216 922.394 1,216,911	544.685 973,146 1.475.830 1,947,058	123,388 348.803 79,702	261.492	- - - - - - - -	123,388 348.803 79,702	0% 0% 9% 13% 25% 4% 31% 0% 0%	19 18 17 16 15 14 13 12
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003	532.435 935,633 1.413.659 1,838,739 1.283.844 23,050	340.428 608,216 922.394 1,216,911 875.556 21,393	544.685 973,146 1.475.830 1,947,058 1.400.889 34,229	123,388 348.803 79,702	261.492 - - - - - - - -	- - - - - - - - - -	123,388 348.803 79,702	0% 0% 0% 9% 13% 25% 4% 31% 0%	19 18 17 16 15 14 13
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007	532.435 935,633 1.413.659 1,838,739 1.283.844 23,050	340.428 608,216 922.394 1,216,911 875.556 21,393	544.685 973,146 1.475.830 1,947,058 1.400.889 34,229	123,388 348.803 79,702	261.492 - - - - - - - -	-	123,388 348.803 79,702	0% 0% 0% 9% 13% 25% 4% 31% 0% 0% 0% 0%	19 18 17 16 15 14 13 12 11 10 9
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	532.435 935,633 1.413.659 1.838,739 1.283.844 23,050 776	340.428 608.216 922.394 1,216.911 875.556 21,393 520	544.685 973,146 1.475.830 1,947,058 1.400.889 34,229	123,388 348.803 79,702	261.492 - - - - - - - -	-	123,388 348.803 79,702	0% 0% 0% 9% 13% 25% 4% 31% 0% 0% 0% 0% 0%	19 18 17 16 15 14 13 12 11 10 9 8 7 7
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	532.435 935,633 1.413.659 1,838,739 1.283.844 23,050	340.428 608,216 922.394 1,216,911 875.556 21,393	544.685 973,146 1.475.830 1,947,058 1.400.889 34,229	123,388 348.803 79,702	261.492 		123,388 348.803 79,702	0% 0% 0% 9% 13% 25% 4% 31% 0% 0% 0% 0% 0%	19 18 17 16 15 14 13 12 11 10 9 8 7 6 5
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	532.435 935,633 1.413.659 1.838,739 1.283.844 23,050 776	340.428 608.216 922.394 1,216.911 875.556 21,393 520	544.685 973,146 1.475.830 1,947,058 1.400.889 34,229	123,388 348.803 79,702	261.492	- - - - - - - - - - - - - - - - - - -	123,388 348.803 79,702	0% 0% 0% 9% 13% 25% 4% 31% 0% 0% 0% 0% 0% 0% 0%	19 18 17 16 15 14 13 12 11 10 9 8 7 6 5 22 21
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	532.435 935.633 1.413.659 1.838.739 1.283.844 23.050 776 - - - 987	340.428 608,216 922.394 1,216,911 875.556 21,393 520 	544.685 973,146 1.475,830 1,947,058 1.400,889 34,229 832 	123,388 348.803 79,702 142.760	261.492	- - - - - - - - - - - - - - - - - - -	123,388 348.803 79,702 404.252	0% 0% 0% 9% 13% 25% 4% 31% 0% 0% 0% 0% 0% 0% 0%	19 18 17 16 15 14 13 12 11 11 10 10 18 8 7 6 6 5 22 21 20
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998	522.435 935,633 1.413.659 1.838,739 1.283.844 23,050 776 - - - 987 - - 169,097 530,806	340.428 608.216 922.394 1,216.911 875.556 21.393 520 - - - - - - 484 - - - 98,352 324,574	544.685 973,146 1.475.830 1.947,058 1.400.889 34,229 832 - - - - - - - - - - - - - - - - - - -	123,388 348.803 79,702 142.760 - - - - - - - - - - - - - - - - - - -			123,388 348.803 79,702 404.252 	0% 0% 0% 9% 13% 25% 4% 31% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 17 16 16 15 14 13 12 11 11 10 10 16 17 16 17 17 17 17 18 17 17 17 17 17 17 17 17 17 17 17 17 17
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000	522.435 935,633 1.413.659 1.838.739 1.283.844 23,050 776 - - - 987 - - 169,097 530,806 974,300	340.428 608,216 922.394 1,216,911 875.556 21,393 520 - - - - - - - - - - - - - - - - - - -	544.685 973,146 1.475.830 1,947,058 1.400.889 34.229 832 	123,388 348.803 79,702 142.760	261.492 		123,388 348,803 79,702 404,252 - - - - - - - - - - - - - - - - - -	0% 0% 0% 9% 13% 25% 4% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 10% 0% 10% 1	19 18 17 16 6 15 14 11 10 10 10 10 10 10 10 10 10 10 10 10
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001	532.435 935,633 1.413.659 1.838,739 1.283.844 23,050 776 - - - 987 - - 169,097 530.806 974,300 1.463.427 1.899,607	340.428 608,216 922.394 1.216,911 875.555 21.393 520 - - - - - - - - - - - - - - - - - - -	544.685 973,146 1.475.830 1.947,058 1.400.889 34,229 832 	123,388 348,803 79,702 142,760 	- - - - - - - - - - - - - - - - - - -		123,388 348,803 79,702 404.252 - - - - - - - - - - - - - - - - - -	0% 0% 0% 9% 13% 25% 4% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 17 17 17 17 17 17 17 17 17 17 17 17 17
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2001	532,435 935,633 1.431,659 1.838,73,659 1.283,844 23,050 776 - - - - - - - - - - - - - - - - - -	340 428 608,216 922,394 1,216,911 875,556 21,393 520 	544,685 973,146 1,475,830 1,947,058 1,400,889 34,229 832 - - - - - - - - - - - - - - - - - - -	123,388 348.803 79,702 142.760	- - - - - - - - - - - - - - - - - - -		123,388 348,803 79,702 404,252 - - - - - - - - - - - - - - - - - -	0% 0% 0% 9% 13% 25% 4% 31% 0% 0% 0% 0% 0% 0% 0% 17% 9% 17% 12% 7% 2% 0%	19 18 18 17 17 17 17 17 17 17 17 17 17 17 17 17
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	532.435 935,633 1.413.659 1.838.739 1.283.844 23,050 776 - - - - - - - - - - - - - - - - - -	340.428 608,216 922.394 1,216,911 875.556 21,393 520 - - - - - - - - - - - - - - - - - - -	544.685 973.146 1.475.830 1.947.058 1.400.889 34,229 832 - - - - - - - - - - - - - - - - - - -	123,388 348,807 79,702 142,760 	- - - - - - - - - - - - - - - - - - -		123,388 348,803 79,702 404,252 	0% 0% 9% 13% 25% 31% 0% 0% 0% 0% 0% 0% 17% 17% 12% 17% 2% 0%	19 18 18 18 19 17 16 16 15 14 14 13 13 12 12 12 11 11 10 10 19 18 17 17 16 16 15 15 17 16 15 15 14 14 13 13 12 12 17 17 16 16 15 15 16 16 17 17 17 17 17 17 17 17 17 17 17 17 17
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	532,435 935,633 1.431,659 1.838,73,659 1.283,844 23,050 776 - - - - - - - - - - - - - - - - - -	340 428 608,216 922,394 1,216,911 875,556 21,393 520 	544,685 973,146 1,475,830 1,947,058 1,400,889 34,229 832 - - - - - - - - - - - - - - - - - - -	123,388 348,807 79,702 142,760 	- - - - - - - - - - - - - - - - - - -		123,388 348,803 79,702 404,252 	0% 0% 9% 13% 4% 0% 0% 0% 0% 0% 0% 0% 17% 2% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 18 18 18 18 18 18 18 18 18 18 19 15 14 14 11 10 10 19 19 18 18 17 17 16 16 17 16 17 16 17 16 17 16 17 17 16 17 17 16 17 17 17 17 17 17 17 17 17 17 17 17 17
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	532,435 935,633 1.431,659 1.838,73,659 1.283,844 23,050 776 - - - - - - - - - - - - - - - - - -	340 428 608,216 922,394 1,216,911 875,556 21,393 520 	544.685; 973,146 1.475.830 1.470.889 34,229 34,229 1.57.56 1.57.364 513,319 966,518 1.465,921 1.540,629 1.141,677 25,975 832	123,388 348,807 79,702 142,760 	- - - - - - - - - - - - - - - - - - -		123,388 348,803 79,702 404,252 	0% 0% 9% 13% 4% 4% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 188 187 177 166 155 144 133 122 111 111 111 111 198 8 8 8 8 7 8 122 121 120 199 188 177 166 155 157 187 187 187 187 187 187 187 187 187 18
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	522.435 935.633 1.413.659 1.383.739 1.283.844 23.050 776 - - - - - - - - - - - - - - - - - -	340,428 608,216 922,394 1,216,911 875,556 21,393 520 	544.685 973,146 1.475.830 1.947,058 1.400.889 34.29 34.29 775 775 157,364 519,319 968,518 1.465,921 1.940,629 1.940,629 832	123,388 348,807 79,702 142,760 			123,388 348,803 79,702 404,252 	0% 0% 9% 13% 13% 4% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 18 18 18 18 18 18 18 18 18 18 18
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2009 2010 2009 2010 2010 2010	532,435 935,633 1.431,659 1.838,73,659 1.283,844 23,050 776 - - - - - - - - - - - - - - - - - -	340,428 608,216 922,394 1,216,911 875,556 21,393 13,933 520	544.685 973,146 1.475.830 1.947,058 1.400.889 34.29 34.29 775 157,364 519,319 968.518 1.465,921 1.940,629 1.940,629 1.940,629 832	123,388 348,807 79,702 142,760 	126,760		123,388 348,803 79,702 404,252	0% 0% 9% 13% 13% 4% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 18 18 18 18 18 18 18 18 18 18 18
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2001 2002 2003 2004 2005 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	522.435 935.633 1.413.659 1.383.739 1.283.844 23.050 776 - - - - - - - - - - - - - - - - - -	340,428 608,216 922,394 1,216,911 875,556 21,393 520 	544.685 973,146 1.475.830 1.947,058 1.400.889 34.29 34.29 775 775 157,364 519,319 968,518 1.465,921 1.940,629 1.940,629 832	123,388 348,807 79,702 142,760 			123,388 348,803 79,702 404,252 	0% 0% 0% 9% 125% 4% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 17 17 16 16 15 14 4 17 17 17 17 17 17 17 17 17 17 17 17 17
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1996	522.435 935,633 1.431.659 1.283.844 1.283.844 22.009 27.76 	340,428 608,216 922,394 1,216,911 875,556 520 	544.685 973.146 1.475.830 1.497.058 1.490.839 832 	123,388 348,803 79,702 142,760	126,760		123,388 348,803 79,702 404,252	0% 0% 0% 9% 4% 4% 4% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 18 19 17 17 16 16 16 17 18 16 16 17 18 16 17 18 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 2002 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998	532.435 935,633 1.413.659 1.283.844 1.283.844 2.776 	340,428 608,216 922,394 1,216,911 875,556 21,393 25,20 	544.685 973.146 1.475.830 1.497.088 1.400.889 832 832 	123,388 348,803 79,702 142,760 142,760 142,760 142,760 140,258	126,760 67,592		123,388 348,803 79,702 404,252 404,252	0% 0% 0% 9% 13% 25% 4% 31% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 14 14 14 14 14 14 14 14 14 14 14 14 14
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2008 2009 2009 2009 2009 2009 2009 2009	532.435 935,633 1.141.659 1.138.739 1.138.739 1.239.250 2.05	340,428 608,216 922,394 1,216,911 875,536 520	544.685 973.146 1.475.830 1.347.058 34.229 832 2.229 832 2.775 - - - - - - - - - - - - - - - - - -	123,388 348,803 79,702 142,760 142,760 96,959 96,959 90,911 136,379 102,287 140,258 24,266	126,760		123,388 348,803 79,702 404,252 404,252	0% 0% 0% 9% 13% 25% 31% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 17 17 16 16 17 17 16 17 17 17 17 18 17 17 17 17 17 17 17 17 17 17 17 17 17
2014 2014 2014 2014 2014 2014 2014 2014	1999. 2000. 2001. 1994. 1999. 2000. 2005. 2006. 2007. 2008. 2009. 2010. 1994. 2005. 2006. 2007. 2008. 2009. 2010. 2007. 2008. 2009. 2010. 2009. 2010. 2009. 2010.	522.435 935,633 1.413.659 935,633 1.283.849 1.283.849 2.200 2.776 	340,428 608,216 922,394 1,216,911 927 939 1,520 927 939 1,520 927 939 1,520	544.685 973.146 1.475.830 1.347.058 1.347.058 3.832 2. - - - - - - - - - - - - - - - - - -	123,388 348,803 79,702 142,760 142,760 142,760 142,760 140,258	126,760 67,592		123,388 348,803 79,702 404,252 404,252	0% 0% 0% 9% 13% 125% 4% 31% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 18 18 18 18 18 18 18 18 18 18 18
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 1994 1999 2000 2001 2002 2003 2000 2000 2000 2000	522.435 935,633 1.413.639 1.138,739 1.138,739 23.050 776 	340,428 608,216 608,216 608,216 608,216 608,216 608,216 608,216 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,96	544.685 973.146 1.475.830 1.497.038 1.497.038 34.229 34.22	123,388 348,803 79,702 142,760 142,760 142,760 150,702 142,760 150,702 160,752 160,752 170,752	126,760 67,592 		123,388 348,803 79,702 404,252 404,252	0% 0% 9% 13% 125% 431% 13% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 18 17 17 16 6 6 17 17 16 6 17 17 17 18 17 17 17 18 17 17 18 17 18 17 18 17 18 18 18 18 18 18 18 18 18 18 18 18 18
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 1994 1999 2000 2000 1995 1996 2000 2000 2000 2000 2000 2000 2000 2	522.435 935,633 1.413.659 935,633 1.283.849 1.283.849 2.200 2.776 	340,428 608,216 922,394 1,216,911 927 939 1,520 927 939 1,520 927 939 1,520	544.685 973.146 1.475.830 1.347.058 1.347.058 3.832 2. - - - - - - - - - - - - - - - - - -	123,388 348,803 79,702 142,760 142,760 142,760 150,702 142,760 150,702 160,752 160,752 170,752	126,760 67,592 		123,388 348,803 79,702 404,252 404,252	0% 0% 9% 13% 125% 431% 0% 0% 0% 0% 0% 0% 0% 0% 122% 0% 0% 0% 0% 0% 122% 17% 12% 17% 12% 17% 10% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	19 188 187 22 22 22 21 11 12 12 12 12 12 12 12 12
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2005 2006 2007 2008 2009 2000 2000 2000 2000 2000 2000	522.435 935,633 1.413.639 1.138,739 1.138,739 23.050 776 	340,428 608,216 608,216 608,216 608,216 608,216 608,216 608,216 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,96	544.685 973.146 1.475.830 1.497.038 1.497.038 34.229 34.22	123,388 348,803 79,702 142,760 142,760 142,760 150,702 142,760 150,702 160,752 160,752 170,752	126,760 67,592 		123,388 348,803 79,702 404,252 404,252	0% 0% 13% 44% 31% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 18 17 17 16 16 17 17 16 16 17 17 17 17 17 17 17 17 17 17 17 17 17
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 1994 1995 2000 2001 1994 1995 2000 2001 2001 2001 2001 2001 2001 200	522.435 935,633 1.413.639 1.138,739 1.138,739 23.050 776 	340,428 608,216 608,216 608,216 608,216 608,216 608,216 608,216 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 336,960 601,720 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,960 601,96	544.685 973.146 1.475.830 1.497.038 1.497.038 34.229 34.22	123,388 348,803 79,702 142,760 142,760 142,760 150,702 142,760 150,702 160,752 160,752 170,752	126,760 67,592 		123,388 348,803 79,702 404,252 404,252	0% 0% 13% 44% 31% 15% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	19 188 177 166 167 178 178 178 178 178 178 178 178 178 17
2014 2014 2014 2014 2014 2014 2014 2014	1999 2000 2001 2000 2000 2000 2000 2000	522.435 935,633 1.413.639 1.138,739 1.138,739 23.050 776 	340,428 608,216 922,394 1,216,911 92,394 1,216,911 92,394 1,216,911 92,394 1,216,911 92,394 1,216,911 92,394 1,216,911 92,394 1,212,893 18,737	544.685 973.146 1.475.830 1.347.058 34.229 38.32 	123,388 348,803 79,702 142,760 142,760 142,760 150,702 142,760 150,702 160,752 160,752 170,752	126,760 67,592 		123,388 348,803 79,702 404,252 404,252	0% 0% 13% 13% 10% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	19 18 18 14 14 14 14 14 14 14 14 14 14 14 14 14

2017 2017										
	1995 1996	-	-		-	-	-		0% 0%	
2017 2017	1997 1998	189,737 619,584	97,838 333.052	187,848 639,459	2,584 352,549	-	-	2,584 352,549	1% 57%	
2017	1999	1,124,303	602,086	1,156,006	723,352			723,352	64%	
2017	2000	1,664,910	900,749	1,729,439	471,447	-	-	471,447	28%	
2017 2017	2001 2002	2,144,790	1,193,968	2,292,419	697,572	171,902	-	869,474	41%	
2017	2002	1,447,302 22,426	868,352 20,656	1,667,236 39,660	573,658		-	573,658	40% 0%	
2017	2004	880	527	1,011	-	-	-	-	0%	
2017	2005 2006	-	-	-	-	-	-	-	0%	
2017 2017	2006		- 1						0% 0%	
2017	2008				-				0%	
2017	2009	-	-	-	-	-	-	-	0%	
2017	2010 1995	1,185	484	930					0%	
2018	1996	-	-	-		-			0%	
2018	1997	192.194	98.398	188.925	131.466	-	-	131.466	68%	
2018 2018	1998 1999	614,963 1.138.282	326,298 603,244	626,492 1.158.229	218,505 240.075	132,247 265.408	-	350,752 505.483	57% 44%	
2018	2000	1,690,449	899,138	1,726,345	483,638	141,877	- 1	625,515	37%	
2018	2001	2.187.428	1.195.362	2.295.096	396.493	124.014	-	520.507	24%	
2018 2018	2002 2003	1,499,912 27.090	873,291 23.093	1,676,718 44.338	306,423	-	-	306,423	20%	
2018	2003	1,000	520	44.338 998					0%	
2018	2005	-		-	-	-	-	-	0%	
2018 2018	2006 2007	-	-	-	-	-	-	-	0%	
2018	2007			-					0%	
2018	2009	-	-	-		-			0%	
2018 2019	2010 1995	1,185	484	930	-	-	-	-	0%	
2019	1995	-		-					0% 0%	
2019	1997	195,045	89,867	172,545	6,603	-		6,603	3%	
2019	1998	661,791	318,931	612,348	176,914	70,806	-	247,720	37%	
2019 2019	1999 2000	1,202,915 1,783,777	574,616 865,334	1,103,262 1,661,441	199,361 68,942	67,029 51,629	- 1	266,389 120,570	22% 7%	
2019	2001	2,319,334	1,161,043	2,229,202	142,268	146,273	-	288,540	12%	
2019	2002	1,573,337	831,956	1,597,356	193,864	175,132	-	368,996	23%	
2019 2019	2003 2004	24,457 1.150	19,860 520	38,130 999	-	-	-	-	0%	
2019	2005	1.130	-	-					0%	
2019	2006	-	-	-	-	-	-	-	0%	
2019 2019	2007 2008	-	-	-	-	-	-	-	0%	
2019	2009	- 1					- :		0%	
2019	2010	1.185	484	930	-	-	-	-	0%	
2020 2020	1995 1996	-	-	-	-	-	-		0%	
2020	1997	221,649	92,651	177,891	10,144		1,475	11,618	5%	
2020	1998	723,855	311,613	598,296	22,962	-	6,491	29,453	4%	
2020 2020	1999 2000	1,331,039 1,958,714	567,012 854,539	1,088,663	33,986 140.245	176.376	12,197 19.026	46,184 335.647	3% 17%	
2020	2001	2,555,414	1,145,729	2,199,799	154,453	181,132	25,728	361,313	14%	
2020	2002	1,684,116	791,679	1,520,023	30,863	-	21,471	52,334	3%	
2020 2020	2003 2004	19,957 1,150	16,094 520	30,900 999	-	-	325 3	325 3	2% 0%	
2020	2005	- 1,130	-	-			-		0%	
2020	2006	-	-	-		-	-		0%	
2020 2020	2007 2008	-	-	-	-	-	-	-	0%	
2020	2009			-					0%	
2020	2010	1,185	484	930	-	-	0	0	0%	
2020 2020	2011 2012	-	-	-	-	-	-	-	0%	
2020	2012								0%	
2020	2014	-	-	-		-			0%	
2020	2015	-	-	-	-	-	-	-	0%	
2020 2020	2016 2017		-	-	-	-	-	-	0%	
2020	2018		- :						0%	
	2019						-		0%	
2020		-			-			-		
2020	2020			-			-		0%	
				:	<u> </u>	<u></u>	-			
2020 2021 2021 2021	2020 1995 1996 1997	258,805	96,170	184,646		341,788	10,342	352,130	0% 0% 0% 136%	
2020 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998	830,552	317,267	609,153		1,523,970	45,516	1,569,486	0% 0% 0% 136% 189%	
2020 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999	830,552 1,501,124	317,267 566,608	609,153 1,087,887	52,437	1,523,970 1,333,765	45,516 85,526	1,569,486 1,471,727	0% 0% 0% 136% 189% 98%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001	830,552 1,501,124 2,150,724 2,810,408	317,267 566,608 837,008 1,125,106	609,153 1,087,887 1,607,055 2,160,204	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399	1,569,486 1,471,727 2,152,142 2,336,593	0% 0% 0% 136% 189% 98% 100% 83%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002	830,552 1,501,124 2,150,724 2,810,408 1,883,368	317,267 566,608 837,008 1,125,106 783,484	609,153 1,087,887 1,607,055 2,160,204 1,504,290	60,029	1,523,970 1,333,765 1,958,707	45,516 85,526 133,406 180,399 150,552	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147	0% 0% 136% 189% 98% 100% 83% 92%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531	317,267 566,608 837,008 1,125,106 783,484 22,120	609,153 1,087,887 1,607,055 2,160,204	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280	0% 0% 0% 136% 189% 98% 100% 83% 92% 9%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	830,552 1,501,124 2,150,724 2,810,408 1,883,368	317,267 566,608 837,008 1,125,106 783,484	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0%	
2020 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531	317,267 566,608 837,008 1,125,106 783,484 22,120 520	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531	317,267 566,608 837,008 1,125,106 783,484 22,120	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0% 0% 0%	
2020 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531	317,267 566,608 837,008 1,125,106 783,484 22,120 520	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0% 0% 0% 0%	
2020 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 0% 0% 0% 0% 0%	
2020 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 189% 98% 100% 83% 92% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 189% 98% 100% 83% 92% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 136% 189% 98% 100% 83% 92% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 136% 189% 98% 100% 83% 9% 2% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018	830,552 1,501,124 2,150,724 2,810,408 1,883,368 25,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 2.5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 136% 1389% 1389% 100% 833% 95% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 136% 189% 98% 100% 98% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 25,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999 930	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 2.5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 136% 1389% 1389% 100% 833% 95% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150 	317,267 566,608 837,008 1,125,106 783,484 22,126 	609.153 1,087.887 1,607.055 2,160,204 1,504.290 4,504.290 999 	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 0 	0% 0% 0% 136% 136% 1389% 98% 100% 6% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 25,531 1,150 	317.267 566.608 837.008 1.125.106 783.484 22.120 520 	609.153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999 930 	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 136% 188% 98% 100% 98% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150 	317,267 566,608 837,008 1,125,106 783,484 22,120 520 	609.153 1,087,887 1,607,055 2,160,024 1,504,290 999 	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.25 0 0 0 0 0 0 0 1.732,147 0 0 0 1.732,147 0 0 0 1.732,147 0 1.732,147 0 1.732,147 0 1.732,147 0 1.732,147 0 1.732,147 0 1.732,147 0 1.732,142 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 0% 136% 136% 98% 100% 52% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 25,531 1,150 	317.267 566.608 837.008 1.125.106 783.484 22.120 520 	609.153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999 930 	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 136% 188% 98% 100% 98% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,150,728 2,531 1,150 2,531 1,150 1,185 1,18	317.267 566,508 837,008 837,008 789,148 22,120 520 520 520 520 520 520 520 520 520 5	609.153 1,087.887 1,607.055 2,160,204 1,504.207 999 930 	60,029 55,583 62,211	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,309 150,552 2,280 2,25	1.569,486 1.471,272 2.152,142 2.336,593 1.732,147 2.280 0 0 0 0	0% 0% 0% 136% 136% 9% 9% 9% 2% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 2,533 1,130	317,267 566,608 837,008 1,125,100 783,484 22,120 520 520 484 484 	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,90 999	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 - -	1.569,486 1.471,272 2.152,142 2.336,593 1.732,147 2.25	0% 0% 0% 136% 136% 136% 136% 98% 98% 2% 6% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,150,726 1,805,531 1,150 1,165 1,185	317,267 566,608 837,008 837,008 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1.087,887 1.607,055 2.160,204 1.504,2471 999 	60,029 55,583 62,211 	1,523,970 1,333,765 1,598,707 1,598,707 1,519,384	45,516 85,526 133,406 180,309 150,552 2,280 2,25	1.569,486 1.471,272 2.152,142 2.336,5991 1.73,2,149 2.336,5991 2.336,5991 2.336,5991 2.336,5991 2.336,5991 2.336,5991 3.336,99	0% 0% 0% 0% 136% 1389% 98% 1300% 83% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 2,533 1,130	317,267 566,608 837,008 1,125,100 783,484 22,120 520 520 484 484 	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,90 999	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,309 150,552 2,280 2,25	1.569,486 1.471,272 2.152,142 2.336,593 1.732,147 2.25	0% 0% 0% 136% 136% 136% 136% 98% 98% 2% 6% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.201,242 2.501,242 2.5,531 1.150 1.185 1.	317.267 566,608 362,5106 372,106 373,484 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1.087,887 1.007,055 2.180,234 1.26,234 999 930 930 1.60,232 932,632 942,632 942,632 942,632 942,632 942,632 942,632 942,632 942,632 94	60,029 55,583 62,211 	1,523,970 1,333,765 1,585,707 1,595,707 1,519,384	45,516 85,526 133,406 180,309 150,552 2,280 2,25	1.569,486 1.471,272 2.152,143 2.336,593 1.732,280 2.250 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 0% 189% 189% 189% 9% 189% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 1,883,883 26,531 1,150 1,185 1,1	317,767 566,608 837,708 783,848 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1.087,887 1.097,955 1.097,955 42,471 999 930 	60,029 55,583 62,211 	1,523,970 1,383,765 1,585,070 1,585,070 1,585,070 1,519,384 1,519,	45,516 85,526 133,406 180,309 150,552 2,280 2,25	1.569.486 1.471.272 2.152.143 2.132.143 2.132.143 2.132.143 2.132.143 2.250 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	0% 0% 0% 0% 0% 189% 189% 100% 83% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,208 1.883,368 26,531 1.150 1.185 1.1	317.267 566,608 837,206 837,206 783,848 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1.087,887 1.007,053 42,471 999 930 16,032 16,032 332,862 853,462 1702,773 2,079,052 4,054,064 4,054,064 4,054,064 4,105,004 4,10	60,029 55,583 62,211 	1.523,970 1.333,765 1.588,701 1.519,384 1.519,	45,516 85,526 133,406 180,309 150,552 2,280 2,25	1.569,486 1.471,772,2 2.153,2 2.153,2 2.153,2 2.280 2.5 2.6 2.7 2.180 2.80 2.10 2.80 2.10 2.80 2.80 2.80 2.80 2.80 2.80 2.80 2.8	0% 0% 0% 0% 189% 189% 98% 189% 9% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,726 1.883,368 26,531 1.150 1.185 1.1	317,267 566,608 837,006 783,806 783,806 22,120 520 520 488 484 	609,153 1.087,887 1.007,955 42,471 999 930 	60,029 55,583 62,211 	1,523,970 1,383,765 1,585,070 1,585,070 1,585,070 1,519,384 1,519,	45,516 85,526 133,406 180,399 150,529 2,20	1.569.486 1.471.2722 2.152.143 1.732	0% 0% 0% 0% 0% 189% 189% 100% 83% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,833,83 26,531 1,150 1,1185 1	317.267 566,608 837,006 837,006 7125,186 722,120 520 520 520 520 520 520 520 520 520 5	609,153 1.087,887 1.007,005 1.007,00	60,029 55,583 62,211 	1,523,970 1,383,765 1,585,707 1,585,707 1,519,354 1,519,	45,516 85,526 133,406 180,399 150,5280 225 0 0	1.569,486 1.471,272 2.152,143 2.386,333 1.73-2.89 2.280 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 0% 0% 189% 180% 180% 98% 100% 92% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 1% 5% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 1,883,368 26,531 1,150 1,185 1,1	317,267 566,608 837,008 1783,848 22,120 5120 5120 5120 5120 5120 5120 5120 5	609,153 1.087,887 1.097,955 1.097,955 42,471 999 930 	60,029 55,583 62,211 	1,523,970 1,383,765 1,585,707 1,585,707 1,585,707 1,593,84 1,519,3	45,516 85,526 133,400 180,349 150,349 150,329	1.569,486 1.471,272 2.152,143 1.732,143 1.732,143 2.732,	0% 0% 0% 0% 189% 100% 12% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 1.201,242 1.201,201,201 1.883,368 26,531 1.150 1.185 1	317.267 566,608 337,5106 373,5106 783,848 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1.067,887 1.067,985 42,471 999 42,471 999 16,032 16,032 332,862 853,462 1.702,773 2.679 8.685 4.056,528 4.056,528 4.104,041 4.126,044 4.126,044 4.126,044 6.657,786 6.468,134 6.657,786 6.468,134 6.657,886	60,029 55,583 62,211 1,381 1,340 1,3	1.523,970 1.333,765 1.588,701 1.588,701 1.519,384 1.519,	45,516 85,526 133,400 180,349 150,349 150,329	1.569,486 1.471,772,21 2.153,633 1.732,147 2.280 2.5 0 0 0 1.732,147 1.732,1	0% 0% 0% 0% 0% 0% 189% 189% 100% 92% 2% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 1,831,363 26,531 1,150 1,1185	317,267 366,608 337,006 337,006 783,484 22,120 520 520 520 520 520 520 520 5	609,153 1.067,887 1.007,953 1.007,95	60,029 55,583 62,211 1,381 1,3	1,523,970 1,383,765 1,585,707 1,585,707 1,585,707 1,593,84 1,519,3	45,516 85,526 133,400 180,349 150,349 150,329	1.569,486 1.471,272 2.152,143 1.732,143 1.732,143 2.732,	0% 0% 0% 0% 189% 100% 12% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 1,803,128 1,803,128 1,803,128 1,150 1,1185 1	131.7.267 566,608 837,008 173,348 173,348 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1.087,887 1.097,055 1.007,055 1.504,790 42,471 999 930 	60,029 55,583 62,211 1,381 1,340 6,020 6,0	1,533,765 1,585,707 1,585,707 1,519,384 1,519,	45,516 85,526 133,400 180,349 150,349 150,329	1.569,486 1.471,272 2.152,143 2.138,143 2.138,143 2.138,143 2.138,143 2.280 2.55 2.60 0.70 0.70 0.70 0.70 0.70 0.70 0.70 0	0% 0% 0% 0% 189% 180% 180% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,708 1.883,368 26,531 1.150 1.185 1.1	317,267 366,608 337,006 337,006 783,484 22,120 520 520 520 520 520 520 520 5	609,153 1.067,887 1.007,953 1.007,95	60,029 55,583 62,211 1,381 1,3	1,523,970 1,333,765 1,558,701 1,558,701 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,385 1,519,	45,516 85,526 133,400 180,349 150,349 150,329	1.569,486 1.471,772,215 2.152,203 1.732,147 2.280 2.55	0% 0% 0% 0% 189% 180% 180% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	

## Exhibit 2c Continental General Insurance Company Nationwide Historic Experience by Calendar and Issue Year All Compound Inflation Policies Combined

1995   1996   1997   1997   1997   1998   1998   1998   1998   1998   1998   1998   1999		Claims				Premium	Level Premium	Premium	Issue Year	
1996		-	-	-	-	-	-	-		
1996   1995			-		-					1995
1997   1996	0%	-	-	-	-				1995	1996
1997   1995					-	9,540	9,540	9,540		
1997   1997   1997   1997   1998   1996   1998   1999	0%	-	-	-	-	-	-		1995	1997
1998   1996   1-16,001   128,002   266,342		-				61 765	61 765	61 765		
1998   1996     766.182   1.626.362   1.266.362	0%	-	-	-	-	-	-		1994	1998
1998   1997		-	-	-	-	-	-	-		
1998   1998		-			-	266.362	266.362	266.362		1998
1999   1995   1481, 1997   1481, 1997   1481, 1997   1481, 1997   1481, 1998   14		-	-		-	1,126,801	1,126,801	1,126,801		1998
1999   1997		-		-	-	-	-		1995	1999
1999   1998		-	-	-		-				
1999   1999   2,001,856   2,001,856   2,001,856   995									1997 1998	
2000   1996	0%	995							1999	1999
2000   1996		-				-	-			
1,000   1998		-	-	-	-	-	-	-	1996	2000
1990   1,116,097   2,116,097   2,116,097   2,0957   2,0957   2,0957   1990   2,0001   1994   2,0001   1998   2,44,555		-	-	-	-					
2000										
2001   1996   1997   244-55		407,439	-							
2001   1996		-	-	-	-	-	-	-		
1998		-		-	-	-	-			
2001   1999   1,981,218   1,		-	-	-	-					
2001   2000										
2002   1994	3%	115,113	-	-	115,113	4,166,981	4,166,981	4,166,981	2000	2001
2002   1996	0%	10,727	-	-	10,727	4,877,631	4,877,631	4,877,631		
2002   1996									1995	2002
15002   1998   1,350,389   1,500,389   1,500,389   1,64,398   -   164,398   127, 2002   2009   1,970,774   1,570,774   1,570,774   2,578,424   -   2,578,424   13%, 2002   2001   6,285,639   6,285,039   6,285,039   28,15,23   433,116   1,492,533   298, 2002   2002   5,222,709   5,222,709   5,222,709   1,059,437   433,116   1,492,533   298, 2003   1994   -     -     -     -     -     -     -     -       -	0%		-				-	-	1996	2002
2002   1999		164 300	-	-						
2002   2000   3,844,715   3,844,715   3,844,715   221,470   -   221,47	13%	257,842			257,842	1,970,774	1,970,774	1,970,774	1999	2002
2002   2002   5.222.709   5.222.709   5.222.709   1.059.437   433.116   1.492.553   298.   2003   1996		221,470	-	-						
2003   1996				433.116						
2003   1996   1,315,722   1,303,659   1,305,659   3,903,122	0%	-	-	-	-	-	-	-	1994	2003
2003   1997		-	-	-	-	-	-	-		
2003   2009   1,906,133   1,885,318   1,885,318   1,855,500   - 1,365,500   728, 2003   2000   3,776,593   3,740,918   3,740,918   511,776   - 6,613,776   16%   2003   2001   5,828,118   5,726,030   5,786,030   282,836   - 282,836		122,485			122,485	236,033	236,033	242,146	1997	2003
2003   2000			-	-						
2003   2001   5,828,118   5,786,030   5,786,030   282,836										
2004   1994	5%	282,836	-	-	282,836	5,786,030	5,786,030	5,828,118	2001	2003
DOIST   DOIS		594,777	-	-	594,777	5,067,454	5,067,454			
2004   1996	 0%					514,999	514,999	514,999		
2004   1997   233,222   235,186   235,186   319,842	0%	-	-	-	-	-	-	-		
2004   1998   1,303,884   1,241,767   1,241,767   38,6118		E10.942	-	-	E10.942	225 196	225 106	252 222		
2004   1999   1,947,225   1,844,175   1,844,175   1,844,175   280,611   1 eV		536,118								
2004   2001   5.833,488   5.600,314   5.600,314   228,697   49.2004   2002   5.070,256   4.948,472   4.948,472   4.11379   5.71   5.71   5.71   5.72   5.72   5.73   5.74   5.7		280,611	-	-						
2004   2002   5.070.265   4.946.472   4.946.472   11.379   -   11.379   87.004   2003   1295.51   529.551   529.551   57.4   -       -       -       -       -       -			-	-	1,728,542	3,602,122	3,602,122			
2004         2004         - </td <td>8%</td> <td>411.379</td> <td>-</td> <td>-</td> <td>411.379</td> <td>4.946.472</td> <td>4.946.472</td> <td>5.070.265</td> <td>2002</td> <td>2004</td>	8%	411.379	-	-	411.379	4.946.472	4.946.472	5.070.265	2002	2004
2005         1994         - </td <td></td> <td>574</td> <td>-</td> <td>-</td> <td>574</td> <td>529,551</td> <td>529,551</td> <td>529,551</td> <td></td> <td></td>		574	-	-	574	529,551	529,551	529,551		
2005         1996         - </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1994</td> <td>2004</td>									1994	2004
2005   1997	0%	-	-	-	-	-	-	-		
2005   1998   1,924,245   1,225,065   1,225,065   1,500,685   409,233   2,039,918   1589, 2005   1999   1,949,697   1,221,237   1,221,237   952,280   - 952,250   49%, 2005   2001   5,777,250   5,468,769   5,468,769   1,238,584   - 1,238,584   - 1,238,584   21%, 2005   2004   5,777,520   5,468,769   5,468,769   1,238,584   - 1,238,584   - 1,238,584   21%, 2005   2004   5,775,204   526,554   326,554   326,554   - 1,238,584   - 1,238,584   - 1,238,584   21%, 2005   2004   5,775,204   526,554   326,554   326,554   - 1,238,584   - 1,238,584   - 1,238,584   - 1,238,584   21%, 2005   2005		150 520	-	-	150 520	220 577	220 577	240 722	1996	
2005         2000         3,720,810         3,507,864         3,90,854         - 599,581         1.88,854         1.28,8584         1,28,85844         1,28,2514         1,28,2514         1,28,2514				409,233					1998	2005
2005         2001         5,777,250         5,468,769         1,238,584         -         1,238,584         218           2005         2002         4,966,304         4,778,895         4,778,895         925,004         -         925,004         199           2005         2004         527,504         526,954         526,954         -         -         -         0%           2005         2004         -         -         -         -         0%         0%           2006         1994         -         -         -         -         -         0%           2006         1996         -         -         -         -         -         0%           2006         1996         -         -         -         -         -         0%         0%           2006         1996         -         -         -         -         -         -         0%         0%         175,615         1,75,615         1,75,615         1,75,615         1,75,615         1,95,119         -         1,095,119         50,006         198         1,277,713         1,177,229         1,108,119         -         1,007,199         1,008,119         -         1,007,199 <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>			-	-						
2005         2002         4,966,430         4,778,895         4,778,895         925,004         925,004         925,004         925,004         925,004         925,004         925,004         925,004         925,004         905         905         905         905         905         905         905         905         905         905         905         906         906         906         906         906         906         906         906         906         906         906         906         906         906         906         906         906         907         260,452         223,315         123,143         908         90										
2005         2006 </td <td>19%</td> <td></td> <td>-</td> <td>-</td> <td></td> <td>4,773,895</td> <td>4,773,895</td> <td>4,966,430</td> <td>2002</td> <td>2005</td>	19%		-	-		4,773,895	4,773,895	4,966,430	2002	2005
2005         2005         -         -         -         -         0%           2006         1994         -         -         -         -         0%           2006         1996         -         -         -         -         0%           2006         1996         2604-52         723315         223315         128.143         -         -         0%           2006         1997         130-457         1,177,229         1,177,229         1,177,245         1,099         -         1,001,476         40%           2006         2000         3,697,131         3,374,643         3,374,643         221,223         -         221,223         221,223         221,223         221,223         221,223         221,223         -         206,227         2,4716,863         3,476,643         23,272,727         5,682,72         -         856,790         17%         2006         2002         4,962,579         4,716,863         4,716,863         856,790         -         -         0%         -         -         -         0%         -         -         -         0%         -         -         -         -         -         -         -         -         - <t< td=""><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>526.954</td><td>526.954</td><td>527.504</td><td></td><td></td></t<>		-	-	-	-	526.954	526.954	527.504		
2006         1994					- :					
2006         1996         - </td <td>0%</td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td>	0%	-		-	-	-	-	-		
2006         1997         260.652         223.315         223.315         128.143		-	-	-	-	-	-	-		
2006         1998         1,277,715         1,177,229         1,177,229         1,177,229         1,075,615         5,07,667         -         507,667         -         507,667         40%           2006         2001         3,697,131         3,376,643         3,376,643         221,223         -         221,223         6           2006         2001         5,642,792         3,159,527         5,159,277         5,508,27         -         585,272         10         221,223         6         221,223         6         221,223         6         285,779         17         280,272         10         356,790         1         856,790         17         6         7         6         7         6         7         6         7         6         7         6         7         6         7         6         7         6         7         6         7         6         7		128.143	-		128.143	223.315	223.315	260.452		
2006         2000         3,697,131         3,374,643         3,374,643         221,223         -         221,223         -         552,272         100         -         562,272         5,598,272         5,598,272         -         552,272         100         -         562,272         100         -         -         552,772         100         -	40%	507,067	-	-	507,067	1,177,229	1,177,229	1,277,715		
2006         2001         5,642,792         \$1,95,927         \$1,95,927         \$56,827          \$65,827          \$65,827          \$65,827          \$65,827          \$65,930          \$65,930          \$65,930          \$65,930          \$65,930					1,095,119 221.223	1,756,165				
2006         2003         \$13,182         \$12,621         \$12,621         \$1,621 </td <td>10%</td> <td>565,827</td> <td>-</td> <td>-</td> <td>565,827</td> <td>5,195,927</td> <td>5,195,927</td> <td>5,642,792</td> <td>2001</td> <td>2006</td>	10%	565,827	-	-	565,827	5,195,927	5,195,927	5,642,792	2001	2006
2006         2004         -         -         -         -         -         -         0%           2006         2005         -         -         -         -         -         -         0%           2007         1994         -         -         -         -         -         -         0%           2007         1995         -         -         -         -         -         -         -         0%           2007         1996         -		856,790	-	-						
2006         2005         . </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>512.621</td> <td>512.621</td> <td>513.182</td> <td></td> <td>2006</td>						512.621	512.621	513.182		2006
2007 1995	0%		-				-	-	2005	2006
2007         1995         -         -         -         -         0%           2007         1996         238.386         192.570         192.570         281.910         -         281.910         118.910         118.91         -         281.910         118.91         118.91         -         281.910         118.91         118			-	-	-	-	-	-	1994	2006
2007         1996 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>1995</td> <td>2007</td>							-		1995	2007
2007         1998         1,300,731         1,139,701         1,389,348         497,022         2,336,370         1809           2007         1999         2,003,098         1,699,149         1,699,149         6,86,688         9,260         693,948         35%           2007         2000         3,799,955         3,248,398         3,248,398         2,23,733         -         2,347,733         6%           2007         2001         5,698,272         4,987,107         4,987,107         1,267,687         -         1,267,687         22%           2007         2002         5,054,396         4,556,371         4,556,371         1,162,515         -         1,162,315         23%           2007         2003         496,810         490,939         490,939         -			-	-						
2007         1999         2,003,098         1,699,149         1,699,149         8,86,888         9,260         693,048         35%           2007         2000         3,759,995         3,248,398         3,248,338         234,733         6%         3         234,733         6%           2007         2001         5,698,272         4,987,107         4,987,107         1,267,687         2.2%         1,267,687         22%           2007         2002         5,954,596         4,556,371         4,556,371         1,162,515         -         1,162,515         23%           2007         2003         496,810         490,939         490,939         -         -         -         0%           2007         2004         -         -         -         -         0,76         -         -         0,76				497 022						
2007         2001         5,698,272         4,987,107         4,987,107         1,267,687         2.28           2007         2002         5,094,396         4,556,371         4,556,371         1,162,515         -         1,162,515         23%           2007         2003         496,810         490,939         490,939         -         -         -         -         0%           2007         2004         -         -         -         -         -         0%	35%	693,948	-	9,260	684,688	1,699,149	1,699,149	2,003,098	1999	2007
2007         2002         5,054,596         4,556,371         4,556,371         1,162,515         .         1,162,515         23%           2007         2003         496,810         490,339         490,939         .			-	-						
2007         2003         496.810         490.939         490.939         -         -         -         0%           2007         2004         -         -         -         -         -         0%			-	-					2002	
	0%		-						2003	2007
2007 2005 0%		-	-	-	-	-	=	-	2004 2005	
2007 2006			-	-			-	-		
2007 2007 0%	 0%						-		2007	2007
2008 1994 0%	0%	-	-	-	-	-	-	-		
2008 1995 0% 2008 1996 0%							-			
2008 1997 227,158 179,415 179,415 351,583 351,583 155%	155%		-		351,583	179,415	179,415	227,158	1997	2008
2008 1998 1,094,131 941,026 941,026 678,062 678,062 62% 2008 1999 2,027,219 1,702,078 1,702,078 1,419,184 1,419,184 70%			-	-				1,094,131		
2008 2000 3,712,829 3,184,793 3,184,793 1,673,241 339,826 - 2,013,067 54%			-	339,826	1,673,241					
2008 2001 5.720.807 4.955.539 4.955.539 1.405.174 1.405.174 25%	25%	1.405.174	-		1.405.174	4.955.539	4.955.539	5.720.807	2001	2008
2008         2002         4.975.083         4.467.739         523.883         -         -         523.883         11%           2008         2003         496,411         489,756         489,756         -         -         -         -         0%		523.883	-	-	523.883					
2008 2004 0%			-	-		489,/56	489,756	496,411	2004	2008
2008 2005 0%	0%	-	-	-	-		-	-	2005	2008
2008 2006 0% 2008 2007 0%		-		-	-	-	-	-		

Dec   1964											
2000   1000   1001	2009	1994					-	-		0%	16
			-					- :	-		
1.000	2009	1997					273,359	-		459%	13
1966   1966   1967							487 660	-			
200   200   201			3,617,091		3,086,284	780,770	-	-	780,770	22%	10
1.000						1,819,514 795,059	-		1,819,514 795.059		9
200   200				467,372	467,372		564,559	-			7
200   200			-		-		-				6 5
200   200			-	-	-	-	-	-	-	0%	4
200   200					-						3 2
200   190   190   120   120   131   13444   23150   150			-		-		-	-		0%	1
	2010	1995	-		-		-				
1.00			220.491	150 442	252 500	95.026	-	-	95.026		
200	2010	1998	1,091,325	777,699	1,244,318	2,347,544	-	-	2,347,544	215%	13
200   200   1-18-108   200			1,541,646 2.855.425		1,784,337 3.393.927		-		1,143,752 2.473.207		
2000   2000   489,839   469,006   726,554   705   705   706   6   6   6   7   7   7   7   7   7			5.944.086	4.486.846		2.132.116		-	2.132.116	36%	10
2000   2000							576.994				8
2000   2000			-		-		-	-			7
2000   2000		2006	-		-						5
2000   2000			-	-	-	-	-				
Description   Color	2010	2009		-	-	-	-	-		0%	2
1965   1966   1972   1982					-					0%	
2011   1997   121,181   171,185   171,285   171,186	2011	1995	-	-	-	-	-	-		0%	17
17.1   1989			212 799	135 182	216 292	354.889	-		354 889		16 15
2011   2000   4.547_79   10.8849   2.771.347   5.086.556   5.35.09   3.727.55   2.998   12.727.57   10.8849   2.727.55   2.998   12.727.57   10.8849   2.727.55   2.998   12.727.57   10.8849   2.727.57   2.727.			1,116,137	732,155	1,171,448	761,703	-	-	761,703	68%	14
2011   2020	2011	2000	2,503,033	1,704,592	2,727,347	5,086,956			5,722,765	229%	12
2011   2003   471,925   444,600   714,241   241,800			4,541,736	3,108,816	4,974,106	6,115,815	1,199,081	-	7,314,897	161%	11
2001   2006	2011	2003					308,/80			30%	9
2011   2006			-		-	-	-	-	-	0%	8
2011   2008	2011	2006	-	-	-		-	-		0%	6
2011   2020			-				-				5
2011   2011   2012   2015   2017   2015   2017   2015   2017   2015   2017   2015   2017	2011	2009	-	-	•	-	-	-	-	0%	3
2012   1996	2011	2011		:	:	:	:	:	:		1
2012   1996	2012	1994	-		-	-	-	-	-	0%	19
2012   1998	2012	1996	-			-	-	-		0%	17
2012   1999							-	-			
2012   2001	2012	1999	1,537,317	975,438	1,560,700	2,064,553			2,887,891	188%	14
2012   2002   4.123,487   2.966,797   4.63,866   4.967,151   968,063   5.935,214   144%   11   12   12   12   12   12   12   1											13
2012   2004   2005	2012	2002	4,123,487	2,906,979	4,651,166	4,967,151		-	5,935,214	144%	11
2012   2005			472,270	443,860	710,176	2,652	-		2,652		
2012   2007			-	-	-	-	-	-	-	0%	8
2012   2008					-						7
2012   2010			-		-		-	-			5
2012   2012   4.915   2.669   4.270	2012	2010		-	-		-	-			3
2013   1994	2012	2011					-	-	-		
2013   1996			4 915	2 669	4 270	-	-	-	-	0%	
2013   1998   1.046.513   660.385   1.056.616   6.343.62   2.127.516   8.250.2888   818%   1.0   2013   2010   2.365.737   91.155   1.454.912   4.320.610   508.326   4.282.898   329%   15   2013   2020   2.365.235   1.500.802   2.401.283   4.357.470   3.257.470   8185%   1.4   2013   2020   3.847.60   2.273.33   4.045.471   4.977.900   1.355.903   6.337.470   8185%   1.4   2013   2020   3.847.60   2.273.33   4.045.471   4.977.900   1.355.903   6.337.470   8185%   1.4   2013   2020   3.66.40   455.450   4.66.70   1.282.4   3.7   2013   2020   4.66.40   455.450   4.66.70   1.282.4   3.7   2013   2020   4.66.40   455.450   4.66.70   1.282.4   3.7   2013   2020   4.66.40   4.55.450   4.66.70   1.282.4   3.7   2013   2020   4.66.40   4.55.450   4.66.70   4.66.70   4.67.20   4.67.20   4.67.20   2013   2020   4.66.40   4.55.450   4.66.70   4.67.20   4.67.20   4.67.20   4.67.20   2013   2020   4.66.40   4.55.450   4.66.70   4.67.20   4.67	2012 2013	2012 1994	4,915	2,669	4,270 -	- - -				0% 0% 0%	1 20
2013   1999	2012 2013 2013 2013	2012 1994 1995 1996	4,915 - - -	2,669 - -	4,270 - - -	- - - - -	- - - - -		- - - - -	0% 0% 0% 0%	20 19 18
2013   2001   3,247,760   2,527,338   4,043,741   4,971,990   72   1,222,402   4,947,412   129,2013   2002   3,371,895   2,643,390   4,224,42   3,990,072   1,222,402   4,247,412   129,122   12,234   12,234   12,234   12,234   12,234   12,234   13,235   12,234   13,235	2012 2013 2013 2013 2013	2012 1994 1995 1996 1997	202.465	- - - 122.737	- - 196.380		2427526	- - - - -		0% 0% 0% 0% 0% 53%	1 20 19 18 17
2013   2002   3,817,895   2,643,390   4,229,424   3,399,072   1,222,402   4,621,474   121%   12   2013   2004   466,490   435,450   696,720   12,824   5	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999	202.465 1.046.513	122.737 660.385 911,950	196.380 1.056.616	6.433.362		-	8.560.898 4,828,936	0% 0% 0% 0% 0% 53% 818%	1 20 19 18 17 16
2013   2006	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000	202.465 1.046.513 1,465,797 2,305,235	- - 122.737 660.385 911,950 1,500,802	196.380 1.056.616 1,459,120 2,401,283	6.433.362 4,320,610 4,357,470	508,326		8.560.898 4,828,936 4,357,470	0% 0% 0% 0% 0% 53% 818% 329% 189%	1 20 19 18 17 16 15
2013   2005	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002	202.465 1.046.513 1,465,797 2,305,235 3,847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 0% 53% 818% 329% 189% 165% 121%	1 20 19 18 17 16 15 14 13
2013   2007	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	202.465 1.046.513 1,465,797 2,305,235 3,847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 0% 53% 818% 329% 189% 165% 121% 3%	1 20 19 18 17 16 15 14 13 12
2013   2009	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	202.465 1.046.513 1,465,797 2,305,235 3,847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908	- - - - - - - - - - - - - - - - - - -	8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 0% 53% 818% 329% 189% 165% 121% 3% 0%	1 20 19 18 17 16 15 14 13 12 11 10 9
2013   2010	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	202.465 1.046.513 1,465,797 2,305,235 3,847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 0% 53% 818% 329% 165% 121% 3% 0% 0%	1 200 199 188 177 166 155 144 133 122 111 100 9 8 8 7
2014   1995	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	202.465 1.046.513 1,465,797 2,305,235 3,847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 0% 53% 818% 329% 165% 165% 0% 0% 0%	1 200 199 188 177 166 155 144 13 122 11 100 9 8 8 7 6 6
2014   1996	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	202.465 1.046.513 1,465,797 2,305,235 3,847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 0% 53% 818% 329% 165% 121% 3% 0% 0% 0% 0%	1 200 19 18 18 17 16 14 13 12 11 10 9 8 8 7 7 6 6 5 4 4
2014   1998   967,191   610,591   376,945   2.505,910   - 2.505,910   2.259%   17   2.159%   1.1	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	202.465 1.046.513 1,465,797 2,305,235 3,847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 0% 53% 818% 329% 165% 121% 3% 0% 0% 0% 0% 0%	1 200 19 18 17 16 15 14 13 12 11 10 9 8 8 7 6 5 4 2 21
2014   1999	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996	202.465 1.046.513 1.465.797 2.305.235 3.847.760 3.817.895 466.490	122.737 660.385 911.950 1.500.802 2.527,338 2.643.390 435.450	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072 12,824	508,326 - 1,365,908		8.560.898 4,825,936 4,357,470 6,337,898 4,621,474 12,824	0% 0% 0% 0% 0% 0% 53% 818% 329% 185% 121% 3% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 19 18 17 16 15 14 13 12 11 10 9 8 8 7 7 6 5 4 21 20 11 20 11
2014   2001   3,694,057   2,426,749   3,882,788   8,880,012   1,572,357   10,452,369   2838   14   2014   2002   3,676,151   2,551,743   4,802,790   5,805,555   2,957,169   8,767,64   2388   13   2014   2004   458,213   431,684   690,695   479,171   -	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1997 1997 1998	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3.817.895 466.490	122.737 660.385 911.950 1.500,802 2.527,338 2.643,390 435,450	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4,320,610 4,357.470 4,977.990 3.399,072 12,824	508,326 		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12.824	0% 0% 0% 0% 0% 53% 818% 329% 189% 165% 121% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 177 166 155 144 133 122 111 120 199 8 8 7 7 6 6 5 5 4 121 20 199 188 177
2014   2002   3,676,151   2,551,743   4,082,790   5,805,595   2,957,169   8,762,764   238%   13   2014   2004   458,213   431,684   690,695   479,171   -	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1998	202.465 1.046.513 1.465,797 2.305.235 3.847.760 3.817.895 466.490	122.737 660.385 911.950 1.500.802 2.527.338 2.643.390 435.450	196.380 1.056.615 1.459.120 2.401.283 4.043.720 696,720	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072 12,824 - - - - - - - - - - - - - - - - - - -	508,326 1,365,908 1,222,402 		8.560.898 4.828,936 4.827,470 6.337,898 4.621,474 12.824 182,150 2.505,910 4.052,363	0% 0% 0% 0% 0% 0% 53% 818% 329% 165% 121% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 177 166 144 133 122 111 100 199 8 8 7 7 6 6 5 5 4 1 200 199 188 177 166 177 166 177 166 177 166 177 166 177 166 177 166 177 166 177 178 179 179 179 179 179 179 179 179 179 179
2014   2004   2005	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 2000 2001 2002 2004 2005 2006 2005 2006 2007 2008 2009 2010 1994 1996 1997 1998 1999 1999 2000 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3.817,895 466.490	122.737 660.385 911.950 1.500.802 2.577.338 2.641.990 435.450 120.008 610.591 172.008 873.912 1.454.695 2.425.749	196.380 1.056.616 1.459.120 2.401.283 4.043,741 4.229,424 696,720 192.013 976.945 1.398.299 2.377.512	6.433.362 4.320,610 4.357,470 4.971,990 3.399,072 12.824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.56.898 4.828,936 4.357,470 6.337,898 4,621,474 12.824 12.824 12.825 182,150 2.505,910 4.052,363 9.896,375 10,452,369	0% 0% 0% 0% 0% 0% 53% 818% 329% 165% 121% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 177 166 155 144 120 199 188 7 7 6 6 5 5 4 1 21 200 199 188 177 166 155 144 177 166 155 144 178 178 178 178 178 178 178 178 178 178
2014   2006	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2007 2008 2009 2019 2019 2019 2019 2019 2019 2019	202.465 1.046.513 1.465.7297 2.305.233 3.817.805 3.817.805 466.490 466.490 199.105 967.191 1.408.123 2.234.657 3.694.057	122,737 660,385 911,950,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4.320,610 4.357,470 4.971,990 4.971,990 12,824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12,824 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 53% 818% 329% 165% 121% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 187 170 166 167 170 170 170 170 170 170 170 170 170 17
2014   2007	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2019 2019 2019 2019 2019 2019 2019	202.465 1.046.513 1.465.7297 2.305.233 3.817.805 3.817.805 466.490 466.490 199.105 967.191 1.408.123 2.234.657 3.694.057	122,737 660,385 911,950,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4.320,610 4.357,470 4.971,990 4.971,990 12,824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12,824 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 53% 818% 65% 189% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 177 166 155 154 149 199 199 199 199 199 199 199 199 19
2014   2009	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2019 2019 2019 2019 2019 2019 2019	202.465 1.046.513 1.465.7297 2.305.233 3.817.805 3.817.805 466.490 466.490 199.105 967.191 1.408.123 2.234.657 3.694.057	122,737 660,385 911,950,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4.320,610 4.357,470 4.971,990 4.971,990 12,824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12,824 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 53% 818% 329% 121% 33 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 177 166 155 154 149 159 159 159 159 159 159 159 159 159 15
2015   1994	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1997 1997 1997 2000 2001 2001 2002 2005 2006 2007 2008 2009 2019 2019 2019 2019 2019 2019 2019	202.465 1.046.513 1.465.7297 2.305.233 3.817.805 3.817.805 466.490 466.490 199.105 967.191 1.408.123 2.234.657 3.694.057	122,737 660,385 911,950,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4.320,610 4.357,470 4.971,990 4.971,990 12,824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12,824 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 53% 818% 818% 329% 121% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 177 166 155 154 144 155 155 155 155 155 155 155
2015   1995	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1997 2000 2001 2002 2003 2004 2005 2005 2006 2007 2008 2009 2019 2019 2019 2019 2019 2019 2019	202.465 1.046.513 1.465.7297 2.305.233 3.817.805 3.817.805 466.490 466.490 199.105 967.191 1.408.123 2.234.657 3.694.057	122,737 660,385 911,950,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4.320,610 4.357,470 4.971,990 4.971,990 12,824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12,824 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 53% 189% 165% 121% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 181 111 111 111 111 111 111 111
2015   1997   192,332   106,244   170,022   396,855   396,855   2006   1998   976,549   545,424   876,726   3790,215   1.593,788   5,384,003   5511   188   2015   1999   1,412,357   818,774   1,310,039   5,072,719   3,185,019   8,257,739   585W   17   2015   2000   2,201,875   1,340,166   21,585,70   4,676,001   2,646,025   7,232,056   333W   16   2015   2001   3,712,685   2,311,558   3,698,492   4,308,781   2,151,773   6,980,553   187W   15   2015   2002   3,311,311   2,497,323   3,999,56   2,860,001   767,590   3,367,681   100W   14   2015   2004   452,155   423,634   677,814   168,243   767,590   3,367,681   100W   14   2015   2008   2,500,000   2,500,0	2012 2013 2013 2013 2013 2013 2013 2013	2012 2012 1994 1995 1996 2006 2007 2008 2001 2001 2002 2004 2005 2006 2007 2008 2009 2000 2009 2000 2000 2000 2000	202.465 1.046.513 1.465.7297 2.305.233 3.817.805 3.817.805 466.490 466.490 199.105 967.191 1.408.123 2.234.657 3.694.057	122,737 660,385 911,950,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4.320,610 4.357,470 4.971,990 4.971,990 12,824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12,824 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 53% 189% 189% 121% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 20 20 19 18 18 17 16 6 18 18 18 18 18 18 18 18 18 18 18 18 18
2015   1998   976,549   545,424   872,878   3,790,215   1,593,788   5,384,003   5518   18   18   2015   2009   1,475,695   7,482,003   5,518   18   18   2015   2000   2,201,875   1,349,106   2,158,570   4,676,040   2,646,025   7,322,065   333%   16   6,000   1	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1997 1998 1999 2000 2002 2004 2005 2006 2006 2007 2008 2009 2010 1994 1998 1999 2000 2001 2002 2005 2006 2006 2007 2008 2009 2010 2001 2001 2001 2001 2001 2001	202.465 1.046.513 1.465.7297 2.305.233 3.817.805 3.817.805 466.490 466.490 199.105 967.191 1.408.123 2.234.657 3.694.057	122,737 660,385 911,950,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4.320,610 4.357,470 4.971,990 4.971,990 12,824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12,824 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 159 169 179 179 179 179 179 179 179 179 179 17
2015   2000   2,201,875   1,349,106   2,158,570   4,675,040   2,646,025   7,322,065   333%   15   2015   2001   3,712,685   2,311,583   3,698,42   4,808,731   2,151,773   6,656,533   1874, 155   2015   2002   3,531,311   2,493,723   3,989,956   2,860,091   767,590   3,627,681   100%   14   2015   2004   452,155   423,634   677,834   168,243   7   2015   2004   452,155   423,634   677,834   168,243   7   2015   2004   452,155   423,634   677,834   168,243   7   2015   2004   7   2015   2007   7   2015   2007   7   2015   2008   7   2015   2009   7   2015   2009   7   2015   2009   7   2015   2009   7   2016   1994   7   2016   1994   7   2016   1995   180,270   91,955   147,128   1,049,856   543,123   7   2016   1998   1,075,108   7   2016   1998   1,075,108   7   2016   1998   1,075,108   7   2016   1999   1,075,108   7   2016   2009   1,075,108   7   2016   2009   1,075,108   7   2016   2009   1,075,108   7   2016   2009   1,075,108   7   2016   2009   1,075,108   7   2016   2000   2,229,903   1,280,108   2,625,72   3,870,138   2,866,525   7,742,768   750%   19   2016   2001   3,861,437   2,186,081   3,497,730   6,757,812   2,046,354   9,166,106   237%   16   2016   2001   3,561,437   2,186,081   3,497,730   6,757,812   2,046,354   9,166,106   237%   16   2016   2001   2,370,903   2,377,97   3,795,75   5,058,861   2,989,772   8,274,252   8,271,568   601%   13   2016   2006   2007   2,379,903   2,377,97   3,795,75   5,058,861   2,989,77   2,048,344   9,166,106   237%   16   2016   2006   2007   2,377,97   3,795,75   5,058,861   2,989,77   2,048,344   9,166,106   237%   16   2016   2006   2007   20	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1997 1998 1999 2000 2001 2002 2003 2004 2005 2009 2010 1994 1996 1996 1997 2001 2002 2003 2004 2009 2010 2010 2010 2010 2010 2010 2010	202.465 1.065.513 1.465.797 2.305.35 3.847.750 3.847.750 3.846.490 466.490 1.991.05 967.191 1.408.123 2.234.657 3.676.151 458.213	122,737 660,385 911,990 911,990 2,227,332 2,227,332 433,450 433,450 120,008 610,591 873,912 1,454,695 2,425,749 2,245,749 2,425,749	196.380 1.056.616 1.499.120 2.401.283 4.032.44 696.720 192.013 976.945 1.388.259 2.327.512 3.882.798 4.082.790 690.695	6.433.362 4.320,610 4.357,470 4.971,990 3.399,072 12.822 182,150 3.060,268 7.669,235 8.880,012 5.805,991	508,326 1,365,908 1,222,402 - - - - - - - - - - - - - - - - - - -		8.50.898 4.828,936 4.357,470 6.337,888 4.621,474 12.824 182,150 2.505,9310 4.052,363 9.956,375 10.452,369 9.956,375	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 167 177 177 177 177 177 177 177
2015   2001   3.712.685   2.311.588   3.698.492   4.808.781   2.151.773   6.969.533   187W   15   2015   2002   3.631.313   2.493.723   3.898.956   2.880.091   767.590   3.627.681   100W   14   2015   2003   452.155   423.634   677.814   168.243   767.590   3.627.681   100W   14   2015   2004   -	2012 2013 2013 2013 2013 2013 2013 2013	2011 1994 1995 1996 1997 1997 1998 1999 1999 2000 2001 2004 2005 2006 2007 2009 2010 1994 1996 1997 1998 2000 2001 2001 2002 2003 2004 2009 2010 2010 2010 2010 2010 2010 2010	102.465 1.046.6197 1.066.197 2.305.138 3.847.760 3.817.895 466.490 466.490 1.081.015 967.191 1.408.123 2.234.657 3.634.057 3.6	122,738 660,385 7,660,385 1,500,800 1,500,800 2,527,338 2,543,390 435,450 120,008 610,591 873,912 1,454,695 2,426,749 2,551,743 431,684	196.380 11.056.616 12.056.616 12.401.283 4.043.741 4.229.424 696.720 197.045 13.882.798 4.082.790 690.695 170.022 170.022	6.433.362 4.320,610 4.357,470 4.971,990 3.399,072 11,824 182,150 2.205,931 3.769,218 7.880,012 5.805,593 479,171	508.226 1.365,908 1.222,402 		8.50.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 12.505.910 4.052.369 8.625.369 8.625.369 8.625.369 8.625.369	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 110 100 100 100 100 100 100 100 100
2015   2008   452,155   423,634   677,814   168,243   -   -   -   -   -   -   -   -   -	2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 2006 2007 2001 1996 2001 2001 2002 2006 2006 2006 2007 2009 2000 2001 1998 2000 2001 2001 2001 2001 2001 2001 200	202.465 1.046.459 1.046.219 2.305.238 3.847.60 3.817.895 3.817.895 3.817.895 466.490 4	122,737 660,138 660,138 1,500,80 2,527,338 2,543,330 435,450 135,450 120,008 610,591 972,912 1,545,605 2,242,749 2,551,743 431,684	196.380 1.1056.615 1.056.615 2.401.283 4.043.741 4.229.424 6.229.424 6.229.624 6.229.625 3.827.786 4.082.790 6.906.695	6.433.362 4.320,610 4.357,470 4.971,990 3.399,072 12,824 	508.226 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.824 12.854 4.952.453 3.868.376 3.868.376 3.976.376 3.9	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 144 151 151 151 151 151 151 151 151 151
2015   2004	2013 2013 2013 2013 2013 2013 2013 2013	2011 2012 2002 2003 2004 2005 2001 2002 2003 2004 2005 2005 2007 2008 2009 2010 2001 2002 2003 2004 2005 2009 2010 2001 2009 2010 2001 2009 2010 2001 2009 2010 2001 2009 2010 2001 2009 2010 2001 2009 2010 2001 2009 2010 2001 2009 2010 2001 2009 2010 2001 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2010	202.465 1.066.513 1.465.797 2.206.253 2.206.253 3.817.985 466.490 466.490 967.191 1.408.123 2.234.657 3.676.151 458.213 197.549 1.412.257 2.234.657 3.676.151 458.213	122,737 660,385 911,950,808 11,950,808 12,643,390 435,450 435,450 120,008 610,591 873,912 1454,695 2,426,749 2,551,743 431,684 431,684 11,684	196.380 1.056.616 1.499.120 2.409.320 2.409.324 696.720 696.720 192.013 976.945 1.398.259 2.327.512 3.882.798 4.082.799 6.90.655	6.433.362 4.320,610 4.357,470 4.377,970 3.399,072 12.825 182,150 182,1	508.326 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 12.505.930 4.052.363 9.856.375 10.452.363 9.856.375 10.452.369 10.452.369	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 141 141 151 151 151 151 151 151 151 151
2015   2006	2012 2013 2013 2013 2013 2013 2013 2013	2011 1994 1995 1996 1997 1998 2010 2001 2002 2003 2004 2005 2006 2009 2010 2007 2007 2007 2007 2007 2007 2007	202.465 1.046.513 1.046.513 2.050.23 2.050.23 3.817.895 466.490 466.49	122,737 660,380 1,207,388 2,643,390 435,450 435,450 120,088 610,393 121,008 610,393 121,450,655 121,462,655 121,46	196.380 1.056.515 2.401.28 2.4	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 118,821 6.2505,910 3.060,268 7.669,233 479,171 3.960,268 479,171 3.960,268 479,171	508.326 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 131 121 111 100 199 8 8 7 5 5 4 121 110 100 199 188 131 122 121 111 100 199 188 131 122 121 111 100 199 188 131 122 121 111 100 199 188 189 189 189 189 189 189 189 189
2015   2008   -	2012 2013 2013 2013 2013 2013 2013 2013	2012   1994   1995   1996   1996   1996   1996   1997   1998   1999   2000   2001   1994   1995   1996   1997   1998   1999   2000   1999   2000   1999   2000   1999   2000   1999   1999   2000   1999   19	202.465 1.046.513 1.046.513 2.050.23 2.050.23 3.817.895 466.490 466.49	122,737 660,380 1,207,388 2,643,390 435,450 435,450 120,088 610,393 121,008 610,393 121,450,655 122,426,749 131,684 141,685 14	196.380 1.056.515 2.401.28 2.4	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 118,821 6.2505,910 3.060,268 7.669,233 479,171 3.960,268 479,171 3.960,268 479,171	508.326 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 131 111 111 111 116 15 15 15 15 15 15 15 15 15 15 15 15 15
2015   2009	2012 2013 2013 2013 2013 2013 2013 2013	2011 1994 1995 1996 1997 2000 2001 2002 2003 2004 2005 2009 2010 2001 2001 2002 2008 2009 2010 2010 2010 2010 2010 2010 2010	202.465 1.046.513 1.046.513 2.050.23 2.050.23 3.817.895 466.490 466.49	122,737 660,380 1,207,388 2,643,390 435,450 435,450 120,088 610,393 121,008 610,393 121,450,655 122,426,749 131,684 141,685 14	196.380 1.056.515 2.401.28 2.4	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 118,821 6.2505,910 3.060,268 7.669,233 479,171 3.960,268 479,171 3.960,268 479,171	508.326 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 18 12 21 21 22 22 22 22 22 22 22 22 22 22
2016   1994	2013 2013 2013 2013 2013 2013 2013 2013	2012   1994   1995   1996   1996   1996   1996   1997   19	202.465 1.046.513 1.046.513 2.050.23 2.050.23 3.817.895 466.490 466.49	122,737 660,380 1,207,388 2,643,390 435,450 435,450 120,088 610,393 121,008 610,393 121,450,655 122,426,749 131,684 141,685 14	196.380 1.056.515 2.401.28 2.4	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 118,821 6.2505,910 3.060,268 7.669,233 479,171 3.960,268 479,171 3.960,268 479,171	508.326 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 181 131 131 131 131 131 131 131 131
2016   1996	2013 2013 2013 2013 2013 2013 2013 2013	2012   1994   1995   1996   1997   1998   1999   2000   2001   1994   2005   2006   2007   2008   2009   2000   20	202.465 1.046.513 1.046.513 2.050.23 2.050.23 3.817.895 466.490 466.49	122,737 660,380 1,207,388 2,643,390 435,450 435,450 120,088 610,393 121,008 610,393 121,450,655 122,426,749 131,684 141,685 14	196.380 1.056.515 2.401.28 2.4	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 118,821 6.2505,910 3.060,268 7.669,233 479,171 3.960,268 479,171 3.960,268 479,171	508.326 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 151 121 121 121 121 121 121 121 121 121
2016   1997   189.770   91.955   147.128   1.048.986   543.293   1.593.189   84.2%   20.2     2016   1998   1.032.118   466.576   794.51   4.876.213   2.866.555   7.77.2768   750%   19.2     2016   1999   1.475.695   749.063   1.198.501   6.117.315   2.754.252   8.871.568   601%   18.2     2016   2000   2.729.993   1.288.108   2.62.572   9.387.051   3.814.410   13.12.0461   567%   17.2     2016   2011   3.861.437   2.186.081   3.497.730   6.757.832   2.406.364   9.166.136   2.37%   16.1     2016   2020   3.730.03   2.374.737   3.796.75   5.058.6861   2.982.72   8.08.246   9.166.136   2.37%   16.1     2016   2020   454.816   411.400   658.241   602.189   322.201   924.330   2.39%   14.2     2016   2026   2026   2.2   2.2   2.2   2.2   2.2     2016   2026   2.2   2.2   2.2   2.2   2.2   2.2     2016   2026   2.2   2.2   2.2   2.2   2.2   2.2     2016   2026   2.2   2.2   2.2   2.2   2.2   2.2     2016   2026   2.2   2.2   2.2   2.2   2.2   2.2   2.2     2016   2026   2.2   2.2   2.2   2.2   2.2   2.2   2.2   2.2     2016   2026   2.2	2012 2013 2013 2013 2013 2013 2013 2013	2012 2012 1994 1995 1996 2000 2001 2001 2002 2006 2006 2007 2008 2009 2010 2001 2001 2001 2002 2006 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	202.465 1.046.513 1.046.513 2.050.23 2.050.23 3.817.895 466.490 466.49	122,737 660,380 1,207,388 2,643,390 435,450 435,450 120,088 610,393 121,008 610,393 121,450,655 122,426,749 131,684 141,685 14	196.380 1.056.515 2.401.28 2.4	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 112,824 12,505,910 3.060,288 7.669,235 479,171 3.96,288 479,171 3.96,288 479,171 3.96,288 479,171 4.97,289,285 479,171 4.97,285 4.97,211 4.97,21 4.97,21 4.97,21 4.97,21 4.97,21 4.97,21 4.97,21 4.9	508.326 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 155 222 220 199 198 187 177 177 177 177 177 177 177 177 17
2016   1999   1.475,695   749,063   1.198,501   6.117,315   2.754,152   18,271,588   601%   18   2016   2000   2.129,993   1.281,018   2.06,5272   3.870,515   3.814,410   1.12,014,61   567%   17   2016   2001   3.861,437   2.186,081   3.497,730   6.757,832   2.408,364   9.166,196   237%   16   2016   2002   3.736,093   2.477,477   3.795,675   5.058,861   2.989,272   8.08,364   9.166,196   237%   16   2016   2018   454,816   411,400   658,241   660,189   322,201   924,330   203%   14   2016   2016   2008   1   2.066   2.066   2.067   2	2012 2013 2013 2013 2013 2013 2013 2013	2011   1994   1995   1996   1997   1998   2010   2001   2002   2005   2006   2007   2008   2009   2010   2006   2006   2007   2008   2009   2010   2009   2009   2009   2010   2009   20	202.465 1.046.513 1.046.513 2.050.23 2.050.23 3.817.895 466.490 466.49	122,737 660,380 1,207,388 2,643,390 435,450 435,450 120,088 610,393 121,008 610,393 121,450,655 122,426,749 131,684 141,685 14	196.380 1.056.515 2.401.28 2.4	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 112,824 12,505,910 3.060,288 7.669,235 479,171 3.96,288 479,171 3.96,288 479,171 3.96,288 479,171 4.97,289,285 479,171 4.97,285 4.97,211 4.97,21 4.97,21 4.97,21 4.97,21 4.97,21 4.97,21 4.97,21 4.9	508.326 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 131 121 111 100 199 188 7 7 6 6 222 22 22 22 22 22 22 22 22 22 22 2
2016   2000   2,329,903   1,289,108   2,062,572   9,387,051   3,814,410   13,201,461   567%   17	2012 2013 2013 2013 2013 2013 2013 2013	2011 1994 1995 1996 1997 1998 1999 1999 1999 1999 1999 1999	192.465 1.046.5197 2.305.139 3.847.760 3.817.895 3.817.895 3.817.895 3.817.895 3.694.057 3.694.0	122,738 660,385 7,660,385 1,500,800 1,500,800 2,527,338 2,543,390 435,450 120,008 610,591 873,912 1,454,695 2,426,749 2,551,743 431,684 106,264 545,424 818,774 1,149,106 2,131,558 2,493,723 423,634	196.380 1 1056.615 1 056.615 2 401.28 2 401.28 3 4,043.741 4,229.424 696.720 197.013 976.945 1 378.275 2 377.512 3 382.796 690.695 2 377.512 3 382.796 6 77.814 6 77.814	6.433.362 4.320,610 4.357,470 4.971,990 3.399,072 12.822 12.505,910 3.060,268 7.669,235 8.880,012 5.805,595 479,171	992.096 2.227,405 992.096 2.227,405 1.572,357 2.957,169		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 12.824 12.824 12.824 13.150 2.505.9310 4.925.363 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369 9.996.375 10.452.369	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 110 100 199 188 17 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
2016   2002   3,730,903   2,374,797   3,799,675   5,058,861   2,989,272   8,048,133   216%   15   2016   2003   454,816   411,400   658,241   602,189   322,201   924,390   203%   14   2016   2005   -	2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 2002 2003 2004 2005 2006 2007 2008 2009 2010 2001 2001 2001 2001 2002 2006 2007 2008 2009 2010 2001 2001 2001 2001 2001 2001	202.465 1.046.517 1.465.737 2.247.760 3.817.895 466.490 466.49	122,737 660,385 911,990 11,997 12,977,318 12,643,390 435,450 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 610,591 120,008 1	196.380 1.056.5161 1.495.120 1.495.120 1.495.120 1.495.120 1.495.120 1.495.120 1.495.120 1.495.120 1.295.120 1.395.1	6.433.362 4.320,610 4.327,470 4.971,990 3.390,072 11.824 0.2505,910 3.060,268 7.669,235 4.79.171 4.75,072,175 5.072,779 4.75,074 4.75,074 1.682,431 1.682,431	508.256 1.365,908 1.222,402		8.506.888 4.828.936 4.357.470 6.337.888 4.621.474 112.624 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 179 189 189 189 177 179 179 179 179 179 179 179 179 17
2016   2003   454.816   411.400   658.241   602.189   322.201   924.390   203%   14   2016   2004   -	2013 2013 2013 2013 2013 2013 2013 2013	2012   1994   1995   1996   2010   2010   2001   2002   2003   2004   2005   2006   2007   2008   2009   2010   2002   2003   2004   2005   2005   2006   2007   2008   2009   2010   2010   20	202.465 1.046.5797 1.465.797 2.247.760 3.817.895 466.490 466.4	122,737 660,185 911,950 911,950 11,257,2188 12,243,350 435,450 120,085 120,085 120,085 120,085 121,085	196.380 1.056.616 1.493.120 2.403.741 4.229.244 696.720 192.013 976.945 1.388.259 2.327.513 3.882.759 2.327.513 3.827.93 3.827.93 3.827.93 3.827.93 3.827.93 3.827.93 3.827.93 3.827.93 3.827.93 5.73.	6.433.362 4.320,610 4.327,470 4.971,990 3.390,072 11.822 10.306,072 12.505,910 3.060,268 7.669,235 8.880,012 5.072,719 4.676,042 4.708,709 4.708,7	992.095 2.277,169 92.095 2.277,169 1.593,788 3.185,019 2.646,025 2.173,77 767,590		8.506.888 4.828.936 4.357.470 6.337.888 4.621.474 112.624 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 181 111 111 111 111 111 111 111
2016     2005       2016     2006       2016     2007       2016     2007       2016     2008       2016     2008       2017     -       2018     -       2019     -       2019     -       2019     -       2010     -       2011     -       2012     -       2013     -       2014     -       2015     -       2016     -       2017     -       2018     -       2019     -	2013 2013 2013 2013 2013 2013 2013 2013	2012   1994   1995   1996   1997   1998   1999   2000   2001   2002   2003   2004   2005   2006   2007   2008   2009   2011   2002   2003   2004   2005   2006   2007   2008   2009   2011   20	202.465 1.046.519 1.046.519 2.305.235 2.307.235 3.817.895 3.817.895 3.817.895 3.817.895 3.817.895 3.684.657 3.684.657 3.676.151 458.213 3.684.657 3.676.151 458.213 458.213 3.684.657 3.68	122,737 660,380 1,207,380 1,207,380 1,207,380 1,207,380 1,264,330	196.380 1.056.515 1.056.515 2.003,741 4.022.32 4.022.32 575.935 1.327.512 3.827.793 690.695 170.022 3.827.793 690.695 170.022 3.827.793 690.695 677.814	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 118,824 6.2505,910 3.060,268 7.669,235 4.780,171 3.968,258 3.790,215 3.868,535 3.790,215 3.868,781 3.868,7	508.326 1.365,908 1.222,405		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.624 112.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 232 22 22 22 22 22 22 22 22 22 22 22 22
2016   2006	2013 2013 2013 2013 2013 2013 2013 2013	2011 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2001 2001 2001 2001 2001 2001	202.465 1.066.513 1.465.797 2.247.760 3.817.895 466.490 466.49	122,737 660,138 911,950 11,950 12,273,138 2,243,330 435,450 435,450 435,450 610,591 873,912 1,454,695 2,425,749 311,684 431,68	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.327,470 4.971,990 3.990,072 11.822 10.3060,072 12.505,910 3.060,268 7.669,235 8.880,012 5.805,995 4.79,171 4.76,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.688,	508.226 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.824 112.824 112.824 112.824 112.824 112.824 113.834 113.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 167 167 167 167 167 167 167 167
2016 2008 0% 9 2016 2009 0% 8	2013 2013 2013 2013 2013 2013 2013 2013	2011 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2007 2008 2009 2010 2007 2008 2009 2010 2010 2010 2010 2010 2010 2010	202.465 1.066.513 1.465.797 2.247.760 3.817.895 466.490 466.49	122,737 660,138 911,950 11,950 12,273,138 2,243,330 435,450 435,450 435,450 610,591 873,912 1,454,695 2,425,749 311,684 431,68	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.327,470 4.971,990 3.990,072 11.822 10.3060,072 12.505,910 3.060,268 7.669,235 8.880,012 5.805,995 4.79,171 4.76,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.688,	508.226 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.824 112.824 112.824 112.824 112.824 112.824 113.834 113.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 181 111 111 111 111 111 111 111
	2013 2013 2013 2013 2013 2013 2013 2013	2012   1994   1995   1996   1997   1998   1999   1996   1997   1998   1999   19	202.465 1.066.513 1.465.797 2.247.760 3.817.895 466.490 466.49	122,737 660,138 911,950 11,950 12,273,138 2,243,330 435,450 435,450 435,450 610,591 873,912 1,454,695 2,425,749 311,684 431,68	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.327,470 4.971,990 3.990,072 11.822 10.3060,072 12.505,910 3.060,268 7.669,235 8.880,012 5.805,995 4.79,171 4.76,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.688,	508.226 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.824 112.824 112.824 112.824 112.824 112.824 113.834 113.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 110 110 110 110 110 110 110 110 110
	2013 2013 2013 2013 2013 2013 2013 2013	2011 1994 1995 1996 1997 2001 2002 2004 2005 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	202.465 1.066.513 1.465.797 2.247.760 3.817.895 466.490 466.49	122,737 660,138 911,950 11,950 12,273,138 2,461,330 435,450 435,450 435,450 610,591 873,912 1,454,695 2,425,749 311,684 431,68	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.327,470 4.971,990 3.990,072 11.822 10.3060,072 12.505,910 3.060,268 7.669,235 8.880,012 5.805,995 4.79,171 4.76,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.048,860,091 1.688,243 1.688,	508.226 1.365,908 1.222,402 		8.506.898 4.828.936 4.357.470 6.337.898 4.621.474 112.824 112.824 112.824 112.824 112.824 112.824 112.824 113.834 113.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 155 222 222 22 22 22 22 22 22 22 22 22 22

2017 2017										
	1995	-	-	-	-	-	-	-	0%	23
2017	1996 1997	176,781	78,634	150,978	2,538,795	1,045,369	-	3,584,164	0% 2027%	22 21
2017	1998	1,054,407	462,326	887,666	3,825,370	1,854,771		5,680,142	539%	20
2017	1999	1,516,988	704,210	1,352,082	4,365,100	4,382,442	-	8,747,542	577%	19
2017 2017	2000 2001	2.286.570 3.871.898	1.157.681 2.011.670	2.222.748 3.862.406	5.920.179 7.759.574	3.849.172 2.804.909	-	9.769.350 10.564.483	427%	18 17
2017	2001	3,871,898	2,011,670	4,203,459	7,759,574 5.170.552	2,804,909 3.507.874		8.678.426	273% 235%	1/
2017	2003	411,835	365,261	701,300	92,829	-	-	92,829	23%	15
2017	2004	-	-	-	-	-	-	-	0%	14
2017 2017	2005 2006	-	-	-	-	-	-	-	0% 0%	13 12
2017	2007							-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017 2017	2009 2010	-	-	-	-	-	-	-	0%	9
2018	1995								0%	8 24
2018	1996	-	-	-	-	-	-	-	0%	23
2018 2018	1997 1998	147,879 979,148	62,543 412,728	141,697 935,076	730,015 4,071,268	471,686 4,758,059	-	1,201,701 8,829,326	813% 902%	22 21
2018	1999	1,465,383	649,291	1,471,034	4,071,288	5,136,614		9,200,666	628%	20
2018	2000	2,312,839	1,122,536	2,543,217	7,490,664	9,306,042	-	16,796,706	726%	19
2018 2018	2001 2002	3,944,833	1,928,215 2.127.111	4,368,563	4,889,888	4,674,365 4.175.621	-	9,564,253	242%	18
2018	2002	3.899.664 471.975	2.127.111 369.094	4.819.183 836.219	4.632.148 688.569	636.437		8.807.769 1.325.007	226% 281%	17 16
2018	2004	-		-		-	-	-	0%	15
2018 2018	2005 2006	-	-	-	-	-	-	-	0% 0%	14 13
2018	2007			-					0%	12
2018	2008	-		-		-	-	-	0%	11
2018 2018	2009 2010	-	-	-	-	-	-	-	0%	10
2019	1995								0%	9 25
2019	1996	-	-	-	-	-	-	-	0%	24
2019 2019	1997 1998	135,810	52,969 393.268	138,006	444,946	533,150		978,096	720%	23 22
2019	1998	987,168 1.464.960	393,268 595.832	1,024,637	2,580,678 4.070.441	3,951,808 7.669.743		6,532,486 11.740.184	662% 801%	22 21
2019	2000	2,273,173	998,137	2,600,587	6,757,432	9,040,007		15,797,438	695%	20
2019 2019	2001 2002	3,944,262	1,780,366	4,638,637	7,521,391	13,268,636		20,790,027	527%	19
2019	2002	4,049,187 465,236	2,006,056 351,022	5,226,658 914,566	5,222,042 623,375	5,732,532 1,443,829		10,954,574 2,067,204	271% 444%	18 17
2019	2004	. 33,230		-14,500		-, . +3,023	-	-,507,204	0%	16
2019 2019	2005 2006	-	-		-	-		-	0%	15
2019 2019	2006 2007					-		-	0% 0%	14 13
2019	2008								0%	12
2019	2009	-	-	-	-	-	-	-	0%	11
2019 2020	2010 1995	-	-	•	-	-	-		0%	10 26
2020	1996			-				-	0%	25
2020	1997	135,820	49,059	127,821	327,074	909,259	6,501	1,242,834	915%	24
2020 2020	1998 1999	863,775 1,336,135	326,352 501,791	850,290 1,307,385	2,497,331 1,662,380	7,605,205 5,656,468	62,098 116,075	10,164,635 7,434,923	1177% 556%	23 22
2020	2000	2,280,364	916,883	2,388,885	2,436,357	8,894,540	275,766	11,606,663	509%	21
2020	2001	3,986,345	1,667,729	4,345,168	3,660,057	9,654,422	408,516	13,722,995	344%	20
2020 2020	2002 2003	4.200.913	1.915.669 311.155	4.991.160	3.200.861	12.591.340 962.280	363.903 24.589	16.156.104	385%	19
2020	2003	416,919	311,155	810,696	257,899	962,280	24,589	1,244,767	299%	18 17
2020	2005	-	-	-	-	-		-	0%	16
2020	2006	-	-	-	-	-	-	-	0%	15
2020 2020	2007 2008	-	-	-	-	-	-	-	0% 0%	14 13
2020	2009			-					0%	12
2020	2010	-		-		-	-	-	0%	11
2020 2020	2011 2012	-	-	-	-	-	-	-	0%	10
2020	2012			-				-	0%	9
2020	2014	-	-	-	-	-		-	0%	7
2020	2015	-	-	-	-	-	-	-	0%	6
2020 2020	2016 2017									
			-	-	-	-	-	-	0%	5
2020	2018	-		-		-	-	-	0%	4
2020	2019	-	- - - -	- - -	-	-	- - -	- - -	0% 0% 0%	4 3 2
2020 2020	2019 2020	- - -	-	- - - -	- - - -	-	- - - -	- - - - -	0% 0% 0% 0%	4 3 2 1
2020	2019	- - - -	- - - - -	-	- - - - -	-	-	- - - - - -	0% 0% 0%	4 3 2 1 27
2020 2020 2021 2021 2021	2019 2020 1995 1996 1997	- - - - - - 128,492	43,207	112,574	59,758	589,565	45,584	- - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 541%	4 3 2 1 27 26 25
2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998	840,067	302,945	789,305	312,878	6,509,998	435,424	7,258,299	0% 0% 0% 0% 0% 0% 541% 864%	4 3 2 1 27 26 25 24
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999	840,067 1,384,016	302,945 476,750	789,305 1,242,143	312,878 395,179	6,509,998 8,308,426	435,424 813,901	7,258,299 9,517,506	0% 0% 0% 0% 0% 0% 541% 864% 688%	4 3 2 1 27 26 25 24 23
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001	840,067	302,945	789,305	312,878	6,509,998	435,424	7,258,299	0% 0% 0% 0% 0% 0% 541% 864%	4 3 2 1 27 26 25 24
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413%	4 3 2 2 1 27 26 25 24 23 22 21 20
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003	840,067 1,384,016 2,322,576 4.006.083	302,945 476,750 852,271 1.567.909	789,305 1,242,143 2,220,541 4.085.093	312,878 395,179 941,241 1.357.171	6,509,998 8,308,426 17,481,961 24.293.129	435,424 813,901 1,933,622 2.864.443	7,258,299 9,517,506 20,356,824 28.514.743	0% 0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413% 463%	4 3 2 1 27 26 25 24 23 22 21 20
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413% 0% 0%	4 3 2 1 27 26 25 24 23 22 21 20 19 18
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413% 463% 0% 0%	4 3 2 2 1 1 27 26 25 24 23 22 21 20 19 18 17 16
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 876% 712% 413% 463% 0% 0%	4 3 2 2 1 26 25 24 23 22 21 20 19 18 17 16 15 15
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413% 463% 0% 0% 0% 0%	4 3 3 2 2 1 27 26 25 5 24 23 22 21 20 19 18 17 16 15 14 13 13
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 688% 876% 712% 463% 0% 0% 0% 0%	4 3 2 2 1 2 7 2 6 2 5 5 2 4 2 3 2 2 2 1 2 0 1 9 18 8 17 16 15 14 13 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413% 463% 0% 0% 0% 0%	4 3 3 2 2 1 27 26 6 25 5 24 23 22 21 20 19 18 17 16 15 14 13 13
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 688% 712% 413% 463% 0% 0% 0% 0% 0%	4 3 2 2 1 1 2 7 2 7 2 7 2 7 2 7 2 7 2 7 2 7
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 864% 688% 712% 413% 463% 0% 0% 0% 0% 0% 0% 0% 0%	4 3 2 2 1 27 26 5 25 24 22 21 1 20 19 9 18 13 13 19 10 10 9 8 8 8
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 864% 688% 712% 413% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	4 3 2 2 2 2 2 2 2 2 2 2 2 1 1 6 6 6 6 6 6 6
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 27 26 25 24 23 22 21 11 11 11 11 11 11 11 11 11 11 11
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2017 2018	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 413% 463% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	4 3 2 2 27 26 26 25 24 4 23 3 22 2 21 20 19 18 13 12 21 11 11 11 9 9 7 6 5 5 4 4
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 27 26 25 24 23 22 21 11 11 11 11 11 11 11 11 11 11 11
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 688% 876% 413% 638% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	4 3 2 2 27 26 25 24 23 22 21 11 11 11 11 11 11 11 11 11 11 11
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 864% 864% 688% 413% 413% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1,384,016 2,322,576 4,006,083 4,184,597 443,154	302,945 476,750 852,271 1.567,909 1,798,335 320,609	789.305 1,242,148 2,220,541 4,085,093 4,685,454 835,329	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 688% 876% 413% 638% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.322,576 4.006,083 4.184,597 443,154	302,945 476,750 852,271 1.567,909 1.798,335 320,609	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329	312,878 395,179 941,241 1.357.171 525,984	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.322,376 4.005,083 4.184,397 443,154	302,945 476,750 852,2271 1.567,909 1.798,335 320,609	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20.356,824 28.514,743 17.291,889 2.049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.322,576 4.006,083 4.184,597 443,154	302,945 476,750 852,271 1.567,909 1.798,335 320,609	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329	312,878 395,179 941,241 1.357.171 525,984	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20.356,824 28.514,743 17.791,889 2.049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1,384,016 2,322,576 4,006,083 4,184,597 443,154 9,540 9,54	302,945 476,750 852,271 1.567,909 1.798,335 320,609 9.540 61,765 1.393,183	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20.356,824 28.514,743 17.291,889 2.049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2,322,376 4,006,083 4,184,397 443,154 9,540 61,785 1,303,169 7,327,159 1,303,169 7,327,159 1,891,5276 1,991,5276 1	302,945 476,750 852,271 1.567,909 1.798,345 320,609 9.540 61,765 1.30,765 1	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,303,163 3,867,596 7,327,155 1,263,546	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20,356,824 22,514,743 17.291,889 2,049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1,384,016 2,322,376 4,005,083 4,184,597 443,134 9,540 9,540 9,540 9,540 9,732,7159 1,283,71	302,945 476,750 852,2271 1.507,909 1.798,335 320,609 9,540 61,758 1.508,168	789,305 1,242,143 2,220,541 4,085,093 4,685,459 835,259 61,505 9,540 9,5	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 24.283,129 14.214,281 1.762,418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20.355,824 20.3516,824 17.251,889 2.449,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
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2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.322,576 4.006,083 4.184,597 443,154 9,540 9,540 61,765 1.383,163 5.387,789 1.383,163 1	302,945 476,750 852,271 1.567,909 1.798,335 320,609 1.798,335 320,609 1.798,335 1.303,136 1.303,	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,383,163 5,387,763 1,283,163 1,283 1	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 1.762,418 433,116	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20,356,824 28,514,743 17,291,889 2,049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.322,376 4.005,083 4.184,397 443,754 9.540 9.540 61,765 1.393,163 3.867,995 7.393,163 1.8915,279 18.8915,27	90,945 476,750 852,271 1.567,909 1.798,335 320,6699 9,540 61,765 1.393,163 3.367,596 7.327,155 1.263,546 1.193,163 1	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,229 9,540 61,765 1,393,163 3,867,595 7,327,185 1,6815,270 1,799,588	312,878 395,179 941,241 1.357,171 529,984 114,797	6.509,998 8.308,426 17.481,961 24.214,281 14.214,281 1.762,418 1.762,418 433,116	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20,356,824 22,512,731 17.251,889 2.049,627 18.487 428,492 1.114,504 2.417,780,780 3.070,784 3.070,784	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.322,576 4.006,083 4.184,597 443,154 9,540 9,540 61,765 1.383,163 5.387,789 1.383,163 1	302,945 476,750 852,271 1.567,909 1.798,335 320,609 1.798,335 320,609 1.798,335 1.303,136 1.303,	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,383,163 5,387,763 1,283,163 1,283 1	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 1.762,418 433,116	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20,356,824 28,514,743 17,291,889 2,049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1,384,016 2,322,276 4,005,083 4,184,597 443,114 9,540 9,54	302,945 476,730 852,2271 1.507,909 1.798,335 320,609 9.540 61,782,745 1.508,108 1.508,	789.305 1.242,143 2.220.541 4.085.093 4.685,459 835,259 9.540 9.54	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509.998 8.308.426 17.481.961 24.214.281 1.762.413 1.762.413 4.33.116 409.233 566.282 339.265 1.325.579 576.994	435,424 813,901 1,931,622 2,564,432 172,412	7.258,299 9.517,506 20.356,824 22.512,723 17.251,889 2.049,627 18.487 422,492 1.114,506 2.1114,506 2.377,724,331 1.0430,334 10.4730,334	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2,322,376 4,005,083 4,184,397 443,154 9,540 61,785 1,383,163 1,383,1	90,945 476,750 852,271 1.567,999 1.798,345 320,609 9.540 61,765 1.30,765 1.	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,303,163 1,303,163 1,303,163 1,303,163 1,505,263 1,505,263 1,505,273 1,505,2	312,878 395,179 941,241 1.357,171 529,984 114,797	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 4.33,116 4.09,233 4.00	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20,356,824 22,512,473 17.291,889 2,049,627 18.487 428,492 1.114,504 2.417,787 3.376,555 3.374,1173 3.376,555 3.374,177 3.376,555 3.374,177 3.376,555	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1,384,016 2,322,376 4,005,083 4,184,997 443,134 9,540 61,765 1,383,163 3,807,765 1,383,163 1,283 1,2	302,945 476,750 852,2271 1.567,909 1.798,335 320,609 9,540 61,765 1.393,163 3.367,555 1.393,163 3.367,555 1.263,555	789,305 1,242,143 2,220,541 4,085,093 4,685,459 855,259 855,26	312,878 395,179 941,241 1.357,171 523,984 114,797 114,	6.509,998 8.308,426 17.481,061 24.214,281 1.762,418 1.762,418 1.762,418 433,116 409,233 506,282 339,626 359,626 2139,626 2139,626 2139,626 2139,626	435,424 813,901 1,931,622 2,564,432 172,412	7.258,299 9.517,506 20.356,824 22.514,743 17.251,889 2.049,627 18.487 428,492 1.114,504 2.417,787 3.378,555 3.705,764 3.374,170 5.977,143 19.141,824 10.1779,431	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2,322,376 4,005,083 4,184,397 443,154 9,540 61,785 1,383,163 1,383,1	90,945 476,750 852,271 1.567,999 1.798,345 320,609 9.540 61,765 1.30,765 1.	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,303,163 1,303,163 1,303,163 1,303,163 1,505,263 1,505,263 1,505,273 1,505,2	312,878 395,179 941,241 1.357,171 529,984 114,797	6.509,998 8.308,426 17.481,961 14.214,281 11.762,418 11	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20,356,824 22,512,473 17.291,889 2,049,627 18.487 428,492 1.114,504 2.417,787 3.376,555 3.374,1173 3.376,555 3.374,177 3.376,555 3.374,177 3.376,555	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.312,276 4.016,083 4.189,377 443,174 444,174 444,17	302,945 476,730 852,271 1.507,903 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 3.867,509 1.798,3163 3	789,305 1,242,143 2,220,541 4,085,093 815,229	312,878 395,179 941,241 137,171 525,989 116,797 116,797 118,487 428,492 1,114,598 1,144,598 1,14	6.509,998 8.308,426 17.481,961 14.214,281 1.762,413 1.76	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.355,824 20.3518,733 17.251,889 2.449,627 18.487 18.487 428,492 1.114,504 2.417,787 3.376,555 3.076,786 3.376,177 5.477,163 3.376,177 5.477,163 3.376,176 5.277,163 5.277,163	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 3 2 2 27 27 26 26 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.322,376 4.005,083 4.184,397 443,754 9.540 61,765 1.393,163 3.867,795 7.701,913 18,483,569 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937	90,945 476,750 852,271 1.567,909 1.798,315 320,609 1.798,315 320,609 1.798,315 320,609 1.798,315	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,229 9,540 61,765 1,393,163 3,867,595 7,327,185 16,915,276 16,915,276 17,999,588 21,193,702 17,562,271 18,005,763 18,142,255 15,502,346 15,005,838 21,193,702 17,600,713 15,005,838 21,193,702 17,600,713 15,005,838 21,193,702 17,600,713 15,005,838 21,193,702 17,600,713 16,005,838 21,193,702 17,600,713 16,005,838 21,193,702	312,878 395,179 941,241 1.357,171 529,984 114,797 114,797 114,797 114,797 114,994 114,994 114,994 114,994 114,994 114,994 114,994 114,994 116,916,147 116,916,916 116,916,916 116,916,916 116,916,916 116,916,916 116,916,916 116,916,916 116,916,916 116,916,916 116,916,916 116,916,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,916 116,	6.509,998 8.308,426 17.481,961 4.481,961 4.214,281 1.762,418 1.762,418 433,116 409,233 506,282 339,826 1.325,579 576,894 2.223,077 576,894 2.223,077 576,894 2.223,077 576,894	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20,356,824 22,512,731 17.291,889 2.049,627 18.487 428,492 1.114,504 2.417,789 3.305,764 3.374,170 5.977,143 3.104,30,344 10,779,443 10,779,479,479 10,779,479 10,779,479 10,779,47	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2.312,276 4.016,083 4.189,377 443,174 444,174 444,17	302,945 476,730 852,271 1.507,903 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 3.867,509 1.798,3163 3	789,305 1,242,143 2,220,541 4,085,093 815,229	312,878 395,179 941,241 137,171 525,989 116,797 116,797 118,487 428,492 1,114,598 1,144,598 1,14	6.509,998 8.308,426 17.481,961 14.214,281 1.762,413 1.76	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20.355,824 20.355,824 17.251,889 2.496,627 18.487 428,492 1114,594 2.417,787 3.376,555 3.076,784 3.376,555 3.076,784 3.376,555 3.076,784 3.377,183 3.376,555 3.276,784 3.377,183 3.376,555 3.276,784 3.377,183 3.376,555	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1,384,016 2,322,376 4,005,083 4,184,397 443,134 9,540 9,540 9,540 9,540 9,540 9,740 1,383,163 9,327,158 12,833,163 13,947,194 13,182,156 16,501,827 17,310,828 18,941,941 13,182,156 12,257,468 13,947,194 13,182,156 12,257,963 13,947,194 13,182,156 12,257,963 13,947,194 13,182,156 12,257,963 13,947,194 13,182,156 12,257,963 13,947,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 13,182,156 12,257,963 13,047,194 14,047,194 14,047,19	90.2945 476,730 852,2271 1.567,909 1.798,335 320,609 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.640	789.305 1.242,143 2.220.541 4.085.093 4.685,454 855,252 855,25	18,487 428,492 114,792	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 433,116 409,233 409,233 1.325,579 576,994 2,233,575,70 576,944 2,234,172 7,244,138 7,244,172 7,244,138 20,158,824	435,424 813,901 1,931,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 22.3514,731 17.251,889 2.049,627 18.497 422,492 1114,504 2.417,787 3.378,555 3.705,764 3.374,170 3.378,555 3.705,778,778 3.705,778 3.70	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27
2020 2020 2020 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019	840,067 1.384,016 2,322,376 4,005,083 4,184,397 443,754 433,754 433,754 433,754 433,754 433,754 433,754 433,754 1,393,163 1,39	90,945 476,750 852,271 1.567,909 1.798,335 320,609 9,540 61,765 9,540 61,765 1.390,163 3.367,596 7.327,155 1.263,546	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,229 9,540 61,765 1,393,163 3,867,595 7,327,155 16,953,546 18,915,276 18,955,763	312,878 395,179 941,241 1.357,171 529,984 114,797 114,797 114,797 114,797 114,797 114,490 114,490 114,490 114,504 114,	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 1.762,418 433,116 409,233 506,282 339,826 1.325,579 576,994 2.23,677 3.115,427 2.23,677 3.115,427 2.23,677 1.144,126 1.25,579 1.25,579 1.25,5	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20,356,824 22,512,473 17,291,889 2,049,627 18,487 428,492 1,114,504 2,417,787 3,376,556 5,056,846 5,077,143 10,779,479 10,779,479 10,779,479 10,7	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	4 3 2 2 2 27 27 26 27 27 27 27 27 27 27 27 27 27 27 27 27

### Exhibit 2d Continental General Insurance Company Nationwide Historic Experience by Calendar and Issue Year Currently\* Active, Premium Paying Compound Inflation Policies Only

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Ye Duration
1994 1995	1994 1994	-	-	-	-	-	-	-	0%	
1995	1995			-	-	-	-		0%	
1996 1996	1994 1995	-		-	-				0% 0%	
1996	1996	-	-		-	-	-	-	0%	
1997 1997	1994 1995								0%	
1997	1996				-	-	-	-	0%	
1997 1998	1997 1994	5,484	5,484	5,484	-		-		0%	
1998	1995	-	-		-	-	-	-	0%	
1998 1998	1996 1997	48.136	48.136	48.136	-	-	-	-	0%	
1998	1998	210,814	210,814	210,814			-		0%	
1999 1999	1994 1995	-	-		-	-	-	-	0% 0%	
1999	1996					-	-	-	0%	
1999 1999	1997 1998	47,423 320.886	47,423 320.886	47,423 320.886	3,253	-	-	3,253	7% 0%	
1999	1999	319,405	319,405	319,405					0%	
2000 2000	1994 1995	-	-		-	-	-	-	0%	
2000	1996		-	-	-			-	0%	
2000 2000	1997	48,224	48,224	48,224	-	-	-	-	0%	
2000	1998 1999	313.599 495,784	313.599 495,784	313.599 495,784	502		-	502	0%	
2000	2000	579,429	579,429	579,429	4,067		-	4,067	1%	
2001 2001	1994 1995				-		-		0%	
2001	1996		-	-	-			-	0%	
2001	1997	47.836	47.836	47.836	-	-	-	-	0%	
2001 2001	1998 1999	314,771 475,714	314,771 475,714	314,771 475,714	105			105	0%	
2001	2000	883,377	883,377	883,377	907	-	-	907	0%	
2001	2001 1994	1,096,825	1,096,825	1,096,825			-		0%	
2002	1995								0%	
2002 2002	1996 1997	47.70	47.700	47,785	-	-	-	-	0%	
2002	1998	47,785 314,784	47,785 314,784	47,785 314,784	-		-	-	0% 0%	
2002	1999	489,249	489,249	489,249	32,803	-	-	32,803	7%	
2002 2002	2000 2001	864,406 1,666,680	864,406 1,666,680	864,406 1,666,680	22,074 600		-	22,074 600	3% 0%	
2002	2002	1.417.634	1.417.634	1.417.634	13.788			13.788	1%	
2003 2003	1994 1995	-	-	-	-	-	-	-	0%	
2003	1995								0%	
2003	1997	48,116	46,875	46,875	-	-	-	-	0%	
2003 2003	1998 1999	313,490 482.691	310,664 477.118	310,664 477.118	-	-	-	-	0%	
2003	2000	862,308	855,021	855,021	4,788			4,788	1%	
2003 2003	2001	1,608,055	1,597,391	1,597,391	8,861	-	-	8,861	1%	
2003	2002	1,846,207 299,652	1,841,243 299,652	1,841,243 299,652	9,102			9,102	0%	
2004	1994	-	-	-	-	-	-	-	0%	
2004 2004	1995 1996		-	-			-	-	0%	
2004	1997	55,746	51,840	51,840	2,928	-	-	2,928	5%	
2004 2004	1998 1999	326,057	309,020	309,020	-	-	-	-	0%	
2004	2000	502,145 887,487	473,877 847,618	473,877 847,618	2,544		-	2,544	0%	
2004	2001	1.650.273	1.588.977	1.588.977	6.975	-	-	6.975	0%	
2004 2004	2002	1.862.526 311,122	1.825.393 311,122	1.825.393 311,122	574		-	574	0%	
2004	2004						-		0%	
2005 2005	1994 1995	-	-	-	-	-	-	-	0% 0%	
2005	1996								0%	
2005 2005	1997 1998	53.643	48.940	48.940	-	-	-	-	0%	
2005	1998	331,304 518.178	312,096 482,594	312,096 482,594					0%	
2005	2000	913,966	861,142	861,142	19,856	-	-	19,856	2%	
2005 2005	2001	1,672,563	1,588,998	1,588,998	2,224 26.098		-	2,224 26.098	0% 1%	
2005	2003	321.630	321.320	321.320	-				0%	
2005	2004	-	-	-	-	-	-	-	0%	
2005	2005 1994								0%	
2006	1995	-	-	-	-	-	-	-	0%	
2006 2006	1996 1997	55.093	-	46.930	-	-	-	-	0%	
2006	1998	338,373	46.930 310,388	310,388	-		-	-	0% 0%	
2006 2006	1999 2000	525,783	467,795	467,795	1,127	-	-	1,127	0%	
2006	2000	934,927 1,705,218	855,016 1,572,156	855,016 1,572,156	13,405 28,743		-	13,405 28,743	1% 2%	
2006	2002	1,903,553	1,815,790	1,815,790	5,120	-	-	5,120	0%	
2006 2006	2003 2004	316.740	316.420	316.420	-	-	-	-	0%	
2006	2005	-	-	-			-	-	0%	
2006	2006	-	-	-	-	-	-	-	0%	
2007 2007	1994 1995	-	-	-			-	-	0% 0%	
2007	1996	-	-	-	-	-	-	-	0%	
2007	1997 1998	59.901 352.516	47.636 306,370	47.636 306,370	-	-	-	-	0%	
2007	1999	565,585	473,674	473,674	-			-	0%	
2007 2007	2000 2001	978,199	852,573	852,573	-	-	-	-	0%	
2007	2001	1,801,755	1,581,704	1,581,704	2,900 7,700			2,900 7.700	0%	
2007	2003	312.553	308.110	308.110	-	-	-	,	0%	
2007 2007	2004	-	-	-		-	-	-	0%	
2007	2006								0%	
2007	2007	-	-		-		-	-	0%	
2008 2008	1994 1995	-	-			-	-	-	0%	
2008	1996	-	-	-	-	-	-		0%	
	1997 1998	60,727 366,291	48,172 312,320	48,172 312,320	-	-	-	-	0%	
2008	1999	572,370	474,039	474,039	26,574			26,574	5%	
2008 2008		990,700	854,684	854,684	5,958	-	-	5,958	1%	
2008 2008 2008	2000									
2008 2008 2008 2008	2001	1.828.286	1.586.369	1.586.369	36.690	-	-	36.690	2%	
2008 2008 2008 2008 2008 2008 2008	2001 2002 2003		1.586.369 1.829.841 316,895	1.586.369 1.829.841 316,895	36.690 110.270		-	36.690 110.270	6% 0%	
2008 2008 2008 2008 2008 2008 2008 2008	2001 2002 2003 2004	1.828.286 2.003.970	1.829.841	1.829.841	36.690 110.270	- - -	- - - -	36.690 110.270	6% 0% 0%	
2008 2008 2008 2008 2008 2008 2008	2001 2002 2003	1.828.286 2.003.970	1.829.841	1.829.841	36.690 110.270	-	- - - -	36.690 110.270	6% 0%	

2009	1994	-	-	-	-	-	-	-	0%	16
2009 2009	1995 1996	-	-	-	-	-	-	-	0%	15 14
2009 2009	1997 1998	61,745 357,569	48,860 306,008	48,860 306,008		-	-	- 528 599	0%	13 12
2009	1999	568.675	470.934	470.934	528,599 30.164		-	30.164	148% 5%	12
2009 2009	2000 2001	999,869 1,841,706	859,424 1.580,970	859,424 1,580,970	3,440 14,139			3,440 14,139	0% 1%	10 9
2009 2009	2002 2003	2,013,171	1,811,262	1,811,262	49,205	-	-	49,205	2% 8%	8
2009	2004	311,069	306,332	306,332	24,457		-	24,457	0%	7 6
2009 2009	2005 2006	-	-		-		-	-	0%	5 4
2009 2009	2007 2008	-	-		-		-	-	0% 0%	3 2
2009	2009	-			-		-	-	0%	1
2010	1995	-			-	-	-	-	0%	17 16
2010 2010	1996 1997	68,106	46,356	74,170	-	-	-	-	0%	15 14
2010 2010	1998 1999	430,278 655,299	307,528 470,831	492,045 753,330	-	-	-	-	0%	13 12
2010 2010	2000 2001	1,136,891 2.072,789	848,232 1.578.555	1,357,171	53,670 7.470	-	-	53,670 7.470	5%	11 10
2010	2002	2.234.757	1.809.410	2.895.057	34.236	-	-	34.236	0% 2%	9
2010 2010	2003 2004	335,035	319,347	510,955	705	-	-	705	0%	8 7
2010 2010	2005 2006	-	-	-	-	-	-	-	0%	6 5
2010 2010	2007 2008	-	-	-	-	-	-	-	0%	4
2010	2009	-	-	-	-	-	-	-	0%	3 2
2010 2011	2010 1994	-	-	-	-	-	-	-	0%	18
2011 2011	1995 1996	-	-	-	-	-	-	-	0%	17 16
2011 2011	1997 1998	72.226	45.257	72.412	-		-	-	0%	15
2011	1999	458,303 712,397	301,261 463,991	482,017 742,385	15,926 15,324	-	-	15,926 15,324	3% 2%	14 13
2011 2011	2000 2001	1,213,364 2,245,132	830,394 1,540,106	1,328,631 2,464,170	986 7,814		-	986 7,814	0% 0%	12 11
2011 2011	2002 2003	2,457,364 329.852	1,775,732 309.410	2,841,171 495.057	6,679	-	-	6,679	0%	10
2011	2004	329.832	309.410	493.US/ -	-	-	-	-	0%	8
2011 2011	2005 2006	-	-	-	-	-	-	-	0% 0%	7 6
2011 2011	2007 2008	-	-	-	-	-	-	-	0%	5 4
2011 2011	2009 2010	-	-	-	-	-	-	-	0%	3 2
2011	2011	-	-		-		-	-	0%	1
2012 2012	1994 1995	-	-		-	-	-	-	0% 0%	19 18
2012 2012	1996 1997	75,431	45,187	72,299	-	-	-	-	0% 0%	17 16
2012 2012	1998 1999	481.744 749,047	308.788 473,902	494.061 758,242	423.321 14,762	-	-	423.321 14,762	88% 2%	15 14
2012	2000	1,279,013	852,867	1,364,587	6,588	-	-	6,588	1%	13
2012 2012	2001 2002	2,363,618 2,566,978	1,579,923 1,822,087	2,527,877 2,915,339	53,481 31,404	-	-	53,481 31,404	2% 1%	12 11
2012 2012	2003 2004	338,988	315,326	504,522	2,652		-	2,652	1% 0%	10 9
2012 2012	2005 2006	-	-	-	-	-	-	-	0%	8 7
2012	2007	-		-	-	-	-	-	0%	6
2012 2012	2008 2009	-	-	-	-	-	-	-	0% 0%	5 4
2012 2012	2010 2011	-	-	-	-	-	-	-	0%	3 2
		_						_		
2012	2012	-						-	0% 0%	1
2012 2013 2013	2012 1994 1995					<u> </u>			0% 0% 0%	20 19
2012 2013 2013 2013 2013	2012 1994 1995 1996 1997	77.361	45.899	73.439	- - - - -	- - - - -	- - - - -		0% 0% 0% 0% 0%	1 20 19 18 17
2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999	77.361 485.969 768,010	45.899 306.165 476,041	73.439 489.864 761,666	- - - - - -	- - - - - -		- - - - - - -	0% 0% 0%	20 19 18
2012 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001	485.969	306.165	489.864	6,356 502,130	342,092	- - - - - - - -	6,356	0% 0% 0% 0% 0%	1 20 19 18 17 16
2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028		342,092 388,236			0% 0% 0% 0% 0% 0% 0% 0% 0% 25%	1 20 19 18 17 16 15 14 13
2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	485.969 768,010 1,305,047 2,392,863	306.165 476,041 852,983 1,574,207	489.864 761,666 1,364,772 2,518,731	502,130		- - - - - - - - - - - - - - - - - - -	844,222	0% 0% 0% 0% 0% 0% 0% 0% 0% 25% 0%	1 20 19 18 17 16 15 14 13 12 11
2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 0% 35% 25% 0% 0% 0%	1 200 199 18 17 166 15 14 13 12 11 10 9 8
2012 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 35% 25% 0% 0%	1 200 199 188 177 166 155 144 133 122 111 100 9 8 8 7
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2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 2000 2001 2002 2003 2004 2005 2007 2007 2007 2008 2009 2009 2009 2009 2009 2009 2009	485.969 768.010 1,305.047 2,392.863 2,224.369 343.537 77.588 480.569 765.374 1,309.880 2,383.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 2,283.459 3,263.359 3,263.378 3,274.378	46.018 46.041 46.041 46.021 46.021 46.032 46.032 47.032 47.032 47.032 48	489.854 761,666 1,364,772 2,518,731 2,918,028 507,977 7,3658 484,349 759,665 1,367,272 2,506,601 2,918,469 748,799 1,346,247 2,512,550 2,932,691 506,015 506,0	502,130 280,548 	388,236		844,222 668,784 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 18 131 121 121 121 121 121 121 121 121 121
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2017 2017	1995 1996	-	-	-	-	-	-		0%	2 2
2017	1997	98,325	40,701	78,145	-	-	-	-	0%	2
2017 2017	1998 1999	664,626 1,011,731	292,414 462,171	561,436 887,367	532,694 17,670	-		532,694 17,670	80% 2%	2
2017	2000	1.614.262	813.147	1.561.243	378.662	-	-	378.662	23%	1
2017 2017	2001 2002	2,919,435 2,992,355	1,526,516 1,780,799	2,930,911 3,419,134	858,093 70,757			858,093 70,757	29% 2%	1
2017 2017	2003 2004	334,840	294,232	564,926	-		-	-	0%	1
2017	2005								0%	1
2017 2017	2006 2007	-	-						0%	1
2017	2008	-	-	-	-	-	-	-	0%	1
2017 2017	2009 2010	-	-	-	-	-	-		0% 0%	
2018	1995	-	-	-	-	-	-	-	0%	2
2018 2018	1996 1997	105,177	42,423	96,113	57,266			57,266	0% 54%	2
2018 2018	1998 1999	697,864 1,057,992	294,818 460,894	667,939 1,044,202	15,042 770,858	808.276	-	15,042 1,579,134	2% 149%	2 2
2018	2000	1,737,492	842,726	1,909,281	220,678	808,276		220,678	13%	1
2018 2018	2001 2002	3,155,783 3.294.992	1,545,852 1.792.740	3,502,283 4.061.633	166,428 337.507	215.083	-	166,428 552.589	5% 17%	1
2018	2003	399.739	310.914	704.408	24.128	215.083		24.128	6%	1
2018 2018	2004 2005	-	-	-	-	-		-	0%	1
2018	2006	-	-	-	-	-	-	-	0%	1
2018 2018	2007 2008								0%	1
2018	2009	-	-	-	-	-	-	-	0%	1
2018 2019	2010 1995		-		-			-	0%	2
2019 2019	1996 1997		43.001	-	-	-	-	-	0%	
2019	1997	111,219 729,420	292,264	112,037 761,477	-	-			0% 0%	2
2019 2019	1999 2000	1.139.520	460.760	1.200.482	189.109	-	-	189.109	17% 14%	
2019	2001	1,872,192 3,406,074	825,571 1,539,087	2,150,976 4,009,998	266,424 506,247	-	-	266,424 506,247	15%	1
2019 2019	2002 2003	3,598,362 408,479	1,785,889 306,696	4,653,026 799.077	174,639	231,282	-	405,921	11%	1
2019	2004		-		-	-	-	-	0%	:
2019 2019	2005 2006	-	-	-	-	-	-	-	0%	
2019	2007		-		-	-	-	-	0%	1
2019 2019	2008 2009					-	-	-	0%	1
2019	2010	-	-	-	-	-	-	-	0%	
2020 2020	1995 1996	-	-	-	-	-		-	0% 0%	
2020 2020	1997 1998	124,518 776.676	45,019 295,499	117,294 769,904	- 27,574	-	3,695 22,962	3,695 50,536	3% 7%	1
2020	1999	1,218,065	456,548	1,189,508	22,856		38,889	61,745	5%	
2020 2020	2000 2001	2,063,025 3,665,438	829,325 1,537,283	2,160,757 4,005,299	119,708 61.157		67,490 122,517	187,198 183,675	9% 5%	1
2020	2002	3.920.525	1.788.519	4.659.879	72.654		146.674	219.328	6%	
2020 2020	2003 2004	407,521	301,671	785,985			24,197	24,197	6% 0%	
2020	2005	-	-	-	-	-	-	-	0%	1
2020 2020	2006 2007	-	-		-	-	-	-	0% 0%	1
2020 2020	2008 2009	-	-	-	-	-	-	-	0%	1
2020	2010	-	-		-	-	-	-	0%	1
2020 2020	2011 2012	-	-	-	-	-	-	-	0%	1
2020	2013	-	-		-		-	-	0%	
2020 2020	2014 2015	-	-	-	-	-	-	-	0%	
2020	2016	-		-	-	-	-	-	0%	
2020 2020 2020				-	-	-	-		0% 0%	
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2020 2020	2016 2017 2018	-	-			- - - -		-	0% 0% 0% 0% 0%	
2020 2020 2020 2020 2021 2021	2016 2017 2018 2019 2020 1995 1996			-	-	-	-	-	0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998	127,971	43,058	112,186	- - - - - - - -	2,109,994	25,906	25,906	0% 0% 0% 0% 0%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999	808,099 1,341,433	291,516 461,885	759,529 1,203,414		1,702,694	161,006 272,681	25,906 2,271,000 1,975,375	0% 0% 0% 0% 0% 0% 0% 20% 281% 147%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001	808,099 1,341,433 2,227,512 3.920.940	291,516 461,885 817,073 1.536.545	759,529 1,203,414 2,128,835 4.003.375	22,254	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071	25,906 2,271,000 1,975,375 4,271,562 7.534.038	0% 0% 0% 0% 0% 0% 0% 20% 281% 147% 192%	
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2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	808,099 1,341,433 2,227,512 3.920.940	291,516 461,885 817,073 1.536.545	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071	25,906 2,271,000 1,975,375 4,271,562 7.534.038	0% 0% 0% 0% 0% 0% 0% 20% 281% 147% 192% 192% 145% 39% 0%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 0% 20% 281% 147% 192% 192% 145% 39%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 20% 281% 147% 192% 145% 39% 0% 0%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 20% 281% 147% 192% 192% 145% 0% 0%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 20% 281% 147% 192% 145% 39% 0% 0% 0% 0%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2009 2010 2010 2011 2012	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 0% 20% 147% 192% 192% 145% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2023 2038 2049 2059 2059 2059 2059 2059 2059 2059 205	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 20% 281% 192% 192% 192% 0% 0% 0% 0% 0% 0%	
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2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2012 2013 2014 2015	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 20% 281% 147% 192% 192% 192% 0% 0% 0% 0% 0% 0% 0% 0%	
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2020 2020 2020 2020 2020 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 147% 192% 145% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2012 2012 2014 2015 2016 2017 2018	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639,703 4,957,330	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808,099 1,341,433 2,227,512 3.920,940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 192% 192% 192% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227.512 3.297.512 3.297.508	291,516 461,885 817,073 1.536,545 1,778,557 314,752	759.529 1.203.414 2.128.835 4.033.923 820,068	35.264 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 2014 192% 192% 192% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
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2020 2020 2020 2020 2021 2021 2021 2021	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227.512 3.920.940 4.132.077 435.900	291,516 461,885 817,073 1.365,545 1,778,557 314,752	759.529 1,203.414 2,128.835 4,633.923 820.068	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 147% 192% 145% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2,227.512 3.920.940 4.132.077 435.908 	291,516 461,885 817,073 1.365,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 147% 142% 142% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227,512 3.920,940 4.132,077 435,906	291,516 461,885 817,073 1.386,545 1,778,557 314,752 	759,529 1,203,414 2,128,835 4,633,923 820,068	35.264 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2,227.512 3.920.940 4.132.077 435.900	291,516 461,885 817,073 1.365,545 1.778,557 314,752 	759,529 1,203,414 2,128,835 4,633,923 820,068	35,264 2,256 	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,906	291,516 461,885 817,073 1.136,545 1.778,557 314,752 	759,529 1,203,414 2,128,835 4,633,923 820,068 	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 147% 1428 1428 1428 1638 1638 1638 1638 1638 1638 1638 163	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,500	291,516 461,885 817,073 1.336,545 1.778,557 314,75	759,529 1,203,414 2,128,835 4,633,923 820,068 820,068 1,437,037 2,818,522 4,800,539 5,427,633 5,407,647	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227.512 3.920.940 4.33.508 6 6 6 6 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7	291,516 461,885 817,073 1.136,545 1.776,557 314,752 314,752 314,752 4.00,503 687,713 1.437,037 2,816,522 4,800,539 5,427,943 5,427,945 5,384,495 5,384,495 5,384,495	759,529 1,203,414 2,128,835 4,633,923 820,068	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,128 859,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,584,582 5,984,582 1,984,687 1,984,687 1,984,687 1,984,687 1,984,687 1,984,687 1,984,687 1,984,689 1,012 1,984,687 1,984,689 1,012 1,984,689 1,012 1,984,689 1,012 1,984,689 1,012 1,984,689 1,012 1	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 147% 192% 145% 39% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227,512 3.320,940 4.132,077 435,906	291,516 461,885 817,073 1.386,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 5,484 258,860 687,713 1,437,037 2,818,522 4,600,539 5,407,847 5,424,553 5,344,495 5,374,729	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,971 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227,512 3.320,940 4.132,077 435,506	291,516 461,885 817,073 1.386,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 	35,264 2,256 	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,971 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 1109,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227,512 3.920,940 4.132.077 435.906 4.132.077 435.906 5.644 5.844 5.848 5.848 5.849 5.666,539 5.770.886 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875 6.103.875	291,516 461,885 817,073 1.136,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 5,484 258,650 2,768 5,427,633 5,427,643	35,264 2,256 	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,971 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,048 1169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,900 4,132,077 435,900 4,132,077 435,900 5,644 5,640 5,640 5,740 5,676,430 5,770,868 6,039,455 6,643,370 6,763,630 5,770,868 6,039,455 6,643,370 6,773,686 6,039,455 6,643,370 6,773,686 6,039,455 6,768,430 6,773,732 6,783,430 6,773,732 6,783,430 6,773,732 6,783,430 6,773,732 6,783,430 6,773,732 6,783,430 6,773,732 6,783,430 6,773,732 6,773,732 6,773,732 6,773,732 6,773,732 6,773,732 6,773,732	291,516 461,885 817,073 1.136,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 820,068 821,068	32.534 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,971 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227.512 3.920.940 4.33.508 4.33.508 6.6087.713 6.708 6.708 6.709 6.153.808 6.309 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808 6.309.455 6.143.970 6.153.808	291,516 461,885 817,073 1.138,545 1.778,557 314,722 314,722	759,529 1,203,414 2,128,835 4,633,923 820,068 820,068 820,068 820,068 820,068 820,068 820,068 820,068 820,068 820,068 820,068	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,971 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 1,753,658	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227.512 3.920.940 4.132.077 435.508	291,516 461,885 817,073 1.385,545 1.778.557 314,772 314,772 314,772 314,772 314,772 314,772 314,772 314,773 314,773 314,773 314,773 314,7737 314,77	759,529 1,203,414 2,128,835 4,633,023 820,068 820,069	32.264 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,971 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,524 1,528,041 189,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227,512 3.320,940 4.132,077 435,506 4.132,077 435,506 5.484 5.885 5.884 5.885 6.887,713 1.437,037 2.818,822 4.800,539 5.779,688 6.039,455 6.143,370 6.153,805 6.793,155 7.498,638 7.894,820 7.797,333 7.894,820 7.797,333 7.894,820 7.797,333 7.894,820 7.797,333 7.894,820 7.797,333 7.894,820 7.797,333 7.894,820 7.797,333 7.894,820 7.797,333 7.894,820 7.797,333 7.894,820 7.997,337 7.997,33	291,516 461,885 817,073 1.386,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 820,068 1,437,037 2,818,620 4,800,539 5,427,863 5,344,496 5,344,496 5,344,496 5,344,496 5,344,496 5,344,496 5,344,496 6,	35,264 2,256	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,971 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011	808.099 1.341.433 2.227.512 3.920.940 4.132.077 435.508	291,516 461,885 817,073 1.385,545 1.778.557 314,772 314,772 314,772 314,772 314,772 314,772 314,772 314,773 314,773 314,773 314,773 314,7737 314,77	759,529 1,203,414 2,128,835 4,633,023 820,068 820,069	32.264 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	161,006 272,681 473,228 859,971 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,524 1,528,041 189,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	

# Exhibit 3a Continental General Insurance Company Nationwide Experience All Non-Inflation Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				Without Prop	posed Rate Incre	ase				With Propo	osed 75% Rate In	crease
Calendar	Antonia	Premium		D.I.Cl	By Incurr		le collection		Loss Ratio	Premium	Incurred	Incd LR VA
Year 1995	Actual 4,770	Original RtLvl 4,770	VA Rate Level 4,770	Pd Clms	Clm Res	IBNR -	Inc Clms	Actual 0.0%	VA Rate Level 0.0%	VA Rate Level 4,770	Claims -	Rate Level 0.0%
1996	20,548	20,548	20,548	-	-	-	-	0.0%	0.0%	20,548	-	0.0%
1997	139,146	139,146	139,146	1,381	128,778	-	130,159	93.5%	93.5%	139,146	130,159	93.5%
1998 1999	3,183,509 6,808,204	3,183,509 6,808,204	3,183,509 6,808,204	180,479 1,339,749	100,341	0	180,479 1,440,090	5.7% 21.2%	5.7% 21.2%	3,183,509 6,808,204	180,479 1,440,090	5.7% 21.2%
2000	10,762,460	10,762,460	10,762,460	3,898,021	0	0	3,898,021	36.2%	36.2%	10,762,460	3,898,021	36.2%
2001	15,607,932	15,607,932	15,607,932	4,951,009	127,289	0	5,078,298	32.5%	32.5%	15,607,932	5,078,298	32.5%
2002	18,861,329	18,861,329	18,861,329	7,695,388	176,371	0	7,871,759	41.7%	41.7%	18,861,329	7,871,759	41.7%
2003 2004	18,623,110 18,765,068	18,285,901 17,418,355	18,285,901 17,418,355	10,108,341 7,222,110	368,372 155,111	0	10,476,712 7,377,220	56.3% 39.3%	57.3% 42.4%	18,285,901 17,418,355	10,476,712 7,377,220	57.3% 42.4%
2005	18,716,544	16,840,309	16,840,309	13,144,000	532,907	0	13,676,907	73.1%	81.2%	16,840,309	13,676,907	81.2%
2006	18,476,880	16,196,716	16,196,716	10,736,769	233,200	0	10,969,969	59.4%	67.7%	16,196,716	10,969,969	67.7%
2007 2008	18,702,266 18,183,310	15,635,830 15,105,278	15,635,830 15,105,278	13,482,070 16,096,531	295,149 727,727	0	13,777,219 16,824,259	73.7% 92.5%	88.1% 111.4%	15,635,830 15,105,278	13,777,219 16,824,259	88.1% 111.4%
2009	17,404,443	14,440,121	14,440,121	17,724,228	1,055,998	0	18,780,226	107.9%	130.1%	14,440,121	18,780,226	130.1%
2010	17,298,628	13,247,663	21,196,261	17,858,070	1,045,685	0	18,903,755	109.3%	89.2%	21,196,261	18,903,755	89.2%
2011	17,088,791	11,637,888	18,620,621	16,199,062	668,275	0	16,867,337	98.7%	90.6%	18,620,621	16,867,337	90.6%
2012 2013	16,229,106 15,008,425	10,844,481 9,925,905	17,351,169 15,881,449	25,393,628 21,315,595	3,125,325 1,737,688	0	28,518,953 23,053,283	175.7% 153.6%	164.4% 145.2%	17,351,169 15,881,449	28,518,953 23,053,283	164.4% 145.2%
2013	14,104,008	9,299,133	14,878,612	21,513,333	3,536,879	0	25,081,605	177.8%	168.6%	14,878,612	25,081,605	168.6%
2015	13,405,595	8,541,495	13,666,392	22,205,170	4,691,604	0	26,896,774	200.6%	196.8%	13,666,392	26,896,774	196.8%
2016	13,288,227	7,672,023	12,275,237	23,984,532	6,144,239	0	30,128,771	226.7%	245.4%	12,275,237	30,128,771	245.4%
2017 2018	12,373,639 11,529,495	6,913,994 6,327,543	13,274,868 12,148,883	24,222,038 24,185,220	8,285,339 12,264,862	0	32,507,377 36,450,082	262.7% 316.1%	244.9% 300.0%	13,274,868 12,148,883	32,507,377 36,450,082	244.9% 300.0%
2018	10,825,179	5,388,560	10,346,036	16,582,019	17,754,317	0	34,336,336	317.2%	331.9%	10,346,036	34,336,336	331.9%
2020	10,043,620	4,468,508	8,579,535	9,817,788	22,922,218	123,451	32,863,457	327.2%	383.0%	8,579,535	32,863,457	383.0%
2021	10,040,915	3,975,462	7,632,887	3,580,168	39,425,173	865,616	43,870,956	436.9%	574.8%	7,632,887	43,870,956	574.8%
2022 2023	12,198,089	4,640,716 4,125,826	8,910,175 7,921,587				34,351,087 33,515,756	281.6% 309.3%	385.5% 423.1%	8,910,175 7,970,313	34,351,087 33,449,197	385.5% 419.7%
2023	10,834,672 9,576,541	4,125,826 3,649,460	7,921,587 7,006,964				33,515,756 32,180,804	309.3%	423.1% 459.3%	7,970,313 8,974,626	29,496,755	419.7% 328.7%
2025	8,426,522	3,211,845	6,166,743				30,740,534	364.8%	498.5%	8,873,468	27,029,378	304.6%
2026	7,356,825	2,805,658	5,386,864				28,965,227	393.7%	537.7%	7,804,061	25,616,699	328.2%
2027 2028	6,399,169 5,537,179	2,440,238 2,111,541	4,685,258 4,054,159				27,076,500 24,888,322	423.1% 449.5%	577.9% 613.9%	6,818,975 5,920,457	24,089,050 22,231,876	353.3% 375.5%
2028	4,765,180	1,817,041	3,488,719				22,531,005	472.8%	645.8%	5,109,560	20,216,092	395.7%
2030	4,077,695	1,554,783	2,985,183				20,201,006	495.4%	676.7%	4,383,568	18,228,437	415.8%
2031	3,469,952	1,322,766	2,539,712				17,929,739	516.7%	706.0%	3,738,557	16,280,466	435.5%
2032 2033	2,935,757	1,118,965	2,148,413 1,807,394				15,875,205	540.8%	738.9%	3,169,753	14,491,356	457.2% 477.3%
2033	2,469,954 2,066,607	941,351 787,522	1,807,394				13,928,233 12,108,085	563.9% 585.9%	770.6% 800.8%	2,671,992 2,239,308	12,754,292 11,114,613	477.3%
2035	1,719,250	655,093	1,257,779				10,428,897	606.6%	829.2%	1,865,874	9,594,292	514.2%
2036	1,422,662	542,006	1,040,652				8,868,276	623.4%	852.2%	1,546,190	8,178,516	528.9%
2037	1,171,422	446,246	856,792				7,456,727	636.6%	870.3%	1,274,803	6,894,440	540.8%
2038 2039	959,625 782,252	365,552 297,979	701,859 572,120				6,189,833 5,099,732	645.0% 651.9%	881.9% 891.4%	1,045,584 853,230	5,739,992 4,742,989	549.0% 555.9%
2040	634,406	241,667	464,002				4,148,243	653.9%	894.0%	692,706	3,869,450	558.6%
2041	511,921	195,022	374,442				3,335,116	651.5%	890.7%	559,576	3,121,424	557.8%
2042	411,184	156,665	300,797				2,642,410	642.6%	878.5%	449,931	2,481,754	551.6%
2043 2044	328,578 261,346	125,204 99,602	240,392 191,235				2,058,278 1,615,983	626.4% 618.3%	856.2% 845.0%	359,946 286,592	1,939,833 1,529,482	538.9% 533.7%
2044	206,959	78,884	151,458				1,256,306	607.0%	829.5%	227,023	1,193,475	525.7%
2046	163,062	62,168	119,363				975,714	598.4%	817.4%	178,935	929,796	519.6%
2047	127,838	48,760	93,620				750,567	587.1%	801.7%	140,359	717,742	511.4%
2048 2049	99,667 77,252	38,043 29,516	73,042 56,671				576,773 444,673	578.7% 575.6%	789.6% 784.7%	109,519 84,981	553,549 428,174	505.4% 503.8%
2050	59,536	22,777	43,732				340,090	571.2%	777.7%	65,584	328,481	500.9%
2051	45,606	17,478	33,558				257,451	564.5%	767.2%	50,330	249,654	496.0%
2052	34,710	13,332	25,597				192,725	555.3%	752.9%	38,394	187,656	488.8%
2053 2054	26,245 19,714	10,110 7,621	19,410 14,631				145,864 110,269	555.8% 559.3%	751.5% 753.7%	29,116 21,949	142,408	489.1% 490.7%
2054	14,706	5,709	10,960				81,800	556.2%	746.3%	16,443	107,708 80,297	488.3%
2056	10,895	4,250	8,160				59,294	544.3%	726.7%	12,242	58,716	479.6%
2057	8,007	3,140	6,030				42,778	534.2%	709.5%	9,047	42,803	473.1%
2058 2059	5,839 4,222	2,303 1,676	4,422 3,218				31,074 21,920	532.2% 519.2%	702.7% 681.2%	6,635 4,829	31,377 22,387	472.9% 463.6%
2059	3,028	1,676	3,218 2,324				14,401	475.6%	619.7%	4,829 3,487	14,963	463.6% 429.1%
2061	2,154	867	1,665				8,632	400.8%	518.3%	2,499	9,230	369.4%
2062	1,519	616	1,184				4,833	318.3%	408.3%	1,776	5,419	305.1%
2063 2064	1,059 732	434 302	833 581				2,458 888	232.0% 121.3%	295.2% 153.0%	1,250 871	2,975 1,310	238.1% 150.4%
2064	502	209	401				-110	-22.0%	-27.5%	602	223	37.0%
2066	340	143	275				-716	-210.6%	-260.8%	412	-463	-112.2%
2067	228	97	186				-891	-390.9%	-479.0%	279	-705	-252.8%
2068	151	65	125				-885	-586.0%	-709.9%	187	-757 690	-404.4%
2069 2070	99 65	43 29	83 55				-762 -647	-767.4% -993.3%	-918.9% -1175.8%	124 83	-680 -594	-546.2% -718.8%
2071	42	19	36				-538	-1278.7%	-1494.0%	54	-502	-928.0%
2072	27	12	23				-427	-1599.8%	-1840.7%	35	-403	-1155.0%
2073	17	8	15				-311	-1857.0%	-2100.2%	22	-296	-1330.8%
2074 2075	10 6	5	9				-234 -166	-2271.6% -2671.7%	-2526.2% -2908.1%	14 9	-224 -159	-1608.8% -1856.4%
2075	4	2	3				-105	-2895.8%	-3037.6%	5	-101	-1856.4%
2077	2	1	2				-64	-3367.3%	-3315.7%	3	-63	-2150.9%
2078	1	1	1				-38	-3636.6%	-3423.5%	2	-37	-2240.3%
2079	1	0	1				-21	-3903.5%	-3423.5%	1	-21	-2238.0%
2080	0	0	0			Without In	-13 terest	-4074.8%	-3462.7%	1	-12	-2236.8%
Past	345,495,146	267,553,061	335,162,355	333,468,091	125,502,847	989,067	459,960,004	133.1%	137.2%	335,137,037	459,960,004	137.2%
Future	89,231,033	34,002,582	65,284,957				371,447,578	416.3%	569.0%	86,526,347	342,544,800	395.9%
Lifetime	434,726,179	301,555,642	400,447,311			With 4.5% Ir	831,407,582 nterest	191.2%	207.6%	421,663,385	802,504,804	190.3%
Past	613,137,305	502,350,349	593,822,844	522,165,793	145,895,984	1,016,755	669,078,532	109.1%	112.7%	593,744,402	669,078,532	112.7%
				,				394.8%	539.7%	66,751,956		385.3%
Future Lifetime	70,432,972 683,570,277	26,836,681 529,187,030	51,526,428 645,349,272				278,099,458 947,177,990	138.6%	146.8%	660,496,358	257,187,109 926,265,641	140.2%

# Exhibit 3b Continental General Insurance Company Nationwide Experience Currently\* Active, Premium Paying Non-Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

L				Without Pr	oposed Rate Inc						sed 75% Rate In	
alendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incur Clm Res	ral Year IBNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR \
1995	-	-	-	-	-	-	-	0%	0%	-	-	
1996 1997	16,032	16,032	16,032	1,381	- 128,778	-	130,159	0% 812%	0% 812%	16,032	130,159	81
1998	332,862	332,862	332,862	1,340	120,770	-	1,340	0%	0%	332,862	1,340	61
1999	853,462	853,462	853,462	6,920	-	-	6,920	1%	1%	853,462	6,920	
2000	1,702,773	1,702,773	1,702,773	50,365	-	-	50,365	3%	3%	1,702,773	50,365	
2001 2002	2,879,925 3,975,132	2,879,925 3,975,132	2,879,925 3,975,132	32,584 183,502		-	32,584 183,502	1% 5%	1% 5%	2,879,925 3,975,132	32,584 183,502	
2003	4,138,917	4,056,465	4,056,465	140,091	-	-	140,091	3%	3%	4,056,465	140,091	
2004	4,390,372	4,055,286	4,055,286	139,784	-	-	139,784	3%	3%	4,055,286	139,784	
2005 2006	4,570,206	4,084,469	4,084,469	136,000	-	-	136,000	3% 2%	3% 2%	4,084,469	136,000	
2006	4,723,901 4,967,739	4,104,041 4,128,441	4,104,041 4,128,441	88,245 436,251		-	88,245 436,251	2% 9%	11%	4,104,041 4,128,441	88,245 436,251	1
2008	5,072,133	4,191,768	4,191,768	382,195	144,299	-	526,494	10%	13%	4,191,768	526,494	1
2009	5,040,585	4,158,004	4,158,004	516,971	-	-	516,971	10%	12%	4,158,004	516,971	1
2010 2011	5,403,842 5,921,856	4,161,124 4,042,584	6,657,798 6,468,134	266,514 239,610	122,057 109,895	-	388,571 349,505	7% 6%	6% 5%	6,657,798 6,468,134	388,571 349,505	
2012	6,174,411	4,142,666	6,628,266	509,125	-	_	509,125	8%	8%	6,628,266	509,125	
2013	6,198,864	4,109,165	6,574,665	463,756	-	-	463,756	7%	7%	6,574,665	463,756	
2014	6,186,042	4,083,627	6,533,803	744,144	261,492	-	1,005,637	16%	15%	6,533,803	1,005,637	
2015 2016	6,365,897 7,003,471	4,061,297 4,037,234	6,498,074 6,459,574	450,561 1,273,975	194,352 277,631	-	644,913 1,551,606	10% 22%	10% 24%	6,498,074 6,459,574	644,913 1,551,606	
2010	7,003,471	4,017,712	7,714,007	2,821,162	171,902	-	2,993,064	41%	39%	7,714,007	2,993,064	
2018	7,352,503	4,019,828	7,718,070	1,776,599	663,546	-	2,440,146	33%	32%	7,718,070	2,440,146	
019	7,762,990	3,862,610	7,416,212	787,951	510,868	0	1,298,819	17%	18%	7,416,212	1,298,819	
020 021	8,497,079 9,463,846	3,780,321 3,748,768	7,258,216 7,197,634	392,653 230,259	357,508 8,778,225	86,717 608,046	836,878 9,616,529	10% 102%	12% 134%	7,258,216 7,197,634	836,878 9,616,529	1
021	9,463,846	3,748,768	7,197,634	230,239	0,770,220	008,040	35,204,348	368.0%	134% 498%	7,197,634	35,204,348	498
023	8,857,833	3,403,158	6,534,063				33,801,295	381.6%	517%	6,582,789	33,734,737	51
024	8,113,455	3,114,313	5,979,481				32,042,880	394.9%	536%	7,947,143	29,358,831	36
025 026	7,341,604	2,815,986	5,406,693				29,981,199	408.4% 421.8%	555% 573%	8,113,419 7,245,556	26,270,043	32: 33:
026	6,559,979 5,792,995	2,514,770 2,219,847	4,828,359 4,262,107				27,666,790 25,160,288	421.8%	573% 590%	7,245,556 6,395,825	24,318,261 22,172,837	34
028	5,068,707	1,941,634	3,727,937				22,813,445	450.1%	612%	5,594,236	20,156,998	36
029	4,403,816	1,686,269	3,237,636				20,406,237	463.4%	630%	4,858,478	18,091,324	37
030	3,801,090	1,454,833	2,793,279				18,058,995	475.1%	647%	4,191,665	16,086,426	38:
031 032	3,260,272 2,778,915	1,247,238 1,062,567	2,394,697 2,040,129				15,804,652 13,809,016	484.8% 496.9%	660% 677%	3,593,542 3,061,469	14,155,379 12,425,167	39: 40:
033	2,353,528	899,499	1,727,039				11,967,640	508.5%	693%	2,591,638	10,793,699	41
034	1,980,599	756,624	1,452,718				10,280,869	519.1%	708%	2,179,985	9,287,398	42
035	1,656,750	632,642	1,214,673				8,756,155	528.5%	721%	1,822,768	7,921,550	43
036 037	1,377,868 1,139,670	525,945 434,884	1,009,815 834,977				7,353,573	533.7% 535.9%	728% 731%	1,515,354 1,252,987	6,663,813	43: 44:
038	937,396	357,599	686,590				6,107,133 5,008,442	534.3%	731%	1,030,314	5,544,847 4,558,601	44.
039	766,800	292,458	561,519				4,082,035	532.3%	727%	842,630	3,725,292	44
040	623,951	237,937	456,839				3,292,345	527.7%	721%	685,544	3,013,552	43
041	505,141	192,608	369,807				2,621,553	519.0%	709%	554,942	2,407,862	43
042 043	406,951 326,255	155,154 124,380	297,895 238,810				2,062,470 1,604,696	506.8% 491.9%	692% 672%	447,029 358,364	1,901,815 1,486,251	42 41
044	260,228	99,207	190,477				1,242,124	477.3%	652%	285,835	1,155,624	40
045	206,196	78,615	150,940				957,485	464.4%	634%	226,505	894,654	39
046	162,518	61,977 48,626	118,995 93,362				739,450 565,203	455.0% 443.5%	621% 605%	178,567	693,532	38 38
047	127,456 99,402	37,949	72,863				430,065	432.7%	590%	140,101 109,340	532,379 406,841	37
049	77,071	29,452	56,549				327,473	424.9%	579%	84,859	310,974	36
050	59,413	22,734	43,649				247,636	416.8%	567%	65,501	236,027	36
051	45,525	17,450	33,503				183,464	403.0%	548%	50,276	175,667	34
052 053	34,657 26,211	13,313 10,098	25,562 19,388				133,611 97,417	385.5% 371.7%	523% 502%	38,359 29,094	128,543 93,961	33 32
054	19,693	7,613	14,617				70,134	356.1%	480%	21,935	67,573	30
055	14,693	5,704	10,952				49,468	336.7%	452%	16,435	47,964	29
056	10,887	4,247	8,154				33,655	309.1%	413%	12,237	33,077	27
057 058	8,003 5,836	3,139 2,302	6,027 4,420				22,197 14,665	277.4% 251.3%	368% 332%	9,044 6,633	22,221 14,968	24 22
059	4,221	1,676	3,217				9,241	219.0%	287%	4,828	9,709	20
060	3,027	1,210	2,324				5,324	175.9%	229%	3,487	5,887	16
061	2,153	867	1,665				2,613	121.3%	157%	2,499	3,212	12
062 063	1,519 1,059	616 434	1,184 833				851 (55)	56.0% -5.2%	72% -7%	1,776 1,250	1,437 462	8
064	732	302	581				(408)	-55.7%	-7%	871	14	3
065	502	209	401				(532)	-106.0%	-133%	602	-199	-3
066	340	143	275				(518)	-152.2%	-188%	412	-264	-6
067 068	228 151	97 65	186 125				(427) (304)	-187.3% -201.2%	-230% -244%	279 187	-242 -175	-8 -9
069	99	43	83				(171)	-201.2%	-244%	124	-175	-9 -7
070	65	29	55				(101)	-154.9%	-183%	83	-47	-5
071	42	19	36				(74)	-175.1%	-205%	54	-37	-6
072 073	27 17	12 8	23 15				(56) (30)	-209.2% -180.3%	-241% -204%	35 22	-31 -15	-8 -6
074	17	5	9				(24)	-180.3%	-204%	14	-15 -14	-b -9
075	6	3	6				(19)	-300.8%	-327%	9	-12	-13
076	4	2	3				(7)	-202.7%	-213%	5	-4	-7
077	2	1	2				(1)	-69.4%	-68%	3	0	1
078 079	1 1	1 0	1 1				1 1	135.5% 116.5%	128% 102%	2	2	12 11
080	0	0	0				(1)	-220.0%	-187%	1	0	-5
						Without						
ast	126,209,960	86,605,596	121,663,113	12,071,940	11,720,553	694,763	24,487,255	19.4%	20.1%	121,663,113	24,487,255	2
iture	78,793,036	30,197,933	57,980,031				343,015,409	435.3%	591.6%	79,221,422	314,112,631	39
etime	205,002,995	116,803,528	179,643,145			With 4.5%	367,502,664 Interest	179.3%	204.6%	200,884,535	338,599,886	16
		144,835,161	189,954,326	16,732,202	12,902,544	714,212	30,348,958	15.4%	16.0%	189,954,326	20 240 050	1
ast	196,651,151	144,033,101	103,334,320	10,,52,202	12,302,344	/14,212	30,340,530	13.470	10.070	105,534,320	30,348,958	_

# Exhibit 3c Continental General Insurance Company Nationwide Experience All Compound Inflation Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				Without F	Proposed Rate Inc	crease				With Prop	oosed 75% Rate Inc	rease
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incurr Clm Res	al Year IBNR	Inc Clms	Incurred L Actual	oss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level
1995	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1996	9,540	9,540	9,540	-	-	-	-	0.0%	0.0%	9,540	-	0.0%
1997 1998	61,765 1,393,163	61,765 1,393,163	61,765 1,393,163	-	-	-	-	0.0%	0.0% 0.0%	61,765 1,393,163	-	0.0%
1999	3,867,595	3,867,595	3,867,595	18,487	0	0	18,487	0.5%	0.5%	3,867,595	18,487	0.5%
2000	7,327,155	7,327,155	7,327,155	428,492	0	0	428,492	5.8%	5.8%	7,327,155	428,492	5.8%
2001	12,633,546	12,633,546	12,633,546	1,114,504	0	0	1,114,504	8.8%	8.8%	12,633,546	1,114,504	8.8%
2002 2003	18,915,276 18,664,497	18,915,276 18,534,410	18,915,276 18,534,410	1,984,671 3,378,555	433,116 0	0	2,417,787 3,378,555	12.8% 18.1%	12.8% 18.2%	18,915,276 18,534,410	2,417,787 3,378,555	12.8% 18.2%
2004	18,701,913	17,999,588	17,999,588	3,705,764	0	0	3,705,764	19.8%	20.6%	17,999,588	3,705,764	20.6%
2005	18,483,659	17,552,271	17,552,271	5,497,224	409,233	0	5,906,456	32.0%	33.7%	17,552,271	5,906,456	33.7%
2006 2007	18,309,932	16,956,763	16,956,763	3,374,170	0 506.282	0	3,374,170	18.4% 32.2%	19.9% 36.6%	16,956,763	3,374,170	19.9% 36.6%
2007	18,551,887 18,253,637	16,314,235 15,920,346	16,314,235 15,920,346	5,470,881 6,051,127	339,826	0	5,977,163 6,390,953	35.0%	40.1%	16,314,235 15,920,346	5,977,163 6,390,953	40.1%
2009	17,304,230	15,005,836	15,005,836	9,104,816	1,325,579	0	10,430,394	60.3%	69.5%	15,005,836	10,430,394	69.5%
2010	17,310,866	13,246,064	21,193,702	10,202,449	576,994	0	10,779,443	62.3%	50.9%	21,193,702	10,779,443	50.9%
2011 2012	15,791,548 13,947,194	11,006,694 9,497,247	17,610,710 15,195,595	16,918,147 19,216,007	2,223,677 3,115,429	0	19,141,824 22,331,436	121.2% 160.1%	108.7% 147.0%	17,610,710 15,195,595	19,141,824 22,331,436	108.7% 147.0%
2012	13,152,156	8,802,052	14,083,284	23,602,691	5,224,172	0	28,826,862	219.2%	204.7%	14,083,284	28,826,862	204.7%
2014	12,637,498	8,469,382	13,551,011	28,582,341	7,748,762	0	36,331,103	287.5%	268.1%	13,551,011	36,331,103	268.1%
2015	12,579,083	8,048,482	12,877,571	21,772,943	10,344,196	0	32,117,139	255.3%	249.4%	12,877,571	32,117,139	249.4%
2016 2017	13,074,142 13,005,330	7,598,980 6,969,083	12,158,369 13,380,640	33,849,358	15,698,347 17,444,538	0	49,547,705 47,116,936	379.0% 362.3%	407.5% 352.1%	12,158,369 13,380,640	49,547,705 47,116,936	407.5% 352.1%
2017	13,221,721	6,671,518	15,114,990	29,672,399 26,566,604	29,158,824	0	47,116,936 55,725,428	421.5%	368.7%	15,114,990	47,116,936 55,725,428	368.7%
2019	13,319,797	6,177,649	16,095,494	27,220,305	41,639,704	0	68,860,009	517.0%	427.8%	16,095,494	68,860,009	427.8%
2020	13,220,272	5,688,638	14,821,405	14,041,960	46,273,514	1,257,447	61,572,921	465.7%	415.4%	14,821,405	61,572,921	415.4%
2021	13,308,985 14,753,361	5,362,027 5,817,694	13,970,439 15,157,652	3,707,007	73,159,778	8,817,010	85,683,795 78,946,542	643.8% 535.1%	613.3% 520.8%	13,970,439 15,157,652	85,683,795 78,946,542	613.3% 520.8%
2022	13,804,174	5,446,137	14,189,582				87,820,046	636.2%	618.9%	14,286,115	87,693,461	613.8%
2024	12,852,988	5,075,030	13,222,686				95,871,251	745.9%	725.1%	17,257,166	89,941,509	521.2%
2025	11,902,990	4,703,211	12,253,935				103,001,697	865.3%	840.6%	18,021,859	93,530,676	519.0%
2026 2027	10,972,873 10,064,362	4,336,331 3,977,579	11,298,051 10,363,344				111,560,227 118,354,834	1016.7% 1176.0%	987.4% 1142.1%	16,674,605 15,332,984	101,692,923 108,214,747	609.9% 705.8%
2027	9,181,927	3,629,826	9,457,294				124,307,957	1353.8%	1314.4%	14,018,700	113,970,282	813.0%
2029	8,330,253	3,294,139	8,582,682				129,298,117	1552.2%	1506.5%	12,742,214	118,894,608	933.1%
2030 2031	7,513,270	2,972,205	7,743,902				133,375,546 136,281,860	1775.2% 2022.7%	1722.3%	11,512,629	123,019,162 126,119,026	1068.6% 1219.6%
2031	6,737,457 6,003,207	2,666,475 2,377,008	6,947,341 6,193,152				138,886,286	2313.5%	1961.6% 2242.6%	10,340,708 9,228,359	128,942,608	1397.2%
2033	5,312,950	2,104,955	5,484,333				139,807,995	2631.5%	2549.2%	8,179,747	130,159,552	1591.2%
2034	4,668,263	1,850,927	4,822,478				139,540,154	2989.1%	2893.5%	7,198,168	130,242,119	1809.4%
2035 2036	4,072,540 3,527,673	1,616,044 1,400,982	4,210,506 3,650,175				137,974,956 134,363,459	3387.9% 3808.8%	3276.9% 3681.0%	6,289,072 5,455,763	129,101,184 126,029,152	2052.8% 2310.0%
2037	3,034,654	1,206,228	3,142,756				128,814,764	4244.8%	4098.8%	4,699,998	121,104,921	2576.7%
2038	2,591,922	1,031,221	2,686,784				121,637,787	4693.0%	4527.3%	4,019,986	114,614,203	2851.1%
2039	2,197,118	874,893	2,279,481				113,688,295	5174.4%	4987.5%	3,412,395	107,366,180	3146.4%
2040 2041	1,849,776 1,546,341	737,203 616,706	1,920,738 1,606,792				104,970,178 95,580,389	5674.8% 6181.1%	5465.1% 5948.5%	2,876,498 2,407,303	99,341,625 90,636,173	3453.6% 3765.1%
2042	1,283,984	512,347	1,334,889				85,659,876	6671.4%	6417.0%	2,000,631	81,371,112	4067.3%
2043	1,059,017	422,780	1,101,528				75,813,080	7158.8%	6882.5%	1,651,475	72,137,840	4368.1%
2044 2045	868,241	346,720	903,359				66,478,490	7656.7% 8170.2%	7359.0% 7851.0%	1,354,764	63,362,522	4677.0% 4997.0%
2045	707,753 573,766	282,692 229,202	736,536 597,173				57,825,163 49,987,379	8712.2%	8370.7%	1,104,640 895,666	55,199,392 47,782,056	5334.8%
2047	462,890	184,923	481,807				42,905,882	9269.1%	8905.2%	722,664	41,065,237	5682.5%
2048	371,742	148,514	386,943				36,727,267	9879.8%	9491.6%	580,398	35,186,758	6062.5%
2049 2050	297,288 236,862	118,772 94,624	309,452 246,536				31,412,127 26,882,773	10566.2% 11349.6%	10150.9% 10904.2%	464,181 369,817	30,115,051 25,788,713	6487.8% 6973.4%
2051	188,146	75,145	195,786				22,990,374	12219.4%	11742.6%	293,696	22,064,377	7512.7%
2052	149,075	59,509	155,048				19,627,989	13166.5%	12659.3%	232,589	18,849,640	8104.3%
2053	117,836	46,997	122,449				16,800,194	14257.2%	13720.2%	183,688	16,142,018	8787.7%
2054 2055	93,007 73,325	37,045 29,153	96,518 75,956				14,455,586 12,523,361	15542.5% 17079.3%	14977.1% 16487.7%	144,790 113,943	13,893,889 12,043,286	9595.9% 10569.5%
2055	57,764	22,915	59,703				10,901,716	18872.8%	18259.8%	89,562	10,494,585	11717.7%
2057	45,471	17,990	46,873				9,523,715	20944.7%	20318.2%	70,314	9,181,549	13058.0%
2058	35,770	14,107	36,754				8,374,308	23411.3%	22784.5%	55,134	8,083,527	14661.7%
2059 2060	28,111 22,074	11,045 8,639	28,778 22,507				7,384,316 6,535,226	26268.7% 29606.5%	25659.3% 29035.8%	43,168 33,760	7,139,638 6,327,729	16539.3% 18743.2%
2061	17,297	6,743	17,568				5,847,352	33805.1%	33283.8%	26,350	5,671,404	21523.1%
2062	13,521	5,252	13,683				5,246,496	38803.7%	38343.8%	20,522	5,096,468	24834.4%
2063 2064	10,537 8,180	4,079 3,156	10,627 8,224				4,673,079 4,171,523	44347.8% 50995.7%	43972.0% 50723.8%	15,939 12,334	4,546,485	28525.1% 32982.9%
2064	6,310	2,428	6,325				4,171,523 3,732,325	5995.7%	59009.8%	9,485	4,067,951 3,648,147	32982.9% 38461.7%
2066	4,829	1,854	4,830				3,298,205	68303.2%	68291.4%	7,242	3,230,593	44606.4%
2067	3,664	1,405	3,660				2,907,461	79342.6%	79432.5%	5,489	2,854,407	52004.2%
2068 2069	2,754 2,050	1,056 786	2,750 2,049				2,506,882 2,123,639	91034.5% 103589.6%	91156.2% 103654.6%	4,124 3,072	2,467,085 2,095,390	59825.3% 68207.2%
2069	2,050 1,512	786 581	1,513				1,783,287	117960.2%	117875.5%	2,268	1,764,061	77764.5%
2071	1,103	424	1,106				1,424,485	129165.1%	128830.2%	1,658	1,411,601	85141.7%
2072	795	307	799				1,105,523	139019.3%	138310.1%	1,199	1,097,281	91554.3%
2073 2074	567 400	219 155	572 404				834,123 594,027	147067.6% 148495.6%	145895.1% 146873.9%	857 606	829,241 591,307	96732.0% 97506.6%
2075	279	109	283				422,123	151103.5%	148985.9%	425	420,681	99024.2%
2076	194	76	197				281,306	145302.9%	142956.6%	295	280,489	95065.9%
2077	133	52	135				182,048	136940.2%	134410.4%	203	181,614	89428.1%
2078 2079	90 61	35 24	92 62				112,634 60,776	124705.9% 99730.7%	122184.0% 97574.0%	138 93	112,444 60,656	81343.5% 64930.7%
2080	41	16	42				31,869	78187.1%	76354.7%	63	31,773	50752.5%
							ut Interest					
Past Future	337,046,388 147,664,535	260,029,307 58,426,670	342,544,701 152,227,183	295,480,900	255,621,969	10,074,457	561,177,327 3,018,230,325	166.5% 2044.0%	163.8% 1982.7%	342,535,161 209,629,163	561,177,327 2,836,248,650	163.8% 1353.0%
Lifetime	484,710,924	318,455,976	494,771,883				3,579,407,652	738.5%	723.4%	552,164,324	3,397,425,977	615.3%
							5% Interest					
Past Future	583,310,720 109,862,051	479,078,929 43,439,302	585,681,824 113,178,496	414,857,884	293,087,824	10,356,483	718,302,191 1,754,271,173	123.1% 1596.8%	122.6% 1550.0%	585,652,514 152,320,384	718,302,191 1,644,967,918	122.6% 1079.9%
rutule	693,172,770	522,518,231	698,860,320				2,472,573,364	356.7%	353.8%	737,972,897	2,363,270,109	320.2%

# Exhibit 3d Continental General Insurance Company Nationwide Experience Currently\* Active, Premium Paying Compound Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

				Without	Proposed Rate I					With Prop	osed 75% Rate Inc	
Calendar Year	Actual	Premium Original Pt I vl	VA Rate Level	Pd Clms	By Incur Clm Res	ral Year IBNR	Inc Clms	Incurred L Actual	oss Ratio VA Rate Level	Premium	Incurred Claims	Incd LR VA
1995	Actual -	Original RtLvl	va kate Level	Pa Cims	- CIM Kes	IBNK -	Inc Clms	Actual 0%	VA Kate Level	VA Rate Level	Claims -	Rate Level 0%
1996	-	-	-	-	-	-	-	0%	0%	-	-	0%
1997 1998	5,484	5,484	5,484	-	-	-	-	0% 0%	0% 0%	5,484	-	0% 0%
1998	258,950 687,713	258,950 687,713	258,950 687,713	3,253	-	-	3,253	0%	0%	258,950 687,713	3,253	0%
2000	1,437,037	1,437,037	1,437,037	4,569	-	-	4,569	0%	0%	1,437,037	4,569	0%
2001	2,818,522	2,818,522	2,818,522	1,012	-	-	1,012	0%	0%	2,818,522	1,012	0%
2002	4,800,539	4,800,539	4,800,539	69,265	-	-	69,265	1%	1%	4,800,539	69,265	1%
2003 2004	5,460,519 5,595,356	5,427,963 5,407,847	5,427,963 5,407,847	22,751 13,021	-	-	22,751 13,021	0% 0%	0% 0%	5,427,963 5,407,847	22,751 13,021	0% 0%
2005	5,676,430	5,424,553	5,424,553	48,178	-	-	48,178	1%	1%	5,424,553	48,178	1%
2006	5,779,686	5,384,495	5,384,495	48,395	-	-	48,395	1%	1%	5,384,495	48,395	1%
2007	6,039,455	5,374,729	5,374,729	10,600	-	-	10,600	0%	0%	5,374,729	10,600	0%
2008 2009	6,143,970	5,422,321 5,383,790	5,422,321 5,383,790	179,492 650,004	-	-	179,492 650,004	3% 11%	3% 12%	5,422,321 5,383,790	179,492 650,004	3% 12%
2010	6,153,805 6,933,155	5,380,261	8,608,417	96,081		-	96,081	11%	1%	8,608,417	96,081	12%
2011	7,488,638	5,266,151	8,425,842	46,729	-	-	46,729	1%	1%	8,425,842	46,729	1%
2012	7,854,820	5,398,079	8,636,927	532,208		-	532,208	7%	6%	8,636,927	532,208	6%
2013 2014	7,997,156 7,973,324	5,396,548 5,380,914	8,634,476 8,609,462	789,035 380,005	730,327	-	1,519,362 380,005	19% 5%	18% 4%	8,634,476 8,609,462	1,519,362 380,005	18% 4%
2015	8,331,134	5,374,947	8,599,916	886,925	219,197	-	1,106,123	13%	13%	8,599,916	1,106,123	13%
2016	9,137,240	5,357,877	8,572,603	1,154,386	-	-	1,154,386	13%	13%	8,572,603	1,154,386	13%
2017	9,635,575	5,209,980	10,003,162	1,857,876	-	-	1,857,876	19%	19%	10,003,162	1,857,876	19%
2018	10,449,039	5,290,368	11,985,858	1,591,907	1,023,358	-	2,615,265	25%	22%	11,985,858	2,615,265	22%
2019 2020	11,265,266 12,175,767	5,253,268 5,253,864	13,687,074 13,688,627	1,136,419 303,950	231,282	0 426,424	1,367,701 730,373	12% 6%	10% 5%	13,687,074 13,688,627	1,367,701 730,373	10% 5%
2021	12,993,939	5,243,387	13,661,329	59,774	19,185,801	2,990,013	22,235,588	171%	163%	13,661,329	22,235,588	163%
2022	13,121,519	5,207,300	13,567,308				56,407,825	429.9%	416%	13,567,308	56,407,825	415.8%
2023	12,524,161	4,968,373	12,944,798				61,970,748	494.8%	479%	13,041,330	61,844,164	474.2%
2024 2025	11,866,007 11,156,194	4,705,647 4,422,073	12,260,280 11,521,446				66,815,260 70,911,140	563.1% 635.6%	545% 615%	16,294,760 17,289,370	60,885,518 61,440,119	373.7% 355.4%
2025	10,402,830	4,422,073	10,739,684				74,400,274	715.2%	693%	16,116,238	64,532,970	400.4%
2027	9,616,571	3,810,055	9,926,871				76,828,643	798.9%	774%	14,896,511	66,688,556	447.7%
2028	8,827,004	3,497,077	9,111,424				78,705,162	891.6%	864%	13,672,830	68,367,487	500.0%
2029	8,048,880	3,188,973	8,308,679				79,651,562	989.6%	959%	12,468,211	69,248,053	555.4% 615.2%
2030	7,291,477 6,563,759	2,889,356 2,601,580	7,528,044 6,778,260				79,851,768 79,180,010	1095.1% 1206.3%	1061% 1168%	11,296,771 10,171,627	69,495,383 69,017,176	678.5%
2032	5,868,786	2,326,991	6,062,835				78,228,297	1333.0%	1290%	9,098,041	68,284,620	750.5%
2033	5,209,208	2,066,483	5,384,097				76,240,053	1463.6%	1416%	8,079,511	66,591,610	824.2%
2034	4,588,634	1,821,361	4,745,447				73,514,835	1602.1%	1549%	7,121,137	64,216,800	901.8%
2035 2036	4,012,130 3,482,744	1,593,566 1,384,284	4,151,941 3,606,668				70,154,945 65,907,247	1748.6% 1892.4%	1690% 1827%	6,230,507 5,412,257	61,281,173 57,572,940	983.6% 1063.8%
2037	3,001,403	1,193,885	3,110,596				61,014,190	2032.9%	1961%	4,667,839	53,304,347	1141.9%
2038	2,567,617	1,022,121	2,663,075				55,683,831	2168.7%	2091%	3,996,277	48,660,247	1217.6%
2039	2,180,279	868,568	2,263,001				50,267,605	2305.6%	2221%	3,395,916	43,945,491	1294.1%
2040 2041	1,838,073 1,538,512	732,749 613,725	1,909,135 1,599,024				44,900,098 39,592,733	2442.8% 2573.4%	2352% 2476%	2,864,895 2,399,535	39,271,545 34,648,517	1370.8% 1444.0%
2041	1,278,856	510,402	1,329,821				34,494,649	2697.3%	2594%	1,995,563	30,205,885	1513.7%
2043	1,055,989	421,626	1,098,522				29,705,288	2813.0%	2704%	1,648,470	26,030,048	1579.0%
2044	866,531	346,077	901,682				25,317,459	2921.7%	2808%	1,353,086	22,201,491	1640.8%
2045	706,484	282,213	735,290				21,438,477	3034.5%	2916%	1,103,394	18,812,706	1705.0%
2046 2047	572,814 462,178	228,844 184,657	596,240 481,112				18,082,172 15,153,653	3156.7% 3278.7%	3033% 3150%	894,733 721,969	15,876,849 13,313,007	1774.5% 1844.0%
2048	371,211	148,316	386,428				12,716,207	3425.6%	3291%	579,883	11,175,698	1927.2%
2049	296,892	118,625	309,071				10,715,999	3609.4%	3467%	463,800	9,418,922	2030.8%
2050 2051	236,564	94,515	246,254				9,035,422	3819.4% 4061.2%	3669% 3902%	369,534	7,941,362 6,705,818	2149.0% 2284.9%
2051	187,920 148,901	75,064 59,448	195,575 154,889				7,631,815 6,401,511	4299.2%	4133%	293,485 232,430	5,623,161	2419.3%
2053	117,700	46,950	122,327				5,387,935	4577.7%	4405%	183,566	4,729,758	2576.6%
2054	92,898	37,008	96,423				4,562,103	4910.9%	4731%	144,695	4,000,406	2764.7%
2055	73,236	29,124	75,881				3,861,577	5272.8%	5089%	113,868	3,381,502	2969.7%
2056 2057	57,690 45,408	22,892 17,971	59,643 46,823				3,263,088 2,738,735	5656.2% 6031.4%	5471% 5849%	89,501 70,264	2,855,956 2,396,568	3191.0% 3410.8%
2058	35,717	14,091	36,712				2,321,073	6498.5%	6322%	55,092	2,030,291	3685.3%
2059	28,065	11,032	28,743				1,950,139	6948.7%	6785%	43,132	1,705,462	3954.0%
2060	22,034	8,627	22,477				1,649,822	7487.6%	7340%	33,730	1,442,325	4276.1%
2061	17,263	6,733	17,542				1,395,730 1,186,611	8085.0%	7956%	26,325 20,500	1,219,782	4633.6%
2062 2063	13,492 10,513	5,243 4,072	13,661 10,609				1,186,611 999,317	8795.3% 9505.8%	8686% 9420%	20,500 15,920	1,036,583 872,723	5056.5% 5481.9%
2064	8,160	3,151	8,209				818,565	10031.8%	9972%	12,318	714,994	5804.3%
2065	6,293	2,423	6,313				666,607	10592.2%	10560%	9,473	582,430	6148.5%
2066	4,815	1,850	4,820				537,193	11155.6%	11146%	7,233	469,581	6492.6%
2067 2068	3,654 2,746	1,402 1,053	3,652 2,744				423,985 321,636	11603.5% 11714.6%	11608% 11721%	5,481 4,118	370,931 281,839	6767.6% 6844.5%
2069	2,044	785	2,044				232,724	11386.9%	11385%	3,067	204,475	6666.0%
2070	1,507	579	1,509				162,755	10799.6%	10783%	2,265	143,529	6337.0%
2071	1,099	423	1,103				112,639	10246.2%	10211%	1,655	99,756	6026.3%
2072 2073	793 565	306 219	797 570				75,367 47,894	9508.1% 8472.2%	9452% 8397%	1,197 856	67,124	5609.6% 5025.5%
2073	565 399	155	403				47,894 29,545	7410.2%	7323%	605	43,012 26,824	5025.5% 4430.6%
2075	278	108	283				18,052	6483.4%	6387%	424	16,610	3916.2%
2076	193	75	196				11,706	6067.1%	5964%	295	10,889	3696.6%
2077	133	52	135				7,488	5651.6%	5542%	203	7,054	3479.0%
2078 2079	90 61	35 24	92 62				4,598 3,207	5106.2% 5274.2%	4999% 5157%	138 93	4,408 3,087	3193.1% 3308.6%
2080	41	16	42				2,377	5842.9%	5703%	63	2,281	3646.5%
							out Interest					
Past	163,092,519	111,639,586	170,947,637	9,885,834	21,389,967	3,416,436	34,692,236	21.3%	20.3%	170,947,637	34,692,236	20.3%
Future	140,437,011	55,722,378	145,181,312				1,563,711,345	1113.5%	1077.1%	202,583,292	1,381,729,670	682.1%
Lifetime	303,529,530	167,361,964	316,128,948			With	1,598,403,581 4.5% Interest	526.6%	505.6%	373,530,929	1,416,421,906	379.2%
Past	248,963,806	183,866,646	257,429,907	13,078,775	22,418,241	3,512,076	39,009,092	15.7%	15.2%	257,429,907	39,009,092	15.2%
Future	103,687,689	41,128,878	107,158,825				981,442,325	946.5%	915.9%	146,300,712	872,139,070	596.1%
Lifetime	352,651,495	224,995,524	364,588,732				1,020,451,417	289.4%	279.9%	403,730,619	911,148,162	225.7%

# Exhibit 3e Continental General Insurance Company Nationwide Experience All Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				Without Pro	posed Rate Incre	ease				With Pro	posed Rate Incre	ases
Calendar		Premium		- 1 - 1	By Incurr				Loss Ratio	Premium	Incurred	Incd LR VA
Year 1995	Actual 4,770	Original RtLvl 4,770	VA Rate Level 4,770	Pd Clms	Clm Res	IBNR -	Inc Clms	Actual 0.0%	VA Rate Level 0.0%	VA Rate Level 4,770	Claims -	Rate Level 0.0%
1996	30,088	30,088	30,088	-	-	-	-	0.0%	0.0%	30,088	-	0.0%
1997	200,911	200,911	200,911	1,381	128,778	-	130,159	64.8%	64.8%	200,911	130,159	64.8%
1998	4,576,673	4,576,673	4,576,673	180,479	-	-	180,479	3.9%	3.9%	4,576,673	180,479	3.9%
1999 2000	10,675,799 18,089,615	10,675,799 18,089,615	10,675,799 18,089,615	1,358,236 4,326,513	100,341	-	1,458,577 4,326,513	13.7% 23.9%	13.7% 23.9%	10,675,799 18,089,615	1,458,577 4,326,513	13.7% 23.9%
2000	28,241,478	28,241,478	28,241,478	6,065,513	127,289	-	6,192,803	23.9%	23.9%	28,241,478	6,192,803	23.9%
2002	37,776,605	37,776,605	37,776,605	9,680,059	609,487	-	10,289,546	27.2%	27.2%	37,776,605	10,289,546	27.2%
2003	37,287,606	36,820,311	36,820,311	13,486,896	368,372	-	13,855,267	37.2%	37.6%	36,820,311	13,855,267	37.6%
2004	37,466,981	35,417,943	35,417,943	10,927,874	155,111	-	11,082,985	29.6%	31.3%	35,417,943	11,082,985	31.3%
2005	37,200,203	34,392,580	34,392,580	18,641,224	942,140	-	19,583,364	52.6%	56.9%	34,392,580	19,583,364	56.9%
2006	36,786,811	33,153,479	33,153,479	14,110,939	233,200	-	14,344,139	39.0%	43.3%	33,153,479	14,344,139	43.3%
2007 2008	37,254,154 36,436,947	31,950,065 31,025,624	31,950,065 31,025,624	18,952,951 22,147,658	801,431 1,067,553	-	19,754,382 23,215,211	53.0% 63.7%	61.8% 74.8%	31,950,065 31,025,624	19,754,382 23,215,211	61.8% 74.8%
2009	34,708,672	29,445,956	29,445,956	26,829,043	2,381,577	-	29,210,620	84.2%	99.2%	29,445,956	29,210,620	99.2%
2010	34,609,494	26,493,727	42,389,963	28,060,519	1,622,680	-	29,683,198	85.8%	70.0%	42,389,963	29,683,198	70.0%
2011	32,880,340	22,644,582	36,231,331	33,117,209	2,891,952	-	36,009,160	109.5%	99.4%	36,231,331	36,009,160	99.4%
2012	30,176,300	20,341,727	32,546,764	44,609,634	6,240,754	-	50,850,389	168.5%	156.2%	32,546,764	50,850,389	156.2%
2013	28,160,580	18,727,958	29,964,732	44,918,285	6,961,860	-	51,880,145	184.2%	173.1%	29,964,732	51,880,145	173.1%
2014	26,741,506	17,768,515	28,429,624	50,127,066	11,285,641	-	61,412,708	229.7%	216.0%	28,429,624	61,412,708	216.0%
2015 2016	25,984,679 26,362,369	16,589,977 15,271,003	26,543,963 24,433,605	43,978,113 57,833,890	15,035,800 21,842,586	-	59,013,913 79,676,476	227.1% 302.2%	222.3% 326.1%	26,543,963 24,433,605	59,013,913 79,676,476	222.3% 326.1%
2016	25,378,970	13,883,077	26,655,507	53,894,437	25,729,877		79,624,313	313.7%	298.7%	26,655,507	79,624,313	298.7%
2018	24,751,216	12,999,061	27,263,873	50,751,824	41,423,686	-	92,175,510	372.4%	338.1%	27,263,873	92,175,510	338.1%
2019	24,144,975	11,566,209	26,441,530	43,802,324	59,394,021	-	103,196,345	427.4%	390.3%	26,441,530	103,196,345	390.3%
2020	23,263,892	10,157,146	23,400,940	23,859,747	69,195,733	1,380,898	94,436,378	405.9%	403.6%	23,400,940	94,436,378	403.6%
2021	23,349,900	9,337,489	21,603,326	7,287,175	112,584,950	9,682,626	129,554,751	554.8%	599.7%	21,603,326	129,554,751	599.7%
2022	26,951,449	10,458,410	24,067,827				113,297,630	420.4%	470.7%	24,067,827	113,297,630	470.7%
2023	24,638,846	9,571,963	22,111,169				121,335,801	492.5%	548.8%	22,256,428	121,142,659	544.3%
2024 2025	22,429,529 20,329,513	8,724,490 7,915,056	20,229,650 18,420,678				128,052,055 133,742,231	570.9% 657.9%	633.0% 726.0%	26,231,792 26,895,327	119,438,264 120,560,053	455.3% 448.3%
2025	18,329,698	7,915,056	16,684,914				140,525,454	766.7%	842.2%	24,478,666	127,309,622	520.1%
2027	16,463,532	6,417,818	15,048,601				145,431,334	883.4%	966.4%	22,151,959	132,303,797	597.3%
2028	14,719,106	5,741,367	13,511,453				149,196,280	1013.6%	1104.2%	19,939,158	136,202,158	683.1%
2029	13,095,432	5,111,180	12,071,401				151,829,122	1159.4%	1257.8%	17,851,775	139,110,700	779.3%
2030	11,590,965	4,526,988	10,729,084				153,576,553	1325.0%	1431.4%	15,896,197	141,247,599	888.6%
2031	10,207,409	3,989,242	9,487,053				154,211,600	1510.8%	1625.5%	14,079,265	142,399,492	1011.4%
2032 2033	8,938,964	3,495,973	8,341,566				154,761,491	1731.3% 1975.3%	1855.3% 2108.4%	12,398,112 10,851,739	143,433,965	1156.9% 1317.0%
2033	7,782,905 6,734,869	3,046,305 2,638,448	7,291,727 6,334,520				153,736,228 151,648,239	2251.7%	2394.0%	9,437,476	142,913,844 141,356,733	1497.8%
2034	5,791,790	2,271,137	5,468,285				148,403,853	2562.3%	2713.9%	8,154,946	138,695,475	1700.8%
2036	4,950,335	1,942,988	4,690,826				143,231,736	2893.4%	3053.4%	7,001,953	134,207,668	1916.7%
2037	4,206,076	1,652,474	3,999,548				136,271,491	3239.9%	3407.2%	5,974,801	127,999,361	2142.3%
2038	3,551,548	1,396,773	3,388,644				127,827,620	3599.2%	3772.2%	5,065,570	120,354,195	2375.9%
2039	2,979,370	1,172,872	2,851,600				118,788,026	3987.0%	4165.7%	4,265,626	112,109,169	2628.2%
2040	2,484,182	978,870	2,384,739				109,118,421	4392.5%	4575.7%	3,569,205	103,211,075	2891.7%
2041 2042	2,058,262 1,695,167	811,728 669,012	1,981,233 1,635,686				98,915,504 88,302,285	4805.8% 5209.1%	4992.6% 5398.5%	2,966,879 2,450,562	93,757,597 83,852,866	3160.1% 3421.8%
2042	1,387,595	547,984	1,341,920				77,871,358	5612.0%	5803.0%	2,011,421	74,077,673	3682.9%
2044	1,129,586	446,322	1,094,594				68,094,473	6028.3%	6221.0%	1,641,356	64,892,005	3953.6%
2045	914,712	361,576	887,994				59,081,469	6459.0%	6653.4%	1,331,663	56,392,867	4234.8%
2046	736,827	291,371	716,536				50,963,093	6916.6%	7112.4%	1,074,601	48,711,853	4533.0%
2047	590,728	233,684	575,427				43,656,449	7390.3%	7586.8%	863,023	41,782,979	4841.5%
2048	471,409	186,556	459,985				37,304,040	7913.3%	8109.8%	689,917	35,740,307	5180.4%
2049	374,541	148,288	366,123				31,856,800	8505.6%	8701.1%	549,162	30,543,225	5561.8% 5998.4%
2050 2051	296,397 233,752	117,401 92,623	290,268 229,344				27,222,862 23,247,825	9184.6% 9945.5%	9378.5% 10136.7%	435,401 344,026	26,117,194 22,314,032	6486.1%
2052	183,784	72,841	180,645				19,820,714	10784.8%	10972.2%	270,983	19,037,296	7025.3%
2053	144,082	57,107	141,859				16,946,058	11761.4%	11945.7%	212,805	16,284,426	7652.3%
2054	112,721	44,665	111,149				14,565,855	12922.1%	13104.8%	166,739	14,001,597	8397.3%
2055	88,031	34,861	86,916				12,605,161	14319.0%	14502.7%	130,387	12,123,583	9298.2%
2056	68,659	27,165	67,863				10,961,010	15964.5%	16151.7%	101,804	10,553,300	10366.3%
2057	53,478	21,131	52,902				9,566,494	17888.6%	18083.3%	79,360	9,224,351	11623.4%
2058 2059	41,609 32,332	16,410 12,722	41,176 31,996				8,405,382 7,406,235	20200.9% 22906.5%	20413.1% 23147.1%	61,768 47,996	8,114,904 7,162,025	13137.6% 14922.0%
2059	32,332 25,101	9,849	24,831				6,549,627	26092.7%	26376.3%	47,996 37,247	6,342,692	17028.5%
2061	19,451	7,610	19,234				5,855,984	30106.6%	30446.7%	28,849	5,680,634	19690.6%
2062	15,039	5,868	14,866				5,251,329	34917.5%	35323.5%	22,298	5,101,888	22880.6%
2063	11,597	4,513	11,460				4,675,537	40318.0%	40798.5%	17,188	4,549,460	26468.7%
2064	8,912	3,459	8,805				4,172,411	46816.2%	47388.9%	13,205	4,069,261	30816.5%
2065	6,812	2,637	6,726				3,732,214	54791.8%	55487.3%	10,087	3,648,370	36167.7%
2066	5,169	1,997	5,104				3,297,489	63795.9%	64603.0%	7,655	3,230,131	42198.7%
2067 2068	3,892 2,905	1,502 1,120	3,846 2,875				2,906,570 2,505,996	74674.3% 86270.6%	75568.9% 87172.1%	5,768 4,311	2,853,702 2,466,329	49475.9% 57211.4%
2069	2,905	830	2,873				2,303,996	98766.9%	99585.4%	3,197	2,466,329	65529.9%
2070	1,577	609	1,568				1,782,640	113045.7%	113696.4%	2,351	1,763,467	75007.4%
2071	1,145	443	1,142				1,423,946	124369.7%	124718.2%	1,712	1,411,099	82423.9%
2072	822	319	823					134448.0%	134353.1%	1,233	1,096,878	88934.7%
2073	584	227	587					142798.1%	142160.4%	879	828,945	94255.4%
2074	410	160	414				593,793	144711.1%	143529.2%	620	591,083	95285.9%
2075	286 197	112	289 200				421,956	147754.2% 142582.7%	145983.0%	433	420,522	97028.3%
2076 2077	197	77 53	137				281,202 181,984	134952.9%	140440.4% 132465.8%	300 206	280,388 181,551	93392.4% 88134.0%
2077	91	36	93				112,597	123244.9%	120696.6%	140	112,407	80353.0%
2079	61	24	63				60,754	98803.7%	96567.3%	94	60,635	64260.8%
2080	41	16	42				31,856	77566.2%	75663.1%	63	31,761	50293.1%
						Without Ir	terest					
Past	682,541,534	527,582,367	677,707,055	628,948,991	381,124,816	11,063,524	1,021,137,331	149.6%	150.7%	677,672,198	1,021,137,331	150.7%
Future	236,895,568	92,429,251	217,512,139				3,389,677,903	1430.9%	1558.4%	296,155,510	3,178,793,450	1073.4%
Lifetime	919,437,103	620,011,619	895,219,195			With 4.5% I	4,410,815,234 nterest	479.7%	492.7%	973,827,708	4,199,930,781	431.3%
Past	1,196,448,024	981,429,278	1,179,504,668	937,023,677	438,983,808	11,373,237	1,387,380,722	116.0%	117.6%	1,179,396,916	1,387,380,722	117.6%
	180,295,023	70,275,984	164,704,925	,00,0,7	,565,666	,-,-,2,	2,032,370,631	1127.2%	1233.9%	219,072,339	1,902,155,028	868.3%
Future												

### Exhibit 3f Continental General Insurance Company Nationwide Experience Currently\* Active, Premium Paying Policies Only Policy Forms: 80650 1/97, 80880 1/98

alas di F		December		without Pr	oposed Rate Inc			la a	Loce Patie		posed Rate Incre	
alendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incur Clm Res	rai Year IBNR	Inc Clms	Actual	Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR \ Rate Lev
1995	-	-	-	-	-	-	-	0%	0%	-	-	
1996 1997	21,516	21,516	21,516	1,381	128,778	-	130,159	0% 605%	0% 605%	21,516	130,159	60
1998	591,813	591,813	591,813	1,340	-	-	1,340	003%	0%	591,813	1,340	00
1999	1,541,175	1,541,175	1,541,175	10,172	-	-	10,172	1%	1%	1,541,175	10,172	
2000	3,139,810	3,139,810	3,139,810	54,935	-	-	54,935	2%	2%	3,139,810	54,935	
2001	5,698,447 8,775,671	5,698,447 8,775,671	5,698,447 8,775,671	33,596 252,767	-	-	33,596 252,767	1% 3%	1% 3%	5,698,447 8,775,671	33,596 252,767	
2003	9,599,436	9,484,428	9,484,428	162,841	-	-	162,841	2%	2%	9,484,428	162,841	
2004	9,985,728	9,463,133	9,463,133	152,806	-	-	152,806	2%	2%	9,463,133	152,806	
2005	10,246,636	9,509,022	9,509,022	184,178	-	-	184,178	2%	2%	9,509,022	184,178	
2006 2007	10,503,587 11,007,194	9,488,535 9,503,169	9,488,535 9,503,169	136,640 446,851	-	-	136,640 446,851	1% 4%	1% 5%	9,488,535 9,503,169	136,640 446,851	
2007	11,216,102	9,614,089	9,614,089	561,687	144,299		705,986	6%	7%	9,614,089	705,986	
2009	11,194,389	9,541,794	9,541,794	1,166,975		-	1,166,975	10%	12%	9,541,794	1,166,975	:
2010	12,336,997	9,541,385	15,266,216	362,595	122,057	-	484,652	4%	3%	15,266,216	484,652	
2011	13,410,494	9,308,735	14,893,976	286,339	109,895	-	396,234	3% 7%	3%	14,893,976	396,234	
012	14,029,231 14,196,020	9,540,746 9,505,713	15,265,193 15,209,141	1,041,333 1,252,791	730,327	-	1,041,333 1,983,118	14%	7% 13%	15,265,193 15,209,141	1,041,333 1,983,118	
2014	14,159,366	9,464,541	15,143,265	1,124,150	261,492	-	1,385,642	10%	9%	15,143,265	1,385,642	
015	14,697,031	9,436,244	15,097,990	1,337,486	413,549	-	1,751,036	12%	12%	15,097,990	1,751,036	
016	16,140,712	9,395,111	15,032,178	2,428,361	277,631	-	2,705,992	17%	18%	15,032,178	2,705,992	
017	16,850,694	9,227,692	17,717,169	4,679,038	171,902	-	4,850,939	29%	27%	17,717,169	4,850,939	
018 019	17,801,543 19,028,256	9,310,196 9,115,878	19,703,928 21,103,287	3,368,506 1,924,370	1,686,905 742,150		5,055,411 2,666,520	28% 14%	26% 13%	19,703,928 21,103,287	5,055,411 2,666,520	
020	20,672,846	9,034,185	20,946,843	696,603	357,508	513,141	1,567,251	8%	7%	20,946,843	1,567,251	
021	22,457,785	8,992,154	20,858,963	290,033	27,964,026	3,598,058	31,852,117	142%	153%	20,858,963	31,852,117	1
022	22,688,983	8,886,720	20,631,794				91,612,173	403.8%	444%	20,631,794	91,612,173	44
023	21,381,994	8,371,531	19,478,861				95,772,044	447.9%	492%	19,624,119	95,578,901	48
024 025	19,979,462 18,497,798	7,819,960 7,238,059	18,239,761 16,928,139				98,858,140 100,892,339	494.8% 545.4%	542% 596%	24,241,903 25,402,789	90,244,349 87,710,162	37: 34:
025	16,962,809	6,636,793	15,568,043				100,892,339	601.7%	656%	23,361,794	88,851,231	38
027	15,409,566	6,029,903	14,188,978				101,988,930	661.9%	719%	21,292,335	88,861,393	41
028	13,895,712	5,438,711	12,839,361				101,518,607	730.6%	791%	19,267,066	88,524,485	45
029	12,452,696	4,875,242	11,546,315				100,057,799	803.5%	867%	17,326,689	87,339,377	50-
030 031	11,092,567 9,824,031	4,344,189 3,848,818	10,321,323 9,172,957				97,910,763 94,984,662	882.7% 966.9%	949% 1035%	15,488,435 13,765,169	85,581,809 83,172,555	55: 60:
032	8,647,701	3,389,558	8,102,964				92,037,313	1064.3%	1136%	12,159,510	80,709,787	66
033	7,562,736	2,965,982	7,111,136				88,207,693	1166.3%	1240%	10,671,148	77,385,309	72
034	6,569,233	2,577,985	6,198,165				83,795,704	1275.6%	1352%	9,301,122	73,504,198	79
035	5,668,880	2,226,208	5,366,614				78,911,100	1392.0%	1470%	8,053,275	69,202,722	85
036 037	4,860,612 4,141,073	1,910,229 1,628,769	4,616,483				73,260,820 67,121,323	1507.2% 1620.9%	1587% 1701%	6,927,610 5,920,826	64,236,752 58,849,193	92 99
038	3,505,013	1,379,720	3,945,573 3,349,665				60,692,273	1731.6%	1812%	5,026,592	53,218,848	105
039	2,947,080	1,161,026	2,824,520				54,349,640	1844.2%	1924%	4,238,546	47,670,783	112
040	2,462,024	970,686	2,365,973				48,192,443	1957.4%	2037%	3,550,439	42,285,097	119
041	2,043,653	806,333	1,968,831				42,214,287	2065.6%	2144%	2,954,477	37,056,379	125
042	1,685,807	665,556	1,627,717				36,557,120	2168.5%	2246%	2,442,593	32,107,700	131 137
043 044	1,382,244 1,126,759	546,006 445,283	1,337,332 1,092,159				31,309,984 26,559,583	2265.2% 2357.2%	2341% 2432%	2,006,833 1,638,921	27,516,299 23,357,115	142
045	912,679	360,828	886,230				22,395,962	2453.9%	2527%	1,329,899	19,707,360	148
046	735,332	290,821	715,235				18,821,622	2559.6%	2632%	1,073,300	16,570,381	154
047	589,634	233,283	574,474				15,718,856	2665.9%	2736%	862,069	13,845,386	160
048 049	470,613 373,963	186,265 148,078	459,290 365,620				13,146,272 11,043,472	2793.4% 2953.1%	2862% 3020%	689,223 548,658	11,582,538 9,729,896	168 177
050	295,977	117,249	289,903				9,283,058	3136.4%	3202%	435,036	8,177,389	187
051	233,445	92,514	229,078				7,815,279	3347.8%	3412%	343,761	6,881,485	200
052	183,557	72,762	180,451				6,535,122	3560.3%	3622%	270,789	5,751,704	212
053	143,911	57,048	141,714				5,485,351	3811.6%	3871%	212,660	4,823,720	226
054	112,590	44,621	111,040				4,632,237	4114.2%	4172% 4504%	166,630	4,067,979	244 263
055 056	87,929 68,577	34,828 27,139	86,832 67,797				3,911,045 3,296,743	4448.0% 4807.4%	4504% 4863%	130,303 101,738	3,429,467 2,889,033	263 283
057	53,411	21,110	52,849				2,760,932	5169.2%	5224%	79,307	2,418,789	304
058	41,553	16,393	41,133				2,335,738	5621.1%	5679%	61,725	2,045,260	331
059	32,285	12,707	31,960				1,959,381	6069.0%	6131%	47,960	1,715,171	357
060 061	25,061 19,417	9,837 7,600	24,801 19,208				1,655,147 1,398,343	6604.4% 7201.8%	6674% 7280%	37,217 28,824	1,448,212 1,222,993	389 424
062	15,010	5,860	19,208				1,398,343	7201.8% 7911.1%	7280%	28,824	1,038,020	424
063	11,572	4,506	11,442				999,262	8635.2%	8734%	17,170	873,185	508
064	8,892	3,453	8,789				818,158	9201.2%	9308%	13,190	715,008	542
065	6,795	2,632	6,714				666,075	9802.4%	9921%	10,075	582,231	577
066	5,155	1,993	5,094				536,675 423 558	10409.8%	10535%	7,645 5,760	469,317	613
067 068	3,882 2,897	1,499 1,118	3,838 2,869				423,558 321,332	10911.3% 11093.3%	11035% 11201%	5,760 4,305	370,689 281,664	643 654
069	2,143	828	2,127				232,553	10851.1%	10933%	3,192	204,387	640
070	1,572	608	1,564				162,654	10345.7%	10397%	2,348	143,482	611
071	1,141	442	1,139				112,566	9861.9%	9882%	1,709	99,718	583
072 073	819 582	318	821 585				75,311 47,864	9191.2%	9177%	1,231	67,093	544
074	582 409	227 160	585 413				47,864 29,521	8223.3% 7217.8%	8180% 7153%	878 619	42,997 26,811	489 432
075	285	111	288				18,033	6335.2%	6254%	433	16,598	383
076	197	77	200				11,699	5951.6%	5857%	300	10,885	363
077	134	53	137				7,487	5570.3%	5463%	206	7,054	343
078	91	36	93				4,600	5049.5%	4941%	140	4,410	315
079	61	24 16	63				3,207	5228.0%	5106% 5652%	94	3,088	327
080	41	16	42			Withou	2,376 t Interest	5797.1%	5652%	63	2,280	361
ast	289,302,479	198,245,182	292,610,750	21,957,773	33,110,519	4,111,199	59,179,491	20.5%	20.2%	292,610,750	59,179,491	2
ıture	219,230,047	85,920,311	203,161,343		V		1,906,726,754	869.7%	938.5%	281,804,714	1,695,842,301	60
etime	508,532,525	284,165,493	495,772,093				1,965,906,245	386.6%	396.5%	574,415,464	1,755,021,792	30
	445 (44.05=	220 704 007	447 204 22 :	20.010.077	25 220 705		% Interest	45.00	45.50	447 204 201	CO 350 05:	
ast ture	445,614,957 165,064,619	328,701,807 64,662,609	447,384,234 152,343,589	29,810,977	35,320,785	4,226,288	69,358,051 1,242,686,673	15.6% 752.8%	15.5% 815.7%	447,384,234	69,358,051 1,112,471,069	1 53
	100,004,019	07,002,009	102,040,009				1,312,044,723	214.8%	218.8%	654,095,237		33

# Exhibit 4a Continental General Insurance Company Virginia Experience All Non-Inflation Policies Combined Policy Forms: 80650 1/97, 80880 1/98

							With Propo	With Proposed 75% Rate Inc					
1979		Actual		VA Pata Laval	Rd Clms			Inc Clms					Incd LR VA Rate Level
1999   1991   1992		- Actual	-	- va nate Level		-	-	-			-	- Cialitis	0.0%
1900					-	-	-	-		0.0%			0.0%
145,008													0.0%
						-							0.0% 0.2%
Section   Sect													0.0%
2006   277,588   277,588   297,588   296,442   20.6   0   200,442   20.6   20								0	0.0%			-	0.0%
1909   988,427   988,427   988,427   10,315   0													0.0%
Sept.   Sept													18.4% 1.8%
													19.9%
						0							32.2%
1901   647,283   649,592   647,283   444,592   0   0   441,592   667,76   667,78   647,283   444,592   647,283   444,592   647,283   444,592   647,283   444,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   644,592   647,283   6													55.0%
2012   2017.28   277.08   500.78   0   0   0   0   0   0   0   0   0													20.6% 68.7%
2012   578.500   504.000   578.500   694.421   379.500   0   202.022   314.576   134.576   378.500   692.622   314.576   328.022   378.500   328.622   378.500   328.622   378.500   328.622   378.500   328.622   378.500   328.622   378.500   328.622   378.500   328.622   378.500   328.622   378.500   328.622   378.500   328.622   378.500   328.622   378												444,502	0.0%
1920   1923   1922   1927   1928	2013	578,560			639,425	193,265	0	832,691	143.9%	143.9%	578,560	832,691	143.9%
2007   461,773   300,858   481,773   477,979   307,145   0 934,344   194,174   194,175   481,377   293,444   1007   472,097   472,097   465,099   472,099													47.8%
1921   446,991   244,190   447,590   475,590   475,790   475,790   475,790   475,770													52.2%
2019													194.1% 96.7%
1907   1928   1994-18													134.5%
2021   339,033   176,668   339,033   35,013   668,700   40,014   724,776   219,38   219,38   330,033   748,726   219,394   219,395   2		437,507	227,868	437,507	494,290	355,483	0	849,773	194.2%		437,507	849,773	194.2%
1,237,918   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,776   333,777   333,776   333,777   33													666.6%
2024   2024   2027   2028					35,013	668,700	40,014						219.3% 333.7%
2024   300,477   156,969   300,477   1,173,309   389.8%													365.9%
2026   225,441   122,626   225,441   1.00,133   467,3%	2024												277.5%
2027   295,600													269.3%
2028   178,874   93,164   178,874   563,376   541,486   522,785   875,476   178,474													285.5%
2029													313.2% 331.9%
2020													349.4%
2022   94,882   49,417   94,892   538,955   538,875   71,48%   71,48%   118,107,13   588,050   2234   66,218   34,488   65,218   500,800   756,31%   756,31%   118,0713   588,050   2235   54,777   82,619   54,777   438,200   800,4%   81,437   404,773   2236,224   44,968   378,317   841,35%   84													370.5%
2031   79.556   41.435   79.556   59.8,654   714.8%   118.109   524.350   42.224   42.205   54.757   438.290   800.4%   800.4%   80.4%   81.437   44.773   44.205   42.224   44.968   32.421   44.968   32.421   44.968   32.421   44.968   32.421   44.968   32.421   44.968   32.421   44.968   32.421   44.968   32.421   44.968   32.421   44.968   32.421   44.968   32.424   44.968   32.424   44.968   32.424   44.968   32.424   44.968   32.424   42.428   34.224   44.968   32.424   42.428   34.224   34.228   34.224   34.228   34.224   34.228   34.224   34.228   34.224   34.228   34.224   34.228   34.224   34.228   34.224   34.228   34.228   34.224   34.228   34.224   34.228   34.224   34.228   34.224   34.228   34.224   34.228   34.224   34.228													393.1%
2035   54,757   28,519   54,757   23,549   404,773   243,259   24,757   23,549   24,757   23,549   24,757   23,549   24,757   23,549   24,757   2													417.9% 444.0%
2025													469.8%
2027   36,686   19,107   36,686   324,649   885.5%   885.5%   54,677   300,179   2028   29,787   15,488   29,787   274,129   921.2%   44,375   23,3349   2039   23,938   12,488   22,938   22,888   956.2%   956.2%   956.2%   35,726   211,779   2014   15,149   7,890   15,149   150,051   990.5%   990.5%   990.5%   22,625   133,257   2041   11,891   61,93   11,891   116,954   938.5%   933.5%   17,66   108,755   62,044   2041   2													497.0%
2038   29,757   15,468   29,757   274,129   92,12%   92,12%   44,375   233,394   232,398   228,888   956,24%   37,762   211,779   2040   19,123   9,960   19,123   150,015   990,5%   26,553   173,624   173,024   2042   11,891   6,193   11,891   150,015   990,5%   26,253   173,624   173,024   2042   11,891   6,193   11,891   16,054   983,5%   983,5%   17,766   168,755   2044   7,866   3,690   7,086   66,640   940,5%   940,5%   940,5%   10,617   67,562   2045   2046   4,085   2,127   4,085   344,566   887,9%   83,919   913,2%   137,656   7,7992   2046   4,085   2,127   4,085   344,566   887,9%   83,97   8,105   45,977   2046   4,085   2,127   4,085   344,566   887,9%   34,956   848,0%   848,0%   6,121   33,086   2,266   1,175   2,256   1,175   2,256   1,175   6,991   2,260   1,161   6,991   2,260   1,161   6,991   2,260   1,161   6,991   2,260   1,161   6,991   2,260   1,161   6,991   2,260   1,161   6,991   2,260   1,161   6,991   2,260													522.1%
23.938   12.668   23.938   12.668   23.938   228.888   956.24   956.24   35.726   211.779   22.041   15.149   7.890   15.149   15.0651   990.55   990.55   990.55   22.625   1393.257   2041   15.149   7.890   15.149   150.051   990.55   990.55   990.55   22.625   1393.257   2043   3.189   4.766   9.189   83.919   913.25   13.765   77.992   2044   7.066   3.666.40   940.55   34.666   24.025   2045													549.0%
19,123													571.0% 592.8%
15,149													608.1%
2044   9,188   4,786   9,188   83,919   913,2%   910,5%   77,992   9, 2045   5,409   2,817   5,409   48,588   897.9%   8,105   45,977   9, 2046   40,85   2,127   4,085   34,636   88,80%   88,80%   88,80%   4,676   23,357   9, 2047   3,053   1,590   3,053   2,241   793.9%   4,576   23,357   9, 2048   2,256   1,175   2,256   16,525   732.4%   732.4%   3,382   16,081   7,000   1,0	2041			15,149					990.5%	990.5%			615.5%
2044													612.1%
2045													566.6% 589.3%
2046													567.2%
2048													540.5%
2049													510.5%
2050													475.5%
2051													452.4% 412.0%
2052   599   312   599   2,630   438.9%   438.9%   626   1.511   2.253   417   217   417   1.433   348.0%   626   1.511   2.254   287   150   287   7.52   261.8%   261.8%   431   793   3.2055   1155   102   1155   332   170.0%   170.0%   293   361   3.2056   132   68   132   127   96.9%   96.9%   197   145   3.2057   87   46   87   27   30.7%   3													364.5%
2054													300.1%
2055													241.5%
2056													184.0% 123.3%
2057													73.7%
2059   37													27.3%
2060   24   12   24   -29   -120.2%   -120.2%   36   -29   -20   -20   -20   -20   -141.3%   -194.3%   -23   -30   -20   -20   -20   -217.1%   -217.1%   -217.1%   -217.1%   -217.2%   -20   -20   -217.1%   -217.2%   -20   -20   -217.2%   -20   -20   -217.2%   -20													-2.3%
2061   15													-50.4% -81.7%
2062   9		45		45									-81.7% -130.7%
2063													-146.9%
2065   2													-237.4%
2066													-233.1%
2067   0													-315.6% -451.5%
2068													181.5%
2070   0	2068	0	0	0				4	1733.3%	1733.3%		4	1130.8%
2071   0			-										1177.0%
2072 0 0 0 0 -1 -16 -10100.0% -10100.0% 0 -1 -6 -6 -2 -2 -2 -0.0% -0.0% 0 0 -2 -2 -2 -2 -2 -2 -2 -2 -2 -2 -2 -2 -2													1545.3% -5515.7%
2073													-5515.7% -6607.1%
2075 0 0 0 0 0 1 0.0% 0.0% 0 0 0 0 2076 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2073								0.0%	0.0%	0	-2	0.0%
2076 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0													0.0%
2077 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0													0.0%
2078 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0													0.0%
2079 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0													0.0%
Past 11,088,487 8,781,341 11,088,487 4,987,003 3,770,697 45,721 8,803,420 79.4% 79.4% 11,088,487 8,803,420 79.4% 11,088,487 8,803,480 79.4% 11,088,487 8,803,480 79.4% 11,088,487 8,803,480 79.4% 11,088,487 8,803	2079	0	0	0					0.0%	0.0%		0	0.0%
Past 11,088,487 8,781,341 11,088,487 4,987,003 3,770,697 45,721 8,803,420 79.4% 79.4% 11,088,487 8,803,420 Future 2,206,6417 1,461,676 2,806,417 13,894,905 10,243,017 13,894,905 12,346,592 167.3% 167.3% 167.3% 14,843,014 22,198,485 With 4.5% Interest  Past 18,625,490 15,594,919 18,625,490 6,838,574 4,169,515 47,000 11,055,089 59.4% 19,842,940,692 9,965,907 3	2080	0	0	0			ARRES		0.0%	0.0%	0	0	0.0%
Future Lifetime         2,806,417   1,461,676   2,806,417   13,894,905         2,806,417   13,894,905   13,395,065   13,	Past	11,088 487	8,781 3/1	11.088 487	4.987 003	3.770 697			79 4%	79.4%	11.088 487	8,803.420	79.4%
Lifetime     13,894,905     10,243,017     13,894,905     23,246,592     167.3%     167.3%     14,843,014     22,198,485     3       Past     18,625,490     15,594,919     18,625,490     6,838,574     4,169,515     47,000     11,055,089     59.4%     59.4%     18,625,490     11,055,089       Future     2,216,248     1,154,296     2,216,248     10,712,671     483.4%     483.4%     2,900,692     9,965,907     3					-,,507,003	3,,0,037	-J,/ L1						356.8%
Past         18,625,490         15,594,919         18,625,490         6,838,574         4,169,515         47,000         11,055,089         59.4%         59.4%         18,625,490         11,055,089           Future         2,216,248         1,154,296         2,216,248         10,712,671         483.4%         483.4%         2,900,692         9,965,907								23,246,592					149.6%
Future 2,216,248 1,154,296 2,216,248 10,712,671 483.4% 483.4% 2,900,692 9,965,907	Dect	10 625 402	15 504 040	10 025 100	C 020 574	4.100.545			FO 451	F0 4-1	10 635 406	11.055.000	FO 451
					0,838,5/4	4,169,515	47,000						59.4% 343.6%
	Lifetime	20,841,738	16,749,214	20,841,738				21,767,760	104.4%	104.4%	21,526,182	21,020,996	97.7%

# Exhibit 4b Continental General Insurance Company Virginia Experience Currently\* Active, Premium Paying Non-Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

				Without Pr	chout Proposed Rate Increase					With Propo	sed 75% Rate In	crease
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incui	rral Year IBNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level
1997	-	-	-	-	-	-	-	0%	0%	-	-	0%
1998 1999	2,184	2,184	2,184	-	-	-	-	0% 0%	#DIV/0! 0%	2,184	-	#DIV/0! 0%
2000	18,780	18,780	18,780	-	-	-	-	0%	0%	18,780		0%
2001	78,572	78,572	78,572	567	-	-	567	1%	1%	78,572	567	19
2002	173,123	173,123	173,123	-	-	-	-	0%	0%	173,123	-	0%
2003 2004	196,362 198,139	196,362 198,139	196,362 198,139	-	-	-	-	0% 0%	0% 0%	196,362 198,139	-	0%
2004	198,139	198,139	192,741	-		-	-	0%	0%	192,741		0%
2006	198,178	198,178	198,178	-	-	-	-	0%	0%	198,178	-	09
2007	198,174	198,174	198,174	-	-	-	-	0%	0%	198,174	-	09
2008 2009	198,853 197,778	198,853 197,778	198,853 197,778	-	-	-	-	0% 0%	0% 0%	198,853 197,778	-	09
2009	226,230	190,563	226,230	2,619		-	2,619	1%	1%	226,230	2,619	19
2011	294,193	183,871	294,193	-		-	-	0%	0%	294,193	-,	09
2012	298,597	186,623	298,597	-	-	-	-	0%	0%	298,597	-	09
2013	296,383	185,239	296,383	-	-	-	-	0%	0%	296,383	-	09
2014 2015	292,740 290,764	182,963 181,727	292,740 290,764	3,732	-	-	3,732	0% 1%	0% 1%	292,740 290,764	3,732	09 19
2016	288,861	180,538	288,861	-		-	-	0%	0%	288,861	-	09
2017	294,521	180,816	294,521	194,539	-	-	194,539	66%	66%	294,521	194,539	66%
2018	322,121	167,771	322,121	-	-	-	-	0%	0%	322,121	-	0%
2019 2020	331,975 331,971	172,904 172,902	331,975 331,971	3,158 520	-	0 3,953	3,158 4,473	1% 1%	1% 1%	331,975 331,971	3,158 4,473	1% 1%
2021	327,108	170,369	327,108	6,250	434,660	27,718	468,628	143%	143%	327,108	468,628	143%
2022	322,304	167,867	322,304			,	1,120,113	347.5%	348%	322,304	1,120,113	347.5%
2023	297,514	154,955	297,514				1,112,198	373.8%	374%	299,732	1,110,025	370.3%
2024	271,760	141,542					1,077,844	396.6%	397%	361,188	988,686	273.7%
2025 2026	245,594 219,427	127,913 114,285	245,594 219,427				1,027,097 964,973	418.2% 439.8%	418% 440%	368,544 329,277	902,121 850,711	244.89 258.49
2027	193,875	100,976					891,872	460.0%	460%	290,933	788,664	271.19
2028	169,609	88,338	169,609				818,471	482.6%	483%	254,520	725,571	285.1%
2029	147,052	76,589	147,052				737,353	501.4%	501%	220,669	655,304	297.0%
2030 2031	126,499	65,885	126,499				659,977	521.7% 540.3%	522% 540%	189,828	588,431	310.0% 322.6%
2031	108,027 91,548	56,264 47,681	108,027 91,548				583,712 514,462	562.0%	562%	162,108 137,379	522,980 463,217	322.69
2032	77,010	40,109	77,010				451,943	586.9%	587%	115,563	407,639	352.79
2034	64,283	33,481	64,283				394,399	613.5%	614%	96,465	355,923	369.0%
2035	53,293	27,757	53,293				342,874	643.4%	643%	79,972	309,357	386.89
2036	43,902	22,866					293,994	669.7%	670%	65,881	265,176	402.5%
2037 2038	35,936 29,200	18,717 15,208	35,936 29,200				251,038 211,800	698.6% 725.4%	699% 725%	53,927 43,818	226,369 191,065	419.89 436.09
2039	23,546	12,263	23,546				176,293	748.7%	749%	35,333	159,183	450.5%
2040	18,837	9,811	18,837				144,210	765.6%	766%	28,268	130,407	461.3%
2041	14,933	7,778					115,301	772.1%	772%	22,409	104,506	466.4%
2042	11,736	6,112	11,736				90,263	769.1%	769%	17,611	82,064	466.0%
2043 2044	9,140 7,054	4,760 3,674					68,393 50,297	748.3% 713.1%	748% 713%	13,715 10,585	62,465 46,219	455.49 436.79
2045	5,386	2,805	5,386				35,478	658.8%	659%	8,082	32,888	406.9%
2046	4,068	2,118					24,508	602.5%	603%	6,104	22,958	376.1%
2047	3,041	1,584	3,041				16,823	553.2%	553%	4,563	15,939	349.3%
2048 2049	2,248 1,643	1,171 856	2,248				11,293	502.4% 458.4%	502% 458%	3,373 2,465	10,849 7,343	321.7% 297.9%
2049	1,187	618	1,643 1,187				7,531 4,905	413.3%	413%	1,781	4,870	273.4%
2051	847	441	847				3,164	373.6%	374%	1,271	3,203	252.0%
2052	597	311	597				2,037	340.9%	341%	897	2,103	234.5%
2053	416	217	416				1,339	321.7%	322%	625	1,398	223.7%
2054 2055	287 195	149 101	287 195				888 597	309.6% 306.3%	310% 306%	430 292	928 626	215.7% 214.1%
2056	131	68	131				425	324.3%	324%	197	443	225.1%
2057	87	45	87				310	355.1%	355%	131	319	243.5%
2058	57	30	57				234	407.6%	408%	86	236	274.3%
2059	37	19	37				161	433.4%	433%	56	162	289.7%
2060 2061	24 15	12 8	24 15				112 71	467.4% 467.8%	467% 468%	36 23	111 70	309.9% 310.6%
2062	9	5	9				46	487.2%	487%	14	45	322.49
2063	6	3					17	302.6%	303%	9	19	217.19
2064	3	2					8	237.1%	237%	5	9	180.39
2065	2	1	2				1 (5)	38.6%	39%	3	2	67.29
2066 2067	1	1 0	1 0				(5) 0	-536.1% 52.3%	-536% 52%	1	-4 0	-264.09 70.99
2068	0	0					2	683.3%	683%	0	2	431.19
2069	0	0	0				1	1021.4%	1021%	0	1	629.69
2070	0	0					1	2200.0%	2200%	0	1	1278.79
2071	0	0					(0)	-2900.0%	-2900%	0	0	-1650.79
2072 2073	0	0					(0) (0)	-1300.0% 0.0%	-1300% 0%	0	0	-742.99 0.09
2073	-	0	0				(0)	0.0%	0%	0	0	0.09
2075	-	0	0				- '-'	0.0%	0%	0	0	0.09
2076	-	0					-	0.0%	0%	0	0	0.09
2077	-	0					-	0.0%	0%	0	0	0.09
2078	-	0					-	0.0%	0%	0	0	0.09
2079 2080		0	0				-	0.0% 0.0%	0% 0%	0	0	0.09
2000	-	- 0	0			Without	Interest	0.070	576	- 0	- 0	0.07
Past	5,248,349	3,809,169		211,386	434,660	31,671	677,717	12.9%	12.9%	5,248,349	677,717	12.99
Future	2,602,364	1,355,398	2,602,364				12,208,823	469.1%	469.1%	3,550,473	11,160,717	314.3%
Lifetime	7,850,714	5,164,567	7,850,714			14/i+k- 4 F0:	12,886,541	164.1%	164.1%	8,798,823	11,838,434	134.5%
Lifetime						With 4.5%	miteres(					
	8 N8N 161	6 251 004	2 N2N 1C1	258 227	NAN 222	33 550	725 227	0 10/	0.10/	2 N2N 161	72に 227	0.10/
Past Future	8,080,161 2,040,246	6,251,904 1,062,628	8,080,161 2,040,246	258,337	444,332	32,558	735,227 9,167,616	9.1% 449.3%	9.1% 449.3%	8,080,161 2,724,690	735,227 8,420,852	9.1% 309.1%

# Exhibit 4c Continental General Insurance Company Virginia Experience All Compound Inflation Policies Combined Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase								With Proposed			rease
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incurra	al Year IBNR	Inc Clms	Incurred L Actual	oss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level
1997	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1998	3,654	3,654	3,654		-			0.0%	0.0%	3,654	-	0.0%
1999 2000	25,298 130,666	25,298 130,666	25,298 130,666	0	0	0	0	0.0%	0.0% 0.0%	25,298 130,666	-	0.0% 0.0%
2001	501,563	501,563	501,563	0	0	0	0	0.0%	0.0%	501,563	-	0.0%
2002	828,884	828,884	828,884	1,148	0	0	1,148	0.1%	0.1%	828,884	1,148	0.1%
2003	874,727	874,727	874,727	30,506	0	0	30,506	3.5%	3.5%	874,727	30,506	3.5%
2004 2005	833,400 826,751	833,400 826,751	833,400 826,751	305,628 119,548	0	0	305,628 119,548	36.7% 14.5%	36.7% 14.5%	833,400 826,751	305,628 119,548	36.7% 14.5%
2006	817,985	817,985	817,985	0	0	0	0	0.0%	0.0%	817,985	-	0.0%
2007	812,535	812,535	812,535	0	0	0	0	0.0%	0.0%	812,535	-	0.0%
2008 2009	799,654 767,690	799,654 767,690	799,654 767,690	0 79,869	0	0	0 79,869	0.0% 10.4%	0.0% 10.4%	799,654 767,690	79,869	0.0% 10.4%
2010	842,264	707,030	842,264	75,805	0	0	75,805	0.0%	0.0%	842,264	75,805	0.0%
2011	914,821	571,763	914,821	282,566	0	0	282,566	30.9%	30.9%	914,821	282,566	30.9%
2012	851,251	532,032	851,251	36,448	0	0	36,448	4.3%	4.3%	851,251	36,448	4.3%
2013 2014	832,109 802,221	520,068 501,388	832,109 802,221	298,808 396,443	0 359,250	0	298,808 755,693	35.9% 94.2%	35.9% 94.2%	832,109 802,221	298,808 755,693	35.9% 94.2%
2015	777,758	486,099	777,758	1,043,716	556,730	0	1,600,446	205.8%	205.8%	777,758	1,600,446	205.8%
2016	761,041	475,651	761,041	1,273,482	0	0	1,273,482	167.3%	167.3%	761,041	1,273,482	167.3%
2017	731,702	454,661	731,702	800,881	288,937	0	1,089,818	148.9%	148.9%	731,702	1,089,818	148.9%
2018 2019	810,409 900,015	419,275 395,468	810,409 900,015	626,143 1,105,546	78,867 1,987,553	0	705,010 3,093,099	87.0% 343.7%	87.0% 343.7%	810,409 900,015	705,010 3,093,099	87.0% 343.7%
2020	978,350	375,503	978,350	706,373	1,180,880	57,263	1,944,516	198.8%	198.8%	978,350	1,944,516	198.8%
2021	957,417	367,468	957,417	127,707	2,109,712	401,520	2,638,939	275.6%	275.6%	957,417	2,638,939	275.6%
2022 2023	953,873 905,163	366,108 347,413	953,873 905,163				3,198,175 3,653,335	335.3% 403.6%	335.3% 403.6%	953,873 911,739	3,198,175 3,647,510	335.3% 400.1%
2023	855,249	328,255	855,249				4,058,834	474.6%	474.6%	1,130,878	3,776,517	333.9%
2025	800,629	307,291	800,629				4,415,298	551.5%	551.5%	1,196,116	3,948,649	330.1%
2026	746,979	286,700	746,979				4,897,085	655.6%	655.6%	1,117,107	4,396,796	393.6%
2027 2028	692,453 637,590	265,772 244,715	692,453 637,590				5,236,957 5,560,983	756.3% 872.2%	756.3% 872.2%	1,036,143 954,479	4,707,112 5,003,271	454.3% 524.2%
2029	583,376	223,907	583,376				5,859,842	1004.5%	1004.5%	873,645	5,279,663	604.3%
2030	530,630	203,662	530,630				6,112,811	1152.0%	1152.0%	794,910	5,516,121	693.9%
2031 2032	479,901 431,488	184,192 165,610	479,901 431,488				6,305,170	1313.8% 1503.6%	1313.8% 1503.6%	719,113 646,716	5,701,933 5,879,718	792.9% 909.2%
2032	385,419	147,929	385,419				6,487,640 6,567,259	1703.6%	1703.9%	577,779	5,962,354	1031.9%
2034	341,825	131,197	341,825				6,586,499	1926.9%	1926.9%	512,508	5,989,929	1168.7%
2035	301,040	115,543	301,040				6,556,224	2177.9%	2177.9%	451,416	5,973,047	1323.2%
2036 2037	263,246 228,411	101,037 87,667	263,246 228,411				6,434,377 6,232,444	2444.2% 2728.6%	2444.2% 2728.6%	394,787 342,594	5,872,370 5,698,425	1487.5% 1663.3%
2038	196,682	75,489	196,682				5,940,221	3020.2%	3020.2%	295,050	5,441,757	1844.3%
2039	168,012	64,485	168,012				5,589,052	3326.6%	3326.6%	252,053	5,130,179	2035.4%
2040	142,371	54,644	142,371				5,221,901	3667.8%	3667.8%	213,594	4,802,543	2248.4%
2041 2042	119,638 99,693	45,919 38,263	119,638 99,693				4,801,760 4,383,510	4013.6% 4397.0%	4013.6% 4397.0%	179,494 149,574	4,424,168 4,048,299	2464.8% 2706.5%
2043	82,304	31,589	82,304				3,934,770	4780.8%	4780.8%	123,490	3,641,981	2949.2%
2044	67,328	25,841	67,328				3,490,889	5184.9%	5184.9%	101,024	3,238,737	3205.9%
2045 2046	54,564 43,835	20,942 16,824	54,564 43,835				3,062,441 2,662,856	5612.6% 6074.8%	5612.6% 6074.8%	81,872 65,774	2,847,062 2,480,174	3477.4% 3770.7%
2040	34,889	13,391	34,889				2,291,464	6567.9%	6567.9%	52,351	2,139,774	4087.3%
2048	27,503	10,556	27,503				1,963,689	7140.0%	7140.0%	41,268	1,839,489	4457.4%
2049	21,465	8,238	21,465				1,665,664	7760.0%	7760.0%	32,209	1,565,624	4860.9%
2050 2051	16,563 12,646	6,357 4,854	16,563 12,646				1,395,153 1,151,756	8423.1% 9107.9%	8423.1% 9107.9%	24,854 18,976	1,315,921 1,089,912	5294.6% 5743.8%
2052	9,554	3,667	9,554				925,662	9688.7%	9688.7%	14,336	878,912	6130.6%
2053	7,141	2,741	7,141				732,410	10256.6%	10256.6%	10,715	698,191	6515.8%
2054	5,277	2,025	5,277				567,966	10762.6%	10762.6%	7,919	543,714	6866.1%
2055 2056	3,855 2,783	1,480 1,068	3,855 2,783				431,681 319,984	11198.1% 11496.9%	11198.1% 11496.9%	5,785 4,176	414,790 308,499	7170.5% 7386.6%
2057	1,986	762	1,986				224,691	11316.1%	11316.1%	2,980	217,154	7288.1%
2058	1,399	537	1,399				154,073	11011.7%	11011.7%	2,100	149,221	7107.0%
2059 2060	975 672	374 258	975 672				102,651 68,842	10526.5% 10247.1%	10526.5% 10247.1%	1,463 1,008	99,591 66,914	6805.6% 6637.3%
2061	458	176	458				46,611	10186.9%	10186.9%	687	45,423	6615.5%
2062	308	118	308				33,105	10752.0%	10752.0%	462	32,382	7008.5%
2063	204	78	204				23,859	11669.1%	11669.1%	307	23,426	7635.1%
2064 2065	134 87	51 33	134 87				17,649 12,289	13154.3% 14103.1%	13154.3% 14103.1%	201 131	17,365 12,118	8624.9% 9266.8%
2066	56	21	56				8,961	16058.7%	16058.7%	84	8,841	10558.1%
2067	36	14	36				6,740	18981.5%	18981.5%	53	6,645	12470.5%
2068	22	9	22				5,127	23135.4%	23135.4%	33	5,059	15214.5%
2069 2070	14 8	5 3	14 8				3,934 3,179	28824.0% 38345.1%	28824.0% 38345.1%	20 12	3,886 3,149	18970.6% 25312.7%
2071	5	2	5				2,487	50444.8%	50444.8%	7	2,469	33370.5%
2072	3	1	3				1,822	66258.5%	66258.5%	4	1,830	44333.2%
2073 2074	1	1 0	1				1,333 873	92554.9% 130356.7%	92554.9% 130356.7%	2 1	1,347 886	62353.2% 88127.0%
2074	0	0	0				499	151321.2%	151321.2%	0	500	100958.5%
2076	0	0	0				234	123226.3%	123226.3%	0	231	80854.9%
2077	0	0	0				19	21655.6%	21655.6%	0	15	10997.4%
2078 2079	0	0	0				35 -9	116566.7% 0.0%	116566.7% 0.0%	0	32 -9	71428.1% 0.0%
2079	0	0	0				-9 20	0.0%	0.0%	0	-9 20	0.0%
							t Interest					
Past	17,382,164	13,030,576	17,382,164	7,234,811	6,561,930	458,783	14,255,524	82.0%	82.0%	17,382,164	14,255,524	82.0%
Future Lifetime	10,259,741 27,641,905	3,937,815 16,968,391	10,259,741 27,641,905				139,414,787 153,670,312	1358.9% 555.9%	1358.9% 555.9%	14,297,876 31,680,040	128,099,810 142,355,334	895.9% 449.4%
						With 4.5	% Interest	333.370	333.370	22,300,010	,555,554	1-1370
Past	28,366,919	22,886,995	28,366,919	9,445,098	7,322,037	471,627	17,238,761	60.8%	60.8%	28,366,919	17,238,761	60.8%
Future Lifetime	7,551,505	2,898,361	7,551,505				80,692,349	1068.6%	1068.6%	10,293,841	74,108,166	719.9%
Liretime	35,918,425	25,785,356	35,918,425				97,931,110	272.6%	272.6%	38,660,760	91,346,927	236.3%

# Exhibit 4d Continental General Insurance Company Virginia Experience Currently\* Active, Premium Paying Compound Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

				Without I	Proposed Rate	Increase				With Proposed 75% Rate Increase			
Calendar Year	Actual	Premium Original Pt vl	VA Rate Level	Dd Class		irral Year	Inc Clere	Incurred Actual	Loss Ratio	Premium VA Rate Level	Incurred	Incd LR VA	
1997	Actual -	Original RtLvl -	VA Rate Level	Pd Clms -	Clm Res	IBNR -	Inc Clms	Actual 0%	VA Rate Level 0%	VA Rate Level	Claims -	Rate Level 0%	
1998 1999	1.000	- 1,659	1.000	-	-	-	-	0% 0%	0% 0%	- 1.650	-	#DIV/0! 0%	
2000	1,659 13,024	13,024	1,659 13,024	-	-	-	-	0%	0%	1,659 13,024	-	0%	
2001	124,501	124,501	124,501	-	-	-	-	0%	0%	124,501	-	0%	
2002	306,654	306,654	306,654	-	-	-	-	0%	0%	306,654	-	0%	
2003 2004	386,019 370,543	386,019 370,543	386,019 370,543	1,008	-	-	1,008	0% 0%	0% 0%	386,019 370,543	1,008	0% 0%	
2004	379,501	379,501	379,501	-	-	-	-	0%	0%	379,501	-	0%	
2006	382,901	382,901	382,901	-	-	-	-	0%	0%	382,901	-	0%	
2007	381,032	381,032	381,032	-	-	-	-	0%	0%	381,032	-	0%	
2008 2009	383,967 371,639	383,967 371,639	383,967 371,639	-	-	-	-	0% 0%	0% 0%	383,967 371,639	-	0% 0%	
2010	456,063	385,692	456,063	-	-	-	-	0%	0%	456,063	-	0%	
2011	577,727	361,079	577,727	267	-	-	267	0%	0%	577,727	267	0%	
2012	590,254	368,909	590,254	-	-	-	-	0%	0%	590,254	-	0%	
2013 2014	594,821 588,715	371,763 367,947	594,821 588,715	-	-	-	-	0% 0%	0% 0%	594,821 588,715	-	0%	
2014	583,555	364,722	583,555	26,803			26,803	5%	5%	583,555	26,803	5%	
2016	593,682	371,051	593,682	1,321	-	-	1,321	0%	0%	593,682	1,321	0%	
2017	603,285	375,098	603,285	13,532	-	-	13,532	2%	2%	603,285	13,532	2%	
2018	710,096	367,311	710,096	-	-	-	-	0%	0%	710,096	-	0%	
2019 2020	825,007 931,956	362,601 357,696	825,007 931,956	12,696	-	0 30,690	43,386	0% 5%	0% 5%	825,007 931,956	43,386	0% 5%	
2021	951,113	365,049	951,113	-	466,209	215,190	681,399	72%	72%	951,113	681,399	72%	
2022	921,608	353,724	921,608		,	-,	2,529,685	274.5%	274%	921,608	2,529,685	274.5%	
2023	881,769	338,434	881,769				2,903,944	329.3%	329%	888,344	2,898,119	326.2%	
2024	837,605	321,483	837,605				3,253,243	388.4%	388%	1,113,235	2,970,926	266.9%	
2025 2026	789,987 739,331	303,207 283,764	789,987 739,331				3,578,641 3,863,866	453.0% 522.6%	453% 523%	1,185,474 1,109,458	3,111,992 3,363,577	262.5% 303.2%	
2026	/39,331 686,523	283,764 263,496					3,863,866 4,107,329	522.6% 598.3%	523% 598%	1,109,458	3,363,577	303.2%	
2028	632,986	242,948	632,986				4,330,626	684.2%	684%	949,874	3,772,913	397.2%	
2029	579,815	222,540	579,815				4,511,911	778.2%	778%	870,084	3,931,732	451.9%	
2030	527,900	202,614	527,900				4,643,917	879.7%	880%	792,180	4,047,227	510.9%	
2031 2032	477,826 429,919	183,395 165,008	477,826				4,715,605	986.9%	987% 1112%	717,037 645,147	4,112,368	573.5%	
2032	384,239	147,476	429,919 384,239				4,779,389 4,771,960	1111.7% 1241.9%	1242%	576,599	4,171,467 4,167,055	646.6% 722.7%	
2034	340,940	130,857	340,940				4,703,502	1379.6%	1380%	511,623	4,106,932	802.7%	
2035	300,378	115,289	300,378				4,595,153	1529.8%	1530%	450,754	4,011,977	890.1%	
2036	262,752	100,848	262,752				4,427,035	1684.9%	1685%	394,293	3,865,027	980.2%	
2037	228,082	87,541	228,082				4,205,241	1843.7%	1844%	342,265	3,671,221	1072.6%	
2038	196,492 167,872	75,416 64,431	196,492 167,872				3,929,437 3,624,906	1999.8% 2159.3%	2000% 2159%	294,861 251,912	3,430,973 3,166,033	1163.6% 1256.8%	
2040	142,269	54,605	142,269				3,318,523	2332.6%	2333%	213,493	2,899,165	1358.0%	
2041	119,563	45,890	119,563				2,994,667	2504.7%	2505%	179,420	2,617,075	1458.6%	
2042	99,638	38,242	99,638				2,665,363	2675.1%	2675%	149,519	2,330,152	1558.4%	
2043	82,269	31,576	82,269				2,335,760	2839.2%	2839%	123,455	2,042,971	1654.8%	
2044	67,308 54,549	25,834 20,937	67,308 54,549				2,019,135 1,730,545	2999.8% 3172.4%	3000% 3172%	101,004 81,858	1,766,983 1,515,165	1749.4% 1851.0%	
2046	43,824	16,820	43,824				1,472,120	3359.1%	3359%	65,764	1,289,439	1960.7%	
2047	34,882	13,388	34,882				1,227,732	3519.7%	3520%	52,344	1,076,041	2055.7%	
2048	27,497	10,554	27,497				1,010,181	3673.7%	3674%	41,263	885,981	2147.1%	
2049	21,461	8,237	21,461				818,542	3814.1%	3814%	32,205	718,502	2231.0%	
2050 2051	16,561 12,644	6,356 4,853	16,561 12,644				652,963 513,747	3942.8% 4063.2%	3943% 4063%	24,852 18,974	573,731 451,903	2308.6% 2381.7%	
2052	9,553	3,667	9,553				392,903	4112.9%	4113%	14,335	346,153	2414.7%	
2053	7,140	2,740	7,140				292,030	4090.0%	4090%	10,715	257,811	2406.2%	
2054	5,277	2,025	5,277				210,802	3994.9%	3995%	7,918	186,549	2355.9%	
2055	3,855	1,479	3,855				148,493	3852.3%	3852%	5,784	131,603	2275.2%	
2056 2057	2,783 1,986	1,068 762	2,783 1,986				103,621 70,380	3723.3% 3544.7%	3723% 3545%	4,176 2,980	92,136 62,843	2206.2% 2109.2%	
2057	1,399	537	1,399				70,380 47,172	3544.7%	3371%	2,980	42,320	2109.2%	
2059	975	374	975				31,208	3200.2%	3200%	1,463	28,147	1923.4%	
2060	672	258	672				20,653	3074.1%	3074%	1,008	18,725	1857.3%	
2061	458	176					13,487	2947.5%	2948%	687	12,299	1791.2%	
2062 2063	308 204	118 78	308 204				8,751 5,625	2842.1% 2751.3%	2842% 2751%	462 307	8,028 5,192	1737.5% 1692.4%	
2064	134	51	134				3,787	2822.8%	2823%	201	3,504	1740.1%	
2065	87	33	87				2,434	2793.3%	2793%	131	2,262	1730.1%	
2066	56	21	56				1,669	2991.2%	2991%	84	1,549	1850.1%	
2067	36	14	36				1,218	3430.6%	3431%	53	1,123	2107.5%	
2068 2069	22 14	9	22 14				833 573	3758.0% 4196.9%	3758% 4197%	33 20	765 524	2301.7% 2559.3%	
2009	8	3					356	4196.9%	4293%	12	324	2620.5%	
2071	5	2					217	4410.8%	4411%	7	199	2693.9%	
2072	3	1					0	6.9%	7%	4	8	183.8%	
2073	1	1	1				(75)	-5192.4%	-5192%	2	-60	-2784.5%	
2074	1	0					(76)	-11295.5%	-11296%	1	-63	-6268.5%	
2075 2076	0	0					2 29	709.1% 15336.8%	709% 15337%	0	3 26	592.2% 8958.5%	
2077	0	0					35	38644.4%	38644%	0	30	22318.6%	
2078	0	0	0				21	68566.7%	68567%	0	18	39441.4%	
2079	-	0					-	0.0%	0%	0	0	0.09	
2080	-	0	0			ARAL -		0.0%	0%	0	0	0.0%	
Past	11,107,712	7,520,356	11,107,712	55,627	466,209	245,880	767,715	6.9%	6.9%	11,107,712	767,715	6.9%	
Future	10,143,463	3,893,186		33,027	400,209	243,000	767,715 95,590,814	942.4%	942.4%	11,107,712	84,275,837	594.3%	
ifetime	21,251,175	11,413,542	21,251,175				96,358,530	453.4%	453.4%	25,289,310	85,043,552	336.3%	
							.5% Interest						
Past	16,583,675	12,173,609	16,583,675	70,122	476,583	252,763	799,468	4.8%	4.8%	16,583,675	799,468	4.8%	
Future Lifetime	7,449,628 24,033,304	2,859,259 15,032,868	7,449,628 24,033,304				57,743,440 58,542,908	775.1% 243.6%	775.1% 243.6%	10,191,964 26,775,640	51,159,256 51,958,724	502.0% 194.1%	
s of 12/3		13,032,808	4,055,304				20,242,900	443.0%	∠43.0%	20,773,040	71,556,724	194.1	

## Exhibit 4e Continental General Insurance Company Virginia Experience All Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				Without Pro				With Propo	crease			
Calendar	A -41	Premium	VA P-1-1	D.I.Cl	By Incur		l Cl		Loss Ratio	Premium	Incurred	Incd LR VA
Year 1997	Actual -	Original RtLvl -	VA Rate Level	Pd Clms	Clm Res	IBNR -	Inc Clms	Actual 0.0%	VA Rate Level 0.0%	VA Rate Level	Claims -	Rate Level 0.0%
1998	7,773	7,773	7,773	-	-	-	-	0.0%	0.0%	7,773	-	0.0%
1999 2000	40,319	40,319	40,319	-	-	-	0	0.0%	0.0%	40,319	-	0.0%
2000	197,651 816,872	197,651 816,872	197,651 816,872	567	-	-	567	0.0%	0.0%	197,651 816,872	567	0.0%
2002	1,408,161	1,408,161	1,408,161	1,148	-	-	1,148	0.1%	0.1%	1,408,161	1,148	0.1%
2003	1,491,856	1,491,856	1,491,856	30,506	-	-	30,506	2.0%	2.0%	1,491,856	30,506	2.0%
2004 2005	1,440,962 1,404,120	1,440,962 1,404,120	1,440,962 1,404,120	305,628 225,990	-	-	305,628 225,990	21.2% 16.1%	21.2% 16.1%	1,440,962 1,404,120	305,628 225,990	21.2% 16.1%
2006	1,401,407	1,401,407	1,401,407	10,335	-	-	10,335	0.7%	0.7%	1,401,407	10,335	0.7%
2007	1,376,311	1,376,311	1,376,311	112,028	-	-	112,028	8.1%	8.1%	1,376,311	112,028	8.1%
2008 2009	1,364,936 1,315,003	1,364,936 1,315,003	1,364,936 1,315,003	181,824 380,647	-	-	181,824 380,647	13.3% 28.9%	13.3% 28.9%	1,364,936 1,315,003	181,824 380,647	13.3% 28.9%
2010	1,417,687	1,202,119	1,417,687	118,536	-	-	118,536	8.4%	8.4%	1,417,687	118,536	8.4%
2011	1,562,105	976,315	1,562,105	727,528	-	-	727,528	46.6%	46.6%	1,562,105	727,528	46.6%
2012 2013	1,452,989 1,410,669	908,118 881,668	1,452,989 1,410,669	36,448 938,234	193,265	-	36,448 1,131,499	2.5% 80.2%	2.5% 80.2%	1,452,989 1,410,669	36,448 1,131,499	2.5% 80.2%
2013	1,347,051	841,907	1,347,051	656,992	359,250	-	1,016,243	75.4%	75.4%	1,347,051	1,016,243	75.4%
2015	1,301,380	813,362	1,301,380	1,316,945	556,730	-	1,873,675	144.0%	144.0%	1,301,380	1,873,675	144.0%
2016 2017	1,242,415	776,509	1,242,415	1,900,681	307,145	-	2,207,826	177.7%	177.7%	1,242,415	2,207,826	177.7%
2017	1,192,693 1,282,918	738,780 665,374	1,192,693 1,282,918	1,246,721 1,084,018	288,937 256,437		1,535,658 1,340,455	128.8% 104.5%	128.8% 104.5%	1,192,693 1,282,918	1,535,658 1,340,455	128.8% 104.5%
2019	1,337,522	623,336	1,337,522	1,599,836	2,343,037	-	3,942,872	294.8%	294.8%	1,337,522	3,942,872	294.8%
2020	1,361,233	574,921	1,361,233	1,184,481	3,249,413	62,970	4,496,864	330.4%	330.4%	1,361,233	4,496,864	330.4%
2021	1,296,620 1,324,859	544,137 559,330	1,296,620 1,324,859	162,719	2,778,412	441,534	3,382,665 4,436,092	260.9% 334.8%	260.9% 334.8%	1,296,620 1,324,859	3,382,665 4,436,092	260.9% 334.8%
2023	1,241,518	522,598	1,241,518				4,894,452	394.2%	394.2%	1,250,312	4,886,454	390.8%
2024	1,155,726	484,754	1,155,726				5,230,143	452.5%	452.5%	1,520,784	4,858,667	319.5%
2025 2026	1,066,928 982,420	445,988 409,325	1,066,928 982,420				5,588,590 5,997,218	523.8% 610.5%	523.8% 610.5%	1,585,365 1,462,398	4,996,965 5,382,667	315.2% 368.1%
2026	982,420 898,053	409,325 372,855	982,420 898,053				6,287,978	700.2%	700.2%	1,462,398	5,382,667	368.1% 422.4%
2028	816,464	337,879	816,464				6,529,360	799.7%	799.7%	1,218,263	5,878,747	482.6%
2029	737,686	304,277	737,686				6,738,325	913.4%	913.4%	1,101,573	6,076,096	551.6%
2030 2031	662,766 592,274	272,483 242,720	662,766 592,274				6,908,531 7,020,262	1042.4% 1185.3%	1042.4% 1185.3%	990,374 885,567	6,240,295 6,356,294	630.1% 717.8%
2032	526,369	215,028	526,369				7,126,935	1354.0%	1354.0%	787,428	6,467,767	821.4%
2033	464,975	189,364	464,975				7,135,913	1534.7%	1534.7%	695,888	6,486,703	932.1%
2034 2035	408,042 355,796	165,685 144,062	408,042 355,796				7,087,299 6,994,514	1736.9% 1965.9%	1736.9% 1965.9%	610,907 532,853	6,452,253 6,377,820	1056.2% 1196.9%
2036	308,214	124,458	308,214				6,812,695	2210.4%	2210.4%	461,733	6,221,869	1347.5%
2037	265,097	106,774	265,097				6,557,293	2473.5%	2473.5%	397,272	5,998,604	1510.0%
2038	226,438	90,987	226,438				6,214,350	2744.4%	2744.4%	339,425	5,695,151	1677.9%
2039 2040	191,950 161,494	76,953 64,604	191,950 161,494				5,817,940 5,409,328	3031.0% 3349.6%	3031.0% 3349.6%	287,778 242,148	5,341,958 4,976,167	1856.3% 2055.0%
2041	134,787	53,809	134,787				4,951,812	3673.8%	3673.8%	202,119	4,563,425	2257.8%
2042	111,584	44,457	111,584				4,500,464	4033.2%	4033.2%	167,341	4,157,055	2484.2%
2043 2044	91,493 74,414	36,375 29,532	91,493 74,414				4,018,690	4392.3% 4780.8%	4392.3% 4780.8%	137,255 111,641	3,719,973 3,301,299	2710.3% 2957.1%
2044	59,973	23,760	59,973				3,557,528 3,111,009	5187.4%	5187.4%	89,978	2,893,039	3215.3%
2046	47,919	18,952	47,919				2,697,492	5629.2%	5629.2%	71,895	2,513,261	3495.7%
2047	37,942	14,981	37,942				2,315,705	6103.2%	6103.2%	56,927	2,163,131	3799.8%
2048 2049	29,759 23,114	11,731 9,097	29,759 23,114				1,980,214 1,677,031	6654.2% 7255.6%	6654.2% 7255.6%	44,650 34,680	1,855,571 1,576,804	4155.8% 4546.7%
2050	17,754	6,978	17,754				1,402,544	7899.7%	7899.7%	26,639	1,323,277	4967.4%
2051	13,496	5,296	13,496				1,156,360	8568.5%	8568.5%	20,249	1,094,555	5405.3%
2052 2053	10,153 7,558	3,979 2,958	10,153 7,558				928,293 733,862	9142.7% 9709.3%	9142.7% 9709.3%	15,235 11,341	881,608 699,702	5786.8% 6169.5%
2054	5,565	2,175	5,565				568,719	10220.2%	10220.2%	8,350	544,507	6521.2%
2055	4,050	1,581	4,050				432,013	10666.3%	10666.3%	6,078	415,152	6831.0%
2056	2,915	1,137	2,915				320,111	10982.5%	10982.5%	4,374	308,645	7056.9%
2057 2058	2,073 1,457	808 567	2,073 1,457				224,718 154,069	10840.4% 10577.2%	10840.4% 10577.2%	3,111 2,186	217,190 149,219	6982.2% 6826.8%
2059	1,012	394	1,012				102,622	10135.8%	10135.8%	1,519	99,562	6553.1%
2060	696	270	696				68,813	9891.1%	9891.1%	1,044	66,885	6406.7%
2061 2062	473 317	183 123	473 317				46,582 33,085	9855.0% 10428.3%	9855.0% 10428.3%	709 476	45,394 32,362	6399.8% 6797.4%
2063	210	81	210				23,837	11340.7%	11340.7%	315	23,405	7420.5%
2064	138	53	138				17,636	12825.5%	12825.5%	206	17,354	8409.8%
2065 2066	89 57	34 22	89 57				12,280 8,953	13800.4% 15770.3%	13800.4% 15770.3%	134 85	12,109 8,834	9068.6% 10370.0%
2067	36	14	36				6,741	18751.8%	18751.8%	54	6,646	12320.0%
2068	22	9	22				5,131	22906.1%	22906.1%	34	5,063	15063.6%
2069	14	5	14				3,937	28550.1%	28550.1%	21	3,888	18789.9%
2070 2071	8 5	3 2	8 5				3,180 2,486	38130.8% 50325.1%	38130.8% 50325.1%	13 7	3,150 2,468	25170.2% 33291.8%
2072	3	1	3				1,821	65981.9%	65981.9%	4	1,829	44148.6%
2073	1	1	1				1,331	92402.8%	92402.8%	2	1,345	62252.3%
2074 2075	1	0	1 0				873 500	130311.9% 151372.7%	130311.9% 151372.7%	1 0	886 500	88097.5% 100992.8%
2075	0	0	0				235	123521.1%	123521.1%	0	231	81051.3%
2077	0	0	0				20	21833.3%	21833.3%	0	15	11115.9%
2078	0	0	0				35	116566.7%	116566.7%	0	32	71428.1%
2079 2080	-	-	-				(9) 20	0.0% 0.0%	0.0%	0	-9 20	0.0%
						Without Int		0.070	0.070			0.070
Past	28,470,652	21,811,917	28,470,652	12,221,814	10,332,627	504,504	23,058,945	81.0%	81.0%	28,470,652	23,058,945	81.0%
Future Lifetime	13,066,158 41,536,810	5,399,491 27,211,408	13,066,158 41,536,810				153,857,959 176,916,904	1177.5% 425.9%	1177.5% 425.9%	18,052,403 46,523,054	141,494,875 164,553,819	783.8% 353.7%
	.1,550,010	,1,700	. 2,330,010			With 4.5% Ir			-23.3/0	. 5,525,054	,,,,,,,,,,,,	555.776
Past	46,992,409	38,481,913	46,992,409	16,283,672	11,491,551	518,627	28,293,850	60.2%	60.2%	46,992,409	28,293,850	60.2%
Future Lifetime	9,767,753 56,760,162	4,052,657 42,534,570	9,767,753 56,760,162				91,405,020 119,698,871	935.8% 210.9%	935.8% 210.9%	13,194,533 60,186,942	84,074,072 112,367,923	637.2% 186.7%
Litetime	30,70U,162	42,034,5/0	JU,/0U,102				113,850,611	210.9%	210.9%	00,160,942	112,307,923	100./%

# Exhibit 4f Continental General Insurance Company Virginia Experience Currenth' \*Active, Premium Paying Policies Only Policy Forms: 80650 1/97, 80880 1/98

				Without 11	oposed Rate Inc	ilease	With Proposed 75% Rate Increase					
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incur Clm Res	ral Year IBNR	Inc Clms	Incurred	d Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level
Year 1997	Actual -	Original RtLvi -	VA Rate Level	Pd Clms	Clm Res	IBNR -	Inc Clms	Actual 0%	VA Rate Level 0%	VA Rate Level	Claims -	Rate Level 0%
1998 1999	- 2 042	- 3,842	- 3,842	-	-	-	-	0% 0%	0% 0%	- 2 942	-	0% 0%
2000	3,842 31,804	31,804	31,804	-	-	-		0%	0%	3,842 31,804	-	0%
2001	203,073	203,073	203,073	567	-	-	567	0%	0%	203,073	567	0%
2002 2003	479,777 582,381	479,777 582,381	479,777 582,381	1,008	-	-	1,008	0% 0%	0% 0%	479,777 582,381	1,008	0% 0%
2003	568,682	568,682	568,682	-	-	-		0%	0%	568,682		0%
2005	572,242	572,242	572,242	-	-	-	-	0%	0%	572,242	-	0%
2006 2007	581,079 579,205	581,079 579,205	581,079 579,205	-	-	-	-	0% 0%	0% 0%	581,079 579,205	-	0% 0%
2007	582,820	582,820	582,820		-	-	-	0%	0%	582,820		0%
2009	569,418	569,418	569,418	-	-	-	-	0%	0%	569,418	-	0%
2010 2011	682,293 871,920	576,255 544,950	682,293 871,920	2,619 267	-	-	2,619 267	0% 0%	0% 0%	682,293 871,920	2,619 267	0% 0%
2012	888,852	555,532	888,852	-	-	-	-	0%	0%	888,852	-	0%
2013	891,204	557,003	891,204	-	-	-	-	0%	0%	891,204	-	0%
2014 2015	881,456 874,319	550,910 546,449	881,456 874,319	30,535	-	-	30,535	0% 3%	0% 3%	881,456 874,319	30,535	0% 3%
2016	882,542	551,589	882,542	1,321	-	-	1,321	0%	0%	882,542	1,321	0%
2017	897,807	555,913	897,807	208,071	-	-	208,071	23%	23%	897,807	208,071	23%
2018 2019	1,032,217 1,156,982	535,082 535,504	1,032,217 1,156,982	3,158	-		3,158	0% 0%	0% 0%	1,032,217 1,156,982	3,158	0% 0%
2020	1,263,927	530,598	1,263,927	13,216	-	34,643	47,859	4%	4%	1,263,927	47,859	4%
2021	1,278,220	535,417	1,278,220	6,250	900,868	242,909	1,150,027	90%	90%	1,278,220	1,150,027	90%
2022 2023	1,243,912 1,179,282	521,591 493,389	1,243,912 1,179,282				3,649,798 4,016,143	293.4% 340.6%	293% 341%	1,243,912	3,649,798	293.4% 337.4%
2023	1,179,282	493,389 463,025	1,179,282				4,016,143	340.6%	341%	1,188,077 1,474,423	4,008,145 3,959,611	337.4% 268.6%
2025	1,035,581	431,120	1,035,581				4,605,738	444.7%	445%	1,554,018	4,014,113	258.3%
2026	958,757	398,049	958,757				4,828,839	503.7%	504%	1,438,735	4,214,288	292.9%
2027 2028	880,397 802,595	364,472 331,286	880,397 802,595				4,999,201 5,149,097	567.8% 641.6%	568% 642%	1,321,146 1,204,394	4,366,147 4,498,484	330.5% 373.5%
2029	726,866	299,129	726,866				5,249,265	722.2%	722%	1,090,754	4,587,035	420.5%
2030	654,399	268,499	654,399				5,303,894	810.5%	810%	982,007	4,635,658	472.1%
2031 2032	585,853 521,467	239,660 212,689	585,853 521,467				5,299,316 5,293,851	904.5% 1015.2%	905% 1015%	879,145 782,526	4,635,348 4,634,684	527.3% 592.3%
2033	461,249	187,585	461,249				5,223,903	1132.6%	1133%	692,162	4,574,694	660.9%
2034	405,223	164,338	405,223				5,097,900	1258.0%	1258%	608,088	4,462,855	733.9%
2035 2036	353,670 306,655	143,045 123,713	353,670 306,655				4,938,027 4,721,029	1396.2% 1539.5%	1396% 1540%	530,727 460,174	4,321,333 4,130,203	814.2% 897.5%
2037	264,018	106,258	264,018				4,456,279	1687.9%	1688%	396,192	3,897,590	983.8%
2038	225,691	90,624	225,691				4,141,237	1834.9%	1835%	338,678	3,622,037	1069.5%
2039 2040	191,417 161,106	76,694 64,416	191,417 161,106				3,801,198 3,462,733	1985.8% 2149.3%	1986% 2149%	287,245 241,760	3,325,216 3,029,572	1157.6% 1253.1%
2040	134,497	53,668	134,497				3,109,968	2312.3%	2312%	201,829	2,721,581	1348.5%
2042	111,373	44,354	111,373				2,755,626	2474.2%	2474%	167,130	2,412,216	1443.3%
2043 2044	91,409 74,362	36,336 29,507	91,409 74,362				2,404,153	2630.1% 2782.9%	2630% 2783%	137,170	2,105,436	1534.9% 1624.9%
2044	59,935	23,742	59,935				2,069,432 1,766,023	2946.6%	2783%	111,589 89,940	1,813,202 1,548,053	1721.2%
2046	47,892	18,939	47,892				1,496,628	3125.0%	3125%	71,868	1,312,397	1826.1%
2047 2048	37,923 29,745	14,972 11,724	37,923 29,745				1,244,555	3281.8% 3434.1%	3282% 3434%	56,907	1,091,981	1918.9% 2009.2%
2048	23,104	9,093	23,104				1,021,474 826,072	3575.5%	3575%	44,636 34,670	896,830 725,846	2003.2%
2050	17,748	6,974	17,748				657,868	3706.8%	3707%	26,633	578,601	2172.5%
2051	13,491	5,294	13,491				516,912	3831.5%	3832%	20,245	455,107	2248.0% 2286.4%
2052 2053	10,150 7,556	3,978 2,957	10,150 7,556				394,940 293,369	3890.9% 3882.4%	3891% 3882%	15,232 11,339	348,256 259,209	2285.9%
2054	5,563	2,175	5,563				211,689	3805.0%	3805%	8,349	187,477	2245.6%
2055 2056	4,049	1,581	4,049				149,090	3681.8% 3570.3%	3682% 3570%	6,077	132,229	2176.0% 2117.0%
2056	2,914 2,073	1,137 807	2,914 2,073				104,046 70,690	3570.3% 3410.5%	35 /0% 3410%	4,373 3,110	92,580 63,162	2117.0%
2058	1,457	567	1,457				47,406	3254.8%	3255%	2,186	42,556	1947.1%
2059	1,012	394	1,012				31,369	3098.4%	3098% 2985%	1,519	28,309	1863.3%
2060 2061	696 473	270 183	696 473				20,764 13,557	2984.7% 2868.3%	2985%	1,044 709	18,836 12,370	1804.3% 1743.9%
2062	317	123	317				8,796	2772.6%	2773%	476	8,073	1695.8%
2063	210	81	210				5,643	2684.6%	2685%	315	5,211	1652.1%
2064 2065	138 89	53 34	138 89				3,795 2,435	2760.0% 2736.4%	2760% 2736%	206 134	3,513 2,264	1702.3% 1695.7%
2066	57	22	57				1,664	2930.9%	2931%	85	1,545	1814.0%
2067	36	14	36				1,218	3389.2%	3389%	54	1,124	2082.6%
2068 2069	22 14	9 5	22 14				834 574	3725.0% 4164.7%	3725% 4165%	34 21	767 526	2281.6% 2539.7%
2070	8	3	8				357	4280.0%	4280%	13	327	2612.4%
2071	5	2	5				217	4396.0%	4396%	7	199	2685.1%
2072 2073	3 1	1 1	3 1				0 (75)	2.2% -5197.2%	2% -5197%	4 2	7 -60	180.5% -2787.3%
2073	1	0	1				(75)	-5197.2%	-5197%	1	-60 -63	-2787.3% -6270.2%
2075	0	0	0				2	709.1%	709%	0	3	592.2%
2076	0	0	0				29	15336.8%	15337%	0	26	8958.5%
2077 2078	0	0	0				35 21	38644.4% 68566.7%	38644% 68567%	0	30 18	22318.6% 39441.4%
2079	-	-	-				-	0.0%	0%	0	0	0.0%
2080	-	-	-			14/2/	- Interest	0.0%	0%	0	0	0.0%
Past	16,356,061	11,329,525	16,356,061	267,013	900,868	Without 277,551	1,445,433	8.8%	8.8%	16,356,061	1,445,433	8.8%
Future	12,745,827	5,248,584	12,745,827	207,013	550,000	2,7,331	107,799,638	845.8%	845.8%	17,732,072	95,436,553	538.2%
Lifetime	29,101,889	16,578,109	29,101,889			1404	109,245,070	375.4%	375.4%	34,088,133	96,881,986	284.2%
Past	24,663,836	18,425,513	24,663,836	328,459	920,915	With 4.59 285,321	6 Interest 1,534,695	6.2%	6.2%	24,663,836	1,534,695	6.2%
Future	9,489,875	3,921,888	9,489,875	320,439	J2U,313	203,321	66,911,056	705.1%	705.1%	12,916,654	59,580,108	461.3%
Lifetime	34,153,711	22,347,400	34,153,711				68,445,751	200.4%	200.4%	37,580,490	61,114,803	162.6%

### Exhibit 5a

### **Continental General Insurance Company**

### Nationwide Experience

### Currently\* Active, Premium Paying Non-Inflation Policies Only

Projection on Original Rate Level Policy Forms: 80650 1/97, 80880 1/98

Calendar		Original Assumptions			Current Assumptions**	
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	3,748,768	8,770,406	234.0%	3,679,420	35,112,335	954.3%
2023	3,217,386	8,043,997	250.0%	3,393,526	33,533,072	988.1%
2024	2,742,194	7,247,823	264.3%	2,725,366	30,112,930	1104.9%
2025	2,320,386	6,476,763	279.1%	2,280,949	28,096,961	1231.8%
2026	1,947,886	5,773,818	296.4%	2,036,964	26,419,131	1297.0%
2027	1,622,192	5,163,529	318.3%	1,798,076	24,393,990	1356.7%
2028	1,339,081	4,560,016	340.5%	1,572,724	22,466,191	1428.5%
2029	1,097,901	3,939,377	358.8%	1,365,878	20,523,318	1502.6%
2030	891,395	3,357,226	376.6%	1,178,415	18,720,472	1588.6%
2031	716,731	2,857,711	398.7%	1,010,263	16,956,247	1678.4%
2032	568,653	2,452,578	431.3%	860,679	15,235,982	1770.2%
2033	448,556	2,113,259	471.1%	728,594	13,368,905	1834.9%
2034	351,066	1,768,730	503.8%	612,865	11,568,917	1887.7%
2035	270,962	1,427,072	526.7%	512,440	9,913,877	1934.6%
2036	205,978	1,127,616	547.4%	426,016	8,385,642	1968.4%
2037	154,484	915,680	592.7%	352,256	7,022,763	1993.7%
2038	115,459	776,593	672.6%	289,655	5,826,394	2011.5%
2039	86,395	662,605	766.9%	236,891	4,808,734	2029.9%
2040	63,045	544,117	863.1%	192,729	3,933,290	2040.8%
2041	44,787	431,425	963.3%	156,013	3,183,459	2040.5%
2042	30,783	328,608	1067.5%	125,675	2,551,218	2030.0%
2043	21,155	254,216	1201.7%	100,748	2,026,087	2011.0%
2044	15,075	207,494	1376.4%	80,358	1,600,722	1992.0%
2045	10,461	163,839	1566.2%	63,678	1,257,767	1975.2%
2046	6,933	122,004	1759.7%	50,201	987,334	1966.8%
2047	4,321	84,521	1956.2%	39,387	768,689	1951.6%
2048	2,525	54,635	2163.5%	30,739	595,651	1937.8%
2049	1,652	41,067	2485.5%	23,857	460,697	1931.1%
2050	1,017	28,826	2835.2%	18,415	353,417	1919.2%
2051	534	16,947	3176.4%	14,134	266,353	1884.5%
2052	153	5,170	3388.8%	10,784	197,109	1827.8%
2053	7	223	3424.0%	8,179	144,376	1765.2%
2054	-	-	0.0%	6,167	102,239	1657.9%
2055	-	-	0.0%	4,620	73,620	1593.4%
2056	-	-	0.0%	3,440	52,753	1533.5%
2057	-	-	0.0%	2,542	37,235	1464.5%
2058	_	-	0.0%	1,865	26,325	1411.6%
2059	_		0.0%	1,357	18,251	1344.7%
2060	_	_	0.0%	980	12,278	1252.5%
2061		-	0.0%	703	7,967	1134.1%
	-	-				
2062	-	-	0.0%	499	4,948	991.0%
2063	-	-	0.0%	351	3,020	859.7%
2064	-	-	0.0%	245	1,858	758.5%
2065	-	-	0.0%	169	1,116	659.3%
2066	-	-	0.0%	116	662	571.4%
2067	-	-	0.0%	78	402	512.0%
2068	-	-	0.0%	53	265	504.4%
2069	_	-	0.0%	35	209	598.4%
2070	_	_	0.0%	23	153	658.6%
2071		-	0.0%	15	97	635.5%
2071	1	-		10	56	
	-	-	0.0%			576.4%
2073	-	-	0.0%	6	41	660.6%
2074	-	-	0.0%	4	22	570.1%
2075	-	-	0.0%	2	11	441.4%
2076	-	-	0.0%	1	9	642.4%
2077	-	-	0.0%	1	8	972.9%
2078	_		0.0%	0	6	1364.9%
2079	_		0.0%	0	3	1313.8%
	İ		0.0%	0	1	772.4%

### Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%) 54,662,556 300.0% 20 20,524,108

	Prospective PV Rate Increase Calculation	
1. Δ PV(Future Incurred Claims)****		234,980,621
2. Δ PV(Future Earned Premium)		2,302,442
3. PVcurrent(Future Earned Premium)		20,524,108
4. Rate Increase %	Δ PV(Future Incurred Claims) - 68.8% * Δ PV(Future Earned Premium)	1337.8%
	85% * PVcurrent(Future Earned Premium)	
5. Virginia Cumulative Percent Rate Increase to Date		92.0%
6. Virginia Adjusted Rate Increase		648.0%

Projected

18,221,666

1282.9%

263,311,980

S. Virginia Adjusted Rate Increase
 \*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 Compound Inflation Policies Only Projection on Original Rate Level Policy Forms: 80650 1/97, 80880 1/98

Calendar		Origina; Assumptions			Current Assumptions**	
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	5,243,387	18,253,457	348.1%	5,207,300	56,312,299	1081.4%
2023	4,615,683	18,374,604	398.1%	4,954,312	61,612,906	1243.6%
2024	4,040,762	18,117,191	448.4%	4,117,958	61,295,071	1488.5%
2025	3,516,891	17,684,012	502.8%	3,581,879	62,991,892	1758.6%
2026	3,042,207	17,174,408	564.5%	3,338,839	66,579,279	1994.1%
2027	2,614,692	16,838,633	644.0%	3,086,145	69,051,887	2237.5%
2028	2,232,156	16,456,779	737.3%	2,832,632	71,089,861	2509.7%
2029	1,891,615	15,464,263	817.5%	2,583,068	72,405,582	2803.1%
2030	1,591,733	14,243,516	894.8%	2,340,378	73,241,287	3129.5%
2030	1,328,416	12,972,468	976.5%	2,107,280	73,687,130	3496.8%
2031	1,099,446	12,972,468	1093.2%	1,884,862	73,772,897	3914.0%
2032						4312.4%
	903,091	11,431,046	1265.8%	1,673,851	72,183,148	
2034	734,526	10,568,748	1438.9%	1,475,303	69,432,075	4706.3%
2035	592,025	9,469,802	1599.6%	1,290,789	66,014,920	5114.3%
2036	472,145	8,260,403	1749.5%	1,121,270	61,795,330	5511.2%
2037	371,583	7,406,857	1993.3%	967,047	57,023,848	5896.7%
2038	289,703	7,098,201	2450.2%	827,918	51,941,935	6273.8%
2039	224,405	6,890,813	3070.7%	703,540	46,870,355	6662.1%
2040	171,972	6,644,626	3863.8%	593,527	41,864,146	7053.5%
2041	129,202	6,230,248	4822.1%	497,117	36,927,991	7428.4%
2042	94,807	5,682,789	5994.0%	413,426	32,194,177	7787.2%
2043	68,390	5,133,442	7506.2%	341,517	27,750,059	8125.5%
2044	49,987	4,752,767	9508.1%	280,322	23,675,231	8445.7%
2045	36,041	4,319,861	11985.8%	228,593	20,057,190	8774.2%
2046	25,287	3,799,581	15025.8%	185,364	16,913,399	9124.4%
2047	16,663	3,068,856	18417.3%	149,572	14,166,913	9471.6%
2048	10,242	2,311,432	22568.9%	120,136	11,867,142	9878.1%
2049	6,849	1,958,892	28601.7%	96,086	9,968,403	10374.4%
2050	4,491	1,605,583	35751.2%	76,557	8,368,482	10931.0%
2051	2,737	1,206,698	44085.1%	60,802	7,025,224	11554.3%
2052	1,306	680,568	52116.9%	48,153	5,852,718	12154.4%
2052	192	105,730	55022.4%	38,030	4,877,176	12824.6%
2054	192	103,730	0.0%	29,977	4,072,557	13585.7%
2054	-	-	0.0%			
	-	-		23,590	3,389,186	14366.8%
2056	-	-	0.0%	18,542	2,845,095	15343.9%
2057	-	-	0.0%	14,557	2,379,359	16345.5%
2058	-	-	0.0%	11,413	2,008,279	17595.7%
2059	-	-	0.0%	8,936	1,681,729	18820.1%
2060	-	-	0.0%	6,988	1,417,690	20287.8%
2061	-	-	0.0%	5,454	1,195,334	21917.7%
2062	-	-	0.0%	4,247	1,012,744	23845.9%
2063	-	-	0.0%	3,298	850,436	25784.8%
2064	-		0.0%	2,552	695,537	27254.5%
2065	-	-	0.0%	1,962	565,705	28825.8%
2066	-	-	0.0%	1,498	455,509	30400.1%
2067	-	-	0.0%	1,136	359,515	31661.2%
2068	-	-	0.0%	853	273,175	32022.3%
2069	-	-	0.0%	635	198,419	31223.2%
2070	-	-	0.0%	469	139,558	29741.8%
2071	-	-	0.0%	343	97,213	28347.0%
2072	-	-	0.0%	248	65,625	26472.4%
2073	-		0.0%	177	42,268	23837.9%
2074	-		0.0%	125	26,536	21156.0%
2075	_		0.0%	88	16,557	18842.7%
2076	_		0.0%	61	10,909	17876.0%
2077			0.0%	42	7,107	16919.1%
2077		_	0.0%	29	4,477	15654.7%
2078		-	0.0%	19	3,136	16222.4%
2079		•	0.0%	13	2,307	17801.5%
2080		<del>-</del>	0.0%	13	2,307	1/601.5%

### Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	28,555,997	193,851,052	678.8%	35,427,213	912,395,727	2575.4%

	Prospective PV Rate Increase Calculation	
1. Δ PV(Future Incurred Claims)****		809,784,248
2. Δ PV(Future Earned Premium)		6,871,216
3. PVcurrent(Future Earned Premium)		35,427,213
4. Rate Increase %	Δ PV(Future Incurred Claims) - 77.6% * Δ PV(Future Earned Premium)	2671.4%
	85% * PVcurrent(Future Earned Premium)	
5. Virginia Cumulative Percent Rate Increase to Date		160.5%
6. Virginia Adjusted Rate Increase		963.0%

<sup>\*\*</sup>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: 80650 1/97, 80880 1/98 If Knew/Makeup Blend Calculation As of 12/31/2021

69%

	As of 12/31/2021													
	With 4.5% Interest													
	Without Curre	nt Increase		Premium	at If Knew Lev	/el	Premiu	m at Make-up Level		With Allowable Rate Increa				
Earned	Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Lo		
l	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Rat		
35,161	189,954,326	30,348,958	16%	367,613,354	30,348,958	8%	189,954,326	30,348,958	16%	189,954,326	30,348,958			
33,731	45,184,764	261,244,348	578%	59,732,138	263,715,464	441%	326,656,193	326,285,970	100%	69,123,997	234,039,244			
												_		

367,613,354 30,348,958 59,732,138 263,715,464 427,345,492 294,064,423

Loss Ratio at Original Premium Level	173%				
Minimum Loss Ratio Applicable to the Form	68.8%	Layer Descript	tion Layer	Policyholder Share	Layer x Policyholder Share
If-Knew Rate Increase	154%	0-15%	15.0%	100%	15.0%
Make-up Rate Increase	1914%	15%-50%	35.0%	90%	31.5%
Remaining Policyholders %	23.3%	50-100%	50.0%	75%	37.5%
Blended Increase	564.2%	100-150%	50.0%	65%	32.5%
Cost-sharing Increase	323.6%	>150%	414.2%	50%	207.1%
Past Rate Increase	92.0%		Sum: 564.2%		323.6%
Max Allowable Rate Increase	120.6%				

516,610,519

356,634,928

69%

Originally Issued Policyholders: 16,907 Active, Premium-Paying Policyholders:

261,244,348 291,593,306

124%

Experience

Original

144,835,161 23,533,731

168,368,892

235,139,090

Period

Past

Future

Lifetime

Loss

Ratio

16%

339%

102%

30,348,958 234,039,244 264,388,202

259,078,323

Exhibit 6b
Continental General Insurance Company
Nationwide Experience
Currently\* Active, Premium Paying Inflation Policies Only
Policy Forms: 80650 1/97, 80880 1/98
If Knew/Makeup Blend Calculation
As of 12/31/2021

		With 4.5% Interest											
	Without Current Increase Premium a					um 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	183,866,646	257,429,907	39,009,092	15%	1,091,132,853	39,009,092	4%	257,429,907	39,009,092	15%	257,429,907	39,009,092	15%
Future	41,128,878	107,158,825	981,442,325	916%	244,074,007	996,470,813	408%	1,269,692,949	1,148,553,192	90%	261,098,801	850,528,048	326%
Lifetime	224,995,524	364,588,732	1,020,451,417	280%	1,335,206,860	1,035,479,905	78%	1,527,122,856	1,187,562,284	78%	518,528,708	889,537,141	172%

Loss Ratio at Original Premium Level	454%				
Minimum Loss Ratio Applicable to the Form	77.6%	Layer Description	on Layer	Policyholder Share	Layer x Policyholder Share
If-Knew Rate Increase	493%	0-15%	15.0%	100%	15.0%
Make-up Rate Increase	4094%	15%-50%	35.0%	90%	31.5%
Remaining Policyholders %	31.5%	50-100%	50.0%	75%	37.5%
Blended Increase	1626.9%	100-150%	50.0%	65%	32.5%
Cost-sharing Increase	855.0%	>150%	1476.9%	50%	738.5%
Past Rate Increase	160.5%	Su	ım: 1626.9%		855.0%
Max Allowable Rate Increase	266.5%				

Originally Issued Policyholders: 14,866 Active, Premium-Paying Policyholders: 4,680

## Exhibit 7a Continental General Insurance Company Nationwide Experience ently\* Active, Premium Paying Mon-Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

T	Without Proposed Rate Increase									With Proposed 759% Rate Increase			
Calendar	Actual	Premium	VA Rate Level	Pri Clms	By Incuri	ral Year IRNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Pren VA Rate Level		Incurred Claims	Incd LR VA Rate Level
1995	ACTUAL -	Original RtLvl <sup>1</sup>	va rate tevel	- Pu Cillis		- IDINK	- Inc ciris	0.0%	0.0%	va rate tevel	Original RtLvl <sup>2</sup>	- Cidillis	0.0%
1996 1997	-	-	-	-	- 128,778	-	-	0.0% 811.8%	0.0% 811.8%	-		-	0.0% 811.8%
1997	16,032 332,862	16,032 332,862	16,032 332,862	1,381 1,340	128,778		130,159 1,340	0.4%	0.4%	16,032 332,862	16,032 332,862	130,159 1,340	0.4%
1999	853,462	853,462	853,462	6,920	0	0	6,920	0.8%	0.8%	853,462	853,462	6,920	0.8%
2000	1,702,773 2.879.925	1,702,773 2,879,925	1,702,773 2.879.925	50,365 32.584	0	0	50,365 32,584	3.0%	3.0% 1.1%	1,702,773 2,879,925	1,702,773 2,879,925	50,365 32.584	3.0%
2002	3,975,132	3,975,132	3,975,132	183,502	0	0	183,502	4.6%	4.6%	3,975,132	3,975,132	183,502	4.6%
2003	4,138,917 4,390,372	4,056,465 4,055,286	4,056,465 4,055,286	140,091 139,784	0	0	140,091 139,784	3.4%	3.5% 3.4%	4,056,465 4,055,286	4,056,465 4.055,286	140,091 139,784	3.5%
2004	4,390,372 4,570,206	4,055,286	4,055,286	139,784	0	0	139,784	3.2%	3.4%	4,055,286	4,055,286	139,784	3.4%
2006	4,723,901	4,104,041	4,104,041	88,245	0	0	88,245	1.9%	2.2%	4,104,041	4,104,041	88,245	2.2%
2007	4,967,739 5,072,133	4,128,441 4,191,768	4,128,441 4,191,768	436,251 382.195	0 144,299	0	436,251 526,494	8.8% 10.4%	10.6%	4,128,441 4,191,768	4,128,441 4.191.768	436,251 526,494	10.6%
2009	5,040,585	4,158,004	4,158,004	516,971	0	0	516,971	10.3%	12.4%	4,158,004	4,158,004	516,971	12.4%
2010	5,403,842	4,161,124	6,657,798	266,514	122,057	0	388,571	7.2%	5.8%	6,657,798	4,161,124	388,571	5.8%
2011 2012	5,921,856 6,174,411	4,042,584 4,142,666	6,468,134 6,628,266	239,610 509,125	109,895 0	0	349,505 509,125	5.9% 8.2%	5.4% 7.7%	6,468,134 6,628,266	4,042,584 4,142,666	349,505 509,125	5.4% 7.7%
2013	6,198,864	4,109,165	6,574,665	463,756	0	0	463,756	7.5%	7.1%	6,574,665	4,109,165	463,756	7.1%
2014 2015	6,186,042 6,365,897	4,083,627 4,061,297	6,533,803 6.498.074	744,144 450.561	261,492 194.352	0	1,005,637 644,913	16.3% 10.1%	15.4% 9.9%	6,533,803 6,498,074	4,083,627 4.061.297	1,005,637 644.913	15.4% 9.9%
2015	7,003,471	4,061,297	6,459,574	1,273,975	277,631	0	1,551,606	22.2%	24.0%	6,459,574	4,081,297	1,551,606	24.0%
2017	7,215,119	4,017,712	7,714,007	2,821,162	171,902	0	2,993,064	41.5%	38.8%	7,714,007	4,017,712	2,993,064	38.8%
2018 2019	7,352,503 7,762,990	4,019,828 3,862,610	7,718,070 7,416,212	1,776,599 787,951	663,546 510,868	0	2,440,146 1,298,819	33.2% 16.7%	31.6% 17.5%	7,718,070 7,416,212	4,019,828 3,862,610	2,440,146 1,298,819	31.6% 17.5%
2020	8,497,079	3,780,321	7,258,216	392,653	357,508	86,717	836,878	9.8%	11.5%	7,258,216	3,780,321	836,878	11.5%
2021	9,463,846 9,567,464	3,748,768 3,679,420	7,197,634	230,259	8,778,225	608,046	9,616,529 35,204,348	101.6% 368.0%	133.6% 498.3%	7,197,634 7,064,486	3,748,768 3,679,420	9,616,529 35,204,348	133.6% 498.3%
2022 2023	9,567,464 8,857,833	3,679,420 3,403,158	7,064,486 6,534,063				35,204,348 33,801,295	368.0% 381.6%	498.3% 517.3%	7,064,486 7,113,948	3,679,420 3,393,526	35,204,348 33,747,344	498.3% 474.4%
2024	8,113,455	3,114,313	5,979,481				32,042,880	394.9%	535.9%	29,396,481	2,725,366	30,566,813	104.0%
2025 2026	7,341,604 6,559,979	2,815,986 2,514,770	5,406,693 4,828,359				29,981,199 27,666,790	408.4% 421.8%	554.5% 573.0%	37,619,230 33,595,239	2,280,949 2,036,964	28,718,489 27,071,711	76.3% 80.6%
2027	5,792,995	2,219,847	4,262,107				25,160,288	434.3%	590.3%	29,655,315	1,798,076	25,046,554	84.5%
2028	5,068,707	1,941,634	3,727,937				22,813,445	450.1%	612.0%	25,938,615	1,572,724	23,114,233	89.1%
2029 2030	4,403,816 3,801,090	1,686,269 1,454,833	3,237,636 2,793,279				20,406,237 18,058,995	463.4% 475.1%	630.3% 646.5%	22,527,150 19,435,358	1,365,878 1,178,415	21,173,177 19,388,169	94.0% 99.8%
2031	3,260,272	1,247,238	2,394,697				15,804,652	484.8%	660.0%	16,662,060	1,010,263	17,635,923	105.8%
2032 2033	2,778,915 2,353,528	1,062,567 899,499	2,040,129 1,727,039				13,809,016 11,967,640	496.9% 508.5%	676.9% 693.0%	14,195,014 12,016,563	860,679 728,594	15,899,729 13,970,666	112.0% 116.3%
2033	2,353,528 1,980,599	756,624	1,727,039				10,280,869	519.1%	707.7%	12,016,563	728,594 612,865	12,098,900	116.3%
2035	1,656,750	632,642	1,214,673				8,756,155	528.5%	720.9%	8,451,571	512,440	10,374,455	122.8%
2036 2037	1,377,868 1,139,670	525,945 434,884	1,009,815 834,977				7,353,573 6,107,133	533.7% 535.9%	728.2% 731.4%	7,026,191 5,809,687	426,016 352,256	8,781,556 7,360,579	125.0% 126.7%
2038	937,396	357,599	686,590				5,008,442	534.3%	729.5%	4,777,226	289,655	6,113,984	128.0%
2039	766,800	292,458	561,519				4,082,035	532.3%	727.0%	3,906,995	236,891	5,052,632	129.3%
2040 2041	623,951 505,141	237,937 192,608	456,839 369,807				3,292,345 2,621,553	527.7% 519.0%	720.7% 708.9%	3,178,638 2,573,083	192,729 156,013	4,138,710 3,355,239	130.2% 130.4%
2042	406,951	155,154	297,895				2,062,470	506.8%	692.3%	2,072,727	125,675	2,693,813	130.0%
2043	326,255 260,228	124,380 99,207	238,810 190.477				1,604,696 1.242,124	491.9% 477.3%	672.0% 652.1%	1,661,613 1,325,320	100,748 80.358	2,143,602 1.696.859	129.0%
2044	206,196	78,615	150,940				957,485	464.4%	634.3%	1,050,227	63,678	1,335,673	127.2%
2046	162,518	61,977	118,995				739,450	455.0%	621.4%	827,955	50,201	1,050,036	126.8%
2047 2048	127,456 99.402	48,626 37,949	93,362 72.863				565,203 430,065	443.5% 432.7%	605.4% 590.2%	649,601 506,972	39,387 30,739	818,844 635.522	126.1% 125.4%
2049	77,071	29,452	56,549				327,473	424.9%	579.1%	393,461	23,857	492,184	125.1%
2050 2051	59,413 45,525	22,734 17.450	43,649 33.503				247,636 183,464	416.8% 403.0%	567.3% 547.6%	303,708 233.112	18,415 14.134	378,015 285,276	124.5% 122.4%
2051	45,525 34.657	17,450	25,562				183,464	403.0% 385.5%	547.6%	233,112 177.857	14,134	285,276	118.8%
2053	26,211	10,098	19,388				97,417	371.7%	502.5%	134,897	8,179	154,836	114.8%
2054 2055	19,693 14.693	7,613 5,704	14,617 10.952				70,134 49.468	356.1% 336.7%	479.8% 451.7%	101,704 76.201	6,167 4.620	109,444 78.926	107.6%
2056	10,887	4,247	8,154				33,655	309.1%	412.7%	56,738	3,440	56,784	100.1%
2057	8,003	3,139	6,027				22,197	277.4%	368.3%	41,932	2,542	40,279	96.1%
2058 2059	5,836 4,221	2,302 1,676	4,420 3,217				14,665 9,241	251.3% 219.0%	331.8% 287.3%	30,757 22,385	1,865 1,357	28,609 19,952	93.0% 89.1%
2060	3,027	1,210	2,324				5,324	175.9%	229.1%	16,168	980	13,537	83.7%
2061 2062	2,153 1,519	867 616	1,665 1,184				2,613 851	121.3% 56.0%	156.9% 71.9%	11,587 8,235	703 499	8,891 5,621	76.7% 68.3%
2062	1,519	616 434	1,184 833				851 -55	56.0% -5.2%	71.9% -6.6%	8,235 5,794	499 351	3,504	68.3%
2064	732	302	581				-408	-55.7%	-70.2%	4,040	245	2,204	54.5%
2065 2066	502 340	209 143	401 275				-532 -518	-106.0% -152.2%	-132.5% -188.5%	2,792 1.911	169 116	1,360 833	48.7% 43.6%
2067	228	97	186				-427	-187.3%	-229.6%	1,294	78	520	40.2%
2068	151	65	125				-304	-201.2%	-243.7%	867	53	346	39.9%
2069 2070	99 65	43 29	83 55				-171 -101	-172.2% -154.9%	-206.1% -183.3%	577 383	35 23	264 190	45.8% 49.6%
2071	42	19	36				-74	-175.1%	-204.6%	251	15	121	48.4%
2072	27	12	23				-56	-209.2%	-240.7%	162	10	73	44.9%
2073 2074	17 10	8 5	15 9				-30 -24	-180.3% -232.1%	-203.9% -258.1%	103 64	6	52 29	50.1% 44.8%
2075	6	3	6				-19	-300.8%	-327.4%	40	2	15	37.0%
2076	4	2	3				-7	-202.7%	-212.6%	24	1	12	49.0%
2077 2078	2	1	2				-1 1	-69.4% 135.5%	-68.3% 127.6%	13 8	1 0	9 7	69.5% 93.4%
2079	1	0	1				1	116.5%	102.2%	4	0	4	90.3%
2080	0	0	0			14	-1 /ithout Interest	-220.0%	-186.9%	3	0	1	57.7%
Past	126,209,960	86,605,596	121,663,113	12,071,940	11,720,553	694,763	24,487,255	19.4%	20.1%	121,663,113	86,605,596	24,487,255	20.1%
Future	78,793,036	30,197,933	57,980,031				343,015,409	435.3%	591.6%	310,772,204	25,999,156	361,080,817	116.2%
		116,803,528	179,643,145			14/	367,502,664 th 4.5% Interest	179.3%	204.6%	432,435,317	112,604,752	385,568,072	89.2%
Lifetime	205,002,995												
Lifetime Past	196,651,151	144,835,161	189,954,326	16,732,202	12,902,544	714,212	30,348,958	15.4%	16.0%	189,954,326	144,835,161	30,348,958	16.0%
Lifetime			189,954,326 45,184,764 235,139,090	16,732,202	12,902,544			15.4% 425.6% 113.0%	16.0% 578.2% 124.0%	189,954,326 226,382,605 416,336,931	144,835,161 20,524,108 165,359,268	30,348,958 269,837,422 300,186,380	16.0% 119.2% 72.1%

Untertime 258,028,081 106,508,992 239,139,090 239,

"And 9/12/3/12/2023"

"The Original Premium listed in this column does not include any shock lapse

"The Original Premium listed in this column does include shock lapse associated with the proposed future rate increases

### 68.8% / 85% Test 1 = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7a) A = 1 x 68.8% 144,835,161 99,646,591 2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7a) 3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1 8 = 3 x 85% 189,954,326 45,119,166 **38,351,291** 4 = Present value of future projected initial earned premium (Future, Original Rtl.vl, Exhibit 7a) C = 4 x 68.8% 5 = Present value of future projected premium (Future, State Rttvl, Exhibit 7a) 6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4 D = 6 x 85% 226,382,605 205,858,497 **174,979,723** A+B+C+D 327,098,190 7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Eshibit 7a) 8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Eshibit 7a, 10% load) 327,170,122 Test: 9 is not less than (A + B + C + D) TRUE

Calendar Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	Actual 5,484 258,950 687,713 1,437,037 2,818,522 4,800,539 5,460,519 5,595,356 5,676,430 5,779,686 6,039,455 6,143,970 6,153,805	Premium Original Rttvl <sup>1</sup> - 5,484 258,950 687,713 1,437,037 2,818,522 4,800,539 5,427,963 5,407,847 5,424,553	VA Rate Level	Pd Clms 3,253	By Incurr Clm Res - -	IBNR	Inc Clms	Actual 0.0%	Loss Ratio VA Rate Level 0.0%	Prem VA Rate Level	ium Original RtLvl <sup>2</sup>	Incurred Claims	Incd LR VA Rate Level 0.0%
1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2014	5,484 258,950 687,713 1,437,037 2,818,522 4,800,539 5,460,519 5,595,356 5,676,430 5,779,686 6,039,455 6,143,970	5,484 258,950 687,713 1,437,037 2,818,522 4,800,539 5,427,963 5,407,847 5,424,553	5,484 258,950 687,713 1,437,037 2,818,522 4,800,539	3,253		-	•	0.0%		-	-	-	
1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013 2014	258,950 687,713 1,437,037 2,818,522 4,800,539 5,460,519 5,595,356 5,676,430 5,779,686 6,039,455 6,143,970	258,950 687,713 1,437,037 2,818,522 4,800,539 5,427,963 5,407,847 5,424,553	258,950 687,713 1,437,037 2,818,522 4,800,539	3,253	-								0.0%
1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2013 2014	258,950 687,713 1,437,037 2,818,522 4,800,539 5,460,519 5,595,356 5,676,430 5,779,686 6,039,455 6,143,970	258,950 687,713 1,437,037 2,818,522 4,800,539 5,427,963 5,407,847 5,424,553	258,950 687,713 1,437,037 2,818,522 4,800,539	3,253	-		-	0.0%	0.0%			-	0.0%
1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013 2014	687,713 1,437,037 2,818,522 4,800,539 5,460,519 5,595,356 5,676,430 5,779,686 6,039,455 6,143,970	687,713 1,437,037 2,818,522 4,800,539 5,427,963 5,407,847 5,424,553	687,713 1,437,037 2,818,522 4,800,539	3,253			-	0.0%	0.0%	5,484 258,950	5,484 258,950	-	0.0%
2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	1,437,037 2,818,522 4,800,539 5,460,519 5,595,356 5,676,430 5,779,686 6,039,455 6,143,970	1,437,037 2,818,522 4,800,539 5,427,963 5,407,847 5,424,553	1,437,037 2,818,522 4,800,539		0	0	3,253	0.5%	0.5%	687,713	687,713	3,253	0.5%
2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	4,800,539 5,460,519 5,595,356 5,676,430 5,779,686 6,039,455 6,143,970	4,800,539 5,427,963 5,407,847 5,424,553	4,800,539	4,569	0	0	4,569	0.3%	0.3%	1,437,037	1,437,037	4,569	0.3%
2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	5,460,519 5,595,356 5,676,430 5,779,686 6,039,455 6,143,970	5,427,963 5,407,847 5,424,553		1,012 69,265	0	0	1,012 69,265	0.0%	0.0%	2,818,522 4,800,539	2,818,522 4,800,539	1,012 69,265	0.0%
2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	5,676,430 5,779,686 6,039,455 6,143,970	5,424,553	5.427.963	22,751	0	0	22.751	0.4%	0.4%	4,800,539 5,427,963	4,800,539 5.427.963	22,751	0.4%
2006 2007 2008 2009 2010 2011 2012 2013 2014	5,779,686 6,039,455 6,143,970		5,407,847	13,021	0	0	13,021	0.2%	0.2%	5,407,847	5,407,847	13,021	0.2%
2007 2008 2009 2010 2011 2012 2013 2014	6,039,455 6,143,970		5,424,553	48,178	0	0	48,178	0.8%	0.9%	5,424,553	5,424,553	48,178	0.9%
2008 2009 2010 2011 2012 2013 2014	6,143,970	5,384,495 5,374,729	5,384,495 5.374.729	48,395 10,600	0	0	48,395 10,600	0.8%	0.9%	5,384,495 5,374,729	5,384,495 5.374,729	48,395 10,600	0.9%
2010 2011 2012 2013 2014	6,153,805	5,422,321	5,422,321	179,492	0	0	179,492	2.9%	3.3%	5,422,321	5,422,321	179,492	3.3%
2011 2012 2013 2014		5,383,790	5,383,790	650,004	0	0	650,004	10.6%	12.1%	5,383,790	5,383,790	650,004	12.1%
2012 2013 2014	6,933,155 7.488.638	5,380,261 5,266,151	8,608,417 8,425,842	96,081 46,729	0	0	96,081 46,729	1.4%	1.1%	8,608,417 8.425.842	5,380,261 5,266,151	96,081 46,729	1.1%
2014	7,466,636	5,266,151	8.636.927	532.208	0	0	532.208	6.8%	6.2%	8,636,927	5,266,151	532.208	6.2%
	7,997,156	5,396,548	8,634,476	789,035	730,327	0	1,519,362	19.0%	17.6%	8,634,476	5,396,548	1,519,362	17.6%
	7,973,324	5,380,914	8,609,462	380,005	0	0	380,005	4.8%	4.4%	8,609,462	5,380,914	380,005	4.4%
2015	8,331,134 9.137.240	5,374,947 5.357.877	8,599,916 8,572,603	886,925 1.154.386	219,197 0	0	1,106,123 1.154.386	13.3% 12.6%	12.9% 13.5%	8,599,916 8.572.603	5,374,947 5.357.877	1,106,123 1.154.386	12.9% 13.5%
2017	9,635,575	5,209,980	10,003,162	1,857,876	0	0	1,857,876	19.3%	18.6%	10,003,162	5,209,980	1,857,876	18.6%
2018	10,449,039	5,290,368	11,985,858	1,591,907	1,023,358	0	2,615,265	25.0%	21.8%	11,985,858	5,290,368	2,615,265	21.8%
2019	11,265,266	5,253,268	13,687,074	1,136,419	231,282	0	1,367,701	12.1%	10.0%	13,687,074	5,253,268	1,367,701	10.0%
2020 2021	12,175,767 12,993,939	5,253,864 5,243,387	13,688,627 13,661,329	303,950 59,774	0 19,185,801	426,424 2,990,013	730,373 22,235,588	6.0% 171.1%	5.3% 162.8%	13,688,627 13,661,329	5,253,864 5,243,387	730,373 22,235,588	5.3% 162.8%
2022	13,121,519	5,207,300	13,567,308	,	-,,	.,,-13	56,407,825	429.9%	415.8%	13,567,308	5,207,300	56,407,825	415.8%
2023	12,524,161	4,968,373	12,944,798				61,970,748	494.8%	478.7%	15,277,522	4,954,312	61,865,901	404.9%
2024 2025	11,866,007 11,156,194	4,705,647 4,422,073	12,260,280 11.521.446				66,815,260 70,911,140	563.1% 635.6%	545.0% 615.5%	109,754,257 150,904,446	4,117,958 3,581,879	63,024,394 66,029,055	57.4% 43.8%
2026	10,402,830	4,122,023	10,739,684				74,400,274	715.2%	692.8%	140,665,154	3,338,839	70,020,620	49.8%
2027	9,616,571	3,810,055	9,926,871				76,828,643	798.9%	773.9%	130,019,176	3,086,145	72,756,354	56.0%
2028	8,827,004	3,497,077	9,111,424				78,705,162	891.6%	863.8%	119,338,692	2,832,632	75,068,392	62.9%
2029 2030	8,048,880 7,291,477	3,188,973 2,889,356	8,308,679 7,528,044				79,651,562 79,851,768	989.6% 1095.1%	958.7% 1060.7%	108,824,584 98,600,059	2,583,068 2,340,378	76,678,943 77,884,018	70.5% 79.0%
2031	6,563,759	2,601,580	6,778,260				79,180,010	1206.3%	1168.1%	88,779,622	2,107,280	78,884,261	88.9%
2032	5,868,786	2,326,991	6,062,835				78,228,297	1333.0%	1290.3%	79,409,190	1,884,862	79,450,726	100.1%
2033 2034	5,209,208 4,588,634	2,066,483 1,821,361	5,384,097 4,745,447				76,240,053 73,514,835	1463.6% 1602.1%	1416.0% 1549.2%	70,519,290 62,154,448	1,673,851 1,475,303	77,864,106 74,795,006	110.4% 120.3%
2034	4,012,130	1,593,566	4,745,447				70,154,945	1748.6%	1689.7%	54,380,881	1,475,303	70,976,048	130.5%
2036	3,482,744	1,384,284	3,606,668				65,907,247	1892.4%	1827.4%	47,239,061	1,121,270	66,310,648	140.4%
2037	3,001,403	1,193,885	3,110,596				61,014,190	2032.9%	1961.5%	40,741,657	967,047	61,080,543	149.9%
2038 2039	2,567,617 2,180,279	1,022,121 868,568	2,663,075 2,263,001				55,683,831 50,267,605	2168.7% 2305.6%	2091.0% 2221.3%	34,880,159 29,640,107	827,918 703,540	55,568,694 50,116,148	159.3% 169.1%
2040	1,838,073	732,749	1,909,135				44,900,098	2442.8%	2351.9%	25,005,271	593,527	44,746,512	178.9%
2041	1,538,512	613,725	1,599,024				39,592,733	2573.4%	2476.1%	20,943,531	497,117	39,461,259	188.4%
2042 2043	1,278,856 1,055,989	510,402 421,626	1,329,821				34,494,649	2697.3% 2813.0%	2593.9% 2704.1%	17,417,602 14,388,113	413,426 341,517	34,398,710 29,649,642	197.5% 206.1%
2043	866.531	346.077	901.682				29,705,288 25.317.459	2921.7%	2807.8%	11.809.956	280.322	25,295,726	214.2%
2045	706,484	282,213	735,290				21,438,477	3034.5%	2915.7%	9,630,603	228,593	21,424,423	222.5%
2046	572,814	228,844	596,240				18,082,172	3156.7%	3032.7%	7,809,376	185,364	18,056,118	231.2%
2047 2048	462,178 371.211	184,657 148.316	481,112 386.428				15,153,653 12,716,207	3278.7% 3425.6%	3149.7% 3290.7%	6,301,459 5,061,315	149,572 120.136	15,113,421 12.644.333	239.8% 249.8%
2049	296,892	118,625	309,071				10,715,999	3609.4%	3467.2%	4,048,118	96,086	10,601,690	261.9%
2050	236,564	94,515	246,254				9,035,422	3819.4%	3669.2%	3,225,357	76,557	8,879,197	275.3%
2051	187,920 148.901	75,064 59,448	195,575				7,631,815	4061.2%	3902.2%	2,561,586	60,802	7,430,329	290.1%
2052 2053	148,901 117.700	59,448 46.950	154,889 122.327				6,401,511 5,387,935	4299.2% 4577.7%	4133.0% 4404.5%	2,028,686 1.602.198	48,153 38.030	6,168,127 5.113.769	304.0% 319.2%
2054	92,898	37,008	96,423				4,562,103	4910.9%	4731.3%	1,262,921	29,977	4,239,859	335.7%
2055	73,236	29,124	75,881				3,861,577	5272.8%	5089.0%	993,862	23,590	3,497,358	351.9%
2056 2057	57,690 45,408	22,892 17,971	59,643 46,823				3,263,088 2,738,735	5656.2% 6031.4%	5471.1% 5849.1%	781,181 613,272	18,542 14,557	2,925,623 2,441,825	374.5% 398.2%
2057	45,408 35,717	14,091	46,823 36,712				2,738,735	6498.5%	6322.3%	480,848	11,413	2,441,825	398.2% 427.7%
2059	28,065	11,032	28,743				1,950,139	6948.7%	6784.8%	376,465	8,936	1,719,026	456.6%
2060	22,034	8,627	22,477				1,649,822	7487.6%	7340.0%	294,400	6,988	1,446,413	491.3%
2061 2062	17,263 13,492	6,733 5,243	17,542 13,661				1,395,730 1,186,611	8085.0% 8795.3%	7956.3% 8686.1%	229,766 178,927	5,454 4,247	1,217,395 1,029,624	529.8% 575.4%
2063	10,513	4,072	10,609				999,317	9505.8%	9419.5%	138,953	3,298	863,280	621.3%
2064	8,160	3,151	8,209				818,565	10031.8%	9971.8%	107,516	2,552	705,255	656.0%
2065 2066	6,293 4,815	2,423 1,850	6,313 4,820				666,607 537,193	10592.2% 11155.6%	10560.0% 11145.8%	82,680 63,127	1,962 1.498	573,016 460,969	693.1% 730.2%
2066	4,815 3,654	1,850 1,402	4,820 3,652				537,193 423,985	11155.6% 11603.5%	11145.8%	63,127 47,839	1,498 1,136	460,969 363,558	730.2% 760.0%
2068	2,746	1,053	2,744				321,636	11714.6%	11721.4%	35,940	853	276,143	768.3%
2069	2,044	785	2,044				232,724	11386.9%	11385.1%	26,773	635	200,586	749.2%
2070 2071	1,507 1,099	579 423	1,509 1,103				162,755 112,639	10799.6% 10246.2%	10783.2% 10211.2%	19,769 14,448	469 343	141,131 98,343	713.9% 680.7%
2071	793	306	797				75,367	9508.1%	9451.6%	10,444	248	66,430	636.1%
2073	565	219	570				47,894	8472.2%	8397.4%	7,470	177	42,837	573.4%
2074	399	155	403				29,545	7410.2%	7322.9%	5,284	125	26,935	509.7%
2075 2076	278 193	108 75	283 196				18,052 11,706	6483.4% 6067.1%	6386.9% 5963.8%	3,702 2,571	88 61	16,832 11,098	454.7% 431.6%
2076	193	75 52	196				7,488	5651.6%	5963.8% 5542.2%	1,770	42	7,235	431.6%
2078	90	35	92				4,598	5106.2%	4998.9%	1,205	29	4,562	378.7%
2079	61	24	62				3,207	5274.2%	5156.9%	814	19	3,193	392.1%
2080	41	16	42				2,377 Without Interest	5842.9%	5702.9%	546	13	2,344	429.4%
Past	163,092,519	111,639,586	170,947,637	9,885,834	21,389,967	3,416,436	34,692,236	21.3%	20.3%	170,947,637	111,639,586	34,692,236	20.3%
Future	140,437,011	55,722,378	145,181,312	.,,	,,	., .,	1,563,711,345	1113.5%	1077.1%	1,532,311,275	47,360,826	1,538,202,408	100.4%
Lifetime	303,529,530	167,361,964	316,128,948				1,598,403,581 Vith 4.5% Interest	526.6%	505.6%	1,703,258,912	159,000,413	1,572,894,644	92.3%
Past	248 963 806	183 866 646	257.429.907	13.078.775	22.418.241	3,512,076	79 009 092	15.7%	15.2%	257.429.907	183 866 646	39,009,092	15.2%
Future	103,687,689	41,128,878	107,158,825	13,010,113	22,720,241	3,312,010	981,442,325	946.5%	915.9%	1,053,030,107	35,427,213	962,536,617	91.4%
Lifetime *As of 12/31/	352,651,495	224,995,524	364,588,732				1,020,451,417	289.4%	279.9%	1,310,460,014		1,001,545,709	76.4%

Eart: 0 is not less than (A + B + C + D)	TRUE
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	1,097,799,371
3 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7b, 10% load)	1,058,790,279
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7b)	39,009,092
A+B+C+D	1,097,663,267
D = 6 x 85%	864,962,460
5 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	1,017,602,895
5 = Present value of future projected premium (Future, State RtLvI, Exhibit 7b)	1,053,030,107
C = 4 x 77.6%	27,491,51
1 = Present value of future projected initial earned premium (Future, Original RtLvi, Exhibit 7b)	35,427,213
3 = 3 x 85%	62,528,772
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	73,563,261
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7b)	257,429,907
4 = 1 x 77.6%	142,680,517
L = Accumulated value of initial earned premium (Past, Original RtLvl, Exhibit 7b)	183,866,646

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

Company Name and NAIC Number:	r: Continental General Insurance Company, NAIC NO: 71404						
SERFF Tracking Number:	GLTC-133439084						
Revised Rates							
Average Annual Premium Per	Member:	5,066					
Average Requested Percentag	ge Rate Change Per Member:	75%					
Range of Requested Rate Cha	nges:	75%-75%					
Number of Virginia Policyhold	lers Affected:	485					

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
80650 1/97	LTC2 TQ	2/7/1998 - 12/4/2002	2009: 60% rate increase for all policies 2016: 10% rate increase for policies without inflation and 45.5% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.
80880 1/98	LTC2 NTQ	4/12/1999 - 1/28/2003	2009: 60% rate increase for all policies 2016: 10% rate increase for policies without inflation and 45.5% 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 <a href="https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx">https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx</a>. (Rev. 06/19)

### 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 a 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.



NAIC COMPANY CODE 65110 FEDERAL TAX ID # 57-0380426 NAIC GROUP CODE 757

RACHEL E. COYLE, HIA
ASSISTANT VICE PRESIDENT
COMPLIANCE

Ms. Althelia P. Battle
Senior Insurance Market Examiner
Policy and Other Form Filings
Commonwealth of Virginia
Bureau of Insurance
State Corporation Commission
Post Office Box 1157
Richmond, Virginia 23218

Commonwealth of Virginia
State Corporation Commission
State Sure of Insuration

DATE

STATE

RE: Form 80650 1/97 VA Long Term Care Contract intended to comply with Health Insurance Portability and Availability Act of 1996 as constituted on its date of issue

/Form 1069 1/97 VA Outline of Coverage

√Form 80660 1/97 Home Health Care Benefits Rider

Form 80680 1/97 Compounded Inflation Protection Benefit Rider

Form 80710 1/97 Paid Up Insurance Benefit on Death of Spouse Rider

/Form 90170 1/97 Guaranteed Future Benefits Increase Option Rider

√Form 90175 1/97 Return of Premium Benefit Rider

Form 93000 1/97 Nonforfeiture Rider (Shortened Benefit Period)

Form 1139 VA Application for Long Term Care

Form 4104 1/97 Brochure for Long Term Care

Submission No. 007 0000007502

Your Letter of July 29, 1997

Dear Ms. Battle:

Please find enclosed our Application 1139 VA which has been revised to put Virginia's fraud statement on Page 7.

We are enclosing copies of our Form 8040-72-99 4/94 and Form 40-12F (2) VA which were approved by your state on June 19, 1995.

To respond to your question on our Form 80680 1/97 Compounded Inflation Rider, the rider is priced the same as policy form 80650 1/97. Term coverage for all rider aspects expire if premiums are discontinued to the premium are discontinued to the premium are discontinued to the premium are discontinued to the property and the property and the property and the property and the property are the property and the property and the property are the property and the property and the property are the property and the property are the property and the property are the property are the property and the property are the property are the property and the property are the property are the property and the property are the property and the property are the property and the property are the property and the property are the pr

ALFRED W. GROSS COMMISSIONER OF INSURANCE

COMMONWEALTH OF VIRGINIA

EP 02

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

August 27, 1997

RACHEL E. COYLE, HIA
ASSISTANT VICE PRESIDENT
COMPLIANCE
KANAWHA INSURANCE COMPANY
P O BOX 610
LANCASTER, SC 29721

Ewbjo.

RE: YOUR RESUBMISSION DATED AUGUST 1, 1997

Submission No: 007 0000007502 Form No: 80650 1/97 VA ET AL.

Dear Ms. Coyle:

Thank you for your resubmission of the above captioned forms received August 6, 1997. The forms are "Approved" for use in the Commonwealth of Virginia.

We do not have written state guidelines that are specific to association sales. Long term care policies issued to association groups are subject to the requirements of Chapter 52 of Title 38.2 of the Insurance Code of Virginia and 14 VAC 5-200 et seq.

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. Thank you for your courtesy and consideration in this matter.

Sincerely,

Althelia P. Battle

Senior Insurance Market Examiner

Forms and Rate Section

Life and Health Division

Telephone No. (804) 371-9495

47154

Mrs. Althelia Battle August 1, 1997 Page 2

additional premiums for this rider.

If the Insured decides to purchase both mandatory offers of Inflation and Nonforfeiture Riders, then in the event of lapse, the inflated benefits, up to the point of lapse, will continue under nonforfeiture provisions.

In the actuarial memorandum for this filing we referenced sales through association endorsements (see page 10 or Actuarial Memorandum attached).

When selling our Long Term Care Policy, form 80650 1/97 N through endorsing associations, Kanawha plans to offer the 5% - 10% premium reduction to association members, their parents, spouses, spouse's parents, and association employees. Is this practice allowed in your state or do you prohibit sales to individuals other than the association member?

Please provide us with your written state guidelines on association sales. Thanks for your help.

Should additional information be needed for the completion of this filing, please let us know.

Yours truly,

Dachel E. Coyle
Rachel E. Coyle

Enclosures

Telephone:

800-635-4252 Ext. 5307

Facsimile Telephone Number 803-283-5313

# KANAWHA

## **INSURANCE COMPANY**

210 SOUTH WHITE STREET, POST OFFICE BOX 610 LANCASTER, SOUTH CAROLINA 29721-0610

Telephone: 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.

Insured:

Thomas W Thomas Secretary

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 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 Post Office Box 610, Lancaster, South Carolina 29721-0610 or 1-800-635-4252.

•This is a Long Term Care Insurance Policy. This Policy is intended to qualify for favorable tax status under the Health Insurance Portability and Accountability Act of 1996.

Premiums May be Changed

·Non-participating

Smaley Mhuser President

THIS POLICY IS A LEGAL CONTRACT BETWEEN THE POLICY OWNER AND KANAWHA



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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. This Application is a part of the Policy and the 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

PLAN OF INSURANCE AND AGREEMENT(S) INCLUDED

DESCRIPTION · .	UNITS OF COVERAGE	PERIOO PREMIUM PAYABLE	INTERVAL PREMIUM AMOUNT(S)
LONG TERM CARE HOME HEALTH CARE GUARANTEED FUTURE INCREASE PAID UP INSURANCE ON DEATH OF SPOUSE	8.0 8.0	10 YEARS	170.64 113.76 18.44 84.30

TOTAL FOR INTERVAL SELECTED

387.14

POLICY NUMBER:	1230987600	PREMIUM SCHEOULE INTERVAL SELECTED- X
DATE OF POLICY:	•	DIRECT BILLING METHOD: :ANNUAL 387.14 X
INSURED:	JAMES K POLKTON	:SEMI-ANNUAL*
AGĒ:	65	*Y#STRAUD:
PRIMARY BENEFICIARY: (SEE APPLICATION FOR OTHER BENEFICIARIES:	THE INSURED	:MONTHLY*  SPECIAL BILLING METHOD:  :MONTHLY*  PAYROLL SLECTRONIC TRANSFER:
AMOUNT OF INSURANCE:	SEE BELOW	MONTHLY*  THLY, PAID  WEEKLY*  Payment of the special premiums shown the above schedule may be made only with approved the Kanawha insurance  Company.
	DATIV MAYTMI	IM FI IMINATION

BENEFITS	DAILY	MAXIMUM	EL (MINATION
	BENEFIT	DAYS	PERIOD
NURSING HOME HOSPICE ADULT DAY CARE ASSISTED LIVING CARE HOME HEALTH CARE HOMEMAKER BENEFIT RESPITE CARE	\$80 \$80 \$80 \$80 \$80 \$20 \$80	1460 1460 1460 1460 730 104 per calendar year 14 per calendar year	O DAYS

THIS POLICY MAY HAVE BEEN ENDORSED AND SOME OF THE PROVISIONS CHANGED. YOUR ATTENTION IS CALLED TO ENDORSEMENTS THAT MAY HAVE BEEN ATTACHED TO THIS POLICY.

#### **DEFINITIONS**

Activities of Daily Living are Bathing, Continence, Dressing, Eating, Toileting and Transferring. These terms are defined elsewhere in this Policy.

- Bathing means that You are able to wash Yourself in a bathtub or in a shower or by taking a sponge bath without the stand-by or actual assistance of another person. You are able to bathe Yourself if the only assistance required is adaptive equipment or devices.
- Continence means that You are able to maintain a reasonable level of personal hygiene associated with bowel and bladder function without the standby or actual 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 that You are able to put on or take off clothing and medically necessary trusses, braces and artificial limbs without the standby or actual assistance of another person. You are able to dress Yourself if the only assistance required is modified fasteners, zippers or snaps.
- Eating means that You are able to consume food that has already been prepared and made available without the standby or actual assistance of another person. You are able to eat if the only assistance required is adaptive utensils.
- Toileting means that You are able to get to and from the toilet, and on or off of the toilet and to maintain a reasonable

level of associated personal hygiene, without the standby or actual 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 that You are able to move from a bed to a wheelchair, other type of conveyance or furniture and to return to bed without standby or actual assistance from another person. You are able to transfer 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 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.

Alternate Premium Payor 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.

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 licensing is required, to provide such care;
- has made formal arrangements for the services of a Physician or 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.

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 four 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.

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 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.

**Hospice** is a place 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 Services 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 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 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.

**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.

**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 education (diploma nursing 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, father-in-law, daughter-in-law, brother-in-law mother-in-law. sister-in-law. The term Relative does not Licensed Health Care include a 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.

In addition, it is intended that such deterioration or loss place the individual in jeopardy of harming self or others and therefore requires constant supervision by another individual.

Your inability may be because of Alzheimer's disease, Parkinson's disease, senile dementia, 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**

After You have been Chronically Ill 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.

- 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 Benefit For each day You are confined to a Hospice, 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 are confined to a Hospital while receiving Nursing Home Care, Assisted Living Care, or Hospice Care and You are charged to reserve Your Nursing Home, Hospice or Assisted Living Care Facility Bed, We will provide a Nursing Home, Assisted Living, or Hospice Care Benefit as follows:
  - if You have not satisfied the Elimination Period, We will credit the days hospitalized toward Your Elimination Period;
  - after You have satisfied the Elimination Period, We will pay the

- Nursing Home Care Benefit if You were confined to a Nursing Home or Assisted Living Facility immediately prior to hospitalization; or
- after You have satisfied the Elimination Period, We will pay the Hospice Benefit if You were confined to a Hospice immediately prior to Hospitalization.

Payment for Bed Reservation plus credit toward the Elimination Period will be provided for up to 60 days per Calendar Year. The 60 days need not be consecutive.

#### **OTHER BENEFITS**

· Alternative Plan of Care

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.

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.

The care must be a plan that You, Your Physician and Kanawha all agree upon in advance.

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 confined to a Hospice, 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.

#### • 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 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.

After Kanawha waives Premiums for one year, We will not require You to furnish Proofs of Loss for this Benefit more frequently than once per Calendar Year.

When You do not furnish Proofs of Loss for this Benefit in accordance with a written request from Kanawha, Premium Waiver will end and You must pay Premiums to keep this Policy in force. The first Premium You must pay will be the one next following the date on which Kanawha mailed You a request for Proofs of Loss for this Benefit. 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;
- shopping, housekeeping, or transportation services except as may be provided by name in a Rider attached to this Policy;
- 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; and
- services for which no charge is made or for which no charge is normally made in the absence of insurance.

#### 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**

Alternate Premium Payor — You may designate an Alternate Premium Payor. If You have given Us notice of an Alternate Premium Payor, We will send the Alternate Premium Payor a copy of any late Premium notice and a copy of any lapse notice. You may change the Alternate Premium Payor by giving Us written notice.

This designation shall not constitute acceptance of the liability by the Alternate Premium Payor for any services that may have been provided to the Insured.

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.

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.

Conformity With State Statutes — Any provision of this Policy that is in conflict with any statutes of the state You lived in when this Policy was issued is considered amended to conform to that statute.

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 excludible from income.

It is Your responsibility to consult with Your personal tax advisor regarding these limitations.

Entire Contract; Changes — This Policy, its Riders and Endorsements, together with the Application You submitted, is a legal contract between Kanawha and You. 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.

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.

Free Choice of a Physician — You have freedom to choose Your Physician.

Incontestability — Prior to six months after the Date of Policy, material misstatements made by You in the Application can be used to void this Policy and to deny an otherwise valid claim.

After six months from the Date of Policy, but less than two years from the Date of Policy, misstatements made by You in the Application can be used to void this Policy and to deny an otherwise valid claim if:

- the misstatements are material to Kanawha's acceptance of coverage; and
- the misstatements pertain to the condition for which benefits are sought.

After two years from the Date of Policy, no misstatements, except fraudulent misstatements 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 misstatements 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 Kanawna 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 lapse this Policy. Kanawha will send Notice of Lapse of this Policy to You and the Alternate Premium Payor, if applicable.

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.

Kanawha will send the Alternate Premium Payor, 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.

# 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 no Alternate Premium Payor 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.

If You have named an Alternate Premium Payor and a Premium is not paid within 31 days of the due date, Kanawha will notify the Alternate Premium Payor of the unpaid Premium. Notice of the unpaid Premium will be mailed to the Alternate Premium Payor's address as shown in Kanawha's records. If the Premium remains unpaid 35 days after notice is mailed to the Alternate Premium Payor, this Policy will lapse at the beginning of the 36th day after mailing of the notice to the Alternate Premium Payor.

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 Coverage Provision, Your coverage will end if the required Premium is not paid when due or within the Grace Period.

Form 80650 1/97 VA Page 14

#### 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 sent 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 starts 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 You, Your estate or a person acting legally in Your behalf. Any benefit unpaid at Your death may be paid, at Kanawha's option, either to Your beneficiary or to Your 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 to someone related to You or Your Beneficiary, by blood or marriage, whom Kanawha finds is justly entitled to payment. Such a 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 not 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 of distribution anv payments made to You. Kanawha will not be responsible for payments made to You prior to Kanawha's receipt assignment affecting benefits. benefits may not be borrowed. Policy benefits may not be paid, assigned, or pledged as collateral for a loan. The Department Virginia 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 intended to qualify for favorable tax status under the Health Insurance Portability and Accountability Act of 1996.

•Premiums May be Changed

•Non-participating



NAIC COMPANY CODE 65110 FEDERAL TAX ID # 57-0380426 NAIC GROUP CODE 757

RACHEL E. COYLE, HIA DIRECTOR OF COMPLIANCE

APPROVED

September 1, 1998

Mrs. Mary Ann Mason, FLMI, AIE Senior Insurance Market Examiner Policy and Other Form Filings Commonwealth of Virginia Bureau of Insurance State Corporation Commission Post Office Box 1157 Richmond, Virginia 23218 Commonwealth of Virginia
State Corporation Commission
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[NIE [9]1/9]

RE: Form 80880 NTQ 1/98 VA Long Term Care Policy

Form 1335 NTQ 1/98 VA Outline of Coverage

Form 80900 NTQ 1/98 Home Health Care Benefits Rider

Form 93072 NTQ 1/98 Compounded Inflation Protection Benefit Rider

Form 80710 1/97 Paid Up Insurance on Death of Spouse Rider]

Form 93087 NTQ 1/98 Guaranteed Future Benefits Increase Option Rider

Form 93102 NTQ 1/98 Return of Premium Benefit Rider

Form 93000 1/97 Nonforfeiture Benefit Rider

Form 1331 NTQ 1/98 VA Application for Long Term Care

Form 1332 1/98 VA Exchange of Policy Rider

Virginia DOI Submission No. 007 0000009733

Your Letter of August 26, 1998

Dear Mrs. Mason:

In response to your letter of August 26, 1998, we have revised the above forms as follows:

Page 7 - added the following as the first part of Pre-existing Conditions:

Pre-existing condition means the existence of symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by, or received from a provider of health care services, within six months preceding the effective date of coverage. A pre-existing Condition will be covered.....

Checked and revised the index page numbering.

Form 1332 1/98 added the following to page 2

Mrs. Mary Ann Mason September 1, 1998 Page 2

PREMIUMS. There is no premium charged for this Rider.

Should additional information be needed for the completion of this filing, please let us know.

Yours truly,

Jackel & Coyle
Rachel E. Coyle

Enclosures

Telephone: 800-635-4252 Ext. 5307

Facsimile Telephone Number 803-283-5313

# KANAWHA

## INSURANCE COMPANY

0/7/48

210 SOUTH WHITE STREET, POST OFFICE BOX 610 LANCASTER, SOUTH CAROLINA 29721-0610

Telephone: 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.

Thomas W Thomas Somkey Myhnnan Secretary President

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 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 limitations.

CAUTION — This Policy may not apply when You have a claim! 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 Post Office Box 610, Lancaster, South Carolina 29721-0610 or 1-800-635-4252.

. This Policy is NOT intended to qualify for favorable tax status under the Health Insurance Portability and Accountability Act of 1996.

·Premiums May Be Changed

·Non-participating

THIS POLICY IS A LEGAL CONTRACT BETWEEN THE POLICY OWNER AND KANAWHA



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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. This Application is a part of the Policy and the 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 not intended to qualify for favorable tax treatment.

## POLICY SCHEDULE

PLAN OF INSURANCE AND AGREEMENT(S) INCLUDED

	UNITS PERIOD	HATER AVE
DESCRIPTION	OF PREMIUM COVERAGE PAYABLE	PREMIUM AMOUNT(S)
LONG TERM CARE HOME HEALTH CARE	20.00 N/A 20.00	7,205.80 2,890.40

THE TAX CANCED SERVE	TTM.	10,096.20
TOTAL FOR SINGLE PREMI	1970014300	PREMIUM SCHEDULE INTERVAL SELECTED - X
POLICY NUMBER:	1970014300	DIRECT BILLING METHOD: :ANNUAL
DATE OF POLICY:	03/01/98	
INSURED:	A C LTC	:SEMI-ANNUAL*
AGE:	40	:QUARTERLY*
DOWALDY DENICEICIARY	BENEFITS PAID TO POLICYOWNER	:MONTHLY*
PRIMARY BENEFICIARY: (SEE APPLICATION FOR OTHER	DEMEL 2 20 200 2	SPECIAL BILLING METHOD:
BENEFICIARIES:		:MONTHLY*
		PAYROLL ELECTRONIC TRANSFER:
AMOUNT OF INSURANCE:	SEE BELOW	:MONTHLY*
		MONTHLY, PAID
		WEEKLY*  *Payment of the special premiums shown
		in the above schedule may be made only
		with approval of the Kanawha Insurance
		AGCY AGENT APP
		0040 0A02 07170

0040 OA02 071702

BENEFITS	DAILY BENEFIT	MAXIMUM DAYS
NURSING HOME AND ASSISTED LIVING CARE HOSPICE ADULT DAY CARE HOME HEALTH CARE HOMEMAKER BENEFIT RESPITE CARE	\$200 \$200 \$200 \$200 \$50 \$200	1460 1460 1460 1095 104(PER YEAR) 14(PER YEAR)

ELIMINATION PERIOD 30 DAYS

THIS POLICY MAY HAVE BEEN ENDORSED AND SOME OF THE PROVISIONS CHANGED. YOUR ATTENTION IS CALLED TO ENDORSEMENTS THAT MAY HAVE BEEN ATTACHED TO THIS POLICY.

#### **DEFINITIONS**

Activities of Daily Living are Bathing, Continence, Dressing, Eating, Toileting and Transferring. These terms are defined below.

- Bathing means that You are able to wash Yourself in a bathtub or in a shower or by taking a sponge bath without the stand-by or actual assistance of another person. You are able to bathe Yourself if the only assistance required is adaptive equipment or devices.
- Continence means that You are able to maintain a reasonable level of hygiene associated with personal bowel and bladder function without the standby or actual 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 diapers, protective such as undergarments or catheters.
- Dressing means that You are able to put on or take off clothing and medically necessary trusses, braces and artificial limbs without the standby or actual assistance of another person. You are able to dress Yourself if the only assistance required is modified fasteners, zippers or snaps.
- Eating means that You are able to consume food that has already been prepared and made available without the standby or actual assistance of another person. You are able to eat if the only assistance required is adaptive utensils.
- Toileting means that You are able to get to and from the toilet, and on or off of the toilet and to maintain a

reasonable level of associated personal hygiene, without the standby or actual 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 that You are able to move from a bed to a wheelchair, other type of conveyance or furniture and to return to bed without standby or actual assistance from another person. You are able to transfer if You do so by use of equipment such as canes, quad canes, crutches, grab bars, or other support devices.

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 RN;
  - 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.

Alternate Premium Payor 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.

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 Medically Necessary needs of an Insured 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 licensing is required, to provide such care;
- has made formal arrangements for the services of a Physician or 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.

Your inability may be because of Alzheimer's disease, Parkinson's disease, senile dementia, 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 four days during each consecutive Calendar Month.

Covered Service means 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.

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 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.

**Hospice** is a place 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 Services after the Date of Policy and while You are covered under this Policy.

inpatient Institutionalization means Nursing Home. a confinement to Assisted Living Care Facility, or Hospice during which Covered Service is received or would be received but for Elimination Period applicable or Days limitation. Maximum not include Institutionalization does 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 from which You are than released for more consecutive days except for inpatient hospital confinement and during which You receive Covered Service or would receive Covered Service but for any Period Elimination or applicable Maximum Days.

**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.

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 RN;
- 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.

**Physician** means a person other than Yourself or a member of your family who:

- is a Physician, professional RN 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 means the existence of symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by, or received from a provider of health care services, within six months preceding the effective date of coverage. A Pre-existing Condition will be covered on 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, Your and Yourself when used in this Policy refer to the Insured named on the Policy Schedule.

#### **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.

• Nursing Home Care Benefit — For each day You are confined to a Nursing Home, We will pay You the Daily Benefit Amount shown on the Policy Schedule.

Your Nursing Home confinement 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 which requires confinement to a Nursing Home.
- · Assisted Living Care Facility Benefit - For each day You are confined to an Assisted Living Care Facility, We will pay You the Daily Benefit the Policy shown Amount on 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.

Your Assisted Living Care confinement 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
- Hospice Benefit We will pay You a Daily Benefit Amount as shown on the Policy Schedule for each day You are confined to a Hospice.

Your Hospice confinement 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 which requires confinement to a Hospice.
- Adult Day Care Benefit We will pay You the Daily Benefit Amount shown on the Policy Schedule for any of the following services in an Adult Day Care Center:
  - · nursing care; or
  - therapeutic, social, and educational activities; or
  - assistance with Bathing, Contience, Dressing, Eating, Toileting, or Transferring; or
  - · physical and restorative services; or
  - nutritional services and counseling;
     or
  - constant supervision because a Physician has deteremined You have a Cognitive Impairment which results in such a need.

Services of an Adult Day Care Center must be:

• Medically Necessary; or

- because a Physician has determined that You have a Cognitive Impairment which requires confinement to a Nursing Home.
- because You are unable to perform two or more of the following activities: Bathing, Contience, Dressing, Eating, Toileting, or Transferring; or
- because a Physician has determined that You have a Cognitive Impairment which requires confinement to an Adult Day Care Center.

We will not pay for services provided by Your family or for care as a resident bedpatient or for 24-hour care.

#### Bed Reservation Guarantee —

- For each day You are confined to a Hospital while receiving Nursing Home Care, Assisted Living Care or Hospice Care and You are charged to reserved Your Nursing Home, Hospice or Assisted Living Care Facility Bed, We will provide a Nursing Home, Assisted Living or Hospice Care Benefit as follows:
- if You have not satisfied the Elimination Period, We will credit the days hospitalized toward Your Elimination Period;
- after You have satisfied the Elimination Period, We will pay the Nursing Home Care Benefit if You were confined to a Nursing Home or Assisted Living Care Facility immediately prior to hospitalization; or
- after You have satisfied the Elimination Period, We will pay the

Hospice Benefit II You were confined to a Hospice immediately prior to Hospitalization.

Payment for Bed Reservation plus credit toward the Elimination Period will be provided for up to 60 days per Calendar Year. The 60 days need not be consecutive.

## **OTHER BENEFITS**

#### Alternative Plan of Care

You, Your Physician and Kanawha may agree on an Alternative Plan of Care. The care must be a medically acceptable plan that You, Your Physician and Kanawha all agree upon in advance. The agreed upon care:

- may not be for a Covered Service of this Policy, its Riders or Endorsements; or
- may be at a location or through a provider of service not described in this Policy; or
- may provide a different level of care than those levels of care described in this Policy.

You, Your Physician or Kanawha may propose an Alternative Plan of Care. Acceptance of an Alternative Plan of Care is completely optional to You, Your Physician and/or Kanawha. 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.

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 confined to a Hospice, received Adult Day Care Services or received any other Covered Services for which this Policy, its Riders, or Endorsements provide 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.

## • 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 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.

After Kanawha waives Premiums for one year, We will not require You to furnish Proofs of Loss for this Benefit more frequently than once per Calendar Year.

When You do not furnish Proofs of Loss for this Benefit in accordance with a written request from Kanawha, premium waiver will end and You must pay Premiums to keep this Policy in force. The first Premium You must pay will be the one next following the date on which Kanawha mailed You a request for Proofs of Loss for this Benefit. 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:

- the Elimination Period selected and shown on the Policy Schedule;
- 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 or 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 Worker's Compensation, employer's liability or occupational disease law;
- services for care or treatment provided by a member of Your Family;
- shopping, housekeeping, or transportation services except as may be provided by name in a Rider attached to this Policy;
- 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; and
- services for which no charge is made or for which no charge is normally made in the absence of insurance.

# LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Benefits are limited for:

 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 Long Term Care 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

Alternate Premium Payor — You may designate an Alternate Premium Payor. If You have given Us notice of an Alternate Premium Payor, We will send You and the Alternate Premium Payor a copy of any late Premium notice and a copy of any lapse notice. You may change the Alternate Premium Payor by giving Us written notice.

This designation shall not constitute acceptance of the liability by the Alternate Premium Payor for any services that may have been provided to the Insured.

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.

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 You reside.

Conformity With State Statutes — Any provision of this Policy that is in conflict with any statutes of the state You lived in when this Policy was issued is considered amended to conform to that statute.

Entire Contract; Changes — This Policy, including the Endorsements and the attached papers, if any, constitutes the Entire Contract of insurance.

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 of Kanawha or agent or broker 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. 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 Institutionalization Without and 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.

Free Choice of a Physician — You have freedom to choose Your Physician.

Incontestability — Prior to six months after the Date of Policy, material misstatements made by You in the Application can be used to void this Policy and to deny an otherwise valid claim.

After six months from the Date of Policy, but less than two years from the Date of Policy, misstatements made by You in the Application can be used to void this Policy and to deny an otherwise valid claim if:

- the misstatements are material to Kanawha's acceptance of coverage;
   and
- the misstatements pertain to the condition for which Benefits are sought.

After two years from the Date of Policy, no misstatements, except fraudulent misstatements 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 misstatements 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 at all can be brought 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 lapse this Policy. Kanawha will send Notice of Lapse of this Policy to You and the Alternate Premium Payor, if applicable.

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.

Kanawha will send the Alternate Premium Payor, if applicable, a copy of any late Premium notice and the lapse notice. Kanawha can change Your Premium if the Premiums for all 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.

#### PRE-EXISTING CONDITIONS

A Pre-existing Condition will be covered on the Date of Policy.

#### 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 no Alternate Premium Payor 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 except as may be required by the Continuation of Benefits Upon Lapse or Your Cancellation of This Policy provision.

If You have named an Alternate Premium Payor and a Premium is not paid within 31 days of the due date, Kanawha will notify the Alternate Premium Payor of the unpaid Premium will be mailed to the Alternate Premium Payor's address as shown in Kanawha's records. If the Premium remains unpaid 35 days after notice is mailed to the Alternate Premium Payor, this Policy will lapse at the beginning of

the 36th day after mailing of the notice to the Alternate Premium Payor.

**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 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 forms for filing Proofs of Loss. If these formes are not given to You within 15 days after the giving of such notice, You will be deemed to have met the requirements for giving Kanawha a written statement of the nature and extent of the loss within the time limit stated in the Proofs of Loss section.

Notice of Claim — Written Notice of Claim must be given within 180 days after a Covered Service starts 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 the number of this Policy.

Payment of Claims — All Benefits will be paid to You, Your estate or a person acting legally in Your behalf. Any Benefit unpaid at Your death may be paid, at Kanawha's option, either to Your beneficiary or to Your 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 to someone related to You or Your Beneficiary, by blood or marriage, whom Kanawha finds is justly entitled to payment. Such a 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 a Covered Service begins. Proofs of Loss include signed completed Claim Forms and billings or other proof that You have incurred a Covered Service.

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 not 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 avorable tax status under th	e Insurance Policy. he Health Insuranc •Premiums May •Non-part	e Portability and y Be Changed	)T intended to qual Accountability Act	ify for of 1996

80880Z45

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	44.83	22.43	56.04	28.03	68.48	34.25	16-39
40-54	67.91	33.96	84.89	42.46	103.75	51.90	40-54
55-59	92.09	46.06	115.10	57.56	140.68	70.34	55-59
60	105.64	53.02	132.06	66.28	161.40	81.00	60
61	119.30	59.90	149.12	74.88	182.27	91.52	61
62	132.96	66.79	166.21	83.50	203.14	102.05	62
63	147.59	73.76	184.49	92.20	225.48	112.70	63
64	161.83	80.99	202.30	101.22	247.24	123.72	64
65	176.28	88.10	220.36	110.14	269.32	134.62	65
66	190.52	95.50	238.14	119.39	291.07	145.90	66
67	205.13	102.62	256.42	128.29	313.40	156.80	67
68	230.36	115.26	287.94	144.07	351.94	176.09	68
69	255.74	127.90	319.68	159.86	390.72	195.38	69
70	281.15	140.51	351.42	175.62	429.53	214.66	70
71	306.53	153.14	383.16	191.42	468.31	233.95	71
72	331.97	165.95	414.97	207.42	507.19	253.51	72
73	392.81	191.21	491.00	239.02	600.12	292.15	73
74	453.64	215.11	567.05	268.92	693.06	328.67	74
75	514.49	237.24	643.10	296.54	786.01	362.44	75
76	575.50	257.74	719.36	322.18	879.23	393.77	76
77	636.32	276.70	795.42	345.86	972.17	422.72	77
78	732.06	318.40	915.07	397.99	1,118.42	486.46	78
79	833.95	362.69	1,042.44	453.35	1,274.09	554.11	79
80	933.82	405.85	1,167.26	507.30	1,426.66	620.03	80
81	1,038.18	451.33	1,297.73	564.17	1,586.09	689.54	81
82	1,147.74	498.82	1,434.68	623.52	1,753.50	762.08	82
83	1,261.99	548.77	1,577.50	685.98	1,928.04	838.40	83
84	1,381.21	600.73	1,726.50	750.89	2,110.18	917.76	84

## Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	[;	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	29.24	12.74	36.55	15.94	44.68	19.46	16-39
40-54	44.29	19.32	55.37	24.13	67.66	29.51	40-54
55-59	60.06	26.18	75.07	32.74	91.74	40.00	55-59
60	72.32	31.52	90.41	39.42	110.50	48.17	60
61	84.60	36.71	105.76	45.89	129.25	56.09	61
62	96.89	42.05	121.09	52.57	148.01	64.25	62
63	111.48	48.36	139.36	60.46	170.30	73.90	63
64	125.92	54.85	157.38	68.57	192.36	83.81	64
65	140.51	61.15	175.64	76.45	214.66	93.43	65
66	155.10	67.46	193.88	84.35	236.96	103.08	66
67	169.70	73.79	212.12	92.22	259.27	112.73	67
68	194.75	84.67	243.43	105.85	297.54	129.37	68
69	219.80	95.56	274.75	119.46	335.81	145.99	69
70	244.86	106.46	306.07	133.08	374.08	162.65	70
71	270.07	117.35	337.57	146.69	412.61	179.29	71
72	295.13	128.26	368.89	160.32	450.88	195.96	72
73	349.19	151.75	436.49	189.70	533.50	231.86	73
74	403.27	175.45	504.10	219.30	616.10	268.03	74
75	457.34	198.95	571.70	248.70	698.72	303.96	75
76	511.61	222.46	639.49	278.08	781.61	339.86	76
77	565.67	245.98	707.10	307.46	864.23	375.78	77
78	650.78	283.04	813.47	353.82	994.25	432.44	78
79	741.35	322.43	926.69	403.03	1,132.63	492.58	79
80	830.14	360.79	1,037.66	450.97	1,268.26	551.20	80
81	922.91	401.22	1,153.63	501.54	1,409.99	612.98	81
82	1,020.31	443.42	1,275.38	554.28	1,558.81	677.47	82
83	1,121.88	487.85	1,402.34	609.82	1,713.96	745.32	83
84	1,227.84	534.02	1,534.81	667.52	1,875.88	815.87	84

## Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	26.90	11.74	33.62	14.65	41.09	17.92	16-39
40-54	40.74	17.76	50.94	22.21	62.24	27.14	40-54
55-59	55.24	24.10	69.06	30.11	84.41	36.80	55-59
60	66.55	29.02	83.17	36.26	101.66	44.32	60
61	77.83	33.77	97.28	42.20	118.91	51.59	61
62	89.12	38.69	111.42	48.36	136.16	59.11	62
63	102.56	44.51	128.20	55.62	156.70	67.99	63
64	115.84	50.46	144.79	63.10	176.96	77.11	64
65	129.28	56.26	161.59	70.33	197.50	85.96	65
66	142.69	62.08	178.37	77.59	218.02	94.85	66
67	156.13	67.87	195.17	84.84	238.52	103.70	67
68	179.17	77.89	223.97	97.38	273.73	119.02	68
69	202.21	87.91	252.77	109.90	308.95	134.33	69
70	225.25	97.94	281.59	122.42	344.16	149.63	70
71	248.47	107.96	310.58	134.95	379.58	164.95	71
72	271.51	118.01	339.38	147.49	414.79	180.26	72
73	321.25	139.62	401.57	174.53	490.81	213.31	73
74	371.02	161.41	463.75	201.76	566.82	246.59	74
75	420.77	183.04	525.96	228.80	642.84	279.65	75
76	470.66	204.65	588.35	255.82	719.08	312.67	76
77	520.42	226.30	650.53	282.88	795.10	345.73	77
78	598.72	260.41	748.39	325.50	914.71	397.85	78
79	682.04	296.62	852.55	370.78	1,042.02	453.18	79
80	763.72	331.91	954.65	414.89	1,166.81	507.10	80
81	849.06	369.12	1,061.34	461.41	1,297.19	563.94	81
82	938.69	407.96	1,173.35	509.95	1,434.11	623.27	82
83	1,032.12	448.82	1,290.17	561.02	1,576.86	685.69	83
84	1,129.61	491.30	1,412.03	614.14	1,725.82	750.60	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	22.98	10.02	28.73	12.52	35.11	15.30	16-39
40-54	34.81	15.19	43.52	18.97	53.18	23.20	40-54
55-59	47.20	20.58	59.00	25.73	72.12	31.45	55-59
60	56.86	24.79	71.06	30.98	86.86	37.86	60
61	66.49	28.86	83.11	36.06	101.59	44.09	61
62	76.15	33.06	95.17	41.32	116.33	50.50	62
63	87.62	38.02	109.51	47.52	133.86	58.08	63
64	98.95	43.13	123.71	53.89	151.20	65.88	64
65	110.44	48.07	138.05	60.10	168.73	73.44	65
66	121.92	53.03	152.39	66.30	186.26	81.02	66
67	133.38	57.98	166.73	72.48	203.78	88.58	67
68	153.08	66.55	191.35	83.20	233.86	101.69	68
69	172.76	75.11	215.96	93.89	263.94	114.76	69
70	192.46	83.68	240.55	104.60	294.02	127.84	70
71	212.28	92.23	265.34	115.30	324.31	140.93	71
72	231.96	100.82	289.96	126.01	354.37	154.02	72
73	274.46	119.29	343.08	149.11	419.33	182.24	73
74	316.97	137.89	396.22	172.38	484.26	210.68	74
75	359.48	156.38	449.35	195.48	549.19	238.91	75
76	402.12	174.85	502.63	218.56	614.34	267.13	76
77	444.61	193.32	555.78	241.67	679.27	295.37	77
78	511.51	222.47	639.40	278.09	781.48	339.90	78
79	582.70	253.42	728.38	316.78	890.24	387.17	79
80	652.49	283.56	815.62	354.47	996.86	433.22	80
81	725.41	315.36	906.78	394.21	1,108.28	481.80	81
82	801.96	348.54	1,002.47	435.68	1,225.22	532.49	82
83	881.80	383.45	1,102.25	479.30	1,347.20	585.83	83
84	965.09	419.74	1,206.37	524.68	1,474.44	641.26	84

# Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	77.32	38.69	96.65	48.36	118.14	59.10	16-39
40-54	117.18	58.60	146.46	73.25	179.02	89.53	40-54
55-59	163.10	81.58	203.88	101.98	249.19	124.63	55-59
60	206.88	103.81	258.60	129.77	316.07	158.62	60
61	216.71	108.79	270.88	136.00	331.07	166.21	61
62	227.08	114.07	283.84	142.60	346.92	174.28	62
63	242.21	121.06	302.75	151.32	370.04	184.93	63
64	257.41	128.81	321.77	161.03	393.29	196.80	64
65	273.25	136.58	341.57	170.72	417.47	208.67	65
66	289.18	144.94	361.46	181.19	441.79	221.45	66
67	305.74	152.96	382.18	191.20	467.10	233.69	67
68	332.35	166.30	415.43	207.86	507.77	254.05	68
69	359.71	179.88	449.63	224.86	549.56	274.82	69
70	387.20	193.50	484.00	241.88	591.55	295.64	70
71	414.79	207.23	518.50	259.04	633.73	316.61	71
72	442.62	217.80	553.27	272.26	676.22	332.76	72
73	505.00	247.91	631.26	309.89	771.53	378.76	73
74	567.20	275.69	709.02	344.62	866.57	421.19	74
75	629.41	301.73	786.76	377.16	961.60	460.99	75
76	691.62	327.72	864.52	409.67	1,056.64	500.70	76
77	754.02	351.49	942.53	439.37	1,151.98	537.00	77
78	859.93	374.02	1,074.91	467.50	1,313.78	571.39	78
79	966.02	420.13	1,207.52	525.16	1,475.87	641.88	79
80	1,081.27	469.92	1,351.58	587.40	1,651.93	717.95	80
81	1,202.82	522.91	1,503.53	653.64	1,837.66	798.91	81
82	1,329.48	577.80	1,661.86	722.27	2,031.14	882.78	82
83	1,461.62	635.58	1,827.01	794.47	2,233.03	971.04	83
84	1,599.72	695.75	1,999.66	869.69	2,444.03	1,062.95	84

## Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					<u> </u>	
16-39	50.44	22.01	63.04	27.49	77.05	33.60	16-39
40-54	76.42	33.31	95.52	41.64	116.76	50.90	40-54
55-59	106.37	46.39	132.98	57.98	162.53	70.87	55-59
60	141.64	61.75	177.05	77.18	216.41	94.34	60
61	153.67	66.66	192.07	83.33	234.78	101.83	61
62	165.44	71.81	206.81	89.78	252.77	109.73	62
63	182.94	79.37	228.67	99.23	279.48	121.27	63
64	200.28	87.26	250.34	109.08	305.99	133.31	64
65	217.80	94.81	272.26	118.50	332.76	144.84	65
66	235.43	102.41	294.28	128.00	359.68	156.46	66
67	252.92	109.96	316.15	137.45	386.42	167.98	67
68	280.99	122.17	351.23	152.70	429.29	186.65	68
69	309.16	134.42	386.46	168.04	472.32	205.37	69
70	337.22	146.62	421.54	183.26	515.20	224.00	70
71	365.47	158.81	456.83	198.50	558.36	242.63	71
72	393.47	168.35	491.84	210.43	601.13	257.21	72
73	448.93	196.76	561.18	245.95	685.88	300.60	73
74	504.23	224.83	630.30	281.05	770.36	343.49	74
75	559.52	253.06	699.42	316.32	854.84	386.62	75
76	614.82	282.88	768.54	353.59	939.32	432.16	76
77	670.30	312.46	837.86	390.59	1,024.07	477.37	77
78	764.45	332.48	955.56	415.61	1,167.91	507.96	78
79	858.76	373.48	1,073.45	466.85	1,312.00	570.60	79
80	961.21	417.76	1,201.51	522.18	1,468.51	638.23	80
81	1,069.27	464.86	1,336.58	581.06	1,633.61	710.21	81
82	1,181.88	513.66	1,477.34	642.07	1,805.63	784.76	82
83	1,299.34	565.02	1,624.16	706.27	1,985.09	863.21	83
84	1,422.11	618.50	1,777.63	773.12	2,172.65	944.93	84

# Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	46.39	20.23	58.01	25.28	70.88	30.91	16-39
40-54	70.31	30.65	87.88	38.30	107.40	46.82	40-54
55-59	97.86	42.66	122.33	53.34	149.51	65.18	55-59
60	130.31	56.81	162.89	71.02	199.08	86.81	60
61	141.37	61.32	176.71	76.67	215.98	93.70	61
62	152.22	66.07	190.27	82.58	232.55	100.93	62
63	168.31	73.03	210.37	91.27	257.12	111.58	63
64	184.26	80.28	230.33	100.34	281.51	122.65	64
65	200.38	87.23	250.46	109.02	306.12	133.25	65
66	216.60	94.21	270.74	117.77	330.89	143.94	66
67	232.68	101.16	290.86	126.46	355.51	154.54	67
68	258.50	112.39	323.14	140.48	394.94	171.71	68
69	284.42	123.67	355.52	154.58	434.53	188.95	69
70	310.25	134.88	387.80	168.61	473.99	206.08	70
71	336.23	146.11	420.29	182.63	513.67	223.22	71
72	361.99	154.88	452.48	193.60	553.06	236.62	72
73	413.02	181.02	516.26	226.27	631.01	276.55	73
74	463.90	206.84	579.86	258.56	708.73	316.01	74
75	514.78	232.80	643.45	291.01	786.46	355.68	75
76	565.63	260.23	707.04	325.31	864.17	397.60	76
77	616.67	287.46	770.84	359.33	942.14	439.18	77
78	703.30	305.88	879.13	382.34	1,074.49	467.33	78
79	790.06	343.61	987.58	429.50	1,207.03	524.95	79
80	884.32	384.32	1,105.38	480.41	1,351.03	587.17	80
81	983.74	427.68	1,229.66	534.59	1,502.92	653.40	81
82	1,087.32	472.57	1,359.14	590.71	1,661.18	721.98	82
83	1,195.39	519.82	1,494.24	649.76	1,826.28	794.15	83
84	1,308.32	569.02	1,635.42	711.29	1,998.84	869.34	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	39.62	17.28	49.56	21.60	60.55	26.42	16-39
40-54	60.06	26.18	75.10	32.74	91.78	40.01	40-54
55-59	83.62	36.46	104.51	45.56	127.74	55.70	55-59
60	111.32	48.54	139.16	60.67	170.09	74.15	60
61	120.79	52.39	150.97	65.50	184.54	80.04	61
62	130.04	56.45	162.55	70.56	198.68	86.24	62
63	143.78	62.40	179.74	77.99	219.67	95.33	63
64	157.42	68.58	196.78	85.73	240.50	104.77	64
65	171.19	74.52	213.98	93.14	261.54	113.83	65
66	185.05	80.48	231.30	100.61	282.70	122.98	66
67	198.79	86.42	248.51	108.04	303.72	132.04	67
68	220.86	96.02	276.07	120.02	337.42	146.69	68
69	243.00	105.66	303.74	132.07	371.26	161.41	69
70	265.06	115.24	331.32	144.06	404.95	176.06	70
71	287.26	124.82	359.08	156.04	438.85	190.72	71
72	309.28	132.32	386.59	165.41	472.49	202.15	72
73	352.86	154.66	441.08	193.31	539.10	236.28	73
74	396.32	176.71	495.40	220.90	605.50	269.99	74
75	439.80	198.89	549.73	248.62	671.90	303.88	75
76	483.24	222.34	604.07	277.92	738.30	339.67	76
77	526.85	245.59	658.56	306.98	804.92	375.23	77
78	600.86	261.34	751.08	326.66	917.99	399.24	78
79	675.00	293.54	843.72	366.95	1,031.23	448.49	79
80	755.50	328.34	944.39	410.44	1,154.24	501.64	80
81	840.44	365.38	1,050.55	456.71	1,284.02	558.20	81
82	928.96	403.74	1,161.18	504.67	1,419.23	616.82	82
83	1,021.27	444.10	1,276.58	555.13	1,560.29	678.49	83
84	1,117.76	486.14	1,397.21	607.66	1,707.71	742.72	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE	D	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	62.59	31.30	78.24	39.11	95.64	47.81	16-39
40-54	94.82	47.45	118.54	59.29	144.89	72.48	40-54
55	163.10	81.58	203.88	101.98	249.19	124.63	55
56	189.31	94.68	236.64	118.34	289.21	144.65	56
57-59	215.69	107.88	269.63	134.86	329.53	164.83	57-59
60	367.52	184.45	459.40	230.57	561.48	281.80	60
61	407.56	204.61	509.44	255.77	622.66	312.61	61
62	422.84	212.04	528.55	265.06	646.01	323.96	62
63	460.07	230.44	575.08	288.06	702.88	352.07	63
64	493.03	246.72	616.30	308.39	753.25	376.93	64
65	517.96	258.89	647.45	323.62	791.30	395.52	65
66	542.82	272.10	678.53	340.15	829.31	415.72	66
67	569.40	284.89	711.74	356.10	869.92	435.24	67
68	610.72	305.54	763.39	381.95	933.02	466.81	68
69	653.41	326.75	816.77	408.44	998.28	499.20	69
70	696.67	348.19	870.84	435.23	1,064.35	531.96	70
71	740.20	369.77	925.25	462.22	1,130.86	564.94	71
72	784.51	386.36	980.64	482.95	1,198.56	590.28	72
73	898.10	433.76	1,122.62	542.21	1,372.09	662.71	73
74	1,004.32	476.00	1,255.37	595.01	1,534.34	727.22	74
75	1,105.03	514.27	1,381.31	642.85	1,688.26	785.70	75
76	1,206.47	551.62	1,508.09	689.53	1,843.20	842.76	76
77	1,300.39	584.47	1,625.50	730.58	1,986.70	892.93	77
78	1,390.30	614.56	1,737.86	768.17	2,124.06	938.88	78
79	1,478.02	642.89	1,847.54	803.62	2,258.09	982.20	79
80	1,655.39	720.04	2,069.24	900.06	2,529.08	1,100.06	80
81	1,840.13	800.39	2,300.18	1,000.49	2,811.32	1,222.81	81
82	2,033.76	884.62	2,542.20	1,105.76	3,107.14	1,351.49	82
83	2,236.28	972.67	2,795.35	1,215.84	3,416.52	1,486.04	83
84	2,447.59	1,064.60	3,059.50	1,330.78	3,739.39	1,626.49	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•						
16-39	40.82	17.80	51.04	22.24	62.36	27.19	16-39
40-54	61.85	26.98	77.32	33.72	94.49	41.21	40-54
55	106.37	46.39	132.98	57.98	162.53	70.87	55
56	123.46	53.83	154.33	67.30	188.62	82.24	56
57-59	140.68	61.34	175.84	76.67	214.92	93.72	57-59
60	251.62	109.70	314.53	137.12	384.42	167.62	60
61	289.00	125.38	361.25	156.71	441.54	191.54	61
62	308.09	133.50	385.09	166.87	470.69	203.96	62
63	347.48	151.10	434.34	188.89	530.88	230.86	63
64	383.59	167.11	479.50	208.90	586.06	255.32	64
65	412.84	179.69	516.06	224.62	630.72	274.54	65
66	441.92	192.25	552.41	240.31	675.17	293.72	66
67	471.04	204.79	588.80	256.00	719.64	312.86	67
68	516.32	224.47	645.41	280.58	788.83	342.95	68
69	561.60	244.16	702.01	305.22	858.01	373.03	69
70	606.76	263.81	758.44	329.78	926.98	403.04	70
71	652.16	283.37	815.20	354.22	996.36	432.94	71
72	697.40	298.62	871.75	373.28	1,065.48	456.23	72
73	798.37	344.26	997.98	430.33	1,219.74	525.95	73
74	892.80	388.19	1,116.00	485.24	1,363.99	593.06	74
75	982.34	431.29	1,227.94	539.11	1,500.80	658.92	75
76	1,072.51	476.12	1,340.64	595.14	1,638.55	727.39	76
77	1,156.01	519.58	1,445.02	649.48	1,766.11	793.80	77
78	1,235.93	546.31	1,544.90	682.88	1,888.20	834.65	78
79	1,313.92	571.51	1,642.39	714.40	2,007.38	873.14	79
80	1,471.58	640.09	1,839.49	800.12	2,248.26	977.92	80
81	1,635.82	711.52	2,044.78	889.40	2,499.17	1,087.04	81
82	1,807.94	786.40	2,259.94	982.98	2,762.14	1,201.44	82
83	1,987.97	864.67	2,484.96	1,080.84	3,037.19	1,321.03	83
84	2,175.84	946.40	2,719.80	1,183.01	3,324.22	1,445.89	84
NOTE		~~ ~ 4					

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
l.	•					<u>.</u>	
16-39	37.56	16.38	46.94	20.47	57.37	25.00	16-39
40-54	56.90	24.80	71.11	31.01	86.94	37.90	40-54
55	97.86	42.66	122.33	53.34	149.51	65.18	55
56	113.59	49.51	141.98	61.90	173.53	75.67	56
57-59	129.43	56.42	161.78	70.54	197.72	86.21	57-59
60	231.49	100.93	289.37	126.17	353.66	154.20	60
61	265.88	115.33	332.35	144.17	406.21	176.22	61
62	283.43	122.82	354.30	153.53	433.02	187.64	62
63	319.68	139.03	399.61	173.78	488.41	212.39	63
64	352.92	153.76	441.14	192.19	539.17	234.89	64
65	379.81	165.34	474.76	206.65	580.26	252.58	65
66	406.58	176.87	508.22	221.09	621.16	270.22	66
67	433.37	188.41	541.69	235.51	662.08	287.84	67
68	475.03	206.52	593.78	258.14	725.72	315.52	68
69	516.67	224.64	645.85	280.80	789.37	343.20	69
70	558.20	242.71	697.76	303.40	852.83	370.81	70
71	599.98	260.71	749.99	325.88	916.64	398.30	71
72	641.60	274.73	802.02	343.42	980.23	419.74	72
73	734.52	316.73	918.12	395.90	1,122.17	483.88	73
74	821.38	357.14	1,026.72	446.42	1,254.88	545.63	74
75	903.77	396.79	1,129.70	496.00	1,380.74	606.20	75
76	986.71	438.02	1,233.38	547.52	1,507.46	669.19	76
77	1,063.52	478.01	1,329.41	597.50	1,624.82	730.30	77
78	1,137.05	502.60	1,421.32	628.26	1,737.16	767.87	78
79	1,208.80	525.79	1,511.00	657.24	1,846.79	803.29	79
80	1,353.86	588.89	1,692.32	736.10	2,068.39	899.69	80
81	1,504.96	654.60	1,881.19	818.24	2,299.24	1,000.09	81
82	1,663.32	723.48	2,079.13	904.36	2,541.16	1,105.32	82
83	1,828.93	795.49	2,286.17	994.39	2,794.21	1,215.36	83
84	2,001.77	870.70	2,502.22	1,088.38	3,058.27	1,330.24	84
NOTE:	Dotos for on	00 01 0	ra available f	ar inquirada	with Cueron	tood Duraha	

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	)	STANDARD		SELECT			
AGE	NH	HHC	NH	HHC	NH	HHC	AGE	
	-							
16-39	32.09	13.98	40.10	17.47	49.02	21.37	16-39	
40-54	48.61	21.19	60.77	26.50	74.27	32.39	40-54	
55	83.62	36.46	104.51	45.56	127.74	55.70	55	
56	97.03	42.31	121.31	52.90	148.26	64.64	56	
57-59	110.57	48.22	138.22	60.26	168.92	73.66	57-59	
60	197.78	86.23	247.22	107.78	302.15	131.74	60	
61	227.16	98.53	283.94	123.17	347.04	150.55	61	
62	242.15	104.93	302.69	131.16	369.95	160.30	62	
63	273.12	118.78	341.40	148.48	417.28	181.46	63	
64	301.51	131.35	376.90	164.20	460.64	200.68	64	
65	324.50	141.24	405.62	176.54	495.74	215.78	65	
66	347.35	151.10	434.18	188.89	530.69	230.86	66	
67	370.24	160.97	462.79	201.19	565.63	245.92	67	
68	405.83	176.42	507.29	220.55	620.03	269.54	68	
69	441.43	191.93	551.77	239.90	674.38	293.21	69	
70	476.90	207.36	596.12	259.20	728.60	316.80	70	
71	512.60	222.74	640.74	278.42	783.13	340.28	71	
72	548.16	234.72	685.21	293.40	837.47	358.60	72	
73	627.53	270.59	784.39	338.23	958.72	413.40	73	
74	701.74	305.12	877.18	381.38	1,072.09	466.15	74	
75	772.13	339.00	965.16	423.74	1,179.62	517.92	75	
76	843.00	374.23	1,053.73	467.78	1,287.90	571.74	76	
77	908.62	408.38	1,135.78	510.49	1,388.16	623.93	77	
78	971.45	429.41	1,214.28	536.76	1,484.14	656.03	78	
79	1,032.73	449.21	1,290.94	561.50	1,577.80	686.28	79	
80	1,156.67	503.11	1,445.83	628.90	1,767.13	768.64	80	
81	1,285.75	559.26	1,607.20	699.07	1,964.35	854.44	81	
82	1,421.03	618.11	1,776.31	772.64	2,171.04	944.33	82	
83	1,562.53	679.64	1,953.18	849.56	2,387.21	1,038.34	83	
84	1,710.20	743.88	2,137.76	929.86	2,612.81	1,136.48	84	

#### Continental General Insurance Company Form 80650 1/97 and Riders Current Factor Tables

Elimination Period:		г	Discount Factors:		Mode Factors:	
0 Day	1.000		Marital	0.90	Annual	1.000
30 Day	0.871		Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826		Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780		. 1 7 ( - 7		Monthly Bank Draft (PAC)	0.086
,					List Bill	0.086
80710 - Survivorship Ride	r Factors: (By	Age)			Monthly Direct	0.092
Issue Age	Factor	Issue Age	Factor			
16-39	0.663	71	0.209			
40-54	0.453	72	0.208			
55-59	0.346	73	0.191			
60	0.313	74	0.179			
61	0.286	75	0.169			
62	0.265	76	0.162			
63	0.249	77	0.156			
64	0.237	78	0.151			
65	0.228	79	0.146			
66	0.220	80	0.143			
67	0.214	81	0.140			
68	0.212	82	0.137			
69	0.211	83	0.135			
70	0.210	84	0.133			

80680 or 93072 - Inflation Rider Factors: (By Age)

	(-)9 - /
Issue Age Factor	
16-54	1.254
55-59	1.260
60	1.255
61	1.248
62	1.246
63	1.201
64	1.170
65	1.141
66	1.121
67	1.103
68	1.060
69	1.027
70	1.002
71	0.980
72	0.962
73	0.900
74	0.855
75	0.822
76	0.793
77	0.771
78	0.754
79	0.739
80	0.725
81	0.714
82	0.704
83	0.695
84	0.688

93000 - Nonforfeiture Factors (By Age) Issue Age Lifetime Ten Year 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 0.043 0.145 70-74 0.150 0.031 0.129 75-84 0.107 0.099 0.020

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)

0.050

90175 or 93102 - Return of Premium Rider

0.327

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	44.83	22.43	56.04	28.03	68.48	34.25	16-39
40-54	67.91	33.96	84.89	42.46	103.75	51.90	40-54
55-59	92.09	46.06	115.10	57.56	140.68	70.34	55-59
60	105.64	53.02	132.06	66.28	161.40	81.00	60
61	119.30	59.90	149.12	74.88	182.27	91.52	61
62	132.96	66.79	166.21	83.50	203.14	102.05	62
63	147.59	73.76	184.49	92.20	225.48	112.70	63
64	161.83	80.99	202.30	101.22	247.24	123.72	64
65	176.28	88.10	220.36	110.14	269.32	134.62	65
66	190.52	95.50	238.14	119.39	291.07	145.90	66
67	205.13	102.62	256.42	128.29	313.40	156.80	67
68	230.36	115.26	287.94	144.07	351.94	176.09	68
69	255.74	127.90	319.68	159.86	390.72	195.38	69
70	281.15	140.51	351.42	175.62	429.53	214.66	70
71	306.53	153.14	383.16	191.42	468.31	233.95	71
72	331.97	165.95	414.97	207.42	507.19	253.51	72
73	392.81	191.21	491.00	239.02	600.12	292.15	73
74	453.64	215.11	567.05	268.92	693.06	328.67	74
75	514.49	237.24	643.10	296.54	786.01	362.44	75
76	575.50	257.74	719.36	322.18	879.23	393.77	76
77	636.32	276.70	795.42	345.86	972.17	422.72	77
78	732.06	318.40	915.07	397.99	1,118.42	486.46	78
79	833.95	362.69	1,042.44	453.35	1,274.09	554.11	79
80	933.82	405.85	1,167.26	507.30	1,426.66	620.03	80
81	1,038.18	451.33	1,297.73	564.17	1,586.09	689.54	81
82	1,147.74	498.82	1,434.68	623.52	1,753.50	762.08	82
83	1,261.99	548.77	1,577.50	685.98	1,928.04	838.40	83
84	1,381.21	600.73	1,726.50	750.89	2,110.18	917.76	84

## Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	[;	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	29.24	12.74	36.55	15.94	44.68	19.46	16-39
40-54	44.29	19.32	55.37	24.13	67.66	29.51	40-54
55-59	60.06	26.18	75.07	32.74	91.74	40.00	55-59
60	72.32	31.52	90.41	39.42	110.50	48.17	60
61	84.60	36.71	105.76	45.89	129.25	56.09	61
62	96.89	42.05	121.09	52.57	148.01	64.25	62
63	111.48	48.36	139.36	60.46	170.30	73.90	63
64	125.92	54.85	157.38	68.57	192.36	83.81	64
65	140.51	61.15	175.64	76.45	214.66	93.43	65
66	155.10	67.46	193.88	84.35	236.96	103.08	66
67	169.70	73.79	212.12	92.22	259.27	112.73	67
68	194.75	84.67	243.43	105.85	297.54	129.37	68
69	219.80	95.56	274.75	119.46	335.81	145.99	69
70	244.86	106.46	306.07	133.08	374.08	162.65	70
71	270.07	117.35	337.57	146.69	412.61	179.29	71
72	295.13	128.26	368.89	160.32	450.88	195.96	72
73	349.19	151.75	436.49	189.70	533.50	231.86	73
74	403.27	175.45	504.10	219.30	616.10	268.03	74
75	457.34	198.95	571.70	248.70	698.72	303.96	75
76	511.61	222.46	639.49	278.08	781.61	339.86	76
77	565.67	245.98	707.10	307.46	864.23	375.78	77
78	650.78	283.04	813.47	353.82	994.25	432.44	78
79	741.35	322.43	926.69	403.03	1,132.63	492.58	79
80	830.14	360.79	1,037.66	450.97	1,268.26	551.20	80
81	922.91	401.22	1,153.63	501.54	1,409.99	612.98	81
82	1,020.31	443.42	1,275.38	554.28	1,558.81	677.47	82
83	1,121.88	487.85	1,402.34	609.82	1,713.96	745.32	83
84	1,227.84	534.02	1,534.81	667.52	1,875.88	815.87	84

## Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	[;	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	26.90	11.74	33.62	14.65	41.09	17.92	16-39
40-54	40.74	17.76	50.94	22.21	62.24	27.14	40-54
55-59	55.24	24.10	69.06	30.11	84.41	36.80	55-59
60	66.55	29.02	83.17	36.26	101.66	44.32	60
61	77.83	33.77	97.28	42.20	118.91	51.59	61
62	89.12	38.69	111.42	48.36	136.16	59.11	62
63	102.56	44.51	128.20	55.62	156.70	67.99	63
64	115.84	50.46	144.79	63.10	176.96	77.11	64
65	129.28	56.26	161.59	70.33	197.50	85.96	65
66	142.69	62.08	178.37	77.59	218.02	94.85	66
67	156.13	67.87	195.17	84.84	238.52	103.70	67
68	179.17	77.89	223.97	97.38	273.73	119.02	68
69	202.21	87.91	252.77	109.90	308.95	134.33	69
70	225.25	97.94	281.59	122.42	344.16	149.63	70
71	248.47	107.96	310.58	134.95	379.58	164.95	71
72	271.51	118.01	339.38	147.49	414.79	180.26	72
73	321.25	139.62	401.57	174.53	490.81	213.31	73
74	371.02	161.41	463.75	201.76	566.82	246.59	74
75	420.77	183.04	525.96	228.80	642.84	279.65	75
76	470.66	204.65	588.35	255.82	719.08	312.67	76
77	520.42	226.30	650.53	282.88	795.10	345.73	77
78	598.72	260.41	748.39	325.50	914.71	397.85	78
79	682.04	296.62	852.55	370.78	1,042.02	453.18	79
80	763.72	331.91	954.65	414.89	1,166.81	507.10	80
81	849.06	369.12	1,061.34	461.41	1,297.19	563.94	81
82	938.69	407.96	1,173.35	509.95	1,434.11	623.27	82
83	1,032.12	448.82	1,290.17	561.02	1,576.86	685.69	83
84	1,129.61	491.30	1,412.03	614.14	1,725.82	750.60	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	22.98	10.02	28.73	12.52	35.11	15.30	16-39
40-54	34.81	15.19	43.52	18.97	53.18	23.20	40-54
55-59	47.20	20.58	59.00	25.73	72.12	31.45	55-59
60	56.86	24.79	71.06	30.98	86.86	37.86	60
61	66.49	28.86	83.11	36.06	101.59	44.09	61
62	76.15	33.06	95.17	41.32	116.33	50.50	62
63	87.62	38.02	109.51	47.52	133.86	58.08	63
64	98.95	43.13	123.71	53.89	151.20	65.88	64
65	110.44	48.07	138.05	60.10	168.73	73.44	65
66	121.92	53.03	152.39	66.30	186.26	81.02	66
67	133.38	57.98	166.73	72.48	203.78	88.58	67
68	153.08	66.55	191.35	83.20	233.86	101.69	68
69	172.76	75.11	215.96	93.89	263.94	114.76	69
70	192.46	83.68	240.55	104.60	294.02	127.84	70
71	212.28	92.23	265.34	115.30	324.31	140.93	71
72	231.96	100.82	289.96	126.01	354.37	154.02	72
73	274.46	119.29	343.08	149.11	419.33	182.24	73
74	316.97	137.89	396.22	172.38	484.26	210.68	74
75	359.48	156.38	449.35	195.48	549.19	238.91	75
76	402.12	174.85	502.63	218.56	614.34	267.13	76
77	444.61	193.32	555.78	241.67	679.27	295.37	77
78	511.51	222.47	639.40	278.09	781.48	339.90	78
79	582.70	253.42	728.38	316.78	890.24	387.17	79
80	652.49	283.56	815.62	354.47	996.86	433.22	80
81	725.41	315.36	906.78	394.21	1,108.28	481.80	81
82	801.96	348.54	1,002.47	435.68	1,225.22	532.49	82
83	881.80	383.45	1,102.25	479.30	1,347.20	585.83	83
84	965.09	419.74	1,206.37	524.68	1,474.44	641.26	84

## Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay

Annual Premiums for \$10.00 per day

VA Current Premium Rates

## Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-						
16-39	77.32	38.69	96.65	48.36	118.14	59.10	16-39
40-54	117.18	58.60	146.46	73.25	179.02	89.53	40-54
55-59	163.10	81.58	203.88	101.98	249.19	124.63	55-59
60	206.88	103.81	258.60	129.77	316.07	158.62	60
61	216.71	108.79	270.88	136.00	331.07	166.21	61
62	227.08	114.07	283.84	142.60	346.92	174.28	62
63	242.21	121.06	302.75	151.32	370.04	184.93	63
64	257.41	128.81	321.77	161.03	393.29	196.80	64
65	273.25	136.58	341.57	170.72	417.47	208.67	65
66	289.18	144.94	361.46	181.19	441.79	221.45	66
67	305.74	152.96	382.18	191.20	467.10	233.69	67
68	332.35	166.30	415.43	207.86	507.77	254.05	68
69	359.71	179.88	449.63	224.86	549.56	274.82	69
70	387.20	193.50	484.00	241.88	591.55	295.64	70
71	414.79	207.23	518.50	259.04	633.73	316.61	71
72	442.62	217.80	553.27	272.26	676.22	332.76	72
73	505.00	247.91	631.26	309.89	771.53	378.76	73
74	567.20	275.69	709.02	344.62	866.57	421.19	74
75	629.41	301.73	786.76	377.16	961.60	460.99	75
76	691.62	327.72	864.52	409.67	1,056.64	500.70	76
77	754.02	351.49	942.53	439.37	1,151.98	537.00	77
78	859.93	374.02	1,074.91	467.50	1,313.78	571.39	78
79	966.02	420.13	1,207.52	525.16	1,475.87	641.88	79
80	1,081.27	469.92	1,351.58	587.40	1,651.93	717.95	80
81	1,202.82	522.91	1,503.53	653.64	1,837.66	798.91	81
82	1,329.48	577.80	1,661.86	722.27	2,031.14	882.78	82
83	1,461.62	635.58	1,827.01	794.47	2,233.03	971.04	83
84	1,599.72	695.75	1,999.66	869.69	2,444.03	1,062.95	84

## Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					<u> </u>	
16-39	50.44	22.01	63.04	27.49	77.05	33.60	16-39
40-54	76.42	33.31	95.52	41.64	116.76	50.90	40-54
55-59	106.37	46.39	132.98	57.98	162.53	70.87	55-59
60	141.64	61.75	177.05	77.18	216.41	94.34	60
61	153.67	66.66	192.07	83.33	234.78	101.83	61
62	165.44	71.81	206.81	89.78	252.77	109.73	62
63	182.94	79.37	228.67	99.23	279.48	121.27	63
64	200.28	87.26	250.34	109.08	305.99	133.31	64
65	217.80	94.81	272.26	118.50	332.76	144.84	65
66	235.43	102.41	294.28	128.00	359.68	156.46	66
67	252.92	109.96	316.15	137.45	386.42	167.98	67
68	280.99	122.17	351.23	152.70	429.29	186.65	68
69	309.16	134.42	386.46	168.04	472.32	205.37	69
70	337.22	146.62	421.54	183.26	515.20	224.00	70
71	365.47	158.81	456.83	198.50	558.36	242.63	71
72	393.47	168.35	491.84	210.43	601.13	257.21	72
73	448.93	196.76	561.18	245.95	685.88	300.60	73
74	504.23	224.83	630.30	281.05	770.36	343.49	74
75	559.52	253.06	699.42	316.32	854.84	386.62	75
76	614.82	282.88	768.54	353.59	939.32	432.16	76
77	670.30	312.46	837.86	390.59	1,024.07	477.37	77
78	764.45	332.48	955.56	415.61	1,167.91	507.96	78
79	858.76	373.48	1,073.45	466.85	1,312.00	570.60	79
80	961.21	417.76	1,201.51	522.18	1,468.51	638.23	80
81	1,069.27	464.86	1,336.58	581.06	1,633.61	710.21	81
82	1,181.88	513.66	1,477.34	642.07	1,805.63	784.76	82
83	1,299.34	565.02	1,624.16	706.27	1,985.09	863.21	83
84	1,422.11	618.50	1,777.63	773.12	2,172.65	944.93	84

# Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	;	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	46.39	20.23	58.01	25.28	70.88	30.91	16-39
40-54	70.31	30.65	87.88	38.30	107.40	46.82	40-54
55-59	97.86	42.66	122.33	53.34	149.51	65.18	55-59
60	130.31	56.81	162.89	71.02	199.08	86.81	60
61	141.37	61.32	176.71	76.67	215.98	93.70	61
62	152.22	66.07	190.27	82.58	232.55	100.93	62
63	168.31	73.03	210.37	91.27	257.12	111.58	63
64	184.26	80.28	230.33	100.34	281.51	122.65	64
65	200.38	87.23	250.46	109.02	306.12	133.25	65
66	216.60	94.21	270.74	117.77	330.89	143.94	66
67	232.68	101.16	290.86	126.46	355.51	154.54	67
68	258.50	112.39	323.14	140.48	394.94	171.71	68
69	284.42	123.67	355.52	154.58	434.53	188.95	69
70	310.25	134.88	387.80	168.61	473.99	206.08	70
71	336.23	146.11	420.29	182.63	513.67	223.22	71
72	361.99	154.88	452.48	193.60	553.06	236.62	72
73	413.02	181.02	516.26	226.27	631.01	276.55	73
74	463.90	206.84	579.86	258.56	708.73	316.01	74
75	514.78	232.80	643.45	291.01	786.46	355.68	75
76	565.63	260.23	707.04	325.31	864.17	397.60	76
77	616.67	287.46	770.84	359.33	942.14	439.18	77
78	703.30	305.88	879.13	382.34	1,074.49	467.33	78
79	790.06	343.61	987.58	429.50	1,207.03	524.95	79
80	884.32	384.32	1,105.38	480.41	1,351.03	587.17	80
81	983.74	427.68	1,229.66	534.59	1,502.92	653.40	81
82	1,087.32	472.57	1,359.14	590.71	1,661.18	721.98	82
83	1,195.39	519.82	1,494.24	649.76	1,826.28	794.15	83
84	1,308.32	569.02	1,635.42	711.29	1,998.84	869.34	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	39.62	17.28	49.56	21.60	60.55	26.42	16-39
40-54	60.06	26.18	75.10	32.74	91.78	40.01	40-54
55-59	83.62	36.46	104.51	45.56	127.74	55.70	55-59
60	111.32	48.54	139.16	60.67	170.09	74.15	60
61	120.79	52.39	150.97	65.50	184.54	80.04	61
62	130.04	56.45	162.55	70.56	198.68	86.24	62
63	143.78	62.40	179.74	77.99	219.67	95.33	63
64	157.42	68.58	196.78	85.73	240.50	104.77	64
65	171.19	74.52	213.98	93.14	261.54	113.83	65
66	185.05	80.48	231.30	100.61	282.70	122.98	66
67	198.79	86.42	248.51	108.04	303.72	132.04	67
68	220.86	96.02	276.07	120.02	337.42	146.69	68
69	243.00	105.66	303.74	132.07	371.26	161.41	69
70	265.06	115.24	331.32	144.06	404.95	176.06	70
71	287.26	124.82	359.08	156.04	438.85	190.72	71
72	309.28	132.32	386.59	165.41	472.49	202.15	72
73	352.86	154.66	441.08	193.31	539.10	236.28	73
74	396.32	176.71	495.40	220.90	605.50	269.99	74
75	439.80	198.89	549.73	248.62	671.90	303.88	75
76	483.24	222.34	604.07	277.92	738.30	339.67	76
77	526.85	245.59	658.56	306.98	804.92	375.23	77
78	600.86	261.34	751.08	326.66	917.99	399.24	78
79	675.00	293.54	843.72	366.95	1,031.23	448.49	79
80	755.50	328.34	944.39	410.44	1,154.24	501.64	80
81	840.44	365.38	1,050.55	456.71	1,284.02	558.20	81
82	928.96	403.74	1,161.18	504.67	1,419.23	616.82	82
83	1,021.27	444.10	1,276.58	555.13	1,560.29	678.49	83
84	1,117.76	486.14	1,397.21	607.66	1,707.71	742.72	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE	D I	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	62.59	31.30	78.24	39.11	95.64	47.81	16-39
40-54	94.82	47.45	118.54	59.29	144.89	72.48	40-54
55	163.10	81.58	203.88	101.98	249.19	124.63	55
56	189.31	94.68	236.64	118.34	289.21	144.65	56
57-59	215.69	107.88	269.63	134.86	329.53	164.83	57-59
60	367.52	184.45	459.40	230.57	561.48	281.80	60
61	407.56	204.61	509.44	255.77	622.66	312.61	61
62	422.84	212.04	528.55	265.06	646.01	323.96	62
63	460.07	230.44	575.08	288.06	702.88	352.07	63
64	493.03	246.72	616.30	308.39	753.25	376.93	64
65	517.96	258.89	647.45	323.62	791.30	395.52	65
66	542.82	272.10	678.53	340.15	829.31	415.72	66
67	569.40	284.89	711.74	356.10	869.92	435.24	67
68	610.72	305.54	763.39	381.95	933.02	466.81	68
69	653.41	326.75	816.77	408.44	998.28	499.20	69
70	696.67	348.19	870.84	435.23	1,064.35	531.96	70
71	740.20	369.77	925.25	462.22	1,130.86	564.94	71
72	784.51	386.36	980.64	482.95	1,198.56	590.28	72
73	898.10	433.76	1,122.62	542.21	1,372.09	662.71	73
74	1,004.32	476.00	1,255.37	595.01	1,534.34	727.22	74
75	1,105.03	514.27	1,381.31	642.85	1,688.26	785.70	75
76	1,206.47	551.62	1,508.09	689.53	1,843.20	842.76	76
77	1,300.39	584.47	1,625.50	730.58	1,986.70	892.93	77
78	1,390.30	614.56	1,737.86	768.17	2,124.06	938.88	78
79	1,478.02	642.89	1,847.54	803.62	2,258.09	982.20	79
80	1,655.39	720.04	2,069.24	900.06	2,529.08	1,100.06	80
81	1,840.13	800.39	2,300.18	1,000.49	2,811.32	1,222.81	81
82	2,033.76	884.62	2,542.20	1,105.76	3,107.14	1,351.49	82
83	2,236.28	972.67	2,795.35	1,215.84	3,416.52	1,486.04	83
84	2,447.59	1,064.60	3,059.50	1,330.78	3,739.39	1,626.49	84
NOTE:	Dates for a	300 00 01 0	ro available f	or incurada	with Cuaran	tood Durobo	20

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

4 Year Benefit Period 0 DAY ELIMINATION

		PREFERRED	)	STANDARD		SELECT		
	AGE	NH	HHC	NH	HHC	NH	HHC	AGE
_		-						
	16-39	40.82	17.80	51.04	22.24	62.36	27.19	16-39
	40-54	61.85	26.98	77.32	33.72	94.49	41.21	40-54
	55	106.37	46.39	132.98	57.98	162.53	70.87	55
	56	123.46	53.83	154.33	67.30	188.62	82.24	56
	57-59	140.68	61.34	175.84	76.67	214.92	93.72	57-59
	60	251.62	109.70	314.53	137.12	384.42	167.62	60
	61	289.00	125.38	361.25	156.71	441.54	191.54	61
	62	308.09	133.50	385.09	166.87	470.69	203.96	62
	63	347.48	151.10	434.34	188.89	530.88	230.86	63
	64	383.59	167.11	479.50	208.90	586.06	255.32	64
	65	412.84	179.69	516.06	224.62	630.72	274.54	65
	66	441.92	192.25	552.41	240.31	675.17	293.72	66
	67	471.04	204.79	588.80	256.00	719.64	312.86	67
	68	516.32	224.47	645.41	280.58	788.83	342.95	68
	69	561.60	244.16	702.01	305.22	858.01	373.03	69
	70	606.76	263.81	758.44	329.78	926.98	403.04	70
	71	652.16	283.37	815.20	354.22	996.36	432.94	71
	72	697.40	298.62	871.75	373.28	1,065.48	456.23	72
	73	798.37	344.26	997.98	430.33	1,219.74	525.95	73
	74	892.80	388.19	1,116.00	485.24	1,363.99	593.06	74
	75	982.34	431.29	1,227.94	539.11	1,500.80	658.92	75
	76	1,072.51	476.12	1,340.64	595.14	1,638.55	727.39	76
	77	1,156.01	519.58	1,445.02	649.48	1,766.11	793.80	77
	78	1,235.93	546.31	1,544.90	682.88	1,888.20	834.65	78
	79	1,313.92	571.51	1,642.39	714.40	2,007.38	873.14	79
	80	1,471.58	640.09	1,839.49	800.12	2,248.26	977.92	80
	81	1,635.82	711.52	2,044.78	889.40	2,499.17	1,087.04	81
	82	1,807.94	786.40	2,259.94	982.98	2,762.14	1,201.44	82
	83	1,987.97	864.67	2,484.96	1,080.84	3,037.19	1,321.03	83
	84	2,175.84	946.40	2,719.80	1,183.01	3,324.22	1,445.89	84
	NOTE		~~ ~ 4					

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	37.56	16.38	46.94	20.47	57.37	25.00	16-39
40-54	56.90	24.80	71.11	31.01	86.94	37.90	40-54
55	97.86	42.66	122.33	53.34	149.51	65.18	55
56	113.59	49.51	141.98	61.90	173.53	75.67	56
57-59	129.43	56.42	161.78	70.54	197.72	86.21	57-59
60	231.49	100.93	289.37	126.17	353.66	154.20	60
61	265.88	115.33	332.35	144.17	406.21	176.22	61
62	283.43	122.82	354.30	153.53	433.02	187.64	62
63	319.68	139.03	399.61	173.78	488.41	212.39	63
64	352.92	153.76	441.14	192.19	539.17	234.89	64
65	379.81	165.34	474.76	206.65	580.26	252.58	65
66	406.58	176.87	508.22	221.09	621.16	270.22	66
67	433.37	188.41	541.69	235.51	662.08	287.84	67
68	475.03	206.52	593.78	258.14	725.72	315.52	68
69	516.67	224.64	645.85	280.80	789.37	343.20	69
70	558.20	242.71	697.76	303.40	852.83	370.81	70
71	599.98	260.71	749.99	325.88	916.64	398.30	71
72	641.60	274.73	802.02	343.42	980.23	419.74	72
73	734.52	316.73	918.12	395.90	1,122.17	483.88	73
74	821.38	357.14	1,026.72	446.42	1,254.88	545.63	74
75	903.77	396.79	1,129.70	496.00	1,380.74	606.20	75
76	986.71	438.02	1,233.38	547.52	1,507.46	669.19	76
77	1,063.52	478.01	1,329.41	597.50	1,624.82	730.30	77
78	1,137.05	502.60	1,421.32	628.26	1,737.16	767.87	78
79	1,208.80	525.79	1,511.00	657.24	1,846.79	803.29	79
80	1,353.86	588.89	1,692.32	736.10	2,068.39	899.69	80
81	1,504.96	654.60	1,881.19	818.24	2,299.24	1,000.09	81
82	1,663.32	723.48	2,079.13	904.36	2,541.16	1,105.32	82
83	1,828.93	795.49	2,286.17	994.39	2,794.21	1,215.36	83
84	2,001.77	870.70	2,502.22	1,088.38	3,058.27	1,330.24	84
NOTE:	Datas for ag	00 01 0	ra available fe	r incurada	with Cueron	tood Durchas	

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

## **VA Current Premium Rates**

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-						
16-39	32.09	13.98	40.10	17.47	49.02	21.37	16-39
40-54	48.61	21.19	60.77	26.50	74.27	32.39	40-54
55	83.62	36.46	104.51	45.56	127.74	55.70	55
56	97.03	42.31	121.31	52.90	148.26	64.64	56
57-59	110.57	48.22	138.22	60.26	168.92	73.66	57-59
60	197.78	86.23	247.22	107.78	302.15	131.74	60
61	227.16	98.53	283.94	123.17	347.04	150.55	61
62	242.15	104.93	302.69	131.16	369.95	160.30	62
63	273.12	118.78	341.40	148.48	417.28	181.46	63
64	301.51	131.35	376.90	164.20	460.64	200.68	64
65	324.50	141.24	405.62	176.54	495.74	215.78	65
66	347.35	151.10	434.18	188.89	530.69	230.86	66
67	370.24	160.97	462.79	201.19	565.63	245.92	67
68	405.83	176.42	507.29	220.55	620.03	269.54	68
69	441.43	191.93	551.77	239.90	674.38	293.21	69
70	476.90	207.36	596.12	259.20	728.60	316.80	70
71	512.60	222.74	640.74	278.42	783.13	340.28	71
72	548.16	234.72	685.21	293.40	837.47	358.60	72
73	627.53	270.59	784.39	338.23	958.72	413.40	73
74	701.74	305.12	877.18	381.38	1,072.09	466.15	74
75	772.13	339.00	965.16	423.74	1,179.62	517.92	75
76	843.00	374.23	1,053.73	467.78	1,287.90	571.74	76
77	908.62	408.38	1,135.78	510.49	1,388.16	623.93	77
78	971.45	429.41	1,214.28	536.76	1,484.14	656.03	78
79	1,032.73	449.21	1,290.94	561.50	1,577.80	686.28	79
80	1,156.67	503.11	1,445.83	628.90	1,767.13	768.64	80
81	1,285.75	559.26	1,607.20	699.07	1,964.35	854.44	81
82	1,421.03	618.11	1,776.31	772.64	2,171.04	944.33	82
83	1,562.53	679.64	1,953.18	849.56	2,387.21	1,038.34	83
84	1,710.20	743.88	2,137.76	929.86	2,612.81	1,136.48	84

#### **Continental General Insurance Company** Form 80880 1/98 and Riders **Current Factor Tables**

Elimination Period:		Dis	scount Factors:		Mode Factors:	
0 Day	1.000	Ma	arital	0.90	Annual	1.000
30 Day	0.871	As	sociation(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	As	sociation/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780				Monthly Bank Draft (PAC)	0.086
					List Bill	0.086
80710 - Survivorship Rider F	actors: (By	Age)			Monthly Direct	0.092
Issue Age	Factor	Issue Age	Factor			
16-39	0.663	71	0.209			
40-54	0.453	72	0.208			
55-59	0.346	73	0.191			
60	0.313	74	0.179			
61	0.286	75	0.169			
62	0.265	76	0.162			
63	0.249	77	0.156			
64	0.237	78	0.151			
65	0.228	79	0.146			
66	0.220	80	0.143			
67	0.214	81	0.140			
68	0.212	82	0.137			
69	0.211	83	0.135			
70	0.210	84	0.133			

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age Fa	ctor	-,		
16-54	1.254	93000 - Nonf	orfeiture Facto	ors (By Age)
55-59	1.260	Issue Age	Lifetime T	en Year
60	1.255	16-55	0.220	0.220
61	1.248	56-59	0.220	0.220
62	1.246	60-64	0.191	0.191
63	1.201	65-69	0.164	0.145
64	1.170	70-74	0.150	0.129
65	1.141	75-84	0.107	0.099
66	1.121			
67	1.103			
68	1.060			
69	1.027			
70	1.002			
71	0.980			
72	0.962			
73	0.900			
74	0.855			
75	0.822			
76	0.793			
77	0.771			
78	0.754			
79	0.739			
80	0.725			
81	0.714			
82	0.704			
83	0.695			
84	0.688			

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327 Five Year or to Age 65

0.220

0.146

0.067

0.043

0.031

0.020



CGI CONTINENTAL GENERAL INSURANCE COMPANY

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

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: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

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. Please provide the policyholder notification letter and accompanying forms under the Form Schedule tab. If the company is using previously approved forms, please provide the SERFF Tr. Num that contains the approved forms. If the company is using previously approved forms, place a copy of each approved form and a "John Doe" sample of each under the Supporting Documentation tab.

The Company has been coordinating with the Bureau of Insurance on the policyholder notifications under the Company's other rate filing, SERFF #: GLTC-133410195. To keep the workload down for both parties and notifications consistent between both product forms, the Company would like to contain the communication over policyholder notifications to only one of the rate filings until approved.

#### 2. Applies to:

• L&H Actuarial Memorandum (Supporting Document)

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 as of 12/31/2021 for these policy forms.

#### **Active Life Reserve**

<b>Inflation Option</b>	Premium Paying	Paid Up	Total
Non-Inflation	54,456,502	60,513,679	114,970,181
Compound	380,387,611	738,015,401	1,118,403,011
Total	434,844,112	798,529,080	1,233,373,192



CGI CONTINENTAL GENERAL INSURANCE COMPANY

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

#### 3. 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.

Please see the revised rate request summary VA KIC LTC2 Rate Request Summary Supplement - 11.8.2022, which now provides the issues dates and 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.

#### 4. Applies to:

- L&H Actuarial Memorandum (Supporting Document)
- Comments: Rate/Rule Schedule

1) Appendix C appears to indicate 693 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 485. Please clarify if these 485 policyholders represent Active, Premium Paying (460) and Disabled Non-Paid Up (20) only.

The 693 policies noted in Appendix C are made up of 485 premium paying policies; of those 460 are active and 20 are disabled. The Company states 485 in the Rate/Rule Schedule tab to reflect how many policyholders will be affected by the rate increase (the 20 disabled policies will receive the rate increase once active again).

2) Explain why the count of 485 is not consistent with the Exhibit 1 and Appendix A VA count of 460.

Appendix A and Exhibit 1 are both on an active, premium paying polices basis, since the rate increase is determined using active, premium paying experience only. The 485 includes the 20 disabled non-paid up.

#### 5. Applies to:

• L&H Actuarial Memorandum (Supporting Document)

In Appendix C, Attained Age count, for 70 and older please provide the breakout of the 622 policyholders by age bands (70-74; 75-79 and >80) that are (i) Active, Premium Paying and (ii) Disabled, Non-Paid Up.

Of the 622 policyholders with an attained age of 70 and older, there are 445 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	89	100.0%	199,176	100.0%
Disabled, Non-Paid up	0	0.0%	-	0.0%
75 - 79				
Active, Premium Paying	130	95.6%	366,792	96.5%
Disabled, Non-Paid up	6	4.4%	13,419	3.5%
>80				
Active, Premium Paying	201	91.4%	656,731	89.7%
Disabled, Non-Paid up	19	8.6%	75,124	10.3%
Total	445		1,311,243	

## 6. Applies to:

- 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.

Please see the excel file **VA KIC LTC2 Exhibit 1.xlsx** and the revised pdf **VA KIC LTC2 Exhibits** – **revised 11.8.2022.pdf** in the Supporting Documentation section with the above requested information.

#### 7. Applies to:

• L&H Actuarial Memorandum (Supporting Document)

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.



P.O. Box 203098 Austin, TX 78720-3098 Toll Free: (866) 830-0607

Fax: (888) 769-0737

#### 8. 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 77.8.

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

[P.O. Box 203098 Austin, TX 78720-3098]

[Name] [Today's Date]

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

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]]
Ī	[\$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.

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

## 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:

<u>Option</u>		<u>Description</u>	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]



November 17, 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: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 11/09/2022 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. The VA BOI requires that a copy of the policyholder notification letter and forms that are to be used with this rate request be placed under the Supporting Documentation tab. We understand that the review and communications regarding these forms will occur under GLTC-133410195. Please comply with our request stated in our objection letter of 10/25/2022.

Please see the proposed policyholder notification letter, <u>VA RINC Letter - KIC 2022-05.pdf</u>, attached under 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,

Madison P. Nahrup, ASA, MAAA

Associate Actuary

Continental General Insurance Company

11001 Lakeline Blvd, Suite 120



November 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: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 11/18/2022 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. Please advise if the company will consider spreading the proposed increase of 75% increase over two or three years.

Yes, the Company is willing to spread the rate increase as an actuarially equivalent series over two or three years. Actuarial equivalence is determined based on the projected lifetime loss ratio for active, premium-paying policies.

A one-time rate increase of 75% produces a projected lifetime loss ratio of 108.1% for active, premium-paying non-inflation policies and 225.7% for active, premium-paying compound inflation policies (as shown in exhibits 3b and 3d, respectively).

To achieve the same projected lifetime loss ratios, the Company proposes either a two-year series of 33.6% per year (78.5% cumulative) or a three-year series of 22.1% per year (82.0% cumulative). These produce slightly higher but approximately equivalent (within 0.2%) projected lifetime loss ratios.

The Company would prefer the above proposed two-year series increases, as the cumulative impact is lower, but can accommodate either.

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



February 21, 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: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 2/08/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. Please provide the policyholder letter form CGIC (KIC)-RINC-VA in a John Doe format using the proposed rate increase of 75% spread over two years.

Please see the John Doe letter, *VA RINC Letter - KIC\_2022-06 - John Doe.pdf*, attached with this response letter.

The John Doe letter reflects a rate increase of 75% spread over two years, implemented as two phases of 32.3% each.

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

[P.O. Box 203098 Austin, TX 78720-3098]

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	Rate Increase	Rate Increase
	Premium	Percentage	Effective Date
\$9,999.99	\$9,999.99	32.3%	05/01/2099
\$9,999.99	\$9,999.99	32.3%	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.

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

## 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:

	<u>Option</u>	<u>Description</u>	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



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: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

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 no inflation and 0% for policies with inflation.

The recommendation is based on the VA Regulatory requirements stated under 14VAC5-200 and the Present Value of Future Loss Test where the BOI actuary 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 less than that expected with no increase for policies with compound inflation. The opposite results were found for those policies with no inflation leading to the recommendation of allowing the 75% requested rate increase.

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 Number 80650 1/97 (VA) and 80880 (NTQ) 1/98 (VA).

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

The Company requests that the BOI reconsider their counteroffer to include a 75% rate increase for policies with compound inflation protection as well.

This request comes in light of a correction that the Company made to the ALR amounts stated in Question 2 of the "Response to Objection Dated 10/25/2022". The amounts previously provided included the ALR for paid-up policies. Given that the proposed rate increase is not applicable to paid-up policies, the Company believes that the BOI should only consider the ALR for premium-paying policies.

Please see the revised Objection 1 response <u>VA KIC LTC2 Objection 1 - Response - Revised 05.19.2023.pdf</u> for the updated ALR amounts.



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



August 23, 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: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Smith,

Thank you for your correspondence via SERFF on 8/23/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. The Bureau is agreeable to approving the company's request of a 75% increase and accepts the company's offer to spread the increase over three years without adjusting for time value of money. In other words, the final premium after three years will be the same as if the adjustment was made at one time.

Please confirm acceptance by response to this objection.

The Company confirms acceptance and plans to implement the rate increase over three years as two phases of 28%, followed by one phase of 7% (75% cumulative). Please note, this implementation schedule is the same as the approved compound inflation rate increase schedule under the Company's prior approved rate filing #GLTC-133410195.

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