

**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
AL2100P-VA	Assurity Balance	10/28/2009 - 5/13/2011	N/A	Since the full increase was not approved for this filing, we anticipate future rate action will be necessary.

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

Assurity Life Insurance Company
Policy Forms: AL2100P-VA
Summary of Key Information Used to Determine Rates

The company is requesting the approval of a flat increase of 34% on the current base rates for the titled policy forms.

As part of the in-force management of the business, the company and its reinsurers regularly conduct experience analysis to determine the current best estimate assumptions in order to project future premium and claims. Recent studies show that policyholders are living longer and keeping their policies as they age. These results are different from the original assumptions for this product and are expected to persist going forward. As a result, the company is paying higher amounts of claims. A rate increase is needed to adjust to this current experience and to maintain a reasonable balance between future claims and premium.