

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

Company Name and NAIC Number:

SERFF Tracking Number:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Range of Requested Rate Changes:

Number of Virginia Policyholders Affected:

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases

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

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