Filing at a Glance

Company:	The State Life Insurance Company
Product Name:	CareGuard
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	09/21/2012
SERFF Tr Num:	LFCR-128697751
SERFF Status:	Closed-Approved and Filed
State Tr Num:	LFCR-128697751
State Status:	Approved & Filed
Co Tr Num:	S-6000 VA 2012 RATE INCREASE
Implementation Date Requested:	On Approval
Author(s):	Scarlett Nazari, Anoush Chngidakyan, Darlene Smith
Reviewer(s):	Janet Houser (primary), Elsie Andy
Disposition Date:	09/11/2015
Disposition Status:	Approved and Filed
Implementation Date:	

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Darlene Smith

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 09/11/2015
State Status Changed: 09/11/2015
Created By: Darlene Smith
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
Please see Cover Letter in Supporting Documentation

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 - Advertising
21600 Oxnard Street
Suite 1500
Woodland Hills, CA 91367

karina.amaral@lifecareassurance.com

818-867-2307 [Phone]
818-867-2508 [FAX]

Filing Company Information

(This filing was made by a third party - LCA01)

The State Life Insurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243
(818) 867-2450 ext. [Phone]

CoCode: 69116
Group Code: 619
Group Name:
FEIN Number: 35-0684263

State of Domicile: Indiana
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Janet Houser	09/11/2015	09/11/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	08/19/2015	08/19/2015
Info has been requested from company	Janet Houser	07/14/2015	07/14/2015
Info has been requested from company	Janet Houser	06/17/2015	06/17/2015
Disapproved	Elsie Andy	05/29/2015	05/29/2015
Disapproved	Elsie Andy	04/09/2015	04/09/2015
Info has been requested from company	Janet Houser	10/27/2014	10/27/2014
Info has been requested from company	Janet Houser	10/27/2014	10/27/2014
Info has been requested from company	Janet Houser	07/11/2014	07/11/2014
Disapproved	Janet Houser	05/05/2014	05/05/2014
Info has been requested from company	Bob Grissom	07/12/2013	11/21/2013
Disapproved	Ed Whyte	05/01/2013	05/01/2013
Disapproved	Ed Whyte	03/20/2013	03/20/2013
Disapproved	Ed Whyte	11/26/2012	11/26/2012
Disapproved	Ed Whyte	11/19/2012	11/19/2012

Response Letters

Responded By	Created On	Date Submitted
Darlene Smith	09/08/2015	09/08/2015
Darlene Smith	08/07/2015	08/07/2015
Darlene Smith	06/25/2015	06/25/2015
Darlene Smith	07/01/2015	07/01/2015
Darlene Smith	04/15/2015	04/15/2015
Darlene Smith	11/03/2014	11/03/2014
Darlene Smith	11/03/2014	11/03/2014
Darlene Smith	07/29/2014	07/29/2014
Darlene Smith	06/23/2014	06/23/2014
Darlene Smith	12/19/2013	12/19/2013
Darlene Smith	05/06/2013	05/06/2013
Darlene Smith	04/23/2013	04/23/2013
Darlene Smith	02/13/2013	02/13/2013
Darlene Smith	02/12/2013	02/12/2013

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	New Rates (revised)	Darlene Smith	09/11/2015	09/11/2015
Rate	Removed from Rate Schedule	Darlene Smith	09/10/2015	09/10/2015
Rate	New Rates (revised)	Darlene Smith	09/10/2015	09/10/2015
Supporting Document	VA Flesch Certification	Darlene Smith	09/10/2015	09/10/2015
Form	ENDORSEMENT	Darlene Smith	04/07/2015	04/07/2015
Form	ENDORSEMENT	Darlene Smith	04/07/2015	04/07/2015
Supporting Document	Certification of Compliance	Darlene Smith	04/23/2013	04/07/2015
Supporting Document	S6000 Virginia - Endorsements' Statement of Variability	Darlene Smith	04/07/2015	04/07/2015
Supporting Document	VA Flesch Certification	Darlene Smith	04/07/2015	04/07/2015
Supporting Document	S-E-BS-VA	Darlene Smith	02/20/2015	02/20/2015
Supporting Document	S-6000-P-VA Sch Pgs	Darlene Smith	02/20/2015	02/20/2015
Supporting Document	Rate Summary post RS	Darlene Smith	02/03/2015	02/03/2015
Supporting Document	Rate Summary pre RS	Darlene Smith	02/03/2015	02/03/2015
Supporting Document	SL Objection Response VA 01 27 15	Darlene Smith	02/03/2015	02/03/2015
Rate	Exhibits 6-30-14	Darlene Smith	01/26/2015	01/26/2015
Supporting Document	SL Objection Response VA 01 15 15	Darlene Smith	01/23/2015	01/23/2015
Supporting Document	Notice of Premium Rate Increase Letters	Darlene Smith	01/23/2015	01/23/2015
Supporting Document	L&H Actuarial Memorandum	Darlene Smith	01/08/2015	01/08/2015
Supporting Document	SL Objection Response VA 01 06 15	Darlene Smith	01/08/2015	01/08/2015
Form	Removed from form schedule	Darlene Smith	07/11/2014	07/11/2014
Form	Removed from form schedule	Darlene Smith	07/11/2014	07/11/2014
Supporting Document	Coverage Change Request Form & Return Form - CNF and NF-Revised 4-25-13	Darlene Smith	07/11/2014	07/11/2014

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Removed from Rate Schedule	Darlene Smith	06/30/2014	07/01/2014
Rate	Removed from Rate Schedule	Darlene Smith	06/30/2014	07/01/2014
Rate	Exhibits 6-30-14	Darlene Smith	06/30/2014	07/01/2014
Supporting Document	New Exhibit Set	Darlene Smith	06/30/2014	07/01/2014
Supporting Document	State Life Rate Increase Act Memo Rates post 10-2003 issue 021213	Darlene Smith	06/30/2014	07/01/2014
Supporting Document	State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213	Darlene Smith	06/30/2014	07/01/2014
Supporting Document	New Rates	Darlene Smith	06/30/2014	07/01/2014
Supporting Document	Objection Response 11 21 13	Darlene Smith	01/06/2014	01/06/2014
Supporting Document	Notice of Premium Rate Increase Letters	Darlene Smith	01/06/2014	01/06/2014
Supporting Document	ReqPt1 (post RS)	Darlene Smith	01/02/2014	01/02/2014
Supporting Document	ReqPt1 (pre RS)	Darlene Smith	01/02/2014	01/02/2014
Rate	New Rates	Darlene Smith	08/02/2013	08/02/2013
Supporting Document	SL VA Counteroffer Response	Darlene Smith	08/02/2013	08/02/2013
Supporting Document	Notice of Premium Rate Increase Letters	Darlene Smith	08/02/2013	08/02/2013
Supporting Document	L&H Actuarial Memorandum	Darlene Smith	04/29/2013	04/29/2013
Form	Coverage Change Request Form - NonForfeiture	Darlene Smith	04/26/2013	04/26/2013
Form	Coverage Change Request Form - Contingent NonForfeiture	Darlene Smith	04/26/2013	04/26/2013
Supporting Document	Objection Response for Items 7 & 8 only	Darlene Smith	04/26/2013	04/26/2013
Supporting Document	S-E-247-VA, S-6000-R1 and S-6000-R2	Darlene Smith	04/26/2013	04/26/2013
Supporting Document	Question to Objection dated 11-19-12	Darlene Smith	01/07/2013	01/07/2013

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Disregard previous note to filer dated today	Note To Filer	Janet Houser	09/11/2015	09/11/2015
Rider Numbers	Note To Filer	Janet Houser	09/11/2015	09/11/2015
Final Review	Note To Filer	Janet Houser	09/10/2015	09/10/2015
Endorsement Language	Note To Filer	Janet Houser	03/10/2015	03/10/2015
Update to 2.20.15 Note to Filer	Note To Filer	Janet Houser	02/23/2015	02/23/2015
Updated Forms	Note To Filer	Janet Houser	02/23/2015	02/23/2015
Re: Note To Reviewer 2/20/2015	Note To Reviewer	Darlene Smith	02/20/2015	02/20/2015
Updating Policy for Benefit Changes	Note To Filer	Janet Houser	02/20/2015	02/20/2015
Average Premium	Note To Filer	Janet Houser	01/27/2015	01/27/2015
Rate/Rule Summary	Note To Filer	Janet Houser	01/26/2015	01/26/2015
Rate/Rule Schedule & Policyholder letters	Note To Filer	Janet Houser	01/15/2015	01/15/2015
Actuarial Memorandums	Note To Filer	Janet Houser	01/06/2015	01/06/2015
Pre Stability Actuarial Memorandum	Note To Filer	Janet Houser	11/10/2014	11/10/2014
Re: 7/2/14 Note To Filer	Note To Reviewer	Darlene Smith	07/02/2014	07/02/2014
Schedule of Benefits - Please read asap	Note To Filer	Janet Houser	07/02/2014	07/02/2014
Re: Schedule of Benefits Note To Filer 6/27/14	Note To Reviewer	Darlene Smith	07/01/2014	07/01/2014
Rate Schedules	Note To Filer	Janet Houser	06/30/2014	06/30/2014
Schedule of Benefits	Note To Filer	Janet Houser	06/27/2014	06/27/2014
rate summary	Note To Filer	Janet Houser	06/12/2014	06/12/2014
Status Request	Note To Reviewer	Darlene Smith	02/25/2014	02/25/2014
Health Insurance Rate Request Summary	Note To Filer	Bob Grissom	11/21/2013	11/21/2013
Status Request	Note To Reviewer	Anoush Chngidakyan	10/21/2013	10/21/2013
Status Request	Note To Reviewer	Anoush Chngidakyan	09/23/2013	09/23/2013
Status Request	Note To Reviewer	Darlene Smith	09/04/2013	09/04/2013
Status Request	Note To Reviewer	Darlene Smith	07/01/2013	07/01/2013
Status Request	Note To Reviewer	Darlene Smith	06/18/2013	06/18/2013
Status Request	Note To Filer	Ed Whyte	05/21/2013	05/21/2013
Status Request	Note To Reviewer	Darlene Smith	05/21/2013	05/21/2013
Revised Actuarial Memorandum	Note To Filer	Ed Whyte	04/29/2013	04/29/2013
Status Request	Note To Filer	Ed Whyte	03/06/2013	03/06/2013
Status Request	Note To Reviewer	Darlene Smith	03/05/2013	03/05/2013
Response to 01/07/2013 Question	Note To Filer	Ed Whyte	02/05/2013	02/05/2013

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Request	Note To Filer	Ed Whyte	11/09/2012	11/09/2012
Status Request	Note To Reviewer	Darlene Smith	11/08/2012	11/08/2012
RRS	Reviewer Note	Janet Houser	09/11/2015	
policyholders	Reviewer Note	Janet Houser	01/26/2015	
LTC Rate Increase Filing Clarification	Reviewer Note	Janet Houser	01/07/2015	
policyholder letters	Reviewer Note	Janet Houser	06/27/2014	
Form Review Complete 11/20/13	Reviewer Note	Elsie Andy	11/20/2013	
Final ARC Actuarial Report	Reviewer Note	Ed Whyte	05/23/2013	
ARC Actuarial Report - 04/30/2013	Reviewer Note	Ed Whyte	05/01/2013	
ARC Actuarial Report - 03/08/2013	Reviewer Note	Ed Whyte	03/08/2013	

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Disposition

Disposition Date: 09/11/2015
Implementation Date:
Status: Approved and Filed

Comment: This submission has been APPROVED in the Commonwealth of Virginia.

In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience for the post stability block of business comparing the actual results to the results that the company projected in justifying the rate increase. We would expect this filing to be made no later than March 1, 2017 and to include updated data through December 31, 2016.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The State Life Insurance Company	34.920%	34.920%	$104,050	120	$297,966	34.920%	34.920%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	SL Filing Letter VA 2012	Received & Acknowledged	Yes
Supporting Document (revised)	Notice of Premium Rate Increase Letters	Received & Acknowledged	Yes
Supporting Document	TPA Authorization	Received & Acknowledged	Yes
Supporting Document	Question to Objection dated 11-19-12	Received & Acknowledged	Yes
Supporting Document	Objection Response 021213	Received & Acknowledged	Yes
Supporting Document	Objection Response 021313	Received & Acknowledged	Yes
Supporting Document	Statement of Variability	Received & Acknowledged	Yes
Supporting Document	Objection Response for Items 7 & 8 only	Received & Acknowledged	Yes
Supporting Document	S-E-247-VA, S-6000-R1 and S-6000-R2	Received & Acknowledged	Yes
Supporting Document	Objection Response 05 01 13	Received & Acknowledged	Yes
Supporting Document	SL VA Counteroffer Response	Received & Acknowledged	Yes
Supporting Document	Exhibit Q1	Received & Acknowledged	Yes
Supporting Document (revised)	Objection Response 11 21 13	Received & Acknowledged	Yes

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Rate Summary post RS	Received & Acknowledged	Yes
Supporting Document (revised)	Rate Summary pre RS	Received & Acknowledged	Yes
Supporting Document	Exhibits	Received & Acknowledged	Yes
Supporting Document	Exhibits - Senior Issues (B) 080913 Model Bulletin	Received & Acknowledged	Yes
Supporting Document	LTC Rate Increase Filing Clarification	Received & Acknowledged	Yes
Supporting Document	Response to Model Bulletin - Senior Issues _B_ 080913	Received & Acknowledged	Yes
Supporting Document	S-6000-P-VA Sch Pgs	Received & Acknowledged	Yes
Supporting Document	SL Objection Response VA 05 05 14	Received & Acknowledged	Yes
Supporting Document	New Exhibit Set	Received & Acknowledged	Yes
Supporting Document	State Life Rate Increase Act Memo Rates post 10-2003 issue 021213	Received & Acknowledged	Yes
Supporting Document	State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213	Received & Acknowledged	Yes
Supporting Document	New Rates	Received & Acknowledged	Yes
Supporting Document	Coverage Change Request Form & Return Form - CNF and NF-Revised 4-25-13	Received & Acknowledged	Yes
Supporting Document	SL Objection Response VA 07 11 14	Received & Acknowledged	Yes
Supporting Document	VA Objection response 10-27-14	Received & Acknowledged	Yes
Supporting Document	SL Objection Response VA 01 06 15	Received & Acknowledged	Yes
Supporting Document	SL Objection Response VA 01 15 15	Received & Acknowledged	Yes
Supporting Document	SL Objection Response VA 01 27 15	Received & Acknowledged	Yes
Supporting Document	S-E-BS-VA	Received & Acknowledged	Yes
Supporting Document	S-6000-P-VA Sch Pgs	Received & Acknowledged	Yes
Supporting Document (revised)	S6000 Virginia - Endorsements' Statement of Variability	Received & Acknowledged	Yes
Supporting Document (revised)	VA Flesch Certification	Received & Acknowledged	Yes
Supporting Document	SL Objection Response VA 06 17 15	Received & Acknowledged	Yes
Supporting Document	SL Objection Response VA 07 14 15	Received & Acknowledged	Yes
Supporting Document	SL Objection Response VA 08 19 15	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Notice of Premium Rate Increase Letters	Withdrawn	Yes
Supporting Document	Notice of Premium Rate Increase Letters	Withdrawn	Yes
Supporting Document	Notice of Premium Rate Increase Letters	Withdrawn	Yes
Supporting Document	Notice of Premium Rate Increase Letters	Withdrawn	Yes
Supporting Document	Notice of Premium Rate Increase Letters	Withdrawn	Yes
Supporting Document	Notice of Premium Rate Increase Letters	Withdrawn	Yes
Supporting Document	customer notice and election form FINAL 6 6 12	Withdrawn	Yes
Supporting Document	Objection Response 11 21 13	Withdrawn	Yes
Supporting Document	ReqPt1 (post RS)	Withdrawn	Yes
Supporting Document	ReqPt1 (post RS)	Withdrawn	Yes
Supporting Document	ReqPt1 (pre RS)	Withdrawn	Yes
Supporting Document	ReqPt1 (pre RS)	Withdrawn	Yes
Supporting Document	S6000 Virginia - Endorsements' Statement of Variability	Withdrawn	Yes
Supporting Document	VA Flesch Certification	Withdrawn	Yes
Form (revised)	Removed from form schedule	Withdrawn	Yes
Form (revised)	Removed from form schedule	Withdrawn	Yes
Form (revised)	ENDORSEMENT	Approved	Yes
Form (revised)	ENDORSEMENT	Approved	Yes
Form (revised)	New Sample Policyholder Letter (contingent non-forfeiture)	Filed	Yes
Form (revised)	New Sample Policyholder Letter (non-forfeiture)	Filed	Yes
Form	Coverage Change Request Form - NonForfeiture	Withdrawn	Yes
Form	Coverage Change Request Form - NonForfeiture	Withdrawn	Yes
Form	Coverage Change Request Form - Contingent NonForfeiture	Withdrawn	Yes
Form	Coverage Change Request Form - Contingent NonForfeiture	Withdrawn	Yes
Form	ENDORSEMENT	Withdrawn	Yes
Form	ENDORSEMENT	Withdrawn	Yes

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	ENDORSEMENT	Withdrawn	Yes
Form	New Sample Policyholder Letter (contingent non-forfeiture)	Withdrawn	Yes
Form	New Sample Policyholder Letter (contingent non-forfeiture)	Withdrawn	Yes
Form	New Sample Policyholder Letter (non-forfeiture)	Withdrawn	Yes
Form	New Sample Policyholder Letter (non-forfeiture)	Withdrawn	Yes
Rate (revised)	Removed from Rate Schedule	Withdrawn	Yes
Rate (revised)	Removed from Rate Schedule	Withdrawn	Yes
Rate (revised)	Removed from Rate Schedule	Withdrawn	Yes
Rate (revised)	New Rates (revised)	Approved	Yes
Rate	SL Rate Table VA 2012 Final	Withdrawn	Yes
Rate	SL Rate Table VA 2012 Final	Withdrawn	Yes
Rate	SL Rate Table VA 2012 Final	Withdrawn	Yes
Rate	SL Rate Table VA 2012 Final	Withdrawn	Yes
Rate	New Rates	Withdrawn	Yes
Rate	Exhibits 6-30-14	Withdrawn	Yes
Rate	Exhibits 6-30-14	Withdrawn	Yes
Rate	Exhibits 6-30-14	Withdrawn	Yes
Rate	New Rates (revised)	Withdrawn	Yes

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/19/2015
Submitted Date	08/19/2015
Respond By Date	

Dear Karina Amaral,

Introduction:

Thank you for revising the policyholder letters as requested. All of our concerns have been resolved. It appears, however, through an oversight on our part, the form is not compliant with 14VAC5-100-50 2 which requires the full and proper name of the insurer shall "prominently" appear on any policy form; and in this case, the policyholder letter. Please amend the letters accordingly.

As you are aware, another examiner is reviewing the endorsement forms and she will contact you under a separate coverage regarding any concerns she may have. It is our understanding an updated Schedule of Benefits will be sent with any endorsement form. For our purposes, please confirm this is the process the company will continue to use.

Please feel free to contact me at 804-371-9390 should you have any questions or concerns.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. 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,
Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/14/2015
Submitted Date	07/14/2015
Respond By Date	

Dear Karina Amaral,

Introduction:

Thank you for providing the revised policyholder letters for review. After further review, the following concerns need to be resolved:

1) Please include a disclosure that the insured has a right to a revised premium rate or rate schedule for compliance with 14VAC5-200-75 D 1.

2) Please provide a more simplified explanation for the rate increase that is more consumer friendly. How "lower lapse rates" and "lower mortality rates" affect a rate increase may not be easily understood. As an example, the company may wish to state that because individuals are living longer and keeping their policies in force longer, more claims are being filed than the company anticipated when the policy was originally priced. As a result, premiums need to be adjusted to provide sufficient funds to pay current claims and claims in the future.

3) Will the Coverage Change Request Form become a part of the contract? If so, the form should have a separate form number and be attached to the Form Schedule as a separate item for review. If the form will not be attached to the policy, please remove the form number and attach the change form to Supporting Documentation. Only the policyholder letters should be attached to the Form Schedule for review.

4) Please revise the reference to the Virginia State Insurance Commission to Virginia's State Corporation Commission.

5) Another alternative to the rate increase is "shortening your overall maximum benefit period". Please provide details as to how this is accomplished and what the minimum benefit period would be.

6) As an observation, the policyholder letter form S-6000 VA NF letter refers to Option 1 but does not refer an Option 2. The S-6000 VA CNF letter refers to both Options 1 and 2.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. 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,
Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	06/17/2015
Submitted Date	06/17/2015
Respond By Date	

Dear Karina Amaral,

Introduction:

The Virginia State Corporation Commission recently adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commission's website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748.

As part of the revisions, the commission revised the requirements for policyholder notifications regarding rate increases. A summary of the new requirements are:

• The notice is required to be filed with the commission at the time the premium rate increase is filed;

• The insurer is required to provide the notice at least 75 days prior to the implementation of the premium rate schedule increase;

• The notice is required to include at least the following information:

1. All applicable information identified in 14VAC5-200-75 A;
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;
3. A clear identification of the driving factors of the premium rate increase; and
4. A statement substantially similar to the following:

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. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

Because this rate filing remains under review, it is questionable the proposed rate increase would be approved prior to the revised regulations taking effect on policies renewing on or after September 1, 2015. As a result, the company will need to submit for review policyholder notification letters in compliance with the requirements of 14VAC5-200-75, as revised. Because the letters must be "filed", please attach the amended letters to the Form Schedule in SERFF in compliance with the requirements of Chapter 100 of Title 14 of the Virginia Administrative Code including a Certification of Compliance. The letters will require a form number.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. 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,

Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/29/2015
Submitted Date	05/29/2015
Respond By Date	

Dear Karina Amaral,

Introduction:

The State Life Insurance Company
SERFF Tracking No: LFCR-128697751
Form Nos.: S-E-BR-VA and S-E-NF-VA

Thank you for the resubmission of the forms mentioned above. The revisions to the forms and the additional information provided resolved most of our objections; however, we have two remaining concerns.

Objection 1

- S6000 Virginia - Endorsements' Statement of Variability (Supporting Document)

Comments: You stated in your response to Objection 3 in our previous Objection Letter that Bracket 3 in the Statement of Variability for Endorsements includes the contingent benefit upon lapse option. While the nonforfeiture benefit and the contingent benefit upon lapse are calculated using the same formula, the contingent benefit upon lapse is a separate offer from the benefit provided in a nonforfeiture rider. For purposes of clarity, please expand Bracket 3 in the Statement of Variability to state The Nonforfeiture Benefit Amount or the Contingent Benefit Upon Lapse will appear which will vary by policyholder or words of similar import.

Objection 2

- ENDORSEMENT, S-E-NF-VA (Form)

Comments: The last sentence in the endorsement is not consistent with the language set forth in 14 VAC 5-200-185 E 3 and should be removed.

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.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Elsie Andy
Senior Insurance Market Examiner

Sincerely,
Elsie Andy

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	04/09/2015
Submitted Date	04/09/2015
Respond By Date	

Dear Karina Amaral,

Introduction:

The State Life Insurance Company
SERFF Tracking No: LFCR-128697751
Form Nos.: S-E-BR-VA and S-E-NF VA

We are in receipt of the above mentioned endorsements. We have some concerns and need some additional information in order to continue our review.

Objection 1

- ENDORSEMENT, S-E-BR-VA (Form)
- ENDORSEMENT, S-E-NF-VA (Form)
Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer shall prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications and other forms required to be submitted. The corporate name should not appear in smaller text than that appearing in the endorsement.

Objection 2

- ENDORSEMENT, S-E-BR-VA (Form)
- ENDORSEMENT, S-E-NF-VA (Form)
Comments: Please confirm that all of the text in the endorsements appears in a type size of at least 10 point pursuant to 14 VAC 5-100-50 5.

Objection 3

- S6000 Virginia - Endorsements' Statement of Variability (Supporting Document)
- ENDORSEMENT, S-E-NF-VA (Form)
Comments: We note that form S-E-NF-VA will be used in conjunction with a Nonforfeiture Benefit. Please advise how policy changes due to a contingent benefit upon lapse will be expressed.

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.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Elsie Andy
Senior Insurance Market Examiner

Sincerely,
Elsie Andy

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/27/2014
Submitted Date	10/27/2014
Respond By Date	

Dear Karina Amaral,

Introduction:

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

Please add the following objection to my previous letter dated today. I apologize for this oversight.

Please adivse what the original targeted loss ratio was for each block of business - pre and post stability.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. 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,
Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/27/2014
Submitted Date	10/27/2014
Respond By Date	

Dear Karina Amaral,

Introduction:

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

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

- Exhibits 6-30-14, [Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA] (Rate)

Comments: There appears to be some confusion regarding the policy forms for which this rate increase applies. According to your response dated 6/20/2014, the rate increase of 35% does not apply to any of the riders. The Rate/Rule Schedule, however, lists the riders as affected form numbers. The attached exhibit appears only list rates for $10 FC and $10 FC with HCBC. I assume HCBC is form # S-6000-R6-VA, but I do not know which form number applies to FC.

Please correct the Rate/Rule Schedule in SERFF to state the Affected Form Numbers for which this rate increase applies. The rate action should be "revised", the previous state filing number should be "paper filing approved 9/15/1999", and the Percent Action Change Request "35%". Please attach rate schedule reflecting the increase for each policy form number separately for each of the three implementation periods.

I apologize if previous instructions were not clear. If you have any questions, please feel free to contact me at 804-371-9390.

Objection 2

- Notice of Premium Rate Increase Letters (Supporting Document)

Comments: The policyholder letter states that if an insured elects to reduce his benefits, he will be unable to increase the benefits in the future. Does this mean that if the insured could pass underwriting requirements, he still prohibited from increasing any benefits later on?

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. 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,
Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/11/2014
Submitted Date	07/11/2014
Respond By Date	

Dear Karina Amaral,

Introduction:

Thank you for the additional information as requested. Due to the changes that have occurred since the original Actuarial Memorandums were submitted in May 2013, we ask that both memorandums be updated to indicate the how the overall increase will be implemented over a three year period.

I apologize for not bringing this to your attention earlier.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. 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,
Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/05/2014
Submitted Date	05/05/2014
Respond By Date	

Dear Karina Amaral,

Introduction:

Thank you for your reply to our request for additional information. Before we are able to recommend the filing for approval, please provide the following information:

1. The Rate/Rule Schedule was updated for policy form S-6000-P-VA. Please confirm the rate increase is not applicable to the riders: Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-V. Only the proposed rates to be approved should be included on this tab. All other information should be moved to supporting documentation. Are the rates the same for both pre and post stabilization policies? If so, only one set of proposed rates would be needed and labeled to indicate rates apply to both. Lastly, it is our understanding the company has agreed to implement this increase over three years. If that is true, we need rate tables for each period.

2. The Rate Summary does not provide an explanation as to why a rate increase is required. Our expectation is that the form would put into consumer friendly language a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase. Also, we ask that you indicate the increase will be implemented over three years.

3. Please review the attached NAIC's Executive/Plenary bulletin adopted on December 18, 2013. Although Virginia has not yet adopted this, because there is so much national attention on long term care regulation, we have now added this to our review process. Is this filing consistent or not with its recommendations? Please provide details that support your response.

4. We appreciate the changes made in the letters as requested. In light of the bulletin and direction from the management of the Bureau of Insurance, the following should be addressed:

- Please indicate in the letter the overall percentage increase the insured is receiving.
- Please include in consumer friendly language what are the "severe adverse factors' driving this increase.
- Please include clear disclosure addressing the guaranteed renewable of the policy.
- Please include the offer of the contingent benefit upon lapse benefit. Please verify such offer will be made available to pre-rate stability policies for which the contingent benefit upon lapse is not otherwise required.
- Please confirm if the rate increase is approved as a series of scheduled rate increases and the sum of all such increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will include the contingent benefit upon lapse at the time of each scheduled increase.
- For policies that have reached their 20th duration, please confirm the company will provide the contingent benefit upon lapse without the reference to the table of trigger percentages. For policies that have not reach the 20th duration, any percentage value in excess of 100% will be reduced to 100%.

5. Please advise how the policy is amended for changes that reduce the benefit. We understand the applicant will be required to complete the Coverage Change Request form. Will this form be attached to the policy? If an endorsement form is used, please provide the form number and the SERFF tracking number and approval date. If the policy is amended with an updated Schedule of Benefits, please provide evidence the policy was approved for this type of variability.

6. For our records, please attach a copy of the email discussion referenced in your objection 7.

7. The updated filing information provided in Exhibit Q indicates the policyholder count is 171. This is not consistent with the number of policyholders listed in the Rate/Rule Summary which states there are 120. Please clarify.

8. The overall percentage increase indicated on the Rate/Rule Schedule should reflect what the increase should be based on experience and projections. The overall percentage rate impact would be what the company is requesting as a rate increase. Please update the Rate/Rule Schedule accordingly.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. 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,
Janet Houser

MODEL BULLETIN

DATE: [Insert Date]

TO: All Licensed Insurers Writing Long-Term Care Insurance

FROM: [Insert Name & Title]

RE: Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases

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Effective *[insert date three (3) months after issuance of this bulletin]*, the following guidelines will be used in the review of pre-rate-stability and post-rate-stability premium rate adjustment filings for long-term care insurance policies. The intent of this bulletin is to address rate increases for long-term care insurance policies currently in force, in particular pre-rate-stability policies.

For purposes of this bulletin, "rate stability" is defined as provisions contained in the 2000 NAIC Long-Term Care Insurance Model Regulation (Model 641) as adopted by [*insert state name]* on *[insert date of adoption of Section 20 et al]*. Policies with effective dates prior to *[insert rate stability adoption date]* are referred to as "pre-rate-stability" policies, and policies with effective dates on or after *[insert rate stability adoption date]* are referred to as "post-rate-stability" policies.

Drafting Note: States may need to consider whether their state rules allow these provisions to be issued as a bulletin, or whether some or all of these provisions may require adoption through other state regulatory procedures.

Actuarial Assumptions for Establishing Rate Increase Requests:

When rate adjustments are filed with the [Department] for both pre-rate-stability and post-rate-stability policy forms, it is the intent of the [Department] to work with the insurer, to the extent appropriate, to review the reasonableness of the set of assumptions by which to determine the rate increase(s) necessary to reach adequate ultimate premiums and that can be used to monitor developing experience. When disclosing assumptions to the [Department], the insurer will provide the resulting rate revision request at the same time so that the [Department] may include this in their review.

In assessing these assumptions as proposed by the insurer, the [Department] may use the services of an independent actuary and, if appropriate under state law, may charge the insurer for the costs of these services. The [Department] may also accept a review done by or for another state or states for the same or substantially the same policy form where any differences in benefits and premiums are not material and such review was completed within eighteen months of the date of the rate adjustment filing and such review substantially complies with the [Department]'s rate review standards.

The assumptions will be consistent with the following:

1. All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves. The actuary shall disclose as part of the actuarial memorandum the use of any averages.

2. All accumulated values used to determine rate increases shall use the actual experience of the product in as close a manner to that used in the original development of rates as possible. This is not intended to preclude the inclusion of multiple policy forms into one rate increase determination if such pooling increases the credibility of the combined accumulated experience.

3. All present values calculated to determine rate increases shall use reasonable estimates of future premium payments and claims payments. Such estimates are to be part of the assumptions as anticipated above and, for post-rate-stability policies this would include a margin for moderately adverse experience, while for pre-rate-stability policies, this would be based on best estimate assumptions for the future lifetime of the policies, including potential margins.

Drafting Note: While not limiting each state's authority with respect to the approval of rate increases, the intention of the development of a set of assumptions is to increase the uniformity and fairness of premium rate schedule changes for all policyholders regardless of the state of issue of each policy or the current state of residence.

Approval of Rate Increases:

In approving rate increase requests for both pre-rate-stability policies and post-rate-stability policies consistent with the assumptions described in the section above, the [Department], with the concurrence of the insurer where such concurrence is appropriate, will determine ways in which the following may be included to benefit policyholders:

1. The [Department] may approve a single increase of the requested amount and the insurer agrees to not implement future rate increases on each subject policy for three years from the date of implementation of the rate increase for each policy form; or

2. In lieu of a single increase, the [Department] may approve a series of scheduled rate increases that are actuarially equivalent to the single amount requested by the insurer over the lifetime of the policy. The entire series would be approved at one time as part of the current rate increase filing. For pre-rate-stability policy forms, the approval includes a three-year monitoring provision similar to that currently applicable to post-rate-stability rate increases to allow modification of later increases that were not appropriate based on the experience following the initial rate increase. When determining the rate comparison for new business, forms subject to a series of increases shall not be included.

Requirement to Administer Contingent Benefit Upon Lapse:

For pre-rate-stability policies, the [Department] will require the implementation of the contingent benefit upon lapse[1] as outlined below, 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. The contingent benefit upon lapse is already required for post-rate-stability policies.

For both pre-rate-stability and post-rate-stability policies, if the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will be required[2] to include contingent benefit upon lapse at the time of each scheduled increase.

For policies or certificates which have reached their twentieth duration, the [Department] may require the insurer to provide the contingent benefit upon lapse[3] without reference to the table of trigger percentages. For policies which have not reached their twentieth duration, any percentage value in excess of 100% will be reduced to 100%.

The insurer shall notify policyholders and certificate holders of the contingent benefit upon lapse when required by the [Department] in conjunction with the implementation of a rate increase.

Policyholder Notification of Premium Increase:

The insurer shall file with the [Department] the premium increase notification letter to policyholders at the time of the premium rate increase for informational purposes. The insurer shall clearly disclose to policyholders the following elements:

1. the amount of the premium rate increase requested and implementation schedule (e.g., single premium increase applied or phased in a series of premium increases);
2. available benefit reduction/rate increase mitigation actions;
3. clear disclosure addressing the guaranteed renewable nature of the policy/coverage and that the insured should understand that premium rates may increase again in the future; and
4. offer of contingent benefit upon lapse, if applicable.

Application of New Loss Ratio Standards:

The [Department] will require the insurer to limit the increase based on the use of a dual loss-ratio approach for pre-rate-stability policy forms. The recommended loss-ratio would be:

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[1] A company may provide alternative nonforfeiture benefits in lieu of the benefit required by the contingent benefit upon lapse, if approved by the [Commissioner].

[2] Any such additional requirements, with respect to contingent benefit upon lapse, shall not change the determination of whether or not a majority of policies or certificates are eligible for contingent benefit upon lapse.

[3] A company may provide alternative nonforfeiture benefits in lieu of the benefit required by the contingent benefit upon lapse, if approved by the [Commissioner].

- the greater of 60% or the lifetime loss ratio used in the original pricing, applied to the current rate schedule on the effective date of these new requirements; plus
- 80% applied to any premium increase that is filed after that date on an individual policy form; or
- 75% applied to any premium increase that is filed on a group policy form.

For post-rate-stability policy forms, the current loss-ratio standards are unchanged.

Consideration of New Approaches:

At the request of the insurer, the [Department] may also consider
other options which may be made available to insureds which may mitigate the impact of the rate increases on the insured population or alternative actuarial methodologies relating to the rate increase. The insurer shall provide an explanation and demonstration on how such methodology is actuarially justified and/or how such new mitigation option may reasonably benefit insureds. No alternative method/approach may be used until it has been accepted by the [Department].

_____
(INSERT COMMISSIONER NAME)
(INSERT COMMISSIONER TITLE)
(INSERT STATE NAME)

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/21/2013
Submitted Date	11/21/2013
Respond By Date	

Dear Karina Amaral,

Introduction:

We'll continue our review of the submitted filing upon receipt of the company's responses to the following.

Please update the exhibit that shows in what states the company has requested rate increases on this policy, how the rate change requested in Virginia compares with those requested in other states, and the current status of the reviews in other states.

Each form to which the rate filing applies should be listed separately in the “Rate/Rule Schedule” section of the filing, stating the amount of the proposed rate increase and attaching its proposed rate schedule. Also, the “Rate Action” should be stated as “Revised” rather than “New”.

Regarding the premium notification letter, please make the name of the company more prominent. There is a concern that the name of the administrator is more prominent than the insurer.

The premium notification letter states that the smallest increase necessary was filed to minimize the impact of the rate increase. However, the company indicated in the filing that the maximum overall rate change needed was the same as that requested, 35%. Either delete that statement or advise why it is correct

The company has filed for a 35% rate increase although it has stated that a 231% rate increase is needed under the rate stabilization rules, and a 70% rate increase to bring the loss ratio to a managable level. Why is that not pointed out in the premium notification letter and why is the overall percentage rate change in the "Rate/Rule Schedule" only 35?

Given the above, will the company forgo any additional rate increases if the experience develops substantially similar to that projected for the proposed rate increase if approved? Please explain your response.

The company has advised that it will not for any further rate increases for at least 3 years. We're assuming that this is from the date of the implementation of the last 10% rate increase. Is that correct? In addition, this information should be clearly set forth in the premium notification letter.

Conclusion:

Sincerely,
Bob Grissom

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/01/2013
Submitted Date	05/01/2013
Respond By Date	

Dear Karina Amaral,

Introduction:

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

Prior to additional consideration of this filing, please provide or respond to the following.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: We believe that there are inconsistencies in Attachment J, the 58/85 test prescribed by 14VAC5-200-153(C)(4). It appears that item 3 is derived from the earned premium projection from Exhibit F1, which does not include any shock lapse or benefit reductions, while item 4a is derived from Exhibit F2, which does include shock lapse and benefit reduction. In addition, we cannot match the values in items 6a and 6b from information in either exhibit. Please make sure that all values in Attachment J are based on the same assumptions and provide additional details on the source of each value.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the active life reserve balance as of 12/31/2012, separately for the pre-stabilization and post-stabilization policies. Also, please describe whether any changes have been made to the assumptions underlying the active life reserves as a result of the observed historical experience. If changes have been made, please provide the active life reserve balance as of 12/31/2012 calculated using both the original and revised assumptions.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Since these policy forms include both single-pay and ten-pay policies, please describe whether these policies have been included in the experience and whether the same increase is being applied to the remaining payments on the ten-pay policies. Please provide the number of paid-up policies in force vs. the total number of in force policies. If paid-up policies are included in the experience used to support the rate increase on premium-paying policies, please justify this approach.

Once this additional information has been received, we can continue our review of the submission.

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,
Ed Whyte

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	03/20/2013
Submitted Date	03/20/2013
Respond By Date	

Dear Karina Amaral,

Introduction:

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

Prior to additional consideration of this submission, please provide or respond to the following.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: The interest rate used in the 58/85 test is prescribed by 14VAC5-200-153C 4. Please confirm compliance or revise the projections of Attachment J to comply.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: The interest rate used in all other projections is prescribed by 14VAC5-130-50 B as the rate consistent with that used in the determination of premiums, which according to the actuarial memorandum was 6.5%. Please provide revised projections which comply with this requirement.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: The intent of Exhibit Q1.1 was to restate all premiums as if the proposed rates had been charged since issue. In comparing Exhibit Q1.1 to Attachment F2, we would expect that the incurred claims would be identical in all years and that earned premiums would match for years 2015 and later, but this is not the case. Please explain why anything other than the earned premium in years prior to the rate increase becoming fully effective would change between these two exhibits.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: The certification in the actuarial memorandum for policies issued after 10/01/2003 does not comply with 14VAC5-200-153B 2. Please revise the certification to comply. If the Company is not able to make this certification for those policies subject to the requirements of 14VAC5-200-153, please revise the actuarial certification to indicate the rate increase amount that the Company believes would be needed to comply with 14VAC5-200-153B 2, and state that the Company is willing to implement a lesser increase at this time. In addition, the following must be provided from an officer of the Company:

a.A certification that the Company will agree not to seek another rate increase on these forms for a period of at least 36 months; and

b.A certification that any future rate increases on these forms will not attempt to recover the lost premium between the increase implemented and the increase needed to certify for the intervening period. In other words, future lifetime loss ratio projections will be calculated using historic premiums that are at a level consistent with the rate increase needed rather than the rate increase actually implemented.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the active life reserve balance as of 12/31/2012 for these policies. Also, please describe whether any changes have been made to the assumptions underlying the active life reserves as a result of the observed historical experience. If changes have been made, please provide the active life reserve balance as of 12/31/2012 calculated using both the original and

revised assumptions.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: Since these policy forms include both single-pay and ten-pay policies, please describe whether these policies have been included in the experience and whether the same increase is being applied to the remaining payments on the ten-pay policies. If paid-up policies are included in the experience used to support the rate increase on premium-paying policies, please justify this approach.

Objection 7

- Coverage Change Request Form - NonForfeiture, S-6000 VA NF (Form)
- Coverage Change Request Form - Contingent NonForfeiture, S-6000 VA CNF (Form)

Comments: Pertaining to Objection 2 in our Objection Letter dated 11/26/2012, we read your response and we maintain our previous objection. 14 VAC 5-100-50 2 provides that the full and proper corporate name of the insurer shall prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications and other forms required to be submitted. While we have no objections regarding the appearance of the third party administrator on the form, it should be clear which company is responsible for the obligations undertaken in the policy. In order to avoid confusion, the insurers name must be presented with prominence over that of the plan administrator.

Objection 8

Comments: Pertaining to Objection 4 in our Objection Letter dated 11/26/2012, you stated the coverage change forms will be sent to all insureds, even those with nonforfeiture and contingent nonforfeiture benefits. In that light, we have the following concerns.

Please provide us with copies of the nonforfeiture and contingent nonforfeiture riders that were issued in conjunction with policy form S-6000-P-VA. Please attach these forms as supporting documentation.

Based upon the form number designation, we assume that form S-6000 VA NF will be sent to insureds with nonforfeiture benefits. If so, the change request form has the potential to conflict with the nonforfeiture rider. Specifically, the statement, If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy, may conflict with rider language.

Related to the comment directly above, based on the same reasoning, it appears that form S-6000 VA CNF is intended to be sent to insureds with contingent nonforfeiture benefits. If so, the change request form has the potential to conflict with the contingent nonforfeiture benefits riders and 14 VAC 5-200-185 D 5 c.

Conclusion:

Once this additional information has been received, we can continue our review of the submission. 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,
Ed Whyte

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/26/2012
Submitted Date	11/26/2012
Respond By Date	

Dear Karina Amaral,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia. This letter supplements our previous Objection Letter of 11/19/2012.

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

- customer notice and election form FINAL 6 6 12 (Supporting Document)

Comments: 1. The coverage change request form must be submitted for approval pursuant to § 38.2-316 C 1 of the Code of Virginia.

2. Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name should be presented prominently on the first page of the form.

3. Please provide us with a statement of variability that identifies each variable field appearing in the form and describe how those fields might vary from the text as presented.

4. You stated in your cover letter that the proposed rate increase affects policies issued between July 2000 and February 2004. Please advise if it is the companys intent to issue the coverage change request form to all insureds affected by the rate increase? We note that two nonforfeiture riders were approved with policy form S-6000-P-VA and contingent nonforfeiture riders were approved for use at a later date. In this light, please advise how many of the insureds affected by the rate increase have nonforfeiture and contingent nonforfeiture benefits available? Will these insureds also receive the coverage change request form?

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.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Ed Whyte

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/19/2012
Submitted Date	11/19/2012
Respond By Date	

Dear Karina Amaral,

Introduction:

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

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: A preliminary review of the submitted filing indicates the following concerns and questions. Review of the filing will be continued upon receipt of the following information.

The cover letter states the policy was issued between 07/2000 and 02/2004. Please submit separate actuarial memorandums and supporting documentation that complies with 14VAC5-200-150 for those policies issued before 10/01/2003 and with 14VAC5-200-153 for those policies issued on and after 10/01/2003.

Please ensure that the supporting documentation provides detailed justification for all assumptions used to support the proposed rate increase.

Please provide an actual to expected analysis based on the assumptions and projections used in the original pricing of the policy.

Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.

Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is different than that originally anticipated.

Please restate the nationwide experience using the Virginia approved rates.

Please provide a comparison of the differences in the assumptions used in the original filing with those actually experienced, those included in the last filing, and those included in this filing.

Please provide a separate calculation of the lifetime loss ratio so that the historical premium component is restated to what it would have been if the proposed premium had been charged (collected) since the forms introduction.

Please advise in what states the company has requested rate increases on this policy, how the rate change requested in Virginia compares with those requested in other states, and the current status of the reviews in other states.

Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Please ensure that the filing includes sufficient detail or documentation so that any projections can be recreated.

Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

What steps has the company taken to minimize future rate increases on this policy?

Please provide the details and dates of all past rate revisions on this form.

Upon approval, does the company intend to provide a 30-day or 60-day notice of increase to insureds? We note the requested rate increase is 35%. § 38.2-3407.14 of the Code of Virginia requires that the company provide such notification in writing at least 60 days in advance of a rate increase of more than 35%.

Please update the experience exhibits to completely include experience data through the most recent available date.

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,
Ed Whyte

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/08/2015
Submitted Date	09/08/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

See attached Response Letter and revised Sample Policyholder Letters. Thank you.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	SL Objection Response VA 08 19 15
Comments:	
Attachment(s):	SL Objection Response VA 08 19 15.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	New Sample Policyholder Letter (contingent non-forfeiture)	S-6000 VA CNF	OTH	Initial			New Sample Policyholder Letter (contingent non-forfeiture).pdf	Date Submitted: 09/08/2015 By: Darlene Smith
Previous Version								
1	*New Sample Policyholder Letter (contingent non-forfeiture)*	*S-6000 VA CNF*	*OTH*	*Initial*			*New Sample Policyholder Letter (contingent non-forfeiture).pdf*	*Date Submitted: 08/07/2015 By: Darlene Smith*
Previous Version								
1	*New Sample Policyholder Letter (contingent non-forfeiture)*	*S-6000 VA CNF*	*OTH*	*Initial*			*New Sample Policyholder Letter (contingent non-forfeiture).pdf*	*Date Submitted: 06/25/2015 By: Darlene Smith*
2	New Sample Policyholder Letter (non-forfeiture)	S-6000 VA NF	OTH	Initial			New Sample Policyholder Letter (non-forfeiture).pdf	Date Submitted: 09/08/2015 By: Darlene Smith
Previous Version								
2	*New Sample Policyholder Letter (non-forfeiture)*	*S-6000 VA NF*	*OTH*	*Initial*			*New Sample Policyholder Letter (non-forfeiture).pdf*	*Date Submitted: 08/07/2015 By: Darlene Smith*
Previous Version								
2	*New Sample Policyholder Letter (non-forfeiture)*	*S-6000 VA NF*	*OTH*	*Initial*			*New Sample Policyholder Letter (non-forfeiture).pdf*	*Date Submitted: 06/25/2015 By: Darlene Smith*

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/07/2015
Submitted Date	08/07/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

See revised policyholder letters and response letter. Thank you.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	SL Objection Response VA 07 14 15
Comments:	
Attachment(s):	SL Objection Response VA 07 14 15.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	New Sample Policyholder Letter (contingent non-forfeiture)	S-6000 VA CNF	OTH	Initial			New Sample Policyholder Letter (contingent non-forfeiture).pdf	Date Submitted: 08/07/2015 By: Darlene Smith
Previous Version								
1	*New Sample Policyholder Letter (contingent non-forfeiture)*	*S-6000 VA CNF*	*OTH*	*Initial*			*New Sample Policyholder Letter (contingent non-forfeiture).pdf*	*Date Submitted: 06/25/2015 By: Darlene Smith*
2	New Sample Policyholder Letter (non-forfeiture)	S-6000 VA NF	OTH	Initial			New Sample Policyholder Letter (non-forfeiture).pdf	Date Submitted: 08/07/2015 By: Darlene Smith
Previous Version								
2	*New Sample Policyholder Letter (non-forfeiture)*	*S-6000 VA NF*	*OTH*	*Initial*			*New Sample Policyholder Letter (non-forfeiture).pdf*	*Date Submitted: 06/25/2015 By: Darlene Smith*

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/25/2015
Submitted Date	06/25/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

See attached response letter. Policyholder letters have been removed from Supporting Documentation and revised version have been attached in the form schedule. The Certification of Compliance was submitted 4/7/2015. Thank you.

Changed Items:

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	Removed and revised versions attached in form schedule.
Attachment(s):	
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_ 010614.pdf* *New Sample Policyholder Letter _non-forfeiture_ 010614.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*

State: Virginia
Filing Company: The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Comments:	
Attachment(s):	customer notice and election form FINAL 6 6 12.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	Removed and revised versions attached in form schedule.
Attachment(s):	
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_ 010614.pdf* *New Sample Policyholder Letter _non-forfeiture_ 010614.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Comments:	
Attachment(s):	*customer notice and election form FINAL 6 6 12.pdf*

Satisfied - Item:	SL Objection Response VA 06 17 15
Comments:	
Attachment(s):	SL Objection Response VA 06 17 15.pdf

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	New Sample Policyholder Letter (contingent non-forfeiture)	S-6000 VA CNF	OTH	Initial			New Sample Policyholder Letter (contingent non-forfeiture).pdf	Date Submitted: 06/25/2015 By: Darlene Smith
2	New Sample Policyholder Letter (non-forfeiture)	S-6000 VA NF	OTH	Initial			New Sample Policyholder Letter (non-forfeiture).pdf	Date Submitted: 06/25/2015 By: Darlene Smith

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/01/2015
Submitted Date	07/01/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

The Endorsements Statement of Variability has been changed as advised.

Related Objection 1

Applies To:

- S6000 Virginia - Endorsements' Statement of Variability (Supporting Document)

Comments: You stated in your response to Objection 3 in our previous Objection Letter that Bracket 3 in the Statement of Variability for Endorsements includes the contingent benefit upon lapse option. While the nonforfeiture benefit and the contingent benefit upon lapse are calculated using the same formula, the contingent benefit upon lapse is a separate offer from the benefit provided in a nonforfeiture rider. For purposes of clarity, please expand Bracket 3 in the Statement of Variability to state The Nonforfeiture Benefit Amount or the Contingent Benefit Upon Lapse will appear which will vary by policyholder or words of similar import.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	S6000 Virginia - Endorsements' Statement of Variability
Comments:	
Attachment(s):	S6000 Virginia - Endorsements' Statement of Variability.pdf
Previous Version	
Satisfied - Item:	*S6000 Virginia - Endorsements' Statement of Variability*
Comments:	
Attachment(s):	*S6000 Virginia - Endorsements' Statement of Variability.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response 2

Comments:

The last sentence in the endorsement (S-E-NF-VA) has been removed to consist with the language set forth in 14 VAC 5-200-185 E 3.

Related Objection 2

Applies To:

- ENDORSEMENT, S-E-NF-VA (Form)

Comments: The last sentence in the endorsement is not consistent with the language set forth in 14 VAC 5-200-185 E 3 and should be removed.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	ENDORSEMENT	S-E-NF-VA	POLA	Initial		55.000	S-E-NF-VA.pdf	Date Submitted: 07/01/2015 By: Darlene Smith
Previous Version								
1	*ENDORSEMENT*	*S-E-NF-VA*	*POLA*	*Initial*		*55.000*	*S-E-NF-VA.pdf*	*Date Submitted: 04/15/2015 By: Darlene Smith*
Previous Version								
1	*ENDORSEMENT*	*S-E-NF-VA*	*POLA*	*Initial*		*55.000*	*S-E-NF-VA .pdf*	*Date Submitted: 04/07/2015 By:*

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/15/2015
Submitted Date	04/15/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

As requested, we have revised the Corporate name of the insurer to make it more prominent. It is now 14 point font.

Related Objection 1

Applies To:

- ENDORSEMENT, S-E-BR-VA (Form)

- ENDORSEMENT, S-E-NF-VA (Form)

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer shall prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications and other forms required to be submitted. The corporate name should not appear in smaller text than that appearing in the endorsement.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	ENDORSEMENT	S-E-BR-VA	POLA	Initial		55.000	S-E-BR-VA.pdf	Date Submitted: 04/15/2015 By: Darlene Smith
Previous Version								
1	*ENDORSEMENT*	*S-E-BR-VA*	*POLA*	*Initial*		*55.000*	*S-E-BR-VA .pdf*	*Date Submitted: 04/07/2015 By:*
2	ENDORSEMENT	S-E-NF-VA	POLA	Initial		55.000	S-E-NF-VA.pdf	Date Submitted: 04/15/2015 By: Darlene Smith
Previous Version								
2	*ENDORSEMENT*	*S-E-NF-VA*	*POLA*	*Initial*		*55.000*	*S-E-NF-VA .pdf*	*Date Submitted: 04/07/2015 By:*

No Rate/Rule Schedule items changed.

Response 2

Comments:

We confirm that the text complies with 14 VAC 5-100-50 5. It is in 11 point font.

Related Objection 2

Applies To:

- *ENDORSEMENT, S-E-BR-VA (Form)*
- *ENDORSEMENT, S-E-NF-VA (Form)*

Comments: Please confirm that all of the text in the endorsements appears in a type size of at least 10 point pursuant to 14 VAC 5-100-50 5.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	ENDORSEMENT	S-E-BR-VA	POLA	Initial		55.000	S-E-BR-VA.pdf	Date Submitted: 04/15/2015 By: Darlene Smith
Previous Version								
1	*ENDORSEMENT*	*S-E-BR-VA*	*POLA*	*Initial*		*55.000*	*S-E-BR-VA .pdf*	*Date Submitted: 04/07/2015 By:*
2	ENDORSEMENT	S-E-NF-VA	POLA	Initial		55.000	S-E-NF-VA.pdf	Date Submitted: 04/15/2015 By: Darlene Smith
Previous Version								
2	*ENDORSEMENT*	*S-E-NF-VA*	*POLA*	*Initial*		*55.000*	*S-E-NF-VA .pdf*	*Date Submitted: 04/07/2015 By:*

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please refer to the Non-Payment Option that is in the consumer Notice of Premium Rate Increase and Coverage Change Request Form. If the policyholder discontinues further payment of premiums on the policy and instead of the policy lapsing and providing no future coverage, the policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums that had been paid into the policy, or 30 times the daily benefit on the premium rate increase effective date, whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. This option will automatically be provided if the policy lapses for non-payment of premium within 120 days of the rate premium increase effective date. The statement of variability previously submitted indicates that the 3rd bracket on the form will show the Nonforfeiture Benefit Amount.

Related Objection 3

Applies To:

- ENDORSEMENT, S-E-NF-VA (Form)

- S6000 Virginia - Endorsements' Statement of Variability (Supporting Document)

Comments: We note that form S-E-NF-VA will be used in conjunction with a Nonforfeiture Benefit. Please advise how policy changes due to a contingent benefit upon lapse will be expressed.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	ENDORSEMENT	S-E-BR-VA	POLA	Initial		55.000	S-E-BR-VA.pdf	Date Submitted: 04/15/2015 By: Darlene Smith
Previous Version								
1	*ENDORSEMENT*	*S-E-BR-VA*	*POLA*	*Initial*		*55.000*	*S-E-BR-VA .pdf*	*Date Submitted: 04/07/2015 By:*
2	ENDORSEMENT	S-E-NF-VA	POLA	Initial		55.000	S-E-NF-VA.pdf	Date Submitted: 04/15/2015 By: Darlene Smith
Previous Version								
2	*ENDORSEMENT*	*S-E-NF-VA*	*POLA*	*Initial*		*55.000*	*S-E-NF-VA .pdf*	*Date Submitted: 04/07/2015 By:*

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/03/2014
Submitted Date	11/03/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see previous objection 10-27-2014.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection response 10-27-14
Comments:	
Attachment(s):	SL Objection Response VA 10 27 14, letters #1 and #2.pdf

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Exhibits 6-30-14	Form S-6000-P-VA	Revised	Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request: 35	Exhibits 6-30-14.pdf,	11/03/2014 By: Darlene Smith
Previous Version						
1	*Exhibits 6-30-14*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*Exhibits 6-30-14.pdf,*	*07/01/2014* *By:*

Conclusion:

Thank you.

Sincerely,

Darlene Smith

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/03/2014
Submitted Date	11/03/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see attached document in second objection 10-27-2014

Related Objection 1

Applies To:

- Exhibits 6-30-14, [Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA] (Rate)

Comments: There appears to be some confusion regarding the policy forms for which this rate increase applies. According to your response dated 6/20/2014, the rate increase of 35% does not apply to any of the riders. The Rate/Rule Schedule, however, lists the riders as affected form numbers. The attached exhibit appears only list rates for $10 FC and $10 FC with HCBC. I assume HCBC is form # S-6000-R6-VA, but I do not know which form number applies to FC.

Please correct the Rate/Rule Schedule in SERFF to state the Affected Form Numbers for which this rate increase applies. The rate action should be "revised", the previous state filing number should be "paper filing approved 9/15/1999", and the Percent Action Change Request "35%". Please attach rate schedule reflecting the increase for each policy form number separately for each of the three implementation periods.

I apologize if previous instructions were not clear. If you have any questions, please feel free to contact me at 804-371-9390.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see attached document in second objection 10-27-2014

Related Objection 2

Applies To:

- Notice of Premium Rate Increase Letters (Supporting Document)

Comments: The policyholder letter states that if an insured elects to reduce his benefits, he will be unable to increase the benefits in the future. Does this mean that if the insured could pass underwriting requirements, he still prohibited from increasing any benefits later on?

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/29/2014
Submitted Date	07/29/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

See attached Objection Response Letter and documents, thank you.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	SL Objection Response VA 07 11 14
Comments:	
Attachment(s):	SL Objection Response VA 07 11 14.pdf

State:	Virginia	**Filing Company:**	The State Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	CareGuard		
Project Name/Number:	/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	SL Objection Response VA 07 11 14
Comments:	
Attachment(s):	SL Objection Response VA 07 11 14.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Certification.pdf New Exhibit Set.pdf SL Rate Memo with Attachment VA post.pdf SL Rate Memo with Attachment VA pre.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Certification.pdf* *New Exhibit Set.pdf* *State Life Rate Increase Act Memo, post rate stability.pdf* *State Life Rate Increase Act Memo, pre rate stability.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf* *State Life Rate Increase Act Memo, post rate stability.pdf* *State Life Rate Increase Act Memo, pre rate stability.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo Attachment, post rate stability.pdf* *State Life Rate Increase Act Memo Attachment, pre rate stability.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf*

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

	Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	SL Rate Memo VA 2012 Final.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/23/2014
Submitted Date	06/23/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

See attached documents and Objection Response Letter. The rate data has been revised through a post-submission update. Thank you.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf

Satisfied - Item:	LTC Rate Increase Filing Clarification
Comments:	
Attachment(s):	LTC Rate Increase Filing Clarification.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf

Satisfied - Item:	LTC Rate Increase Filing Clarification
Comments:	
Attachment(s):	LTC Rate Increase Filing Clarification.pdf

Satisfied - Item:	Response to Model Bulletin - Senior Issues _B_ 080913
Comments:	
Attachment(s):	Response to Model Bulletin - Senior Issues _B_ 080913.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf

Satisfied - Item:	LTC Rate Increase Filing Clarification
Comments:	
Attachment(s):	LTC Rate Increase Filing Clarification.pdf

Satisfied - Item:	Response to Model Bulletin - Senior Issues _B_ 080913
Comments:	
Attachment(s):	Response to Model Bulletin - Senior Issues _B_ 080913.pdf

Satisfied - Item:	S-6000-P-VA Sch Pgs
Comments:	
Attachment(s):	S-6000-P-VA Sch Pgs.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf

Satisfied - Item:	LTC Rate Increase Filing Clarification
Comments:	
Attachment(s):	LTC Rate Increase Filing Clarification.pdf

Satisfied - Item:	Response to Model Bulletin - Senior Issues _B_ 080913
Comments:	
Attachment(s):	Response to Model Bulletin - Senior Issues _B_ 080913.pdf

Satisfied - Item:	S-6000-P-VA Sch Pgs
Comments:	
Attachment(s):	S-6000-P-VA Sch Pgs.pdf

Satisfied - Item:	SL Objection Response VA 05 05 14
Comments:	
Attachment(s):	SL Objection Response VA 05 05 14.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf

Satisfied - Item:	LTC Rate Increase Filing Clarification
Comments:	
Attachment(s):	LTC Rate Increase Filing Clarification.pdf

Satisfied - Item:	Response to Model Bulletin - Senior Issues _B_ 080913
Comments:	
Attachment(s):	Response to Model Bulletin - Senior Issues _B_ 080913.pdf

Satisfied - Item:	S-6000-P-VA Sch Pgs
Comments:	
Attachment(s):	S-6000-P-VA Sch Pgs.pdf

Satisfied - Item:	SL Objection Response VA 05 05 14
Comments:	
Attachment(s):	SL Objection Response VA 05 05 14.pdf

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_ 010614.pdf* *New Sample Policyholder Letter _non-forfeiture_ 010614.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf Notice of Premium Rate Increase Letter - NonForfeiture.pdf
Previous Version	
Satisfied - Item:	customer notice and election form FINAL 6 6 12
Comments:	
Attachment(s):	customer notice and election form FINAL 6 6 12.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf

Satisfied - Item:	LTC Rate Increase Filing Clarification
Comments:	
Attachment(s):	LTC Rate Increase Filing Clarification.pdf

Satisfied - Item:	Response to Model Bulletin - Senior Issues _B_ 080913
Comments:	
Attachment(s):	Response to Model Bulletin - Senior Issues _B_ 080913.pdf

Satisfied - Item:	S-6000-P-VA Sch Pgs
Comments:	
Attachment(s):	S-6000-P-VA Sch Pgs.pdf

Satisfied - Item:	SL Objection Response VA 05 05 14
Comments:	
Attachment(s):	SL Objection Response VA 05 05 14.pdf

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_ 010614.pdf* *New Sample Policyholder Letter _non-forfeiture_ 010614.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*
Comments:	
Attachment(s):	*customer notice and election form FINAL 6 6 12.pdf*

Satisfied - Item:	ReqPt1 (post RS)
Comments:	
Attachment(s):	ReqPt1 (post RS).pdf
Previous Version	
Satisfied - Item:	*ReqPt1 (post RS)*
Comments:	
Attachment(s):	*ReqPt1 (post RS).pdf*

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf

Satisfied - Item:	LTC Rate Increase Filing Clarification
Comments:	
Attachment(s):	LTC Rate Increase Filing Clarification.pdf

Satisfied - Item:	Response to Model Bulletin - Senior Issues _B_ 080913
Comments:	
Attachment(s):	Response to Model Bulletin - Senior Issues _B_ 080913.pdf

Satisfied - Item:	S-6000-P-VA Sch Pgs
Comments:	
Attachment(s):	S-6000-P-VA Sch Pgs.pdf

Satisfied - Item:	SL Objection Response VA 05 05 14
Comments:	
Attachment(s):	SL Objection Response VA 05 05 14.pdf

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_ 010614.pdf* *New Sample Policyholder Letter _non-forfeiture_ 010614.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*
Comments:	
Attachment(s):	*customer notice and election form FINAL 6 6 12.pdf*

Satisfied - Item:	ReqPt1 (post RS)
Comments:	
Attachment(s):	ReqPt1 (post RS).pdf
Previous Version	
Satisfied - Item:	*ReqPt1 (post RS)*
Comments:	
Attachment(s):	*ReqPt1 (post RS).pdf*

Satisfied - Item:	ReqPt1 (pre RS)
Comments:	
Attachment(s):	ReqPt1 (pre RS).pdf
Previous Version	
Satisfied - Item:	*ReqPt1 (pre RS)*
Comments:	
Attachment(s):	*ReqPt1 (pre RS).pdf*

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /
Filing Company: The State Life Insurance Company

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/19/2013
Submitted Date	12/19/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

See Objection Response Letter and documents. The rate schedule has been revised. Thank you.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit Q1
Comments:	
Attachment(s):	Exhibit Q1.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit Q1
Comments:	
Attachment(s):	Exhibit Q1.pdf

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*
Comments:	
Attachment(s):	*customer notice and election form FINAL 6 6 12.pdf*

State:	*Virginia*	**Filing Company:**	*The State Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*CareGuard*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit Q1
Comments:	
Attachment(s):	Exhibit Q1.pdf

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*
Comments:	
Attachment(s):	*customer notice and election form FINAL 6 6 12.pdf*

Satisfied - Item:	Objection Response 11 21 13
Comments:	
Attachment(s):	Objection Response 11 21 13.pdf

No Form Schedule items changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	SL Rate Table VA 2012 Final	S-6000-P-VA	Revised	Previous State Filing Number: Paper filing approved 9/15/1999 Percent Rate Change Request:	New Exhibit Set.pdf, State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf,	12/19/2013 By: Darlene Smith
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*New Exhibit Set.pdf, State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf,*	*05/06/2013* *By: Darlene Smith*
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*State Life Rate Increase Act Memo Rates post 10-2003 issue.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue.pdf,*	*02/12/2013* *By: Darlene Smith*
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*SL Rate Table VA 2012 Final.pdf,*	*09/21/2012* *By: Darlene Smith*

Conclusion:

State: Virginia
Filing Company: The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/06/2013
Submitted Date	05/06/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

See attachments from our actuary.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: We believe that there are inconsistencies in Attachment J, the 58/85 test prescribed by 14VAC5-200-153(C)(4). It appears that item 3 is derived from the earned premium projection from Exhibit F1, which does not include any shock lapse or benefit reductions, while item 4a is derived from Exhibit F2, which does include shock lapse and benefit reduction. In addition, we cannot match the values in items 6a and 6b from information in either exhibit. Please make sure that all values in Attachment J are based on the same assumptions and provide additional details on the source of each value.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 05 01 13
Comments:	
Attachment(s):	SL VA Objection Response 05 01 13.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 05 01 13
Comments:	
Attachment(s):	SL VA Objection Response 05 01 13.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Certification.pdf New Exhibit Set.pdf State Life Rate Increase Act Memo, post rate stability.pdf State Life Rate Increase Act Memo, pre rate stability.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf* *State Life Rate Increase Act Memo, post rate stability.pdf* *State Life Rate Increase Act Memo, pre rate stability.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo Attachment, post rate stability.pdf* *State Life Rate Increase Act Memo Attachment, pre rate stability.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	SL Rate Table VA 2012 Final	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA	New		New Exhibit Set.pdf, State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf,	05/06/2013 By: Darlene Smith
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*State Life Rate Increase Act Memo Rates post 10-2003 issue.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue.pdf,*	*02/12/2013 By: Darlene Smith*
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*SL Rate Table VA 2012 Final.pdf,*	*09/21/2012 By: Darlene Smith*

Response 2

Comments:

See attachments from our actuary.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the active life reserve balance as of 12/31/2012, separately for the pre-stabilization and post-stabilization policies. Also, please describe whether any changes have been made to the assumptions underlying the active life reserves as a result of the observed historical experience. If changes have been made, please provide the active life reserve balance as of 12/31/2012 calculated using both the original and revised assumptions.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 05 01 13
Comments:	
Attachment(s):	SL VA Objection Response 05 01 13.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 05 01 13
Comments:	
Attachment(s):	SL VA Objection Response 05 01 13.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Certification.pdf New Exhibit Set.pdf State Life Rate Increase Act Memo, post rate stability.pdf State Life Rate Increase Act Memo, pre rate stability.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf* *State Life Rate Increase Act Memo, post rate stability.pdf* *State Life Rate Increase Act Memo, pre rate stability.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo Attachment, post rate stability.pdf* *State Life Rate Increase Act Memo Attachment, pre rate stability.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	SL Rate Table VA 2012 Final	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA	New		New Exhibit Set.pdf, State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf,	05/06/2013 By: Darlene Smith
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*State Life Rate Increase Act Memo Rates post 10-2003 issue.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue.pdf,*	*02/12/2013 By: Darlene Smith*
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*SL Rate Table VA 2012 Final.pdf,*	*09/21/2012 By: Darlene Smith*

Response 3

Comments:

See attachments from our actuary.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Since these policy forms include both single-pay and ten-pay policies, please describe whether these policies have been included in the experience and whether the same increase is being applied to the remaining payments on the ten-pay policies. Please provide the number of paid-up policies in force vs. the total number of in force policies. If paid-up policies are included in the experience used to support the rate increase on premium-paying policies, please justify this approach.

Once this additional information has been received, we can continue our review of the submission.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 05 01 13
Comments:	
Attachment(s):	SL VA Objection Response 05 01 13.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 05 01 13
Comments:	
Attachment(s):	SL VA Objection Response 05 01 13.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Certification.pdf New Exhibit Set.pdf State Life Rate Increase Act Memo, post rate stability.pdf State Life Rate Increase Act Memo, pre rate stability.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf* *State Life Rate Increase Act Memo, post rate stability.pdf* *State Life Rate Increase Act Memo, pre rate stability.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo Attachment, post rate stability.pdf* *State Life Rate Increase Act Memo Attachment, pre rate stability.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	SL Rate Table VA 2012 Final	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA	New		New Exhibit Set.pdf, State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf,	05/06/2013 By: Darlene Smith
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*State Life Rate Increase Act Memo Rates post 10-2003 issue.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue.pdf,*	*02/12/2013 By: Darlene Smith*
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*SL Rate Table VA 2012 Final.pdf,*	*09/21/2012 By: Darlene Smith*

Conclusion:

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/23/2013
Submitted Date	04/23/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see attachments.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The interest rate used in the 58/85 test is prescribed by 14VAC5-200-153C 4. Please confirm compliance or revise the projections of Attachment J to comply.

Changed Items:

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Attachment, post rate stability.pdf State Life Rate Increase Act Memo Attachment, pre rate stability.pdf Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf State Life Rate Certification.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see attachments.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The interest rate used in all other projections is prescribed by 14VAC5-130-50 B as the rate consistent with that used in the determination of premiums, which according to the actuarial memorandum was 6.5%. Please provide revised projections which comply with this requirement.

Changed Items:

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Attachment, post rate stability.pdf State Life Rate Increase Act Memo Attachment, pre rate stability.pdf Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf State Life Rate Certification.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see attachments.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The intent of Exhibit Q1.1 was to restate all premiums as if the proposed rates had been charged since issue. In comparing Exhibit Q1.1 to Attachment F2, we would expect that the incurred claims would be identical in all years and that earned premiums would match for years 2015 and later, but this is not the case. Please explain why anything other than the earned premium in years prior to the rate increase becoming fully effective would change between these two exhibits.

Changed Items:

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Attachment, post rate stability.pdf State Life Rate Increase Act Memo Attachment, pre rate stability.pdf Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf State Life Rate Certification.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see attachments.

Related Objection 4

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Comments: The certification in the actuarial memorandum for policies issued after 10/01/2003 does not comply with 14VAC5-200-153B 2. Please revise the certification to comply. If the Company is not able to make this certification for those policies subject to the requirements of 14VAC5-200-153, please revise the actuarial certification to indicate the rate increase amount that the Company believes would be needed to comply with 14VAC5-200-153B 2, and state that the Company is willing to implement a lesser increase at this time. In addition, the following must be provided from an officer of the Company:
a.A certification that the Company will agree not to seek another rate increase on these forms for a period of at least 36 months; and
b.A certification that any future rate increases on these forms will not attempt to recover the lost premium between the increase implemented and the increase needed to certify for the intervening period. In other words, future lifetime loss ratio projections will be calculated using historic premiums that are at a level consistent with the rate increase needed rather than the rate increase actually implemented.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Attachment, post rate stability.pdf State Life Rate Increase Act Memo Attachment, pre rate stability.pdf Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf State Life Rate Certification.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Comments:

Please see attachments.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the active life reserve balance as of 12/31/2012 for these policies. Also, please describe whether any changes have been made to the assumptions underlying the active life reserves as a result of the observed historical experience. If changes have been made, please provide the active life reserve balance as of 12/31/2012 calculated using both the original and revised assumptions.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Attachment, post rate stability.pdf State Life Rate Increase Act Memo Attachment, pre rate stability.pdf Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf State Life Rate Certification.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response 6

Comments:

Please see attachments.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Since these policy forms include both single-pay and ten-pay policies, please describe whether these policies have been included in the experience and whether the same increase is being applied to the remaining payments on the ten-pay policies. If paid-up policies are included in the experience used to support the rate increase on premium-paying policies, please justify this approach.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Attachment, post rate stability.pdf State Life Rate Increase Act Memo Attachment, pre rate stability.pdf Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf State Life Rate Certification.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

We will submit a response to this objection separately.

Related Objection 7

Applies To:

- Coverage Change Request Form - NonForfeiture, S-6000 VA NF (Form)
- Coverage Change Request Form - Contingent NonForfeiture, S-6000 VA CNF (Form)

Comments: Pertaining to Objection 2 in our Objection Letter dated 11/26/2012, we read your response and we maintain our previous objection. 14 VAC 5-100-50 2 provides that the full and proper corporate name of the insurer shall prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications and other forms required to be submitted. While we have no objections regarding the appearance of the third party administrator on the form, it should be clear which company is responsible for the obligations undertaken in the policy. In order to avoid confusion, the insurers name must be presented with prominence over that of the plan administrator.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

We will submit a response to this objection separately.

Related Objection 8

Comments: Pertaining to Objection 4 in our Objection Letter dated 11/26/2012, you stated the coverage change forms will be sent to all insureds, even those with nonforfeiture and contingent nonforfeiture benefits. In that light, we have the following concerns.
Please provide us with copies of the nonforfeiture and contingent nonforfeiture riders that were issued in conjunction with policy form S-6000-P-VA. Please attach these forms as supporting documentation.
Based upon the form number designation, we assume that form S-6000 VA NF will be sent to insureds with nonforfeiture benefits. If so, the change request form has the potential to conflict with the nonforfeiture rider. Specifically, the statement, If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy, may conflict with rider language.
Related to the comment directly above, based on the same reasoning, it appears that form S-6000 VA CNF is intended to be sent to insureds with contingent nonforfeiture benefits. If so, the change request form has the potential to conflict with the contingent nonforfeiture benefits riders and 14 VAC 5-200-185 D 5 c.

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /
Filing Company: The State Life Insurance Company

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/13/2013
Submitted Date	02/13/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please find the attached response letter, statement of variability, notice of premium rate increase letters and coverage change request forms.

Related Objection 1

Applies To:

- customer notice and election form FINAL 6 6 12 (Supporting Document)

Comments: 1. The coverage change request form must be submitted for approval pursuant to § 38.2-316 C 1 of the Code of Virginia.

2. Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name should be presented prominently on the first page of the form.

3. Please provide us with a statement of variability that identifies each variable field appearing in the form and describe how those fields might vary from the text as presented.

4. You stated in your cover letter that the proposed rate increase affects policies issued between July 2000 and February 2004. Please advise if it is the companys intent to issue the coverage change request form to all insureds affected by the rate increase? We note that two nonforfeiture riders were approved with policy form S-6000-P-VA and contingent nonforfeiture riders were approved for use at a later date. In this light, please advise how many of the insureds affected by the rate increase have nonforfeiture and contingent nonforfeiture benefits available? Will these insureds also receive the coverage change request form?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 021313
Comments:	
Attachment(s):	VA DOI Objection response 2-13-13.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 021313
Comments:	
Attachment(s):	VA DOI Objection response 2-13-13.pdf

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability - VA.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 021313
Comments:	
Attachment(s):	VA DOI Objection response 2-13-13.pdf

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability - VA.pdf

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf Notice of Premium Rate Increase Letter - NonForfeiture.pdf
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*
Comments:	
Attachment(s):	*customer notice and election form FINAL 6 6 12.pdf*

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Change Request Form - NonForfeiture	S-6000 VA NF	OTH	Initial			Coverage Change Request Form & Return Form - NonForfeiture.pdf	Date Submitted: 02/13/2013 By: Darlene Smith
2	Coverage Change Request Form - Contingent NonForfeiture	S-6000 VA CNF	OTH	Initial			Coverage Change Request Form & Return Form - CNF.pdf	Date Submitted: 02/13/2013 By: Darlene Smith

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/12/2013
Submitted Date	02/12/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

In response to your objection, please see the attached objection response, revised act memo and rates from our actuary.

Related Objection 1

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Comments: A preliminary review of the submitted filing indicates the following concerns and questions. Review of the filing will be continued upon receipt of the following information.

The cover letter states the policy was issued between 07/2000 and 02/2004. Please submit separate actuarial memorandums and supporting documentation that complies with 14VAC5-200-150 for those policies issued before 10/01/2003 and with 14VAC5-200-153 for those policies issued on and after 10/01/2003.

Please ensure that the supporting documentation provides detailed justification for all assumptions used to support the proposed rate increase.

Please provide an actual to expected analysis based on the assumptions and projections used in the original pricing of the policy.

Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.

Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is different than that originally anticipated.

Please restate the nationwide experience using the Virginia approved rates.

Please provide a comparison of the differences in the assumptions used in the original filing with those actually experienced, those included in the last filing, and those included in this filing.

Please provide a separate calculation of the lifetime loss ratio so that the historical premium component is restated to what it would have been if the proposed premium had been charged (collected) since the forms introduction.

Please advise in what states the company has requested rate increases on this policy, how the rate change requested in Virginia compares with those requested in other states, and the current status of the reviews in other states.

Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.

Please ensure that the filing includes sufficient detail or documentation so that any projections can be recreated.

Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

What steps has the company taken to minimize future rate increases on this policy?

Please provide the details and dates of all past rate revisions on this form.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Upon approval, does the company intend to provide a 30-day or 60-day notice of increase to insureds? We note the requested rate increase is 35%. § 38.2-3407.14 of the Code of Virginia requires that the company provide such notification in writing at least 60 days in advance of a rate increase of more than 35%.

Please update the experience exhibits to completely include experience data through the most recent available date.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 021213
Comments:	
Attachment(s):	SL VA Objection Response post 10-2003.pdf SL VA Objection Response pre 10-2003.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 021213
Comments:	
Attachment(s):	SL VA Objection Response post 10-2003.pdf SL VA Objection Response pre 10-2003.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Increase Act Memo post 10-2003 issue.pdf State Life Rate Increase Act Memo pre 10-2003 issue.pdf Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	SL Rate Table VA 2012 Final	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA	New		State Life Rate Increase Act Memo Rates post 10-2003 issue.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue.pdf,	02/12/2013 By: Darlene Smith
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*SL Rate Table VA 2012 Final.pdf,*	*09/21/2012 By: Darlene Smith*

Conclusion:

Sincerely,
Darlene Smith

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 09/11/2015

Comments:

The riders have been added to the list. Thank you.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	New Rates (revised)	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA, S-E-219, S-E-220, S-E-221	Revised	Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request: 34.92	New Rates (revised).pdf,	09/11/2015 By:
Previous Version						
1	*New Rates (revised)*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*Revised*	*Previous State Filing Number:* *Paper Filing approved 9/15/1999* *Percent Rate Change Request:* *34.92*	*New Rates (revised).pdf,*	*09/10/2015* *By:*

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 09/10/2015

Comments:

Objection 1: The required language has been added to the Flesch Score Certificate. Please see updated/corrected certification in Supporting Documentation tab.

Objection 2: The rider form numbers have been added to the Affected Form Number Column in the Rate/Rule Schedule tab with attach Attachments B1, B2, and B3.

Thank you for your assistance.

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Removed from Rate Schedule	Form S-6000-P-VA	Revised	Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request: 34.92		09/10/2015 By:
Previous Version						
1	*Exhibits 6-30-14*	*Form S-6000-P-VA*	*Revised*	*Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request: 34.92*	*Exhibits 6-30-14.pdf,*	*01/26/2015 By:*
Previous Version						
1	*Exhibits 6-30-14*	*Form S-6000-P-VA*	*Revised*	*Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request: 35*	*Exhibits 6-30-14.pdf,*	*11/03/2014 By: Darlene Smith*
Previous Version						
1	*Exhibits 6-30-14*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*Exhibits 6-30-14.pdf,*	*07/01/2014 By:*
2	New Rates (revised)	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-	Revised	Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request:	New Rates (revised).pdf,	09/10/2015 By:

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Rate/Rule Schedule Item Changes

		6000-R6-VA		34.92		

Supporting Document Schedule Item Changes

Satisfied - Item:	VA Flesch Certification
Comments:	
Attachment(s):	VA Flesch Certification .pdf
Previous Version	
Satisfied - Item:	*VA Flesch Certification*
Comments:	
Attachment(s):	*VA Flesch Certification .pdf*

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 04/07/2015

Comments:

Dear Ms. Houser, attached please find the new endorsement forms with corresponding statements of variability, flesch score and Certification of Compliance. Thank you for your assistance with this filing.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	ENDORSEMENT	S-E-BR-VA	POLA	Initial		55.000	S-E-BR-VA .pdf	Date Submitted: 04/07/2015 By:
2	ENDORSEMENT	S-E-NF-VA	POLA	Initial		55.000	S-E-NF-VA .pdf	Date Submitted: 04/07/2015 By:

No Rate Schedule Items Changed.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA Cert of Compliance.pdf
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*N/A - rate filing*
Attachment(s):	

Satisfied - Item:	S6000 Virginia - Endorsements' Statement of Variability
Comments:	
Attachment(s):	S6000 Virginia - Endorsements' Statement of Variability.pdf

Satisfied - Item:	VA Flesch Certification
Comments:	
Attachment(s):	VA Flesch Certification .pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 02/20/2015

Comments:

See attached Endorsement and Schedule Page. Thank you.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	S-E-BS-VA
Comments:	
Attachment(s):	S-E-BS-VA.pdf

Satisfied - Item:	S-6000-P-VA Sch Pgs
Comments:	
Attachment(s):	S-6000-P-VA Sch Pgs.pdf

State: *Virginia*
Filing Company: *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 02/03/2015

Comments:

See attached Rate Summaries and Response Letter. Thank you.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Summary post RS
Comments:	
Attachment(s):	Rate Summary post RS.pdf
Previous Version	
Satisfied - Item:	*ReqPt1 (post RS)*
Comments:	
Attachment(s):	*ReqPt1 (post RS).pdf*
Previous Version	
Satisfied - Item:	*ReqPt1 (post RS)*
Comments:	
Attachment(s):	*ReqPt1 (post RS).pdf*

Satisfied - Item:	Rate Summary pre RS
Comments:	
Attachment(s):	Rate Summary pre RS.pdf
Previous Version	
Satisfied - Item:	*ReqPt1 (pre RS)*
Comments:	
Attachment(s):	*ReqPt1 (pre RS).pdf*
Previous Version	
Satisfied - Item:	*ReqPt1 (pre RS)*
Comments:	
Attachment(s):	*ReqPt1 (pre RS).pdf*

Satisfied - Item:	SL Objection Response VA 01 27 15
Comments:	
Attachment(s):	SL Objection Response VA 01 27 15.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 01/26/2015

Comments:

The Percent Rate Change Request in the Rate Action Information column has been updated for consistency purposes to 34.92%. Thank you.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Exhibits 6-30-14	Form S-6000-P-VA	Revised	Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request: 34.92	Exhibits 6-30-14.pdf,	01/26/2015 By:
Previous Version						
1	*Exhibits 6-30-14*	*Form S-6000-P-VA*	*Revised*	*Previous State Filing Number:* *Paper Filing approved 9/15/1999* *Percent Rate Change Request:* *35*	*Exhibits 6-30-14.pdf,*	*11/03/2014* *By: Darlene Smith*
Previous Version						
1	*Exhibits 6-30-14*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*Exhibits 6-30-14.pdf,*	*07/01/2014* *By:*

State: Virginia
Filing Company: The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 01/23/2015

Comments:

See revised documents and response letter. The rate data has been revised through a post-submission update. Thank you.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	SL Objection Response VA 01 15 15
Comments:	
Attachment(s):	SL Objection Response VA 01 15 15.pdf

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_ 010614.pdf* *New Sample Policyholder Letter _non-forfeiture_ 010614.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*

State: Virginia
Filing Company: The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Comments:	
Attachment(s):	customer notice and election form FINAL 6 6 12.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 01/08/2015

Comments:

See attached act memos and response letter, thank you.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Certification.pdf New Exhibit Set.pdf State Life post RS memo.pdf State Life VA Pre RS memo.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Certification.pdf* *New Exhibit Set.pdf* *SL Rate Memo with Attachment VA post.pdf* *SL Rate Memo with Attachment VA pre.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Certification.pdf* *New Exhibit Set.pdf* *State Life Rate Increase Act Memo, post rate stability.pdf* *State Life Rate Increase Act Memo, pre rate stability.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf* *State Life Rate Increase Act Memo, post rate stability.pdf* *State Life Rate Increase Act Memo, pre rate stability.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo Attachment, post rate stability.pdf* *State Life Rate Increase Act Memo Attachment, pre rate stability.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

Satisfied - Item:	SL Objection Response VA 01 06 15
Comments:	
Attachment(s):	SL Objection Response VA 01 06 15.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 07/11/2014

Comments:

Per discussion with MaryAnn Mason on 7/3/14, we have moved documents from the Form Schedule tab to the Supporting Documentation tab. Also, she has requested we file an endorsement about the benefit schedule under a connected but separate form filing which we have done under SERFF # LFCR-129632640. Thank you, Pam Corbally

Changed Items:

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Removed from form schedule	S-6000 VA NF	OTH	Initial				Date Submitted: 07/11/2014 By:
Previous Version								
1	*Coverage Change Request Form - NonForfeiture*	*S-6000 VA NF*	*OTH*	*Initial*			*Coverage Change Request Form & Return Form - NF - Revised 4-25-13.pdf*	*Date Submitted: 04/26/2013 By:*
Previous Version								
1	*Coverage Change Request Form - NonForfeiture*	*S-6000 VA NF*	*OTH*	*Initial*			*Coverage Change Request Form & Return Form - NonForfeiture.pdf*	*Date Submitted: 02/13/2013 By: Darlene Smith*
2	Removed from form schedule	S-6000 VA CNF	OTH	Initial				Date Submitted: 07/11/2014 By:
Previous Version								
2	*Coverage Change Request Form - Contingent NonForfeiture*	*S-6000 VA CNF*	*OTH*	*Initial*			*Coverage Change Request Form & Return Form - CNF - Revised 4-25-13.pdf*	*Date Submitted: 04/26/2013 By:*
Previous Version								
2	*Coverage Change Request Form - Contingent NonForfeiture*	*S-6000 VA CNF*	*OTH*	*Initial*			*Coverage Change Request Form & Return Form - CNF.pdf*	*Date Submitted: 02/13/2013 By: Darlene Smith*

No Rate Schedule Items Changed.

State: Virginia
Filing Company: The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Coverage Change Request Form & Return Form - CNF and NF-Revised 4-25-13
Comments:	
Attachment(s):	Coverage Change Request Form & Return Form - CNF -Revised 4-25-13.pdf Coverage Change Request Form & Return Form - NF -Revised 4-25-13.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 07/01/2014

Comments:

Dear Ms. Houser, per your request the attachments Q1.2, Q1.3 and Q1.4 moved to Rate/Rule Schedule. Also, all other information on the Rate/Rule Schedule has been moved to Supporting Documentation tab.

Thank you

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Removed from Rate Schedule	S-6000-P-VA	Revised	Previous State Filing Number: Paper filing approved 9/15/1999 Percent Rate Change Request:		07/01/2014 By:
Previous Version						
1	*SL Rate Table VA 2012 Final*	*S-6000-P-VA*	*Revised*	*Previous State Filing Number: Paper filing approved 9/15/1999 Percent Rate Change Request:*	*New Exhibit Set.pdf, State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf,*	*12/19/2013 By: Darlene Smith*
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*New Exhibit Set.pdf, State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf,*	*05/06/2013 By: Darlene Smith*
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*State Life Rate Increase Act Memo Rates post 10-2003 issue.pdf, State Life Rate Increase Act Memo Rates pre 10-2003 issue.pdf,*	*02/12/2013 By: Darlene Smith*
Previous Version						
1	*SL Rate Table VA 2012 Final*	*Form S-6000-P-VA, Form S-6000-R1, Form*	*New*		*SL Rate Table VA 2012 Final.pdf,*	*09/21/2012 By: Darlene Smith*

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Rate/Rule Schedule Item Changes

		S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA				
2	Removed from Rate Schedule	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA	New			07/01/2014 By:
Previous Version						
2	*New Rates*	*Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA*	*New*		*New Rates.pdf,*	*08/02/2013* *By:*
3	Exhibits 6-30-14	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA	New		Exhibits 6-30-14.pdf,	07/01/2014 By:

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	New Exhibit Set
Comments:	
Attachment(s):	New Exhibit Set.pdf

Satisfied - Item:	State Life Rate Increase Act Memo Rates post 10-2003 issue 021213
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf

Satisfied - Item:	State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf

Satisfied - Item:	New Rates
Comments:	
Attachment(s):	New Rates.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 01/06/2014

Comments:

See attached documents, thank you.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 11 21 13
Comments:	
Attachment(s):	VA Objection Response 11 21 13 rev.pdf
Previous Version	
Satisfied - Item:	*Objection Response 11 21 13*
Comments:	
Attachment(s):	*Objection Response 11 21 13.pdf*

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_ 010614.pdf New Sample Policyholder Letter _non-forfeiture_ 010614.pdf
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*New Sample Policyholder Letter _contingent non-forfeiture_.pdf* *New Sample Policyholder Letter _non-forfeiture_.pdf*
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*
Comments:	
Attachment(s):	*customer notice and election form FINAL 6 6 12.pdf*

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 01/02/2014

Comments:

The Health Insurance Rate Request Summary form has been completed, one for pre-rate stabilization and one for post-rate stabilization. In addition, the sample policyholder letters are being revised and will be provided shortly. Thank you.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	ReqPt1 (post RS)
Comments:	
Attachment(s):	ReqPt1 (post RS).pdf

Satisfied - Item:	ReqPt1 (pre RS)
Comments:	
Attachment(s):	ReqPt1 (pre RS).pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 08/02/2013

Comments:

Please see counteroffer response.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	New Rates	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA	New		New Rates.pdf,	08/02/2013 By:

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	SL VA Counteroffer Response
Comments:	
Attachment(s):	SL VA Counteroffer Response.pdf

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	
Attachment(s):	New Sample Policyholder Letter _contingent non-forfeiture_.pdf New Sample Policyholder Letter _non-forfeiture_.pdf
Previous Version	
Satisfied - Item:	*Notice of Premium Rate Increase Letters*
Comments:	
Attachment(s):	*Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf* *Notice of Premium Rate Increase Letter - NonForfeiture.pdf*
Previous Version	
Satisfied - Item:	*customer notice and election form FINAL 6 6 12*
Comments:	
Attachment(s):	*customer notice and election form FINAL 6 6 12.pdf*

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 04/29/2013

Comments:

We have attached the body of the actuarial memorandum to the attachments forwarded on 04/23/2013.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf State Life Rate Certification.pdf State Life Rate Increase Act Memo, post rate stability.pdf State Life Rate Increase Act Memo, pre rate stability.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo Attachment, post rate stability.pdf* *State Life Rate Increase Act Memo Attachment, pre rate stability.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf* *State Life Rate Certification.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*State Life Rate Increase Act Memo post 10-2003 issue.pdf* *State Life Rate Increase Act Memo pre 10-2003 issue.pdf* *Support Exhibit post 10-2003.pdf* *Support Exhibit pre 10-2003.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*SL Rate Memo VA 2012 Final.pdf*

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 04/26/2013

Comments:

Please find the attached objection response to items 7 and 8 in your objection letter dated 3/20/13. In addition, please find updated forms S-6000 VA NF and S-6000 VA CNF and copies of S-E-247-VA, S-6000-R1 and S-6000-R2 in supporting documentation.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Change Request Form - NonForfeiture	S-6000 VA NF	OTH	Initial			Coverage Change Request Form & Return Form - NF - Revised 4-25-13.pdf	Date Submitted: 04/26/2013 By:
Previous Version								
1	*Coverage Change Request Form - NonForfeiture*	*S-6000 VA NF*	*OTH*	*Initial*			*Coverage Change Request Form & Return Form - NonForfeiture.pdf*	*Date Submitted: 02/13/2013 By: Darlene Smith*
2	Coverage Change Request Form - Contingent NonForfeiture	S-6000 VA CNF	OTH	Initial			Coverage Change Request Form & Return Form - CNF - Revised 4-25-13.pdf	Date Submitted: 04/26/2013 By:
Previous Version								
2	*Coverage Change Request Form - Contingent NonForfeiture*	*S-6000 VA CNF*	*OTH*	*Initial*			*Coverage Change Request Form & Return Form - CNF.pdf*	*Date Submitted: 02/13/2013 By: Darlene Smith*

State: Virginia
Filing Company: The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response for Items 7 & 8 only
Comments:	
Attachment(s):	VA DOI Objection response _7 & 8_ 4-26-13.pdf

Satisfied - Item:	S-E-247-VA, S-6000-R1 and S-6000-R2
Comments:	
Attachment(s):	S-6000-R1.pdf S-6000-R2.pdf S-E-247-VA.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Amendment Letter

Submitted Date: 01/07/2013
Comments:
Dear Mr. Whyte,

Please find the attached letter with questions from our actuary in regards to your objection dated 11/19/12.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Question to Objection dated 11-19-12
Comments:	
Attachment(s):	SL VA Objection Question.pdf

Note To Filer

Created By:

Janet Houser on 09/11/2015 10:26 AM

Last Edited By:

Janet Houser

Submitted On:

09/11/2015 10:38 AM

Subject:

Disregard previous note to filer dated today

Comments:

After further review, please confirm S-E-200 and S-E-221 are single pay policies and S-E-219 is a 10 Pay Policy. It is our understanding this is a closed block of business and such plans are no longer sold. According to the response to the objection letter dated 5/6/2013, it does appear the rate increase will apply to the remaining payments on the 10 pay policies although the factor is not changing. If that is the case, the form number for the 10 pay policy should be included in the Affected Form numbers just as the rider forms are being included although the factors are not changing.

Please call me if our understanding is not correct at 804-371-9390.

Thanks.

Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 09/11/2015 09:54 AM

Last Edited By:

Janet Houser

Submitted On:

09/11/2015 09:58 AM

Subject:

Rider Numbers

Comments:

Thank you for your prompt response to my note yesterday. There are 3 forms numbers that aren't listed on the Rate/Rule Schedule: S-E-200, S-E-221, and S-E-219. Are these form numbers that have previously been approved with factors and/or rates? If so, it would seem these form numbers should be included in Affected Form Numbers in the Rate/Rule Schedule as well. I apologize for not bringing that to your attention yesterday.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 09/10/2015 10:23 AM

Last Edited By:

Janet Houser

Submitted On:

09/10/2015 11:14 AM

Subject:

Final Review

Comments:

We are completing our final review before approving this filing. There are a few items that need to be resolved:

1) Please amend the Flesch Scale Certificate to include the required certification language as set forth in 14VAC5-110-60. Also, the certification refers to Berkshire Life Insurance Company of America. Please correct.

2) We erroneously requested the rider form numbers be removed from the Rate/Rule Schedule. Although the proposed rate increase does not affect the rider rate factors, what the insured will pay for those riders will increase as a result of the base policy rate being increased. Therefore, please include the rider form numbers to the Affected Form Number Column separated by commas in the Rate/Rule Schedule and attach only Attachments B2, B3, and B4 for approval. The current rates should be placed in Supporting Documentation.

We apologize of any inconvenience or confusion this may have caused.

Should you have any questions, please let me know.

Janet Houser
804-371-9390

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 03/10/2015 01:43 PM

Last Edited By:

Janet Houser

Submitted On:

03/10/2015 01:44 PM

Subject:

Endorsement Language

Comments:

In an effort to provide you with additional assistance in creating endorsement forms as requested, we hope the following information will be helpful as you consider our previous questions.

As you are aware, a revised Schedule of Benefits may be sent to the insured; however, the policy must be endorsed to reflect those changes. The following are at a minimum the information the endorsement should include and it would appear your proposed endorsement satisifies most of these requirements:

1) the full corporate name of the company
2) appropriate signatures of the officers
3) the endorsement form number in the lower left hand corner
4) form titled as an endorsement and that it is be attached to the policy
5) the effective date of endorsement
6) the policyholder name, the insured's policy number, and affected policy form number
7) language that clearly states the policy is being endorsed for changes made to policy
8) a statement that this change does not alter any other existing conditions, limitations of the coverage by the policy to which it is attached.

A simple approach could be wording to the effect that “as a result of your election to [insert option] the current coverage/benefit under this policy has been reduced/changed to [ ]. This would be directed at changes in the Schedule of Benefits and actually eliminate the need to generate a revised schedule.

If the optional nonforfeiture rider or contingent benefit upon lapse comes into play the wording could be: “Due to a [non-election of an option, by default,] or [election of the nonforfeiture option] the coverage/benefit continues under a paid-up status with a shortened benefit period for a period of [ ].”

A statement of variability should list all potential changes including riders that may be deleted, reductions in the inflation rider, reductions in maximum daily benefits, changes to the benefit period or waiting period and the appropriate ranges for such.

Should the company wish include a revised schedule, the endorsement should clearly state the revised schedule of benefits replaces the existing schedule in the policy which should be attached to the policy along with the endorsement.

We would be glad to review a prototype of the proposed endorsement if that would help.

Please provide a Certification of Compliance in accordance with 14VAC5-100-40 3 and a readability certification in accordance with 14 VAC-110-60.

If you have any questions, please feel free to contact me at 804-371-9390.

Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 02/23/2015 01:47 PM

Last Edited By:

Janet Houser

Submitted On:

02/23/2015 01:47 PM

Subject:

Update to 2.20.15 Note to Filer

Comments:

Just as a reminder, if new forms must be submitted for review and approval, please include a Certification of Compliance as required in 14VAC5-100-40 3.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 02/23/2015 09:07 AM

Last Edited By:

Janet Houser

Submitted On:

02/23/2015 09:07 AM

Subject:

Updated Forms

Comments:

Thank you for submitting the revised Schedule of Benefits form and corresponding endorsement. For our purposes, please advise how this form would be amended if the applicant exercises his nonforfeiture benefit, if applicable? If a separate form is used, please provide us with a copy with the date of approval and the SERFF tracking number. Our concern with the revised Schedule of Benefits is the reference to the total premium and premium paying period which would no longer be applicable. Also, an expiry date of the paid up policy should be stated on the form.

If you have any questions, please feel free to contact me at 804-371-9390.

Thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 02/20/2015 02:03 PM

Last Edited By:

Darlene Smith

Submitted On:

02/20/2015 03:17 PM

Subject:

Re: Note To Reviewer 2/20/2015

Comments:

Dear Ms. Houser,
Company filed the endorsement filing on 7/11/14 which is approved on 11/22/14 under SERFF Tracking number LFCR-129632640. Per state request the approved endorsement and schedule page are placed in Supporting Documentation tab. Thank you for your assistance with this filing.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 02/20/2015 12:19 PM

Last Edited By:

Janet Houser

Submitted On:

02/20/2015 12:19 PM

Subject:

Updating Policy for Benefit Changes

Comments:

According to previous correspondence, the company indicated policies are amended for benefit changes by using an updated Schedule of Benefits. Management at the Virginia Bureau of Insurance has recently determined that a policy must be updated via an endorsement or amendment that effects any change the policyholder has requested. Because this would be a part of the entire contract, such a form would require review and approval; the company can no longer simply send a revised policy schedule page.

If the company already has such forms previously approved, please attach a copy of the form and provide the SERFF tracking number and date of approval. If a new form(s) is needed, please attach the form to this filing for review and approval. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form. If the company chooses to include variability in the form, please provide a statement of variability.

For clarification purposes, the company may include a revised Schedule of Benefits page in addition to the endorsement if the company so chooses.

Please feel free to contact me at 804-371-9390 if you have any questions.

Thank you.

Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 01/27/2015 10:34 AM

Last Edited By:

Janet Houser

Submitted On:

01/27/2015 10:34 AM

Subject:

Average Premium

Comments:

There is another small detail I need clarification on. The rate summaries include the average annual premium per member. For the pre-stability policies the amount is $3118; for the post-stability the amount is $3614. How were those amounts determined?

If you have any questions, please contact me at 804-371-9390. Thanks for your help!

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 01/26/2015 09:27 AM

Last Edited By:

Janet Houser

Submitted On:

01/26/2015 09:27 AM

Subject:

Rate/Rule Summary

Comments:

Thank you for updating the Rate/Rule Schedule. There is one change that appears to have been overlooked. Please update the Percent Rate Change Request in the Rate Action Information column for consistency purposes to 34.92%.

I appreciate your support and patience throughout this process. Thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 01/15/2015 08:31 AM

Last Edited By:

Janet Houser

Submitted On:

01/15/2015 08:38 AM

Subject:

Rate/Rule Schedule & Policyholder letters

Comments:

So that this rate increase may be approved, for accuracy and consistency purposes, please update the Rate/Rule Schedule to indicate the overall rate increase is 34.92% rather than 35%. This is the result of the implementation occurring over three years: 1.105 x 1.105 x 1.105 = 1.3492.

Please update the Percent Rate Change Request as well in the Rate Action Information column.

We also ask that the policyholder letters be amended accordingly.

If you have any questions or comments, please feel free to contact me at 804-371-9390. The BOI will be closed on Friday for a state holiday, Lee/Jackson Day, and Monday for Martin Luther King Day.

Thank you for your continued support and cooperation during this process.

Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 01/06/2015 02:36 PM

Last Edited By:

Janet Houser

Submitted On:

01/06/2015 02:40 PM

Subject:

Actuarial Memorandums

Comments:

In November we had sent a question regarding an agreement on both the pre and post stability business to not seek another rate increase for three years. The Actuarial Memorandum for the post - stability plans included this but the pre-stability memorandum did not. The company forwarded an email indicating there was a discussion with the BOI regarding this; and it was agreed the company would not implement a rate increase within two years of the final year of its current rate increase schedule.

Please revise the memorandums to clearly reflect this agreement so that we may continue with our review. If you have any questions, please feel free to contact me at 804-371-9390.

Thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 11/10/2014 10:57 AM

Last Edited By:

Janet Houser

Submitted On:

11/10/2014 10:57 AM

Subject:

Pre Stability Actuarial Memorandum

Comments:

We are nearly finished with our review and a question has been brought up that needs to be resolved. Unfortunately, the phone number for the contact in this filing is no longer a working number.

The company has agreed to a three year implementation for the rate increase on both the pre and post stability business. The Actuarial Memorandum clearly states the company will not seek an increase on the post stability block of business during the implementation period. Is that not also true for the pre-stability business? If so, please amend the Actuarial Memorandum to reflect this; otherwise, please clarify the company's intentions.

My phone number is 804-371-9390 should you have any questions. Just as a fyi, our office will be closed tomorrow for Veterans Day.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 07/02/2014 10:14 AM

Last Edited By:

Darlene Smith

Submitted On:

07/02/2014 10:23 AM

Subject:

Re: 7/2/14 Note To Filer

Comments:

Dear Ms. Houser,
I am confirming the 2:30 pm Eastern Standard Time conference call. My phone number is 818-867-2285.
Thank you,
Pam Corbally
AVP Compliance

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 07/02/2014 07:12 AM

Last Edited By:

Janet Houser

Submitted On:

07/02/2014 07:12 AM

Subject:

Schedule of Benefits - Please read asap

Comments:

Would it be possible for us to have a conference call regarding this today at 2:30 pm Eastern standard time? I believe it would be 11:30 am your time. If so, please send me your phone number and I will call you. Included in the call will be MaryAnn Mason who is my supervisor. If that time is not convenient, please let me know what times would be.

Thanks so much. I look forward to hearing from you.

Janet Houser
804-371-9390

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 07/01/2014 11:01 AM

Last Edited By:

Darlene Smith

Submitted On:

07/01/2014 01:58 PM

Subject:

Re: Schedule of Benefits Note To Filer 6/27/14

Comments:

We have determined that it is not feasible from a system's standpoint to re-program the Schedule of Benefits to generate as an amendment or endorsement. We respectfully request that the Department consider that the initial Schedule of Benefits filed and approved with the policy is adequate. In September 1999, the Department reviewed and approved a sample Schedule of Benefits with John Doe information understanding that variability would occur. At that time there was no State requirement to denote variability with brackets. In addition, we believe that an amendment or endorsement is not necessary since the policyholder is already fully cognizant of the changes to the policy having signed and returned the Coverage Change Request form and then receiving written acknowledgement by the Company that the coverage changes have been processed and indicating that the revised schedule page is enclosed in the letter. Also, the Schedule of Benefits clearly states that it replaces any previous version. We appreciate your consideration of our request.

Note To Filer

Created By:

Janet Houser on 06/30/2014 12:46 PM

Last Edited By:

Janet Houser

Submitted On:

06/30/2014 12:47 PM

Subject:

Rate Schedules

Comments:

Thank you for Rate Schedules attached to supporting documentation under Exhibits. Please move Attachments Q1.2, Q1.3, and Q1.4 to the Rate/Rule Schedule so that the appropriate rates may be recommended for approval. All other information on the Rate/Rule Schedule should be moved to Supporting Documentation.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 06/27/2014 08:23 AM

Last Edited By:

Janet Houser

Submitted On:

06/27/2014 08:23 AM

Subject:

Schedule of Benefits

Comments:

Thank you for your response to our objection 5 regarding how the policy is amended for changes. Unfortunately, approving a revised Schedule of Benefits (SOB) at this time is not as simple as it sounds. Such a change would be considered a revision to the policy; and a policy may only be revised by the use of an endorsement or amendment to the policy that has been reviewed and approved.

Unless the company can provide a copy of the state's approval of the policy form with variability in the SOB, the company will need to submit an amendment form for review and approval. To make this as easy as possible, we suggest the company submit an SOB as an amendment indicating it replaces the form in the policy and contains the appropriate signatures and date. The proposed form can be attached to this filing.

If you have any questions or the company has other alternatives to offer, please feel free to contact me at 804-371-9390 to discuss.

Thank you.

Janet Houser

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 06/12/2014 11:24 AM

Last Edited By:

Janet Houser

Submitted On:

06/12/2014 11:24 AM

Subject:

rate summary

Comments:

attached is the form

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

(Projected) Number of Insureds Affected:

New Rates

Average Annual Premium Per Member:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**

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

This document is intended to help explain the rate filing and it 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.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 02/25/2014 12:15 PM

Last Edited By:

Darlene Smith

Submitted On:

02/25/2014 01:13 PM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Bob Grissom on 11/21/2013 10:15 AM

Last Edited By:

Bob Grissom

Submitted On:

11/21/2013 10:15 AM

Subject:

Health Insurance Rate Request Summary

Comments:

Please complete the attached form. Let me know if you have any questions.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

(Projected) Number of Insureds Affected:

New Rates

Average Annual Premium Per Member:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**

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

This document is intended to help explain the rate filing and it 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.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Anoush Chngidakyan on 10/21/2013 12:18 PM

Last Edited By:

Anoush Chngidakyan

Submitted On:

10/21/2013 12:34 PM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Anoush Chngidakyan on 09/23/2013 02:29 PM

Last Edited By:

Anoush Chngidakyan

Submitted On:

09/23/2013 02:29 PM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 09/04/2013 12:03 PM

Last Edited By:

Darlene Smith

Submitted On:

09/04/2013 12:11 PM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 07/01/2013 11:24 AM

Last Edited By:

Darlene Smith

Submitted On:

07/01/2013 11:24 AM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 06/18/2013 12:53 PM

Last Edited By:

Darlene Smith

Submitted On:

06/18/2013 01:34 PM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Ed Whyte on 05/21/2013 12:14 PM

Last Edited By:

Ed Whyte

Submitted On:

05/21/2013 12:14 PM

Subject:

Status Request

Comments:

Your Response Letter of 05/06/2013 and its attachments have been referred to our actuarial consultant for review. We expect a response from the consultant on or before 06/04/2013. At that time you be advised of our review.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 05/21/2013 09:59 AM

Last Edited By:

Darlene Smith

Submitted On:

05/21/2013 10:40 AM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Ed Whyte on 04/29/2013 01:22 PM

Last Edited By:

Ed Whyte

Submitted On:

04/29/2013 01:22 PM

Subject:

Revised Actuarial Memorandum

Comments:

Thank you for the additional information furnished as “L&H Actuarial Memorandum” on 04/23/2013. However, we noticed that the actuarial memorandum itself was omitted from the document. Please attach the body of the actuarial memorandum to the attachments forwarded 04/23/2013, so the actuarial memorandum of record is complete.

Thank you.

Edward A. Whyte
Senior Insurance Market Examiner
Forms & Rates Section
Life & Health Division
Virginia Bureau of Insurance
804-371-9594

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Ed Whyte on 03/06/2013 08:43 AM

Last Edited By:

Ed Whyte

Submitted On:

03/06/2013 08:44 AM

Subject:

Status Request

Comments:

This filig of long term care rates has been referred to our actuarial consultant for review. We expect a response from the consultant on or before 03/20/2013.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 03/05/2013 03:02 PM

Last Edited By:

Darlene Smith

Submitted On:

03/05/2013 03:35 PM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Ed Whyte on 02/05/2013 08:40 AM

Last Edited By:

Ed Whyte

Submitted On:

02/05/2013 08:40 AM

Subject:

Response to 01/07/2013 Question

Comments:

Please excuse the delay in responding to your 01/07/2013 letter. Our question should have been worded as follows,

“Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims, and the denominator is equal to the anticipated earned premium. Please ensure that incurred claims do not include policy reserves.”

Please let me know if you have any additional questions or concerns.

Ed Whyte

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Filer

Created By:

Ed Whyte on 11/09/2012 12:17 PM

Last Edited By:

Ed Whyte

Submitted On:

11/09/2012 12:17 PM

Subject:

Status Request

Comments:

Ms. Smith,

The rate filing is currently receiving review. A response to the request for rate revision will forwarded as soon as the review is completed.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Note To Reviewer

Created By:

Darlene Smith on 11/08/2012 01:00 PM

Last Edited By:

Darlene Smith

Submitted On:

11/08/2012 01:00 PM

Subject:

Status Request

Comments:

Please advise the status of this filing, thank you.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Reviewer Note

Created By:

Janet Houser on 09/11/2015 09:20 AM

Last Edited By:

Janet Houser

Submitted On:

09/11/2015 01:05 PM

Subject:

RRS

Comments:

Rate Summaries

Reset Form

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

Company Name and NAIC Number: The State Life Insurance Company - 69116

SERFF Tracking Number: LFCR-128697751

Effective Date: upon approval

Revised Rates

Average Annual Premium Per Member: $2,904 -policies issued prior to 10/3/2003;
$3,005 -policies issued on or after 10/3/2003

Average Requested Percentage Rate Change Per Member: 34.92%

Minimum Requested Percentage Rate Change Per Member: 34.92%

Maximum Requested Percentage Rate Change Per Member: 34.92%

Number of Policy Holders Affected : 89 - policies issued prior to 10/3/2003; 21- policies issued on or after 10/3/2003

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
S-6000-P-VA	CareGuard - Long Term Care Insurance

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

This document is intended to help explain the rate filing and it 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.

Explanation of Assumptions and Rate Increase

All assumptions used in the pricing of the S-6000 product are based on reinsurer experience. The key assumptions used to price the S-6000 product are: interest rate, mortality rate, lapse rate, claim size, and claim incidence rate. The three main assumptions driving the rate increase are: mortality rate, lapse rate, and average claim size. Since the original pricing of the S-6000 product, the average claim size is higher than anticipated. Additionally, lapse and mortality rates are lower than expected. With more people than expected eligible to receive benefits, The State Life anticipates that total claims will be higher than originally expected. Based on these new assumptions, The State Life is requesting a 35% rate increase. This rate increase will be implemented over three years, with a 10.5% increase implemented each year. The State Life also anticipates the need for further rate increases in the future.

Long Term Care Insurance Rate Request Summary
Part 2 –To Be Completed By Bureau of Insurance

Company Name and NAIC Number: The State Life Insurance Company - 69116

SERFF Tracking Number: LFCR-128697751
Disposition: approved
Approval Date: 9/11/2015

Revised Rates

Average Annual Premium Per Member: $2,904 policies issued prior to 10/3/2003; $3,005 policies issued on or after 10/3/2003

Average Requested Percentage Rate Change Per Member: 34.92%

Minimum Requested Percentage Rate Change Per Member: 34.92%

Maximum Requested Percentage Rate Change Per Member: 34.92%

Number of Policy Holders Affected: **89- prior to 10/3/2003; 21- on or after 10/3/2003**

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

The company requested a rate increase of 35% for all policyholders of policy form S-6000-P-VA. The rate increase was requested due to the actual experience for these policies being worse than expected. The mortality and lapse rates are lower than expected, resulting in more individuals keeping their policies in force than initially anticipated or included in the pricing. As a result of the higher risk for future claim payments coupled with average claims being higher than priced, the company requested the 35% rate increase. During the course of the review, the company modified their request so that it will be implemented over a three year period at 10.5% per year, ultimately resulting in a 34.92% increase. Since this rate increase filing includes both pre-rate-stability and post-rate-stability policies, the Bureau has reviewed the filing in accordance with both 14VAC5-200-150 and 14VAC5-200-153. The Bureau reviewed the assumptions underlying the revised projections of future experience and determined that the methods used to develop these assumptions were consistent with common actuarial practice and that the assumptions were reasonable in light of the historical experience presented in the filing as well as trends in industry data. For pre-rate-stability policies, the projected lifetime loss ratio is 82% and the anticipated future loss ratio taking into account the policy reserves is 89%, which both exceed the required minimum of 60% and the company's originally targeted loss ratio of 68.9%. For post-rate-stability policies, the results of the 58/85 Loss Ratio Test were reviewed and the lifetime incurred claims exceed the lifetime earned premiums times the prescribed factors, thereby meeting the requirements of the test. For both blocks of business the company advised that even if the underlying assumptions are met, which reflect moderately adverse conditions, further rate increases are anticipated. This is based on the fact that the company would have to increase the rates at least 70% rather than 35% to be able to certify that 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. The company, however, have agreed not to file any additional rate increases for at least two years.

This document is intended to help explain the rate filing and it 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.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Reviewer Note

Created By:

Janet Houser on 01/26/2015 11:57 AM

Last Edited By:

Janet Houser

Submitted On:

02/20/2015 11:06 AM

Subject:

policyholders

Comments:

Consumer Services ok with letters 6.27.14

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Reviewer Note

Created By:

Janet Houser on 01/07/2015 07:35 AM

Last Edited By:

Janet Houser

Submitted On:

02/20/2015 11:06 AM

Subject:

LTC Rate Increase Filing Clarification

Comments:

see attachment

Scarlett Nazari

From: Bob Grissom [Bob.Grissom@scc.virginia.gov]
Sent: Friday, December 27, 2013 12:05 PM
To: Matthew Gates
Cc: Jay Peters; David Hung
Subject: RE: LTC Rate Increase Filing Clarification

That sounds reasonable.

From: Matthew Gates [mailto:Matthew.Gates@lifecareassurance.com]
Sent: Friday, December 27, 2013 2:01 PM
To: Bob Grissom
Cc: Jay Peters; David Hung
Subject: RE: LTC Rate Increase Filing Clarification

We could add a line to the customer letter stating "we will not implement another rate increase for at least two years from mm/dd/yyyy", where mm/dd/yyyy would be the date of the third 10.5% rate increase.

Matt

From: Bob Grissom [mailto:Bob.Grissom@scc.virginia.gov]
Sent: Friday, December 27, 2013 6:25 AM
To: Matthew Gates
Cc: Jay Peters; David Hung
Subject: RE: LTC Rate Increase Filing Clarification

How will this be communicated to the policyholders?

From: Matthew Gates [mailto:Matthew.Gates@lifecareassurance.com]
Sent: Wednesday, December 04, 2013 2:29 PM
To: Bob Grissom
Cc: Jay Peters; David Hung
Subject: LTC Rate Increase Filing Clarification

Greetings Mr. Grissom,

Recently LifeCare Assurance filed for a rate increase on behalf of The State Life insurance company for its 6000 Long Term Care product. As a condition of Virginia granting the rate increase, we agreed not to request another rate increase for at least 3 years. After further discussion, we also agreed to split the single 35% rate increase into 3 smaller consecutive 10.5% annual rate increases. In your recent objection to us, you ask us if the customer grace period starts after the last of the three rate increases is implemented. This would mean that we would be unable to request another rate increase for at least 5 years. We would like to be able to at least begin the filing process for a new rate increase after the last one is implemented, even if we are unable to implement the rate increase until after the grace period. Would this be acceptable? Additionally, since we agreed to split the rate increase out into 3 smaller rate increases, would you be willing to shorten the grace period to 2 years?

Thank you for your consideration,

Matthew Gates

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Reviewer Note

Created By:

Janet Houser on 06/27/2014 12:34 PM

Last Edited By:

Janet Houser

Submitted On:

02/20/2015 11:06 AM

Subject:

policyholder letters

Comments:

approved by Consumer Services 6.27.14

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Reviewer Note

Created By:

Elsie Andy on 11/20/2013 04:49 PM

Last Edited By:

Janet Houser

Submitted On:

02/20/2015 11:06 AM

Subject:

Form Review Complete 11/20/13

Comments:

Based on the Company's amendment dated 4/26/13, the form concerns have been resolved.

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Reviewer Note

Created By:

Ed Whyte on 05/23/2013 10:05 AM

Last Edited By:

Janet Houser

Submitted On:

09/11/2015 01:19 PM

Subject:

Final ARC Actuarial Report

Comments:

ActuarialResources Corp. has recommended approval of The State Life Insurance Company's request for a 35% increase to current rates. See 05/22/2013 report for analysis.

10.24.14 - revised recommendation to include compliance with NAIC bulletin

ACTUARIAL RESOURCES
CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

May 22, 2013

Mr. Edward A. Whyte
Senior Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **The State Life Insurance Company**
SERFF Tracking #LFCR-128697751
Policy Form S-6000-P-VA

Dear Edward:

At your request, we have continued our review of the filing for the above captioned submission from The State Life Insurance Company (the "Company"). The Company is requesting approval of a rate increase for a block of Long-Term Care policies.

Recommendation

After review of the Company's submission, we believe that the Company has provided all of the information required by 14VAC5-200-150 and 14VAC5-200-153, and that the information provided sufficiently demonstrates that premiums are reasonable in relation to the benefits provided. We therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the proposed rates. There is, however, one outstanding issue that is detailed in the last paragraph of the Analysis section that the Bureau should decide if it wishes to pursue prior to approval.

Analysis

The Company is requesting a 35% rate increase for all policies in this block. There are policies issued both before and after 10/1/2003, so documentation under both 14VAC5-200-150 and 14VAC5-2000-153 has been provided. As of 12/31/2012, there are 89 policies in force in Virginia that were issued prior to 10/1/2003, and 21 policies that were issued after 10/1/2003 and therefore subject to rate stabilization.

The lapse experience on the block has been much lower than originally anticipated, with an average lapse rate of 1.77% vs. the assumed 5.04%. The lapse rate in later durations (years 7+) have been between 0.3% and 1.1% vs. the original assumption of 4%. The

Company's revised assumption for voluntary lapse in these durations is 0.75% which seems reasonable based on their experience.

The mortality experience on this block has also been lower than original expectations based on the 75-80 Table with an A/E ratio of 49%. The revised assumptions are based on the 1994 GAM Table and could still be slightly aggressive since the revised A/E ratio is 80%.

Morbidity experience has been favorable with an A/E ratio on incidence rates of 44% vs. original assumptions. The length of stay experience has been mixed, but is slightly unfavorable vs. original expectations. The assumptions have been updated to use the SOA LTC Intercompany 2007 Report as the basis with some modifications.

The projections have been revised to use the appropriate discount rate for both the pre-stabilization or post-stabilization projections. The Company has clarified that the experience on paid-up policies was removed in the exhibits provided following our 3/8/13 objections. We believe this to be appropriate to ensure that the premium-paying policies are not subsidizing the paid-up policies in any way.

For the pre-stabilization policies, the revised exhibits show that the anticipated future loss ratio is 191% and the lifetime loss ratio is projected to be 81.8%. The Company has provided the active life reserve balance and we have calculated the future loss ratio taking into account the reserves to be 89% for the pre-stabilization block which exceeds the minimum required.

For the post-stabilization policies, the 58/85 test in Attachment J shows that the test is easily met with the proposed 35% rate increase. The Company is using an alternative certification to 14VAC5-200-153.B.2. in the actuarial memorandum as follows:

> "Assuming the current underlying moderately adverse assumptions are realized, the current rates would need an increase of 70% (rather than the requested 35%) to bring the loss ratio down to a sustainable level (69% - 70%). The company is willing to implement a lesser increase of 35% now, and will not request an additional rate increase for at least 36 months. Any future rate increases will not attempt to recover the lost premium between the increase implemented and the increase needed to certify the intervening period."

Our independent calculation of the rate increase level, based on the values in Attachment Q1.3, that would be required to make the traditional certification in 14VAC5-200-153.B.2. is 231%, which is much larger than the 70% in the Company's revised certification. The Bureau will need to decide if the alternative certification is acceptable given this discrepancy.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or

any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

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

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

cc: John MacBain
Matt McAllister

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

October 24, 2014

Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **The State Life Insurance Company**
SERFF Tracking #LFCR-128697751
Policy Form S-6000-P-VA

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from The State Life Insurance Company (the "Company"). The Company is requesting approval of a rate increase for a block of Long-Term Care policies. As requested, this review focuses specifically on the requirements of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 (the "Bulletin").

Recommendation

After review of the Company's submission, we believe that the Company has complied with all aspects of the Bulletin. In addition, we believe that the amended rate increase request with implementation over a three year period remains in compliance with all related laws and regulations and therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the proposed rates.

Analysis

Our analysis focuses on the six major aspects of the Model Bulletin as follows:

- Actuarial Assumptions for Establishing Rate Increase Requests
- Approval of Rate Increases
- Requirement to Administer Contingent Benefit Upon Lapse
- Policyholder Notification of Premium Increase
- Application of New Loss Ratio Standards
- Consideration of New Approaches

<u>Actuarial Assumptions for Establishing Rate Increase Requests</u>
As discussed in our previous reports on this rate filing, the assumptions used by the Company in support of this rate increase appear to be reasonable based on the data provided by the Company. The assumptions and the present and accumulated values are also consistent with the three requirements spelled out in the Bulletin.

<u>Approval of Rate Increases</u>

Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has modified their original request of a 35% single increase and is now requesting a three year series of increases (10.5% per year) which produce the same (34.92%) ultimate future premium as a single 35% increase.

Requirement to Administer Contingent Benefit Upon Lapse
The Company has agreed that all policyholders that receive a rate increase are eligible for the contingent benefit upon lapse.

Policyholder Notification of Premium Increase
The four elements of this section of the Bulletin are addressed in the Notice of Premium Rate Increase and Coverage Change Request Form.

Application of New Loss Ratio Standards
This filing contains both pre-rate-stability and post-rate-stability policies. For the post-rate-stability policies, the loss ratios are unchanged. For pre-rate stability policies, the submitted calculations in Exhibit Q2 show that the dual loss ratio test is met.

Consideration of New Approaches
No new approaches are being requested at this time.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

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

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Reviewer Note

Created By:

Ed Whyte on 05/01/2013 06:46 AM

Last Edited By:

Janet Houser

Submitted On:

09/11/2015 01:19 PM

Subject:

ARC Actuarial Report - 04/30/2013

Comments:

Actuarial Resources Corp. (Shawn Parks) has recommended disapproval of request for revision of rates, and that additional information should be requested from the company prior to further review. See actuarial report for details.

ACTUARIAL RESOURCES
CORPORATION
CONSULTANTS • ACTUARIES

SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

April 30, 2013

Mr. Edward A. Whyte
Senior Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **The State Life Insurance Company**
SERFF Tracking #LFCR-128697751
Policy Form S-6000-P-VA

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from The State Life Insurance Company (the "Company"). The Company is requesting approval of a rate increase for a block of Long-Term Care policies.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the filing and request the following additional information:

1. We believe that there are inconsistencies in Attachment J, the "58/85" test prescribed by 14VAC5-200-153(C)(4). It appears that item 3 is derived from the earned premium projection from Exhibit F1, which does not include any shock lapse or benefit reductions, while item 4a is derived from Exhibit F2, which does include shock lapse and benefit reduction. In addition, we cannot match the values in items 6a and 6b from information in either exhibit. Please make sure that all values in Attachment J are based on the same assumptions and provide additional details on the source of each value.
2. Please provide the active life reserve balance as of 12/31/2012, separately for the pre-stabilization and post-stabilization policies. Also, please describe whether any changes have been made to the assumptions underlying the active life reserves as a result of the observed historical experience. If changes have been made, please provide the active life reserve balance as of 12/31/2012 calculated using both the original and revised assumptions.
3. Since these policy forms include both single-pay and ten-pay policies, please describe whether these policies have been included in the experience and whether the same increase is being applied to the remaining payments on the ten-pay policies. Please provide the number of paid-up policies in force vs. the total number of in force policies. If paid-up policies are included in the experience used to support the rate increase on premium-paying policies, please justify this approach.

Once this additional information has been received, we can continue our review of the submission.

Analysis

The Company is requesting a 35% rate increase for all policies in this block. There are policies issued both before and after 10/1/2003, so documentation under both 14VAC5-200-150 and 14VAC5-2000-153 has been provided. As of 12/31/2012, there are 89 policies in force in Virginia that were issued prior to 10/1/2003, and 21 policies that were issued after 10/1/2003 and therefore subject to rate stabilization.

The lapse experience on the block has been much lower than originally anticipated, with an average lapse rate of 1.77% vs. the assumed 5.04%. The lapse rate in later durations (years 7+) have been between 0.3% and 1.1% vs. the original assumption of 4%. The Company's revised assumption for voluntary lapse in these durations is 0.75% which seems reasonable based on their experience.

The mortality experience on this block has also been lower than original expectations based on the 75-80 Table with an A/E ratio of 49%. The revised assumptions are based on the 1994 GAM Table and could still be slightly aggressive since the revised A/E ratio is 80%.

Morbidity experience has been favorable with an A/E ratio on incidence rates of 44% vs. original assumptions. The length of stay experience has been mixed, but is slightly unfavorable vs. original expectations. The assumptions have been updated to use the SOA LTC Intercompany 2007 Report as the basis with some modifications.

The projections have been revised to use the appropriate discount rate for both the pre-stabilization or post-stabilization projections. While the 58/85 test in Attachment J for the post-stabilization policies shows that the test is met with the proposed rate increase, we are unable to reproduce the values in the exhibit and have asked the Company to provide more information.

For the pre-stabilization policies, the revised exhibits show that the anticipated future loss ratio is 191% and the lifetime loss ratio is projected to be 81.8%. We previously requested the active life reserve balance in order to calculate the future loss ratio taking into account the reserves, but the Company did not respond to that request, so we have again asked for this information.

We also previously requested the Company to clarify whether the experience on paid-up policies is included in the information, but the Company did not respond to this request, so we have again asked for this information.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have

relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

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

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

cc: John MacBain
Matt McAllister

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Reviewer Note

Created By:

Ed Whyte on 03/08/2013 12:49 PM

Last Edited By:

Janet Houser

Submitted On:

09/11/2015 01:19 PM

Subject:

ARC Actuarial Report - 03/08/2013

Comments:

Actuarial Resources Corp. has recommended disapproval of request for revision of rates, and that additional information should be requested from the company prior to further review. See actuarial report for details.

ACTUARIAL RESOURCES
CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

March 8, 2013

Mr. Edward A. Whyte
Senior Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **The State Life Insurance Company**
SERFF Tracking #LFCR-128697751
Policy Form S-6000-P-VA

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from The State Life Insurance Company (the "Company"). The Company is requesting approval of a rate increase for a block of Long-Term Care policies.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the filing and request the following additional information:

1. The interest rate used in the "58/85" test is prescribed by 14VAC5-200-153(C)(4). Please confirm compliance or revise the projections of Attachment J to comply.
2. The interest rate used in all other projections is prescribed by 14VAC5-130-50(B) as the "rate consistent with that used in the determination of premiums", which according to the actuarial memorandum was 6.5%. Please provide revised projections which comply with this requirement.
3. The intent of Exhibit Q1.1 was to restate all premiums as if the proposed rates had been charged since issue. In comparing Exhibit Q1.1 to Attachment F2, we would expect that the incurred claims would be identical in all years and that earned premiums would match for years 2015 and later, but this is not the case. Please explain why anything other than the earned premium in years prior to the rate increase becoming fully effective would change between these two exhibits.
4. The certification in the actuarial memorandum for policies issued after 10/1/2003 does not comply with 14VAC5-200-153(B)(2). Please revise the certification to comply. If the Company is not able to make this certification for those policies subject to the requirements of 14VAC5-200-153, please revise the actuarial certification to indicate the rate increase amount that the Company believes would be needed to comply with 14VAC5-200-153(B)(2), and state that the Company is willing to implement a lesser increase at this time. In addition, the following must be provided from an officer of the Company:

a. A certification that the Company will agree not to seek another rate increase on these forms for a period of at least 36 months; and
b. A certification that any future rate increases on these forms will not attempt to recover the lost premium between the increase implemented and the increase needed to certify for the intervening period. In other words, future lifetime loss ratio projections will be calculated using historic premiums that are at a level consistent with the rate increase needed rather than the rate increase actually implemented.

5. Please provide the active life reserve balance as of 12/31/2012 for these policies. Also, please describe whether any changes have been made to the assumptions underlying the active life reserves as a result of the observed historical experience. If changes have been made, please provide the active life reserve balance as of 12/31/2012 calculated using both the original and revised assumptions.
6. Since these policy forms include both single-pay and ten-pay policies, please describe whether these policies have been included in the experience and whether the same increase is being applied to the remaining payments on the ten-pay policies. If paid-up policies are included in the experience used to support the rate increase on premium-paying policies, please justify this approach.

Once this additional information has been received, we can continue our review of the submission.

Analysis

The Company is requesting a 35% rate increase for all policies in this block. There are policies issued both before and after 10/1/2003, so documentation under both 14VAC5-200-150 and 14VAC5-2000-153 has been provided. As of 12/31/2012, there are 89 policies in force in Virginia that were issued prior to 10/1/2003, and 21 policies that were issued after 10/1/2003 and therefore subject to rate stabilization.

The lapse experience on the block has been much lower than originally anticipated, with an average lapse rate of 1.77% vs. the assumed 5.04%. The lapse rate in later durations (years 7+) have been between 0.3% and 1.1% vs. the original assumption of 4%. The Company's revised assumption for voluntary lapse in these durations is 0.75% which seems reasonable based on their experience.

The mortality experience on this block has also been lower than original expectations based on the 75-80 Table with an A/E ratio of 49%. The revised assumptions are based on the 1994 GAM Table and could still be slightly aggressive since the revised A/E ratio is 80%.

Morbidity experience has been favorable with an A/E ratio on incidence rates of 44% vs. original assumptions. The length of stay experience has been mixed, but is slightly unfavorable vs. original expectations. The assumptions have been updated to use the SOA LTC Intercompany 2007 Report as the basis with some modifications.

The projections submitted all used a discount rate of 5.5%, which is not the appropriate interest rate for either the pre-stabilization or post-stabilization projections. We therefore have asked the Company to revise these projections.

We noted that the projection provided as Exhibit Q1.1 does not match Attachment F2 in the way we would expect, and have asked the Company to clarify.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

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

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

cc: John MacBain
Matt McAllister

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Post Submission Update Request Processed On 06/24/2014

Status:	Allowed
Created By:	Darlene Smith
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:The State Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	230.000%	35.000%

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Post Submission Update Request Processed On 01/26/2015

Status:	Allowed
Created By:	Darlene Smith
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:The State Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	34.920%	230.000%
Overall % Rate Impact	34.920%	35.000%
Written Premium Change for this Program	$104050	$104288
Maximum %Change (where required)	34.920%	35.000%
Minimum %Change (where required)	34.920%	35.000%

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Withdrawn 07/14/2014	Removed from form schedule	S-6000 VA NF	OTH	Initial			
2	Withdrawn 07/14/2014	Removed from form schedule	S-6000 VA CNF	OTH	Initial			
3	Approved 09/11/2015	ENDORSEMENT	S-E-BR-VA	POLA	Initial		55.000	S-E-BR-VA.pdf
4	Approved 09/11/2015	ENDORSEMENT	S-E-NF-VA	POLA	Initial		55.000	S-E-NF-VA.pdf
5	Filed 09/11/2015	New Sample Policyholder Letter (contingent non-forfeiture)	S-6000 VA CNF	OTH	Initial			New Sample Policyholder Letter (contingent non-forfeiture).pdf
6	Filed 09/11/2015	New Sample Policyholder Letter (non-forfeiture)	S-6000 VA NF	OTH	Initial			New Sample Policyholder Letter (non-forfeiture).pdf

Form Type Legend:

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

The State Life Insurance Company
Home Office: Indianapolis, Indiana
Long-Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

ENDORSEMENT

This endorsement is attached to and made a part of Policy No. [ ] effective [ ].
Your election to decrease the benefits of your Long Term Care Policy due to the premium increase has been exercised.
[ ].This change will not alter any other conditions, provisions or limitations under your Policy.

Executed for the Company at its Home Office in Indianapolis, Indiana

Secretary

President

The State Life Insurance Company
Home Office: Indianapolis, Indiana
Long-Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

ENDORSEMENT

This endorsement is attached to and made a part of Policy No. [ ] effective [ ].
The Non-Payment Option of your Long Term Care Policy that was provided to you at the time of your premium increase has been exercised. No further premium is due. The Policy will continue under its current terms, but benefits payable will be limited to [$]. No further increases will occur under any benefit increase rider, if attached to the Policy.

Executed for the Company at its Home Office in Indianapolis, Indiana

Secretary

President

THE STATE LIFE
INSURANCE COMPANY
a ONEAMERICA® *company*

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 34.92% over the next three years. The premiums originally charged for your policy were based on a number of factors, such as how long policyholders keep their policy in force and other relevant assumptions. Because individuals are living longer and keeping their policies in force longer, more claims are being filed than the company anticipated when the policy was originally priced. As a result, the premiums need to be adjusted to provide sufficient funds to pay current claims and claims in the future. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. 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. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at

www.scc.virginia.gov/BOI. In the event of any premium rate increase, you have the right to a revised premium rate or rate schedule. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Some of these options may not be of equal value. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form. In the case of a partnership policy, some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.
- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on

which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Enclosure

THE STATE LIFE
INSURANCE COMPANY
a ONEAMERICA® *company*

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-8101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (Option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (Option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____

Signature of Policyholder Date Signed

THE STATE LIFE
INSURANCE COMPANY
a ONEAMERICA® *company*

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 34.92% over the next three years. The premiums originally charged for your policy were based on a number of factors, such as how long policyholders keep their policy in force and other relevant assumptions. Because individuals are living longer and keeping their policies in force longer, more claims are being filed than the company anticipated when the policy was originally priced. As a result, the premiums need to be adjusted to provide sufficient funds to pay current claims and claims in the future. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. 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. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. In the event of any premium rate increase, you have the right to a revised premium rate or rate schedule. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Some of these options may not be of equal value. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form. In the case of a partnership policy, some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.

- Non-Payment Option: Option 2 is if you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment

alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Enclosure

THE STATE LIFE
INSURANCE COMPANY
a ONEAMERICA® *company*

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance PolicyPOLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (Option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option (Option 2) provided by my policy. I understand renewal notices will still be sent to me.

_____ _____

Signature of Owner Date Signed

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing: Paper

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The State Life Insurance Company	34.920%	34.920%	$104,050	120	$297,966	34.920%	34.920%

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Removed from Rate Schedule	S-6000-P-VA	Revised	Previous State Filing Number: Paper filing approved 9/15/1999 Percent Rate Change Request:	
2		Removed from Rate Schedule	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA	New		
3		Removed from Rate Schedule	Form S-6000-P-VA	Revised	Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request: 34.92	
4		New Rates (revised)	Form S-6000-P-VA, Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-VA, S-E-219, S-E-220, S-E-221	Revised	Previous State Filing Number: Paper Filing approved 9/15/1999 Percent Rate Change Request: 34.92	New Rates (revised).pdf,

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors After First Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$29.83	$41.76	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$30.66	$42.92	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$31.49	$44.08	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$32.32	$45.24	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$33.15	$46.41	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$33.97	$47.57	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$34.80	$48.73	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$35.63	$49.89	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$36.46	$51.05	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$37.29	$52.21	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$38.12	$53.37	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$39.78	$55.69	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$41.43	$58.01	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$43.09	$60.33	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$44.75	$62.65	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$46.41	$64.97	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$49.06	$68.68	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$51.71	$72.39	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$54.36	$76.11	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$57.01	$79.82	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$59.67	$83.53	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$70.27	$98.38	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$80.88	$113.24	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$91.49	$128.09	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$102.10	$142.94	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$112.71	$157.79	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$128.62	$180.07	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$144.53	$202.34	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$160.44	$224.62	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$176.35	$246.90	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$192.27	$269.17	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$214.81	$300.73	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$237.35	$332.29	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$259.89	$363.85	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$282.43	$395.41	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$304.98	$426.97	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$358.02	$501.22	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$411.06	$575.48	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$464.10	$649.74	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$517.14	$723.99	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$570.18	$798.25	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$619.90	$867.86	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$669.63	$937.48	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$719.35	$1,007.09	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$780.13	$1,092.18	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Second Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$32.96	$46.14	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$33.87	$47.42	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$34.79	$48.70	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$35.71	$49.99	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$36.63	$51.28	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$37.53	$52.56	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$38.45	$53.84	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$39.37	$55.12	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$40.28	$56.41	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$41.20	$57.69	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$42.12	$58.97	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$43.95	$61.53	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$45.78	$64.10	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$47.61	$66.66	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$49.44	$69.22	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$51.28	$71.79	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$54.21	$75.89	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$57.13	$79.99	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$60.06	$84.10	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$62.99	$88.20	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$65.93	$92.30	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$77.64	$108.70	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$89.37	$125.13	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$101.09	$141.53	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$112.82	$157.94	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$124.54	$174.35	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$142.12	$198.97	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$159.70	$223.58	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$177.28	$248.20	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$194.86	$272.82	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$212.45	$297.43	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$237.36	$332.30	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$262.27	$367.18	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$287.17	$402.05	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$312.08	$436.92	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$337.00	$471.80	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$395.61	$553.84	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$454.22	$635.90	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$512.83	$717.96	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$571.43	$800.00	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$630.04	$882.06	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$684.98	$958.98	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$739.94	$1,035.91	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$794.88	$1,112.83	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$862.04	$1,206.85	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Rates and Factors After Third Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.42	$50.98	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.42	$52.39	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.44	$53.81	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.45	$55.23	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.47	$56.66	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.47	$58.07	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.48	$59.49	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.50	$60.90	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.50	$62.33	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.52	$63.74	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.54	$65.16	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.56	$67.99	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.58	$70.83	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.60	$73.65	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.63	$76.48	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.66	$79.32	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.90	$83.85	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.12	$88.38	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.36	$92.93	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.60	$97.46	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.85	$101.99	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.79	$120.11	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.75	$138.26	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.70	$156.39	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.66	$174.52	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.61	$192.65	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.04	$219.86	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.46	$247.05	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$195.89	$274.26	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.32	$301.46	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.75	$328.66	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.28	$367.19	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.80	$405.73	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.32	$444.26	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$344.84	$482.79	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.38	$521.33	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.14	$611.99	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$501.91	$702.66	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$566.67	$793.34	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.43	$884.00	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.19	$974.67	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$756.90	$1,059.67	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$817.63	$1,144.68	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.34	$1,229.67	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$952.55	$1,333.56	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

State: Virginia
Filing Company: The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA Cert of Compliance.pdf
Item Status:	Received & Acknowledged
Status Date:	08/19/2015

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	State Life Rate Certification.pdf New Exhibit Set.pdf State Life post RS memo.pdf State Life VA Pre RS memo.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	SL Filing Letter VA 2012
Comments:	
Attachment(s):	SL Filing Letter VA 2012.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Notice of Premium Rate Increase Letters
Comments:	Removed and revised versions attached in form schedule.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	TPA Authorization
Comments:	
Attachment(s):	Mangold form 6000.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Question to Objection dated 11-19-12
Comments:	

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Attachment(s):	SL VA Objection Question.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Objection Response 021213
Comments:	
Attachment(s):	SL VA Objection Response post 10-2003.pdf SL VA Objection Response pre 10-2003.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Objection Response 021313
Comments:	
Attachment(s):	VA DOI Objection response 2-13-13.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability - VA.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Objection Response for Items 7 & 8 only
Comments:	
Attachment(s):	VA DOI Objection response _7 & 8_ 4-26-13.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	S-E-247-VA, S-6000-R1 and S-6000-R2
Comments:	
Attachment(s):	S-6000-R1.pdf S-6000-R2.pdf S-E-247-VA.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Objection Response 05 01 13

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Comments:	
Attachment(s):	SL VA Objection Response 05 01 13.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	SL VA Counteroffer Response
Comments:	
Attachment(s):	SL VA Counteroffer Response.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Exhibit Q1
Comments:	
Attachment(s):	Exhibit Q1.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Objection Response 11 21 13
Comments:	
Attachment(s):	VA Objection Response 11 21 13 rev.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Rate Summary post RS
Comments:	
Attachment(s):	Rate Summary post RS.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	Rate Summary pre RS
Comments:	
Attachment(s):	Rate Summary pre RS.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	Exhibits
Comments:	

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Attachment(s):	Exhibits.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Exhibits - Senior Issues (B) 080913 Model Bulletin
Comments:	
Attachment(s):	Exhibits - Senior Issues (B) 080913 Model Bulletin.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	LTC Rate Increase Filing Clarification
Comments:	
Attachment(s):	LTC Rate Increase Filing Clarification.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Response to Model Bulletin - Senior Issues _B_ 080913
Comments:	
Attachment(s):	Response to Model Bulletin - Senior Issues _B_ 080913.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	S-6000-P-VA Sch Pgs
Comments:	
Attachment(s):	S-6000-P-VA Sch Pgs.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	SL Objection Response VA 05 05 14
Comments:	
Attachment(s):	SL Objection Response VA 05 05 14.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	New Exhibit Set
Comments:	
Attachment(s):	New Exhibit Set.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	State Life Rate Increase Act Memo Rates post 10-2003 issue 021213
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213
Comments:	
Attachment(s):	State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	New Rates
Comments:	
Attachment(s):	New Rates.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	Coverage Change Request Form & Return Form - CNF and NF-Revised 4-25-13
Comments:	
Attachment(s):	Coverage Change Request Form & Return Form - CNF -Revised 4-25-13.pdf Coverage Change Request Form & Return Form - NF -Revised 4-25-13.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2014

Satisfied - Item:	SL Objection Response VA 07 11 14
Comments:	
Attachment(s):	SL Objection Response VA 07 11 14.pdf
Item Status:	Received & Acknowledged
Status Date:	10/27/2014

Satisfied - Item:	VA Objection response 10-27-14
Comments:	
Attachment(s):	SL Objection Response VA 10 27 14, letters #1 and #2.pdf

State: Virginia **Filing Company:** The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	SL Objection Response VA 01 06 15
Comments:	
Attachment(s):	SL Objection Response VA 01 06 15.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	SL Objection Response VA 01 15 15
Comments:	
Attachment(s):	SL Objection Response VA 01 15 15.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	SL Objection Response VA 01 27 15
Comments:	
Attachment(s):	SL Objection Response VA 01 27 15.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	S-E-BS-VA
Comments:	
Attachment(s):	S-E-BS-VA.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	S-6000-P-VA Sch Pgs
Comments:	
Attachment(s):	S-6000-P-VA Sch Pgs.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	S6000 Virginia - Endorsements' Statement of Variability
Comments:	
Attachment(s):	S6000 Virginia - Endorsements' Statement of Variability.pdf
Item Status:	Received & Acknowledged

State: Virginia
Filing Company: The State Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: CareGuard
Project Name/Number: /

Status Date:	09/10/2015

Satisfied - Item:	VA Flesch Certification
Comments:	
Attachment(s):	VA Flesch Certification .pdf
Item Status:	Received & Acknowledged
Status Date:	09/11/2015

Satisfied - Item:	SL Objection Response VA 06 17 15
Comments:	
Attachment(s):	SL Objection Response VA 06 17 15.pdf
Item Status:	Received & Acknowledged
Status Date:	07/14/2015

Satisfied - Item:	SL Objection Response VA 07 14 15
Comments:	
Attachment(s):	SL Objection Response VA 07 14 15.pdf
Item Status:	Received & Acknowledged
Status Date:	08/19/2015

Satisfied - Item:	SL Objection Response VA 08 19 15
Comments:	
Attachment(s):	SL Objection Response VA 08 19 15.pdf
Item Status:	Received & Acknowledged
Status Date:	09/10/2015

Submitted By: The State Life Insurance Company

CERTIFICATION

The company has reviewed the enclosed policy form(s) and certified that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Name: Jeffrey S. Drake FSA, MAAA, CLU

Title : Vice President

Date: 4/6/2015

STATE LIFE
a ONEAMERICA®
financial partner

April 20, 2013

Jacqueline K. Cunnigham, Commissioner
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

Re: The State Life Insurance Company
NAIC No: 69116
Policy Form: S-6000-P-VA, Guaranteed Renewable Long Term Care Policy

Dear Commissioner Cunnigham:

The State Life Insurance Company recently requested a rate increase of 35% for its S-6000 policy form. To be in compliance with regulation 14VAC5-200-153B 2, we must indicate what rate increase would be necessary for no further rate increases, assuming moderately adverse conditions are realized. The current rate increase that would be required to make such a statement is 70%; however we would like to implement the lesser increase of 35% at this time. Furthermore, we agree to the following:

a) The State Life Insurance Company will not seek another rate increase on this form for a period of at least 36 months.
b) Future rate increases on these forms will not attempt to recover the lost premium between the increase implemented and the increase needed to certify for the intervening period.

Sincerely,

Jeffrey S Drake, FSA, MAAA, CLU
Vice President Individual Product Development

OneAmerica Companies
P.O Box 368
Indianapolis, IN 46206
Office Phone: (317) 285-4555
Jeff.Drake@OneAmerica.com

The State Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101
Fax: 818.887.4595

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment Q1.1

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	1.8116
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.7336
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.6590
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.5875
	2003	524,478	0	0.0%	0	0.0%	796,768	0	0	796,768	0	0.0%	0	0.0%	9.5	1.5192
	2004	3,799,135	0	0.0%	0	0.0%	5,522,977	0	0	6,319,745	0	0.0%	0	0.0%	8.5	1.4537
	2005	5,212,970	0	0.0%	225,063	4.3%	7,251,994	0	313,096	13,571,738	0	0.0%	313,096	2.3%	7.5	1.3911
	2006	5,183,807	109,490	2.1%	1,005,023	19.4%	6,900,884	145,757	1,337,925	20,472,622	145,757	0.7%	1,651,021	8.1%	6.5	1.3312
	2007	5,002,859	290,436	5.8%	211,353	4.2%	6,373,205	369,990	269,245	26,845,827	515,747	1.9%	1,920,266	7.2%	5.5	1.2739
	2008	4,862,467	333,981	6.9%	147,307	3.0%	5,927,615	407,142	179,576	32,773,442	922,889	2.8%	2,099,842	6.4%	4.5	1.2191
	2009	4,812,997	349,291	7.3%	1,150,749	23.9%	5,614,648	407,469	1,342,418	38,388,091	1,330,358	3.5%	3,442,260	9.0%	3.5	1.1666
	2010	4,755,569	472,233	9.9%	578,357	12.2%	5,308,762	527,166	645,635	43,696,853	1,857,523	4.3%	4,087,895	9.4%	2.5	1.1163
	2011	4,747,811	393,166	8.3%	218,338	4.6%	5,071,867	420,001	233,240	48,768,720	2,277,524	4.7%	4,321,135	8.9%	1.5	1.0683
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,891,247	514,290	430,283	53,659,966	2,791,814	5.2%	4,751,417	8.9%	0.5	1.0223
Projected Future Experience	2013	4,367,315	676,501	15.5%	1,018,689	23.3%	4,272,247	661,774	996,514	57,932,213	3,453,588	6.0%	5,747,932	9.9%	-0.5	0.9782
	2014	3,013,521	853,129	28.3%	1,192,073	39.6%	2,820,979	798,620	1,115,908	60,753,192	4,252,208	7.0%	6,863,840	11.3%	-1.5	0.9361
	2015	2,125,934	1,088,274	51.2%	1,395,709	65.7%	1,904,404	974,872	1,250,271	62,657,596	5,227,080	8.3%	8,114,111	12.9%	-2.5	0.8958
	2016	2,020,659	1,327,722	65.7%	1,643,830	81.4%	1,732,152	1,138,152	1,409,126	64,389,748	6,365,232	9.9%	9,523,237	14.8%	-3.5	0.8572
	2017	1,975,505	1,616,570	81.8%	1,933,148	97.9%	1,620,521	1,326,084	1,585,775	66,010,269	7,691,316	11.7%	11,109,012	16.8%	-4.5	0.8203
	2018	1,927,281	1,924,823	99.9%	2,264,004	117.5%	1,512,883	1,510,954	1,777,205	67,523,152	9,202,270	13.6%	12,886,217	19.1%	-5.5	0.7850
	2019	1,875,938	2,281,089	121.6%	2,631,649	140.3%	1,409,167	1,713,509	1,976,843	68,932,319	10,915,779	15.8%	14,863,060	21.6%	-6.5	0.7512
	2020	1,821,541	2,693,581	147.9%	3,042,979	167.1%	1,309,383	1,936,234	2,187,393	70,241,702	12,852,013	18.3%	17,050,453	24.3%	-7.5	0.7188
	2021	1,763,689	3,145,724	178.4%	3,495,866	198.2%	1,213,203	2,163,875	2,404,730	71,454,906	15,015,888	21.0%	19,455,183	27.2%	-8.5	0.6879
	2022	1,701,716	3,641,360	214.0%	3,990,045	234.5%	1,120,166	2,396,949	2,626,474	72,575,072	17,412,837	24.0%	22,081,656	30.4%	-9.5	0.6583
	2023	1,635,308	4,189,433	256.2%	4,527,576	276.9%	1,030,098	2,638,968	2,851,968	73,605,169	20,051,805	27.2%	24,933,625	33.9%	-10.5	0.6299
	2024	1,564,372	4,783,919	305.8%	5,092,924	325.6%	942,981	2,883,676	3,069,940	74,548,150	22,935,481	30.8%	28,003,565	37.6%	-11.5	0.6028
	2025	1,489,701	5,419,902	363.8%	5,673,990	380.9%	859,301	3,126,352	3,272,916	75,407,451	26,061,833	34.6%	31,276,481	41.5%	-12.5	0.5768
	2026	1,412,629	6,091,408	431.2%	6,264,142	443.4%	779,755	3,362,388	3,457,735	76,187,206	29,424,221	38.6%	34,734,216	45.6%	-13.5	0.5520
	2027	1,333,764	6,785,903	508.8%	6,850,691	513.6%	704,519	3,584,441	3,618,663	76,891,725	33,008,662	42.9%	38,352,879	49.9%	-14.5	0.5282
	2028	1,253,401	7,492,245	597.8%	7,424,087	592.3%	633,560	3,787,124	3,752,672	77,525,285	36,795,786	47.5%	42,105,551	54.3%	-15.5	0.5055
	2029	1,171,934	8,197,115	699.5%	7,969,840	680.1%	566,871	3,964,991	3,855,057	78,092,156	40,760,777	52.2%	45,960,608	58.9%	-16.5	0.4837
	2030	1,089,799	8,887,374	815.5%	8,491,542	779.2%	504,442	4,113,755	3,930,533	78,596,598	44,874,532	57.1%	49,891,141	63.5%	-17.5	0.4629
	2031	1,007,511	9,547,205	947.6%	8,966,866	890.0%	446,271	4,228,875	3,971,818	79,042,869	49,103,407	62.1%	53,862,959	68.1%	-18.5	0.4429
	2032	925,620	10,160,039	1097.6%	9,391,085	1014.6%	392,342	4,306,532	3,980,596	79,435,211	53,409,939	67.2%	57,843,555	72.8%	-19.5	0.4239
	2033	844,744	10,701,478	1266.8%	9,756,140	1154.9%	342,642	4,340,700	3,957,255	79,777,853	57,750,639	72.4%	61,800,810	77.5%	-20.5	0.4056
	2034	765,530	11,175,802	1459.9%	10,040,073	1311.5%	297,141	4,337,889	3,897,056	80,074,994	62,088,529	77.5%	65,697,866	82.0%	-21.5	0.3882
	2035	688,686	11,574,575	1680.7%	10,247,404	1488.0%	255,802	4,299,209	3,806,250	80,330,796	66,387,737	82.6%	69,504,116	86.5%	-22.5	0.3714
	2036	614,891	11,875,475	1931.3%	10,367,967	1686.1%	218,557	4,221,027	3,685,198	80,549,354	70,608,765	87.7%	73,189,314	90.9%	-23.5	0.3554
	2037	544,759	12,062,016	2214.2%	10,389,227	1907.1%	185,292	4,102,710	3,533,736	80,734,645	74,711,474	92.5%	76,723,050	95.0%	-24.5	0.3401
	2038	478,816	12,126,991	2532.7%	10,308,504	2152.9%	155,849	3,947,187	3,355,291	80,890,494	78,658,661	97.2%	80,078,341	99.0%	-25.5	0.3255
	2039	417,468	12,073,764	2892.1%	10,137,615	2428.4%	130,030	3,760,633	3,157,578	81,020,523	82,419,294	101.7%	83,235,919	102.7%	-26.5	0.3115
	2040	361,006	11,909,029	3298.8%	9,892,232	2740.2%	107,601	3,549,591	2,948,467	81,128,125	85,968,886	106.0%	86,184,386	106.2%	-27.5	0.2981
	2041	309,612	11,638,686	3759.1%	9,567,151	3090.0%	88,309	3,319,630	2,728,779	81,216,433	89,288,515	109.9%	88,913,165	109.5%	-28.5	0.2852
	2042	263,348	11,264,274	4277.3%	9,178,827	3485.4%	71,879	3,074,487	2,505,282	81,288,312	92,363,002	113.6%	91,418,447	112.5%	-29.5	0.2729
	2043	222,158	10,801,215	4861.9%	8,737,295	3932.9%	58,025	2,821,147	2,282,076	81,346,337	95,184,150	117.0%	93,700,524	115.2%	-30.5	0.2612
	2044	185,897	10,270,469	5524.8%	8,253,609	4439.9%	46,463	2,567,007	2,062,912	81,392,800	97,751,157	120.1%	95,763,436	117.7%	-31.5	0.2499
	2045	154,327	9,689,980	6278.9%	7,745,690	5019.0%	36,911	2,317,626	1,852,596	81,429,712	100,068,784	122.9%	97,616,032	119.9%	-32.5	0.2392
	2046	127,126	9,070,757	7135.3%	7,214,312	5674.9%	29,096	2,076,098	1,651,198	81,458,808	102,144,881	125.4%	99,267,230	121.9%	-33.5	0.2289
	2047	103,933	8,426,913	8108.0%	6,667,686	6415.4%	22,764	1,845,680	1,460,371	81,481,572	103,990,562	127.6%	100,727,600	123.6%	-34.5	0.2190
	2048	84,358	7,767,867	9208.2%	6,108,008	7240.6%	17,681	1,628,072	1,280,181	81,499,252	105,618,633	129.6%	102,007,781	125.2%	-35.5	0.2096
	Past	43,686,868	2,451,692	5.6%	3,957,107	9.1%	53,659,966	2,791,814	4,751,417	53,659,966	2,791,814	5.2%	4,751,417	8.9%		
	Future	41,643,796	263,232,608	632.1%	237,872,475	571.2%	27,839,286	102,826,819	97,256,364	27,839,286	102,826,819	369.4%	97,256,364	349.3%		
	Lifetime	85,330,664	265,684,300	311.4%	241,829,582	283.4%	81,499,252	105,618,633	102,007,781	81,499,252	105,618,633	129.6%	102,007,781	125.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment Q1.2

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	1.8116
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.7336
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.6590
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.5875
	2003	524,478	0	0.0%	0	0.0%	796,768	0	0	796,768	0	0.0%	0	0.0%	9.5	1.5192
	2004	3,799,135	0	0.0%	0	0.0%	5,522,977	0	0	6,319,745	0	0.0%	0	0.0%	8.5	1.4537
	2005	5,212,970	0	0.0%	225,063	4.3%	7,251,994	0	313,096	13,571,738	0	0.0%	313,096	2.3%	7.5	1.3911
	2006	5,183,807	109,490	2.1%	1,005,023	19.4%	6,900,884	145,757	1,337,925	20,472,622	145,757	0.7%	1,651,021	8.1%	6.5	1.3312
	2007	5,002,859	290,436	5.8%	211,353	4.2%	6,373,205	369,990	269,245	26,845,827	515,747	1.9%	1,920,266	7.2%	5.5	1.2739
	2008	4,862,467	333,981	6.9%	147,307	3.0%	5,927,615	407,142	179,576	32,773,442	922,889	2.8%	2,099,842	6.4%	4.5	1.2191
	2009	4,812,997	349,291	7.3%	1,150,749	23.9%	5,614,648	407,469	1,342,418	38,388,091	1,330,358	3.5%	3,442,260	9.0%	3.5	1.1666
	2010	4,755,569	472,233	9.9%	578,357	12.2%	5,308,762	527,166	645,635	43,696,853	1,857,523	4.3%	4,087,895	9.4%	2.5	1.1163
	2011	4,747,811	393,166	8.3%	218,338	4.6%	5,071,867	420,001	233,240	48,768,720	2,277,524	4.7%	4,321,135	8.9%	1.5	1.0683
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,891,247	514,290	430,283	53,659,966	2,791,814	5.2%	4,751,417	8.9%	0.5	1.0223
Projected Future Experience	2013	5,895,875	676,501	11.5%	1,018,689	17.3%	5,767,533	661,774	996,514	59,427,500	3,453,588	5.8%	5,747,932	9.7%	-0.5	0.9782
	2014	4,068,253	853,129	21.0%	1,192,073	29.3%	3,808,321	798,620	1,115,908	63,235,821	4,252,208	6.7%	6,863,840	10.9%	-1.5	0.9361
	2015	2,870,011	1,088,274	37.9%	1,395,709	48.6%	2,570,945	974,872	1,250,271	65,806,766	5,227,080	7.9%	8,114,111	12.3%	-2.5	0.8958
	2016	2,727,889	1,327,722	48.7%	1,643,830	60.3%	2,338,405	1,138,152	1,409,126	68,145,171	6,365,232	9.3%	9,523,237	14.0%	-3.5	0.8572
	2017	2,666,932	1,616,570	60.6%	1,933,148	72.5%	2,187,704	1,326,084	1,585,775	70,332,875	7,691,316	10.9%	11,109,012	15.8%	-4.5	0.8203
	2018	2,601,829	1,924,823	74.0%	2,264,004	87.0%	2,042,392	1,510,954	1,777,205	72,375,267	9,202,270	12.7%	12,886,217	17.8%	-5.5	0.7850
	2019	2,532,516	2,281,089	90.1%	2,631,649	103.9%	1,902,376	1,713,509	1,976,843	74,277,643	10,915,779	14.7%	14,863,060	20.0%	-6.5	0.7512
	2020	2,459,080	2,693,581	109.5%	3,042,979	123.7%	1,767,667	1,936,234	2,187,393	76,045,310	12,852,013	16.9%	17,050,453	22.4%	-7.5	0.7188
	2021	2,380,981	3,145,724	132.1%	3,495,866	146.8%	1,637,825	2,163,875	2,404,730	77,683,134	15,015,888	19.3%	19,455,183	25.0%	-8.5	0.6879
	2022	2,297,317	3,641,360	158.5%	3,990,045	173.7%	1,512,224	2,396,949	2,626,474	79,195,358	17,412,837	22.0%	22,081,656	27.9%	-9.5	0.6583
	2023	2,207,665	4,189,433	189.8%	4,527,576	205.1%	1,390,632	2,638,968	2,851,968	80,585,990	20,051,805	24.9%	24,933,625	30.9%	-10.5	0.6299
	2024	2,111,903	4,783,919	226.5%	5,092,924	241.2%	1,273,024	2,883,676	3,069,940	81,859,014	22,935,481	28.0%	28,003,565	34.2%	-11.5	0.6028
	2025	2,011,096	5,419,902	269.5%	5,673,990	282.1%	1,160,057	3,126,352	3,272,916	83,019,071	26,061,833	31.4%	31,276,481	37.7%	-12.5	0.5768
	2026	1,907,049	6,091,408	319.4%	6,264,142	328.5%	1,052,669	3,362,388	3,457,735	84,071,740	29,424,221	35.0%	34,734,216	41.3%	-13.5	0.5520
	2027	1,800,581	6,785,903	376.9%	6,850,691	380.5%	951,101	3,584,441	3,618,663	85,022,841	33,008,662	38.8%	38,352,879	45.1%	-14.5	0.5282
	2028	1,692,091	7,492,245	442.8%	7,424,087	438.8%	855,305	3,787,124	3,752,672	85,878,146	36,795,786	42.8%	42,105,551	49.0%	-15.5	0.5055
	2029	1,582,111	8,197,115	518.1%	7,969,840	503.7%	765,276	3,964,991	3,855,057	86,643,422	40,760,777	47.0%	45,960,608	53.0%	-16.5	0.4837
	2030	1,471,229	8,887,374	604.1%	8,491,542	577.2%	680,997	4,113,755	3,930,533	87,324,419	44,874,532	51.4%	49,891,141	57.1%	-17.5	0.4629
	2031	1,360,139	9,547,205	701.9%	8,966,866	659.3%	602,465	4,228,875	3,971,818	87,926,885	49,103,407	55.8%	53,862,959	61.3%	-18.5	0.4429
	2032	1,249,587	10,160,039	813.1%	9,391,085	751.5%	529,662	4,306,532	3,980,596	88,456,547	53,409,939	60.4%	57,843,555	65.4%	-19.5	0.4239
	2033	1,140,404	10,701,478	938.4%	9,756,140	855.5%	462,567	4,340,700	3,957,255	88,919,114	57,750,639	64.9%	61,800,810	69.5%	-20.5	0.4056
	2034	1,033,466	11,175,802	1081.4%	10,040,073	971.5%	401,140	4,337,889	3,897,056	89,320,254	62,088,529	69.5%	65,697,866	73.6%	-21.5	0.3882
	2035	929,726	11,574,575	1244.9%	10,247,404	1102.2%	345,333	4,299,209	3,806,250	89,665,587	66,387,737	74.0%	69,504,116	77.5%	-22.5	0.3714
	2036	830,103	11,875,475	1430.6%	10,367,967	1249.0%	295,052	4,221,027	3,685,198	89,960,639	70,608,765	78.5%	73,189,314	81.4%	-23.5	0.3554
	2037	735,425	12,062,016	1640.1%	10,389,227	1412.7%	250,144	4,102,710	3,533,736	90,210,783	74,711,474	82.8%	76,723,050	85.0%	-24.5	0.3401
	2038	646,401	12,126,991	1876.1%	10,308,504	1594.8%	210,396	3,947,187	3,355,291	90,421,179	78,658,661	87.0%	80,078,341	88.6%	-25.5	0.3255
	2039	563,582	12,073,764	2142.3%	10,137,615	1798.8%	175,540	3,760,633	3,157,578	90,596,718	82,419,294	91.0%	83,235,919	91.9%	-26.5	0.3115
	2040	487,359	11,909,029	2443.6%	9,892,232	2029.8%	145,262	3,549,591	2,948,467	90,741,980	85,968,886	94.7%	86,184,386	95.0%	-27.5	0.2981
	2041	417,976	11,638,686	2784.5%	9,567,151	2288.9%	119,217	3,319,630	2,728,779	90,861,197	89,288,515	98.3%	88,913,165	97.9%	-28.5	0.2852
	2042	355,520	11,264,274	3168.4%	9,178,827	2581.8%	97,036	3,074,487	2,505,282	90,958,233	92,363,002	101.5%	91,418,447	100.5%	-29.5	0.2729
	2043	299,914	10,801,215	3601.4%	8,737,295	2913.3%	78,334	2,821,147	2,282,076	91,036,567	95,184,150	104.6%	93,700,524	102.9%	-30.5	0.2612
	2044	250,961	10,270,469	4092.5%	8,253,609	3288.8%	62,725	2,567,007	2,062,912	91,099,292	97,751,157	107.3%	95,763,436	105.1%	-31.5	0.2499
	2045	208,341	9,689,980	4651.0%	7,745,690	3717.8%	49,831	2,317,626	1,852,596	91,149,123	100,068,784	109.8%	97,616,032	107.1%	-32.5	0.2392
	2046	171,620	9,070,757	5285.4%	7,214,312	4203.7%	39,280	2,076,098	1,651,198	91,188,403	102,144,881	112.0%	99,267,230	108.9%	-33.5	0.2289
	2047	140,309	8,426,913	6005.9%	6,667,686	4752.1%	30,731	1,845,680	1,460,371	91,219,134	103,990,562	114.0%	100,727,600	110.4%	-34.5	0.2190
	2048	113,884	7,767,867	6820.9%	6,108,008	5363.4%	23,869	1,628,072	1,280,181	91,243,002	105,618,633	115.8%	102,007,781	111.8%	-35.5	0.2096
	Past	43,686,868	2,451,692	5.6%	3,957,107	9.1%	53,659,966	2,791,814	4,751,417	53,659,966	2,791,814	5.2%	4,751,417	8.9%		
	Future	56,219,125	263,232,608	468.2%	237,872,475	423.1%	37,583,036	102,826,819	97,256,364	37,583,036	102,826,819	273.6%	97,256,364	258.8%		
	Lifetime	99,905,993	265,684,300	265.9%	241,829,582	242.1%	91,243,002	105,618,633	102,007,781	91,243,002	105,618,633	115.8%	102,007,781	111.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: 6000 - All Pay Types
Attachment Q1.3

1	Accumulated value of initial earned premium	53,659,966	x	58%	31,122,781
2a	Accumulated value of earned premium	53,659,966			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	27,839,286	x	58%	16,146,786
4a	Present value of future projected premium	37,583,036			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	9,743,750	x	85%	8,282,188
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**55,551,754**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				4,751,417
6b	Present value of future projected incurred claims without the inclusion of active life reserves				97,256,364
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**102,007,781**
					TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company
Policy Form: 6000 - All Pay Types
ALR as of 12/31/2012
Exhibit Q2

Post-Rate Stability

Nationwide

	ALR
ALR: Paid-Up Policies	$7,724,950
ALR: Premium Paying Policies	$41,363,648
ALR: Total Policies Inforce	$49,088,599

Virginia Only

ALR: Paid-Up Policies	$196,522
ALR: Premium Paying Policies	$525,425
ALR: Total Policies Inforce	$721,946

Pre-Rate Stability

Nationwide

ALR: Paid-Up Policies	$90,048,916
ALR: Premium Paying Policies	$126,997,048
ALR: Total Policies Inforce	$217,045,964

Virginia Only

ALR: Paid-Up Policies	$1,276,859
ALR: Premium Paying Policies	$2,098,010
ALR: Total Policies Inforce	$3,374,869

The State Life Insurance Company
Policy Form: 6000 - All Pay Types
Inforce Policy Distribution
Exhibit Q3

Post-Rate Stability

Nationwide

	Number Inforce	Percent of Total
Paid-Up Policies	101	7.6%
Premium Paying Policies	1232	92.4%
Total Policies Inforce	1333	100%

Virginia Only

	Number Inforce	Percent of Total
Paid-Up Policies	3	12.5%
Premium Paying Policies	21	87.5%
Total Policies Inforce	24	100%

Pre-Rate Stability

Nationwide

	Number Inforce	Percent of Total
Paid-Up Policies	1312	19.0%
Premium Paying Policies	5591	81.0%
Total Policies Inforce	6903	100%

Virginia Only

	Number Inforce	Percent of Total
Paid-Up Policies	23	20.5%
Premium Paying Policies	89	79.5%
Total Policies Inforce	112	100%

The State Life Insurance Company

Home Office: Indianapolis, Indiana
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Woodland Hills, California 91365-4243

Actuarial Memorandum

January 2015

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-153, which were issued on and after 10/01/2003.

The State Life Insurance Company

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January 2015

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The State Life Insurance Company

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Actuarial Memorandum Exhibits

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The State Life Insurance Company

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Actuarial Memorandum

January 2015

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was approved for this form.

The base rate increase is 35%. This rate increase will be implemented as 3 consecutive annual 10.5% increases. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage. The State Life will not implement another rate increase within two years of the last increase.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates after first increase
B3	6000 proposed rates after second increase
B4	6000 proposed rates after third increase
B5	6000 proposed increases

The State Life Insurance Company

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4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

The State Life Insurance Company

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9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the first premium increase is assumed to occur in 2015, 50% in 2016. The second and third increases are assumed to occur in 2017 and 2018 respectively.
An extra 3% of the policyholders with a rate increase are assumed to lapse.
11% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim terminations.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	6.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2013 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2013 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2013 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 6.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2014 through 2053 are developed from an asset share model representing actual contracts in force as of December 31, 2013. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H1 and H2 compare durational loss ratios with pricing durational loss ratios for Nationwide and Virginia only experience.

15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

Attachment J provides a demonstration 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:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases.
3. Present value of future projected initial earned premiums time 58%, and
4. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Attachment J are determined at 4.5%, the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing were issued.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2013 (Based on Policy Count)

As of December 31, 2013, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

January 2015

18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

Assuming the current underlying moderately adverse assumptions are realized, the current rates would need an increase of 70% (rather than the requested 35%) to bring the loss ratio down to a sustainable level (69% - 70%). The company is willing to implement a lesser increase of 35% now, split out as 3 consecutive annual 10.5% increases. The State Life will not implement an additional rate increase for at least 2 years after the last increase. Any future rate increases will not attempt to recover the lost premium between the increase implemented and the increase needed to certify the intervening period.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA

Consulting Actuary

The State Life Insurance Company
Rate Increase Impact Exhibit

Attachment A

Virginia	S-6000-P			
	Cost of Living Adjustment			
	None	Compound	Simple	Total
Number of Policies	2	17	1	20
Current Premium	$1,866	$38,597	$2,578	43,040.80
Current AveragePremium	$933	$2,270	$2,578	2,152
New Premium	$2,062	$42,650	$2,848	47,560
New Average Premium	$1,031	$2,509	$2,848	2,378
Average Rate Increase	10.50%	10.50%	10.50%	10.50%

Nationwide [1]	S-6000-P			
	Cost of Living Adjustment			
	None	Compound	Simple	Total
Number of Policies	88	792	121	1,001
Current Premium	$163,604	$2,700,066	$252,030	3,115,700
Current AveragePremium	$1,859	$3,409	$2,083	3,113
New Premium	$180,782	$2,983,573	$278,493	3,442,849
New Average Premium	$2,054	$3,767	$2,302	3,439
Average Rate Increase	10.50%	10.50%	10.50%	10.50%

[1] Nationwide premiums have been adjusted to be consistent with the current rate level in Virginia

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Base Rates Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$27.00	$37.80
41	$27.75	$38.85
42	$28.50	$39.90
43	$29.25	$40.95
44	$30.00	$42.00
45	$30.75	$43.05
46	$31.50	$44.10
47	$32.25	$45.15
48	$33.00	$46.20
49	$33.75	$47.25
50	$34.50	$48.30
51	$36.00	$50.40
52	$37.50	$52.50
53	$39.00	$54.60
54	$40.50	$56.70
55	$42.00	$58.80
56	$44.40	$62.16
57	$46.80	$65.52
58	$49.20	$68.88
59	$51.60	$72.24
60	$54.00	$75.60
61	$63.60	$89.04
62	$73.20	$102.48
63	$82.80	$115.92
64	$92.40	$129.36
65	$102.00	$142.80
66	$116.40	$162.96
67	$130.80	$183.12
68	$145.20	$203.28
69	$159.60	$223.44
70	$174.00	$243.60
71	$194.40	$272.16
72	$214.80	$300.72
73	$235.20	$329.28
74	$255.60	$357.84
75	$276.00	$386.40
76	$324.00	$453.60
77	$372.00	$520.80
78	$420.00	$588.00
79	$468.00	$655.20
80	$516.00	$722.40
81	$561.00	$785.40
82	$606.00	$848.40
83	$651.00	$911.40
84	$706.00	$988.40

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Base Rates After First Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$29.83	$41.76
41	$30.66	$42.92
42	$31.49	$44.08
43	$32.32	$45.24
44	$33.15	$46.41
45	$33.97	$47.57
46	$34.80	$48.73
47	$35.63	$49.89
48	$36.46	$51.05
49	$37.29	$52.21
50	$38.12	$53.37
51	$39.78	$55.69
52	$41.43	$58.01
53	$43.09	$60.33
54	$44.75	$62.65
55	$46.41	$64.97
56	$49.06	$68.68
57	$51.71	$72.39
58	$54.36	$76.11
59	$57.01	$79.82
60	$59.67	$83.53
61	$70.27	$98.38
62	$80.88	$113.24
63	$91.49	$128.09
64	$102.10	$142.94
65	$112.71	$157.79
66	$128.62	$180.07
67	$144.53	$202.34
68	$160.44	$224.62
69	$176.35	$246.90
70	$192.27	$269.17
71	$214.81	$300.73
72	$237.35	$332.29
73	$259.89	$363.85
74	$282.43	$395.41
75	$304.98	$426.97
76	$358.02	$501.22
77	$411.06	$575.48
78	$464.10	$649.74
79	$517.14	$723.99
80	$570.18	$798.25
81	$619.90	$867.86
82	$669.63	$937.48
83	$719.35	$1,007.09
84	$780.13	$1,092.18

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Base Rates After Second Rate Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$32.96	$46.14
41	$33.87	$47.42
42	$34.79	$48.70
43	$35.71	$49.99
44	$36.63	$51.28
45	$37.53	$52.56
46	$38.45	$53.84
47	$39.37	$55.12
48	$40.28	$56.41
49	$41.20	$57.69
50	$42.12	$58.97
51	$43.95	$61.53
52	$45.78	$64.10
53	$47.61	$66.66
54	$49.44	$69.22
55	$51.28	$71.79
56	$54.21	$75.89
57	$57.13	$79.99
58	$60.06	$84.10
59	$62.99	$88.20
60	$65.93	$92.30
61	$77.64	$108.70
62	$89.37	$125.13
63	$101.09	$141.53
64	$112.82	$157.94
65	$124.54	$174.35
66	$142.12	$198.97
67	$159.70	$223.58
68	$177.28	$248.20
69	$194.86	$272.82
70	$212.45	$297.43
71	$237.36	$332.30
72	$262.27	$367.18
73	$287.17	$402.05
74	$312.08	$436.92
75	$337.00	$471.80
76	$395.61	$553.84
77	$454.22	$635.90
78	$512.83	$717.96
79	$571.43	$800.00
80	$630.04	$882.06
81	$684.98	$958.98
82	$739.94	$1,035.91
83	$794.88	$1,112.83
84	$862.04	$1,206.85

The State Life Insurance Company
Policy Form S-6000-P

Attachment B4
Base Rates After Third Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$36.42	$50.98
41	$37.42	$52.39
42	$38.44	$53.81
43	$39.45	$55.23
44	$40.47	$56.66
45	$41.47	$58.07
46	$42.48	$59.49
47	$43.50	$60.90
48	$44.50	$62.33
49	$45.52	$63.74
50	$46.54	$65.16
51	$48.56	$67.99
52	$50.58	$70.83
53	$52.60	$73.65
54	$54.63	$76.48
55	$56.66	$79.32
56	$59.90	$83.85
57	$63.12	$88.38
58	$66.36	$92.93
59	$69.60	$97.46
60	$72.85	$101.99
61	$85.79	$120.11
62	$98.75	$138.26
63	$111.70	$156.39
64	$124.66	$174.52
65	$137.61	$192.65
66	$157.04	$219.86
67	$176.46	$247.05
68	$195.89	$274.26
69	$215.32	$301.46
70	$234.75	$328.66
71	$262.28	$367.19
72	$289.80	$405.73
73	$317.32	$444.26
74	$344.84	$482.79
75	$372.38	$521.33
76	$437.14	$611.99
77	$501.91	$702.66
78	$566.67	$793.34
79	$631.43	$884.00
80	$696.19	$974.67
81	$756.90	$1,059.67
82	$817.63	$1,144.68
83	$878.34	$1,229.67
84	$952.55	$1,333.56

The State Life Insurance Company
Policy Form S-6000-P

Attachment B5
Rate Increase Percentages
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

	First Increase		Second Increase		Third Increase	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
41	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
42	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
43	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
44	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
45	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
46	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
47	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
48	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
49	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
50	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
51	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
52	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
53	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
54	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
55	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
56	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
57	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
58	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
59	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
60	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
61	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
62	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
63	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
64	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
65	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
66	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
67	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
68	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
69	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
70	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
71	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
72	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
73	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
74	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
75	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
76	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
77	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
78	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
79	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
80	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
81	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
82	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
83	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
84	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment C
Lapse Rates

	Pricing (Expected)			Actual			Best Estimate		
Duration	Lifetime	10 Pay	Combined*	Lifetime	10 Pay	Combined*	Lifetime	10 Pay	Combined A/E
1	10.00%	7.00%	9.27%	3.92%	2.19%	3.50%	3.75%	2.00%	0.38
2	8.00%	6.00%	7.51%	3.33%	1.47%	2.87%	2.75%	1.50%	0.38
3	6.00%	5.00%	5.75%	2.38%	1.30%	2.11%	2.00%	1.00%	0.37
4	5.00%	4.00%	4.75%	1.70%	0.84%	1.48%	1.50%	0.75%	0.31
5	4.00%	3.00%	3.75%	1.24%	0.89%	1.15%	1.00%	0.50%	0.31
6	4.00%	0.00%	2.98%	1.27%	0.49%	1.07%	0.75%	0.25%	0.36
7	4.00%	0.00%	2.98%	1.12%	0.57%	0.98%	0.75%	0.00%	0.33
8	4.00%	0.00%	2.96%	1.10%	0.46%	0.93%	0.75%	0.00%	0.31
9	4.00%	0.00%	2.98%	0.81%	0.16%	0.64%	0.75%	0.00%	0.22
10	4.00%	0.00%	2.99%	0.65%	0.32%	0.56%	0.75%	0.00%	0.19
11	4.00%	0.00%	3.11%	0.45%	0.00%	0.35%	0.75%	0.00%	0.11
12	4.00%	0.00%	3.20%	0.67%	0.00%	0.53%	0.75%	0.00%	0.17
13	4.00%	0.00%	3.21%	0.76%	0.00%	0.61%	0.75%	0.00%	0.19
14	4.00%	0.00%	3.19%	0.00%	0.00%	0.00%	0.75%	0.00%	0.00

*Based on the actual exposure.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	20,803	25	52	33	0.48
2	20,030	35	71	42	0.49
3	19,466	42	92	51	0.46
4	19,043	46	112	63	0.41
5	18,731	57	132	75	0.43
6	18,429	65	145	89	0.45
7	17,770	79	161	100	0.49
8	16,623	78	170	109	0.46
9	14,667	74	172	113	0.43
10	12,446	88	165	112	0.53
11	8,016	63	129	87	0.49
12	3,745	42	71	50	0.59
13	1,312	18	29	21	0.62
14	134	3	4	3	0.75
Average	191,213	715	1,504	949	0.48

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Policy Form: S-6000-P

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E1.1
Incidence Rates Per 100

Best Estimate				Pricing Incidence*		Best Estimate/Pricing Incidence		Inforce Adjustment Factor **
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care Incidence Rate	Home and Community Based Care Factor	Assisted Living Facility Factor	Attained Age	Nursing Care Incidence Rate	Attained Age	Nursing Care	
40	**0.0120**	**1.250**	**0.30**	**40**	**0.0240**	**40**	**50%**	**0.9993**
41	0.0130	1.250	0.30	41	0.0260	41	50%	0.9992
42	0.0141	1.250	0.30	42	0.0282	42	50%	0.9992
43	0.0153	1.250	0.30	43	0.0306	43	50%	0.9991
44	0.0166	1.250	0.30	44	0.0332	44	50%	0.9991
45	0.0180	1.250	0.30	45	0.0360	45	50%	0.9990
46	0.0195	1.250	0.30	46	0.0390	46	50%	0.9989
47	0.0212	1.250	0.30	47	0.0423	47	50%	0.9988
48	0.0230	1.250	0.30	48	0.0459	48	50%	0.9987
49	0.0249	1.250	0.30	49	0.0498	49	50%	0.9986
50	**0.0270**	**1.250**	**0.30**	**50**	**0.0540**	**50**	**50%**	**0.9984**
51	0.0299	1.250	0.30	51	0.0598	51	50%	0.9983
52	0.0332	1.250	0.30	52	0.0663	52	50%	0.9981
53	0.0368	1.250	0.30	53	0.0735	53	50%	0.9979
54	0.0407	1.250	0.30	54	0.0815	54	50%	0.9977
55	0.0451	1.250	0.30	55	0.0903	55	50%	0.9975
56	0.0500	1.250	0.30	56	0.1001	56	50%	0.9972
57	0.0555	1.250	0.30	57	0.1109	57	50%	0.9969
58	0.0615	1.146	0.29	58	0.1229	58	50%	0.9966
59	0.0681	1.021	0.29	59	0.1362	59	50%	0.9963
60	**0.0755**	**0.926**	**0.28**	**60**	**0.1510**	**60**	**50%**	**0.9958**
61	0.0896	0.841	0.27	61	0.1792	61	50%	0.9954
62	0.1064	0.775	0.27	62	0.2127	62	50%	0.9949
63	0.1262	0.709	0.26	63	0.2525	63	50%	0.9943
64	0.1498	0.612	0.26	64	0.2997	64	50%	0.9937
65	0.1779	0.545	0.25	65	0.3557	65	50%	0.9930
66	0.2111	0.488	0.24	66	0.4222	66	50%	0.9922
67	0.2506	0.431	0.24	67	0.5011	67	50%	0.9913
68	0.2974	0.383	0.23	68	0.5948	68	50%	0.9902
69	0.3530	0.325	0.23	69	0.7060	69	50%	0.9889
70	**0.4190**	**0.287**	**0.22**	**70**	**0.8380**	**70**	**50%**	**0.9873**
71	0.4961	0.250	0.22	71	0.9922	71	50%	0.9854
72	0.5874	0.242	0.21	72	1.1747	72	50%	0.9831
73	0.6954	0.215	0.21	73	1.3908	73	50%	0.9802
74	0.8234	0.197	0.20	74	1.6467	74	50%	0.9767
75	0.9748	0.169	0.20	75	1.9497	75	50%	0.9724
76	1.1542	0.151	0.19	76	2.3083	76	50%	0.9674
77	1.3665	0.133	0.19	77	2.7330	77	50%	0.9613
78	1.6179	0.115	0.19	78	3.2358	78	50%	0.9542
79	1.9156	0.117	0.18	79	3.8312	79	50%	0.9459
80	**2.2680**	**0.099**	**0.18**	**80**	**4.5360**	**80**	**50%**	**0.9364**
81	2.4850	0.091	0.17	81	4.9699	81	50%	0.9255
82	2.7227	0.083	0.17	82	5.4454	82	50%	0.9132
83	2.9832	0.065	0.17	83	5.9664	83	50%	0.8994
84	3.2686	0.067	0.16	84	6.5372	84	50%	0.8844
85	3.5813	0.059	0.16	85	7.1626	85	50%	0.8678
86	3.9239	0.062	0.15	86	7.8478	86	50%	0.8500
87	4.2993	0.054	0.15	87	8.5986	87	50%	0.8310
88	4.7106	0.046	0.15	88	9.4212	88	50%	0.8106
89	5.1612	0.048	0.14	89	10.3225	89	50%	0.7894
90	**5.6550**	**0.040**	**0.14**	**90**	**11.3100**	**90**	**50%**	**0.7683**
91	6.0762	0.042	0.14	91	12.1523	91	50%	0.7467
92	6.5287	0.044	0.13	92	13.0574	92	50%	0.7246
93	7.0149	0.036	0.13	93	14.0299	93	50%	0.7020
94	7.5374	0.039	0.13	94	15.0748	94	50%	0.6789
95	8.0987	0.041	0.13	95	16.1975	95	50%	0.6572
96	8.7019	0.043	0.12	96	17.4038	96	50%	0.6357
97	9.3500	0.046	0.12	97	18.7000	97	50%	0.6152
98	9.7240	0.048	0.12	98	19.4480	98	50%	0.6000
99	10.1130	0.061	0.11	99	20.2259	99	50%	0.6000
100	**10.5175**	**0.064**	**0.11**	**100**	**21.0350**	**100**	**50%**	**0.6000**
101	10.8330	0.066	0.11	101	21.6660	101	50%	0.6000
102	10.9955	0.069	0.11	102	21.9910	102	50%	0.6000
103	11.1604	0.081	0.10	103	22.3209	103	50%	0.6000
104	11.3278	0.084	0.10	104	22.6557	104	50%	0.6000
105	11.4978	0.087	0.10	105	22.9955	105	50%	0.6000
106	11.6702	0.089	0.10	106	23.3404	106	50%	0.6000
107	11.8453	0.092	0.10	107	23.6905	107	50%	0.6000
108	12.0230	0.095	0.10	108	24.0459	108	50%	0.6000
109	12.2033	0.097	0.10	109	24.4066	109	50%	0.6000
110	12.3863	0.100	0.10	110	24.7727	110	50%	0.6000

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "Pricing claim costs"
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Pricing Length of Stay**			Best Estimate/Pricing Length of Stay		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	20,803	6	51	0.12
2	20,030	9	55	0.17
3	19,466	23	59	0.39
4	19,043	23	65	0.35
5	18,731	34	72	0.47
6	18,429	33	81	0.41
7	17,770	52	88	0.59
8	16,623	54	93	0.58
9	14,667	44	95	0.46
10	12,446	48	92	0.52
11	8,016	40	70	0.57
12	3,745	24	40	0.60
13	1,312	9	17	0.54
14	134	0	2	0.00
Average	191,213	399	880	0.45

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	31	11	12	0.85
2nd quarter	88	23	19	1.17
3rd quarter	61	6	7	0.82
4th quarter	51	2	4	0.53
2	178	33	54	0.61
3	114	22	32	0.68
4	63	14	20	0.70
5	32	6	7	0.84
6	19	6	6	0.98
7	8	1	3	0.33
8	4	0	1	0.00
Total	650	123	167	0.74

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: S-6000-P

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2003	345,530	0	0.0%	0	0.0%	669,355	0	0	669,355	0	0.0%	0	0.0%	10.5	1.9372
	2004	2,571,030	0	0.0%	0	0.0%	4,676,581	0	0	5,345,935	0	0.0%	0	0.0%	9.5	1.8190
	2005	3,786,666	0	0.0%	221,633	5.9%	6,467,384	0	378,535	11,813,319	0	0.0%	378,535	3.2%	8.5	1.7079
	2006	3,815,898	109,490	2.9%	961,042	25.2%	6,119,540	175,588	1,541,219	17,932,860	175,588	1.0%	1,919,754	10.7%	7.5	1.6037
	2007	3,661,355	290,436	7.9%	192,336	5.3%	5,513,334	437,344	289,624	23,446,194	612,932	2.6%	2,209,377	9.4%	6.5	1.5058
	2008	3,565,055	333,981	9.4%	146,253	4.1%	5,040,679	472,221	206,789	28,486,873	1,085,153	3.8%	2,416,167	8.5%	5.5	1.4139
	2009	3,452,465	349,291	10.1%	889,442	25.8%	4,583,555	463,725	1,180,839	33,070,428	1,548,878	4.7%	3,597,006	10.9%	4.5	1.3276
	2010	3,405,657	472,233	13.9%	686,207	20.1%	4,245,458	588,681	855,419	37,315,885	2,137,559	5.7%	4,452,425	11.9%	3.5	1.2466
	2011	3,392,768	380,273	11.2%	219,149	6.5%	3,971,258	445,112	256,515	41,287,144	2,582,671	6.3%	4,708,940	11.4%	2.5	1.1705
	2012	3,406,890	504,183	14.8%	2,997	0.1%	3,744,402	554,131	3,294	45,031,546	3,136,801	7.0%	4,712,234	10.5%	1.5	1.0991
	2013	3,329,529	547,309	16.4%	2,113,170	63.5%	3,436,035	564,817	2,180,767	48,467,581	3,701,618	7.6%	6,893,001	14.2%	0.5	1.0320
Projected Future Experience	2014	2,950,800	701,726	23.8%	995,845	33.7%	2,859,335	679,975	964,977	51,326,916	4,381,593	8.5%	7,857,979	15.3%	-0.5	0.9690
	2015	2,222,205	1,146,118	51.6%	1,170,430	52.7%	2,021,900	1,042,809	1,064,930	53,348,816	5,424,402	10.2%	8,922,908	16.7%	-1.5	0.9099
	2016	2,127,765	1,360,139	63.9%	1,377,113	64.7%	1,817,815	1,162,008	1,176,510	55,166,631	6,586,410	11.9%	10,099,418	18.3%	-2.5	0.8543
	2017	2,081,051	1,582,604	76.0%	1,617,906	77.7%	1,669,395	1,269,546	1,297,865	56,836,026	7,855,956	13.8%	11,397,283	20.1%	-3.5	0.8022
	2018	2,031,122	1,856,366	91.4%	1,891,939	93.1%	1,529,899	1,398,268	1,425,062	58,365,925	9,254,224	15.9%	12,822,345	22.0%	-4.5	0.7532
	2019	1,977,872	2,149,430	108.7%	2,193,118	110.9%	1,398,864	1,520,199	1,551,098	59,764,789	10,774,424	18.0%	14,373,443	24.1%	-5.5	0.7073
	2020	1,921,301	2,498,034	130.0%	2,527,486	131.6%	1,275,919	1,658,922	1,678,481	61,040,708	12,433,345	20.4%	16,051,924	26.3%	-6.5	0.6641
	2021	1,860,952	2,891,394	155.4%	2,892,028	155.4%	1,160,414	1,802,956	1,803,352	62,201,122	14,236,302	22.9%	17,855,276	28.7%	-7.5	0.6236
	2022	1,796,096	3,308,844	184.2%	3,284,733	182.9%	1,051,617	1,937,334	1,923,217	63,252,740	16,173,636	25.6%	19,778,493	31.3%	-8.5	0.5855
	2023	1,726,356	3,703,710	214.5%	3,706,068	214.7%	949,094	2,036,178	2,037,474	64,201,833	18,209,814	28.4%	21,815,968	34.0%	-9.5	0.5498
	2024	1,651,659	4,181,834	253.2%	4,144,372	250.9%	852,608	2,158,718	2,139,379	65,054,441	20,368,532	31.3%	23,955,347	36.8%	-10.5	0.5162
	2025	1,572,821	4,701,645	298.9%	4,585,135	291.5%	762,358	2,278,921	2,222,448	65,816,799	22,647,453	34.4%	26,177,795	39.8%	-11.5	0.4847
	2026	1,491,264	5,241,970	351.5%	5,023,520	336.9%	678,711	2,385,747	2,286,325	66,495,510	25,033,200	37.6%	28,464,120	42.8%	-12.5	0.4551
	2027	1,407,727	5,791,926	411.4%	5,451,462	387.3%	601,587	2,475,160	2,329,664	67,097,097	27,508,361	41.0%	30,793,784	45.9%	-13.5	0.4273
	2028	1,322,543	6,340,376	479.4%	5,859,394	443.0%	530,689	2,544,167	2,351,167	67,627,787	30,052,528	44.4%	33,144,951	49.0%	-14.5	0.4013
	2029	1,236,131	6,874,992	556.2%	6,234,622	504.4%	465,742	2,590,319	2,349,044	68,093,529	32,642,847	47.9%	35,493,995	52.1%	-15.5	0.3768
	2030	1,149,004	7,383,521	642.6%	6,582,538	572.9%	406,493	2,612,131	2,328,761	68,500,022	35,254,978	51.5%	37,822,756	55.2%	-16.5	0.3538
	2031	1,061,765	7,854,820	739.8%	6,888,219	648.8%	352,704	2,609,264	2,288,173	68,852,726	37,864,243	55.0%	40,110,928	58.3%	-17.5	0.3322
	2032	975,063	8,277,101	848.9%	7,146,176	732.9%	304,134	2,581,728	2,228,979	69,156,860	40,445,971	58.5%	42,339,908	61.2%	-18.5	0.3119
	2033	889,578	8,639,723	971.2%	7,348,342	826.0%	260,535	2,530,361	2,152,147	69,417,395	42,976,332	61.9%	44,492,055	64.1%	-19.5	0.2929
	2034	806,009	8,923,065	1107.1%	7,480,222	928.1%	221,653	2,453,845	2,057,063	69,639,048	45,430,176	65.2%	46,549,118	66.8%	-20.5	0.2750
	2035	725,065	9,138,707	1260.4%	7,544,706	1040.6%	187,223	2,359,762	1,948,165	69,826,271	47,789,938	68.4%	48,497,283	69.5%	-21.5	0.2582
	2036	647,425	9,270,096	1431.8%	7,537,599	1164.2%	156,972	2,247,595	1,827,540	69,983,244	50,037,533	71.5%	50,324,823	71.9%	-22.5	0.2425
	2037	573,702	9,304,982	1621.9%	7,459,106	1300.2%	130,608	2,118,360	1,698,130	70,113,852	52,155,893	74.4%	52,022,953	74.2%	-23.5	0.2277
	2038	504,414	9,237,723	1831.4%	7,305,117	1448.2%	107,826	1,974,693	1,561,571	70,221,678	54,130,586	77.1%	53,584,524	76.3%	-24.5	0.2138
	2039	439,978	9,072,878	2062.1%	7,081,705	1609.6%	88,311	1,821,084	1,421,421	70,309,989	55,951,670	79.6%	55,005,945	78.2%	-25.5	0.2007
	2040	380,685	8,825,180	2318.2%	6,808,690	1788.5%	71,747	1,663,256	1,283,214	70,381,735	57,614,926	81.9%	56,289,159	80.0%	-26.5	0.1885
	2041	326,710	8,505,674	2603.4%	6,487,604	1985.7%	57,816	1,505,201	1,148,075	70,439,551	59,120,127	83.9%	57,437,234	81.5%	-27.5	0.1770
	2042	278,111	8,118,339	2919.1%	6,130,241	2204.2%	46,212	1,348,973	1,018,624	70,485,764	60,469,100	85.8%	58,455,857	82.9%	-28.5	0.1662
	2043	234,823	7,672,545	3267.4%	5,742,473	2445.4%	36,638	1,197,088	895,954	70,522,401	61,666,188	87.4%	59,351,811	84.2%	-29.5	0.1560
	2044	196,685	7,178,904	3650.0%	5,326,529	2708.2%	28,814	1,051,708	780,335	70,551,215	62,717,896	88.9%	60,132,146	85.2%	-30.5	0.1465
	2045	163,448	6,652,439	4070.1%	4,902,116	2999.2%	22,484	915,099	674,328	70,573,699	63,632,995	90.2%	60,806,474	86.2%	-31.5	0.1376
	2046	134,785	6,106,434	4530.5%	4,473,937	3319.3%	17,409	788,725	577,867	70,591,108	64,421,720	91.3%	61,384,340	87.0%	-32.5	0.1292
	2047	110,320	5,555,567	5035.9%	4,048,686	3670.0%	13,380	673,778	491,024	70,604,488	65,095,497	92.2%	61,875,364	87.6%	-33.5	0.1213
	2048	89,645	5,009,290	5587.9%	3,630,380	4049.7%	10,209	570,446	413,419	70,614,696	65,665,944	93.0%	62,288,783	88.2%	-34.5	0.1139
	2049	72,337	4,476,402	6188.3%	3,226,854	4460.9%	7,735	478,650	345,039	70,622,431	66,144,594	93.7%	62,633,822	88.7%	-35.5	0.1069
	2050	57,991	3,961,972	6832.0%	2,843,631	4903.5%	5,822	397,787	285,504	70,628,254	66,542,381	94.2%	62,919,326	89.1%	-36.5	0.1004
	2051	46,200	3,473,875	7519.2%	2,483,549	5375.6%	4,355	327,494	234,133	70,632,609	66,869,875	94.7%	63,153,459	89.4%	-37.5	0.0943
	2052	36,583	3,020,083	8255.4%	2,153,851	5887.6%	3,238	267,337	190,658	70,635,847	67,137,212	95.0%	63,344,117	89.7%	-38.5	0.0885
	2053	28,798	2,603,791	9041.7%	1,853,928	6437.8%	2,394	216,420	154,093	70,638,241	67,353,632	95.4%	63,498,211	89.9%	-39.5	0.0831
	Past	34,732,841	2,987,196	8.6%	5,432,229	15.6%	48,467,581	3,701,618	6,893,001	48,467,581	3,701,618	7.6%	6,893,001	14.2%		
	Future	39,306,791	222,594,216	566.3%	185,441,370	471.8%	22,170,660	63,652,014	56,605,210	22,170,660	63,652,014	287.1%	56,605,210	255.3%		
	Lifetime	74,039,632	225,581,412	304.7%	190,873,599	257.8%	70,638,241	67,353,632	63,498,211	70,638,241	67,353,632	95.4%	63,498,211	89.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the current rate level in Virginia

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: S-6000-P

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2003	345,530	0	0.0%	0	0.0%	669,355	0	0	669,355	0	0.0%	0	0.0%	10.5	1.9372
	2004	2,571,030	0	0.0%	0	0.0%	4,676,581	0	0	5,345,935	0	0.0%	0	0.0%	9.5	1.8190
	2005	3,786,666	0	0.0%	221,633	5.9%	6,467,384	0	378,535	11,813,319	0	0.0%	378,535	3.2%	8.5	1.7079
	2006	3,815,898	109,490	2.9%	961,042	25.2%	6,119,540	175,588	1,541,219	17,932,860	175,588	1.0%	1,919,754	10.7%	7.5	1.6037
	2007	3,661,355	290,436	7.9%	192,336	5.3%	5,513,334	437,344	289,624	23,446,194	612,932	2.6%	2,209,377	9.4%	6.5	1.5058
	2008	3,565,055	333,981	9.4%	146,253	4.1%	5,040,679	472,221	206,789	28,486,873	1,085,153	3.8%	2,416,167	8.5%	5.5	1.4139
	2009	3,452,465	349,291	10.1%	889,442	25.8%	4,583,555	463,725	1,180,839	33,070,428	1,548,878	4.7%	3,597,006	10.9%	4.5	1.3276
	2010	3,405,657	472,233	13.9%	686,207	20.1%	4,245,458	588,681	855,419	37,315,885	2,137,559	5.7%	4,452,425	11.9%	3.5	1.2466
	2011	3,392,768	380,273	11.2%	219,149	6.5%	3,971,258	445,112	256,515	41,287,144	2,582,671	6.3%	4,708,940	11.4%	2.5	1.1705
	2012	3,406,890	504,183	14.8%	2,997	0.1%	3,744,402	554,131	3,294	45,031,546	3,136,801	7.0%	4,712,234	10.5%	1.5	1.0991
	2013	3,329,529	547,309	16.4%	2,113,170	63.5%	3,436,035	564,817	2,180,767	48,467,581	3,701,618	7.6%	6,893,001	14.2%	0.5	1.0320
Projected Future Experience	2014	2,950,800	701,726	23.8%	995,845	33.7%	2,859,335	679,975	964,977	51,326,916	4,381,593	8.5%	7,857,979	15.3%	-0.5	0.9690
	2015	2,322,319	1,141,684	49.2%	1,172,066	50.5%	2,112,991	1,038,775	1,066,418	53,439,906	5,420,368	10.1%	8,924,397	16.7%	-1.5	0.9099
	2016	2,319,485	1,347,122	58.1%	1,379,333	59.5%	1,981,607	1,150,888	1,178,407	55,421,513	6,571,255	11.9%	10,102,803	18.2%	-2.5	0.8543
	2017	2,457,242	1,540,840	62.7%	1,587,248	64.6%	1,971,171	1,236,044	1,273,272	57,392,685	7,807,299	13.6%	11,376,075	19.8%	-3.5	0.8022
	2018	2,688,555	1,825,413	67.9%	1,880,374	69.9%	2,025,096	1,374,953	1,416,352	59,417,781	9,182,252	15.5%	12,792,427	21.5%	-4.5	0.7532
	2019	2,618,069	2,111,771	80.7%	2,177,978	83.2%	1,851,647	1,493,564	1,540,390	61,269,428	10,675,817	17.4%	14,332,817	23.4%	-5.5	0.7073
	2020	2,543,187	2,453,004	96.5%	2,508,092	98.6%	1,688,907	1,629,017	1,665,601	62,958,336	12,304,834	19.5%	15,998,418	25.4%	-6.5	0.6641
	2021	2,463,304	2,838,278	115.2%	2,867,649	116.4%	1,536,017	1,769,835	1,788,150	64,494,353	14,074,669	21.8%	17,786,568	27.6%	-7.5	0.6236
	2022	2,377,455	3,246,990	136.6%	3,254,621	136.9%	1,392,004	1,901,119	1,905,587	65,886,357	15,975,788	24.2%	19,692,155	29.9%	-8.5	0.5855
	2023	2,285,142	3,632,567	159.0%	3,669,451	160.6%	1,256,296	1,997,065	2,017,343	67,142,653	17,972,854	26.8%	21,709,498	32.3%	-9.5	0.5498
	2024	2,186,267	4,100,883	187.6%	4,100,636	187.6%	1,128,580	2,116,930	2,116,802	68,271,233	20,089,784	29.4%	23,826,301	34.9%	-10.5	0.5162
	2025	2,081,912	4,610,452	221.5%	4,533,922	217.8%	1,009,118	2,234,719	2,197,625	69,280,350	22,324,503	32.2%	26,023,926	37.6%	-11.5	0.4847
	2026	1,973,956	5,140,172	260.4%	4,964,583	251.5%	898,395	2,339,416	2,259,502	70,178,745	24,663,920	35.1%	28,283,428	40.3%	-12.5	0.4551
	2027	1,863,379	5,679,360	304.8%	5,384,751	289.0%	796,309	2,427,056	2,301,155	70,975,054	27,090,975	38.2%	30,584,583	43.1%	-13.5	0.4273
	2028	1,750,623	6,217,086	355.1%	5,784,975	330.5%	702,463	2,494,696	2,321,305	71,677,517	29,585,671	41.3%	32,905,888	45.9%	-14.5	0.4013
	2029	1,636,242	6,741,260	412.0%	6,152,757	376.0%	616,494	2,539,932	2,318,200	72,294,010	32,125,603	44.4%	35,224,087	48.7%	-15.5	0.3768
	2030	1,520,913	7,239,857	476.0%	6,493,463	426.9%	538,067	2,561,306	2,297,248	72,832,077	34,686,909	47.6%	37,521,335	51.5%	-16.5	0.3538
	2031	1,405,437	7,701,954	548.0%	6,792,425	483.3%	466,867	2,558,485	2,256,351	73,298,944	37,245,394	50.8%	39,777,686	54.3%	-17.5	0.3322
	2032	1,290,671	8,115,992	628.8%	7,044,292	545.8%	402,576	2,531,476	2,197,200	73,701,520	39,776,870	54.0%	41,974,886	57.0%	-18.5	0.3119
	2033	1,177,516	8,471,536	719.4%	7,241,196	615.0%	344,865	2,481,103	2,120,767	74,046,385	42,257,973	57.1%	44,095,653	59.6%	-19.5	0.2929
	2034	1,066,898	8,749,181	820.1%	7,368,889	690.7%	293,397	2,406,027	2,026,446	74,339,782	44,664,000	60.1%	46,122,099	62.0%	-20.5	0.2750
	2035	959,753	8,960,569	933.6%	7,430,260	774.2%	247,824	2,313,764	1,918,613	74,587,606	46,977,764	63.0%	48,040,712	64.4%	-21.5	0.2582
	2036	856,984	9,089,393	1060.6%	7,421,257	866.0%	207,781	2,203,782	1,799,332	74,795,388	49,181,546	65.8%	49,840,044	66.6%	-22.5	0.2425
	2037	759,398	9,123,594	1201.4%	7,342,139	966.8%	172,884	2,077,065	1,671,502	74,968,271	51,258,611	68.4%	51,511,546	68.7%	-23.5	0.2277
	2038	667,682	9,057,632	1356.6%	7,188,884	1076.7%	142,726	1,936,196	1,536,725	75,110,997	53,194,807	70.8%	53,048,271	70.6%	-24.5	0.2138
	2039	582,390	8,895,987	1527.5%	6,967,510	1196.4%	116,896	1,785,579	1,398,500	75,227,893	54,980,386	73.1%	54,446,771	72.4%	-25.5	0.2007
	2040	503,905	8,653,119	1717.2%	6,697,519	1329.1%	94,969	1,630,828	1,262,262	75,322,863	56,611,214	75.2%	55,709,033	74.0%	-26.5	0.1885
	2041	432,459	8,339,842	1928.5%	6,380,448	1475.4%	76,530	1,475,855	1,129,112	75,399,392	58,087,069	77.0%	56,838,145	75.4%	-27.5	0.1770
	2042	368,130	7,960,058	2162.3%	6,027,888	1637.4%	61,170	1,322,673	1,001,616	75,460,562	59,409,742	78.7%	57,839,761	76.6%	-28.5	0.1662
	2043	310,831	7,522,956	2420.3%	5,645,626	1816.3%	48,496	1,173,749	880,843	75,509,059	60,583,490	80.2%	58,720,604	77.8%	-29.5	0.1560
	2044	260,347	7,038,939	2703.7%	5,235,854	2011.1%	38,141	1,031,203	767,051	75,547,200	61,614,693	81.6%	59,487,656	78.7%	-30.5	0.1465
	2045	216,353	6,522,738	3014.9%	4,817,928	2226.9%	29,761	897,258	662,747	75,576,961	62,511,951	82.7%	60,150,403	79.6%	-31.5	0.1376
	2046	178,413	5,987,379	3355.9%	4,396,476	2464.2%	23,044	773,347	567,862	75,600,005	63,285,298	83.7%	60,718,264	80.3%	-32.5	0.1292
	2047	146,028	5,447,252	3730.3%	3,978,057	2724.2%	17,710	660,641	482,458	75,617,715	63,945,939	84.6%	61,200,722	80.9%	-33.5	0.1213
	2048	118,661	4,911,625	4139.2%	3,566,603	3005.7%	13,513	559,324	406,156	75,631,228	64,505,264	85.3%	61,606,878	81.5%	-34.5	0.1139
	2049	95,751	4,389,127	4583.9%	3,169,786	3310.5%	10,238	469,318	338,937	75,641,467	64,974,582	85.9%	61,945,815	81.9%	-35.5	0.1069
	2050	76,762	3,884,726	5060.7%	2,793,019	3638.5%	7,707	390,032	280,423	75,649,174	65,364,613	86.4%	62,226,238	82.3%	-36.5	0.1004
	2051	61,154	3,406,146	5569.8%	2,439,072	3988.4%	5,765	321,109	229,940	75,654,939	65,685,723	86.8%	62,456,178	82.6%	-37.5	0.0943
	2052	48,424	2,961,202	6115.1%	2,115,040	4367.7%	4,286	262,125	187,223	75,659,225	65,947,847	87.2%	62,643,400	82.8%	-38.5	0.0885
	2053	38,119	2,553,025	6697.6%	1,820,316	4775.4%	3,168	212,200	151,299	75,662,394	66,160,048	87.4%	62,794,700	83.0%	-39.5	0.0831
	Past	34,732,841	2,987,196	8.6%	5,432,229	15.6%	48,467,581	3,701,618	6,893,001	48,467,581	3,701,618	7.6%	6,893,001	14.2%		
	Future	49,660,916	218,312,437	439.6%	182,788,229	368.1%	27,194,813	62,458,429	55,901,699	27,194,813	62,458,429	229.7%	55,901,699	205.6%		
	Lifetime	84,393,756	221,299,633	262.2%	188,220,458	223.0%	75,662,394	66,160,048	62,794,700	75,662,394	66,160,048	87.4%	62,794,700	83.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the proposed rate increase in Virginia. Proposed rate increase: 35%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase is implemented in 2015.

The State Life Insurance Company
Virginia Experience Projection without proposed Rate Increase
Policy Form: S-6000-P

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2003	3,522	0	0.0%	0	0.0%	6,822	0	0	6,822	0	0.0%	0	0.0%	10.5	1.9372
	2004	107,049	0	0.0%	0	0.0%	194,717	0	0	201,539	0	0.0%	0	0.0%	9.5	1.8190
	2005	93,918	0	0.0%	0	0.0%	160,405	0	0	361,945	0	0.0%	0	0.0%	8.5	1.7079
	2006	78,808	0	0.0%	0	0.0%	126,384	0	0	488,328	0	0.0%	0	0.0%	7.5	1.6037
	2007	59,882	0	0.0%	0	0.0%	90,172	0	0	578,500	0	0.0%	0	0.0%	6.5	1.5058
	2008	57,971	71,357	123.1%	71,007	122.5%	81,966	100,893	100,397	660,466	100,893	15.3%	100,397	15.2%	5.5	1.4139
	2009	50,209	0	0.0%	0	0.0%	66,658	0	0	727,124	100,893	13.9%	100,397	13.8%	4.5	1.3276
	2010	48,360	0	0.0%	0	0.0%	60,285	0	0	787,409	100,893	12.8%	100,397	12.8%	3.5	1.2466
	2011	47,796	0	0.0%	0	0.0%	55,946	0	0	843,355	100,893	12.0%	100,397	11.9%	2.5	1.1705
	2012	48,803	0	0.0%	0	0.0%	53,638	0	0	896,993	100,893	11.2%	100,397	11.2%	1.5	1.0991
	2013	44,787	0	0.0%	156,667	349.8%	46,219	0	161,679	943,212	100,893	10.7%	262,076	27.8%	0.5	1.0320
Projected Future Experience	2014	35,776	24,204	67.7%	15,002	41.9%	34,667	23,453	14,537	977,879	124,346	12.7%	276,613	28.3%	-0.5	0.9690
	2015	34,492	41,378	120.0%	17,973	52.1%	31,383	37,648	16,353	1,009,262	161,994	16.1%	292,965	29.0%	-1.5	0.9099
	2016	33,883	40,683	120.1%	21,516	63.5%	28,947	34,757	18,382	1,038,209	196,751	19.0%	311,347	30.0%	-2.5	0.8543
	2017	33,235	41,094	123.6%	25,709	77.4%	26,661	32,965	20,623	1,064,869	229,716	21.6%	331,970	31.2%	-3.5	0.8022
	2018	32,544	43,736	134.4%	30,706	94.4%	24,513	32,943	23,129	1,089,382	262,659	24.1%	355,099	32.6%	-4.5	0.7532
	2019	31,807	48,411	152.2%	36,626	115.2%	22,496	34,239	25,904	1,111,878	296,898	26.7%	381,003	34.3%	-5.5	0.7073
	2020	31,024	54,088	174.3%	43,241	139.4%	20,603	35,920	28,716	1,132,481	332,818	29.4%	409,719	36.2%	-6.5	0.6641
	2021	30,179	59,748	198.0%	50,851	168.5%	18,818	37,256	31,709	1,151,299	370,074	32.1%	441,428	38.3%	-7.5	0.6236
	2022	29,261	65,423	223.6%	59,511	203.4%	17,133	38,305	34,844	1,168,432	408,379	35.0%	476,272	40.8%	-8.5	0.5855
	2023	28,264	67,046	237.2%	68,239	241.4%	15,538	36,859	37,516	1,183,970	445,239	37.6%	513,787	43.4%	-9.5	0.5498
	2024	27,181	76,347	280.9%	78,067	287.2%	14,031	39,411	40,299	1,198,001	484,650	40.5%	554,086	46.3%	-10.5	0.5162
	2025	26,033	87,418	335.8%	88,392	339.5%	12,618	42,372	42,844	1,210,620	527,022	43.5%	596,930	49.3%	-11.5	0.4847
	2026	24,833	99,058	398.9%	98,116	395.1%	11,302	45,084	44,655	1,221,922	572,106	46.8%	641,585	52.5%	-12.5	0.4551
	2027	23,581	110,607	469.1%	106,490	451.6%	10,077	47,267	45,508	1,231,999	619,373	50.3%	687,093	55.8%	-13.5	0.4273
	2028	22,278	121,700	546.3%	114,105	512.2%	8,940	48,834	45,786	1,240,938	668,207	53.8%	732,880	59.1%	-14.5	0.4013
	2029	20,931	132,452	632.8%	121,972	582.7%	7,886	49,904	45,956	1,248,824	718,111	57.5%	778,836	62.4%	-15.5	0.3768
	2030	19,544	142,740	730.3%	128,947	659.8%	6,914	50,499	45,619	1,255,739	768,610	61.2%	824,454	65.7%	-16.5	0.3538
	2031	18,127	152,374	840.6%	135,746	748.9%	6,021	50,617	45,093	1,261,760	819,227	64.9%	869,547	68.9%	-17.5	0.3322
	2032	16,689	161,058	965.1%	141,553	848.2%	5,205	50,236	44,152	1,266,966	869,463	68.6%	913,700	72.1%	-18.5	0.3119
	2033	15,244	169,038	1108.9%	145,813	956.5%	4,465	49,507	42,705	1,271,430	918,970	72.3%	956,405	75.2%	-19.5	0.2929
	2034	13,808	175,058	1267.8%	148,069	1072.3%	3,797	48,141	40,719	1,275,227	967,111	75.8%	997,123	78.2%	-20.5	0.2750
	2035	12,394	179,370	1447.2%	148,631	1199.2%	3,200	46,316	38,379	1,278,428	1,013,427	79.3%	1,035,502	81.0%	-21.5	0.2582
	2036	11,021	180,777	1640.3%	146,565	1329.9%	2,672	43,831	35,536	1,281,100	1,057,257	82.5%	1,071,038	83.6%	-22.5	0.2425
	2037	9,707	180,550	1860.1%	142,576	1468.9%	2,210	41,104	32,459	1,283,310	1,098,361	85.6%	1,103,497	86.0%	-23.5	0.2277
	2038	8,466	176,828	2088.6%	135,780	1603.7%	1,810	37,800	29,025	1,285,119	1,136,161	88.4%	1,132,522	88.1%	-24.5	0.2138
	2039	7,312	170,430	2330.8%	128,808	1761.6%	1,468	34,208	25,854	1,286,587	1,170,369	91.0%	1,158,376	90.0%	-25.5	0.2007
	2040	6,253	162,274	2595.2%	121,078	1936.4%	1,178	30,583	22,819	1,287,766	1,200,952	93.3%	1,181,195	91.7%	-26.5	0.1885
	2041	5,294	153,437	2898.6%	113,359	2141.5%	937	27,153	20,061	1,288,702	1,228,105	95.3%	1,201,255	93.2%	-27.5	0.1770
	2042	4,436	143,885	3243.9%	105,098	2369.4%	737	23,909	17,463	1,289,439	1,252,014	97.1%	1,218,719	94.5%	-28.5	0.1662
	2043	3,678	133,626	3633.5%	96,536	2624.9%	574	20,849	15,062	1,290,013	1,272,862	98.7%	1,233,780	95.6%	-29.5	0.1560
	2044	3,017	122,469	4060.0%	87,585	2903.5%	442	17,942	12,831	1,290,455	1,290,804	100.0%	1,246,612	96.6%	-30.5	0.1465
	2045	2,448	111,110	4539.5%	78,676	3214.4%	337	15,284	10,822	1,290,792	1,306,088	101.2%	1,257,434	97.4%	-31.5	0.1376
	2046	1,964	99,150	5047.5%	69,729	3549.8%	254	12,806	9,006	1,291,045	1,318,895	102.2%	1,266,441	98.1%	-32.5	0.1292
	2047	1,559	86,935	5577.7%	61,114	3921.0%	189	10,543	7,412	1,291,234	1,329,438	103.0%	1,273,852	98.7%	-33.5	0.1213
	2048	1,222	74,901	6127.3%	52,298	4278.3%	139	8,530	5,956	1,291,374	1,337,968	103.6%	1,279,808	99.1%	-34.5	0.1139
	2049	948	63,475	6698.8%	44,012	4644.8%	101	6,787	4,706	1,291,475	1,344,755	104.1%	1,284,514	99.5%	-35.5	0.1069
	2050	726	52,917	7291.0%	36,579	5040.0%	73	5,313	3,673	1,291,548	1,350,068	104.5%	1,288,187	99.7%	-36.5	0.1004
	2051	549	43,423	7906.2%	29,966	5456.0%	52	4,094	2,825	1,291,600	1,354,161	104.8%	1,291,012	100.0%	-37.5	0.0943
	2052	410	35,151	8563.2%	24,300	5919.8%	36	3,112	2,151	1,291,636	1,357,273	105.1%	1,293,163	100.1%	-38.5	0.0885
	2053	303	27,865	9211.3%	19,227	6355.9%	25	2,316	1,598	1,291,661	1,359,589	105.3%	1,294,761	100.2%	-39.5	0.0831
	Past	641,104	71,357	11.1%	227,674	35.5%	943,212	100,893	262,076	943,212	100,893	10.7%	262,076	27.8%		
	Future	630,417	4,112,232	652.3%	3,318,559	526.4%	348,449	1,258,696	1,032,685	348,449	1,258,696	361.2%	1,032,685	296.4%		
	Lifetime	1,271,521	4,183,589	329.0%	3,546,233	278.9%	1,291,661	1,359,589	1,294,761	1,291,661	1,359,589	105.3%	1,294,761	100.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with proposed Rate Increase
Policy Form: S-6000-P

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2003	3,522	0	0.0%	0	0.0%	6,822	0	0	6,822	0	0.0%	0	0.0%	10.5	1.9372
	2004	107,049	0	0.0%	0	0.0%	194,717	0	0	201,539	0	0.0%	0	0.0%	9.5	1.8190
	2005	93,918	0	0.0%	0	0.0%	160,405	0	0	361,945	0	0.0%	0	0.0%	8.5	1.7079
	2006	78,808	0	0.0%	0	0.0%	126,384	0	0	488,328	0	0.0%	0	0.0%	7.5	1.6037
	2007	59,882	0	0.0%	0	0.0%	90,172	0	0	578,500	0	0.0%	0	0.0%	6.5	1.5058
	2008	57,971	71,357	123.1%	71,007	122.5%	81,966	100,893	100,397	660,466	100,893	15.3%	100,397	15.2%	5.5	1.4139
	2009	50,209	0	0.0%	0	0.0%	66,658	0	0	727,124	100,893	13.9%	100,397	13.8%	4.5	1.3276
	2010	48,360	0	0.0%	0	0.0%	60,285	0	0	787,409	100,893	12.8%	100,397	12.8%	3.5	1.2466
	2011	47,796	0	0.0%	0	0.0%	55,946	0	0	843,355	100,893	12.0%	100,397	11.9%	2.5	1.1705
	2012	48,803	0	0.0%	0	0.0%	53,638	0	0	896,993	100,893	11.2%	100,397	11.2%	1.5	1.0991
	2013	44,787	0	0.0%	156,667	349.8%	46,219	0	161,679	943,212	100,893	10.7%	262,076	27.8%	0.5	1.0320
Projected Future Experience	2014	35,776	-24,204	-67.7%	15,002	41.9%	34,667	-23,453	14,537	977,879	77,440	7.9%	276,613	28.3%	-0.5	0.9690
	2015	36,046	41,314	109.9%	17,913	47.6%	34,210	37,590	16,298	1,012,089	115,029	11.4%	292,911	28.9%	-1.5	0.9099
	2016	36,936	40,490	109.6%	21,369	57.9%	31,555	34,592	18,257	1,043,645	149,621	14.3%	311,168	29.8%	-2.5	0.8543
	2017	39,243	40,465	103.1%	25,025	63.8%	31,480	32,461	20,075	1,075,125	182,082	16.9%	331,243	30.8%	-3.5	0.8022
	2018	43,077	43,259	100.4%	30,299	70.3%	32,447	32,584	22,822	1,107,572	214,666	19.4%	354,065	32.0%	-4.5	0.7532
	2019	42,103	47,815	113.6%	36,134	85.8%	29,778	33,818	25,556	1,137,349	248,483	21.8%	379,621	33.4%	-5.5	0.7073
	2020	41,065	53,357	129.9%	42,650	103.9%	27,271	35,434	28,323	1,164,620	283,917	24.4%	407,945	35.0%	-6.5	0.6641
	2021	39,947	58,863	147.4%	50,144	125.5%	24,909	36,704	31,268	1,189,530	320,622	27.0%	439,212	36.9%	-7.5	0.6236
	2022	38,733	64,365	166.2%	58,670	151.5%	22,678	37,686	34,351	1,212,208	358,307	29.6%	473,564	39.1%	-8.5	0.5855
	2023	37,412	65,799	175.9%	67,256	179.8%	20,568	36,174	36,975	1,232,776	394,481	32.0%	510,539	41.4%	-9.5	0.5498
	2024	35,979	74,895	208.2%	76,922	213.8%	18,573	38,662	39,708	1,251,349	433,143	34.6%	550,247	44.0%	-10.5	0.5162
	2025	34,459	85,742	248.8%	87,074	252.7%	16,703	41,560	42,205	1,268,051	474,703	37.4%	592,453	46.7%	-11.5	0.4847
	2026	32,871	97,149	295.5%	96,627	294.0%	14,960	44,215	43,977	1,283,012	518,918	40.4%	636,430	49.6%	-12.5	0.4551
	2027	31,213	108,469	347.5%	104,851	335.9%	13,339	46,354	44,808	1,296,350	565,271	43.6%	681,238	52.6%	-13.5	0.4273
	2028	29,490	119,343	404.7%	112,323	380.9%	11,833	47,888	45,071	1,308,183	613,160	46.9%	726,309	55.5%	-14.5	0.4013
	2029	27,706	129,883	468.8%	120,042	433.3%	10,439	48,937	45,229	1,318,622	662,096	50.2%	771,538	58.5%	-15.5	0.3768
	2030	25,870	139,970	541.0%	126,879	490.4%	9,152	49,518	44,887	1,327,775	711,615	53.6%	816,425	61.5%	-16.5	0.3538
	2031	23,994	149,414	622.7%	133,540	556.6%	7,970	49,633	44,360	1,335,745	761,248	57.0%	860,785	64.4%	-17.5	0.3322
	2032	22,090	157,928	714.9%	139,225	630.3%	6,890	49,260	43,426	1,342,635	810,508	60.4%	904,211	67.3%	-18.5	0.3119
	2033	20,179	165,751	821.4%	143,386	710.6%	5,910	48,544	41,994	1,348,545	859,052	63.7%	946,205	70.2%	-19.5	0.2929
	2034	18,277	171,652	939.1%	145,578	796.5%	5,026	47,204	40,034	1,353,571	906,256	67.0%	986,239	72.9%	-20.5	0.2750
	2035	16,406	175,879	1072.1%	146,104	890.6%	4,236	45,415	37,727	1,357,808	951,671	70.1%	1,023,966	75.4%	-21.5	0.2582
	2036	14,588	177,253	1215.1%	144,049	987.5%	3,537	42,976	34,926	1,361,345	994,647	73.1%	1,058,891	77.8%	-22.5	0.2425
	2037	12,848	177,030	1377.8%	140,105	1090.4%	2,925	40,302	31,896	1,364,270	1,034,949	75.9%	1,090,787	80.0%	-23.5	0.2277
	2038	11,207	173,381	1547.1%	133,406	1190.4%	2,396	37,063	28,517	1,366,665	1,072,012	78.4%	1,119,305	81.9%	-24.5	0.2138
	2039	9,679	167,107	1726.5%	126,535	1307.3%	1,943	33,541	25,398	1,368,608	1,105,553	80.8%	1,144,703	83.6%	-25.5	0.2007
	2040	8,277	159,110	1922.4%	118,924	1436.9%	1,560	29,987	22,413	1,370,168	1,135,540	82.9%	1,167,116	85.2%	-26.5	0.1885
	2041	7,007	150,445	2147.1%	111,325	1588.8%	1,240	26,623	19,701	1,371,408	1,162,164	84.7%	1,186,816	86.5%	-27.5	0.1770
	2042	5,871	141,080	2402.9%	103,198	1757.7%	976	23,442	17,148	1,372,383	1,185,606	86.4%	1,203,964	87.7%	-28.5	0.1662
	2043	4,868	131,021	2691.5%	94,779	1947.0%	760	20,442	14,788	1,373,143	1,206,048	87.8%	1,218,752	88.8%	-29.5	0.1560
	2044	3,993	120,082	3007.4%	85,982	2153.4%	585	17,592	12,596	1,373,728	1,223,640	89.1%	1,231,348	89.6%	-30.5	0.1465
	2045	3,240	108,944	3362.6%	77,228	2383.7%	446	14,986	10,623	1,374,174	1,238,626	90.1%	1,241,972	90.4%	-31.5	0.1376
	2046	2,600	97,217	3738.9%	68,440	2632.2%	336	12,557	8,840	1,374,509	1,251,183	91.0%	1,250,812	91.0%	-32.5	0.1292
	2047	2,063	85,240	4131.6%	59,980	2907.2%	250	10,338	7,274	1,374,760	1,261,521	91.8%	1,258,086	91.5%	-33.5	0.1213
	2048	1,618	73,440	4538.7%	51,324	3171.9%	184	8,363	5,845	1,374,944	1,269,884	92.4%	1,263,930	91.9%	-34.5	0.1139
	2049	1,254	62,237	4962.1%	43,189	3443.4%	134	6,655	4,618	1,375,078	1,276,539	92.8%	1,268,549	92.3%	-35.5	0.1069
	2050	961	51,885	5400.7%	35,893	3736.2%	96	5,209	3,604	1,375,174	1,281,748	93.2%	1,272,152	92.5%	-36.5	0.1004
	2051	727	42,576	5856.4%	29,402	4044.4%	69	4,014	2,772	1,375,243	1,285,762	93.5%	1,274,924	92.7%	-37.5	0.0943
	2052	543	34,465	6343.1%	23,842	4387.9%	48	3,051	2,110	1,375,291	1,288,813	93.7%	1,277,035	92.9%	-38.5	0.0885
	2053	400	27,321	6823.2%	18,864	4710.9%	33	2,271	1,568	1,375,324	1,291,084	93.9%	1,278,602	93.0%	-39.5	0.0831
	Past	641,104	71,357	11.1%	227,674	35.5%	943,212	100,893	262,076	943,212	100,893	10.7%	262,076	27.8%		
	Future	802,170	3,987,432	497.1%	3,263,480	406.8%	432,113	1,190,191	1,016,526	432,113	1,190,191	275.4%	1,016,526	235.2%		
	Lifetime	1,443,274	4,058,789	281.2%	3,491,154	241.9%	1,375,324	1,291,084	1,278,602	1,375,324	1,291,084	93.9%	1,278,602	93.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 11%; projection includes a 1% shock lapse rate, a 4% benefit reduction and only 50% of the rate increase is implemented in 2015.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment H1
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Nationwide

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	4,020,481	221,633	1,820	1	5.51%	5.34%	2.30%	232.25%
2	3,879,761	513,765	1,758	1	13.24%	8.90%	3.90%	228.26%
3	3,776,460	483,432	1,708	4	12.80%	9.96%	6.30%	158.14%
4	3,638,252	224,153	1,668	3	6.16%	9.10%	9.30%	97.90%
5	3,545,056	947,050	1,630	6	26.71%	11.86%	12.70%	93.41%
6	3,459,451	521,065	1,593	3	15.06%	12.22%	16.70%	73.18%
7	3,435,277	190,811	1,564	2	5.55%	11.48%	20.30%	56.54%
8	3,435,089	221,198	1,533	2	6.44%	10.99%	23.60%	46.57%
9	3,372,256	443,379	1,504	3	13.15%	11.13%	26.80%	41.53%
10	3,306,745	2,056,740	1,487	6	62.20%	14.45%	29.80%	48.49%
11	2,363,930	1,014,000	1,459	8	42.89%	15.63%	32.90%	47.50%
12	2,163,027	1,271,327	1,434	9	58.78%	17.11%	36.00%	47.53%
13	2,118,590	1,496,531	1,407	10	70.64%	18.75%	39.00%	48.09%
14	2,071,258	1,755,598	1,379	11	84.76%	20.56%	42.00%	48.96%
15	2,020,640	2,048,793	1,348	13	101.39%	22.54%	44.90%	50.20%
16	1,966,631	2,370,758	1,315	14	120.55%	24.69%	47.80%	51.64%
17	1,909,331	2,727,124	1,280	15	142.83%	27.00%	50.40%	53.56%
18	1,848,186	3,118,655	1,242	16	168.74%	29.47%	52.90%	55.71%
19	1,782,253	3,542,034	1,202	17	198.74%	32.11%	55.30%	58.06%
20	1,711,374	3,989,334	1,158	19	233.11%	34.89%	57.40%	60.78%
21	1,635,447	4,451,341	1,111	20	272.18%	37.80%	59.30%	63.74%
22	1,555,364	4,906,618	1,063	21	315.46%	40.80%	61.00%	66.89%
23	1,473,137	5,356,726	1,013	21	363.63%	43.88%	62.50%	70.22%
24	1,389,014	5,789,166	961	22	416.78%	47.01%	63.90%	73.57%
25	1,303,332	6,200,407	909	22	475.73%	50.15%	65.10%	77.03%
26	1,216,550	6,579,478	856	23	540.83%	53.28%	66.10%	80.60%
27	1,129,221	6,918,734	802	23	612.70%	56.37%	67.00%	84.14%
28	1,041,937	7,220,309	748	23	692.97%	59.41%	67.80%	87.62%
29	955,330	7,466,139	694	22	781.52%	62.36%	68.40%	91.17%
30	870,076	7,641,928	640	22	878.31%	65.20%	68.90%	94.64%
31	786,879	7,753,791	587	21	985.39%	67.92%	68.90%	98.58%
32	706,462	7,785,276	535	20	1102.01%	70.48%	68.90%	102.30%
33	629,494	7,737,443	484	19	1229.15%	72.89%	68.90%	105.78%
34	556,583	7,618,644	436	18	1368.82%	75.11%	68.90%	109.01%
35	488,242	7,418,152	390	17	1519.36%	77.15%	68.90%	111.98%
36	424,854	7,162,250	346	16	1685.81%	79.01%	68.90%	114.67%
37	366,699	6,845,769	305	15	1866.86%	80.67%	68.90%	117.09%
38	313,927	6,492,313	267	13	2068.10%	82.17%	68.90%	119.25%
39	266,561	6,103,714	232	12	2289.80%	83.48%	68.90%	121.17%
40	224,511	5,676,852	200	11	2528.54%	84.64%	68.90%	122.84%
41	187,592	5,237,578	171	9	2792.00%	85.64%	68.90%	124.30%
42	155,523	4,793,312	145	8	3082.06%	86.51%	68.90%	125.55%
43	127,957	4,344,923	123	7	3395.61%	87.24%	68.90%	126.62%
44	104,504	3,908,509	103	6	3740.05%	87.87%	68.90%	127.53%
45	84,747	3,482,107	85	5	4108.82%	88.39%	68.90%	128.29%
46	68,259	3,074,062	70	4	4503.55%	88.83%	68.90%	128.92%
47	54,636	2,690,411	58	4	4924.21%	89.18%	68.90%	129.44%
48	43,460	2,336,925	47	3	5377.17%	89.48%	68.90%	129.86%
49	34,366	2,016,864	38	3	5868.84%	89.71%	68.90%	130.21%
50	27,019	1,720,464	30	2	6367.72%	89.90%	68.90%	130.48%
Grand Total	**74,045,731**	**195,887,585**	**42,936**	**596**	**264.55%**	**89.90%**	**68.90%**	**130%**

The State Life Insurance Company
Policy Form: S-6000-P

Attachment H2
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Virginia

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	99,266	0	43	1	0.00%	0.00%	2.30%	0.00%
2	90,610	0	41	1	0.00%	0.00%	3.90%	0.00%
3	81,671	0	38	4	0.00%	0.00%	6.30%	0.00%
4	59,301	0	36	3	0.00%	0.00%	9.30%	0.00%
5	57,716	71,007	36	6	123.03%	15.27%	12.70%	120.22%
6	54,844	0	32	3	0.00%	13.70%	16.70%	82.05%
7	49,179	0	32	2	0.00%	12.61%	20.30%	62.13%
8	47,320	0	30	2	0.00%	11.77%	23.60%	49.86%
9	48,182	0	29	3	0.00%	11.06%	26.80%	41.27%
10	44,790	156,811	29	3	350.10%	27.44%	29.80%	92.09%
11	36,579	13,284	29	0	36.32%	27.73%	32.90%	84.28%
12	34,618	18,064	28	0	52.18%	28.45%	36.00%	79.04%
13	34,017	21,622	28	0	63.56%	29.40%	39.00%	75.37%
14	33,378	25,838	27	0	77.41%	30.56%	42.00%	72.76%
15	32,696	30,856	27	0	94.37%	31.96%	44.90%	71.18%
16	31,970	36,807	26	0	115.13%	33.60%	47.80%	70.29%
17	31,197	43,435	25	0	139.23%	35.48%	50.40%	70.40%
18	30,368	51,091	25	0	168.24%	37.61%	52.90%	71.09%
19	29,467	59,933	24	0	203.39%	39.99%	55.30%	72.32%
20	28,488	68,746	23	0	241.32%	42.59%	57.40%	74.20%
21	27,425	78,661	22	0	286.82%	45.41%	59.30%	76.58%
22	26,288	89,395	21	0	340.06%	48.44%	61.00%	79.41%
23	25,099	99,452	20	0	396.23%	51.61%	62.50%	82.58%
24	23,859	108,121	19	0	453.17%	54.86%	63.90%	85.85%
25	22,568	115,875	18	0	513.45%	58.13%	65.10%	89.29%
26	21,231	123,972	17	0	583.92%	61.42%	66.10%	92.92%
27	19,853	131,219	16	0	660.94%	64.70%	67.00%	96.56%
28	18,443	138,204	15	0	749.34%	67.95%	67.80%	100.22%
29	17,010	144,230	14	0	847.91%	71.14%	68.40%	104.01%
30	15,566	148,773	13	0	955.77%	74.24%	68.90%	107.75%
31	14,126	151,258	12	0	1070.77%	77.21%	68.90%	112.06%
32	12,705	152,180	10	0	1197.83%	80.02%	68.90%	116.14%
33	11,318	150,295	9	0	1327.89%	82.63%	68.90%	119.93%
34	9,987	146,374	8	0	1465.66%	85.03%	68.90%	123.41%
35	8,727	139,568	7	0	1599.36%	87.18%	68.90%	126.53%
36	7,550	132,472	7	0	1754.67%	89.10%	68.90%	129.32%
37	6,466	124,630	6	0	1927.40%	90.80%	68.90%	131.79%
38	5,482	116,697	5	0	2128.58%	92.30%	68.90%	133.97%
39	4,600	108,217	4	0	2352.29%	93.61%	68.90%	135.87%
40	3,820	99,466	4	0	2604.08%	94.75%	68.90%	137.51%
41	3,137	90,302	3	0	2878.68%	95.72%	68.90%	138.92%
42	2,548	81,131	2	0	3183.92%	96.54%	68.90%	140.11%
43	2,047	71,897	2	0	3512.25%	97.22%	68.90%	141.11%
44	1,626	63,016	2	0	3876.38%	97.79%	68.90%	141.93%
45	1,276	54,002	1	0	4232.25%	98.24%	68.90%	142.59%
46	990	45,464	1	0	4593.31%	98.60%	68.90%	143.11%
47	759	37,807	1	0	4983.34%	98.89%	68.90%	143.52%
48	575	30,970	1	0	5390.57%	99.10%	68.90%	143.83%
49	430	25,119	0	0	5845.69%	99.27%	68.90%	144.08%
50	317	19,880	0	0	6272.82%	99.39%	68.90%	144.25%
Grand Total	**1,271,485**	**3,616,139**	**867**	**39**	**284.40%**	**99.39%**	**69%**	**144%**

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	971	3,062,505	97%	98%
Facility Only	30	53,195	3%	2%
Total	1,001	3,115,700	100%	100%
COLA Options				
No COLA	88	163,604	9%	5%
Compound COLA 5%	792	2,700,066	79%	87%
Simple COLA	121	252,030	12%	8%
Total	1,001	3,115,700	100%	100%
Nonforfeiture Options				
None	970	2,929,019	97%	94%
Full ROP	25	163,312	2%	5%
SBP NFO	2	6,264	0%	0%
Full ROP & SBP	4	17,106	0%	1%
Limited ROP	0	0	0%	0%
Total	1,001	3,115,700	100%	100%
Pay Period				
10 Pay	161	1,037,163	16%	33%
Lifetime	840	2,078,537	84%	67%
20 Pay	0	0	0%	0%
Total	1,001	3,115,700	100%	100%
Joint/Single Life				
Joint	486	1,872,639	49%	60%
Single	515	1,243,061	51%	40%
Total	1,001	3,115,700	100%	100%
Billing Mode				
Annual	329	1,159,743	33%	37%
Semi-Annual	53	177,266	5%	6%
Quarterly	146	476,604	15%	15%
Monthly	473	1,302,086	47%	42%
Total	1,001	3,115,700	100%	100%
Elimination Period				
0	98	388,715	10%	12%
30	219	776,270	22%	25%
60	16	48,687	2%	2%
90	668	1,902,027	67%	61%
180	0	0	0%	0%
Total	1,001	3,115,700	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	128	261,460	13%	8%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	76	185,977	8%	6%
6 Year / 6 Year	0	0	0%	0%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	797	2,668,264	80%	86%
Total	1,001	3,115,700	100%	100%
Issue Age Cohort				
17	0	0	0%	0%
22	0	0	0%	0%
27	1	850	0%	0%
32	1	6,172	0%	0%
37	9	38,248	1%	1%
42	28	136,637	3%	4%
47	102	350,111	10%	11%
52	226	712,343	23%	23%
57	358	898,571	36%	29%
62	197	665,494	20%	21%
67	62	243,339	6%	8%
72	11	27,548	1%	1%
77	5	27,342	0%	1%
82	1	9,046	0%	0%
Total	1,001	3,115,700	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	1	850	0%	0%
42	2	7,079	0%	0%
47	12	52,073	1%	2%
52	43	205,558	4%	7%
57	120	421,216	12%	14%
62	247	739,822	25%	24%
67	333	826,656	33%	27%
72	184	628,553	18%	20%
77	45	178,563	4%	6%
82	9	28,241	1%	1%
87	4	18,042	0%	1%
92	1	9,046	0%	0%
Total	1,001	3,115,700	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	20	43,041	100%	100%
Facility Only	0	0	0%	0%
Total	20	43,041	100%	100%
COLA Options				
No COLA	2	1,866	10%	4%
Compound COLA 5%	17	38,597	85%	90%
Simple COLA	1	2,578	5%	6%
Total	20	43,041	100%	100%
Nonforfeiture Options				
None	20	43,041	100%	100%
Full ROP	0	0	0%	0%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Total	20	43,041	100%	100%
Pay Period				
10 Pay	2	8,357	10%	19%
Lifetime	18	34,684	90%	81%
20 Pay	0	0	0%	0%
Total	20	43,041	100%	100%
Joint/Single Life				
Joint	9	26,945	45%	63%
Single	11	16,096	55%	37%
Total	20	43,041	100%	100%
Billing Mode				
Annual	3	7,186	15%	17%
Semi-Annual	2	3,099	10%	7%
Quarterly	1	1,041	5%	2%
Monthly	14	31,716	70%	74%
Total	20	43,041	100%	100%
Elimination Period				
0	0	0	0%	0%
30	1	1,041	5%	2%
60	0	0	0%	0%
90	19	42,000	95%	98%
180	0	0	0%	0%
Total	20	43,041	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	3	3,488	15%	8%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	0	0	0%	0%
6 Year / 6 Year	0	0	0%	0%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	17	39,553	85%	92%
Total	20	43,041	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	3	4,450	15%	10%
52	4	11,335	20%	26%
57	9	14,503	45%	34%
62	4	12,753	20%	30%
67	0	0	0%	0%
72	0	0	0%	0%
77	0	0	0%	0%
82	0	0	0%	0%
Total	20	43,041	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	0	0	0%	0%
52	0	0	0%	0%
57	4	9,370	20%	22%
62	4	7,736	20%	18%
67	8	13,182	40%	31%
72	4	12,753	20%	30%
77	0	0	0%	0%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	20	43,041	100%	100%

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: S-6000-P
Attachment J

1	Accumulated value of initial earned premium	43,695,494	x	58%	25,343,387
2a	Accumulated value of earned premium	43,695,494			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	25,777,376	x	58%	14,950,878
4a	Present value of future projected premium	34,799,458			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	9,022,082	x	85%	7,668,769
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**47,963,034**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				6,546,230
6b	Present value of future projected incurred claims without the inclusion of active life reserves				81,734,276
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**88,280,506**
					TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at 4.5%, the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing were issued.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

January 2015

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-150, which were issued before 10/01/2003.

The State Life Insurance Company

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Actuarial Memorandum

January 2015

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
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Actuarial Memorandum

January 2015

Actuarial Memorandum Exhibits

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
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Woodland Hills, California 91365-4243

Actuarial Memorandum

January 2015

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was approved for this form.

The base rate increase is 35%. This rate increase will be implemented as 3 consecutive annual 10.5% increases. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage. The State Life will not implement another rate increase within two years of the last rate increase.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates after first increase
B3	6000 proposed rates after second increase
B4	6000 proposed rates after third increase
B5	6000 proposed increases

The State Life Insurance Company

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Actuarial Memorandum

January 2015

4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

January 2015

9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the first premium increase is assumed to occur in 2015, 50% in 2016. The second and third increases are assumed to occur in 2017 and 2018 respectively.
An extra 3% of the policyholders with a rate increase are assumed to lapse.
11% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim terminations.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	6.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2013 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2013 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2013 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 6.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2014 through 2053 are developed from an asset share model representing actual contracts in force as of December 31, 2013. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H1 and H2 compare durational loss ratios with pricing durational loss ratios for Nationwide and Virginia only experience.

15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2013 (Based on Policy Count)

As of December 31, 2013, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

January 2015

18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Rate Increase Impact Exhibit

Attachment A

Virginia	S-6000-P			
	Cost of Living Adjustment			
	None	Compound	Simple	Total
Number of Policies	7	64	14	85
Current Premium	$12,111	$143,497	$33,682	189,289.57
Current AveragePremium	$1,730	$2,242	$2,406	2,227
New Premium	$13,382	$158,565	$37,218	209,165
New Average Premium	$1,912	$2,478	$2,658	2,461
Average Rate Increase	10.50%	10.50%	10.50%	10.50%

Nationwide [1]	S-6000-P			
	Cost of Living Adjustment			
	None	Compound	Simple	Total
Number of Policies	657	3,754	818	5,229
Current Premium	$1,136,259	$8,220,392	$1,662,318	11,018,970
Current AveragePremium	$1,729	$2,190	$2,032	2,107
New Premium	$1,255,566	$9,083,533	$1,836,862	12,175,961
New Average Premium	$1,911	$2,420	$2,246	2,329
Average Rate Increase	10.50%	10.50%	10.50%	10.50%

[1] Nationwide premiums have been adjusted to be consistent with the current rate level in Virginia

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Base Rates Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$27.00	$37.80
41	$27.75	$38.85
42	$28.50	$39.90
43	$29.25	$40.95
44	$30.00	$42.00
45	$30.75	$43.05
46	$31.50	$44.10
47	$32.25	$45.15
48	$33.00	$46.20
49	$33.75	$47.25
50	$34.50	$48.30
51	$36.00	$50.40
52	$37.50	$52.50
53	$39.00	$54.60
54	$40.50	$56.70
55	$42.00	$58.80
56	$44.40	$62.16
57	$46.80	$65.52
58	$49.20	$68.88
59	$51.60	$72.24
60	$54.00	$75.60
61	$63.60	$89.04
62	$73.20	$102.48
63	$82.80	$115.92
64	$92.40	$129.36
65	$102.00	$142.80
66	$116.40	$162.96
67	$130.80	$183.12
68	$145.20	$203.28
69	$159.60	$223.44
70	$174.00	$243.60
71	$194.40	$272.16
72	$214.80	$300.72
73	$235.20	$329.28
74	$255.60	$357.84
75	$276.00	$386.40
76	$324.00	$453.60
77	$372.00	$520.80
78	$420.00	$588.00
79	$468.00	$655.20
80	$516.00	$722.40
81	$561.00	$785.40
82	$606.00	$848.40
83	$651.00	$911.40
84	$706.00	$988.40

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Base Rates After First Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$29.83	$41.76
41	$30.66	$42.92
42	$31.49	$44.08
43	$32.32	$45.24
44	$33.15	$46.41
45	$33.97	$47.57
46	$34.80	$48.73
47	$35.63	$49.89
48	$36.46	$51.05
49	$37.29	$52.21
50	$38.12	$53.37
51	$39.78	$55.69
52	$41.43	$58.01
53	$43.09	$60.33
54	$44.75	$62.65
55	$46.41	$64.97
56	$49.06	$68.68
57	$51.71	$72.39
58	$54.36	$76.11
59	$57.01	$79.82
60	$59.67	$83.53
61	$70.27	$98.38
62	$80.88	$113.24
63	$91.49	$128.09
64	$102.10	$142.94
65	$112.71	$157.79
66	$128.62	$180.07
67	$144.53	$202.34
68	$160.44	$224.62
69	$176.35	$246.90
70	$192.27	$269.17
71	$214.81	$300.73
72	$237.35	$332.29
73	$259.89	$363.85
74	$282.43	$395.41
75	$304.98	$426.97
76	$358.02	$501.22
77	$411.06	$575.48
78	$464.10	$649.74
79	$517.14	$723.99
80	$570.18	$798.25
81	$619.90	$867.86
82	$669.63	$937.48
83	$719.35	$1,007.09
84	$780.13	$1,092.18

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Base Rates After Second Rate Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$32.96	$46.14
41	$33.87	$47.42
42	$34.79	$48.70
43	$35.71	$49.99
44	$36.63	$51.28
45	$37.53	$52.56
46	$38.45	$53.84
47	$39.37	$55.12
48	$40.28	$56.41
49	$41.20	$57.69
50	$42.12	$58.97
51	$43.95	$61.53
52	$45.78	$64.10
53	$47.61	$66.66
54	$49.44	$69.22
55	$51.28	$71.79
56	$54.21	$75.89
57	$57.13	$79.99
58	$60.06	$84.10
59	$62.99	$88.20
60	$65.93	$92.30
61	$77.64	$108.70
62	$89.37	$125.13
63	$101.09	$141.53
64	$112.82	$157.94
65	$124.54	$174.35
66	$142.12	$198.97
67	$159.70	$223.58
68	$177.28	$248.20
69	$194.86	$272.82
70	$212.45	$297.43
71	$237.36	$332.30
72	$262.27	$367.18
73	$287.17	$402.05
74	$312.08	$436.92
75	$337.00	$471.80
76	$395.61	$553.84
77	$454.22	$635.90
78	$512.83	$717.96
79	$571.43	$800.00
80	$630.04	$882.06
81	$684.98	$958.98
82	$739.94	$1,035.91
83	$794.88	$1,112.83
84	$862.04	$1,206.85

The State Life Insurance Company
Policy Form S-6000-P

Attachment B4
Base Rates After Third Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$36.42	$50.98
41	$37.42	$52.39
42	$38.44	$53.81
43	$39.45	$55.23
44	$40.47	$56.66
45	$41.47	$58.07
46	$42.48	$59.49
47	$43.50	$60.90
48	$44.50	$62.33
49	$45.52	$63.74
50	$46.54	$65.16
51	$48.56	$67.99
52	$50.58	$70.83
53	$52.60	$73.65
54	$54.63	$76.48
55	$56.66	$79.32
56	$59.90	$83.85
57	$63.12	$88.38
58	$66.36	$92.93
59	$69.60	$97.46
60	$72.85	$101.99
61	$85.79	$120.11
62	$98.75	$138.26
63	$111.70	$156.39
64	$124.66	$174.52
65	$137.61	$192.65
66	$157.04	$219.86
67	$176.46	$247.05
68	$195.89	$274.26
69	$215.32	$301.46
70	$234.75	$328.66
71	$262.28	$367.19
72	$289.80	$405.73
73	$317.32	$444.26
74	$344.84	$482.79
75	$372.38	$521.33
76	$437.14	$611.99
77	$501.91	$702.66
78	$566.67	$793.34
79	$631.43	$884.00
80	$696.19	$974.67
81	$756.90	$1,059.67
82	$817.63	$1,144.68
83	$878.34	$1,229.67
84	$952.55	$1,333.56

The State Life Insurance Company
Policy Form S-6000-P

Attachment B5
Rate Increase Percentages
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

	First Increase		Second Increase		Third Increase	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
41	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
42	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
43	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
44	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
45	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
46	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
47	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
48	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
49	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
50	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
51	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
52	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
53	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
54	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
55	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
56	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
57	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
58	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
59	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
60	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
61	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
62	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
63	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
64	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
65	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
66	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
67	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
68	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
69	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
70	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
71	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
72	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
73	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
74	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
75	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
76	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
77	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
78	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
79	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
80	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
81	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
82	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
83	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
84	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment C
Lapse Rates

	Pricing (Expected)			Actual			Best Estimate		
Duration	Lifetime	10 Pay	Combined*	Lifetime	10 Pay	Combined*	Lifetime	10 Pay	Combined A/E
1	10.00%	7.00%	9.27%	3.92%	2.19%	3.50%	3.75%	2.00%	0.38
2	8.00%	6.00%	7.51%	3.33%	1.47%	2.87%	2.75%	1.50%	0.38
3	6.00%	5.00%	5.75%	2.38%	1.30%	2.11%	2.00%	1.00%	0.37
4	5.00%	4.00%	4.75%	1.70%	0.84%	1.48%	1.50%	0.75%	0.31
5	4.00%	3.00%	3.75%	1.24%	0.89%	1.15%	1.00%	0.50%	0.31
6	4.00%	0.00%	2.98%	1.27%	0.49%	1.07%	0.75%	0.25%	0.36
7	4.00%	0.00%	2.98%	1.12%	0.57%	0.98%	0.75%	0.00%	0.33
8	4.00%	0.00%	2.96%	1.10%	0.46%	0.93%	0.75%	0.00%	0.31
9	4.00%	0.00%	2.98%	0.81%	0.16%	0.64%	0.75%	0.00%	0.22
10	4.00%	0.00%	2.99%	0.65%	0.32%	0.56%	0.75%	0.00%	0.19
11	4.00%	0.00%	3.11%	0.45%	0.00%	0.35%	0.75%	0.00%	0.11
12	4.00%	0.00%	3.20%	0.67%	0.00%	0.53%	0.75%	0.00%	0.17
13	4.00%	0.00%	3.21%	0.76%	0.00%	0.61%	0.75%	0.00%	0.19
14	4.00%	0.00%	3.19%	0.00%	0.00%	0.00%	0.75%	0.00%	0.00

*Based on the actual exposure.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	20,803	25	52	33	0.48
2	20,030	35	71	42	0.49
3	19,466	42	92	51	0.46
4	19,043	46	112	63	0.41
5	18,731	57	132	75	0.43
6	18,429	65	145	89	0.45
7	17,770	79	161	100	0.49
8	16,623	78	170	109	0.46
9	14,667	74	172	113	0.43
10	12,446	88	165	112	0.53
11	8,016	63	129	87	0.49
12	3,745	42	71	50	0.59
13	1,312	18	29	21	0.62
14	134	3	4	3	0.75
Average	191,213	715	1,504	949	0.48

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Policy Form: S-6000-P

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E1.1
Incidence Rates Per 100

Best Estimate				Pricing Incidence*		Best Estimate/Pricing Incidence		Inforce Adjustment Factor **
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care Incidence Rate	Home and Community Based Care Factor	Assisted Living Facility Factor	Attained Age	Nursing Care Incidence Rate	Attained Age	Nursing Care	
40	**0.0120**	**1.250**	**0.30**	**40**	**0.0240**	**40**	**50%**	**0.9993**
41	0.0130	1.250	0.30	41	0.0260	41	50%	0.9992
42	0.0141	1.250	0.30	42	0.0282	42	50%	0.9992
43	0.0153	1.250	0.30	43	0.0306	43	50%	0.9991
44	0.0166	1.250	0.30	44	0.0332	44	50%	0.9991
45	0.0180	1.250	0.30	45	0.0360	45	50%	0.9990
46	0.0195	1.250	0.30	46	0.0390	46	50%	0.9989
47	0.0212	1.250	0.30	47	0.0423	47	50%	0.9988
48	0.0230	1.250	0.30	48	0.0459	48	50%	0.9987
49	0.0249	1.250	0.30	49	0.0498	49	50%	0.9986
50	**0.0270**	**1.250**	**0.30**	**50**	**0.0540**	**50**	**50%**	**0.9984**
51	0.0299	1.250	0.30	51	0.0598	51	50%	0.9983
52	0.0332	1.250	0.30	52	0.0663	52	50%	0.9981
53	0.0368	1.250	0.30	53	0.0735	53	50%	0.9979
54	0.0407	1.250	0.30	54	0.0815	54	50%	0.9977
55	0.0451	1.250	0.30	55	0.0903	55	50%	0.9975
56	0.0500	1.250	0.30	56	0.1001	56	50%	0.9972
57	0.0555	1.250	0.30	57	0.1109	57	50%	0.9969
58	0.0615	1.146	0.29	58	0.1229	58	50%	0.9966
59	0.0681	1.021	0.29	59	0.1362	59	50%	0.9963
60	**0.0755**	**0.926**	**0.28**	**60**	**0.1510**	**60**	**50%**	**0.9958**
61	0.0896	0.841	0.27	61	0.1792	61	50%	0.9954
62	0.1064	0.775	0.27	62	0.2127	62	50%	0.9949
63	0.1262	0.709	0.26	63	0.2525	63	50%	0.9943
64	0.1498	0.612	0.26	64	0.2997	64	50%	0.9937
65	0.1779	0.545	0.25	65	0.3557	65	50%	0.9930
66	0.2111	0.488	0.24	66	0.4222	66	50%	0.9922
67	0.2506	0.431	0.24	67	0.5011	67	50%	0.9913
68	0.2974	0.383	0.23	68	0.5948	68	50%	0.9902
69	0.3530	0.325	0.23	69	0.7060	69	50%	0.9889
70	**0.4190**	**0.287**	**0.22**	**70**	**0.8380**	**70**	**50%**	**0.9873**
71	0.4961	0.250	0.22	71	0.9922	71	50%	0.9854
72	0.5874	0.242	0.21	72	1.1747	72	50%	0.9831
73	0.6954	0.215	0.21	73	1.3908	73	50%	0.9802
74	0.8234	0.197	0.20	74	1.6467	74	50%	0.9767
75	0.9748	0.169	0.20	75	1.9497	75	50%	0.9724
76	1.1542	0.151	0.19	76	2.3083	76	50%	0.9674
77	1.3665	0.133	0.19	77	2.7330	77	50%	0.9613
78	1.6179	0.115	0.19	78	3.2358	78	50%	0.9542
79	1.9156	0.117	0.18	79	3.8312	79	50%	0.9459
80	**2.2680**	**0.099**	**0.18**	**80**	**4.5360**	**80**	**50%**	**0.9364**
81	2.4850	0.091	0.17	81	4.9699	81	50%	0.9255
82	2.7227	0.083	0.17	82	5.4454	82	50%	0.9132
83	2.9832	0.065	0.17	83	5.9664	83	50%	0.8994
84	3.2686	0.067	0.16	84	6.5372	84	50%	0.8844
85	3.5813	0.059	0.16	85	7.1626	85	50%	0.8678
86	3.9239	0.062	0.15	86	7.8478	86	50%	0.8500
87	4.2993	0.054	0.15	87	8.5986	87	50%	0.8310
88	4.7106	0.046	0.15	88	9.4212	88	50%	0.8106
89	5.1612	0.048	0.14	89	10.3225	89	50%	0.7894
90	**5.6550**	**0.040**	**0.14**	**90**	**11.3100**	**90**	**50%**	**0.7683**
91	6.0762	0.042	0.14	91	12.1523	91	50%	0.7467
92	6.5287	0.044	0.13	92	13.0574	92	50%	0.7246
93	7.0149	0.036	0.13	93	14.0299	93	50%	0.7020
94	7.5374	0.039	0.13	94	15.0748	94	50%	0.6789
95	8.0987	0.041	0.13	95	16.1975	95	50%	0.6572
96	8.7019	0.043	0.12	96	17.4038	96	50%	0.6357
97	9.3500	0.046	0.12	97	18.7000	97	50%	0.6152
98	9.7240	0.048	0.12	98	19.4480	98	50%	0.6000
99	10.1130	0.061	0.11	99	20.2259	99	50%	0.6000
100	**10.5175**	**0.064**	**0.11**	**100**	**21.0350**	**100**	**50%**	**0.6000**
101	10.8330	0.066	0.11	101	21.6660	101	50%	0.6000
102	10.9955	0.069	0.11	102	21.9910	102	50%	0.6000
103	11.1604	0.081	0.10	103	22.3209	103	50%	0.6000
104	11.3278	0.084	0.10	104	22.6557	104	50%	0.6000
105	11.4978	0.087	0.10	105	22.9955	105	50%	0.6000
106	11.6702	0.089	0.10	106	23.3404	106	50%	0.6000
107	11.8453	0.092	0.10	107	23.6905	107	50%	0.6000
108	12.0230	0.095	0.10	108	24.0459	108	50%	0.6000
109	12.2033	0.097	0.10	109	24.4066	109	50%	0.6000
110	12.3863	0.100	0.10	110	24.7727	110	50%	0.6000

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "Pricing claim costs"
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
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Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Pricing Length of Stay**			Best Estimate/Pricing Length of Stay		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	20,803	6	51	0.12
2	20,030	9	55	0.17
3	19,466	23	59	0.39
4	19,043	23	65	0.35
5	18,731	34	72	0.47
6	18,429	33	81	0.41
7	17,770	52	88	0.59
8	16,623	54	93	0.58
9	14,667	44	95	0.46
10	12,446	48	92	0.52
11	8,016	40	70	0.57
12	3,745	24	40	0.60
13	1,312	9	17	0.54
14	134	0	2	0.00
Average	191,213	399	880	0.45

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	31	11	12	0.85
2nd quarter	88	23	19	1.17
3rd quarter	61	6	7	0.82
4th quarter	51	2	4	0.53
2	178	33	54	0.61
3	114	22	32	0.68
4	63	14	20	0.70
5	32	6	7	0.84
6	19	6	6	0.98
7	8	1	3	0.33
8	4	0	1	0.00
Total	650	123	167	0.74

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: S-6000-P

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	601,604	0	0.0%	274	0.0%	1,407,766	0	641	1,407,766	0	0.0%	641	0.0%	13.5	2.3400
	2001	3,297,189	0	0.0%	0	0.0%	7,244,593	0	0	8,652,359	0	0.0%	641	0.0%	12.5	2.1972
	2002	7,123,853	300	0.0%	220,430	3.1%	14,697,228	619	454,769	23,349,586	619	0.0%	455,410	2.0%	11.5	2.0631
	2003	12,799,674	77,087	0.6%	259,233	2.0%	24,795,325	149,331	502,182	48,144,911	149,950	0.3%	957,591	2.0%	10.5	1.9372
	2004	13,784,705	172,273	1.2%	188,230	1.4%	25,073,718	313,356	342,381	73,218,629	463,307	0.6%	1,299,973	1.8%	9.5	1.8190
	2005	13,321,164	216,112	1.6%	2,040,216	15.3%	22,751,700	369,106	3,484,559	95,970,329	832,412	0.9%	4,784,532	5.0%	8.5	1.7079
	2006	13,101,674	699,624	5.3%	2,455,996	18.7%	21,011,102	1,121,985	3,938,671	116,981,431	1,954,397	1.7%	8,723,203	7.5%	7.5	1.6037
	2007	12,833,981	984,595	7.7%	1,294,655	10.1%	19,325,638	1,482,620	1,949,515	136,307,070	3,437,017	2.5%	10,672,718	7.8%	6.5	1.5058
	2008	12,570,146	1,385,415	11.0%	2,533,839	20.2%	17,773,099	1,958,856	3,582,629	154,080,169	5,395,873	3.5%	14,255,347	9.3%	5.5	1.4139
	2009	12,291,109	1,945,441	15.8%	5,966,286	48.5%	16,317,902	2,582,802	7,920,951	170,398,070	7,978,676	4.7%	22,176,297	13.0%	4.5	1.3276
	2010	12,096,059	3,096,937	25.6%	7,533,447	62.3%	15,078,826	3,860,611	9,391,119	185,476,896	11,839,287	6.4%	31,567,417	17.0%	3.5	1.2466
	2011	12,032,596	3,794,120	31.5%	4,340,620	36.1%	14,084,238	4,441,045	5,080,726	199,561,134	16,280,331	8.2%	36,648,143	18.4%	2.5	1.1705
	2012	11,890,764	4,677,736	39.3%	7,880,891	66.3%	13,068,754	5,141,148	8,661,632	212,629,888	21,421,479	10.1%	45,309,775	21.3%	1.5	1.0991
	2013	11,728,509	5,309,663	45.3%	7,744,112	66.0%	12,103,685	5,479,510	7,991,834	224,733,573	26,900,989	12.0%	53,301,609	23.7%	0.5	1.0320
Projected Future Experience	2014	10,844,288	7,629,328	70.4%	7,230,206	66.7%	10,508,149	7,392,843	7,006,093	235,241,723	34,293,832	14.6%	60,307,701	25.6%	-0.5	0.9690
	2015	10,582,749	10,386,513	98.1%	8,332,746	78.7%	9,628,843	9,450,295	7,581,650	244,870,566	43,744,127	17.9%	67,889,351	27.7%	-1.5	0.9099
	2016	10,303,092	11,218,138	108.9%	9,551,984	92.7%	8,802,247	9,583,999	8,160,552	253,672,812	53,328,126	21.0%	76,049,904	30.0%	-2.5	0.8543
	2017	10,004,871	12,341,420	123.4%	10,884,375	108.8%	8,025,791	9,900,144	8,731,319	261,698,603	63,228,270	24.2%	84,781,223	32.4%	-3.5	0.8022
	2018	9,687,469	13,666,592	141.1%	12,322,461	127.2%	7,296,878	10,294,067	9,281,629	268,995,481	73,522,337	27.3%	94,062,852	35.0%	-4.5	0.7532
	2019	9,349,684	15,049,737	161.0%	13,845,623	148.1%	6,612,628	10,644,029	9,792,412	275,608,109	84,166,366	30.5%	103,855,264	37.7%	-5.5	0.7073
	2020	8,989,132	16,572,756	184.4%	15,427,505	171.6%	5,969,601	11,005,817	10,245,266	281,577,710	95,172,183	33.8%	114,100,530	40.5%	-6.5	0.6641
	2021	8,603,944	18,302,801	212.7%	17,055,072	198.2%	5,365,072	11,412,887	10,634,853	286,942,782	106,585,070	37.1%	124,735,383	43.5%	-7.5	0.6236
	2022	8,196,043	19,984,930	243.8%	18,685,069	228.0%	4,798,799	11,701,215	10,940,144	291,741,581	118,286,285	40.5%	135,675,527	46.5%	-8.5	0.5855
	2023	7,769,816	21,704,122	279.3%	20,280,729	261.0%	4,271,589	11,932,212	11,149,677	296,013,170	130,218,497	44.0%	146,825,204	49.6%	-9.5	0.5498
	2024	7,331,662	23,658,549	322.7%	21,808,583	297.5%	3,784,701	12,212,855	11,257,879	299,797,871	142,431,352	47.5%	158,083,083	52.7%	-10.5	0.5162
	2025	6,887,964	25,635,447	372.2%	23,253,950	337.6%	3,338,646	12,425,687	11,271,358	303,136,517	154,857,039	51.1%	169,354,441	55.9%	-11.5	0.4847
	2026	6,440,976	27,540,835	427.6%	24,582,633	381.7%	2,931,444	12,534,500	11,188,151	306,067,961	167,391,539	54.7%	180,542,592	59.0%	-12.5	0.4551
	2027	5,992,955	29,318,982	489.2%	25,739,150	429.5%	2,561,069	12,529,369	10,999,539	308,629,030	179,920,908	58.3%	191,542,131	62.1%	-13.5	0.4273
	2028	5,546,412	30,914,274	557.4%	26,702,388	481.4%	2,225,578	12,404,799	10,714,719	310,854,608	192,325,707	61.9%	202,256,850	65.1%	-14.5	0.4013
	2029	5,104,099	32,280,761	632.4%	27,453,490	537.9%	1,923,092	12,162,556	10,343,765	312,777,700	204,488,263	65.4%	212,600,615	68.0%	-15.5	0.3768
	2030	4,668,937	33,366,691	714.7%	27,963,282	598.9%	1,651,770	11,804,419	9,892,809	314,429,470	216,292,681	68.8%	222,493,424	70.8%	-16.5	0.3538
	2031	4,243,919	34,121,198	804.0%	28,207,759	664.7%	1,409,772	11,334,598	9,370,234	315,839,242	227,627,280	72.1%	231,863,658	73.4%	-17.5	0.3322
	2032	3,832,015	34,545,710	901.5%	28,166,399	735.0%	1,195,252	10,775,226	8,785,441	317,034,494	238,402,505	75.2%	240,649,099	75.9%	-18.5	0.3119
	2033	3,436,143	34,619,409	1007.5%	27,839,560	810.2%	1,006,361	10,139,168	8,153,518	318,040,855	248,541,673	78.1%	248,802,617	78.2%	-19.5	0.2929
	2034	3,059,027	34,335,550	1122.4%	27,229,592	890.1%	841,233	9,442,284	7,488,144	318,882,088	257,983,957	80.9%	256,290,761	80.4%	-20.5	0.2750
	2035	2,703,051	33,662,253	1245.3%	26,350,112	974.8%	697,972	8,692,138	6,804,025	319,580,060	266,676,095	83.4%	263,094,786	82.3%	-21.5	0.2582
	2036	2,370,182	32,615,767	1376.1%	25,226,319	1064.3%	574,666	7,907,905	6,116,285	320,154,726	274,584,000	85.8%	269,211,071	84.1%	-22.5	0.2425
	2037	2,061,938	31,230,907	1514.6%	23,869,976	1157.6%	469,418	7,109,987	5,434,207	320,624,144	281,693,987	87.9%	274,645,278	85.7%	-23.5	0.2277
	2038	1,779,336	29,564,026	1661.5%	22,332,499	1255.1%	380,358	6,319,725	4,773,885	321,004,502	288,013,712	89.7%	279,419,163	87.0%	-24.5	0.2138
	2039	1,522,875	27,673,611	1817.2%	20,673,957	1357.6%	305,667	5,554,575	4,149,623	321,310,170	293,568,287	91.4%	283,568,786	88.3%	-25.5	0.2007
	2040	1,292,525	25,611,731	1981.5%	18,930,791	1464.6%	243,598	4,826,967	3,567,830	321,553,768	298,395,254	92.8%	287,136,616	89.3%	-26.5	0.1885
	2041	1,087,787	23,433,766	2154.3%	17,141,059	1575.8%	192,499	4,146,941	3,033,356	321,746,267	302,542,195	94.0%	290,169,972	90.2%	-27.5	0.1770
	2042	907,752	21,194,051	2334.8%	15,343,853	1690.3%	150,835	3,521,682	2,549,592	321,897,103	306,063,877	95.1%	292,719,564	90.9%	-28.5	0.1662
	2043	751,116	18,945,428	2522.3%	13,586,095	1808.8%	117,191	2,955,909	2,119,733	322,014,294	309,019,786	96.0%	294,839,297	91.6%	-29.5	0.1560
	2044	616,277	16,741,377	2716.5%	11,902,728	1931.4%	90,285	2,452,608	1,743,747	322,104,578	311,472,394	96.7%	296,583,044	92.1%	-30.5	0.1465
	2045	501,434	14,635,745	2918.8%	10,322,981	2058.7%	68,976	2,013,271	1,420,014	322,173,555	313,485,664	97.3%	298,003,057	92.5%	-31.5	0.1376
	2046	404,657	12,665,202	3129.9%	8,864,239	2190.6%	52,267	1,635,874	1,144,931	322,225,821	315,121,538	97.8%	299,147,988	92.8%	-32.5	0.1292
	2047	323,965	10,849,524	3349.0%	7,535,688	2326.1%	39,290	1,315,827	913,926	322,265,112	316,437,366	98.2%	300,061,914	93.1%	-33.5	0.1213
	2048	257,380	9,197,389	3573.5%	6,341,085	2463.7%	29,310	1,047,377	722,108	322,294,421	317,484,743	98.5%	300,784,022	93.3%	-34.5	0.1139
	2049	203,001	7,719,898	3802.9%	5,288,526	2605.2%	21,706	825,468	565,488	322,316,128	318,310,211	98.8%	301,349,510	93.5%	-35.5	0.1069
	2050	159,021	6,420,254	4037.4%	4,372,186	2749.4%	15,966	644,602	438,973	322,332,094	318,954,813	99.0%	301,788,483	93.6%	-36.5	0.1004
	2051	123,808	5,295,224	4277.0%	3,588,140	2898.1%	11,672	499,199	338,267	322,343,766	319,454,012	99.1%	302,126,750	93.7%	-37.5	0.0943
	2052	95,877	4,332,322	4518.6%	2,922,518	3048.2%	8,487	383,496	258,701	322,352,253	319,837,508	99.2%	302,385,451	93.8%	-38.5	0.0885
	2053	73,926	3,518,816	4759.9%	2,364,112	3198.0%	6,144	292,474	196,498	322,358,397	320,129,982	99.3%	302,581,949	93.9%	-39.5	0.0831
	Past	149,473,028	22,359,302	15.0%	42,458,229	28.4%	224,733,573	26,900,989	53,301,609	224,733,573	26,900,989	12.0%	53,301,609	23.7%		
	Future	168,111,105	822,501,035	489.3%	669,519,423	398.3%	97,624,824	293,228,993	249,280,340	97,624,824	293,228,993	300.4%	249,280,340	255.3%		
	Lifetime	317,584,133	844,860,337	266.0%	711,977,652	224.2%	322,358,397	320,129,982	302,581,949	322,358,397	320,129,982	99.3%	302,581,949	93.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the current rate level in Virginia

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: S-6000-P

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	601,604	0	0.0%	274	0.0%	1,407,766	0	641	1,407,766	0	0.0%	641	0.0%	13.5	2.3400
	2001	3,297,189	0	0.0%	0	0.0%	7,244,593	0	0	8,652,359	0	0.0%	641	0.0%	12.5	2.1972
	2002	7,123,853	300	0.0%	220,430	3.1%	14,697,228	619	454,769	23,349,586	619	0.0%	455,410	2.0%	11.5	2.0631
	2003	12,799,674	77,087	0.6%	259,233	2.0%	24,795,325	149,331	502,182	48,144,911	149,950	0.3%	957,591	2.0%	10.5	1.9372
	2004	13,784,705	172,273	1.2%	188,230	1.4%	25,073,718	313,356	342,381	73,218,629	463,307	0.6%	1,299,973	1.8%	9.5	1.8190
	2005	13,321,164	216,112	1.6%	2,040,216	15.3%	22,751,700	369,106	3,484,559	95,970,329	832,412	0.9%	4,784,532	5.0%	8.5	1.7079
	2006	13,101,674	699,624	5.3%	2,455,996	18.7%	21,011,102	1,121,985	3,938,671	116,981,431	1,954,397	1.7%	8,723,203	7.5%	7.5	1.6037
	2007	12,833,981	984,595	7.7%	1,294,655	10.1%	19,325,638	1,482,620	1,949,515	136,307,070	3,437,017	2.5%	10,672,718	7.8%	6.5	1.5058
	2008	12,570,146	1,385,415	11.0%	2,533,839	20.2%	17,773,099	1,958,856	3,582,629	154,080,169	5,395,873	3.5%	14,255,347	9.3%	5.5	1.4139
	2009	12,291,109	1,945,441	15.8%	5,966,286	48.5%	16,317,902	2,582,802	7,920,951	170,398,070	7,978,676	4.7%	22,176,297	13.0%	4.5	1.3276
	2010	12,096,059	3,096,937	25.6%	7,533,447	62.3%	15,078,826	3,860,611	9,391,119	185,476,896	11,839,287	6.4%	31,567,417	17.0%	3.5	1.2466
	2011	12,032,596	3,794,120	31.5%	4,340,620	36.1%	14,084,238	4,441,045	5,080,726	199,561,134	16,280,331	8.2%	36,648,143	18.4%	2.5	1.1705
	2012	11,890,764	4,677,736	39.3%	7,880,891	66.3%	13,068,754	5,141,148	8,661,632	212,629,888	21,421,479	10.1%	45,309,775	21.3%	1.5	1.0991
	2013	11,728,509	5,309,663	45.3%	7,744,112	66.0%	12,103,685	5,479,510	7,991,834	224,733,573	26,900,989	12.0%	53,301,609	23.7%	0.5	1.0320
Projected Future Experience	2014	10,844,288	7,629,328	70.4%	7,230,206	66.7%	10,508,149	7,392,843	7,006,093	235,241,723	34,293,832	14.6%	60,307,701	25.6%	-0.5	0.9690
	2015	11,059,523	10,353,139	93.6%	8,351,529	75.5%	10,062,641	9,419,929	7,598,740	245,304,363	43,713,761	17.8%	67,906,441	27.7%	-1.5	0.9099
	2016	11,231,440	11,122,342	99.0%	9,586,936	85.4%	9,595,363	9,502,157	8,190,413	254,899,727	53,215,919	20.9%	76,096,855	29.9%	-2.5	0.8543
	2017	11,813,448	12,041,903	101.9%	10,699,423	90.6%	9,476,611	9,659,875	8,582,953	264,376,337	62,875,793	23.8%	84,679,807	32.0%	-3.5	0.8022
	2018	12,823,104	13,451,123	104.9%	12,271,041	95.7%	9,658,727	10,131,770	9,242,898	274,035,065	73,007,563	26.6%	93,922,705	34.3%	-4.5	0.7532
	2019	12,375,985	14,795,501	119.6%	13,776,165	111.3%	8,753,000	10,464,219	9,743,287	282,788,065	83,471,782	29.5%	103,665,992	36.7%	-5.5	0.7073
	2020	11,898,729	16,278,462	136.8%	15,337,315	128.9%	7,901,838	10,810,379	10,185,372	290,689,903	94,282,161	32.4%	113,851,364	39.2%	-6.5	0.6641
	2021	11,388,865	17,967,179	157.8%	16,941,445	148.8%	7,101,635	11,203,606	10,564,000	297,791,538	105,485,768	35.4%	124,415,363	41.8%	-7.5	0.6236
	2022	10,848,934	19,607,595	180.7%	18,545,772	170.9%	6,352,072	11,480,285	10,858,585	304,143,610	116,966,052	38.5%	135,273,949	44.5%	-8.5	0.5855
	2023	10,284,746	21,285,694	207.0%	20,114,178	195.6%	5,654,215	11,702,174	11,058,113	309,797,825	128,668,226	41.5%	146,332,061	47.2%	-9.5	0.5498
	2024	9,704,771	23,199,978	239.1%	21,613,895	222.7%	5,009,731	11,976,135	11,157,378	314,807,556	140,644,361	44.7%	157,489,439	50.0%	-10.5	0.5162
	2025	9,117,457	25,137,810	275.7%	23,030,671	252.6%	4,419,298	12,184,479	11,163,133	319,226,854	152,828,840	47.9%	168,652,573	52.8%	-11.5	0.4847
	2026	8,525,788	27,005,697	316.8%	24,330,952	285.4%	3,880,292	12,290,945	11,073,604	323,107,146	165,119,785	51.1%	179,726,177	55.6%	-12.5	0.4551
	2027	7,932,751	28,748,920	362.4%	25,460,297	321.0%	3,390,035	12,285,754	10,880,372	326,497,181	177,405,539	54.3%	190,606,550	58.4%	-13.5	0.4273
	2028	7,341,671	30,312,918	412.9%	26,398,170	359.6%	2,945,952	12,163,497	10,592,647	329,443,132	189,569,036	57.5%	201,199,197	61.1%	-14.5	0.4013
	2029	6,756,191	31,652,615	468.5%	27,126,256	401.5%	2,545,558	11,925,887	10,220,471	331,988,690	201,494,923	60.7%	211,419,668	63.7%	-15.5	0.3768
	2030	6,180,176	32,717,213	529.4%	27,616,130	446.9%	2,186,414	11,574,647	9,769,994	334,175,104	213,069,570	63.8%	221,189,662	66.2%	-16.5	0.3538
	2031	5,617,589	33,456,682	595.6%	27,844,536	495.7%	1,866,087	11,113,855	9,249,577	336,041,191	224,183,425	66.7%	230,439,239	68.6%	-17.5	0.3322
	2032	5,072,360	33,872,831	667.8%	27,791,577	547.9%	1,582,131	10,565,347	8,668,530	337,623,321	234,748,772	69.5%	239,107,768	70.8%	-18.5	0.3119
	2033	4,548,352	33,945,007	746.3%	27,457,937	603.7%	1,332,100	9,941,652	8,041,750	338,955,421	244,690,424	72.2%	247,149,518	72.9%	-19.5	0.2929
	2034	4,049,171	33,666,579	831.4%	26,846,246	663.0%	1,113,523	9,258,317	7,382,723	340,068,944	253,948,740	74.7%	254,532,242	74.8%	-20.5	0.2750
	2035	3,577,974	33,006,186	922.5%	25,970,147	725.8%	923,891	8,522,731	6,705,912	340,992,835	262,471,471	77.0%	261,238,153	76.6%	-21.5	0.2582
	2036	3,137,361	31,979,992	1019.3%	24,854,601	792.2%	760,674	7,753,757	6,026,160	341,753,508	270,225,228	79.1%	267,264,313	78.2%	-22.5	0.2425
	2037	2,729,345	30,622,087	1122.0%	23,511,352	861.4%	621,359	6,971,384	5,352,563	342,374,867	277,196,612	81.0%	272,616,876	79.6%	-23.5	0.2277
	2038	2,355,271	28,987,645	1230.8%	21,991,098	933.7%	503,472	6,196,516	4,700,905	342,878,340	283,393,128	82.7%	277,317,782	80.9%	-24.5	0.2138
	2039	2,015,798	27,134,068	1346.1%	20,352,935	1009.7%	404,606	5,446,279	4,085,188	343,282,945	288,839,407	84.1%	281,402,970	82.0%	-25.5	0.2007
	2040	1,710,888	25,112,387	1467.8%	18,632,691	1089.1%	322,446	4,732,857	3,511,648	343,605,391	293,572,264	85.4%	284,914,618	82.9%	-26.5	0.1885
	2041	1,439,881	22,976,885	1595.7%	16,867,733	1171.5%	254,808	4,066,090	2,984,987	343,860,199	297,638,354	86.6%	287,899,605	83.7%	-27.5	0.1770
	2042	1,201,572	20,780,838	1729.5%	15,096,433	1256.4%	199,658	3,453,021	2,508,479	344,059,857	301,091,375	87.5%	290,408,084	84.4%	-28.5	0.1662
	2043	994,237	18,576,056	1868.4%	13,364,834	1344.2%	155,123	2,898,278	2,085,212	344,214,980	303,989,653	88.3%	292,493,296	85.0%	-29.5	0.1560
	2044	815,754	16,414,976	2012.2%	11,707,174	1435.1%	119,508	2,404,790	1,715,098	344,334,487	306,394,444	89.0%	294,208,395	85.4%	-30.5	0.1465
	2045	663,738	14,350,397	2162.1%	10,152,066	1529.5%	91,303	1,974,019	1,396,503	344,425,790	308,368,462	89.5%	295,604,897	85.8%	-31.5	0.1376
	2046	535,636	12,418,272	2318.4%	8,716,502	1627.3%	69,184	1,603,980	1,125,849	344,494,975	309,972,442	90.0%	296,730,746	86.1%	-32.5	0.1292
	2047	428,826	10,637,995	2480.7%	7,409,388	1727.8%	52,008	1,290,173	898,608	344,546,983	311,262,615	90.3%	297,629,354	86.4%	-33.5	0.1213
	2048	340,688	9,018,070	2647.0%	6,234,316	1829.9%	38,797	1,026,957	709,949	344,585,779	312,289,572	90.6%	298,339,304	86.6%	-34.5	0.1139
	2049	268,708	7,569,386	2817.0%	5,199,150	1934.9%	28,732	809,375	555,932	344,614,512	313,098,946	90.9%	298,895,235	86.7%	-35.5	0.1069
	2050	210,493	6,295,080	2990.6%	4,298,100	2041.9%	21,134	632,034	431,535	344,635,645	313,730,981	91.0%	299,326,770	86.9%	-36.5	0.1004
	2051	163,883	5,191,984	3168.1%	3,527,237	2152.3%	15,450	489,467	332,525	344,651,095	314,220,447	91.2%	299,659,295	86.9%	-37.5	0.0943
	2052	126,911	4,247,857	3347.1%	2,872,885	2263.7%	11,234	376,019	254,307	344,662,329	314,596,466	91.3%	299,913,602	87.0%	-38.5	0.0885
	2053	97,854	3,450,211	3525.9%	2,323,987	2375.0%	8,133	286,772	193,163	344,670,463	314,883,238	91.4%	300,106,765	87.1%	-39.5	0.0831
	Past	149,473,028	22,359,302	15.0%	42,458,229	28.4%	224,733,573	26,900,989	53,301,609	224,733,573	26,900,989	12.0%	53,301,609	23.7%		
	Future	212,230,158	807,018,889	380.3%	661,453,305	311.7%	119,936,889	287,982,249	246,805,156	119,936,889	287,982,249	240.1%	246,805,156	205.8%		
	Lifetime	361,703,186	829,378,191	229.3%	703,911,533	194.6%	344,670,463	314,883,238	300,106,765	344,670,463	314,883,238	91.4%	300,106,765	87.1%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the proposed rate increase in Virginia. Proposed rate increase: 35%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase is implemented in 2015.

The State Life Insurance Company
Virginia Experience Projection without proposed Rate Increase
Policy Form: S-6000-P

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	15,109	0	0.0%	0	0.0%	35,355	0	0	35,355	0	0.0%	0	0.0%	13.5	2.3400
	2001	49,099	0	0.0%	0	0.0%	107,880	0	0	143,234	0	0.0%	0	0.0%	12.5	2.1972
	2002	107,288	0	0.0%	0	0.0%	221,347	0	0	364,581	0	0.0%	0	0.0%	11.5	2.0631
	2003	232,848	0	0.0%	0	0.0%	451,069	0	0	815,650	0	0.0%	0	0.0%	10.5	1.9372
	2004	220,023	0	0.0%	0	0.0%	400,211	0	0	1,215,861	0	0.0%	0	0.0%	9.5	1.8190
	2005	219,782	0	0.0%	0	0.0%	375,373	0	0	1,591,234	0	0.0%	0	0.0%	8.5	1.7079
	2006	220,731	700	0.3%	244,259	110.7%	353,985	1,123	391,718	1,945,219	1,123	0.1%	391,718	20.1%	7.5	1.6037
	2007	199,581	41,704	20.9%	0	0.0%	300,532	62,798	0	2,245,752	63,921	2.8%	391,718	17.4%	6.5	1.5058
	2008	207,737	51,950	25.0%	97,780	47.1%	293,722	73,453	138,253	2,539,474	137,374	5.4%	529,971	20.9%	5.5	1.4139
	2009	201,259	85,310	42.4%	366,047	181.9%	267,195	113,259	485,970	2,806,670	250,634	8.9%	1,015,941	36.2%	4.5	1.3276
	2010	187,646	100,265	53.4%	78,821	42.0%	233,917	124,990	98,258	3,040,587	375,623	12.4%	1,114,199	36.6%	3.5	1.2466
	2011	187,410	137,272	73.2%	0	0.0%	219,364	160,678	0	3,259,951	536,301	16.5%	1,114,199	34.2%	2.5	1.1705
	2012	190,663	114,823	60.2%	788	0.4%	209,551	126,198	866	3,469,502	662,500	19.1%	1,115,065	32.1%	1.5	1.0991
	2013	176,831	90,305	51.1%	0	0.0%	182,487	93,194	0	3,651,990	755,694	20.7%	1,115,065	30.5%	0.5	1.0320
Projected Future Experience	2014	176,683	111,886	63.3%	99,936	56.6%	171,206	108,418	96,838	3,823,196	864,111	22.6%	1,211,904	31.7%	-0.5	0.9690
	2015	173,081	117,016	67.6%	116,032	67.0%	157,479	106,468	105,573	3,980,675	970,580	24.4%	1,317,477	33.1%	-1.5	0.9099
	2016	169,214	145,868	86.2%	133,924	79.1%	144,565	124,620	114,415	4,125,240	1,095,199	26.5%	1,431,892	34.7%	-2.5	0.8543
	2017	165,064	168,899	102.3%	153,899	93.2%	132,413	135,489	123,456	4,257,652	1,230,688	28.9%	1,555,349	36.5%	-3.5	0.8022
	2018	160,615	193,068	120.2%	176,668	110.0%	120,980	145,424	133,071	4,378,632	1,376,112	31.4%	1,688,420	38.6%	-4.5	0.7532
	2019	155,854	204,515	131.2%	201,105	129.0%	110,228	144,645	142,233	4,488,860	1,520,757	33.9%	1,830,653	40.8%	-5.5	0.7073
	2020	150,741	223,520	148.3%	226,510	150.3%	100,105	148,437	150,423	4,588,966	1,669,194	36.4%	1,981,077	43.2%	-6.5	0.6641
	2021	145,207	254,855	175.5%	254,024	174.9%	90,545	158,917	158,399	4,679,511	1,828,111	39.1%	2,139,476	45.7%	-7.5	0.6236
	2022	139,240	288,243	207.0%	283,110	203.3%	81,525	168,767	165,761	4,761,036	1,996,878	41.9%	2,305,237	48.4%	-8.5	0.5855
	2023	132,876	322,762	242.9%	312,142	234.9%	73,051	177,444	171,605	4,834,087	2,174,322	45.0%	2,476,842	51.2%	-9.5	0.5498
	2024	126,184	357,665	283.4%	339,960	269.4%	65,138	184,632	175,492	4,899,225	2,358,954	48.1%	2,652,334	54.1%	-10.5	0.5162
	2025	119,311	393,467	329.8%	368,480	308.8%	57,831	190,716	178,605	4,957,056	2,549,670	51.4%	2,830,939	57.1%	-11.5	0.4847
	2026	112,307	429,583	382.5%	395,495	352.2%	51,113	195,514	179,999	5,008,169	2,745,184	54.8%	3,010,938	60.1%	-12.5	0.4551
	2027	105,209	464,294	441.3%	419,395	398.6%	44,961	198,415	179,227	5,053,130	2,943,598	58.3%	3,190,165	63.1%	-13.5	0.4273
	2028	98,063	496,641	506.5%	441,290	450.0%	39,349	199,285	177,074	5,092,479	3,142,883	61.7%	3,367,239	66.1%	-14.5	0.4013
	2029	90,913	526,074	578.7%	460,456	506.5%	34,254	198,211	173,488	5,126,733	3,341,094	65.2%	3,540,727	69.1%	-15.5	0.3768
	2030	83,813	551,647	658.2%	474,760	566.4%	29,651	195,161	167,960	5,156,384	3,536,255	68.6%	3,708,687	71.9%	-16.5	0.3538
	2031	76,817	572,537	745.3%	485,897	632.5%	25,517	190,189	161,408	5,181,901	3,726,444	71.9%	3,870,095	74.7%	-17.5	0.3322
	2032	69,976	589,122	841.9%	494,370	706.5%	21,826	183,754	154,200	5,203,728	3,910,198	75.1%	4,024,295	77.3%	-18.5	0.3119
	2033	63,343	601,362	949.4%	498,128	786.4%	18,551	176,124	145,889	5,222,279	4,086,323	78.2%	4,170,184	79.9%	-19.5	0.2929
	2034	56,965	608,626	1068.4%	494,802	868.6%	15,665	167,372	136,071	5,237,945	4,253,695	81.2%	4,306,255	82.2%	-20.5	0.2750
	2035	50,884	608,724	1196.3%	487,898	958.8%	13,139	157,183	125,983	5,251,084	4,410,877	84.0%	4,432,238	84.4%	-21.5	0.2582
	2036	45,132	602,791	1335.6%	477,038	1057.0%	10,943	146,151	115,661	5,262,026	4,557,028	86.6%	4,547,899	86.4%	-22.5	0.2425
	2037	39,742	589,940	1484.4%	461,086	1160.2%	9,048	134,305	104,970	5,271,074	4,691,333	89.0%	4,652,869	88.3%	-23.5	0.2277
	2038	34,736	569,691	1640.1%	439,256	1264.6%	7,425	121,779	93,897	5,278,499	4,813,112	91.2%	4,746,767	89.9%	-24.5	0.2138
	2039	30,129	543,684	1804.5%	414,564	1376.0%	6,047	109,127	83,210	5,284,547	4,922,239	93.1%	4,829,977	91.4%	-25.5	0.2007
	2040	25,932	514,134	1982.7%	386,708	1491.3%	4,887	96,897	72,882	5,289,434	5,019,136	94.9%	4,902,858	92.7%	-26.5	0.1885
	2041	22,144	482,075	2177.0%	357,352	1613.7%	3,919	85,310	63,239	5,293,353	5,104,447	96.4%	4,966,097	93.8%	-27.5	0.1770
	2042	18,761	447,398	2384.7%	327,602	1746.2%	3,117	74,341	54,436	5,296,470	5,178,788	97.8%	5,020,532	94.8%	-28.5	0.1662
	2043	15,765	409,834	2599.6%	296,586	1881.3%	2,460	63,943	46,274	5,298,930	5,242,731	98.9%	5,066,806	95.6%	-29.5	0.1560
	2044	13,137	370,420	2819.6%	264,590	2014.0%	1,925	54,266	38,762	5,300,854	5,296,998	99.9%	5,105,569	96.3%	-30.5	0.1465
	2045	10,855	331,154	3050.8%	233,868	2154.5%	1,493	45,553	32,170	5,302,348	5,342,551	100.8%	5,137,739	96.9%	-31.5	0.1376
	2046	8,891	293,420	3300.2%	205,648	2313.0%	1,148	37,899	26,562	5,303,496	5,380,450	101.5%	5,164,301	97.4%	-32.5	0.1292
	2047	7,216	258,527	3582.8%	179,807	2491.8%	875	31,354	21,807	5,304,371	5,411,804	102.0%	5,186,108	97.8%	-33.5	0.1213
	2048	5,803	226,768	3907.8%	154,820	2668.0%	661	25,824	17,631	5,305,032	5,437,627	102.5%	5,203,739	98.1%	-34.5	0.1139
	2049	4,620	196,809	4259.8%	131,659	2849.7%	494	21,044	14,078	5,305,526	5,458,672	102.9%	5,217,817	98.3%	-35.5	0.1069
	2050	3,641	167,967	4613.1%	110,408	3032.3%	366	16,864	11,085	5,305,892	5,475,536	103.2%	5,228,902	98.5%	-36.5	0.1004
	2051	2,839	140,918	4964.1%	91,355	3218.2%	268	13,285	8,612	5,306,159	5,488,821	103.4%	5,237,514	98.7%	-37.5	0.0943
	2052	2,185	116,865	5347.7%	74,803	3422.9%	193	10,345	6,622	5,306,353	5,499,165	103.6%	5,244,136	98.8%	-38.5	0.0885
	2053	1,662	95,995	5775.5%	60,208	3622.3%	138	7,979	5,004	5,306,491	5,507,144	103.8%	5,249,140	98.9%	-39.5	0.0831
	Past	2,416,005	622,330	25.8%	787,696	32.6%	3,651,990	755,694	1,115,065	3,651,990	755,694	20.7%	1,115,065	30.5%		
	Future	2,915,547	14,588,765	500.4%	11,985,637	411.1%	1,654,501	4,751,451	4,134,075	1,654,501	4,751,451	287.2%	4,134,075	249.9%		
	Lifetime	5,331,552	15,211,096	285.3%	12,773,333	239.6%	5,306,491	5,507,144	5,249,140	5,306,491	5,507,144	103.8%	5,249,140	98.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with proposed Rate Increase
Policy Form: S-6000-P

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	15,109	0	0.0%	0	0.0%	35,355	0	0	35,355	0	0.0%	0	0.0%	13.5	2.3400
	2001	49,099	0	0.0%	0	0.0%	107,880	0	0	143,234	0	0.0%	0	0.0%	12.5	2.1972
	2002	107,288	0	0.0%	0	0.0%	221,347	0	0	364,581	0	0.0%	0	0.0%	11.5	2.0631
	2003	232,848	0	0.0%	0	0.0%	451,069	0	0	815,650	0	0.0%	0	0.0%	10.5	1.9372
	2004	220,023	0	0.0%	0	0.0%	400,211	0	0	1,215,861	0	0.0%	0	0.0%	9.5	1.8190
	2005	219,782	0	0.0%	0	0.0%	375,373	0	0	1,591,234	0	0.0%	0	0.0%	8.5	1.7079
	2006	220,731	700	0.3%	244,259	110.7%	353,985	1,123	391,718	1,945,219	1,123	0.1%	391,718	20.1%	7.5	1.6037
	2007	199,581	41,704	20.9%	0	0.0%	300,532	62,798	0	2,245,752	63,921	2.8%	391,718	17.4%	6.5	1.5058
	2008	207,737	51,950	25.0%	97,780	47.1%	293,722	73,453	138,253	2,539,474	137,374	5.4%	529,971	20.9%	5.5	1.4139
	2009	201,259	85,310	42.4%	366,047	181.9%	267,195	113,259	485,970	2,806,670	250,634	8.9%	1,015,941	36.2%	4.5	1.3276
	2010	187,646	100,265	53.4%	78,821	42.0%	233,917	124,990	98,258	3,040,587	375,623	12.4%	1,114,199	36.6%	3.5	1.2466
	2011	187,410	137,272	73.2%	0	0.0%	219,364	160,678	0	3,259,951	536,301	16.5%	1,114,199	34.2%	2.5	1.1705
	2012	190,663	114,823	60.2%	788	0.4%	209,551	126,198	866	3,469,502	662,500	19.1%	1,115,065	32.1%	1.5	1.0991
	2013	176,831	90,305	51.1%	0	0.0%	182,487	93,194	0	3,651,990	755,694	20.7%	1,115,065	30.5%	0.5	1.0320
Projected Future Experience	2014	176,683	111,886	63.3%	99,936	56.6%	171,206	108,418	96,838	3,823,196	864,111	22.6%	1,211,904	31.7%	-0.5	0.9690
	2015	180,878	116,557	61.8%	115,872	61.4%	171,669	106,051	105,428	3,994,865	970,162	24.3%	1,317,331	33.0%	-1.5	0.9099
	2016	184,461	144,538	78.4%	133,496	72.4%	157,590	123,483	114,050	4,152,455	1,093,646	26.3%	1,431,381	34.5%	-2.5	0.8543
	2017	194,903	164,693	84.5%	150,311	77.1%	156,349	132,114	120,578	4,308,804	1,225,760	28.4%	1,551,959	36.0%	-3.5	0.8022
	2018	212,602	190,008	89.4%	174,869	82.3%	160,138	143,119	131,716	4,468,942	1,368,880	30.6%	1,683,675	37.7%	-4.5	0.7532
	2019	206,300	200,874	97.4%	198,970	96.4%	145,907	142,070	140,723	4,614,849	1,510,950	32.7%	1,824,398	39.5%	-5.5	0.7073
	2020	199,532	219,275	109.9%	224,007	112.3%	132,508	145,618	148,761	4,747,357	1,656,568	34.9%	1,973,159	41.6%	-6.5	0.6641
	2021	192,207	249,972	130.1%	251,109	130.6%	119,853	155,872	156,581	4,867,210	1,812,440	37.2%	2,129,741	43.8%	-7.5	0.6236
	2022	184,309	282,690	153.4%	279,742	151.8%	107,913	165,516	163,789	4,975,123	1,977,956	39.8%	2,293,530	46.1%	-8.5	0.5855
	2023	175,886	316,524	180.0%	308,301	175.3%	96,696	174,014	169,493	5,071,819	2,151,970	42.4%	2,463,023	48.6%	-9.5	0.5498
	2024	167,027	350,738	210.0%	335,650	201.0%	86,221	181,056	173,267	5,158,040	2,333,026	45.2%	2,636,291	51.1%	-10.5	0.5162
	2025	157,929	385,836	244.3%	363,672	230.3%	76,549	187,017	176,275	5,234,590	2,520,043	48.1%	2,812,565	53.7%	-11.5	0.4847
	2026	148,658	421,243	283.4%	390,199	262.5%	67,658	191,718	177,589	5,302,248	2,711,761	51.1%	2,990,154	56.4%	-12.5	0.4551
	2027	139,263	455,273	326.9%	413,646	297.0%	59,514	194,559	176,770	5,361,761	2,906,320	54.2%	3,166,924	59.1%	-13.5	0.4273
	2028	129,804	486,985	375.2%	435,104	335.2%	52,086	195,410	174,592	5,413,847	3,101,730	57.3%	3,341,516	61.7%	-14.5	0.4013
	2029	120,340	515,841	428.7%	453,862	377.1%	45,341	194,356	171,004	5,459,188	3,296,086	60.4%	3,512,520	64.3%	-15.5	0.3768
	2030	110,942	540,913	487.6%	467,822	421.7%	39,249	191,363	165,505	5,498,437	3,487,449	63.4%	3,678,025	66.9%	-16.5	0.3538
	2031	101,680	561,392	552.1%	478,657	470.7%	33,777	186,487	159,003	5,532,213	3,673,936	66.4%	3,837,028	69.4%	-17.5	0.3322
	2032	92,626	577,652	623.6%	486,864	525.6%	28,891	180,177	151,859	5,561,105	3,854,113	69.3%	3,988,887	71.7%	-18.5	0.3119
	2033	83,845	589,652	703.3%	490,426	584.9%	24,556	172,694	143,634	5,585,661	4,026,807	72.1%	4,132,521	74.0%	-19.5	0.2929
	2034	75,404	596,771	791.4%	487,024	645.9%	20,736	164,112	133,932	5,606,397	4,190,919	74.8%	4,266,452	76.1%	-20.5	0.2750
	2035	67,354	596,856	886.2%	480,107	712.8%	17,392	154,118	123,971	5,623,789	4,345,037	77.3%	4,390,424	78.1%	-21.5	0.2582
	2036	59,740	591,038	989.3%	469,307	785.6%	14,484	143,301	113,786	5,638,273	4,488,338	79.6%	4,504,210	79.9%	-22.5	0.2425
	2037	52,606	578,438	1099.6%	453,511	862.1%	11,976	131,686	103,246	5,650,249	4,620,025	81.8%	4,607,456	81.5%	-23.5	0.2277
	2038	45,980	558,584	1214.9%	431,949	939.4%	9,829	119,405	92,335	5,660,078	4,739,430	83.7%	4,699,791	83.0%	-24.5	0.2138
	2039	39,881	533,084	1336.7%	407,587	1022.0%	8,005	106,999	81,810	5,668,083	4,846,429	85.5%	4,781,601	84.4%	-25.5	0.2007
	2040	34,325	504,110	1468.6%	380,129	1107.4%	6,469	95,008	71,642	5,674,552	4,941,438	87.1%	4,853,243	85.5%	-26.5	0.1885
	2041	29,312	472,677	1612.6%	351,212	1198.2%	5,187	83,647	62,152	5,679,739	5,025,084	88.5%	4,915,395	86.5%	-27.5	0.1770
	2042	24,833	438,675	1766.5%	321,923	1296.3%	4,126	72,892	53,492	5,683,866	5,097,976	89.7%	4,968,887	87.4%	-28.5	0.1662
	2043	20,868	401,843	1925.7%	291,402	1396.4%	3,256	62,696	45,465	5,687,122	5,160,673	90.7%	5,014,352	88.2%	-29.5	0.1560
	2044	17,390	363,198	2088.6%	259,932	1494.8%	2,548	53,208	38,080	5,689,669	5,213,881	91.6%	5,052,432	88.8%	-30.5	0.1465
	2045	14,368	324,698	2259.8%	229,723	1598.8%	1,976	44,665	31,600	5,691,646	5,258,546	92.4%	5,084,032	89.3%	-31.5	0.1376
	2046	11,769	287,699	2444.6%	201,982	1716.3%	1,520	37,160	26,089	5,693,166	5,295,706	93.0%	5,110,121	89.8%	-32.5	0.1292
	2047	9,552	253,487	2653.9%	176,584	1848.8%	1,158	30,743	21,416	5,694,324	5,326,449	93.5%	5,131,537	90.1%	-33.5	0.1213
	2048	7,681	222,346	2894.7%	152,031	1979.3%	875	25,320	17,313	5,695,199	5,351,769	94.0%	5,148,850	90.4%	-34.5	0.1139
	2049	6,116	192,971	3155.4%	129,277	2113.9%	654	20,634	13,823	5,695,853	5,372,403	94.3%	5,162,673	90.6%	-35.5	0.1069
	2050	4,820	164,692	3417.1%	108,402	2249.2%	484	16,535	10,884	5,696,337	5,388,938	94.6%	5,173,557	90.8%	-36.5	0.1004
	2051	3,758	138,170	3677.1%	89,688	2386.9%	354	13,026	8,455	5,696,691	5,401,964	94.8%	5,182,012	91.0%	-37.5	0.0943
	2052	2,893	114,587	3961.2%	73,433	2538.6%	256	10,143	6,500	5,696,947	5,412,107	95.0%	5,188,512	91.1%	-38.5	0.0885
	2053	2,200	94,124	4278.1%	59,102	2686.3%	183	7,823	4,912	5,697,130	5,419,931	95.1%	5,193,424	91.2%	-39.5	0.0831
	Past	2,416,005	622,330	25.8%	787,696	32.6%	3,651,990	755,694	1,115,065	3,651,990	755,694	20.7%	1,115,065	30.5%		
	Future	3,698,520	14,310,592	386.9%	11,806,820	319.2%	2,045,140	4,664,237	4,078,359	2,045,140	4,664,237	228.1%	4,078,359	199.4%		
	Lifetime	6,114,525	14,932,922	244.2%	12,594,516	206.0%	5,697,130	5,419,931	5,193,424	5,697,130	5,419,931	95.1%	5,193,424	91.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 11%; projection includes a 1% shock lapse rate, a 4% benefit reduction and only 50% of the rate increase is implemented in 2015.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment H1
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Nationwide

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	13,868,138	0	9,865	5	0.00%	0.00%	2.30%	0.00%
2	13,534,693	176,892	9,491	5	1.31%	0.61%	3.90%	15.53%
3	13,382,421	489,923	9,207	11	3.66%	1.51%	6.30%	23.97%
4	13,200,642	1,471,356	9,036	12	11.15%	3.57%	9.30%	38.38%
5	13,022,000	2,158,507	8,876	21	16.58%	5.70%	12.70%	44.86%
6	12,733,716	2,438,925	8,725	24	19.15%	7.44%	16.70%	44.53%
7	12,473,712	4,130,022	8,586	32	33.11%	10.16%	20.30%	50.07%
8	12,247,073	5,638,057	8,437	41	46.04%	13.35%	23.60%	56.58%
9	12,050,432	4,308,643	8,306	36	35.76%	15.03%	26.80%	56.08%
10	11,973,259	7,486,387	8,177	45	62.53%	18.15%	29.80%	60.90%
11	11,765,290	8,052,913	8,042	43	68.45%	21.01%	32.90%	63.86%
12	11,598,657	8,342,296	7,866	57	71.92%	23.55%	36.00%	65.41%
13	11,067,331	7,322,964	7,676	63	66.17%	25.36%	39.00%	65.02%
14	10,635,309	9,000,057	7,492	74	84.62%	27.55%	42.00%	65.60%
15	10,275,957	10,261,255	7,290	84	99.86%	29.90%	44.90%	66.59%
16	9,952,199	11,693,780	7,077	91	117.50%	32.41%	47.80%	67.81%
17	9,632,264	13,217,341	6,851	98	137.22%	35.07%	50.40%	69.59%
18	9,291,827	14,837,457	6,608	105	159.68%	37.88%	52.90%	71.60%
19	8,925,998	16,523,121	6,348	111	185.11%	40.80%	55.30%	73.79%
20	8,534,637	18,228,877	6,070	116	213.59%	43.83%	57.40%	76.37%
21	8,118,216	19,924,925	5,775	121	245.43%	46.94%	59.30%	79.16%
22	7,682,656	21,536,445	5,473	124	280.33%	50.10%	61.00%	82.13%
23	7,240,114	23,090,286	5,165	127	318.92%	53.27%	62.50%	85.24%
24	6,792,361	24,549,280	4,853	128	361.42%	56.45%	63.90%	88.34%
25	6,341,510	25,846,831	4,539	128	407.58%	59.59%	65.10%	91.54%
26	5,889,951	26,972,935	4,224	128	457.95%	62.68%	66.10%	94.83%
27	5,440,373	27,873,174	3,909	126	512.34%	65.68%	67.00%	98.03%
28	4,995,688	28,547,802	3,597	123	571.45%	68.58%	67.80%	101.15%
29	4,558,888	28,968,055	3,290	119	635.42%	71.34%	68.40%	104.31%
30	4,133,054	29,082,516	2,990	114	703.66%	73.96%	68.90%	107.35%
31	3,721,272	28,898,986	2,699	109	776.59%	76.41%	68.90%	110.90%
32	3,326,519	28,406,690	2,419	102	853.95%	78.68%	68.90%	114.20%
33	2,951,558	27,627,413	2,153	95	936.03%	80.76%	68.90%	117.21%
34	2,598,738	26,585,757	1,902	88	1023.03%	82.65%	68.90%	119.95%
35	2,269,981	25,278,710	1,668	81	1113.61%	84.34%	68.90%	122.41%
36	1,966,728	23,766,979	1,451	73	1208.45%	85.83%	68.90%	124.58%
37	1,689,863	22,090,335	1,252	65	1307.23%	87.15%	68.90%	126.48%
38	1,439,737	20,311,807	1,072	58	1410.80%	88.28%	68.90%	128.13%
39	1,216,168	18,470,815	910	51	1518.77%	89.26%	68.90%	129.54%
40	1,018,479	16,594,931	767	44	1629.38%	90.08%	68.90%	130.74%
41	845,578	14,738,713	641	38	1743.03%	90.77%	68.90%	131.74%
42	696,014	12,946,585	532	32	1860.10%	91.34%	68.90%	132.57%
43	568,044	11,255,727	438	27	1981.49%	91.80%	68.90%	133.24%
44	459,734	9,690,068	358	23	2107.76%	92.18%	68.90%	133.79%
45	369,052	8,257,230	291	19	2237.42%	92.48%	68.90%	134.23%
46	293,932	6,968,666	235	15	2370.84%	92.73%	68.90%	134.58%
47	232,375	5,824,143	189	12	2506.35%	92.92%	68.90%	134.85%
48	182,438	4,826,861	151	10	2645.75%	93.06%	68.90%	135.07%
49	142,315	3,971,232	120	8	2790.45%	93.18%	68.90%	135.24%
50	110,391	3,238,907	96	6	2934.03%	93.26%	68.90%	135.36%
Grand Total	**317,457,281**	**721,921,581**	**223,185**	**3,269**	**227.41%**	**93.26%**	**68.90%**	**135%**

The State Life Insurance Company
Policy Form: S-6000-P

Attachment H2
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Virginia

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	238,611	0	154	5	0.00%	0.00%	2.30%	0.00%
2	233,571	0	151	5	0.00%	0.00%	3.90%	0.00%
3	223,693	0	145	11	0.00%	0.00%	6.30%	0.00%
4	218,630	0	145	12	0.00%	0.00%	9.30%	0.00%
5	218,665	0	141	21	0.00%	0.00%	12.70%	0.00%
6	217,007	690	141	24	0.32%	0.04%	16.70%	0.25%
7	207,322	341,350	137	32	164.65%	17.39%	20.30%	85.65%
8	203,350	78,821	137	41	38.76%	19.22%	23.60%	81.45%
9	202,565	0	135	36	0.00%	17.71%	26.80%	66.10%
10	195,559	366,835	132	45	187.58%	28.61%	29.80%	96.00%
11	181,871	17,141	132	37	9.42%	27.54%	32.90%	83.71%
12	183,422	71,442	128	26	38.95%	28.04%	36.00%	77.90%
13	172,363	100,419	126	9	58.26%	29.23%	39.00%	74.95%
14	170,633	129,814	123	1	76.08%	30.89%	42.00%	73.55%
15	166,473	149,992	120	1	90.10%	32.76%	44.90%	72.96%
16	162,120	172,120	117	1	106.17%	34.82%	47.80%	72.83%
17	157,487	196,512	113	1	124.78%	37.06%	50.40%	73.53%
18	152,526	222,462	110	2	145.85%	39.48%	52.90%	74.62%
19	147,156	249,210	106	2	169.35%	42.04%	55.30%	76.02%
20	141,359	276,904	101	2	195.89%	44.73%	57.40%	77.92%
21	135,133	305,939	97	2	226.40%	47.53%	59.30%	80.16%
22	128,564	334,175	92	2	259.93%	50.43%	61.00%	82.67%
23	121,826	362,965	87	2	297.94%	53.39%	62.50%	85.42%
24	114,949	391,743	83	2	340.80%	56.41%	63.90%	88.28%
25	107,964	418,902	78	2	388.00%	59.45%	65.10%	91.32%
26	100,914	443,501	73	2	439.48%	62.49%	66.10%	94.53%
27	93,838	465,364	68	2	495.92%	65.49%	67.00%	97.75%
28	86,782	481,155	63	2	554.44%	68.42%	67.80%	100.91%
29	79,797	493,052	58	2	617.88%	71.24%	68.40%	104.15%
30	72,940	502,890	53	2	689.46%	73.95%	68.90%	107.33%
31	66,258	508,413	48	2	767.32%	76.54%	68.90%	111.09%
32	59,798	506,758	43	2	847.45%	78.97%	68.90%	114.62%
33	53,603	501,020	39	2	934.68%	81.24%	68.90%	117.91%
34	47,711	491,496	34	2	1030.14%	83.33%	68.90%	120.95%
35	42,155	478,274	30	1	1134.55%	85.26%	68.90%	123.74%
36	36,964	459,228	26	1	1242.37%	87.00%	68.90%	126.26%
37	32,159	434,845	23	1	1352.17%	88.55%	68.90%	128.52%
38	27,756	406,744	20	1	1465.42%	89.92%	68.90%	130.50%
39	23,764	375,786	17	1	1581.29%	91.11%	68.90%	132.23%
40	20,182	345,269	14	1	1710.78%	92.14%	68.90%	133.72%
41	16,997	312,786	12	1	1840.19%	93.01%	68.90%	135.00%
42	14,196	279,196	10	1	1966.75%	93.75%	68.90%	136.07%
43	11,757	246,606	8	1	2097.60%	94.37%	68.90%	136.96%
44	9,654	216,846	6	0	2246.07%	94.88%	68.90%	137.70%
45	7,859	189,797	5	0	2414.96%	95.29%	68.90%	138.31%
46	6,342	164,592	4	0	2595.39%	95.64%	68.90%	138.81%
47	5,070	140,620	3	0	2773.62%	95.91%	68.90%	139.20%
48	4,015	118,903	2	0	2961.61%	96.13%	68.90%	139.52%
49	3,148	98,839	2	0	3139.78%	96.30%	68.90%	139.77%
50	2,441	81,497	1	0	3338.40%	96.43%	68.90%	139.96%
Grand Total	**5,328,922**	**12,930,913**	**3,691**	**351**	**242.66%**	**96.43%**	**69%**	**140%**

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	4,807	10,286,246	92%	93%
Facility Only	422	732,724	8%	7%
Total	5,229	11,018,970	100%	100%
COLA Options				
No COLA	657	1,136,259	13%	10%
Compound COLA 5%	3,754	8,220,392	72%	75%
Simple COLA	818	1,662,318	16%	15%
Total	5,229	11,018,970	100%	100%
Nonforfeiture Options				
None	5,067	10,415,384	97%	95%
Full ROP	140	530,776	3%	5%
SBP NFO	5	12,060	0%	0%
Full ROP & SBP	17	60,749	0%	1%
Limited ROP	0	0	0%	0%
Total	5,229	11,018,970	100%	100%
Pay Period				
10 Pay	1	11,335	0%	0%
Lifetime	5,228	11,007,634	100%	100%
20 Pay	0	0	0%	0%
Total	5,229	11,018,970	100%	100%
Joint/Single Life				
Joint	2,670	6,431,606	51%	58%
Single	2,559	4,587,363	49%	42%
Total	5,229	11,018,970	100%	100%
Billing Mode				
Annual	1,890	4,295,306	36%	39%
Semi-Annual	204	443,622	4%	4%
Quarterly	449	1,049,914	9%	10%
Monthly	2,686	5,230,127	51%	47%
Total	5,229	11,018,970	100%	100%
Elimination Period				
0	361	786,758	7%	7%
30	925	2,045,295	18%	19%
60	110	230,765	2%	2%
90	3,833	7,956,151	73%	72%
180	0	0	0%	0%
Total	5,229	11,018,970	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	699	1,123,524	13%	10%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	433	910,241	8%	8%
6 Year / 6 Year	0	0	0%	0%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	4,097	8,985,204	78%	82%
Total	5,229	11,018,970	100%	100%
Issue Age Cohort				
17	0	0	0%	0%
22	4	2,321	0%	0%
27	6	3,009	0%	0%
32	13	13,252	0%	0%
37	23	17,437	0%	0%
42	87	117,541	2%	1%
47	305	440,170	6%	4%
52	965	1,607,535	18%	15%
57	1,746	3,251,983	33%	30%
62	1,397	3,341,060	27%	30%
67	488	1,473,107	9%	13%
72	152	540,323	3%	5%
77	40	193,245	1%	2%
82	3	17,986	0%	0%
Total	5,229	11,018,970	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	2	1,730	0%	0%
37	8	3,600	0%	0%
42	11	11,977	0%	0%
47	18	14,557	0%	0%
52	68	82,795	1%	1%
57	244	360,875	5%	3%
62	829	1,348,293	16%	12%
67	1,574	2,857,923	30%	26%
72	1,515	3,355,186	29%	30%
77	690	1,973,514	13%	18%
82	208	736,749	4%	7%
87	52	227,797	1%	2%
92	10	43,975	0%	0%
Total	5,229	11,018,970	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	85	189,290	100%	100%
Facility Only	0	0	0%	0%
Total	85	189,290	100%	100%
COLA Options				
No COLA	7	12,111	8%	6%
Compound COLA 5%	64	143,497	75%	76%
Simple COLA	14	33,682	16%	18%
Total	85	189,290	100%	100%
Nonforfeiture Options				
None	82	173,799	96%	92%
Full ROP	3	15,490	4%	8%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Total	85	189,290	100%	100%
Pay Period				
10 Pay	1	11,335	1%	6%
Lifetime	84	177,954	99%	94%
20 Pay	0	0	0%	0%
Total	85	189,290	100%	100%
Joint/Single Life				
Joint	45	116,159	53%	61%
Single	40	73,131	47%	39%
Total	85	189,290	100%	100%
Billing Mode				
Annual	26	61,580	31%	33%
Semi-Annual	2	6,628	2%	4%
Quarterly	11	32,146	13%	17%
Monthly	46	88,935	54%	47%
Total	85	189,290	100%	100%
Elimination Period				
0	6	13,462	7%	7%
30	17	35,238	20%	19%
60	0	0	0%	0%
90	62	140,590	73%	74%
180	0	0	0%	0%
Total	85	189,290	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	11	15,666	13%	8%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	14	31,241	16%	17%
6 Year / 6 Year	0	0	0%	0%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	60	142,382	71%	75%
Total	85	189,290	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	1	1,379	1%	1%
42	2	6,009	2%	3%
47	2	3,999	2%	2%
52	23	34,113	27%	18%
57	29	63,976	34%	34%
62	17	40,826	20%	22%
67	10	33,622	12%	18%
72	1	5,367	1%	3%
77	0	0	0%	0%
82	0	0	0%	0%
Total	85	189,290	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	0	0	0%	0%
52	2	4,368	2%	2%
57	3	7,019	4%	4%
62	18	27,463	21%	15%
67	33	68,333	39%	36%
72	16	36,433	19%	19%
77	12	40,307	14%	21%
82	1	5,367	1%	3%
87	0	0	0%	0%
92	0	0	0%	0%
Total	85	189,290	100%	100%

September 18, 2012

Jacqueline K. Cunnigham, Commissioner
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

Re: The State Life Insurance Company
NAIC No: 69116
Policy Form: S-6000-P-VA, Guaranteed Renewable Long Term Care Policy

Dear Commissioner Cunnigham:

This rate filing is submitted on behalf of The State Life Insurance Company for your review.

Form S-6000-P-VA is an existing individual policy form providing benefits for confinement in a qualified Nursing Facility, Assisted Living Facility, or Home Health Care. This form was approved in 1999 and issued between July 2000 and February 2004. It is no longer being marketed in any state.

The company is requesting the approval of a 35% rate increase on the base rates. The details of the rate increases are in the actuarial memorandum.

The company will provide several options to the policyholders to reduce the impact of the rate increase:

- Reduce the daily benefits, subject to a minimum of $20
- Change benefit options to lower the premium
- Offer a paid up option which provides a benefit pool equal to the premiums paid

The following items are included in this submission:

- This cover letter
- A letter from The State Life Insurance Company authorizing us to submit this filing on their behalf
- An actuarial memorandum and rate schedules
- Policyholder Notice of Rate Increase Letter & Coverage Change Request Form
- Plus any other state required form

The contact person for this filing is:

Jay R. Peters, FSA, MAAA
Consulting Actuary
21600 Oxnard Street, Suite 1500
Woodland Hills, CA 91367
(818) 867 2309
Jay.Peters@LifeCareAssurance.com

Thank you for your assistance in reviewing this filing.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary

ONEAMERICA®

May 25, 2012

Ms. Eileen Mangold, Vice President
Product Filing and Regulatory Compliance
LifeCare Assurance Company
21600 Oxnard Street, Suite 1500
Woodland Hills, CA 91367

RE: STATE LIFE INSURANCE COMPANY
NAIC #69116
Group #619
FEIN #35-0684263

Dear Ms. Mangold,

Pursuant to an Administrative and Marketing Service Agreement, as amended, between The State Life Insurance Company ("StateLife") and LifeCare Assurance Company ("LifeCare"), LifeCare is authorized to perform certain functions on State Life's behalf.

This letter is to confirm that State Life authorizes LifeCare to submit to state insurance regulators requests for long-term care policy premium adjustments with regard to State Life's long-term care insurance policy form number 6000 and related state variations.

Sincerely,

Jeffrey S. Drake
Vice President, Product Development
The State Life Insurance Company

OneAmerica
Financial Partners, Inc.
One American Square
P.O. Box 368
Indianapolis, IN 46206-0368
(317) 285-1111
www.OneAmerica.com

January 07, 2013

Mr. Ed Whyte
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Mr. Whyte,

Thank you for reviewing our filing. This letter is in response to your communication dated November 19, 2012 for the above referenced filing.

We wanted to clarify the following question from your objection:

"Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium."

For this policy form, is it your intention that we subtract our total active life policy reserves from our total incurred claims? Is this true even if we do not include the active life reserve in our incurred claims? What is the purpose of the metric?

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

February 12, 2013

Mr. Ed Whyte
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Mr. Whyte,

Thank you for reviewing our filing. This letter is in response to your communication dated November 19, 2012 for the above referenced filing. Please see the answer following your question.

Objection 1
Comments:
A preliminary review of the submitted filing indicates the following concerns and questions. Review of the filing will be continued upon receipt of the following information.

"The cover letter states the policy was issued between 07/2000 and 02/2004. Please submit separate actuarial memorandums and supporting documentation that complies with 14VAC5-200-150 for those policies issued before 10/01/2003 and with 14VAC5-200-153 for those policies issued on and after 10/01/2003."

Please see new actuarial memorandums. They have been split for policies issued pre 10/1/2003 and post 10/1/2003. Both memorandums have also been updated with 2012 historical data. The responses in this sheet pertain to policies issued post 10/1/2003.

"Please ensure that the supporting documentation provides detailed justification for all assumptions used to support the proposed rate increase."

Section 9 of the actuarial memorandum includes both prior and current best estimate pricing assumptions.

"Please provide an actual to expected analysis based on the assumptions and projections used in the original pricing of the policy."

Actuarial memorandum exhibits C, D1, E1.1, and E2.1 contain the actual to expected analysis.

"Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims, and the denominator is equal to the anticipated earned premium. Please ensure that incurred claims do not include policy reserves."

Please see exhibits F1, F2, G1, and G2 for loss ratio analysis.

"Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is different than that originally anticipated."

The cumulative lifetime loss ratio at the time of filing was expected to be 68.9%. The loss ratio is higher than expected due to unfavorable persistency, driven by lower than expected lapse and mortality rates.

"Please restate the nationwide experience using the Virginia approved rates."

Rates for this product do not vary across states. Actuarial memorandum exhibits F1 and F2 show the nationwide experience for State Life.

"Please provide a comparison of the differences in the assumptions used in the original filing with those actually experienced, those included in the last filing, and those included in this filing."

Lapse, morbidity, and mortality best estimates are derived from several sources:

- Experience of similarly underwritten policies under administration by LifeCare Assurance
- Industry experience such as the Society of Actuaries 1984-2004 Intercompany study
- Agreement with other Long Term Care actuaries.

Ultimate Voluntary Lapse Rate:

Pricing: 4% Ultimate Lapse

Current Best Estimate: 0.75% Ultimate Lapse

Mortality Rates:

Pricing: 1975-80 Select and Ultimate Mortality Table

Current Best Estimate: Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2 of the actuarial memorandum.

Morbidity Selection Factors:

Pricing: 0.1, 0.2, 0.4, 0.6, 0.8 and 1.0 durations 6 and later

Current Best Estimate: 0.1, 0.2, 0.4, 0.6, 0.8 and 1.0 durations 6 and later

The selection factors reflect the underwriting standards of the company.

Claim Costs:

Pricing assumption: Pricing claim Costs for skilled, intermediate arid custodial Long Term Nursing Care Benefits (LTNC) are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Nome Survey Utilization Data published by the Society of Actuaries in Transactions, 1989-90 Reports.

Current best estimates: Attained age incidence rates are based on a varying percentage of the 1985 National Nursing Home Survey, Tables 1 & 2, Insurable Stays, 30% Male, 70% Female, adjusted by a 50% of actual to expected adjustment factor.

The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Interest Rates:

Pricing: 6.5%

Best Estimate: 5.5%

Interest rate is based on the current and expected investment return at the time of the filing. The detailed description of the current best estimate assumptions can be found in section 9 of the actuarial memorandum.

"Please provide a separate calculation of the lifetime loss ratio so that the historical premium component is restated to what it would have been if the proposed premium had been charged (collected) since the forms introduction."

Supplementary Exhibits Q2.1 and Q2.2 contain restated experience for both nationwide and Virginia policyholders. The restated nationwide loss ratio would be 75.3% and the restated Virginia loss ratio 79.6%. Restating the historical premium retroactively applies the rate increase to single and ten pay policies whose payment periods are ending soon or have already ended.

"Please advise in what states the company has requested rate increases on this policy, how the rate change requested in Virginia compares with those requested in other states, and the current status of the reviews in other states."

Please see supplementary Exhibit Q2 for the state by state filing status and increase amounts.

"Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected."

The proposed rates do not have any margin included. Nationwide, the projected lifetime loss ratio with the rate increase will be 90.1%. This is much higher than the original goal of 68.9%.

"Please ensure that the filing includes sufficient detail or documentation so that any projections can be recreated."

All assumptions, premium rates, historical premiums, historical claims, and current policyholder distributions have been included in the actuarial memorandum exhibits.

"Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain."

With the requested rate increase, the projected nationwide loss ratio would be 90.1% for this product. As this is still much higher than the original target loss ratio of 68.9%, we anticipate requesting another rate increase in the future.

"What steps has the company taken to minimize future rate increases on this policy?"

This rate increase is a response to the unfavorable mortality and lapse experience seen by The State Life Company. Unfavorable experience has been an industry wide issue, and loss ratios still remain much higher than anticipated.

"Please provide the details and dates of all past rate revisions on this form."

There have been no previous rate increases or revisions done on this form.

"Upon approval, does the company intend to provide a 30-day or 60-day notice of increase to insureds? We note the requested rate increase is 35%. § 38.2-3407.14 of the Code of Virginia requires that the company provide such notification in writing at least 60 days in advance of a rate increase of more than 35%."

We will provide a 60-day notice of increase.

"Please update the experience exhibits to completely include experience data through the most recent available date."

All exhibits are through December 31st, 2012.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

February 12, 2013

Mr. Ed Whyte
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Mr. Whyte,

Thank you for reviewing our filing. This letter is in response to your communication dated November 19, 2012 for the above referenced filing. Please see the answer following your question.

Objection 1
Comments:
A preliminary review of the submitted filing indicates the following concerns and questions. Review of the filing will be continued upon receipt of the following information.

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"Please ensure that the supporting documentation provides detailed justification for all assumptions used to support the proposed rate increase."

Section 9 of the actuarial memorandum includes both prior and current best estimate pricing assumptions.

"Please provide an actual to expected analysis based on the assumptions and projections used in the original pricing of the policy."

Actuarial memorandum exhibits C, D1, E1.1, and E2.1 contain the actual to expected analysis.

"Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium."

Please see exhibits F1, F2, G1, and G2 for loss ratio analysis.

"Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is different than that originally anticipated."
The cumulative lifetime loss ratio at the time of filing was expected to be 68.9%. The loss ratio is higher than expected due to unfavorable persistency, driven by lower than expected lapse and mortality rates.

"Please restate the nationwide experience using the Virginia approved rates."

Rates for this product do not vary across states. Actuarial memorandum exhibits F1 and F2 show the nationwide experience for State Life.

"Please provide a comparison of the differences in the assumptions used in the original filing with those actually experienced, those included in the last filing, and those included in this filing."

Lapse, morbidity, and mortality best estimates are derived from several sources:

- Experience of similarly underwritten policies under administration by LifeCare Assurance
- Industry experience such as the Society of Actuaries 1984-2004 Intercompany study
- Agreement with other Long Term Care actuaries.

Ultimate Voluntary Lapse Rate:

Pricing: 4% Ultimate Lapse

Current Best Estimate: 0.75% Ultimate Lapse

Mortality Rates:

Pricing: 1975-80 Select and Ultimate Mortality Table

Current Best Estimate: Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2 of the actuarial memorandum.

Morbidity Selection Factors:

Pricing: 0.1, 0.2, 0.4, 0.6, 0.8 and 1.0 durations 6 and later

Current Best Estimate: 0.1, 0.2, 0.4, 0.6, 0.8 and 1.0 durations 6 and later

The selection factors reflect the underwriting standards of the company.

Claim Costs:

Pricing assumption: Pricing claim Costs for skilled, intermediate arid custodial Long Term Nursing Care Benefits (LTNC) are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Nome Survey Utilization Data published by the Society of Actuaries in Transactions, 1989-90 Reports.

Current best estimates: Attained age incidence rates are based on a varying percentage of the 1985 National Nursing Home Survey, Tables 1 & 2, Insurable Stays, 30% Male, 70% Female, adjusted by a 50% of actual to expected adjustment factor.

The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Interest Rates:

Pricing: 6.5%

Best Estimate: 5.5%

Interest rate is based on the current and expected investment return at the time of the filing. The detailed description of the current best estimate assumptions can be found in section 9 of the actuarial memorandum.

"Please provide a separate calculation of the lifetime loss ratio so that the historical premium component is restated to what it would have been if the proposed premium had been charged (collected) since the forms introduction."

Supplementary Exhibits Q1.1 and Q1.2 contain restated experience for both nationwide and Virginia policyholders. The restated nationwide loss ratio would be 77.8% and the restated Virginia loss ratio 84.0%. Restating the historical premium retroactively applies the rate increase to single and ten pay policies whose payment periods are ending soon or have already ended.

"Please advise in what states the company has requested rate increases on this policy, how the rate change requested in Virginia compares with those requested in other states, and the current status of the reviews in other states."

Please see supplementary Exhibit Q2 for the state by state filing status and increase amounts.

"Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected."

The proposed rates do not have any margin included. Nationwide, the projected lifetime loss ratio with the rate increase will be 93.6%. This is much higher than the original goal of 68.9%.

"Please ensure that the filing includes sufficient detail or documentation so that any projections can be recreated."

All assumptions, premium rates, historical premiums, historical claims, and current policyholder distributions have been included in the actuarial memorandum exhibits.

"Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain."

With the requested rate increase, the projected nationwide loss ratio would be 93.6% for this product. As this is still much higher than the original target loss ratio of 68.9%, we anticipate requesting another rate increase in the future.

"What steps has the company taken to minimize future rate increases on this policy?"

This rate increase is a response to the unfavorable mortality and lapse experience seen by The State Life Company. Unfavorable experience has been an industry wide issue, and loss ratios still remain much higher than anticipated.

"Please provide the details and dates of all past rate revisions on this form."

There have been no previous rate increases or revisions done on this form.

"Upon approval, does the company intend to provide a 30-day or 60-day notice of increase to insureds? We note the requested rate increase is 35%. § 38.2-3407.14 of the Code of Virginia requires that the company provide such notification in writing at least 60 days in advance of a rate increase of more than 35%."

We will provide a 60-day notice of increase.

"Please update the experience exhibits to completely include experience data through the most recent available date."

All exhibits are through December 31st, 2012.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

February 12, 2013

Edward A. Whyte
Senior Insurance Market Examiner
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

Re: The State Life Insurance Company
NAIC No: 69116
Policy Form: S-6000-P-VA, Guaranteed Renewable Long Term Care Policy

Dear Mr. Whyte,

This letter is in response to your correspondence dated November 26, 2012 with regard to the above referenced filing. In response to the issues raised in your November 26th letter. Please review the following:

1. We will be sending two separate versions of the letter and coverage change request form. One version will be sent to the three policyholders that have nonforfeiture benefits and the other version will be sent to those policyholders that have contingent nonforfeiture benefits. The request forms have been given a form number and placed in the form schedule for your review. Also, both letters have been placed in the supporting documentation tab.
2. We have decided to keep "LifeCare Assurance Company" on the first page of the coverage change request form as LifeCare Assurance Company administers the policies and request changes. The coverage change request form mentions that "the policy is issued by The State Life Insurance Company and administered by LifeCare Assurance Company" on the upper right corner. The form also indicates that an enclosed postage paid envelope will have to be mailed to LifeCare Assurance Company for those policyholders that decide to modify their existing coverage. Based on the foregoing, we feel that this form is in compliance with 14 VAC 5-100-50 2.
3. Please find the attached statement of variability under the supporting documentation tab.
4. Yes, all insureds will be sent the coverage change form, even if they have nonforfeiture or contingent nonforfeiture, so that they may reduce their benefits to a more affordable amount. The number of insureds affected by the rate increase that have contingent nonforfeiture benefits available are 133 and three insureds have nonforfeiture benefits available.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

Karina Amaral
Compliance Specialist
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

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STATEMENT OF VARIABILITY - VA

We have bracketed material in the Coverage Change Request form in order to indicate that those items are meant to be variable. The following items will be variable:

Coverage Change Request Form

Second Paragraph:

[Month XX, 20YY] – This date will vary based on policyholder's anniversary date.

[Month XX, 20YY] – Same as above.

Coverage Change Request Form (Return Form)

First Paragraph:

[$xxx.xx to $yyy.yy] – The first number is the current daily maximum benefit. The second number is the new daily maximum benefit which will vary depending on policyholder selection.

[modal] – The modal will be semi-annually, quarterly, monthly based on policyholder selection.

[$zzz.zz] – This is the new premium amount if option one is selected based on current policyholder benefits.

[Month XX, 20YY] – This date will vary based on policyholder's anniversary date.

Second Paragraph:

[Month XX, 20YY] – This date will vary based on policyholder's anniversary date.

April 26, 2013

Edward A. Whyte
Senior Insurance Market Examiner
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

Re: The State Life Insurance Company
NAIC No: 69116
Policy Form: S-6000-P-VA, Guaranteed Renewable Long Term Care Policy

Dear Mr. Whyte,

This letter is in response to items 7 and 8 in your correspondence dated March 20, 2013 with regard to the above referenced filing. In response to the issues raised in your March 20th letter. Please review the following:

Item 7: The Coverage Change Request Form has been revised to prominently display State Life Insurance Company as the issuer of the policy.

To address your concerns regarding potential conflict with rider or endorsement language, we have added an additional sentence at the end of the second paragraph of the Coverage Change Request Form. We believe this additional language clarifies any potential conflict with the rider or endorsement language.

Item 8: As requested we have attached copies of the applicable nonforfeiture riders and contingent nonforfeiture endorsement in supporting documentation.

We also wish to clarify that the non-payment option will be provided to all policyholders with a Contingent Benefit Upon Lapse Endorsement attached to their policy, this allows the policyholder to exercise the option without regard to the percentage of the premium increase so all policyholders will be eligible for the option regardless of the triggers indicated within the endorsement.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

Karina Amaral
Compliance Specialist
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

The State Life Insurance Company
Home Office: Indianapolis, Indiana
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

STATE LIFE
a ONEAMERICA™
financial partner

FULL NONFORFEITURE RIDER

This rider is part of your Policy. It is effective on the date shown on the Benefit Schedule of the attached Policy. It is issued in consideration of your application and premium submitted by you for this rider. All definitions, provisions, limitations, and exceptions of the Policy apply to this rider unless changed by this rider.

Lapse Due to Nonpayment

If your Policy lapses due to nonpayment of premium as described in the Grace Period provision of the Policy:

- Your coverage will continue and benefits will be payable based on the Daily Benefit shown on the Benefit Schedule (and any previous increases due to a Benefit Increase Rider) in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the Policy.
- The Benefit Amount becomes equal to the total of premiums paid for the Policy and all riders. This Benefit Amount replaces the Benefit Amount in effect on the date of lapse. Any benefits paid to you after your Policy lapses will be subtracted from this new Benefit Amount.
- Any of the new Benefit Amount that is not paid to you as benefits after lapse will be paid to your Beneficiary upon your death (second-to-die in the case of joint coverage).
- Your coverage under this rider is subject to the same: Policy benefit provisions; Elimination Period; limitations; and all other provisions of the Policy and riders that were in effect prior to Policy lapse, except any Benefit Increase Rider, if attached to the Policy.

Lapse Due to Death

If your Policy lapses due to your death (second-to-die in the case of joint coverage) and your Policy has not previously lapsed due to nonpayment of premium, then the total of premiums paid, with no deduction for benefits already paid to you, will be paid to your Beneficiary. There will be no additional refund of premiums as described under the Refund of Unearned Premium Provision of the Policy.

Your 30 Day Right To Examine Your Rider

If you are not satisfied with this rider, you may return it to our agent or us within 30 days from the date you receive it. We will then refund any premium you have paid and the rider will be considered void from the start.

Read this rider carefully. It is a part of a legal contract between you and us.

Executed for the Company at its Home Office in Indianapolis, Indiana.

Secretary

President

The State Life Insurance Company
Home Office: Indianapolis, Indiana
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

STATE LIFE
a ONEAMERICA™
financial partner

SHORTENED BENEFIT PERIOD NONFORFEITURE RIDER

This rider is part of your Policy. It is effective on the date shown on the Benefit Schedule of the attached Policy. It is issued in consideration of your application and premium submitted by you for this rider. All definitions, provisions, limitations, and exceptions of the Policy apply to this rider unless changed by this rider.

Shortened Benefit Period

If your Policy has been in force for three or more years and your Policy lapses for nonpayment of premiums as described in the Grace Period provision of the Policy:

- Your coverage will continue and benefits will be payable based on the Daily Benefit shown on the Benefit Schedule (and any previous increases due to a Benefit Increase Rider) in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the Policy.
- The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the Policy and all riders; or (b) thirty (30) times the Daily Benefit in effect on the date of lapse. This Benefit Amount replaces the Benefit Amount in effect on the date of lapse. Any benefits paid to you after your Policy lapses will be subtracted from this new Benefit Amount.
- Your coverage under this rider is subject to the same Policy benefit provisions, Elimination Period, limitations, and all other provisions of the Policy and riders that were in effect prior to Policy lapse, except any Benefit Increase Rider, if attached to the Policy.

Your 30 Day Right To Examine Your Rider

If you are not satisfied with your rider, you may return it to our agent or us within 30 days from the date you receive it. We will then refund any premium you have paid and the rider will be considered void from the start.

Read this rider carefully. It is a part of a legal contract between you and us.

Executed for the Company at its Home Office in Indianapolis, Indiana.

Secretary

President

The State Life Insurance Company
Home Office: Indianapolis, Indiana
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

STATE LIFE
a ONEAMERICA™
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CONTINGENT BENEFIT UPON LAPSE ENDORSEMENT

This endorsement is attached to and made part of your Policy as of the Policy Effective Date.

Contingent Benefit Upon Lapse

If your Policy has been in force for three or more years and we:

(a) increase the premium rates under your Policy (We will notify you 30 days prior to the due date of the premium reflecting the rate increase) which results in a cumulative increase of the annual premium equal to or exceeding the percentage of your initial annual premium, as set forth in the table below and;

(b) your Policy lapses as described in the Grace Period provision of the Policy within 120 days of the due date for the payment of the increased premium; then

(c) the following options will become available under your Policy:

A. The Benefit Amount shown on the Benefit Schedule page of your Policy may be reduced. This may be accomplished by either reduction of the Daily Benefit or Benefit Period, to provide for a Benefit Amount that the current premium payable under your Policy will purchase. Reduction of the Benefit Amount will not be subject to evidence of insurability; or

B. Your Policy may be converted to a paid-up status with the Shortened Benefit Period described below. This option may be elected at any time during the 120 day period referenced above. In addition, if your Policy lapses for nonpayment of premium during this 120 day period, this option will automatically be provided under your Policy.

Shortened Benefit Period

Your coverage will continue and benefits will be payable based on the Daily Benefit shown on the Benefit Schedule (and any previous increases due to a Benefit Increase Rider) in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the Policy.

The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the Policy and all riders; or (b) thirty (30) times the Daily Benefit in effect on the date of lapse. This Benefit Amount replaces the Benefit Amount in effect on the date of lapse. Any benefits paid to you after your Policy lapses will be subtracted from this new Benefit Amount.

Your coverage under this rider is subject to the same Policy benefit provisions, Elimination Period, limitations, and all other provisions of the Policy and riders that were in effect prior to Policy lapse, except any Benefit Increase Rider, if attached to the Policy.

(over)

Triggers for a Substantial Premium Increase

Issue Age	Percentage Increase Over Initial Premium
40-44	150%
45-49	130%
50-54	110%
55-59	90%
60	70%
61	66%
62	62%
63	58%
64	54%
65	50%
66	48%
67	46%
68	44%
69	42%
70	40%
71	38%
72	36%
73	34%
74	32%
75	30%
76	28%
77	26%
78	24%
79	22%
80	20%
81	19%
82	18%
83	17%
84	16%
85	15%

Executed for the Company at its Home Office in Indianapolis, Indiana.

Secretary

President

May 6, 2013

Mr. Ed Whyte
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Mr. Whyte,

Thank you for reviewing our filing. This letter is in response to your communication dated May 1, 2013 for the above referenced filing. Please see the answer following your question.

Objection 1
"We believe that there are inconsistencies in Attachment J, the "58/85" test prescribed by 14VAC5-200-153(C)(4). It appears that item 3 is derived from the earned premium projection from Exhibit F1, which does not include any shock lapse or benefit reductions, while item 4a is derived from Exhibit F2, which does include shock lapse and benefit reduction. In addition, we cannot match the values in items 6a and 6b from information in either exhibit. Please make sure that all values in Attachment J are based on the same assumptions and provide additional details on the source of each value."

You are correct that item 4a assumes that there is a shock lapse and benefit reduction; this is also the case for item 6b. I will revise the exhibit not to include any shock lapse or benefit reduction. It will not be possible to match items 6a and 6b of Attachment J back to Exhibits F1 or F2. This is because the different interest rates used by the J and F exhibits (4.5% and 6.5%, respectively) affect their calculated incurred claims. The projection exhibits calculate incurred claims by discounting actual and projected yearly paid claims back to their incurred year at the prevailing interest rate. Therefore the different interest rates used by each projection will yield different incurred claim values, even before the calculated incurred claims are discounted back to the projection year.

Please see attached exhibits Q1.1 - Q1.3. Exhibit Q1.1 is the experience projection under the 4.5% interest rate. Exhibit Q1.2 is similar to exhibit Q1.1, except its projected premiums have a uniform 35% increase. Exhibit Q1.3 is the revised "58/85" test. All values used by exhibit Q1.3 are taken from exhibits Q1.1 and Q1.2.

Objection 2
"Please provide the active life reserve balance as of 12/31/2012, separately for the pre-stabilization and poststabilization policies. Also, please describe whether any changes have been made to the assumptions underlying the active life reserves as a result of the observed historical experience. If changes have been made, please provide the active life reserve balance as of 12/31/2012 calculated using both the original and revised assumptions."

Please see exhibit Q2 for a breakdown of Nationwide and Virginia ALR by pre and post rate stabilization. There have been no changes made to the underlying reserve assumptions.

Objection 3
"Since these policy forms include both single-pay and ten-pay policies, please describe whether these policies have been included in the experience and whether the same increase is being applied to the remaining payments on the ten-pay policies. Please provide the number of paid-up policies in force vs. the total number of in force policies. If paid-up policies are included in the experience used to support the rate increase on premium-paying policies, please justify this approach."

In response to objection 6 of the 03/20/2013 objection letter, we removed all paid up policies from our experience projections. Therefore, no single pay policies are included in the experience, and no paid-up 10-pay policies are included in the experience. We will be applying the increase to the remaining payments on ten-pay policies. Therefore, all ten-pay policies with payments remaining are still being included in the experience. Please see Exhibit Q3 for the number of policies in-force (paid-up only and total), for pre and post rate stabilization.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

July 18, 2013

Mr. Ed Whyte
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Mr. Whyte,

Per our earlier conversation, the Company is willing to implement the 35% rate increase over 3 years, increasing the premiums 10.5% each year. Please see revised rate tables and sample policyholder letters.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

The State Life Insurance Company
Rate Increase Filing Information

State	Number of Policyholders	Filing Status	Proposed Increase	Approved Increase
Alabama	159	Approved	35%	35%
Arkansas	97	Filed	35%	0%
Arizona	200	Approved	35%	35%
California	1835	Pending	35%	-
Colorado	137	Filed	35%	0%
Connecticut	15	To be Filed	35%	-
District of Columbia	13	Pending	35%	-
Delaware	9	Approved	35%	25%
Florida	240	To be Filed	35%	-
Georgia	311	Approved	35%	15%
Iowa	695	Approved	35%	18%
Idaho	74	Approved	35%	20%
Illinois	467	Pending	35%	-
Indiana	151	Disposed	35%	0%
Kansas	189	Approved	35%	10%
Kentucky	123	Approved	35%	15%*
Louisiana	158	Filed	35%	0%
Massachussetts	99	Pending	35%	-
Maryland	258	Approved	35%	15%
Maine	38	Approved	35%	32.25%****
Michigan	162	Approved	35%	35%
Minnesota	312	Approved	35%	35%
Missouri	282	Approved	35%	20%
Mississippi	78	Approved	35%	25%
Montana	81	Approved	35%	35%***
North Carolina	188	Approved	35%	35%
North Dakota	146	Approved	35%	15%
Nebraska	210	Approved	35%	15%
New Hampshire	20	Approved	35%	35%
New Jersey	242	Approved	35%	15%
New Mexico	20	Filed	35%	0%
Nevada	36	Approved	35%	10%
Ohio	401	Approved	35%	20%
Oklahoma	140	Filed	35%	0%
Oregon	42	Approved	35%	25%
Pennsylvania	440	Approved	35%	15%
Rhode Island	61	Pending	35%	-
South Carolina	69	Approved	35%	20%
South Dakota	130	Approved	35%	35%
Tennessee	248	Approved	35%	35%
Texas (Pre Rate Stability)	837	Approved	35%	14%
Texas (Post Rate Stability)	228	Pending	35%	25%
Utah	31	Approved	35%	-
Virginia	171	Pending	35%	-
Vermont	4	Pending	35%	-
Washington	140	Approved	35%	35%
Wisconsin	681	Approved	35%	13%**
West Virginia	8	Approved	35%	18%

*KY approved a graded increase. 35% for issue ages 40 and below, graded down 1% a year for issue age 41 to 0% for issue ages 75 and above.

**WI approved a graded increase. 25 % for issue ages 47 and below, graded down 1% a year from issue age 48 to 10% for issue ages 62 and above.

***MT approved for a 20% increase the first year, and 12.5% the second year.

****ME approved for a 15% increase the first year, and a 15% incrase the second year

January 6th, 2014

Mr. Bob Grissom
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Mr. Grissom,

Thank you for reviewing our filing. This letter is in response to your communication dated November 21, 2013 for the above referenced filing. Please see the answer following your question.

Objection 1:

"Please update the exhibit that shows in what states the company has requested rate increases on this policy, how the rate change requested in Virginia compares with those requested in other states, and the current status of the reviews in other states."

Please see exhibit Q1 for the updated state approval exhibit.

Objection 2:

"Each form to which the rate filing applies should be listed separately in the "Rate/Rule Schedule" section of the filing, stating the amount of the proposed rate increase and attaching its proposed rate schedule. Also, the "Rate Action" should be stated as "Revised" rather than "New"."

The Rate/Rule Schedule and Rate Action sections of the filing have been updated as requested.

Objection 3:

"Regarding the premium notification letter, please make the name of the company more prominent. There is a concern that the name of the administrator is more prominent than the insurer."

We have revised the customer letter to make the insurer's name more prominent. Please see the revised customer letter attached with this response with all changes requested by this objection.

Objection 4:

"The premium notification letter states that the smallest increase necessary was filed to minimize the impact of the rate increase. However, the company indicated in the filing that the maximum

overall rate change needed was the same as that requested, 35%. Either delete that statement or advise why it is correct."

This statement has been removed from the customer notification letter.

Objection 5:

"The company has filed for a 35% rate increase although it has stated that a 231% rate increase is needed under the rate stabilization rules, and a 70% rate increase to bring the loss ratio to a managable level. Why is that not pointed out in the premium notification letter and why is the overall percentage rate change in the "Rate/Rule Schedule" only 35?"

We have added a statement to the customer notification letter that we will continue to monitor experience, and raise future rates if necessary.

While we know a larger rate increase is justified by current assumptions, we also believe an increase of this size may put too much burden on policyholders. Therefore, The State Life Company chose to request a 35% rate increase across all states including Virginia. We believe that doing a smaller rate increase, allowing some more experience to develop, and then doing another rate increase if necessary is more fair than doing a much larger rate increase initially.

Objection 6:

"Given the above, will the company forgo any additional rate increases if the experience develops substantially similar to that projected for the proposed rate increase if approved? Please explain your response."

If current experience develops similar to what is projected, actual loss ratios will greatly exceed current target loss ratios. Therefore it is likely The State Life will ask for rate increases in the future.

Objection 7:

"The company has advised that it will not for any further rate increases for at least 3 years. We're assuming that this is from the date of the implementation of the last 10% rate increase. Is that correct? In addition, this information should be clearly set forth in the premium notification letter."

Per our email discussion, State Life will not implement a rate increase within two years of the last 10.5% rate increase. We may request a rate increase before that, as long as it is not implemented within the two year grace period. The customer notice forms have been updated to notify the customer of the 2 year grace period.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: The State Life Insurance Company - 69116

SERFF Tracking Number: LFCR-128697751

Effective Date: upon approval

(Projected) Number of Insureds Affected: 20

New Rates

Average Annual Premium Per Member: $2,152

Revised Rates

Average Annual Premium Per Member: $2,904

Average Requested Percentage Rate Change Per Member: 34.92%

Minimum Requested Percentage Rate Change Per Member: 34.92%

Maximum Requested Percentage Rate Change Per Member: 34.92%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
S-6000-P-VA	CareGuard - Long Term Care Insurance

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

This document is intended to help explain the rate filing and it 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.

Explanation of Assumptions and Rate Increase

All assumptions used in the pricing of the S-6000 product are based on reinsurer experience. The key assumptions used to price the S-6000 product are: interest rate, mortality rate, lapse rate, claim size, and claim incidence rate. The three main assumptions driving the rate increase are: mortality rate, lapse rate, and average claim size. Since the original pricing of the S-6000 product, the average claim size is higher than anticipated. Additionally, lapse and mortality rates are lower than expected. With more people than expected eligible to receive benefits, The State Life anticipates that total claims will be higher than originally expected. Based on these new assumptions, The State Life is requesting a 34.92% rate increase. This rate increase will be implemented over three years, with a 10.5% increase implemented each year. The State Life also anticipates the need for further rate increases in the future.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: The State Life Insurance Company - 69116

SERFF Tracking Number: LFCR-128697751

Effective Date: upon approval

(Projected) Number of Insureds Affected: 85

New Rates

Average Annual Premium Per Member: $2,227

Revised Rates

Average Annual Premium Per Member: $3,005

Average Requested Percentage Rate Change Per Member: 34.92%

Minimum Requested Percentage Rate Change Per Member: 34.92%

Maximum Requested Percentage Rate Change Per Member: 34.92%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
S-6000-P-VA	CareGuard - Long Term Care Insurance

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

This document is intended to help explain the rate filing and it 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.

Explanation of Assumptions and Rate Increase

All assumptions used in the pricing of the S-6000 product are based on reinsurer experience. The key assumptions used to price the S-6000 product are: interest rate, mortality rate, lapse rate, claim size, and claim incidence rate. The three main assumptions driving the rate increase are: mortality rate, lapse rate, and average claim size. Since the original pricing of the S-6000 product, the average claim size is higher than anticipated. Additionally, lapse and mortality rates are lower than expected. With more people than expected eligible to receive benefits, The State Life anticipates that total claims will be higher than originally expected. Based on these new assumptions, The State Life is requesting a 34.92% rate increase. This rate increase will be implemented over three years, with a 10.5% increase implemented each year. The State Life also anticipates the need for further rate increases in the future.

The State Life Insurance Company
Policy Form S-6000-P

Attachment Q1.1
Base Rates Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$27.00	$37.80
41	$27.75	$38.85
42	$28.50	$39.90
43	$29.25	$40.95
44	$30.00	$42.00
45	$30.75	$43.05
46	$31.50	$44.10
47	$32.25	$45.15
48	$33.00	$46.20
49	$33.75	$47.25
50	$34.50	$48.30
51	$36.00	$50.40
52	$37.50	$52.50
53	$39.00	$54.60
54	$40.50	$56.70
55	$42.00	$58.80
56	$44.40	$62.16
57	$46.80	$65.52
58	$49.20	$68.88
59	$51.60	$72.24
60	$54.00	$75.60
61	$63.60	$89.04
62	$73.20	$102.48
63	$82.80	$115.92
64	$92.40	$129.36
65	$102.00	$142.80
66	$116.40	$162.96
67	$130.80	$183.12
68	$145.20	$203.28
69	$159.60	$223.44
70	$174.00	$243.60
71	$194.40	$272.16
72	$214.80	$300.72
73	$235.20	$329.28
74	$255.60	$357.84
75	$276.00	$386.40
76	$324.00	$453.60
77	$372.00	$520.80
78	$420.00	$588.00
79	$468.00	$655.20
80	$516.00	$722.40
81	$561.00	$785.40
82	$606.00	$848.40
83	$651.00	$911.40
84	$706.00	$988.40

The State Life Insurance Company
Policy Form S-6000-P

Attachment Q1.2
Base Rates After First Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$29.83	$41.76
41	$30.66	$42.92
42	$31.49	$44.08
43	$32.32	$45.24
44	$33.15	$46.41
45	$33.97	$47.57
46	$34.80	$48.73
47	$35.63	$49.89
48	$36.46	$51.05
49	$37.29	$52.21
50	$38.12	$53.37
51	$39.78	$55.69
52	$41.43	$58.01
53	$43.09	$60.33
54	$44.75	$62.65
55	$46.41	$64.97
56	$49.06	$68.68
57	$51.71	$72.39
58	$54.36	$76.11
59	$57.01	$79.82
60	$59.67	$83.53
61	$70.27	$98.38
62	$80.88	$113.24
63	$91.49	$128.09
64	$102.10	$142.94
65	$112.71	$157.79
66	$128.62	$180.07
67	$144.53	$202.34
68	$160.44	$224.62
69	$176.35	$246.90
70	$192.27	$269.17
71	$214.81	$300.73
72	$237.35	$332.29
73	$259.89	$363.85
74	$282.43	$395.41
75	$304.98	$426.97
76	$358.02	$501.22
77	$411.06	$575.48
78	$464.10	$649.74
79	$517.14	$723.99
80	$570.18	$798.25
81	$619.90	$867.86
82	$669.63	$937.48
83	$719.35	$1,007.09
84	$780.13	$1,092.18

The State Life Insurance Company
Policy Form S-6000-P

Attachment Q1.3
Base Rates After Second Rate Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$32.96	$46.14
41	$33.87	$47.42
42	$34.79	$48.70
43	$35.71	$49.99
44	$36.63	$51.28
45	$37.53	$52.56
46	$38.45	$53.84
47	$39.37	$55.12
48	$40.28	$56.41
49	$41.20	$57.69
50	$42.12	$58.97
51	$43.95	$61.53
52	$45.78	$64.10
53	$47.61	$66.66
54	$49.44	$69.22
55	$51.28	$71.79
56	$54.21	$75.89
57	$57.13	$79.99
58	$60.06	$84.10
59	$62.99	$88.20
60	$65.93	$92.30
61	$77.64	$108.70
62	$89.37	$125.13
63	$101.09	$141.53
64	$112.82	$157.94
65	$124.54	$174.35
66	$142.12	$198.97
67	$159.70	$223.58
68	$177.28	$248.20
69	$194.86	$272.82
70	$212.45	$297.43
71	$237.36	$332.30
72	$262.27	$367.18
73	$287.17	$402.05
74	$312.08	$436.92
75	$337.00	$471.80
76	$395.61	$553.84
77	$454.22	$635.90
78	$512.83	$717.96
79	$571.43	$800.00
80	$630.04	$882.06
81	$684.98	$958.98
82	$739.94	$1,035.91
83	$794.88	$1,112.83
84	$862.04	$1,206.85

The State Life Insurance Company
Policy Form S-6000-P

Attachment Q1.4
Base Rates After Third Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$36.42	$50.98
41	$37.42	$52.39
42	$38.44	$53.81
43	$39.45	$55.23
44	$40.47	$56.66
45	$41.47	$58.07
46	$42.48	$59.49
47	$43.50	$60.90
48	$44.50	$62.33
49	$45.52	$63.74
50	$46.54	$65.16
51	$48.56	$67.99
52	$50.58	$70.83
53	$52.60	$73.65
54	$54.63	$76.48
55	$56.66	$79.32
56	$59.90	$83.85
57	$63.12	$88.38
58	$66.36	$92.93
59	$69.60	$97.46
60	$72.85	$101.99
61	$85.79	$120.11
62	$98.75	$138.26
63	$111.70	$156.39
64	$124.66	$174.52
65	$137.61	$192.65
66	$157.04	$219.86
67	$176.46	$247.05
68	$195.89	$274.26
69	$215.32	$301.46
70	$234.75	$328.66
71	$262.28	$367.19
72	$289.80	$405.73
73	$317.32	$444.26
74	$344.84	$482.79
75	$372.38	$521.33
76	$437.14	$611.99
77	$501.91	$702.66
78	$566.67	$793.34
79	$631.43	$884.00
80	$696.19	$974.67
81	$756.90	$1,059.67
82	$817.63	$1,144.68
83	$878.34	$1,229.67
84	$952.55	$1,333.56

The State Life Insurance Company
Policy Form S-6000-P

Attachment Q1.5
Rate Increase Percentages
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

	First Increase		Second Increase		Third Increase	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
41	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
42	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
43	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
44	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
45	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
46	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
47	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
48	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
49	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
50	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
51	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
52	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
53	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
54	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
55	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
56	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
57	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
58	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
59	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
60	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
61	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
62	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
63	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
64	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
65	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
66	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
67	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
68	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
69	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
70	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
71	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
72	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
73	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
74	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
75	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
76	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
77	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
78	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
79	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
80	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
81	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
82	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
83	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
84	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%

The State Life Insurance Company
Rate Increase Filing Information
Exhibit Q7

State	Number of Policyholders	Filing Status	Proposed Increase	Approved Increase
Alabama	95	Approved	35%	35%
Arkansas	60	Filed	35%	0%
Arizona	129	Approved	35%	35%
California	1221	Pending	35%	-
Colorado	85	Filed	35%	0%
Connecticut	8	To be Filed	35%	-
District of Columbia	10	Pending	35%	-
Delaware	7	Approved	35%	25%
Florida	162	To be Filed	35%	-
Georgia	197	Approved	35%	15%
Iowa	420	Approved	35%	18%
Idaho	46	Approved	35%	20%
Illinois	297	Pending	35%	-
Indiana	95	Disposed	35%	0%
Kansas	122	Approved	35%	10%
Kentucky	78	Approved	35%	15%*
Louisiana	107	Filed	35%	0%
Massachusetts	60	Pending	35%	-
Maryland	165	Approved	35%	15%
Maine	24	Approved	35%	32.25%****
Michigan	107	Approved	35%	35%
Minnesota	186	Approved	35%	35%
Missouri	190	Approved	35%	20%
Mississippi	49	Approved	35%	25%
Montana	48	Approved	35%	35%***
North Carolina	125	Approved	35%	35%
North Dakota	90	Approved	35%	15%
Nebraska	128	Approved	35%	15%
New Hampshire	12	Approved	35%	35%
New Jersey	161	Approved	35%	15%
New Mexico	13	Filed	35%	0%
Nevada	22	Approved	35%	10%
Ohio	246	Approved	35%	20%
Oklahoma	95	To Be Filed	35%	0%
Oregon	29	Approved	35%	25%
Pennsylvania	284	Approved	35%	15%
Rhode Island	42	Pending	35%	-
South Carolina	45	Approved	35%	20%
South Dakota	80	Approved	35%	35%
Tennessee	159	Approved	35%	35%
Texas (Pre Rate Stability)	220	Approved	35%	14%
Texas (Post Rate Stability)	466	Approved	35%	25%
Utah	17	To be Filed	35%	-
Virginia	110	Pending	35%	-
Vermont	2	Pending	35%	-
Washington	93	Approved	35%	35%
Wisconsin	411	Approved	35%	13%**
West Virginia	5	Approved	35%	18%

*KY approved a graded increase. 35% for issue ages 40 and below, graded down 1% a year for issue age 41 to 0% for issue ages 75 and above.
**WI approved a graded increase. 25 % for issue ages 47 and below, graded down 1% a year from issue age 48 to 10% for issue ages 62 and above.
***MT approved for a 20% increase the first year, and 12.5% the second year.
****ME approved for a 15% increase the first year, and a 15% increase the second year

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: S-6000-P
Pre Rate Stability Experience
Attachment Q1.1

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	1.8932
	2000	408,615	0	0.0%	281	0.1%	740,260	0	510	740,260	0	0.0%	510	0.1%	13.5	1.8116
	2001	2,415,232	0	0.0%	0	0.0%	4,187,092	0	0	4,927,352	0	0.0%	510	0.0%	12.5	1.7336
	2002	5,499,212	300	0.0%	185,466	3.4%	9,123,003	498	307,681	14,050,355	498	0.0%	308,191	2.2%	11.5	1.6590
	2003	9,984,829	41,549	0.4%	233,259	2.3%	15,851,184	65,959	370,305	29,901,539	66,457	0.2%	678,496	2.3%	10.5	1.5875
	2004	11,361,267	103,586	0.9%	48,706	0.4%	17,259,632	157,365	73,993	47,161,171	223,822	0.5%	752,489	1.6%	9.5	1.5192
	2005	11,313,328	108,585	1.0%	1,238,190	10.9%	16,446,703	157,855	1,800,013	63,607,874	381,676	0.6%	2,552,502	4.0%	8.5	1.4537
	2006	11,367,209	245,220	2.2%	1,959,955	17.2%	15,813,428	341,137	2,726,581	79,421,302	722,813	0.9%	5,279,083	6.6%	7.5	1.3911
	2007	11,376,903	542,063	4.8%	715,698	6.3%	15,145,371	721,615	952,765	94,566,673	1,444,428	1.5%	6,231,847	6.6%	6.5	1.3312
	2008	11,366,804	801,358	7.0%	2,210,233	19.4%	14,480,314	1,020,861	2,815,644	109,046,987	2,465,288	2.3%	9,047,491	8.3%	5.5	1.2739
	2009	11,340,921	1,071,458	9.4%	4,480,808	39.5%	13,825,207	1,306,166	5,462,351	122,872,194	3,771,455	3.1%	14,509,843	11.8%	4.5	1.2191
	2010	11,397,512	1,696,792	14.9%	7,836,175	68.8%	13,295,880	1,979,410	9,141,367	136,168,074	5,750,865	4.2%	23,651,209	17.4%	3.5	1.1666
	2011	11,523,791	2,658,678	23.1%	3,992,607	34.6%	12,864,298	2,967,949	4,457,048	149,032,372	8,718,814	5.9%	28,108,257	18.9%	2.5	1.1163
	2012	11,703,825	3,517,857	30.1%	8,337,026	71.2%	12,502,655	3,757,964	8,906,060	161,535,027	12,476,778	7.7%	37,014,316	22.9%	1.5	1.0683
	2013	11,664,869	4,966,880	42.6%	9,492,490	81.4%	11,924,441	5,077,405	9,703,721	173,459,468	17,554,183	10.1%	46,718,037	26.9%	0.5	1.0223
Projected Future Experience	2014	11,510,979	7,617,273	66.2%	7,530,285	65.4%	11,260,407	7,451,460	7,366,366	184,719,875	25,005,642	13.5%	54,084,403	29.3%	-0.5	0.9782
	2015	11,235,190	10,364,992	92.3%	8,674,320	77.2%	10,517,342	9,702,743	8,120,093	195,237,217	34,708,385	17.8%	62,204,496	31.9%	-1.5	0.9361
	2016	10,940,239	11,184,488	102.2%	9,938,686	90.8%	9,800,226	10,019,023	8,903,038	205,037,443	44,727,408	21.8%	71,107,534	34.7%	-2.5	0.8958
	2017	10,625,630	12,293,223	115.7%	11,319,654	106.5%	9,108,517	10,538,013	9,703,449	214,145,960	55,265,422	25.8%	80,810,983	37.7%	-3.5	0.8572
	2018	10,290,705	13,602,432	132.2%	12,809,251	124.5%	8,441,543	11,158,178	10,507,525	222,587,503	66,423,599	29.8%	91,318,508	41.0%	-4.5	0.8203
	2019	9,934,145	14,968,478	150.7%	14,387,170	144.8%	7,798,138	11,750,005	11,293,688	230,385,641	78,173,604	33.9%	102,612,197	44.5%	-5.5	0.7850
	2020	9,553,378	16,473,456	172.4%	16,024,580	167.7%	7,176,308	12,374,533	12,037,347	237,561,949	90,548,137	38.1%	114,649,544	48.3%	-6.5	0.7512
	2021	9,146,410	18,184,746	198.8%	17,708,154	193.6%	6,574,739	13,071,790	12,729,200	244,136,688	103,619,927	42.4%	127,378,744	52.2%	-7.5	0.7188
	2022	8,715,208	19,848,220	227.7%	19,393,865	222.5%	5,995,001	13,653,157	13,340,617	250,131,689	117,273,084	46.9%	140,719,360	56.3%	-8.5	0.6879
	2023	8,264,388	21,549,392	260.7%	21,042,175	254.6%	5,440,088	14,185,030	13,851,151	255,571,777	131,458,114	51.4%	154,570,511	60.5%	-9.5	0.6583
	2024	7,800,720	23,486,704	301.1%	22,618,341	290.0%	4,913,756	14,794,525	14,247,534	260,485,533	146,252,639	56.1%	168,818,045	64.8%	-10.5	0.6299
	2025	7,330,909	25,447,503	347.1%	24,107,495	328.8%	4,418,964	15,339,381	14,531,644	264,904,497	161,592,020	61.0%	183,349,689	69.2%	-11.5	0.6028
	2026	6,857,330	27,337,871	398.7%	25,474,414	371.5%	3,955,500	15,769,251	14,694,357	268,859,998	177,361,270	66.0%	198,044,045	73.7%	-12.5	0.5768
	2027	6,382,362	29,102,669	456.0%	26,662,466	417.8%	3,522,991	16,064,341	14,717,376	272,382,989	193,425,611	71.0%	212,761,422	78.1%	-13.5	0.5520
	2028	5,908,655	30,686,554	519.3%	27,648,760	467.9%	3,121,062	16,209,212	14,604,593	275,504,051	209,634,824	76.1%	227,366,015	82.5%	-14.5	0.5282
	2029	5,439,121	32,043,272	589.1%	28,415,261	522.4%	2,749,326	16,196,992	14,363,132	278,253,377	225,831,815	81.2%	241,729,146	86.9%	-15.5	0.5055
	2030	4,976,866	33,122,363	665.5%	28,932,333	581.3%	2,407,339	16,021,476	13,994,734	280,660,715	241,853,291	86.2%	255,723,881	91.1%	-16.5	0.4837
	2031	4,525,087	33,873,503	748.6%	29,174,875	644.7%	2,094,555	15,679,241	13,504,357	282,755,271	257,532,531	91.1%	269,228,238	95.2%	-17.5	0.4629
	2032	4,086,958	34,297,884	839.2%	29,122,639	712.6%	1,810,293	15,192,035	12,899,692	284,565,563	272,724,567	95.8%	282,127,930	99.1%	-18.5	0.4429
	2033	3,665,609	34,374,741	937.8%	28,775,985	785.0%	1,553,741	14,570,410	12,197,267	286,119,304	287,294,977	100.4%	294,325,197	102.9%	-19.5	0.4239
	2034	3,263,973	34,097,149	1044.7%	28,137,495	862.1%	1,323,922	13,830,380	11,413,044	287,443,226	301,125,357	104.8%	305,738,241	106.4%	-20.5	0.4056
	2035	2,884,627	33,433,407	1159.0%	27,221,363	943.7%	1,119,668	12,977,182	10,565,976	288,562,895	314,102,539	108.9%	316,304,217	109.6%	-21.5	0.3882
	2036	2,529,717	32,399,107	1280.7%	26,054,050	1029.9%	939,627	12,034,180	9,677,400	289,502,521	326,136,719	112.7%	325,981,617	112.6%	-22.5	0.3714
	2037	2,200,910	31,028,153	1409.8%	24,648,108	1119.9%	782,293	11,028,669	8,760,941	290,284,815	337,165,388	116.1%	334,742,559	115.3%	-23.5	0.3554
	2038	1,899,343	29,376,893	1546.7%	23,055,576	1213.9%	646,032	9,992,099	7,842,000	290,930,847	347,157,487	119.3%	342,584,559	117.8%	-24.5	0.3401
	2039	1,625,583	27,503,463	1691.9%	21,338,944	1312.7%	529,107	8,952,039	6,945,564	291,459,954	356,109,526	122.2%	349,530,123	119.9%	-25.5	0.3255
	2040	1,379,634	25,458,919	1845.3%	19,536,066	1416.0%	429,717	7,929,727	6,084,928	291,889,671	364,039,253	124.7%	355,615,051	121.8%	-26.5	0.3115
	2041	1,160,991	23,298,290	2006.8%	17,686,241	1523.4%	346,044	6,944,261	5,271,541	292,235,715	370,983,515	126.9%	360,886,591	123.5%	-27.5	0.2981
	2042	968,706	21,075,777	2175.7%	15,829,542	1634.1%	276,298	6,011,313	4,514,962	292,512,012	376,994,827	128.9%	365,401,553	124.9%	-28.5	0.2852
	2043	801,401	18,843,681	2351.3%	14,014,257	1748.7%	218,736	5,143,221	3,825,071	292,730,748	382,138,048	130.5%	369,226,624	126.1%	-29.5	0.2729
	2044	657,379	16,655,151	2533.6%	12,276,504	1867.5%	171,699	4,350,125	3,206,475	292,902,448	386,488,173	132.0%	372,433,099	127.2%	-30.5	0.2612
	2045	534,722	14,563,500	2723.6%	10,646,045	1990.9%	133,649	3,640,010	2,660,879	293,036,096	390,128,183	133.1%	375,093,978	128.0%	-31.5	0.2499
	2046	431,373	12,605,370	2922.1%	9,140,828	2119.0%	103,175	3,014,923	2,186,282	293,139,271	393,143,106	134.1%	377,280,260	128.7%	-32.5	0.2392
	2047	345,218	10,800,706	3128.7%	7,770,385	2250.9%	79,013	2,472,045	1,778,471	293,218,284	395,615,151	134.9%	379,058,731	129.3%	-33.5	0.2289
	2048	274,141	9,158,009	3340.6%	6,538,366	2385.0%	60,043	2,005,807	1,432,047	293,278,327	397,620,958	135.6%	380,490,778	129.7%	-34.5	0.2190
	2049	216,109	7,688,543	3557.7%	5,453,067	2523.3%	45,294	1,611,446	1,142,911	293,323,621	399,232,404	136.1%	381,633,689	130.1%	-35.5	0.2096
	2050	169,189	6,395,627	3780.2%	4,508,357	2664.7%	33,933	1,282,740	904,219	293,357,555	400,515,143	136.5%	382,537,908	130.4%	-36.5	0.2006
	2051	131,634	5,276,133	4008.2%	3,700,234	2811.0%	25,264	1,012,639	710,180	293,382,819	401,527,783	136.9%	383,248,088	130.6%	-37.5	0.1919
	2052	101,856	4,317,724	4239.0%	3,014,243	2959.3%	18,707	793,008	553,606	293,401,526	402,320,791	137.1%	383,801,694	130.8%	-38.5	0.1837
	2053	78,464	3,507,744	4470.5%	2,438,682	3108.0%	13,790	616,502	428,609	293,415,316	402,937,293	137.3%	384,230,303	131.0%	-39.5	0.1758
	Past	132,724,318	15,754,326	11.9%	40,730,894	30.7%	173,459,468	17,554,183	46,718,037	173,459,468	17,554,183	10.1%	46,718,037	26.9%		
	Future	178,844,859	817,343,109	457.0%	692,769,063	387.4%	119,955,849	385,383,111	337,512,266	119,955,849	385,383,111	321.3%	337,512,266	281.4%		
	Lifetime	311,569,177	833,097,436	267.4%	733,499,957	235.4%	293,415,316	402,937,293	384,230,303	293,415,316	402,937,293	137.3%	384,230,303	131.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the current rate level in Nevada

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: S-6000-P
Pre Rate Stability Experience
Attachment Q1.2

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	1.8932
	2000	408,615	0	0.0%	281	0.1%	740,260	0	510	740,260	0	0.0%	510	0.1%	13.5	1.8116
	2001	2,415,232	0	0.0%	0	0.0%	4,187,092	0	0	4,927,352	0	0.0%	510	0.0%	12.5	1.7336
	2002	5,499,212	300	0.0%	185,466	3.4%	9,123,003	498	307,681	14,050,355	498	0.0%	308,191	2.2%	11.5	1.6590
	2003	9,984,829	41,549	0.4%	233,259	2.3%	15,851,184	65,959	370,305	29,901,539	66,457	0.2%	678,496	2.3%	10.5	1.5875
	2004	11,361,267	103,586	0.9%	48,706	0.4%	17,259,632	157,365	73,993	47,161,171	223,822	0.5%	752,489	1.6%	9.5	1.5192
	2005	11,313,328	108,585	1.0%	1,238,190	10.9%	16,446,703	157,855	1,800,013	63,607,874	381,676	0.6%	2,552,502	4.0%	8.5	1.4537
	2006	11,367,209	245,220	2.2%	1,959,955	17.2%	15,813,428	341,137	2,726,581	79,421,302	722,813	0.9%	5,279,083	6.6%	7.5	1.3911
	2007	11,376,903	542,063	4.8%	715,698	6.3%	15,145,371	721,615	952,765	94,566,673	1,444,428	1.5%	6,231,847	6.6%	6.5	1.3312
	2008	11,366,804	801,358	7.0%	2,210,233	19.4%	14,480,314	1,020,861	2,815,644	109,046,987	2,465,288	2.3%	9,047,491	8.3%	5.5	1.2739
	2009	11,340,921	1,071,458	9.4%	4,480,808	39.5%	13,825,207	1,306,166	5,462,351	122,872,194	3,771,455	3.1%	14,509,843	11.8%	4.5	1.2191
	2010	11,397,512	1,696,792	14.9%	7,836,175	68.8%	13,295,880	1,979,410	9,141,367	136,168,074	5,750,865	4.2%	23,651,209	17.4%	3.5	1.1666
	2011	11,523,791	2,658,678	23.1%	3,992,607	34.6%	12,864,298	2,967,949	4,457,048	149,032,372	8,718,814	5.9%	28,108,257	18.9%	2.5	1.1163
	2012	11,703,825	3,517,857	30.1%	8,337,026	71.2%	12,502,655	3,757,964	8,906,060	161,535,027	12,476,778	7.7%	37,014,316	22.9%	1.5	1.0683
	2013	11,664,869	4,966,880	42.6%	9,492,490	81.4%	11,924,441	5,077,405	9,703,721	173,459,468	17,554,183	10.1%	46,718,037	26.9%	0.5	1.0223
Projected Future Experience	2014	11,510,979	7,617,273	66.2%	7,530,285	65.4%	11,260,407	7,451,460	7,366,366	184,719,875	25,005,642	13.5%	54,084,403	29.3%	-0.5	0.9782
	2015	12,764,047	10,222,857	80.1%	8,501,798	66.6%	11,948,515	9,569,689	7,958,593	196,668,390	34,575,332	17.6%	62,042,996	31.5%	-1.5	0.9361
	2016	13,917,679	10,776,664	77.4%	9,535,047	68.5%	12,467,406	9,653,696	8,541,460	209,135,797	44,229,028	21.1%	70,584,456	33.8%	-2.5	0.8958
	2017	13,517,449	11,771,822	87.1%	10,850,323	80.3%	11,587,446	10,091,057	9,301,128	220,723,242	54,320,085	24.6%	79,885,584	36.2%	-3.5	0.8572
	2018	13,091,372	12,968,866	99.1%	12,267,327	93.7%	10,738,951	10,638,459	10,062,981	231,462,193	64,958,544	28.1%	89,948,565	38.9%	-4.5	0.8203
	2019	12,637,772	14,221,240	112.5%	13,766,449	108.9%	9,920,440	11,163,435	10,806,432	241,382,633	76,121,979	31.5%	100,754,997	41.7%	-5.5	0.7850
	2020	12,153,378	15,608,783	128.4%	15,320,023	126.1%	9,129,376	11,725,008	11,508,097	250,512,010	87,846,988	35.1%	112,263,095	44.8%	-6.5	0.7512
	2021	11,635,652	17,198,923	147.8%	16,915,221	145.4%	8,364,087	12,363,148	12,159,214	258,876,097	100,210,136	38.7%	124,422,308	48.1%	-7.5	0.7188
	2022	11,087,095	18,740,102	169.0%	18,510,178	167.0%	7,626,571	12,890,907	12,732,748	266,502,667	113,101,043	42.4%	137,155,056	51.5%	-8.5	0.6879
	2023	10,513,583	20,320,780	193.3%	20,067,561	190.9%	6,920,636	13,376,288	13,209,605	273,423,303	126,477,331	46.3%	150,364,661	55.0%	-9.5	0.6583
	2024	9,923,724	22,140,353	223.1%	21,554,679	217.2%	6,251,060	13,946,444	13,577,522	279,674,363	140,423,775	50.2%	163,942,183	58.6%	-10.5	0.6299
	2025	9,326,052	23,986,539	257.2%	22,957,664	246.2%	5,621,607	14,458,733	13,838,543	285,295,970	154,882,508	54.3%	177,780,725	62.3%	-11.5	0.6028
	2026	8,723,587	25,766,858	295.4%	24,243,269	277.9%	5,032,010	14,863,047	13,984,198	290,327,979	169,745,555	58.5%	191,764,923	66.1%	-12.5	0.5768
	2027	8,119,354	27,429,138	337.8%	25,358,080	312.3%	4,481,791	15,140,570	13,997,370	294,809,770	184,886,125	62.7%	205,762,294	69.8%	-13.5	0.5520
	2028	7,516,724	28,921,127	384.8%	26,280,701	349.6%	3,970,475	15,276,681	13,881,958	298,780,244	200,162,806	67.0%	219,644,252	73.5%	-14.5	0.5282
	2029	6,919,405	30,199,174	436.4%	26,994,325	390.1%	3,497,569	15,264,851	13,644,888	302,277,813	215,427,657	71.3%	233,289,139	77.2%	-15.5	0.5055
	2030	6,331,345	31,215,568	493.0%	27,471,203	433.9%	3,062,508	15,099,148	13,287,978	305,340,321	230,526,805	75.5%	246,577,117	80.8%	-16.5	0.4837
	2031	5,756,612	31,922,426	554.5%	27,687,964	481.0%	2,664,599	14,776,134	12,816,102	308,004,920	245,302,939	79.6%	259,393,219	84.2%	-17.5	0.4629
	2032	5,199,244	32,322,081	621.7%	27,625,765	531.3%	2,302,973	14,316,865	12,236,661	310,307,893	259,619,804	83.7%	271,629,880	87.5%	-18.5	0.4429
	2033	4,663,223	32,394,252	694.7%	27,285,291	585.1%	1,976,599	13,730,941	11,565,407	312,284,492	273,350,745	87.5%	283,195,287	90.7%	-19.5	0.4239
	2034	4,152,279	32,132,361	773.8%	26,669,321	642.3%	1,684,235	13,033,429	10,817,528	313,968,726	286,384,174	91.2%	294,012,815	93.6%	-20.5	0.4056
	2035	3,669,693	31,506,231	858.6%	25,791,538	702.8%	1,424,392	12,229,148	10,010,989	315,393,118	298,613,322	94.7%	304,023,804	96.4%	-21.5	0.3882
	2036	3,218,192	30,531,245	948.7%	24,677,142	766.8%	1,195,351	11,340,390	9,165,968	316,588,469	309,953,712	97.9%	313,189,772	98.9%	-22.5	0.3714
	2037	2,799,899	29,239,211	1044.3%	23,338,185	833.5%	995,198	10,392,806	8,295,341	317,583,667	320,346,518	100.9%	321,485,113	101.2%	-23.5	0.3554
	2038	2,416,258	27,682,990	1145.7%	21,824,016	903.2%	821,853	9,415,944	7,423,104	318,405,520	329,762,462	103.6%	328,908,217	103.3%	-24.5	0.3401
	2039	2,067,994	25,917,532	1253.3%	20,193,744	976.5%	673,107	8,435,838	6,572,816	319,078,627	338,198,300	106.0%	335,481,033	105.1%	-25.5	0.3255
	2040	1,755,108	23,990,882	1366.9%	18,483,138	1053.1%	546,666	7,472,476	5,756,971	319,625,293	345,670,776	108.1%	341,238,003	106.8%	-26.5	0.3115
	2041	1,476,961	21,954,842	1486.5%	16,729,298	1132.7%	440,221	6,543,835	4,986,315	320,065,514	352,214,610	110.0%	346,224,318	108.2%	-27.5	0.2981
	2042	1,232,344	19,860,486	1611.6%	14,970,036	1214.8%	351,494	5,664,683	4,269,810	320,417,008	357,879,293	111.7%	350,494,129	109.4%	-28.5	0.2852
	2043	1,019,507	17,757,098	1741.7%	13,250,890	1299.7%	278,266	4,846,647	3,616,717	320,695,274	362,725,940	113.1%	354,110,845	110.4%	-29.5	0.2729
	2044	836,288	15,694,766	1876.7%	11,605,874	1387.8%	218,428	4,099,284	3,031,314	320,913,702	366,825,224	114.3%	357,142,160	111.3%	-30.5	0.2612
	2045	680,249	13,723,726	2017.5%	10,062,987	1479.3%	170,022	3,430,117	2,515,149	321,083,724	370,255,341	115.3%	359,657,309	112.0%	-31.5	0.2499
	2046	548,774	11,878,507	2164.6%	8,639,080	1574.3%	131,254	2,841,073	2,066,275	321,214,978	373,096,414	116.2%	361,723,584	112.6%	-32.5	0.2392
	2047	439,171	10,177,905	2317.5%	7,343,031	1672.0%	100,517	2,329,500	1,680,659	321,315,495	375,425,914	116.8%	363,404,243	113.1%	-33.5	0.2289
	2048	348,750	8,629,931	2474.5%	6,178,178	1771.5%	76,384	1,890,146	1,353,158	321,391,879	377,316,060	117.4%	364,757,400	113.5%	-34.5	0.2190
	2049	274,924	7,245,198	2635.3%	5,152,258	1874.1%	57,621	1,518,525	1,079,865	321,449,500	378,834,585	117.9%	365,837,265	113.8%	-35.5	0.2096
	2050	215,234	6,026,836	2800.1%	4,259,405	1979.0%	43,168	1,208,773	854,288	321,492,669	380,043,358	118.2%	366,691,553	114.1%	-36.5	0.2006
	2051	167,459	4,971,896	2969.0%	3,495,758	2087.5%	32,140	954,248	670,935	321,524,809	380,997,606	118.5%	367,362,488	114.3%	-37.5	0.1919
	2052	129,577	4,068,752	3140.0%	2,847,612	2197.6%	23,799	747,281	523,002	321,548,607	381,744,887	118.7%	367,885,490	114.4%	-38.5	0.1837
	2053	99,818	3,305,477	3311.5%	2,303,867	2308.1%	17,543	580,953	404,915	321,566,151	382,325,839	118.9%	368,290,405	114.5%	-39.5	0.1758
	Past	132,724,318	15,754,326	11.9%	40,730,894	30.7%	173,459,468	17,554,183	46,718,037	173,459,468	17,554,183	10.1%	46,718,037	26.9%		
	Future	222,856,754	772,040,698	346.4%	658,538,510	295.5%	148,106,683	364,771,657	321,572,368	148,106,683	364,771,657	246.3%	321,572,368	217.1%		
	Lifetime	355,581,073	787,795,024	221.6%	699,269,404	196.7%	321,566,151	382,325,839	368,290,405	321,566,151	382,325,839	118.9%	368,290,405	114.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.
the rate increase is implemented in 2015.

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: S-6000-P
Post Rate Stability Experience
Attachment Q1.3

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	1.8932
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	1.8116
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.7336
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.6590
	2003	205,074	0	0.0%	0	0.0%	325,561	0	0	325,561	0	0.0%	0	0.0%	10.5	1.5875
	2004	1,965,550	0	0.0%	0	0.0%	2,985,993	0	0	3,311,554	0	0.0%	0	0.0%	9.5	1.5192
	2005	3,089,746	0	0.0%	0	0.0%	4,491,705	0	0	7,803,259	0	0.0%	0	0.0%	8.5	1.4537
	2006	3,188,832	0	0.0%	579,218	18.2%	4,436,125	0	805,776	12,239,384	0	0.0%	805,776	6.6%	7.5	1.3911
	2007	3,183,369	113,236	3.6%	201,498	6.3%	4,237,823	150,744	268,243	16,477,207	150,744	0.9%	1,074,019	6.5%	6.5	1.3312
	2008	3,176,846	103,363	3.3%	34,662	1.1%	4,047,024	131,676	44,157	20,524,231	282,420	1.4%	1,118,175	5.4%	5.5	1.2739
	2009	3,186,497	156,910	4.9%	684,391	21.5%	3,884,515	191,282	834,311	24,408,747	473,702	1.9%	1,952,486	8.0%	4.5	1.2191
	2010	3,211,975	246,966	7.7%	713,772	22.2%	3,746,962	288,101	832,658	28,155,708	761,803	2.7%	2,785,144	9.9%	3.5	1.1666
	2011	3,258,466	295,481	9.1%	236,707	7.3%	3,637,507	329,853	264,242	31,793,215	1,091,657	3.4%	3,049,386	9.6%	2.5	1.1163
	2012	3,360,407	434,555	12.9%	822	0.0%	3,589,767	464,215	878	35,382,983	1,555,872	4.4%	3,050,263	8.6%	1.5	1.0683
	2013	3,314,704	518,967	15.7%	2,122,885	64.0%	3,388,464	530,515	2,170,124	38,771,447	2,086,387	5.4%	5,220,387	13.5%	0.5	1.0223
Projected Future Experience	2014	2,956,735	740,058	25.0%	1,388,174	46.9%	2,892,373	723,948	1,357,956	41,663,820	2,810,335	6.7%	6,578,343	15.8%	-0.5	0.9782
	2015	2,237,596	1,214,494	54.3%	1,637,584	73.2%	2,094,630	1,136,897	1,532,954	43,758,449	3,947,232	9.0%	8,111,297	18.5%	-1.5	0.9361
	2016	2,152,453	1,464,096	68.0%	1,941,137	90.2%	1,928,159	1,311,532	1,738,863	45,686,609	5,258,764	11.5%	9,850,160	21.6%	-2.5	0.8958
	2017	2,114,825	1,724,334	81.5%	2,297,735	108.6%	1,812,873	1,478,136	1,969,667	47,499,482	6,736,900	14.2%	11,819,828	24.9%	-3.5	0.8572
	2018	2,073,727	2,040,843	98.4%	2,708,365	130.6%	1,701,094	1,674,119	2,221,692	49,200,576	8,411,019	17.1%	14,041,519	28.5%	-4.5	0.8203
	2019	2,029,006	2,382,692	117.4%	3,169,036	156.2%	1,592,736	1,870,374	2,487,640	50,793,312	10,281,392	20.2%	16,529,159	32.5%	-5.5	0.7850
	2020	1,980,605	2,787,796	140.8%	3,688,055	186.2%	1,487,791	2,094,137	2,770,394	52,281,103	12,375,529	23.7%	19,299,553	36.9%	-6.5	0.7512
	2021	1,928,018	3,246,314	168.4%	4,264,471	221.2%	1,385,923	2,333,557	3,065,441	53,667,026	14,709,086	27.4%	22,364,994	41.7%	-7.5	0.7188
	2022	1,870,456	3,737,959	199.8%	4,900,308	262.0%	1,286,646	2,571,261	3,370,815	54,953,672	17,280,347	31.4%	25,735,809	46.8%	-8.5	0.6879
	2023	1,807,462	4,216,208	233.3%	5,596,055	309.6%	1,189,774	2,775,347	3,683,640	56,143,446	20,055,694	35.7%	29,419,449	52.4%	-9.5	0.6583
	2024	1,738,870	4,787,164	275.3%	6,335,055	364.3%	1,095,332	3,015,486	3,990,519	57,238,778	23,071,180	40.3%	33,409,968	58.4%	-10.5	0.6299
	2025	1,665,403	5,408,917	324.8%	7,098,525	426.2%	1,003,880	3,260,416	4,278,886	58,242,659	26,331,595	45.2%	37,688,854	64.7%	-11.5	0.6028
	2026	1,588,413	6,060,042	381.5%	7,880,643	496.1%	916,241	3,495,602	4,545,776	59,158,900	29,827,197	50.4%	42,234,630	71.4%	-12.5	0.5768
	2027	1,508,583	6,728,416	446.0%	8,665,921	574.4%	832,721	3,714,008	4,783,490	59,991,621	33,541,206	55.9%	47,018,119	78.4%	-13.5	0.5520
	2028	1,426,200	7,401,362	519.0%	9,441,439	662.0%	753,346	3,909,538	4,987,145	60,744,966	37,450,743	61.7%	52,005,264	85.6%	-14.5	0.5282
	2029	1,341,639	8,064,536	601.1%	10,186,777	759.3%	678,162	4,076,401	5,149,135	61,423,128	41,527,144	67.6%	57,154,399	93.1%	-15.5	0.5055
	2030	1,255,386	8,703,316	693.3%	10,903,559	868.5%	607,237	4,209,843	5,274,114	62,030,365	45,736,988	73.7%	62,428,513	100.6%	-16.5	0.4837
	2031	1,168,028	9,304,224	796.6%	11,564,179	990.1%	540,653	4,306,704	5,352,784	62,571,018	50,043,692	80.0%	67,781,297	108.3%	-17.5	0.4629
	2032	1,080,224	9,852,666	912.1%	12,170,306	1126.6%	478,478	4,364,178	5,390,761	63,049,496	54,407,870	86.3%	73,172,058	116.1%	-18.5	0.4429
	2033	992,676	10,335,199	1041.1%	12,705,192	1279.9%	420,765	4,380,777	5,385,345	63,470,261	58,788,647	92.6%	78,557,404	123.8%	-19.5	0.4239
	2034	906,134	10,728,769	1184.0%	13,137,976	1449.9%	367,543	4,351,770	5,328,985	63,837,804	63,140,417	98.9%	83,886,389	131.4%	-20.5	0.4056
	2035	821,378	11,043,152	1344.5%	13,469,764	1639.9%	318,818	4,286,401	5,228,291	64,156,622	67,426,818	105.1%	89,114,680	138.9%	-21.5	0.3882
	2036	739,184	11,257,327	1522.9%	13,690,492	1852.1%	274,559	4,181,371	5,085,135	64,431,182	71,608,190	111.1%	94,199,815	146.2%	-22.5	0.3714
	2037	660,276	11,355,044	1719.7%	13,783,648	2087.6%	234,689	4,036,045	4,899,270	64,665,871	75,644,235	117.0%	99,099,085	153.2%	-23.5	0.3554
	2038	585,299	11,326,970	1935.2%	13,738,455	2347.3%	199,080	3,852,695	4,672,925	64,864,951	79,496,930	122.6%	103,772,010	160.0%	-24.5	0.3401
	2039	514,804	11,178,829	2171.5%	13,566,297	2635.2%	167,562	3,638,572	4,415,663	65,032,513	83,135,501	127.8%	108,187,673	166.4%	-25.5	0.3255
	2040	449,220	10,924,508	2431.9%	13,283,038	2956.9%	139,919	3,402,673	4,137,288	65,172,433	86,538,174	132.8%	112,324,960	172.4%	-26.5	0.3115
	2041	388,860	10,577,532	2720.1%	12,890,185	3314.9%	115,903	3,152,727	3,842,034	65,288,336	89,690,901	137.4%	116,166,994	177.9%	-27.5	0.2981
	2042	333,911	10,141,674	3037.2%	12,409,024	3716.3%	95,239	2,892,646	3,539,349	65,383,575	92,583,547	141.6%	119,706,342	183.1%	-28.5	0.2852
	2043	284,425	9,627,465	3384.9%	11,851,910	4167.0%	77,631	2,627,734	3,234,877	65,461,207	95,211,281	145.4%	122,941,220	187.8%	-29.5	0.2729
	2044	240,343	9,047,512	3764.4%	11,228,999	4672.1%	62,775	2,363,101	2,932,879	65,523,981	97,574,382	148.9%	125,874,099	192.1%	-30.5	0.2612
	2045	201,501	8,419,635	4178.5%	10,563,607	5242.5%	50,363	2,104,409	2,640,274	65,574,345	99,678,791	152.0%	128,514,373	196.0%	-31.5	0.2499
	2046	167,635	7,760,602	4629.5%	9,860,656	5882.2%	40,094	1,856,162	2,358,448	65,614,439	101,534,954	154.7%	130,872,821	199.5%	-32.5	0.2392
	2047	138,411	7,089,893	5122.4%	9,132,508	6598.1%	31,679	1,622,721	2,090,231	65,646,118	103,157,675	157.1%	132,963,053	202.5%	-33.5	0.2289
	2048	113,448	6,419,417	5658.5%	8,378,988	7385.8%	24,848	1,405,994	1,835,184	65,670,966	104,563,670	159.2%	134,798,237	205.3%	-34.5	0.2190
	2049	92,323	5,760,210	6239.2%	7,630,186	8264.6%	19,350	1,207,285	1,599,215	65,690,316	105,770,955	161.0%	136,397,451	207.6%	-35.5	0.2096
	2050	74,633	5,119,384	6859.4%	6,898,026	9242.6%	14,969	1,026,770	1,383,503	65,705,285	106,797,725	162.5%	137,780,955	209.7%	-36.5	0.2006
	2051	59,943	4,506,779	7518.4%	6,186,419	10320.5%	11,505	864,979	1,187,349	65,716,789	107,662,703	163.8%	138,968,304	211.5%	-37.5	0.1919
	2052	47,842	3,933,821	8222.5%	5,511,254	11519.6%	8,787	722,499	1,012,216	65,725,576	108,385,203	164.9%	139,980,520	213.0%	-38.5	0.1837
	2053	37,952	3,405,850	8974.2%	4,874,391	12843.7%	6,670	598,594	856,696	65,732,246	108,983,796	165.8%	140,837,217	214.3%	-39.5	0.1758
	Past	31,141,466	1,869,479	6.0%	4,573,955	14.7%	38,771,447	2,086,387	5,220,387	38,771,447	2,086,387	5.4%	5,220,387	13.5%		
	Future	41,773,827	269,825,011	645.9%	340,628,337	815.4%	26,960,800	106,897,410	135,616,829	26,960,800	106,897,410	396.5%	135,616,829	503.0%		
	Lifetime	72,915,293	271,694,490	372.6%	345,202,292	473.4%	65,732,246	108,983,796	140,837,217	65,732,246	108,983,796	165.8%	140,837,217	214.3%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the current rate level in Nevada

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: S-6000-P
Post Rate Stability Experience
Attachment Q1.4

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	1.8932
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	1.8116
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.7336
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.6590
	2003	205,074	0	0.0%	0	0.0%	325,561	0	0	325,561	0	0.0%	0	0.0%	10.5	1.5875
	2004	1,965,550	0	0.0%	0	0.0%	2,985,993	0	0	3,311,554	0	0.0%	0	0.0%	9.5	1.5192
	2005	3,089,746	0	0.0%	0	0.0%	4,491,705	0	0	7,803,259	0	0.0%	0	0.0%	8.5	1.4537
	2006	3,188,832	0	0.0%	579,218	18.2%	4,436,125	0	805,776	12,239,384	0	0.0%	805,776	6.6%	7.5	1.3911
	2007	3,183,369	113,236	3.6%	201,498	6.3%	4,237,823	150,744	268,243	16,477,207	150,744	0.9%	1,074,019	6.5%	6.5	1.3312
	2008	3,176,846	103,363	3.3%	34,662	1.1%	4,047,024	131,676	44,157	20,524,231	282,420	1.4%	1,118,175	5.4%	5.5	1.2739
	2009	3,186,497	156,910	4.9%	684,391	21.5%	3,884,515	191,282	834,311	24,408,747	473,702	1.9%	1,952,486	8.0%	4.5	1.2191
	2010	3,211,975	246,966	7.7%	713,772	22.2%	3,746,962	288,101	832,658	28,155,708	761,803	2.7%	2,785,144	9.9%	3.5	1.1666
	2011	3,258,466	295,481	9.1%	236,707	7.3%	3,637,507	329,853	264,242	31,793,215	1,091,657	3.4%	3,049,386	9.6%	2.5	1.1163
	2012	3,360,407	434,555	12.9%	822	0.0%	3,589,767	464,215	878	35,382,983	1,555,872	4.4%	3,050,263	8.6%	1.5	1.0683
	2013	3,314,704	518,967	15.7%	2,122,885	64.0%	3,388,464	530,515	2,170,124	38,771,447	2,086,387	5.4%	5,220,387	13.5%	0.5	1.0223
Projected Future Experience	2014	2,956,735	740,058	25.0%	1,388,174	46.9%	2,892,373	723,948	1,357,956	41,663,820	2,810,335	6.7%	6,578,343	15.8%	-0.5	0.9782
	2015	2,542,082	1,193,557	47.0%	1,601,039	63.0%	2,379,662	1,117,298	1,498,744	44,043,481	3,927,632	8.9%	8,077,087	18.3%	-1.5	0.9361
	2016	2,738,254	1,402,425	51.2%	1,852,691	67.7%	2,452,917	1,256,287	1,659,634	46,496,399	5,183,919	11.1%	9,736,721	20.9%	-2.5	0.8958
	2017	2,690,386	1,643,071	61.1%	2,191,522	81.5%	2,306,256	1,408,476	1,878,620	48,802,655	6,592,395	13.5%	11,615,341	23.8%	-3.5	0.8572
	2018	2,638,103	1,938,658	73.5%	2,581,377	97.8%	2,164,055	1,590,296	2,117,523	50,966,710	8,182,691	16.1%	13,732,864	26.9%	-4.5	0.8203
	2019	2,581,210	2,257,861	87.5%	3,018,369	116.9%	2,026,207	1,772,383	2,369,369	52,992,917	9,955,074	18.8%	16,102,233	30.4%	-5.5	0.7850
	2020	2,519,637	2,637,906	104.7%	3,510,358	139.3%	1,892,701	1,981,543	2,636,911	54,885,618	11,936,616	21.7%	18,739,144	34.1%	-6.5	0.7512
	2021	2,452,738	3,068,754	125.1%	4,056,324	165.4%	1,763,108	2,205,921	2,915,818	56,648,726	14,142,537	25.0%	21,654,962	38.2%	-7.5	0.7188
	2022	2,379,510	3,530,278	148.4%	4,658,111	195.8%	1,636,813	2,428,401	3,204,213	58,285,540	16,570,938	28.4%	24,859,175	42.7%	-8.5	0.6879
	2023	2,299,372	3,976,244	172.9%	5,316,162	231.2%	1,513,577	2,617,389	3,499,399	59,799,117	19,188,327	32.1%	28,358,574	47.4%	-9.5	0.6583
	2024	2,212,112	4,512,841	204.0%	6,014,700	271.9%	1,393,433	2,842,687	3,788,723	61,192,549	22,031,014	36.0%	32,147,297	52.5%	-10.5	0.6299
	2025	2,118,651	5,098,422	240.6%	6,735,981	317.9%	1,277,092	3,073,254	4,060,350	62,469,641	25,104,268	40.2%	36,207,647	58.0%	-11.5	0.6028
	2026	2,020,707	5,711,793	282.7%	7,474,528	369.9%	1,165,601	3,294,722	4,311,518	63,635,242	28,398,990	44.6%	40,519,165	63.7%	-12.5	0.5768
	2027	1,919,152	6,341,492	330.4%	8,215,788	428.1%	1,059,350	3,500,431	4,535,021	64,694,591	31,899,421	49.3%	45,054,186	69.6%	-13.5	0.5520
	2028	1,814,347	6,975,543	384.5%	8,947,494	493.2%	958,372	3,684,612	4,726,234	65,652,964	35,584,033	54.2%	49,780,420	75.8%	-14.5	0.5282
	2029	1,706,773	7,600,419	445.3%	9,650,329	565.4%	862,727	3,841,803	4,877,976	66,515,691	39,425,836	59.3%	54,658,395	82.2%	-15.5	0.5055
	2030	1,597,045	8,202,315	513.6%	10,325,907	646.6%	772,500	3,967,507	4,994,700	67,288,190	43,393,343	64.5%	59,653,095	88.7%	-16.5	0.4837
	2031	1,485,913	8,768,536	590.1%	10,948,160	736.8%	687,794	4,058,747	5,067,643	67,975,984	47,452,090	69.8%	64,720,739	95.2%	-17.5	0.4629
	2032	1,374,212	9,285,323	675.7%	11,518,678	838.2%	608,699	4,112,876	5,102,127	68,584,683	51,564,966	75.2%	69,822,866	101.8%	-18.5	0.4429
	2033	1,262,837	9,740,007	771.3%	12,021,718	952.0%	535,279	4,128,494	5,095,642	69,119,961	55,693,459	80.6%	74,918,508	108.4%	-19.5	0.4239
	2034	1,152,743	10,110,371	877.1%	12,428,140	1078.1%	467,572	4,100,938	5,041,064	69,587,533	59,794,397	85.9%	79,959,571	114.9%	-20.5	0.4056
	2035	1,044,920	10,406,479	995.9%	12,739,029	1219.1%	405,586	4,039,276	4,944,656	69,993,119	63,833,673	91.2%	84,904,227	121.3%	-21.5	0.3882
	2036	940,357	10,608,291	1128.1%	12,944,962	1376.6%	349,282	3,940,296	4,808,219	70,342,401	67,773,970	96.3%	89,712,446	127.5%	-22.5	0.3714
	2037	839,974	10,700,363	1273.9%	13,030,438	1551.3%	298,561	3,803,345	4,631,548	70,640,962	71,577,314	101.3%	94,343,995	133.6%	-23.5	0.3554
	2038	744,591	10,673,823	1433.5%	12,985,302	1744.0%	253,261	3,630,537	4,416,751	70,894,223	75,207,851	106.1%	98,760,746	139.3%	-24.5	0.3401
	2039	654,910	10,534,225	1608.5%	12,820,357	1957.6%	213,165	3,428,761	4,172,869	71,107,388	78,636,612	110.6%	102,933,614	144.8%	-25.5	0.3255
	2040	571,478	10,294,569	1801.4%	12,550,638	2196.2%	177,999	3,206,465	3,909,166	71,285,387	81,843,077	114.8%	106,842,780	149.9%	-26.5	0.3115
	2041	494,690	9,967,600	2014.9%	12,177,608	2461.7%	147,447	2,970,931	3,629,644	71,432,834	84,814,008	118.7%	110,472,424	154.7%	-27.5	0.2981
	2042	424,787	9,556,875	2249.8%	11,721,374	2759.4%	121,159	2,725,848	3,343,215	71,553,993	87,539,856	122.3%	113,815,639	159.1%	-28.5	0.2852
	2043	361,833	9,072,317	2507.3%	11,193,626	3093.6%	98,759	2,476,211	3,055,204	71,652,752	90,016,067	125.6%	116,870,843	163.1%	-29.5	0.2729
	2044	305,753	8,525,806	2788.5%	10,603,962	3468.1%	79,859	2,226,838	2,769,627	71,732,612	92,242,905	128.6%	119,640,470	166.8%	-30.5	0.2612
	2045	256,340	7,934,134	3095.2%	9,974,411	3891.1%	64,070	1,983,062	2,493,010	71,796,681	94,225,967	131.2%	122,133,481	170.1%	-31.5	0.2499
	2046	213,257	7,313,103	3429.2%	9,309,641	4365.5%	51,006	1,749,131	2,226,658	71,847,688	95,975,098	133.6%	124,360,138	173.1%	-32.5	0.2392
	2047	176,080	6,681,069	3794.3%	8,621,327	4896.3%	40,301	1,529,150	1,973,233	71,887,989	97,504,248	135.6%	126,333,372	175.7%	-33.5	0.2289
	2048	144,323	6,049,255	4191.5%	7,909,304	5480.3%	31,610	1,324,921	1,732,313	71,919,599	98,829,169	137.4%	128,065,684	178.1%	-34.5	0.2190
	2049	117,450	5,428,059	4621.6%	7,201,924	6131.9%	24,616	1,137,670	1,509,455	71,944,215	99,966,839	139.0%	129,575,139	180.1%	-35.5	0.2096
	2050	94,945	4,824,186	5081.1%	6,510,424	6857.1%	19,043	967,563	1,305,764	71,963,258	100,934,402	140.3%	130,880,903	181.9%	-36.5	0.2006
	2051	76,257	4,246,904	5569.2%	5,838,479	7656.3%	14,636	815,101	1,120,570	71,977,893	101,749,503	141.4%	132,001,473	183.4%	-37.5	0.1919
	2052	60,863	3,706,986	6090.7%	5,201,049	8545.5%	11,178	680,838	955,243	71,989,072	102,430,341	142.3%	132,956,716	184.7%	-38.5	0.1837
	2053	48,280	3,209,459	6647.5%	4,599,870	9527.4%	8,486	564,077	808,448	71,997,557	102,994,418	143.1%	133,765,164	185.8%	-39.5	0.1758
	Past	31,141,466	1,869,479	6.0%	4,573,955	14.7%	38,771,447	2,086,387	5,220,387	38,771,447	2,086,387	5.4%	5,220,387	13.5%		
	Future	52,033,606	254,469,375	489.0%	322,389,276	619.6%	33,226,110	100,908,032	128,544,776	33,226,110	100,908,032	303.7%	128,544,776	386.9%		
	Lifetime	83,175,072	256,338,854	308.2%	326,963,231	393.1%	71,997,557	102,994,418	133,765,164	71,997,557	102,994,418	143.1%	133,765,164	185.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.
the rate increase is implemented in 2015.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: S-6000-P
Dual Loss Ratio Test - Pre Rate Stability Experience
Exhibit Q2

Present Value of Original Premiums:	293,415,316	x 60%	**176,049,190**
Present Value of Premium Increase:	28,150,834	x 80%	**22,520,667**
Total Value of Adjusted Premiums:			**198,569,857**
Present Value of Incurred Claims:			**384,230,303**
Are Incurred Claims Greater than Adjusted Premiums?			**Yes**

Scarlett Nazari

From: Bob Grissom [Bob.Grissom@scc.virginia.gov]
Sent: Friday, December 27, 2013 12:05 PM
To: Matthew Gates
Cc: Jay Peters; David Hung
Subject: RE: LTC Rate Increase Filing Clarification

That sounds reasonable.

From: Matthew Gates [mailto:Matthew.Gates@lifecareassurance.com]
Sent: Friday, December 27, 2013 2:01 PM
To: Bob Grissom
Cc: Jay Peters; David Hung
Subject: RE: LTC Rate Increase Filing Clarification

We could add a line to the customer letter stating "we will not implement another rate increase for at least two years from mm/dd/yyyy", where mm/dd/yyyy would be the date of the third 10.5% rate increase.

Matt

From: Bob Grissom [mailto:Bob.Grissom@scc.virginia.gov]
Sent: Friday, December 27, 2013 6:25 AM
To: Matthew Gates
Cc: Jay Peters; David Hung
Subject: RE: LTC Rate Increase Filing Clarification

How will this be communicated to the policyholders?

From: Matthew Gates [mailto:Matthew.Gates@lifecareassurance.com]
Sent: Wednesday, December 04, 2013 2:29 PM
To: Bob Grissom
Cc: Jay Peters; David Hung
Subject: LTC Rate Increase Filing Clarification

Greetings Mr. Grissom,

Recently LifeCare Assurance filed for a rate increase on behalf of The State Life insurance company for its 6000 Long Term Care product. As a condition of Virginia granting the rate increase, we agreed not to request another rate increase for at least 3 years. After further discussion, we also agreed to split the single 35% rate increase into 3 smaller consecutive 10.5% annual rate increases. In your recent objection to us, you ask us if the customer grace period starts after the last of the three rate increases is implemented. This would mean that we would be unable to request another rate increase for at least 5 years. We would like to be able to at least begin the filing process for a new rate increase after the last one is implemented, even if we are unable to implement the rate increase until after the grace period. Would this be acceptable? Additionally, since we agreed to split the rate increase out into 3 smaller rate increases, would you be willing to shorten the grace period to 2 years?

Thank you for your consideration,

Matthew Gates

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Response to the Senior Issues (B) 080913 Model Bulletin

Please see the below responses to the new Long Term Care rate increase requirements, as outlined in the Senior Issues (B) 080913 Model Bulletin. Requirements from the model bulletin are in quotation marks, and the responses are below each requirement.

Question 1:

"Actuarial Assumptions for Establishing Rate Increase Requests:

When rate adjustments are filed with the [Department] for both pre-rate-stability and post-rate-stability policy forms, it is the intent of the [Department] to work with the insurer, to the extent appropriate, to review the reasonableness of the set of assumptions by which to determine the rate increase(s) necessary to reach adequate ultimate premiums and that can be used to monitor developing experience. When disclosing assumptions to the [Department], the insurer will provide the resulting rate revision request at the same time so that the [Department] may include this in their review.

In assessing these assumptions as proposed by the insurer, the [Department] may use the services of an independent actuary and, if appropriate under state law, may charge the insurer for the costs of these services. The [Department] may also accept a review done by or for another state or states for the same or substantially the same policy form where any differences in benefits and premiums are not material and such review was completed within eighteen months of the date of the rate adjustment filing and such review substantially complies with the [Department]'s rate review standards."

Answer 1:

This is acceptable to The State Life Insurance Company.

Question 2:

"The assumptions will be consistent with the following:

1. All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves. The actuary shall disclose as part of the actuarial memorandum the use of any averages."

Answer 2:

Exhibits in the original filing use the original pricing 6.5% interest rate assumption. The valuation interest rate is 4.5%. Please see exhibits Q1.1-Q1.4 for revised nationwide calendar loss ratio projections discounted at 4.5%, for both pre and post rate stability data. Using the lower interest rate will result in higher loss ratios. These projections are updated as of end of year 2013. These projections will be used when calculating the dual-loss ratio standard.

Question 3:

"2. All accumulated values used to determine rate increases shall use the actual experience of the product in as close a manner to that used in the original development of rates as possible. This is not intended to preclude the inclusion of multiple policy forms into one rate increase determination if such pooling increases the credibility of the combined accumulated experience."

Answer 3:

All historical values included in the filing and objection response exhibits are believed to be accurate, and only consist of experience from the S-6000 product.

Question 4:

"3. All present values calculated to determine rate increases shall use reasonable estimates of future premium payments and claims payments. Such estimates are to be part of the assumptions as anticipated above and, for post-rate-stability policies this would include a margin for moderately adverse experience, while for pre-rate-stability policies, this would be based on best estimate assumptions for the future lifetime of the policies, including potential margins."

Answer 4:

This filing includes both pre and post rate stability policies. The pre rate stability Q1.1 and Q1.2 exhibit projections are based off of best estimate assumptions, which are listed in the rate increase filing and are believed to be reasonable. The post rate stability Q1.3 and Q1.4 exhibit projections are based off of best estimate assumptions with an additional margin. The margins are as follows: 50% lapse rate, 95% mortality, and 110% claim morbidity.

Question 5:

"Approval of Rate Increases:

In approving rate increase requests for both pre-rate-stability policies and post-rate-stability policies consistent with the assumptions described in the section above, the [Department], with the concurrence of the insurer where such concurrence is appropriate, will determine ways in which the following may be included to benefit policyholders:

1. The [Department] may approve a single increase of the requested amount and the insurer agrees to not implement future rate increases on each subject policy for three years from the date of implementation of the rate increase for each policy form; or

2. In lieu of a single increase, the [Department] may approve a series of scheduled rate increases that are actuarially equivalent to the single amount requested by the insurer over the lifetime of the policy. The entire series would be approved at one time as part of the current rate increase filing. For pre-rate-stability policy forms, the approval includes a three-year monitoring provision similar to that currently applicable to post-rate-stability rate increases to allow modification of later increases that were not appropriate based on the experience following the initial rate increase. When determining the rate comparison for new business, forms subject to a series of increases shall not be included."

Answer 5:

Either one of these options is acceptable to The State Life Insurance Company. We have already agreed with Virginia to implement the rate increase over a period of three years, and then wait an additional two years before implementing another rate increase.

Question 6:

"Requirement to Administer Contingent Benefit Upon Lapse:

For pre-rate-stability policies, the [Department] will require the implementation of the contingent benefit upon lapse as outlined below, 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. The contingent benefit upon lapse is already required for post-rate-stability policies.

For both pre-rate-stability and post-rate-stability policies, if the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will be required to include contingent benefit upon lapse at the time of each scheduled increase.

For policies or certificates which have reached their twentieth duration, the [Department] may require the insurer to provide the contingent benefit upon lapse without reference to the table of trigger percentages. For policies which have not reached their twentieth duration, any percentage value in excess of 100% will be reduced to 100%.

The insurer shall notify policyholders and certificate holders of the contingent benefit upon lapse when required by the [Department] in conjunction with the implementation of a rate increase."

Answer 6:

All policyholders that receive a rate increase from The State Life are also eligible for the contingent benefit upon lapse.

Question 7:

"Policyholder Notification of Premium Increase:

The insurer shall file with the [Department] the premium increase notification letter to policyholders at the time of the premium rate increase for informational purposes. The insurer shall clearly disclose to policyholders the following elements:

1. the amount of the premium rate increase requested and implementation schedule (e.g., single premium increase applied or phased in a series of premium increases);

2. available benefit reduction/rate increase mitigation actions;

3. clear disclosure addressing the guaranteed renewable nature of the policy/coverage and that the insured should understand that premium rates may increase again in the future; and

4. offer of contingent benefit upon lapse, if applicable."

Answer 7:

All of these disclosure requirements are included in the attached policyholder letter.

Question 8:

"Application of New Loss Ratio Standards:

The [Department] will require the insurer to limit the increase based on the use of a dual loss-ratio approach for pre-rate-stability policy forms. The recommended loss-ratio would be:

the greater of 60% or the lifetime loss ratio used in the original pricing, applied to the current rate schedule on the effective date of these new requirements; plus
• 80% applied to any premium increase that is filed after that date on an individual policy form; or
• 75% applied to any premium increase that is filed on a group policy form."

Answer 8:

Please see exhibit Q2.1 and for a demonstration of this standard for pre rate stability policies. As shown in the exhibit, this filing meets the dual loss ratio standard.

BENEFIT SCHEDULE

INSURED INFORMATION

Policy Number:	[12-34567890]		
Insured:	[John Doe]	Insuring Age:	[65]
Insured:	[Jane Doe]	Insuring Age:	[65]

POLICY INFORMATION	**PREMIUM**
Long Term Care Insurance Policy, S-6000-P-VA	[$174.79]
[Compound Benefit Increase Rider, S-6000-R3]	[$104.87]
[Home and Community Based Care Enhancement Rider, S-6000-R6-VA]	[$34.96]
Total [Monthly] Premium:	[$314.62]
Premium Paying Period:	[Lifetime]
Policy Effective Date:	[2/09/2004]

Dated [6/17/2014] this Benefit Schedule replaces any previously issued Benefit Schedules.

BENEFIT INFORMATION

All Benefits, the Elimination Period and the Benefit Amounts shown below apply individually to each insured named above.

Elimination Period:	[90 Days]
Daily Benefit for Facility Care and Home and Community Based Care up to:	[$120]
Lifetime Maximum Caregiver Training Benefit up to:	Three (3) times the Daily Benefit
Benefit Amount:	[Unlimited]

If you have questions about your Policy or if you have a claim, you may contact your Personal Care Advisor by calling toll-free at [888-505-8101.]

June 20, 2014

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated May 5, 2014 for the above referenced filing. Please see the response following your question.

Objection 1

"The Rate/Rule Schedule was updated for policy form S-6000-P-VA. Please confirm the rate increase is not applicable to the riders: Form S-6000-R1, Form S-6000-R2, Form S-6000-R3, Form S-6000-R4, Form S-6000-R5-VA, Form S-6000-R6-V. Only the proposed rates to be approved should be included on this tab. All other information should be moved to supporting documentation. Are the rates the same for both pre and post stabilization policies? If so, only one set of proposed rates would be needed and labeled to indicate rates apply to both. Lastly, it is our understanding the company has agreed to implement this increase over three years. If that is true, we need rate tables for each period."

Rates are the same for pre and post rate stability policies. The rate increase is not applicable to any of the riders. The 35% overall requested rate increase is being implemented as three 10.5% rate increases, with one 10.5% increase being implemented each year. Please see exhibits Q1.1 – Q1.5 for the base rates, before and after each rate increase.

Objection 2

"The Rate Summary does not provide an explanation as to why a rate increase is required. Our expectation is that the form would put into consumer friendly language a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase. Also, we ask that you indicate the increase will be implemented over three years."

A short explanation of the rate increase has been attached to the rate summary.

Objection 3

"Please review the attached NAIC's Executive/Plenary bulletin adopted on December 18, 2013. Although Virginia has not yet adopted this, because there is so much national attention on long term care regulation, we have now added this to our review process. Is this filing consistent or not with its recommendations? Please provide details that support your response."

Please see the attached response for the NAIC bulletin. As shown in the response, we believe that our filing is consistent with the recommendations, and our projections using their prescribed assumptions pass the double loss ratio test outlined in the bulletin.

Objection 4

"We appreciate the changes made in the letters as requested. In light of the bulletin and direction from the management of the Bureau of Insurance, the following should be addressed:
- Please indicate in the letter the overall percentage increase the insured is receiving.
- Please include in consumer friendly language what are the "severe adverse factors' driving this increase.
- Please include clear disclosure addressing the guaranteed renewable of the policy.
- Please include the offer of the contingent benefit upon lapse benefit. Please verify such offer will be made available to pre-rate stability policies for which the contingent benefit upon lapse is not otherwise required.
- Please confirm if the rate increase is approved as a series of scheduled rate increases and the sum of all such increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will include the contingent benefit upon lapse at the time of each scheduled increase.
- For policies that have reached their 20th duration, please confirm the company will provide the contingent benefit upon lapse without the reference to the table of trigger percentages. For policies that have not reach the 20th duration, any percentage value in excess of 100% will be reduced to 100%."

Please see the attached policyholder letter. Language has been added addressing the overall increase, guaranteed renewable nature of the policy, and the adverse factors driving the increase. All policyholders are eligible for the contingent benefit upon lapse regardless of increase size, age, or pre/post rate stability issue.

Objection 5

"Please advise how the policy is amended for changes that reduce the benefit. We understand the applicant will be required to complete the Coverage Change Request form. Will this form be attached to the policy? If an endorsement form is used, please provide the form number and the SERFF tracking number and approval date. If the policy is amended with an updated Schedule of Benefits, please provide evidence the policy was approved for this type of variability."

The policy is amended with an updated Schedule of Benefits. A sample schedule page was submitted as part of the initial S-9000-P-VA filing that was approved in 1999 (paper filing). However, if it wasn't bracketed for variability, we are now submitting a sample bracketed schedule page for your review and approval.

Objection 6

"For our records, please attach a copy of the email discussion referenced in your objection 7."

A copy of the email discussion will be attached with this objection response.

Objection 7

"The updated filing information provided in Exhibit Q indicates the policyholder count is 171. This is not consistent with the number of policyholders listed in the Rate/Rule Summary which states there are 120. Please clarify."

The number of policies listed in the Rate/Rule Summary includes all policies that are eligible for a rate increase. Therefore it only included active premium paying policies, and policies on waiver. Exhibit Q included additional policies including paid up policies. Attached is an updated exhibit (exhibit Q7) that only lists the number of policies eligible for a rate increase, and is updated as of end of year 2013. In this exhibit, there are only 110 policies in Virginia rather than 120 because some policies have become paid up or lapsed since the filing.

Objection 8

"The overall percentage increase indicated on the Rate/Rule Schedule should reflect what the increase should be based on experience and projections. The overall percentage rate impact would be what the company is requesting as a rate increase. Please update the Rate/Rule Schedule accordingly."

The rate/rule schedule has been updated with this change. The required rate increase would be 230%.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment Q1.1

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	1.8116
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.7336
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.6590
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.5875
	2003	524,478	0	0.0%	0	0.0%	796,768	0	0	796,768	0	0.0%	0	0.0%	9.5	1.5192
	2004	3,799,135	0	0.0%	0	0.0%	5,522,977	0	0	6,319,745	0	0.0%	0	0.0%	8.5	1.4537
	2005	5,212,970	0	0.0%	225,063	4.3%	7,251,994	0	313,096	13,571,738	0	0.0%	313,096	2.3%	7.5	1.3911
	2006	5,183,807	109,490	2.1%	1,005,023	19.4%	6,900,884	145,757	1,337,925	20,472,622	145,757	0.7%	1,651,021	8.1%	6.5	1.3312
	2007	5,002,859	290,436	5.8%	211,353	4.2%	6,373,205	369,990	269,245	26,845,827	515,747	1.9%	1,920,266	7.2%	5.5	1.2739
	2008	4,862,467	333,981	6.9%	147,307	3.0%	5,927,615	407,142	179,576	32,773,442	922,889	2.8%	2,099,842	6.4%	4.5	1.2191
	2009	4,812,997	349,291	7.3%	1,150,749	23.9%	5,614,648	407,469	1,342,418	38,388,091	1,330,358	3.5%	3,442,260	9.0%	3.5	1.1666
	2010	4,755,569	472,233	9.9%	578,357	12.2%	5,308,762	527,166	645,635	43,696,853	1,857,523	4.3%	4,087,895	9.4%	2.5	1.1163
	2011	4,747,811	393,166	8.3%	218,338	4.6%	5,071,867	420,001	233,240	48,768,720	2,277,524	4.7%	4,321,135	8.9%	1.5	1.0683
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,891,247	514,290	430,283	53,659,966	2,791,814	5.2%	4,751,417	8.9%	0.5	1.0223
Projected Future Experience	2013	4,367,315	676,501	15.5%	1,018,689	23.3%	4,272,247	661,774	996,514	57,932,213	3,453,588	6.0%	5,747,932	9.9%	-0.5	0.9782
	2014	3,013,521	853,129	28.3%	1,192,073	39.6%	2,820,979	798,620	1,115,908	60,753,192	4,252,208	7.0%	6,863,840	11.3%	-1.5	0.9361
	2015	2,125,934	1,088,274	51.2%	1,395,709	65.7%	1,904,404	974,872	1,250,271	62,657,596	5,227,080	8.3%	8,114,111	12.9%	-2.5	0.8958
	2016	2,020,659	1,327,722	65.7%	1,643,830	81.4%	1,732,152	1,138,152	1,409,126	64,389,748	6,365,232	9.9%	9,523,237	14.8%	-3.5	0.8572
	2017	1,975,505	1,616,570	81.8%	1,933,148	97.9%	1,620,521	1,326,084	1,585,775	66,010,269	7,691,316	11.7%	11,109,012	16.8%	-4.5	0.8203
	2018	1,927,281	1,924,823	99.9%	2,264,004	117.5%	1,512,883	1,510,954	1,777,205	67,523,152	9,202,270	13.6%	12,886,217	19.1%	-5.5	0.7850
	2019	1,875,938	2,281,089	121.6%	2,631,649	140.3%	1,409,167	1,713,509	1,976,843	68,932,319	10,915,779	15.8%	14,863,060	21.6%	-6.5	0.7512
	2020	1,821,541	2,693,581	147.9%	3,042,979	167.1%	1,309,383	1,936,234	2,187,393	70,241,702	12,852,013	18.3%	17,050,453	24.3%	-7.5	0.7188
	2021	1,763,689	3,145,724	178.4%	3,495,866	198.2%	1,213,203	2,163,875	2,404,730	71,454,906	15,015,888	21.0%	19,455,183	27.2%	-8.5	0.6879
	2022	1,701,716	3,641,360	214.0%	3,990,045	234.5%	1,120,166	2,396,949	2,626,474	72,575,072	17,412,837	24.0%	22,081,656	30.4%	-9.5	0.6583
	2023	1,635,308	4,189,433	256.2%	4,527,576	276.9%	1,030,098	2,638,968	2,851,968	73,605,169	20,051,805	27.2%	24,933,625	33.9%	-10.5	0.6299
	2024	1,564,372	4,783,919	305.8%	5,092,924	325.6%	942,981	2,883,676	3,069,940	74,548,150	22,935,481	30.8%	28,003,565	37.6%	-11.5	0.6028
	2025	1,489,701	5,419,902	363.8%	5,673,990	380.9%	859,301	3,126,352	3,272,916	75,407,451	26,061,833	34.6%	31,276,481	41.5%	-12.5	0.5768
	2026	1,412,629	6,091,408	431.2%	6,264,142	443.4%	779,755	3,362,388	3,457,735	76,187,206	29,424,221	38.6%	34,734,216	45.6%	-13.5	0.5520
	2027	1,333,764	6,785,903	508.8%	6,850,691	513.6%	704,519	3,584,441	3,618,663	76,891,725	33,008,662	42.9%	38,352,879	49.9%	-14.5	0.5282
	2028	1,253,401	7,492,245	597.8%	7,424,087	592.3%	633,560	3,787,124	3,752,672	77,525,285	36,795,786	47.5%	42,105,551	54.3%	-15.5	0.5055
	2029	1,171,934	8,197,115	699.5%	7,969,840	680.1%	566,871	3,964,991	3,855,057	78,092,156	40,760,777	52.2%	45,960,608	58.9%	-16.5	0.4837
	2030	1,089,799	8,887,374	815.5%	8,491,542	779.2%	504,442	4,113,755	3,930,533	78,596,598	44,874,532	57.1%	49,891,141	63.5%	-17.5	0.4629
	2031	1,007,511	9,547,205	947.6%	8,966,866	890.0%	446,271	4,228,875	3,971,818	79,042,869	49,103,407	62.1%	53,862,959	68.1%	-18.5	0.4429
	2032	925,620	10,160,039	1097.6%	9,391,085	1014.6%	392,342	4,306,532	3,980,596	79,435,211	53,409,939	67.2%	57,843,555	72.8%	-19.5	0.4239
	2033	844,744	10,701,478	1266.8%	9,756,140	1154.9%	342,642	4,340,700	3,957,255	79,777,853	57,750,639	72.4%	61,800,810	77.5%	-20.5	0.4056
	2034	765,530	11,175,802	1459.9%	10,040,073	1311.5%	297,141	4,337,889	3,897,056	80,074,994	62,088,529	77.5%	65,697,866	82.0%	-21.5	0.3882
	2035	688,686	11,574,575	1680.7%	10,247,404	1488.0%	255,802	4,299,209	3,806,250	80,330,796	66,387,737	82.6%	69,504,116	86.5%	-22.5	0.3714
	2036	614,891	11,875,475	1931.3%	10,367,967	1686.1%	218,557	4,221,027	3,685,198	80,549,354	70,608,765	87.7%	73,189,314	90.9%	-23.5	0.3554
	2037	544,759	12,062,016	2214.2%	10,389,227	1907.1%	185,292	4,102,710	3,533,736	80,734,645	74,711,474	92.5%	76,723,050	95.0%	-24.5	0.3401
	2038	478,816	12,126,991	2532.7%	10,308,504	2152.9%	155,849	3,947,187	3,355,291	80,890,494	78,658,661	97.2%	80,078,341	99.0%	-25.5	0.3255
	2039	417,468	12,073,764	2892.1%	10,137,615	2428.4%	130,030	3,760,633	3,157,578	81,020,523	82,419,294	101.7%	83,235,919	102.7%	-26.5	0.3115
	2040	361,006	11,909,029	3298.8%	9,892,232	2740.2%	107,601	3,549,591	2,948,467	81,128,125	85,968,886	106.0%	86,184,386	106.2%	-27.5	0.2981
	2041	309,612	11,638,686	3759.1%	9,567,151	3090.0%	88,309	3,319,630	2,728,779	81,216,433	89,288,515	109.9%	88,913,165	109.5%	-28.5	0.2852
	2042	263,348	11,264,274	4277.3%	9,178,827	3485.4%	71,879	3,074,487	2,505,282	81,288,312	92,363,002	113.6%	91,418,447	112.5%	-29.5	0.2729
	2043	222,158	10,801,215	4861.9%	8,737,295	3932.9%	58,025	2,821,147	2,282,076	81,346,337	95,184,150	117.0%	93,700,524	115.2%	-30.5	0.2612
	2044	185,897	10,270,469	5524.8%	8,253,609	4439.9%	46,463	2,567,007	2,062,912	81,392,800	97,751,157	120.1%	95,763,436	117.7%	-31.5	0.2499
	2045	154,327	9,689,980	6278.9%	7,745,690	5019.0%	36,911	2,317,626	1,852,596	81,429,712	100,068,784	122.9%	97,616,032	119.9%	-32.5	0.2392
	2046	127,126	9,070,757	7135.3%	7,214,312	5674.9%	29,096	2,076,098	1,651,198	81,458,808	102,144,881	125.4%	99,267,230	121.9%	-33.5	0.2289
	2047	103,933	8,426,913	8108.0%	6,667,686	6415.4%	22,764	1,845,680	1,460,371	81,481,572	103,990,562	127.6%	100,727,600	123.6%	-34.5	0.2190
	2048	84,358	7,767,867	9208.2%	6,108,008	7240.6%	17,681	1,628,072	1,280,181	81,499,252	105,618,633	129.6%	102,007,781	125.2%	-35.5	0.2096
	Past	43,686,868	2,451,692	5.6%	3,957,107	9.1%	53,659,966	2,791,814	4,751,417	53,659,966	2,791,814	5.2%	4,751,417	8.9%		
	Future	41,643,796	263,232,608	632.1%	237,872,475	571.2%	27,839,286	102,826,819	97,256,364	27,839,286	102,826,819	369.4%	97,256,364	349.3%		
	Lifetime	85,330,664	265,684,300	311.4%	241,829,582	283.4%	81,499,252	105,618,633	102,007,781	81,499,252	105,618,633	129.6%	102,007,781	125.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment Q1.2

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	1.8116
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.7336
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.6590
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.5875
	2003	524,478	0	0.0%	0	0.0%	796,768	0	0	796,768	0	0.0%	0	0.0%	9.5	1.5192
	2004	3,799,135	0	0.0%	0	0.0%	5,522,977	0	0	6,319,745	0	0.0%	0	0.0%	8.5	1.4537
	2005	5,212,970	0	0.0%	225,063	4.3%	7,251,994	0	313,096	13,571,738	0	0.0%	313,096	2.3%	7.5	1.3911
	2006	5,183,807	109,490	2.1%	1,005,023	19.4%	6,900,884	145,757	1,337,925	20,472,622	145,757	0.7%	1,651,021	8.1%	6.5	1.3312
	2007	5,002,859	290,436	5.8%	211,353	4.2%	6,373,205	369,990	269,245	26,845,827	515,747	1.9%	1,920,266	7.2%	5.5	1.2739
	2008	4,862,467	333,981	6.9%	147,307	3.0%	5,927,615	407,142	179,576	32,773,442	922,889	2.8%	2,099,842	6.4%	4.5	1.2191
	2009	4,812,997	349,291	7.3%	1,150,749	23.9%	5,614,648	407,469	1,342,418	38,388,091	1,330,358	3.5%	3,442,260	9.0%	3.5	1.1666
	2010	4,755,569	472,233	9.9%	578,357	12.2%	5,308,762	527,166	645,635	43,696,853	1,857,523	4.3%	4,087,895	9.4%	2.5	1.1163
	2011	4,747,811	393,166	8.3%	218,338	4.6%	5,071,867	420,001	233,240	48,768,720	2,277,524	4.7%	4,321,135	8.9%	1.5	1.0683
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,891,247	514,290	430,283	53,659,966	2,791,814	5.2%	4,751,417	8.9%	0.5	1.0223
Projected Future Experience	2013	5,895,875	676,501	11.5%	1,018,689	17.3%	5,767,533	661,774	996,514	59,427,500	3,453,588	5.8%	5,747,932	9.7%	-0.5	0.9782
	2014	4,068,253	853,129	21.0%	1,192,073	29.3%	3,808,321	798,620	1,115,908	63,235,821	4,252,208	6.7%	6,863,840	10.9%	-1.5	0.9361
	2015	2,870,011	1,088,274	37.9%	1,395,709	48.6%	2,570,945	974,872	1,250,271	65,806,766	5,227,080	7.9%	8,114,111	12.3%	-2.5	0.8958
	2016	2,727,889	1,327,722	48.7%	1,643,830	60.3%	2,338,405	1,138,152	1,409,126	68,145,171	6,365,232	9.3%	9,523,237	14.0%	-3.5	0.8572
	2017	2,666,932	1,616,570	60.6%	1,933,148	72.5%	2,187,704	1,326,084	1,585,775	70,332,875	7,691,316	10.9%	11,109,012	15.8%	-4.5	0.8203
	2018	2,601,829	1,924,823	74.0%	2,264,004	87.0%	2,042,392	1,510,954	1,777,205	72,375,267	9,202,270	12.7%	12,886,217	17.8%	-5.5	0.7850
	2019	2,532,516	2,281,089	90.1%	2,631,649	103.9%	1,902,376	1,713,509	1,976,843	74,277,643	10,915,779	14.7%	14,863,060	20.0%	-6.5	0.7512
	2020	2,459,080	2,693,581	109.5%	3,042,979	123.7%	1,767,667	1,936,234	2,187,393	76,045,310	12,852,013	16.9%	17,050,453	22.4%	-7.5	0.7188
	2021	2,380,981	3,145,724	132.1%	3,495,866	146.8%	1,637,825	2,163,875	2,404,730	77,683,134	15,015,888	19.3%	19,455,183	25.0%	-8.5	0.6879
	2022	2,297,317	3,641,360	158.5%	3,990,045	173.7%	1,512,224	2,396,949	2,626,474	79,195,358	17,412,837	22.0%	22,081,656	27.9%	-9.5	0.6583
	2023	2,207,665	4,189,433	189.8%	4,527,576	205.1%	1,390,632	2,638,968	2,851,968	80,585,990	20,051,805	24.9%	24,933,625	30.9%	-10.5	0.6299
	2024	2,111,903	4,783,919	226.5%	5,092,924	241.2%	1,273,024	2,883,676	3,069,940	81,859,014	22,935,481	28.0%	28,003,565	34.2%	-11.5	0.6028
	2025	2,011,096	5,419,902	269.5%	5,673,990	282.1%	1,160,057	3,126,352	3,272,916	83,019,071	26,061,833	31.4%	31,276,481	37.7%	-12.5	0.5768
	2026	1,907,049	6,091,408	319.4%	6,264,142	328.5%	1,052,669	3,362,388	3,457,735	84,071,740	29,424,221	35.0%	34,734,216	41.3%	-13.5	0.5520
	2027	1,800,581	6,785,903	376.9%	6,850,691	380.5%	951,101	3,584,441	3,618,663	85,022,841	33,008,662	38.8%	38,352,879	45.1%	-14.5	0.5282
	2028	1,692,091	7,492,245	442.8%	7,424,087	438.8%	855,305	3,787,124	3,752,672	85,878,146	36,795,786	42.8%	42,105,551	49.0%	-15.5	0.5055
	2029	1,582,111	8,197,115	518.1%	7,969,840	503.7%	765,276	3,964,991	3,855,057	86,643,422	40,760,777	47.0%	45,960,608	53.0%	-16.5	0.4837
	2030	1,471,229	8,887,374	604.1%	8,491,542	577.2%	680,997	4,113,755	3,930,533	87,324,419	44,874,532	51.4%	49,891,141	57.1%	-17.5	0.4629
	2031	1,360,139	9,547,205	701.9%	8,966,866	659.3%	602,465	4,228,875	3,971,818	87,926,885	49,103,407	55.8%	53,862,959	61.3%	-18.5	0.4429
	2032	1,249,587	10,160,039	813.1%	9,391,085	751.5%	529,662	4,306,532	3,980,596	88,456,547	53,409,939	60.4%	57,843,555	65.4%	-19.5	0.4239
	2033	1,140,404	10,701,478	938.4%	9,756,140	855.5%	462,567	4,340,700	3,957,255	88,919,114	57,750,639	64.9%	61,800,810	69.5%	-20.5	0.4056
	2034	1,033,466	11,175,802	1081.4%	10,040,073	971.5%	401,140	4,337,889	3,897,056	89,320,254	62,088,529	69.5%	65,697,866	73.6%	-21.5	0.3882
	2035	929,726	11,574,575	1244.9%	10,247,404	1102.2%	345,333	4,299,209	3,806,250	89,665,587	66,387,737	74.0%	69,504,116	77.5%	-22.5	0.3714
	2036	830,103	11,875,475	1430.6%	10,367,967	1249.0%	295,052	4,221,027	3,685,198	89,960,639	70,608,765	78.5%	73,189,314	81.4%	-23.5	0.3554
	2037	735,425	12,062,016	1640.1%	10,389,227	1412.7%	250,144	4,102,710	3,533,736	90,210,783	74,711,474	82.8%	76,723,050	85.0%	-24.5	0.3401
	2038	646,401	12,126,991	1876.1%	10,308,504	1594.8%	210,396	3,947,187	3,355,291	90,421,179	78,658,661	87.0%	80,078,341	88.6%	-25.5	0.3255
	2039	563,582	12,073,764	2142.3%	10,137,615	1798.8%	175,540	3,760,633	3,157,578	90,596,718	82,419,294	91.0%	83,235,919	91.9%	-26.5	0.3115
	2040	487,359	11,909,029	2443.6%	9,892,232	2029.8%	145,262	3,549,591	2,948,467	90,741,980	85,968,886	94.7%	86,184,386	95.0%	-27.5	0.2981
	2041	417,976	11,638,686	2784.5%	9,567,151	2288.9%	119,217	3,319,630	2,728,779	90,861,197	89,288,515	98.3%	88,913,165	97.9%	-28.5	0.2852
	2042	355,520	11,264,274	3168.4%	9,178,827	2581.8%	97,036	3,074,487	2,505,282	90,958,233	92,363,002	101.5%	91,418,447	100.5%	-29.5	0.2729
	2043	299,914	10,801,215	3601.4%	8,737,295	2913.3%	78,334	2,821,147	2,282,076	91,036,567	95,184,150	104.6%	93,700,524	102.9%	-30.5	0.2612
	2044	250,961	10,270,469	4092.5%	8,253,609	3288.8%	62,725	2,567,007	2,062,912	91,099,292	97,751,157	107.3%	95,763,436	105.1%	-31.5	0.2499
	2045	208,341	9,689,980	4651.0%	7,745,690	3717.8%	49,831	2,317,626	1,852,596	91,149,123	100,068,784	109.8%	97,616,032	107.1%	-32.5	0.2392
	2046	171,620	9,070,757	5285.4%	7,214,312	4203.7%	39,280	2,076,098	1,651,198	91,188,403	102,144,881	112.0%	99,267,230	108.9%	-33.5	0.2289
	2047	140,309	8,426,913	6005.9%	6,667,686	4752.1%	30,731	1,845,680	1,460,371	91,219,134	103,990,562	114.0%	100,727,600	110.4%	-34.5	0.2190
	2048	113,884	7,767,867	6820.9%	6,108,008	5363.4%	23,869	1,628,072	1,280,181	91,243,002	105,618,633	115.8%	102,007,781	111.8%	-35.5	0.2096
	Past	43,686,868	2,451,692	5.6%	3,957,107	9.1%	53,659,966	2,791,814	4,751,417	53,659,966	2,791,814	5.2%	4,751,417	8.9%		
	Future	56,219,125	263,232,608	468.2%	237,872,475	423.1%	37,583,036	102,826,819	97,256,364	37,583,036	102,826,819	273.6%	97,256,364	258.8%		
	Lifetime	99,905,993	265,684,300	265.9%	241,829,582	242.1%	91,243,002	105,618,633	102,007,781	91,243,002	105,618,633	115.8%	102,007,781	111.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: 6000 - All Pay Types
Attachment Q1.3

1	Accumulated value of initial earned premium	53,659,966	x	58%	31,122,781
2a	Accumulated value of earned premium	53,659,966			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	27,839,286	x	58%	16,146,786
4a	Present value of future projected premium	37,583,036			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	9,743,750	x	85%	8,282,188
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**55,551,754**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				4,751,417
6b	Present value of future projected incurred claims without the inclusion of active life reserves				97,256,364
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**102,007,781**
					TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company
Policy Form: 6000 - All Pay Types
ALR as of 12/31/2012
Exhibit Q2

Post-Rate Stability

Nationwide

	ALR
ALR: Paid-Up Policies	$7,724,950
ALR: Premium Paying Policies	$41,363,648
ALR: Total Policies Inforce	$49,088,599

Virginia Only

ALR: Paid-Up Policies	$196,522
ALR: Premium Paying Policies	$525,425
ALR: Total Policies Inforce	$721,946

Pre-Rate Stability

Nationwide

ALR: Paid-Up Policies	$90,048,916
ALR: Premium Paying Policies	$126,997,048
ALR: Total Policies Inforce	$217,045,964

Virginia Only

ALR: Paid-Up Policies	$1,276,859
ALR: Premium Paying Policies	$2,098,010
ALR: Total Policies Inforce	$3,374,869

The State Life Insurance Company
Policy Form: 6000 - All Pay Types
Inforce Policy Distribution
Exhibit Q3

Post-Rate Stability

Nationwide

	Number Inforce	Percent of Total
Paid-Up Policies	101	7.6%
Premium Paying Policies	1232	92.4%
Total Policies Inforce	1333	100%

Virginia Only

	Number Inforce	Percent of Total
Paid-Up Policies	3	12.5%
Premium Paying Policies	21	87.5%
Total Policies Inforce	24	100%

Pre-Rate Stability

Nationwide

	Number Inforce	Percent of Total
Paid-Up Policies	1312	19.0%
Premium Paying Policies	5591	81.0%
Total Policies Inforce	6903	100%

Virginia Only

	Number Inforce	Percent of Total
Paid-Up Policies	23	20.5%
Premium Paying Policies	89	79.5%
Total Policies Inforce	112	100%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After First Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$29.83	$41.76	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$30.66	$42.92	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$31.49	$44.08	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$32.32	$45.24	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$33.15	$46.41	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$33.97	$47.57	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$34.80	$48.73	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$35.63	$49.89	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$36.46	$51.05	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$37.29	$52.21	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$38.12	$53.37	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$39.78	$55.69	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$41.43	$58.01	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$43.09	$60.33	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$44.75	$62.65	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$46.41	$64.97	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$49.06	$68.68	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$51.71	$72.39	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$54.36	$76.11	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$57.01	$79.82	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$59.67	$83.53	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$70.27	$98.38	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$80.88	$113.24	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$91.49	$128.09	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$102.10	$142.94	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$112.71	$157.79	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$128.62	$180.07	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$144.53	$202.34	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$160.44	$224.62	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$176.35	$246.90	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$192.27	$269.17	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$214.81	$300.73	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$237.35	$332.29	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$259.89	$363.85	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$282.43	$395.41	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$304.98	$426.97	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$358.02	$501.22	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$411.06	$575.48	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$464.10	$649.74	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$517.14	$723.99	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$570.18	$798.25	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$619.90	$867.86	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$669.63	$937.48	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$719.35	$1,007.09	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$780.13	$1,092.18	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company

Policy Form S-6000-P

Attachment B3

Rates and Factors After Second Proposed Increase

Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CB1 Factor	10 OR 1 PAY CB1 Factor	SB1 Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$32.96	$46.14	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$33.87	$47.42	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$34.79	$48.70	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$35.71	$49.99	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$36.63	$51.28	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$37.53	$52.56	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$38.45	$53.84	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$39.37	$55.12	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$40.28	$56.41	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$41.20	$57.69	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$42.12	$58.97	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$43.95	$61.53	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$45.78	$64.10	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$47.61	$66.66	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$49.44	$69.22	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$51.28	$71.79	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$54.21	$75.89	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$57.13	$79.99	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$60.06	$84.10	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$62.99	$88.20	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$65.93	$92.30	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$77.64	$108.70	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$89.37	$125.13	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$101.09	$141.53	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$112.82	$157.94	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$124.54	$174.35	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$142.12	$198.97	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$159.70	$223.58	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$177.28	$248.20	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$194.86	$272.82	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$212.45	$297.43	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$237.36	$332.30	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$262.27	$367.18	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$287.17	$402.05	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$312.08	$436.92	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$337.00	$471.80	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$395.61	$553.84	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$454.22	$635.90	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$512.83	$717.96	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$571.43	$800.00	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$630.04	$882.06	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$684.98	$958.98	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$739.94	$1,035.91	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$794.88	$1,112.83	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$862.04	$1,206.85	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors :

Elimination Period :		Benefit Period :		Risk Classes	Prefered	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors :

2 Prefered - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company

Policy Form S-6000-P

Attachment B4

Rates and Factors After Third Proposed Increase

Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.42	$50.98	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.42	$52.39	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.44	$53.81	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.45	$55.23	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.47	$56.66	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.47	$58.07	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.48	$59.49	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.50	$60.90	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.50	$62.33	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.52	$63.74	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.54	$65.16	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.56	$67.99	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.58	$70.83	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.60	$73.65	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.63	$76.48	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.66	$79.32	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.90	$83.85	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.12	$88.38	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.36	$92.93	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.60	$97.46	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.85	$101.99	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.79	$120.11	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.75	$138.26	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.70	$156.39	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.66	$174.52	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.61	$192.65	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.04	$219.86	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.46	$247.05	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$195.89	$274.26	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.32	$301.46	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.75	$328.66	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.28	$367.19	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.80	$405.73	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.32	$444.26	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$344.84	$482.79	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.38	$521.33	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.14	$611.99	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$501.91	$702.66	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$566.67	$793.34	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.43	$884.00	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.19	$974.67	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$756.90	$1,059.67	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$817.63	$1,144.68	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.34	$1,229.67	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$952.55	$1,333.56	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Prefered	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Prefered - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref / 1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors : PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B5
Proposed Increase Percentages - Individual Rate Increases

	First Increase		**Second Increase**		**Third Increase**	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
41	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
42	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
43	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
44	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
45	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
46	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
47	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
48	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
49	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
50	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
51	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
52	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
53	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
54	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
55	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
56	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
57	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
58	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
59	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
60	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
61	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
62	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
63	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
64	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
65	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
66	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
67	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
68	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
69	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
70	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
71	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
72	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
73	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
74	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
75	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
76	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
77	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
78	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
79	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
80	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
81	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
82	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
83	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
84	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B6
Proposed Increase Percentages - Cumulative Rate Increases

	First Increase		Second Increase		Third Increase	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
41	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
42	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
43	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
44	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
45	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
46	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
47	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
48	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
49	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
50	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
51	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
52	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
53	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
54	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
55	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
56	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
57	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
58	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
59	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
60	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
61	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
62	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
63	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
64	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
65	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
66	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
67	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
68	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
69	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
70	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
71	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
72	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
73	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
74	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
75	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
76	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
77	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
78	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
79	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
80	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
81	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
82	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
83	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
84	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%

LifeCare

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

Policy Issued by THE STATE LIFE INSURANCE COMPANY
Administered by LifeCare Assurance Company
Policy Number

OWNER NAME
ADDRESS
ADDRESS

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy. However, if your policy lapses for non-payment of premium within 120 days of the rate increase effective date, the Non-Payment Option (option 2) below, will automatically be provided

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

LifeCare

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

Policy Issued by THE STATE LIFE INSURANCE COMPANY
Administered by LifeCare Assurance Company
Policy Number

OWNER NAME
ADDRESS
ADDRESS

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____
Signature of Owner Date Signed

LifeCare

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

Policy Issued by THE STATE LIFE INSURANCE COMPANY
Administered by LifeCare Assurance Company
Policy Number

OWNER NAME
ADDRESS
ADDRESS

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy. However, if your policy lapses for non-payment of premium, the Nonforfeiture Option available under your policy will automatically be provided, as described in the Notice of Premium Rate Increase

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

LifeCare

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
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Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

Policy Issued by THE STATE LIFE INSURANCE COMPANY
Administered by LifeCare Assurance Company
Policy Number

OWNER NAME
ADDRESS
ADDRESS

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

_____ _____
Signature of Owner Date Signed

July 29, 2014

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated July 11, 2014 for the above referenced filing. Please see the response following your question.

Objection 1

"Due to the changes that have occurred since the original Actuarial Memorandums were submitted in May 2013, we ask that both memorandums be updated to indicate the how the overall increase will be implemented over a three year period."

Please see attached actuarial memorandums. These memorandums have been updated to discuss the 3 part rate increase. Additionally all rate tables and calendar experience exhibits also now show the increase over the three year period. All experience has been updated as of end of year 2013.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

November 3rd, 2014

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated October 27th, 2014 for the above referenced filing. Please see the response following your question.

Objection 1

"There appears to be some confusion regarding the policy forms for which this rate increase applies. According to your response dated 6/20/2014, the rate increase of 35% does not apply to any of the riders. The Rate/Rule Schedule, however, lists the riders as affected form numbers. The attached exhibit appears only list rates for $10 FC and $10 FC with HCBC. I assume HCBC is form # S-6000-R6-VA, but I do not know which form number applies to FC. Please correct the Rate/Rule Schedule in SERFF to state the Affected Form Numbers for which this rate increase applies. The rate action should be "revised", the previous state filing number should be "paper filing approved 9/15/1999", and the Percent Action Change Request "35%". Please attach rate schedule reflecting the increase for each policy form number separately for each of the three implementation periods."

You are correct; the rate/rule schedule should not have any of the rider policy forms listed. We will remove these from the rate/rule schedule.

Form number S-6000-R6-VA is not the HCBC policy form, this is the form for the HCBC enhancement rider. The enhancement rider allows the benefits to be paid out weekly instead of daily. For more information on the HCBC enhancement rider, see the Benefits Description section of the actuarial memorandum.

Both Facility Care Only and Comprehensive (facility care with HCBC) benefits are available under the S-6000-P-VA policy form.

Objection 2

"The policyholder letter states that if an insured elects to reduce his benefits, he will be unable to increase the benefits in the future. Does this mean that if the insured could pass underwriting requirements, he still prohibited from increasing any benefits later on?"

The policyholder would be unable to increase his benefits even if he could pass underwriting requirements. The only way for a policyholder to increase their benefits would be to buy an additional policy. However, The State Life no longer sells health based long term care policies.

Objection 3

"Please advise what the original targeted loss ratio was for each block of business - pre and post stability."

The original loss ratio for both pre and post rate stability business is 68.9%.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

January 8th, 2015

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated January 6th, 2015 for the above referenced filing. Please see the response following your question.

Objection 1

"In November we had sent a question regarding an agreement on both the pre and post stability business to not seek another rate increase for three years. The Actuarial Memorandum for the post - stability plans included this but the pre-stability memorandum did not. The company forwarded an email indicating there was a discussion with the BOI regarding this; and it was agreed the company would not implement a rate increase within two years of the final year of its current rate increase schedule.

Please revise the memorandums to clearly reflect this agreement so that we may continue with our review."

Please see attached revised memorandums for both pre-rate stability and post-rate stability. The pre-rate stability memorandum has been revised in section 2 with the requested information. The post-rate stability memorandum has been revised in section 2 and section 18 with the requested information.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

January 22nd, 2015

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated January 15th, 2015 for the above referenced filing. Please see the response following your question.

Objection 1

"So that this rate increase may be approved, for accuracy and consistency purposes, please update the Rate/Rule Schedule to indicate the overall rate increase is 34.92% rather than 35%. This is the result of the implementation occurring over three years: 1.105 x 1.105 x 1.105 = 1.3492. Please update the Percent Rate Change Request as well in the Rate Action Information column. We also ask that the policyholder letters be amended accordingly. If you have any questions or comments, please feel free to contact me at 804-371-9390. The BOI will be closed on Friday for a state holiday, Lee/Jackson Day, and Monday for Martin Luther King Day.

Thank you for your continued support and cooperation during this process."

The Rate/Rule Schedule and policyholder letter have been updated as requested.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

February 2nd, 2015

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated January 27th, 2015 for the above referenced filing. Please see the response following your question.

Objection 1

"There is another small detail I need clarification on. The rate summaries include the average annual premium per member. For the pre-stability policies the amount is $3118; for the post-stability the amount is $3614. How were those amounts determined?"

The average premium is calculated in by taking the total premium inforce for Virginia policies that are eligible for a rate increase, and dividing it by the total counts inforce for Virginia policies that are eligible for a rate increase. Additionally, the rate increase is applied to get the final premium.

The numbers in the rate summary have been updated to use our end of year 2013 data (to match the rest of the filing), and to use the 34.92% increase rather than the 35% increase. The average premiums after the rate increase should be $2,904 for post rate stability, and $3,005 for pre rate stability. The old $3614 average premium listed for post rate stability appears to be incorrect. Please see the attached revised rate summary forms.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

THE STATE LIFE INSURANCE COMPANY
a ONEAMERICA® *financial partner*
Home Office: Indianapolis, Indiana
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

STATE LIFE
a ONEAMERICA®
financial partner

ENDORSEMENT

This endorsement is attached to and made a part of the Policy in accordance with the effective date of the attached Benefit Schedule.
The attached Benefit Schedule replaces any previously issued Benefit Schedule and is made part of the Policy.

Executed for the Company at its Home Office in Indianapolis, Indiana

Secretary

President

BENEFIT SCHEDULE

INSURED INFORMATION

Policy Number:	[12-34567890]		
Insured:	[John Doe]	Insuring Age:	[65]
Insured:	[Jane Doe]	Insuring Age:	[65]

POLICY INFORMATION	**PREMIUM**
Long Term Care Insurance Policy, S-6000-P-VA	[$174.79]
[Compound Benefit Increase Rider, S-6000-R3]	[$104.87]
[Home and Community Based Care Enhancement Rider, S-6000-R6-VA]	[$34.96]
Total [Monthly] Premium:	[$314.62]
Premium Paying Period:	[Lifetime]
Policy Effective Date:	[2/09/2004]

Dated [6/17/2014] this Benefit Schedule replaces any previously issued Benefit Schedules.

BENEFIT INFORMATION

All Benefits, the Elimination Period and the Benefit Amounts shown below apply individually to each insured named above.

Elimination Period:	[90 Days]
Daily Benefit for Facility Care and Home and Community Based Care up to:	[$120]
Lifetime Maximum Caregiver Training Benefit up to:	Three (3) times the Daily Benefit
Benefit Amount:	[Unlimited]

If you have questions about your Policy or if you have a claim, you may contact your Personal Care Advisor by calling toll-free at [888-505-8101.]

Statement of Variability for Endorsements

Endorsement form S-E-BR-VA variations:

Bracket #1 – The Policy number will appear which varies by policyholder
Bracket #2 – The Effective date of the change will appear which varies by policyholder
Bracket #3 – The change/benefit reduction will appear which varies by policyholder. The variations are the following:

[The 0 Day Elimination Period has been changed to 30 Days.]
[The 0 Day Elimination Period has been changed to 60 Days.]
[The 30 Days Elimination Period has been changed to 60 Days.]

[The Daily Benefit Amount has been reduced to $XX.XX.]

[The Lifetime Benefit Period has been reduced to 5 Years.]
[The Lifetime Benefit Period has been reduced to 3 Years.]
[The 5 Years Benefit Period has been reduced to 3 Years.]

[The Compound Benefit Increase has been deleted from your Policy.]
[The Compound Benefit Increase Rider has been changed to Simple Benefit Increase Rider.]
[The Simple Benefit Increase Rider has been deleted from your Policy].

[The Full Nonforfeiture Rider has been deleted from your Policy.]
[The Shortened Benefit Period Nonforfeiture Rider has been deleted from your Policy.]

[The Indemnity Benefit Rider has been deleted from your Policy.]
[The Home and Community Based Care Enhancement Rider has been deleted from your Policy.]

Endorsement form S-E-NF-VA variations:

Bracket #1 – The Policy number will appear which will vary by policyholder.
Bracket #2 – The effective date of the change will appear which varies by policyholder.
Bracket #3 – The Nonforfeiture Benefit Amount or the Contingent Benefit Upon Lapse will appear which will vary by policyholder.

FLESCH SCALE CERTIFICATE

FORM NUMBER:

S-E-BR-VA	Endorsement
S-E-NF-VA	Endorsement

NUMBER OF WORDS: (**X**) 10,000 or less. Entire forms were analyzed
( ) More than 10,000 words. 200 word samples per page were analyzed.

The State Life Insurance Company certifies that a Flesch Scale Readability test has been applied to the above forms. The score for each form is as follows:

S-E-BR-VA 55

S-E-NF-VA..... 55

I hereby certify the accuracy of the Flesch reading ease scores for the policy forms listed above.

I also certify to the best of my knowledge and belief that the policy forms are in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.

Thomas Zurek
Secretary

September 10, 2015

FLESCH SCALE CALCULATIONS			
Form	Words	Syllables	Sentences
S-6000-P-VA + S-E-BR-VA	4346	6615	190
S-6000-P-VA + S-E-NF-VA	4386	6677	193

June 24th, 2015

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated June 17th, 2015 for the above referenced filing. Please see the response following your question.

Objection 1

"The Virginia State Corporation Commission recently adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commission's website at http://www.scc.virginia.gov/DocetSearch#/caseDetails/132748".

As part of the revisions, the commission revised the requirements for policyholder notification regarding rate increases. A summary of the new requirements are:

- The notice is required to be filed with the commission at the time the premium rate increase is filed;

- The insurer is required to provide the notice at least 75 days prior to the implementation of the premium rate schedule increase;

- The notice is required to include at least the following information:

    1. All applicable information identified in 14VAC5-200-75 A;
    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;
    3. A clear identification of the driving factors of the premium rate increase; and

4. A statement substantially similar to the following:
'The rate increase request was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulation addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.'

Because this rate filing remains under review, it is questionable the proposed rate increase would be approved prior to the revised regulations taking effect on policies renewing on or after September 1, 2015. As a result, the company will need to submit for review policyholder notification letters in compliance with the requirements of 14VAC5-200-75, as revised. Because the letters must be "filed", please attach the amended letters to the Form Schedule in SERFF in compliance with the requirements of Chapter 100 of Title 14 of the Virginia Administrative Code including a Certification of Compliance. The letters will require a form number."

We agree to abide by the new regulations. Please see the revised policyholder notification letters attached with this response (with revisions highlighted in yellow).

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

August 6th, 2015

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated July 14th, 2015 for the above referenced filing. Please see the response following your question.

Objection 1

"Please include a disclosure that the insured has a right to a revised premium rate or rate schedule for compliance with 14VAC5-200-75 D 1."

This language has been added to the customer letters.

Objection 2

"Please provide a more simplified explanation for the rate increase that is more consumer friendly. How "lower lapse rates" and 'lower mortality rates' affect a rate increase may not be easily understood. As an example, the company may wish to state that because individuals are living longer and keeping their policies in force longer, more claims are being filed than the company anticipated when the policy was originally priced. As a result, premiums need to be adjusted to provide sufficient funds to pay current claims and claims in the future."

This language has been added to the customer letters.

Objection 3

"Will the Coverage Change Request Form become a part of the contract? If so, the form should have a separate form number and be attached to the Form Schedule as a separate item for review. If the form will not be attached to the policy, please remove the form number and attach the change form to Supporting Documentation. Only the policyholder letters should be attached to the Form Schedule for review."

No, the election form number is not a form number, but an internal document name.

Objection 4

"Please revise the reference to the Virginia State Insurance Commission to Virginia's State Corporation Commission."

This language has been added to the customer letters.

Objection 5

"Another alternative to the rate increase is 'shortening your overall maximum benefit period'. Please provide details as to how this is accomplished and what the minimum benefit period would be."

The policy was sold with benefit periods of lifetime, 5 years, and 3 years. Those who bought lifetime could reduce their benefit period to 5 or 3 years at the rate increase effective date. Those who bought 5 years could reduce to 3. Those who bought 3 years would not be able to reduce, since 3 years is the minimum available.

Objection 6

"As an observation, the policyholder letter form S-6000 VA NF refers to Option 1 but does not refer to an Option 2. The S-6000 VA CNF letter refers to both Options 1 and 2."

This has been fixed so that policyholder letter form S-6000 VA NF refers to both an Option 1 and an Option 2.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

September 8th, 2015

Ms. Janet Houser
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Ms. Houser,

Thank you for reviewing our filing. This letter is in response to your communication dated July 14th, 2015 for the above referenced filing. Please see the response following your question.

Objection 1

"Thank you for revising the policyholder letters as requested. All of our concerns have been resolved. It appears, however, through an oversight on our part, the form is not compliant with 14VAC-100-50-2 which requires the full and proper name of the insurer shall "Prominently" appear on any policy form; and in this case, the policyholder letter. Please amend the letters accordingly.

As you are aware, another examiner is reviewing the endorsement forms and she will contact you under a separate coverage regarding any concerns she may have. It is our understanding an updated Schedule of Benefits will be sent with any endorsement form. For our purposes, please confirm this is the process the company will continue to use."

Please see attached letter with revised header. All contact information for Lifecare Assurance now appears at the end of the letter. All endorsement forms will have an updated Schedule of Benefits sent with them.

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/10/2015	Withdrawn 09/11/2015	Rate	New Rates (revised)	09/11/2015	New Rates (revised).pdf
08/07/2015	Withdrawn 09/11/2015	Form	New Sample Policyholder Letter (contingent non-forfeiture)	09/08/2015	New Sample Policyholder Letter (contingent non-forfeiture).pdf (Superceded)
08/07/2015	Withdrawn 09/11/2015	Form	New Sample Policyholder Letter (non-forfeiture)	09/08/2015	New Sample Policyholder Letter (non-forfeiture).pdf (Superceded)
06/25/2015	Withdrawn 09/11/2015	Form	New Sample Policyholder Letter (contingent non-forfeiture)	08/07/2015	New Sample Policyholder Letter (contingent non-forfeiture).pdf (Superceded)
06/25/2015	Withdrawn 09/11/2015	Form	New Sample Policyholder Letter (non-forfeiture)	08/07/2015	New Sample Policyholder Letter (non-forfeiture).pdf (Superceded)
04/15/2015	Withdrawn 09/11/2015	Form	ENDORSEMENT	07/01/2015	S-E-NF-VA.pdf (Superceded)
04/07/2015	Withdrawn 08/19/2015	Supporting Document	S6000 Virginia - Endorsements' Statement of Variability	07/01/2015	S6000 Virginia - Endorsements' Statement of Variability.pdf (Superceded)
04/07/2015	Withdrawn 09/11/2015	Supporting Document	VA Flesch Certification	09/10/2015	VA Flesch Certification .pdf (Superceded)
04/07/2015	Withdrawn 09/11/2015	Form	ENDORSEMENT	04/15/2015	S-E-BR-VA .pdf (Superceded)
04/07/2015	Withdrawn 09/11/2015	Form	ENDORSEMENT	04/15/2015	S-E-NF-VA .pdf (Superceded)
01/26/2015	Withdrawn 09/11/2015	Rate	Exhibits 6-30-14	09/10/2015	Exhibits 6-30-14.pdf (Superceded)
01/23/2015	Withdrawn 07/14/2015	Supporting Document	Notice of Premium Rate Increase Letters	06/25/2015	New Sample Policyholder Letter _contingent non-forfeiture_.pdf (Superceded) New Sample Policyholder Letter _non-forfeiture_.pdf (Superceded)
11/03/2014	Withdrawn 07/14/2015	Rate	Exhibits 6-30-14	01/26/2015	Exhibits 6-30-14.pdf

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/29/2014	Withdrawn 07/14/2015	Supporting Document	L&H Actuarial Memorandum	01/08/2015	State Life Rate Certification.pdf New Exhibit Set.pdf SL Rate Memo with Attachment VA post.pdf (Superceded) SL Rate Memo with Attachment VA pre.pdf (Superceded)
06/30/2014	Withdrawn 07/14/2015	Rate	Exhibits 6-30-14	11/03/2014	Exhibits 6-30-14.pdf
06/23/2014	Withdrawn 07/14/2015	Supporting Document	ReqPt1 (post RS)	02/03/2015	ReqPt1 (post RS).pdf (Superceded)
06/23/2014	Withdrawn 07/14/2015	Supporting Document	ReqPt1 (pre RS)	02/03/2015	ReqPt1 (pre RS).pdf (Superceded)
06/23/2014	Withdrawn 07/14/2015	Supporting Document	Notice of Premium Rate Increase Letters	01/23/2015	New Sample Policyholder Letter _contingent non-forfeiture_.pdf (Superceded) New Sample Policyholder Letter _non-forfeiture_.pdf (Superceded)
01/06/2014	Withdrawn 10/27/2014	Supporting Document	Notice of Premium Rate Increase Letters	06/23/2014	New Sample Policyholder Letter _contingent non-forfeiture_ 010614.pdf (Superceded) New Sample Policyholder Letter _non-forfeiture_ 010614.pdf (Superceded)
01/02/2014	Withdrawn 10/27/2014	Supporting Document	ReqPt1 (post RS)	06/23/2014	ReqPt1 (post RS).pdf (Superceded)
01/02/2014	Withdrawn 10/27/2014	Supporting Document	ReqPt1 (pre RS)	06/23/2014	ReqPt1 (pre RS).pdf (Superceded)
12/19/2013	Withdrawn 10/27/2014	Supporting Document	Objection Response 11 21 13	01/06/2014	Objection Response 11 21 13.pdf (Superceded)
12/19/2013	Withdrawn 10/27/2014	Supporting Document	Notice of Premium Rate Increase Letters	01/06/2014	New Sample Policyholder Letter _contingent non-forfeiture_.pdf (Superceded) New Sample Policyholder Letter _non-forfeiture_.pdf (Superceded)

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/19/2013	Withdrawn 10/27/2014	Rate	SL Rate Table VA 2012 Final	06/30/2014	New Exhibit Set.pdf (Superceded) State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf (Superceded) State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf (Superceded)
08/02/2013	Withdrawn 10/27/2014	Supporting Document	Notice of Premium Rate Increase Letters	12/19/2013	New Sample Policyholder Letter _contingent non-forfeiture_.pdf (Superceded) New Sample Policyholder Letter _non-forfeiture_.pdf (Superceded)
08/02/2013	Withdrawn 10/27/2014	Rate	New Rates	06/30/2014	New Rates.pdf (Superceded)
05/06/2013	Withdrawn 10/27/2014	Rate	SL Rate Table VA 2012 Final	12/19/2013	New Exhibit Set.pdf State Life Rate Increase Act Memo Rates post 10-2003 issue 021213.pdf State Life Rate Increase Act Memo Rates pre 10-2003 issue 021213.pdf
05/06/2013	Withdrawn 10/27/2014	Supporting Document	L&H Actuarial Memorandum	07/29/2014	State Life Rate Certification.pdf New Exhibit Set.pdf State Life Rate Increase Act Memo, post rate stability.pdf (Superceded) State Life Rate Increase Act Memo, pre rate stability.pdf (Superceded)
04/29/2013	Withdrawn 10/27/2014	Supporting Document	L&H Actuarial Memorandum	05/06/2013	Support Exhibit post 10-2003.pdf (Superceded) Support Exhibit pre 10-2003.pdf (Superceded) State Life Rate Certification.pdf State Life Rate Increase Act Memo, post rate stability.pdf (Superceded) State Life Rate Increase Act Memo, pre rate stability.pdf (Superceded)
04/26/2013	Withdrawn 09/11/2015	Form	Coverage Change Request Form - NonForfeiture	07/11/2014	Coverage Change Request Form & Return Form - NF -Revised 4-25-13.pdf (Superceded)
04/26/2013	Withdrawn 09/11/2015	Form	Coverage Change Request Form - Contingent NonForfeiture	07/11/2014	Coverage Change Request Form & Return Form - CNF - Revised 4-25-13.pdf (Superceded)

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/23/2013	Withdrawn 10/27/2014	Supporting Document	L&H Actuarial Memorandum	04/29/2013	State Life Rate Increase Act Memo Attachment, post rate stability.pdf (Superceded) State Life Rate Increase Act Memo Attachment, pre rate stability.pdf (Superceded) Support Exhibit post 10-2003.pdf Support Exhibit pre 10-2003.pdf State Life Rate Certification.pdf
02/13/2013	Withdrawn 09/11/2015	Form	Coverage Change Request Form - NonForfeiture	04/26/2013	Coverage Change Request Form & Return Form - NonForfeiture.pdf (Superceded)
02/13/2013	Withdrawn 09/11/2015	Form	Coverage Change Request Form - Contingent NonForfeiture	04/26/2013	Coverage Change Request Form & Return Form - CNF.pdf (Superceded)
02/13/2013	Withdrawn 10/27/2014	Supporting Document	Notice of Premium Rate Increase Letters	08/02/2013	Notice of Premium Rate Increase Letter - Contingent NonForfeiture.pdf (Superceded) Notice of Premium Rate Increase Letter - NonForfeiture.pdf (Superceded)
02/12/2013	Withdrawn 10/27/2014	Supporting Document	L&H Actuarial Memorandum	04/23/2013	State Life Rate Increase Act Memo post 10-2003 issue.pdf (Superceded) State Life Rate Increase Act Memo pre 10-2003 issue.pdf (Superceded) Support Exhibit post 10-2003.pdf (Superceded) Support Exhibit pre 10-2003.pdf (Superceded)
02/12/2013	Withdrawn 10/27/2014	Rate	SL Rate Table VA 2012 Final	05/06/2013	State Life Rate Increase Act Memo Rates post 10-2003 issue.pdf (Superceded) State Life Rate Increase Act Memo Rates pre 10-2003 issue.pdf (Superceded)
09/21/2012	Withdrawn 10/27/2014	Rate	SL Rate Table VA 2012 Final	02/12/2013	SL Rate Table VA 2012 Final.pdf (Superceded)
09/21/2012	Withdrawn 10/27/2014	Supporting Document	customer notice and election form FINAL 6 6 12	02/13/2013	customer notice and election form FINAL 6 6 12.pdf (Superceded)

State: *Virginia* **Filing Company:** *The State Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *CareGuard*
Project Name/Number: */*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/21/2012	Withdrawn 07/14/2015	Supporting Document	Certification of Compliance	04/23/2013	
09/21/2012	Withdrawn 10/27/2014	Supporting Document	L&H Actuarial Memorandum	02/12/2013	SL Rate Memo VA 2012 Final.pdf (Superceded)

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 34.92% over the next three years. The premiums originally charged for your policy were based on a number of factors, such as how long policyholders keep their policy in force and other relevant assumptions. Because individuals are living longer and keeping their policies in force longer, more claims are being filed than the company anticipated when the policy was originally priced. As a result, the premiums need to be adjusted to provide sufficient funds to pay current claims and claims in the future. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. 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. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at

www.scc.virginia.gov/BOI. In the event of any premium rate increase, you have the right to a revised premium rate or rate schedule. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Some of these options may not be of equal value. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form. In the case of a partnership policy, some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.
- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-8101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (Option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (Option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____

Signature of Policyholder Date Signed

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 34.92% over the next three years. The premiums originally charged for your policy were based on a number of factors, such as how long policyholders keep their policy in force and other relevant assumptions. Because individuals are living longer and keeping their policies in force longer, more claims are being filed than the company anticipated when the policy was originally priced. As a result, the premiums need to be adjusted to provide sufficient funds to pay current claims and claims in the future. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. 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. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. In the event of any premium rate increase, you have the right to a revised premium rate or rate schedule. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Some of these options may not be of equal value. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form. In the case of a partnership policy, some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.

- Non-Payment Option: Option 2 is if you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer

service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance PolicyPOLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (Option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option (Option 2) provided by my policy. I understand renewal notices will still be sent to me.

_____ _____

Signature of Owner Date Signed

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 34.92% over the next three years. The premiums originally charged for your policy were based on a number of factors, such as how long policyholders keep their policy in force and other relevant assumptions. Since lapse rates and mortality rates are much lower than expected, a premium increase has become necessary for this policy form. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. The rate increase request was reviewed by the Virginia State Insurance Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be

likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Some of these options may not be of equal value. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form. In the case of a partnership policy, some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.
- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer

service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-8101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____

Signature of Policyholder Date Signed

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 34.92% over the next three years. The premiums originally charged for your policy were based on a number of factors, such as how long policyholders keep their policy in force and other relevant assumptions. Since lapse rates and mortality rates are much lower than expected, a premium increase has become necessary for this policy form. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. The rate increase request was reviewed by the Virginia State Insurance Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at

www.scc.virginia.gov/BOI. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Some of these options may not be of equal value. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form. In the case of a partnership policy, some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.

- Non-Payment Option: If you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance PolicyPOLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

_____ _____

Signature of Owner Date Signed

The State Life Insurance Company
Home Office: Indianapolis, Indiana
Long-Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

ENDORSEMENT

This endorsement is attached to and made a part of Policy No. [ ] effective [ ].
The Non-Payment Option of your Long Term Care Policy that was provided to you at the time of your premium increase has been exercised. No further premium is due. The Policy will continue under its current terms, but benefits payable will be limited to [$]. No further increases will occur under any benefit increase rider, if attached to the Policy. Claim benefits already paid before the date of lapse would be deducted from this amount.

Executed for the Company at its Home Office in Indianapolis, Indiana

Secretary

President

Statement of Variability for Endorsements

Endorsement form S-E-BR-VA variations:

Bracket #1 – The Policy number will appear which varies by policyholder
Bracket #2 – The Effective date of the change will appear which varies by policyholder
Bracket #3 – The change/benefit reduction will appear which varies by policyholder. The variations are the following:

[The 0 Day Elimination Period has been changed to 30 Days.]
[The 0 Day Elimination Period has been changed to 60 Days.]
[The 30 Days Elimination Period has been changed to 60 Days.]

[The Daily Benefit Amount has been reduced to $XX.XX.]

[The Lifetime Benefit Period has been reduced to 5 Years.]
[The Lifetime Benefit Period has been reduced to 3 Years.]
[The 5 Years Benefit Period has been reduced to 3 Years.]

[The Compound Benefit Increase has been deleted from your Policy.]
[The Compound Benefit Increase Rider has been changed to Simple Benefit Increase Rider.]
[The Simple Benefit Increase Rider has been deleted from your Policy].

[The Full Nonforfeiture Rider has been deleted from your Policy.]
[The Shortened Benefit Period Nonforfeiture Rider has been deleted from your Policy.]

[The Indemnity Benefit Rider has been deleted from your Policy.]
[The Home and Community Based Care Enhancement Rider has been deleted from your Policy.]

Endorsement form S-E-NF-VA variations:

Bracket #1 – The Policy number will appear which will vary by policyholder.
Bracket #2 – The effective date of the change will appear which varies by policyholder.
Bracket #3 – The Nonforfeiture Benefit Amount will appear which will vary by policyholder.

FLESCH SCALE CERTIFICATE

FORM NUMBER:

S-E-BR-VA	Endorsement
S-E-NF-VA	Endorsement

NUMBER OF WORDS: (**X**) 10,000 or less. Entire forms were analyzed
( ) More than 10,000 words. 200 word samples per page were analyzed.

Berkshire Life Insurance Company of America certifies that a Flesch Scale Readability test has been applied to the above forms. The score for each form is as follows:

S-E-BR-VA 55

S-E-NF-VA..... 55

Thomas Zurek
Secretary

April 6, 2015

FLESCH SCALE CALCULATIONS			
Form	Words	Syllables	Sentences
S-6000-P-VA + S-E-BR-VA	4346	6615	190
S-6000-P-VA + S-E-NF-VA	4386	6677	193

THE STATE LIFE INSURANCE COMPANY
a ONEAMERICA® *financial partner*
Home Office: Indianapolis, Indiana
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

STATE LIFE
a ONEAMERICA®
financial partner

ENDORSEMENT

This endorsement is attached to and made a part of Policy No. [ ] effective [ ]. Your election to decrease the benefits of your Long Term Care Policy due to the premium increase has been exercised. [ ].This change will not alter any other conditions, provisions or limitations under your Policy.

Executed for the Company at its Home Office in Indianapolis, Indiana

Secretary

President

THE STATE LIFE INSURANCE COMPANY
a ONEAMERICA® *financial partner*
Home Office: Indianapolis, Indiana
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.8101

STATE LIFE
a ONEAMERICA®
financial partner

ENDORSEMENT

This endorsement is attached to and made a part of Policy No. [ ] effective [ ].
The Non-Payment Option of your Long Term Care Policy that was provided to you at the time of your premium increase has been exercised. No further premium is due. The Policy will continue under its current terms, but benefits payable will be limited to [$]. No further increases will occur under any benefit increase rider, if attached to the Policy. Claim benefits already paid before the date of lapse would be deducted from this amount.

Executed for the Company at its Home Office in Indianapolis, Indiana

Secretary

President

The State Life Insurance Company
Policy Form S-6000-P

Attachment Q1.2
Base Rates After First Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$29.83	$41.76
41	$30.66	$42.92
42	$31.49	$44.08
43	$32.32	$45.24
44	$33.15	$46.41
45	$33.97	$47.57
46	$34.80	$48.73
47	$35.63	$49.89
48	$36.46	$51.05
49	$37.29	$52.21
50	$38.12	$53.37
51	$39.78	$55.69
52	$41.43	$58.01
53	$43.09	$60.33
54	$44.75	$62.65
55	$46.41	$64.97
56	$49.06	$68.68
57	$51.71	$72.39
58	$54.36	$76.11
59	$57.01	$79.82
60	$59.67	$83.53
61	$70.27	$98.38
62	$80.88	$113.24
63	$91.49	$128.09
64	$102.10	$142.94
65	$112.71	$157.79
66	$128.62	$180.07
67	$144.53	$202.34
68	$160.44	$224.62
69	$176.35	$246.90
70	$192.27	$269.17
71	$214.81	$300.73
72	$237.35	$332.29
73	$259.89	$363.85
74	$282.43	$395.41
75	$304.98	$426.97
76	$358.02	$501.22
77	$411.06	$575.48
78	$464.10	$649.74
79	$517.14	$723.99
80	$570.18	$798.25
81	$619.90	$867.86
82	$669.63	$937.48
83	$719.35	$1,007.09
84	$780.13	$1,092.18

The State Life Insurance Company
Policy Form S-6000-P

Attachment Q1.3
Base Rates After Second Rate Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$32.96	$46.14
41	$33.87	$47.42
42	$34.79	$48.70
43	$35.71	$49.99
44	$36.63	$51.28
45	$37.53	$52.56
46	$38.45	$53.84
47	$39.37	$55.12
48	$40.28	$56.41
49	$41.20	$57.69
50	$42.12	$58.97
51	$43.95	$61.53
52	$45.78	$64.10
53	$47.61	$66.66
54	$49.44	$69.22
55	$51.28	$71.79
56	$54.21	$75.89
57	$57.13	$79.99
58	$60.06	$84.10
59	$62.99	$88.20
60	$65.93	$92.30
61	$77.64	$108.70
62	$89.37	$125.13
63	$101.09	$141.53
64	$112.82	$157.94
65	$124.54	$174.35
66	$142.12	$198.97
67	$159.70	$223.58
68	$177.28	$248.20
69	$194.86	$272.82
70	$212.45	$297.43
71	$237.36	$332.30
72	$262.27	$367.18
73	$287.17	$402.05
74	$312.08	$436.92
75	$337.00	$471.80
76	$395.61	$553.84
77	$454.22	$635.90
78	$512.83	$717.96
79	$571.43	$800.00
80	$630.04	$882.06
81	$684.98	$958.98
82	$739.94	$1,035.91
83	$794.88	$1,112.83
84	$862.04	$1,206.85

The State Life Insurance Company
Policy Form S-6000-P

Attachment Q1.4
Base Rates After Third Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$36.42	$50.98
41	$37.42	$52.39
42	$38.44	$53.81
43	$39.45	$55.23
44	$40.47	$56.66
45	$41.47	$58.07
46	$42.48	$59.49
47	$43.50	$60.90
48	$44.50	$62.33
49	$45.52	$63.74
50	$46.54	$65.16
51	$48.56	$67.99
52	$50.58	$70.83
53	$52.60	$73.65
54	$54.63	$76.48
55	$56.66	$79.32
56	$59.90	$83.85
57	$63.12	$88.38
58	$66.36	$92.93
59	$69.60	$97.46
60	$72.85	$101.99
61	$85.79	$120.11
62	$98.75	$138.26
63	$111.70	$156.39
64	$124.66	$174.52
65	$137.61	$192.65
66	$157.04	$219.86
67	$176.46	$247.05
68	$195.89	$274.26
69	$215.32	$301.46
70	$234.75	$328.66
71	$262.28	$367.19
72	$289.80	$405.73
73	$317.32	$444.26
74	$344.84	$482.79
75	$372.38	$521.33
76	$437.14	$611.99
77	$501.91	$702.66
78	$566.67	$793.34
79	$631.43	$884.00
80	$696.19	$974.67
81	$756.90	$1,059.67
82	$817.63	$1,144.68
83	$878.34	$1,229.67
84	$952.55	$1,333.56

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 34.92% over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult

with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.
- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-8101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____

Signature of Policyholder Date Signed

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 34.92% over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term

care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Non-Payment Option: If you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance PolicyPOLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

_____ _____

Signature of Owner Date Signed

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-153, which were issued on and after 10/01/2003.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

Actuarial Memorandum Exhibits

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was approved for this form.

The base rate increase is 35%. This rate increase will be implemented as 3 consecutive annual 10.5% increases. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates after first increase
B3	6000 proposed rates after second increase
B4	6000 proposed rates after third increase
B5	6000 proposed increases

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the first premium increase is assumed to occur in 2015, 50% in 2016. The second and third increases are assumed to occur in 2017 and 2018 respectively.
An extra 3% of the policyholders with a rate increase are assumed to lapse.
11% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim terminations.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	6.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2013 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2013 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2013 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 6.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2014 through 2053 are developed from an asset share model representing actual contracts in force as of December 31, 2013. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H1 and H2 compare durational loss ratios with pricing durational loss ratios for Nationwide and Virginia only experience.

15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

Attachment J provides a demonstration 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:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases.
3. Present value of future projected initial earned premiums time 58%, and
4. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Attachment J are determined at 4.5%, the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing were issued.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2013 (Based on Policy Count)

As of December 31, 2013, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

Assuming the current underlying moderately adverse assumptions are realized, the current rates would need an increase of 70% (rather than the requested 35%) to bring the loss ratio down to a sustainable level (69% - 70%). The company is willing to implement a lesser increase of 35% now, and will not request an additional rate increase for at least 36 months. Any future rate increases will not attempt to recover the lost premium between the increase implemented and the increase needed to certify the intervening period.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA

Consulting Actuary

The State Life Insurance Company
Rate Increase Impact Exhibit

Attachment A

Virginia	S-6000-P			
	Cost of Living Adjustment			
	None	Compound	Simple	Total
Number of Policies	2	17	1	20
Current Premium	$1,866	$38,597	$2,578	43,040.80
Current AveragePremium	$933	$2,270	$2,578	2,152
New Premium	$2,062	$42,650	$2,848	47,560
New Average Premium	$1,031	$2,509	$2,848	2,378
Average Rate Increase	10.50%	10.50%	10.50%	10.50%

Nationwide [1]	S-6000-P			
	Cost of Living Adjustment			
	None	Compound	Simple	Total
Number of Policies	88	792	121	1,001
Current Premium	$163,604	$2,700,066	$252,030	3,115,700
Current AveragePremium	$1,859	$3,409	$2,083	3,113
New Premium	$180,782	$2,983,573	$278,493	3,442,849
New Average Premium	$2,054	$3,767	$2,302	3,439
Average Rate Increase	10.50%	10.50%	10.50%	10.50%

[1] Nationwide premiums have been adjusted to be consistent with the current rate level in Virginia

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Base Rates Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$27.00	$37.80
41	$27.75	$38.85
42	$28.50	$39.90
43	$29.25	$40.95
44	$30.00	$42.00
45	$30.75	$43.05
46	$31.50	$44.10
47	$32.25	$45.15
48	$33.00	$46.20
49	$33.75	$47.25
50	$34.50	$48.30
51	$36.00	$50.40
52	$37.50	$52.50
53	$39.00	$54.60
54	$40.50	$56.70
55	$42.00	$58.80
56	$44.40	$62.16
57	$46.80	$65.52
58	$49.20	$68.88
59	$51.60	$72.24
60	$54.00	$75.60
61	$63.60	$89.04
62	$73.20	$102.48
63	$82.80	$115.92
64	$92.40	$129.36
65	$102.00	$142.80
66	$116.40	$162.96
67	$130.80	$183.12
68	$145.20	$203.28
69	$159.60	$223.44
70	$174.00	$243.60
71	$194.40	$272.16
72	$214.80	$300.72
73	$235.20	$329.28
74	$255.60	$357.84
75	$276.00	$386.40
76	$324.00	$453.60
77	$372.00	$520.80
78	$420.00	$588.00
79	$468.00	$655.20
80	$516.00	$722.40
81	$561.00	$785.40
82	$606.00	$848.40
83	$651.00	$911.40
84	$706.00	$988.40

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Base Rates After First Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$29.83	$41.76
41	$30.66	$42.92
42	$31.49	$44.08
43	$32.32	$45.24
44	$33.15	$46.41
45	$33.97	$47.57
46	$34.80	$48.73
47	$35.63	$49.89
48	$36.46	$51.05
49	$37.29	$52.21
50	$38.12	$53.37
51	$39.78	$55.69
52	$41.43	$58.01
53	$43.09	$60.33
54	$44.75	$62.65
55	$46.41	$64.97
56	$49.06	$68.68
57	$51.71	$72.39
58	$54.36	$76.11
59	$57.01	$79.82
60	$59.67	$83.53
61	$70.27	$98.38
62	$80.88	$113.24
63	$91.49	$128.09
64	$102.10	$142.94
65	$112.71	$157.79
66	$128.62	$180.07
67	$144.53	$202.34
68	$160.44	$224.62
69	$176.35	$246.90
70	$192.27	$269.17
71	$214.81	$300.73
72	$237.35	$332.29
73	$259.89	$363.85
74	$282.43	$395.41
75	$304.98	$426.97
76	$358.02	$501.22
77	$411.06	$575.48
78	$464.10	$649.74
79	$517.14	$723.99
80	$570.18	$798.25
81	$619.90	$867.86
82	$669.63	$937.48
83	$719.35	$1,007.09
84	$780.13	$1,092.18

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Base Rates After Second Rate Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$32.96	$46.14
41	$33.87	$47.42
42	$34.79	$48.70
43	$35.71	$49.99
44	$36.63	$51.28
45	$37.53	$52.56
46	$38.45	$53.84
47	$39.37	$55.12
48	$40.28	$56.41
49	$41.20	$57.69
50	$42.12	$58.97
51	$43.95	$61.53
52	$45.78	$64.10
53	$47.61	$66.66
54	$49.44	$69.22
55	$51.28	$71.79
56	$54.21	$75.89
57	$57.13	$79.99
58	$60.06	$84.10
59	$62.99	$88.20
60	$65.93	$92.30
61	$77.64	$108.70
62	$89.37	$125.13
63	$101.09	$141.53
64	$112.82	$157.94
65	$124.54	$174.35
66	$142.12	$198.97
67	$159.70	$223.58
68	$177.28	$248.20
69	$194.86	$272.82
70	$212.45	$297.43
71	$237.36	$332.30
72	$262.27	$367.18
73	$287.17	$402.05
74	$312.08	$436.92
75	$337.00	$471.80
76	$395.61	$553.84
77	$454.22	$635.90
78	$512.83	$717.96
79	$571.43	$800.00
80	$630.04	$882.06
81	$684.98	$958.98
82	$739.94	$1,035.91
83	$794.88	$1,112.83
84	$862.04	$1,206.85

The State Life Insurance Company
Policy Form S-6000-P

Attachment B4
Base Rates After Third Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$36.42	$50.98
41	$37.42	$52.39
42	$38.44	$53.81
43	$39.45	$55.23
44	$40.47	$56.66
45	$41.47	$58.07
46	$42.48	$59.49
47	$43.50	$60.90
48	$44.50	$62.33
49	$45.52	$63.74
50	$46.54	$65.16
51	$48.56	$67.99
52	$50.58	$70.83
53	$52.60	$73.65
54	$54.63	$76.48
55	$56.66	$79.32
56	$59.90	$83.85
57	$63.12	$88.38
58	$66.36	$92.93
59	$69.60	$97.46
60	$72.85	$101.99
61	$85.79	$120.11
62	$98.75	$138.26
63	$111.70	$156.39
64	$124.66	$174.52
65	$137.61	$192.65
66	$157.04	$219.86
67	$176.46	$247.05
68	$195.89	$274.26
69	$215.32	$301.46
70	$234.75	$328.66
71	$262.28	$367.19
72	$289.80	$405.73
73	$317.32	$444.26
74	$344.84	$482.79
75	$372.38	$521.33
76	$437.14	$611.99
77	$501.91	$702.66
78	$566.67	$793.34
79	$631.43	$884.00
80	$696.19	$974.67
81	$756.90	$1,059.67
82	$817.63	$1,144.68
83	$878.34	$1,229.67
84	$952.55	$1,333.56

The State Life Insurance Company
Policy Form S-6000-P

Attachment B5
Rate Increase Percentages
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

	First Increase		Second Increase		Third Increase	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
41	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
42	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
43	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
44	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
45	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
46	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
47	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
48	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
49	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
50	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
51	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
52	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
53	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
54	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
55	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
56	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
57	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
58	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
59	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
60	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
61	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
62	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
63	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
64	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
65	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
66	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
67	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
68	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
69	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
70	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
71	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
72	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
73	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
74	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
75	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
76	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
77	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
78	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
79	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
80	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
81	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
82	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
83	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
84	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment C
Lapse Rates

	Pricing (Expected)			Actual			Best Estimate		
Duration	Lifetime	10 Pay	Combined*	Lifetime	10 Pay	Combined*	Lifetime	10 Pay	Combined A/E
1	10.00%	7.00%	9.27%	3.92%	2.19%	3.50%	3.75%	2.00%	0.38
2	8.00%	6.00%	7.51%	3.33%	1.47%	2.87%	2.75%	1.50%	0.38
3	6.00%	5.00%	5.75%	2.38%	1.30%	2.11%	2.00%	1.00%	0.37
4	5.00%	4.00%	4.75%	1.70%	0.84%	1.48%	1.50%	0.75%	0.31
5	4.00%	3.00%	3.75%	1.24%	0.89%	1.15%	1.00%	0.50%	0.31
6	4.00%	0.00%	2.98%	1.27%	0.49%	1.07%	0.75%	0.25%	0.36
7	4.00%	0.00%	2.98%	1.12%	0.57%	0.98%	0.75%	0.00%	0.33
8	4.00%	0.00%	2.96%	1.10%	0.46%	0.93%	0.75%	0.00%	0.31
9	4.00%	0.00%	2.98%	0.81%	0.16%	0.64%	0.75%	0.00%	0.22
10	4.00%	0.00%	2.99%	0.65%	0.32%	0.56%	0.75%	0.00%	0.19
11	4.00%	0.00%	3.11%	0.45%	0.00%	0.35%	0.75%	0.00%	0.11
12	4.00%	0.00%	3.20%	0.67%	0.00%	0.53%	0.75%	0.00%	0.17
13	4.00%	0.00%	3.21%	0.76%	0.00%	0.61%	0.75%	0.00%	0.19
14	4.00%	0.00%	3.19%	0.00%	0.00%	0.00%	0.75%	0.00%	0.00

*Based on the actual exposure.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	20,803	25	52	33	0.48
2	20,030	35	71	42	0.49
3	19,466	42	92	51	0.46
4	19,043	46	112	63	0.41
5	18,731	57	132	75	0.43
6	18,429	65	145	89	0.45
7	17,770	79	161	100	0.49
8	16,623	78	170	109	0.46
9	14,667	74	172	113	0.43
10	12,446	88	165	112	0.53
11	8,016	63	129	87	0.49
12	3,745	42	71	50	0.59
13	1,312	18	29	21	0.62
14	134	3	4	3	0.75
Average	191,213	715	1,504	949	0.48

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Policy Form: S-6000-P

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E1.1
Incidence Rates Per 100

Best Estimate				Pricing Incidence*		Best Estimate/Pricing Incidence		Inforce Adjustment Factor **
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care Incidence Rate	Home and Community Based Care Factor	Assisted Living Facility Factor	Attained Age	Nursing Care Incidence Rate	Attained Age	Nursing Care	
40	**0.0120**	**1.250**	**0.30**	**40**	**0.0240**	**40**	**50%**	**0.9993**
41	0.0130	1.250	0.30	41	0.0260	41	50%	0.9992
42	0.0141	1.250	0.30	42	0.0282	42	50%	0.9992
43	0.0153	1.250	0.30	43	0.0306	43	50%	0.9991
44	0.0166	1.250	0.30	44	0.0332	44	50%	0.9991
45	0.0180	1.250	0.30	45	0.0360	45	50%	0.9990
46	0.0195	1.250	0.30	46	0.0390	46	50%	0.9989
47	0.0212	1.250	0.30	47	0.0423	47	50%	0.9988
48	0.0230	1.250	0.30	48	0.0459	48	50%	0.9987
49	0.0249	1.250	0.30	49	0.0498	49	50%	0.9986
50	**0.0270**	**1.250**	**0.30**	**50**	**0.0540**	**50**	**50%**	**0.9984**
51	0.0299	1.250	0.30	51	0.0598	51	50%	0.9983
52	0.0332	1.250	0.30	52	0.0663	52	50%	0.9981
53	0.0368	1.250	0.30	53	0.0735	53	50%	0.9979
54	0.0407	1.250	0.30	54	0.0815	54	50%	0.9977
55	0.0451	1.250	0.30	55	0.0903	55	50%	0.9975
56	0.0500	1.250	0.30	56	0.1001	56	50%	0.9972
57	0.0555	1.250	0.30	57	0.1109	57	50%	0.9969
58	0.0615	1.146	0.29	58	0.1229	58	50%	0.9966
59	0.0681	1.021	0.29	59	0.1362	59	50%	0.9963
60	**0.0755**	**0.926**	**0.28**	**60**	**0.1510**	**60**	**50%**	**0.9958**
61	0.0896	0.841	0.27	61	0.1792	61	50%	0.9954
62	0.1064	0.775	0.27	62	0.2127	62	50%	0.9949
63	0.1262	0.709	0.26	63	0.2525	63	50%	0.9943
64	0.1498	0.612	0.26	64	0.2997	64	50%	0.9937
65	0.1779	0.545	0.25	65	0.3557	65	50%	0.9930
66	0.2111	0.488	0.24	66	0.4222	66	50%	0.9922
67	0.2506	0.431	0.24	67	0.5011	67	50%	0.9913
68	0.2974	0.383	0.23	68	0.5948	68	50%	0.9902
69	0.3530	0.325	0.23	69	0.7060	69	50%	0.9889
70	**0.4190**	**0.287**	**0.22**	**70**	**0.8380**	**70**	**50%**	**0.9873**
71	0.4961	0.250	0.22	71	0.9922	71	50%	0.9854
72	0.5874	0.242	0.21	72	1.1747	72	50%	0.9831
73	0.6954	0.215	0.21	73	1.3908	73	50%	0.9802
74	0.8234	0.197	0.20	74	1.6467	74	50%	0.9767
75	0.9748	0.169	0.20	75	1.9497	75	50%	0.9724
76	1.1542	0.151	0.19	76	2.3083	76	50%	0.9674
77	1.3665	0.133	0.19	77	2.7330	77	50%	0.9613
78	1.6179	0.115	0.19	78	3.2358	78	50%	0.9542
79	1.9156	0.117	0.18	79	3.8312	79	50%	0.9459
80	**2.2680**	**0.099**	**0.18**	**80**	**4.5360**	**80**	**50%**	**0.9364**
81	2.4850	0.091	0.17	81	4.9699	81	50%	0.9255
82	2.7227	0.083	0.17	82	5.4454	82	50%	0.9132
83	2.9832	0.065	0.17	83	5.9664	83	50%	0.8994
84	3.2686	0.067	0.16	84	6.5372	84	50%	0.8844
85	3.5813	0.059	0.16	85	7.1626	85	50%	0.8678
86	3.9239	0.062	0.15	86	7.8478	86	50%	0.8500
87	4.2993	0.054	0.15	87	8.5986	87	50%	0.8310
88	4.7106	0.046	0.15	88	9.4212	88	50%	0.8106
89	5.1612	0.048	0.14	89	10.3225	89	50%	0.7894
90	**5.6550**	**0.040**	**0.14**	**90**	**11.3100**	**90**	**50%**	**0.7683**
91	6.0762	0.042	0.14	91	12.1523	91	50%	0.7467
92	6.5287	0.044	0.13	92	13.0574	92	50%	0.7246
93	7.0149	0.036	0.13	93	14.0299	93	50%	0.7020
94	7.5374	0.039	0.13	94	15.0748	94	50%	0.6789
95	8.0987	0.041	0.13	95	16.1975	95	50%	0.6572
96	8.7019	0.043	0.12	96	17.4038	96	50%	0.6357
97	9.3500	0.046	0.12	97	18.7000	97	50%	0.6152
98	9.7240	0.048	0.12	98	19.4480	98	50%	0.6000
99	10.1130	0.061	0.11	99	20.2259	99	50%	0.6000
100	**10.5175**	**0.064**	**0.11**	**100**	**21.0350**	**100**	**50%**	**0.6000**
101	10.8330	0.066	0.11	101	21.6660	101	50%	0.6000
102	10.9955	0.069	0.11	102	21.9910	102	50%	0.6000
103	11.1604	0.081	0.10	103	22.3209	103	50%	0.6000
104	11.3278	0.084	0.10	104	22.6557	104	50%	0.6000
105	11.4978	0.087	0.10	105	22.9955	105	50%	0.6000
106	11.6702	0.089	0.10	106	23.3404	106	50%	0.6000
107	11.8453	0.092	0.10	107	23.6905	107	50%	0.6000
108	12.0230	0.095	0.10	108	24.0459	108	50%	0.6000
109	12.2033	0.097	0.10	109	24.4066	109	50%	0.6000
110	12.3863	0.100	0.10	110	24.7727	110	50%	0.6000

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "Pricing claim costs"
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Pricing Length of Stay**			Best Estimate/Pricing Length of Stay		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	20,803	6	51	0.12
2	20,030	9	55	0.17
3	19,466	23	59	0.39
4	19,043	23	65	0.35
5	18,731	34	72	0.47
6	18,429	33	81	0.41
7	17,770	52	88	0.59
8	16,623	54	93	0.58
9	14,667	44	95	0.46
10	12,446	48	92	0.52
11	8,016	40	70	0.57
12	3,745	24	40	0.60
13	1,312	9	17	0.54
14	134	0	2	0.00
Average	191,213	399	880	0.45

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Policy Form: S-6000-P

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	31	11	12	0.85
2nd quarter	88	23	19	1.17
3rd quarter	61	6	7	0.82
4th quarter	51	2	4	0.53
2	178	33	54	0.61
3	114	22	32	0.68
4	63	14	20	0.70
5	32	6	7	0.84
6	19	6	6	0.98
7	8	1	3	0.33
8	4	0	1	0.00
Total	650	123	167	0.74

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: S-6000-P

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2003	345,530	0	0.0%	0	0.0%	669,355	0	0	669,355	0	0.0%	0	0.0%	10.5	1.9372
	2004	2,571,030	0	0.0%	0	0.0%	4,676,581	0	0	5,345,935	0	0.0%	0	0.0%	9.5	1.8190
	2005	3,786,666	0	0.0%	221,633	5.9%	6,467,384	0	378,535	11,813,319	0	0.0%	378,535	3.2%	8.5	1.7079
	2006	3,815,898	109,490	2.9%	961,042	25.2%	6,119,540	175,588	1,541,219	17,932,860	175,588	1.0%	1,919,754	10.7%	7.5	1.6037
	2007	3,661,355	290,436	7.9%	192,336	5.3%	5,513,334	437,344	289,624	23,446,194	612,932	2.6%	2,209,377	9.4%	6.5	1.5058
	2008	3,565,055	333,981	9.4%	146,253	4.1%	5,040,679	472,221	206,789	28,486,873	1,085,153	3.8%	2,416,167	8.5%	5.5	1.4139
	2009	3,452,465	349,291	10.1%	889,442	25.8%	4,583,555	463,725	1,180,839	33,070,428	1,548,878	4.7%	3,597,006	10.9%	4.5	1.3276
	2010	3,405,657	472,233	13.9%	686,207	20.1%	4,245,458	588,681	855,419	37,315,885	2,137,559	5.7%	4,452,425	11.9%	3.5	1.2466
	2011	3,392,768	380,273	11.2%	219,149	6.5%	3,971,258	445,112	256,515	41,287,144	2,582,671	6.3%	4,708,940	11.4%	2.5	1.1705
	2012	3,406,890	504,183	14.8%	2,997	0.1%	3,744,402	554,131	3,294	45,031,546	3,136,801	7.0%	4,712,234	10.5%	1.5	1.0991
	2013	3,329,529	547,309	16.4%	2,113,170	63.5%	3,436,035	564,817	2,180,767	48,467,581	3,701,618	7.6%	6,893,001	14.2%	0.5	1.0320
Projected Future Experience	2014	2,950,800	701,726	23.8%	995,845	33.7%	2,859,335	679,975	964,977	51,326,916	4,381,593	8.5%	7,857,979	15.3%	-0.5	0.9690
	2015	2,222,205	1,146,118	51.6%	1,170,430	52.7%	2,021,900	1,042,809	1,064,930	53,348,816	5,424,402	10.2%	8,922,908	16.7%	-1.5	0.9099
	2016	2,127,765	1,360,139	63.9%	1,377,113	64.7%	1,817,815	1,162,008	1,176,510	55,166,631	6,586,410	11.9%	10,099,418	18.3%	-2.5	0.8543
	2017	2,081,051	1,582,604	76.0%	1,617,906	77.7%	1,669,395	1,269,546	1,297,865	56,836,026	7,855,956	13.8%	11,397,283	20.1%	-3.5	0.8022
	2018	2,031,122	1,856,366	91.4%	1,891,939	93.1%	1,529,899	1,398,268	1,425,062	58,365,925	9,254,224	15.9%	12,822,345	22.0%	-4.5	0.7532
	2019	1,977,872	2,149,430	108.7%	2,193,118	110.9%	1,398,864	1,520,199	1,551,098	59,764,789	10,774,424	18.0%	14,373,443	24.1%	-5.5	0.7073
	2020	1,921,301	2,498,034	130.0%	2,527,486	131.6%	1,275,919	1,658,922	1,678,481	61,040,708	12,433,345	20.4%	16,051,924	26.3%	-6.5	0.6641
	2021	1,860,952	2,891,394	155.4%	2,892,028	155.4%	1,160,414	1,802,956	1,803,352	62,201,122	14,236,302	22.9%	17,855,276	28.7%	-7.5	0.6236
	2022	1,796,096	3,308,844	184.2%	3,284,733	182.9%	1,051,617	1,937,334	1,923,217	63,252,740	16,173,636	25.6%	19,778,493	31.3%	-8.5	0.5855
	2023	1,726,356	3,703,710	214.5%	3,706,068	214.7%	949,094	2,036,178	2,037,474	64,201,833	18,209,814	28.4%	21,815,968	34.0%	-9.5	0.5498
	2024	1,651,659	4,181,834	253.2%	4,144,372	250.9%	852,608	2,158,718	2,139,379	65,054,441	20,368,532	31.3%	23,955,347	36.8%	-10.5	0.5162
	2025	1,572,821	4,701,645	298.9%	4,585,135	291.5%	762,358	2,278,921	2,222,448	65,816,799	22,647,453	34.4%	26,177,795	39.8%	-11.5	0.4847
	2026	1,491,264	5,241,970	351.5%	5,023,520	336.9%	678,711	2,385,747	2,286,325	66,495,510	25,033,200	37.6%	28,464,120	42.8%	-12.5	0.4551
	2027	1,407,727	5,791,926	411.4%	5,451,462	387.3%	601,587	2,475,160	2,329,664	67,097,097	27,508,361	41.0%	30,793,784	45.9%	-13.5	0.4273
	2028	1,322,543	6,340,376	479.4%	5,859,394	443.0%	530,689	2,544,167	2,351,167	67,627,787	30,052,528	44.4%	33,144,951	49.0%	-14.5	0.4013
	2029	1,236,131	6,874,992	556.2%	6,234,622	504.4%	465,742	2,590,319	2,349,044	68,093,529	32,642,847	47.9%	35,493,995	52.1%	-15.5	0.3768
	2030	1,149,004	7,383,521	642.6%	6,582,538	572.9%	406,493	2,612,131	2,328,761	68,500,022	35,254,978	51.5%	37,822,756	55.2%	-16.5	0.3538
	2031	1,061,765	7,854,820	739.8%	6,888,219	648.8%	352,704	2,609,264	2,288,173	68,852,726	37,864,243	55.0%	40,110,928	58.3%	-17.5	0.3322
	2032	975,063	8,277,101	848.9%	7,146,176	732.9%	304,134	2,581,728	2,228,979	69,156,860	40,445,971	58.5%	42,339,908	61.2%	-18.5	0.3119
	2033	889,578	8,639,723	971.2%	7,348,342	826.0%	260,535	2,530,361	2,152,147	69,417,395	42,976,332	61.9%	44,492,055	64.1%	-19.5	0.2929
	2034	806,009	8,923,065	1107.1%	7,480,222	928.1%	221,653	2,453,845	2,057,063	69,639,048	45,430,176	65.2%	46,549,118	66.8%	-20.5	0.2750
	2035	725,065	9,138,707	1260.4%	7,544,706	1040.6%	187,223	2,359,762	1,948,165	69,826,271	47,789,938	68.4%	48,497,283	69.5%	-21.5	0.2582
	2036	647,425	9,270,096	1431.8%	7,537,599	1164.2%	156,972	2,247,595	1,827,540	69,983,244	50,037,533	71.5%	50,324,823	71.9%	-22.5	0.2425
	2037	573,702	9,304,982	1621.9%	7,459,106	1300.2%	130,608	2,118,360	1,698,130	70,113,852	52,155,893	74.4%	52,022,953	74.2%	-23.5	0.2277
	2038	504,414	9,237,723	1831.4%	7,305,117	1448.2%	107,826	1,974,693	1,561,571	70,221,678	54,130,586	77.1%	53,584,524	76.3%	-24.5	0.2138
	2039	439,978	9,072,878	2062.1%	7,081,705	1609.6%	88,311	1,821,084	1,421,421	70,309,989	55,951,670	79.6%	55,005,945	78.2%	-25.5	0.2007
	2040	380,685	8,825,180	2318.2%	6,808,690	1788.5%	71,747	1,663,256	1,283,214	70,381,735	57,614,926	81.9%	56,289,159	80.0%	-26.5	0.1885
	2041	326,710	8,505,674	2603.4%	6,487,604	1985.7%	57,816	1,505,201	1,148,075	70,439,551	59,120,127	83.9%	57,437,234	81.5%	-27.5	0.1770
	2042	278,111	8,118,339	2919.1%	6,130,241	2204.2%	46,212	1,348,973	1,018,624	70,485,764	60,469,100	85.8%	58,455,857	82.9%	-28.5	0.1662
	2043	234,823	7,672,545	3267.4%	5,742,473	2445.4%	36,638	1,197,088	895,954	70,522,401	61,666,188	87.4%	59,351,811	84.2%	-29.5	0.1560
	2044	196,685	7,178,904	3650.0%	5,326,529	2708.2%	28,814	1,051,708	780,335	70,551,215	62,717,896	88.9%	60,132,146	85.2%	-30.5	0.1465
	2045	163,448	6,652,439	4070.1%	4,902,116	2999.2%	22,484	915,099	674,328	70,573,699	63,632,995	90.2%	60,806,474	86.2%	-31.5	0.1376
	2046	134,785	6,106,434	4530.5%	4,473,937	3319.3%	17,409	788,725	577,867	70,591,108	64,421,720	91.3%	61,384,340	87.0%	-32.5	0.1292
	2047	110,320	5,555,567	5035.9%	4,048,686	3670.0%	13,380	673,778	491,024	70,604,488	65,095,497	92.2%	61,875,364	87.6%	-33.5	0.1213
	2048	89,645	5,009,290	5587.9%	3,630,380	4049.7%	10,209	570,446	413,419	70,614,696	65,665,944	93.0%	62,288,783	88.2%	-34.5	0.1139
	2049	72,337	4,476,402	6188.3%	3,226,854	4460.9%	7,735	478,650	345,039	70,622,431	66,144,594	93.7%	62,633,822	88.7%	-35.5	0.1069
	2050	57,991	3,961,972	6832.0%	2,843,631	4903.5%	5,822	397,787	285,504	70,628,254	66,542,381	94.2%	62,919,326	89.1%	-36.5	0.1004
	2051	46,200	3,473,875	7519.2%	2,483,549	5375.6%	4,355	327,494	234,133	70,632,609	66,869,875	94.7%	63,153,459	89.4%	-37.5	0.0943
	2052	36,583	3,020,083	8255.4%	2,153,851	5887.6%	3,238	267,337	190,658	70,635,847	67,137,212	95.0%	63,344,117	89.7%	-38.5	0.0885
	2053	28,798	2,603,791	9041.7%	1,853,928	6437.8%	2,394	216,420	154,093	70,638,241	67,353,632	95.4%	63,498,211	89.9%	-39.5	0.0831
	Past	34,732,841	2,987,196	8.6%	5,432,229	15.6%	48,467,581	3,701,618	6,893,001	48,467,581	3,701,618	7.6%	6,893,001	14.2%		
	Future	39,306,791	222,594,216	566.3%	185,441,370	471.8%	22,170,660	63,652,014	56,605,210	22,170,660	63,652,014	287.1%	56,605,210	255.3%		
	Lifetime	74,039,632	225,581,412	304.7%	190,873,599	257.8%	70,638,241	67,353,632	63,498,211	70,638,241	67,353,632	95.4%	63,498,211	89.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the current rate level in Virginia

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: S-6000-P

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2003	345,530	0	0.0%	0	0.0%	669,355	0	0	669,355	0	0.0%	0	0.0%	10.5	1.9372
	2004	2,571,030	0	0.0%	0	0.0%	4,676,581	0	0	5,345,935	0	0.0%	0	0.0%	9.5	1.8190
	2005	3,786,666	0	0.0%	221,633	5.9%	6,467,384	0	378,535	11,813,319	0	0.0%	378,535	3.2%	8.5	1.7079
	2006	3,815,898	109,490	2.9%	961,042	25.2%	6,119,540	175,588	1,541,219	17,932,860	175,588	1.0%	1,919,754	10.7%	7.5	1.6037
	2007	3,661,355	290,436	7.9%	192,336	5.3%	5,513,334	437,344	289,624	23,446,194	612,932	2.6%	2,209,377	9.4%	6.5	1.5058
	2008	3,565,055	333,981	9.4%	146,253	4.1%	5,040,679	472,221	206,789	28,486,873	1,085,153	3.8%	2,416,167	8.5%	5.5	1.4139
	2009	3,452,465	349,291	10.1%	889,442	25.8%	4,583,555	463,725	1,180,839	33,070,428	1,548,878	4.7%	3,597,006	10.9%	4.5	1.3276
	2010	3,405,657	472,233	13.9%	686,207	20.1%	4,245,458	588,681	855,419	37,315,885	2,137,559	5.7%	4,452,425	11.9%	3.5	1.2466
	2011	3,392,768	380,273	11.2%	219,149	6.5%	3,971,258	445,112	256,515	41,287,144	2,582,671	6.3%	4,708,940	11.4%	2.5	1.1705
	2012	3,406,890	504,183	14.8%	2,997	0.1%	3,744,402	554,131	3,294	45,031,546	3,136,801	7.0%	4,712,234	10.5%	1.5	1.0991
	2013	3,329,529	547,309	16.4%	2,113,170	63.5%	3,436,035	564,817	2,180,767	48,467,581	3,701,618	7.6%	6,893,001	14.2%	0.5	1.0320
Projected Future Experience	2014	2,950,800	701,726	23.8%	995,845	33.7%	2,859,335	679,975	964,977	51,326,916	4,381,593	8.5%	7,857,979	15.3%	-0.5	0.9690
	2015	2,322,319	1,141,684	49.2%	1,172,066	50.5%	2,112,991	1,038,775	1,066,418	53,439,906	5,420,368	10.1%	8,924,397	16.7%	-1.5	0.9099
	2016	2,319,485	1,347,122	58.1%	1,379,333	59.5%	1,981,607	1,150,888	1,178,407	55,421,513	6,571,255	11.9%	10,102,803	18.2%	-2.5	0.8543
	2017	2,457,242	1,540,840	62.7%	1,587,248	64.6%	1,971,171	1,236,044	1,273,272	57,392,685	7,807,299	13.6%	11,376,075	19.8%	-3.5	0.8022
	2018	2,688,555	1,825,413	67.9%	1,880,374	69.9%	2,025,096	1,374,953	1,416,352	59,417,781	9,182,252	15.5%	12,792,427	21.5%	-4.5	0.7532
	2019	2,618,069	2,111,771	80.7%	2,177,978	83.2%	1,851,647	1,493,564	1,540,390	61,269,428	10,675,817	17.4%	14,332,817	23.4%	-5.5	0.7073
	2020	2,543,187	2,453,004	96.5%	2,508,092	98.6%	1,688,907	1,629,017	1,665,601	62,958,336	12,304,834	19.5%	15,998,418	25.4%	-6.5	0.6641
	2021	2,463,304	2,838,278	115.2%	2,867,649	116.4%	1,536,017	1,769,835	1,788,150	64,494,353	14,074,669	21.8%	17,786,568	27.6%	-7.5	0.6236
	2022	2,377,455	3,246,990	136.6%	3,254,621	136.9%	1,392,004	1,901,119	1,905,587	65,886,357	15,975,788	24.2%	19,692,155	29.9%	-8.5	0.5855
	2023	2,285,142	3,632,567	159.0%	3,669,451	160.6%	1,256,296	1,997,065	2,017,343	67,142,653	17,972,854	26.8%	21,709,498	32.3%	-9.5	0.5498
	2024	2,186,267	4,100,883	187.6%	4,100,636	187.6%	1,128,580	2,116,930	2,116,802	68,271,233	20,089,784	29.4%	23,826,301	34.9%	-10.5	0.5162
	2025	2,081,912	4,610,452	221.5%	4,533,922	217.8%	1,009,118	2,234,719	2,197,625	69,280,350	22,324,503	32.2%	26,023,926	37.6%	-11.5	0.4847
	2026	1,973,956	5,140,172	260.4%	4,964,583	251.5%	898,395	2,339,416	2,259,502	70,178,745	24,663,920	35.1%	28,283,428	40.3%	-12.5	0.4551
	2027	1,863,379	5,679,360	304.8%	5,384,751	289.0%	796,309	2,427,056	2,301,155	70,975,054	27,090,975	38.2%	30,584,583	43.1%	-13.5	0.4273
	2028	1,750,623	6,217,086	355.1%	5,784,975	330.5%	702,463	2,494,696	2,321,305	71,677,517	29,585,671	41.3%	32,905,888	45.9%	-14.5	0.4013
	2029	1,636,242	6,741,260	412.0%	6,152,757	376.0%	616,494	2,539,932	2,318,200	72,294,010	32,125,603	44.4%	35,224,087	48.7%	-15.5	0.3768
	2030	1,520,913	7,239,857	476.0%	6,493,463	426.9%	538,067	2,561,306	2,297,248	72,832,077	34,686,909	47.6%	37,521,335	51.5%	-16.5	0.3538
	2031	1,405,437	7,701,954	548.0%	6,792,425	483.3%	466,867	2,558,485	2,256,351	73,298,944	37,245,394	50.8%	39,777,686	54.3%	-17.5	0.3322
	2032	1,290,671	8,115,992	628.8%	7,044,292	545.8%	402,576	2,531,476	2,197,200	73,701,520	39,776,870	54.0%	41,974,886	57.0%	-18.5	0.3119
	2033	1,177,516	8,471,536	719.4%	7,241,196	615.0%	344,865	2,481,103	2,120,767	74,046,385	42,257,973	57.1%	44,095,653	59.6%	-19.5	0.2929
	2034	1,066,898	8,749,181	820.1%	7,368,889	690.7%	293,397	2,406,027	2,026,446	74,339,782	44,664,000	60.1%	46,122,099	62.0%	-20.5	0.2750
	2035	959,753	8,960,569	933.6%	7,430,260	774.2%	247,824	2,313,764	1,918,613	74,587,606	46,977,764	63.0%	48,040,712	64.4%	-21.5	0.2582
	2036	856,984	9,089,393	1060.6%	7,421,257	866.0%	207,781	2,203,782	1,799,332	74,795,388	49,181,546	65.8%	49,840,044	66.6%	-22.5	0.2425
	2037	759,398	9,123,594	1201.4%	7,342,139	966.8%	172,884	2,077,065	1,671,502	74,968,271	51,258,611	68.4%	51,511,546	68.7%	-23.5	0.2277
	2038	667,682	9,057,632	1356.6%	7,188,884	1076.7%	142,726	1,936,196	1,536,725	75,110,997	53,194,807	70.8%	53,048,271	70.6%	-24.5	0.2138
	2039	582,390	8,895,987	1527.5%	6,967,510	1196.4%	116,896	1,785,579	1,398,500	75,227,893	54,980,386	73.1%	54,446,771	72.4%	-25.5	0.2007
	2040	503,905	8,653,119	1717.2%	6,697,519	1329.1%	94,969	1,630,828	1,262,262	75,322,863	56,611,214	75.2%	55,709,033	74.0%	-26.5	0.1885
	2041	432,459	8,339,842	1928.5%	6,380,448	1475.4%	76,530	1,475,855	1,129,112	75,399,392	58,087,069	77.0%	56,838,145	75.4%	-27.5	0.1770
	2042	368,130	7,960,058	2162.3%	6,027,888	1637.4%	61,170	1,322,673	1,001,616	75,460,562	59,409,742	78.7%	57,839,761	76.6%	-28.5	0.1662
	2043	310,831	7,522,956	2420.3%	5,645,626	1816.3%	48,496	1,173,749	880,843	75,509,059	60,583,490	80.2%	58,720,604	77.8%	-29.5	0.1560
	2044	260,347	7,038,939	2703.7%	5,235,854	2011.1%	38,141	1,031,203	767,051	75,547,200	61,614,693	81.6%	59,487,656	78.7%	-30.5	0.1465
	2045	216,353	6,522,738	3014.9%	4,817,928	2226.9%	29,761	897,258	662,747	75,576,961	62,511,951	82.7%	60,150,403	79.6%	-31.5	0.1376
	2046	178,413	5,987,379	3355.9%	4,396,476	2464.2%	23,044	773,347	567,862	75,600,005	63,285,298	83.7%	60,718,264	80.3%	-32.5	0.1292
	2047	146,028	5,447,252	3730.3%	3,978,057	2724.2%	17,710	660,641	482,458	75,617,715	63,945,939	84.6%	61,200,722	80.9%	-33.5	0.1213
	2048	118,661	4,911,625	4139.2%	3,566,603	3005.7%	13,513	559,324	406,156	75,631,228	64,505,264	85.3%	61,606,878	81.5%	-34.5	0.1139
	2049	95,751	4,389,127	4583.9%	3,169,786	3310.5%	10,238	469,318	338,937	75,641,467	64,974,582	85.9%	61,945,815	81.9%	-35.5	0.1069
	2050	76,762	3,884,726	5060.7%	2,793,019	3638.5%	7,707	390,032	280,423	75,649,174	65,364,613	86.4%	62,226,238	82.3%	-36.5	0.1004
	2051	61,154	3,406,146	5569.8%	2,439,072	3988.4%	5,765	321,109	229,940	75,654,939	65,685,723	86.8%	62,456,178	82.6%	-37.5	0.0943
	2052	48,424	2,961,202	6115.1%	2,115,040	4367.7%	4,286	262,125	187,223	75,659,225	65,947,847	87.2%	62,643,400	82.8%	-38.5	0.0885
	2053	38,119	2,553,025	6697.6%	1,820,316	4775.4%	3,168	212,200	151,299	75,662,394	66,160,048	87.4%	62,794,700	83.0%	-39.5	0.0831
	Past	34,732,841	2,987,196	8.6%	5,432,229	15.6%	48,467,581	3,701,618	6,893,001	48,467,581	3,701,618	7.6%	6,893,001	14.2%		
	Future	49,660,916	218,312,437	439.6%	182,788,229	368.1%	27,194,813	62,458,429	55,901,699	27,194,813	62,458,429	229.7%	55,901,699	205.6%		
	Lifetime	84,393,756	221,299,633	262.2%	188,220,458	223.0%	75,662,394	66,160,048	62,794,700	75,662,394	66,160,048	87.4%	62,794,700	83.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the proposed rate increase in Virginia. Proposed rate increase: 35%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase is implemented in 2015.

The State Life Insurance Company
Virginia Experience Projection without proposed Rate Increase
Policy Form: S-6000-P

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2003	3,522	0	0.0%	0	0.0%	6,822	0	0	6,822	0	0.0%	0	0.0%	10.5	1.9372
	2004	107,049	0	0.0%	0	0.0%	194,717	0	0	201,539	0	0.0%	0	0.0%	9.5	1.8190
	2005	93,918	0	0.0%	0	0.0%	160,405	0	0	361,945	0	0.0%	0	0.0%	8.5	1.7079
	2006	78,808	0	0.0%	0	0.0%	126,384	0	0	488,328	0	0.0%	0	0.0%	7.5	1.6037
	2007	59,882	0	0.0%	0	0.0%	90,172	0	0	578,500	0	0.0%	0	0.0%	6.5	1.5058
	2008	57,971	71,357	123.1%	71,007	122.5%	81,966	100,893	100,397	660,466	100,893	15.3%	100,397	15.2%	5.5	1.4139
	2009	50,209	0	0.0%	0	0.0%	66,658	0	0	727,124	100,893	13.9%	100,397	13.8%	4.5	1.3276
	2010	48,360	0	0.0%	0	0.0%	60,285	0	0	787,409	100,893	12.8%	100,397	12.8%	3.5	1.2466
	2011	47,796	0	0.0%	0	0.0%	55,946	0	0	843,355	100,893	12.0%	100,397	11.9%	2.5	1.1705
	2012	48,803	0	0.0%	0	0.0%	53,638	0	0	896,993	100,893	11.2%	100,397	11.2%	1.5	1.0991
	2013	44,787	0	0.0%	156,667	349.8%	46,219	0	161,679	943,212	100,893	10.7%	262,076	27.8%	0.5	1.0320
Projected Future Experience	2014	35,776	24,204	67.7%	15,002	41.9%	34,667	23,453	14,537	977,879	124,346	12.7%	276,613	28.3%	-0.5	0.9690
	2015	34,492	41,378	120.0%	17,973	52.1%	31,383	37,648	16,353	1,009,262	161,994	16.1%	292,965	29.0%	-1.5	0.9099
	2016	33,883	40,683	120.1%	21,516	63.5%	28,947	34,757	18,382	1,038,209	196,751	19.0%	311,347	30.0%	-2.5	0.8543
	2017	33,235	41,094	123.6%	25,709	77.4%	26,661	32,965	20,623	1,064,869	229,716	21.6%	331,970	31.2%	-3.5	0.8022
	2018	32,544	43,736	134.4%	30,706	94.4%	24,513	32,943	23,129	1,089,382	262,659	24.1%	355,099	32.6%	-4.5	0.7532
	2019	31,807	48,411	152.2%	36,626	115.2%	22,496	34,239	25,904	1,111,878	296,898	26.7%	381,003	34.3%	-5.5	0.7073
	2020	31,024	54,088	174.3%	43,241	139.4%	20,603	35,920	28,716	1,132,481	332,818	29.4%	409,719	36.2%	-6.5	0.6641
	2021	30,179	59,748	198.0%	50,851	168.5%	18,818	37,256	31,709	1,151,299	370,074	32.1%	441,428	38.3%	-7.5	0.6236
	2022	29,261	65,423	223.6%	59,511	203.4%	17,133	38,305	34,844	1,168,432	408,379	35.0%	476,272	40.8%	-8.5	0.5855
	2023	28,264	67,046	237.2%	68,239	241.4%	15,538	36,859	37,516	1,183,970	445,239	37.6%	513,787	43.4%	-9.5	0.5498
	2024	27,181	76,347	280.9%	78,067	287.2%	14,031	39,411	40,299	1,198,001	484,650	40.5%	554,086	46.3%	-10.5	0.5162
	2025	26,033	87,418	335.8%	88,392	339.5%	12,618	42,372	42,844	1,210,620	527,022	43.5%	596,930	49.3%	-11.5	0.4847
	2026	24,833	99,058	398.9%	98,116	395.1%	11,302	45,084	44,655	1,221,922	572,106	46.8%	641,585	52.5%	-12.5	0.4551
	2027	23,581	110,607	469.1%	106,490	451.6%	10,077	47,267	45,508	1,231,999	619,373	50.3%	687,093	55.8%	-13.5	0.4273
	2028	22,278	121,700	546.3%	114,105	512.2%	8,940	48,834	45,786	1,240,938	668,207	53.8%	732,880	59.1%	-14.5	0.4013
	2029	20,931	132,452	632.8%	121,972	582.7%	7,886	49,904	45,956	1,248,824	718,111	57.5%	778,836	62.4%	-15.5	0.3768
	2030	19,544	142,740	730.3%	128,947	659.8%	6,914	50,499	45,619	1,255,739	768,610	61.2%	824,454	65.7%	-16.5	0.3538
	2031	18,127	152,374	840.6%	135,746	748.9%	6,021	50,617	45,093	1,261,760	819,227	64.9%	869,547	68.9%	-17.5	0.3322
	2032	16,689	161,058	965.1%	141,553	848.2%	5,205	50,236	44,152	1,266,966	869,463	68.6%	913,700	72.1%	-18.5	0.3119
	2033	15,244	169,038	1108.9%	145,813	956.5%	4,465	49,507	42,705	1,271,430	918,970	72.3%	956,405	75.2%	-19.5	0.2929
	2034	13,808	175,058	1267.8%	148,069	1072.3%	3,797	48,141	40,719	1,275,227	967,111	75.8%	997,123	78.2%	-20.5	0.2750
	2035	12,394	179,370	1447.2%	148,631	1199.2%	3,200	46,316	38,379	1,278,428	1,013,427	79.3%	1,035,502	81.0%	-21.5	0.2582
	2036	11,021	180,777	1640.3%	146,565	1329.9%	2,672	43,831	35,536	1,281,100	1,057,257	82.5%	1,071,038	83.6%	-22.5	0.2425
	2037	9,707	180,550	1860.1%	142,576	1468.9%	2,210	41,104	32,459	1,283,310	1,098,361	85.6%	1,103,497	86.0%	-23.5	0.2277
	2038	8,466	176,828	2088.6%	135,780	1603.7%	1,810	37,800	29,025	1,285,119	1,136,161	88.4%	1,132,522	88.1%	-24.5	0.2138
	2039	7,312	170,430	2330.8%	128,808	1761.6%	1,468	34,208	25,854	1,286,587	1,170,369	91.0%	1,158,376	90.0%	-25.5	0.2007
	2040	6,253	162,274	2595.2%	121,078	1936.4%	1,178	30,583	22,819	1,287,766	1,200,952	93.3%	1,181,195	91.7%	-26.5	0.1885
	2041	5,294	153,437	2898.6%	113,359	2141.5%	937	27,153	20,061	1,288,702	1,228,105	95.3%	1,201,255	93.2%	-27.5	0.1770
	2042	4,436	143,885	3243.9%	105,098	2369.4%	737	23,909	17,463	1,289,439	1,252,014	97.1%	1,218,719	94.5%	-28.5	0.1662
	2043	3,678	133,626	3633.5%	96,536	2624.9%	574	20,849	15,062	1,290,013	1,272,862	98.7%	1,233,780	95.6%	-29.5	0.1560
	2044	3,017	122,469	4060.0%	87,585	2903.5%	442	17,942	12,831	1,290,455	1,290,804	100.0%	1,246,612	96.6%	-30.5	0.1465
	2045	2,448	111,110	4539.5%	78,676	3214.4%	337	15,284	10,822	1,290,792	1,306,088	101.2%	1,257,434	97.4%	-31.5	0.1376
	2046	1,964	99,150	5047.5%	69,729	3549.8%	254	12,806	9,006	1,291,045	1,318,895	102.2%	1,266,441	98.1%	-32.5	0.1292
	2047	1,559	86,935	5577.7%	61,114	3921.0%	189	10,543	7,412	1,291,234	1,329,438	103.0%	1,273,852	98.7%	-33.5	0.1213
	2048	1,222	74,901	6127.3%	52,298	4278.3%	139	8,530	5,956	1,291,374	1,337,968	103.6%	1,279,808	99.1%	-34.5	0.1139
	2049	948	63,475	6698.8%	44,012	4644.8%	101	6,787	4,706	1,291,475	1,344,755	104.1%	1,284,514	99.5%	-35.5	0.1069
	2050	726	52,917	7291.0%	36,579	5040.0%	73	5,313	3,673	1,291,548	1,350,068	104.5%	1,288,187	99.7%	-36.5	0.1004
	2051	549	43,423	7906.2%	29,966	5456.0%	52	4,094	2,825	1,291,600	1,354,161	104.8%	1,291,012	100.0%	-37.5	0.0943
	2052	410	35,151	8563.2%	24,300	5919.8%	36	3,112	2,151	1,291,636	1,357,273	105.1%	1,293,163	100.1%	-38.5	0.0885
	2053	303	27,865	9211.3%	19,227	6355.9%	25	2,316	1,598	1,291,661	1,359,589	105.3%	1,294,761	100.2%	-39.5	0.0831
	Past	641,104	71,357	11.1%	227,674	35.5%	943,212	100,893	262,076	943,212	100,893	10.7%	262,076	27.8%		
	Future	630,417	4,112,232	652.3%	3,318,559	526.4%	348,449	1,258,696	1,032,685	348,449	1,258,696	361.2%	1,032,685	296.4%		
	Lifetime	1,271,521	4,183,589	329.0%	3,546,233	278.9%	1,291,661	1,359,589	1,294,761	1,291,661	1,359,589	105.3%	1,294,761	100.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with proposed Rate Increase
Policy Form: S-6000-P

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2003	3,522	0	0.0%	0	0.0%	6,822	0	0	6,822	0	0.0%	0	0.0%	10.5	1.9372
	2004	107,049	0	0.0%	0	0.0%	194,717	0	0	201,539	0	0.0%	0	0.0%	9.5	1.8190
	2005	93,918	0	0.0%	0	0.0%	160,405	0	0	361,945	0	0.0%	0	0.0%	8.5	1.7079
	2006	78,808	0	0.0%	0	0.0%	126,384	0	0	488,328	0	0.0%	0	0.0%	7.5	1.6037
	2007	59,882	0	0.0%	0	0.0%	90,172	0	0	578,500	0	0.0%	0	0.0%	6.5	1.5058
	2008	57,971	71,357	123.1%	71,007	122.5%	81,966	100,893	100,397	660,466	100,893	15.3%	100,397	15.2%	5.5	1.4139
	2009	50,209	0	0.0%	0	0.0%	66,658	0	0	727,124	100,893	13.9%	100,397	13.8%	4.5	1.3276
	2010	48,360	0	0.0%	0	0.0%	60,285	0	0	787,409	100,893	12.8%	100,397	12.8%	3.5	1.2466
	2011	47,796	0	0.0%	0	0.0%	55,946	0	0	843,355	100,893	12.0%	100,397	11.9%	2.5	1.1705
	2012	48,803	0	0.0%	0	0.0%	53,638	0	0	896,993	100,893	11.2%	100,397	11.2%	1.5	1.0991
	2013	44,787	0	0.0%	156,667	349.8%	46,219	0	161,679	943,212	100,893	10.7%	262,076	27.8%	0.5	1.0320
Projected Future Experience	2014	35,776	-24,204	-67.7%	15,002	41.9%	34,667	-23,453	14,537	977,879	77,440	7.9%	276,613	28.3%	-0.5	0.9690
	2015	36,046	41,314	109.9%	17,913	47.6%	34,210	37,590	16,298	1,012,089	115,029	11.4%	292,911	28.9%	-1.5	0.9099
	2016	36,936	40,490	109.6%	21,369	57.9%	31,555	34,592	18,257	1,043,645	149,621	14.3%	311,168	29.8%	-2.5	0.8543
	2017	39,243	40,465	103.1%	25,025	63.8%	31,480	32,461	20,075	1,075,125	182,082	16.9%	331,243	30.8%	-3.5	0.8022
	2018	43,077	43,259	100.4%	30,299	70.3%	32,447	32,584	22,822	1,107,572	214,666	19.4%	354,065	32.0%	-4.5	0.7532
	2019	42,103	47,815	113.6%	36,134	85.8%	29,778	33,818	25,556	1,137,349	248,483	21.8%	379,621	33.4%	-5.5	0.7073
	2020	41,065	53,357	129.9%	42,650	103.9%	27,271	35,434	28,323	1,164,620	283,917	24.4%	407,945	35.0%	-6.5	0.6641
	2021	39,947	58,863	147.4%	50,144	125.5%	24,909	36,704	31,268	1,189,530	320,622	27.0%	439,212	36.9%	-7.5	0.6236
	2022	38,733	64,365	166.2%	58,670	151.5%	22,678	37,686	34,351	1,212,208	358,307	29.6%	473,564	39.1%	-8.5	0.5855
	2023	37,412	65,799	175.9%	67,256	179.8%	20,568	36,174	36,975	1,232,776	394,481	32.0%	510,539	41.4%	-9.5	0.5498
	2024	35,979	74,895	208.2%	76,922	213.8%	18,573	38,662	39,708	1,251,349	433,143	34.6%	550,247	44.0%	-10.5	0.5162
	2025	34,459	85,742	248.8%	87,074	252.7%	16,703	41,560	42,205	1,268,051	474,703	37.4%	592,453	46.7%	-11.5	0.4847
	2026	32,871	97,149	295.5%	96,627	294.0%	14,960	44,215	43,977	1,283,012	518,918	40.4%	636,430	49.6%	-12.5	0.4551
	2027	31,213	108,469	347.5%	104,851	335.9%	13,339	46,354	44,808	1,296,350	565,271	43.6%	681,238	52.6%	-13.5	0.4273
	2028	29,490	119,343	404.7%	112,323	380.9%	11,833	47,888	45,071	1,308,183	613,160	46.9%	726,309	55.5%	-14.5	0.4013
	2029	27,706	129,883	468.8%	120,042	433.3%	10,439	48,937	45,229	1,318,622	662,096	50.2%	771,538	58.5%	-15.5	0.3768
	2030	25,870	139,970	541.0%	126,879	490.4%	9,152	49,518	44,887	1,327,775	711,615	53.6%	816,425	61.5%	-16.5	0.3538
	2031	23,994	149,414	622.7%	133,540	556.6%	7,970	49,633	44,360	1,335,745	761,248	57.0%	860,785	64.4%	-17.5	0.3322
	2032	22,090	157,928	714.9%	139,225	630.3%	6,890	49,260	43,426	1,342,635	810,508	60.4%	904,211	67.3%	-18.5	0.3119
	2033	20,179	165,751	821.4%	143,386	710.6%	5,910	48,544	41,994	1,348,545	859,052	63.7%	946,205	70.2%	-19.5	0.2929
	2034	18,277	171,652	939.1%	145,578	796.5%	5,026	47,204	40,034	1,353,571	906,256	67.0%	986,239	72.9%	-20.5	0.2750
	2035	16,406	175,879	1072.1%	146,104	890.6%	4,236	45,415	37,727	1,357,808	951,671	70.1%	1,023,966	75.4%	-21.5	0.2582
	2036	14,588	177,253	1215.1%	144,049	987.5%	3,537	42,976	34,926	1,361,345	994,647	73.1%	1,058,891	77.8%	-22.5	0.2425
	2037	12,848	177,030	1377.8%	140,105	1090.4%	2,925	40,302	31,896	1,364,270	1,034,949	75.9%	1,090,787	80.0%	-23.5	0.2277
	2038	11,207	173,381	1547.1%	133,406	1190.4%	2,396	37,063	28,517	1,366,665	1,072,012	78.4%	1,119,305	81.9%	-24.5	0.2138
	2039	9,679	167,107	1726.5%	126,535	1307.3%	1,943	33,541	25,398	1,368,608	1,105,553	80.8%	1,144,703	83.6%	-25.5	0.2007
	2040	8,277	159,110	1922.4%	118,924	1436.9%	1,560	29,987	22,413	1,370,168	1,135,540	82.9%	1,167,116	85.2%	-26.5	0.1885
	2041	7,007	150,445	2147.1%	111,325	1588.8%	1,240	26,623	19,701	1,371,408	1,162,164	84.7%	1,186,816	86.5%	-27.5	0.1770
	2042	5,871	141,080	2402.9%	103,198	1757.7%	976	23,442	17,148	1,372,383	1,185,606	86.4%	1,203,964	87.7%	-28.5	0.1662
	2043	4,868	131,021	2691.5%	94,779	1947.0%	760	20,442	14,788	1,373,143	1,206,048	87.8%	1,218,752	88.8%	-29.5	0.1560
	2044	3,993	120,082	3007.4%	85,982	2153.4%	585	17,592	12,596	1,373,728	1,223,640	89.1%	1,231,348	89.6%	-30.5	0.1465
	2045	3,240	108,944	3362.6%	77,228	2383.7%	446	14,986	10,623	1,374,174	1,238,626	90.1%	1,241,972	90.4%	-31.5	0.1376
	2046	2,600	97,217	3738.9%	68,440	2632.2%	336	12,557	8,840	1,374,509	1,251,183	91.0%	1,250,812	91.0%	-32.5	0.1292
	2047	2,063	85,240	4131.6%	59,980	2907.2%	250	10,338	7,274	1,374,760	1,261,521	91.8%	1,258,086	91.5%	-33.5	0.1213
	2048	1,618	73,440	4538.7%	51,324	3171.9%	184	8,363	5,845	1,374,944	1,269,884	92.4%	1,263,930	91.9%	-34.5	0.1139
	2049	1,254	62,237	4962.1%	43,189	3443.4%	134	6,655	4,618	1,375,078	1,276,539	92.8%	1,268,549	92.3%	-35.5	0.1069
	2050	961	51,885	5400.7%	35,893	3736.2%	96	5,209	3,604	1,375,174	1,281,748	93.2%	1,272,152	92.5%	-36.5	0.1004
	2051	727	42,576	5856.4%	29,402	4044.4%	69	4,014	2,772	1,375,243	1,285,762	93.5%	1,274,924	92.7%	-37.5	0.0943
	2052	543	34,465	6343.1%	23,842	4387.9%	48	3,051	2,110	1,375,291	1,288,813	93.7%	1,277,035	92.9%	-38.5	0.0885
	2053	400	27,321	6823.2%	18,864	4710.9%	33	2,271	1,568	1,375,324	1,291,084	93.9%	1,278,602	93.0%	-39.5	0.0831
	Past	641,104	71,357	11.1%	227,674	35.5%	943,212	100,893	262,076	943,212	100,893	10.7%	262,076	27.8%		
	Future	802,170	3,987,432	497.1%	3,263,480	406.8%	432,113	1,190,191	1,016,526	432,113	1,190,191	275.4%	1,016,526	235.2%		
	Lifetime	1,443,274	4,058,789	281.2%	3,491,154	241.9%	1,375,324	1,291,084	1,278,602	1,375,324	1,291,084	93.9%	1,278,602	93.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 11%; projection includes a 1% shock lapse rate, a 4% benefit reduction and only 50% of the rate increase is implemented in 2015.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment H1
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Nationwide

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	4,020,481	221,633	1,820	1	5.51%	5.34%	2.30%	232.25%
2	3,879,761	513,765	1,758	1	13.24%	8.90%	3.90%	228.26%
3	3,776,460	483,432	1,708	4	12.80%	9.96%	6.30%	158.14%
4	3,638,252	224,153	1,668	3	6.16%	9.10%	9.30%	97.90%
5	3,545,056	947,050	1,630	6	26.71%	11.86%	12.70%	93.41%
6	3,459,451	521,065	1,593	3	15.06%	12.22%	16.70%	73.18%
7	3,435,277	190,811	1,564	2	5.55%	11.48%	20.30%	56.54%
8	3,435,089	221,198	1,533	2	6.44%	10.99%	23.60%	46.57%
9	3,372,256	443,379	1,504	3	13.15%	11.13%	26.80%	41.53%
10	3,306,745	2,056,740	1,487	6	62.20%	14.45%	29.80%	48.49%
11	2,363,930	1,014,000	1,459	8	42.89%	15.63%	32.90%	47.50%
12	2,163,027	1,271,327	1,434	9	58.78%	17.11%	36.00%	47.53%
13	2,118,590	1,496,531	1,407	10	70.64%	18.75%	39.00%	48.09%
14	2,071,258	1,755,598	1,379	11	84.76%	20.56%	42.00%	48.96%
15	2,020,640	2,048,793	1,348	13	101.39%	22.54%	44.90%	50.20%
16	1,966,631	2,370,758	1,315	14	120.55%	24.69%	47.80%	51.64%
17	1,909,331	2,727,124	1,280	15	142.83%	27.00%	50.40%	53.56%
18	1,848,186	3,118,655	1,242	16	168.74%	29.47%	52.90%	55.71%
19	1,782,253	3,542,034	1,202	17	198.74%	32.11%	55.30%	58.06%
20	1,711,374	3,989,334	1,158	19	233.11%	34.89%	57.40%	60.78%
21	1,635,447	4,451,341	1,111	20	272.18%	37.80%	59.30%	63.74%
22	1,555,364	4,906,618	1,063	21	315.46%	40.80%	61.00%	66.89%
23	1,473,137	5,356,726	1,013	21	363.63%	43.88%	62.50%	70.22%
24	1,389,014	5,789,166	961	22	416.78%	47.01%	63.90%	73.57%
25	1,303,332	6,200,407	909	22	475.73%	50.15%	65.10%	77.03%
26	1,216,550	6,579,478	856	23	540.83%	53.28%	66.10%	80.60%
27	1,129,221	6,918,734	802	23	612.70%	56.37%	67.00%	84.14%
28	1,041,937	7,220,309	748	23	692.97%	59.41%	67.80%	87.62%
29	955,330	7,466,139	694	22	781.52%	62.36%	68.40%	91.17%
30	870,076	7,641,928	640	22	878.31%	65.20%	68.90%	94.64%
31	786,879	7,753,791	587	21	985.39%	67.92%	68.90%	98.58%
32	706,462	7,785,276	535	20	1102.01%	70.48%	68.90%	102.30%
33	629,494	7,737,443	484	19	1229.15%	72.89%	68.90%	105.78%
34	556,583	7,618,644	436	18	1368.82%	75.11%	68.90%	109.01%
35	488,242	7,418,152	390	17	1519.36%	77.15%	68.90%	111.98%
36	424,854	7,162,250	346	16	1685.81%	79.01%	68.90%	114.67%
37	366,699	6,845,769	305	15	1866.86%	80.67%	68.90%	117.09%
38	313,927	6,492,313	267	13	2068.10%	82.17%	68.90%	119.25%
39	266,561	6,103,714	232	12	2289.80%	83.48%	68.90%	121.17%
40	224,511	5,676,852	200	11	2528.54%	84.64%	68.90%	122.84%
41	187,592	5,237,578	171	9	2792.00%	85.64%	68.90%	124.30%
42	155,523	4,793,312	145	8	3082.06%	86.51%	68.90%	125.55%
43	127,957	4,344,923	123	7	3395.61%	87.24%	68.90%	126.62%
44	104,504	3,908,509	103	6	3740.05%	87.87%	68.90%	127.53%
45	84,747	3,482,107	85	5	4108.82%	88.39%	68.90%	128.29%
46	68,259	3,074,062	70	4	4503.55%	88.83%	68.90%	128.92%
47	54,636	2,690,411	58	4	4924.21%	89.18%	68.90%	129.44%
48	43,460	2,336,925	47	3	5377.17%	89.48%	68.90%	129.86%
49	34,366	2,016,864	38	3	5868.84%	89.71%	68.90%	130.21%
50	27,019	1,720,464	30	2	6367.72%	89.90%	68.90%	130.48%
Grand Total	**74,045,731**	**195,887,585**	**42,936**	**596**	**264.55%**	**89.90%**	**68.90%**	**130%**

The State Life Insurance Company
Policy Form: S-6000-P

Attachment H2
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Virginia

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	99,266	0	43	1	0.00%	0.00%	2.30%	0.00%
2	90,610	0	41	1	0.00%	0.00%	3.90%	0.00%
3	81,671	0	38	4	0.00%	0.00%	6.30%	0.00%
4	59,301	0	36	3	0.00%	0.00%	9.30%	0.00%
5	57,716	71,007	36	6	123.03%	15.27%	12.70%	120.22%
6	54,844	0	32	3	0.00%	13.70%	16.70%	82.05%
7	49,179	0	32	2	0.00%	12.61%	20.30%	62.13%
8	47,320	0	30	2	0.00%	11.77%	23.60%	49.86%
9	48,182	0	29	3	0.00%	11.06%	26.80%	41.27%
10	44,790	156,811	29	3	350.10%	27.44%	29.80%	92.09%
11	36,579	13,284	29	0	36.32%	27.73%	32.90%	84.28%
12	34,618	18,064	28	0	52.18%	28.45%	36.00%	79.04%
13	34,017	21,622	28	0	63.56%	29.40%	39.00%	75.37%
14	33,378	25,838	27	0	77.41%	30.56%	42.00%	72.76%
15	32,696	30,856	27	0	94.37%	31.96%	44.90%	71.18%
16	31,970	36,807	26	0	115.13%	33.60%	47.80%	70.29%
17	31,197	43,435	25	0	139.23%	35.48%	50.40%	70.40%
18	30,368	51,091	25	0	168.24%	37.61%	52.90%	71.09%
19	29,467	59,933	24	0	203.39%	39.99%	55.30%	72.32%
20	28,488	68,746	23	0	241.32%	42.59%	57.40%	74.20%
21	27,425	78,661	22	0	286.82%	45.41%	59.30%	76.58%
22	26,288	89,395	21	0	340.06%	48.44%	61.00%	79.41%
23	25,099	99,452	20	0	396.23%	51.61%	62.50%	82.58%
24	23,859	108,121	19	0	453.17%	54.86%	63.90%	85.85%
25	22,568	115,875	18	0	513.45%	58.13%	65.10%	89.29%
26	21,231	123,972	17	0	583.92%	61.42%	66.10%	92.92%
27	19,853	131,219	16	0	660.94%	64.70%	67.00%	96.56%
28	18,443	138,204	15	0	749.34%	67.95%	67.80%	100.22%
29	17,010	144,230	14	0	847.91%	71.14%	68.40%	104.01%
30	15,566	148,773	13	0	955.77%	74.24%	68.90%	107.75%
31	14,126	151,258	12	0	1070.77%	77.21%	68.90%	112.06%
32	12,705	152,180	10	0	1197.83%	80.02%	68.90%	116.14%
33	11,318	150,295	9	0	1327.89%	82.63%	68.90%	119.93%
34	9,987	146,374	8	0	1465.66%	85.03%	68.90%	123.41%
35	8,727	139,568	7	0	1599.36%	87.18%	68.90%	126.53%
36	7,550	132,472	7	0	1754.67%	89.10%	68.90%	129.32%
37	6,466	124,630	6	0	1927.40%	90.80%	68.90%	131.79%
38	5,482	116,697	5	0	2128.58%	92.30%	68.90%	133.97%
39	4,600	108,217	4	0	2352.29%	93.61%	68.90%	135.87%
40	3,820	99,466	4	0	2604.08%	94.75%	68.90%	137.51%
41	3,137	90,302	3	0	2878.68%	95.72%	68.90%	138.92%
42	2,548	81,131	2	0	3183.92%	96.54%	68.90%	140.11%
43	2,047	71,897	2	0	3512.25%	97.22%	68.90%	141.11%
44	1,626	63,016	2	0	3876.38%	97.79%	68.90%	141.93%
45	1,276	54,002	1	0	4232.25%	98.24%	68.90%	142.59%
46	990	45,464	1	0	4593.31%	98.60%	68.90%	143.11%
47	759	37,807	1	0	4983.34%	98.89%	68.90%	143.52%
48	575	30,970	1	0	5390.57%	99.10%	68.90%	143.83%
49	430	25,119	0	0	5845.69%	99.27%	68.90%	144.08%
50	317	19,880	0	0	6272.82%	99.39%	68.90%	144.25%
Grand Total	**1,271,485**	**3,616,139**	**867**	**39**	**284.40%**	**99.39%**	**69%**	**144%**

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	971	3,062,505	97%	98%
Facility Only	30	53,195	3%	2%
Total	1,001	3,115,700	100%	100%
COLA Options				
No COLA	88	163,604	9%	5%
Compound COLA 5%	792	2,700,066	79%	87%
Simple COLA	121	252,030	12%	8%
Total	1,001	3,115,700	100%	100%
Nonforfeiture Options				
None	970	2,929,019	97%	94%
Full ROP	25	163,312	2%	5%
SBP NFO	2	6,264	0%	0%
Full ROP & SBP	4	17,106	0%	1%
Limited ROP	0	0	0%	0%
Total	1,001	3,115,700	100%	100%
Pay Period				
10 Pay	161	1,037,163	16%	33%
Lifetime	840	2,078,537	84%	67%
20 Pay	0	0	0%	0%
Total	1,001	3,115,700	100%	100%
Joint/Single Life				
Joint	486	1,872,639	49%	60%
Single	515	1,243,061	51%	40%
Total	1,001	3,115,700	100%	100%
Billing Mode				
Annual	329	1,159,743	33%	37%
Semi-Annual	53	177,266	5%	6%
Quarterly	146	476,604	15%	15%
Monthly	473	1,302,086	47%	42%
Total	1,001	3,115,700	100%	100%
Elimination Period				
0	98	388,715	10%	12%
30	219	776,270	22%	25%
60	16	48,687	2%	2%
90	668	1,902,027	67%	61%
180	0	0	0%	0%
Total	1,001	3,115,700	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	128	261,460	13%	8%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	76	185,977	8%	6%
6 Year / 6 Year	0	0	0%	0%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	797	2,668,264	80%	86%
Total	1,001	3,115,700	100%	100%
Issue Age Cohort				
17	0	0	0%	0%
22	0	0	0%	0%
27	1	850	0%	0%
32	1	6,172	0%	0%
37	9	38,248	1%	1%
42	28	136,637	3%	4%
47	102	350,111	10%	11%
52	226	712,343	23%	23%
57	358	898,571	36%	29%
62	197	665,494	20%	21%
67	62	243,339	6%	8%
72	11	27,548	1%	1%
77	5	27,342	0%	1%
82	1	9,046	0%	0%
Total	1,001	3,115,700	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	1	850	0%	0%
42	2	7,079	0%	0%
47	12	52,073	1%	2%
52	43	205,558	4%	7%
57	120	421,216	12%	14%
62	247	739,822	25%	24%
67	333	826,656	33%	27%
72	184	628,553	18%	20%
77	45	178,563	4%	6%
82	9	28,241	1%	1%
87	4	18,042	0%	1%
92	1	9,046	0%	0%
Total	1,001	3,115,700	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	20	43,041	100%	100%
Facility Only	0	0	0%	0%
Total	20	43,041	100%	100%
COLA Options				
No COLA	2	1,866	10%	4%
Compound COLA 5%	17	38,597	85%	90%
Simple COLA	1	2,578	5%	6%
Total	20	43,041	100%	100%
Nonforfeiture Options				
None	20	43,041	100%	100%
Full ROP	0	0	0%	0%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Total	20	43,041	100%	100%
Pay Period				
10 Pay	2	8,357	10%	19%
Lifetime	18	34,684	90%	81%
20 Pay	0	0	0%	0%
Total	20	43,041	100%	100%
Joint/Single Life				
Joint	9	26,945	45%	63%
Single	11	16,096	55%	37%
Total	20	43,041	100%	100%
Billing Mode				
Annual	3	7,186	15%	17%
Semi-Annual	2	3,099	10%	7%
Quarterly	1	1,041	5%	2%
Monthly	14	31,716	70%	74%
Total	20	43,041	100%	100%
Elimination Period				
0	0	0	0%	0%
30	1	1,041	5%	2%
60	0	0	0%	0%
90	19	42,000	95%	98%
180	0	0	0%	0%
Total	20	43,041	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	3	3,488	15%	8%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	0	0	0%	0%
6 Year / 6 Year	0	0	0%	0%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	17	39,553	85%	92%
Total	20	43,041	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	3	4,450	15%	10%
52	4	11,335	20%	26%
57	9	14,503	45%	34%
62	4	12,753	20%	30%
67	0	0	0%	0%
72	0	0	0%	0%
77	0	0	0%	0%
82	0	0	0%	0%
Total	20	43,041	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	0	0	0%	0%
52	0	0	0%	0%
57	4	9,370	20%	22%
62	4	7,736	20%	18%
67	8	13,182	40%	31%
72	4	12,753	20%	30%
77	0	0	0%	0%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	20	43,041	100%	100%

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: S-6000-P
Attachment J

1	Accumulated value of initial earned premium	43,695,494	x	58%	25,343,387
2a	Accumulated value of earned premium	43,695,494			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	25,777,376	x	58%	14,950,878
4a	Present value of future projected premium	34,799,458			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3	9,022,082	x	85%	7,668,769
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**47,963,034**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				6,546,230
6b	Present value of future projected incurred claims without the inclusion of active life reserves				81,734,276
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**88,280,506**
					TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at 4.5%, the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing were issued.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-150, which were issued before 10/01/2003.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
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Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
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Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

Actuarial Memorandum Exhibits

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

July 2014

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was approved for this form.

The base rate increase is 35%. This rate increase will be implemented as 3 consecutive annual 10.5% increases. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates after first increase
B3	6000 proposed rates after second increase
B4	6000 proposed rates after third increase
B5	6000 proposed increases

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

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4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

The State Life Insurance Company

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9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the first premium increase is assumed to occur in 2015, 50% in 2016. The second and third increases are assumed to occur in 2017 and 2018 respectively.
An extra 3% of the policyholders with a rate increase are assumed to lapse.
11% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim terminations.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	6.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2013 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2013 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2013 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 6.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2014 through 2053 are developed from an asset share model representing actual contracts in force as of December 31, 2013. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H1 and H2 compare durational loss ratios with pricing durational loss ratios for Nationwide and Virginia only experience.

15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2013 (Based on Policy Count)

As of December 31, 2013, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

The State Life Insurance Company

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18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Rate Increase Impact Exhibit

Attachment A

Virginia	S-6000-P			
	Cost of Living Adjustment			
	None	Compound	Simple	Total
Number of Policies	7	64	14	85
Current Premium	$12,111	$143,497	$33,682	189,289.57
Current AveragePremium	$1,730	$2,242	$2,406	2,227
New Premium	$13,382	$158,565	$37,218	209,165
New Average Premium	$1,912	$2,478	$2,658	2,461
Average Rate Increase	10.50%	10.50%	10.50%	10.50%

Nationwide [1]	S-6000-P			
	Cost of Living Adjustment			
	None	Compound	Simple	Total
Number of Policies	657	3,754	818	5,229
Current Premium	$1,136,259	$8,220,392	$1,662,318	11,018,970
Current AveragePremium	$1,729	$2,190	$2,032	2,107
New Premium	$1,255,566	$9,083,533	$1,836,862	12,175,961
New Average Premium	$1,911	$2,420	$2,246	2,329
Average Rate Increase	10.50%	10.50%	10.50%	10.50%

[1] Nationwide premiums have been adjusted to be consistent with the current rate level in Virginia

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Base Rates Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$27.00	$37.80
41	$27.75	$38.85
42	$28.50	$39.90
43	$29.25	$40.95
44	$30.00	$42.00
45	$30.75	$43.05
46	$31.50	$44.10
47	$32.25	$45.15
48	$33.00	$46.20
49	$33.75	$47.25
50	$34.50	$48.30
51	$36.00	$50.40
52	$37.50	$52.50
53	$39.00	$54.60
54	$40.50	$56.70
55	$42.00	$58.80
56	$44.40	$62.16
57	$46.80	$65.52
58	$49.20	$68.88
59	$51.60	$72.24
60	$54.00	$75.60
61	$63.60	$89.04
62	$73.20	$102.48
63	$82.80	$115.92
64	$92.40	$129.36
65	$102.00	$142.80
66	$116.40	$162.96
67	$130.80	$183.12
68	$145.20	$203.28
69	$159.60	$223.44
70	$174.00	$243.60
71	$194.40	$272.16
72	$214.80	$300.72
73	$235.20	$329.28
74	$255.60	$357.84
75	$276.00	$386.40
76	$324.00	$453.60
77	$372.00	$520.80
78	$420.00	$588.00
79	$468.00	$655.20
80	$516.00	$722.40
81	$561.00	$785.40
82	$606.00	$848.40
83	$651.00	$911.40
84	$706.00	$988.40

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Base Rates After First Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$29.83	$41.76
41	$30.66	$42.92
42	$31.49	$44.08
43	$32.32	$45.24
44	$33.15	$46.41
45	$33.97	$47.57
46	$34.80	$48.73
47	$35.63	$49.89
48	$36.46	$51.05
49	$37.29	$52.21
50	$38.12	$53.37
51	$39.78	$55.69
52	$41.43	$58.01
53	$43.09	$60.33
54	$44.75	$62.65
55	$46.41	$64.97
56	$49.06	$68.68
57	$51.71	$72.39
58	$54.36	$76.11
59	$57.01	$79.82
60	$59.67	$83.53
61	$70.27	$98.38
62	$80.88	$113.24
63	$91.49	$128.09
64	$102.10	$142.94
65	$112.71	$157.79
66	$128.62	$180.07
67	$144.53	$202.34
68	$160.44	$224.62
69	$176.35	$246.90
70	$192.27	$269.17
71	$214.81	$300.73
72	$237.35	$332.29
73	$259.89	$363.85
74	$282.43	$395.41
75	$304.98	$426.97
76	$358.02	$501.22
77	$411.06	$575.48
78	$464.10	$649.74
79	$517.14	$723.99
80	$570.18	$798.25
81	$619.90	$867.86
82	$669.63	$937.48
83	$719.35	$1,007.09
84	$780.13	$1,092.18

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Base Rates After Second Rate Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$32.96	$46.14
41	$33.87	$47.42
42	$34.79	$48.70
43	$35.71	$49.99
44	$36.63	$51.28
45	$37.53	$52.56
46	$38.45	$53.84
47	$39.37	$55.12
48	$40.28	$56.41
49	$41.20	$57.69
50	$42.12	$58.97
51	$43.95	$61.53
52	$45.78	$64.10
53	$47.61	$66.66
54	$49.44	$69.22
55	$51.28	$71.79
56	$54.21	$75.89
57	$57.13	$79.99
58	$60.06	$84.10
59	$62.99	$88.20
60	$65.93	$92.30
61	$77.64	$108.70
62	$89.37	$125.13
63	$101.09	$141.53
64	$112.82	$157.94
65	$124.54	$174.35
66	$142.12	$198.97
67	$159.70	$223.58
68	$177.28	$248.20
69	$194.86	$272.82
70	$212.45	$297.43
71	$237.36	$332.30
72	$262.27	$367.18
73	$287.17	$402.05
74	$312.08	$436.92
75	$337.00	$471.80
76	$395.61	$553.84
77	$454.22	$635.90
78	$512.83	$717.96
79	$571.43	$800.00
80	$630.04	$882.06
81	$684.98	$958.98
82	$739.94	$1,035.91
83	$794.88	$1,112.83
84	$862.04	$1,206.85

The State Life Insurance Company
Policy Form S-6000-P

Attachment B4
Base Rates After Third Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	$36.42	$50.98
41	$37.42	$52.39
42	$38.44	$53.81
43	$39.45	$55.23
44	$40.47	$56.66
45	$41.47	$58.07
46	$42.48	$59.49
47	$43.50	$60.90
48	$44.50	$62.33
49	$45.52	$63.74
50	$46.54	$65.16
51	$48.56	$67.99
52	$50.58	$70.83
53	$52.60	$73.65
54	$54.63	$76.48
55	$56.66	$79.32
56	$59.90	$83.85
57	$63.12	$88.38
58	$66.36	$92.93
59	$69.60	$97.46
60	$72.85	$101.99
61	$85.79	$120.11
62	$98.75	$138.26
63	$111.70	$156.39
64	$124.66	$174.52
65	$137.61	$192.65
66	$157.04	$219.86
67	$176.46	$247.05
68	$195.89	$274.26
69	$215.32	$301.46
70	$234.75	$328.66
71	$262.28	$367.19
72	$289.80	$405.73
73	$317.32	$444.26
74	$344.84	$482.79
75	$372.38	$521.33
76	$437.14	$611.99
77	$501.91	$702.66
78	$566.67	$793.34
79	$631.43	$884.00
80	$696.19	$974.67
81	$756.90	$1,059.67
82	$817.63	$1,144.68
83	$878.34	$1,229.67
84	$952.55	$1,333.56

The State Life Insurance Company
Policy Form S-6000-P

Attachment B5
Rate Increase Percentages
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

	First Increase		Second Increase		Third Increase	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
41	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
42	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
43	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
44	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
45	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
46	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
47	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
48	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
49	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
50	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
51	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
52	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
53	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
54	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
55	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
56	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
57	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
58	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
59	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
60	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
61	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
62	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
63	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
64	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
65	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
66	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
67	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
68	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
69	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
70	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
71	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
72	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
73	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
74	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
75	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
76	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
77	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
78	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
79	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
80	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
81	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
82	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
83	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
84	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment C
Lapse Rates

	Pricing (Expected)			Actual			Best Estimate		
Duration	Lifetime	10 Pay	Combined*	Lifetime	10 Pay	Combined*	Lifetime	10 Pay	Combined A/E
1	10.00%	7.00%	9.27%	3.92%	2.19%	3.50%	3.75%	2.00%	0.38
2	8.00%	6.00%	7.51%	3.33%	1.47%	2.87%	2.75%	1.50%	0.38
3	6.00%	5.00%	5.75%	2.38%	1.30%	2.11%	2.00%	1.00%	0.37
4	5.00%	4.00%	4.75%	1.70%	0.84%	1.48%	1.50%	0.75%	0.31
5	4.00%	3.00%	3.75%	1.24%	0.89%	1.15%	1.00%	0.50%	0.31
6	4.00%	0.00%	2.98%	1.27%	0.49%	1.07%	0.75%	0.25%	0.36
7	4.00%	0.00%	2.98%	1.12%	0.57%	0.98%	0.75%	0.00%	0.33
8	4.00%	0.00%	2.96%	1.10%	0.46%	0.93%	0.75%	0.00%	0.31
9	4.00%	0.00%	2.98%	0.81%	0.16%	0.64%	0.75%	0.00%	0.22
10	4.00%	0.00%	2.99%	0.65%	0.32%	0.56%	0.75%	0.00%	0.19
11	4.00%	0.00%	3.11%	0.45%	0.00%	0.35%	0.75%	0.00%	0.11
12	4.00%	0.00%	3.20%	0.67%	0.00%	0.53%	0.75%	0.00%	0.17
13	4.00%	0.00%	3.21%	0.76%	0.00%	0.61%	0.75%	0.00%	0.19
14	4.00%	0.00%	3.19%	0.00%	0.00%	0.00%	0.75%	0.00%	0.00

*Based on the actual exposure.

The State Life Insurance Company
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Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	20,803	25	52	33	0.48
2	20,030	35	71	42	0.49
3	19,466	42	92	51	0.46
4	19,043	46	112	63	0.41
5	18,731	57	132	75	0.43
6	18,429	65	145	89	0.45
7	17,770	79	161	100	0.49
8	16,623	78	170	109	0.46
9	14,667	74	172	113	0.43
10	12,446	88	165	112	0.53
11	8,016	63	129	87	0.49
12	3,745	42	71	50	0.59
13	1,312	18	29	21	0.62
14	134	3	4	3	0.75
Average	191,213	715	1,504	949	0.48

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Policy Form: S-6000-P

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
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Attachment E1.1
Incidence Rates Per 100

Best Estimate				Pricing Incidence*		Best Estimate/Pricing Incidence		Inforce Adjustment Factor **
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care Incidence Rate	Home and Community Based Care Factor	Assisted Living Facility Factor	Attained Age	Nursing Care Incidence Rate	Attained Age	Nursing Care	
40	**0.0120**	**1.250**	**0.30**	**40**	**0.0240**	**40**	**50%**	**0.9993**
41	0.0130	1.250	0.30	41	0.0260	41	50%	0.9992
42	0.0141	1.250	0.30	42	0.0282	42	50%	0.9992
43	0.0153	1.250	0.30	43	0.0306	43	50%	0.9991
44	0.0166	1.250	0.30	44	0.0332	44	50%	0.9991
45	0.0180	1.250	0.30	45	0.0360	45	50%	0.9990
46	0.0195	1.250	0.30	46	0.0390	46	50%	0.9989
47	0.0212	1.250	0.30	47	0.0423	47	50%	0.9988
48	0.0230	1.250	0.30	48	0.0459	48	50%	0.9987
49	0.0249	1.250	0.30	49	0.0498	49	50%	0.9986
50	**0.0270**	**1.250**	**0.30**	**50**	**0.0540**	**50**	**50%**	**0.9984**
51	0.0299	1.250	0.30	51	0.0598	51	50%	0.9983
52	0.0332	1.250	0.30	52	0.0663	52	50%	0.9981
53	0.0368	1.250	0.30	53	0.0735	53	50%	0.9979
54	0.0407	1.250	0.30	54	0.0815	54	50%	0.9977
55	0.0451	1.250	0.30	55	0.0903	55	50%	0.9975
56	0.0500	1.250	0.30	56	0.1001	56	50%	0.9972
57	0.0555	1.250	0.30	57	0.1109	57	50%	0.9969
58	0.0615	1.146	0.29	58	0.1229	58	50%	0.9966
59	0.0681	1.021	0.29	59	0.1362	59	50%	0.9963
60	**0.0755**	**0.926**	**0.28**	**60**	**0.1510**	**60**	**50%**	**0.9958**
61	0.0896	0.841	0.27	61	0.1792	61	50%	0.9954
62	0.1064	0.775	0.27	62	0.2127	62	50%	0.9949
63	0.1262	0.709	0.26	63	0.2525	63	50%	0.9943
64	0.1498	0.612	0.26	64	0.2997	64	50%	0.9937
65	0.1779	0.545	0.25	65	0.3557	65	50%	0.9930
66	0.2111	0.488	0.24	66	0.4222	66	50%	0.9922
67	0.2506	0.431	0.24	67	0.5011	67	50%	0.9913
68	0.2974	0.383	0.23	68	0.5948	68	50%	0.9902
69	0.3530	0.325	0.23	69	0.7060	69	50%	0.9889
70	**0.4190**	**0.287**	**0.22**	**70**	**0.8380**	**70**	**50%**	**0.9873**
71	0.4961	0.250	0.22	71	0.9922	71	50%	0.9854
72	0.5874	0.242	0.21	72	1.1747	72	50%	0.9831
73	0.6954	0.215	0.21	73	1.3908	73	50%	0.9802
74	0.8234	0.197	0.20	74	1.6467	74	50%	0.9767
75	0.9748	0.169	0.20	75	1.9497	75	50%	0.9724
76	1.1542	0.151	0.19	76	2.3083	76	50%	0.9674
77	1.3665	0.133	0.19	77	2.7330	77	50%	0.9613
78	1.6179	0.115	0.19	78	3.2358	78	50%	0.9542
79	1.9156	0.117	0.18	79	3.8312	79	50%	0.9459
80	**2.2680**	**0.099**	**0.18**	**80**	**4.5360**	**80**	**50%**	**0.9364**
81	2.4850	0.091	0.17	81	4.9699	81	50%	0.9255
82	2.7227	0.083	0.17	82	5.4454	82	50%	0.9132
83	2.9832	0.065	0.17	83	5.9664	83	50%	0.8994
84	3.2686	0.067	0.16	84	6.5372	84	50%	0.8844
85	3.5813	0.059	0.16	85	7.1626	85	50%	0.8678
86	3.9239	0.062	0.15	86	7.8478	86	50%	0.8500
87	4.2993	0.054	0.15	87	8.5986	87	50%	0.8310
88	4.7106	0.046	0.15	88	9.4212	88	50%	0.8106
89	5.1612	0.048	0.14	89	10.3225	89	50%	0.7894
90	**5.6550**	**0.040**	**0.14**	**90**	**11.3100**	**90**	**50%**	**0.7683**
91	6.0762	0.042	0.14	91	12.1523	91	50%	0.7467
92	6.5287	0.044	0.13	92	13.0574	92	50%	0.7246
93	7.0149	0.036	0.13	93	14.0299	93	50%	0.7020
94	7.5374	0.039	0.13	94	15.0748	94	50%	0.6789
95	8.0987	0.041	0.13	95	16.1975	95	50%	0.6572
96	8.7019	0.043	0.12	96	17.4038	96	50%	0.6357
97	9.3500	0.046	0.12	97	18.7000	97	50%	0.6152
98	9.7240	0.048	0.12	98	19.4480	98	50%	0.6000
99	10.1130	0.061	0.11	99	20.2259	99	50%	0.6000
100	**10.5175**	**0.064**	**0.11**	**100**	**21.0350**	**100**	**50%**	**0.6000**
101	10.8330	0.066	0.11	101	21.6660	101	50%	0.6000
102	10.9955	0.069	0.11	102	21.9910	102	50%	0.6000
103	11.1604	0.081	0.10	103	22.3209	103	50%	0.6000
104	11.3278	0.084	0.10	104	22.6557	104	50%	0.6000
105	11.4978	0.087	0.10	105	22.9955	105	50%	0.6000
106	11.6702	0.089	0.10	106	23.3404	106	50%	0.6000
107	11.8453	0.092	0.10	107	23.6905	107	50%	0.6000
108	12.0230	0.095	0.10	108	24.0459	108	50%	0.6000
109	12.2033	0.097	0.10	109	24.4066	109	50%	0.6000
110	12.3863	0.100	0.10	110	24.7727	110	50%	0.6000

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "Pricing claim costs"
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

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Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Pricing Length of Stay**			Best Estimate/Pricing Length of Stay		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
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Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	20,803	6	51	0.12
2	20,030	9	55	0.17
3	19,466	23	59	0.39
4	19,043	23	65	0.35
5	18,731	34	72	0.47
6	18,429	33	81	0.41
7	17,770	52	88	0.59
8	16,623	54	93	0.58
9	14,667	44	95	0.46
10	12,446	48	92	0.52
11	8,016	40	70	0.57
12	3,745	24	40	0.60
13	1,312	9	17	0.54
14	134	0	2	0.00
Average	191,213	399	880	0.45

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
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Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	31	11	12	0.85
2nd quarter	88	23	19	1.17
3rd quarter	61	6	7	0.82
4th quarter	51	2	4	0.53
2	178	33	54	0.61
3	114	22	32	0.68
4	63	14	20	0.70
5	32	6	7	0.84
6	19	6	6	0.98
7	8	1	3	0.33
8	4	0	1	0.00
Total	650	123	167	0.74

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: S-6000-P

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	601,604	0	0.0%	274	0.0%	1,407,766	0	641	1,407,766	0	0.0%	641	0.0%	13.5	2.3400
	2001	3,297,189	0	0.0%	0	0.0%	7,244,593	0	0	8,652,359	0	0.0%	641	0.0%	12.5	2.1972
	2002	7,123,853	300	0.0%	220,430	3.1%	14,697,228	619	454,769	23,349,586	619	0.0%	455,410	2.0%	11.5	2.0631
	2003	12,799,674	77,087	0.6%	259,233	2.0%	24,795,325	149,331	502,182	48,144,911	149,950	0.3%	957,591	2.0%	10.5	1.9372
	2004	13,784,705	172,273	1.2%	188,230	1.4%	25,073,718	313,356	342,381	73,218,629	463,307	0.6%	1,299,973	1.8%	9.5	1.8190
	2005	13,321,164	216,112	1.6%	2,040,216	15.3%	22,751,700	369,106	3,484,559	95,970,329	832,412	0.9%	4,784,532	5.0%	8.5	1.7079
	2006	13,101,674	699,624	5.3%	2,455,996	18.7%	21,011,102	1,121,985	3,938,671	116,981,431	1,954,397	1.7%	8,723,203	7.5%	7.5	1.6037
	2007	12,833,981	984,595	7.7%	1,294,655	10.1%	19,325,638	1,482,620	1,949,515	136,307,070	3,437,017	2.5%	10,672,718	7.8%	6.5	1.5058
	2008	12,570,146	1,385,415	11.0%	2,533,839	20.2%	17,773,099	1,958,856	3,582,629	154,080,169	5,395,873	3.5%	14,255,347	9.3%	5.5	1.4139
	2009	12,291,109	1,945,441	15.8%	5,966,286	48.5%	16,317,902	2,582,802	7,920,951	170,398,070	7,978,676	4.7%	22,176,297	13.0%	4.5	1.3276
	2010	12,096,059	3,096,937	25.6%	7,533,447	62.3%	15,078,826	3,860,611	9,391,119	185,476,896	11,839,287	6.4%	31,567,417	17.0%	3.5	1.2466
	2011	12,032,596	3,794,120	31.5%	4,340,620	36.1%	14,084,238	4,441,045	5,080,726	199,561,134	16,280,331	8.2%	36,648,143	18.4%	2.5	1.1705
	2012	11,890,764	4,677,736	39.3%	7,880,891	66.3%	13,068,754	5,141,148	8,661,632	212,629,888	21,421,479	10.1%	45,309,775	21.3%	1.5	1.0991
	2013	11,728,509	5,309,663	45.3%	7,744,112	66.0%	12,103,685	5,479,510	7,991,834	224,733,573	26,900,989	12.0%	53,301,609	23.7%	0.5	1.0320
Projected Future Experience	2014	10,844,288	7,629,328	70.4%	7,230,206	66.7%	10,508,149	7,392,843	7,006,093	235,241,723	34,293,832	14.6%	60,307,701	25.6%	-0.5	0.9690
	2015	10,582,749	10,386,513	98.1%	8,332,746	78.7%	9,628,843	9,450,295	7,581,650	244,870,566	43,744,127	17.9%	67,889,351	27.7%	-1.5	0.9099
	2016	10,303,092	11,218,138	108.9%	9,551,984	92.7%	8,802,247	9,583,999	8,160,552	253,672,812	53,328,126	21.0%	76,049,904	30.0%	-2.5	0.8543
	2017	10,004,871	12,341,420	123.4%	10,884,375	108.8%	8,025,791	9,900,144	8,731,319	261,698,603	63,228,270	24.2%	84,781,223	32.4%	-3.5	0.8022
	2018	9,687,469	13,666,592	141.1%	12,322,461	127.2%	7,296,878	10,294,067	9,281,629	268,995,481	73,522,337	27.3%	94,062,852	35.0%	-4.5	0.7532
	2019	9,349,684	15,049,737	161.0%	13,845,623	148.1%	6,612,628	10,644,029	9,792,412	275,608,109	84,166,366	30.5%	103,855,264	37.7%	-5.5	0.7073
	2020	8,989,132	16,572,756	184.4%	15,427,505	171.6%	5,969,601	11,005,817	10,245,266	281,577,710	95,172,183	33.8%	114,100,530	40.5%	-6.5	0.6641
	2021	8,603,944	18,302,801	212.7%	17,055,072	198.2%	5,365,072	11,412,887	10,634,853	286,942,782	106,585,070	37.1%	124,735,383	43.5%	-7.5	0.6236
	2022	8,196,043	19,984,930	243.8%	18,685,069	228.0%	4,798,799	11,701,215	10,940,144	291,741,581	118,286,285	40.5%	135,675,527	46.5%	-8.5	0.5855
	2023	7,769,816	21,704,122	279.3%	20,280,729	261.0%	4,271,589	11,932,212	11,149,677	296,013,170	130,218,497	44.0%	146,825,204	49.6%	-9.5	0.5498
	2024	7,331,662	23,658,549	322.7%	21,808,583	297.5%	3,784,701	12,212,855	11,257,879	299,797,871	142,431,352	47.5%	158,083,083	52.7%	-10.5	0.5162
	2025	6,887,964	25,635,447	372.2%	23,253,950	337.6%	3,338,646	12,425,687	11,271,358	303,136,517	154,857,039	51.1%	169,354,441	55.9%	-11.5	0.4847
	2026	6,440,976	27,540,835	427.6%	24,582,633	381.7%	2,931,444	12,534,500	11,188,151	306,067,961	167,391,539	54.7%	180,542,592	59.0%	-12.5	0.4551
	2027	5,992,955	29,318,982	489.2%	25,739,150	429.5%	2,561,069	12,529,369	10,999,539	308,629,030	179,920,908	58.3%	191,542,131	62.1%	-13.5	0.4273
	2028	5,546,412	30,914,274	557.4%	26,702,388	481.4%	2,225,578	12,404,799	10,714,719	310,854,608	192,325,707	61.9%	202,256,850	65.1%	-14.5	0.4013
	2029	5,104,099	32,280,761	632.4%	27,453,490	537.9%	1,923,092	12,162,556	10,343,765	312,777,700	204,488,263	65.4%	212,600,615	68.0%	-15.5	0.3768
	2030	4,668,937	33,366,691	714.7%	27,963,282	598.9%	1,651,770	11,804,419	9,892,809	314,429,470	216,292,681	68.8%	222,493,424	70.8%	-16.5	0.3538
	2031	4,243,919	34,121,198	804.0%	28,207,759	664.7%	1,409,772	11,334,598	9,370,234	315,839,242	227,627,280	72.1%	231,863,658	73.4%	-17.5	0.3322
	2032	3,832,015	34,545,710	901.5%	28,166,399	735.0%	1,195,252	10,775,226	8,785,441	317,034,494	238,402,505	75.2%	240,649,099	75.9%	-18.5	0.3119
	2033	3,436,143	34,619,409	1007.5%	27,839,560	810.2%	1,006,361	10,139,168	8,153,518	318,040,855	248,541,673	78.1%	248,802,617	78.2%	-19.5	0.2929
	2034	3,059,027	34,335,550	1122.4%	27,229,592	890.1%	841,233	9,442,284	7,488,144	318,882,088	257,983,957	80.9%	256,290,761	80.4%	-20.5	0.2750
	2035	2,703,051	33,662,253	1245.3%	26,350,112	974.8%	697,972	8,692,138	6,804,025	319,580,060	266,676,095	83.4%	263,094,786	82.3%	-21.5	0.2582
	2036	2,370,182	32,615,767	1376.1%	25,226,319	1064.3%	574,666	7,907,905	6,116,285	320,154,726	274,584,000	85.8%	269,211,071	84.1%	-22.5	0.2425
	2037	2,061,938	31,230,907	1514.6%	23,869,976	1157.6%	469,418	7,109,987	5,434,207	320,624,144	281,693,987	87.9%	274,645,278	85.7%	-23.5	0.2277
	2038	1,779,336	29,564,026	1661.5%	22,332,499	1255.1%	380,358	6,319,725	4,773,885	321,004,502	288,013,712	89.7%	279,419,163	87.0%	-24.5	0.2138
	2039	1,522,875	27,673,611	1817.2%	20,673,957	1357.6%	305,667	5,554,575	4,149,623	321,310,170	293,568,287	91.4%	283,568,786	88.3%	-25.5	0.2007
	2040	1,292,525	25,611,731	1981.5%	18,930,791	1464.6%	243,598	4,826,967	3,567,830	321,553,768	298,395,254	92.8%	287,136,616	89.3%	-26.5	0.1885
	2041	1,087,787	23,433,766	2154.3%	17,141,059	1575.8%	192,499	4,146,941	3,033,356	321,746,267	302,542,195	94.0%	290,169,972	90.2%	-27.5	0.1770
	2042	907,752	21,194,051	2334.8%	15,343,853	1690.3%	150,835	3,521,682	2,549,592	321,897,103	306,063,877	95.1%	292,719,564	90.9%	-28.5	0.1662
	2043	751,116	18,945,428	2522.3%	13,586,095	1808.8%	117,191	2,955,909	2,119,733	322,014,294	309,019,786	96.0%	294,839,297	91.6%	-29.5	0.1560
	2044	616,277	16,741,377	2716.5%	11,902,728	1931.4%	90,285	2,452,608	1,743,747	322,104,578	311,472,394	96.7%	296,583,044	92.1%	-30.5	0.1465
	2045	501,434	14,635,745	2918.8%	10,322,981	2058.7%	68,976	2,013,271	1,420,014	322,173,555	313,485,664	97.3%	298,003,057	92.5%	-31.5	0.1376
	2046	404,657	12,665,202	3129.9%	8,864,239	2190.6%	52,267	1,635,874	1,144,931	322,225,821	315,121,538	97.8%	299,147,988	92.8%	-32.5	0.1292
	2047	323,965	10,849,524	3349.0%	7,535,688	2326.1%	39,290	1,315,827	913,926	322,265,112	316,437,366	98.2%	300,061,914	93.1%	-33.5	0.1213
	2048	257,380	9,197,389	3573.5%	6,341,085	2463.7%	29,310	1,047,377	722,108	322,294,421	317,484,743	98.5%	300,784,022	93.3%	-34.5	0.1139
	2049	203,001	7,719,898	3802.9%	5,288,526	2605.2%	21,706	825,468	565,488	322,316,128	318,310,211	98.8%	301,349,510	93.5%	-35.5	0.1069
	2050	159,021	6,420,254	4037.4%	4,372,186	2749.4%	15,966	644,602	438,973	322,332,094	318,954,813	99.0%	301,788,483	93.6%	-36.5	0.1004
	2051	123,808	5,295,224	4277.0%	3,588,140	2898.1%	11,672	499,199	338,267	322,343,766	319,454,012	99.1%	302,126,750	93.7%	-37.5	0.0943
	2052	95,877	4,332,322	4518.6%	2,922,518	3048.2%	8,487	383,496	258,701	322,352,253	319,837,508	99.2%	302,385,451	93.8%	-38.5	0.0885
	2053	73,926	3,518,816	4759.9%	2,364,112	3198.0%	6,144	292,474	196,498	322,358,397	320,129,982	99.3%	302,581,949	93.9%	-39.5	0.0831
	Past	149,473,028	22,359,302	15.0%	42,458,229	28.4%	224,733,573	26,900,989	53,301,609	224,733,573	26,900,989	12.0%	53,301,609	23.7%		
	Future	168,111,105	822,501,035	489.3%	669,519,423	398.3%	97,624,824	293,228,993	249,280,340	97,624,824	293,228,993	300.4%	249,280,340	255.3%		
	Lifetime	317,584,133	844,860,337	266.0%	711,977,652	224.2%	322,358,397	320,129,982	302,581,949	322,358,397	320,129,982	99.3%	302,581,949	93.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.
[2] Nationwide Earned Premiums have been adjusted to be consistent with the current rate level in Virginia

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: S-6000-P

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium [2]	Paid Claims	Incurred Claims [1]	Earned Premium [2]	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	601,604	0	0.0%	274	0.0%	1,407,766	0	641	1,407,766	0	0.0%	641	0.0%	13.5	2.3400
	2001	3,297,189	0	0.0%	0	0.0%	7,244,593	0	0	8,652,359	0	0.0%	641	0.0%	12.5	2.1972
	2002	7,123,853	300	0.0%	220,430	3.1%	14,697,228	619	454,769	23,349,586	619	0.0%	455,410	2.0%	11.5	2.0631
	2003	12,799,674	77,087	0.6%	259,233	2.0%	24,795,325	149,331	502,182	48,144,911	149,950	0.3%	957,591	2.0%	10.5	1.9372
	2004	13,784,705	172,273	1.2%	188,230	1.4%	25,073,718	313,356	342,381	73,218,629	463,307	0.6%	1,299,973	1.8%	9.5	1.8190
	2005	13,321,164	216,112	1.6%	2,040,216	15.3%	22,751,700	369,106	3,484,559	95,970,329	832,412	0.9%	4,784,532	5.0%	8.5	1.7079
	2006	13,101,674	699,624	5.3%	2,455,996	18.7%	21,011,102	1,121,985	3,938,671	116,981,431	1,954,397	1.7%	8,723,203	7.5%	7.5	1.6037
	2007	12,833,981	984,595	7.7%	1,294,655	10.1%	19,325,638	1,482,620	1,949,515	136,307,070	3,437,017	2.5%	10,672,718	7.8%	6.5	1.5058
	2008	12,570,146	1,385,415	11.0%	2,533,839	20.2%	17,773,099	1,958,856	3,582,629	154,080,169	5,395,873	3.5%	14,255,347	9.3%	5.5	1.4139
	2009	12,291,109	1,945,441	15.8%	5,966,286	48.5%	16,317,902	2,582,802	7,920,951	170,398,070	7,978,676	4.7%	22,176,297	13.0%	4.5	1.3276
	2010	12,096,059	3,096,937	25.6%	7,533,447	62.3%	15,078,826	3,860,611	9,391,119	185,476,896	11,839,287	6.4%	31,567,417	17.0%	3.5	1.2466
	2011	12,032,596	3,794,120	31.5%	4,340,620	36.1%	14,084,238	4,441,045	5,080,726	199,561,134	16,280,331	8.2%	36,648,143	18.4%	2.5	1.1705
	2012	11,890,764	4,677,736	39.3%	7,880,891	66.3%	13,068,754	5,141,148	8,661,632	212,629,888	21,421,479	10.1%	45,309,775	21.3%	1.5	1.0991
	2013	11,728,509	5,309,663	45.3%	7,744,112	66.0%	12,103,685	5,479,510	7,991,834	224,733,573	26,900,989	12.0%	53,301,609	23.7%	0.5	1.0320
Projected Future Experience	2014	10,844,288	7,629,328	70.4%	7,230,206	66.7%	10,508,149	7,392,843	7,006,093	235,241,723	34,293,832	14.6%	60,307,701	25.6%	-0.5	0.9690
	2015	11,059,523	10,353,139	93.6%	8,351,529	75.5%	10,062,641	9,419,929	7,598,740	245,304,363	43,713,761	17.8%	67,906,441	27.7%	-1.5	0.9099
	2016	11,231,440	11,122,342	99.0%	9,586,936	85.4%	9,595,363	9,502,157	8,190,413	254,899,727	53,215,919	20.9%	76,096,855	29.9%	-2.5	0.8543
	2017	11,813,448	12,041,903	101.9%	10,699,423	90.6%	9,476,611	9,659,875	8,582,953	264,376,337	62,875,793	23.8%	84,679,807	32.0%	-3.5	0.8022
	2018	12,823,104	13,451,123	104.9%	12,271,041	95.7%	9,658,727	10,131,770	9,242,898	274,035,065	73,007,563	26.6%	93,922,705	34.3%	-4.5	0.7532
	2019	12,375,985	14,795,501	119.6%	13,776,165	111.3%	8,753,000	10,464,219	9,743,287	282,788,065	83,471,782	29.5%	103,665,992	36.7%	-5.5	0.7073
	2020	11,898,729	16,278,462	136.8%	15,337,315	128.9%	7,901,838	10,810,379	10,185,372	290,689,903	94,282,161	32.4%	113,851,364	39.2%	-6.5	0.6641
	2021	11,388,865	17,967,179	157.8%	16,941,445	148.8%	7,101,635	11,203,606	10,564,000	297,791,538	105,485,768	35.4%	124,415,363	41.8%	-7.5	0.6236
	2022	10,848,934	19,607,595	180.7%	18,545,772	170.9%	6,352,072	11,480,285	10,858,585	304,143,610	116,966,052	38.5%	135,273,949	44.5%	-8.5	0.5855
	2023	10,284,746	21,285,694	207.0%	20,114,178	195.6%	5,654,215	11,702,174	11,058,113	309,797,825	128,668,226	41.5%	146,332,061	47.2%	-9.5	0.5498
	2024	9,704,771	23,199,978	239.1%	21,613,895	222.7%	5,009,731	11,976,135	11,157,378	314,807,556	140,644,361	44.7%	157,489,439	50.0%	-10.5	0.5162
	2025	9,117,457	25,137,810	275.7%	23,030,671	252.6%	4,419,298	12,184,479	11,163,133	319,226,854	152,828,840	47.9%	168,652,573	52.8%	-11.5	0.4847
	2026	8,525,788	27,005,697	316.8%	24,330,952	285.4%	3,880,292	12,290,945	11,073,604	323,107,146	165,119,785	51.1%	179,726,177	55.6%	-12.5	0.4551
	2027	7,932,751	28,748,920	362.4%	25,460,297	321.0%	3,390,035	12,285,754	10,880,372	326,497,181	177,405,539	54.3%	190,606,550	58.4%	-13.5	0.4273
	2028	7,341,671	30,312,918	412.9%	26,398,170	359.6%	2,945,952	12,163,497	10,592,647	329,443,132	189,569,036	57.5%	201,199,197	61.1%	-14.5	0.4013
	2029	6,756,191	31,652,615	468.5%	27,126,256	401.5%	2,545,558	11,925,887	10,220,471	331,988,690	201,494,923	60.7%	211,419,668	63.7%	-15.5	0.3768
	2030	6,180,176	32,717,213	529.4%	27,616,130	446.9%	2,186,414	11,574,647	9,769,994	334,175,104	213,069,570	63.8%	221,189,662	66.2%	-16.5	0.3538
	2031	5,617,589	33,456,682	595.6%	27,844,536	495.7%	1,866,087	11,113,855	9,249,577	336,041,191	224,183,425	66.7%	230,439,239	68.6%	-17.5	0.3322
	2032	5,072,360	33,872,831	667.8%	27,791,577	547.9%	1,582,131	10,565,347	8,668,530	337,623,321	234,748,772	69.5%	239,107,768	70.8%	-18.5	0.3119
	2033	4,548,352	33,945,007	746.3%	27,457,937	603.7%	1,332,100	9,941,652	8,041,750	338,955,421	244,690,424	72.2%	247,149,518	72.9%	-19.5	0.2929
	2034	4,049,171	33,666,579	831.4%	26,846,246	663.0%	1,113,523	9,258,317	7,382,723	340,068,944	253,948,740	74.7%	254,532,242	74.8%	-20.5	0.2750
	2035	3,577,974	33,006,186	922.5%	25,970,147	725.8%	923,891	8,522,731	6,705,912	340,992,835	262,471,471	77.0%	261,238,153	76.6%	-21.5	0.2582
	2036	3,137,361	31,979,992	1019.3%	24,854,601	792.2%	760,674	7,753,757	6,026,160	341,753,508	270,225,228	79.1%	267,264,313	78.2%	-22.5	0.2425
	2037	2,729,345	30,622,087	1122.0%	23,511,352	861.4%	621,359	6,971,384	5,352,563	342,374,867	277,196,612	81.0%	272,616,876	79.6%	-23.5	0.2277
	2038	2,355,271	28,987,645	1230.8%	21,991,098	933.7%	503,472	6,196,516	4,700,905	342,878,340	283,393,128	82.7%	277,317,782	80.9%	-24.5	0.2138
	2039	2,015,798	27,134,068	1346.1%	20,352,935	1009.7%	404,606	5,446,279	4,085,188	343,282,945	288,839,407	84.1%	281,402,970	82.0%	-25.5	0.2007
	2040	1,710,888	25,112,387	1467.8%	18,632,691	1089.1%	322,446	4,732,857	3,511,648	343,605,391	293,572,264	85.4%	284,914,618	82.9%	-26.5	0.1885
	2041	1,439,881	22,976,885	1595.7%	16,867,733	1171.5%	254,808	4,066,090	2,984,987	343,860,199	297,638,354	86.6%	287,899,605	83.7%	-27.5	0.1770
	2042	1,201,572	20,780,838	1729.5%	15,096,433	1256.4%	199,658	3,453,021	2,508,479	344,059,857	301,091,375	87.5%	290,408,084	84.4%	-28.5	0.1662
	2043	994,237	18,576,056	1868.4%	13,364,834	1344.2%	155,123	2,898,278	2,085,212	344,214,980	303,989,653	88.3%	292,493,296	85.0%	-29.5	0.1560
	2044	815,754	16,414,976	2012.2%	11,707,174	1435.1%	119,508	2,404,790	1,715,098	344,334,487	306,394,444	89.0%	294,208,395	85.4%	-30.5	0.1465
	2045	663,738	14,350,397	2162.1%	10,152,066	1529.5%	91,303	1,974,019	1,396,503	344,425,790	308,368,462	89.5%	295,604,897	85.8%	-31.5	0.1376
	2046	535,636	12,418,272	2318.4%	8,716,502	1627.3%	69,184	1,603,980	1,125,849	344,494,975	309,972,442	90.0%	296,730,746	86.1%	-32.5	0.1292
	2047	428,826	10,637,995	2480.7%	7,409,388	1727.8%	52,008	1,290,173	898,608	344,546,983	311,262,615	90.3%	297,629,354	86.4%	-33.5	0.1213
	2048	340,688	9,018,070	2647.0%	6,234,316	1829.9%	38,797	1,026,957	709,949	344,585,779	312,289,572	90.6%	298,339,304	86.6%	-34.5	0.1139
	2049	268,708	7,569,386	2817.0%	5,199,150	1934.9%	28,732	809,375	555,932	344,614,512	313,098,946	90.9%	298,895,235	86.7%	-35.5	0.1069
	2050	210,493	6,295,080	2990.6%	4,298,100	2041.9%	21,134	632,034	431,535	344,635,645	313,730,981	91.0%	299,326,770	86.9%	-36.5	0.1004
	2051	163,883	5,191,984	3168.1%	3,527,237	2152.3%	15,450	489,467	332,525	344,651,095	314,220,447	91.2%	299,659,295	86.9%	-37.5	0.0943
	2052	126,911	4,247,857	3347.1%	2,872,885	2263.7%	11,234	376,019	254,307	344,662,329	314,596,466	91.3%	299,913,602	87.0%	-38.5	0.0885
	2053	97,854	3,450,211	3525.9%	2,323,987	2375.0%	8,133	286,772	193,163	344,670,463	314,883,238	91.4%	300,106,765	87.1%	-39.5	0.0831
	Past	149,473,028	22,359,302	15.0%	42,458,229	28.4%	224,733,573	26,900,989	53,301,609	224,733,573	26,900,989	12.0%	53,301,609	23.7%		
	Future	212,230,158	807,018,889	380.3%	661,453,305	311.7%	119,936,889	287,982,249	246,805,156	119,936,889	287,982,249	240.1%	246,805,156	205.8%		
	Lifetime	361,703,186	829,378,191	229.3%	703,911,533	194.6%	344,670,463	314,883,238	300,106,765	344,670,463	314,883,238	91.4%	300,106,765	87.1%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Nationwide Earned Premiums have been adjusted to be consistent with the proposed rate increase in Virginia. Proposed rate increase: 35%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase is implemented in 2015.

The State Life Insurance Company
Virginia Experience Projection without proposed Rate Increase
Policy Form: S-6000-P

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	15,109	0	0.0%	0	0.0%	35,355	0	0	35,355	0	0.0%	0	0.0%	13.5	2.3400
	2001	49,099	0	0.0%	0	0.0%	107,880	0	0	143,234	0	0.0%	0	0.0%	12.5	2.1972
	2002	107,288	0	0.0%	0	0.0%	221,347	0	0	364,581	0	0.0%	0	0.0%	11.5	2.0631
	2003	232,848	0	0.0%	0	0.0%	451,069	0	0	815,650	0	0.0%	0	0.0%	10.5	1.9372
	2004	220,023	0	0.0%	0	0.0%	400,211	0	0	1,215,861	0	0.0%	0	0.0%	9.5	1.8190
	2005	219,782	0	0.0%	0	0.0%	375,373	0	0	1,591,234	0	0.0%	0	0.0%	8.5	1.7079
	2006	220,731	700	0.3%	244,259	110.7%	353,985	1,123	391,718	1,945,219	1,123	0.1%	391,718	20.1%	7.5	1.6037
	2007	199,581	41,704	20.9%	0	0.0%	300,532	62,798	0	2,245,752	63,921	2.8%	391,718	17.4%	6.5	1.5058
	2008	207,737	51,950	25.0%	97,780	47.1%	293,722	73,453	138,253	2,539,474	137,374	5.4%	529,971	20.9%	5.5	1.4139
	2009	201,259	85,310	42.4%	366,047	181.9%	267,195	113,259	485,970	2,806,670	250,634	8.9%	1,015,941	36.2%	4.5	1.3276
	2010	187,646	100,265	53.4%	78,821	42.0%	233,917	124,990	98,258	3,040,587	375,623	12.4%	1,114,199	36.6%	3.5	1.2466
	2011	187,410	137,272	73.2%	0	0.0%	219,364	160,678	0	3,259,951	536,301	16.5%	1,114,199	34.2%	2.5	1.1705
	2012	190,663	114,823	60.2%	788	0.4%	209,551	126,198	866	3,469,502	662,500	19.1%	1,115,065	32.1%	1.5	1.0991
	2013	176,831	90,305	51.1%	0	0.0%	182,487	93,194	0	3,651,990	755,694	20.7%	1,115,065	30.5%	0.5	1.0320
Projected Future Experience	2014	176,683	111,886	63.3%	99,936	56.6%	171,206	108,418	96,838	3,823,196	864,111	22.6%	1,211,904	31.7%	-0.5	0.9690
	2015	173,081	117,016	67.6%	116,032	67.0%	157,479	106,468	105,573	3,980,675	970,580	24.4%	1,317,477	33.1%	-1.5	0.9099
	2016	169,214	145,868	86.2%	133,924	79.1%	144,565	124,620	114,415	4,125,240	1,095,199	26.5%	1,431,892	34.7%	-2.5	0.8543
	2017	165,064	168,899	102.3%	153,899	93.2%	132,413	135,489	123,456	4,257,652	1,230,688	28.9%	1,555,349	36.5%	-3.5	0.8022
	2018	160,615	193,068	120.2%	176,668	110.0%	120,980	145,424	133,071	4,378,632	1,376,112	31.4%	1,688,420	38.6%	-4.5	0.7532
	2019	155,854	204,515	131.2%	201,105	129.0%	110,228	144,645	142,233	4,488,860	1,520,757	33.9%	1,830,653	40.8%	-5.5	0.7073
	2020	150,741	223,520	148.3%	226,510	150.3%	100,105	148,437	150,423	4,588,966	1,669,194	36.4%	1,981,077	43.2%	-6.5	0.6641
	2021	145,207	254,855	175.5%	254,024	174.9%	90,545	158,917	158,399	4,679,511	1,828,111	39.1%	2,139,476	45.7%	-7.5	0.6236
	2022	139,240	288,243	207.0%	283,110	203.3%	81,525	168,767	165,761	4,761,036	1,996,878	41.9%	2,305,237	48.4%	-8.5	0.5855
	2023	132,876	322,762	242.9%	312,142	234.9%	73,051	177,444	171,605	4,834,087	2,174,322	45.0%	2,476,842	51.2%	-9.5	0.5498
	2024	126,184	357,665	283.4%	339,960	269.4%	65,138	184,632	175,492	4,899,225	2,358,954	48.1%	2,652,334	54.1%	-10.5	0.5162
	2025	119,311	393,467	329.8%	368,480	308.8%	57,831	190,716	178,605	4,957,056	2,549,670	51.4%	2,830,939	57.1%	-11.5	0.4847
	2026	112,307	429,583	382.5%	395,495	352.2%	51,113	195,514	179,999	5,008,169	2,745,184	54.8%	3,010,938	60.1%	-12.5	0.4551
	2027	105,209	464,294	441.3%	419,395	398.6%	44,961	198,415	179,227	5,053,130	2,943,598	58.3%	3,190,165	63.1%	-13.5	0.4273
	2028	98,063	496,641	506.5%	441,290	450.0%	39,349	199,285	177,074	5,092,479	3,142,883	61.7%	3,367,239	66.1%	-14.5	0.4013
	2029	90,913	526,074	578.7%	460,456	506.5%	34,254	198,211	173,488	5,126,733	3,341,094	65.2%	3,540,727	69.1%	-15.5	0.3768
	2030	83,813	551,647	658.2%	474,760	566.4%	29,651	195,161	167,960	5,156,384	3,536,255	68.6%	3,708,687	71.9%	-16.5	0.3538
	2031	76,817	572,537	745.3%	485,897	632.5%	25,517	190,189	161,408	5,181,901	3,726,444	71.9%	3,870,095	74.7%	-17.5	0.3322
	2032	69,976	589,122	841.9%	494,370	706.5%	21,826	183,754	154,200	5,203,728	3,910,198	75.1%	4,024,295	77.3%	-18.5	0.3119
	2033	63,343	601,362	949.4%	498,128	786.4%	18,551	176,124	145,889	5,222,279	4,086,323	78.2%	4,170,184	79.9%	-19.5	0.2929
	2034	56,965	608,626	1068.4%	494,802	868.6%	15,665	167,372	136,071	5,237,945	4,253,695	81.2%	4,306,255	82.2%	-20.5	0.2750
	2035	50,884	608,724	1196.3%	487,898	958.8%	13,139	157,183	125,983	5,251,084	4,410,877	84.0%	4,432,238	84.4%	-21.5	0.2582
	2036	45,132	602,791	1335.6%	477,038	1057.0%	10,943	146,151	115,661	5,262,026	4,557,028	86.6%	4,547,899	86.4%	-22.5	0.2425
	2037	39,742	589,940	1484.4%	461,086	1160.2%	9,048	134,305	104,970	5,271,074	4,691,333	89.0%	4,652,869	88.3%	-23.5	0.2277
	2038	34,736	569,691	1640.1%	439,256	1264.6%	7,425	121,779	93,897	5,278,499	4,813,112	91.2%	4,746,767	89.9%	-24.5	0.2138
	2039	30,129	543,684	1804.5%	414,564	1376.0%	6,047	109,127	83,210	5,284,547	4,922,239	93.1%	4,829,977	91.4%	-25.5	0.2007
	2040	25,932	514,134	1982.7%	386,708	1491.3%	4,887	96,897	72,882	5,289,434	5,019,136	94.9%	4,902,858	92.7%	-26.5	0.1885
	2041	22,144	482,075	2177.0%	357,352	1613.7%	3,919	85,310	63,239	5,293,353	5,104,447	96.4%	4,966,097	93.8%	-27.5	0.1770
	2042	18,761	447,398	2384.7%	327,602	1746.2%	3,117	74,341	54,436	5,296,470	5,178,788	97.8%	5,020,532	94.8%	-28.5	0.1662
	2043	15,765	409,834	2599.6%	296,586	1881.3%	2,460	63,943	46,274	5,298,930	5,242,731	98.9%	5,066,806	95.6%	-29.5	0.1560
	2044	13,137	370,420	2819.6%	264,590	2014.0%	1,925	54,266	38,762	5,300,854	5,296,998	99.9%	5,105,569	96.3%	-30.5	0.1465
	2045	10,855	331,154	3050.8%	233,868	2154.5%	1,493	45,553	32,170	5,302,348	5,342,551	100.8%	5,137,739	96.9%	-31.5	0.1376
	2046	8,891	293,420	3300.2%	205,648	2313.0%	1,148	37,899	26,562	5,303,496	5,380,450	101.5%	5,164,301	97.4%	-32.5	0.1292
	2047	7,216	258,527	3582.8%	179,807	2491.8%	875	31,354	21,807	5,304,371	5,411,804	102.0%	5,186,108	97.8%	-33.5	0.1213
	2048	5,803	226,768	3907.8%	154,820	2668.0%	661	25,824	17,631	5,305,032	5,437,627	102.5%	5,203,739	98.1%	-34.5	0.1139
	2049	4,620	196,809	4259.8%	131,659	2849.7%	494	21,044	14,078	5,305,526	5,458,672	102.9%	5,217,817	98.3%	-35.5	0.1069
	2050	3,641	167,967	4613.1%	110,408	3032.3%	366	16,864	11,085	5,305,892	5,475,536	103.2%	5,228,902	98.5%	-36.5	0.1004
	2051	2,839	140,918	4964.1%	91,355	3218.2%	268	13,285	8,612	5,306,159	5,488,821	103.4%	5,237,514	98.7%	-37.5	0.0943
	2052	2,185	116,865	5347.7%	74,803	3422.9%	193	10,345	6,622	5,306,353	5,499,165	103.6%	5,244,136	98.8%	-38.5	0.0885
	2053	1,662	95,995	5775.5%	60,208	3622.3%	138	7,979	5,004	5,306,491	5,507,144	103.8%	5,249,140	98.9%	-39.5	0.0831
	Past	2,416,005	622,330	25.8%	787,696	32.6%	3,651,990	755,694	1,115,065	3,651,990	755,694	20.7%	1,115,065	30.5%		
	Future	2,915,547	14,588,765	500.4%	11,985,637	411.1%	1,654,501	4,751,451	4,134,075	1,654,501	4,751,451	287.2%	4,134,075	249.9%		
	Lifetime	5,331,552	15,211,096	285.3%	12,773,333	239.6%	5,306,491	5,507,144	5,249,140	5,306,491	5,507,144	103.8%	5,249,140	98.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with proposed Rate Increase
Policy Form: S-6000-P

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	14.5	2.4921
	2000	15,109	0	0.0%	0	0.0%	35,355	0	0	35,355	0	0.0%	0	0.0%	13.5	2.3400
	2001	49,099	0	0.0%	0	0.0%	107,880	0	0	143,234	0	0.0%	0	0.0%	12.5	2.1972
	2002	107,288	0	0.0%	0	0.0%	221,347	0	0	364,581	0	0.0%	0	0.0%	11.5	2.0631
	2003	232,848	0	0.0%	0	0.0%	451,069	0	0	815,650	0	0.0%	0	0.0%	10.5	1.9372
	2004	220,023	0	0.0%	0	0.0%	400,211	0	0	1,215,861	0	0.0%	0	0.0%	9.5	1.8190
	2005	219,782	0	0.0%	0	0.0%	375,373	0	0	1,591,234	0	0.0%	0	0.0%	8.5	1.7079
	2006	220,731	700	0.3%	244,259	110.7%	353,985	1,123	391,718	1,945,219	1,123	0.1%	391,718	20.1%	7.5	1.6037
	2007	199,581	41,704	20.9%	0	0.0%	300,532	62,798	0	2,245,752	63,921	2.8%	391,718	17.4%	6.5	1.5058
	2008	207,737	51,950	25.0%	97,780	47.1%	293,722	73,453	138,253	2,539,474	137,374	5.4%	529,971	20.9%	5.5	1.4139
	2009	201,259	85,310	42.4%	366,047	181.9%	267,195	113,259	485,970	2,806,670	250,634	8.9%	1,015,941	36.2%	4.5	1.3276
	2010	187,646	100,265	53.4%	78,821	42.0%	233,917	124,990	98,258	3,040,587	375,623	12.4%	1,114,199	36.6%	3.5	1.2466
	2011	187,410	137,272	73.2%	0	0.0%	219,364	160,678	0	3,259,951	536,301	16.5%	1,114,199	34.2%	2.5	1.1705
	2012	190,663	114,823	60.2%	788	0.4%	209,551	126,198	866	3,469,502	662,500	19.1%	1,115,065	32.1%	1.5	1.0991
	2013	176,831	90,305	51.1%	0	0.0%	182,487	93,194	0	3,651,990	755,694	20.7%	1,115,065	30.5%	0.5	1.0320
Projected Future Experience	2014	176,683	111,886	63.3%	99,936	56.6%	171,206	108,418	96,838	3,823,196	864,111	22.6%	1,211,904	31.7%	-0.5	0.9690
	2015	180,878	116,557	61.8%	115,872	61.4%	171,669	106,051	105,428	3,994,865	970,162	24.3%	1,317,331	33.0%	-1.5	0.9099
	2016	184,461	144,538	78.4%	133,496	72.4%	157,590	123,483	114,050	4,152,455	1,093,646	26.3%	1,431,381	34.5%	-2.5	0.8543
	2017	194,903	164,693	84.5%	150,311	77.1%	156,349	132,114	120,578	4,308,804	1,225,760	28.4%	1,551,959	36.0%	-3.5	0.8022
	2018	212,602	190,008	89.4%	174,869	82.3%	160,138	143,119	131,716	4,468,942	1,368,880	30.6%	1,683,675	37.7%	-4.5	0.7532
	2019	206,300	200,874	97.4%	198,970	96.4%	145,907	142,070	140,723	4,614,849	1,510,950	32.7%	1,824,398	39.5%	-5.5	0.7073
	2020	199,532	219,275	109.9%	224,007	112.3%	132,508	145,618	148,761	4,747,357	1,656,568	34.9%	1,973,159	41.6%	-6.5	0.6641
	2021	192,207	249,972	130.1%	251,109	130.6%	119,853	155,872	156,581	4,867,210	1,812,440	37.2%	2,129,741	43.8%	-7.5	0.6236
	2022	184,309	282,690	153.4%	279,742	151.8%	107,913	165,516	163,789	4,975,123	1,977,956	39.8%	2,293,530	46.1%	-8.5	0.5855
	2023	175,886	316,524	180.0%	308,301	175.3%	96,696	174,014	169,493	5,071,819	2,151,970	42.4%	2,463,023	48.6%	-9.5	0.5498
	2024	167,027	350,738	210.0%	335,650	201.0%	86,221	181,056	173,267	5,158,040	2,333,026	45.2%	2,636,291	51.1%	-10.5	0.5162
	2025	157,929	385,836	244.3%	363,672	230.3%	76,549	187,017	176,275	5,234,590	2,520,043	48.1%	2,812,565	53.7%	-11.5	0.4847
	2026	148,658	421,243	283.4%	390,199	262.5%	67,658	191,718	177,589	5,302,248	2,711,761	51.1%	2,990,154	56.4%	-12.5	0.4551
	2027	139,263	455,273	326.9%	413,646	297.0%	59,514	194,559	176,770	5,361,761	2,906,320	54.2%	3,166,924	59.1%	-13.5	0.4273
	2028	129,804	486,985	375.2%	435,104	335.2%	52,086	195,410	174,592	5,413,847	3,101,730	57.3%	3,341,516	61.7%	-14.5	0.4013
	2029	120,340	515,841	428.7%	453,862	377.1%	45,341	194,356	171,004	5,459,188	3,296,086	60.4%	3,512,520	64.3%	-15.5	0.3768
	2030	110,942	540,913	487.6%	467,822	421.7%	39,249	191,363	165,505	5,498,437	3,487,449	63.4%	3,678,025	66.9%	-16.5	0.3538
	2031	101,680	561,392	552.1%	478,657	470.7%	33,777	186,487	159,003	5,532,213	3,673,936	66.4%	3,837,028	69.4%	-17.5	0.3322
	2032	92,626	577,652	623.6%	486,864	525.6%	28,891	180,177	151,859	5,561,105	3,854,113	69.3%	3,988,887	71.7%	-18.5	0.3119
	2033	83,845	589,652	703.3%	490,426	584.9%	24,556	172,694	143,634	5,585,661	4,026,807	72.1%	4,132,521	74.0%	-19.5	0.2929
	2034	75,404	596,771	791.4%	487,024	645.9%	20,736	164,112	133,932	5,606,397	4,190,919	74.8%	4,266,452	76.1%	-20.5	0.2750
	2035	67,354	596,856	886.2%	480,107	712.8%	17,392	154,118	123,971	5,623,789	4,345,037	77.3%	4,390,424	78.1%	-21.5	0.2582
	2036	59,740	591,038	989.3%	469,307	785.6%	14,484	143,301	113,786	5,638,273	4,488,338	79.6%	4,504,210	79.9%	-22.5	0.2425
	2037	52,606	578,438	1099.6%	453,511	862.1%	11,976	131,686	103,246	5,650,249	4,620,025	81.8%	4,607,456	81.5%	-23.5	0.2277
	2038	45,980	558,584	1214.9%	431,949	939.4%	9,829	119,405	92,335	5,660,078	4,739,430	83.7%	4,699,791	83.0%	-24.5	0.2138
	2039	39,881	533,084	1336.7%	407,587	1022.0%	8,005	106,999	81,810	5,668,083	4,846,429	85.5%	4,781,601	84.4%	-25.5	0.2007
	2040	34,325	504,110	1468.6%	380,129	1107.4%	6,469	95,008	71,642	5,674,552	4,941,438	87.1%	4,853,243	85.5%	-26.5	0.1885
	2041	29,312	472,677	1612.6%	351,212	1198.2%	5,187	83,647	62,152	5,679,739	5,025,084	88.5%	4,915,395	86.5%	-27.5	0.1770
	2042	24,833	438,675	1766.5%	321,923	1296.3%	4,126	72,892	53,492	5,683,866	5,097,976	89.7%	4,968,887	87.4%	-28.5	0.1662
	2043	20,868	401,843	1925.7%	291,402	1396.4%	3,256	62,696	45,465	5,687,122	5,160,673	90.7%	5,014,352	88.2%	-29.5	0.1560
	2044	17,390	363,198	2088.6%	259,932	1494.8%	2,548	53,208	38,080	5,689,669	5,213,881	91.6%	5,052,432	88.8%	-30.5	0.1465
	2045	14,368	324,698	2259.8%	229,723	1598.8%	1,976	44,665	31,600	5,691,646	5,258,546	92.4%	5,084,032	89.3%	-31.5	0.1376
	2046	11,769	287,699	2444.6%	201,982	1716.3%	1,520	37,160	26,089	5,693,166	5,295,706	93.0%	5,110,121	89.8%	-32.5	0.1292
	2047	9,552	253,487	2653.9%	176,584	1848.8%	1,158	30,743	21,416	5,694,324	5,326,449	93.5%	5,131,537	90.1%	-33.5	0.1213
	2048	7,681	222,346	2894.7%	152,031	1979.3%	875	25,320	17,313	5,695,199	5,351,769	94.0%	5,148,850	90.4%	-34.5	0.1139
	2049	6,116	192,971	3155.4%	129,277	2113.9%	654	20,634	13,823	5,695,853	5,372,403	94.3%	5,162,673	90.6%	-35.5	0.1069
	2050	4,820	164,692	3417.1%	108,402	2249.2%	484	16,535	10,884	5,696,337	5,388,938	94.6%	5,173,557	90.8%	-36.5	0.1004
	2051	3,758	138,170	3677.1%	89,688	2386.9%	354	13,026	8,455	5,696,691	5,401,964	94.8%	5,182,012	91.0%	-37.5	0.0943
	2052	2,893	114,587	3961.2%	73,433	2538.6%	256	10,143	6,500	5,696,947	5,412,107	95.0%	5,188,512	91.1%	-38.5	0.0885
	2053	2,200	94,124	4278.1%	59,102	2686.3%	183	7,823	4,912	5,697,130	5,419,931	95.1%	5,193,424	91.2%	-39.5	0.0831
	Past	2,416,005	622,330	25.8%	787,696	32.6%	3,651,990	755,694	1,115,065	3,651,990	755,694	20.7%	1,115,065	30.5%		
	Future	3,698,520	14,310,592	386.9%	11,806,820	319.2%	2,045,140	4,664,237	4,078,359	2,045,140	4,664,237	228.1%	4,078,359	199.4%		
	Lifetime	6,114,525	14,932,922	244.2%	12,594,516	206.0%	5,697,130	5,419,931	5,193,424	5,697,130	5,419,931	95.1%	5,193,424	91.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 11%; projection includes a 1% shock lapse rate, a 4% benefit reduction and only 50% of the rate increase is implemented in 2015.

The State Life Insurance Company
Policy Form: S-6000-P

Attachment H1
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Nationwide

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	13,868,138	0	9,865	5	0.00%	0.00%	2.30%	0.00%
2	13,534,693	176,892	9,491	5	1.31%	0.61%	3.90%	15.53%
3	13,382,421	489,923	9,207	11	3.66%	1.51%	6.30%	23.97%
4	13,200,642	1,471,356	9,036	12	11.15%	3.57%	9.30%	38.38%
5	13,022,000	2,158,507	8,876	21	16.58%	5.70%	12.70%	44.86%
6	12,733,716	2,438,925	8,725	24	19.15%	7.44%	16.70%	44.53%
7	12,473,712	4,130,022	8,586	32	33.11%	10.16%	20.30%	50.07%
8	12,247,073	5,638,057	8,437	41	46.04%	13.35%	23.60%	56.58%
9	12,050,432	4,308,643	8,306	36	35.76%	15.03%	26.80%	56.08%
10	11,973,259	7,486,387	8,177	45	62.53%	18.15%	29.80%	60.90%
11	11,765,290	8,052,913	8,042	43	68.45%	21.01%	32.90%	63.86%
12	11,598,657	8,342,296	7,866	57	71.92%	23.55%	36.00%	65.41%
13	11,067,331	7,322,964	7,676	63	66.17%	25.36%	39.00%	65.02%
14	10,635,309	9,000,057	7,492	74	84.62%	27.55%	42.00%	65.60%
15	10,275,957	10,261,255	7,290	84	99.86%	29.90%	44.90%	66.59%
16	9,952,199	11,693,780	7,077	91	117.50%	32.41%	47.80%	67.81%
17	9,632,264	13,217,341	6,851	98	137.22%	35.07%	50.40%	69.59%
18	9,291,827	14,837,457	6,608	105	159.68%	37.88%	52.90%	71.60%
19	8,925,998	16,523,121	6,348	111	185.11%	40.80%	55.30%	73.79%
20	8,534,637	18,228,877	6,070	116	213.59%	43.83%	57.40%	76.37%
21	8,118,216	19,924,925	5,775	121	245.43%	46.94%	59.30%	79.16%
22	7,682,656	21,536,445	5,473	124	280.33%	50.10%	61.00%	82.13%
23	7,240,114	23,090,286	5,165	127	318.92%	53.27%	62.50%	85.24%
24	6,792,361	24,549,280	4,853	128	361.42%	56.45%	63.90%	88.34%
25	6,341,510	25,846,831	4,539	128	407.58%	59.59%	65.10%	91.54%
26	5,889,951	26,972,935	4,224	128	457.95%	62.68%	66.10%	94.83%
27	5,440,373	27,873,174	3,909	126	512.34%	65.68%	67.00%	98.03%
28	4,995,688	28,547,802	3,597	123	571.45%	68.58%	67.80%	101.15%
29	4,558,888	28,968,055	3,290	119	635.42%	71.34%	68.40%	104.31%
30	4,133,054	29,082,516	2,990	114	703.66%	73.96%	68.90%	107.35%
31	3,721,272	28,898,986	2,699	109	776.59%	76.41%	68.90%	110.90%
32	3,326,519	28,406,690	2,419	102	853.95%	78.68%	68.90%	114.20%
33	2,951,558	27,627,413	2,153	95	936.03%	80.76%	68.90%	117.21%
34	2,598,738	26,585,757	1,902	88	1023.03%	82.65%	68.90%	119.95%
35	2,269,981	25,278,710	1,668	81	1113.61%	84.34%	68.90%	122.41%
36	1,966,728	23,766,979	1,451	73	1208.45%	85.83%	68.90%	124.58%
37	1,689,863	22,090,335	1,252	65	1307.23%	87.15%	68.90%	126.48%
38	1,439,737	20,311,807	1,072	58	1410.80%	88.28%	68.90%	128.13%
39	1,216,168	18,470,815	910	51	1518.77%	89.26%	68.90%	129.54%
40	1,018,479	16,594,931	767	44	1629.38%	90.08%	68.90%	130.74%
41	845,578	14,738,713	641	38	1743.03%	90.77%	68.90%	131.74%
42	696,014	12,946,585	532	32	1860.10%	91.34%	68.90%	132.57%
43	568,044	11,255,727	438	27	1981.49%	91.80%	68.90%	133.24%
44	459,734	9,690,068	358	23	2107.76%	92.18%	68.90%	133.79%
45	369,052	8,257,230	291	19	2237.42%	92.48%	68.90%	134.23%
46	293,932	6,968,666	235	15	2370.84%	92.73%	68.90%	134.58%
47	232,375	5,824,143	189	12	2506.35%	92.92%	68.90%	134.85%
48	182,438	4,826,861	151	10	2645.75%	93.06%	68.90%	135.07%
49	142,315	3,971,232	120	8	2790.45%	93.18%	68.90%	135.24%
50	110,391	3,238,907	96	6	2934.03%	93.26%	68.90%	135.36%
Grand Total	**317,457,281**	**721,921,581**	**223,185**	**3,269**	**227.41%**	**93.26%**	**68.90%**	**135%**

The State Life Insurance Company
Policy Form: S-6000-P

Attachment H2
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Virginia

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	238,611	0	154	5	0.00%	0.00%	2.30%	0.00%
2	233,571	0	151	5	0.00%	0.00%	3.90%	0.00%
3	223,693	0	145	11	0.00%	0.00%	6.30%	0.00%
4	218,630	0	145	12	0.00%	0.00%	9.30%	0.00%
5	218,665	0	141	21	0.00%	0.00%	12.70%	0.00%
6	217,007	690	141	24	0.32%	0.04%	16.70%	0.25%
7	207,322	341,350	137	32	164.65%	17.39%	20.30%	85.65%
8	203,350	78,821	137	41	38.76%	19.22%	23.60%	81.45%
9	202,565	0	135	36	0.00%	17.71%	26.80%	66.10%
10	195,559	366,835	132	45	187.58%	28.61%	29.80%	96.00%
11	181,871	17,141	132	37	9.42%	27.54%	32.90%	83.71%
12	183,422	71,442	128	26	38.95%	28.04%	36.00%	77.90%
13	172,363	100,419	126	9	58.26%	29.23%	39.00%	74.95%
14	170,633	129,814	123	1	76.08%	30.89%	42.00%	73.55%
15	166,473	149,992	120	1	90.10%	32.76%	44.90%	72.96%
16	162,120	172,120	117	1	106.17%	34.82%	47.80%	72.83%
17	157,487	196,512	113	1	124.78%	37.06%	50.40%	73.53%
18	152,526	222,462	110	2	145.85%	39.48%	52.90%	74.62%
19	147,156	249,210	106	2	169.35%	42.04%	55.30%	76.02%
20	141,359	276,904	101	2	195.89%	44.73%	57.40%	77.92%
21	135,133	305,939	97	2	226.40%	47.53%	59.30%	80.16%
22	128,564	334,175	92	2	259.93%	50.43%	61.00%	82.67%
23	121,826	362,965	87	2	297.94%	53.39%	62.50%	85.42%
24	114,949	391,743	83	2	340.80%	56.41%	63.90%	88.28%
25	107,964	418,902	78	2	388.00%	59.45%	65.10%	91.32%
26	100,914	443,501	73	2	439.48%	62.49%	66.10%	94.53%
27	93,838	465,364	68	2	495.92%	65.49%	67.00%	97.75%
28	86,782	481,155	63	2	554.44%	68.42%	67.80%	100.91%
29	79,797	493,052	58	2	617.88%	71.24%	68.40%	104.15%
30	72,940	502,890	53	2	689.46%	73.95%	68.90%	107.33%
31	66,258	508,413	48	2	767.32%	76.54%	68.90%	111.09%
32	59,798	506,758	43	2	847.45%	78.97%	68.90%	114.62%
33	53,603	501,020	39	2	934.68%	81.24%	68.90%	117.91%
34	47,711	491,496	34	2	1030.14%	83.33%	68.90%	120.95%
35	42,155	478,274	30	1	1134.55%	85.26%	68.90%	123.74%
36	36,964	459,228	26	1	1242.37%	87.00%	68.90%	126.26%
37	32,159	434,845	23	1	1352.17%	88.55%	68.90%	128.52%
38	27,756	406,744	20	1	1465.42%	89.92%	68.90%	130.50%
39	23,764	375,786	17	1	1581.29%	91.11%	68.90%	132.23%
40	20,182	345,269	14	1	1710.78%	92.14%	68.90%	133.72%
41	16,997	312,786	12	1	1840.19%	93.01%	68.90%	135.00%
42	14,196	279,196	10	1	1966.75%	93.75%	68.90%	136.07%
43	11,757	246,606	8	1	2097.60%	94.37%	68.90%	136.96%
44	9,654	216,846	6	0	2246.07%	94.88%	68.90%	137.70%
45	7,859	189,797	5	0	2414.96%	95.29%	68.90%	138.31%
46	6,342	164,592	4	0	2595.39%	95.64%	68.90%	138.81%
47	5,070	140,620	3	0	2773.62%	95.91%	68.90%	139.20%
48	4,015	118,903	2	0	2961.61%	96.13%	68.90%	139.52%
49	3,148	98,839	2	0	3139.78%	96.30%	68.90%	139.77%
50	2,441	81,497	1	0	3338.40%	96.43%	68.90%	139.96%
Grand Total	**5,328,922**	**12,930,913**	**3,691**	**351**	**242.66%**	**96.43%**	**69%**	**140%**

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	4,807	10,286,246	92%	93%
Facility Only	422	732,724	8%	7%
Total	5,229	11,018,970	100%	100%
COLA Options				
No COLA	657	1,136,259	13%	10%
Compound COLA 5%	3,754	8,220,392	72%	75%
Simple COLA	818	1,662,318	16%	15%
Total	5,229	11,018,970	100%	100%
Nonforfeiture Options				
None	5,067	10,415,384	97%	95%
Full ROP	140	530,776	3%	5%
SBP NFO	5	12,060	0%	0%
Full ROP & SBP	17	60,749	0%	1%
Limited ROP	0	0	0%	0%
Total	5,229	11,018,970	100%	100%
Pay Period				
10 Pay	1	11,335	0%	0%
Lifetime	5,228	11,007,634	100%	100%
20 Pay	0	0	0%	0%
Total	5,229	11,018,970	100%	100%
Joint/Single Life				
Joint	2,670	6,431,606	51%	58%
Single	2,559	4,587,363	49%	42%
Total	5,229	11,018,970	100%	100%
Billing Mode				
Annual	1,890	4,295,306	36%	39%
Semi-Annual	204	443,622	4%	4%
Quarterly	449	1,049,914	9%	10%
Monthly	2,686	5,230,127	51%	47%
Total	5,229	11,018,970	100%	100%
Elimination Period				
0	361	786,758	7%	7%
30	925	2,045,295	18%	19%
60	110	230,765	2%	2%
90	3,833	7,956,151	73%	72%
180	0	0	0%	0%
Total	5,229	11,018,970	100%	100%
Benefit Period				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	699	1,123,524	13%	10%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	433	910,241	8%	8%
6 Year / 6 Year	0	0	0%	0%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	4,097	8,985,204	78%	82%
Total	5,229	11,018,970	100%	100%
Issue Age Cohort				
17	0	0	0%	0%
22	4	2,321	0%	0%
27	6	3,009	0%	0%
32	13	13,252	0%	0%
37	23	17,437	0%	0%
42	87	117,541	2%	1%
47	305	440,170	6%	4%
52	965	1,607,535	18%	15%
57	1,746	3,251,983	33%	30%
62	1,397	3,341,060	27%	30%
67	488	1,473,107	9%	13%
72	152	540,323	3%	5%
77	40	193,245	1%	2%
82	3	17,986	0%	0%
Total	5,229	11,018,970	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	2	1,730	0%	0%
37	8	3,600	0%	0%
42	11	11,977	0%	0%
47	18	14,557	0%	0%
52	68	82,795	1%	1%
57	244	360,875	5%	3%
62	829	1,348,293	16%	12%
67	1,574	2,857,923	30%	26%
72	1,515	3,355,186	29%	30%
77	690	1,973,514	13%	18%
82	208	736,749	4%	7%
87	52	227,797	1%	2%
92	10	43,975	0%	0%
Total	5,229	11,018,970	100%	100%

The State Life Insurance Company
Policy Form: S-6000-P

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	85	189,290	100%	100%
Facility Only	0	0	0%	0%
Total	85	189,290	100%	100%
COLA Options				
No COLA	7	12,111	8%	6%
Compound COLA 5%	64	143,497	75%	76%
Simple COLA	14	33,682	16%	18%
Total	85	189,290	100%	100%
Nonforfeiture Options				
None	82	173,799	96%	92%
Full ROP	3	15,490	4%	8%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Total	85	189,290	100%	100%
Pay Period				
10 Pay	1	11,335	1%	6%
Lifetime	84	177,954	99%	94%
20 Pay	0	0	0%	0%
Total	85	189,290	100%	100%
Joint/Single Life				
Joint	45	116,159	53%	61%
Single	40	73,131	47%	39%
Total	85	189,290	100%	100%
Billing Mode				
Annual	26	61,580	31%	33%
Semi-Annual	2	6,628	2%	4%
Quarterly	11	32,146	13%	17%
Monthly	46	88,935	54%	47%
Total	85	189,290	100%	100%
Elimination Period				
0	6	13,462	7%	7%
30	17	35,238	20%	19%
60	0	0	0%	0%
90	62	140,590	73%	74%
180	0	0	0%	0%
Total	85	189,290	100%	100%
Benefit Period				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	11	15,666	13%	8%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	14	31,241	16%	17%
6 Year / 6 Year	0	0	0%	0%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	60	142,382	71%	75%
Total	85	189,290	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	1	1,379	1%	1%
42	2	6,009	2%	3%
47	2	3,999	2%	2%
52	23	34,113	27%	18%
57	29	63,976	34%	34%
62	17	40,826	20%	22%
67	10	33,622	12%	18%
72	1	5,367	1%	3%
77	0	0	0%	0%
82	0	0	0%	0%
Total	85	189,290	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	0	0	0%	0%
52	2	4,368	2%	2%
57	3	7,019	4%	4%
62	18	27,463	21%	15%
67	33	68,333	39%	36%
72	16	36,433	19%	19%
77	12	40,307	14%	21%
82	1	5,367	1%	3%
87	0	0	0%	0%
92	0	0	0%	0%
Total	85	189,290	100%	100%

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: The State Life Insurance Company - 69116

SERFF Tracking Number: LFCR-128697751

Effective Date: upon approval

(Projected) Number of Insureds Affected: 21

New Rates

Average Annual Premium Per Member: $2,996

Revised Rates

Average Annual Premium Per Member: $3,614

Average Requested Percentage Rate Change Per Member: 35%

Minimum Requested Percentage Rate Change Per Member: 35%

Maximum Requested Percentage Rate Change Per Member: 35%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
S-6000-P-VA	CareGuard - Long Term Care Insurance

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

This document is intended to help explain the rate filing and it 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.

Explanation of Assumptions and Rate Increase

All assumptions used in the pricing of the S-6000 product are based on reinsurer experience. The key assumptions used to price the S-6000 product are: interest rate, mortality rate, lapse rate, claim size, and claim incidence rate. The three main assumptions driving the rate increase are: mortality rate, lapse rate, and average claim size. Since the original pricing of the S-6000 product, the average claim size is higher than anticipated. Additionally, lapse and mortality rates are lower than expected. With more people than expected eligible to receive benefits, The State Life anticipates that total claims will be higher than originally expected. Based on these new assumptions, The State Life is requesting a 35% rate increase. This rate increase will be implemented over three years, with a 10.5% increase implemented each year. The State Life also anticipates the need for further rate increases in the future.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: The State Life Insurance Company - 69116

SERFF Tracking Number: LFCR-128697751

Effective Date: upon approval

(Projected) Number of Insureds Affected: 89

New Rates

Average Annual Premium Per Member: $2,310

Revised Rates

Average Annual Premium Per Member: $3,118

Average Requested Percentage Rate Change Per Member: 35%

Minimum Requested Percentage Rate Change Per Member: 35%

Maximum Requested Percentage Rate Change Per Member: 35%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
S-6000-P-VA	CareGuard - Long Term Care Insurance

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

This document is intended to help explain the rate filing and it 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.

Explanation of Assumptions and Rate Increase

All assumptions used in the pricing of the S-6000 product are based on reinsurer experience. The key assumptions used to price the S-6000 product are: interest rate, mortality rate, lapse rate, claim size, and claim incidence rate. The three main assumptions driving the rate increase are: mortality rate, lapse rate, and average claim size. Since the original pricing of the S-6000 product, the average claim size is higher than anticipated. Additionally, lapse and mortality rates are lower than expected. With more people than expected eligible to receive benefits, The State Life anticipates that total claims will be higher than originally expected. Based on these new assumptions, The State Life is requesting a 35% rate increase. This rate increase will be implemented over three years, with a 10.5% increase implemented each year. The State Life also anticipates the need for further rate increases in the future.

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 35% over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult

with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.
- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-8101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____

Signature of Policyholder Date Signed

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing by 35% over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

Since your policy is guaranteed renewable, we can only change the premium for this policy if we change premiums for everyone in your state with the same policy form. This increase applies to all the policies issued in your state with the same form. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors, including lower than expected mortality and lapse rates, and higher than expected claim size, that have affected similar policies issued in your state. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term

care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Non-Payment Option: If you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance PolicyPOLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

_____ _____

Signature of Owner Date Signed

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.
- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-8101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____

Signature of Policyholder Date Signed

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within two years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult

with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Non-Payment Option: If you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life Insurance Company
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

OWNER NAME
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance PolicyPOLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

_____ _____

Signature of Owner Date Signed

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: The State Life Insurance Company - 69116

SERFF Tracking Number: LFCR-128697751

Effective Date: upon approval

(Projected) Number of Insureds Affected: 21

New Rates

Average Annual Premium Per Member: $2,996

Revised Rates

Average Annual Premium Per Member: $3,614

Average Requested Percentage Rate Change Per Member: 35%

Minimum Requested Percentage Rate Change Per Member: 35%

Maximum Requested Percentage Rate Change Per Member: 35%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
S-6000-P-VA	CareGuard - Long Term Care Insurance

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

This document is intended to help explain the rate filing and it 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.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: The State Life Insurance Company - 69116

SERFF Tracking Number: LFCR-128697751

Effective Date: upon approval

(Projected) Number of Insureds Affected: 89

New Rates

Average Annual Premium Per Member: $2,310

Revised Rates

Average Annual Premium Per Member: $3,118

Average Requested Percentage Rate Change Per Member: 35%

Minimum Requested Percentage Rate Change Per Member: 35%

Maximum Requested Percentage Rate Change Per Member: 35%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
S-6000-P-VA	CareGuard - Long Term Care Insurance

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

This document is intended to help explain the rate filing and it 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.

December 18th, 2013

Mr. Bob Grissom
Virginia State Insurance Department

Re: The State Life Insurance Company
SERFF tracking number: LFCR-128697751

Dear Mr. Grissom,

Thank you for reviewing our filing. This letter is in response to your communication dated November 21, 2013 for the above referenced filing. Please see the answer following your question.

Objection 1:

"Please update the exhibit that shows in what states the company has requested rate increases on this policy, how the rate change requested in Virginia compares with those requested in other states, and the current status of the reviews in other states."

Please see exhibit Q1 for the updated state approval exhibit.

Objection 2:

"Each form to which the rate filing applies should be listed separately in the "Rate/Rule Schedule" section of the filing, stating the amount of the proposed rate increase and attaching its proposed rate schedule. Also, the "Rate Action" should be stated as "Revised" rather than "New"."

The Rate/Rule Schedule and Rate Action sections of the filing have been updated as requested.

Objection 3:

"Regarding the premium notification letter, please make the name of the company more prominent. There is a concern that the name of the administrator is more prominent than the insurer."

We have revised the customer letter to make the insurer's name more prominent. Please see the revised customer letter attached with this response with all changes requested by this objection.

Objection 4:

"The premium notification letter states that the smallest increase necessary was filed to minimize the impact of the rate increase. However, the company indicated in the filing that the maximum

overall rate change needed was the same as that requested, 35%. Either delete that statement or advise why it is correct."

This statement has been removed from the customer notification letter.

Objection 5:

"The company has filed for a 35% rate increase although it has stated that a 231% rate increase is needed under the rate stabilization rules, and a 70% rate increase to bring the loss ratio to a managable level. Why is that not pointed out in the premium notification letter and why is the overall percentage rate change in the "Rate/Rule Schedule" only 35?"

We have added a statement to the customer notification letter that we will continue to monitor experience, and raise future rates if necessary.

While we know a larger rate increase is justified by current assumptions, we also believe an increase of this size may put too much burden on policyholders. Therefore, The State Life Company chose to request a 35% rate increase across all states including Virginia. We believe that doing a smaller rate increase, allowing some more experience to develop, and then doing another rate increase if necessary is more fair than doing a much larger rate increase initially.

Objection 6:

"Given the above, will the company forgo any additional rate increases if the experience develops substantially similar to that projected for the proposed rate increase if approved? Please explain your response."

If current experience develops similar to what is projected, actual loss ratios will greatly exceed current target loss ratios. Therefore it is likely The State Life will ask for rate increases in the future.

Objection 7:

"The company has advised that it will not for any further rate increases for at least 3 years. We're assuming that this is from the date of the implementation of the last 10% rate increase. Is that correct? In addition, this information should be clearly set forth in the premium notification letter."

If the customer grace period starts after the last of the three rate increases is implemented, this would mean that we would be unable to request another rate increase for at least 5 years. We would like to be able to at least begin the filing process for a new rate increase after the last of the current increases is implemented, even if we are unable to implement the rate increase until after the grace period. Would this be acceptable? Additionally, since we agreed to split the rate increase out into 3 smaller rate increases, would you be willing to shorten the grace period to 2 years?

Sincerely,

Jay R. Peters, FSA, MAAA
Consulting Actuary
(818) 867 2309

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase on Behalf of
The State Life Insurance Company

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within three years of the final year of its current rate increase schedule."

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life insurance Company
21660 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. As an alternative to paying a higher premium, however, you may choose policy adjustment options and alternatives that are explained below. This premium increase does not affect any other terms of your policy unless you elect to change your benefits in order to change your premiums

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. We will continue to monitor the experience of our Long Term Care business. Should experience continue to fall short of target loss ratios, further rate increases will be likely. We will not implement a rate increase within three years of the final year of its current rate increase schedule.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Nonforfeiture Option: If you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
Administrator for The State Life insurance Company
21660 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

OWNER NAME
ADDRESS
ADDRESS

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

Coverage Change Request Form

DATE

POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

OWNER NAME
ADDRESS
ADDRESS

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

_____ _____

Signature of Owner Date Signed

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment Q1.1

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	1.8116
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.7336
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.6590
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.5875
	2003	524,478	0	0.0%	0	0.0%	796,768	0	0	796,768	0	0.0%	0	0.0%	9.5	1.5192
	2004	3,799,135	0	0.0%	0	0.0%	5,522,977	0	0	6,319,745	0	0.0%	0	0.0%	8.5	1.4537
	2005	5,212,970	0	0.0%	225,063	4.3%	7,251,994	0	313,096	13,571,738	0	0.0%	313,096	2.3%	7.5	1.3911
	2006	5,183,807	109,490	2.1%	1,005,023	19.4%	6,900,884	145,757	1,337,925	20,472,622	145,757	0.7%	1,651,021	8.1%	6.5	1.3312
	2007	5,002,859	290,436	5.8%	211,353	4.2%	6,373,205	369,990	269,245	26,845,827	515,747	1.9%	1,920,266	7.2%	5.5	1.2739
	2008	4,862,467	333,981	6.9%	147,307	3.0%	5,927,615	407,142	179,576	32,773,442	922,889	2.8%	2,099,842	6.4%	4.5	1.2191
	2009	4,812,997	349,291	7.3%	1,150,749	23.9%	5,614,648	407,469	1,342,418	38,388,091	1,330,358	3.5%	3,442,260	9.0%	3.5	1.1666
	2010	4,755,569	472,233	9.9%	578,357	12.2%	5,308,762	527,166	645,635	43,696,853	1,857,523	4.3%	4,087,895	9.4%	2.5	1.1163
	2011	4,747,811	393,166	8.3%	218,338	4.6%	5,071,867	420,001	233,240	48,768,720	2,277,524	4.7%	4,321,135	8.9%	1.5	1.0683
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,891,247	514,290	430,283	53,659,966	2,791,814	5.2%	4,751,417	8.9%	0.5	1.0223
Projected Future Experience	2013	4,367,315	676,501	15.5%	1,018,689	23.3%	4,272,247	661,774	996,514	57,932,213	3,453,588	6.0%	5,747,932	9.9%	-0.5	0.9782
	2014	3,013,521	853,129	28.3%	1,192,073	39.6%	2,820,979	798,620	1,115,908	60,753,192	4,252,208	7.0%	6,863,840	11.3%	-1.5	0.9361
	2015	2,125,934	1,088,274	51.2%	1,395,709	65.7%	1,904,404	974,872	1,250,271	62,657,596	5,227,080	8.3%	8,114,111	12.9%	-2.5	0.8958
	2016	2,020,659	1,327,722	65.7%	1,643,830	81.4%	1,732,152	1,138,152	1,409,126	64,389,748	6,365,232	9.9%	9,523,237	14.8%	-3.5	0.8572
	2017	1,975,505	1,616,570	81.8%	1,933,148	97.9%	1,620,521	1,326,084	1,585,775	66,010,269	7,691,316	11.7%	11,109,012	16.8%	-4.5	0.8203
	2018	1,927,281	1,924,823	99.9%	2,264,004	117.5%	1,512,883	1,510,954	1,777,205	67,523,152	9,202,270	13.6%	12,886,217	19.1%	-5.5	0.7850
	2019	1,875,938	2,281,089	121.6%	2,631,649	140.3%	1,409,167	1,713,509	1,976,843	68,932,319	10,915,779	15.8%	14,863,060	21.6%	-6.5	0.7512
	2020	1,821,541	2,693,581	147.9%	3,042,979	167.1%	1,309,383	1,936,234	2,187,393	70,241,702	12,852,013	18.3%	17,050,453	24.3%	-7.5	0.7188
	2021	1,763,689	3,145,724	178.4%	3,495,866	198.2%	1,213,203	2,163,875	2,404,730	71,454,906	15,015,888	21.0%	19,455,183	27.2%	-8.5	0.6879
	2022	1,701,716	3,641,360	214.0%	3,990,045	234.5%	1,120,166	2,396,949	2,626,474	72,575,072	17,412,837	24.0%	22,081,656	30.4%	-9.5	0.6583
	2023	1,635,308	4,189,433	256.2%	4,527,576	276.9%	1,030,098	2,638,968	2,851,968	73,605,169	20,051,805	27.2%	24,933,625	33.9%	-10.5	0.6299
	2024	1,564,372	4,783,919	305.8%	5,092,924	325.6%	942,981	2,883,676	3,069,940	74,548,150	22,935,481	30.8%	28,003,565	37.6%	-11.5	0.6028
	2025	1,489,701	5,419,902	363.8%	5,673,990	380.9%	859,301	3,126,352	3,272,916	75,407,451	26,061,833	34.6%	31,276,481	41.5%	-12.5	0.5768
	2026	1,412,629	6,091,408	431.2%	6,264,142	443.4%	779,755	3,362,388	3,457,735	76,187,206	29,424,221	38.6%	34,734,216	45.6%	-13.5	0.5520
	2027	1,333,764	6,785,903	508.8%	6,850,691	513.6%	704,519	3,584,441	3,618,663	76,891,725	33,008,662	42.9%	38,352,879	49.9%	-14.5	0.5282
	2028	1,253,401	7,492,245	597.8%	7,424,087	592.3%	633,560	3,787,124	3,752,672	77,525,285	36,795,786	47.5%	42,105,551	54.3%	-15.5	0.5055
	2029	1,171,934	8,197,115	699.5%	7,969,840	680.1%	566,871	3,964,991	3,855,057	78,092,156	40,760,777	52.2%	45,960,608	58.9%	-16.5	0.4837
	2030	1,089,799	8,887,374	815.5%	8,491,542	779.2%	504,442	4,113,755	3,930,533	78,596,598	44,874,532	57.1%	49,891,141	63.5%	-17.5	0.4629
	2031	1,007,511	9,547,205	947.6%	8,966,866	890.0%	446,271	4,228,875	3,971,818	79,042,869	49,103,407	62.1%	53,862,959	68.1%	-18.5	0.4429
	2032	925,620	10,160,039	1097.6%	9,391,085	1014.6%	392,342	4,306,532	3,980,596	79,435,211	53,409,939	67.2%	57,843,555	72.8%	-19.5	0.4239
	2033	844,744	10,701,478	1266.8%	9,756,140	1154.9%	342,642	4,340,700	3,957,255	79,777,853	57,750,639	72.4%	61,800,810	77.5%	-20.5	0.4056
	2034	765,530	11,175,802	1459.9%	10,040,073	1311.5%	297,141	4,337,889	3,897,056	80,074,994	62,088,529	77.5%	65,697,866	82.0%	-21.5	0.3882
	2035	688,686	11,574,575	1680.7%	10,247,404	1488.0%	255,802	4,299,209	3,806,250	80,330,796	66,387,737	82.6%	69,504,116	86.5%	-22.5	0.3714
	2036	614,891	11,875,475	1931.3%	10,367,967	1686.1%	218,557	4,221,027	3,685,198	80,549,354	70,608,765	87.7%	73,189,314	90.9%	-23.5	0.3554
	2037	544,759	12,062,016	2214.2%	10,389,227	1907.1%	185,292	4,102,710	3,533,736	80,734,645	74,711,474	92.5%	76,723,050	95.0%	-24.5	0.3401
	2038	478,816	12,126,991	2532.7%	10,308,504	2152.9%	155,849	3,947,187	3,355,291	80,890,494	78,658,661	97.2%	80,078,341	99.0%	-25.5	0.3255
	2039	417,468	12,073,764	2892.1%	10,137,615	2428.4%	130,030	3,760,633	3,157,578	81,020,523	82,419,294	101.7%	83,235,919	102.7%	-26.5	0.3115
	2040	361,006	11,909,029	3298.8%	9,892,232	2740.2%	107,601	3,549,591	2,948,467	81,128,125	85,968,886	106.0%	86,184,386	106.2%	-27.5	0.2981
	2041	309,612	11,638,686	3759.1%	9,567,151	3090.0%	88,309	3,319,630	2,728,779	81,216,433	89,288,515	109.9%	88,913,165	109.5%	-28.5	0.2852
	2042	263,348	11,264,274	4277.3%	9,178,827	3485.4%	71,879	3,074,487	2,505,282	81,288,312	92,363,002	113.6%	91,418,447	112.5%	-29.5	0.2729
	2043	222,158	10,801,215	4861.9%	8,737,295	3932.9%	58,025	2,821,147	2,282,076	81,346,337	95,184,150	117.0%	93,700,524	115.2%	-30.5	0.2612
	2044	185,897	10,270,469	5524.8%	8,253,609	4439.9%	46,463	2,567,007	2,062,912	81,392,800	97,751,157	120.1%	95,763,436	117.7%	-31.5	0.2499
	2045	154,327	9,689,980	6278.9%	7,745,690	5019.0%	36,911	2,317,626	1,852,596	81,429,712	100,068,784	122.9%	97,616,032	119.9%	-32.5	0.2392
	2046	127,126	9,070,757	7135.3%	7,214,312	5674.9%	29,096	2,076,098	1,651,198	81,458,808	102,144,881	125.4%	99,267,230	121.9%	-33.5	0.2289
	2047	103,933	8,426,913	8108.0%	6,667,686	6415.4%	22,764	1,845,680	1,460,371	81,481,572	103,990,562	127.6%	100,727,600	123.6%	-34.5	0.2190
	2048	84,358	7,767,867	9208.2%	6,108,008	7240.6%	17,681	1,628,072	1,280,181	81,499,252	105,618,633	129.6%	102,007,781	125.2%	-35.5	0.2096
	Past	43,686,868	2,451,692	5.6%	3,957,107	9.1%	53,659,966	2,791,814	4,751,417	53,659,966	2,791,814	5.2%	4,751,417	8.9%		
	Future	41,643,796	263,232,608	632.1%	237,872,475	571.2%	27,839,286	102,826,819	97,256,364	27,839,286	102,826,819	369.4%	97,256,364	349.3%		
	Lifetime	85,330,664	265,684,300	311.4%	241,829,582	283.4%	81,499,252	105,618,633	102,007,781	81,499,252	105,618,633	129.6%	102,007,781	125.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment Q1.2

		Without Interest					With Interest			Cumulative					at:	4.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0450
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	1.8116
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.7336
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.6590
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.5875
	2003	524,478	0	0.0%	0	0.0%	796,768	0	0	796,768	0	0.0%	0	0.0%	9.5	1.5192
	2004	3,799,135	0	0.0%	0	0.0%	5,522,977	0	0	6,319,745	0	0.0%	0	0.0%	8.5	1.4537
	2005	5,212,970	0	0.0%	225,063	4.3%	7,251,994	0	313,096	13,571,738	0	0.0%	313,096	2.3%	7.5	1.3911
	2006	5,183,807	109,490	2.1%	1,005,023	19.4%	6,900,884	145,757	1,337,925	20,472,622	145,757	0.7%	1,651,021	8.1%	6.5	1.3312
	2007	5,002,859	290,436	5.8%	211,353	4.2%	6,373,205	369,990	269,245	26,845,827	515,747	1.9%	1,920,266	7.2%	5.5	1.2739
	2008	4,862,467	333,981	6.9%	147,307	3.0%	5,927,615	407,142	179,576	32,773,442	922,889	2.8%	2,099,842	6.4%	4.5	1.2191
	2009	4,812,997	349,291	7.3%	1,150,749	23.9%	5,614,648	407,469	1,342,418	38,388,091	1,330,358	3.5%	3,442,260	9.0%	3.5	1.1666
	2010	4,755,569	472,233	9.9%	578,357	12.2%	5,308,762	527,166	645,635	43,696,853	1,857,523	4.3%	4,087,895	9.4%	2.5	1.1163
	2011	4,747,811	393,166	8.3%	218,338	4.6%	5,071,867	420,001	233,240	48,768,720	2,277,524	4.7%	4,321,135	8.9%	1.5	1.0683
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,891,247	514,290	430,283	53,659,966	2,791,814	5.2%	4,751,417	8.9%	0.5	1.0223
Projected Future Experience	2013	5,895,875	676,501	11.5%	1,018,689	17.3%	5,767,533	661,774	996,514	59,427,500	3,453,588	5.8%	5,747,932	9.7%	-0.5	0.9782
	2014	4,068,253	853,129	21.0%	1,192,073	29.3%	3,808,321	798,620	1,115,908	63,235,821	4,252,208	6.7%	6,863,840	10.9%	-1.5	0.9361
	2015	2,870,011	1,088,274	37.9%	1,395,709	48.6%	2,570,945	974,872	1,250,271	65,806,766	5,227,080	7.9%	8,114,111	12.3%	-2.5	0.8958
	2016	2,727,889	1,327,722	48.7%	1,643,830	60.3%	2,338,405	1,138,152	1,409,126	68,145,171	6,365,232	9.3%	9,523,237	14.0%	-3.5	0.8572
	2017	2,666,932	1,616,570	60.6%	1,933,148	72.5%	2,187,704	1,326,084	1,585,775	70,332,875	7,691,316	10.9%	11,109,012	15.8%	-4.5	0.8203
	2018	2,601,829	1,924,823	74.0%	2,264,004	87.0%	2,042,392	1,510,954	1,777,205	72,375,267	9,202,270	12.7%	12,886,217	17.8%	-5.5	0.7850
	2019	2,532,516	2,281,089	90.1%	2,631,649	103.9%	1,902,376	1,713,509	1,976,843	74,277,643	10,915,779	14.7%	14,863,060	20.0%	-6.5	0.7512
	2020	2,459,080	2,693,581	109.5%	3,042,979	123.7%	1,767,667	1,936,234	2,187,393	76,045,310	12,852,013	16.9%	17,050,453	22.4%	-7.5	0.7188
	2021	2,380,981	3,145,724	132.1%	3,495,866	146.8%	1,637,825	2,163,875	2,404,730	77,683,134	15,015,888	19.3%	19,455,183	25.0%	-8.5	0.6879
	2022	2,297,317	3,641,360	158.5%	3,990,045	173.7%	1,512,224	2,396,949	2,626,474	79,195,358	17,412,837	22.0%	22,081,656	27.9%	-9.5	0.6583
	2023	2,207,665	4,189,433	189.8%	4,527,576	205.1%	1,390,632	2,638,968	2,851,968	80,585,990	20,051,805	24.9%	24,933,625	30.9%	-10.5	0.6299
	2024	2,111,903	4,783,919	226.5%	5,092,924	241.2%	1,273,024	2,883,676	3,069,940	81,859,014	22,935,481	28.0%	28,003,565	34.2%	-11.5	0.6028
	2025	2,011,096	5,419,902	269.5%	5,673,990	282.1%	1,160,057	3,126,352	3,272,916	83,019,071	26,061,833	31.4%	31,276,481	37.7%	-12.5	0.5768
	2026	1,907,049	6,091,408	319.4%	6,264,142	328.5%	1,052,669	3,362,388	3,457,735	84,071,740	29,424,221	35.0%	34,734,216	41.3%	-13.5	0.5520
	2027	1,800,581	6,785,903	376.9%	6,850,691	380.5%	951,101	3,584,441	3,618,663	85,022,841	33,008,662	38.8%	38,352,879	45.1%	-14.5	0.5282
	2028	1,692,091	7,492,245	442.8%	7,424,087	438.8%	855,305	3,787,124	3,752,672	85,878,146	36,795,786	42.8%	42,105,551	49.0%	-15.5	0.5055
	2029	1,582,111	8,197,115	518.1%	7,969,840	503.7%	765,276	3,964,991	3,855,057	86,643,422	40,760,777	47.0%	45,960,608	53.0%	-16.5	0.4837
	2030	1,471,229	8,887,374	604.1%	8,491,542	577.2%	680,997	4,113,755	3,930,533	87,324,419	44,874,532	51.4%	49,891,141	57.1%	-17.5	0.4629
	2031	1,360,139	9,547,205	701.9%	8,966,866	659.3%	602,465	4,228,875	3,971,818	87,926,885	49,103,407	55.8%	53,862,959	61.3%	-18.5	0.4429
	2032	1,249,587	10,160,039	813.1%	9,391,085	751.5%	529,662	4,306,532	3,980,596	88,456,547	53,409,939	60.4%	57,843,555	65.4%	-19.5	0.4239
	2033	1,140,404	10,701,478	938.4%	9,756,140	855.5%	462,567	4,340,700	3,957,255	88,919,114	57,750,639	64.9%	61,800,810	69.5%	-20.5	0.4056
	2034	1,033,466	11,175,802	1081.4%	10,040,073	971.5%	401,140	4,337,889	3,897,056	89,320,254	62,088,529	69.5%	65,697,866	73.6%	-21.5	0.3882
	2035	929,726	11,574,575	1244.9%	10,247,404	1102.2%	345,333	4,299,209	3,806,250	89,665,587	66,387,737	74.0%	69,504,116	77.5%	-22.5	0.3714
	2036	830,103	11,875,475	1430.6%	10,367,967	1249.0%	295,052	4,221,027	3,685,198	89,960,639	70,608,765	78.5%	73,189,314	81.4%	-23.5	0.3554
	2037	735,425	12,062,016	1640.1%	10,389,227	1412.7%	250,144	4,102,710	3,533,736	90,210,783	74,711,474	82.8%	76,723,050	85.0%	-24.5	0.3401
	2038	646,401	12,126,991	1876.1%	10,308,504	1594.8%	210,396	3,947,187	3,355,291	90,421,179	78,658,661	87.0%	80,078,341	88.6%	-25.5	0.3255
	2039	563,582	12,073,764	2142.3%	10,137,615	1798.8%	175,540	3,760,633	3,157,578	90,596,718	82,419,294	91.0%	83,235,919	91.9%	-26.5	0.3115
	2040	487,359	11,909,029	2443.6%	9,892,232	2029.8%	145,262	3,549,591	2,948,467	90,741,980	85,968,886	94.7%	86,184,386	95.0%	-27.5	0.2981
	2041	417,976	11,638,686	2784.5%	9,567,151	2288.9%	119,217	3,319,630	2,728,779	90,861,197	89,288,515	98.3%	88,913,165	97.9%	-28.5	0.2852
	2042	355,520	11,264,274	3168.4%	9,178,827	2581.8%	97,036	3,074,487	2,505,282	90,958,233	92,363,002	101.5%	91,418,447	100.5%	-29.5	0.2729
	2043	299,914	10,801,215	3601.4%	8,737,295	2913.3%	78,334	2,821,147	2,282,076	91,036,567	95,184,150	104.6%	93,700,524	102.9%	-30.5	0.2612
	2044	250,961	10,270,469	4092.5%	8,253,609	3288.8%	62,725	2,567,007	2,062,912	91,099,292	97,751,157	107.3%	95,763,436	105.1%	-31.5	0.2499
	2045	208,341	9,689,980	4651.0%	7,745,690	3717.8%	49,831	2,317,626	1,852,596	91,149,123	100,068,784	109.8%	97,616,032	107.1%	-32.5	0.2392
	2046	171,620	9,070,757	5285.4%	7,214,312	4203.7%	39,280	2,076,098	1,651,198	91,188,403	102,144,881	112.0%	99,267,230	108.9%	-33.5	0.2289
	2047	140,309	8,426,913	6005.9%	6,667,686	4752.1%	30,731	1,845,680	1,460,371	91,219,134	103,990,562	114.0%	100,727,600	110.4%	-34.5	0.2190
	2048	113,884	7,767,867	6820.9%	6,108,008	5363.4%	23,869	1,628,072	1,280,181	91,243,002	105,618,633	115.8%	102,007,781	111.8%	-35.5	0.2096
	Past	43,686,868	2,451,692	5.6%	3,957,107	9.1%	53,659,966	2,791,814	4,751,417	53,659,966	2,791,814	5.2%	4,751,417	8.9%		
	Future	56,219,125	263,232,608	468.2%	237,872,475	423.1%	37,583,036	102,826,819	97,256,364	37,583,036	102,826,819	273.6%	97,256,364	258.8%		
	Lifetime	99,905,993	265,684,300	265.9%	241,829,582	242.1%	91,243,002	105,618,633	102,007,781	91,243,002	105,618,633	115.8%	102,007,781	111.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: 6000 - All Pay Types
Attachment Q1.3

1	Accumulated value of initial earned premium	53,659,966	x	58%	31,122,781
2a	Accumulated value of earned premium	53,659,966			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	27,839,286	x	58%	16,146,786
4a	Present value of future projected premium	37,583,036			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	9,743,750	x	85%	8,282,188
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**55,551,754**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				4,751,417
6b	Present value of future projected incurred claims without the inclusion of active life reserves				97,256,364
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**102,007,781**
					TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company
Policy Form: 6000 - All Pay Types
ALR as of 12/31/2012
Exhibit Q2

Post-Rate Stability

Nationwide

	ALR
ALR: Paid-Up Policies	$7,724,950
ALR: Premium Paying Policies	$41,363,648
ALR: Total Policies Inforce	$49,088,599

Virginia Only

ALR: Paid-Up Policies	$196,522
ALR: Premium Paying Policies	$525,425
ALR: Total Policies Inforce	$721,946

Pre-Rate Stability

Nationwide

ALR: Paid-Up Policies	$90,048,916
ALR: Premium Paying Policies	$126,997,048
ALR: Total Policies Inforce	$217,045,964

Virginia Only

ALR: Paid-Up Policies	$1,276,859
ALR: Premium Paying Policies	$2,098,010
ALR: Total Policies Inforce	$3,374,869

The State Life Insurance Company
Policy Form: 6000 - All Pay Types
Inforce Policy Distribution
Exhibit Q3

Post-Rate Stability

Nationwide

	Number Inforce	Percent of Total
Paid-Up Policies	101	7.6%
Premium Paying Policies	1232	92.4%
Total Policies Inforce	1333	100%

Virginia Only

	Number Inforce	Percent of Total
Paid-Up Policies	3	12.5%
Premium Paying Policies	21	87.5%
Total Policies Inforce	24	100%

Pre-Rate Stability

Nationwide

	Number Inforce	Percent of Total
Paid-Up Policies	1312	19.0%
Premium Paying Policies	5591	81.0%
Total Policies Inforce	6903	100%

Virginia Only

	Number Inforce	Percent of Total
Paid-Up Policies	23	20.5%
Premium Paying Policies	89	79.5%
Total Policies Inforce	112	100%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. To minimize the impact of this rate increase as much as possible, we filed with your state insurance department the smallest increase necessary. The experience on this group of policies may in the future necessitate further premium increases.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should

carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service

associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing over the next three years. The first increase is effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. Your premium will also increase effective [Month XX, 20YY+1], and [Month XX, 20YY+2] .

The following table contains a summary of these changes which will be reflected in your premium:

Anniversary	Premium	Increase
Month XX, 20YY	xxxx.xx	10.5%
Month XX, 20YY+1	yyyy.yy	10.5%
Month XX, 20YY+2	wwww.ww	10.5%

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. To minimize the impact of this rate increase as much as possible, we filed with your state insurance department the smallest increase necessary. The experience on this group of policies may in the future necessitate further premium increases.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should

carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Non-Payment Option: If you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by you policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of you nonforfeiture rider. This option will automatically be provided if you policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After First Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$29.83	$41.76	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$30.66	$42.92	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$31.49	$44.08	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$32.32	$45.24	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$33.15	$46.41	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$33.97	$47.57	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$34.80	$48.73	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$35.63	$49.89	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$36.46	$51.05	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$37.29	$52.21	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$38.12	$53.37	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$39.78	$55.69	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$41.43	$58.01	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$43.09	$60.33	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$44.75	$62.65	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$46.41	$64.97	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$49.06	$68.68	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$51.71	$72.39	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$54.36	$76.11	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$57.01	$79.82	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$59.67	$83.53	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$70.27	$98.38	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$80.88	$113.24	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$91.49	$128.09	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$102.10	$142.94	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$112.71	$157.79	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$128.62	$180.07	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$144.53	$202.34	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$160.44	$224.62	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$176.35	$246.90	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$192.27	$269.17	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$214.81	$300.73	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$237.35	$332.29	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$259.89	$363.85	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$282.43	$395.41	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$304.98	$426.97	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$358.02	$501.22	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$411.06	$575.48	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$464.10	$649.74	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$517.14	$723.99	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$570.18	$798.25	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$619.90	$867.86	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$669.63	$937.48	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$719.35	$1,007.09	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$780.13	$1,092.18	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company

Policy Form S-6000-P

Attachment B3

Rates and Factors After Second Proposed Increase

Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CB1 Factor	10 OR 1 PAY CB1 Factor	SB1 Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$32.96	$46.14	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$33.87	$47.42	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$34.79	$48.70	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$35.71	$49.99	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$36.63	$51.28	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$37.53	$52.56	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$38.45	$53.84	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$39.37	$55.12	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$40.28	$56.41	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$41.20	$57.69	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$42.12	$58.97	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$43.95	$61.53	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$45.78	$64.10	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$47.61	$66.66	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$49.44	$69.22	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$51.28	$71.79	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$54.21	$75.89	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$57.13	$79.99	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$60.06	$84.10	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$62.99	$88.20	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$65.93	$92.30	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$77.64	$108.70	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$89.37	$125.13	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$101.09	$141.53	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$112.82	$157.94	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$124.54	$174.35	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$142.12	$198.97	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$159.70	$223.58	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$177.28	$248.20	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$194.86	$272.82	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$212.45	$297.43	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$237.36	$332.30	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$262.27	$367.18	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$287.17	$402.05	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$312.08	$436.92	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$337.00	$471.80	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$395.61	$553.84	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$454.22	$635.90	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$512.83	$717.96	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$571.43	$800.00	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$630.04	$882.06	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$684.98	$958.98	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$739.94	$1,035.91	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$794.88	$1,112.83	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$862.04	$1,206.85	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors :

Elimination Period :		Benefit Period :		Risk Classes	Prefered	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors :

2 Prefered - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company

Policy Form S-6000-P

Attachment B4

Rates and Factors After Third Proposed Increase

Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.42	$50.98	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.42	$52.39	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.44	$53.81	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.45	$55.23	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.47	$56.66	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.47	$58.07	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.48	$59.49	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.50	$60.90	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.50	$62.33	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.52	$63.74	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.54	$65.16	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.56	$67.99	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.58	$70.83	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.60	$73.65	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.63	$76.48	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.66	$79.32	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.90	$83.85	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.12	$88.38	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.36	$92.93	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.60	$97.46	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.85	$101.99	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.79	$120.11	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.75	$138.26	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.70	$156.39	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.66	$174.52	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.61	$192.65	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.04	$219.86	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.46	$247.05	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$195.89	$274.26	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.32	$301.46	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.75	$328.66	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.28	$367.19	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.80	$405.73	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.32	$444.26	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$344.84	$482.79	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.38	$521.33	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.14	$611.99	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$501.91	$702.66	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$566.67	$793.34	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.43	$884.00	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.19	$974.67	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$756.90	$1,059.67	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$817.63	$1,144.68	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.34	$1,229.67	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$952.55	$1,333.56	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Prefered	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Prefered - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref / 1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors : PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B5
Proposed Increase Percentages - Individual Rate Increases

	First Increase		**Second Increase**		**Third Increase**	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
41	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
42	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
43	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
44	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
45	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
46	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
47	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
48	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
49	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
50	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
51	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
52	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
53	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
54	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
55	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
56	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
57	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
58	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
59	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
60	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
61	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
62	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
63	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
64	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
65	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
66	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
67	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
68	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
69	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
70	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
71	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
72	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
73	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
74	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
75	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
76	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
77	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
78	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
79	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
80	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
81	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
82	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
83	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
84	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B6
Proposed Increase Percentages - Cumulative Rate Increases

	First Increase		Second Increase		Third Increase	
Issue Age	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA	S-6000-P-VA
18-40	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
41	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
42	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
43	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
44	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
45	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
46	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
47	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
48	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
49	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
50	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
51	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
52	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
53	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
54	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
55	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
56	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
57	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
58	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
59	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
60	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
61	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
62	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
63	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
64	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
65	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
66	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
67	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
68	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
69	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
70	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
71	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
72	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
73	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
74	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
75	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
76	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
77	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
78	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
79	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
80	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
81	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
82	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
83	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%
84	10.5%	10.5%	22.1025%	22.1025%	35.0%	35.0%

The State Life Insurance Company

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Woodland Hills, California 91365-4243

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Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-153, which were issued on and after 10/01/2003.

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1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 35%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates
B3	6000 proposed increase

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4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

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9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the premium increase is assumed to occur in 2013, 50% in 2014.
An extra 4% of the policyholders with a rate increase are assumed to lapse.
15% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors. Current best estimate incidence rates based on a varying percentage of the 1985 National Nursing Home Survey, Table 1 & 2.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy. For instance if the attained age is 57 at the valuation date and the attained age is 58 in the first projection year, the adjustment factor of .9966/.9977 (age 58 / age 57) will be applied to the incidence rate.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim length of stay.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	5.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2012 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 6.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2013 through 2049 are developed from an asset share model representing actual contracts in force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H compare durational loss ratios with pricing durational loss ratios.

Nationwide actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H1.1, H1.2

Nationwide projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H1.3, H1.4

Virginia actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H2.1, H2.2

Virginia projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H2.3, H2.4

All Hx.3 and Hx.4 exhibits tabulate the projected information based on calendar duration of each policy. The distribution of the policies follows their distribution as of 2013.

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15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

Attachment J provides a demonstration 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:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases.
3. Present value of future projected initial earned premiums time 58%, and
4. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Attachment J are determined at the best estimate interest rate of 4.5%.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

April 2013

17. Nationwide Distribution of Business as of December 31, 2012 (Based on Policy Count)

As of December 31, 2012, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

April 2013

18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the Commonwealth of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

Assuming the current underlying moderately adverse assumptions are realized, the current rates would need an increase of 70% (rather than the requested 35%) to bring the loss ratio down to a sustainable level (69% - 70%). The company is willing to implement a lesser increase of 35% now, and will not request an additional rate increase for at least 36 months. Any future rate increases will not attempt to recover the lost premium between the increase implemented and the increase needed to certify the intervening period.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	2	17	2	21
Current Premium	$1,866	$38,597	$6,135	46,598
Current AveragePremium	$933	$2,270	$3,067	2,219
New Premium	$2,519	$52,106	$8,282	62,907
New Average Premium	$1,260	$3,065	$4,141	2,996
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	103	996	133	1,232
Current Premium	$200,869	$3,945,624	$305,489	4,451,982
Current AveragePremium	$1,950	$3,961	$2,297	3,614
New Premium	$271,174	$5,326,592	$412,410	6,010,176
New Average Premium	$2,633	$5,348	$3,101	4,878
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
55	35%	35%
56	35%	35%
57	35%	35%
58	35%	35%
59	35%	35%
60	35%	35%
61	35%	35%
62	35%	35%
63	35%	35%
64	35%	35%
65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
Form S-6000

Attachment C
Lapse Rates

	Pricing (Expected)			Combined		
Duration	Lifetime	10 Pay	Combined*	Actual	Best Estimate	A/E
1	10.00%	7.00%	9.09%	3.49%	3.75%	0.38
2	8.00%	6.00%	7.34%	2.86%	2.75%	0.39
3	6.00%	5.00%	5.61%	2.09%	2.00%	0.37
4	5.00%	4.00%	4.63%	1.47%	1.50%	0.32
5	4.00%	3.00%	3.66%	1.14%	1.00%	0.31
6	4.00%	0.00%	2.98%	1.09%	0.75%	0.37
7	4.00%	0.00%	3.00%	0.98%	0.75%	0.33
8	4.00%	0.00%	3.03%	0.99%	0.75%	0.33
9	4.00%	0.00%	3.17%	0.54%	0.75%	0.17
10	4.00%	0.00%	3.24%	0.63%	0.75%	0.20
11	4.00%	0.00%	3.26%	0.32%	0.75%	0.10
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00
Average			5.04%	1.77%	1.36%	0.35

*Based on the actual exposure.

The State Life Insurance Company
Form S-6000

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	865,485	1	5	3	0.19
2	842,686	3	7	4	0.41
3	823,067	3	10	5	0.31
4	807,817	6	12	6	0.51
5	793,594	3	14	8	0.22
6	778,109	6	15	9	0.39
7	641,639	10	15	9	0.69
8	265,198	1	7	4	0.15
9	0	0	0	0	0.00
10	0	0	0	0	0.00
11	0	0	0	0	0.00
12	0	0	0	0	0.00
Average	5,817,595	33	85	48	0.39

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Form S-6000

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Form S-6000

Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Form S-6000

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Form S-6000

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	865,485	1	1	1.41
2	842,686	1	2	0.65
3	823,067	4	3	1.19
4	807,817	3	6	0.54
5	793,594	4	8	0.49
6	778,109	3	11	0.27
7	641,639	4	11	0.38
8	265,198	0	5	0.00
9	0	0	0	0.00
10	0	0	0	0.00
11	0	0	0	0.00
12	0	0	0	0.00
Average	5,817,595	20	46	0.43

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	1,555	2	2	0.88
2nd quarter	4,519	5	3	1.72
3rd quarter	2,742	2	1	1.80
4th quarter	2,029	0	0	0.58
2	5,948	2	5	0.41
3	4,096	0	3	0.00
4	2,618	2	2	0.90
5	1,091	1	0	3.60
6	97	0	0	0.00
7	0	0	0	0.00
Total	24,694	13	16	0.81

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	524,478	0	0.0%	0	0.0%	953,999	0	0	953,999	0	0.0%	0	0.0%	9.5	1.8190
	2004	3,799,135	0	0.0%	0	0.0%	6,488,681	0	0	7,442,681	0	0.0%	0	0.0%	8.5	1.7079
	2005	5,212,970	0	0.0%	214,525	4.1%	8,360,020	0	344,032	15,802,700	0	0.0%	344,032	2.2%	7.5	1.6037
	2006	5,183,807	109,490	2.1%	946,321	18.3%	7,805,870	164,872	1,424,987	23,608,570	164,872	0.7%	1,769,019	7.5%	6.5	1.5058
	2007	5,002,859	290,436	5.8%	199,120	4.0%	7,073,611	410,652	281,538	30,682,180	575,523	1.9%	2,050,557	6.7%	5.5	1.4139
	2008	4,862,467	333,981	6.9%	145,027	3.0%	6,455,500	443,400	192,540	37,137,681	1,018,923	2.7%	2,243,097	6.0%	4.5	1.3276
	2009	4,812,997	349,291	7.3%	1,099,028	22.8%	5,999,833	435,422	1,370,037	43,137,514	1,454,345	3.4%	3,613,134	8.4%	3.5	1.2466
	2010	4,755,569	472,233	9.9%	558,242	11.7%	5,566,427	552,752	653,426	48,703,941	2,007,098	4.1%	4,266,560	8.8%	2.5	1.1705
	2011	4,747,811	393,166	8.3%	214,480	4.5%	5,218,166	432,116	235,728	53,922,107	2,439,213	4.5%	4,502,287	8.3%	1.5	1.0991
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,937,831	519,188	434,381	58,859,938	2,958,401	5.0%	4,936,668	8.4%	0.5	1.0320
Projected Future Experience	2013	4,367,315	676,441	15.5%	969,159	22.2%	4,231,942	655,473	939,118	63,091,880	3,613,874	5.7%	5,875,786	9.3%	-0.5	0.9690
	2014	3,013,521	853,017	28.3%	1,133,812	37.6%	2,741,889	776,128	1,031,613	65,833,768	4,390,002	6.7%	6,907,399	10.5%	-1.5	0.9099
	2015	2,125,934	1,088,097	51.2%	1,327,186	62.4%	1,816,251	929,594	1,133,856	67,650,019	5,319,596	7.9%	8,041,255	11.9%	-2.5	0.8543
	2016	2,020,659	1,327,464	65.7%	1,563,313	77.4%	1,620,949	1,064,876	1,254,072	69,270,968	6,384,473	9.2%	9,295,326	13.4%	-3.5	0.8022
	2017	1,975,505	1,616,213	81.8%	1,838,799	93.1%	1,488,007	1,217,377	1,385,036	70,758,974	7,601,850	10.7%	10,680,362	15.1%	-4.5	0.7532
	2018	1,927,281	1,924,340	99.8%	2,153,961	111.8%	1,363,082	1,361,003	1,523,404	72,122,057	8,962,853	12.4%	12,203,766	16.9%	-5.5	0.7073
	2019	1,875,938	2,280,450	121.6%	2,504,423	133.5%	1,245,793	1,514,426	1,663,164	73,367,850	10,477,279	14.3%	13,866,930	18.9%	-6.5	0.6641
	2020	1,821,541	2,692,744	147.8%	2,896,771	159.0%	1,135,839	1,679,086	1,806,309	74,503,689	12,156,365	16.3%	15,673,239	21.0%	-7.5	0.6236
	2021	1,763,689	3,144,646	178.3%	3,329,003	188.8%	1,032,644	1,841,197	1,949,138	75,536,332	13,997,562	18.5%	17,622,377	23.3%	-8.5	0.5855
	2022	1,701,716	3,640,015	213.9%	3,800,990	223.4%	935,548	2,001,161	2,089,659	76,471,880	15,998,722	20.9%	19,712,036	25.8%	-9.5	0.5498
	2023	1,635,308	4,187,803	256.1%	4,314,659	263.8%	844,167	2,161,799	2,227,284	77,316,047	18,160,521	23.5%	21,939,320	28.4%	-10.5	0.5162
	2024	1,564,372	4,781,989	305.7%	4,855,376	310.4%	758,263	2,317,864	2,353,436	78,074,310	20,478,386	26.2%	24,292,756	31.1%	-11.5	0.4847
	2025	1,489,701	5,417,649	363.7%	5,411,728	363.3%	677,999	2,465,703	2,463,008	78,752,309	22,944,089	29.1%	26,755,764	34.0%	-12.5	0.4551
	2026	1,412,629	6,088,807	431.0%	5,977,398	423.1%	603,682	2,602,031	2,554,421	79,355,991	25,546,120	32.2%	29,310,185	36.9%	-13.5	0.4273
	2027	1,333,764	6,782,960	508.6%	6,540,308	490.4%	535,192	2,721,761	2,624,393	79,891,183	28,267,880	35.4%	31,934,578	40.0%	-14.5	0.4013
	2028	1,253,401	7,488,983	597.5%	7,091,374	565.8%	472,249	2,821,655	2,671,846	80,363,432	31,089,536	38.7%	34,606,424	43.1%	-15.5	0.3768
	2029	1,171,934	8,193,559	699.1%	7,616,707	649.9%	414,605	2,898,705	2,694,628	80,778,037	33,988,241	42.1%	37,301,052	46.2%	-16.5	0.3538
	2030	1,089,799	8,883,540	815.2%	8,119,506	745.0%	362,017	2,950,991	2,697,189	81,140,054	36,939,232	45.5%	39,998,241	49.3%	-17.5	0.3322
	2031	1,007,511	9,543,117	947.2%	8,578,554	851.5%	314,255	2,976,614	2,675,755	81,454,308	39,915,846	49.0%	42,673,996	52.4%	-18.5	0.3119
	2032	925,620	10,155,764	1097.2%	8,989,091	971.1%	271,091	2,974,372	2,632,682	81,725,400	42,890,218	52.5%	45,306,678	55.4%	-19.5	0.2929
	2033	844,744	10,697,102	1266.3%	9,343,197	1106.0%	232,305	2,941,705	2,569,381	81,957,704	45,831,923	55.9%	47,876,059	58.4%	-20.5	0.2750
	2034	765,530	11,171,404	1459.3%	9,619,860	1256.6%	197,672	2,884,637	2,484,003	82,155,377	48,716,560	59.3%	50,360,063	61.3%	-21.5	0.2582
	2035	688,686	11,570,193	1680.0%	9,823,031	1426.3%	166,976	2,805,268	2,381,658	82,322,353	51,521,829	62.6%	52,741,721	64.1%	-22.5	0.2425
	2036	614,891	11,871,137	1930.6%	9,942,864	1617.0%	139,985	2,702,567	2,263,579	82,462,338	54,224,396	65.8%	55,005,300	66.7%	-23.5	0.2277
	2037	544,759	12,057,772	2213.4%	9,967,340	1829.7%	116,450	2,577,518	2,130,659	82,578,788	56,801,914	68.8%	57,135,959	69.2%	-24.5	0.2138
	2038	478,816	12,122,889	2531.8%	9,893,853	2066.3%	96,107	2,433,275	1,985,868	82,674,895	59,235,189	71.6%	59,121,827	71.5%	-25.5	0.2007
	2039	417,468	12,069,832	2891.2%	9,733,502	2331.6%	78,679	2,274,765	1,834,444	82,753,574	61,509,954	74.3%	60,956,271	73.7%	-26.5	0.1885
	2040	361,006	11,905,283	3297.8%	9,501,205	2631.9%	63,885	2,106,811	1,681,375	82,817,459	63,616,765	76.8%	62,637,646	75.6%	-27.5	0.1770
	2041	309,612	11,635,158	3758.0%	9,192,081	2968.9%	51,446	1,933,341	1,527,390	82,868,905	65,550,106	79.1%	64,165,036	77.4%	-28.5	0.1662
	2042	263,348	11,260,992	4276.1%	8,821,701	3349.8%	41,088	1,756,965	1,376,382	82,909,994	67,307,071	81.2%	65,541,418	79.1%	-29.5	0.1560
	2043	222,158	10,798,186	4860.6%	8,399,720	3781.0%	32,546	1,581,932	1,230,557	82,942,540	68,889,003	83.1%	66,771,975	80.5%	-30.5	0.1465
	2044	185,897	10,267,687	5523.3%	7,936,764	4269.4%	25,572	1,412,407	1,091,769	82,968,112	70,301,410	84.7%	67,863,744	81.8%	-31.5	0.1376
	2045	154,327	9,687,433	6277.2%	7,450,135	4827.5%	19,933	1,251,257	962,281	82,988,045	71,552,667	86.2%	68,826,025	82.9%	-32.5	0.1292
	2046	127,126	9,068,450	7133.4%	6,940,802	5459.8%	15,418	1,099,819	841,778	83,003,463	72,652,486	87.5%	69,667,804	83.9%	-33.5	0.1213
	2047	103,933	8,424,852	8106.0%	6,416,554	6173.7%	11,836	959,402	730,702	83,015,298	73,611,889	88.7%	70,398,506	84.8%	-34.5	0.1139
	2048	84,358	7,766,048	9206.0%	5,879,548	6969.7%	9,020	830,403	628,685	83,024,318	74,442,292	89.7%	71,027,190	85.5%	-35.5	0.1069
	Past	43,686,868	2,451,692	5.6%	3,797,657	8.7%	58,859,938	2,958,401	4,936,668	58,859,938	2,958,401	5.0%	4,936,668	8.4%		
	Future	41,643,796	263,142,014	631.9%	227,874,274	547.2%	24,164,381	71,483,891	66,090,522	24,164,381	71,483,891	295.8%	66,090,522	273.5%		
	Lifetime	85,330,664	265,593,706	311.3%	231,671,931	271.5%	83,024,318	74,442,292	71,027,190	83,024,318	74,442,292	89.7%	71,027,190	85.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	524,478	0	0.0%	0	0.0%	953,999	0	0	953,999	0	0.0%	0	0.0%	9.5	1.8190
	2004	3,799,135	0	0.0%	0	0.0%	6,488,681	0	0	7,442,681	0	0.0%	0	0.0%	8.5	1.7079
	2005	5,212,970	0	0.0%	214,525	4.1%	8,360,020	0	344,032	15,802,700	0	0.0%	344,032	2.2%	7.5	1.6037
	2006	5,183,807	109,490	2.1%	946,321	18.3%	7,805,870	164,872	1,424,987	23,608,570	164,872	0.7%	1,769,019	7.5%	6.5	1.5058
	2007	5,002,859	290,436	5.8%	199,120	4.0%	7,073,611	410,652	281,538	30,682,180	575,523	1.9%	2,050,557	6.7%	5.5	1.4139
	2008	4,862,467	333,981	6.9%	145,027	3.0%	6,455,500	443,400	192,540	37,137,681	1,018,923	2.7%	2,243,097	6.0%	4.5	1.3276
	2009	4,812,997	349,291	7.3%	1,099,028	22.8%	5,999,833	435,422	1,370,037	43,137,514	1,454,345	3.4%	3,613,134	8.4%	3.5	1.2466
	2010	4,755,569	472,233	9.9%	558,242	11.7%	5,566,427	552,752	653,426	48,703,941	2,007,098	4.1%	4,266,560	8.8%	2.5	1.1705
	2011	4,747,811	393,166	8.3%	214,480	4.5%	5,218,166	432,116	235,728	53,922,107	2,439,213	4.5%	4,502,287	8.3%	1.5	1.0991
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,937,831	519,188	434,381	58,859,938	2,958,401	5.0%	4,936,668	8.4%	0.5	1.0320
Projected Future Experience	2013	4,367,315	676,441	15.5%	969,159	22.2%	4,231,942	655,473	939,118	63,091,880	3,613,874	5.7%	5,875,786	9.3%	-0.5	0.9690
	2014	3,383,581	835,091	24.7%	1,100,509	32.5%	3,078,593	759,817	1,001,311	66,170,472	4,373,692	6.6%	6,877,097	10.4%	-1.5	0.9099
	2015	2,648,063	1,033,276	39.0%	1,244,128	47.0%	2,262,322	882,759	1,062,897	68,432,794	5,256,451	7.7%	7,939,994	11.6%	-2.5	0.8543
	2016	2,516,932	1,253,341	49.8%	1,463,772	58.2%	2,019,054	1,005,416	1,174,221	70,451,848	6,261,867	8.9%	9,114,215	12.9%	-3.5	0.8022
	2017	2,460,689	1,521,149	61.8%	1,720,331	69.9%	1,853,461	1,145,773	1,295,802	72,305,309	7,407,640	10.2%	10,410,018	14.4%	-4.5	0.7532
	2018	2,400,621	1,805,990	75.2%	2,013,565	83.9%	1,697,856	1,277,299	1,424,108	74,003,164	8,684,939	11.7%	11,834,126	16.0%	-5.5	0.7073
	2019	2,336,668	2,135,852	91.4%	2,339,337	100.1%	1,551,760	1,418,400	1,553,532	75,554,924	10,103,339	13.4%	13,387,658	17.7%	-6.5	0.6641
	2020	2,268,911	2,518,476	111.0%	2,703,742	119.2%	1,414,801	1,570,420	1,685,944	76,969,725	11,673,759	15.2%	15,073,602	19.6%	-7.5	0.6236
	2021	2,196,852	2,937,218	133.7%	3,104,873	141.3%	1,286,261	1,719,747	1,817,909	78,255,986	13,393,505	17.1%	16,891,511	21.6%	-8.5	0.5855
	2022	2,119,658	3,396,045	160.2%	3,542,525	167.1%	1,165,318	1,867,034	1,947,563	79,421,304	15,260,539	19.2%	18,839,075	23.7%	-9.5	0.5498
	2023	2,036,939	3,903,633	191.6%	4,018,456	197.3%	1,051,495	2,015,107	2,074,380	80,472,799	17,275,646	21.5%	20,913,455	26.0%	-10.5	0.5162
	2024	1,948,582	4,453,983	228.6%	4,519,094	231.9%	944,492	2,158,878	2,190,437	81,417,291	19,434,524	23.9%	23,103,892	28.4%	-11.5	0.4847
	2025	1,855,571	5,042,482	271.7%	5,033,868	271.3%	844,515	2,294,956	2,291,035	82,261,806	21,729,480	26.4%	25,394,927	30.9%	-12.5	0.4551
	2026	1,759,571	5,663,522	321.9%	5,556,966	315.8%	751,947	2,420,287	2,374,751	83,013,753	24,149,767	29.1%	27,769,678	33.5%	-13.5	0.4273
	2027	1,661,336	6,305,511	379.5%	6,077,268	365.8%	666,635	2,530,177	2,438,591	83,680,388	26,679,944	31.9%	30,208,270	36.1%	-14.5	0.4013
	2028	1,561,236	6,958,167	445.7%	6,586,335	421.9%	588,233	2,621,657	2,481,561	84,268,621	29,301,601	34.8%	32,689,830	38.8%	-15.5	0.3768
	2029	1,459,761	7,609,199	521.3%	7,071,297	484.4%	516,432	2,691,971	2,501,673	84,785,054	31,993,572	37.7%	35,191,503	41.5%	-16.5	0.3538
	2030	1,357,454	8,246,366	607.5%	7,535,173	555.1%	450,928	2,739,331	2,503,082	85,235,981	34,732,903	40.7%	37,694,586	44.2%	-17.5	0.3322
	2031	1,254,955	8,855,056	705.6%	7,958,378	634.2%	391,436	2,761,999	2,482,315	85,627,417	37,494,902	43.8%	40,176,900	46.9%	-18.5	0.3119
	2032	1,152,952	9,420,048	817.0%	8,336,507	723.1%	337,671	2,758,899	2,441,556	85,965,088	40,253,801	46.8%	42,618,457	49.6%	-19.5	0.2929
	2033	1,052,213	9,918,015	942.6%	8,662,292	823.2%	289,359	2,727,456	2,382,132	86,254,447	42,981,258	49.8%	45,000,589	52.2%	-20.5	0.2750
	2034	953,545	10,354,193	1085.9%	8,916,312	935.1%	246,221	2,673,620	2,302,336	86,500,668	45,654,878	52.8%	47,302,925	54.7%	-21.5	0.2582
	2035	857,827	10,720,706	1249.8%	9,102,250	1061.1%	207,986	2,599,305	2,206,900	86,708,653	48,254,182	55.7%	49,509,824	57.1%	-22.5	0.2425
	2036	765,908	10,996,656	1435.8%	9,211,063	1202.6%	174,366	2,503,484	2,096,978	86,883,019	50,757,666	58.4%	51,606,803	59.4%	-23.5	0.2277
	2037	678,552	11,166,879	1645.7%	9,231,716	1360.5%	145,050	2,387,077	1,973,409	87,028,069	53,144,743	61.1%	53,580,212	61.6%	-24.5	0.2138
	2038	596,413	11,224,739	1882.0%	9,161,813	1536.2%	119,710	2,253,000	1,838,935	87,147,779	55,397,744	63.6%	55,419,147	63.6%	-25.5	0.2007
	2039	519,999	11,173,395	2148.7%	9,011,645	1733.0%	98,003	2,105,817	1,698,398	87,245,782	57,503,560	65.9%	57,117,545	65.5%	-26.5	0.1885
	2040	449,670	11,019,057	2450.5%	8,795,049	1955.9%	79,575	1,949,980	1,556,410	87,325,358	59,453,541	68.1%	58,673,955	67.2%	-27.5	0.1770
	2041	385,653	10,767,233	2792.0%	8,507,557	2206.0%	64,081	1,789,123	1,413,647	87,389,439	61,242,664	70.1%	60,087,602	68.8%	-28.5	0.1662
	2042	328,027	10,419,361	3176.4%	8,163,555	2488.7%	51,179	1,625,652	1,273,696	87,440,619	62,868,316	71.9%	61,361,299	70.2%	-29.5	0.1560
	2043	276,720	9,989,718	3610.0%	7,771,980	2808.6%	40,539	1,463,491	1,138,593	87,481,158	64,331,808	73.5%	62,499,892	71.4%	-30.5	0.1465
	2044	231,554	9,497,683	4101.7%	7,342,651	3171.0%	31,852	1,306,487	1,010,044	87,513,010	65,638,295	75.0%	63,509,936	72.6%	-31.5	0.1376
	2045	192,229	8,959,829	4661.0%	6,891,573	3585.1%	24,829	1,157,277	890,136	87,537,839	66,795,572	76.3%	64,400,071	73.6%	-32.5	0.1292
	2046	158,348	8,386,367	5296.2%	6,419,665	4054.2%	19,204	1,017,096	778,575	87,557,043	67,812,668	77.4%	65,178,646	74.4%	-33.5	0.1213
	2047	129,459	7,790,365	6017.6%	5,934,123	4583.8%	14,742	887,148	675,764	87,571,786	68,699,817	78.4%	65,854,410	75.2%	-34.5	0.1139
	2048	105,077	7,180,506	6833.6%	5,436,951	5174.3%	11,236	767,793	581,359	87,583,021	69,467,609	79.3%	66,435,769	75.9%	-35.5	0.1069
	Past	43,686,868	2,451,692	5.6%	3,797,657	8.7%	58,859,938	2,958,401	4,936,668	58,859,938	2,958,401	5.0%	4,936,668	8.4%		
	Future	50,428,840	244,135,547	484.1%	211,455,479	419.3%	28,723,084	66,509,208	61,499,101	28,723,084	66,509,208	231.6%	61,499,101	214.1%		
	Lifetime	94,115,707	246,587,238	262.0%	215,253,136	228.7%	87,583,021	69,467,609	66,435,769	87,583,021	69,467,609	79.3%	66,435,769	75.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	3,522	0	0.0%	0	0.0%	6,406	0	0	6,406	0	0.0%	0	0.0%	9.5	1.8190
	2004	114,126	0	0.0%	0	0.0%	194,920	0	0	201,326	0	0.0%	0	0.0%	8.5	1.7079
	2005	97,442	0	0.0%	0	0.0%	156,267	0	0	357,593	0	0.0%	0	0.0%	7.5	1.6037
	2006	82,345	0	0.0%	0	0.0%	123,996	0	0	481,590	0	0.0%	0	0.0%	6.5	1.5058
	2007	63,459	0	0.0%	0	0.0%	89,725	0	0	571,315	0	0.0%	0	0.0%	5.5	1.4139
	2008	59,835	71,357	119.3%	71,357	119.3%	79,439	94,735	94,735	650,754	94,735	14.6%	94,735	14.6%	4.5	1.3276
	2009	53,782	0	0.0%	0	0.0%	67,044	0	0	717,798	94,735	13.2%	94,735	13.2%	3.5	1.2466
	2010	51,992	0	0.0%	0	0.0%	60,856	0	0	778,654	94,735	12.2%	94,735	12.2%	2.5	1.1705
	2011	51,492	0	0.0%	0	0.0%	56,593	0	0	835,247	94,735	11.3%	94,735	11.3%	1.5	1.0991
	2012	52,587	0	0.0%	0	0.0%	54,269	0	0	889,516	94,735	10.7%	94,735	10.7%	0.5	1.0320
Projected Future Experience	2013	43,672	4,379	10.0%	12,824	29.4%	42,319	4,243	12,427	931,835	98,978	10.6%	107,162	11.5%	-0.5	0.9690
	2014	35,332	8,051	22.8%	15,366	43.5%	32,147	7,325	13,981	963,982	106,304	11.0%	121,143	12.6%	-1.5	0.9099
	2015	34,057	12,106	35.5%	18,411	54.1%	29,096	10,343	15,729	993,078	116,646	11.7%	136,872	13.8%	-2.5	0.8543
	2016	33,455	16,216	48.5%	22,047	65.9%	26,837	13,008	17,686	1,019,915	129,654	12.7%	154,558	15.2%	-3.5	0.8022
	2017	32,816	20,786	63.3%	26,349	80.3%	24,718	15,657	19,847	1,044,633	145,311	13.9%	174,405	16.7%	-4.5	0.7532
	2018	32,133	25,994	80.9%	31,488	98.0%	22,726	18,385	22,270	1,067,359	163,695	15.3%	196,675	18.4%	-5.5	0.7073
	2019	31,407	32,044	102.0%	37,569	119.6%	20,857	21,280	24,949	1,088,216	184,975	17.0%	221,624	20.4%	-6.5	0.6641
	2020	30,634	38,992	127.3%	44,380	144.9%	19,102	24,314	27,673	1,107,318	209,289	18.9%	249,297	22.5%	-7.5	0.6236
	2021	29,802	46,880	157.3%	52,224	175.2%	17,449	27,448	30,577	1,124,767	236,737	21.0%	279,875	24.9%	-8.5	0.5855
	2022	28,900	55,774	193.0%	61,162	211.6%	15,889	30,663	33,625	1,140,655	267,400	23.4%	313,500	27.5%	-9.5	0.5498
	2023	27,925	65,558	234.8%	70,262	251.6%	14,415	33,842	36,270	1,155,070	301,242	26.1%	349,770	30.3%	-10.5	0.5162
	2024	26,872	76,449	284.5%	80,539	299.7%	13,025	37,056	39,038	1,168,095	338,298	29.0%	388,807	33.3%	-11.5	0.4847
	2025	25,759	88,461	343.4%	91,434	355.0%	11,724	40,261	41,614	1,179,819	378,559	32.1%	430,421	36.5%	-12.5	0.4551
	2026	24,600	101,019	410.6%	101,780	413.7%	10,513	43,170	43,495	1,190,332	421,729	35.4%	473,916	39.8%	-13.5	0.4273
	2027	23,397	113,331	484.4%	110,426	472.0%	9,388	45,476	44,310	1,199,720	467,204	38.9%	518,226	43.2%	-14.5	0.4013
	2028	22,146	125,123	565.0%	118,396	534.6%	8,344	47,143	44,609	1,208,064	514,347	42.6%	562,835	46.6%	-15.5	0.3768
	2029	20,850	136,538	654.9%	126,605	607.2%	7,376	48,304	44,790	1,215,440	562,652	46.3%	607,625	50.0%	-16.5	0.3538
	2030	19,516	147,493	755.7%	134,007	686.6%	6,483	48,995	44,515	1,221,923	611,647	50.1%	652,140	53.4%	-17.5	0.3322
	2031	18,148	157,789	869.5%	141,252	778.3%	5,661	49,216	44,058	1,227,584	660,863	53.8%	696,199	56.7%	-18.5	0.3119
	2032	16,750	167,169	998.0%	147,471	880.4%	4,906	48,960	43,191	1,232,490	709,823	57.6%	739,389	60.0%	-19.5	0.2929
	2033	15,336	175,821	1146.5%	152,041	991.4%	4,217	48,351	41,811	1,236,707	758,173	61.3%	781,201	63.2%	-20.5	0.2750
	2034	13,920	182,445	1310.6%	154,513	1110.0%	3,594	47,110	39,898	1,240,301	805,283	64.9%	821,098	66.2%	-21.5	0.2582
	2035	12,516	187,238	1496.0%	155,148	1239.6%	3,035	45,397	37,617	1,243,336	850,681	68.4%	858,715	69.1%	-22.5	0.2425
	2036	11,145	189,254	1698.1%	152,976	1372.6%	2,537	43,085	34,826	1,245,873	893,766	71.7%	893,541	71.7%	-23.5	0.2277
	2037	9,829	189,146	1924.4%	148,513	1511.0%	2,101	40,433	31,747	1,247,974	934,198	74.9%	925,288	74.1%	-24.5	0.2138
	2038	8,585	185,163	2156.8%	141,210	1644.8%	1,723	37,165	28,343	1,249,697	971,364	77.7%	953,631	76.3%	-25.5	0.2007
	2039	7,426	178,242	2400.3%	133,743	1801.0%	1,400	33,593	25,206	1,251,097	1,004,957	80.3%	978,838	78.2%	-26.5	0.1885
	2040	6,360	169,481	2664.6%	125,560	1974.1%	1,126	29,992	22,220	1,252,223	1,034,949	82.6%	1,001,057	79.9%	-27.5	0.1770
	2041	5,394	160,015	2966.6%	117,408	2176.7%	896	26,589	19,509	1,253,119	1,061,537	84.7%	1,020,566	81.4%	-28.5	0.1662
	2042	4,528	149,817	3308.7%	108,712	2400.9%	706	23,375	16,961	1,253,825	1,084,912	86.5%	1,037,528	82.7%	-29.5	0.1560
	2043	3,761	138,917	3694.1%	99,735	2652.2%	551	20,351	14,611	1,254,376	1,105,264	88.1%	1,052,139	83.9%	-30.5	0.1465
	2044	3,089	127,072	4113.9%	90,356	2925.3%	425	17,480	12,429	1,254,801	1,122,743	89.5%	1,064,568	84.8%	-31.5	0.1376
	2045	2,509	115,051	4584.8%	81,087	3231.3%	324	14,860	10,473	1,255,125	1,137,604	90.6%	1,075,041	85.7%	-32.5	0.1292
	2046	2,016	102,469	5082.2%	71,797	3560.9%	245	12,427	8,707	1,255,370	1,150,031	91.6%	1,083,749	86.3%	-33.5	0.1213
	2047	1,601	89,677	5601.0%	62,862	3926.2%	182	10,212	7,159	1,255,552	1,160,243	92.4%	1,090,908	86.9%	-34.5	0.1139
	2048	1,256	77,139	6139.6%	53,735	4276.9%	134	8,248	5,746	1,255,686	1,168,492	93.1%	1,096,653	87.3%	-35.5	0.1069
	Past	630,581	71,357	11.3%	71,357	11.3%	889,516	94,735	94,735	889,516	94,735	10.7%	94,735	10.7%		
	Future	667,442	3,857,098	577.9%	3,293,388	493.4%	366,170	1,073,756	1,001,918	366,170	1,073,756	293.2%	1,001,918	273.6%		
	Lifetime	1,298,023	3,928,455	302.6%	3,364,745	259.2%	1,255,686	1,168,492	1,096,653	1,255,686	1,168,492	93.1%	1,096,653	87.3%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	3,522	0	0.0%	0	0.0%	6,406	0	0	6,406	0	0.0%	0	0.0%	9.5	1.8190
	2004	114,126	0	0.0%	0	0.0%	194,920	0	0	201,326	0	0.0%	0	0.0%	8.5	1.7079
	2005	97,442	0	0.0%	0	0.0%	156,267	0	0	357,593	0	0.0%	0	0.0%	7.5	1.6037
	2006	82,345	0	0.0%	0	0.0%	123,996	0	0	481,590	0	0.0%	0	0.0%	6.5	1.5058
	2007	63,459	0	0.0%	0	0.0%	89,725	0	0	571,315	0	0.0%	0	0.0%	5.5	1.4139
	2008	59,835	71,357	119.3%	71,357	119.3%	79,439	94,735	94,735	650,754	94,735	14.6%	94,735	14.6%	4.5	1.3276
	2009	53,782	0	0.0%	0	0.0%	67,044	0	0	717,798	94,735	13.2%	94,735	13.2%	3.5	1.2466
	2010	51,992	0	0.0%	0	0.0%	60,856	0	0	778,654	94,735	12.2%	94,735	12.2%	2.5	1.1705
	2011	51,492	0	0.0%	0	0.0%	56,593	0	0	835,247	94,735	11.3%	94,735	11.3%	1.5	1.0991
	2012	52,587	0	0.0%	0	0.0%	54,269	0	0	889,516	94,735	10.7%	94,735	10.7%	0.5	1.0320
Projected Future Experience	2013	43,672	4,379	10.0%	12,824	29.4%	42,319	4,243	12,427	931,835	98,978	10.6%	107,162	11.5%	-0.5	0.9690
	2014	39,671	7,765	19.6%	14,820	37.4%	36,095	7,066	13,485	967,930	106,044	11.0%	120,646	12.5%	-1.5	0.9099
	2015	42,421	11,246	26.5%	17,100	40.3%	36,241	9,608	14,609	1,004,171	115,652	11.5%	135,256	13.5%	-2.5	0.8543
	2016	41,672	15,061	36.1%	20,474	49.1%	33,429	12,082	16,424	1,037,600	127,734	12.3%	151,680	14.6%	-3.5	0.8022
	2017	40,875	19,303	47.2%	24,465	59.9%	30,788	14,540	18,428	1,068,388	142,274	13.3%	170,107	15.9%	-4.5	0.7532
	2018	40,025	24,136	60.3%	29,231	73.0%	28,308	17,071	20,674	1,096,696	159,344	14.5%	190,781	17.4%	-5.5	0.7073
	2019	39,120	29,749	76.0%	34,869	89.1%	25,979	19,756	23,156	1,122,675	179,100	16.0%	213,937	19.1%	-6.5	0.6641
	2020	38,157	36,193	94.9%	41,181	107.9%	23,793	22,568	25,679	1,146,469	201,668	17.6%	239,616	20.9%	-7.5	0.6236
	2021	37,121	43,506	117.2%	48,448	130.5%	21,734	25,473	28,367	1,168,203	227,141	19.4%	267,982	22.9%	-8.5	0.5855
	2022	35,998	51,749	143.8%	56,729	157.6%	19,791	28,450	31,188	1,187,994	255,591	21.5%	299,170	25.2%	-9.5	0.5498
	2023	34,783	60,813	174.8%	65,150	187.3%	17,956	31,392	33,631	1,205,949	286,983	23.8%	332,801	27.6%	-10.5	0.5162
	2024	33,472	70,898	211.8%	74,661	223.1%	16,224	34,365	36,188	1,222,173	321,348	26.3%	368,990	30.2%	-11.5	0.4847
	2025	32,086	82,018	255.6%	84,739	264.1%	14,603	37,328	38,567	1,236,776	358,676	29.0%	407,557	33.0%	-12.5	0.4551
	2026	30,642	93,636	305.6%	94,303	307.8%	13,095	40,015	40,300	1,249,871	398,692	31.9%	447,857	35.8%	-13.5	0.4273
	2027	29,143	105,023	360.4%	102,293	351.0%	11,694	42,142	41,047	1,261,565	440,834	34.9%	488,904	38.8%	-14.5	0.4013
	2028	27,585	115,924	420.2%	109,654	397.5%	10,393	43,677	41,315	1,271,958	484,511	38.1%	530,218	41.7%	-15.5	0.3768
	2029	25,971	126,472	487.0%	117,233	451.4%	9,188	44,743	41,475	1,281,146	529,254	41.3%	571,693	44.6%	-16.5	0.3538
	2030	24,309	136,589	561.9%	124,062	510.3%	8,075	45,373	41,212	1,289,221	574,627	44.6%	612,905	47.5%	-17.5	0.3322
	2031	22,605	146,092	646.3%	130,742	578.4%	7,051	45,568	40,780	1,296,272	620,195	47.8%	653,685	50.4%	-18.5	0.3119
	2032	20,864	154,743	741.7%	136,473	654.1%	6,110	45,320	39,970	1,302,383	665,515	51.1%	693,654	53.3%	-19.5	0.2929
	2033	19,102	162,718	851.8%	140,676	736.4%	5,253	44,747	38,686	1,307,636	710,263	54.3%	732,340	56.0%	-20.5	0.2750
	2034	17,339	168,814	973.6%	142,939	824.4%	4,477	43,590	36,909	1,312,113	753,853	57.5%	769,249	58.6%	-21.5	0.2582
	2035	15,590	173,215	1111.1%	143,502	920.5%	3,780	41,997	34,793	1,315,893	795,850	60.5%	804,042	61.1%	-22.5	0.2425
	2036	13,882	175,045	1260.9%	141,470	1019.1%	3,160	39,851	32,207	1,319,053	835,701	63.4%	836,249	63.4%	-23.5	0.2277
	2037	12,243	174,914	1428.7%	137,320	1121.6%	2,617	37,390	29,354	1,321,670	873,091	66.1%	865,603	65.5%	-24.5	0.2138
	2038	10,693	171,203	1601.0%	130,549	1220.8%	2,146	34,363	26,203	1,323,817	907,454	68.5%	891,807	67.4%	-25.5	0.2007
	2039	9,250	164,778	1781.4%	123,628	1336.5%	1,743	31,055	23,300	1,325,560	938,510	70.8%	915,106	69.0%	-26.5	0.1885
	2040	7,923	156,655	1977.3%	116,046	1464.7%	1,402	27,722	20,536	1,326,962	966,232	72.8%	935,642	70.5%	-27.5	0.1770
	2041	6,719	147,883	2201.1%	108,496	1614.9%	1,116	24,573	18,028	1,328,079	990,805	74.6%	953,671	71.8%	-28.5	0.1662
	2042	5,640	138,438	2454.6%	100,447	1781.0%	880	21,599	15,672	1,328,958	1,012,404	76.2%	969,342	72.9%	-29.5	0.1560
	2043	4,684	128,349	2740.1%	92,142	1967.1%	686	18,803	13,499	1,329,645	1,031,207	77.6%	982,841	73.9%	-30.5	0.1465
	2044	3,847	117,390	3051.2%	83,468	2169.5%	529	16,148	11,482	1,330,174	1,047,355	78.7%	994,323	74.8%	-31.5	0.1376
	2045	3,126	106,275	3400.0%	74,898	2396.2%	404	13,727	9,674	1,330,578	1,061,082	79.7%	1,003,997	75.5%	-32.5	0.1292
	2046	2,511	94,644	3768.6%	66,312	2640.4%	305	11,478	8,042	1,330,882	1,072,561	80.6%	1,012,039	76.0%	-33.5	0.1213
	2047	1,994	82,822	4152.9%	58,055	2911.0%	227	9,432	6,611	1,331,109	1,081,992	81.3%	1,018,651	76.5%	-34.5	0.1139
	2048	1,565	71,237	4551.9%	49,623	3170.8%	167	7,617	5,306	1,331,277	1,089,609	81.8%	1,023,957	76.9%	-35.5	0.1069
	Past	630,581	71,357	11.3%	71,357	11.3%	889,516	94,735	94,735	889,516	94,735	10.7%	94,735	10.7%		
	Future	816,301	3,569,677	437.3%	3,049,023	373.5%	441,761	994,874	929,222	441,761	994,874	225.2%	929,222	210.3%		
	Lifetime	1,446,882	3,641,034	251.6%	3,120,380	215.7%	1,331,277	1,089,609	1,023,957	1,331,277	1,089,609	81.8%	1,023,957	76.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	3,548,615	214,525	2,212	1	6.05%	5.86%	0.67%	8.70
1	5,626,902	0	2,152	0	0.00%	2.35%	1.20%	1.96
2	5,114,933	549,157	2,101	2	10.74%	5.07%	2.00%	2.54
3	5,004,398	664,468	2,059	6	13.28%	6.92%	3.17%	2.19
4	4,877,877	474,950	2,024	2	9.74%	7.37%	4.58%	1.61
5	4,801,416	700,100	1,993	5	14.58%	8.32%	6.16%	1.35
6	4,825,721	410,257	1,952	3	8.50%	8.31%	7.77%	1.07
7	4,717,655	161,697	1,899	3	3.43%	7.83%	9.22%	0.85
8	4,758,242	522,502	1,869	3	10.98%	8.07%	10.60%	0.76
9	4,546,399	872,945	1,848	5	19.20%	8.81%	11.94%	0.74
10	2,786,119	1,102,017	1,801	9	39.55%	9.96%	13.53%	0.74
11	2,114,444	1,287,851	1,746	10	60.91%	11.29%	15.24%	0.74
12	2,027,465	1,520,317	1,705	11	74.99%	12.74%	17.00%	0.75
13	1,983,089	1,787,737	1,675	12	90.15%	14.34%	18.82%	0.76
14	1,935,696	2,096,223	1,643	13	108.29%	16.08%	20.72%	0.78
15	1,885,134	2,445,275	1,609	14	129.71%	17.97%	22.70%	0.79
16	1,831,572	2,831,609	1,573	16	154.60%	20.01%	24.73%	0.81
17	1,774,828	3,263,542	1,533	17	183.88%	22.21%	26.82%	0.83
18	1,713,992	3,741,007	1,491	19	218.26%	24.57%	28.97%	0.85
19	1,648,725	4,257,264	1,445	20	258.22%	27.08%	31.16%	0.87
20	1,578,898	4,806,778	1,395	22	304.44%	29.73%	33.41%	0.89
21	1,504,757	5,368,612	1,342	23	356.78%	32.51%	35.70%	0.91
22	1,428,153	5,938,104	1,288	24	415.79%	35.38%	38.00%	0.93
23	1,349,750	6,508,795	1,232	25	482.22%	38.34%	40.32%	0.95
24	1,269,823	7,064,692	1,174	26	556.35%	41.35%	42.64%	0.97
25	1,188,694	7,604,884	1,115	26	639.77%	44.39%	44.95%	0.99
26	1,106,774	8,107,378	1,055	27	732.52%	47.43%	47.22%	1.00
27	1,024,557	8,581,754	993	27	837.61%	50.46%	49.46%	1.02
28	942,558	9,005,702	931	27	955.45%	53.44%	51.64%	1.03
29	861,358	9,365,146	869	27	1087.25%	56.36%	53.76%	1.05
30	781,639	9,660,732	806	26	1235.96%	59.18%	55.81%	1.06
31	704,106	9,870,350	744	26	1401.83%	61.90%	57.77%	1.07
32	629,463	9,993,035	683	25	1587.55%	64.49%	59.65%	1.08
33	558,371	10,023,351	623	24	1795.11%	66.93%	61.42%	1.09
34	491,392	9,948,689	565	23	2024.59%	69.21%	63.09%	1.10
35	428,967	9,790,490	509	21	2282.34%	71.32%	64.65%	1.10
36	371,426	9,547,858	455	20	2570.59%	73.26%	66.09%	1.11
37	318,978	9,239,471	405	18	2896.58%	75.02%	67.43%	1.11
38	271,697	8,867,644	358	17	3263.80%	76.62%	68.64%	1.12
39	229,545	8,439,228	314	15	3676.50%	78.04%	69.75%	1.12
40	192,388	7,974,447	274	14	4144.98%	79.31%	70.75%	1.12
41	159,983	7,477,714	238	12	4674.07%	80.43%	71.65%	1.12
42	132,022	6,964,121	205	11	5274.97%	81.40%	72.44%	1.12
43	108,147	6,436,229	175	10	5951.36%	82.26%	73.14%	1.12
44	87,960	5,900,236	149	8	6707.87%	82.99%	73.60%	1.13
45	59,952	4,056,687	101	6	6766.56%	83.46%	73.76%	1.13
46	25,324	1,520,160	40	2	6002.81%	83.63%	73.76%	1.13
47	0	0	0	0	0.00%	83.63%	73.76%	1.13
48	0	0	0	0	0.00%	83.63%	73.76%	1.13
49	0	0	0	0	0.00%	83.63%	73.76%	1.13
Grand Total	**85,329,904**	**236,965,727**	**54,365**	**703**	**277.71%**	**83.63%**	**73.76%**	**1.13**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	0	0	0	0	0.00%
2000 Total			**0**	**0**	**0**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	0	0	0	0	0.00%
2001	2001	0	0	0	0	0	0.00%
2001 Total			**0**	**0**	**0**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	0	0	0	0	0.00%
2002	2001	1	0	0	0	0	0.00%
2002	2002	0	0	0	0	0	0.00%
2002 Total			**0**	**0**	**0**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	0	0	0	0	0.00%
2003	2001	2	0	0	0	0	0.00%
2003	2002	1	0	0	0	0	0.00%
2003	2003	0	524,478	0	839	0	0.00%
2003 Total			**524,478**	**0**	**839**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	0	0	0	0	0.00%
2004	2001	3	0	0	0	0	0.00%
2004	2002	2	0	0	0	0	0.00%
2004	2003	1	1,845,224	0	818	0	0.00%
2004	2004	0	1,953,911	0	984	0	0.00%
2004 Total			**3,799,135**	**0**	**1,802**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	0	0	0	0	0.00%
2005	2001	4	0	0	0	0	0.00%
2005	2002	3	0	0	0	0	0.00%
2005	2003	2	1,541,269	0	792	0	0.00%
2005	2004	1	2,601,475	0	953	0	0.00%
2005	2005	0	1,070,226	214,525	389	1	20.04%
2005 Total			**5,212,970**	**214,525**	**2,134**	**1**	**4.12%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	0	0	0	0	0.00%
2006	2001	5	0	0	0	0	0.00%
2006	2002	4	0	0	0	0	0.00%
2006	2003	3	1,592,537	423,751	772	2	26.61%
2006	2004	2	2,411,068	522,570	935	1	21.67%
2006	2005	1	1,180,203	0	381	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**5,183,807**	**946,321**	**2,088**	**3**	**18.26%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	0	0	0	0	0.00%
2007	2001	6	0	0	0	0	0.00%
2007	2002	5	0	0	0	0	0.00%
2007	2003	4	1,504,765	0	759	0	0.00%
2007	2004	3	2,335,498	172,532	923	2	7.39%
2007	2005	2	1,162,596	26,587	374	1	2.29%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**5,002,859**	**199,120**	**2,056**	**3**	**3.98%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	0	0	0	0	0.00%
2008	2001	7	0	0	0	0	0.00%
2008	2002	6	0	0	0	0	0.00%
2008	2003	5	1,465,907	46,752	746	3	3.19%
2008	2004	4	2,320,197	30,089	906	1	1.30%
2008	2005	3	1,076,363	68,185	364	2	6.33%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**4,862,467**	**145,027**	**2,016**	**6**	**2.98%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	0	0	0	0	0.00%
2009	2001	8	0	0	0	0	0.00%
2009	2002	7	0	0	0	0	0.00%
2009	2003	6	1,496,850	819	731	1	0.05%
2009	2004	5	2,263,231	653,348	893	2	28.87%
2009	2005	4	1,052,915	444,861	359	1	42.25%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**4,812,997**	**1,099,028**	**1,983**	**4**	**22.83%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	0	0	0	0	0.00%
2010	2001	9	0	0	0	0	0.00%
2010	2002	8	0	0	0	0	0.00%
2010	2003	7	1,425,636	148,804	720	1	10.44%
2010	2004	6	2,257,655	409,438	874	2	18.14%
2010	2005	5	1,072,278	0	354	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**4,755,569**	**558,242**	**1,948**	**3**	**11.74%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	0	0	0	0	0.00%
2011	2001	10	0	0	0	0	0.00%
2011	2002	9	0	0	0	0	0.00%
2011	2003	8	1,474,601	201,586	693	1	13.67%
2011	2004	7	2,201,996	12,893	832	2	0.59%
2011	2005	6	1,071,215	0	347	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**4,747,811**	**214,480**	**1,872**	**3**	**4.52%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	0	0	0	0	0.00%
2012	2001	11	0	0	0	0	0.00%
2012	2002	10	0	0	0	0	0.00%
2012	2003	9	1,424,749	241,724	693	0	16.97%
2012	2004	8	2,262,389	179,192	832	1	7.92%
2012	2005	7	1,090,023	0	347	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**4,777,161**	**420,916**	**1,872**	**1**	**8.81%**
Grand Total			**43,679,255**	**3,797,657**	**18,610**	**24**	**8.69%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	3,548,615	214,525	2,212	1	6.05%	5.86%	0.67%	8.70
1	5,626,902	0	2,152	0	0.00%	2.35%	1.20%	1.96
2	5,114,933	549,157	2,101	2	10.74%	5.07%	2.00%	2.54
3	5,004,398	664,468	2,059	6	13.28%	6.92%	3.17%	2.19
4	4,877,877	474,950	2,024	2	9.74%	7.37%	4.58%	1.61
5	4,801,416	700,100	1,993	5	14.58%	8.32%	6.16%	1.35
6	4,825,721	410,257	1,952	3	8.50%	8.31%	7.77%	1.07
7	4,717,655	161,697	1,899	3	3.43%	7.83%	9.22%	0.85
8	3,736,990	380,778	1,525	2	10.19%	7.97%	10.35%	0.77
9	1,424,749	241,724	693	0	16.97%	8.17%	10.82%	0.75
10	0	0	0	0	0.00%	8.17%	10.82%	0.75
11	0	0	0	0	0.00%	8.17%	10.82%	0.75
12	0	0	0	0	0.00%	8.17%	10.82%	0.75
Grand Total	**43,679,255**	**3,797,657**	**18,610**	**24**	**8.69%**	**8.17%**	**10.82%**	**0.75**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	0	0	0	0	0%
2013	2001	12	0	0	0	0	0%
2013	2002	11	0	0	0	0	0%
2013	2003	10	1,234,313	364,668	684	3	30%
2013	2004	9	2,108,172	462,631	822	4	22%
2013	2005	8	1,021,253	141,724	344	1	14%
2013 Total			**4,363,737**	**969,023**	**1,849**	**8**	**22%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	0	0	0	0	0%
2014	2001	13	0	0	0	0	0%
2014	2002	12	0	0	0	0	0%
2014	2003	11	836,987	423,211	660	4	51%
2014	2004	10	1,159,568	541,686	795	4	47%
2014	2005	9	1,013,478	168,590	333	1	17%
2014 Total			**3,010,033**	**1,133,487**	**1,788**	**9**	**38%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	0	0	0	0	0%
2015	2001	14	0	0	0	0	0%
2015	2002	13	0	0	0	0	0%
2015	2003	12	782,328	497,329	636	4	64%
2015	2004	11	947,954	633,612	767	4	67%
2015	2005	10	392,238	195,663	323	1	50%
2015 Total			**2,122,520**	**1,326,604**	**1,726**	**10**	**63%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	0	0	0	0	0%
2016	2001	15	0	0	0	0	0%
2016	2002	14	0	0	0	0	0%
2016	2003	13	765,576	582,654	625	4	76%
2016	2004	12	922,227	748,705	755	5	81%
2016	2005	11	329,503	231,027	318	2	70%
2016 Total			**2,017,306**	**1,562,386**	**1,698**	**11**	**77%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	0	0	0	0	0%
2017	2001	16	0	0	0	0	0%
2017	2002	15	0	0	0	0	0%
2017	2003	14	747,703	682,569	612	5	91%
2017	2004	13	901,596	880,564	742	6	98%
2017	2005	12	322,910	274,284	314	2	85%
2017 Total			**1,972,209**	**1,837,417**	**1,668**	**12**	**93%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	0	0	0	0	0%
2018	2001	17	0	0	0	0	0%
2018	2002	16	0	0	0	0	0%
2018	2003	15	728,636	797,007	599	5	109%
2018	2004	14	879,494	1,030,782	727	6	117%
2018	2005	13	315,917	324,519	309	2	103%
2018 Total			**1,924,047**	**2,152,309**	**1,636**	**13**	**112%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	0	0	0	0	0%
2019	2001	18	0	0	0	0	0%
2019	2002	17	0	0	0	0	0%
2019	2003	16	708,419	921,542	585	6	130%
2019	2004	15	855,854	1,198,043	712	7	140%
2019	2005	14	308,500	382,871	304	2	124%
2019 Total			**1,872,772**	**2,502,456**	**1,601**	**15**	**134%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	0	0	0	0	0%
2020	2001	19	0	0	0	0	0%
2020	2002	18	0	0	0	0	0%
2020	2003	17	687,032	1,061,137	570	6	154%
2020	2004	16	830,774	1,383,062	696	7	166%
2020	2005	15	300,644	450,225	298	2	150%
2020 Total			**1,818,450**	**2,894,424**	**1,564**	**16**	**159%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	0	0	0	0	0%
2021	2001	20	0	0	0	0	0%
2021	2002	19	0	0	0	0	0%
2021	2003	18	664,149	1,211,931	554	7	182%
2021	2004	17	804,151	1,587,303	678	8	197%
2021	2005	16	292,379	527,005	292	3	180%
2021 Total			**1,760,680**	**3,326,239**	**1,524**	**18**	**189%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	0	0	0	0	0%
2022	2001	21	0	0	0	0	0%
2022	2002	20	0	0	0	0	0%
2022	2003	19	639,598	1,370,032	536	8	214%
2022	2004	18	775,551	1,812,966	659	9	234%
2022	2005	17	283,646	615,103	285	3	217%
2022 Total			**1,698,795**	**3,798,101**	**1,480**	**19**	**224%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	0	0	0	0	0%
2023	2001	22	0	0	0	0	0%
2023	2002	21	0	0	0	0	0%
2023	2003	20	613,350	1,538,339	517	8	251%
2023	2004	19	744,842	2,057,179	638	9	276%
2023	2005	18	274,292	716,110	278	3	261%
2023 Total			**1,632,483**	**4,311,629**	**1,434**	**20**	**264%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	0	0	0	0	0%
2024	2001	23	0	0	0	0	0%
2024	2002	22	0	0	0	0	0%
2024	2003	21	585,423	1,710,051	497	8	292%
2024	2004	20	711,945	2,312,136	615	10	325%
2024	2005	19	264,285	830,052	271	3	314%
2024 Total			**1,561,653**	**4,852,240**	**1,383**	**22**	**311%**

The State Life Insurance Company
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Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	0	0	0	0	0%
2025	2001	24	0	0	0	0	0%
2025	2002	23	0	0	0	0	0%
2025	2003	22	556,466	1,881,272	477	9	338%
2025	2004	21	677,028	2,570,901	592	10	380%
2025	2005	20	253,602	956,302	262	4	377%
2025 Total			**1,487,096**	**5,408,475**	**1,331**	**23**	**364%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	0	0	0	0	0%
2026	2001	25	0	0	0	0	0%
2026	2002	24	0	0	0	0	0%
2026	2003	23	526,839	2,054,789	456	9	390%
2026	2004	22	641,004	2,831,600	567	11	442%
2026	2005	21	242,306	1,087,660	253	4	449%
2026 Total			**1,410,149**	**5,974,050**	**1,276**	**24**	**424%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	0	0	0	0	0%
2027	2001	26	0	0	0	0	0%
2027	2002	25	0	0	0	0	0%
2027	2003	24	496,591	2,223,459	434	9	448%
2027	2004	23	604,143	3,088,199	542	11	511%
2027	2005	22	230,684	1,225,231	244	4	531%
2027 Total			**1,331,417**	**6,536,889**	**1,220**	**25**	**491%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	0	0	0	0	0%
2028	2001	27	0	0	0	0	0%
2028	2002	26	0	0	0	0	0%
2028	2003	25	465,796	2,386,608	411	10	512%
2028	2004	24	566,636	3,335,508	516	12	589%
2028	2005	23	218,768	1,365,807	234	4	624%
2028 Total			**1,251,200**	**7,087,923**	**1,162**	**26**	**566%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	0	0	0	0	0%
2029	2001	28	0	0	0	0	0%
2029	2002	27	0	0	0	0	0%
2029	2003	26	434,608	2,537,364	389	10	584%
2029	2004	25	528,690	3,570,185	489	12	675%
2029	2005	24	206,595	1,505,725	224	5	729%
2029 Total			**1,169,893**	**7,613,273**	**1,102**	**26**	**651%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	0	0	0	0	0%
2030	2001	29	0	0	0	0	0%
2030	2002	28	0	0	0	0	0%
2030	2003	27	403,210	2,678,425	366	10	664%
2030	2004	26	490,516	3,789,630	462	12	773%
2030	2005	25	194,208	1,648,090	214	5	849%
2030 Total			**1,087,933**	**8,116,146**	**1,042**	**27**	**746%**

The State Life Insurance Company
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Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	0	0	0	0	0%
2031	2001	30	0	0	0	0	0%
2031	2002	29	0	0	0	0	0%
2031	2003	28	371,808	2,802,700	342	10	754%
2031	2004	27	452,376	3,992,245	435	12	883%
2031	2005	26	181,650	1,780,384	203	5	980%
2031 Total			**1,005,834**	**8,575,329**	**981**	**27**	**853%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	0	0	0	0	0%
2032	2001	31	0	0	0	0	0%
2032	2002	30	0	0	0	0	0%
2032	2003	29	340,657	2,907,744	319	10	854%
2032	2004	28	414,516	4,167,392	407	12	1005%
2032	2005	27	168,971	1,911,084	193	5	1131%
2032 Total			**924,144**	**8,986,220**	**919**	**27**	**972%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	0	0	0	0	0%
2033	2001	32	0	0	0	0	0%
2033	2002	31	0	0	0	0	0%
2033	2003	30	310,035	2,992,467	296	10	965%
2033	2004	29	377,200	4,312,629	379	12	1143%
2033	2005	28	156,234	2,035,610	182	5	1303%
2033 Total			**843,469**	**9,340,705**	**857**	**27**	**1107%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	0	0	0	0	0%
2034	2001	33	0	0	0	0	0%
2034	2002	32	0	0	0	0	0%
2034	2003	31	280,198	3,046,271	273	9	1087%
2034	2004	30	340,748	4,426,688	352	12	1299%
2034	2005	29	143,500	2,144,773	170	5	1495%
2034 Total			**764,447**	**9,617,733**	**795**	**26**	**1258%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	0	0	0	0	0%
2035	2001	34	0	0	0	0	0%
2035	2002	33	0	0	0	0	0%
2035	2003	32	251,420	3,071,189	250	9	1222%
2035	2004	31	305,502	4,508,466	324	11	1476%
2035	2005	30	130,856	2,241,577	159	5	1713%
2035 Total			**687,779**	**9,821,232**	**733**	**26**	**1428%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	0	0	0	0	0%
2036	2001	35	0	0	0	0	0%
2036	2002	34	0	0	0	0	0%
2036	2003	33	223,959	3,070,868	228	9	1371%
2036	2004	32	271,781	4,554,887	297	11	1676%
2036	2005	31	118,405	2,315,612	147	5	1956%
2036 Total			**614,146**	**9,941,367**	**672**	**25**	**1619%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	0	0	0	0	0%
2037	2001	36	0	0	0	0	0%
2037	2002	35	0	0	0	0	0%
2037	2003	34	198,026	3,041,456	207	8	1536%
2037	2004	33	239,871	4,557,714	270	11	1900%
2037	2005	32	106,261	2,366,959	136	5	2227%
2037 Total			**544,159**	**9,966,129**	**613**	**24**	**1831%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	0	0	0	0	0%
2038	2001	37	0	0	0	0	0%
2038	2002	36	0	0	0	0	0%
2038	2003	35	173,791	2,986,379	186	8	1718%
2038	2004	34	210,010	4,511,735	245	10	2148%
2038	2005	33	94,540	2,394,769	124	5	2533%
2038 Total			**478,341**	**9,892,883**	**555**	**22**	**2068%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	0	0	0	0	0%
2039	2001	38	0	0	0	0	0%
2039	2002	37	0	0	0	0	0%
2039	2003	36	151,373	2,911,403	167	7	1923%
2039	2004	35	182,373	4,425,860	220	9	2427%
2039	2005	34	83,356	2,395,498	113	5	2874%
2039 Total			**417,102**	**9,732,761**	**500**	**21**	**2333%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	0	0	0	0	0%
2040	2001	39	0	0	0	0	0%
2040	2002	38	0	0	0	0	0%
2040	2003	37	130,849	2,819,361	148	7	2155%
2040	2004	36	157,077	4,303,026	197	9	2739%
2040	2005	35	72,804	2,378,251	102	4	3267%
2040 Total			**360,729**	**9,500,637**	**447**	**20**	**2634%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	0	0	0	0	0%
2041	2001	40	0	0	0	0	0%
2041	2002	39	0	0	0	0	0%
2041	2003	38	112,246	2,708,261	131	6	2413%
2041	2004	37	134,186	4,149,966	175	8	3093%
2041	2005	36	62,976	2,333,429	92	4	3705%
2041 Total			**309,408**	**9,191,657**	**398**	**18**	**2971%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	0	0	0	0	0%
2042	2001	41	0	0	0	0	0%
2042	2002	40	0	0	0	0	0%
2042	2003	39	95,553	2,582,250	115	6	2702%
2042	2004	38	113,705	3,968,990	154	7	3491%
2042	2005	37	53,944	2,270,144	82	4	4208%
2042 Total			**263,202**	**8,821,385**	**352**	**17**	**3352%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	0	0	0	0	0%
2043	2001	42	0	0	0	0	0%
2043	2002	41	0	0	0	0	0%
2043	2003	40	80,727	2,441,138	101	5	3024%
2043	2004	39	95,584	3,767,965	135	7	3942%
2043	2005	38	45,745	2,190,392	72	3	4788%
2043 Total			**222,057**	**8,399,494**	**309**	**15**	**3783%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	0	0	0	0	0%
2044	2001	43	0	0	0	0	0%
2044	2002	42	0	0	0	0	0%
2044	2003	41	67,696	2,289,182	87	4	3382%
2044	2004	40	79,725	3,558,413	118	6	4463%
2044	2005	39	38,408	2,089,013	64	3	5439%
2044 Total			**185,828**	**7,936,608**	**269**	**14**	**4271%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	0	0	0	0	0%
2045	2001	44	0	0	0	0	0%
2045	2002	43	0	0	0	0	0%
2045	2003	42	56,362	2,134,801	76	4	3788%
2045	2004	41	65,984	3,340,334	102	5	5062%
2045	2005	40	31,936	1,974,895	55	3	6184%
2045 Total			**154,282**	**7,450,030**	**233**	**12**	**4829%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	0	0	0	0	0%
2046	2001	45	0	0	0	0	0%
2046	2002	44	0	0	0	0	0%
2046	2003	43	46,602	1,977,878	65	3	4244%
2046	2004	42	54,191	3,114,657	88	5	5748%
2046	2005	41	26,304	1,848,199	48	3	7026%
2046 Total			**127,097**	**6,940,735**	**201**	**11**	**5461%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	0	0	0	0	0%
2047	2001	46	0	0	0	0	0%
2047	2002	45	0	0	0	0	0%
2047	2003	44	38,274	1,821,997	55	3	4760%
2047	2004	43	44,173	2,879,852	75	4	6520%
2047	2005	42	21,469	1,714,662	41	2	7987%
2047 Total			**103,916**	**6,416,511**	**172**	**9**	**6175%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	0	0	0	0	0%
2048	2001	47	0	0	0	0	0%
2048	2002	46	0	0	0	0	0%
2048	2003	45	31,232	1,667,225	47	3	5338%
2048	2004	44	35,744	2,633,797	64	4	7368%
2048	2005	43	17,372	1,578,499	35	2	9086%
2048 Total			**84,348**	**5,879,522**	**146**	**8**	**6971%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	0	0	0	0	0%
2049	2001	48	0	0	0	0	0%
2049	2002	47	0	0	0	0	0%
2049	2003	46	25,324	1,520,160	40	2	6003%
2049	2004	45	28,720	2,389,462	54	3	8320%
2049	2005	44	13,941	1,444,442	30	2	10361%
2049 Total			**67,986**	**5,354,063**	**123**	**7**	**7875%**
Grand Total			**41,650,649**	**233,168,070**	**35,755**	**679**	**560%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	1,021,253	141,724	344	1	13.88%
9	3,121,650	631,221	1,155	5	20.22%
10	2,786,119	1,102,017	1,801	9	39.55%
11	2,114,444	1,287,851	1,746	10	60.91%
12	2,027,465	1,520,317	1,705	11	74.99%
13	1,983,089	1,787,737	1,675	12	90.15%
14	1,935,696	2,096,223	1,643	13	108.29%
15	1,885,134	2,445,275	1,609	14	129.71%
16	1,831,572	2,831,609	1,573	16	154.60%
17	1,774,828	3,263,542	1,533	17	183.88%
18	1,713,992	3,741,007	1,491	19	218.26%
19	1,648,725	4,257,264	1,445	20	258.22%
20	1,578,898	4,806,778	1,395	22	304.44%
21	1,504,757	5,368,612	1,342	23	356.78%
22	1,428,153	5,938,104	1,288	24	415.79%
23	1,349,750	6,508,795	1,232	25	482.22%
24	1,269,823	7,064,692	1,174	26	556.35%
25	1,188,694	7,604,884	1,115	26	639.77%
26	1,106,774	8,107,378	1,055	27	732.52%
27	1,024,557	8,581,754	993	27	837.61%
28	942,558	9,005,702	931	27	955.45%
29	861,358	9,365,146	869	27	1087.25%
30	781,639	9,660,732	806	26	1235.96%
31	704,106	9,870,350	744	26	1401.83%
32	629,463	9,993,035	683	25	1587.55%
33	558,371	10,023,351	623	24	1795.11%
34	491,392	9,948,689	565	23	2024.59%
35	428,967	9,790,490	509	21	2282.34%
36	371,426	9,547,858	455	20	2570.59%
37	318,978	9,239,471	405	18	2896.58%
38	271,697	8,867,644	358	17	3263.80%
39	229,545	8,439,228	314	15	3676.50%
40	192,388	7,974,447	274	14	4144.98%
41	159,983	7,477,714	238	12	4674.07%
42	132,022	6,964,121	205	11	5274.97%
43	108,147	6,436,229	175	10	5951.36%
44	87,960	5,900,236	149	8	6707.87%
45	59,952	4,056,687	101	6	6766.56%
46	25,324	1,520,160	40	2	6002.81%
47	0	0	0	0	0.00%
48	0	0	0	0	0.00%
49	0	0	0	0	0.00%
50	0	0	0	0	0.00%
Grand Total	**41,650,649**	**233,168,070**	**35,755**	**679**	**559.82%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	32,799	0	44	0	0.00%	0.00%	0.60%	0.00
1	117,971	0	42	0	0.00%	0.00%	1.16%	0.00
2	91,854	0	40	0	0.00%	0.00%	1.90%	0.00
3	70,938	0	37	0	0.00%	0.00%	3.11%	0.00
4	63,686	30,089	37	1	47.25%	6.81%	4.70%	1.45
5	59,683	41,268	36	1	69.14%	13.78%	6.31%	2.18
6	52,168	0	33	0	0.00%	12.58%	8.02%	1.57
7	52,249	0	31	0	0.00%	11.63%	9.55%	1.22
8	51,844	0	30	0	0.00%	10.87%	10.99%	0.99
9	51,619	2,662	30	0	5.16%	10.53%	12.40%	0.85
10	35,774	13,338	29	0	37.28%	11.46%	13.97%	0.82
11	34,524	15,983	28	0	46.29%	12.52%	15.63%	0.80
12	33,950	19,161	27	0	56.44%	13.72%	17.35%	0.79
13	33,341	22,946	27	0	68.82%	15.08%	19.14%	0.79
14	32,693	27,415	26	0	83.86%	16.61%	21.02%	0.79
15	32,001	32,754	26	0	102.35%	18.32%	22.99%	0.80
16	31,265	38,783	25	0	124.05%	20.23%	25.06%	0.81
17	30,481	45,796	25	0	150.24%	22.34%	27.21%	0.82
18	29,637	53,842	24	0	181.67%	24.66%	29.45%	0.84
19	28,723	62,666	23	0	218.18%	27.20%	31.79%	0.86
20	27,734	71,953	22	0	259.44%	29.92%	34.20%	0.87
21	26,669	82,444	21	0	309.14%	32.85%	36.69%	0.90
22	25,546	93,644	21	0	366.57%	35.97%	39.25%	0.92
23	24,378	104,273	20	0	427.73%	39.22%	41.85%	0.94
24	23,165	112,549	19	0	485.85%	42.51%	44.43%	0.96
25	21,906	120,733	18	0	551.15%	45.81%	46.98%	0.97
26	20,604	129,056	17	0	626.36%	49.11%	49.51%	0.99
27	19,268	136,729	16	0	709.61%	52.40%	52.00%	1.01
28	17,900	143,380	15	0	800.99%	55.63%	54.40%	1.02
29	16,507	148,967	13	0	902.44%	58.79%	56.72%	1.04
30	15,102	153,388	12	0	1015.68%	61.85%	58.94%	1.05
31	13,697	155,935	11	0	1138.47%	64.77%	61.06%	1.06
32	12,305	155,761	10	0	1265.84%	67.51%	63.04%	1.07
33	10,948	153,486	9	0	1401.94%	70.05%	64.88%	1.08
34	9,647	148,398	8	0	1538.25%	72.35%	66.58%	1.09
35	8,420	140,949	7	0	1674.00%	74.41%	68.13%	1.09
36	7,278	133,297	6	0	1831.45%	76.25%	69.52%	1.10
37	6,229	125,024	5	0	2007.03%	77.87%	70.76%	1.10
38	5,279	116,101	5	0	2199.46%	79.28%	71.85%	1.10
39	4,428	106,798	4	0	2412.02%	80.50%	72.81%	1.11
40	3,675	97,599	3	0	2656.12%	81.55%	73.63%	1.11
41	3,016	88,092	3	0	2920.60%	82.45%	74.34%	1.11
42	2,449	78,105	2	0	3188.85%	83.19%	74.93%	1.11
43	1,967	68,586	2	0	3486.46%	83.81%	75.42%	1.11
44	1,562	59,764	1	0	3826.61%	84.32%	75.83%	1.11
45	1,226	50,741	1	0	4140.39%	84.72%	75.95%	1.12
46	891	27,467	1	0	3081.06%	84.92%	75.95%	1.12
47	0	0	0	0	0.00%	84.92%	75.95%	1.12
48	0	0	0	0	0.00%	84.92%	75.95%	1.12
49	0	0	0	0	0.00%	84.92%	75.95%	1.12
Grand Total	**1,298,997**	**3,409,922**	**893**	**13**	**262.50%**	**84.92%**	**75.95%**	**1.12**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	0	0	0	0	0.00%
2000 Total			**0**	**0**	**0**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	0	0	0	0	0.00%
2001	2001	0	0	0	0	0	0.00%
2001 Total			**0**	**0**	**0**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	0	0	0	0	0.00%
2002	2001	1	0	0	0	0	0.00%
2002	2002	0	0	0	0	0	0.00%
2002 Total			**0**	**0**	**0**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	0	0	0	0	0.00%
2003	2001	2	0	0	0	0	0.00%
2003	2002	1	0	0	0	0	0.00%
2003	2003	0	3,522	0	31	0	0.00%
2003 Total			**3,522**	**0**	**31**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	0	0	0	0	0.00%
2004	2001	3	0	0	0	0	0.00%
2004	2002	2	0	0	0	0	0.00%
2004	2003	1	84,849	0	31	0	0.00%
2004	2004	0	29,277	0	13	0	0.00%
2004 Total			**114,126**	**0**	**44**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	0	0	0	0	0.00%
2005	2001	4	0	0	0	0	0.00%
2005	2002	3	0	0	0	0	0.00%
2005	2003	2	64,320	0	30	0	0.00%
2005	2004	1	33,122	0	11	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**97,442**	**0**	**41**	**0**	**0.00%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	0	0	0	0	0.00%
2006	2001	5	0	0	0	0	0.00%
2006	2002	4	0	0	0	0	0.00%
2006	2003	3	54,811	0	29	0	0.00%
2006	2004	2	27,534	0	10	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**82,345**	**0**	**39**	**0**	**0.00%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	0	0	0	0	0.00%
2007	2001	6	0	0	0	0	0.00%
2007	2002	5	0	0	0	0	0.00%
2007	2003	4	47,332	0	29	0	0.00%
2007	2004	3	16,127	0	8	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**63,459**	**0**	**37**	**0**	**0.00%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	0	0	0	0	0.00%
2008	2001	7	0	0	0	0	0.00%
2008	2002	6	0	0	0	0	0.00%
2008	2003	5	43,481	41,268	29	1	94.91%
2008	2004	4	16,354	30,089	8	1	183.99%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**59,835**	**71,357**	**37**	**2**	**119.26%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	0	0	0	0	0.00%
2009	2001	8	0	0	0	0	0.00%
2009	2002	7	0	0	0	0	0.00%
2009	2003	6	37,580	0	26	0	0.00%
2009	2004	5	16,202	0	7	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**53,782**	**0**	**33**	**0**	**0.00%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	0	0	0	0	0.00%
2010	2001	9	0	0	0	0	0.00%
2010	2002	8	0	0	0	0	0.00%
2010	2003	7	37,403	0	24	0	0.00%
2010	2004	6	14,588	0	7	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**51,992**	**0**	**31**	**0**	**0.00%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	0	0	0	0	0.00%
2011	2001	10	0	0	0	0	0.00%
2011	2002	9	0	0	0	0	0.00%
2011	2003	8	36,645	0	23	0	0.00%
2011	2004	7	14,846	0	7	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**51,492**	**0**	**30**	**0**	**0.00%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	0	0	0	0	0.00%
2012	2001	11	0	0	0	0	0.00%
2012	2002	10	0	0	0	0	0.00%
2012	2003	9	37,388	0	23	0	0.00%
2012	2004	8	15,199	0	7	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**52,587**	**0**	**30**	**0**	**0.00%**
Grand Total			**630,581**	**71,357**	**353**	**2**	**11.32%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	32,799	0	44	0	0.00%	0.00%	0.60%	0.00
1	117,971	0	42	0	0.00%	0.00%	1.16%	0.00
2	91,854	0	40	0	0.00%	0.00%	1.90%	0.00
3	70,938	0	37	0	0.00%	0.00%	3.11%	0.00
4	63,686	30,089	37	1	47.25%	6.81%	4.70%	1.45
5	59,683	41,268	36	1	69.14%	13.78%	6.31%	2.18
6	52,168	0	33	0	0.00%	12.58%	8.02%	1.57
7	52,249	0	31	0	0.00%	11.63%	9.55%	1.22
8	51,844	0	30	0	0.00%	10.87%	10.99%	0.99
9	37,388	0	23	0	0.00%	10.41%	12.17%	0.85
10	0	0	0	0	0.00%	10.41%	12.17%	0.85
11	0	0	0	0	0.00%	10.41%	12.17%	0.85
12	0	0	0	0	0.00%	10.41%	12.17%	0.85
Grand Total	**630,581**	**71,357**	**353**	**2**	**11.32%**	**10.41%**	**12.17%**	**0.85**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	0	0	0	0	0%
2013	2001	12	0	0	0	0	0%
2013	2002	11	0	0	0	0	0%
2013	2003	10	29,442	10,162	23	0	35%
2013	2004	9	14,231	2,662	7	0	19%
2013	2005	8	0	0	0	0	0%
2013 Total			**43,672**	**12,824**	**30**	**0**	**29%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	0	0	0	0	0%
2014	2001	13	0	0	0	0	0%
2014	2002	12	0	0	0	0	0%
2014	2003	11	28,999	12,191	22	0	42%
2014	2004	10	6,333	3,175	7	0	50%
2014	2005	9	0	0	0	0	0%
2014 Total			**35,332**	**15,366**	**29**	**0**	**43%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	0	0	0	0	0%
2015	2001	14	0	0	0	0	0%
2015	2002	13	0	0	0	0	0%
2015	2003	12	28,532	14,619	21	0	51%
2015	2004	11	5,525	3,792	6	0	69%
2015	2005	10	0	0	0	0	0%
2015 Total			**34,057**	**18,411**	**28**	**0**	**54%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	0	0	0	0	0%
2016	2001	15	0	0	0	0	0%
2016	2002	14	0	0	0	0	0%
2016	2003	13	28,037	17,505	21	0	62%
2016	2004	12	5,418	4,542	6	0	84%
2016	2005	11	0	0	0	0	0%
2016 Total			**33,455**	**22,047**	**27**	**0**	**66%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	0	0	0	0	0%
2017	2001	16	0	0	0	0	0%
2017	2002	15	0	0	0	0	0%
2017	2003	14	27,512	20,908	20	0	76%
2017	2004	13	5,304	5,442	6	0	103%
2017	2005	12	0	0	0	0	0%
2017 Total			**32,816**	**26,349**	**27**	**0**	**80%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	0	0	0	0	0%
2018	2001	17	0	0	0	0	0%
2018	2002	16	0	0	0	0	0%
2018	2003	15	26,952	24,981	20	0	93%
2018	2004	14	5,181	6,507	6	0	126%
2018	2005	13	0	0	0	0	0%
2018 Total			**32,133**	**31,488**	**26**	**0**	**98%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	0	0	0	0	0%
2019	2001	18	0	0	0	0	0%
2019	2002	17	0	0	0	0	0%
2019	2003	16	26,358	29,796	19	0	113%
2019	2004	15	5,049	7,773	6	0	154%
2019	2005	14	0	0	0	0	0%
2019 Total			**31,407**	**37,569**	**25**	**0**	**120%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	0	0	0	0	0%
2020	2001	19	0	0	0	0	0%
2020	2002	18	0	0	0	0	0%
2020	2003	17	25,726	35,392	19	0	138%
2020	2004	16	4,907	8,987	6	0	183%
2020	2005	15	0	0	0	0	0%
2020 Total			**30,634**	**44,380**	**25**	**0**	**145%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	0	0	0	0	0%
2021	2001	20	0	0	0	0	0%
2021	2002	19	0	0	0	0	0%
2021	2003	18	25,047	41,820	18	0	167%
2021	2004	17	4,755	10,404	6	0	219%
2021	2005	16	0	0	0	0	0%
2021 Total			**29,802**	**52,224**	**24**	**0**	**175%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	0	0	0	0	0%
2022	2001	21	0	0	0	0	0%
2022	2002	20	0	0	0	0	0%
2022	2003	19	24,310	49,140	18	0	202%
2022	2004	18	4,590	12,022	6	0	262%
2022	2005	17	0	0	0	0	0%
2022 Total			**28,900**	**61,162**	**23**	**0**	**212%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	0	0	0	0	0%
2023	2001	22	0	0	0	0	0%
2023	2002	21	0	0	0	0	0%
2023	2003	20	23,512	56,735	17	0	241%
2023	2004	19	4,412	13,527	6	0	307%
2023	2005	18	0	0	0	0	0%
2023 Total			**27,925**	**70,262**	**23**	**0**	**252%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	0	0	0	0	0%
2024	2001	23	0	0	0	0	0%
2024	2002	22	0	0	0	0	0%
2024	2003	21	22,651	65,321	16	0	288%
2024	2004	20	4,221	15,217	5	0	361%
2024	2005	19	0	0	0	0	0%
2024 Total			**26,872**	**80,539**	**22**	**0**	**300%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	0	0	0	0	0%
2025	2001	24	0	0	0	0	0%
2025	2002	23	0	0	0	0	0%
2025	2003	22	21,742	74,312	16	0	342%
2025	2004	21	4,018	17,122	5	0	426%
2025	2005	20	0	0	0	0	0%
2025 Total			**25,759**	**91,434**	**21**	**0**	**355%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	0	0	0	0	0%
2026	2001	25	0	0	0	0	0%
2026	2002	24	0	0	0	0	0%
2026	2003	23	20,796	82,448	15	0	396%
2026	2004	22	3,805	19,332	5	0	508%
2026	2005	21	0	0	0	0	0%
2026 Total			**24,600**	**101,780**	**20**	**0**	**414%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	0	0	0	0	0%
2027	2001	26	0	0	0	0	0%
2027	2002	25	0	0	0	0	0%
2027	2003	24	19,814	88,601	14	0	447%
2027	2004	23	3,582	21,825	5	0	609%
2027	2005	22	0	0	0	0	0%
2027 Total			**23,397**	**110,426**	**19**	**0**	**472%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	0	0	0	0	0%
2028	2001	27	0	0	0	0	0%
2028	2002	26	0	0	0	0	0%
2028	2003	25	18,794	94,449	13	0	503%
2028	2004	24	3,351	23,947	5	0	715%
2028	2005	23	0	0	0	0	0%
2028 Total			**22,146**	**118,396**	**18**	**0**	**535%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	0	0	0	0	0%
2029	2001	28	0	0	0	0	0%
2029	2002	27	0	0	0	0	0%
2029	2003	26	17,739	100,320	12	0	566%
2029	2004	25	3,111	26,284	4	0	845%
2029	2005	24	0	0	0	0	0%
2029 Total			**20,850**	**126,605**	**17**	**0**	**607%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	0	0	0	0	0%
2030	2001	29	0	0	0	0	0%
2030	2002	28	0	0	0	0	0%
2030	2003	27	16,651	105,271	12	0	632%
2030	2004	26	2,865	28,736	4	0	1003%
2030	2005	25	0	0	0	0	0%
2030 Total			**19,516**	**134,007**	**16**	**0**	**687%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	0	0	0	0	0%
2031	2001	30	0	0	0	0	0%
2031	2002	29	0	0	0	0	0%
2031	2003	28	15,531	109,794	11	0	707%
2031	2004	27	2,617	31,458	4	0	1202%
2031	2005	26	0	0	0	0	0%
2031 Total			**18,148**	**141,252**	**15**	**0**	**778%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	0	0	0	0	0%
2032	2001	31	0	0	0	0	0%
2032	2002	30	0	0	0	0	0%
2032	2003	29	14,380	113,886	10	0	792%
2032	2004	28	2,370	33,586	4	0	1417%
2032	2005	27	0	0	0	0	0%
2032 Total			**16,750**	**147,471**	**14**	**0**	**880%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	0	0	0	0	0%
2033	2001	32	0	0	0	0	0%
2033	2002	31	0	0	0	0	0%
2033	2003	30	13,209	116,959	9	0	885%
2033	2004	29	2,127	35,082	4	0	1649%
2033	2005	28	0	0	0	0	0%
2033 Total			**15,336**	**152,041**	**13**	**0**	**991%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	0	0	0	0	0%
2034	2001	33	0	0	0	0	0%
2034	2002	32	0	0	0	0	0%
2034	2003	31	12,027	118,084	8	0	982%
2034	2004	30	1,893	36,429	3	0	1924%
2034	2005	29	0	0	0	0	0%
2034 Total			**13,920**	**154,513**	**11**	**0**	**1110%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	0	0	0	0	0%
2035	2001	34	0	0	0	0	0%
2035	2002	33	0	0	0	0	0%
2035	2003	32	10,846	117,297	7	0	1081%
2035	2004	31	1,670	37,850	3	0	2267%
2035	2005	30	0	0	0	0	0%
2035 Total			**12,516**	**155,148**	**10**	**0**	**1240%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	0	0	0	0	0%
2036	2001	35	0	0	0	0	0%
2036	2002	34	0	0	0	0	0%
2036	2003	33	9,686	114,513	6	0	1182%
2036	2004	32	1,459	38,463	3	0	2637%
2036	2005	31	0	0	0	0	0%
2036 Total			**11,145**	**152,976**	**9**	**0**	**1373%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	0	0	0	0	0%
2037	2001	36	0	0	0	0	0%
2037	2002	35	0	0	0	0	0%
2037	2003	34	8,567	109,540	6	0	1279%
2037	2004	33	1,262	38,973	3	0	3089%
2037	2005	32	0	0	0	0	0%
2037 Total			**9,829**	**148,513**	**8**	**0**	**1511%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	0	0	0	0	0%
2038	2001	37	0	0	0	0	0%
2038	2002	36	0	0	0	0	0%
2038	2003	35	7,505	102,352	5	0	1364%
2038	2004	34	1,080	38,858	2	0	3597%
2038	2005	33	0	0	0	0	0%
2038 Total			**8,585**	**141,210**	**7**	**0**	**1645%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	0	0	0	0	0%
2039	2001	38	0	0	0	0	0%
2039	2002	37	0	0	0	0	0%
2039	2003	36	6,511	95,146	4	0	1461%
2039	2004	35	915	38,598	2	0	4218%
2039	2005	34	0	0	0	0	0%
2039 Total			**7,426**	**133,743**	**6**	**0**	**1801%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	0	0	0	0	0%
2040	2001	39	0	0	0	0	0%
2040	2002	38	0	0	0	0	0%
2040	2003	37	5,593	87,408	4	0	1563%
2040	2004	36	767	38,152	2	0	4972%
2040	2005	35	0	0	0	0	0%
2040 Total			**6,360**	**125,560**	**6**	**0**	**1974%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	0	0	0	0	0%
2041	2001	40	0	0	0	0	0%
2041	2002	39	0	0	0	0	0%
2041	2003	38	4,758	79,792	3	0	1677%
2041	2004	37	636	37,616	2	0	5912%
2041	2005	36	0	0	0	0	0%
2041 Total			**5,394**	**117,408**	**5**	**0**	**2177%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	0	0	0	0	0%
2042	2001	41	0	0	0	0	0%
2042	2002	40	0	0	0	0	0%
2042	2003	39	4,007	72,403	3	0	1807%
2042	2004	38	521	36,309	2	0	6969%
2042	2005	37	0	0	0	0	0%
2042 Total			**4,528**	**108,712**	**4**	**0**	**2401%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	0	0	0	0	0%
2043	2001	42	0	0	0	0	0%
2043	2002	41	0	0	0	0	0%
2043	2003	40	3,340	65,340	2	0	1956%
2043	2004	39	421	34,395	1	0	8174%
2043	2005	38	0	0	0	0	0%
2043 Total			**3,761**	**99,735**	**3**	**0**	**2652%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	0	0	0	0	0%
2044	2001	43	0	0	0	0	0%
2044	2002	42	0	0	0	0	0%
2044	2003	41	2,754	58,097	2	0	2110%
2044	2004	40	335	32,259	1	0	9635%
2044	2005	39	0	0	0	0	0%
2044 Total			**3,089**	**90,356**	**3**	**0**	**2925%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	0	0	0	0	0%
2045	2001	44	0	0	0	0	0%
2045	2002	43	0	0	0	0	0%
2045	2003	42	2,247	51,092	1	0	2274%
2045	2004	41	262	29,995	1	0	11439%
2045	2005	40	0	0	0	0	0%
2045 Total			**2,509**	**81,087**	**2**	**0**	**3231%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	0	0	0	0	0%
2046	2001	45	0	0	0	0	0%
2046	2002	44	0	0	0	0	0%
2046	2003	43	1,814	44,784	1	0	2469%
2046	2004	42	202	27,013	1	0	13366%
2046	2005	41	0	0	0	0	0%
2046 Total			**2,016**	**71,797**	**2**	**0**	**3561%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	0	0	0	0	0%
2047	2001	46	0	0	0	0	0%
2047	2002	45	0	0	0	0	0%
2047	2003	44	1,448	39,059	1	0	2697%
2047	2004	43	153	23,802	1	0	15548%
2047	2005	42	0	0	0	0	0%
2047 Total			**1,601**	**62,862**	**2**	**0**	**3926%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	0	0	0	0	0%
2048	2001	47	0	0	0	0	0%
2048	2002	46	0	0	0	0	0%
2048	2003	45	1,143	33,031	1	0	2891%
2048	2004	44	114	20,704	1	0	18194%
2048	2005	43	0	0	0	0	0%
2048 Total			**1,256**	**53,735**	**1**	**0**	**4277%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	0	0	0	0	0%
2049	2001	48	0	0	0	0	0%
2049	2002	47	0	0	0	0	0%
2049	2003	46	891	27,467	1	0	3081%
2049	2004	45	83	17,710	0	0	21364%
2049	2005	44	0	0	0	0	0%
2049 Total			**974**	**45,177**	**1**	**0**	**4636%**
Grand Total			**668,416**	**3,338,565**	**540**	**11**	**499%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	14,231	2,662	7	0	18.71%
10	35,774	13,338	29	0	37.28%
11	34,524	15,983	28	0	46.29%
12	33,950	19,161	27	0	56.44%
13	33,341	22,946	27	0	68.82%
14	32,693	27,415	26	0	83.86%
15	32,001	32,754	26	0	102.35%
16	31,265	38,783	25	0	124.05%
17	30,481	45,796	25	0	150.24%
18	29,637	53,842	24	0	181.67%
19	28,723	62,666	23	0	218.18%
20	27,734	71,953	22	0	259.44%
21	26,669	82,444	21	0	309.14%
22	25,546	93,644	21	0	366.57%
23	24,378	104,273	20	0	427.73%
24	23,165	112,549	19	0	485.85%
25	21,906	120,733	18	0	551.15%
26	20,604	129,056	17	0	626.36%
27	19,268	136,729	16	0	709.61%
28	17,900	143,380	15	0	800.99%
29	16,507	148,967	13	0	902.44%
30	15,102	153,388	12	0	1015.68%
31	13,697	155,935	11	0	1138.47%
32	12,305	155,761	10	0	1265.84%
33	10,948	153,486	9	0	1401.94%
34	9,647	148,398	8	0	1538.25%
35	8,420	140,949	7	0	1674.00%
36	7,278	133,297	6	0	1831.45%
37	6,229	125,024	5	0	2007.03%
38	5,279	116,101	5	0	2199.46%
39	4,428	106,798	4	0	2412.02%
40	3,675	97,599	3	0	2656.12%
41	3,016	88,092	3	0	2920.60%
42	2,449	78,105	2	0	3188.85%
43	1,967	68,586	2	0	3486.46%
44	1,562	59,764	1	0	3826.61%
45	1,226	50,741	1	0	4140.39%
46	891	27,467	1	0	3081.06%
47	0	0	0	0	0.00%
48	0	0	0	0	0.00%
49	0	0	0	0	0.00%
50	0	0	0	0	0.00%
Grand Total	**668,416**	**3,338,565**	**540**	**11**	**499.47%**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	1,199	4,391,617	97%	99%
Facility Only	33	60,366	3%	1%
Total	1,232	4,451,982	100%	100%
COLA Options				
No COLA	103	200,869	8%	5%
Compound COLA 5%	996	3,945,624	81%	89%
Simple COLA	133	305,489	11%	7%
Total	1,232	4,451,982	100%	100%
Nonforfeiture Options				
None	1,181	4,040,764	96%	91%
Full ROP	43	363,979	3%	8%
SBP NFO	2	6,264	0%	0%
Full ROP & SBP	6	40,976	0%	1%
Total	1,232	4,451,982	100%	100%
Pay Period				
10 Pay	374	2,323,979	30%	52%
Lifetime	858	2,128,003	70%	48%
Total	1,232	4,451,982	100%	100%
Joint/Single Life				
Joint	641	2,902,426	52%	65%
Single	591	1,549,556	48%	35%
Total	1,232	4,451,982	100%	100%
Billing Mode				
Annual	440	1,893,676	36%	43%
Semi-Annual	73	306,473	6%	7%
Quarterly	184	673,502	15%	15%
Monthly	535	1,578,332	43%	35%
Total	1,232	4,451,982	100%	100%
Elimination Period				
0	119	566,812	10%	13%
30	255	995,022	21%	22%
60	30	125,269	2%	3%
90	828	2,764,879	67%	62%
180	0	0	0%	0%
Total	1,232	4,451,982	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	141	299,608	11%	7%
5 Year / 5 Year	81	210,481	7%	5%
Lifetime / Lifetime	1,010	3,941,894	82%	89%
Total	1,232	4,451,982	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	1	850	0%	0%
32	1	6,172	0%	0%
37	23	129,303	2%	3%
42	47	271,684	4%	6%
47	146	628,366	12%	14%
52	284	1,027,464	23%	23%
57	424	1,283,470	34%	29%
62	216	755,485	18%	17%
67	70	276,262	6%	6%
72	14	36,540	1%	1%
77	5	27,342	0%	1%
82	1	9,046	0%	0%
Total	1,232	4,451,982	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	1	850	0%	0%
37	0	0	0%	0%
42	8	52,035	1%	1%
47	29	166,476	2%	4%
52	74	393,469	6%	9%
57	183	719,085	15%	16%
62	357	1,258,490	29%	28%
67	352	1,018,906	29%	23%
72	181	658,204	15%	15%
77	35	134,036	3%	3%
82	8	28,454	1%	1%
87	3	12,932	0%	0%
92	1	9,046	0%	0%
Total	1,232	4,451,982	100%	100%
Duration				
1	1	3,579	0%	0%
2	0	0	0%	0%
3	0	0	0%	0%
4	0	0	0%	0%
5	0	0	0%	0%
6	0	0	0%	0%
7	241	1,035,363	20%	23%
8	585	2,175,153	47%	49%
9	405	1,237,887	33%	28%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%
Total	1,232	4,451,982	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	21	46,598	100%	100%
Facility Only	0	0	0%	0%
Total	21	46,598	100%	100%
COLA Options				
No COLA	2	1,866	10%	4%
Compound COLA 5%	17	38,597	81%	83%
Simple COLA	2	6,135	10%	13%
Total	21	46,598	100%	100%
Nonforfeiture Options				
None	21	46,598	100%	100%
Full ROP	0	0	0%	0%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	21	46,598	100%	100%
Pay Period				
10 Pay	3	11,914	14%	26%
Lifetime	18	34,684	86%	74%
Total	21	46,598	100%	100%
Joint/Single Life				
Joint	9	26,945	43%	58%
Single	12	19,653	57%	42%
Total	21	46,598	100%	100%
Billing Mode				
Annual	4	10,743	19%	23%
Semi-Annual	1	1,321	5%	3%
Quarterly	2	2,819	10%	6%
Monthly	14	31,716	67%	68%
Total	21	46,598	100%	100%
Elimination Period				
0	0	0	0%	0%
30	1	1,041	5%	2%
60	0	0	0%	0%
90	20	45,558	95%	98%
180	0	0	0%	0%
Total	21	46,598	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	3	3,488	14%	7%
5 Year / 5 Year	1	3,557	5%	8%
Lifetime / Lifetime	17	39,553	81%	85%
Total	21	46,598	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	3	4,450	14%	10%
52	4	11,335	19%	24%
57	10	18,060	48%	39%
62	4	12,753	19%	27%
67	0	0	0%	0%
72	0	0	0%	0%
77	0	0	0%	0%
82	0	0	0%	0%
Total	21	46,598	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	0	0	0%	0%
52	0	0	0%	0%
57	5	12,807	24%	27%
62	4	5,653	19%	12%
67	10	23,175	48%	50%
72	2	4,963	10%	11%
77	0	0	0%	0%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	21	46,598	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0%	0%
7	0	0	0%	0%
8	8	19,929	38%	43%
9	13	26,669	62%	57%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%
Total	21	46,598	100%	100%

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: 6000 - All Pay Types
Attachment J

1	Accumulated value of initial earned premium	53,659,966	x	58%	31,122,781
2a	Accumulated value of earned premium	53,659,966			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	27,839,286	x	58%	16,146,786
4a	Present value of future projected premium	33,280,935			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	5,441,649	x	85%	4,625,401
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**51,894,968**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				4,751,417
6b	Present value of future projected incurred claims without the inclusion of active life reserves				90,399,195
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**95,150,613**
					TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at the maximum valuation interest rate of 4.5%

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Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-150, which were issued before 10/01/2003.

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1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 35%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates
B3	6000 proposed increase

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4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

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9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the premium increase is assumed to occur in 2013, 50% in 2014.
An extra 4% of the policyholders with a rate increase are assumed to lapse.
15% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors. Current best estimate incidence rates based on a varying percentage of the 1985 National Nursing Home Survey, Table 1 & 2.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy. For instance if the attained age is 57 at the valuation date and the attained age is 58 in the first projection year, the adjustment factor of .9966/.9977 (age 58 / age 57) will be applied to the incidence rate.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim length of stay.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	5.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2012 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 6.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2013 through 2049 are developed from an asset share model representing actual contracts in force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H compare durational loss ratios with pricing durational loss ratios.

Nationwide actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H1.1, H1.2

Nationwide projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H1.3, H1.4

Virginia actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H2.1, H2.2

Virginia projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H2.3, H2.4

All Hx.3 and Hx.4 exhibits tabulate the projected information based on calendar duration of each policy. The distribution of the policies follows their distribution as of 2013.

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15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2012 (Based on Policy Count)

As of December 31, 2012, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

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18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the Commonwealth of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	7	68	14	89
Current Premium	$12,111	$159,778	$33,682	205,570
Current AveragePremium	$1,730	$2,350	$2,406	2,310
New Premium	$16,349	$215,700	$45,470	277,519
New Average Premium	$2,336	$3,172	$3,248	3,118
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	690	4,041	860	5,591
Current Premium	$1,199,798	$9,557,483	$1,815,890	12,573,172
Current AveragePremium	$1,739	$2,365	$2,112	2,249
New Premium	$1,619,727	$12,902,603	$2,451,452	16,973,782
New Average Premium	$2,347	$3,193	$2,851	3,036
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
55	35%	35%
56	35%	35%
57	35%	35%
58	35%	35%
59	35%	35%
60	35%	35%
61	35%	35%
62	35%	35%
63	35%	35%
64	35%	35%
65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
Form S-6000

Attachment C
Lapse Rates

	Pricing (Expected)			Combined		
Duration	Lifetime	10 Pay	Combined*	Actual	Best Estimate	A/E
1	10.00%	7.00%	9.09%	3.49%	3.75%	0.38
2	8.00%	6.00%	7.34%	2.86%	2.75%	0.39
3	6.00%	5.00%	5.61%	2.09%	2.00%	0.37
4	5.00%	4.00%	4.63%	1.47%	1.50%	0.32
5	4.00%	3.00%	3.66%	1.14%	1.00%	0.31
6	4.00%	0.00%	2.98%	1.09%	0.75%	0.37
7	4.00%	0.00%	3.00%	0.98%	0.75%	0.33
8	4.00%	0.00%	3.03%	0.99%	0.75%	0.33
9	4.00%	0.00%	3.17%	0.54%	0.75%	0.17
10	4.00%	0.00%	3.24%	0.63%	0.75%	0.20
11	4.00%	0.00%	3.26%	0.32%	0.75%	0.10
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00
Average			5.04%	1.77%	1.36%	0.35

*Based on the actual exposure.

The State Life Insurance Company
Form S-6000

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	4,651,482	16	33	21	0.49
2	4,482,214	27	45	27	0.60
3	4,357,568	33	58	33	0.56
4	4,269,507	26	71	40	0.37
5	4,218,610	42	84	48	0.50
6	4,160,484	50	92	57	0.54
7	4,102,274	48	104	66	0.46
8	3,979,151	55	115	75	0.48
9	2,577,064	44	86	58	0.51
10	1,155,742	28	45	32	0.62
11	347,661	10	17	12	0.59
12	19,208	1	1	1	0.90
Average	38,320,965	380	752	471	0.51

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Form S-6000

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Form S-6000

Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Form S-6000

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Form S-6000

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	4,651,482	5	5	1.08
2	4,482,214	4	10	0.40
3	4,357,568	12	22	0.55
4	4,269,507	13	36	0.36
5	4,218,610	21	53	0.40
6	4,160,484	22	73	0.30
7	4,102,274	34	82	0.42
8	3,979,151	44	90	0.49
9	2,577,064	30	68	0.44
10	1,155,742	18	37	0.49
11	347,661	11	13	0.83
12	19,208	3	1	3.49
Average	38,320,965	217	489	0.44

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	6,489	6	7	0.80
2nd quarter	17,200	12	10	1.16
3rd quarter	11,588	2	4	0.59
4th quarter	10,018	2	2	0.68
2	31,547	19	26	0.73
3	15,204	7	12	0.57
4	8,718	4	8	0.52
5	5,633	2	4	0.57
6	2,805	2	3	0.79
7	365	1	0	2.76
Total	109,568	56	76	0.74

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	600,741	0	0.0%	264	0.0%	1,319,950	0	581	1,319,950	0	0.0%	581	0.0%	12.5	2.1972
	2001	3,287,482	0	0.0%	0	0.0%	6,782,407	0	0	8,102,357	0	0.0%	581	0.0%	11.5	2.0631
	2002	7,119,102	300	0.0%	218,004	3.1%	13,791,011	581	422,313	21,893,368	581	0.0%	422,894	1.9%	10.5	1.9372
	2003	13,552,736	77,087	0.6%	258,706	1.9%	24,651,778	140,217	470,574	46,545,146	140,798	0.3%	893,468	1.9%	9.5	1.8190
	2004	15,092,026	172,273	1.1%	186,647	1.2%	25,776,218	294,231	318,781	72,321,364	435,030	0.6%	1,212,250	1.7%	8.5	1.7079
	2005	14,668,660	216,112	1.5%	2,097,912	14.3%	23,524,071	346,578	3,364,414	95,845,435	781,608	0.8%	4,576,663	4.8%	7.5	1.6037
	2006	14,446,357	699,624	4.8%	2,506,188	17.3%	21,753,583	1,053,507	3,773,863	117,599,019	1,835,114	1.6%	8,350,526	7.1%	6.5	1.5058
	2007	14,187,140	984,595	6.9%	1,204,057	8.5%	20,059,389	1,392,132	1,702,433	137,658,407	3,227,246	2.3%	10,052,959	7.3%	5.5	1.4139
	2008	13,932,712	1,385,415	9.9%	2,420,021	17.4%	18,497,324	1,839,302	3,212,864	156,155,731	5,066,547	3.2%	13,265,823	8.5%	4.5	1.3276
	2009	13,629,437	1,945,441	14.3%	5,857,226	43.0%	16,990,319	2,425,167	7,301,560	173,146,051	7,491,714	4.3%	20,567,383	11.9%	3.5	1.2466
	2010	13,474,434	3,096,937	23.0%	6,731,017	50.0%	15,771,920	3,624,987	7,878,703	188,917,970	11,116,701	5.9%	28,446,086	15.1%	2.5	1.1705
	2011	13,454,316	3,818,055	28.4%	4,346,567	32.3%	14,787,203	4,196,301	4,777,171	203,705,173	15,313,002	7.5%	33,223,257	16.3%	1.5	1.0991
	2012	13,294,381	4,764,124	35.8%	8,214,612	61.8%	13,719,647	4,916,520	8,477,384	217,424,820	20,229,522	9.3%	41,700,641	19.2%	0.5	1.0320
Projected Future Experience	2013	11,722,103	6,604,749	56.3%	6,398,897	54.6%	11,358,755	6,400,023	6,200,552	228,783,575	26,629,545	11.6%	47,901,193	20.9%	-0.5	0.9690
	2014	10,847,225	7,340,897	67.7%	7,396,291	68.2%	9,869,479	6,679,204	6,729,605	238,653,053	33,308,749	14.0%	54,630,798	22.9%	-1.5	0.9099
	2015	10,587,684	8,445,954	79.8%	8,531,025	80.6%	9,045,383	7,215,637	7,288,316	247,698,436	40,524,386	16.4%	61,919,114	25.0%	-2.5	0.8543
	2016	10,310,269	9,810,726	95.2%	9,789,641	95.0%	8,270,778	7,870,050	7,853,136	255,969,215	48,394,437	18.9%	69,772,250	27.3%	-3.5	0.8022
	2017	10,014,592	11,188,430	111.7%	11,170,268	111.5%	7,543,277	8,427,445	8,413,764	263,512,491	56,821,882	21.6%	78,186,015	29.7%	-4.5	0.7532
	2018	9,700,131	12,656,713	130.5%	12,665,642	130.6%	6,860,484	8,951,547	8,957,862	270,372,976	65,773,429	24.3%	87,143,877	32.2%	-5.5	0.7073
	2019	9,365,776	14,223,503	151.9%	14,256,044	152.2%	6,219,727	9,445,700	9,467,310	276,592,703	75,219,128	27.2%	96,611,186	34.9%	-6.5	0.6641
	2020	9,009,243	16,019,367	177.8%	15,919,443	176.7%	5,617,799	9,989,029	9,926,721	282,210,502	85,208,158	30.2%	106,537,908	37.8%	-7.5	0.6236
	2021	8,628,741	17,890,254	207.3%	17,641,335	204.4%	5,052,144	10,474,778	10,329,036	287,262,646	95,682,936	33.3%	116,866,943	40.7%	-8.5	0.5855
	2022	8,226,124	19,959,220	242.6%	19,380,471	235.6%	4,522,452	10,972,922	10,654,745	291,785,098	106,655,858	36.6%	127,521,688	43.7%	-9.5	0.5498
	2023	7,805,679	22,104,960	283.2%	21,103,225	270.4%	4,029,395	11,410,873	10,893,764	295,814,493	118,066,730	39.9%	138,415,452	46.8%	-10.5	0.5162
	2024	7,373,503	24,261,877	329.0%	22,776,863	308.9%	3,573,990	11,759,908	11,040,111	299,388,483	129,826,638	43.4%	149,455,562	49.9%	-11.5	0.4847
	2025	6,935,592	26,408,532	380.8%	24,384,458	351.6%	3,156,556	12,019,161	11,097,956	302,545,039	141,845,799	46.9%	160,553,519	53.1%	-12.5	0.4551
	2026	6,493,961	28,504,563	438.9%	25,892,611	398.7%	2,775,172	12,181,329	11,065,120	305,320,211	154,027,129	50.4%	171,618,639	56.2%	-13.5	0.4273
	2027	6,050,649	30,493,332	504.0%	27,244,410	450.3%	2,427,910	12,235,890	10,932,213	307,748,122	166,263,019	54.0%	182,550,852	59.3%	-14.5	0.4013
	2028	5,607,926	32,317,577	576.3%	28,408,508	506.6%	2,112,921	12,176,427	10,703,591	309,861,043	178,439,446	57.6%	193,254,443	62.4%	-15.5	0.3768
	2029	5,168,373	33,923,515	656.4%	29,364,053	568.1%	1,828,459	12,001,411	10,388,372	311,689,502	190,440,857	61.1%	203,642,815	65.3%	-16.5	0.3538
	2030	4,734,818	35,246,470	744.4%	30,079,895	635.3%	1,572,842	11,708,398	9,992,132	313,262,344	202,149,256	64.5%	213,634,947	68.2%	-17.5	0.3322
	2031	4,310,231	36,269,952	841.5%	30,524,575	708.2%	1,344,413	11,313,038	9,520,985	314,606,758	213,462,293	67.9%	223,155,932	70.9%	-18.5	0.3119
	2032	3,897,595	36,950,677	948.0%	30,673,939	787.0%	1,141,509	10,821,938	8,983,637	315,748,267	224,284,232	71.0%	232,139,569	73.5%	-19.5	0.2929
	2033	3,499,922	37,271,847	1064.9%	30,523,566	872.1%	962,479	10,249,766	8,393,987	316,710,746	234,533,998	74.1%	240,533,557	75.9%	-20.5	0.2750
	2034	3,120,074	37,222,616	1193.0%	30,070,434	963.8%	805,653	9,611,481	7,764,672	317,516,400	244,145,479	76.9%	248,298,229	78.2%	-21.5	0.2582
	2035	2,760,611	36,774,452	1332.1%	29,324,909	1062.3%	669,328	8,916,205	7,110,015	318,185,728	253,061,684	79.5%	255,408,244	80.3%	-22.5	0.2425
	2036	2,423,668	35,906,713	1481.5%	28,307,530	1168.0%	551,769	8,174,475	6,444,455	318,737,497	261,236,159	82.0%	261,852,699	82.2%	-23.5	0.2277
	2037	2,110,938	34,672,811	1642.5%	27,021,800	1280.1%	451,243	7,411,799	5,776,289	319,188,739	268,647,958	84.2%	267,628,987	83.8%	-24.5	0.2138
	2038	1,823,632	33,120,547	1816.2%	25,518,389	1399.3%	366,035	6,647,870	5,121,985	319,554,774	275,295,828	86.1%	272,750,972	85.4%	-25.5	0.2007
	2039	1,562,416	31,301,430	2003.4%	23,860,894	1527.2%	294,464	5,899,288	4,496,992	319,849,238	281,195,116	87.9%	277,247,964	86.7%	-26.5	0.1885
	2040	1,327,407	29,265,736	2204.7%	22,088,217	1664.0%	234,904	5,178,992	3,908,827	320,084,142	286,374,108	89.5%	281,156,791	87.8%	-27.5	0.1770
	2041	1,118,219	27,067,536	2420.6%	20,232,349	1809.3%	185,807	4,497,642	3,361,882	320,269,949	290,871,750	90.8%	284,518,673	88.8%	-28.5	0.1662
	2042	934,046	24,764,485	2651.3%	18,339,772	1963.5%	145,732	3,863,811	2,861,413	320,415,681	294,735,561	92.0%	287,380,086	89.7%	-29.5	0.1560
	2043	773,643	22,416,364	2897.5%	16,462,765	2128.0%	113,338	3,283,992	2,411,791	320,529,020	298,019,553	93.0%	289,791,877	90.4%	-30.5	0.1465
	2044	635,426	20,082,372	3160.5%	14,635,720	2303.3%	87,408	2,762,500	2,013,267	320,616,428	300,782,053	93.8%	291,805,144	91.0%	-31.5	0.1376
	2045	517,594	17,817,279	3442.3%	12,896,593	2491.6%	66,854	2,301,331	1,665,761	320,683,282	303,083,385	94.5%	293,470,905	91.5%	-32.5	0.1292
	2046	418,215	15,664,350	3745.5%	11,268,739	2694.5%	50,721	1,899,768	1,366,669	320,734,003	304,983,152	95.1%	294,837,575	91.9%	-33.5	0.1213
	2047	335,278	13,648,621	4070.8%	9,760,361	2911.1%	38,181	1,554,273	1,111,487	320,772,183	306,537,425	95.6%	295,949,062	92.3%	-34.5	0.1139
	2048	266,771	11,785,681	4417.9%	8,382,881	3142.4%	28,525	1,260,212	896,360	320,800,709	307,797,637	95.9%	296,845,421	92.5%	-35.5	0.1069
	Past	150,739,524	17,159,962	11.4%	34,041,223	22.6%	217,424,820	20,229,522	41,700,641	217,424,820	20,229,522	9.3%	41,700,641	19.2%		
	Future	180,418,074	859,404,108	476.3%	722,296,515	400.3%	103,375,889	287,568,115	255,144,780	103,375,889	287,568,115	278.2%	255,144,780	246.8%		
	Lifetime	331,157,597	876,564,070	264.7%	756,337,738	228.4%	320,800,709	307,797,637	296,845,421	320,800,709	307,797,637	95.9%	296,845,421	92.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	600,741	0	0.0%	264	0.0%	1,319,950	0	581	1,319,950	0	0.0%	581	0.0%	12.5	2.1972
	2001	3,287,482	0	0.0%	0	0.0%	6,782,407	0	0	8,102,357	0	0.0%	581	0.0%	11.5	2.0631
	2002	7,119,102	300	0.0%	218,004	3.1%	13,791,011	581	422,313	21,893,368	581	0.0%	422,894	1.9%	10.5	1.9372
	2003	13,552,736	77,087	0.6%	258,706	1.9%	24,651,778	140,217	470,574	46,545,146	140,798	0.3%	893,468	1.9%	9.5	1.8190
	2004	15,092,026	172,273	1.1%	186,647	1.2%	25,776,218	294,231	318,781	72,321,364	435,030	0.6%	1,212,250	1.7%	8.5	1.7079
	2005	14,668,660	216,112	1.5%	2,097,912	14.3%	23,524,071	346,578	3,364,414	95,845,435	781,608	0.8%	4,576,663	4.8%	7.5	1.6037
	2006	14,446,357	699,624	4.8%	2,506,188	17.3%	21,753,583	1,053,507	3,773,863	117,599,019	1,835,114	1.6%	8,350,526	7.1%	6.5	1.5058
	2007	14,187,140	984,595	6.9%	1,204,057	8.5%	20,059,389	1,392,132	1,702,433	137,658,407	3,227,246	2.3%	10,052,959	7.3%	5.5	1.4139
	2008	13,932,712	1,385,415	9.9%	2,420,021	17.4%	18,497,324	1,839,302	3,212,864	156,155,731	5,066,547	3.2%	13,265,823	8.5%	4.5	1.3276
	2009	13,629,437	1,945,441	14.3%	5,857,226	43.0%	16,990,319	2,425,167	7,301,560	173,146,051	7,491,714	4.3%	20,567,383	11.9%	3.5	1.2466
	2010	13,474,434	3,096,937	23.0%	6,731,017	50.0%	15,771,920	3,624,987	7,878,703	188,917,970	11,116,701	5.9%	28,446,086	15.1%	2.5	1.1705
	2011	13,454,316	3,818,055	28.4%	4,346,567	32.3%	14,787,203	4,196,301	4,777,171	203,705,173	15,313,002	7.5%	33,223,257	16.3%	1.5	1.0991
	2012	13,294,381	4,764,124	35.8%	8,214,612	61.8%	13,719,647	4,916,520	8,477,384	217,424,820	20,229,522	9.3%	41,700,641	19.2%	0.5	1.0320
Projected Future Experience	2013	11,722,103	6,604,749	56.3%	6,398,897	54.6%	11,358,755	6,400,023	6,200,552	228,783,575	26,629,545	11.6%	47,901,193	20.9%	-0.5	0.9690
	2014	12,179,264	7,213,717	59.2%	7,175,962	58.9%	11,081,451	6,563,488	6,529,136	239,865,025	33,193,033	13.8%	54,430,329	22.7%	-1.5	0.9099
	2015	13,188,019	8,074,250	61.2%	8,016,084	60.8%	11,266,929	6,898,079	6,848,386	251,131,954	40,091,112	16.0%	61,278,716	24.4%	-2.5	0.8543
	2016	12,842,471	9,326,013	72.6%	9,190,727	71.6%	10,302,082	7,481,220	7,372,694	261,434,036	47,572,332	18.2%	68,651,410	26.3%	-3.5	0.8022
	2017	12,474,176	10,587,300	84.9%	10,477,617	84.0%	9,395,905	7,974,657	7,892,040	270,829,941	55,546,989	20.5%	76,543,450	28.3%	-4.5	0.7532
	2018	12,082,484	11,932,425	98.8%	11,869,789	98.2%	8,545,419	8,439,289	8,394,990	279,375,360	63,986,278	22.9%	84,938,440	30.4%	-5.5	0.7073
	2019	11,666,011	13,366,652	114.6%	13,348,617	114.4%	7,747,292	8,876,672	8,864,696	287,122,652	72,862,950	25.4%	93,803,135	32.7%	-6.5	0.6641
	2020	11,221,913	15,020,257	133.8%	14,893,371	132.7%	6,997,531	9,366,025	9,286,904	294,120,183	82,228,975	28.0%	103,090,040	35.1%	-7.5	0.6236
	2021	10,747,960	16,741,163	155.8%	16,490,390	153.4%	6,292,951	9,801,983	9,655,155	300,413,135	92,030,958	30.6%	112,745,195	37.5%	-8.5	0.5855
	2022	10,246,459	18,655,347	182.1%	18,101,282	176.7%	5,633,166	10,256,096	9,951,489	306,046,301	102,287,054	33.4%	122,696,684	40.1%	-9.5	0.5498
	2023	9,722,754	20,642,486	212.3%	19,694,950	202.6%	5,019,014	10,655,924	10,166,793	311,065,315	112,942,978	36.3%	132,863,477	42.7%	-10.5	0.5162
	2024	9,184,435	22,637,984	246.5%	21,241,214	231.3%	4,451,762	10,972,795	10,295,770	315,517,077	123,915,772	39.3%	143,159,248	45.4%	-11.5	0.4847
	2025	8,638,973	24,622,074	285.0%	22,724,590	263.0%	3,931,806	11,206,101	10,342,510	319,448,883	135,121,873	42.3%	153,501,758	48.1%	-12.5	0.4551
	2026	8,088,878	26,557,247	328.3%	24,114,231	298.1%	3,456,755	11,349,150	10,305,136	322,905,637	146,471,024	45.4%	163,806,894	50.7%	-13.5	0.4273
	2027	7,536,688	28,391,223	376.7%	25,357,587	336.5%	3,024,205	11,392,388	10,175,098	325,929,842	157,863,412	48.4%	173,981,992	53.4%	-14.5	0.4013
	2028	6,985,232	30,071,023	430.5%	26,425,859	378.3%	2,631,855	11,329,984	9,956,580	328,561,697	169,193,396	51.5%	183,938,572	56.0%	-15.5	0.3768
	2029	6,437,725	31,546,728	490.0%	27,299,957	424.1%	2,277,529	11,160,555	9,658,139	330,839,226	180,353,951	54.5%	193,596,711	58.5%	-16.5	0.3538
	2030	5,897,689	32,757,852	555.4%	27,951,285	473.9%	1,959,132	10,881,713	9,285,037	332,798,358	191,235,664	57.5%	202,881,748	61.0%	-17.5	0.3322
	2031	5,368,824	33,692,060	627.6%	28,351,070	528.1%	1,674,601	10,508,962	8,843,043	334,472,960	201,744,626	60.3%	211,724,791	63.3%	-18.5	0.3119
	2032	4,854,845	34,308,310	706.7%	28,477,231	586.6%	1,421,864	10,048,054	8,340,276	335,894,823	211,792,681	63.1%	220,065,066	65.5%	-19.5	0.2929
	2033	4,359,503	34,591,418	793.5%	28,326,001	649.8%	1,198,864	9,512,648	7,789,656	337,093,688	221,305,328	65.7%	227,854,723	67.6%	-20.5	0.2750
	2034	3,886,364	34,531,747	888.5%	27,894,921	717.8%	1,003,522	8,916,655	7,202,920	338,097,210	230,221,983	68.1%	235,057,642	69.5%	-21.5	0.2582
	2035	3,438,617	34,103,560	991.8%	27,193,835	790.8%	833,715	8,268,630	6,593,322	338,930,925	238,490,613	70.4%	241,650,964	71.3%	-22.5	0.2425
	2036	3,018,921	33,286,891	1102.6%	26,241,947	869.2%	687,284	7,578,050	5,974,207	339,618,208	246,068,663	72.5%	247,625,171	72.9%	-23.5	0.2277
	2037	2,629,384	32,133,133	1222.1%	25,042,689	952.4%	562,068	6,868,908	5,353,226	340,180,276	252,937,570	74.4%	252,978,397	74.4%	-24.5	0.2138
	2038	2,271,516	30,685,883	1350.9%	23,643,096	1040.9%	455,933	6,159,190	4,745,580	340,636,209	259,096,761	76.1%	257,723,978	75.7%	-25.5	0.2007
	2039	1,946,145	28,992,985	1489.8%	22,102,042	1135.7%	366,784	5,464,222	4,165,506	341,002,993	264,560,983	77.6%	261,889,484	76.8%	-26.5	0.1885
	2040	1,653,418	27,101,068	1639.1%	20,455,509	1237.2%	292,596	4,795,923	3,619,896	341,295,589	269,356,906	78.9%	265,509,380	77.8%	-27.5	0.1770
	2041	1,392,854	25,060,153	1799.2%	18,733,078	1344.9%	231,442	4,164,088	3,112,758	341,527,031	273,520,994	80.1%	268,622,138	78.7%	-28.5	0.1662
	2042	1,163,448	22,923,551	1970.3%	16,977,694	1459.3%	181,524	3,576,584	2,648,898	341,708,555	277,097,578	81.1%	271,271,036	79.4%	-29.5	0.1560
	2043	963,649	20,746,418	2152.9%	15,237,639	1581.2%	141,174	3,039,346	2,232,311	341,849,729	280,136,924	81.9%	273,503,347	80.0%	-30.5	0.1465
	2044	791,486	18,583,427	2347.9%	13,544,625	1711.3%	108,876	2,556,308	1,863,178	341,958,605	282,693,231	82.7%	275,366,525	80.5%	-31.5	0.1376
	2045	644,716	16,485,152	2557.0%	11,933,638	1851.0%	83,273	2,129,270	1,541,383	342,041,878	284,822,501	83.3%	276,907,908	81.0%	-32.5	0.1292
	2046	520,928	14,491,445	2781.9%	10,426,185	2001.5%	63,178	1,757,518	1,264,485	342,105,056	286,580,019	83.8%	278,172,392	81.3%	-33.5	0.1213
	2047	417,622	12,625,320	3023.1%	9,029,748	2162.2%	47,558	1,437,742	1,028,287	342,152,614	288,017,761	84.2%	279,200,679	81.6%	-34.5	0.1139
	2048	332,290	10,901,086	3280.6%	7,754,790	2333.7%	35,531	1,165,625	829,199	342,188,145	289,183,386	84.5%	280,029,878	81.8%	-35.5	0.1069
	Past	150,739,524	17,159,962	11.4%	34,041,223	22.6%	217,424,820	20,229,522	41,700,641	217,424,820	20,229,522	9.3%	41,700,641	19.2%		
	Future	220,517,765	799,992,097	362.8%	672,138,152	304.8%	124,763,325	268,953,863	238,329,237	124,763,325	268,953,863	215.6%	238,329,237	191.0%		
	Lifetime	371,257,289	817,152,059	220.1%	706,179,375	190.2%	342,188,145	289,183,386	280,029,878	342,188,145	289,183,386	84.5%	280,029,878	81.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	15,109	0	0.0%	0	0.0%	33,197	0	0	33,197	0	0.0%	0	0.0%	12.5	2.1972
	2001	49,099	0	0.0%	0	0.0%	101,295	0	0	134,492	0	0.0%	0	0.0%	11.5	2.0631
	2002	107,288	0	0.0%	0	0.0%	207,838	0	0	342,330	0	0.0%	0	0.0%	10.5	1.9372
	2003	244,809	0	0.0%	0	0.0%	445,296	0	0	787,626	0	0.0%	0	0.0%	9.5	1.8190
	2004	235,434	0	0.0%	0	0.0%	402,107	0	0	1,189,732	0	0.0%	0	0.0%	8.5	1.7079
	2005	236,449	0	0.0%	0	0.0%	379,193	0	0	1,568,925	0	0.0%	0	0.0%	7.5	1.6037
	2006	237,459	700	0.3%	238,914	100.6%	357,570	1,054	359,761	1,926,495	1,054	0.1%	359,761	18.7%	6.5	1.5058
	2007	215,159	41,704	19.4%	0	0.0%	304,216	58,966	0	2,230,711	60,020	2.7%	359,761	16.1%	5.5	1.4139
	2008	226,036	51,950	23.0%	95,627	42.3%	300,090	68,970	126,957	2,530,801	128,990	5.1%	486,718	19.2%	4.5	1.3276
	2009	216,354	85,310	39.4%	301,486	139.3%	269,704	106,347	375,829	2,800,505	235,337	8.4%	862,547	30.8%	3.5	1.2466
	2010	205,139	100,265	48.9%	80,661	39.3%	240,117	117,361	94,414	3,040,622	352,698	11.6%	956,961	31.5%	2.5	1.1705
	2011	205,213	137,272	66.9%	0	0.0%	225,543	150,872	0	3,266,164	503,569	15.4%	956,961	29.3%	1.5	1.0991
	2012	208,888	114,823	55.0%	79,426	38.0%	215,570	118,496	81,966	3,481,735	622,065	17.9%	1,038,928	29.8%	0.5	1.0320
Projected Future Experience	2013	185,914	111,291	59.9%	87,149	46.9%	180,152	107,841	84,448	3,661,886	729,907	19.9%	1,123,376	30.7%	-0.5	0.9690
	2014	173,415	114,022	65.8%	102,028	58.8%	157,784	103,744	92,832	3,819,670	833,651	21.8%	1,216,207	31.8%	-1.5	0.9099
	2015	169,824	134,280	79.1%	118,238	69.6%	145,086	114,720	101,014	3,964,756	948,371	23.9%	1,317,221	33.2%	-2.5	0.8543
	2016	165,980	152,293	91.8%	136,248	82.1%	133,147	122,168	109,297	4,097,903	1,070,539	26.1%	1,426,518	34.8%	-3.5	0.8022
	2017	161,869	169,945	105.0%	156,413	96.6%	121,924	128,007	117,814	4,219,827	1,198,546	28.4%	1,544,333	36.6%	-4.5	0.7532
	2018	157,470	177,708	112.9%	179,432	113.9%	111,372	125,685	126,905	4,331,199	1,324,231	30.6%	1,671,237	38.6%	-5.5	0.7073
	2019	152,771	196,453	128.6%	204,058	133.6%	101,454	130,463	135,513	4,432,653	1,454,694	32.8%	1,806,750	40.8%	-6.5	0.6641
	2020	147,728	225,448	152.6%	229,604	155.4%	92,117	140,580	143,172	4,524,769	1,595,275	35.3%	1,949,922	43.1%	-7.5	0.6236
	2021	142,265	256,548	180.3%	257,498	181.0%	83,296	150,210	150,766	4,608,066	1,745,484	37.9%	2,100,688	45.6%	-8.5	0.5855
	2022	136,370	289,496	212.3%	286,961	210.4%	74,972	159,155	157,762	4,683,038	1,904,639	40.7%	2,258,449	48.2%	-9.5	0.5498
	2023	130,085	323,844	248.9%	316,565	243.4%	67,152	167,173	163,415	4,750,189	2,071,812	43.6%	2,421,864	51.0%	-10.5	0.5162
	2024	123,487	359,038	290.7%	345,534	279.8%	59,855	174,028	167,483	4,810,044	2,245,840	46.7%	2,589,347	53.8%	-11.5	0.4847
	2025	116,722	395,479	338.8%	375,492	321.7%	53,123	179,992	170,895	4,863,167	2,425,832	49.9%	2,760,243	56.8%	-12.5	0.4551
	2026	109,844	432,600	393.8%	404,347	368.1%	46,941	184,870	172,796	4,910,109	2,610,702	53.2%	2,933,039	59.7%	-13.5	0.4273
	2027	102,896	468,831	455.6%	430,662	418.5%	41,288	188,125	172,809	4,951,397	2,798,828	56.5%	3,105,848	62.7%	-14.5	0.4013
	2028	95,923	503,379	524.8%	455,609	475.0%	36,141	189,660	171,662	4,987,538	2,988,488	59.9%	3,277,510	65.7%	-15.5	0.3768
	2029	88,962	535,618	602.1%	477,572	536.8%	31,473	189,490	168,955	5,019,011	3,177,978	63.3%	3,446,465	68.7%	-16.5	0.3538
	2030	82,068	564,644	688.0%	495,006	603.2%	27,262	187,567	164,434	5,046,273	3,365,545	66.7%	3,610,899	71.6%	-17.5	0.3322
	2031	75,295	589,441	782.8%	509,712	676.9%	23,486	183,854	158,985	5,069,759	3,549,399	70.0%	3,769,884	74.4%	-18.5	0.3119
	2032	68,680	610,523	888.9%	522,361	760.6%	20,115	178,807	152,987	5,089,873	3,728,206	73.2%	3,922,871	77.1%	-19.5	0.2929
	2033	62,266	627,768	1008.2%	530,564	852.1%	17,123	172,636	145,905	5,106,996	3,900,842	76.4%	4,068,776	79.7%	-20.5	0.2750
	2034	56,099	640,113	1141.1%	531,690	947.8%	14,486	165,288	137,291	5,121,482	4,066,130	79.4%	4,206,067	82.1%	-21.5	0.2582
	2035	50,209	646,916	1288.5%	529,631	1054.9%	12,173	156,849	128,413	5,133,655	4,222,979	82.3%	4,334,480	84.4%	-22.5	0.2425
	2036	44,626	647,173	1450.2%	522,637	1171.2%	10,159	147,334	118,983	5,143,815	4,370,313	85.0%	4,453,462	86.6%	-23.5	0.2277
	2037	39,381	639,953	1625.0%	509,069	1292.7%	8,418	136,799	108,821	5,152,233	4,507,112	87.5%	4,562,283	88.5%	-24.5	0.2138
	2038	34,498	624,777	1811.1%	489,339	1418.5%	6,924	125,404	98,219	5,159,157	4,632,516	89.8%	4,660,502	90.3%	-25.5	0.2007
	2039	29,991	603,193	2011.2%	465,842	1553.3%	5,652	113,682	87,796	5,164,810	4,746,198	91.9%	4,748,298	91.9%	-26.5	0.1885
	2040	25,873	577,011	2230.1%	438,713	1695.6%	4,579	102,110	77,637	5,169,388	4,848,308	93.8%	4,825,935	93.4%	-27.5	0.1770
	2041	22,147	547,414	2471.7%	409,599	1849.4%	3,680	90,960	68,060	5,173,068	4,939,268	95.5%	4,893,995	94.6%	-28.5	0.1662
	2042	18,809	514,174	2733.7%	379,694	2018.7%	2,935	80,223	59,241	5,176,003	5,019,491	97.0%	4,953,236	95.7%	-29.5	0.1560
	2043	15,843	477,127	3011.6%	347,841	2195.5%	2,321	69,899	50,959	5,178,324	5,089,390	98.3%	5,004,194	96.6%	-30.5	0.1465
	2044	13,233	437,329	3304.9%	313,932	2372.4%	1,820	60,158	43,184	5,180,144	5,149,548	99.4%	5,047,378	97.4%	-31.5	0.1376
	2045	10,957	396,538	3619.0%	280,822	2562.9%	1,415	51,218	36,272	5,181,559	5,200,766	100.4%	5,083,650	98.1%	-32.5	0.1292
	2046	8,994	356,181	3960.1%	249,103	2769.6%	1,091	43,198	30,211	5,182,650	5,243,964	101.2%	5,113,861	98.7%	-33.5	0.1213
	2047	7,314	317,343	4338.9%	218,675	2989.8%	833	36,138	24,902	5,183,483	5,280,102	101.9%	5,138,763	99.1%	-34.5	0.1139
	2048	5,892	280,355	4758.5%	188,909	3206.4%	630	29,978	20,200	5,184,113	5,310,080	102.4%	5,158,963	99.5%	-35.5	0.1069
	Past	2,402,436	532,025	22.1%	796,114	33.1%	3,481,735	622,065	1,038,928	3,481,735	622,065	17.9%	1,038,928	29.8%		
	Future	3,033,698	14,944,247	492.6%	12,496,550	411.9%	1,702,379	4,688,014	4,120,035	1,702,379	4,688,014	275.4%	4,120,035	242.0%		
	Lifetime	5,436,133	15,476,272	284.7%	13,292,664	244.5%	5,184,113	5,310,080	5,158,963	5,184,113	5,310,080	102.4%	5,158,963	99.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	15,109	0	0.0%	0	0.0%	33,197	0	0	33,197	0	0.0%	0	0.0%	12.5	2.1972
	2001	49,099	0	0.0%	0	0.0%	101,295	0	0	134,492	0	0.0%	0	0.0%	11.5	2.0631
	2002	107,288	0	0.0%	0	0.0%	207,838	0	0	342,330	0	0.0%	0	0.0%	10.5	1.9372
	2003	244,809	0	0.0%	0	0.0%	445,296	0	0	787,626	0	0.0%	0	0.0%	9.5	1.8190
	2004	235,434	0	0.0%	0	0.0%	402,107	0	0	1,189,732	0	0.0%	0	0.0%	8.5	1.7079
	2005	236,449	0	0.0%	0	0.0%	379,193	0	0	1,568,925	0	0.0%	0	0.0%	7.5	1.6037
	2006	237,459	700	0.3%	238,914	100.6%	357,570	1,054	359,761	1,926,495	1,054	0.1%	359,761	18.7%	6.5	1.5058
	2007	215,159	41,704	19.4%	0	0.0%	304,216	58,966	0	2,230,711	60,020	2.7%	359,761	16.1%	5.5	1.4139
	2008	226,036	51,950	23.0%	95,627	42.3%	300,090	68,970	126,957	2,530,801	128,990	5.1%	486,718	19.2%	4.5	1.3276
	2009	216,354	85,310	39.4%	301,486	139.3%	269,704	106,347	375,829	2,800,505	235,337	8.4%	862,547	30.8%	3.5	1.2466
	2010	205,139	100,265	48.9%	80,661	39.3%	240,117	117,361	94,414	3,040,622	352,698	11.6%	956,961	31.5%	2.5	1.1705
	2011	205,213	137,272	66.9%	0	0.0%	225,543	150,872	0	3,266,164	503,569	15.4%	956,961	29.3%	1.5	1.0991
	2012	208,888	114,823	55.0%	79,426	38.0%	215,570	118,496	81,966	3,481,735	622,065	17.9%	1,038,928	29.8%	0.5	1.0320
Projected Future Experience	2013	185,914	111,291	59.9%	87,149	46.9%	180,152	107,841	84,448	3,661,886	729,907	19.9%	1,123,376	30.7%	-0.5	0.9690
	2014	194,711	112,069	57.6%	98,615	50.6%	177,160	101,967	89,726	3,839,046	831,874	21.7%	1,213,101	31.6%	-1.5	0.9099
	2015	211,532	128,569	60.8%	110,277	52.1%	180,719	109,840	94,213	4,019,765	941,714	23.4%	1,307,315	32.5%	-2.5	0.8543
	2016	206,744	144,841	70.1%	127,017	61.4%	165,848	116,190	101,892	4,185,612	1,057,904	25.3%	1,409,206	33.7%	-3.5	0.8022
	2017	201,624	160,708	79.7%	145,745	72.3%	151,869	121,050	109,779	4,337,481	1,178,953	27.2%	1,518,985	35.0%	-4.5	0.7532
	2018	196,145	166,589	84.9%	167,113	85.2%	138,725	117,821	118,192	4,476,206	1,296,775	29.0%	1,637,177	36.6%	-5.5	0.7073
	2019	190,291	183,312	96.3%	189,961	99.8%	126,371	121,736	126,151	4,602,577	1,418,511	30.8%	1,763,329	38.3%	-6.5	0.6641
	2020	184,010	210,147	114.2%	213,645	116.1%	114,741	131,039	133,221	4,717,318	1,549,550	32.8%	1,896,549	40.2%	-7.5	0.6236
	2021	177,205	238,940	134.8%	239,494	135.2%	103,754	139,900	140,224	4,821,072	1,689,450	35.0%	2,036,773	42.2%	-8.5	0.5855
	2022	169,863	269,444	158.6%	266,779	157.1%	93,385	148,131	146,666	4,914,457	1,837,581	37.4%	2,183,439	44.4%	-9.5	0.5498
	2023	162,034	301,235	185.9%	294,174	181.6%	83,644	155,501	151,857	4,998,101	1,993,083	39.9%	2,335,296	46.7%	-10.5	0.5162
	2024	153,815	333,792	217.0%	320,968	208.7%	74,555	161,791	155,575	5,072,656	2,154,874	42.5%	2,490,872	49.1%	-11.5	0.4847
	2025	145,389	367,484	252.8%	348,658	239.8%	66,170	167,251	158,683	5,138,826	2,322,125	45.2%	2,649,554	51.6%	-12.5	0.4551
	2026	136,822	401,788	293.7%	375,313	274.3%	58,470	171,703	160,389	5,197,296	2,493,827	48.0%	2,809,943	54.1%	-13.5	0.4273
	2027	128,167	435,250	339.6%	399,602	311.8%	51,429	174,650	160,346	5,248,725	2,668,478	50.8%	2,970,289	56.6%	-14.5	0.4013
	2028	119,481	467,133	391.0%	422,609	353.7%	45,018	176,004	159,228	5,293,743	2,844,482	53.7%	3,129,517	59.1%	-15.5	0.3768
	2029	110,810	496,859	448.4%	442,843	399.6%	39,202	175,778	156,668	5,332,945	3,020,259	56.6%	3,286,186	61.6%	-16.5	0.3538
	2030	102,224	523,596	512.2%	458,869	448.9%	33,958	173,931	152,430	5,366,903	3,194,191	59.5%	3,438,616	64.1%	-17.5	0.3322
	2031	93,788	546,406	582.6%	472,363	503.6%	29,254	170,431	147,336	5,396,156	3,364,622	62.4%	3,585,951	66.5%	-18.5	0.3119
	2032	85,548	565,768	661.3%	483,944	565.7%	25,055	165,699	141,735	5,421,211	3,530,321	65.1%	3,727,687	68.8%	-19.5	0.2929
	2033	77,558	581,570	749.9%	491,404	633.6%	21,328	159,932	135,136	5,442,539	3,690,253	67.8%	3,862,823	71.0%	-20.5	0.2750
	2034	69,876	592,804	848.4%	492,316	704.6%	18,043	153,072	127,124	5,460,583	3,843,325	70.4%	3,989,947	73.1%	-21.5	0.2582
	2035	62,540	598,949	957.7%	490,284	784.0%	15,163	145,219	118,872	5,475,746	3,988,544	72.8%	4,108,819	75.0%	-22.5	0.2425
	2036	55,586	599,036	1077.7%	483,693	870.2%	12,655	136,376	110,117	5,488,400	4,124,920	75.2%	4,218,936	76.9%	-23.5	0.2277
	2037	49,052	592,213	1207.3%	471,032	960.3%	10,486	126,594	100,690	5,498,886	4,251,513	77.3%	4,319,626	78.6%	-24.5	0.2138
	2038	42,970	578,042	1345.2%	452,683	1053.5%	8,625	116,023	90,861	5,507,511	4,367,536	79.3%	4,410,487	80.1%	-25.5	0.2007
	2039	37,357	557,959	1493.6%	430,863	1153.4%	7,041	105,157	81,203	5,514,552	4,472,693	81.1%	4,491,690	81.5%	-26.5	0.1885
	2040	32,228	533,641	1655.8%	405,696	1258.8%	5,703	94,435	71,794	5,520,255	4,567,129	82.7%	4,563,484	82.7%	-27.5	0.1770
	2041	27,587	506,182	1834.9%	378,708	1372.8%	4,584	84,109	62,928	5,524,839	4,651,238	84.2%	4,626,412	83.7%	-28.5	0.1662
	2042	23,428	475,369	2029.0%	351,004	1498.2%	3,655	74,168	54,764	5,528,494	4,725,406	85.5%	4,681,176	84.7%	-29.5	0.1560
	2043	19,734	441,052	2235.0%	321,511	1629.2%	2,891	64,614	47,101	5,531,385	4,790,020	86.6%	4,728,277	85.5%	-30.5	0.1465
	2044	16,483	404,208	2452.3%	290,131	1760.2%	2,267	55,602	39,910	5,533,652	4,845,622	87.6%	4,768,187	86.2%	-31.5	0.1376
	2045	13,648	366,460	2685.0%	259,501	1901.3%	1,763	47,333	33,518	5,535,415	4,892,955	88.4%	4,801,705	86.7%	-32.5	0.1292
	2046	11,203	329,128	2937.8%	230,166	2054.5%	1,359	39,917	27,915	5,536,774	4,932,872	89.1%	4,829,620	87.2%	-33.5	0.1213
	2047	9,110	293,212	3218.5%	202,034	2217.7%	1,037	33,390	23,007	5,537,811	4,966,262	89.7%	4,852,627	87.6%	-34.5	0.1139
	2048	7,339	259,015	3529.5%	174,520	2378.1%	785	27,696	18,661	5,538,596	4,993,958	90.2%	4,871,288	88.0%	-35.5	0.1069
	Past	2,402,436	532,025	22.1%	796,114	33.1%	3,481,735	622,065	1,038,928	3,481,735	622,065	17.9%	1,038,928	29.8%		
	Future	3,711,818	13,874,061	373.8%	11,590,683	312.3%	2,056,862	4,371,892	3,832,360	2,056,862	4,371,892	212.6%	3,832,360	186.3%		
	Lifetime	6,114,254	14,406,085	235.6%	12,386,797	202.6%	5,538,596	4,993,958	4,871,288	5,538,596	4,993,958	90.2%	4,871,288	88.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	10,254,981	4,706	10,538	2	0.05%	0.04%	1.09%	0.04
1	15,287,619	269,356	10,082	6	1.76%	1.01%	1.87%	0.54
2	14,789,083	434,733	9,774	6	2.94%	1.65%	3.09%	0.53
3	14,651,352	1,434,535	9,564	13	9.79%	3.56%	4.84%	0.74
4	14,439,936	1,308,960	9,434	18	9.06%	4.52%	6.94%	0.65
5	14,185,862	2,526,971	9,302	19	17.81%	6.37%	9.34%	0.68
6	13,873,021	2,698,565	9,172	25	19.45%	7.84%	11.75%	0.67
7	13,685,098	4,316,812	9,057	43	31.54%	10.07%	13.94%	0.72
8	13,592,732	5,471,570	8,851	36	40.25%	12.50%	16.02%	0.78
9	13,430,527	5,506,704	8,672	32	41.00%	14.46%	18.03%	0.80
10	12,349,042	8,429,769	8,507	49	68.26%	17.50%	20.10%	0.87
11	11,305,282	6,590,153	8,300	58	58.29%	19.37%	22.23%	0.87
12	10,929,749	7,877,653	8,029	65	72.08%	21.48%	24.38%	0.88
13	10,617,103	8,433,477	7,761	74	79.43%	23.52%	26.56%	0.89
14	10,343,686	9,715,018	7,524	80	93.92%	25.71%	28.79%	0.89
15	10,049,802	11,115,794	7,307	87	110.61%	28.05%	31.05%	0.90
16	9,738,335	12,630,415	7,091	94	129.70%	30.55%	33.32%	0.92
17	9,408,174	14,249,526	6,861	101	151.46%	33.18%	35.59%	0.93
18	9,054,249	15,962,523	6,614	108	176.30%	35.93%	37.87%	0.95
19	8,675,606	17,731,679	6,350	113	204.39%	38.81%	40.13%	0.97
20	8,272,594	19,524,898	6,069	119	236.02%	41.77%	42.37%	0.99
21	7,848,063	21,280,997	5,776	123	271.16%	44.80%	44.58%	1.00
22	7,414,426	22,985,093	5,478	126	310.01%	47.87%	46.75%	1.02
23	6,974,911	24,642,220	5,174	128	353.30%	50.97%	48.87%	1.04
24	6,531,296	26,190,218	4,867	130	401.00%	54.05%	50.92%	1.06
25	6,085,524	27,574,329	4,556	130	453.11%	57.11%	52.89%	1.08
26	5,639,926	28,774,457	4,245	129	510.19%	60.11%	54.78%	1.10
27	5,197,144	29,756,608	3,934	128	572.56%	63.04%	56.56%	1.11
28	4,759,983	30,497,954	3,625	125	640.72%	65.85%	58.25%	1.13
29	4,331,459	30,957,224	3,321	121	714.71%	68.55%	59.82%	1.15
30	3,914,705	31,102,174	3,023	116	794.50%	71.10%	61.28%	1.16
31	3,512,820	30,929,885	2,734	110	880.49%	73.48%	62.63%	1.17
32	3,128,861	30,437,064	2,456	104	972.78%	75.70%	63.86%	1.19
33	2,765,475	29,655,263	2,190	97	1072.34%	77.73%	64.97%	1.20
34	2,424,896	28,580,691	1,940	89	1178.64%	79.58%	65.97%	1.21
35	2,108,940	27,229,720	1,705	82	1291.16%	81.23%	66.87%	1.21
36	1,818,873	25,663,265	1,487	74	1410.94%	82.70%	67.65%	1.22
37	1,555,411	23,937,693	1,288	66	1538.99%	83.99%	68.35%	1.23
38	1,318,697	22,091,437	1,107	59	1675.25%	85.12%	68.95%	1.23
39	1,108,337	20,170,789	944	52	1819.91%	86.08%	69.47%	1.24
40	923,496	18,214,810	799	45	1972.38%	86.90%	69.92%	1.24
41	762,894	16,277,054	672	39	2133.59%	87.60%	70.30%	1.25
42	624,884	14,404,019	561	33	2305.07%	88.17%	70.62%	1.25
43	507,587	12,635,167	466	28	2489.26%	88.65%	70.88%	1.25
44	408,964	10,987,463	384	24	2686.66%	89.04%	71.10%	1.25
45	326,919	9,470,343	315	20	2896.84%	89.35%	71.29%	1.25
46	259,396	8,097,297	257	16	3121.60%	89.61%	71.29%	1.26
47	132,834	3,427,870	113	7	2580.57%	89.71%	71.29%	1.26
48	39,063	1,026,158	38	2	2626.95%	89.73%	71.29%	1.26
49	8,478	248,469	7	0	2930.88%	89.74%	71.29%	1.26
Grand Total	**331,368,099**	**763,479,550**	**238,321**	**3,351**	**230.40%**	**89.74%**	**71.29%**	**1.26**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	12	0	0.00%
1999 Total			**0**	**0**	**12**	**0**	**0.00%**
2000	1999	1	20,778	0	12	0	0.00%
2000	2000	0	579,963	264	925	1	0.05%
2000 Total			**600,741**	**264**	**937**	**1**	**0.04%**
2001	1999	2	15,397	0	12	0	0.00%
2001	2000	1	1,287,348	0	866	0	0.00%
2001	2001	0	1,984,737	0	2,199	0	0.00%
2001 Total			**3,287,482**	**0**	**3,077**	**0**	**0.00%**
2002	1999	3	15,552	0	12	0	0.00%
2002	2000	2	1,145,573	0	817	0	0.00%
2002	2001	1	3,032,389	218,004	2,073	2	7.19%
2002	2002	0	2,925,587	0	3,563	0	0.00%
2002 Total			**7,119,102**	**218,004**	**6,465**	**2**	**3.06%**
2003	1999	4	16,115	0	12	0	0.00%
2003	2000	3	1,107,570	24,944	793	1	2.25%
2003	2001	2	2,845,407	222,704	2,001	3	7.83%
2003	2002	1	4,818,950	6,616	3,442	1	0.14%
2003	2003	0	4,764,693	4,442	3,839	1	0.09%
2003 Total			**13,552,736**	**258,706**	**10,087**	**6**	**1.91%**
2004	1999	5	15,254	0	11	0	0.00%
2004	2000	4	1,169,996	74,174	777	2	6.34%
2004	2001	3	2,971,264	63,532	1,956	2	2.14%
2004	2002	2	4,807,358	4,205	3,344	2	0.09%
2004	2003	1	6,128,154	44,736	3,689	3	0.73%
2004	2004	0	0	0	0	0	0.00%
2004 Total			**15,092,026**	**186,647**	**9,777**	**9**	**1.24%**
2005	1999	6	15,192	0	11	0	0.00%
2005	2000	5	1,150,577	3,858	773	1	0.34%
2005	2001	4	2,912,907	949,260	1,927	8	32.59%
2005	2002	3	4,614,635	936,970	3,265	7	20.30%
2005	2003	2	5,975,348	207,825	3,600	1	3.48%
2005	2004	1	0	0	0	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**14,668,660**	**2,097,912**	**9,576**	**17**	**14.30%**
2006	1999	7	15,248	0	11	0	0.00%
2006	2000	6	1,146,079	859,366	765	6	74.98%
2006	2001	5	2,830,458	1,080,026	1,909	5	38.16%
2006	2002	4	4,512,242	157,707	3,232	4	3.50%
2006	2003	3	5,942,331	409,089	3,538	3	6.88%
2006	2004	2	0	0	0	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**14,446,357**	**2,506,188**	**9,455**	**18**	**17.35%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	15,418	0	11	0	0.00%
2007	2000	7	1,118,007	20,130	754	1	1.80%
2007	2001	6	2,764,394	464,977	1,886	5	16.82%
2007	2002	5	4,460,646	591,132	3,169	8	13.25%
2007	2003	4	5,828,675	127,819	3,486	4	2.19%
2007	2004	3	0	0	0	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**14,187,140**	**1,204,057**	**9,306**	**18**	**8.49%**
2008	1999	9	14,225	0	11	0	0.00%
2008	2000	8	1,081,602	995,069	747	4	92.00%
2008	2001	7	2,744,488	325,735	1,867	5	11.87%
2008	2002	6	4,363,470	247,261	3,126	6	5.67%
2008	2003	5	5,728,927	851,955	3,440	5	14.87%
2008	2004	4	0	0	0	0	0.00%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**13,932,712**	**2,420,021**	**9,191**	**20**	**17.37%**
2009	1999	10	15,383	0	11	0	0.00%
2009	2000	9	1,064,045	503,433	732	4	47.31%
2009	2001	8	2,704,757	2,163,901	1,842	12	80.00%
2009	2002	7	4,261,365	2,062,932	3,084	20	48.41%
2009	2003	6	5,583,886	1,126,961	3,384	8	20.18%
2009	2004	5	0	0	0	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**13,629,437**	**5,857,226**	**9,053**	**44**	**42.97%**
2010	1999	11	15,635	164,214	11	1	1050.30%
2010	2000	10	1,034,764	1,404,720	720	9	135.75%
2010	2001	9	2,669,361	1,819,733	1,810	12	68.17%
2010	2002	8	4,208,683	1,434,334	3,043	11	34.08%
2010	2003	7	5,545,991	1,908,015	3,341	17	34.40%
2010	2004	6	0	0	0	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**13,474,434**	**6,731,017**	**8,925**	**50**	**49.95%**
2011	1999	12	3,250	0	11	0	0.00%
2011	2000	11	1,019,872	435,027	685	7	42.66%
2011	2001	10	2,649,922	2,066,207	1,708	9	77.97%
2011	2002	9	4,199,001	967,068	2,911	11	23.03%
2011	2003	8	5,582,271	878,266	3,208	9	15.73%
2011	2004	7	0	0	0	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**13,454,316**	**4,346,567**	**8,523**	**36**	**32.31%**
2012	1999	13	6,632	0	11	0	0.00%
2012	2000	12	1,005,480	1,241,238	685	4	123.45%
2012	2001	11	2,608,189	1,705,490	1,708	8	65.39%
2012	2002	10	4,190,184	3,051,414	2,911	12	72.82%
2012	2003	9	5,483,896	2,216,471	3,208	5	40.42%
2012	2004	8	0	0	0	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**13,294,381**	**8,214,612**	**8,523**	**29**	**61.79%**
Grand Total			**150,739,524**	**34,041,223**	**102,907**	**250**	**22.58%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	10,254,981	4,706	10,538	2	0.05%	0.04%	1.09%	0.04
1	15,287,619	269,356	10,082	6	1.76%	1.01%	1.87%	0.54
2	14,789,083	434,733	9,774	6	2.94%	1.65%	3.09%	0.53
3	14,651,352	1,434,535	9,564	13	9.79%	3.56%	4.84%	0.74
4	14,439,936	1,308,960	9,434	18	9.06%	4.52%	6.94%	0.65
5	14,185,862	2,526,971	9,302	19	17.81%	6.37%	9.34%	0.68
6	13,873,021	2,698,565	9,172	25	19.45%	7.84%	11.75%	0.67
7	13,685,098	4,316,812	9,057	43	31.54%	10.07%	13.94%	0.72
8	13,592,732	5,471,570	8,851	36	40.25%	12.50%	16.02%	0.78
9	13,430,527	5,506,704	8,672	32	41.00%	14.46%	18.03%	0.80
10	7,890,253	6,522,341	5,350	30	82.66%	16.98%	19.39%	0.88
11	3,643,696	2,304,730	2,404	16	63.25%	17.70%	20.09%	0.88
12	1,008,730	1,241,238	696	4	123.05%	18.13%	20.31%	0.89
13	6,632	0	11	0	0.00%	18.13%	20.31%	0.89
Grand Total	**150,739,524**	**34,041,223**	**102,907**	**250**	**22.58%**	**18.13%**	**20.31%**	**0.89**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	8,130	13,427	11	0	165%
2013	2000	13	922,888	760,416	668	8	82%
2013	2001	12	2,421,578	1,648,964	1,671	16	68%
2013	2002	11	3,910,719	2,068,662	2,857	21	53%
2013	2003	10	4,458,788	1,907,428	3,157	19	43%
2013	2004	9	0	0	0	0	0%
2013	2005	8	0	0	0	0	0%
2013 Total			**11,722,103**	**6,398,897**	**8,363**	**64**	**55%**
2014	1999	15	7,939	13,671	10	0	172%
2014	2000	14	897,703	870,271	636	8	97%
2014	2001	13	2,361,468	1,892,302	1,598	17	80%
2014	2002	12	3,829,248	2,403,287	2,741	23	63%
2014	2003	11	3,750,867	2,216,760	3,039	21	59%
2014	2004	10	0	0	0	0	0%
2014	2005	9	0	0	0	0	0%
2014 Total			**10,847,225**	**7,396,291**	**8,024**	**69**	**68%**
2015	1999	16	7,734	13,886	9	0	180%
2015	2000	15	870,644	990,946	604	9	114%
2015	2001	14	2,297,027	2,160,307	1,524	18	94%
2015	2002	13	3,742,086	2,781,722	2,624	25	74%
2015	2003	12	3,670,193	2,584,164	2,921	22	70%
2015	2004	11	0	0	0	0	0%
2015	2005	10	0	0	0	0	0%
2015 Total			**10,587,684**	**8,531,025**	**7,683**	**74**	**81%**
2016	1999	17	7,516	14,167	9	0	188%
2016	2000	16	841,805	1,118,466	583	9	133%
2016	2001	15	2,228,146	2,451,733	1,480	19	110%
2016	2002	14	3,648,771	3,206,239	2,559	27	88%
2016	2003	13	3,584,030	2,999,036	2,860	25	84%
2016	2004	12	0	0	0	0	0%
2016	2005	11	0	0	0	0	0%
2016 Total			**10,310,269**	**9,789,641**	**7,491**	**81**	**95%**
2017	1999	18	7,284	14,511	9	0	199%
2017	2000	17	811,135	1,251,390	562	10	154%
2017	2001	16	2,155,127	2,763,559	1,433	21	128%
2017	2002	15	3,548,990	3,676,035	2,489	30	104%
2017	2003	14	3,492,056	3,464,774	2,794	27	99%
2017	2004	13	0	0	0	0	0%
2017	2005	12	0	0	0	0	0%
2017 Total			**10,014,592**	**11,170,268**	**7,286**	**87**	**112%**
2018	1999	19	7,033	14,810	8	0	211%
2018	2000	18	778,142	1,387,099	538	10	178%
2018	2001	17	2,077,756	3,095,445	1,384	22	149%
2018	2002	16	3,443,117	4,184,880	2,415	32	122%
2018	2003	15	3,394,083	3,983,409	2,724	30	117%
2018	2004	14	0	0	0	0	0%
2018	2005	13	0	0	0	0	0%
2018 Total			**9,700,131**	**12,665,642**	**7,069**	**94**	**131%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	6,760	15,230	8	0	225%
2019	2000	19	742,722	1,523,805	513	11	205%
2019	2001	18	1,994,933	3,440,576	1,331	23	172%
2019	2002	17	3,330,810	4,726,808	2,336	34	142%
2019	2003	16	3,290,552	4,549,625	2,650	32	138%
2019	2004	15	0	0	0	0	0%
2019	2005	14	0	0	0	0	0%
2019 Total			**9,365,776**	**14,256,044**	**6,838**	**101**	**152%**
2020	1999	21	6,463	15,716	7	0	243%
2020	2000	20	705,014	1,654,026	487	11	235%
2020	2001	19	1,906,452	3,786,743	1,274	24	199%
2020	2002	18	3,210,357	5,301,242	2,252	36	165%
2020	2003	17	3,180,956	5,161,716	2,570	35	162%
2020	2004	16	0	0	0	0	0%
2020	2005	15	0	0	0	0	0%
2020 Total			**9,009,243**	**15,919,443**	**6,591**	**107**	**177%**
2021	1999	22	6,146	16,442	7	0	268%
2021	2000	21	665,272	1,775,622	460	11	267%
2021	2001	20	1,812,451	4,133,323	1,214	25	228%
2021	2002	19	3,081,339	5,896,853	2,162	38	191%
2021	2003	18	3,063,532	5,819,096	2,485	37	190%
2021	2004	17	0	0	0	0	0%
2021	2005	16	0	0	0	0	0%
2021 Total			**8,628,741**	**17,641,335**	**6,327**	**113**	**204%**
2022	1999	23	5,814	17,123	6	0	295%
2022	2000	22	624,720	1,887,523	432	12	302%
2022	2001	21	1,713,691	4,465,645	1,151	26	261%
2022	2002	20	2,943,839	6,500,712	2,066	40	221%
2022	2003	19	2,938,060	6,509,468	2,393	40	222%
2022	2004	18	0	0	0	0	0%
2022	2005	17	0	0	0	0	0%
2022 Total			**8,226,124**	**19,380,471**	**6,049**	**118**	**236%**
2023	1999	24	5,470	17,689	6	0	323%
2023	2000	23	583,812	1,988,017	404	12	341%
2023	2001	22	1,613,178	4,777,867	1,088	27	296%
2023	2002	21	2,798,689	7,098,044	1,966	42	254%
2023	2003	20	2,804,531	7,221,608	2,295	42	257%
2023	2004	19	0	0	0	0	0%
2023	2005	18	0	0	0	0	0%
2023 Total			**7,805,679**	**21,103,225**	**5,758**	**122**	**270%**
2024	1999	25	5,117	18,345	6	0	358%
2024	2000	24	542,750	2,076,772	376	12	383%
2024	2001	23	1,511,750	5,078,049	1,024	27	336%
2024	2002	22	2,649,938	7,677,726	1,863	43	290%
2024	2003	21	2,663,947	7,925,971	2,192	43	298%
2024	2004	20	0	0	0	0	0%
2024	2005	19	0	0	0	0	0%
2024 Total			**7,373,503**	**22,776,863**	**5,461**	**125**	**309%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	4,760	18,569	5	0	390%
2025	2000	25	501,722	2,148,488	348	11	428%
2025	2001	24	1,409,880	5,351,588	959	27	380%
2025	2002	23	2,498,786	8,240,277	1,760	44	330%
2025	2003	22	2,520,444	8,625,535	2,087	45	342%
2025	2004	21	0	0	0	0	0%
2025	2005	20	0	0	0	0	0%
2025 Total			**6,935,592**	**24,384,458**	**5,159**	**127**	**352%**
2026	1999	27	4,402	18,784	5	0	427%
2026	2000	26	460,966	2,201,410	320	11	478%
2026	2001	25	1,308,056	5,585,482	895	27	427%
2026	2002	24	2,345,788	8,768,181	1,654	44	374%
2026	2003	23	2,374,749	9,318,753	1,980	46	392%
2026	2004	22	0	0	0	0	0%
2026	2005	21	0	0	0	0	0%
2026 Total			**6,493,961**	**25,892,611**	**4,854**	**129**	**399%**
2027	1999	28	4,047	18,965	4	0	469%
2027	2000	27	420,768	2,232,019	293	11	530%
2027	2001	26	1,206,855	5,776,773	830	27	479%
2027	2002	25	2,191,570	9,240,665	1,548	44	422%
2027	2003	24	2,227,408	9,975,988	1,871	47	448%
2027	2004	23	0	0	0	0	0%
2027	2005	22	0	0	0	0	0%
2027 Total			**6,050,649**	**27,244,410**	**4,546**	**129**	**450%**
2028	1999	29	3,700	18,993	4	0	513%
2028	2000	28	381,403	2,242,835	266	10	588%
2028	2001	27	1,106,854	5,915,094	765	26	534%
2028	2002	26	2,036,909	9,650,238	1,442	44	474%
2028	2003	25	2,079,059	10,581,349	1,760	47	509%
2028	2004	24	0	0	0	0	0%
2028	2005	23	0	0	0	0	0%
2028 Total			**5,607,926**	**28,408,508**	**4,237**	**128**	**507%**
2029	1999	30	3,363	18,988	4	0	565%
2029	2000	29	343,157	2,229,491	240	10	650%
2029	2001	28	1,008,688	6,001,098	702	25	595%
2029	2002	27	1,882,730	9,987,008	1,335	43	530%
2029	2003	26	1,930,435	11,127,467	1,648	47	576%
2029	2004	25	0	0	0	0	0%
2029	2005	24	0	0	0	0	0%
2029 Total			**5,168,373**	**29,364,053**	**3,928**	**126**	**568%**
2030	1999	31	3,039	18,870	3	0	621%
2030	2000	30	306,346	2,189,431	214	9	715%
2030	2001	29	913,064	6,028,404	639	24	660%
2030	2002	28	1,729,979	10,239,487	1,230	42	592%
2030	2003	27	1,782,389	11,603,703	1,536	47	651%
2030	2004	26	0	0	0	0	0%
2030	2005	25	0	0	0	0	0%
2030 Total			**4,734,818**	**30,079,895**	**3,623**	**123**	**635%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	2,731	18,708	3	0	685%
2031	2000	31	271,282	2,125,704	190	9	784%
2031	2001	30	820,658	5,988,306	578	23	730%
2031	2002	29	1,579,695	10,396,289	1,126	41	658%
2031	2003	28	1,635,866	11,995,568	1,424	46	733%
2031	2004	27	0	0	0	0	0%
2031	2005	26	0	0	0	0	0%
2031 Total			**4,310,231**	**30,524,575**	**3,321**	**119**	**708%**
2032	1999	33	2,441	18,388	3	0	753%
2032	2000	32	238,235	2,040,349	168	8	856%
2032	2001	31	732,121	5,885,641	520	22	804%
2032	2002	30	1,432,955	10,445,515	1,024	39	729%
2032	2003	29	1,491,844	12,284,047	1,313	45	823%
2032	2004	28	0	0	0	0	0%
2032	2005	27	0	0	0	0	0%
2032 Total			**3,897,595**	**30,673,939**	**3,027**	**115**	**787%**
2033	1999	34	2,171	17,892	2	0	824%
2033	2000	33	207,449	1,935,133	146	7	933%
2033	2001	32	648,080	5,721,740	464	20	883%
2033	2002	31	1,290,839	10,388,867	925	37	805%
2033	2003	30	1,351,383	12,459,934	1,203	44	922%
2033	2004	29	0	0	0	0	0%
2033	2005	28	0	0	0	0	0%
2033 Total			**3,499,922**	**30,523,566**	**2,741**	**109**	**872%**
2034	1999	35	1,923	17,412	2	0	905%
2034	2000	34	179,103	1,814,388	127	6	1013%
2034	2001	33	569,067	5,504,885	411	19	967%
2034	2002	32	1,154,440	10,222,946	830	35	886%
2034	2003	31	1,215,540	12,510,803	1,096	42	1029%
2034	2004	30	0	0	0	0	0%
2034	2005	29	0	0	0	0	0%
2034 Total			**3,120,074**	**30,070,434**	**2,465**	**103**	**964%**
2035	1999	36	1,697	16,713	2	0	985%
2035	2000	35	153,300	1,679,628	109	6	1096%
2035	2001	34	495,507	5,233,774	361	17	1056%
2035	2002	33	1,024,731	9,961,475	739	33	972%
2035	2003	32	1,085,376	12,433,320	992	40	1146%
2035	2004	31	0	0	0	0	0%
2035	2005	30	0	0	0	0	0%
2035 Total			**2,760,611**	**29,324,909**	**2,203**	**96**	**1062%**
2036	1999	37	1,494	15,856	2	0	1061%
2036	2000	36	130,088	1,536,858	93	5	1181%
2036	2001	35	427,749	4,916,290	315	16	1149%
2036	2002	34	902,551	9,603,143	653	30	1064%
2036	2003	33	961,787	12,235,384	892	38	1272%
2036	2004	32	0	0	0	0	0%
2036	2005	31	0	0	0	0	0%
2036 Total			**2,423,668**	**28,307,530**	**1,954**	**89**	**1168%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	1,314	15,198	1	0	1157%
2037	2000	37	109,455	1,389,131	79	4	1269%
2037	2001	36	365,993	4,559,955	272	14	1246%
2037	2002	35	788,613	9,146,022	573	28	1160%
2037	2003	34	845,563	11,911,494	796	35	1409%
2037	2004	33	0	0	0	0	0%
2037	2005	32	0	0	0	0	0%
2037 Total			**2,110,938**	**27,021,800**	**1,722**	**81**	**1280%**
2038	1999	39	1,155	14,748	1	0	1277%
2038	2000	38	91,332	1,245,822	66	4	1364%
2038	2001	37	310,342	4,175,173	233	12	1345%
2038	2002	36	683,448	8,612,278	499	25	1260%
2038	2003	35	737,355	11,470,368	706	32	1556%
2038	2004	34	0	0	0	0	0%
2038	2005	33	0	0	0	0	0%
2038 Total			**1,823,632**	**25,518,389**	**1,506**	**74**	**1399%**
2039	1999	40	1,016	13,903	1	0	1368%
2039	2000	39	75,591	1,107,158	55	3	1465%
2039	2001	38	260,765	3,778,352	199	11	1449%
2039	2002	37	587,396	8,024,020	430	22	1366%
2039	2003	36	637,648	10,937,462	622	30	1715%
2039	2004	35	0	0	0	0	0%
2039	2005	34	0	0	0	0	0%
2039 Total			**1,562,416**	**23,860,894**	**1,307**	**66**	**1527%**
2040	1999	41	895	13,191	1	0	1474%
2040	2000	40	62,081	972,410	46	3	1566%
2040	2001	39	217,097	3,378,196	168	9	1556%
2040	2002	38	500,610	7,390,906	369	20	1476%
2040	2003	37	546,724	10,333,513	544	27	1890%
2040	2004	36	0	0	0	0	0%
2040	2005	35	0	0	0	0	0%
2040 Total			**1,327,407**	**22,088,217**	**1,127**	**59**	**1664%**
2041	1999	42	789	12,598	1	0	1596%
2041	2000	41	50,616	848,052	37	2	1675%
2041	2001	40	179,080	2,980,941	141	8	1665%
2041	2002	39	423,058	6,729,599	313	17	1591%
2041	2003	38	464,676	9,661,159	472	24	2079%
2041	2004	37	0	0	0	0	0%
2041	2005	36	0	0	0	0	0%
2041 Total			**1,118,219**	**20,232,349**	**964**	**52**	**1809%**
2042	1999	43	696	12,110	1	0	1740%
2042	2000	42	40,990	734,535	31	2	1792%
2042	2001	41	146,390	2,598,726	117	7	1775%
2042	2002	40	354,533	6,053,311	264	15	1707%
2042	2003	39	391,437	8,941,088	406	22	2284%
2042	2004	38	0	0	0	0	0%
2042	2005	37	0	0	0	0	0%
2042 Total			**934,046**	**18,339,772**	**819**	**46**	**1963%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	614	11,751	1	0	1915%
2043	2000	43	32,990	633,051	25	2	1919%
2043	2001	42	118,597	2,241,339	97	6	1890%
2043	2002	41	294,657	5,382,380	221	13	1827%
2043	2003	40	326,786	8,194,244	347	19	2508%
2043	2004	39	0	0	0	0	0%
2043	2005	38	0	0	0	0	0%
2043 Total			**773,643**	**16,462,765**	**691**	**39**	**2128%**
2044	1999	45	540	11,432	1	0	2119%
2044	2000	44	26,403	542,463	20	1	2055%
2044	2001	43	95,239	1,912,993	80	5	2009%
2044	2002	42	242,908	4,734,128	184	11	1949%
2044	2003	41	270,336	7,434,705	295	17	2750%
2044	2004	40	0	0	0	0	0%
2044	2005	39	0	0	0	0	0%
2044 Total			**635,426**	**14,635,720**	**580**	**34**	**2303%**
2045	1999	46	472	11,129	1	0	2356%
2045	2000	45	21,025	462,898	16	1	2202%
2045	2001	44	75,831	1,614,595	66	4	2129%
2045	2002	43	198,666	4,126,551	152	9	2077%
2045	2003	42	221,600	6,681,419	249	14	3015%
2045	2004	41	0	0	0	0	0%
2045	2005	40	0	0	0	0	0%
2045 Total			**517,594**	**12,896,593**	**483**	**29**	**2492%**
2046	1999	47	411	10,642	0	0	2592%
2046	2000	46	16,670	393,196	13	1	2359%
2046	2001	45	59,894	1,348,710	54	3	2252%
2046	2002	44	161,244	3,565,729	125	8	2211%
2046	2003	43	179,996	5,950,463	208	12	3306%
2046	2004	42	0	0	0	0	0%
2046	2005	41	0	0	0	0	0%
2046 Total			**418,215**	**11,268,739**	**400**	**24**	**2694%**
2047	1999	48	354	10,104	0	0	2851%
2047	2000	47	13,178	332,822	10	1	2525%
2047	2001	46	46,957	1,114,025	44	3	2372%
2047	2002	45	129,915	3,050,485	101	6	2348%
2047	2003	44	144,873	5,252,925	173	10	3626%
2047	2004	43	0	0	0	0	0%
2047	2005	42	0	0	0	0	0%
2047 Total			**335,278**	**9,760,361**	**329**	**20**	**2911%**
2048	1999	49	303	9,515	0	0	3145%
2048	2000	48	10,390	282,200	8	1	2716%
2048	2001	47	36,569	908,467	36	2	2484%
2048	2002	46	103,964	2,585,881	82	5	2487%
2048	2003	45	115,546	4,596,818	143	9	3978%
2048	2004	44	0	0	0	0	0%
2048	2005	43	0	0	0	0	0%
2048 Total			**266,771**	**8,382,881**	**270**	**17**	**3142%**
2049	1999	50	255	8,514	0	0	3334%
2049	2000	49	8,175	238,954	6	0	2923%
2049	2001	48	28,318	733,855	29	2	2591%
2049	2002	47	82,676	2,175,938	66	4	2632%
2049	2003	46	91,333	3,993,065	118	7	4372%
2049	2004	45	0	0	0	0	0%
2049	2005	44	0	0	0	0	0%
2049 Total			**210,757**	**7,150,327**	**220**	**14**	**3393%**
Grand Total			**180,628,831**	**729,446,842**	**135,414**	**3,101**	**404%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	0	0	0	0	0.00%
10	4,458,788	1,907,428	3,157	19	42.78%
11	7,661,586	4,285,422	5,896	42	55.93%
12	9,921,019	6,636,415	7,333	61	66.89%
13	10,610,472	8,433,477	7,750	74	79.48%
14	10,343,686	9,715,018	7,524	80	93.92%
15	10,049,802	11,115,794	7,307	87	110.61%
16	9,738,335	12,630,415	7,091	94	129.70%
17	9,408,174	14,249,526	6,861	101	151.46%
18	9,054,249	15,962,523	6,614	108	176.30%
19	8,675,606	17,731,679	6,350	113	204.39%
20	8,272,594	19,524,898	6,069	119	236.02%
21	7,848,063	21,280,997	5,776	123	271.16%
22	7,414,426	22,985,093	5,478	126	310.01%
23	6,974,911	24,642,220	5,174	128	353.30%
24	6,531,296	26,190,218	4,867	130	401.00%
25	6,085,524	27,574,329	4,556	130	453.11%
26	5,639,926	28,774,457	4,245	129	510.19%
27	5,197,144	29,756,608	3,934	128	572.56%
28	4,759,983	30,497,954	3,625	125	640.72%
29	4,331,459	30,957,224	3,321	121	714.71%
30	3,914,705	31,102,174	3,023	116	794.50%
31	3,512,820	30,929,885	2,734	110	880.49%
32	3,128,861	30,437,064	2,456	104	972.78%
33	2,765,475	29,655,263	2,190	97	1072.34%
34	2,424,896	28,580,691	1,940	89	1178.64%
35	2,108,940	27,229,720	1,705	82	1291.16%
36	1,818,873	25,663,265	1,487	74	1410.94%
37	1,555,411	23,937,693	1,288	66	1538.99%
38	1,318,697	22,091,437	1,107	59	1675.25%
39	1,108,337	20,170,789	944	52	1819.91%
40	923,496	18,214,810	799	45	1972.38%
41	762,894	16,277,054	672	39	2133.59%
42	624,884	14,404,019	561	33	2305.07%
43	507,587	12,635,167	466	28	2489.26%
44	408,964	10,987,463	384	24	2686.66%
45	326,919	9,470,343	315	20	2896.84%
46	259,396	8,097,297	257	16	3121.60%
47	132,834	3,427,870	113	7	2580.57%
48	39,063	1,026,158	38	2	2626.95%
49	8,478	248,469	7	0	2930.88%
50	255	8,514	0	0	3334.08%
Grand Total	**180,628,831**	**729,446,842**	**135,414**	**3,101**	**403.84%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	188,921	0	160	0	0.00%	0.00%	0.95%	0.00
1	247,884	0	158	0	0.00%	0.00%	1.72%	0.00
2	243,784	0	153	0	0.00%	0.00%	2.90%	0.00
3	247,875	0	152	0	0.00%	0.00%	4.52%	0.00
4	223,486	0	150	0	0.00%	0.00%	6.52%	0.00
5	235,667	0	149	0	0.00%	0.00%	8.78%	0.00
6	231,232	334,542	147	3	144.68%	16.51%	11.04%	1.49
7	213,813	80,661	146	1	37.72%	18.36%	13.09%	1.40
8	218,567	0	144	0	0.00%	16.86%	15.02%	1.12
9	223,570	380,912	141	1	170.38%	27.65%	16.89%	1.64
10	192,359	51,866	136	1	26.96%	27.57%	18.81%	1.47
11	177,262	76,051	133	1	42.90%	28.21%	20.80%	1.36
12	172,319	103,788	129	1	60.23%	29.42%	22.80%	1.29
13	168,354	122,700	125	1	72.88%	30.89%	24.80%	1.25
14	164,400	140,940	122	1	85.73%	32.53%	26.82%	1.21
15	160,165	161,557	118	1	100.87%	34.36%	28.87%	1.19
16	155,656	184,443	115	1	118.49%	36.37%	30.93%	1.18
17	150,843	209,008	112	1	138.56%	38.55%	32.98%	1.17
18	145,632	235,224	108	2	161.52%	40.88%	35.05%	1.17
19	140,000	262,066	104	2	187.19%	43.34%	37.11%	1.17
20	133,946	290,559	99	2	216.92%	45.92%	39.16%	1.17
21	127,520	319,644	95	2	250.66%	48.61%	41.21%	1.18
22	120,924	348,381	90	2	288.10%	51.38%	43.23%	1.19
23	114,206	378,843	86	2	331.72%	54.22%	45.23%	1.20
24	107,394	408,343	81	2	380.23%	57.12%	47.20%	1.21
25	100,533	436,433	76	2	434.12%	60.04%	49.12%	1.22
26	93,660	462,370	71	2	493.67%	62.97%	50.98%	1.24
27	86,810	484,187	66	2	557.76%	65.85%	52.76%	1.25
28	80,036	501,121	61	2	626.12%	68.66%	54.46%	1.26
29	73,392	516,239	57	2	703.40%	71.40%	56.07%	1.27
30	66,913	529,051	52	2	790.65%	74.04%	57.60%	1.29
31	60,632	534,903	47	2	882.21%	76.56%	59.03%	1.30
32	54,593	536,290	43	2	982.34%	78.94%	60.36%	1.31
33	48,819	533,454	38	2	1092.71%	81.17%	61.59%	1.32
34	43,337	525,271	34	2	1212.06%	83.24%	62.73%	1.33
35	38,181	511,464	30	1	1339.59%	85.14%	63.78%	1.34
36	33,378	491,082	26	1	1471.26%	86.86%	64.72%	1.34
37	28,943	466,195	23	1	1610.71%	88.40%	65.58%	1.35
38	24,894	436,758	20	1	1754.46%	89.76%	66.35%	1.35
39	21,237	405,976	17	1	1911.69%	90.95%	67.03%	1.36
40	17,964	374,211	14	1	2083.12%	91.98%	67.64%	1.36
41	15,065	338,729	12	1	2248.46%	92.86%	68.16%	1.36
42	12,524	303,351	10	1	2422.06%	93.60%	68.62%	1.36
43	10,324	269,031	8	1	2605.86%	94.22%	69.02%	1.37
44	8,434	236,472	6	0	2803.93%	94.73%	69.36%	1.37
45	6,826	205,718	5	0	3013.60%	95.15%	69.65%	1.37
46	5,472	176,332	4	0	3222.16%	95.49%	69.82%	1.37
47	2,874	82,376	2	0	2865.94%	95.63%	69.82%	1.37
48	165	5,315	0	0	3223.49%	95.64%	69.83%	1.37
49	45	1,967	0	0	4357.35%	95.65%	69.83%	1.37
Grand Total	**5,440,831**	**13,453,826**	**3,874**	**55**	**247.28%**	**95.65%**	**69.83%**	**1.37**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	15,109	0	9	0	0.00%
2000 Total			**15,109**	**0**	**9**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	30,846	0	9	0	0.00%
2001	2001	0	18,253	0	25	0	0.00%
2001 Total			**49,099**	**0**	**34**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	26,843	0	8	0	0.00%
2002	2001	1	36,202	0	23	0	0.00%
2002	2002	0	44,244	0	52	0	0.00%
2002 Total			**107,288**	**0**	**83**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	38,109	0	8	0	0.00%
2003	2001	2	30,636	0	23	0	0.00%
2003	2002	1	64,748	0	52	0	0.00%
2003	2003	0	111,316	0	74	0	0.00%
2003 Total			**244,809**	**0**	**157**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	18,976	0	8	0	0.00%
2004	2001	3	32,460	0	22	0	0.00%
2004	2002	2	67,909	0	48	0	0.00%
2004	2003	1	116,089	0	74	0	0.00%
2004	2004	0	0	0	0	0	0.00%
2004 Total			**235,434**	**0**	**152**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	30,130	0	8	0	0.00%
2005	2001	4	31,405	0	21	0	0.00%
2005	2002	3	56,518	0	48	0	0.00%
2005	2003	2	118,396	0	74	0	0.00%
2005	2004	1	0	0	0	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**236,449**	**0**	**151**	**0**	**0.00%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	30,240	238,914	8	2	790.07%
2006	2001	5	31,713	0	21	0	0.00%
2006	2002	4	54,719	0	48	0	0.00%
2006	2003	3	120,787	0	74	0	0.00%
2006	2004	2	0	0	0	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**237,459**	**238,914**	**151**	**2**	**100.61%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	14,636	0	8	0	0.00%
2007	2001	6	29,735	0	21	0	0.00%
2007	2002	5	52,402	0	47	0	0.00%
2007	2003	4	118,386	0	73	0	0.00%
2007	2004	3	0	0	0	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**215,159**	**0**	**149**	**0**	**0.00%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	19,660	0	8	0	0.00%
2008	2001	7	29,810	0	21	0	0.00%
2008	2002	6	55,144	95,627	46	1	173.42%
2008	2003	5	121,422	0	73	0	0.00%
2008	2004	4	0	0	0	0	0.00%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**226,036**	**95,627**	**148**	**1**	**42.31%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	19,591	301,486	8	1	1538.93%
2009	2001	8	29,705	0	21	0	0.00%
2009	2002	7	50,945	0	45	0	0.00%
2009	2003	6	116,114	0	72	0	0.00%
2009	2004	5	0	0	0	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**216,354**	**301,486**	**146**	**1**	**139.35%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	5,323	0	5	0	0.00%
2010	2001	9	30,191	0	21	0	0.00%
2010	2002	8	51,204	0	45	0	0.00%
2010	2003	7	118,422	80,661	72	1	68.11%
2010	2004	6	0	0	0	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**205,139**	**80,661**	**143**	**1**	**39.32%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	4,647	0	6	0	0.00%
2011	2001	10	30,725	0	20	0	0.00%
2011	2002	9	51,843	0	42	0	0.00%
2011	2003	8	117,998	0	70	0	0.00%
2011	2004	7	0	0	0	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**205,213**	**0**	**138**	**0**	**0.00%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	4,757	0	6	0	0.00%
2012	2001	11	31,454	0	20	0	0.00%
2012	2002	10	50,731	0	42	0	0.00%
2012	2003	9	121,945	79,426	70	0	65.13%
2012	2004	8	0	0	0	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**208,888**	**79,426**	**138**	**0**	**38.02%**
Grand Total			**2,402,436**	**796,114**	**1,599**	**5**	**33.14%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	188,921	0	160	0	0.00%	0.00%	0.95%	0.00
1	247,884	0	158	0	0.00%	0.00%	1.72%	0.00
2	243,784	0	153	0	0.00%	0.00%	2.90%	0.00
3	247,875	0	152	0	0.00%	0.00%	4.52%	0.00
4	223,486	0	150	0	0.00%	0.00%	6.52%	0.00
5	235,667	0	149	0	0.00%	0.00%	8.78%	0.00
6	231,232	334,542	147	3	144.68%	16.51%	11.04%	1.49
7	213,813	80,661	146	1	37.72%	18.36%	13.09%	1.40
8	218,567	0	144	0	0.00%	16.86%	15.02%	1.12
9	223,570	380,912	141	1	170.38%	27.65%	16.89%	1.64
10	86,778	0	67	0	0.00%	26.94%	17.78%	1.52
11	36,101	0	26	0	0.00%	26.67%	18.34%	1.45
12	4,757	0	6	0	0.00%	26.64%	18.60%	1.43
13	0	0	0	0	0.00%	26.64%	18.60%	1.43
Grand Total	**2,402,436**	**796,114**	**1,599**	**5**	**33.14%**	**26.64%**	**18.60%**	**1.43**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	4,418	2,970	6	0	67%
2013	2001	12	29,228	16,208	20	0	55%
2013	2002	11	46,689	16,105	41	0	34%
2013	2003	10	105,580	51,866	69	1	49%
2013	2004	9	0	0	0	0	0%
2013	2005	8	0	0	0	0	0%
2013 Total			**185,914**	**87,149**	**136**	**1**	**47%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	4,344	3,561	6	0	82%
2014	2001	13	28,627	19,306	19	0	67%
2014	2002	12	45,972	19,215	40	0	42%
2014	2003	11	94,472	59,945	66	1	63%
2014	2004	10	0	0	0	0	0%
2014	2005	9	0	0	0	0	0%
2014 Total			**173,415**	**102,028**	**130**	**1**	**59%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	4,266	4,273	5	0	100%
2015	2001	14	27,984	22,945	18	0	82%
2015	2002	13	45,213	22,656	38	0	50%
2015	2003	12	92,361	68,364	63	1	74%
2015	2004	11	0	0	0	0	0%
2015	2005	10	0	0	0	0	0%
2015 Total			**169,824**	**118,238**	**125**	**1**	**70%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	4,184	5,109	5	0	122%
2016	2001	15	27,294	26,952	17	0	99%
2016	2002	14	44,406	26,419	38	0	59%
2016	2003	13	90,096	77,768	62	1	86%
2016	2004	12	0	0	0	0	0%
2016	2005	11	0	0	0	0	0%
2016 Total			**165,980**	**136,248**	**122**	**1**	**82%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	4,098	6,095	5	0	149%
2017	2001	16	26,556	31,549	17	0	119%
2017	2002	15	43,548	30,754	37	0	71%
2017	2003	14	87,667	88,015	60	1	100%
2017	2004	13	0	0	0	0	0%
2017	2005	12	0	0	0	0	0%
2017 Total			**161,869**	**156,413**	**119**	**1**	**97%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	4,006	7,250	5	0	181%
2018	2001	17	25,766	36,703	16	0	142%
2018	2002	16	42,641	35,901	36	0	84%
2018	2003	15	85,057	99,578	59	1	117%
2018	2004	14	0	0	0	0	0%
2018	2005	13	0	0	0	0	0%
2018 Total			**157,470**	**179,432**	**116**	**1**	**114%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	3,907	8,611	5	0	220%
2019	2001	18	24,909	41,817	16	0	168%
2019	2002	17	41,680	41,745	35	0	100%
2019	2003	16	82,275	111,884	57	1	136%
2019	2004	15	0	0	0	0	0%
2019	2005	14	0	0	0	0	0%
2019 Total			**152,771**	**204,058**	**113**	**1**	**134%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	3,801	10,196	5	0	268%
2020	2001	19	23,980	46,502	15	0	194%
2020	2002	18	40,648	48,441	34	0	119%
2020	2003	17	79,299	124,465	55	1	157%
2020	2004	16	0	0	0	0	0%
2020	2005	15	0	0	0	0	0%
2020 Total			**147,728**	**229,604**	**109**	**2**	**155%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	3,687	12,034	5	0	326%
2021	2001	20	22,976	51,566	14	0	224%
2021	2002	19	39,533	56,182	33	0	142%
2021	2003	18	76,070	137,716	53	1	181%
2021	2004	17	0	0	0	0	0%
2021	2005	16	0	0	0	0	0%
2021 Total			**142,265**	**257,498**	**105**	**2**	**181%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	3,566	14,189	5	0	398%
2022	2001	21	21,898	56,923	13	0	260%
2022	2002	20	38,326	65,079	32	0	170%
2022	2003	19	72,580	150,770	51	1	208%
2022	2004	18	0	0	0	0	0%
2022	2005	17	0	0	0	0	0%
2022 Total			**136,370**	**286,961**	**101**	**2**	**210%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	3,440	16,640	4	0	484%
2023	2001	22	20,774	61,652	13	0	297%
2023	2002	21	37,028	74,556	30	0	201%
2023	2003	20	68,844	163,717	49	1	238%
2023	2004	19	0	0	0	0	0%
2023	2005	18	0	0	0	0	0%
2023 Total			**130,085**	**316,565**	**96**	**2**	**243%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	3,307	18,990	4	0	574%
2024	2001	23	19,605	66,310	12	0	338%
2024	2002	22	35,667	84,101	29	1	236%
2024	2003	21	64,907	176,133	46	1	271%
2024	2004	20	0	0	0	0	0%
2024	2005	19	0	0	0	0	0%
2024 Total			**123,487**	**345,534**	**92**	**2**	**280%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	3,168	21,544	4	0	680%
2025	2001	24	18,387	70,937	11	0	386%
2025	2002	23	34,252	94,572	28	1	276%
2025	2003	22	60,916	188,439	44	1	309%
2025	2004	21	0	0	0	0	0%
2025	2005	20	0	0	0	0	0%
2025 Total			**116,722**	**375,492**	**87**	**2**	**322%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	3,022	24,023	4	0	795%
2026	2001	25	17,123	74,428	10	0	435%
2026	2002	24	32,789	104,574	27	1	319%
2026	2003	23	56,910	201,322	41	1	354%
2026	2004	22	0	0	0	0	0%
2026	2005	21	0	0	0	0	0%
2026 Total			**109,844**	**404,347**	**82**	**2**	**368%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	2,872	25,826	4	0	899%
2027	2001	26	15,825	76,755	9	0	485%
2027	2002	25	31,287	114,239	25	1	365%
2027	2003	24	52,912	213,842	39	1	404%
2027	2004	23	0	0	0	0	0%
2027	2005	22	0	0	0	0	0%
2027 Total			**102,896**	**430,662**	**77**	**2**	**419%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	2,716	26,896	3	0	990%
2028	2001	27	14,501	78,201	9	0	539%
2028	2002	26	29,750	124,290	24	1	418%
2028	2003	25	48,955	226,222	37	1	462%
2028	2004	24	0	0	0	0	0%
2028	2005	23	0	0	0	0	0%
2028 Total			**95,923**	**455,609**	**72**	**2**	**475%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	2,557	27,926	3	0	1092%
2029	2001	28	13,165	78,516	8	0	596%
2029	2002	27	28,178	133,828	22	1	475%
2029	2003	26	45,062	237,301	34	1	527%
2029	2004	25	0	0	0	0	0%
2029	2005	24	0	0	0	0	0%
2029 Total			**88,962**	**477,572**	**67**	**2**	**537%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	2,393	28,857	3	0	1206%
2030	2001	29	11,838	77,681	7	0	656%
2030	2002	28	26,579	142,136	21	1	535%
2030	2003	27	41,259	246,332	32	1	597%
2030	2004	26	0	0	0	0	0%
2030	2005	25	0	0	0	0	0%
2030 Total			**82,068**	**495,006**	**62**	**2**	**603%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	2,223	29,698	3	0	1336%
2031	2001	30	10,538	76,118	6	0	722%
2031	2002	29	24,959	150,322	20	1	602%
2031	2003	28	37,576	253,574	29	1	675%
2031	2004	27	0	0	0	0	0%
2031	2005	26	0	0	0	0	0%
2031 Total			**75,295**	**509,712**	**58**	**2**	**677%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	2,048	30,327	2	0	1481%
2032	2001	31	9,275	73,859	5	0	796%
2032	2002	30	23,319	157,865	18	1	677%
2032	2003	29	34,039	260,310	27	1	765%
2032	2004	28	0	0	0	0	0%
2032	2005	27	0	0	0	0	0%
2032 Total			**68,680**	**522,361**	**53**	**2**	**761%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	1,867	30,642	2	0	1641%
2033	2001	32	8,067	70,269	5	0	871%
2033	2002	31	21,668	163,443	17	1	754%
2033	2003	30	30,664	266,210	25	1	868%
2033	2004	29	0	0	0	0	0%
2033	2005	28	0	0	0	0	0%
2033 Total			**62,266**	**530,564**	**48**	**2**	**852%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	1,681	30,368	2	0	1806%
2034	2001	33	6,929	65,810	4	0	950%
2034	2002	32	20,022	167,608	15	1	837%
2034	2003	31	27,467	267,903	23	1	975%
2034	2004	30	0	0	0	0	0%
2034	2005	29	0	0	0	0	0%
2034 Total			**56,099**	**531,690**	**44**	**2**	**948%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	1,494	29,641	2	0	1985%
2035	2001	34	5,873	60,866	3	0	1036%
2035	2002	33	18,386	171,038	14	1	930%
2035	2003	32	24,457	268,086	20	1	1096%
2035	2004	31	0	0	0	0	0%
2035	2005	30	0	0	0	0	0%
2035 Total			**50,209**	**529,631**	**39**	**2**	**1055%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	1,308	28,397	1	0	2171%
2036	2001	35	4,908	55,093	3	0	1123%
2036	2002	34	16,772	173,183	12	1	1033%
2036	2003	33	21,638	265,964	18	1	1229%
2036	2004	32	0	0	0	0	0%
2036	2005	31	0	0	0	0	0%
2036 Total			**44,626**	**522,637**	**35**	**2**	**1171%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	1,128	26,215	1	0	2325%
2037	2001	36	4,044	48,580	2	0	1201%
2037	2002	35	15,197	173,420	11	0	1141%
2037	2003	34	19,012	260,853	16	1	1372%
2037	2004	33	0	0	0	0	0%
2037	2005	32	0	0	0	0	0%
2037 Total			**39,381**	**509,069**	**31**	**1**	**1293%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	958	23,350	1	0	2438%
2038	2001	37	3,283	41,930	2	0	1277%
2038	2002	36	13,675	170,750	10	0	1249%
2038	2003	35	16,582	253,309	15	1	1528%
2038	2004	34	0	0	0	0	0%
2038	2005	33	0	0	0	0	0%
2038 Total			**34,498**	**489,339**	**27**	**1**	**1418%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	801	20,403	1	0	2548%
2039	2001	38	2,625	35,634	2	0	1358%
2039	2002	37	12,214	166,450	8	0	1363%
2039	2003	36	14,351	243,355	13	1	1696%
2039	2004	35	0	0	0	0	0%
2039	2005	34	0	0	0	0	0%
2039 Total			**29,991**	**465,842**	**24**	**1**	**1553%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	659	17,603	1	0	2673%
2040	2001	39	2,065	29,779	1	0	1442%
2040	2002	38	10,831	159,732	7	0	1475%
2040	2003	37	12,318	231,600	11	1	1880%
2040	2004	36	0	0	0	0	0%
2040	2005	35	0	0	0	0	0%
2040 Total			**25,873**	**438,713**	**20**	**1**	**1696%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	532	14,945	1	0	2808%
2041	2001	40	1,598	24,491	1	0	1533%
2041	2002	39	9,537	152,121	6	0	1595%
2041	2003	38	10,480	218,042	10	1	2080%
2041	2004	37	0	0	0	0	0%
2041	2005	36	0	0	0	0	0%
2041 Total			**22,147**	**409,599**	**18**	**1**	**1849%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	423	12,443	0	0	2945%
2042	2001	41	1,214	19,813	1	0	1632%
2042	2002	40	8,339	143,766	5	0	1724%
2042	2003	39	8,834	203,673	8	0	2306%
2042	2004	38	0	0	0	0	0%
2042	2005	37	0	0	0	0	0%
2042 Total			**18,809**	**379,694**	**15**	**1**	**2019%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	329	10,166	0	0	3090%
2043	2001	42	906	15,712	1	0	1735%
2043	2002	41	7,239	133,611	5	0	1846%
2043	2003	40	7,369	188,352	7	0	2556%
2043	2004	39	0	0	0	0	0%
2043	2005	38	0	0	0	0	0%
2043 Total			**15,843**	**347,841**	**12**	**1**	**2196%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	251	8,096	0	0	3225%
2044	2001	43	662	12,193	0	0	1841%
2044	2002	42	6,240	123,282	4	0	1976%
2044	2003	41	6,079	170,360	6	0	2802%
2044	2004	40	0	0	0	0	0%
2044	2005	39	0	0	0	0	0%
2044 Total			**13,233**	**313,932**	**10**	**1**	**2372%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	187	6,316	0	0	3370%
2045	2001	44	474	9,294	0	0	1959%
2045	2002	43	5,339	113,298	3	0	2122%
2045	2003	42	4,956	151,913	5	0	3065%
2045	2004	41	0	0	0	0	0%
2045	2005	40	0	0	0	0	0%
2045 Total			**10,957**	**280,822**	**9**	**1**	**2563%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	137	4,869	0	0	3563%
2046	2001	45	332	6,976	0	0	2101%
2046	2002	44	4,532	103,884	3	0	2292%
2046	2003	43	3,994	133,374	4	0	3340%
2046	2004	42	0	0	0	0	0%
2046	2005	41	0	0	0	0	0%
2046 Total			**8,994**	**249,103**	**7**	**0**	**2770%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	97	3,702	0	0	3812%
2047	2001	46	227	5,143	0	0	2266%
2047	2002	45	3,814	94,632	2	0	2481%
2047	2003	44	3,176	115,198	3	0	3627%
2047	2004	43	0	0	0	0	0%
2047	2005	42	0	0	0	0	0%
2047 Total			**7,314**	**218,675**	**6**	**0**	**2990%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	67	2,746	0	0	4089%
2048	2001	47	151	3,696	0	0	2443%
2048	2002	46	3,180	84,674	2	0	2663%
2048	2003	45	2,493	97,794	3	0	3922%
2048	2004	44	0	0	0	0	0%
2048	2005	43	0	0	0	0	0%
2048 Total			**5,892**	**188,909**	**4**	**0**	**3206%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	45	1,967	0	0	4357%
2049	2001	48	98	2,569	0	0	2629%
2049	2002	47	2,626	74,978	1	0	2855%
2049	2003	46	1,929	81,647	2	0	4233%
2049	2004	45	0	0	0	0	0%
2049	2005	44	0	0	0	0	0%
2049 Total			**4,698**	**161,162**	**3**	**0**	**3431%**
Grand Total			**3,038,395**	**12,657,712**	**2,275**	**50**	**417%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	0	0	0	0	0.00%
10	105,580	51,866	69	1	49.12%
11	141,161	76,051	107	1	53.88%
12	167,561	103,788	123	1	61.94%
13	168,354	122,700	125	1	72.88%
14	164,400	140,940	122	1	85.73%
15	160,165	161,557	118	1	100.87%
16	155,656	184,443	115	1	118.49%
17	150,843	209,008	112	1	138.56%
18	145,632	235,224	108	2	161.52%
19	140,000	262,066	104	2	187.19%
20	133,946	290,559	99	2	216.92%
21	127,520	319,644	95	2	250.66%
22	120,924	348,381	90	2	288.10%
23	114,206	378,843	86	2	331.72%
24	107,394	408,343	81	2	380.23%
25	100,533	436,433	76	2	434.12%
26	93,660	462,370	71	2	493.67%
27	86,810	484,187	66	2	557.76%
28	80,036	501,121	61	2	626.12%
29	73,392	516,239	57	2	703.40%
30	66,913	529,051	52	2	790.65%
31	60,632	534,903	47	2	882.21%
32	54,593	536,290	43	2	982.34%
33	48,819	533,454	38	2	1092.71%
34	43,337	525,271	34	2	1212.06%
35	38,181	511,464	30	1	1339.59%
36	33,378	491,082	26	1	1471.26%
37	28,943	466,195	23	1	1610.71%
38	24,894	436,758	20	1	1754.46%
39	21,237	405,976	17	1	1911.69%
40	17,964	374,211	14	1	2083.12%
41	15,065	338,729	12	1	2248.46%
42	12,524	303,351	10	1	2422.06%
43	10,324	269,031	8	1	2605.86%
44	8,434	236,472	6	0	2803.93%
45	6,826	205,718	5	0	3013.60%
46	5,472	176,332	4	0	3222.16%
47	2,874	82,376	2	0	2865.94%
48	165	5,315	0	0	3223.49%
49	45	1,967	0	0	4357.35%
50	0	0	0	0	0.00%
Grand Total	**3,038,395**	**12,657,712**	**2,275**	**50**	**416.59%**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	5,156	11,821,680	92%	94%
Facility Only	435	751,492	8%	6%
Total	5,591	12,573,172	100%	100%
COLA Options				
No COLA	690	1,199,798	12%	10%
Compound COLA 5%	4,041	9,557,483	72%	76%
Simple COLA	860	1,815,890	15%	14%
Total	5,591	12,573,172	100%	100%
Nonforfeiture Options				
None	5,397	11,690,095	97%	93%
Full ROP	165	770,831	3%	6%
SBP NFO	9	31,930	0%	0%
Full ROP & SBP	20	80,316	0%	1%
Total	5,591	12,573,172	100%	100%
Pay Period				
10 Pay	254	1,344,459	5%	11%
Lifetime	5,337	11,228,713	95%	89%
Total	5,591	12,573,172	100%	100%
Joint/Single Life				
Joint	2,932	7,702,063	52%	61%
Single	2,659	4,871,109	48%	39%
Total	5,591	12,573,172	100%	100%
Billing Mode				
Annual	1,922	4,451,837	34%	35%
Semi-Annual	233	626,976	4%	5%
Quarterly	528	1,390,090	9%	11%
Monthly	2,908	6,104,268	52%	49%
Total	5,591	12,573,172	100%	100%
Elimination Period				
0	386	930,689	7%	7%
30	985	2,295,213	18%	18%
60	132	323,451	2%	3%
90	4,088	9,023,818	73%	72%
180	0	0	0%	0%
Total	5,591	12,573,172	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	740	1,211,160	13%	10%
5 Year / 5 Year	450	969,631	8%	8%
Lifetime / Lifetime	4,401	10,392,381	79%	83%
Total	5,591	12,573,172	100%	100%
Issue Age Cohort				
22	5	5,542	0%	0%
27	7	5,138	0%	0%
32	16	22,889	0%	0%
37	36	73,014	1%	1%
42	108	217,294	2%	2%
47	360	689,399	6%	5%
52	1,067	2,067,083	19%	16%
57	1,832	3,628,766	33%	29%
62	1,441	3,510,878	26%	28%
67	507	1,534,318	9%	12%
72	163	578,433	3%	5%
77	45	218,033	1%	2%
82	4	22,387	0%	0%
Total	5,591	12,573,172	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	5	7,375	0%	0%
37	7	3,304	0%	0%
42	16	32,884	0%	0%
47	45	81,130	1%	1%
52	104	223,766	2%	2%
57	388	775,128	7%	6%
62	1,070	2,084,022	19%	17%
67	1,764	3,501,932	32%	28%
72	1,423	3,381,367	25%	27%
77	539	1,615,969	10%	13%
82	173	615,686	3%	5%
87	52	222,826	1%	2%
92	5	27,781	0%	0%
Total	5,591	12,573,172	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0%	0%
3	0	0	0%	0%
4	0	0	0%	0%
5	0	0	0%	0%
6	0	0	0%	0%
7	0	0	0%	0%
8	0	0	0%	0%
9	2,145	5,282,595	38%	42%
10	1,886	3,890,679	34%	31%
11	1,135	2,475,118	20%	20%
12	420	911,680	8%	7%
13	5	13,100	0%	0%
Total	5,591	12,573,172	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	89	205,570	100%	100%
Facility Only	0	0	0%	0%
Total	89	205,570	100%	100%
COLA Options				
No COLA	7	12,111	8%	6%
Compound COLA 5%	68	159,778	76%	78%
Simple COLA	14	33,682	16%	16%
Total	89	205,570	100%	100%
Nonforfeiture Options				
None	86	190,080	97%	92%
Full ROP	3	15,490	3%	8%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	89	205,570	100%	100%
Pay Period				
10 Pay	5	27,615	6%	13%
Lifetime	84	177,954	94%	87%
Total	89	205,570	100%	100%
Joint/Single Life				
Joint	49	130,208	55%	63%
Single	40	75,362	45%	37%
Total	89	205,570	100%	100%
Billing Mode				
Annual	26	62,136	29%	30%
Semi-Annual	3	9,391	3%	5%
Quarterly	13	40,162	15%	20%
Monthly	47	93,881	53%	46%
Total	89	205,570	100%	100%
Elimination Period				
0	6	13,462	7%	7%
30	17	35,238	19%	17%
60	0	0	0%	0%
90	66	156,870	74%	76%
180	0	0	0%	0%
Total	89	205,570	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	11	15,666	12%	8%
5 Year / 5 Year	14	31,241	16%	15%
Lifetime / Lifetime	64	158,663	72%	77%
Total	89	205,570	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	1	1,379	1%	1%
42	2	6,009	2%	3%
47	4	12,830	4%	6%
52	25	41,562	28%	20%
57	28	61,472	31%	30%
62	17	39,150	19%	19%
67	10	33,622	11%	16%
72	2	9,547	2%	5%
77	0	0	0%	0%
82	0	0	0%	0%
Total	89	205,570	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	1	1,379	1%	1%
52	2	6,009	2%	3%
57	4	12,830	4%	6%
62	24	40,519	27%	20%
67	31	66,247	35%	32%
72	16	38,181	18%	19%
77	11	40,406	12%	20%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	89	205,570	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0%	0%
7	0	0	0%	0%
8	0	0	0%	0%
9	47	114,384	53%	56%
10	26	46,282	29%	23%
11	12	29,133	13%	14%
12	4	15,771	4%	8%
13	0	0	0%	0%
Total	89	205,570	100%	100%

The State Life Insurance Company
Nationwide Experience Projection with proposed Rate Increase
Policy Form: 6000 - All Pay Types
35% Rate Increase Applied to Historical Premiums - No Projected Shock Lapse or Benefit Reduction

Exhibit Q1.1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	708,045	0	0.0%	0	0.0%	1,287,899	0	0	1,287,899	0	0.0%	0	0.0%	9.5	1.8190
	2004	5,128,833	0	0.0%	0	0.0%	8,759,720	0	0	10,047,619	0	0.0%	0	0.0%	8.5	1.7079
	2005	7,037,510	0	0.0%	214,525	3.0%	11,286,026	0	344,032	21,333,645	0	0.0%	344,032	1.6%	7.5	1.6037
	2006	6,998,140	109,490	1.6%	946,321	13.5%	10,537,924	164,872	1,424,987	31,871,569	164,872	0.5%	1,769,019	5.6%	6.5	1.5058
	2007	6,753,860	290,436	4.3%	199,120	2.9%	9,549,374	410,652	281,538	41,420,944	575,523	1.4%	2,050,557	5.0%	5.5	1.4139
	2008	6,564,330	333,981	5.1%	145,027	2.2%	8,714,925	443,400	192,540	50,135,869	1,018,923	2.0%	2,243,097	4.5%	4.5	1.3276
	2009	6,497,545	349,291	5.4%	1,099,028	16.9%	8,099,775	435,422	1,370,037	58,235,644	1,454,345	2.5%	3,613,134	6.2%	3.5	1.2466
	2010	6,420,019	472,233	7.4%	558,242	8.7%	7,514,677	552,752	653,426	65,750,320	2,007,098	3.1%	4,266,560	6.5%	2.5	1.1705
	2011	6,409,545	393,166	6.1%	214,480	3.3%	7,044,524	432,116	235,728	72,794,844	2,439,213	3.4%	4,502,287	6.2%	1.5	1.0991
	2012	6,459,445	503,095	7.8%	420,916	6.5%	6,666,072	519,188	434,381	79,460,916	2,958,401	3.7%	4,936,668	6.2%	0.5	1.0320
Projected Future Experience	2013	5,895,875	676,441	11.5%	969,159	16.4%	5,713,122	655,473	939,118	85,174,037	3,613,874	4.2%	5,875,786	6.9%	-0.5	0.9690
	2014	4,068,253	853,017	21.0%	1,133,812	27.9%	3,701,550	776,128	1,031,613	88,875,587	4,390,002	4.9%	6,907,399	7.8%	-1.5	0.9099
	2015	2,870,011	1,088,097	37.9%	1,327,186	46.2%	2,451,938	929,594	1,133,856	91,327,525	5,319,596	5.8%	8,041,255	8.8%	-2.5	0.8543
	2016	2,727,889	1,327,464	48.7%	1,563,313	57.3%	2,188,281	1,064,876	1,254,072	93,515,806	6,384,473	6.8%	9,295,326	9.9%	-3.5	0.8022
	2017	2,666,932	1,616,213	60.6%	1,838,799	68.9%	2,008,809	1,217,377	1,385,036	95,524,615	7,601,850	8.0%	10,680,362	11.2%	-4.5	0.7532
	2018	2,601,829	1,924,340	74.0%	2,153,961	82.8%	1,840,161	1,361,003	1,523,404	97,364,777	8,962,853	9.2%	12,203,766	12.5%	-5.5	0.7073
	2019	2,532,516	2,280,450	90.0%	2,504,423	98.9%	1,681,821	1,514,426	1,663,164	99,046,597	10,477,279	10.6%	13,866,930	14.0%	-6.5	0.6641
	2020	2,459,080	2,692,744	109.5%	2,896,771	117.8%	1,533,383	1,679,086	1,806,309	100,579,980	12,156,365	12.1%	15,673,239	15.6%	-7.5	0.6236
	2021	2,380,981	3,144,646	132.1%	3,329,003	139.8%	1,394,069	1,841,197	1,949,138	101,974,049	13,997,562	13.7%	17,622,377	17.3%	-8.5	0.5855
	2022	2,297,317	3,640,015	158.4%	3,800,990	165.5%	1,262,989	2,001,161	2,089,659	103,237,038	15,998,722	15.5%	19,712,036	19.1%	-9.5	0.5498
	2023	2,207,665	4,187,803	189.7%	4,314,659	195.4%	1,139,626	2,161,799	2,227,284	104,376,664	18,160,521	17.4%	21,939,320	21.0%	-10.5	0.5162
	2024	2,111,903	4,781,989	226.4%	4,855,376	229.9%	1,023,654	2,317,864	2,353,436	105,400,318	20,478,386	19.4%	24,292,756	23.0%	-11.5	0.4847
	2025	2,011,096	5,417,649	269.4%	5,411,728	269.1%	915,298	2,465,703	2,463,008	106,315,617	22,944,089	21.6%	26,755,764	25.2%	-12.5	0.4551
	2026	1,907,049	6,088,807	319.3%	5,977,398	313.4%	814,971	2,602,031	2,554,421	107,130,588	25,546,120	23.8%	29,310,185	27.4%	-13.5	0.4273
	2027	1,800,581	6,782,960	376.7%	6,540,308	363.2%	722,509	2,721,761	2,624,393	107,853,097	28,267,880	26.2%	31,934,578	29.6%	-14.5	0.4013
	2028	1,692,091	7,488,983	442.6%	7,091,374	419.1%	637,536	2,821,655	2,671,846	108,490,633	31,089,536	28.7%	34,606,424	31.9%	-15.5	0.3768
	2029	1,582,111	8,193,559	517.9%	7,616,707	481.4%	559,717	2,898,705	2,694,628	109,050,350	33,988,241	31.2%	37,301,052	34.2%	-16.5	0.3538
	2030	1,471,229	8,883,540	603.8%	8,119,506	551.9%	488,722	2,950,991	2,697,189	109,539,072	36,939,232	33.7%	39,998,241	36.5%	-17.5	0.3322
	2031	1,360,139	9,543,117	701.6%	8,578,554	630.7%	424,244	2,976,614	2,675,755	109,963,316	39,915,846	36.3%	42,673,996	38.8%	-18.5	0.3119
	2032	1,249,587	10,155,764	812.7%	8,989,091	719.4%	365,973	2,974,372	2,632,682	110,329,289	42,890,218	38.9%	45,306,678	41.1%	-19.5	0.2929
	2033	1,140,404	10,697,102	938.0%	9,343,197	819.3%	313,611	2,941,705	2,569,381	110,642,901	45,831,923	41.4%	47,876,059	43.3%	-20.5	0.2750
	2034	1,033,466	11,171,404	1081.0%	9,619,860	930.8%	266,858	2,884,637	2,484,003	110,909,758	48,716,560	43.9%	50,360,063	45.4%	-21.5	0.2582
	2035	929,726	11,570,193	1244.5%	9,823,031	1056.6%	225,418	2,805,268	2,381,658	111,135,176	51,521,829	46.4%	52,741,721	47.5%	-22.5	0.2425
	2036	830,103	11,871,137	1430.1%	9,942,864	1197.8%	188,980	2,702,567	2,263,579	111,324,157	54,224,396	48.7%	55,005,300	49.4%	-23.5	0.2277
	2037	735,425	12,057,772	1639.6%	9,967,340	1355.3%	157,207	2,577,518	2,130,659	111,481,364	56,801,914	51.0%	57,135,959	51.3%	-24.5	0.2138
	2038	646,401	12,122,889	1875.4%	9,893,853	1530.6%	129,744	2,433,275	1,985,868	111,611,108	59,235,189	53.1%	59,121,827	53.0%	-25.5	0.2007
	2039	563,582	12,069,832	2141.6%	9,733,502	1727.1%	106,217	2,274,765	1,834,444	111,717,325	61,509,954	55.1%	60,956,271	54.6%	-26.5	0.1885
	2040	487,359	11,905,283	2442.8%	9,501,205	1949.5%	86,245	2,106,811	1,681,375	111,803,570	63,616,765	56.9%	62,637,646	56.0%	-27.5	0.1770
	2041	417,976	11,635,158	2783.7%	9,192,081	2199.2%	69,452	1,933,341	1,527,390	111,873,022	65,550,106	58.6%	64,165,036	57.4%	-28.5	0.1662
	2042	355,520	11,260,992	3167.5%	8,821,701	2481.3%	55,469	1,756,965	1,376,382	111,928,491	67,307,071	60.1%	65,541,418	58.6%	-29.5	0.1560
	2043	299,914	10,798,186	3600.4%	8,399,720	2800.7%	43,937	1,581,932	1,230,557	111,972,429	68,889,003	61.5%	66,771,975	59.6%	-30.5	0.1465
	2044	250,961	10,267,687	4091.3%	7,936,764	3162.5%	34,522	1,412,407	1,091,769	112,006,951	70,301,410	62.8%	67,863,744	60.6%	-31.5	0.1376
	2045	208,341	9,687,433	4649.8%	7,450,135	3575.9%	26,910	1,251,257	962,281	112,033,860	71,552,667	63.9%	68,826,025	61.4%	-32.5	0.1292
	2046	171,620	9,068,450	5284.0%	6,940,802	4044.3%	20,814	1,099,819	841,778	112,054,674	72,652,486	64.8%	69,667,804	62.2%	-33.5	0.1213
	2047	140,309	8,424,852	6004.5%	6,416,554	4573.1%	15,978	959,402	730,702	112,070,653	73,611,889	65.7%	70,398,506	62.8%	-34.5	0.1139
	2048	113,884	7,766,048	6819.3%	5,879,548	5162.8%	12,177	830,403	628,685	112,082,830	74,442,292	66.4%	71,027,190	63.4%	-35.5	0.1069
	Past	58,977,271	2,451,692	4.2%	3,797,657	6.4%	79,460,916	2,958,401	4,936,668	79,460,916	2,958,401	3.7%	4,936,668	6.2%		
	Future	56,219,125	263,142,014	468.1%	227,874,274	405.3%	32,621,914	71,483,891	66,090,522	32,621,914	71,483,891	219.1%	66,090,522	202.6%		
	Lifetime	115,196,396	265,593,706	230.6%	231,671,931	201.1%	112,082,830	74,442,292	71,027,190	112,082,830	74,442,292	66.4%	71,027,190	63.4%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection with proposed Rate Increase
Policy Form: 6000 - All Pay Types
35% Rate Increase Applied to Historical Premiums - No Projected Shock Lapse or Benefit Reduction

Exhibit Q1.2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	4,754	0	0.0%	0	0.0%	8,648	0	0	8,648	0	0.0%	0	0.0%	9.5	1.8190
	2004	154,070	0	0.0%	0	0.0%	263,142	0	0	271,790	0	0.0%	0	0.0%	8.5	1.7079
	2005	131,547	0	0.0%	0	0.0%	210,961	0	0	482,751	0	0.0%	0	0.0%	7.5	1.6037
	2006	111,166	0	0.0%	0	0.0%	167,395	0	0	650,146	0	0.0%	0	0.0%	6.5	1.5058
	2007	85,669	0	0.0%	0	0.0%	121,129	0	0	771,275	0	0.0%	0	0.0%	5.5	1.4139
	2008	80,778	71,357	88.3%	71,357	88.3%	107,242	94,735	94,735	878,517	94,735	10.8%	94,735	10.8%	4.5	1.3276
	2009	72,606	0	0.0%	0	0.0%	90,510	0	0	969,027	94,735	9.8%	94,735	9.8%	3.5	1.2466
	2010	70,189	0	0.0%	0	0.0%	82,156	0	0	1,051,183	94,735	9.0%	94,735	9.0%	2.5	1.1705
	2011	69,514	0	0.0%	0	0.0%	76,400	0	0	1,127,584	94,735	8.4%	94,735	8.4%	1.5	1.0991
	2012	70,992	0	0.0%	0	0.0%	73,263	0	0	1,200,847	94,735	7.9%	94,735	7.9%	0.5	1.0320
Projected Future Experience	2013	58,958	4,379	7.4%	12,824	21.8%	57,130	4,243	12,427	1,257,977	98,978	7.9%	107,162	8.5%	-0.5	0.9690
	2014	47,698	8,051	16.9%	15,366	32.2%	43,399	7,325	13,981	1,301,376	106,304	8.2%	121,143	9.3%	-1.5	0.9099
	2015	45,976	12,106	26.3%	18,411	40.0%	39,279	10,343	15,729	1,340,655	116,646	8.7%	136,872	10.2%	-2.5	0.8543
	2016	45,165	16,216	35.9%	22,047	48.8%	36,230	13,008	17,686	1,376,885	129,654	9.4%	154,558	11.2%	-3.5	0.8022
	2017	44,301	20,786	46.9%	26,349	59.5%	33,369	15,657	19,847	1,410,254	145,311	10.3%	174,405	12.4%	-4.5	0.7532
	2018	43,380	25,994	59.9%	31,488	72.6%	30,681	18,385	22,270	1,440,935	163,695	11.4%	196,675	13.6%	-5.5	0.7073
	2019	42,399	32,044	75.6%	37,569	88.6%	28,157	21,280	24,949	1,469,091	184,975	12.6%	221,624	15.1%	-6.5	0.6641
	2020	41,355	38,992	94.3%	44,380	107.3%	25,787	24,314	27,673	1,494,879	209,289	14.0%	249,297	16.7%	-7.5	0.6236
	2021	40,232	46,880	116.5%	52,224	129.8%	23,556	27,448	30,577	1,518,435	236,737	15.6%	279,875	18.4%	-8.5	0.5855
	2022	39,016	55,774	143.0%	61,162	156.8%	21,450	30,663	33,625	1,539,885	267,400	17.4%	313,500	20.4%	-9.5	0.5498
	2023	37,699	65,558	173.9%	70,262	186.4%	19,460	33,842	36,270	1,559,345	301,242	19.3%	349,770	22.4%	-10.5	0.5162
	2024	36,277	76,449	210.7%	80,539	222.0%	17,584	37,056	39,038	1,576,929	338,298	21.5%	388,807	24.7%	-11.5	0.4847
	2025	34,775	88,461	254.4%	91,434	262.9%	15,827	40,261	41,614	1,592,756	378,559	23.8%	430,421	27.0%	-12.5	0.4551
	2026	33,211	101,019	304.2%	101,780	306.5%	14,192	43,170	43,495	1,606,948	421,729	26.2%	473,916	29.5%	-13.5	0.4273
	2027	31,585	113,331	358.8%	110,426	349.6%	12,674	45,476	44,310	1,619,622	467,204	28.8%	518,226	32.0%	-14.5	0.4013
	2028	29,897	125,123	418.5%	118,396	396.0%	11,264	47,143	44,609	1,630,887	514,347	31.5%	562,835	34.5%	-15.5	0.3768
	2029	28,147	136,538	485.1%	126,605	449.8%	9,958	48,304	44,790	1,640,845	562,652	34.3%	607,625	37.0%	-16.5	0.3538
	2030	26,347	147,493	559.8%	134,007	508.6%	8,752	48,995	44,515	1,649,597	611,647	37.1%	652,140	39.5%	-17.5	0.3322
	2031	24,500	157,789	644.1%	141,252	576.6%	7,642	49,216	44,058	1,657,238	660,863	39.9%	696,199	42.0%	-18.5	0.3119
	2032	22,612	167,169	739.3%	147,471	652.2%	6,623	48,960	43,191	1,663,861	709,823	42.7%	739,389	44.4%	-19.5	0.2929
	2033	20,704	175,821	849.2%	152,041	734.4%	5,693	48,351	41,811	1,669,554	758,173	45.4%	781,201	46.8%	-20.5	0.2750
	2034	18,792	182,445	970.8%	154,513	822.2%	4,853	47,110	39,898	1,674,407	805,283	48.1%	821,098	49.0%	-21.5	0.2582
	2035	16,897	187,238	1108.1%	155,148	918.2%	4,097	45,397	37,617	1,678,504	850,681	50.7%	858,715	51.2%	-22.5	0.2425
	2036	15,046	189,254	1257.9%	152,976	1016.7%	3,425	43,085	34,826	1,681,929	893,766	53.1%	893,541	53.1%	-23.5	0.2277
	2037	13,269	189,146	1425.5%	148,513	1119.2%	2,836	40,433	31,747	1,684,765	934,198	55.4%	925,288	54.9%	-24.5	0.2138
	2038	11,590	185,163	1597.6%	141,210	1218.4%	2,326	37,165	28,343	1,687,092	971,364	57.6%	953,631	56.5%	-25.5	0.2007
	2039	10,025	178,242	1778.0%	133,743	1334.1%	1,889	33,593	25,206	1,688,981	1,004,957	59.5%	978,838	58.0%	-26.5	0.1885
	2040	8,587	169,481	1973.8%	125,560	1462.3%	1,520	29,992	22,220	1,690,500	1,034,949	61.2%	1,001,057	59.2%	-27.5	0.1770
	2041	7,282	160,015	2197.5%	117,408	1612.4%	1,210	26,589	19,509	1,691,710	1,061,537	62.7%	1,020,566	60.3%	-28.5	0.1662
	2042	6,113	149,817	2450.9%	108,712	1778.5%	954	23,375	16,961	1,692,664	1,084,912	64.1%	1,037,528	61.3%	-29.5	0.1560
	2043	5,077	138,917	2736.4%	99,735	1964.6%	744	20,351	14,611	1,693,408	1,105,264	65.3%	1,052,139	62.1%	-30.5	0.1465
	2044	4,170	127,072	3047.4%	90,356	2166.9%	574	17,480	12,429	1,693,981	1,122,743	66.3%	1,064,568	62.8%	-31.5	0.1376
	2045	3,388	115,051	3396.1%	81,087	2393.6%	438	14,860	10,473	1,694,419	1,137,604	67.1%	1,075,041	63.4%	-32.5	0.1292
	2046	2,722	102,469	3764.6%	71,797	2637.7%	330	12,427	8,707	1,694,749	1,150,031	67.9%	1,083,749	63.9%	-33.5	0.1213
	2047	2,161	89,677	4148.9%	62,862	2908.3%	246	10,212	7,159	1,694,995	1,160,243	68.5%	1,090,908	64.4%	-34.5	0.1139
	2048	1,696	77,139	4547.9%	53,735	3168.1%	181	8,248	5,746	1,695,177	1,168,492	68.9%	1,096,653	64.7%	-35.5	0.1069
	Past	851,284	71,357	8.4%	71,357	8.4%	1,200,847	94,735	94,735	1,200,847	94,735	7.9%	94,735	7.9%		
	Future	901,046	3,857,098	428.1%	3,293,388	365.5%	494,330	1,073,756	1,001,918	494,330	1,073,756	217.2%	1,001,918	202.7%		
	Lifetime	1,752,331	3,928,455	224.2%	3,364,745	192.0%	1,695,177	1,168,492	1,096,653	1,695,177	1,168,492	68.9%	1,096,653	64.7%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Nationwide Experience Projection with proposed Rate Increase
Policy Form: 6000 - All Pay Types
35% Rate Increase Applied to Historical Premiums - No Projected Shock Lapse or Benefit Reduction

Exhibit Q1.1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	811,001	0	0.0%	264	0.0%	1,781,932	0	581	1,781,932	0	0.0%	581	0.0%	12.5	2.1972
	2001	4,438,101	0	0.0%	0	0.0%	9,156,250	0	0	10,938,182	0	0.0%	581	0.0%	11.5	2.0631
	2002	9,610,788	300	0.0%	218,004	2.3%	18,617,865	581	422,313	29,556,047	581	0.0%	422,894	1.4%	10.5	1.9372
	2003	18,296,193	77,087	0.4%	258,706	1.4%	33,279,900	140,217	470,574	62,835,946	140,798	0.2%	893,468	1.4%	9.5	1.8190
	2004	20,374,235	172,273	0.8%	186,647	0.9%	34,797,895	294,231	318,781	97,633,841	435,030	0.4%	1,212,250	1.2%	8.5	1.7079
	2005	19,802,690	216,112	1.1%	2,097,912	10.6%	31,757,496	346,578	3,364,414	129,391,338	781,608	0.6%	4,576,663	3.5%	7.5	1.6037
	2006	19,502,582	699,624	3.6%	2,506,188	12.9%	29,367,337	1,053,507	3,773,863	158,758,675	1,835,114	1.2%	8,350,526	5.3%	6.5	1.5058
	2007	19,152,639	984,595	5.1%	1,204,057	6.3%	27,080,175	1,392,132	1,702,433	185,838,850	3,227,246	1.7%	10,052,959	5.4%	5.5	1.4139
	2008	18,809,162	1,385,415	7.4%	2,420,021	12.9%	24,971,388	1,839,302	3,212,864	210,810,237	5,066,547	2.4%	13,265,823	6.3%	4.5	1.3276
	2009	18,399,740	1,945,441	10.6%	5,857,226	31.8%	22,936,931	2,425,167	7,301,560	233,747,168	7,491,714	3.2%	20,567,383	8.8%	3.5	1.2466
	2010	18,190,486	3,096,937	17.0%	6,731,017	37.0%	21,292,092	3,624,987	7,878,703	255,039,260	11,116,701	4.4%	28,446,086	11.2%	2.5	1.1705
	2011	18,163,326	3,818,055	21.0%	4,346,567	23.9%	19,962,724	4,196,301	4,777,171	275,001,983	15,313,002	5.6%	33,223,257	12.1%	1.5	1.0991
	2012	17,947,415	4,764,124	26.5%	8,214,612	45.8%	18,521,523	4,916,520	8,477,384	293,523,507	20,229,522	6.9%	41,700,641	14.2%	0.5	1.0320
Projected Future Experience	2013	15,824,839	6,604,749	41.7%	6,398,897	40.4%	15,334,319	6,400,023	6,200,552	308,857,826	26,629,545	8.6%	47,901,193	15.5%	-0.5	0.9690
	2014	14,643,753	7,340,897	50.1%	7,396,291	50.5%	13,323,796	6,679,204	6,729,605	322,181,622	33,308,749	10.3%	54,630,798	17.0%	-1.5	0.9099
	2015	14,293,373	8,445,954	59.1%	8,531,025	59.7%	12,211,267	7,215,637	7,288,316	334,392,889	40,524,386	12.1%	61,919,114	18.5%	-2.5	0.8543
	2016	13,918,864	9,810,726	70.5%	9,789,641	70.3%	11,165,551	7,870,050	7,853,136	345,558,440	48,394,437	14.0%	69,772,250	20.2%	-3.5	0.8022
	2017	13,519,700	11,188,430	82.8%	11,170,268	82.6%	10,183,424	8,427,445	8,413,764	355,741,863	56,821,882	16.0%	78,186,015	22.0%	-4.5	0.7532
	2018	13,095,177	12,656,713	96.7%	12,665,642	96.7%	9,261,654	8,951,547	8,957,862	365,003,517	65,773,429	18.0%	87,143,877	23.9%	-5.5	0.7073
	2019	12,643,798	14,223,503	112.5%	14,256,044	112.8%	8,396,632	9,445,700	9,467,310	373,400,149	75,219,128	20.1%	96,611,186	25.9%	-6.5	0.6641
	2020	12,162,478	16,019,367	131.7%	15,919,443	130.9%	7,584,029	9,989,029	9,926,721	380,984,178	85,208,158	22.4%	106,537,908	28.0%	-7.5	0.6236
	2021	11,648,800	17,890,254	153.6%	17,641,335	151.4%	6,820,395	10,474,778	10,329,036	387,804,573	95,682,936	24.7%	116,866,943	30.1%	-8.5	0.5855
	2022	11,105,267	19,959,220	179.7%	19,380,471	174.5%	6,105,310	10,972,922	10,654,745	393,909,883	106,655,858	27.1%	127,521,688	32.4%	-9.5	0.5498
	2023	10,537,667	22,104,960	209.8%	21,103,225	200.3%	5,439,683	11,410,873	10,893,764	399,349,566	118,066,730	29.6%	138,415,452	34.7%	-10.5	0.5162
	2024	9,954,229	24,261,877	243.7%	22,776,863	228.8%	4,824,887	11,759,908	11,040,111	404,174,453	129,826,638	32.1%	149,455,562	37.0%	-11.5	0.4847
	2025	9,363,049	26,408,532	282.1%	24,384,458	260.4%	4,261,350	12,019,161	11,097,956	408,435,803	141,845,799	34.7%	160,553,519	39.3%	-12.5	0.4551
	2026	8,766,847	28,504,563	325.1%	25,892,611	295.3%	3,746,483	12,181,329	11,065,120	412,182,285	154,027,129	37.4%	171,618,639	41.6%	-13.5	0.4273
	2027	8,168,376	30,493,332	373.3%	27,244,410	333.5%	3,277,679	12,235,890	10,932,213	415,459,964	166,263,019	40.0%	182,550,852	43.9%	-14.5	0.4013
	2028	7,570,699	32,317,577	426.9%	28,408,508	375.2%	2,852,444	12,176,427	10,703,591	418,312,408	178,439,446	42.7%	193,254,443	46.2%	-15.5	0.3768
	2029	6,977,303	33,923,515	486.2%	29,364,053	420.9%	2,468,420	12,001,411	10,388,372	420,780,828	190,440,857	45.3%	203,642,815	48.4%	-16.5	0.3538
	2030	6,392,004	35,246,470	551.4%	30,079,895	470.6%	2,123,337	11,708,398	9,992,132	422,904,165	202,149,256	47.8%	213,634,947	50.5%	-17.5	0.3322
	2031	5,818,812	36,269,952	623.3%	30,524,575	524.6%	1,814,958	11,313,038	9,520,985	424,719,123	213,462,293	50.3%	223,155,932	52.5%	-18.5	0.3119
	2032	5,261,754	36,950,677	702.3%	30,673,939	583.0%	1,541,037	10,821,938	8,983,637	426,260,160	224,284,232	52.6%	232,139,569	54.5%	-19.5	0.2929
	2033	4,724,895	37,271,847	788.8%	30,523,566	646.0%	1,299,347	10,249,766	8,393,987	427,559,507	234,533,998	54.9%	240,533,557	56.3%	-20.5	0.2750
	2034	4,212,099	37,222,616	883.7%	30,070,434	713.9%	1,087,632	9,611,481	7,764,672	428,647,140	244,145,479	57.0%	248,298,229	57.9%	-21.5	0.2582
	2035	3,726,825	36,774,452	986.8%	29,324,909	786.9%	903,593	8,916,205	7,110,015	429,550,733	253,061,684	58.9%	255,408,244	59.5%	-22.5	0.2425
	2036	3,271,952	35,906,713	1097.4%	28,307,530	865.2%	744,888	8,174,475	6,444,455	430,295,621	261,236,159	60.7%	261,852,699	60.9%	-23.5	0.2277
	2037	2,849,766	34,672,811	1216.7%	27,021,800	948.2%	609,177	7,411,799	5,776,289	430,904,798	268,647,958	62.3%	267,628,987	62.1%	-24.5	0.2138
	2038	2,461,903	33,120,547	1345.3%	25,518,389	1036.5%	494,147	6,647,870	5,121,985	431,398,945	275,295,828	63.8%	272,750,972	63.2%	-25.5	0.2007
	2039	2,109,261	31,301,430	1484.0%	23,860,894	1131.2%	397,526	5,899,288	4,496,992	431,796,471	281,195,116	65.1%	277,247,964	64.2%	-26.5	0.1885
	2040	1,791,999	29,265,736	1633.1%	22,088,217	1232.6%	317,120	5,178,992	3,908,827	432,113,591	286,374,108	66.3%	281,156,791	65.1%	-27.5	0.1770
	2041	1,509,596	27,067,536	1793.0%	20,232,349	1340.2%	250,840	4,497,642	3,361,882	432,364,431	290,871,750	67.3%	284,518,673	65.8%	-28.5	0.1662
	2042	1,260,962	24,764,485	1963.9%	18,339,772	1454.4%	196,738	3,863,811	2,861,413	432,561,170	294,735,561	68.1%	287,380,086	66.4%	-29.5	0.1560
	2043	1,044,418	22,416,364	2146.3%	16,462,765	1576.3%	153,007	3,283,992	2,411,791	432,714,176	298,019,553	68.9%	289,791,877	67.0%	-30.5	0.1465
	2044	857,824	20,082,372	2341.1%	14,635,720	1706.1%	118,001	2,762,500	2,013,267	432,832,178	300,782,053	69.5%	291,805,144	67.4%	-31.5	0.1376
	2045	698,753	17,817,279	2549.9%	12,896,593	1845.7%	90,253	2,301,331	1,665,761	432,922,430	303,083,385	70.0%	293,470,905	67.8%	-32.5	0.1292
	2046	564,590	15,664,350	2774.5%	11,268,739	1995.9%	68,473	1,899,768	1,366,669	432,990,904	304,983,152	70.4%	294,837,575	68.1%	-33.5	0.1213
	2047	452,625	13,648,621	3015.4%	9,760,361	2156.4%	51,544	1,554,273	1,111,487	433,042,448	306,537,425	70.8%	295,949,062	68.3%	-34.5	0.1139
	2048	360,141	11,785,681	3272.5%	8,382,881	2327.7%	38,509	1,260,212	896,360	433,080,957	307,797,637	71.1%	296,845,421	68.5%	-35.5	0.1069
	Past	203,498,357	17,159,962	8.4%	34,041,223	16.7%	293,523,507	20,229,522	41,700,641	293,523,507	20,229,522	6.9%	41,700,641	14.2%		
	Future	243,564,399	859,404,108	352.8%	722,296,515	296.6%	139,557,450	287,568,115	255,144,780	139,557,450	287,568,115	206.1%	255,144,780	182.8%		
	Lifetime	447,062,756	876,564,070	196.1%	756,337,738	169.2%	433,080,957	307,797,637	296,845,421	433,080,957	307,797,637	71.1%	296,845,421	68.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection with proposed Rate Increase
Policy Form: 6000 - All Pay Types
35% Rate Increase Applied to Historical Premiums - No Projected Shock Lapse or Benefit Reduction

Exhibit Q1.2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2012	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	20,397	0	0.0%	0	0.0%	44,816	0	0	44,816	0	0.0%	0	0.0%	12.5	2.1972
	2001	66,283	0	0.0%	0	0.0%	136,749	0	0	181,565	0	0.0%	0	0.0%	11.5	2.0631
	2002	144,839	0	0.0%	0	0.0%	280,581	0	0	462,145	0	0.0%	0	0.0%	10.5	1.9372
	2003	330,492	0	0.0%	0	0.0%	601,149	0	0	1,063,295	0	0.0%	0	0.0%	9.5	1.8190
	2004	317,836	0	0.0%	0	0.0%	542,844	0	0	1,606,139	0	0.0%	0	0.0%	8.5	1.7079
	2005	319,206	0	0.0%	0	0.0%	511,910	0	0	2,118,049	0	0.0%	0	0.0%	7.5	1.6037
	2006	320,570	700	0.2%	238,914	74.5%	482,720	1,054	359,761	2,600,768	1,054	0.0%	359,761	13.8%	6.5	1.5058
	2007	290,464	41,704	14.4%	0	0.0%	410,691	58,966	0	3,011,459	60,020	2.0%	359,761	11.9%	5.5	1.4139
	2008	305,149	51,950	17.0%	95,627	31.3%	405,122	68,970	126,957	3,416,581	128,990	3.8%	486,718	14.2%	4.5	1.3276
	2009	292,077	85,310	29.2%	301,486	103.2%	364,101	106,347	375,829	3,780,682	235,337	6.2%	862,547	22.8%	3.5	1.2466
	2010	276,938	100,265	36.2%	80,661	29.1%	324,158	117,361	94,414	4,104,840	352,698	8.6%	956,961	23.3%	2.5	1.1705
	2011	277,037	137,272	49.6%	0	0.0%	304,482	150,872	0	4,409,322	503,569	11.4%	956,961	21.7%	1.5	1.0991
	2012	281,999	114,823	40.7%	79,426	28.2%	291,020	118,496	81,966	4,700,342	622,065	13.2%	1,038,928	22.1%	0.5	1.0320
Projected Future Experience	2013	250,984	111,291	44.3%	87,149	34.7%	243,205	107,841	84,448	4,943,546	729,907	14.8%	1,123,376	22.7%	-0.5	0.9690
	2014	234,111	114,022	48.7%	102,028	43.6%	213,009	103,744	92,832	5,156,555	833,651	16.2%	1,216,207	23.6%	-1.5	0.9099
	2015	229,262	134,280	58.6%	118,238	51.6%	195,866	114,720	101,014	5,352,420	948,371	17.7%	1,317,221	24.6%	-2.5	0.8543
	2016	224,072	152,293	68.0%	136,248	60.8%	179,748	122,168	109,297	5,532,169	1,070,539	19.4%	1,426,518	25.8%	-3.5	0.8022
	2017	218,523	169,945	77.8%	156,413	71.6%	164,598	128,007	117,814	5,696,766	1,198,546	21.0%	1,544,333	27.1%	-4.5	0.7532
	2018	212,585	177,708	83.6%	179,432	84.4%	150,352	125,685	126,905	5,847,118	1,324,231	22.6%	1,671,237	28.6%	-5.5	0.7073
	2019	206,241	196,453	95.3%	204,058	98.9%	136,963	130,463	135,513	5,984,081	1,454,694	24.3%	1,806,750	30.2%	-6.5	0.6641
	2020	199,432	225,448	113.0%	229,604	115.1%	124,358	140,580	143,172	6,108,439	1,595,275	26.1%	1,949,922	31.9%	-7.5	0.6236
	2021	192,058	256,548	133.6%	257,498	134.1%	112,450	150,210	150,766	6,220,889	1,745,484	28.1%	2,100,688	33.8%	-8.5	0.5855
	2022	184,100	289,496	157.2%	286,961	155.9%	101,212	159,155	157,762	6,322,101	1,904,639	30.1%	2,258,449	35.7%	-9.5	0.5498
	2023	175,615	323,844	184.4%	316,565	180.3%	90,655	167,173	163,415	6,412,756	2,071,812	32.3%	2,421,864	37.8%	-10.5	0.5162
	2024	166,707	359,038	215.4%	345,534	207.3%	80,804	174,028	167,483	6,493,560	2,245,840	34.6%	2,589,347	39.9%	-11.5	0.4847
	2025	157,575	395,479	251.0%	375,492	238.3%	71,716	179,992	170,895	6,565,276	2,425,832	36.9%	2,760,243	42.0%	-12.5	0.4551
	2026	148,289	432,600	291.7%	404,347	272.7%	63,371	184,870	172,796	6,628,647	2,610,702	39.4%	2,933,039	44.2%	-13.5	0.4273
	2027	138,909	468,831	337.5%	430,662	310.0%	55,739	188,125	172,809	6,684,386	2,798,828	41.9%	3,105,848	46.5%	-14.5	0.4013
	2028	129,496	503,379	388.7%	455,609	351.8%	48,791	189,660	171,662	6,733,177	2,988,488	44.4%	3,277,510	48.7%	-15.5	0.3768
	2029	120,098	535,618	446.0%	477,572	397.7%	42,488	189,490	168,955	6,775,665	3,177,978	46.9%	3,446,465	50.9%	-16.5	0.3538
	2030	110,792	564,644	509.6%	495,006	446.8%	36,804	187,567	164,434	6,812,469	3,365,545	49.4%	3,610,899	53.0%	-17.5	0.3322
	2031	101,649	589,441	579.9%	509,712	501.4%	31,706	183,854	158,985	6,844,174	3,549,399	51.9%	3,769,884	55.1%	-18.5	0.3119
	2032	92,718	610,523	658.5%	522,361	563.4%	27,155	178,807	152,987	6,871,329	3,728,206	54.3%	3,922,871	57.1%	-19.5	0.2929
	2033	84,059	627,768	746.8%	530,564	631.2%	23,116	172,636	145,905	6,894,445	3,900,842	56.6%	4,068,776	59.0%	-20.5	0.2750
	2034	75,733	640,113	845.2%	531,690	702.1%	19,555	165,288	137,291	6,914,001	4,066,130	58.8%	4,206,067	60.8%	-21.5	0.2582
	2035	67,782	646,916	954.4%	529,631	781.4%	16,434	156,849	128,413	6,930,435	4,222,979	60.9%	4,334,480	62.5%	-22.5	0.2425
	2036	60,245	647,173	1074.2%	522,637	867.5%	13,715	147,334	118,983	6,944,150	4,370,313	62.9%	4,453,462	64.1%	-23.5	0.2277
	2037	53,164	639,953	1203.7%	509,069	957.5%	11,365	136,799	108,821	6,955,514	4,507,112	64.8%	4,562,283	65.6%	-24.5	0.2138
	2038	46,572	624,777	1341.5%	489,339	1050.7%	9,348	125,404	98,219	6,964,862	4,632,516	66.5%	4,660,502	66.9%	-25.5	0.2007
	2039	40,488	603,193	1489.8%	465,842	1150.6%	7,631	113,682	87,796	6,972,493	4,746,198	68.1%	4,748,298	68.1%	-26.5	0.1885
	2040	34,929	577,011	1651.9%	438,713	1256.0%	6,181	102,110	77,637	6,978,674	4,848,308	69.5%	4,825,935	69.2%	-27.5	0.1770
	2041	29,899	547,414	1830.9%	409,599	1369.9%	4,968	90,960	68,060	6,983,642	4,939,268	70.7%	4,893,995	70.1%	-28.5	0.1662
	2042	25,392	514,174	2024.9%	379,694	1495.3%	3,962	80,223	59,241	6,987,604	5,019,491	71.8%	4,953,236	70.9%	-29.5	0.1560
	2043	21,388	477,127	2230.8%	347,841	1626.3%	3,133	69,899	50,959	6,990,737	5,089,390	72.8%	5,004,194	71.6%	-30.5	0.1465
	2044	17,864	437,329	2448.1%	313,932	1757.3%	2,457	60,158	43,184	6,993,195	5,149,548	73.6%	5,047,378	72.2%	-31.5	0.1376
	2045	14,792	396,538	2680.7%	280,822	1898.4%	1,911	51,218	36,272	6,995,105	5,200,766	74.3%	5,083,650	72.7%	-32.5	0.1292
	2046	12,142	356,181	2933.4%	249,103	2051.6%	1,473	43,198	30,211	6,996,578	5,243,964	75.0%	5,113,861	73.1%	-33.5	0.1213
	2047	9,874	317,343	3214.0%	218,675	2214.7%	1,124	36,138	24,902	6,997,702	5,280,102	75.5%	5,138,763	73.4%	-34.5	0.1139
	2048	7,954	280,355	3524.8%	188,909	2375.1%	850	29,978	20,200	6,998,553	5,310,080	75.9%	5,158,963	73.7%	-35.5	0.1069
	Past	3,243,288	532,025	16.4%	796,114	24.5%	4,700,342	622,065	1,038,928	4,700,342	622,065	13.2%	1,038,928	22.1%		
	Future	4,095,492	14,944,247	364.9%	12,496,550	305.1%	2,298,211	4,688,014	4,120,035	2,298,211	4,688,014	204.0%	4,120,035	179.3%		
	Lifetime	7,338,780	15,476,272	210.9%	13,292,664	181.1%	6,998,553	5,310,080	5,158,963	6,998,553	5,310,080	75.9%	5,158,963	73.7%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

April 2013

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-153, which were issued on and after 10/01/2003.

The State Life Insurance Company

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Actuarial Memorandum

April 2013

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The State Life Insurance Company

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Actuarial Memorandum

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Actuarial Memorandum Exhibits

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

April 2013

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 35%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates
B3	6000 proposed increase

The State Life Insurance Company

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4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

The State Life Insurance Company

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9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the premium increase is assumed to occur in 2013, 50% in 2014.
An extra 4% of the policyholders with a rate increase are assumed to lapse.
15% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors. Current best estimate incidence rates based on a varying percentage of the 1985 National Nursing Home Survey, Table 1 & 2.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy. For instance if the attained age is 57 at the valuation date and the attained age is 58 in the first projection year, the adjustment factor of .9966/.9977 (age 58 / age 57) will be applied to the incidence rate.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim length of stay.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	5.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2012 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 6.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2013 through 2049 are developed from an asset share model representing actual contracts in force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H compare durational loss ratios with pricing durational loss ratios.

Nationwide actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H1.1, H1.2

Nationwide projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H1.3, H1.4

Virginia actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H2.1, H2.2

Virginia projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H2.3, H2.4

All Hx.3 and Hx.4 exhibits tabulate the projected information based on calendar duration of each policy. The distribution of the policies follows their distribution as of 2013.

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15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

Attachment J provides a demonstration 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:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases.
3. Present value of future projected initial earned premiums time 58%, and
4. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Attachment J are determined at the best estimate interest rate of 4.5%.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

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17. Nationwide Distribution of Business as of December 31, 2012 (Based on Policy Count)

As of December 31, 2012, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

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18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the Commonwealth of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

Assuming the current underlying moderately adverse assumptions are realized, the current rates would need an increase of 70% (rather than the requested 35%) to bring the loss ratio down to a sustainable level (69% - 70%). The company is willing to implement a lesser increase of 35% now, and will not request an additional rate increase for at least 36 months. Any future rate increases will not attempt to recover the lost premium between the increase implemented and the increase needed to certify the intervening period.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	2	17	2	21
Current Premium	$1,866	$38,597	$6,135	46,598
Current AveragePremium	$933	$2,270	$3,067	2,219
New Premium	$2,519	$52,106	$8,282	62,907
New Average Premium	$1,260	$3,065	$4,141	2,996
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	103	996	133	1,232
Current Premium	$200,869	$3,945,624	$305,489	4,451,982
Current AveragePremium	$1,950	$3,961	$2,297	3,614
New Premium	$271,174	$5,326,592	$412,410	6,010,176
New Average Premium	$2,633	$5,348	$3,101	4,878
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
55	35%	35%
56	35%	35%
57	35%	35%
58	35%	35%
59	35%	35%
60	35%	35%
61	35%	35%
62	35%	35%
63	35%	35%
64	35%	35%
65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
Form S-6000

Attachment C
Lapse Rates

	Pricing (Expected)			Combined		
Duration	Lifetime	10 Pay	Combined*	Actual	Best Estimate	A/E
1	10.00%	7.00%	9.09%	3.49%	3.75%	0.38
2	8.00%	6.00%	7.34%	2.86%	2.75%	0.39
3	6.00%	5.00%	5.61%	2.09%	2.00%	0.37
4	5.00%	4.00%	4.63%	1.47%	1.50%	0.32
5	4.00%	3.00%	3.66%	1.14%	1.00%	0.31
6	4.00%	0.00%	2.98%	1.09%	0.75%	0.37
7	4.00%	0.00%	3.00%	0.98%	0.75%	0.33
8	4.00%	0.00%	3.03%	0.99%	0.75%	0.33
9	4.00%	0.00%	3.17%	0.54%	0.75%	0.17
10	4.00%	0.00%	3.24%	0.63%	0.75%	0.20
11	4.00%	0.00%	3.26%	0.32%	0.75%	0.10
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00
Average			5.04%	1.77%	1.36%	0.35

*Based on the actual exposure.

The State Life Insurance Company
Form S-6000

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	865,485	1	5	3	0.19
2	842,686	3	7	4	0.41
3	823,067	3	10	5	0.31
4	807,817	6	12	6	0.51
5	793,594	3	14	8	0.22
6	778,109	6	15	9	0.39
7	641,639	10	15	9	0.69
8	265,198	1	7	4	0.15
9	0	0	0	0	0.00
10	0	0	0	0	0.00
11	0	0	0	0	0.00
12	0	0	0	0	0.00
Average	5,817,595	33	85	48	0.39

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Form S-6000

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Form S-6000

Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Form S-6000

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Form S-6000

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	865,485	1	1	1.41
2	842,686	1	2	0.65
3	823,067	4	3	1.19
4	807,817	3	6	0.54
5	793,594	4	8	0.49
6	778,109	3	11	0.27
7	641,639	4	11	0.38
8	265,198	0	5	0.00
9	0	0	0	0.00
10	0	0	0	0.00
11	0	0	0	0.00
12	0	0	0	0.00
Average	5,817,595	20	46	0.43

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	1,555	2	2	0.88
2nd quarter	4,519	5	3	1.72
3rd quarter	2,742	2	1	1.80
4th quarter	2,029	0	0	0.58
2	5,948	2	5	0.41
3	4,096	0	3	0.00
4	2,618	2	2	0.90
5	1,091	1	0	3.60
6	97	0	0	0.00
7	0	0	0	0.00
Total	24,694	13	16	0.81

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	524,478	0	0.0%	0	0.0%	953,999	0	0	953,999	0	0.0%	0	0.0%	9.5	1.8190
	2004	3,799,135	0	0.0%	0	0.0%	6,488,681	0	0	7,442,681	0	0.0%	0	0.0%	8.5	1.7079
	2005	5,212,970	0	0.0%	214,525	4.1%	8,360,020	0	344,032	15,802,700	0	0.0%	344,032	2.2%	7.5	1.6037
	2006	5,183,807	109,490	2.1%	946,321	18.3%	7,805,870	164,872	1,424,987	23,608,570	164,872	0.7%	1,769,019	7.5%	6.5	1.5058
	2007	5,002,859	290,436	5.8%	199,120	4.0%	7,073,611	410,652	281,538	30,682,180	575,523	1.9%	2,050,557	6.7%	5.5	1.4139
	2008	4,862,467	333,981	6.9%	145,027	3.0%	6,455,500	443,400	192,540	37,137,681	1,018,923	2.7%	2,243,097	6.0%	4.5	1.3276
	2009	4,812,997	349,291	7.3%	1,099,028	22.8%	5,999,833	435,422	1,370,037	43,137,514	1,454,345	3.4%	3,613,134	8.4%	3.5	1.2466
	2010	4,755,569	472,233	9.9%	558,242	11.7%	5,566,427	552,752	653,426	48,703,941	2,007,098	4.1%	4,266,560	8.8%	2.5	1.1705
	2011	4,747,811	393,166	8.3%	214,480	4.5%	5,218,166	432,116	235,728	53,922,107	2,439,213	4.5%	4,502,287	8.3%	1.5	1.0991
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,937,831	519,188	434,381	58,859,938	2,958,401	5.0%	4,936,668	8.4%	0.5	1.0320
Projected Future Experience	2013	4,367,315	676,441	15.5%	969,159	22.2%	4,231,942	655,473	939,118	63,091,880	3,613,874	5.7%	5,875,786	9.3%	-0.5	0.9690
	2014	3,013,521	853,017	28.3%	1,133,812	37.6%	2,741,889	776,128	1,031,613	65,833,768	4,390,002	6.7%	6,907,399	10.5%	-1.5	0.9099
	2015	2,125,934	1,088,097	51.2%	1,327,186	62.4%	1,816,251	929,594	1,133,856	67,650,019	5,319,596	7.9%	8,041,255	11.9%	-2.5	0.8543
	2016	2,020,659	1,327,464	65.7%	1,563,313	77.4%	1,620,949	1,064,876	1,254,072	69,270,968	6,384,473	9.2%	9,295,326	13.4%	-3.5	0.8022
	2017	1,975,505	1,616,213	81.8%	1,838,799	93.1%	1,488,007	1,217,377	1,385,036	70,758,974	7,601,850	10.7%	10,680,362	15.1%	-4.5	0.7532
	2018	1,927,281	1,924,340	99.8%	2,153,961	111.8%	1,363,082	1,361,003	1,523,404	72,122,057	8,962,853	12.4%	12,203,766	16.9%	-5.5	0.7073
	2019	1,875,938	2,280,450	121.6%	2,504,423	133.5%	1,245,793	1,514,426	1,663,164	73,367,850	10,477,279	14.3%	13,866,930	18.9%	-6.5	0.6641
	2020	1,821,541	2,692,744	147.8%	2,896,771	159.0%	1,135,839	1,679,086	1,806,309	74,503,689	12,156,365	16.3%	15,673,239	21.0%	-7.5	0.6236
	2021	1,763,689	3,144,646	178.3%	3,329,003	188.8%	1,032,644	1,841,197	1,949,138	75,536,332	13,997,562	18.5%	17,622,377	23.3%	-8.5	0.5855
	2022	1,701,716	3,640,015	213.9%	3,800,990	223.4%	935,548	2,001,161	2,089,659	76,471,880	15,998,722	20.9%	19,712,036	25.8%	-9.5	0.5498
	2023	1,635,308	4,187,803	256.1%	4,314,659	263.8%	844,167	2,161,799	2,227,284	77,316,047	18,160,521	23.5%	21,939,320	28.4%	-10.5	0.5162
	2024	1,564,372	4,781,989	305.7%	4,855,376	310.4%	758,263	2,317,864	2,353,436	78,074,310	20,478,386	26.2%	24,292,756	31.1%	-11.5	0.4847
	2025	1,489,701	5,417,649	363.7%	5,411,728	363.3%	677,999	2,465,703	2,463,008	78,752,309	22,944,089	29.1%	26,755,764	34.0%	-12.5	0.4551
	2026	1,412,629	6,088,807	431.0%	5,977,398	423.1%	603,682	2,602,031	2,554,421	79,355,991	25,546,120	32.2%	29,310,185	36.9%	-13.5	0.4273
	2027	1,333,764	6,782,960	508.6%	6,540,308	490.4%	535,192	2,721,761	2,624,393	79,891,183	28,267,880	35.4%	31,934,578	40.0%	-14.5	0.4013
	2028	1,253,401	7,488,983	597.5%	7,091,374	565.8%	472,249	2,821,655	2,671,846	80,363,432	31,089,536	38.7%	34,606,424	43.1%	-15.5	0.3768
	2029	1,171,934	8,193,559	699.1%	7,616,707	649.9%	414,605	2,898,705	2,694,628	80,778,037	33,988,241	42.1%	37,301,052	46.2%	-16.5	0.3538
	2030	1,089,799	8,883,540	815.2%	8,119,506	745.0%	362,017	2,950,991	2,697,189	81,140,054	36,939,232	45.5%	39,998,241	49.3%	-17.5	0.3322
	2031	1,007,511	9,543,117	947.2%	8,578,554	851.5%	314,255	2,976,614	2,675,755	81,454,308	39,915,846	49.0%	42,673,996	52.4%	-18.5	0.3119
	2032	925,620	10,155,764	1097.2%	8,989,091	971.1%	271,091	2,974,372	2,632,682	81,725,400	42,890,218	52.5%	45,306,678	55.4%	-19.5	0.2929
	2033	844,744	10,697,102	1266.3%	9,343,197	1106.0%	232,305	2,941,705	2,569,381	81,957,704	45,831,923	55.9%	47,876,059	58.4%	-20.5	0.2750
	2034	765,530	11,171,404	1459.3%	9,619,860	1256.6%	197,672	2,884,637	2,484,003	82,155,377	48,716,560	59.3%	50,360,063	61.3%	-21.5	0.2582
	2035	688,686	11,570,193	1680.0%	9,823,031	1426.3%	166,976	2,805,268	2,381,658	82,322,353	51,521,829	62.6%	52,741,721	64.1%	-22.5	0.2425
	2036	614,891	11,871,137	1930.6%	9,942,864	1617.0%	139,985	2,702,567	2,263,579	82,462,338	54,224,396	65.8%	55,005,300	66.7%	-23.5	0.2277
	2037	544,759	12,057,772	2213.4%	9,967,340	1829.7%	116,450	2,577,518	2,130,659	82,578,788	56,801,914	68.8%	57,135,959	69.2%	-24.5	0.2138
	2038	478,816	12,122,889	2531.8%	9,893,853	2066.3%	96,107	2,433,275	1,985,868	82,674,895	59,235,189	71.6%	59,121,827	71.5%	-25.5	0.2007
	2039	417,468	12,069,832	2891.2%	9,733,502	2331.6%	78,679	2,274,765	1,834,444	82,753,574	61,509,954	74.3%	60,956,271	73.7%	-26.5	0.1885
	2040	361,006	11,905,283	3297.8%	9,501,205	2631.9%	63,885	2,106,811	1,681,375	82,817,459	63,616,765	76.8%	62,637,646	75.6%	-27.5	0.1770
	2041	309,612	11,635,158	3758.0%	9,192,081	2968.9%	51,446	1,933,341	1,527,390	82,868,905	65,550,106	79.1%	64,165,036	77.4%	-28.5	0.1662
	2042	263,348	11,260,992	4276.1%	8,821,701	3349.8%	41,088	1,756,965	1,376,382	82,909,994	67,307,071	81.2%	65,541,418	79.1%	-29.5	0.1560
	2043	222,158	10,798,186	4860.6%	8,399,720	3781.0%	32,546	1,581,932	1,230,557	82,942,540	68,889,003	83.1%	66,771,975	80.5%	-30.5	0.1465
	2044	185,897	10,267,687	5523.3%	7,936,764	4269.4%	25,572	1,412,407	1,091,769	82,968,112	70,301,410	84.7%	67,863,744	81.8%	-31.5	0.1376
	2045	154,327	9,687,433	6277.2%	7,450,135	4827.5%	19,933	1,251,257	962,281	82,988,045	71,552,667	86.2%	68,826,025	82.9%	-32.5	0.1292
	2046	127,126	9,068,450	7133.4%	6,940,802	5459.8%	15,418	1,099,819	841,778	83,003,463	72,652,486	87.5%	69,667,804	83.9%	-33.5	0.1213
	2047	103,933	8,424,852	8106.0%	6,416,554	6173.7%	11,836	959,402	730,702	83,015,298	73,611,889	88.7%	70,398,506	84.8%	-34.5	0.1139
	2048	84,358	7,766,048	9206.0%	5,879,548	6969.7%	9,020	830,403	628,685	83,024,318	74,442,292	89.7%	71,027,190	85.5%	-35.5	0.1069
	Past	43,686,868	2,451,692	5.6%	3,797,657	8.7%	58,859,938	2,958,401	4,936,668	58,859,938	2,958,401	5.0%	4,936,668	8.4%		
	Future	41,643,796	263,142,014	631.9%	227,874,274	547.2%	24,164,381	71,483,891	66,090,522	24,164,381	71,483,891	295.8%	66,090,522	273.5%		
	Lifetime	85,330,664	265,593,706	311.3%	231,671,931	271.5%	83,024,318	74,442,292	71,027,190	83,024,318	74,442,292	89.7%	71,027,190	85.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	524,478	0	0.0%	0	0.0%	953,999	0	0	953,999	0	0.0%	0	0.0%	9.5	1.8190
	2004	3,799,135	0	0.0%	0	0.0%	6,488,681	0	0	7,442,681	0	0.0%	0	0.0%	8.5	1.7079
	2005	5,212,970	0	0.0%	214,525	4.1%	8,360,020	0	344,032	15,802,700	0	0.0%	344,032	2.2%	7.5	1.6037
	2006	5,183,807	109,490	2.1%	946,321	18.3%	7,805,870	164,872	1,424,987	23,608,570	164,872	0.7%	1,769,019	7.5%	6.5	1.5058
	2007	5,002,859	290,436	5.8%	199,120	4.0%	7,073,611	410,652	281,538	30,682,180	575,523	1.9%	2,050,557	6.7%	5.5	1.4139
	2008	4,862,467	333,981	6.9%	145,027	3.0%	6,455,500	443,400	192,540	37,137,681	1,018,923	2.7%	2,243,097	6.0%	4.5	1.3276
	2009	4,812,997	349,291	7.3%	1,099,028	22.8%	5,999,833	435,422	1,370,037	43,137,514	1,454,345	3.4%	3,613,134	8.4%	3.5	1.2466
	2010	4,755,569	472,233	9.9%	558,242	11.7%	5,566,427	552,752	653,426	48,703,941	2,007,098	4.1%	4,266,560	8.8%	2.5	1.1705
	2011	4,747,811	393,166	8.3%	214,480	4.5%	5,218,166	432,116	235,728	53,922,107	2,439,213	4.5%	4,502,287	8.3%	1.5	1.0991
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,937,831	519,188	434,381	58,859,938	2,958,401	5.0%	4,936,668	8.4%	0.5	1.0320
Projected Future Experience	2013	4,367,315	676,441	15.5%	969,159	22.2%	4,231,942	655,473	939,118	63,091,880	3,613,874	5.7%	5,875,786	9.3%	-0.5	0.9690
	2014	3,383,581	835,091	24.7%	1,100,509	32.5%	3,078,593	759,817	1,001,311	66,170,472	4,373,692	6.6%	6,877,097	10.4%	-1.5	0.9099
	2015	2,648,063	1,033,276	39.0%	1,244,128	47.0%	2,262,322	882,759	1,062,897	68,432,794	5,256,451	7.7%	7,939,994	11.6%	-2.5	0.8543
	2016	2,516,932	1,253,341	49.8%	1,463,772	58.2%	2,019,054	1,005,416	1,174,221	70,451,848	6,261,867	8.9%	9,114,215	12.9%	-3.5	0.8022
	2017	2,460,689	1,521,149	61.8%	1,720,331	69.9%	1,853,461	1,145,773	1,295,802	72,305,309	7,407,640	10.2%	10,410,018	14.4%	-4.5	0.7532
	2018	2,400,621	1,805,990	75.2%	2,013,565	83.9%	1,697,856	1,277,299	1,424,108	74,003,164	8,684,939	11.7%	11,834,126	16.0%	-5.5	0.7073
	2019	2,336,668	2,135,852	91.4%	2,339,337	100.1%	1,551,760	1,418,400	1,553,532	75,554,924	10,103,339	13.4%	13,387,658	17.7%	-6.5	0.6641
	2020	2,268,911	2,518,476	111.0%	2,703,742	119.2%	1,414,801	1,570,420	1,685,944	76,969,725	11,673,759	15.2%	15,073,602	19.6%	-7.5	0.6236
	2021	2,196,852	2,937,218	133.7%	3,104,873	141.3%	1,286,261	1,719,747	1,817,909	78,255,986	13,393,505	17.1%	16,891,511	21.6%	-8.5	0.5855
	2022	2,119,658	3,396,045	160.2%	3,542,525	167.1%	1,165,318	1,867,034	1,947,563	79,421,304	15,260,539	19.2%	18,839,075	23.7%	-9.5	0.5498
	2023	2,036,939	3,903,633	191.6%	4,018,456	197.3%	1,051,495	2,015,107	2,074,380	80,472,799	17,275,646	21.5%	20,913,455	26.0%	-10.5	0.5162
	2024	1,948,582	4,453,983	228.6%	4,519,094	231.9%	944,492	2,158,878	2,190,437	81,417,291	19,434,524	23.9%	23,103,892	28.4%	-11.5	0.4847
	2025	1,855,571	5,042,482	271.7%	5,033,868	271.3%	844,515	2,294,956	2,291,035	82,261,806	21,729,480	26.4%	25,394,927	30.9%	-12.5	0.4551
	2026	1,759,571	5,663,522	321.9%	5,556,966	315.8%	751,947	2,420,287	2,374,751	83,013,753	24,149,767	29.1%	27,769,678	33.5%	-13.5	0.4273
	2027	1,661,336	6,305,511	379.5%	6,077,268	365.8%	666,635	2,530,177	2,438,591	83,680,388	26,679,944	31.9%	30,208,270	36.1%	-14.5	0.4013
	2028	1,561,236	6,958,167	445.7%	6,586,335	421.9%	588,233	2,621,657	2,481,561	84,268,621	29,301,601	34.8%	32,689,830	38.8%	-15.5	0.3768
	2029	1,459,761	7,609,199	521.3%	7,071,297	484.4%	516,432	2,691,971	2,501,673	84,785,054	31,993,572	37.7%	35,191,503	41.5%	-16.5	0.3538
	2030	1,357,454	8,246,366	607.5%	7,535,173	555.1%	450,928	2,739,331	2,503,082	85,235,981	34,732,903	40.7%	37,694,586	44.2%	-17.5	0.3322
	2031	1,254,955	8,855,056	705.6%	7,958,378	634.2%	391,436	2,761,999	2,482,315	85,627,417	37,494,902	43.8%	40,176,900	46.9%	-18.5	0.3119
	2032	1,152,952	9,420,048	817.0%	8,336,507	723.1%	337,671	2,758,899	2,441,556	85,965,088	40,253,801	46.8%	42,618,457	49.6%	-19.5	0.2929
	2033	1,052,213	9,918,015	942.6%	8,662,292	823.2%	289,359	2,727,456	2,382,132	86,254,447	42,981,258	49.8%	45,000,589	52.2%	-20.5	0.2750
	2034	953,545	10,354,193	1085.9%	8,916,312	935.1%	246,221	2,673,620	2,302,336	86,500,668	45,654,878	52.8%	47,302,925	54.7%	-21.5	0.2582
	2035	857,827	10,720,706	1249.8%	9,102,250	1061.1%	207,986	2,599,305	2,206,900	86,708,653	48,254,182	55.7%	49,509,824	57.1%	-22.5	0.2425
	2036	765,908	10,996,656	1435.8%	9,211,063	1202.6%	174,366	2,503,484	2,096,978	86,883,019	50,757,666	58.4%	51,606,803	59.4%	-23.5	0.2277
	2037	678,552	11,166,879	1645.7%	9,231,716	1360.5%	145,050	2,387,077	1,973,409	87,028,069	53,144,743	61.1%	53,580,212	61.6%	-24.5	0.2138
	2038	596,413	11,224,739	1882.0%	9,161,813	1536.2%	119,710	2,253,000	1,838,935	87,147,779	55,397,744	63.6%	55,419,147	63.6%	-25.5	0.2007
	2039	519,999	11,173,395	2148.7%	9,011,645	1733.0%	98,003	2,105,817	1,698,398	87,245,782	57,503,560	65.9%	57,117,545	65.5%	-26.5	0.1885
	2040	449,670	11,019,057	2450.5%	8,795,049	1955.9%	79,575	1,949,980	1,556,410	87,325,358	59,453,541	68.1%	58,673,955	67.2%	-27.5	0.1770
	2041	385,653	10,767,233	2792.0%	8,507,557	2206.0%	64,081	1,789,123	1,413,647	87,389,439	61,242,664	70.1%	60,087,602	68.8%	-28.5	0.1662
	2042	328,027	10,419,361	3176.4%	8,163,555	2488.7%	51,179	1,625,652	1,273,696	87,440,619	62,868,316	71.9%	61,361,299	70.2%	-29.5	0.1560
	2043	276,720	9,989,718	3610.0%	7,771,980	2808.6%	40,539	1,463,491	1,138,593	87,481,158	64,331,808	73.5%	62,499,892	71.4%	-30.5	0.1465
	2044	231,554	9,497,683	4101.7%	7,342,651	3171.0%	31,852	1,306,487	1,010,044	87,513,010	65,638,295	75.0%	63,509,936	72.6%	-31.5	0.1376
	2045	192,229	8,959,829	4661.0%	6,891,573	3585.1%	24,829	1,157,277	890,136	87,537,839	66,795,572	76.3%	64,400,071	73.6%	-32.5	0.1292
	2046	158,348	8,386,367	5296.2%	6,419,665	4054.2%	19,204	1,017,096	778,575	87,557,043	67,812,668	77.4%	65,178,646	74.4%	-33.5	0.1213
	2047	129,459	7,790,365	6017.6%	5,934,123	4583.8%	14,742	887,148	675,764	87,571,786	68,699,817	78.4%	65,854,410	75.2%	-34.5	0.1139
	2048	105,077	7,180,506	6833.6%	5,436,951	5174.3%	11,236	767,793	581,359	87,583,021	69,467,609	79.3%	66,435,769	75.9%	-35.5	0.1069
	Past	43,686,868	2,451,692	5.6%	3,797,657	8.7%	58,859,938	2,958,401	4,936,668	58,859,938	2,958,401	5.0%	4,936,668	8.4%		
	Future	50,428,840	244,135,547	484.1%	211,455,479	419.3%	28,723,084	66,509,208	61,499,101	28,723,084	66,509,208	231.6%	61,499,101	214.1%		
	Lifetime	94,115,707	246,587,238	262.0%	215,253,136	228.7%	87,583,021	69,467,609	66,435,769	87,583,021	69,467,609	79.3%	66,435,769	75.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	3,522	0	0.0%	0	0.0%	6,406	0	0	6,406	0	0.0%	0	0.0%	9.5	1.8190
	2004	114,126	0	0.0%	0	0.0%	194,920	0	0	201,326	0	0.0%	0	0.0%	8.5	1.7079
	2005	97,442	0	0.0%	0	0.0%	156,267	0	0	357,593	0	0.0%	0	0.0%	7.5	1.6037
	2006	82,345	0	0.0%	0	0.0%	123,996	0	0	481,590	0	0.0%	0	0.0%	6.5	1.5058
	2007	63,459	0	0.0%	0	0.0%	89,725	0	0	571,315	0	0.0%	0	0.0%	5.5	1.4139
	2008	59,835	71,357	119.3%	71,357	119.3%	79,439	94,735	94,735	650,754	94,735	14.6%	94,735	14.6%	4.5	1.3276
	2009	53,782	0	0.0%	0	0.0%	67,044	0	0	717,798	94,735	13.2%	94,735	13.2%	3.5	1.2466
	2010	51,992	0	0.0%	0	0.0%	60,856	0	0	778,654	94,735	12.2%	94,735	12.2%	2.5	1.1705
	2011	51,492	0	0.0%	0	0.0%	56,593	0	0	835,247	94,735	11.3%	94,735	11.3%	1.5	1.0991
	2012	52,587	0	0.0%	0	0.0%	54,269	0	0	889,516	94,735	10.7%	94,735	10.7%	0.5	1.0320
Projected Future Experience	2013	43,672	4,379	10.0%	12,824	29.4%	42,319	4,243	12,427	931,835	98,978	10.6%	107,162	11.5%	-0.5	0.9690
	2014	35,332	8,051	22.8%	15,366	43.5%	32,147	7,325	13,981	963,982	106,304	11.0%	121,143	12.6%	-1.5	0.9099
	2015	34,057	12,106	35.5%	18,411	54.1%	29,096	10,343	15,729	993,078	116,646	11.7%	136,872	13.8%	-2.5	0.8543
	2016	33,455	16,216	48.5%	22,047	65.9%	26,837	13,008	17,686	1,019,915	129,654	12.7%	154,558	15.2%	-3.5	0.8022
	2017	32,816	20,786	63.3%	26,349	80.3%	24,718	15,657	19,847	1,044,633	145,311	13.9%	174,405	16.7%	-4.5	0.7532
	2018	32,133	25,994	80.9%	31,488	98.0%	22,726	18,385	22,270	1,067,359	163,695	15.3%	196,675	18.4%	-5.5	0.7073
	2019	31,407	32,044	102.0%	37,569	119.6%	20,857	21,280	24,949	1,088,216	184,975	17.0%	221,624	20.4%	-6.5	0.6641
	2020	30,634	38,992	127.3%	44,380	144.9%	19,102	24,314	27,673	1,107,318	209,289	18.9%	249,297	22.5%	-7.5	0.6236
	2021	29,802	46,880	157.3%	52,224	175.2%	17,449	27,448	30,577	1,124,767	236,737	21.0%	279,875	24.9%	-8.5	0.5855
	2022	28,900	55,774	193.0%	61,162	211.6%	15,889	30,663	33,625	1,140,655	267,400	23.4%	313,500	27.5%	-9.5	0.5498
	2023	27,925	65,558	234.8%	70,262	251.6%	14,415	33,842	36,270	1,155,070	301,242	26.1%	349,770	30.3%	-10.5	0.5162
	2024	26,872	76,449	284.5%	80,539	299.7%	13,025	37,056	39,038	1,168,095	338,298	29.0%	388,807	33.3%	-11.5	0.4847
	2025	25,759	88,461	343.4%	91,434	355.0%	11,724	40,261	41,614	1,179,819	378,559	32.1%	430,421	36.5%	-12.5	0.4551
	2026	24,600	101,019	410.6%	101,780	413.7%	10,513	43,170	43,495	1,190,332	421,729	35.4%	473,916	39.8%	-13.5	0.4273
	2027	23,397	113,331	484.4%	110,426	472.0%	9,388	45,476	44,310	1,199,720	467,204	38.9%	518,226	43.2%	-14.5	0.4013
	2028	22,146	125,123	565.0%	118,396	534.6%	8,344	47,143	44,609	1,208,064	514,347	42.6%	562,835	46.6%	-15.5	0.3768
	2029	20,850	136,538	654.9%	126,605	607.2%	7,376	48,304	44,790	1,215,440	562,652	46.3%	607,625	50.0%	-16.5	0.3538
	2030	19,516	147,493	755.7%	134,007	686.6%	6,483	48,995	44,515	1,221,923	611,647	50.1%	652,140	53.4%	-17.5	0.3322
	2031	18,148	157,789	869.5%	141,252	778.3%	5,661	49,216	44,058	1,227,584	660,863	53.8%	696,199	56.7%	-18.5	0.3119
	2032	16,750	167,169	998.0%	147,471	880.4%	4,906	48,960	43,191	1,232,490	709,823	57.6%	739,389	60.0%	-19.5	0.2929
	2033	15,336	175,821	1146.5%	152,041	991.4%	4,217	48,351	41,811	1,236,707	758,173	61.3%	781,201	63.2%	-20.5	0.2750
	2034	13,920	182,445	1310.6%	154,513	1110.0%	3,594	47,110	39,898	1,240,301	805,283	64.9%	821,098	66.2%	-21.5	0.2582
	2035	12,516	187,238	1496.0%	155,148	1239.6%	3,035	45,397	37,617	1,243,336	850,681	68.4%	858,715	69.1%	-22.5	0.2425
	2036	11,145	189,254	1698.1%	152,976	1372.6%	2,537	43,085	34,826	1,245,873	893,766	71.7%	893,541	71.7%	-23.5	0.2277
	2037	9,829	189,146	1924.4%	148,513	1511.0%	2,101	40,433	31,747	1,247,974	934,198	74.9%	925,288	74.1%	-24.5	0.2138
	2038	8,585	185,163	2156.8%	141,210	1644.8%	1,723	37,165	28,343	1,249,697	971,364	77.7%	953,631	76.3%	-25.5	0.2007
	2039	7,426	178,242	2400.3%	133,743	1801.0%	1,400	33,593	25,206	1,251,097	1,004,957	80.3%	978,838	78.2%	-26.5	0.1885
	2040	6,360	169,481	2664.6%	125,560	1974.1%	1,126	29,992	22,220	1,252,223	1,034,949	82.6%	1,001,057	79.9%	-27.5	0.1770
	2041	5,394	160,015	2966.6%	117,408	2176.7%	896	26,589	19,509	1,253,119	1,061,537	84.7%	1,020,566	81.4%	-28.5	0.1662
	2042	4,528	149,817	3308.7%	108,712	2400.9%	706	23,375	16,961	1,253,825	1,084,912	86.5%	1,037,528	82.7%	-29.5	0.1560
	2043	3,761	138,917	3694.1%	99,735	2652.2%	551	20,351	14,611	1,254,376	1,105,264	88.1%	1,052,139	83.9%	-30.5	0.1465
	2044	3,089	127,072	4113.9%	90,356	2925.3%	425	17,480	12,429	1,254,801	1,122,743	89.5%	1,064,568	84.8%	-31.5	0.1376
	2045	2,509	115,051	4584.8%	81,087	3231.3%	324	14,860	10,473	1,255,125	1,137,604	90.6%	1,075,041	85.7%	-32.5	0.1292
	2046	2,016	102,469	5082.2%	71,797	3560.9%	245	12,427	8,707	1,255,370	1,150,031	91.6%	1,083,749	86.3%	-33.5	0.1213
	2047	1,601	89,677	5601.0%	62,862	3926.2%	182	10,212	7,159	1,255,552	1,160,243	92.4%	1,090,908	86.9%	-34.5	0.1139
	2048	1,256	77,139	6139.6%	53,735	4276.9%	134	8,248	5,746	1,255,686	1,168,492	93.1%	1,096,653	87.3%	-35.5	0.1069
	Past	630,581	71,357	11.3%	71,357	11.3%	889,516	94,735	94,735	889,516	94,735	10.7%	94,735	10.7%		
	Future	667,442	3,857,098	577.9%	3,293,388	493.4%	366,170	1,073,756	1,001,918	366,170	1,073,756	293.2%	1,001,918	273.6%		
	Lifetime	1,298,023	3,928,455	302.6%	3,364,745	259.2%	1,255,686	1,168,492	1,096,653	1,255,686	1,168,492	93.1%	1,096,653	87.3%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	3,522	0	0.0%	0	0.0%	6,406	0	0	6,406	0	0.0%	0	0.0%	9.5	1.8190
	2004	114,126	0	0.0%	0	0.0%	194,920	0	0	201,326	0	0.0%	0	0.0%	8.5	1.7079
	2005	97,442	0	0.0%	0	0.0%	156,267	0	0	357,593	0	0.0%	0	0.0%	7.5	1.6037
	2006	82,345	0	0.0%	0	0.0%	123,996	0	0	481,590	0	0.0%	0	0.0%	6.5	1.5058
	2007	63,459	0	0.0%	0	0.0%	89,725	0	0	571,315	0	0.0%	0	0.0%	5.5	1.4139
	2008	59,835	71,357	119.3%	71,357	119.3%	79,439	94,735	94,735	650,754	94,735	14.6%	94,735	14.6%	4.5	1.3276
	2009	53,782	0	0.0%	0	0.0%	67,044	0	0	717,798	94,735	13.2%	94,735	13.2%	3.5	1.2466
	2010	51,992	0	0.0%	0	0.0%	60,856	0	0	778,654	94,735	12.2%	94,735	12.2%	2.5	1.1705
	2011	51,492	0	0.0%	0	0.0%	56,593	0	0	835,247	94,735	11.3%	94,735	11.3%	1.5	1.0991
	2012	52,587	0	0.0%	0	0.0%	54,269	0	0	889,516	94,735	10.7%	94,735	10.7%	0.5	1.0320
Projected Future Experience	2013	43,672	4,379	10.0%	12,824	29.4%	42,319	4,243	12,427	931,835	98,978	10.6%	107,162	11.5%	-0.5	0.9690
	2014	39,671	7,765	19.6%	14,820	37.4%	36,095	7,066	13,485	967,930	106,044	11.0%	120,646	12.5%	-1.5	0.9099
	2015	42,421	11,246	26.5%	17,100	40.3%	36,241	9,608	14,609	1,004,171	115,652	11.5%	135,256	13.5%	-2.5	0.8543
	2016	41,672	15,061	36.1%	20,474	49.1%	33,429	12,082	16,424	1,037,600	127,734	12.3%	151,680	14.6%	-3.5	0.8022
	2017	40,875	19,303	47.2%	24,465	59.9%	30,788	14,540	18,428	1,068,388	142,274	13.3%	170,107	15.9%	-4.5	0.7532
	2018	40,025	24,136	60.3%	29,231	73.0%	28,308	17,071	20,674	1,096,696	159,344	14.5%	190,781	17.4%	-5.5	0.7073
	2019	39,120	29,749	76.0%	34,869	89.1%	25,979	19,756	23,156	1,122,675	179,100	16.0%	213,937	19.1%	-6.5	0.6641
	2020	38,157	36,193	94.9%	41,181	107.9%	23,793	22,568	25,679	1,146,469	201,668	17.6%	239,616	20.9%	-7.5	0.6236
	2021	37,121	43,506	117.2%	48,448	130.5%	21,734	25,473	28,367	1,168,203	227,141	19.4%	267,982	22.9%	-8.5	0.5855
	2022	35,998	51,749	143.8%	56,729	157.6%	19,791	28,450	31,188	1,187,994	255,591	21.5%	299,170	25.2%	-9.5	0.5498
	2023	34,783	60,813	174.8%	65,150	187.3%	17,956	31,392	33,631	1,205,949	286,983	23.8%	332,801	27.6%	-10.5	0.5162
	2024	33,472	70,898	211.8%	74,661	223.1%	16,224	34,365	36,188	1,222,173	321,348	26.3%	368,990	30.2%	-11.5	0.4847
	2025	32,086	82,018	255.6%	84,739	264.1%	14,603	37,328	38,567	1,236,776	358,676	29.0%	407,557	33.0%	-12.5	0.4551
	2026	30,642	93,636	305.6%	94,303	307.8%	13,095	40,015	40,300	1,249,871	398,692	31.9%	447,857	35.8%	-13.5	0.4273
	2027	29,143	105,023	360.4%	102,293	351.0%	11,694	42,142	41,047	1,261,565	440,834	34.9%	488,904	38.8%	-14.5	0.4013
	2028	27,585	115,924	420.2%	109,654	397.5%	10,393	43,677	41,315	1,271,958	484,511	38.1%	530,218	41.7%	-15.5	0.3768
	2029	25,971	126,472	487.0%	117,233	451.4%	9,188	44,743	41,475	1,281,146	529,254	41.3%	571,693	44.6%	-16.5	0.3538
	2030	24,309	136,589	561.9%	124,062	510.3%	8,075	45,373	41,212	1,289,221	574,627	44.6%	612,905	47.5%	-17.5	0.3322
	2031	22,605	146,092	646.3%	130,742	578.4%	7,051	45,568	40,780	1,296,272	620,195	47.8%	653,685	50.4%	-18.5	0.3119
	2032	20,864	154,743	741.7%	136,473	654.1%	6,110	45,320	39,970	1,302,383	665,515	51.1%	693,654	53.3%	-19.5	0.2929
	2033	19,102	162,718	851.8%	140,676	736.4%	5,253	44,747	38,686	1,307,636	710,263	54.3%	732,340	56.0%	-20.5	0.2750
	2034	17,339	168,814	973.6%	142,939	824.4%	4,477	43,590	36,909	1,312,113	753,853	57.5%	769,249	58.6%	-21.5	0.2582
	2035	15,590	173,215	1111.1%	143,502	920.5%	3,780	41,997	34,793	1,315,893	795,850	60.5%	804,042	61.1%	-22.5	0.2425
	2036	13,882	175,045	1260.9%	141,470	1019.1%	3,160	39,851	32,207	1,319,053	835,701	63.4%	836,249	63.4%	-23.5	0.2277
	2037	12,243	174,914	1428.7%	137,320	1121.6%	2,617	37,390	29,354	1,321,670	873,091	66.1%	865,603	65.5%	-24.5	0.2138
	2038	10,693	171,203	1601.0%	130,549	1220.8%	2,146	34,363	26,203	1,323,817	907,454	68.5%	891,807	67.4%	-25.5	0.2007
	2039	9,250	164,778	1781.4%	123,628	1336.5%	1,743	31,055	23,300	1,325,560	938,510	70.8%	915,106	69.0%	-26.5	0.1885
	2040	7,923	156,655	1977.3%	116,046	1464.7%	1,402	27,722	20,536	1,326,962	966,232	72.8%	935,642	70.5%	-27.5	0.1770
	2041	6,719	147,883	2201.1%	108,496	1614.9%	1,116	24,573	18,028	1,328,079	990,805	74.6%	953,671	71.8%	-28.5	0.1662
	2042	5,640	138,438	2454.6%	100,447	1781.0%	880	21,599	15,672	1,328,958	1,012,404	76.2%	969,342	72.9%	-29.5	0.1560
	2043	4,684	128,349	2740.1%	92,142	1967.1%	686	18,803	13,499	1,329,645	1,031,207	77.6%	982,841	73.9%	-30.5	0.1465
	2044	3,847	117,390	3051.2%	83,468	2169.5%	529	16,148	11,482	1,330,174	1,047,355	78.7%	994,323	74.8%	-31.5	0.1376
	2045	3,126	106,275	3400.0%	74,898	2396.2%	404	13,727	9,674	1,330,578	1,061,082	79.7%	1,003,997	75.5%	-32.5	0.1292
	2046	2,511	94,644	3768.6%	66,312	2640.4%	305	11,478	8,042	1,330,882	1,072,561	80.6%	1,012,039	76.0%	-33.5	0.1213
	2047	1,994	82,822	4152.9%	58,055	2911.0%	227	9,432	6,611	1,331,109	1,081,992	81.3%	1,018,651	76.5%	-34.5	0.1139
	2048	1,565	71,237	4551.9%	49,623	3170.8%	167	7,617	5,306	1,331,277	1,089,609	81.8%	1,023,957	76.9%	-35.5	0.1069
	Past	630,581	71,357	11.3%	71,357	11.3%	889,516	94,735	94,735	889,516	94,735	10.7%	94,735	10.7%		
	Future	816,301	3,569,677	437.3%	3,049,023	373.5%	441,761	994,874	929,222	441,761	994,874	225.2%	929,222	210.3%		
	Lifetime	1,446,882	3,641,034	251.6%	3,120,380	215.7%	1,331,277	1,089,609	1,023,957	1,331,277	1,089,609	81.8%	1,023,957	76.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	3,548,615	214,525	2,212	1	6.05%	5.86%	0.67%	8.70
1	5,626,902	0	2,152	0	0.00%	2.35%	1.20%	1.96
2	5,114,933	549,157	2,101	2	10.74%	5.07%	2.00%	2.54
3	5,004,398	664,468	2,059	6	13.28%	6.92%	3.17%	2.19
4	4,877,877	474,950	2,024	2	9.74%	7.37%	4.58%	1.61
5	4,801,416	700,100	1,993	5	14.58%	8.32%	6.16%	1.35
6	4,825,721	410,257	1,952	3	8.50%	8.31%	7.77%	1.07
7	4,717,655	161,697	1,899	3	3.43%	7.83%	9.22%	0.85
8	4,758,242	522,502	1,869	3	10.98%	8.07%	10.60%	0.76
9	4,546,399	872,945	1,848	5	19.20%	8.81%	11.94%	0.74
10	2,786,119	1,102,017	1,801	9	39.55%	9.96%	13.53%	0.74
11	2,114,444	1,287,851	1,746	10	60.91%	11.29%	15.24%	0.74
12	2,027,465	1,520,317	1,705	11	74.99%	12.74%	17.00%	0.75
13	1,983,089	1,787,737	1,675	12	90.15%	14.34%	18.82%	0.76
14	1,935,696	2,096,223	1,643	13	108.29%	16.08%	20.72%	0.78
15	1,885,134	2,445,275	1,609	14	129.71%	17.97%	22.70%	0.79
16	1,831,572	2,831,609	1,573	16	154.60%	20.01%	24.73%	0.81
17	1,774,828	3,263,542	1,533	17	183.88%	22.21%	26.82%	0.83
18	1,713,992	3,741,007	1,491	19	218.26%	24.57%	28.97%	0.85
19	1,648,725	4,257,264	1,445	20	258.22%	27.08%	31.16%	0.87
20	1,578,898	4,806,778	1,395	22	304.44%	29.73%	33.41%	0.89
21	1,504,757	5,368,612	1,342	23	356.78%	32.51%	35.70%	0.91
22	1,428,153	5,938,104	1,288	24	415.79%	35.38%	38.00%	0.93
23	1,349,750	6,508,795	1,232	25	482.22%	38.34%	40.32%	0.95
24	1,269,823	7,064,692	1,174	26	556.35%	41.35%	42.64%	0.97
25	1,188,694	7,604,884	1,115	26	639.77%	44.39%	44.95%	0.99
26	1,106,774	8,107,378	1,055	27	732.52%	47.43%	47.22%	1.00
27	1,024,557	8,581,754	993	27	837.61%	50.46%	49.46%	1.02
28	942,558	9,005,702	931	27	955.45%	53.44%	51.64%	1.03
29	861,358	9,365,146	869	27	1087.25%	56.36%	53.76%	1.05
30	781,639	9,660,732	806	26	1235.96%	59.18%	55.81%	1.06
31	704,106	9,870,350	744	26	1401.83%	61.90%	57.77%	1.07
32	629,463	9,993,035	683	25	1587.55%	64.49%	59.65%	1.08
33	558,371	10,023,351	623	24	1795.11%	66.93%	61.42%	1.09
34	491,392	9,948,689	565	23	2024.59%	69.21%	63.09%	1.10
35	428,967	9,790,490	509	21	2282.34%	71.32%	64.65%	1.10
36	371,426	9,547,858	455	20	2570.59%	73.26%	66.09%	1.11
37	318,978	9,239,471	405	18	2896.58%	75.02%	67.43%	1.11
38	271,697	8,867,644	358	17	3263.80%	76.62%	68.64%	1.12
39	229,545	8,439,228	314	15	3676.50%	78.04%	69.75%	1.12
40	192,388	7,974,447	274	14	4144.98%	79.31%	70.75%	1.12
41	159,983	7,477,714	238	12	4674.07%	80.43%	71.65%	1.12
42	132,022	6,964,121	205	11	5274.97%	81.40%	72.44%	1.12
43	108,147	6,436,229	175	10	5951.36%	82.26%	73.14%	1.12
44	87,960	5,900,236	149	8	6707.87%	82.99%	73.60%	1.13
45	59,952	4,056,687	101	6	6766.56%	83.46%	73.76%	1.13
46	25,324	1,520,160	40	2	6002.81%	83.63%	73.76%	1.13
47	0	0	0	0	0.00%	83.63%	73.76%	1.13
48	0	0	0	0	0.00%	83.63%	73.76%	1.13
49	0	0	0	0	0.00%	83.63%	73.76%	1.13
Grand Total	**85,329,904**	**236,965,727**	**54,365**	**703**	**277.71%**	**83.63%**	**73.76%**	**1.13**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	0	0	0	0	0.00%
2000 Total			**0**	**0**	**0**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	0	0	0	0	0.00%
2001	2001	0	0	0	0	0	0.00%
2001 Total			**0**	**0**	**0**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	0	0	0	0	0.00%
2002	2001	1	0	0	0	0	0.00%
2002	2002	0	0	0	0	0	0.00%
2002 Total			**0**	**0**	**0**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	0	0	0	0	0.00%
2003	2001	2	0	0	0	0	0.00%
2003	2002	1	0	0	0	0	0.00%
2003	2003	0	524,478	0	839	0	0.00%
2003 Total			**524,478**	**0**	**839**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	0	0	0	0	0.00%
2004	2001	3	0	0	0	0	0.00%
2004	2002	2	0	0	0	0	0.00%
2004	2003	1	1,845,224	0	818	0	0.00%
2004	2004	0	1,953,911	0	984	0	0.00%
2004 Total			**3,799,135**	**0**	**1,802**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	0	0	0	0	0.00%
2005	2001	4	0	0	0	0	0.00%
2005	2002	3	0	0	0	0	0.00%
2005	2003	2	1,541,269	0	792	0	0.00%
2005	2004	1	2,601,475	0	953	0	0.00%
2005	2005	0	1,070,226	214,525	389	1	20.04%
2005 Total			**5,212,970**	**214,525**	**2,134**	**1**	**4.12%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	0	0	0	0	0.00%
2006	2001	5	0	0	0	0	0.00%
2006	2002	4	0	0	0	0	0.00%
2006	2003	3	1,592,537	423,751	772	2	26.61%
2006	2004	2	2,411,068	522,570	935	1	21.67%
2006	2005	1	1,180,203	0	381	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**5,183,807**	**946,321**	**2,088**	**3**	**18.26%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	0	0	0	0	0.00%
2007	2001	6	0	0	0	0	0.00%
2007	2002	5	0	0	0	0	0.00%
2007	2003	4	1,504,765	0	759	0	0.00%
2007	2004	3	2,335,498	172,532	923	2	7.39%
2007	2005	2	1,162,596	26,587	374	1	2.29%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**5,002,859**	**199,120**	**2,056**	**3**	**3.98%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	0	0	0	0	0.00%
2008	2001	7	0	0	0	0	0.00%
2008	2002	6	0	0	0	0	0.00%
2008	2003	5	1,465,907	46,752	746	3	3.19%
2008	2004	4	2,320,197	30,089	906	1	1.30%
2008	2005	3	1,076,363	68,185	364	2	6.33%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**4,862,467**	**145,027**	**2,016**	**6**	**2.98%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	0	0	0	0	0.00%
2009	2001	8	0	0	0	0	0.00%
2009	2002	7	0	0	0	0	0.00%
2009	2003	6	1,496,850	819	731	1	0.05%
2009	2004	5	2,263,231	653,348	893	2	28.87%
2009	2005	4	1,052,915	444,861	359	1	42.25%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**4,812,997**	**1,099,028**	**1,983**	**4**	**22.83%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	0	0	0	0	0.00%
2010	2001	9	0	0	0	0	0.00%
2010	2002	8	0	0	0	0	0.00%
2010	2003	7	1,425,636	148,804	720	1	10.44%
2010	2004	6	2,257,655	409,438	874	2	18.14%
2010	2005	5	1,072,278	0	354	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**4,755,569**	**558,242**	**1,948**	**3**	**11.74%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	0	0	0	0	0.00%
2011	2001	10	0	0	0	0	0.00%
2011	2002	9	0	0	0	0	0.00%
2011	2003	8	1,474,601	201,586	693	1	13.67%
2011	2004	7	2,201,996	12,893	832	2	0.59%
2011	2005	6	1,071,215	0	347	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**4,747,811**	**214,480**	**1,872**	**3**	**4.52%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	0	0	0	0	0.00%
2012	2001	11	0	0	0	0	0.00%
2012	2002	10	0	0	0	0	0.00%
2012	2003	9	1,424,749	241,724	693	0	16.97%
2012	2004	8	2,262,389	179,192	832	1	7.92%
2012	2005	7	1,090,023	0	347	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**4,777,161**	**420,916**	**1,872**	**1**	**8.81%**
Grand Total			**43,679,255**	**3,797,657**	**18,610**	**24**	**8.69%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	3,548,615	214,525	2,212	1	6.05%	5.86%	0.67%	8.70
1	5,626,902	0	2,152	0	0.00%	2.35%	1.20%	1.96
2	5,114,933	549,157	2,101	2	10.74%	5.07%	2.00%	2.54
3	5,004,398	664,468	2,059	6	13.28%	6.92%	3.17%	2.19
4	4,877,877	474,950	2,024	2	9.74%	7.37%	4.58%	1.61
5	4,801,416	700,100	1,993	5	14.58%	8.32%	6.16%	1.35
6	4,825,721	410,257	1,952	3	8.50%	8.31%	7.77%	1.07
7	4,717,655	161,697	1,899	3	3.43%	7.83%	9.22%	0.85
8	3,736,990	380,778	1,525	2	10.19%	7.97%	10.35%	0.77
9	1,424,749	241,724	693	0	16.97%	8.17%	10.82%	0.75
10	0	0	0	0	0.00%	8.17%	10.82%	0.75
11	0	0	0	0	0.00%	8.17%	10.82%	0.75
12	0	0	0	0	0.00%	8.17%	10.82%	0.75
Grand Total	**43,679,255**	**3,797,657**	**18,610**	**24**	**8.69%**	**8.17%**	**10.82%**	**0.75**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	0	0	0	0	0%
2013	2001	12	0	0	0	0	0%
2013	2002	11	0	0	0	0	0%
2013	2003	10	1,234,313	364,668	684	3	30%
2013	2004	9	2,108,172	462,631	822	4	22%
2013	2005	8	1,021,253	141,724	344	1	14%
2013 Total			**4,363,737**	**969,023**	**1,849**	**8**	**22%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	0	0	0	0	0%
2014	2001	13	0	0	0	0	0%
2014	2002	12	0	0	0	0	0%
2014	2003	11	836,987	423,211	660	4	51%
2014	2004	10	1,159,568	541,686	795	4	47%
2014	2005	9	1,013,478	168,590	333	1	17%
2014 Total			**3,010,033**	**1,133,487**	**1,788**	**9**	**38%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	0	0	0	0	0%
2015	2001	14	0	0	0	0	0%
2015	2002	13	0	0	0	0	0%
2015	2003	12	782,328	497,329	636	4	64%
2015	2004	11	947,954	633,612	767	4	67%
2015	2005	10	392,238	195,663	323	1	50%
2015 Total			**2,122,520**	**1,326,604**	**1,726**	**10**	**63%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	0	0	0	0	0%
2016	2001	15	0	0	0	0	0%
2016	2002	14	0	0	0	0	0%
2016	2003	13	765,576	582,654	625	4	76%
2016	2004	12	922,227	748,705	755	5	81%
2016	2005	11	329,503	231,027	318	2	70%
2016 Total			**2,017,306**	**1,562,386**	**1,698**	**11**	**77%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	0	0	0	0	0%
2017	2001	16	0	0	0	0	0%
2017	2002	15	0	0	0	0	0%
2017	2003	14	747,703	682,569	612	5	91%
2017	2004	13	901,596	880,564	742	6	98%
2017	2005	12	322,910	274,284	314	2	85%
2017 Total			**1,972,209**	**1,837,417**	**1,668**	**12**	**93%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	0	0	0	0	0%
2018	2001	17	0	0	0	0	0%
2018	2002	16	0	0	0	0	0%
2018	2003	15	728,636	797,007	599	5	109%
2018	2004	14	879,494	1,030,782	727	6	117%
2018	2005	13	315,917	324,519	309	2	103%
2018 Total			**1,924,047**	**2,152,309**	**1,636**	**13**	**112%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	0	0	0	0	0%
2019	2001	18	0	0	0	0	0%
2019	2002	17	0	0	0	0	0%
2019	2003	16	708,419	921,542	585	6	130%
2019	2004	15	855,854	1,198,043	712	7	140%
2019	2005	14	308,500	382,871	304	2	124%
2019 Total			**1,872,772**	**2,502,456**	**1,601**	**15**	**134%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	0	0	0	0	0%
2020	2001	19	0	0	0	0	0%
2020	2002	18	0	0	0	0	0%
2020	2003	17	687,032	1,061,137	570	6	154%
2020	2004	16	830,774	1,383,062	696	7	166%
2020	2005	15	300,644	450,225	298	2	150%
2020 Total			**1,818,450**	**2,894,424**	**1,564**	**16**	**159%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	0	0	0	0	0%
2021	2001	20	0	0	0	0	0%
2021	2002	19	0	0	0	0	0%
2021	2003	18	664,149	1,211,931	554	7	182%
2021	2004	17	804,151	1,587,303	678	8	197%
2021	2005	16	292,379	527,005	292	3	180%
2021 Total			**1,760,680**	**3,326,239**	**1,524**	**18**	**189%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	0	0	0	0	0%
2022	2001	21	0	0	0	0	0%
2022	2002	20	0	0	0	0	0%
2022	2003	19	639,598	1,370,032	536	8	214%
2022	2004	18	775,551	1,812,966	659	9	234%
2022	2005	17	283,646	615,103	285	3	217%
2022 Total			**1,698,795**	**3,798,101**	**1,480**	**19**	**224%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	0	0	0	0	0%
2023	2001	22	0	0	0	0	0%
2023	2002	21	0	0	0	0	0%
2023	2003	20	613,350	1,538,339	517	8	251%
2023	2004	19	744,842	2,057,179	638	9	276%
2023	2005	18	274,292	716,110	278	3	261%
2023 Total			**1,632,483**	**4,311,629**	**1,434**	**20**	**264%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	0	0	0	0	0%
2024	2001	23	0	0	0	0	0%
2024	2002	22	0	0	0	0	0%
2024	2003	21	585,423	1,710,051	497	8	292%
2024	2004	20	711,945	2,312,136	615	10	325%
2024	2005	19	264,285	830,052	271	3	314%
2024 Total			**1,561,653**	**4,852,240**	**1,383**	**22**	**311%**

The State Life Insurance Company
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Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	0	0	0	0	0%
2025	2001	24	0	0	0	0	0%
2025	2002	23	0	0	0	0	0%
2025	2003	22	556,466	1,881,272	477	9	338%
2025	2004	21	677,028	2,570,901	592	10	380%
2025	2005	20	253,602	956,302	262	4	377%
2025 Total			**1,487,096**	**5,408,475**	**1,331**	**23**	**364%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	0	0	0	0	0%
2026	2001	25	0	0	0	0	0%
2026	2002	24	0	0	0	0	0%
2026	2003	23	526,839	2,054,789	456	9	390%
2026	2004	22	641,004	2,831,600	567	11	442%
2026	2005	21	242,306	1,087,660	253	4	449%
2026 Total			**1,410,149**	**5,974,050**	**1,276**	**24**	**424%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	0	0	0	0	0%
2027	2001	26	0	0	0	0	0%
2027	2002	25	0	0	0	0	0%
2027	2003	24	496,591	2,223,459	434	9	448%
2027	2004	23	604,143	3,088,199	542	11	511%
2027	2005	22	230,684	1,225,231	244	4	531%
2027 Total			**1,331,417**	**6,536,889**	**1,220**	**25**	**491%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	0	0	0	0	0%
2028	2001	27	0	0	0	0	0%
2028	2002	26	0	0	0	0	0%
2028	2003	25	465,796	2,386,608	411	10	512%
2028	2004	24	566,636	3,335,508	516	12	589%
2028	2005	23	218,768	1,365,807	234	4	624%
2028 Total			**1,251,200**	**7,087,923**	**1,162**	**26**	**566%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	0	0	0	0	0%
2029	2001	28	0	0	0	0	0%
2029	2002	27	0	0	0	0	0%
2029	2003	26	434,608	2,537,364	389	10	584%
2029	2004	25	528,690	3,570,185	489	12	675%
2029	2005	24	206,595	1,505,725	224	5	729%
2029 Total			**1,169,893**	**7,613,273**	**1,102**	**26**	**651%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	0	0	0	0	0%
2030	2001	29	0	0	0	0	0%
2030	2002	28	0	0	0	0	0%
2030	2003	27	403,210	2,678,425	366	10	664%
2030	2004	26	490,516	3,789,630	462	12	773%
2030	2005	25	194,208	1,648,090	214	5	849%
2030 Total			**1,087,933**	**8,116,146**	**1,042**	**27**	**746%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	0	0	0	0	0%
2031	2001	30	0	0	0	0	0%
2031	2002	29	0	0	0	0	0%
2031	2003	28	371,808	2,802,700	342	10	754%
2031	2004	27	452,376	3,992,245	435	12	883%
2031	2005	26	181,650	1,780,384	203	5	980%
2031 Total			**1,005,834**	**8,575,329**	**981**	**27**	**853%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	0	0	0	0	0%
2032	2001	31	0	0	0	0	0%
2032	2002	30	0	0	0	0	0%
2032	2003	29	340,657	2,907,744	319	10	854%
2032	2004	28	414,516	4,167,392	407	12	1005%
2032	2005	27	168,971	1,911,084	193	5	1131%
2032 Total			**924,144**	**8,986,220**	**919**	**27**	**972%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	0	0	0	0	0%
2033	2001	32	0	0	0	0	0%
2033	2002	31	0	0	0	0	0%
2033	2003	30	310,035	2,992,467	296	10	965%
2033	2004	29	377,200	4,312,629	379	12	1143%
2033	2005	28	156,234	2,035,610	182	5	1303%
2033 Total			**843,469**	**9,340,705**	**857**	**27**	**1107%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	0	0	0	0	0%
2034	2001	33	0	0	0	0	0%
2034	2002	32	0	0	0	0	0%
2034	2003	31	280,198	3,046,271	273	9	1087%
2034	2004	30	340,748	4,426,688	352	12	1299%
2034	2005	29	143,500	2,144,773	170	5	1495%
2034 Total			**764,447**	**9,617,733**	**795**	**26**	**1258%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	0	0	0	0	0%
2035	2001	34	0	0	0	0	0%
2035	2002	33	0	0	0	0	0%
2035	2003	32	251,420	3,071,189	250	9	1222%
2035	2004	31	305,502	4,508,466	324	11	1476%
2035	2005	30	130,856	2,241,577	159	5	1713%
2035 Total			**687,779**	**9,821,232**	**733**	**26**	**1428%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	0	0	0	0	0%
2036	2001	35	0	0	0	0	0%
2036	2002	34	0	0	0	0	0%
2036	2003	33	223,959	3,070,868	228	9	1371%
2036	2004	32	271,781	4,554,887	297	11	1676%
2036	2005	31	118,405	2,315,612	147	5	1956%
2036 Total			**614,146**	**9,941,367**	**672**	**25**	**1619%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	0	0	0	0	0%
2037	2001	36	0	0	0	0	0%
2037	2002	35	0	0	0	0	0%
2037	2003	34	198,026	3,041,456	207	8	1536%
2037	2004	33	239,871	4,557,714	270	11	1900%
2037	2005	32	106,261	2,366,959	136	5	2227%
2037 Total			**544,159**	**9,966,129**	**613**	**24**	**1831%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	0	0	0	0	0%
2038	2001	37	0	0	0	0	0%
2038	2002	36	0	0	0	0	0%
2038	2003	35	173,791	2,986,379	186	8	1718%
2038	2004	34	210,010	4,511,735	245	10	2148%
2038	2005	33	94,540	2,394,769	124	5	2533%
2038 Total			**478,341**	**9,892,883**	**555**	**22**	**2068%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	0	0	0	0	0%
2039	2001	38	0	0	0	0	0%
2039	2002	37	0	0	0	0	0%
2039	2003	36	151,373	2,911,403	167	7	1923%
2039	2004	35	182,373	4,425,860	220	9	2427%
2039	2005	34	83,356	2,395,498	113	5	2874%
2039 Total			**417,102**	**9,732,761**	**500**	**21**	**2333%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	0	0	0	0	0%
2040	2001	39	0	0	0	0	0%
2040	2002	38	0	0	0	0	0%
2040	2003	37	130,849	2,819,361	148	7	2155%
2040	2004	36	157,077	4,303,026	197	9	2739%
2040	2005	35	72,804	2,378,251	102	4	3267%
2040 Total			**360,729**	**9,500,637**	**447**	**20**	**2634%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	0	0	0	0	0%
2041	2001	40	0	0	0	0	0%
2041	2002	39	0	0	0	0	0%
2041	2003	38	112,246	2,708,261	131	6	2413%
2041	2004	37	134,186	4,149,966	175	8	3093%
2041	2005	36	62,976	2,333,429	92	4	3705%
2041 Total			**309,408**	**9,191,657**	**398**	**18**	**2971%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	0	0	0	0	0%
2042	2001	41	0	0	0	0	0%
2042	2002	40	0	0	0	0	0%
2042	2003	39	95,553	2,582,250	115	6	2702%
2042	2004	38	113,705	3,968,990	154	7	3491%
2042	2005	37	53,944	2,270,144	82	4	4208%
2042 Total			**263,202**	**8,821,385**	**352**	**17**	**3352%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	0	0	0	0	0%
2043	2001	42	0	0	0	0	0%
2043	2002	41	0	0	0	0	0%
2043	2003	40	80,727	2,441,138	101	5	3024%
2043	2004	39	95,584	3,767,965	135	7	3942%
2043	2005	38	45,745	2,190,392	72	3	4788%
2043 Total			**222,057**	**8,399,494**	**309**	**15**	**3783%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	0	0	0	0	0%
2044	2001	43	0	0	0	0	0%
2044	2002	42	0	0	0	0	0%
2044	2003	41	67,696	2,289,182	87	4	3382%
2044	2004	40	79,725	3,558,413	118	6	4463%
2044	2005	39	38,408	2,089,013	64	3	5439%
2044 Total			**185,828**	**7,936,608**	**269**	**14**	**4271%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	0	0	0	0	0%
2045	2001	44	0	0	0	0	0%
2045	2002	43	0	0	0	0	0%
2045	2003	42	56,362	2,134,801	76	4	3788%
2045	2004	41	65,984	3,340,334	102	5	5062%
2045	2005	40	31,936	1,974,895	55	3	6184%
2045 Total			**154,282**	**7,450,030**	**233**	**12**	**4829%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	0	0	0	0	0%
2046	2001	45	0	0	0	0	0%
2046	2002	44	0	0	0	0	0%
2046	2003	43	46,602	1,977,878	65	3	4244%
2046	2004	42	54,191	3,114,657	88	5	5748%
2046	2005	41	26,304	1,848,199	48	3	7026%
2046 Total			**127,097**	**6,940,735**	**201**	**11**	**5461%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	0	0	0	0	0%
2047	2001	46	0	0	0	0	0%
2047	2002	45	0	0	0	0	0%
2047	2003	44	38,274	1,821,997	55	3	4760%
2047	2004	43	44,173	2,879,852	75	4	6520%
2047	2005	42	21,469	1,714,662	41	2	7987%
2047 Total			**103,916**	**6,416,511**	**172**	**9**	**6175%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	0	0	0	0	0%
2048	2001	47	0	0	0	0	0%
2048	2002	46	0	0	0	0	0%
2048	2003	45	31,232	1,667,225	47	3	5338%
2048	2004	44	35,744	2,633,797	64	4	7368%
2048	2005	43	17,372	1,578,499	35	2	9086%
2048 Total			**84,348**	**5,879,522**	**146**	**8**	**6971%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	0	0	0	0	0%
2049	2001	48	0	0	0	0	0%
2049	2002	47	0	0	0	0	0%
2049	2003	46	25,324	1,520,160	40	2	6003%
2049	2004	45	28,720	2,389,462	54	3	8320%
2049	2005	44	13,941	1,444,442	30	2	10361%
2049 Total			**67,986**	**5,354,063**	**123**	**7**	**7875%**
Grand Total			**41,650,649**	**233,168,070**	**35,755**	**679**	**560%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	1,021,253	141,724	344	1	13.88%
9	3,121,650	631,221	1,155	5	20.22%
10	2,786,119	1,102,017	1,801	9	39.55%
11	2,114,444	1,287,851	1,746	10	60.91%
12	2,027,465	1,520,317	1,705	11	74.99%
13	1,983,089	1,787,737	1,675	12	90.15%
14	1,935,696	2,096,223	1,643	13	108.29%
15	1,885,134	2,445,275	1,609	14	129.71%
16	1,831,572	2,831,609	1,573	16	154.60%
17	1,774,828	3,263,542	1,533	17	183.88%
18	1,713,992	3,741,007	1,491	19	218.26%
19	1,648,725	4,257,264	1,445	20	258.22%
20	1,578,898	4,806,778	1,395	22	304.44%
21	1,504,757	5,368,612	1,342	23	356.78%
22	1,428,153	5,938,104	1,288	24	415.79%
23	1,349,750	6,508,795	1,232	25	482.22%
24	1,269,823	7,064,692	1,174	26	556.35%
25	1,188,694	7,604,884	1,115	26	639.77%
26	1,106,774	8,107,378	1,055	27	732.52%
27	1,024,557	8,581,754	993	27	837.61%
28	942,558	9,005,702	931	27	955.45%
29	861,358	9,365,146	869	27	1087.25%
30	781,639	9,660,732	806	26	1235.96%
31	704,106	9,870,350	744	26	1401.83%
32	629,463	9,993,035	683	25	1587.55%
33	558,371	10,023,351	623	24	1795.11%
34	491,392	9,948,689	565	23	2024.59%
35	428,967	9,790,490	509	21	2282.34%
36	371,426	9,547,858	455	20	2570.59%
37	318,978	9,239,471	405	18	2896.58%
38	271,697	8,867,644	358	17	3263.80%
39	229,545	8,439,228	314	15	3676.50%
40	192,388	7,974,447	274	14	4144.98%
41	159,983	7,477,714	238	12	4674.07%
42	132,022	6,964,121	205	11	5274.97%
43	108,147	6,436,229	175	10	5951.36%
44	87,960	5,900,236	149	8	6707.87%
45	59,952	4,056,687	101	6	6766.56%
46	25,324	1,520,160	40	2	6002.81%
47	0	0	0	0	0.00%
48	0	0	0	0	0.00%
49	0	0	0	0	0.00%
50	0	0	0	0	0.00%
Grand Total	**41,650,649**	**233,168,070**	**35,755**	**679**	**559.82%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	32,799	0	44	0	0.00%	0.00%	0.60%	0.00
1	117,971	0	42	0	0.00%	0.00%	1.16%	0.00
2	91,854	0	40	0	0.00%	0.00%	1.90%	0.00
3	70,938	0	37	0	0.00%	0.00%	3.11%	0.00
4	63,686	30,089	37	1	47.25%	6.81%	4.70%	1.45
5	59,683	41,268	36	1	69.14%	13.78%	6.31%	2.18
6	52,168	0	33	0	0.00%	12.58%	8.02%	1.57
7	52,249	0	31	0	0.00%	11.63%	9.55%	1.22
8	51,844	0	30	0	0.00%	10.87%	10.99%	0.99
9	51,619	2,662	30	0	5.16%	10.53%	12.40%	0.85
10	35,774	13,338	29	0	37.28%	11.46%	13.97%	0.82
11	34,524	15,983	28	0	46.29%	12.52%	15.63%	0.80
12	33,950	19,161	27	0	56.44%	13.72%	17.35%	0.79
13	33,341	22,946	27	0	68.82%	15.08%	19.14%	0.79
14	32,693	27,415	26	0	83.86%	16.61%	21.02%	0.79
15	32,001	32,754	26	0	102.35%	18.32%	22.99%	0.80
16	31,265	38,783	25	0	124.05%	20.23%	25.06%	0.81
17	30,481	45,796	25	0	150.24%	22.34%	27.21%	0.82
18	29,637	53,842	24	0	181.67%	24.66%	29.45%	0.84
19	28,723	62,666	23	0	218.18%	27.20%	31.79%	0.86
20	27,734	71,953	22	0	259.44%	29.92%	34.20%	0.87
21	26,669	82,444	21	0	309.14%	32.85%	36.69%	0.90
22	25,546	93,644	21	0	366.57%	35.97%	39.25%	0.92
23	24,378	104,273	20	0	427.73%	39.22%	41.85%	0.94
24	23,165	112,549	19	0	485.85%	42.51%	44.43%	0.96
25	21,906	120,733	18	0	551.15%	45.81%	46.98%	0.97
26	20,604	129,056	17	0	626.36%	49.11%	49.51%	0.99
27	19,268	136,729	16	0	709.61%	52.40%	52.00%	1.01
28	17,900	143,380	15	0	800.99%	55.63%	54.40%	1.02
29	16,507	148,967	13	0	902.44%	58.79%	56.72%	1.04
30	15,102	153,388	12	0	1015.68%	61.85%	58.94%	1.05
31	13,697	155,935	11	0	1138.47%	64.77%	61.06%	1.06
32	12,305	155,761	10	0	1265.84%	67.51%	63.04%	1.07
33	10,948	153,486	9	0	1401.94%	70.05%	64.88%	1.08
34	9,647	148,398	8	0	1538.25%	72.35%	66.58%	1.09
35	8,420	140,949	7	0	1674.00%	74.41%	68.13%	1.09
36	7,278	133,297	6	0	1831.45%	76.25%	69.52%	1.10
37	6,229	125,024	5	0	2007.03%	77.87%	70.76%	1.10
38	5,279	116,101	5	0	2199.46%	79.28%	71.85%	1.10
39	4,428	106,798	4	0	2412.02%	80.50%	72.81%	1.11
40	3,675	97,599	3	0	2656.12%	81.55%	73.63%	1.11
41	3,016	88,092	3	0	2920.60%	82.45%	74.34%	1.11
42	2,449	78,105	2	0	3188.85%	83.19%	74.93%	1.11
43	1,967	68,586	2	0	3486.46%	83.81%	75.42%	1.11
44	1,562	59,764	1	0	3826.61%	84.32%	75.83%	1.11
45	1,226	50,741	1	0	4140.39%	84.72%	75.95%	1.12
46	891	27,467	1	0	3081.06%	84.92%	75.95%	1.12
47	0	0	0	0	0.00%	84.92%	75.95%	1.12
48	0	0	0	0	0.00%	84.92%	75.95%	1.12
49	0	0	0	0	0.00%	84.92%	75.95%	1.12
Grand Total	**1,298,997**	**3,409,922**	**893**	**13**	**262.50%**	**84.92%**	**75.95%**	**1.12**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	0	0	0	0	0.00%
2000 Total			**0**	**0**	**0**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	0	0	0	0	0.00%
2001	2001	0	0	0	0	0	0.00%
2001 Total			**0**	**0**	**0**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	0	0	0	0	0.00%
2002	2001	1	0	0	0	0	0.00%
2002	2002	0	0	0	0	0	0.00%
2002 Total			**0**	**0**	**0**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	0	0	0	0	0.00%
2003	2001	2	0	0	0	0	0.00%
2003	2002	1	0	0	0	0	0.00%
2003	2003	0	3,522	0	31	0	0.00%
2003 Total			**3,522**	**0**	**31**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	0	0	0	0	0.00%
2004	2001	3	0	0	0	0	0.00%
2004	2002	2	0	0	0	0	0.00%
2004	2003	1	84,849	0	31	0	0.00%
2004	2004	0	29,277	0	13	0	0.00%
2004 Total			**114,126**	**0**	**44**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	0	0	0	0	0.00%
2005	2001	4	0	0	0	0	0.00%
2005	2002	3	0	0	0	0	0.00%
2005	2003	2	64,320	0	30	0	0.00%
2005	2004	1	33,122	0	11	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**97,442**	**0**	**41**	**0**	**0.00%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	0	0	0	0	0.00%
2006	2001	5	0	0	0	0	0.00%
2006	2002	4	0	0	0	0	0.00%
2006	2003	3	54,811	0	29	0	0.00%
2006	2004	2	27,534	0	10	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**82,345**	**0**	**39**	**0**	**0.00%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	0	0	0	0	0.00%
2007	2001	6	0	0	0	0	0.00%
2007	2002	5	0	0	0	0	0.00%
2007	2003	4	47,332	0	29	0	0.00%
2007	2004	3	16,127	0	8	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**63,459**	**0**	**37**	**0**	**0.00%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	0	0	0	0	0.00%
2008	2001	7	0	0	0	0	0.00%
2008	2002	6	0	0	0	0	0.00%
2008	2003	5	43,481	41,268	29	1	94.91%
2008	2004	4	16,354	30,089	8	1	183.99%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**59,835**	**71,357**	**37**	**2**	**119.26%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	0	0	0	0	0.00%
2009	2001	8	0	0	0	0	0.00%
2009	2002	7	0	0	0	0	0.00%
2009	2003	6	37,580	0	26	0	0.00%
2009	2004	5	16,202	0	7	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**53,782**	**0**	**33**	**0**	**0.00%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	0	0	0	0	0.00%
2010	2001	9	0	0	0	0	0.00%
2010	2002	8	0	0	0	0	0.00%
2010	2003	7	37,403	0	24	0	0.00%
2010	2004	6	14,588	0	7	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**51,992**	**0**	**31**	**0**	**0.00%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	0	0	0	0	0.00%
2011	2001	10	0	0	0	0	0.00%
2011	2002	9	0	0	0	0	0.00%
2011	2003	8	36,645	0	23	0	0.00%
2011	2004	7	14,846	0	7	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**51,492**	**0**	**30**	**0**	**0.00%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	0	0	0	0	0.00%
2012	2001	11	0	0	0	0	0.00%
2012	2002	10	0	0	0	0	0.00%
2012	2003	9	37,388	0	23	0	0.00%
2012	2004	8	15,199	0	7	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**52,587**	**0**	**30**	**0**	**0.00%**
Grand Total			**630,581**	**71,357**	**353**	**2**	**11.32%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	32,799	0	44	0	0.00%	0.00%	0.60%	0.00
1	117,971	0	42	0	0.00%	0.00%	1.16%	0.00
2	91,854	0	40	0	0.00%	0.00%	1.90%	0.00
3	70,938	0	37	0	0.00%	0.00%	3.11%	0.00
4	63,686	30,089	37	1	47.25%	6.81%	4.70%	1.45
5	59,683	41,268	36	1	69.14%	13.78%	6.31%	2.18
6	52,168	0	33	0	0.00%	12.58%	8.02%	1.57
7	52,249	0	31	0	0.00%	11.63%	9.55%	1.22
8	51,844	0	30	0	0.00%	10.87%	10.99%	0.99
9	37,388	0	23	0	0.00%	10.41%	12.17%	0.85
10	0	0	0	0	0.00%	10.41%	12.17%	0.85
11	0	0	0	0	0.00%	10.41%	12.17%	0.85
12	0	0	0	0	0.00%	10.41%	12.17%	0.85
Grand Total	**630,581**	**71,357**	**353**	**2**	**11.32%**	**10.41%**	**12.17%**	**0.85**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	0	0	0	0	0%
2013	2001	12	0	0	0	0	0%
2013	2002	11	0	0	0	0	0%
2013	2003	10	29,442	10,162	23	0	35%
2013	2004	9	14,231	2,662	7	0	19%
2013	2005	8	0	0	0	0	0%
2013 Total			**43,672**	**12,824**	**30**	**0**	**29%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	0	0	0	0	0%
2014	2001	13	0	0	0	0	0%
2014	2002	12	0	0	0	0	0%
2014	2003	11	28,999	12,191	22	0	42%
2014	2004	10	6,333	3,175	7	0	50%
2014	2005	9	0	0	0	0	0%
2014 Total			**35,332**	**15,366**	**29**	**0**	**43%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	0	0	0	0	0%
2015	2001	14	0	0	0	0	0%
2015	2002	13	0	0	0	0	0%
2015	2003	12	28,532	14,619	21	0	51%
2015	2004	11	5,525	3,792	6	0	69%
2015	2005	10	0	0	0	0	0%
2015 Total			**34,057**	**18,411**	**28**	**0**	**54%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	0	0	0	0	0%
2016	2001	15	0	0	0	0	0%
2016	2002	14	0	0	0	0	0%
2016	2003	13	28,037	17,505	21	0	62%
2016	2004	12	5,418	4,542	6	0	84%
2016	2005	11	0	0	0	0	0%
2016 Total			**33,455**	**22,047**	**27**	**0**	**66%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	0	0	0	0	0%
2017	2001	16	0	0	0	0	0%
2017	2002	15	0	0	0	0	0%
2017	2003	14	27,512	20,908	20	0	76%
2017	2004	13	5,304	5,442	6	0	103%
2017	2005	12	0	0	0	0	0%
2017 Total			**32,816**	**26,349**	**27**	**0**	**80%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	0	0	0	0	0%
2018	2001	17	0	0	0	0	0%
2018	2002	16	0	0	0	0	0%
2018	2003	15	26,952	24,981	20	0	93%
2018	2004	14	5,181	6,507	6	0	126%
2018	2005	13	0	0	0	0	0%
2018 Total			**32,133**	**31,488**	**26**	**0**	**98%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	0	0	0	0	0%
2019	2001	18	0	0	0	0	0%
2019	2002	17	0	0	0	0	0%
2019	2003	16	26,358	29,796	19	0	113%
2019	2004	15	5,049	7,773	6	0	154%
2019	2005	14	0	0	0	0	0%
2019 Total			**31,407**	**37,569**	**25**	**0**	**120%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	0	0	0	0	0%
2020	2001	19	0	0	0	0	0%
2020	2002	18	0	0	0	0	0%
2020	2003	17	25,726	35,392	19	0	138%
2020	2004	16	4,907	8,987	6	0	183%
2020	2005	15	0	0	0	0	0%
2020 Total			**30,634**	**44,380**	**25**	**0**	**145%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	0	0	0	0	0%
2021	2001	20	0	0	0	0	0%
2021	2002	19	0	0	0	0	0%
2021	2003	18	25,047	41,820	18	0	167%
2021	2004	17	4,755	10,404	6	0	219%
2021	2005	16	0	0	0	0	0%
2021 Total			**29,802**	**52,224**	**24**	**0**	**175%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	0	0	0	0	0%
2022	2001	21	0	0	0	0	0%
2022	2002	20	0	0	0	0	0%
2022	2003	19	24,310	49,140	18	0	202%
2022	2004	18	4,590	12,022	6	0	262%
2022	2005	17	0	0	0	0	0%
2022 Total			**28,900**	**61,162**	**23**	**0**	**212%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	0	0	0	0	0%
2023	2001	22	0	0	0	0	0%
2023	2002	21	0	0	0	0	0%
2023	2003	20	23,512	56,735	17	0	241%
2023	2004	19	4,412	13,527	6	0	307%
2023	2005	18	0	0	0	0	0%
2023 Total			**27,925**	**70,262**	**23**	**0**	**252%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	0	0	0	0	0%
2024	2001	23	0	0	0	0	0%
2024	2002	22	0	0	0	0	0%
2024	2003	21	22,651	65,321	16	0	288%
2024	2004	20	4,221	15,217	5	0	361%
2024	2005	19	0	0	0	0	0%
2024 Total			**26,872**	**80,539**	**22**	**0**	**300%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	0	0	0	0	0%
2025	2001	24	0	0	0	0	0%
2025	2002	23	0	0	0	0	0%
2025	2003	22	21,742	74,312	16	0	342%
2025	2004	21	4,018	17,122	5	0	426%
2025	2005	20	0	0	0	0	0%
2025 Total			**25,759**	**91,434**	**21**	**0**	**355%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	0	0	0	0	0%
2026	2001	25	0	0	0	0	0%
2026	2002	24	0	0	0	0	0%
2026	2003	23	20,796	82,448	15	0	396%
2026	2004	22	3,805	19,332	5	0	508%
2026	2005	21	0	0	0	0	0%
2026 Total			**24,600**	**101,780**	**20**	**0**	**414%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	0	0	0	0	0%
2027	2001	26	0	0	0	0	0%
2027	2002	25	0	0	0	0	0%
2027	2003	24	19,814	88,601	14	0	447%
2027	2004	23	3,582	21,825	5	0	609%
2027	2005	22	0	0	0	0	0%
2027 Total			**23,397**	**110,426**	**19**	**0**	**472%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	0	0	0	0	0%
2028	2001	27	0	0	0	0	0%
2028	2002	26	0	0	0	0	0%
2028	2003	25	18,794	94,449	13	0	503%
2028	2004	24	3,351	23,947	5	0	715%
2028	2005	23	0	0	0	0	0%
2028 Total			**22,146**	**118,396**	**18**	**0**	**535%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	0	0	0	0	0%
2029	2001	28	0	0	0	0	0%
2029	2002	27	0	0	0	0	0%
2029	2003	26	17,739	100,320	12	0	566%
2029	2004	25	3,111	26,284	4	0	845%
2029	2005	24	0	0	0	0	0%
2029 Total			**20,850**	**126,605**	**17**	**0**	**607%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	0	0	0	0	0%
2030	2001	29	0	0	0	0	0%
2030	2002	28	0	0	0	0	0%
2030	2003	27	16,651	105,271	12	0	632%
2030	2004	26	2,865	28,736	4	0	1003%
2030	2005	25	0	0	0	0	0%
2030 Total			**19,516**	**134,007**	**16**	**0**	**687%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	0	0	0	0	0%
2031	2001	30	0	0	0	0	0%
2031	2002	29	0	0	0	0	0%
2031	2003	28	15,531	109,794	11	0	707%
2031	2004	27	2,617	31,458	4	0	1202%
2031	2005	26	0	0	0	0	0%
2031 Total			**18,148**	**141,252**	**15**	**0**	**778%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	0	0	0	0	0%
2032	2001	31	0	0	0	0	0%
2032	2002	30	0	0	0	0	0%
2032	2003	29	14,380	113,886	10	0	792%
2032	2004	28	2,370	33,586	4	0	1417%
2032	2005	27	0	0	0	0	0%
2032 Total			**16,750**	**147,471**	**14**	**0**	**880%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	0	0	0	0	0%
2033	2001	32	0	0	0	0	0%
2033	2002	31	0	0	0	0	0%
2033	2003	30	13,209	116,959	9	0	885%
2033	2004	29	2,127	35,082	4	0	1649%
2033	2005	28	0	0	0	0	0%
2033 Total			**15,336**	**152,041**	**13**	**0**	**991%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	0	0	0	0	0%
2034	2001	33	0	0	0	0	0%
2034	2002	32	0	0	0	0	0%
2034	2003	31	12,027	118,084	8	0	982%
2034	2004	30	1,893	36,429	3	0	1924%
2034	2005	29	0	0	0	0	0%
2034 Total			**13,920**	**154,513**	**11**	**0**	**1110%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	0	0	0	0	0%
2035	2001	34	0	0	0	0	0%
2035	2002	33	0	0	0	0	0%
2035	2003	32	10,846	117,297	7	0	1081%
2035	2004	31	1,670	37,850	3	0	2267%
2035	2005	30	0	0	0	0	0%
2035 Total			**12,516**	**155,148**	**10**	**0**	**1240%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	0	0	0	0	0%
2036	2001	35	0	0	0	0	0%
2036	2002	34	0	0	0	0	0%
2036	2003	33	9,686	114,513	6	0	1182%
2036	2004	32	1,459	38,463	3	0	2637%
2036	2005	31	0	0	0	0	0%
2036 Total			**11,145**	**152,976**	**9**	**0**	**1373%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	0	0	0	0	0%
2037	2001	36	0	0	0	0	0%
2037	2002	35	0	0	0	0	0%
2037	2003	34	8,567	109,540	6	0	1279%
2037	2004	33	1,262	38,973	3	0	3089%
2037	2005	32	0	0	0	0	0%
2037 Total			**9,829**	**148,513**	**8**	**0**	**1511%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	0	0	0	0	0%
2038	2001	37	0	0	0	0	0%
2038	2002	36	0	0	0	0	0%
2038	2003	35	7,505	102,352	5	0	1364%
2038	2004	34	1,080	38,858	2	0	3597%
2038	2005	33	0	0	0	0	0%
2038 Total			**8,585**	**141,210**	**7**	**0**	**1645%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	0	0	0	0	0%
2039	2001	38	0	0	0	0	0%
2039	2002	37	0	0	0	0	0%
2039	2003	36	6,511	95,146	4	0	1461%
2039	2004	35	915	38,598	2	0	4218%
2039	2005	34	0	0	0	0	0%
2039 Total			**7,426**	**133,743**	**6**	**0**	**1801%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	0	0	0	0	0%
2040	2001	39	0	0	0	0	0%
2040	2002	38	0	0	0	0	0%
2040	2003	37	5,593	87,408	4	0	1563%
2040	2004	36	767	38,152	2	0	4972%
2040	2005	35	0	0	0	0	0%
2040 Total			**6,360**	**125,560**	**6**	**0**	**1974%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	0	0	0	0	0%
2041	2001	40	0	0	0	0	0%
2041	2002	39	0	0	0	0	0%
2041	2003	38	4,758	79,792	3	0	1677%
2041	2004	37	636	37,616	2	0	5912%
2041	2005	36	0	0	0	0	0%
2041 Total			**5,394**	**117,408**	**5**	**0**	**2177%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	0	0	0	0	0%
2042	2001	41	0	0	0	0	0%
2042	2002	40	0	0	0	0	0%
2042	2003	39	4,007	72,403	3	0	1807%
2042	2004	38	521	36,309	2	0	6969%
2042	2005	37	0	0	0	0	0%
2042 Total			**4,528**	**108,712**	**4**	**0**	**2401%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	0	0	0	0	0%
2043	2001	42	0	0	0	0	0%
2043	2002	41	0	0	0	0	0%
2043	2003	40	3,340	65,340	2	0	1956%
2043	2004	39	421	34,395	1	0	8174%
2043	2005	38	0	0	0	0	0%
2043 Total			**3,761**	**99,735**	**3**	**0**	**2652%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	0	0	0	0	0%
2044	2001	43	0	0	0	0	0%
2044	2002	42	0	0	0	0	0%
2044	2003	41	2,754	58,097	2	0	2110%
2044	2004	40	335	32,259	1	0	9635%
2044	2005	39	0	0	0	0	0%
2044 Total			**3,089**	**90,356**	**3**	**0**	**2925%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	0	0	0	0	0%
2045	2001	44	0	0	0	0	0%
2045	2002	43	0	0	0	0	0%
2045	2003	42	2,247	51,092	1	0	2274%
2045	2004	41	262	29,995	1	0	11439%
2045	2005	40	0	0	0	0	0%
2045 Total			**2,509**	**81,087**	**2**	**0**	**3231%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	0	0	0	0	0%
2046	2001	45	0	0	0	0	0%
2046	2002	44	0	0	0	0	0%
2046	2003	43	1,814	44,784	1	0	2469%
2046	2004	42	202	27,013	1	0	13366%
2046	2005	41	0	0	0	0	0%
2046 Total			**2,016**	**71,797**	**2**	**0**	**3561%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	0	0	0	0	0%
2047	2001	46	0	0	0	0	0%
2047	2002	45	0	0	0	0	0%
2047	2003	44	1,448	39,059	1	0	2697%
2047	2004	43	153	23,802	1	0	15548%
2047	2005	42	0	0	0	0	0%
2047 Total			**1,601**	**62,862**	**2**	**0**	**3926%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	0	0	0	0	0%
2048	2001	47	0	0	0	0	0%
2048	2002	46	0	0	0	0	0%
2048	2003	45	1,143	33,031	1	0	2891%
2048	2004	44	114	20,704	1	0	18194%
2048	2005	43	0	0	0	0	0%
2048 Total			**1,256**	**53,735**	**1**	**0**	**4277%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	0	0	0	0	0%
2049	2001	48	0	0	0	0	0%
2049	2002	47	0	0	0	0	0%
2049	2003	46	891	27,467	1	0	3081%
2049	2004	45	83	17,710	0	0	21364%
2049	2005	44	0	0	0	0	0%
2049 Total			**974**	**45,177**	**1**	**0**	**4636%**
Grand Total			**668,416**	**3,338,565**	**540**	**11**	**499%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	14,231	2,662	7	0	18.71%
10	35,774	13,338	29	0	37.28%
11	34,524	15,983	28	0	46.29%
12	33,950	19,161	27	0	56.44%
13	33,341	22,946	27	0	68.82%
14	32,693	27,415	26	0	83.86%
15	32,001	32,754	26	0	102.35%
16	31,265	38,783	25	0	124.05%
17	30,481	45,796	25	0	150.24%
18	29,637	53,842	24	0	181.67%
19	28,723	62,666	23	0	218.18%
20	27,734	71,953	22	0	259.44%
21	26,669	82,444	21	0	309.14%
22	25,546	93,644	21	0	366.57%
23	24,378	104,273	20	0	427.73%
24	23,165	112,549	19	0	485.85%
25	21,906	120,733	18	0	551.15%
26	20,604	129,056	17	0	626.36%
27	19,268	136,729	16	0	709.61%
28	17,900	143,380	15	0	800.99%
29	16,507	148,967	13	0	902.44%
30	15,102	153,388	12	0	1015.68%
31	13,697	155,935	11	0	1138.47%
32	12,305	155,761	10	0	1265.84%
33	10,948	153,486	9	0	1401.94%
34	9,647	148,398	8	0	1538.25%
35	8,420	140,949	7	0	1674.00%
36	7,278	133,297	6	0	1831.45%
37	6,229	125,024	5	0	2007.03%
38	5,279	116,101	5	0	2199.46%
39	4,428	106,798	4	0	2412.02%
40	3,675	97,599	3	0	2656.12%
41	3,016	88,092	3	0	2920.60%
42	2,449	78,105	2	0	3188.85%
43	1,967	68,586	2	0	3486.46%
44	1,562	59,764	1	0	3826.61%
45	1,226	50,741	1	0	4140.39%
46	891	27,467	1	0	3081.06%
47	0	0	0	0	0.00%
48	0	0	0	0	0.00%
49	0	0	0	0	0.00%
50	0	0	0	0	0.00%
Grand Total	**668,416**	**3,338,565**	**540**	**11**	**499.47%**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	1,199	4,391,617	97%	99%
Facility Only	33	60,366	3%	1%
Total	1,232	4,451,982	100%	100%
COLA Options				
No COLA	103	200,869	8%	5%
Compound COLA 5%	996	3,945,624	81%	89%
Simple COLA	133	305,489	11%	7%
Total	1,232	4,451,982	100%	100%
Nonforfeiture Options				
None	1,181	4,040,764	96%	91%
Full ROP	43	363,979	3%	8%
SBP NFO	2	6,264	0%	0%
Full ROP & SBP	6	40,976	0%	1%
Total	1,232	4,451,982	100%	100%
Pay Period				
10 Pay	374	2,323,979	30%	52%
Lifetime	858	2,128,003	70%	48%
Total	1,232	4,451,982	100%	100%
Joint/Single Life				
Joint	641	2,902,426	52%	65%
Single	591	1,549,556	48%	35%
Total	1,232	4,451,982	100%	100%
Billing Mode				
Annual	440	1,893,676	36%	43%
Semi-Annual	73	306,473	6%	7%
Quarterly	184	673,502	15%	15%
Monthly	535	1,578,332	43%	35%
Total	1,232	4,451,982	100%	100%
Elimination Period				
0	119	566,812	10%	13%
30	255	995,022	21%	22%
60	30	125,269	2%	3%
90	828	2,764,879	67%	62%
180	0	0	0%	0%
Total	1,232	4,451,982	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	141	299,608	11%	7%
5 Year / 5 Year	81	210,481	7%	5%
Lifetime / Lifetime	1,010	3,941,894	82%	89%
Total	1,232	4,451,982	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	1	850	0%	0%
32	1	6,172	0%	0%
37	23	129,303	2%	3%
42	47	271,684	4%	6%
47	146	628,366	12%	14%
52	284	1,027,464	23%	23%
57	424	1,283,470	34%	29%
62	216	755,485	18%	17%
67	70	276,262	6%	6%
72	14	36,540	1%	1%
77	5	27,342	0%	1%
82	1	9,046	0%	0%
Total	1,232	4,451,982	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	1	850	0%	0%
37	0	0	0%	0%
42	8	52,035	1%	1%
47	29	166,476	2%	4%
52	74	393,469	6%	9%
57	183	719,085	15%	16%
62	357	1,258,490	29%	28%
67	352	1,018,906	29%	23%
72	181	658,204	15%	15%
77	35	134,036	3%	3%
82	8	28,454	1%	1%
87	3	12,932	0%	0%
92	1	9,046	0%	0%
Total	1,232	4,451,982	100%	100%
Duration				
1	1	3,579	0%	0%
2	0	0	0%	0%
3	0	0	0%	0%
4	0	0	0%	0%
5	0	0	0%	0%
6	0	0	0%	0%
7	241	1,035,363	20%	23%
8	585	2,175,153	47%	49%
9	405	1,237,887	33%	28%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%
Total	1,232	4,451,982	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	21	46,598	100%	100%
Facility Only	0	0	0%	0%
Total	21	46,598	100%	100%
COLA Options				
No COLA	2	1,866	10%	4%
Compound COLA 5%	17	38,597	81%	83%
Simple COLA	2	6,135	10%	13%
Total	21	46,598	100%	100%
Nonforfeiture Options				
None	21	46,598	100%	100%
Full ROP	0	0	0%	0%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	21	46,598	100%	100%
Pay Period				
10 Pay	3	11,914	14%	26%
Lifetime	18	34,684	86%	74%
Total	21	46,598	100%	100%
Joint/Single Life				
Joint	9	26,945	43%	58%
Single	12	19,653	57%	42%
Total	21	46,598	100%	100%
Billing Mode				
Annual	4	10,743	19%	23%
Semi-Annual	1	1,321	5%	3%
Quarterly	2	2,819	10%	6%
Monthly	14	31,716	67%	68%
Total	21	46,598	100%	100%
Elimination Period				
0	0	0	0%	0%
30	1	1,041	5%	2%
60	0	0	0%	0%
90	20	45,558	95%	98%
180	0	0	0%	0%
Total	21	46,598	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	3	3,488	14%	7%
5 Year / 5 Year	1	3,557	5%	8%
Lifetime / Lifetime	17	39,553	81%	85%
Total	21	46,598	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	3	4,450	14%	10%
52	4	11,335	19%	24%
57	10	18,060	48%	39%
62	4	12,753	19%	27%
67	0	0	0%	0%
72	0	0	0%	0%
77	0	0	0%	0%
82	0	0	0%	0%
Total	21	46,598	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	0	0	0%	0%
52	0	0	0%	0%
57	5	12,807	24%	27%
62	4	5,653	19%	12%
67	10	23,175	48%	50%
72	2	4,963	10%	11%
77	0	0	0%	0%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	21	46,598	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0%	0%
7	0	0	0%	0%
8	8	19,929	38%	43%
9	13	26,669	62%	57%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%
Total	21	46,598	100%	100%

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: 6000 - All Pay Types
Attachment J

1	Accumulated value of initial earned premium	53,659,966	x	58%	31,122,781
2a	Accumulated value of earned premium	53,659,966			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	27,839,286	x	58%	16,146,786
4a	Present value of future projected premium	33,280,935			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	5,441,649	x	85%	4,625,401
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**51,894,968**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				4,751,417
6b	Present value of future projected incurred claims without the inclusion of active life reserves				90,399,195
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**95,150,613**
					TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

April 2013

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-150, which were issued before 10/01/2003.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

April 2013

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

April 2013

Actuarial Memorandum Exhibits

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

April 2013

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 35%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates
B3	6000 proposed increase

The State Life Insurance Company

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Company NAIC No. 69116
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4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

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9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the premium increase is assumed to occur in 2013, 50% in 2014.
An extra 4% of the policyholders with a rate increase are assumed to lapse.
15% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors. Current best estimate incidence rates based on a varying percentage of the 1985 National Nursing Home Survey, Table 1 & 2.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy. For instance if the attained age is 57 at the valuation date and the attained age is 58 in the first projection year, the adjustment factor of .9966/.9977 (age 58 / age 57) will be applied to the incidence rate.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim length of stay.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	5.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2012 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 6.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2013 through 2049 are developed from an asset share model representing actual contracts in force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H compare durational loss ratios with pricing durational loss ratios.

Nationwide actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H1.1, H1.2

Nationwide projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H1.3, H1.4

Virginia actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H2.1, H2.2

Virginia projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H2.3, H2.4

All Hx.3 and Hx.4 exhibits tabulate the projected information based on calendar duration of each policy. The distribution of the policies follows their distribution as of 2013.

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15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2012 (Based on Policy Count)

As of December 31, 2012, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

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18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the Commonwealth of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	7	68	14	89
Current Premium	$12,111	$159,778	$33,682	205,570
Current AveragePremium	$1,730	$2,350	$2,406	2,310
New Premium	$16,349	$215,700	$45,470	277,519
New Average Premium	$2,336	$3,172	$3,248	3,118
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	690	4,041	860	5,591
Current Premium	$1,199,798	$9,557,483	$1,815,890	12,573,172
Current AveragePremium	$1,739	$2,365	$2,112	2,249
New Premium	$1,619,727	$12,902,603	$2,451,452	16,973,782
New Average Premium	$2,347	$3,193	$2,851	3,036
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
55	35%	35%
56	35%	35%
57	35%	35%
58	35%	35%
59	35%	35%
60	35%	35%
61	35%	35%
62	35%	35%
63	35%	35%
64	35%	35%
65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
Form S-6000

Attachment C
Lapse Rates

	Pricing (Expected)			Combined		
Duration	Lifetime	10 Pay	Combined*	Actual	Best Estimate	A/E
1	10.00%	7.00%	9.09%	3.49%	3.75%	0.38
2	8.00%	6.00%	7.34%	2.86%	2.75%	0.39
3	6.00%	5.00%	5.61%	2.09%	2.00%	0.37
4	5.00%	4.00%	4.63%	1.47%	1.50%	0.32
5	4.00%	3.00%	3.66%	1.14%	1.00%	0.31
6	4.00%	0.00%	2.98%	1.09%	0.75%	0.37
7	4.00%	0.00%	3.00%	0.98%	0.75%	0.33
8	4.00%	0.00%	3.03%	0.99%	0.75%	0.33
9	4.00%	0.00%	3.17%	0.54%	0.75%	0.17
10	4.00%	0.00%	3.24%	0.63%	0.75%	0.20
11	4.00%	0.00%	3.26%	0.32%	0.75%	0.10
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00
Average			5.04%	1.77%	1.36%	0.35

*Based on the actual exposure.

The State Life Insurance Company
Form S-6000

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	4,651,482	16	33	21	0.49
2	4,482,214	27	45	27	0.60
3	4,357,568	33	58	33	0.56
4	4,269,507	26	71	40	0.37
5	4,218,610	42	84	48	0.50
6	4,160,484	50	92	57	0.54
7	4,102,274	48	104	66	0.46
8	3,979,151	55	115	75	0.48
9	2,577,064	44	86	58	0.51
10	1,155,742	28	45	32	0.62
11	347,661	10	17	12	0.59
12	19,208	1	1	1	0.90
Average	38,320,965	380	752	471	0.51

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Form S-6000

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Form S-6000

Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Form S-6000

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
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Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	4,651,482	5	5	1.08
2	4,482,214	4	10	0.40
3	4,357,568	12	22	0.55
4	4,269,507	13	36	0.36
5	4,218,610	21	53	0.40
6	4,160,484	22	73	0.30
7	4,102,274	34	82	0.42
8	3,979,151	44	90	0.49
9	2,577,064	30	68	0.44
10	1,155,742	18	37	0.49
11	347,661	11	13	0.83
12	19,208	3	1	3.49
Average	38,320,965	217	489	0.44

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	6,489	6	7	0.80
2nd quarter	17,200	12	10	1.16
3rd quarter	11,588	2	4	0.59
4th quarter	10,018	2	2	0.68
2	31,547	19	26	0.73
3	15,204	7	12	0.57
4	8,718	4	8	0.52
5	5,633	2	4	0.57
6	2,805	2	3	0.79
7	365	1	0	2.76
Total	109,568	56	76	0.74

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	600,741	0	0.0%	264	0.0%	1,319,950	0	581	1,319,950	0	0.0%	581	0.0%	12.5	2.1972
	2001	3,287,482	0	0.0%	0	0.0%	6,782,407	0	0	8,102,357	0	0.0%	581	0.0%	11.5	2.0631
	2002	7,119,102	300	0.0%	218,004	3.1%	13,791,011	581	422,313	21,893,368	581	0.0%	422,894	1.9%	10.5	1.9372
	2003	13,552,736	77,087	0.6%	258,706	1.9%	24,651,778	140,217	470,574	46,545,146	140,798	0.3%	893,468	1.9%	9.5	1.8190
	2004	15,092,026	172,273	1.1%	186,647	1.2%	25,776,218	294,231	318,781	72,321,364	435,030	0.6%	1,212,250	1.7%	8.5	1.7079
	2005	14,668,660	216,112	1.5%	2,097,912	14.3%	23,524,071	346,578	3,364,414	95,845,435	781,608	0.8%	4,576,663	4.8%	7.5	1.6037
	2006	14,446,357	699,624	4.8%	2,506,188	17.3%	21,753,583	1,053,507	3,773,863	117,599,019	1,835,114	1.6%	8,350,526	7.1%	6.5	1.5058
	2007	14,187,140	984,595	6.9%	1,204,057	8.5%	20,059,389	1,392,132	1,702,433	137,658,407	3,227,246	2.3%	10,052,959	7.3%	5.5	1.4139
	2008	13,932,712	1,385,415	9.9%	2,420,021	17.4%	18,497,324	1,839,302	3,212,864	156,155,731	5,066,547	3.2%	13,265,823	8.5%	4.5	1.3276
	2009	13,629,437	1,945,441	14.3%	5,857,226	43.0%	16,990,319	2,425,167	7,301,560	173,146,051	7,491,714	4.3%	20,567,383	11.9%	3.5	1.2466
	2010	13,474,434	3,096,937	23.0%	6,731,017	50.0%	15,771,920	3,624,987	7,878,703	188,917,970	11,116,701	5.9%	28,446,086	15.1%	2.5	1.1705
	2011	13,454,316	3,818,055	28.4%	4,346,567	32.3%	14,787,203	4,196,301	4,777,171	203,705,173	15,313,002	7.5%	33,223,257	16.3%	1.5	1.0991
	2012	13,294,381	4,764,124	35.8%	8,214,612	61.8%	13,719,647	4,916,520	8,477,384	217,424,820	20,229,522	9.3%	41,700,641	19.2%	0.5	1.0320
Projected Future Experience	2013	11,722,103	6,604,749	56.3%	6,398,897	54.6%	11,358,755	6,400,023	6,200,552	228,783,575	26,629,545	11.6%	47,901,193	20.9%	-0.5	0.9690
	2014	10,847,225	7,340,897	67.7%	7,396,291	68.2%	9,869,479	6,679,204	6,729,605	238,653,053	33,308,749	14.0%	54,630,798	22.9%	-1.5	0.9099
	2015	10,587,684	8,445,954	79.8%	8,531,025	80.6%	9,045,383	7,215,637	7,288,316	247,698,436	40,524,386	16.4%	61,919,114	25.0%	-2.5	0.8543
	2016	10,310,269	9,810,726	95.2%	9,789,641	95.0%	8,270,778	7,870,050	7,853,136	255,969,215	48,394,437	18.9%	69,772,250	27.3%	-3.5	0.8022
	2017	10,014,592	11,188,430	111.7%	11,170,268	111.5%	7,543,277	8,427,445	8,413,764	263,512,491	56,821,882	21.6%	78,186,015	29.7%	-4.5	0.7532
	2018	9,700,131	12,656,713	130.5%	12,665,642	130.6%	6,860,484	8,951,547	8,957,862	270,372,976	65,773,429	24.3%	87,143,877	32.2%	-5.5	0.7073
	2019	9,365,776	14,223,503	151.9%	14,256,044	152.2%	6,219,727	9,445,700	9,467,310	276,592,703	75,219,128	27.2%	96,611,186	34.9%	-6.5	0.6641
	2020	9,009,243	16,019,367	177.8%	15,919,443	176.7%	5,617,799	9,989,029	9,926,721	282,210,502	85,208,158	30.2%	106,537,908	37.8%	-7.5	0.6236
	2021	8,628,741	17,890,254	207.3%	17,641,335	204.4%	5,052,144	10,474,778	10,329,036	287,262,646	95,682,936	33.3%	116,866,943	40.7%	-8.5	0.5855
	2022	8,226,124	19,959,220	242.6%	19,380,471	235.6%	4,522,452	10,972,922	10,654,745	291,785,098	106,655,858	36.6%	127,521,688	43.7%	-9.5	0.5498
	2023	7,805,679	22,104,960	283.2%	21,103,225	270.4%	4,029,395	11,410,873	10,893,764	295,814,493	118,066,730	39.9%	138,415,452	46.8%	-10.5	0.5162
	2024	7,373,503	24,261,877	329.0%	22,776,863	308.9%	3,573,990	11,759,908	11,040,111	299,388,483	129,826,638	43.4%	149,455,562	49.9%	-11.5	0.4847
	2025	6,935,592	26,408,532	380.8%	24,384,458	351.6%	3,156,556	12,019,161	11,097,956	302,545,039	141,845,799	46.9%	160,553,519	53.1%	-12.5	0.4551
	2026	6,493,961	28,504,563	438.9%	25,892,611	398.7%	2,775,172	12,181,329	11,065,120	305,320,211	154,027,129	50.4%	171,618,639	56.2%	-13.5	0.4273
	2027	6,050,649	30,493,332	504.0%	27,244,410	450.3%	2,427,910	12,235,890	10,932,213	307,748,122	166,263,019	54.0%	182,550,852	59.3%	-14.5	0.4013
	2028	5,607,926	32,317,577	576.3%	28,408,508	506.6%	2,112,921	12,176,427	10,703,591	309,861,043	178,439,446	57.6%	193,254,443	62.4%	-15.5	0.3768
	2029	5,168,373	33,923,515	656.4%	29,364,053	568.1%	1,828,459	12,001,411	10,388,372	311,689,502	190,440,857	61.1%	203,642,815	65.3%	-16.5	0.3538
	2030	4,734,818	35,246,470	744.4%	30,079,895	635.3%	1,572,842	11,708,398	9,992,132	313,262,344	202,149,256	64.5%	213,634,947	68.2%	-17.5	0.3322
	2031	4,310,231	36,269,952	841.5%	30,524,575	708.2%	1,344,413	11,313,038	9,520,985	314,606,758	213,462,293	67.9%	223,155,932	70.9%	-18.5	0.3119
	2032	3,897,595	36,950,677	948.0%	30,673,939	787.0%	1,141,509	10,821,938	8,983,637	315,748,267	224,284,232	71.0%	232,139,569	73.5%	-19.5	0.2929
	2033	3,499,922	37,271,847	1064.9%	30,523,566	872.1%	962,479	10,249,766	8,393,987	316,710,746	234,533,998	74.1%	240,533,557	75.9%	-20.5	0.2750
	2034	3,120,074	37,222,616	1193.0%	30,070,434	963.8%	805,653	9,611,481	7,764,672	317,516,400	244,145,479	76.9%	248,298,229	78.2%	-21.5	0.2582
	2035	2,760,611	36,774,452	1332.1%	29,324,909	1062.3%	669,328	8,916,205	7,110,015	318,185,728	253,061,684	79.5%	255,408,244	80.3%	-22.5	0.2425
	2036	2,423,668	35,906,713	1481.5%	28,307,530	1168.0%	551,769	8,174,475	6,444,455	318,737,497	261,236,159	82.0%	261,852,699	82.2%	-23.5	0.2277
	2037	2,110,938	34,672,811	1642.5%	27,021,800	1280.1%	451,243	7,411,799	5,776,289	319,188,739	268,647,958	84.2%	267,628,987	83.8%	-24.5	0.2138
	2038	1,823,632	33,120,547	1816.2%	25,518,389	1399.3%	366,035	6,647,870	5,121,985	319,554,774	275,295,828	86.1%	272,750,972	85.4%	-25.5	0.2007
	2039	1,562,416	31,301,430	2003.4%	23,860,894	1527.2%	294,464	5,899,288	4,496,992	319,849,238	281,195,116	87.9%	277,247,964	86.7%	-26.5	0.1885
	2040	1,327,407	29,265,736	2204.7%	22,088,217	1664.0%	234,904	5,178,992	3,908,827	320,084,142	286,374,108	89.5%	281,156,791	87.8%	-27.5	0.1770
	2041	1,118,219	27,067,536	2420.6%	20,232,349	1809.3%	185,807	4,497,642	3,361,882	320,269,949	290,871,750	90.8%	284,518,673	88.8%	-28.5	0.1662
	2042	934,046	24,764,485	2651.3%	18,339,772	1963.5%	145,732	3,863,811	2,861,413	320,415,681	294,735,561	92.0%	287,380,086	89.7%	-29.5	0.1560
	2043	773,643	22,416,364	2897.5%	16,462,765	2128.0%	113,338	3,283,992	2,411,791	320,529,020	298,019,553	93.0%	289,791,877	90.4%	-30.5	0.1465
	2044	635,426	20,082,372	3160.5%	14,635,720	2303.3%	87,408	2,762,500	2,013,267	320,616,428	300,782,053	93.8%	291,805,144	91.0%	-31.5	0.1376
	2045	517,594	17,817,279	3442.3%	12,896,593	2491.6%	66,854	2,301,331	1,665,761	320,683,282	303,083,385	94.5%	293,470,905	91.5%	-32.5	0.1292
	2046	418,215	15,664,350	3745.5%	11,268,739	2694.5%	50,721	1,899,768	1,366,669	320,734,003	304,983,152	95.1%	294,837,575	91.9%	-33.5	0.1213
	2047	335,278	13,648,621	4070.8%	9,760,361	2911.1%	38,181	1,554,273	1,111,487	320,772,183	306,537,425	95.6%	295,949,062	92.3%	-34.5	0.1139
	2048	266,771	11,785,681	4417.9%	8,382,881	3142.4%	28,525	1,260,212	896,360	320,800,709	307,797,637	95.9%	296,845,421	92.5%	-35.5	0.1069
	Past	150,739,524	17,159,962	11.4%	34,041,223	22.6%	217,424,820	20,229,522	41,700,641	217,424,820	20,229,522	9.3%	41,700,641	19.2%		
	Future	180,418,074	859,404,108	476.3%	722,296,515	400.3%	103,375,889	287,568,115	255,144,780	103,375,889	287,568,115	278.2%	255,144,780	246.8%		
	Lifetime	331,157,597	876,564,070	264.7%	756,337,738	228.4%	320,800,709	307,797,637	296,845,421	320,800,709	307,797,637	95.9%	296,845,421	92.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	600,741	0	0.0%	264	0.0%	1,319,950	0	581	1,319,950	0	0.0%	581	0.0%	12.5	2.1972
	2001	3,287,482	0	0.0%	0	0.0%	6,782,407	0	0	8,102,357	0	0.0%	581	0.0%	11.5	2.0631
	2002	7,119,102	300	0.0%	218,004	3.1%	13,791,011	581	422,313	21,893,368	581	0.0%	422,894	1.9%	10.5	1.9372
	2003	13,552,736	77,087	0.6%	258,706	1.9%	24,651,778	140,217	470,574	46,545,146	140,798	0.3%	893,468	1.9%	9.5	1.8190
	2004	15,092,026	172,273	1.1%	186,647	1.2%	25,776,218	294,231	318,781	72,321,364	435,030	0.6%	1,212,250	1.7%	8.5	1.7079
	2005	14,668,660	216,112	1.5%	2,097,912	14.3%	23,524,071	346,578	3,364,414	95,845,435	781,608	0.8%	4,576,663	4.8%	7.5	1.6037
	2006	14,446,357	699,624	4.8%	2,506,188	17.3%	21,753,583	1,053,507	3,773,863	117,599,019	1,835,114	1.6%	8,350,526	7.1%	6.5	1.5058
	2007	14,187,140	984,595	6.9%	1,204,057	8.5%	20,059,389	1,392,132	1,702,433	137,658,407	3,227,246	2.3%	10,052,959	7.3%	5.5	1.4139
	2008	13,932,712	1,385,415	9.9%	2,420,021	17.4%	18,497,324	1,839,302	3,212,864	156,155,731	5,066,547	3.2%	13,265,823	8.5%	4.5	1.3276
	2009	13,629,437	1,945,441	14.3%	5,857,226	43.0%	16,990,319	2,425,167	7,301,560	173,146,051	7,491,714	4.3%	20,567,383	11.9%	3.5	1.2466
	2010	13,474,434	3,096,937	23.0%	6,731,017	50.0%	15,771,920	3,624,987	7,878,703	188,917,970	11,116,701	5.9%	28,446,086	15.1%	2.5	1.1705
	2011	13,454,316	3,818,055	28.4%	4,346,567	32.3%	14,787,203	4,196,301	4,777,171	203,705,173	15,313,002	7.5%	33,223,257	16.3%	1.5	1.0991
	2012	13,294,381	4,764,124	35.8%	8,214,612	61.8%	13,719,647	4,916,520	8,477,384	217,424,820	20,229,522	9.3%	41,700,641	19.2%	0.5	1.0320
Projected Future Experience	2013	11,722,103	6,604,749	56.3%	6,398,897	54.6%	11,358,755	6,400,023	6,200,552	228,783,575	26,629,545	11.6%	47,901,193	20.9%	-0.5	0.9690
	2014	12,179,264	7,213,717	59.2%	7,175,962	58.9%	11,081,451	6,563,488	6,529,136	239,865,025	33,193,033	13.8%	54,430,329	22.7%	-1.5	0.9099
	2015	13,188,019	8,074,250	61.2%	8,016,084	60.8%	11,266,929	6,898,079	6,848,386	251,131,954	40,091,112	16.0%	61,278,716	24.4%	-2.5	0.8543
	2016	12,842,471	9,326,013	72.6%	9,190,727	71.6%	10,302,082	7,481,220	7,372,694	261,434,036	47,572,332	18.2%	68,651,410	26.3%	-3.5	0.8022
	2017	12,474,176	10,587,300	84.9%	10,477,617	84.0%	9,395,905	7,974,657	7,892,040	270,829,941	55,546,989	20.5%	76,543,450	28.3%	-4.5	0.7532
	2018	12,082,484	11,932,425	98.8%	11,869,789	98.2%	8,545,419	8,439,289	8,394,990	279,375,360	63,986,278	22.9%	84,938,440	30.4%	-5.5	0.7073
	2019	11,666,011	13,366,652	114.6%	13,348,617	114.4%	7,747,292	8,876,672	8,864,696	287,122,652	72,862,950	25.4%	93,803,135	32.7%	-6.5	0.6641
	2020	11,221,913	15,020,257	133.8%	14,893,371	132.7%	6,997,531	9,366,025	9,286,904	294,120,183	82,228,975	28.0%	103,090,040	35.1%	-7.5	0.6236
	2021	10,747,960	16,741,163	155.8%	16,490,390	153.4%	6,292,951	9,801,983	9,655,155	300,413,135	92,030,958	30.6%	112,745,195	37.5%	-8.5	0.5855
	2022	10,246,459	18,655,347	182.1%	18,101,282	176.7%	5,633,166	10,256,096	9,951,489	306,046,301	102,287,054	33.4%	122,696,684	40.1%	-9.5	0.5498
	2023	9,722,754	20,642,486	212.3%	19,694,950	202.6%	5,019,014	10,655,924	10,166,793	311,065,315	112,942,978	36.3%	132,863,477	42.7%	-10.5	0.5162
	2024	9,184,435	22,637,984	246.5%	21,241,214	231.3%	4,451,762	10,972,795	10,295,770	315,517,077	123,915,772	39.3%	143,159,248	45.4%	-11.5	0.4847
	2025	8,638,973	24,622,074	285.0%	22,724,590	263.0%	3,931,806	11,206,101	10,342,510	319,448,883	135,121,873	42.3%	153,501,758	48.1%	-12.5	0.4551
	2026	8,088,878	26,557,247	328.3%	24,114,231	298.1%	3,456,755	11,349,150	10,305,136	322,905,637	146,471,024	45.4%	163,806,894	50.7%	-13.5	0.4273
	2027	7,536,688	28,391,223	376.7%	25,357,587	336.5%	3,024,205	11,392,388	10,175,098	325,929,842	157,863,412	48.4%	173,981,992	53.4%	-14.5	0.4013
	2028	6,985,232	30,071,023	430.5%	26,425,859	378.3%	2,631,855	11,329,984	9,956,580	328,561,697	169,193,396	51.5%	183,938,572	56.0%	-15.5	0.3768
	2029	6,437,725	31,546,728	490.0%	27,299,957	424.1%	2,277,529	11,160,555	9,658,139	330,839,226	180,353,951	54.5%	193,596,711	58.5%	-16.5	0.3538
	2030	5,897,689	32,757,852	555.4%	27,951,285	473.9%	1,959,132	10,881,713	9,285,037	332,798,358	191,235,664	57.5%	202,881,748	61.0%	-17.5	0.3322
	2031	5,368,824	33,692,060	627.6%	28,351,070	528.1%	1,674,601	10,508,962	8,843,043	334,472,960	201,744,626	60.3%	211,724,791	63.3%	-18.5	0.3119
	2032	4,854,845	34,308,310	706.7%	28,477,231	586.6%	1,421,864	10,048,054	8,340,276	335,894,823	211,792,681	63.1%	220,065,066	65.5%	-19.5	0.2929
	2033	4,359,503	34,591,418	793.5%	28,326,001	649.8%	1,198,864	9,512,648	7,789,656	337,093,688	221,305,328	65.7%	227,854,723	67.6%	-20.5	0.2750
	2034	3,886,364	34,531,747	888.5%	27,894,921	717.8%	1,003,522	8,916,655	7,202,920	338,097,210	230,221,983	68.1%	235,057,642	69.5%	-21.5	0.2582
	2035	3,438,617	34,103,560	991.8%	27,193,835	790.8%	833,715	8,268,630	6,593,322	338,930,925	238,490,613	70.4%	241,650,964	71.3%	-22.5	0.2425
	2036	3,018,921	33,286,891	1102.6%	26,241,947	869.2%	687,284	7,578,050	5,974,207	339,618,208	246,068,663	72.5%	247,625,171	72.9%	-23.5	0.2277
	2037	2,629,384	32,133,133	1222.1%	25,042,689	952.4%	562,068	6,868,908	5,353,226	340,180,276	252,937,570	74.4%	252,978,397	74.4%	-24.5	0.2138
	2038	2,271,516	30,685,883	1350.9%	23,643,096	1040.9%	455,933	6,159,190	4,745,580	340,636,209	259,096,761	76.1%	257,723,978	75.7%	-25.5	0.2007
	2039	1,946,145	28,992,985	1489.8%	22,102,042	1135.7%	366,784	5,464,222	4,165,506	341,002,993	264,560,983	77.6%	261,889,484	76.8%	-26.5	0.1885
	2040	1,653,418	27,101,068	1639.1%	20,455,509	1237.2%	292,596	4,795,923	3,619,896	341,295,589	269,356,906	78.9%	265,509,380	77.8%	-27.5	0.1770
	2041	1,392,854	25,060,153	1799.2%	18,733,078	1344.9%	231,442	4,164,088	3,112,758	341,527,031	273,520,994	80.1%	268,622,138	78.7%	-28.5	0.1662
	2042	1,163,448	22,923,551	1970.3%	16,977,694	1459.3%	181,524	3,576,584	2,648,898	341,708,555	277,097,578	81.1%	271,271,036	79.4%	-29.5	0.1560
	2043	963,649	20,746,418	2152.9%	15,237,639	1581.2%	141,174	3,039,346	2,232,311	341,849,729	280,136,924	81.9%	273,503,347	80.0%	-30.5	0.1465
	2044	791,486	18,583,427	2347.9%	13,544,625	1711.3%	108,876	2,556,308	1,863,178	341,958,605	282,693,231	82.7%	275,366,525	80.5%	-31.5	0.1376
	2045	644,716	16,485,152	2557.0%	11,933,638	1851.0%	83,273	2,129,270	1,541,383	342,041,878	284,822,501	83.3%	276,907,908	81.0%	-32.5	0.1292
	2046	520,928	14,491,445	2781.9%	10,426,185	2001.5%	63,178	1,757,518	1,264,485	342,105,056	286,580,019	83.8%	278,172,392	81.3%	-33.5	0.1213
	2047	417,622	12,625,320	3023.1%	9,029,748	2162.2%	47,558	1,437,742	1,028,287	342,152,614	288,017,761	84.2%	279,200,679	81.6%	-34.5	0.1139
	2048	332,290	10,901,086	3280.6%	7,754,790	2333.7%	35,531	1,165,625	829,199	342,188,145	289,183,386	84.5%	280,029,878	81.8%	-35.5	0.1069
	Past	150,739,524	17,159,962	11.4%	34,041,223	22.6%	217,424,820	20,229,522	41,700,641	217,424,820	20,229,522	9.3%	41,700,641	19.2%		
	Future	220,517,765	799,992,097	362.8%	672,138,152	304.8%	124,763,325	268,953,863	238,329,237	124,763,325	268,953,863	215.6%	238,329,237	191.0%		
	Lifetime	371,257,289	817,152,059	220.1%	706,179,375	190.2%	342,188,145	289,183,386	280,029,878	342,188,145	289,183,386	84.5%	280,029,878	81.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	15,109	0	0.0%	0	0.0%	33,197	0	0	33,197	0	0.0%	0	0.0%	12.5	2.1972
	2001	49,099	0	0.0%	0	0.0%	101,295	0	0	134,492	0	0.0%	0	0.0%	11.5	2.0631
	2002	107,288	0	0.0%	0	0.0%	207,838	0	0	342,330	0	0.0%	0	0.0%	10.5	1.9372
	2003	244,809	0	0.0%	0	0.0%	445,296	0	0	787,626	0	0.0%	0	0.0%	9.5	1.8190
	2004	235,434	0	0.0%	0	0.0%	402,107	0	0	1,189,732	0	0.0%	0	0.0%	8.5	1.7079
	2005	236,449	0	0.0%	0	0.0%	379,193	0	0	1,568,925	0	0.0%	0	0.0%	7.5	1.6037
	2006	237,459	700	0.3%	238,914	100.6%	357,570	1,054	359,761	1,926,495	1,054	0.1%	359,761	18.7%	6.5	1.5058
	2007	215,159	41,704	19.4%	0	0.0%	304,216	58,966	0	2,230,711	60,020	2.7%	359,761	16.1%	5.5	1.4139
	2008	226,036	51,950	23.0%	95,627	42.3%	300,090	68,970	126,957	2,530,801	128,990	5.1%	486,718	19.2%	4.5	1.3276
	2009	216,354	85,310	39.4%	301,486	139.3%	269,704	106,347	375,829	2,800,505	235,337	8.4%	862,547	30.8%	3.5	1.2466
	2010	205,139	100,265	48.9%	80,661	39.3%	240,117	117,361	94,414	3,040,622	352,698	11.6%	956,961	31.5%	2.5	1.1705
	2011	205,213	137,272	66.9%	0	0.0%	225,543	150,872	0	3,266,164	503,569	15.4%	956,961	29.3%	1.5	1.0991
	2012	208,888	114,823	55.0%	79,426	38.0%	215,570	118,496	81,966	3,481,735	622,065	17.9%	1,038,928	29.8%	0.5	1.0320
Projected Future Experience	2013	185,914	111,291	59.9%	87,149	46.9%	180,152	107,841	84,448	3,661,886	729,907	19.9%	1,123,376	30.7%	-0.5	0.9690
	2014	173,415	114,022	65.8%	102,028	58.8%	157,784	103,744	92,832	3,819,670	833,651	21.8%	1,216,207	31.8%	-1.5	0.9099
	2015	169,824	134,280	79.1%	118,238	69.6%	145,086	114,720	101,014	3,964,756	948,371	23.9%	1,317,221	33.2%	-2.5	0.8543
	2016	165,980	152,293	91.8%	136,248	82.1%	133,147	122,168	109,297	4,097,903	1,070,539	26.1%	1,426,518	34.8%	-3.5	0.8022
	2017	161,869	169,945	105.0%	156,413	96.6%	121,924	128,007	117,814	4,219,827	1,198,546	28.4%	1,544,333	36.6%	-4.5	0.7532
	2018	157,470	177,708	112.9%	179,432	113.9%	111,372	125,685	126,905	4,331,199	1,324,231	30.6%	1,671,237	38.6%	-5.5	0.7073
	2019	152,771	196,453	128.6%	204,058	133.6%	101,454	130,463	135,513	4,432,653	1,454,694	32.8%	1,806,750	40.8%	-6.5	0.6641
	2020	147,728	225,448	152.6%	229,604	155.4%	92,117	140,580	143,172	4,524,769	1,595,275	35.3%	1,949,922	43.1%	-7.5	0.6236
	2021	142,265	256,548	180.3%	257,498	181.0%	83,296	150,210	150,766	4,608,066	1,745,484	37.9%	2,100,688	45.6%	-8.5	0.5855
	2022	136,370	289,496	212.3%	286,961	210.4%	74,972	159,155	157,762	4,683,038	1,904,639	40.7%	2,258,449	48.2%	-9.5	0.5498
	2023	130,085	323,844	248.9%	316,565	243.4%	67,152	167,173	163,415	4,750,189	2,071,812	43.6%	2,421,864	51.0%	-10.5	0.5162
	2024	123,487	359,038	290.7%	345,534	279.8%	59,855	174,028	167,483	4,810,044	2,245,840	46.7%	2,589,347	53.8%	-11.5	0.4847
	2025	116,722	395,479	338.8%	375,492	321.7%	53,123	179,992	170,895	4,863,167	2,425,832	49.9%	2,760,243	56.8%	-12.5	0.4551
	2026	109,844	432,600	393.8%	404,347	368.1%	46,941	184,870	172,796	4,910,109	2,610,702	53.2%	2,933,039	59.7%	-13.5	0.4273
	2027	102,896	468,831	455.6%	430,662	418.5%	41,288	188,125	172,809	4,951,397	2,798,828	56.5%	3,105,848	62.7%	-14.5	0.4013
	2028	95,923	503,379	524.8%	455,609	475.0%	36,141	189,660	171,662	4,987,538	2,988,488	59.9%	3,277,510	65.7%	-15.5	0.3768
	2029	88,962	535,618	602.1%	477,572	536.8%	31,473	189,490	168,955	5,019,011	3,177,978	63.3%	3,446,465	68.7%	-16.5	0.3538
	2030	82,068	564,644	688.0%	495,006	603.2%	27,262	187,567	164,434	5,046,273	3,365,545	66.7%	3,610,899	71.6%	-17.5	0.3322
	2031	75,295	589,441	782.8%	509,712	676.9%	23,486	183,854	158,985	5,069,759	3,549,399	70.0%	3,769,884	74.4%	-18.5	0.3119
	2032	68,680	610,523	888.9%	522,361	760.6%	20,115	178,807	152,987	5,089,873	3,728,206	73.2%	3,922,871	77.1%	-19.5	0.2929
	2033	62,266	627,768	1008.2%	530,564	852.1%	17,123	172,636	145,905	5,106,996	3,900,842	76.4%	4,068,776	79.7%	-20.5	0.2750
	2034	56,099	640,113	1141.1%	531,690	947.8%	14,486	165,288	137,291	5,121,482	4,066,130	79.4%	4,206,067	82.1%	-21.5	0.2582
	2035	50,209	646,916	1288.5%	529,631	1054.9%	12,173	156,849	128,413	5,133,655	4,222,979	82.3%	4,334,480	84.4%	-22.5	0.2425
	2036	44,626	647,173	1450.2%	522,637	1171.2%	10,159	147,334	118,983	5,143,815	4,370,313	85.0%	4,453,462	86.6%	-23.5	0.2277
	2037	39,381	639,953	1625.0%	509,069	1292.7%	8,418	136,799	108,821	5,152,233	4,507,112	87.5%	4,562,283	88.5%	-24.5	0.2138
	2038	34,498	624,777	1811.1%	489,339	1418.5%	6,924	125,404	98,219	5,159,157	4,632,516	89.8%	4,660,502	90.3%	-25.5	0.2007
	2039	29,991	603,193	2011.2%	465,842	1553.3%	5,652	113,682	87,796	5,164,810	4,746,198	91.9%	4,748,298	91.9%	-26.5	0.1885
	2040	25,873	577,011	2230.1%	438,713	1695.6%	4,579	102,110	77,637	5,169,388	4,848,308	93.8%	4,825,935	93.4%	-27.5	0.1770
	2041	22,147	547,414	2471.7%	409,599	1849.4%	3,680	90,960	68,060	5,173,068	4,939,268	95.5%	4,893,995	94.6%	-28.5	0.1662
	2042	18,809	514,174	2733.7%	379,694	2018.7%	2,935	80,223	59,241	5,176,003	5,019,491	97.0%	4,953,236	95.7%	-29.5	0.1560
	2043	15,843	477,127	3011.6%	347,841	2195.5%	2,321	69,899	50,959	5,178,324	5,089,390	98.3%	5,004,194	96.6%	-30.5	0.1465
	2044	13,233	437,329	3304.9%	313,932	2372.4%	1,820	60,158	43,184	5,180,144	5,149,548	99.4%	5,047,378	97.4%	-31.5	0.1376
	2045	10,957	396,538	3619.0%	280,822	2562.9%	1,415	51,218	36,272	5,181,559	5,200,766	100.4%	5,083,650	98.1%	-32.5	0.1292
	2046	8,994	356,181	3960.1%	249,103	2769.6%	1,091	43,198	30,211	5,182,650	5,243,964	101.2%	5,113,861	98.7%	-33.5	0.1213
	2047	7,314	317,343	4338.9%	218,675	2989.8%	833	36,138	24,902	5,183,483	5,280,102	101.9%	5,138,763	99.1%	-34.5	0.1139
	2048	5,892	280,355	4758.5%	188,909	3206.4%	630	29,978	20,200	5,184,113	5,310,080	102.4%	5,158,963	99.5%	-35.5	0.1069
	Past	2,402,436	532,025	22.1%	796,114	33.1%	3,481,735	622,065	1,038,928	3,481,735	622,065	17.9%	1,038,928	29.8%		
	Future	3,033,698	14,944,247	492.6%	12,496,550	411.9%	1,702,379	4,688,014	4,120,035	1,702,379	4,688,014	275.4%	4,120,035	242.0%		
	Lifetime	5,436,133	15,476,272	284.7%	13,292,664	244.5%	5,184,113	5,310,080	5,158,963	5,184,113	5,310,080	102.4%	5,158,963	99.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	15,109	0	0.0%	0	0.0%	33,197	0	0	33,197	0	0.0%	0	0.0%	12.5	2.1972
	2001	49,099	0	0.0%	0	0.0%	101,295	0	0	134,492	0	0.0%	0	0.0%	11.5	2.0631
	2002	107,288	0	0.0%	0	0.0%	207,838	0	0	342,330	0	0.0%	0	0.0%	10.5	1.9372
	2003	244,809	0	0.0%	0	0.0%	445,296	0	0	787,626	0	0.0%	0	0.0%	9.5	1.8190
	2004	235,434	0	0.0%	0	0.0%	402,107	0	0	1,189,732	0	0.0%	0	0.0%	8.5	1.7079
	2005	236,449	0	0.0%	0	0.0%	379,193	0	0	1,568,925	0	0.0%	0	0.0%	7.5	1.6037
	2006	237,459	700	0.3%	238,914	100.6%	357,570	1,054	359,761	1,926,495	1,054	0.1%	359,761	18.7%	6.5	1.5058
	2007	215,159	41,704	19.4%	0	0.0%	304,216	58,966	0	2,230,711	60,020	2.7%	359,761	16.1%	5.5	1.4139
	2008	226,036	51,950	23.0%	95,627	42.3%	300,090	68,970	126,957	2,530,801	128,990	5.1%	486,718	19.2%	4.5	1.3276
	2009	216,354	85,310	39.4%	301,486	139.3%	269,704	106,347	375,829	2,800,505	235,337	8.4%	862,547	30.8%	3.5	1.2466
	2010	205,139	100,265	48.9%	80,661	39.3%	240,117	117,361	94,414	3,040,622	352,698	11.6%	956,961	31.5%	2.5	1.1705
	2011	205,213	137,272	66.9%	0	0.0%	225,543	150,872	0	3,266,164	503,569	15.4%	956,961	29.3%	1.5	1.0991
	2012	208,888	114,823	55.0%	79,426	38.0%	215,570	118,496	81,966	3,481,735	622,065	17.9%	1,038,928	29.8%	0.5	1.0320
Projected Future Experience	2013	185,914	111,291	59.9%	87,149	46.9%	180,152	107,841	84,448	3,661,886	729,907	19.9%	1,123,376	30.7%	-0.5	0.9690
	2014	194,711	112,069	57.6%	98,615	50.6%	177,160	101,967	89,726	3,839,046	831,874	21.7%	1,213,101	31.6%	-1.5	0.9099
	2015	211,532	128,569	60.8%	110,277	52.1%	180,719	109,840	94,213	4,019,765	941,714	23.4%	1,307,315	32.5%	-2.5	0.8543
	2016	206,744	144,841	70.1%	127,017	61.4%	165,848	116,190	101,892	4,185,612	1,057,904	25.3%	1,409,206	33.7%	-3.5	0.8022
	2017	201,624	160,708	79.7%	145,745	72.3%	151,869	121,050	109,779	4,337,481	1,178,953	27.2%	1,518,985	35.0%	-4.5	0.7532
	2018	196,145	166,589	84.9%	167,113	85.2%	138,725	117,821	118,192	4,476,206	1,296,775	29.0%	1,637,177	36.6%	-5.5	0.7073
	2019	190,291	183,312	96.3%	189,961	99.8%	126,371	121,736	126,151	4,602,577	1,418,511	30.8%	1,763,329	38.3%	-6.5	0.6641
	2020	184,010	210,147	114.2%	213,645	116.1%	114,741	131,039	133,221	4,717,318	1,549,550	32.8%	1,896,549	40.2%	-7.5	0.6236
	2021	177,205	238,940	134.8%	239,494	135.2%	103,754	139,900	140,224	4,821,072	1,689,450	35.0%	2,036,773	42.2%	-8.5	0.5855
	2022	169,863	269,444	158.6%	266,779	157.1%	93,385	148,131	146,666	4,914,457	1,837,581	37.4%	2,183,439	44.4%	-9.5	0.5498
	2023	162,034	301,235	185.9%	294,174	181.6%	83,644	155,501	151,857	4,998,101	1,993,083	39.9%	2,335,296	46.7%	-10.5	0.5162
	2024	153,815	333,792	217.0%	320,968	208.7%	74,555	161,791	155,575	5,072,656	2,154,874	42.5%	2,490,872	49.1%	-11.5	0.4847
	2025	145,389	367,484	252.8%	348,658	239.8%	66,170	167,251	158,683	5,138,826	2,322,125	45.2%	2,649,554	51.6%	-12.5	0.4551
	2026	136,822	401,788	293.7%	375,313	274.3%	58,470	171,703	160,389	5,197,296	2,493,827	48.0%	2,809,943	54.1%	-13.5	0.4273
	2027	128,167	435,250	339.6%	399,602	311.8%	51,429	174,650	160,346	5,248,725	2,668,478	50.8%	2,970,289	56.6%	-14.5	0.4013
	2028	119,481	467,133	391.0%	422,609	353.7%	45,018	176,004	159,228	5,293,743	2,844,482	53.7%	3,129,517	59.1%	-15.5	0.3768
	2029	110,810	496,859	448.4%	442,843	399.6%	39,202	175,778	156,668	5,332,945	3,020,259	56.6%	3,286,186	61.6%	-16.5	0.3538
	2030	102,224	523,596	512.2%	458,869	448.9%	33,958	173,931	152,430	5,366,903	3,194,191	59.5%	3,438,616	64.1%	-17.5	0.3322
	2031	93,788	546,406	582.6%	472,363	503.6%	29,254	170,431	147,336	5,396,156	3,364,622	62.4%	3,585,951	66.5%	-18.5	0.3119
	2032	85,548	565,768	661.3%	483,944	565.7%	25,055	165,699	141,735	5,421,211	3,530,321	65.1%	3,727,687	68.8%	-19.5	0.2929
	2033	77,558	581,570	749.9%	491,404	633.6%	21,328	159,932	135,136	5,442,539	3,690,253	67.8%	3,862,823	71.0%	-20.5	0.2750
	2034	69,876	592,804	848.4%	492,316	704.6%	18,043	153,072	127,124	5,460,583	3,843,325	70.4%	3,989,947	73.1%	-21.5	0.2582
	2035	62,540	598,949	957.7%	490,284	784.0%	15,163	145,219	118,872	5,475,746	3,988,544	72.8%	4,108,819	75.0%	-22.5	0.2425
	2036	55,586	599,036	1077.7%	483,693	870.2%	12,655	136,376	110,117	5,488,400	4,124,920	75.2%	4,218,936	76.9%	-23.5	0.2277
	2037	49,052	592,213	1207.3%	471,032	960.3%	10,486	126,594	100,690	5,498,886	4,251,513	77.3%	4,319,626	78.6%	-24.5	0.2138
	2038	42,970	578,042	1345.2%	452,683	1053.5%	8,625	116,023	90,861	5,507,511	4,367,536	79.3%	4,410,487	80.1%	-25.5	0.2007
	2039	37,357	557,959	1493.6%	430,863	1153.4%	7,041	105,157	81,203	5,514,552	4,472,693	81.1%	4,491,690	81.5%	-26.5	0.1885
	2040	32,228	533,641	1655.8%	405,696	1258.8%	5,703	94,435	71,794	5,520,255	4,567,129	82.7%	4,563,484	82.7%	-27.5	0.1770
	2041	27,587	506,182	1834.9%	378,708	1372.8%	4,584	84,109	62,928	5,524,839	4,651,238	84.2%	4,626,412	83.7%	-28.5	0.1662
	2042	23,428	475,369	2029.0%	351,004	1498.2%	3,655	74,168	54,764	5,528,494	4,725,406	85.5%	4,681,176	84.7%	-29.5	0.1560
	2043	19,734	441,052	2235.0%	321,511	1629.2%	2,891	64,614	47,101	5,531,385	4,790,020	86.6%	4,728,277	85.5%	-30.5	0.1465
	2044	16,483	404,208	2452.3%	290,131	1760.2%	2,267	55,602	39,910	5,533,652	4,845,622	87.6%	4,768,187	86.2%	-31.5	0.1376
	2045	13,648	366,460	2685.0%	259,501	1901.3%	1,763	47,333	33,518	5,535,415	4,892,955	88.4%	4,801,705	86.7%	-32.5	0.1292
	2046	11,203	329,128	2937.8%	230,166	2054.5%	1,359	39,917	27,915	5,536,774	4,932,872	89.1%	4,829,620	87.2%	-33.5	0.1213
	2047	9,110	293,212	3218.5%	202,034	2217.7%	1,037	33,390	23,007	5,537,811	4,966,262	89.7%	4,852,627	87.6%	-34.5	0.1139
	2048	7,339	259,015	3529.5%	174,520	2378.1%	785	27,696	18,661	5,538,596	4,993,958	90.2%	4,871,288	88.0%	-35.5	0.1069
	Past	2,402,436	532,025	22.1%	796,114	33.1%	3,481,735	622,065	1,038,928	3,481,735	622,065	17.9%	1,038,928	29.8%		
	Future	3,711,818	13,874,061	373.8%	11,590,683	312.3%	2,056,862	4,371,892	3,832,360	2,056,862	4,371,892	212.6%	3,832,360	186.3%		
	Lifetime	6,114,254	14,406,085	235.6%	12,386,797	202.6%	5,538,596	4,993,958	4,871,288	5,538,596	4,993,958	90.2%	4,871,288	88.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	10,254,981	4,706	10,538	2	0.05%	0.04%	1.09%	0.04
1	15,287,619	269,356	10,082	6	1.76%	1.01%	1.87%	0.54
2	14,789,083	434,733	9,774	6	2.94%	1.65%	3.09%	0.53
3	14,651,352	1,434,535	9,564	13	9.79%	3.56%	4.84%	0.74
4	14,439,936	1,308,960	9,434	18	9.06%	4.52%	6.94%	0.65
5	14,185,862	2,526,971	9,302	19	17.81%	6.37%	9.34%	0.68
6	13,873,021	2,698,565	9,172	25	19.45%	7.84%	11.75%	0.67
7	13,685,098	4,316,812	9,057	43	31.54%	10.07%	13.94%	0.72
8	13,592,732	5,471,570	8,851	36	40.25%	12.50%	16.02%	0.78
9	13,430,527	5,506,704	8,672	32	41.00%	14.46%	18.03%	0.80
10	12,349,042	8,429,769	8,507	49	68.26%	17.50%	20.10%	0.87
11	11,305,282	6,590,153	8,300	58	58.29%	19.37%	22.23%	0.87
12	10,929,749	7,877,653	8,029	65	72.08%	21.48%	24.38%	0.88
13	10,617,103	8,433,477	7,761	74	79.43%	23.52%	26.56%	0.89
14	10,343,686	9,715,018	7,524	80	93.92%	25.71%	28.79%	0.89
15	10,049,802	11,115,794	7,307	87	110.61%	28.05%	31.05%	0.90
16	9,738,335	12,630,415	7,091	94	129.70%	30.55%	33.32%	0.92
17	9,408,174	14,249,526	6,861	101	151.46%	33.18%	35.59%	0.93
18	9,054,249	15,962,523	6,614	108	176.30%	35.93%	37.87%	0.95
19	8,675,606	17,731,679	6,350	113	204.39%	38.81%	40.13%	0.97
20	8,272,594	19,524,898	6,069	119	236.02%	41.77%	42.37%	0.99
21	7,848,063	21,280,997	5,776	123	271.16%	44.80%	44.58%	1.00
22	7,414,426	22,985,093	5,478	126	310.01%	47.87%	46.75%	1.02
23	6,974,911	24,642,220	5,174	128	353.30%	50.97%	48.87%	1.04
24	6,531,296	26,190,218	4,867	130	401.00%	54.05%	50.92%	1.06
25	6,085,524	27,574,329	4,556	130	453.11%	57.11%	52.89%	1.08
26	5,639,926	28,774,457	4,245	129	510.19%	60.11%	54.78%	1.10
27	5,197,144	29,756,608	3,934	128	572.56%	63.04%	56.56%	1.11
28	4,759,983	30,497,954	3,625	125	640.72%	65.85%	58.25%	1.13
29	4,331,459	30,957,224	3,321	121	714.71%	68.55%	59.82%	1.15
30	3,914,705	31,102,174	3,023	116	794.50%	71.10%	61.28%	1.16
31	3,512,820	30,929,885	2,734	110	880.49%	73.48%	62.63%	1.17
32	3,128,861	30,437,064	2,456	104	972.78%	75.70%	63.86%	1.19
33	2,765,475	29,655,263	2,190	97	1072.34%	77.73%	64.97%	1.20
34	2,424,896	28,580,691	1,940	89	1178.64%	79.58%	65.97%	1.21
35	2,108,940	27,229,720	1,705	82	1291.16%	81.23%	66.87%	1.21
36	1,818,873	25,663,265	1,487	74	1410.94%	82.70%	67.65%	1.22
37	1,555,411	23,937,693	1,288	66	1538.99%	83.99%	68.35%	1.23
38	1,318,697	22,091,437	1,107	59	1675.25%	85.12%	68.95%	1.23
39	1,108,337	20,170,789	944	52	1819.91%	86.08%	69.47%	1.24
40	923,496	18,214,810	799	45	1972.38%	86.90%	69.92%	1.24
41	762,894	16,277,054	672	39	2133.59%	87.60%	70.30%	1.25
42	624,884	14,404,019	561	33	2305.07%	88.17%	70.62%	1.25
43	507,587	12,635,167	466	28	2489.26%	88.65%	70.88%	1.25
44	408,964	10,987,463	384	24	2686.66%	89.04%	71.10%	1.25
45	326,919	9,470,343	315	20	2896.84%	89.35%	71.29%	1.25
46	259,396	8,097,297	257	16	3121.60%	89.61%	71.29%	1.26
47	132,834	3,427,870	113	7	2580.57%	89.71%	71.29%	1.26
48	39,063	1,026,158	38	2	2626.95%	89.73%	71.29%	1.26
49	8,478	248,469	7	0	2930.88%	89.74%	71.29%	1.26
Grand Total	**331,368,099**	**763,479,550**	**238,321**	**3,351**	**230.40%**	**89.74%**	**71.29%**	**1.26**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	12	0	0.00%
1999 Total			**0**	**0**	**12**	**0**	**0.00%**
2000	1999	1	20,778	0	12	0	0.00%
2000	2000	0	579,963	264	925	1	0.05%
2000 Total			**600,741**	**264**	**937**	**1**	**0.04%**
2001	1999	2	15,397	0	12	0	0.00%
2001	2000	1	1,287,348	0	866	0	0.00%
2001	2001	0	1,984,737	0	2,199	0	0.00%
2001 Total			**3,287,482**	**0**	**3,077**	**0**	**0.00%**
2002	1999	3	15,552	0	12	0	0.00%
2002	2000	2	1,145,573	0	817	0	0.00%
2002	2001	1	3,032,389	218,004	2,073	2	7.19%
2002	2002	0	2,925,587	0	3,563	0	0.00%
2002 Total			**7,119,102**	**218,004**	**6,465**	**2**	**3.06%**
2003	1999	4	16,115	0	12	0	0.00%
2003	2000	3	1,107,570	24,944	793	1	2.25%
2003	2001	2	2,845,407	222,704	2,001	3	7.83%
2003	2002	1	4,818,950	6,616	3,442	1	0.14%
2003	2003	0	4,764,693	4,442	3,839	1	0.09%
2003 Total			**13,552,736**	**258,706**	**10,087**	**6**	**1.91%**
2004	1999	5	15,254	0	11	0	0.00%
2004	2000	4	1,169,996	74,174	777	2	6.34%
2004	2001	3	2,971,264	63,532	1,956	2	2.14%
2004	2002	2	4,807,358	4,205	3,344	2	0.09%
2004	2003	1	6,128,154	44,736	3,689	3	0.73%
2004	2004	0	0	0	0	0	0.00%
2004 Total			**15,092,026**	**186,647**	**9,777**	**9**	**1.24%**
2005	1999	6	15,192	0	11	0	0.00%
2005	2000	5	1,150,577	3,858	773	1	0.34%
2005	2001	4	2,912,907	949,260	1,927	8	32.59%
2005	2002	3	4,614,635	936,970	3,265	7	20.30%
2005	2003	2	5,975,348	207,825	3,600	1	3.48%
2005	2004	1	0	0	0	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**14,668,660**	**2,097,912**	**9,576**	**17**	**14.30%**
2006	1999	7	15,248	0	11	0	0.00%
2006	2000	6	1,146,079	859,366	765	6	74.98%
2006	2001	5	2,830,458	1,080,026	1,909	5	38.16%
2006	2002	4	4,512,242	157,707	3,232	4	3.50%
2006	2003	3	5,942,331	409,089	3,538	3	6.88%
2006	2004	2	0	0	0	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**14,446,357**	**2,506,188**	**9,455**	**18**	**17.35%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	15,418	0	11	0	0.00%
2007	2000	7	1,118,007	20,130	754	1	1.80%
2007	2001	6	2,764,394	464,977	1,886	5	16.82%
2007	2002	5	4,460,646	591,132	3,169	8	13.25%
2007	2003	4	5,828,675	127,819	3,486	4	2.19%
2007	2004	3	0	0	0	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**14,187,140**	**1,204,057**	**9,306**	**18**	**8.49%**
2008	1999	9	14,225	0	11	0	0.00%
2008	2000	8	1,081,602	995,069	747	4	92.00%
2008	2001	7	2,744,488	325,735	1,867	5	11.87%
2008	2002	6	4,363,470	247,261	3,126	6	5.67%
2008	2003	5	5,728,927	851,955	3,440	5	14.87%
2008	2004	4	0	0	0	0	0.00%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**13,932,712**	**2,420,021**	**9,191**	**20**	**17.37%**
2009	1999	10	15,383	0	11	0	0.00%
2009	2000	9	1,064,045	503,433	732	4	47.31%
2009	2001	8	2,704,757	2,163,901	1,842	12	80.00%
2009	2002	7	4,261,365	2,062,932	3,084	20	48.41%
2009	2003	6	5,583,886	1,126,961	3,384	8	20.18%
2009	2004	5	0	0	0	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**13,629,437**	**5,857,226**	**9,053**	**44**	**42.97%**
2010	1999	11	15,635	164,214	11	1	1050.30%
2010	2000	10	1,034,764	1,404,720	720	9	135.75%
2010	2001	9	2,669,361	1,819,733	1,810	12	68.17%
2010	2002	8	4,208,683	1,434,334	3,043	11	34.08%
2010	2003	7	5,545,991	1,908,015	3,341	17	34.40%
2010	2004	6	0	0	0	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**13,474,434**	**6,731,017**	**8,925**	**50**	**49.95%**
2011	1999	12	3,250	0	11	0	0.00%
2011	2000	11	1,019,872	435,027	685	7	42.66%
2011	2001	10	2,649,922	2,066,207	1,708	9	77.97%
2011	2002	9	4,199,001	967,068	2,911	11	23.03%
2011	2003	8	5,582,271	878,266	3,208	9	15.73%
2011	2004	7	0	0	0	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**13,454,316**	**4,346,567**	**8,523**	**36**	**32.31%**
2012	1999	13	6,632	0	11	0	0.00%
2012	2000	12	1,005,480	1,241,238	685	4	123.45%
2012	2001	11	2,608,189	1,705,490	1,708	8	65.39%
2012	2002	10	4,190,184	3,051,414	2,911	12	72.82%
2012	2003	9	5,483,896	2,216,471	3,208	5	40.42%
2012	2004	8	0	0	0	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**13,294,381**	**8,214,612**	**8,523**	**29**	**61.79%**
Grand Total			**150,739,524**	**34,041,223**	**102,907**	**250**	**22.58%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	10,254,981	4,706	10,538	2	0.05%	0.04%	1.09%	0.04
1	15,287,619	269,356	10,082	6	1.76%	1.01%	1.87%	0.54
2	14,789,083	434,733	9,774	6	2.94%	1.65%	3.09%	0.53
3	14,651,352	1,434,535	9,564	13	9.79%	3.56%	4.84%	0.74
4	14,439,936	1,308,960	9,434	18	9.06%	4.52%	6.94%	0.65
5	14,185,862	2,526,971	9,302	19	17.81%	6.37%	9.34%	0.68
6	13,873,021	2,698,565	9,172	25	19.45%	7.84%	11.75%	0.67
7	13,685,098	4,316,812	9,057	43	31.54%	10.07%	13.94%	0.72
8	13,592,732	5,471,570	8,851	36	40.25%	12.50%	16.02%	0.78
9	13,430,527	5,506,704	8,672	32	41.00%	14.46%	18.03%	0.80
10	7,890,253	6,522,341	5,350	30	82.66%	16.98%	19.39%	0.88
11	3,643,696	2,304,730	2,404	16	63.25%	17.70%	20.09%	0.88
12	1,008,730	1,241,238	696	4	123.05%	18.13%	20.31%	0.89
13	6,632	0	11	0	0.00%	18.13%	20.31%	0.89
Grand Total	**150,739,524**	**34,041,223**	**102,907**	**250**	**22.58%**	**18.13%**	**20.31%**	**0.89**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	8,130	13,427	11	0	165%
2013	2000	13	922,888	760,416	668	8	82%
2013	2001	12	2,421,578	1,648,964	1,671	16	68%
2013	2002	11	3,910,719	2,068,662	2,857	21	53%
2013	2003	10	4,458,788	1,907,428	3,157	19	43%
2013	2004	9	0	0	0	0	0%
2013	2005	8	0	0	0	0	0%
2013 Total			**11,722,103**	**6,398,897**	**8,363**	**64**	**55%**
2014	1999	15	7,939	13,671	10	0	172%
2014	2000	14	897,703	870,271	636	8	97%
2014	2001	13	2,361,468	1,892,302	1,598	17	80%
2014	2002	12	3,829,248	2,403,287	2,741	23	63%
2014	2003	11	3,750,867	2,216,760	3,039	21	59%
2014	2004	10	0	0	0	0	0%
2014	2005	9	0	0	0	0	0%
2014 Total			**10,847,225**	**7,396,291**	**8,024**	**69**	**68%**
2015	1999	16	7,734	13,886	9	0	180%
2015	2000	15	870,644	990,946	604	9	114%
2015	2001	14	2,297,027	2,160,307	1,524	18	94%
2015	2002	13	3,742,086	2,781,722	2,624	25	74%
2015	2003	12	3,670,193	2,584,164	2,921	22	70%
2015	2004	11	0	0	0	0	0%
2015	2005	10	0	0	0	0	0%
2015 Total			**10,587,684**	**8,531,025**	**7,683**	**74**	**81%**
2016	1999	17	7,516	14,167	9	0	188%
2016	2000	16	841,805	1,118,466	583	9	133%
2016	2001	15	2,228,146	2,451,733	1,480	19	110%
2016	2002	14	3,648,771	3,206,239	2,559	27	88%
2016	2003	13	3,584,030	2,999,036	2,860	25	84%
2016	2004	12	0	0	0	0	0%
2016	2005	11	0	0	0	0	0%
2016 Total			**10,310,269**	**9,789,641**	**7,491**	**81**	**95%**
2017	1999	18	7,284	14,511	9	0	199%
2017	2000	17	811,135	1,251,390	562	10	154%
2017	2001	16	2,155,127	2,763,559	1,433	21	128%
2017	2002	15	3,548,990	3,676,035	2,489	30	104%
2017	2003	14	3,492,056	3,464,774	2,794	27	99%
2017	2004	13	0	0	0	0	0%
2017	2005	12	0	0	0	0	0%
2017 Total			**10,014,592**	**11,170,268**	**7,286**	**87**	**112%**
2018	1999	19	7,033	14,810	8	0	211%
2018	2000	18	778,142	1,387,099	538	10	178%
2018	2001	17	2,077,756	3,095,445	1,384	22	149%
2018	2002	16	3,443,117	4,184,880	2,415	32	122%
2018	2003	15	3,394,083	3,983,409	2,724	30	117%
2018	2004	14	0	0	0	0	0%
2018	2005	13	0	0	0	0	0%
2018 Total			**9,700,131**	**12,665,642**	**7,069**	**94**	**131%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	6,760	15,230	8	0	225%
2019	2000	19	742,722	1,523,805	513	11	205%
2019	2001	18	1,994,933	3,440,576	1,331	23	172%
2019	2002	17	3,330,810	4,726,808	2,336	34	142%
2019	2003	16	3,290,552	4,549,625	2,650	32	138%
2019	2004	15	0	0	0	0	0%
2019	2005	14	0	0	0	0	0%
2019 Total			**9,365,776**	**14,256,044**	**6,838**	**101**	**152%**
2020	1999	21	6,463	15,716	7	0	243%
2020	2000	20	705,014	1,654,026	487	11	235%
2020	2001	19	1,906,452	3,786,743	1,274	24	199%
2020	2002	18	3,210,357	5,301,242	2,252	36	165%
2020	2003	17	3,180,956	5,161,716	2,570	35	162%
2020	2004	16	0	0	0	0	0%
2020	2005	15	0	0	0	0	0%
2020 Total			**9,009,243**	**15,919,443**	**6,591**	**107**	**177%**
2021	1999	22	6,146	16,442	7	0	268%
2021	2000	21	665,272	1,775,622	460	11	267%
2021	2001	20	1,812,451	4,133,323	1,214	25	228%
2021	2002	19	3,081,339	5,896,853	2,162	38	191%
2021	2003	18	3,063,532	5,819,096	2,485	37	190%
2021	2004	17	0	0	0	0	0%
2021	2005	16	0	0	0	0	0%
2021 Total			**8,628,741**	**17,641,335**	**6,327**	**113**	**204%**
2022	1999	23	5,814	17,123	6	0	295%
2022	2000	22	624,720	1,887,523	432	12	302%
2022	2001	21	1,713,691	4,465,645	1,151	26	261%
2022	2002	20	2,943,839	6,500,712	2,066	40	221%
2022	2003	19	2,938,060	6,509,468	2,393	40	222%
2022	2004	18	0	0	0	0	0%
2022	2005	17	0	0	0	0	0%
2022 Total			**8,226,124**	**19,380,471**	**6,049**	**118**	**236%**
2023	1999	24	5,470	17,689	6	0	323%
2023	2000	23	583,812	1,988,017	404	12	341%
2023	2001	22	1,613,178	4,777,867	1,088	27	296%
2023	2002	21	2,798,689	7,098,044	1,966	42	254%
2023	2003	20	2,804,531	7,221,608	2,295	42	257%
2023	2004	19	0	0	0	0	0%
2023	2005	18	0	0	0	0	0%
2023 Total			**7,805,679**	**21,103,225**	**5,758**	**122**	**270%**
2024	1999	25	5,117	18,345	6	0	358%
2024	2000	24	542,750	2,076,772	376	12	383%
2024	2001	23	1,511,750	5,078,049	1,024	27	336%
2024	2002	22	2,649,938	7,677,726	1,863	43	290%
2024	2003	21	2,663,947	7,925,971	2,192	43	298%
2024	2004	20	0	0	0	0	0%
2024	2005	19	0	0	0	0	0%
2024 Total			**7,373,503**	**22,776,863**	**5,461**	**125**	**309%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	4,760	18,569	5	0	390%
2025	2000	25	501,722	2,148,488	348	11	428%
2025	2001	24	1,409,880	5,351,588	959	27	380%
2025	2002	23	2,498,786	8,240,277	1,760	44	330%
2025	2003	22	2,520,444	8,625,535	2,087	45	342%
2025	2004	21	0	0	0	0	0%
2025	2005	20	0	0	0	0	0%
2025 Total			**6,935,592**	**24,384,458**	**5,159**	**127**	**352%**
2026	1999	27	4,402	18,784	5	0	427%
2026	2000	26	460,966	2,201,410	320	11	478%
2026	2001	25	1,308,056	5,585,482	895	27	427%
2026	2002	24	2,345,788	8,768,181	1,654	44	374%
2026	2003	23	2,374,749	9,318,753	1,980	46	392%
2026	2004	22	0	0	0	0	0%
2026	2005	21	0	0	0	0	0%
2026 Total			**6,493,961**	**25,892,611**	**4,854**	**129**	**399%**
2027	1999	28	4,047	18,965	4	0	469%
2027	2000	27	420,768	2,232,019	293	11	530%
2027	2001	26	1,206,855	5,776,773	830	27	479%
2027	2002	25	2,191,570	9,240,665	1,548	44	422%
2027	2003	24	2,227,408	9,975,988	1,871	47	448%
2027	2004	23	0	0	0	0	0%
2027	2005	22	0	0	0	0	0%
2027 Total			**6,050,649**	**27,244,410**	**4,546**	**129**	**450%**
2028	1999	29	3,700	18,993	4	0	513%
2028	2000	28	381,403	2,242,835	266	10	588%
2028	2001	27	1,106,854	5,915,094	765	26	534%
2028	2002	26	2,036,909	9,650,238	1,442	44	474%
2028	2003	25	2,079,059	10,581,349	1,760	47	509%
2028	2004	24	0	0	0	0	0%
2028	2005	23	0	0	0	0	0%
2028 Total			**5,607,926**	**28,408,508**	**4,237**	**128**	**507%**
2029	1999	30	3,363	18,988	4	0	565%
2029	2000	29	343,157	2,229,491	240	10	650%
2029	2001	28	1,008,688	6,001,098	702	25	595%
2029	2002	27	1,882,730	9,987,008	1,335	43	530%
2029	2003	26	1,930,435	11,127,467	1,648	47	576%
2029	2004	25	0	0	0	0	0%
2029	2005	24	0	0	0	0	0%
2029 Total			**5,168,373**	**29,364,053**	**3,928**	**126**	**568%**
2030	1999	31	3,039	18,870	3	0	621%
2030	2000	30	306,346	2,189,431	214	9	715%
2030	2001	29	913,064	6,028,404	639	24	660%
2030	2002	28	1,729,979	10,239,487	1,230	42	592%
2030	2003	27	1,782,389	11,603,703	1,536	47	651%
2030	2004	26	0	0	0	0	0%
2030	2005	25	0	0	0	0	0%
2030 Total			**4,734,818**	**30,079,895**	**3,623**	**123**	**635%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	2,731	18,708	3	0	685%
2031	2000	31	271,282	2,125,704	190	9	784%
2031	2001	30	820,658	5,988,306	578	23	730%
2031	2002	29	1,579,695	10,396,289	1,126	41	658%
2031	2003	28	1,635,866	11,995,568	1,424	46	733%
2031	2004	27	0	0	0	0	0%
2031	2005	26	0	0	0	0	0%
2031 Total			**4,310,231**	**30,524,575**	**3,321**	**119**	**708%**
2032	1999	33	2,441	18,388	3	0	753%
2032	2000	32	238,235	2,040,349	168	8	856%
2032	2001	31	732,121	5,885,641	520	22	804%
2032	2002	30	1,432,955	10,445,515	1,024	39	729%
2032	2003	29	1,491,844	12,284,047	1,313	45	823%
2032	2004	28	0	0	0	0	0%
2032	2005	27	0	0	0	0	0%
2032 Total			**3,897,595**	**30,673,939**	**3,027**	**115**	**787%**
2033	1999	34	2,171	17,892	2	0	824%
2033	2000	33	207,449	1,935,133	146	7	933%
2033	2001	32	648,080	5,721,740	464	20	883%
2033	2002	31	1,290,839	10,388,867	925	37	805%
2033	2003	30	1,351,383	12,459,934	1,203	44	922%
2033	2004	29	0	0	0	0	0%
2033	2005	28	0	0	0	0	0%
2033 Total			**3,499,922**	**30,523,566**	**2,741**	**109**	**872%**
2034	1999	35	1,923	17,412	2	0	905%
2034	2000	34	179,103	1,814,388	127	6	1013%
2034	2001	33	569,067	5,504,885	411	19	967%
2034	2002	32	1,154,440	10,222,946	830	35	886%
2034	2003	31	1,215,540	12,510,803	1,096	42	1029%
2034	2004	30	0	0	0	0	0%
2034	2005	29	0	0	0	0	0%
2034 Total			**3,120,074**	**30,070,434**	**2,465**	**103**	**964%**
2035	1999	36	1,697	16,713	2	0	985%
2035	2000	35	153,300	1,679,628	109	6	1096%
2035	2001	34	495,507	5,233,774	361	17	1056%
2035	2002	33	1,024,731	9,961,475	739	33	972%
2035	2003	32	1,085,376	12,433,320	992	40	1146%
2035	2004	31	0	0	0	0	0%
2035	2005	30	0	0	0	0	0%
2035 Total			**2,760,611**	**29,324,909**	**2,203**	**96**	**1062%**
2036	1999	37	1,494	15,856	2	0	1061%
2036	2000	36	130,088	1,536,858	93	5	1181%
2036	2001	35	427,749	4,916,290	315	16	1149%
2036	2002	34	902,551	9,603,143	653	30	1064%
2036	2003	33	961,787	12,235,384	892	38	1272%
2036	2004	32	0	0	0	0	0%
2036	2005	31	0	0	0	0	0%
2036 Total			**2,423,668**	**28,307,530**	**1,954**	**89**	**1168%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	1,314	15,198	1	0	1157%
2037	2000	37	109,455	1,389,131	79	4	1269%
2037	2001	36	365,993	4,559,955	272	14	1246%
2037	2002	35	788,613	9,146,022	573	28	1160%
2037	2003	34	845,563	11,911,494	796	35	1409%
2037	2004	33	0	0	0	0	0%
2037	2005	32	0	0	0	0	0%
2037 Total			**2,110,938**	**27,021,800**	**1,722**	**81**	**1280%**
2038	1999	39	1,155	14,748	1	0	1277%
2038	2000	38	91,332	1,245,822	66	4	1364%
2038	2001	37	310,342	4,175,173	233	12	1345%
2038	2002	36	683,448	8,612,278	499	25	1260%
2038	2003	35	737,355	11,470,368	706	32	1556%
2038	2004	34	0	0	0	0	0%
2038	2005	33	0	0	0	0	0%
2038 Total			**1,823,632**	**25,518,389**	**1,506**	**74**	**1399%**
2039	1999	40	1,016	13,903	1	0	1368%
2039	2000	39	75,591	1,107,158	55	3	1465%
2039	2001	38	260,765	3,778,352	199	11	1449%
2039	2002	37	587,396	8,024,020	430	22	1366%
2039	2003	36	637,648	10,937,462	622	30	1715%
2039	2004	35	0	0	0	0	0%
2039	2005	34	0	0	0	0	0%
2039 Total			**1,562,416**	**23,860,894**	**1,307**	**66**	**1527%**
2040	1999	41	895	13,191	1	0	1474%
2040	2000	40	62,081	972,410	46	3	1566%
2040	2001	39	217,097	3,378,196	168	9	1556%
2040	2002	38	500,610	7,390,906	369	20	1476%
2040	2003	37	546,724	10,333,513	544	27	1890%
2040	2004	36	0	0	0	0	0%
2040	2005	35	0	0	0	0	0%
2040 Total			**1,327,407**	**22,088,217**	**1,127**	**59**	**1664%**
2041	1999	42	789	12,598	1	0	1596%
2041	2000	41	50,616	848,052	37	2	1675%
2041	2001	40	179,080	2,980,941	141	8	1665%
2041	2002	39	423,058	6,729,599	313	17	1591%
2041	2003	38	464,676	9,661,159	472	24	2079%
2041	2004	37	0	0	0	0	0%
2041	2005	36	0	0	0	0	0%
2041 Total			**1,118,219**	**20,232,349**	**964**	**52**	**1809%**
2042	1999	43	696	12,110	1	0	1740%
2042	2000	42	40,990	734,535	31	2	1792%
2042	2001	41	146,390	2,598,726	117	7	1775%
2042	2002	40	354,533	6,053,311	264	15	1707%
2042	2003	39	391,437	8,941,088	406	22	2284%
2042	2004	38	0	0	0	0	0%
2042	2005	37	0	0	0	0	0%
2042 Total			**934,046**	**18,339,772**	**819**	**46**	**1963%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	614	11,751	1	0	1915%
2043	2000	43	32,990	633,051	25	2	1919%
2043	2001	42	118,597	2,241,339	97	6	1890%
2043	2002	41	294,657	5,382,380	221	13	1827%
2043	2003	40	326,786	8,194,244	347	19	2508%
2043	2004	39	0	0	0	0	0%
2043	2005	38	0	0	0	0	0%
2043 Total			**773,643**	**16,462,765**	**691**	**39**	**2128%**
2044	1999	45	540	11,432	1	0	2119%
2044	2000	44	26,403	542,463	20	1	2055%
2044	2001	43	95,239	1,912,993	80	5	2009%
2044	2002	42	242,908	4,734,128	184	11	1949%
2044	2003	41	270,336	7,434,705	295	17	2750%
2044	2004	40	0	0	0	0	0%
2044	2005	39	0	0	0	0	0%
2044 Total			**635,426**	**14,635,720**	**580**	**34**	**2303%**
2045	1999	46	472	11,129	1	0	2356%
2045	2000	45	21,025	462,898	16	1	2202%
2045	2001	44	75,831	1,614,595	66	4	2129%
2045	2002	43	198,666	4,126,551	152	9	2077%
2045	2003	42	221,600	6,681,419	249	14	3015%
2045	2004	41	0	0	0	0	0%
2045	2005	40	0	0	0	0	0%
2045 Total			**517,594**	**12,896,593**	**483**	**29**	**2492%**
2046	1999	47	411	10,642	0	0	2592%
2046	2000	46	16,670	393,196	13	1	2359%
2046	2001	45	59,894	1,348,710	54	3	2252%
2046	2002	44	161,244	3,565,729	125	8	2211%
2046	2003	43	179,996	5,950,463	208	12	3306%
2046	2004	42	0	0	0	0	0%
2046	2005	41	0	0	0	0	0%
2046 Total			**418,215**	**11,268,739**	**400**	**24**	**2694%**
2047	1999	48	354	10,104	0	0	2851%
2047	2000	47	13,178	332,822	10	1	2525%
2047	2001	46	46,957	1,114,025	44	3	2372%
2047	2002	45	129,915	3,050,485	101	6	2348%
2047	2003	44	144,873	5,252,925	173	10	3626%
2047	2004	43	0	0	0	0	0%
2047	2005	42	0	0	0	0	0%
2047 Total			**335,278**	**9,760,361**	**329**	**20**	**2911%**
2048	1999	49	303	9,515	0	0	3145%
2048	2000	48	10,390	282,200	8	1	2716%
2048	2001	47	36,569	908,467	36	2	2484%
2048	2002	46	103,964	2,585,881	82	5	2487%
2048	2003	45	115,546	4,596,818	143	9	3978%
2048	2004	44	0	0	0	0	0%
2048	2005	43	0	0	0	0	0%
2048 Total			**266,771**	**8,382,881**	**270**	**17**	**3142%**
2049	1999	50	255	8,514	0	0	3334%
2049	2000	49	8,175	238,954	6	0	2923%
2049	2001	48	28,318	733,855	29	2	2591%
2049	2002	47	82,676	2,175,938	66	4	2632%
2049	2003	46	91,333	3,993,065	118	7	4372%
2049	2004	45	0	0	0	0	0%
2049	2005	44	0	0	0	0	0%
2049 Total			**210,757**	**7,150,327**	**220**	**14**	**3393%**
Grand Total			**180,628,831**	**729,446,842**	**135,414**	**3,101**	**404%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	0	0	0	0	0.00%
10	4,458,788	1,907,428	3,157	19	42.78%
11	7,661,586	4,285,422	5,896	42	55.93%
12	9,921,019	6,636,415	7,333	61	66.89%
13	10,610,472	8,433,477	7,750	74	79.48%
14	10,343,686	9,715,018	7,524	80	93.92%
15	10,049,802	11,115,794	7,307	87	110.61%
16	9,738,335	12,630,415	7,091	94	129.70%
17	9,408,174	14,249,526	6,861	101	151.46%
18	9,054,249	15,962,523	6,614	108	176.30%
19	8,675,606	17,731,679	6,350	113	204.39%
20	8,272,594	19,524,898	6,069	119	236.02%
21	7,848,063	21,280,997	5,776	123	271.16%
22	7,414,426	22,985,093	5,478	126	310.01%
23	6,974,911	24,642,220	5,174	128	353.30%
24	6,531,296	26,190,218	4,867	130	401.00%
25	6,085,524	27,574,329	4,556	130	453.11%
26	5,639,926	28,774,457	4,245	129	510.19%
27	5,197,144	29,756,608	3,934	128	572.56%
28	4,759,983	30,497,954	3,625	125	640.72%
29	4,331,459	30,957,224	3,321	121	714.71%
30	3,914,705	31,102,174	3,023	116	794.50%
31	3,512,820	30,929,885	2,734	110	880.49%
32	3,128,861	30,437,064	2,456	104	972.78%
33	2,765,475	29,655,263	2,190	97	1072.34%
34	2,424,896	28,580,691	1,940	89	1178.64%
35	2,108,940	27,229,720	1,705	82	1291.16%
36	1,818,873	25,663,265	1,487	74	1410.94%
37	1,555,411	23,937,693	1,288	66	1538.99%
38	1,318,697	22,091,437	1,107	59	1675.25%
39	1,108,337	20,170,789	944	52	1819.91%
40	923,496	18,214,810	799	45	1972.38%
41	762,894	16,277,054	672	39	2133.59%
42	624,884	14,404,019	561	33	2305.07%
43	507,587	12,635,167	466	28	2489.26%
44	408,964	10,987,463	384	24	2686.66%
45	326,919	9,470,343	315	20	2896.84%
46	259,396	8,097,297	257	16	3121.60%
47	132,834	3,427,870	113	7	2580.57%
48	39,063	1,026,158	38	2	2626.95%
49	8,478	248,469	7	0	2930.88%
50	255	8,514	0	0	3334.08%
Grand Total	**180,628,831**	**729,446,842**	**135,414**	**3,101**	**403.84%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	188,921	0	160	0	0.00%	0.00%	0.95%	0.00
1	247,884	0	158	0	0.00%	0.00%	1.72%	0.00
2	243,784	0	153	0	0.00%	0.00%	2.90%	0.00
3	247,875	0	152	0	0.00%	0.00%	4.52%	0.00
4	223,486	0	150	0	0.00%	0.00%	6.52%	0.00
5	235,667	0	149	0	0.00%	0.00%	8.78%	0.00
6	231,232	334,542	147	3	144.68%	16.51%	11.04%	1.49
7	213,813	80,661	146	1	37.72%	18.36%	13.09%	1.40
8	218,567	0	144	0	0.00%	16.86%	15.02%	1.12
9	223,570	380,912	141	1	170.38%	27.65%	16.89%	1.64
10	192,359	51,866	136	1	26.96%	27.57%	18.81%	1.47
11	177,262	76,051	133	1	42.90%	28.21%	20.80%	1.36
12	172,319	103,788	129	1	60.23%	29.42%	22.80%	1.29
13	168,354	122,700	125	1	72.88%	30.89%	24.80%	1.25
14	164,400	140,940	122	1	85.73%	32.53%	26.82%	1.21
15	160,165	161,557	118	1	100.87%	34.36%	28.87%	1.19
16	155,656	184,443	115	1	118.49%	36.37%	30.93%	1.18
17	150,843	209,008	112	1	138.56%	38.55%	32.98%	1.17
18	145,632	235,224	108	2	161.52%	40.88%	35.05%	1.17
19	140,000	262,066	104	2	187.19%	43.34%	37.11%	1.17
20	133,946	290,559	99	2	216.92%	45.92%	39.16%	1.17
21	127,520	319,644	95	2	250.66%	48.61%	41.21%	1.18
22	120,924	348,381	90	2	288.10%	51.38%	43.23%	1.19
23	114,206	378,843	86	2	331.72%	54.22%	45.23%	1.20
24	107,394	408,343	81	2	380.23%	57.12%	47.20%	1.21
25	100,533	436,433	76	2	434.12%	60.04%	49.12%	1.22
26	93,660	462,370	71	2	493.67%	62.97%	50.98%	1.24
27	86,810	484,187	66	2	557.76%	65.85%	52.76%	1.25
28	80,036	501,121	61	2	626.12%	68.66%	54.46%	1.26
29	73,392	516,239	57	2	703.40%	71.40%	56.07%	1.27
30	66,913	529,051	52	2	790.65%	74.04%	57.60%	1.29
31	60,632	534,903	47	2	882.21%	76.56%	59.03%	1.30
32	54,593	536,290	43	2	982.34%	78.94%	60.36%	1.31
33	48,819	533,454	38	2	1092.71%	81.17%	61.59%	1.32
34	43,337	525,271	34	2	1212.06%	83.24%	62.73%	1.33
35	38,181	511,464	30	1	1339.59%	85.14%	63.78%	1.34
36	33,378	491,082	26	1	1471.26%	86.86%	64.72%	1.34
37	28,943	466,195	23	1	1610.71%	88.40%	65.58%	1.35
38	24,894	436,758	20	1	1754.46%	89.76%	66.35%	1.35
39	21,237	405,976	17	1	1911.69%	90.95%	67.03%	1.36
40	17,964	374,211	14	1	2083.12%	91.98%	67.64%	1.36
41	15,065	338,729	12	1	2248.46%	92.86%	68.16%	1.36
42	12,524	303,351	10	1	2422.06%	93.60%	68.62%	1.36
43	10,324	269,031	8	1	2605.86%	94.22%	69.02%	1.37
44	8,434	236,472	6	0	2803.93%	94.73%	69.36%	1.37
45	6,826	205,718	5	0	3013.60%	95.15%	69.65%	1.37
46	5,472	176,332	4	0	3222.16%	95.49%	69.82%	1.37
47	2,874	82,376	2	0	2865.94%	95.63%	69.82%	1.37
48	165	5,315	0	0	3223.49%	95.64%	69.83%	1.37
49	45	1,967	0	0	4357.35%	95.65%	69.83%	1.37
Grand Total	**5,440,831**	**13,453,826**	**3,874**	**55**	**247.28%**	**95.65%**	**69.83%**	**1.37**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	15,109	0	9	0	0.00%
2000 Total			**15,109**	**0**	**9**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	30,846	0	9	0	0.00%
2001	2001	0	18,253	0	25	0	0.00%
2001 Total			**49,099**	**0**	**34**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	26,843	0	8	0	0.00%
2002	2001	1	36,202	0	23	0	0.00%
2002	2002	0	44,244	0	52	0	0.00%
2002 Total			**107,288**	**0**	**83**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	38,109	0	8	0	0.00%
2003	2001	2	30,636	0	23	0	0.00%
2003	2002	1	64,748	0	52	0	0.00%
2003	2003	0	111,316	0	74	0	0.00%
2003 Total			**244,809**	**0**	**157**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	18,976	0	8	0	0.00%
2004	2001	3	32,460	0	22	0	0.00%
2004	2002	2	67,909	0	48	0	0.00%
2004	2003	1	116,089	0	74	0	0.00%
2004	2004	0	0	0	0	0	0.00%
2004 Total			**235,434**	**0**	**152**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	30,130	0	8	0	0.00%
2005	2001	4	31,405	0	21	0	0.00%
2005	2002	3	56,518	0	48	0	0.00%
2005	2003	2	118,396	0	74	0	0.00%
2005	2004	1	0	0	0	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**236,449**	**0**	**151**	**0**	**0.00%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	30,240	238,914	8	2	790.07%
2006	2001	5	31,713	0	21	0	0.00%
2006	2002	4	54,719	0	48	0	0.00%
2006	2003	3	120,787	0	74	0	0.00%
2006	2004	2	0	0	0	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**237,459**	**238,914**	**151**	**2**	**100.61%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	14,636	0	8	0	0.00%
2007	2001	6	29,735	0	21	0	0.00%
2007	2002	5	52,402	0	47	0	0.00%
2007	2003	4	118,386	0	73	0	0.00%
2007	2004	3	0	0	0	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**215,159**	**0**	**149**	**0**	**0.00%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	19,660	0	8	0	0.00%
2008	2001	7	29,810	0	21	0	0.00%
2008	2002	6	55,144	95,627	46	1	173.42%
2008	2003	5	121,422	0	73	0	0.00%
2008	2004	4	0	0	0	0	0.00%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**226,036**	**95,627**	**148**	**1**	**42.31%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	19,591	301,486	8	1	1538.93%
2009	2001	8	29,705	0	21	0	0.00%
2009	2002	7	50,945	0	45	0	0.00%
2009	2003	6	116,114	0	72	0	0.00%
2009	2004	5	0	0	0	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**216,354**	**301,486**	**146**	**1**	**139.35%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	5,323	0	5	0	0.00%
2010	2001	9	30,191	0	21	0	0.00%
2010	2002	8	51,204	0	45	0	0.00%
2010	2003	7	118,422	80,661	72	1	68.11%
2010	2004	6	0	0	0	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**205,139**	**80,661**	**143**	**1**	**39.32%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	4,647	0	6	0	0.00%
2011	2001	10	30,725	0	20	0	0.00%
2011	2002	9	51,843	0	42	0	0.00%
2011	2003	8	117,998	0	70	0	0.00%
2011	2004	7	0	0	0	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**205,213**	**0**	**138**	**0**	**0.00%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	4,757	0	6	0	0.00%
2012	2001	11	31,454	0	20	0	0.00%
2012	2002	10	50,731	0	42	0	0.00%
2012	2003	9	121,945	79,426	70	0	65.13%
2012	2004	8	0	0	0	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**208,888**	**79,426**	**138**	**0**	**38.02%**
Grand Total			**2,402,436**	**796,114**	**1,599**	**5**	**33.14%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	188,921	0	160	0	0.00%	0.00%	0.95%	0.00
1	247,884	0	158	0	0.00%	0.00%	1.72%	0.00
2	243,784	0	153	0	0.00%	0.00%	2.90%	0.00
3	247,875	0	152	0	0.00%	0.00%	4.52%	0.00
4	223,486	0	150	0	0.00%	0.00%	6.52%	0.00
5	235,667	0	149	0	0.00%	0.00%	8.78%	0.00
6	231,232	334,542	147	3	144.68%	16.51%	11.04%	1.49
7	213,813	80,661	146	1	37.72%	18.36%	13.09%	1.40
8	218,567	0	144	0	0.00%	16.86%	15.02%	1.12
9	223,570	380,912	141	1	170.38%	27.65%	16.89%	1.64
10	86,778	0	67	0	0.00%	26.94%	17.78%	1.52
11	36,101	0	26	0	0.00%	26.67%	18.34%	1.45
12	4,757	0	6	0	0.00%	26.64%	18.60%	1.43
13	0	0	0	0	0.00%	26.64%	18.60%	1.43
Grand Total	**2,402,436**	**796,114**	**1,599**	**5**	**33.14%**	**26.64%**	**18.60%**	**1.43**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	4,418	2,970	6	0	67%
2013	2001	12	29,228	16,208	20	0	55%
2013	2002	11	46,689	16,105	41	0	34%
2013	2003	10	105,580	51,866	69	1	49%
2013	2004	9	0	0	0	0	0%
2013	2005	8	0	0	0	0	0%
2013 Total			**185,914**	**87,149**	**136**	**1**	**47%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	4,344	3,561	6	0	82%
2014	2001	13	28,627	19,306	19	0	67%
2014	2002	12	45,972	19,215	40	0	42%
2014	2003	11	94,472	59,945	66	1	63%
2014	2004	10	0	0	0	0	0%
2014	2005	9	0	0	0	0	0%
2014 Total			**173,415**	**102,028**	**130**	**1**	**59%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	4,266	4,273	5	0	100%
2015	2001	14	27,984	22,945	18	0	82%
2015	2002	13	45,213	22,656	38	0	50%
2015	2003	12	92,361	68,364	63	1	74%
2015	2004	11	0	0	0	0	0%
2015	2005	10	0	0	0	0	0%
2015 Total			**169,824**	**118,238**	**125**	**1**	**70%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	4,184	5,109	5	0	122%
2016	2001	15	27,294	26,952	17	0	99%
2016	2002	14	44,406	26,419	38	0	59%
2016	2003	13	90,096	77,768	62	1	86%
2016	2004	12	0	0	0	0	0%
2016	2005	11	0	0	0	0	0%
2016 Total			**165,980**	**136,248**	**122**	**1**	**82%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	4,098	6,095	5	0	149%
2017	2001	16	26,556	31,549	17	0	119%
2017	2002	15	43,548	30,754	37	0	71%
2017	2003	14	87,667	88,015	60	1	100%
2017	2004	13	0	0	0	0	0%
2017	2005	12	0	0	0	0	0%
2017 Total			**161,869**	**156,413**	**119**	**1**	**97%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	4,006	7,250	5	0	181%
2018	2001	17	25,766	36,703	16	0	142%
2018	2002	16	42,641	35,901	36	0	84%
2018	2003	15	85,057	99,578	59	1	117%
2018	2004	14	0	0	0	0	0%
2018	2005	13	0	0	0	0	0%
2018 Total			**157,470**	**179,432**	**116**	**1**	**114%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	3,907	8,611	5	0	220%
2019	2001	18	24,909	41,817	16	0	168%
2019	2002	17	41,680	41,745	35	0	100%
2019	2003	16	82,275	111,884	57	1	136%
2019	2004	15	0	0	0	0	0%
2019	2005	14	0	0	0	0	0%
2019 Total			**152,771**	**204,058**	**113**	**1**	**134%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	3,801	10,196	5	0	268%
2020	2001	19	23,980	46,502	15	0	194%
2020	2002	18	40,648	48,441	34	0	119%
2020	2003	17	79,299	124,465	55	1	157%
2020	2004	16	0	0	0	0	0%
2020	2005	15	0	0	0	0	0%
2020 Total			**147,728**	**229,604**	**109**	**2**	**155%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	3,687	12,034	5	0	326%
2021	2001	20	22,976	51,566	14	0	224%
2021	2002	19	39,533	56,182	33	0	142%
2021	2003	18	76,070	137,716	53	1	181%
2021	2004	17	0	0	0	0	0%
2021	2005	16	0	0	0	0	0%
2021 Total			**142,265**	**257,498**	**105**	**2**	**181%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	3,566	14,189	5	0	398%
2022	2001	21	21,898	56,923	13	0	260%
2022	2002	20	38,326	65,079	32	0	170%
2022	2003	19	72,580	150,770	51	1	208%
2022	2004	18	0	0	0	0	0%
2022	2005	17	0	0	0	0	0%
2022 Total			**136,370**	**286,961**	**101**	**2**	**210%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	3,440	16,640	4	0	484%
2023	2001	22	20,774	61,652	13	0	297%
2023	2002	21	37,028	74,556	30	0	201%
2023	2003	20	68,844	163,717	49	1	238%
2023	2004	19	0	0	0	0	0%
2023	2005	18	0	0	0	0	0%
2023 Total			**130,085**	**316,565**	**96**	**2**	**243%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	3,307	18,990	4	0	574%
2024	2001	23	19,605	66,310	12	0	338%
2024	2002	22	35,667	84,101	29	1	236%
2024	2003	21	64,907	176,133	46	1	271%
2024	2004	20	0	0	0	0	0%
2024	2005	19	0	0	0	0	0%
2024 Total			**123,487**	**345,534**	**92**	**2**	**280%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	3,168	21,544	4	0	680%
2025	2001	24	18,387	70,937	11	0	386%
2025	2002	23	34,252	94,572	28	1	276%
2025	2003	22	60,916	188,439	44	1	309%
2025	2004	21	0	0	0	0	0%
2025	2005	20	0	0	0	0	0%
2025 Total			**116,722**	**375,492**	**87**	**2**	**322%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	3,022	24,023	4	0	795%
2026	2001	25	17,123	74,428	10	0	435%
2026	2002	24	32,789	104,574	27	1	319%
2026	2003	23	56,910	201,322	41	1	354%
2026	2004	22	0	0	0	0	0%
2026	2005	21	0	0	0	0	0%
2026 Total			**109,844**	**404,347**	**82**	**2**	**368%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	2,872	25,826	4	0	899%
2027	2001	26	15,825	76,755	9	0	485%
2027	2002	25	31,287	114,239	25	1	365%
2027	2003	24	52,912	213,842	39	1	404%
2027	2004	23	0	0	0	0	0%
2027	2005	22	0	0	0	0	0%
2027 Total			**102,896**	**430,662**	**77**	**2**	**419%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	2,716	26,896	3	0	990%
2028	2001	27	14,501	78,201	9	0	539%
2028	2002	26	29,750	124,290	24	1	418%
2028	2003	25	48,955	226,222	37	1	462%
2028	2004	24	0	0	0	0	0%
2028	2005	23	0	0	0	0	0%
2028 Total			**95,923**	**455,609**	**72**	**2**	**475%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	2,557	27,926	3	0	1092%
2029	2001	28	13,165	78,516	8	0	596%
2029	2002	27	28,178	133,828	22	1	475%
2029	2003	26	45,062	237,301	34	1	527%
2029	2004	25	0	0	0	0	0%
2029	2005	24	0	0	0	0	0%
2029 Total			**88,962**	**477,572**	**67**	**2**	**537%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	2,393	28,857	3	0	1206%
2030	2001	29	11,838	77,681	7	0	656%
2030	2002	28	26,579	142,136	21	1	535%
2030	2003	27	41,259	246,332	32	1	597%
2030	2004	26	0	0	0	0	0%
2030	2005	25	0	0	0	0	0%
2030 Total			**82,068**	**495,006**	**62**	**2**	**603%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	2,223	29,698	3	0	1336%
2031	2001	30	10,538	76,118	6	0	722%
2031	2002	29	24,959	150,322	20	1	602%
2031	2003	28	37,576	253,574	29	1	675%
2031	2004	27	0	0	0	0	0%
2031	2005	26	0	0	0	0	0%
2031 Total			**75,295**	**509,712**	**58**	**2**	**677%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	2,048	30,327	2	0	1481%
2032	2001	31	9,275	73,859	5	0	796%
2032	2002	30	23,319	157,865	18	1	677%
2032	2003	29	34,039	260,310	27	1	765%
2032	2004	28	0	0	0	0	0%
2032	2005	27	0	0	0	0	0%
2032 Total			**68,680**	**522,361**	**53**	**2**	**761%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	1,867	30,642	2	0	1641%
2033	2001	32	8,067	70,269	5	0	871%
2033	2002	31	21,668	163,443	17	1	754%
2033	2003	30	30,664	266,210	25	1	868%
2033	2004	29	0	0	0	0	0%
2033	2005	28	0	0	0	0	0%
2033 Total			**62,266**	**530,564**	**48**	**2**	**852%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	1,681	30,368	2	0	1806%
2034	2001	33	6,929	65,810	4	0	950%
2034	2002	32	20,022	167,608	15	1	837%
2034	2003	31	27,467	267,903	23	1	975%
2034	2004	30	0	0	0	0	0%
2034	2005	29	0	0	0	0	0%
2034 Total			**56,099**	**531,690**	**44**	**2**	**948%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	1,494	29,641	2	0	1985%
2035	2001	34	5,873	60,866	3	0	1036%
2035	2002	33	18,386	171,038	14	1	930%
2035	2003	32	24,457	268,086	20	1	1096%
2035	2004	31	0	0	0	0	0%
2035	2005	30	0	0	0	0	0%
2035 Total			**50,209**	**529,631**	**39**	**2**	**1055%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	1,308	28,397	1	0	2171%
2036	2001	35	4,908	55,093	3	0	1123%
2036	2002	34	16,772	173,183	12	1	1033%
2036	2003	33	21,638	265,964	18	1	1229%
2036	2004	32	0	0	0	0	0%
2036	2005	31	0	0	0	0	0%
2036 Total			**44,626**	**522,637**	**35**	**2**	**1171%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	1,128	26,215	1	0	2325%
2037	2001	36	4,044	48,580	2	0	1201%
2037	2002	35	15,197	173,420	11	0	1141%
2037	2003	34	19,012	260,853	16	1	1372%
2037	2004	33	0	0	0	0	0%
2037	2005	32	0	0	0	0	0%
2037 Total			**39,381**	**509,069**	**31**	**1**	**1293%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	958	23,350	1	0	2438%
2038	2001	37	3,283	41,930	2	0	1277%
2038	2002	36	13,675	170,750	10	0	1249%
2038	2003	35	16,582	253,309	15	1	1528%
2038	2004	34	0	0	0	0	0%
2038	2005	33	0	0	0	0	0%
2038 Total			**34,498**	**489,339**	**27**	**1**	**1418%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	801	20,403	1	0	2548%
2039	2001	38	2,625	35,634	2	0	1358%
2039	2002	37	12,214	166,450	8	0	1363%
2039	2003	36	14,351	243,355	13	1	1696%
2039	2004	35	0	0	0	0	0%
2039	2005	34	0	0	0	0	0%
2039 Total			**29,991**	**465,842**	**24**	**1**	**1553%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	659	17,603	1	0	2673%
2040	2001	39	2,065	29,779	1	0	1442%
2040	2002	38	10,831	159,732	7	0	1475%
2040	2003	37	12,318	231,600	11	1	1880%
2040	2004	36	0	0	0	0	0%
2040	2005	35	0	0	0	0	0%
2040 Total			**25,873**	**438,713**	**20**	**1**	**1696%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	532	14,945	1	0	2808%
2041	2001	40	1,598	24,491	1	0	1533%
2041	2002	39	9,537	152,121	6	0	1595%
2041	2003	38	10,480	218,042	10	1	2080%
2041	2004	37	0	0	0	0	0%
2041	2005	36	0	0	0	0	0%
2041 Total			**22,147**	**409,599**	**18**	**1**	**1849%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	423	12,443	0	0	2945%
2042	2001	41	1,214	19,813	1	0	1632%
2042	2002	40	8,339	143,766	5	0	1724%
2042	2003	39	8,834	203,673	8	0	2306%
2042	2004	38	0	0	0	0	0%
2042	2005	37	0	0	0	0	0%
2042 Total			**18,809**	**379,694**	**15**	**1**	**2019%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	329	10,166	0	0	3090%
2043	2001	42	906	15,712	1	0	1735%
2043	2002	41	7,239	133,611	5	0	1846%
2043	2003	40	7,369	188,352	7	0	2556%
2043	2004	39	0	0	0	0	0%
2043	2005	38	0	0	0	0	0%
2043 Total			**15,843**	**347,841**	**12**	**1**	**2196%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	251	8,096	0	0	3225%
2044	2001	43	662	12,193	0	0	1841%
2044	2002	42	6,240	123,282	4	0	1976%
2044	2003	41	6,079	170,360	6	0	2802%
2044	2004	40	0	0	0	0	0%
2044	2005	39	0	0	0	0	0%
2044 Total			**13,233**	**313,932**	**10**	**1**	**2372%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	187	6,316	0	0	3370%
2045	2001	44	474	9,294	0	0	1959%
2045	2002	43	5,339	113,298	3	0	2122%
2045	2003	42	4,956	151,913	5	0	3065%
2045	2004	41	0	0	0	0	0%
2045	2005	40	0	0	0	0	0%
2045 Total			**10,957**	**280,822**	**9**	**1**	**2563%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	137	4,869	0	0	3563%
2046	2001	45	332	6,976	0	0	2101%
2046	2002	44	4,532	103,884	3	0	2292%
2046	2003	43	3,994	133,374	4	0	3340%
2046	2004	42	0	0	0	0	0%
2046	2005	41	0	0	0	0	0%
2046 Total			**8,994**	**249,103**	**7**	**0**	**2770%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	97	3,702	0	0	3812%
2047	2001	46	227	5,143	0	0	2266%
2047	2002	45	3,814	94,632	2	0	2481%
2047	2003	44	3,176	115,198	3	0	3627%
2047	2004	43	0	0	0	0	0%
2047	2005	42	0	0	0	0	0%
2047 Total			**7,314**	**218,675**	**6**	**0**	**2990%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	67	2,746	0	0	4089%
2048	2001	47	151	3,696	0	0	2443%
2048	2002	46	3,180	84,674	2	0	2663%
2048	2003	45	2,493	97,794	3	0	3922%
2048	2004	44	0	0	0	0	0%
2048	2005	43	0	0	0	0	0%
2048 Total			**5,892**	**188,909**	**4**	**0**	**3206%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	45	1,967	0	0	4357%
2049	2001	48	98	2,569	0	0	2629%
2049	2002	47	2,626	74,978	1	0	2855%
2049	2003	46	1,929	81,647	2	0	4233%
2049	2004	45	0	0	0	0	0%
2049	2005	44	0	0	0	0	0%
2049 Total			**4,698**	**161,162**	**3**	**0**	**3431%**
Grand Total			**3,038,395**	**12,657,712**	**2,275**	**50**	**417%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	0	0	0	0	0.00%
10	105,580	51,866	69	1	49.12%
11	141,161	76,051	107	1	53.88%
12	167,561	103,788	123	1	61.94%
13	168,354	122,700	125	1	72.88%
14	164,400	140,940	122	1	85.73%
15	160,165	161,557	118	1	100.87%
16	155,656	184,443	115	1	118.49%
17	150,843	209,008	112	1	138.56%
18	145,632	235,224	108	2	161.52%
19	140,000	262,066	104	2	187.19%
20	133,946	290,559	99	2	216.92%
21	127,520	319,644	95	2	250.66%
22	120,924	348,381	90	2	288.10%
23	114,206	378,843	86	2	331.72%
24	107,394	408,343	81	2	380.23%
25	100,533	436,433	76	2	434.12%
26	93,660	462,370	71	2	493.67%
27	86,810	484,187	66	2	557.76%
28	80,036	501,121	61	2	626.12%
29	73,392	516,239	57	2	703.40%
30	66,913	529,051	52	2	790.65%
31	60,632	534,903	47	2	882.21%
32	54,593	536,290	43	2	982.34%
33	48,819	533,454	38	2	1092.71%
34	43,337	525,271	34	2	1212.06%
35	38,181	511,464	30	1	1339.59%
36	33,378	491,082	26	1	1471.26%
37	28,943	466,195	23	1	1610.71%
38	24,894	436,758	20	1	1754.46%
39	21,237	405,976	17	1	1911.69%
40	17,964	374,211	14	1	2083.12%
41	15,065	338,729	12	1	2248.46%
42	12,524	303,351	10	1	2422.06%
43	10,324	269,031	8	1	2605.86%
44	8,434	236,472	6	0	2803.93%
45	6,826	205,718	5	0	3013.60%
46	5,472	176,332	4	0	3222.16%
47	2,874	82,376	2	0	2865.94%
48	165	5,315	0	0	3223.49%
49	45	1,967	0	0	4357.35%
50	0	0	0	0	0.00%
Grand Total	**3,038,395**	**12,657,712**	**2,275**	**50**	**416.59%**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	5,156	11,821,680	92%	94%
Facility Only	435	751,492	8%	6%
Total	5,591	12,573,172	100%	100%
COLA Options				
No COLA	690	1,199,798	12%	10%
Compound COLA 5%	4,041	9,557,483	72%	76%
Simple COLA	860	1,815,890	15%	14%
Total	5,591	12,573,172	100%	100%
Nonforfeiture Options				
None	5,397	11,690,095	97%	93%
Full ROP	165	770,831	3%	6%
SBP NFO	9	31,930	0%	0%
Full ROP & SBP	20	80,316	0%	1%
Total	5,591	12,573,172	100%	100%
Pay Period				
10 Pay	254	1,344,459	5%	11%
Lifetime	5,337	11,228,713	95%	89%
Total	5,591	12,573,172	100%	100%
Joint/Single Life				
Joint	2,932	7,702,063	52%	61%
Single	2,659	4,871,109	48%	39%
Total	5,591	12,573,172	100%	100%
Billing Mode				
Annual	1,922	4,451,837	34%	35%
Semi-Annual	233	626,976	4%	5%
Quarterly	528	1,390,090	9%	11%
Monthly	2,908	6,104,268	52%	49%
Total	5,591	12,573,172	100%	100%
Elimination Period				
0	386	930,689	7%	7%
30	985	2,295,213	18%	18%
60	132	323,451	2%	3%
90	4,088	9,023,818	73%	72%
180	0	0	0%	0%
Total	5,591	12,573,172	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	740	1,211,160	13%	10%
5 Year / 5 Year	450	969,631	8%	8%
Lifetime / Lifetime	4,401	10,392,381	79%	83%
Total	5,591	12,573,172	100%	100%
Issue Age Cohort				
22	5	5,542	0%	0%
27	7	5,138	0%	0%
32	16	22,889	0%	0%
37	36	73,014	1%	1%
42	108	217,294	2%	2%
47	360	689,399	6%	5%
52	1,067	2,067,083	19%	16%
57	1,832	3,628,766	33%	29%
62	1,441	3,510,878	26%	28%
67	507	1,534,318	9%	12%
72	163	578,433	3%	5%
77	45	218,033	1%	2%
82	4	22,387	0%	0%
Total	5,591	12,573,172	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	5	7,375	0%	0%
37	7	3,304	0%	0%
42	16	32,884	0%	0%
47	45	81,130	1%	1%
52	104	223,766	2%	2%
57	388	775,128	7%	6%
62	1,070	2,084,022	19%	17%
67	1,764	3,501,932	32%	28%
72	1,423	3,381,367	25%	27%
77	539	1,615,969	10%	13%
82	173	615,686	3%	5%
87	52	222,826	1%	2%
92	5	27,781	0%	0%
Total	5,591	12,573,172	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0%	0%
3	0	0	0%	0%
4	0	0	0%	0%
5	0	0	0%	0%
6	0	0	0%	0%
7	0	0	0%	0%
8	0	0	0%	0%
9	2,145	5,282,595	38%	42%
10	1,886	3,890,679	34%	31%
11	1,135	2,475,118	20%	20%
12	420	911,680	8%	7%
13	5	13,100	0%	0%
Total	5,591	12,573,172	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	89	205,570	100%	100%
Facility Only	0	0	0%	0%
Total	89	205,570	100%	100%
COLA Options				
No COLA	7	12,111	8%	6%
Compound COLA 5%	68	159,778	76%	78%
Simple COLA	14	33,682	16%	16%
Total	89	205,570	100%	100%
Nonforfeiture Options				
None	86	190,080	97%	92%
Full ROP	3	15,490	3%	8%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	89	205,570	100%	100%
Pay Period				
10 Pay	5	27,615	6%	13%
Lifetime	84	177,954	94%	87%
Total	89	205,570	100%	100%
Joint/Single Life				
Joint	49	130,208	55%	63%
Single	40	75,362	45%	37%
Total	89	205,570	100%	100%
Billing Mode				
Annual	26	62,136	29%	30%
Semi-Annual	3	9,391	3%	5%
Quarterly	13	40,162	15%	20%
Monthly	47	93,881	53%	46%
Total	89	205,570	100%	100%
Elimination Period				
0	6	13,462	7%	7%
30	17	35,238	19%	17%
60	0	0	0%	0%
90	66	156,870	74%	76%
180	0	0	0%	0%
Total	89	205,570	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	11	15,666	12%	8%
5 Year / 5 Year	14	31,241	16%	15%
Lifetime / Lifetime	64	158,663	72%	77%
Total	89	205,570	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	1	1,379	1%	1%
42	2	6,009	2%	3%
47	4	12,830	4%	6%
52	25	41,562	28%	20%
57	28	61,472	31%	30%
62	17	39,150	19%	19%
67	10	33,622	11%	16%
72	2	9,547	2%	5%
77	0	0	0%	0%
82	0	0	0%	0%
Total	89	205,570	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	1	1,379	1%	1%
52	2	6,009	2%	3%
57	4	12,830	4%	6%
62	24	40,519	27%	20%
67	31	66,247	35%	32%
72	16	38,181	18%	19%
77	11	40,406	12%	20%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	89	205,570	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0%	0%
7	0	0	0%	0%
8	0	0	0%	0%
9	47	114,384	53%	56%
10	26	46,282	29%	23%
11	12	29,133	13%	14%
12	4	15,771	4%	8%
13	0	0	0%	0%
Total	89	205,570	100%	100%

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

Policy Issued by THE STATE LIFE INSURANCE COMPANY
Administered by LifeCare Assurance Company
Policy Number

OWNER NAME
ADDRESS
ADDRESS

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy. However, if your policy lapses for non-payment of premium, the Nonforfeiture Option available under your policy will automatically be provided, as described in the Notice of Premium Rate Increase

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

Policy Issued by THE STATE LIFE INSURANCE COMPANY
Administered by LifeCare Assurance Company
Policy Number

OWNER NAME
ADDRESS
ADDRESS

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

_____ _____
Signature of Owner Date Signed

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
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Coverage Change Request Form

DATE

Policy Issued by THE STATE LIFE INSURANCE COMPANY
Administered by LifeCare Assurance Company
Policy Number

OWNER NAME
ADDRESS
ADDRESS

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy. However, if your policy lapses for non-payment of premium within 120 days of the rate increase effective date, the Non-Payment Option (option 2) below, will automatically be provided

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

Policy Issued by THE STATE LIFE INSURANCE COMPANY
Administered by LifeCare Assurance Company
Policy Number

OWNER NAME
ADDRESS
ADDRESS

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____
Signature of Owner Date Signed

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	2	17	2	21
Current Premium	$1,866	$38,597	$6,135	46,598
Current AveragePremium	$933	$2,270	$3,067	2,219
New Premium	$2,519	$52,106	$8,282	62,907
New Average Premium	$1,260	$3,065	$4,141	2,996
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	103	996	133	1,232
Current Premium	$200,869	$3,945,624	$305,489	4,451,982
Current AveragePremium	$1,950	$3,961	$2,297	3,614
New Premium	$271,174	$5,326,592	$412,410	6,010,176
New Average Premium	$2,633	$5,348	$3,101	4,878
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
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65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
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Attachment C
Lapse Rates

	Pricing (Expected)			Combined		
Duration	Lifetime	10 Pay	Combined*	Actual	Best Estimate	A/E
1	10.00%	7.00%	9.09%	3.49%	3.75%	0.38
2	8.00%	6.00%	7.34%	2.86%	2.75%	0.39
3	6.00%	5.00%	5.61%	2.09%	2.00%	0.37
4	5.00%	4.00%	4.63%	1.47%	1.50%	0.32
5	4.00%	3.00%	3.66%	1.14%	1.00%	0.31
6	4.00%	0.00%	2.98%	1.09%	0.75%	0.37
7	4.00%	0.00%	3.00%	0.98%	0.75%	0.33
8	4.00%	0.00%	3.03%	0.99%	0.75%	0.33
9	4.00%	0.00%	3.17%	0.54%	0.75%	0.17
10	4.00%	0.00%	3.24%	0.63%	0.75%	0.20
11	4.00%	0.00%	3.26%	0.32%	0.75%	0.10
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00
Average			5.04%	1.77%	1.36%	0.35

*Based on the actual exposure.

The State Life Insurance Company
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Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	865,485	1	5	3	0.19
2	842,686	3	7	4	0.41
3	823,067	3	10	5	0.31
4	807,817	6	12	6	0.51
5	793,594	3	14	8	0.22
6	778,109	6	15	9	0.39
7	641,639	10	15	9	0.69
8	265,198	1	7	4	0.15
9	0	0	0	0	0.00
10	0	0	0	0	0.00
11	0	0	0	0	0.00
12	0	0	0	0	0.00
Average	5,817,595	33	85	48	0.39

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
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Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
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Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Form S-6000

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Form S-6000

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	865,485	1	1	1.41
2	842,686	1	2	0.65
3	823,067	4	3	1.19
4	807,817	3	6	0.54
5	793,594	4	8	0.49
6	778,109	3	11	0.27
7	641,639	4	11	0.38
8	265,198	0	5	0.00
9	0	0	0	0.00
10	0	0	0	0.00
11	0	0	0	0.00
12	0	0	0	0.00
Average	5,817,595	20	46	0.43

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	1,555	2	2	0.88
2nd quarter	4,519	5	3	1.72
3rd quarter	2,742	2	1	1.80
4th quarter	2,029	0	0	0.58
2	5,948	2	5	0.41
3	4,096	0	3	0.00
4	2,618	2	2	0.90
5	1,091	1	0	3.60
6	97	0	0	0.00
7	0	0	0	0.00
Total	24,694	13	16	0.81

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	524,478	0	0.0%	0	0.0%	953,999	0	0	953,999	0	0.0%	0	0.0%	9.5	1.8190
	2004	3,799,135	0	0.0%	0	0.0%	6,488,681	0	0	7,442,681	0	0.0%	0	0.0%	8.5	1.7079
	2005	5,212,970	0	0.0%	214,525	4.1%	8,360,020	0	344,032	15,802,700	0	0.0%	344,032	2.2%	7.5	1.6037
	2006	5,183,807	109,490	2.1%	946,321	18.3%	7,805,870	164,872	1,424,987	23,608,570	164,872	0.7%	1,769,019	7.5%	6.5	1.5058
	2007	5,002,859	290,436	5.8%	199,120	4.0%	7,073,611	410,652	281,538	30,682,180	575,523	1.9%	2,050,557	6.7%	5.5	1.4139
	2008	4,862,467	333,981	6.9%	145,027	3.0%	6,455,500	443,400	192,540	37,137,681	1,018,923	2.7%	2,243,097	6.0%	4.5	1.3276
	2009	4,812,997	349,291	7.3%	1,099,028	22.8%	5,999,833	435,422	1,370,037	43,137,514	1,454,345	3.4%	3,613,134	8.4%	3.5	1.2466
	2010	4,755,569	472,233	9.9%	558,242	11.7%	5,566,427	552,752	653,426	48,703,941	2,007,098	4.1%	4,266,560	8.8%	2.5	1.1705
	2011	4,747,811	393,166	8.3%	214,480	4.5%	5,218,166	432,116	235,728	53,922,107	2,439,213	4.5%	4,502,287	8.3%	1.5	1.0991
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,937,831	519,188	434,381	58,859,938	2,958,401	5.0%	4,936,668	8.4%	0.5	1.0320
Projected Future Experience	2013	4,367,315	676,441	15.5%	969,159	22.2%	4,231,942	655,473	939,118	63,091,880	3,613,874	5.7%	5,875,786	9.3%	-0.5	0.9690
	2014	3,013,521	853,017	28.3%	1,133,812	37.6%	2,741,889	776,128	1,031,613	65,833,768	4,390,002	6.7%	6,907,399	10.5%	-1.5	0.9099
	2015	2,125,934	1,088,097	51.2%	1,327,186	62.4%	1,816,251	929,594	1,133,856	67,650,019	5,319,596	7.9%	8,041,255	11.9%	-2.5	0.8543
	2016	2,020,659	1,327,464	65.7%	1,563,313	77.4%	1,620,949	1,064,876	1,254,072	69,270,968	6,384,473	9.2%	9,295,326	13.4%	-3.5	0.8022
	2017	1,975,505	1,616,213	81.8%	1,838,799	93.1%	1,488,007	1,217,377	1,385,036	70,758,974	7,601,850	10.7%	10,680,362	15.1%	-4.5	0.7532
	2018	1,927,281	1,924,340	99.8%	2,153,961	111.8%	1,363,082	1,361,003	1,523,404	72,122,057	8,962,853	12.4%	12,203,766	16.9%	-5.5	0.7073
	2019	1,875,938	2,280,450	121.6%	2,504,423	133.5%	1,245,793	1,514,426	1,663,164	73,367,850	10,477,279	14.3%	13,866,930	18.9%	-6.5	0.6641
	2020	1,821,541	2,692,744	147.8%	2,896,771	159.0%	1,135,839	1,679,086	1,806,309	74,503,689	12,156,365	16.3%	15,673,239	21.0%	-7.5	0.6236
	2021	1,763,689	3,144,646	178.3%	3,329,003	188.8%	1,032,644	1,841,197	1,949,138	75,536,332	13,997,562	18.5%	17,622,377	23.3%	-8.5	0.5855
	2022	1,701,716	3,640,015	213.9%	3,800,990	223.4%	935,548	2,001,161	2,089,659	76,471,880	15,998,722	20.9%	19,712,036	25.8%	-9.5	0.5498
	2023	1,635,308	4,187,803	256.1%	4,314,659	263.8%	844,167	2,161,799	2,227,284	77,316,047	18,160,521	23.5%	21,939,320	28.4%	-10.5	0.5162
	2024	1,564,372	4,781,989	305.7%	4,855,376	310.4%	758,263	2,317,864	2,353,436	78,074,310	20,478,386	26.2%	24,292,756	31.1%	-11.5	0.4847
	2025	1,489,701	5,417,649	363.7%	5,411,728	363.3%	677,999	2,465,703	2,463,008	78,752,309	22,944,089	29.1%	26,755,764	34.0%	-12.5	0.4551
	2026	1,412,629	6,088,807	431.0%	5,977,398	423.1%	603,682	2,602,031	2,554,421	79,355,991	25,546,120	32.2%	29,310,185	36.9%	-13.5	0.4273
	2027	1,333,764	6,782,960	508.6%	6,540,308	490.4%	535,192	2,721,761	2,624,393	79,891,183	28,267,880	35.4%	31,934,578	40.0%	-14.5	0.4013
	2028	1,253,401	7,488,983	597.5%	7,091,374	565.8%	472,249	2,821,655	2,671,846	80,363,432	31,089,536	38.7%	34,606,424	43.1%	-15.5	0.3768
	2029	1,171,934	8,193,559	699.1%	7,616,707	649.9%	414,605	2,898,705	2,694,628	80,778,037	33,988,241	42.1%	37,301,052	46.2%	-16.5	0.3538
	2030	1,089,799	8,883,540	815.2%	8,119,506	745.0%	362,017	2,950,991	2,697,189	81,140,054	36,939,232	45.5%	39,998,241	49.3%	-17.5	0.3322
	2031	1,007,511	9,543,117	947.2%	8,578,554	851.5%	314,255	2,976,614	2,675,755	81,454,308	39,915,846	49.0%	42,673,996	52.4%	-18.5	0.3119
	2032	925,620	10,155,764	1097.2%	8,989,091	971.1%	271,091	2,974,372	2,632,682	81,725,400	42,890,218	52.5%	45,306,678	55.4%	-19.5	0.2929
	2033	844,744	10,697,102	1266.3%	9,343,197	1106.0%	232,305	2,941,705	2,569,381	81,957,704	45,831,923	55.9%	47,876,059	58.4%	-20.5	0.2750
	2034	765,530	11,171,404	1459.3%	9,619,860	1256.6%	197,672	2,884,637	2,484,003	82,155,377	48,716,560	59.3%	50,360,063	61.3%	-21.5	0.2582
	2035	688,686	11,570,193	1680.0%	9,823,031	1426.3%	166,976	2,805,268	2,381,658	82,322,353	51,521,829	62.6%	52,741,721	64.1%	-22.5	0.2425
	2036	614,891	11,871,137	1930.6%	9,942,864	1617.0%	139,985	2,702,567	2,263,579	82,462,338	54,224,396	65.8%	55,005,300	66.7%	-23.5	0.2277
	2037	544,759	12,057,772	2213.4%	9,967,340	1829.7%	116,450	2,577,518	2,130,659	82,578,788	56,801,914	68.8%	57,135,959	69.2%	-24.5	0.2138
	2038	478,816	12,122,889	2531.8%	9,893,853	2066.3%	96,107	2,433,275	1,985,868	82,674,895	59,235,189	71.6%	59,121,827	71.5%	-25.5	0.2007
	2039	417,468	12,069,832	2891.2%	9,733,502	2331.6%	78,679	2,274,765	1,834,444	82,753,574	61,509,954	74.3%	60,956,271	73.7%	-26.5	0.1885
	2040	361,006	11,905,283	3297.8%	9,501,205	2631.9%	63,885	2,106,811	1,681,375	82,817,459	63,616,765	76.8%	62,637,646	75.6%	-27.5	0.1770
	2041	309,612	11,635,158	3758.0%	9,192,081	2968.9%	51,446	1,933,341	1,527,390	82,868,905	65,550,106	79.1%	64,165,036	77.4%	-28.5	0.1662
	2042	263,348	11,260,992	4276.1%	8,821,701	3349.8%	41,088	1,756,965	1,376,382	82,909,994	67,307,071	81.2%	65,541,418	79.1%	-29.5	0.1560
	2043	222,158	10,798,186	4860.6%	8,399,720	3781.0%	32,546	1,581,932	1,230,557	82,942,540	68,889,003	83.1%	66,771,975	80.5%	-30.5	0.1465
	2044	185,897	10,267,687	5523.3%	7,936,764	4269.4%	25,572	1,412,407	1,091,769	82,968,112	70,301,410	84.7%	67,863,744	81.8%	-31.5	0.1376
	2045	154,327	9,687,433	6277.2%	7,450,135	4827.5%	19,933	1,251,257	962,281	82,988,045	71,552,667	86.2%	68,826,025	82.9%	-32.5	0.1292
	2046	127,126	9,068,450	7133.4%	6,940,802	5459.8%	15,418	1,099,819	841,778	83,003,463	72,652,486	87.5%	69,667,804	83.9%	-33.5	0.1213
	2047	103,933	8,424,852	8106.0%	6,416,554	6173.7%	11,836	959,402	730,702	83,015,298	73,611,889	88.7%	70,398,506	84.8%	-34.5	0.1139
	2048	84,358	7,766,048	9206.0%	5,879,548	6969.7%	9,020	830,403	628,685	83,024,318	74,442,292	89.7%	71,027,190	85.5%	-35.5	0.1069
	Past	43,686,868	2,451,692	5.6%	3,797,657	8.7%	58,859,938	2,958,401	4,936,668	58,859,938	2,958,401	5.0%	4,936,668	8.4%		
	Future	41,643,796	263,142,014	631.9%	227,874,274	547.2%	24,164,381	71,483,891	66,090,522	24,164,381	71,483,891	295.8%	66,090,522	273.5%		
	Lifetime	85,330,664	265,593,706	311.3%	231,671,931	271.5%	83,024,318	74,442,292	71,027,190	83,024,318	74,442,292	89.7%	71,027,190	85.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	524,478	0	0.0%	0	0.0%	953,999	0	0	953,999	0	0.0%	0	0.0%	9.5	1.8190
	2004	3,799,135	0	0.0%	0	0.0%	6,488,681	0	0	7,442,681	0	0.0%	0	0.0%	8.5	1.7079
	2005	5,212,970	0	0.0%	214,525	4.1%	8,360,020	0	344,032	15,802,700	0	0.0%	344,032	2.2%	7.5	1.6037
	2006	5,183,807	109,490	2.1%	946,321	18.3%	7,805,870	164,872	1,424,987	23,608,570	164,872	0.7%	1,769,019	7.5%	6.5	1.5058
	2007	5,002,859	290,436	5.8%	199,120	4.0%	7,073,611	410,652	281,538	30,682,180	575,523	1.9%	2,050,557	6.7%	5.5	1.4139
	2008	4,862,467	333,981	6.9%	145,027	3.0%	6,455,500	443,400	192,540	37,137,681	1,018,923	2.7%	2,243,097	6.0%	4.5	1.3276
	2009	4,812,997	349,291	7.3%	1,099,028	22.8%	5,999,833	435,422	1,370,037	43,137,514	1,454,345	3.4%	3,613,134	8.4%	3.5	1.2466
	2010	4,755,569	472,233	9.9%	558,242	11.7%	5,566,427	552,752	653,426	48,703,941	2,007,098	4.1%	4,266,560	8.8%	2.5	1.1705
	2011	4,747,811	393,166	8.3%	214,480	4.5%	5,218,166	432,116	235,728	53,922,107	2,439,213	4.5%	4,502,287	8.3%	1.5	1.0991
	2012	4,784,774	503,095	10.5%	420,916	8.8%	4,937,831	519,188	434,381	58,859,938	2,958,401	5.0%	4,936,668	8.4%	0.5	1.0320
Projected Future Experience	2013	4,367,315	676,441	15.5%	969,159	22.2%	4,231,942	655,473	939,118	63,091,880	3,613,874	5.7%	5,875,786	9.3%	-0.5	0.9690
	2014	3,383,581	835,091	24.7%	1,100,509	32.5%	3,078,593	759,817	1,001,311	66,170,472	4,373,692	6.6%	6,877,097	10.4%	-1.5	0.9099
	2015	2,648,063	1,033,276	39.0%	1,244,128	47.0%	2,262,322	882,759	1,062,897	68,432,794	5,256,451	7.7%	7,939,994	11.6%	-2.5	0.8543
	2016	2,516,932	1,253,341	49.8%	1,463,772	58.2%	2,019,054	1,005,416	1,174,221	70,451,848	6,261,867	8.9%	9,114,215	12.9%	-3.5	0.8022
	2017	2,460,689	1,521,149	61.8%	1,720,331	69.9%	1,853,461	1,145,773	1,295,802	72,305,309	7,407,640	10.2%	10,410,018	14.4%	-4.5	0.7532
	2018	2,400,621	1,805,990	75.2%	2,013,565	83.9%	1,697,856	1,277,299	1,424,108	74,003,164	8,684,939	11.7%	11,834,126	16.0%	-5.5	0.7073
	2019	2,336,668	2,135,852	91.4%	2,339,337	100.1%	1,551,760	1,418,400	1,553,532	75,554,924	10,103,339	13.4%	13,387,658	17.7%	-6.5	0.6641
	2020	2,268,911	2,518,476	111.0%	2,703,742	119.2%	1,414,801	1,570,420	1,685,944	76,969,725	11,673,759	15.2%	15,073,602	19.6%	-7.5	0.6236
	2021	2,196,852	2,937,218	133.7%	3,104,873	141.3%	1,286,261	1,719,747	1,817,909	78,255,986	13,393,505	17.1%	16,891,511	21.6%	-8.5	0.5855
	2022	2,119,658	3,396,045	160.2%	3,542,525	167.1%	1,165,318	1,867,034	1,947,563	79,421,304	15,260,539	19.2%	18,839,075	23.7%	-9.5	0.5498
	2023	2,036,939	3,903,633	191.6%	4,018,456	197.3%	1,051,495	2,015,107	2,074,380	80,472,799	17,275,646	21.5%	20,913,455	26.0%	-10.5	0.5162
	2024	1,948,582	4,453,983	228.6%	4,519,094	231.9%	944,492	2,158,878	2,190,437	81,417,291	19,434,524	23.9%	23,103,892	28.4%	-11.5	0.4847
	2025	1,855,571	5,042,482	271.7%	5,033,868	271.3%	844,515	2,294,956	2,291,035	82,261,806	21,729,480	26.4%	25,394,927	30.9%	-12.5	0.4551
	2026	1,759,571	5,663,522	321.9%	5,556,966	315.8%	751,947	2,420,287	2,374,751	83,013,753	24,149,767	29.1%	27,769,678	33.5%	-13.5	0.4273
	2027	1,661,336	6,305,511	379.5%	6,077,268	365.8%	666,635	2,530,177	2,438,591	83,680,388	26,679,944	31.9%	30,208,270	36.1%	-14.5	0.4013
	2028	1,561,236	6,958,167	445.7%	6,586,335	421.9%	588,233	2,621,657	2,481,561	84,268,621	29,301,601	34.8%	32,689,830	38.8%	-15.5	0.3768
	2029	1,459,761	7,609,199	521.3%	7,071,297	484.4%	516,432	2,691,971	2,501,673	84,785,054	31,993,572	37.7%	35,191,503	41.5%	-16.5	0.3538
	2030	1,357,454	8,246,366	607.5%	7,535,173	555.1%	450,928	2,739,331	2,503,082	85,235,981	34,732,903	40.7%	37,694,586	44.2%	-17.5	0.3322
	2031	1,254,955	8,855,056	705.6%	7,958,378	634.2%	391,436	2,761,999	2,482,315	85,627,417	37,494,902	43.8%	40,176,900	46.9%	-18.5	0.3119
	2032	1,152,952	9,420,048	817.0%	8,336,507	723.1%	337,671	2,758,899	2,441,556	85,965,088	40,253,801	46.8%	42,618,457	49.6%	-19.5	0.2929
	2033	1,052,213	9,918,015	942.6%	8,662,292	823.2%	289,359	2,727,456	2,382,132	86,254,447	42,981,258	49.8%	45,000,589	52.2%	-20.5	0.2750
	2034	953,545	10,354,193	1085.9%	8,916,312	935.1%	246,221	2,673,620	2,302,336	86,500,668	45,654,878	52.8%	47,302,925	54.7%	-21.5	0.2582
	2035	857,827	10,720,706	1249.8%	9,102,250	1061.1%	207,986	2,599,305	2,206,900	86,708,653	48,254,182	55.7%	49,509,824	57.1%	-22.5	0.2425
	2036	765,908	10,996,656	1435.8%	9,211,063	1202.6%	174,366	2,503,484	2,096,978	86,883,019	50,757,666	58.4%	51,606,803	59.4%	-23.5	0.2277
	2037	678,552	11,166,879	1645.7%	9,231,716	1360.5%	145,050	2,387,077	1,973,409	87,028,069	53,144,743	61.1%	53,580,212	61.6%	-24.5	0.2138
	2038	596,413	11,224,739	1882.0%	9,161,813	1536.2%	119,710	2,253,000	1,838,935	87,147,779	55,397,744	63.6%	55,419,147	63.6%	-25.5	0.2007
	2039	519,999	11,173,395	2148.7%	9,011,645	1733.0%	98,003	2,105,817	1,698,398	87,245,782	57,503,560	65.9%	57,117,545	65.5%	-26.5	0.1885
	2040	449,670	11,019,057	2450.5%	8,795,049	1955.9%	79,575	1,949,980	1,556,410	87,325,358	59,453,541	68.1%	58,673,955	67.2%	-27.5	0.1770
	2041	385,653	10,767,233	2792.0%	8,507,557	2206.0%	64,081	1,789,123	1,413,647	87,389,439	61,242,664	70.1%	60,087,602	68.8%	-28.5	0.1662
	2042	328,027	10,419,361	3176.4%	8,163,555	2488.7%	51,179	1,625,652	1,273,696	87,440,619	62,868,316	71.9%	61,361,299	70.2%	-29.5	0.1560
	2043	276,720	9,989,718	3610.0%	7,771,980	2808.6%	40,539	1,463,491	1,138,593	87,481,158	64,331,808	73.5%	62,499,892	71.4%	-30.5	0.1465
	2044	231,554	9,497,683	4101.7%	7,342,651	3171.0%	31,852	1,306,487	1,010,044	87,513,010	65,638,295	75.0%	63,509,936	72.6%	-31.5	0.1376
	2045	192,229	8,959,829	4661.0%	6,891,573	3585.1%	24,829	1,157,277	890,136	87,537,839	66,795,572	76.3%	64,400,071	73.6%	-32.5	0.1292
	2046	158,348	8,386,367	5296.2%	6,419,665	4054.2%	19,204	1,017,096	778,575	87,557,043	67,812,668	77.4%	65,178,646	74.4%	-33.5	0.1213
	2047	129,459	7,790,365	6017.6%	5,934,123	4583.8%	14,742	887,148	675,764	87,571,786	68,699,817	78.4%	65,854,410	75.2%	-34.5	0.1139
	2048	105,077	7,180,506	6833.6%	5,436,951	5174.3%	11,236	767,793	581,359	87,583,021	69,467,609	79.3%	66,435,769	75.9%	-35.5	0.1069
	Past	43,686,868	2,451,692	5.6%	3,797,657	8.7%	58,859,938	2,958,401	4,936,668	58,859,938	2,958,401	5.0%	4,936,668	8.4%		
	Future	50,428,840	244,135,547	484.1%	211,455,479	419.3%	28,723,084	66,509,208	61,499,101	28,723,084	66,509,208	231.6%	61,499,101	214.1%		
	Lifetime	94,115,707	246,587,238	262.0%	215,253,136	228.7%	87,583,021	69,467,609	66,435,769	87,583,021	69,467,609	79.3%	66,435,769	75.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	3,522	0	0.0%	0	0.0%	6,406	0	0	6,406	0	0.0%	0	0.0%	9.5	1.8190
	2004	114,126	0	0.0%	0	0.0%	194,920	0	0	201,326	0	0.0%	0	0.0%	8.5	1.7079
	2005	97,442	0	0.0%	0	0.0%	156,267	0	0	357,593	0	0.0%	0	0.0%	7.5	1.6037
	2006	82,345	0	0.0%	0	0.0%	123,996	0	0	481,590	0	0.0%	0	0.0%	6.5	1.5058
	2007	63,459	0	0.0%	0	0.0%	89,725	0	0	571,315	0	0.0%	0	0.0%	5.5	1.4139
	2008	59,835	71,357	119.3%	71,357	119.3%	79,439	94,735	94,735	650,754	94,735	14.6%	94,735	14.6%	4.5	1.3276
	2009	53,782	0	0.0%	0	0.0%	67,044	0	0	717,798	94,735	13.2%	94,735	13.2%	3.5	1.2466
	2010	51,992	0	0.0%	0	0.0%	60,856	0	0	778,654	94,735	12.2%	94,735	12.2%	2.5	1.1705
	2011	51,492	0	0.0%	0	0.0%	56,593	0	0	835,247	94,735	11.3%	94,735	11.3%	1.5	1.0991
	2012	52,587	0	0.0%	0	0.0%	54,269	0	0	889,516	94,735	10.7%	94,735	10.7%	0.5	1.0320
Projected Future Experience	2013	43,672	4,379	10.0%	12,824	29.4%	42,319	4,243	12,427	931,835	98,978	10.6%	107,162	11.5%	-0.5	0.9690
	2014	35,332	8,051	22.8%	15,366	43.5%	32,147	7,325	13,981	963,982	106,304	11.0%	121,143	12.6%	-1.5	0.9099
	2015	34,057	12,106	35.5%	18,411	54.1%	29,096	10,343	15,729	993,078	116,646	11.7%	136,872	13.8%	-2.5	0.8543
	2016	33,455	16,216	48.5%	22,047	65.9%	26,837	13,008	17,686	1,019,915	129,654	12.7%	154,558	15.2%	-3.5	0.8022
	2017	32,816	20,786	63.3%	26,349	80.3%	24,718	15,657	19,847	1,044,633	145,311	13.9%	174,405	16.7%	-4.5	0.7532
	2018	32,133	25,994	80.9%	31,488	98.0%	22,726	18,385	22,270	1,067,359	163,695	15.3%	196,675	18.4%	-5.5	0.7073
	2019	31,407	32,044	102.0%	37,569	119.6%	20,857	21,280	24,949	1,088,216	184,975	17.0%	221,624	20.4%	-6.5	0.6641
	2020	30,634	38,992	127.3%	44,380	144.9%	19,102	24,314	27,673	1,107,318	209,289	18.9%	249,297	22.5%	-7.5	0.6236
	2021	29,802	46,880	157.3%	52,224	175.2%	17,449	27,448	30,577	1,124,767	236,737	21.0%	279,875	24.9%	-8.5	0.5855
	2022	28,900	55,774	193.0%	61,162	211.6%	15,889	30,663	33,625	1,140,655	267,400	23.4%	313,500	27.5%	-9.5	0.5498
	2023	27,925	65,558	234.8%	70,262	251.6%	14,415	33,842	36,270	1,155,070	301,242	26.1%	349,770	30.3%	-10.5	0.5162
	2024	26,872	76,449	284.5%	80,539	299.7%	13,025	37,056	39,038	1,168,095	338,298	29.0%	388,807	33.3%	-11.5	0.4847
	2025	25,759	88,461	343.4%	91,434	355.0%	11,724	40,261	41,614	1,179,819	378,559	32.1%	430,421	36.5%	-12.5	0.4551
	2026	24,600	101,019	410.6%	101,780	413.7%	10,513	43,170	43,495	1,190,332	421,729	35.4%	473,916	39.8%	-13.5	0.4273
	2027	23,397	113,331	484.4%	110,426	472.0%	9,388	45,476	44,310	1,199,720	467,204	38.9%	518,226	43.2%	-14.5	0.4013
	2028	22,146	125,123	565.0%	118,396	534.6%	8,344	47,143	44,609	1,208,064	514,347	42.6%	562,835	46.6%	-15.5	0.3768
	2029	20,850	136,538	654.9%	126,605	607.2%	7,376	48,304	44,790	1,215,440	562,652	46.3%	607,625	50.0%	-16.5	0.3538
	2030	19,516	147,493	755.7%	134,007	686.6%	6,483	48,995	44,515	1,221,923	611,647	50.1%	652,140	53.4%	-17.5	0.3322
	2031	18,148	157,789	869.5%	141,252	778.3%	5,661	49,216	44,058	1,227,584	660,863	53.8%	696,199	56.7%	-18.5	0.3119
	2032	16,750	167,169	998.0%	147,471	880.4%	4,906	48,960	43,191	1,232,490	709,823	57.6%	739,389	60.0%	-19.5	0.2929
	2033	15,336	175,821	1146.5%	152,041	991.4%	4,217	48,351	41,811	1,236,707	758,173	61.3%	781,201	63.2%	-20.5	0.2750
	2034	13,920	182,445	1310.6%	154,513	1110.0%	3,594	47,110	39,898	1,240,301	805,283	64.9%	821,098	66.2%	-21.5	0.2582
	2035	12,516	187,238	1496.0%	155,148	1239.6%	3,035	45,397	37,617	1,243,336	850,681	68.4%	858,715	69.1%	-22.5	0.2425
	2036	11,145	189,254	1698.1%	152,976	1372.6%	2,537	43,085	34,826	1,245,873	893,766	71.7%	893,541	71.7%	-23.5	0.2277
	2037	9,829	189,146	1924.4%	148,513	1511.0%	2,101	40,433	31,747	1,247,974	934,198	74.9%	925,288	74.1%	-24.5	0.2138
	2038	8,585	185,163	2156.8%	141,210	1644.8%	1,723	37,165	28,343	1,249,697	971,364	77.7%	953,631	76.3%	-25.5	0.2007
	2039	7,426	178,242	2400.3%	133,743	1801.0%	1,400	33,593	25,206	1,251,097	1,004,957	80.3%	978,838	78.2%	-26.5	0.1885
	2040	6,360	169,481	2664.6%	125,560	1974.1%	1,126	29,992	22,220	1,252,223	1,034,949	82.6%	1,001,057	79.9%	-27.5	0.1770
	2041	5,394	160,015	2966.6%	117,408	2176.7%	896	26,589	19,509	1,253,119	1,061,537	84.7%	1,020,566	81.4%	-28.5	0.1662
	2042	4,528	149,817	3308.7%	108,712	2400.9%	706	23,375	16,961	1,253,825	1,084,912	86.5%	1,037,528	82.7%	-29.5	0.1560
	2043	3,761	138,917	3694.1%	99,735	2652.2%	551	20,351	14,611	1,254,376	1,105,264	88.1%	1,052,139	83.9%	-30.5	0.1465
	2044	3,089	127,072	4113.9%	90,356	2925.3%	425	17,480	12,429	1,254,801	1,122,743	89.5%	1,064,568	84.8%	-31.5	0.1376
	2045	2,509	115,051	4584.8%	81,087	3231.3%	324	14,860	10,473	1,255,125	1,137,604	90.6%	1,075,041	85.7%	-32.5	0.1292
	2046	2,016	102,469	5082.2%	71,797	3560.9%	245	12,427	8,707	1,255,370	1,150,031	91.6%	1,083,749	86.3%	-33.5	0.1213
	2047	1,601	89,677	5601.0%	62,862	3926.2%	182	10,212	7,159	1,255,552	1,160,243	92.4%	1,090,908	86.9%	-34.5	0.1139
	2048	1,256	77,139	6139.6%	53,735	4276.9%	134	8,248	5,746	1,255,686	1,168,492	93.1%	1,096,653	87.3%	-35.5	0.1069
	Past	630,581	71,357	11.3%	71,357	11.3%	889,516	94,735	94,735	889,516	94,735	10.7%	94,735	10.7%		
	Future	667,442	3,857,098	577.9%	3,293,388	493.4%	366,170	1,073,756	1,001,918	366,170	1,073,756	293.2%	1,001,918	273.6%		
	Lifetime	1,298,023	3,928,455	302.6%	3,364,745	259.2%	1,255,686	1,168,492	1,096,653	1,255,686	1,168,492	93.1%	1,096,653	87.3%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	2.1972
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	2.0631
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.9372
	2003	3,522	0	0.0%	0	0.0%	6,406	0	0	6,406	0	0.0%	0	0.0%	9.5	1.8190
	2004	114,126	0	0.0%	0	0.0%	194,920	0	0	201,326	0	0.0%	0	0.0%	8.5	1.7079
	2005	97,442	0	0.0%	0	0.0%	156,267	0	0	357,593	0	0.0%	0	0.0%	7.5	1.6037
	2006	82,345	0	0.0%	0	0.0%	123,996	0	0	481,590	0	0.0%	0	0.0%	6.5	1.5058
	2007	63,459	0	0.0%	0	0.0%	89,725	0	0	571,315	0	0.0%	0	0.0%	5.5	1.4139
	2008	59,835	71,357	119.3%	71,357	119.3%	79,439	94,735	94,735	650,754	94,735	14.6%	94,735	14.6%	4.5	1.3276
	2009	53,782	0	0.0%	0	0.0%	67,044	0	0	717,798	94,735	13.2%	94,735	13.2%	3.5	1.2466
	2010	51,992	0	0.0%	0	0.0%	60,856	0	0	778,654	94,735	12.2%	94,735	12.2%	2.5	1.1705
	2011	51,492	0	0.0%	0	0.0%	56,593	0	0	835,247	94,735	11.3%	94,735	11.3%	1.5	1.0991
	2012	52,587	0	0.0%	0	0.0%	54,269	0	0	889,516	94,735	10.7%	94,735	10.7%	0.5	1.0320
Projected Future Experience	2013	43,672	4,379	10.0%	12,824	29.4%	42,319	4,243	12,427	931,835	98,978	10.6%	107,162	11.5%	-0.5	0.9690
	2014	39,671	7,765	19.6%	14,820	37.4%	36,095	7,066	13,485	967,930	106,044	11.0%	120,646	12.5%	-1.5	0.9099
	2015	42,421	11,246	26.5%	17,100	40.3%	36,241	9,608	14,609	1,004,171	115,652	11.5%	135,256	13.5%	-2.5	0.8543
	2016	41,672	15,061	36.1%	20,474	49.1%	33,429	12,082	16,424	1,037,600	127,734	12.3%	151,680	14.6%	-3.5	0.8022
	2017	40,875	19,303	47.2%	24,465	59.9%	30,788	14,540	18,428	1,068,388	142,274	13.3%	170,107	15.9%	-4.5	0.7532
	2018	40,025	24,136	60.3%	29,231	73.0%	28,308	17,071	20,674	1,096,696	159,344	14.5%	190,781	17.4%	-5.5	0.7073
	2019	39,120	29,749	76.0%	34,869	89.1%	25,979	19,756	23,156	1,122,675	179,100	16.0%	213,937	19.1%	-6.5	0.6641
	2020	38,157	36,193	94.9%	41,181	107.9%	23,793	22,568	25,679	1,146,469	201,668	17.6%	239,616	20.9%	-7.5	0.6236
	2021	37,121	43,506	117.2%	48,448	130.5%	21,734	25,473	28,367	1,168,203	227,141	19.4%	267,982	22.9%	-8.5	0.5855
	2022	35,998	51,749	143.8%	56,729	157.6%	19,791	28,450	31,188	1,187,994	255,591	21.5%	299,170	25.2%	-9.5	0.5498
	2023	34,783	60,813	174.8%	65,150	187.3%	17,956	31,392	33,631	1,205,949	286,983	23.8%	332,801	27.6%	-10.5	0.5162
	2024	33,472	70,898	211.8%	74,661	223.1%	16,224	34,365	36,188	1,222,173	321,348	26.3%	368,990	30.2%	-11.5	0.4847
	2025	32,086	82,018	255.6%	84,739	264.1%	14,603	37,328	38,567	1,236,776	358,676	29.0%	407,557	33.0%	-12.5	0.4551
	2026	30,642	93,636	305.6%	94,303	307.8%	13,095	40,015	40,300	1,249,871	398,692	31.9%	447,857	35.8%	-13.5	0.4273
	2027	29,143	105,023	360.4%	102,293	351.0%	11,694	42,142	41,047	1,261,565	440,834	34.9%	488,904	38.8%	-14.5	0.4013
	2028	27,585	115,924	420.2%	109,654	397.5%	10,393	43,677	41,315	1,271,958	484,511	38.1%	530,218	41.7%	-15.5	0.3768
	2029	25,971	126,472	487.0%	117,233	451.4%	9,188	44,743	41,475	1,281,146	529,254	41.3%	571,693	44.6%	-16.5	0.3538
	2030	24,309	136,589	561.9%	124,062	510.3%	8,075	45,373	41,212	1,289,221	574,627	44.6%	612,905	47.5%	-17.5	0.3322
	2031	22,605	146,092	646.3%	130,742	578.4%	7,051	45,568	40,780	1,296,272	620,195	47.8%	653,685	50.4%	-18.5	0.3119
	2032	20,864	154,743	741.7%	136,473	654.1%	6,110	45,320	39,970	1,302,383	665,515	51.1%	693,654	53.3%	-19.5	0.2929
	2033	19,102	162,718	851.8%	140,676	736.4%	5,253	44,747	38,686	1,307,636	710,263	54.3%	732,340	56.0%	-20.5	0.2750
	2034	17,339	168,814	973.6%	142,939	824.4%	4,477	43,590	36,909	1,312,113	753,853	57.5%	769,249	58.6%	-21.5	0.2582
	2035	15,590	173,215	1111.1%	143,502	920.5%	3,780	41,997	34,793	1,315,893	795,850	60.5%	804,042	61.1%	-22.5	0.2425
	2036	13,882	175,045	1260.9%	141,470	1019.1%	3,160	39,851	32,207	1,319,053	835,701	63.4%	836,249	63.4%	-23.5	0.2277
	2037	12,243	174,914	1428.7%	137,320	1121.6%	2,617	37,390	29,354	1,321,670	873,091	66.1%	865,603	65.5%	-24.5	0.2138
	2038	10,693	171,203	1601.0%	130,549	1220.8%	2,146	34,363	26,203	1,323,817	907,454	68.5%	891,807	67.4%	-25.5	0.2007
	2039	9,250	164,778	1781.4%	123,628	1336.5%	1,743	31,055	23,300	1,325,560	938,510	70.8%	915,106	69.0%	-26.5	0.1885
	2040	7,923	156,655	1977.3%	116,046	1464.7%	1,402	27,722	20,536	1,326,962	966,232	72.8%	935,642	70.5%	-27.5	0.1770
	2041	6,719	147,883	2201.1%	108,496	1614.9%	1,116	24,573	18,028	1,328,079	990,805	74.6%	953,671	71.8%	-28.5	0.1662
	2042	5,640	138,438	2454.6%	100,447	1781.0%	880	21,599	15,672	1,328,958	1,012,404	76.2%	969,342	72.9%	-29.5	0.1560
	2043	4,684	128,349	2740.1%	92,142	1967.1%	686	18,803	13,499	1,329,645	1,031,207	77.6%	982,841	73.9%	-30.5	0.1465
	2044	3,847	117,390	3051.2%	83,468	2169.5%	529	16,148	11,482	1,330,174	1,047,355	78.7%	994,323	74.8%	-31.5	0.1376
	2045	3,126	106,275	3400.0%	74,898	2396.2%	404	13,727	9,674	1,330,578	1,061,082	79.7%	1,003,997	75.5%	-32.5	0.1292
	2046	2,511	94,644	3768.6%	66,312	2640.4%	305	11,478	8,042	1,330,882	1,072,561	80.6%	1,012,039	76.0%	-33.5	0.1213
	2047	1,994	82,822	4152.9%	58,055	2911.0%	227	9,432	6,611	1,331,109	1,081,992	81.3%	1,018,651	76.5%	-34.5	0.1139
	2048	1,565	71,237	4551.9%	49,623	3170.8%	167	7,617	5,306	1,331,277	1,089,609	81.8%	1,023,957	76.9%	-35.5	0.1069
	Past	630,581	71,357	11.3%	71,357	11.3%	889,516	94,735	94,735	889,516	94,735	10.7%	94,735	10.7%		
	Future	816,301	3,569,677	437.3%	3,049,023	373.5%	441,761	994,874	929,222	441,761	994,874	225.2%	929,222	210.3%		
	Lifetime	1,446,882	3,641,034	251.6%	3,120,380	215.7%	1,331,277	1,089,609	1,023,957	1,331,277	1,089,609	81.8%	1,023,957	76.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	3,548,615	214,525	2,212	1	6.05%	5.86%	0.67%	8.70
1	5,626,902	0	2,152	0	0.00%	2.35%	1.20%	1.96
2	5,114,933	549,157	2,101	2	10.74%	5.07%	2.00%	2.54
3	5,004,398	664,468	2,059	6	13.28%	6.92%	3.17%	2.19
4	4,877,877	474,950	2,024	2	9.74%	7.37%	4.58%	1.61
5	4,801,416	700,100	1,993	5	14.58%	8.32%	6.16%	1.35
6	4,825,721	410,257	1,952	3	8.50%	8.31%	7.77%	1.07
7	4,717,655	161,697	1,899	3	3.43%	7.83%	9.22%	0.85
8	4,758,242	522,502	1,869	3	10.98%	8.07%	10.60%	0.76
9	4,546,399	872,945	1,848	5	19.20%	8.81%	11.94%	0.74
10	2,786,119	1,102,017	1,801	9	39.55%	9.96%	13.53%	0.74
11	2,114,444	1,287,851	1,746	10	60.91%	11.29%	15.24%	0.74
12	2,027,465	1,520,317	1,705	11	74.99%	12.74%	17.00%	0.75
13	1,983,089	1,787,737	1,675	12	90.15%	14.34%	18.82%	0.76
14	1,935,696	2,096,223	1,643	13	108.29%	16.08%	20.72%	0.78
15	1,885,134	2,445,275	1,609	14	129.71%	17.97%	22.70%	0.79
16	1,831,572	2,831,609	1,573	16	154.60%	20.01%	24.73%	0.81
17	1,774,828	3,263,542	1,533	17	183.88%	22.21%	26.82%	0.83
18	1,713,992	3,741,007	1,491	19	218.26%	24.57%	28.97%	0.85
19	1,648,725	4,257,264	1,445	20	258.22%	27.08%	31.16%	0.87
20	1,578,898	4,806,778	1,395	22	304.44%	29.73%	33.41%	0.89
21	1,504,757	5,368,612	1,342	23	356.78%	32.51%	35.70%	0.91
22	1,428,153	5,938,104	1,288	24	415.79%	35.38%	38.00%	0.93
23	1,349,750	6,508,795	1,232	25	482.22%	38.34%	40.32%	0.95
24	1,269,823	7,064,692	1,174	26	556.35%	41.35%	42.64%	0.97
25	1,188,694	7,604,884	1,115	26	639.77%	44.39%	44.95%	0.99
26	1,106,774	8,107,378	1,055	27	732.52%	47.43%	47.22%	1.00
27	1,024,557	8,581,754	993	27	837.61%	50.46%	49.46%	1.02
28	942,558	9,005,702	931	27	955.45%	53.44%	51.64%	1.03
29	861,358	9,365,146	869	27	1087.25%	56.36%	53.76%	1.05
30	781,639	9,660,732	806	26	1235.96%	59.18%	55.81%	1.06
31	704,106	9,870,350	744	26	1401.83%	61.90%	57.77%	1.07
32	629,463	9,993,035	683	25	1587.55%	64.49%	59.65%	1.08
33	558,371	10,023,351	623	24	1795.11%	66.93%	61.42%	1.09
34	491,392	9,948,689	565	23	2024.59%	69.21%	63.09%	1.10
35	428,967	9,790,490	509	21	2282.34%	71.32%	64.65%	1.10
36	371,426	9,547,858	455	20	2570.59%	73.26%	66.09%	1.11
37	318,978	9,239,471	405	18	2896.58%	75.02%	67.43%	1.11
38	271,697	8,867,644	358	17	3263.80%	76.62%	68.64%	1.12
39	229,545	8,439,228	314	15	3676.50%	78.04%	69.75%	1.12
40	192,388	7,974,447	274	14	4144.98%	79.31%	70.75%	1.12
41	159,983	7,477,714	238	12	4674.07%	80.43%	71.65%	1.12
42	132,022	6,964,121	205	11	5274.97%	81.40%	72.44%	1.12
43	108,147	6,436,229	175	10	5951.36%	82.26%	73.14%	1.12
44	87,960	5,900,236	149	8	6707.87%	82.99%	73.60%	1.13
45	59,952	4,056,687	101	6	6766.56%	83.46%	73.76%	1.13
46	25,324	1,520,160	40	2	6002.81%	83.63%	73.76%	1.13
47	0	0	0	0	0.00%	83.63%	73.76%	1.13
48	0	0	0	0	0.00%	83.63%	73.76%	1.13
49	0	0	0	0	0.00%	83.63%	73.76%	1.13
Grand Total	**85,329,904**	**236,965,727**	**54,365**	**703**	**277.71%**	**83.63%**	**73.76%**	**1.13**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	0	0	0	0	0.00%
2000 Total			**0**	**0**	**0**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	0	0	0	0	0.00%
2001	2001	0	0	0	0	0	0.00%
2001 Total			**0**	**0**	**0**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	0	0	0	0	0.00%
2002	2001	1	0	0	0	0	0.00%
2002	2002	0	0	0	0	0	0.00%
2002 Total			**0**	**0**	**0**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	0	0	0	0	0.00%
2003	2001	2	0	0	0	0	0.00%
2003	2002	1	0	0	0	0	0.00%
2003	2003	0	524,478	0	839	0	0.00%
2003 Total			**524,478**	**0**	**839**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	0	0	0	0	0.00%
2004	2001	3	0	0	0	0	0.00%
2004	2002	2	0	0	0	0	0.00%
2004	2003	1	1,845,224	0	818	0	0.00%
2004	2004	0	1,953,911	0	984	0	0.00%
2004 Total			**3,799,135**	**0**	**1,802**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	0	0	0	0	0.00%
2005	2001	4	0	0	0	0	0.00%
2005	2002	3	0	0	0	0	0.00%
2005	2003	2	1,541,269	0	792	0	0.00%
2005	2004	1	2,601,475	0	953	0	0.00%
2005	2005	0	1,070,226	214,525	389	1	20.04%
2005 Total			**5,212,970**	**214,525**	**2,134**	**1**	**4.12%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	0	0	0	0	0.00%
2006	2001	5	0	0	0	0	0.00%
2006	2002	4	0	0	0	0	0.00%
2006	2003	3	1,592,537	423,751	772	2	26.61%
2006	2004	2	2,411,068	522,570	935	1	21.67%
2006	2005	1	1,180,203	0	381	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**5,183,807**	**946,321**	**2,088**	**3**	**18.26%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	0	0	0	0	0.00%
2007	2001	6	0	0	0	0	0.00%
2007	2002	5	0	0	0	0	0.00%
2007	2003	4	1,504,765	0	759	0	0.00%
2007	2004	3	2,335,498	172,532	923	2	7.39%
2007	2005	2	1,162,596	26,587	374	1	2.29%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**5,002,859**	**199,120**	**2,056**	**3**	**3.98%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	0	0	0	0	0.00%
2008	2001	7	0	0	0	0	0.00%
2008	2002	6	0	0	0	0	0.00%
2008	2003	5	1,465,907	46,752	746	3	3.19%
2008	2004	4	2,320,197	30,089	906	1	1.30%
2008	2005	3	1,076,363	68,185	364	2	6.33%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**4,862,467**	**145,027**	**2,016**	**6**	**2.98%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	0	0	0	0	0.00%
2009	2001	8	0	0	0	0	0.00%
2009	2002	7	0	0	0	0	0.00%
2009	2003	6	1,496,850	819	731	1	0.05%
2009	2004	5	2,263,231	653,348	893	2	28.87%
2009	2005	4	1,052,915	444,861	359	1	42.25%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**4,812,997**	**1,099,028**	**1,983**	**4**	**22.83%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	0	0	0	0	0.00%
2010	2001	9	0	0	0	0	0.00%
2010	2002	8	0	0	0	0	0.00%
2010	2003	7	1,425,636	148,804	720	1	10.44%
2010	2004	6	2,257,655	409,438	874	2	18.14%
2010	2005	5	1,072,278	0	354	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**4,755,569**	**558,242**	**1,948**	**3**	**11.74%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	0	0	0	0	0.00%
2011	2001	10	0	0	0	0	0.00%
2011	2002	9	0	0	0	0	0.00%
2011	2003	8	1,474,601	201,586	693	1	13.67%
2011	2004	7	2,201,996	12,893	832	2	0.59%
2011	2005	6	1,071,215	0	347	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**4,747,811**	**214,480**	**1,872**	**3**	**4.52%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	0	0	0	0	0.00%
2012	2001	11	0	0	0	0	0.00%
2012	2002	10	0	0	0	0	0.00%
2012	2003	9	1,424,749	241,724	693	0	16.97%
2012	2004	8	2,262,389	179,192	832	1	7.92%
2012	2005	7	1,090,023	0	347	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**4,777,161**	**420,916**	**1,872**	**1**	**8.81%**

Grand Total	**43,679,255**	**3,797,657**	**18,610**	**24**	**8.69%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	3,548,615	214,525	2,212	1	6.05%	5.86%	0.67%	8.70
1	5,626,902	0	2,152	0	0.00%	2.35%	1.20%	1.96
2	5,114,933	549,157	2,101	2	10.74%	5.07%	2.00%	2.54
3	5,004,398	664,468	2,059	6	13.28%	6.92%	3.17%	2.19
4	4,877,877	474,950	2,024	2	9.74%	7.37%	4.58%	1.61
5	4,801,416	700,100	1,993	5	14.58%	8.32%	6.16%	1.35
6	4,825,721	410,257	1,952	3	8.50%	8.31%	7.77%	1.07
7	4,717,655	161,697	1,899	3	3.43%	7.83%	9.22%	0.85
8	3,736,990	380,778	1,525	2	10.19%	7.97%	10.35%	0.77
9	1,424,749	241,724	693	0	16.97%	8.17%	10.82%	0.75
10	0	0	0	0	0.00%	8.17%	10.82%	0.75
11	0	0	0	0	0.00%	8.17%	10.82%	0.75
12	0	0	0	0	0.00%	8.17%	10.82%	0.75
Grand Total	**43,679,255**	**3,797,657**	**18,610**	**24**	**8.69%**	**8.17%**	**10.82%**	**0.75**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	0	0	0	0	0%
2013	2001	12	0	0	0	0	0%
2013	2002	11	0	0	0	0	0%
2013	2003	10	1,234,313	364,668	684	3	30%
2013	2004	9	2,108,172	462,631	822	4	22%
2013	2005	8	1,021,253	141,724	344	1	14%
2013 Total			**4,363,737**	**969,023**	**1,849**	**8**	**22%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	0	0	0	0	0%
2014	2001	13	0	0	0	0	0%
2014	2002	12	0	0	0	0	0%
2014	2003	11	836,987	423,211	660	4	51%
2014	2004	10	1,159,568	541,686	795	4	47%
2014	2005	9	1,013,478	168,590	333	1	17%
2014 Total			**3,010,033**	**1,133,487**	**1,788**	**9**	**38%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	0	0	0	0	0%
2015	2001	14	0	0	0	0	0%
2015	2002	13	0	0	0	0	0%
2015	2003	12	782,328	497,329	636	4	64%
2015	2004	11	947,954	633,612	767	4	67%
2015	2005	10	392,238	195,663	323	1	50%
2015 Total			**2,122,520**	**1,326,604**	**1,726**	**10**	**63%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	0	0	0	0	0%
2016	2001	15	0	0	0	0	0%
2016	2002	14	0	0	0	0	0%
2016	2003	13	765,576	582,654	625	4	76%
2016	2004	12	922,227	748,705	755	5	81%
2016	2005	11	329,503	231,027	318	2	70%
2016 Total			**2,017,306**	**1,562,386**	**1,698**	**11**	**77%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	0	0	0	0	0%
2017	2001	16	0	0	0	0	0%
2017	2002	15	0	0	0	0	0%
2017	2003	14	747,703	682,569	612	5	91%
2017	2004	13	901,596	880,564	742	6	98%
2017	2005	12	322,910	274,284	314	2	85%
2017 Total			**1,972,209**	**1,837,417**	**1,668**	**12**	**93%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	0	0	0	0	0%
2018	2001	17	0	0	0	0	0%
2018	2002	16	0	0	0	0	0%
2018	2003	15	728,636	797,007	599	5	109%
2018	2004	14	879,494	1,030,782	727	6	117%
2018	2005	13	315,917	324,519	309	2	103%
2018 Total			**1,924,047**	**2,152,309**	**1,636**	**13**	**112%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	0	0	0	0	0%
2019	2001	18	0	0	0	0	0%
2019	2002	17	0	0	0	0	0%
2019	2003	16	708,419	921,542	585	6	130%
2019	2004	15	855,854	1,198,043	712	7	140%
2019	2005	14	308,500	382,871	304	2	124%
2019 Total			**1,872,772**	**2,502,456**	**1,601**	**15**	**134%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	0	0	0	0	0%
2020	2001	19	0	0	0	0	0%
2020	2002	18	0	0	0	0	0%
2020	2003	17	687,032	1,061,137	570	6	154%
2020	2004	16	830,774	1,383,062	696	7	166%
2020	2005	15	300,644	450,225	298	2	150%
2020 Total			**1,818,450**	**2,894,424**	**1,564**	**16**	**159%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	0	0	0	0	0%
2021	2001	20	0	0	0	0	0%
2021	2002	19	0	0	0	0	0%
2021	2003	18	664,149	1,211,931	554	7	182%
2021	2004	17	804,151	1,587,303	678	8	197%
2021	2005	16	292,379	527,005	292	3	180%
2021 Total			**1,760,680**	**3,326,239**	**1,524**	**18**	**189%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	0	0	0	0	0%
2022	2001	21	0	0	0	0	0%
2022	2002	20	0	0	0	0	0%
2022	2003	19	639,598	1,370,032	536	8	214%
2022	2004	18	775,551	1,812,966	659	9	234%
2022	2005	17	283,646	615,103	285	3	217%
2022 Total			**1,698,795**	**3,798,101**	**1,480**	**19**	**224%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	0	0	0	0	0%
2023	2001	22	0	0	0	0	0%
2023	2002	21	0	0	0	0	0%
2023	2003	20	613,350	1,538,339	517	8	251%
2023	2004	19	744,842	2,057,179	638	9	276%
2023	2005	18	274,292	716,110	278	3	261%
2023 Total			**1,632,483**	**4,311,629**	**1,434**	**20**	**264%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	0	0	0	0	0%
2024	2001	23	0	0	0	0	0%
2024	2002	22	0	0	0	0	0%
2024	2003	21	585,423	1,710,051	497	8	292%
2024	2004	20	711,945	2,312,136	615	10	325%
2024	2005	19	264,285	830,052	271	3	314%
2024 Total			**1,561,653**	**4,852,240**	**1,383**	**22**	**311%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	0	0	0	0	0%
2025	2001	24	0	0	0	0	0%
2025	2002	23	0	0	0	0	0%
2025	2003	22	556,466	1,881,272	477	9	338%
2025	2004	21	677,028	2,570,901	592	10	380%
2025	2005	20	253,602	956,302	262	4	377%
2025 Total			**1,487,096**	**5,408,475**	**1,331**	**23**	**364%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	0	0	0	0	0%
2026	2001	25	0	0	0	0	0%
2026	2002	24	0	0	0	0	0%
2026	2003	23	526,839	2,054,789	456	9	390%
2026	2004	22	641,004	2,831,600	567	11	442%
2026	2005	21	242,306	1,087,660	253	4	449%
2026 Total			**1,410,149**	**5,974,050**	**1,276**	**24**	**424%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	0	0	0	0	0%
2027	2001	26	0	0	0	0	0%
2027	2002	25	0	0	0	0	0%
2027	2003	24	496,591	2,223,459	434	9	448%
2027	2004	23	604,143	3,088,199	542	11	511%
2027	2005	22	230,684	1,225,231	244	4	531%
2027 Total			**1,331,417**	**6,536,889**	**1,220**	**25**	**491%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	0	0	0	0	0%
2028	2001	27	0	0	0	0	0%
2028	2002	26	0	0	0	0	0%
2028	2003	25	465,796	2,386,608	411	10	512%
2028	2004	24	566,636	3,335,508	516	12	589%
2028	2005	23	218,768	1,365,807	234	4	624%
2028 Total			**1,251,200**	**7,087,923**	**1,162**	**26**	**566%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	0	0	0	0	0%
2029	2001	28	0	0	0	0	0%
2029	2002	27	0	0	0	0	0%
2029	2003	26	434,608	2,537,364	389	10	584%
2029	2004	25	528,690	3,570,185	489	12	675%
2029	2005	24	206,595	1,505,725	224	5	729%
2029 Total			**1,169,893**	**7,613,273**	**1,102**	**26**	**651%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	0	0	0	0	0%
2030	2001	29	0	0	0	0	0%
2030	2002	28	0	0	0	0	0%
2030	2003	27	403,210	2,678,425	366	10	664%
2030	2004	26	490,516	3,789,630	462	12	773%
2030	2005	25	194,208	1,648,090	214	5	849%
2030 Total			**1,087,933**	**8,116,146**	**1,042**	**27**	**746%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	0	0	0	0	0%
2031	2001	30	0	0	0	0	0%
2031	2002	29	0	0	0	0	0%
2031	2003	28	371,808	2,802,700	342	10	754%
2031	2004	27	452,376	3,992,245	435	12	883%
2031	2005	26	181,650	1,780,384	203	5	980%
2031 Total			**1,005,834**	**8,575,329**	**981**	**27**	**853%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	0	0	0	0	0%
2032	2001	31	0	0	0	0	0%
2032	2002	30	0	0	0	0	0%
2032	2003	29	340,657	2,907,744	319	10	854%
2032	2004	28	414,516	4,167,392	407	12	1005%
2032	2005	27	168,971	1,911,084	193	5	1131%
2032 Total			**924,144**	**8,986,220**	**919**	**27**	**972%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	0	0	0	0	0%
2033	2001	32	0	0	0	0	0%
2033	2002	31	0	0	0	0	0%
2033	2003	30	310,035	2,992,467	296	10	965%
2033	2004	29	377,200	4,312,629	379	12	1143%
2033	2005	28	156,234	2,035,610	182	5	1303%
2033 Total			**843,469**	**9,340,705**	**857**	**27**	**1107%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	0	0	0	0	0%
2034	2001	33	0	0	0	0	0%
2034	2002	32	0	0	0	0	0%
2034	2003	31	280,198	3,046,271	273	9	1087%
2034	2004	30	340,748	4,426,688	352	12	1299%
2034	2005	29	143,500	2,144,773	170	5	1495%
2034 Total			**764,447**	**9,617,733**	**795**	**26**	**1258%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	0	0	0	0	0%
2035	2001	34	0	0	0	0	0%
2035	2002	33	0	0	0	0	0%
2035	2003	32	251,420	3,071,189	250	9	1222%
2035	2004	31	305,502	4,508,466	324	11	1476%
2035	2005	30	130,856	2,241,577	159	5	1713%
2035 Total			**687,779**	**9,821,232**	**733**	**26**	**1428%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	0	0	0	0	0%
2036	2001	35	0	0	0	0	0%
2036	2002	34	0	0	0	0	0%
2036	2003	33	223,959	3,070,868	228	9	1371%
2036	2004	32	271,781	4,554,887	297	11	1676%
2036	2005	31	118,405	2,315,612	147	5	1956%
2036 Total			**614,146**	**9,941,367**	**672**	**25**	**1619%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	0	0	0	0	0%
2037	2001	36	0	0	0	0	0%
2037	2002	35	0	0	0	0	0%
2037	2003	34	198,026	3,041,456	207	8	1536%
2037	2004	33	239,871	4,557,714	270	11	1900%
2037	2005	32	106,261	2,366,959	136	5	2227%
2037 Total			**544,159**	**9,966,129**	**613**	**24**	**1831%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	0	0	0	0	0%
2038	2001	37	0	0	0	0	0%
2038	2002	36	0	0	0	0	0%
2038	2003	35	173,791	2,986,379	186	8	1718%
2038	2004	34	210,010	4,511,735	245	10	2148%
2038	2005	33	94,540	2,394,769	124	5	2533%
2038 Total			**478,341**	**9,892,883**	**555**	**22**	**2068%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	0	0	0	0	0%
2039	2001	38	0	0	0	0	0%
2039	2002	37	0	0	0	0	0%
2039	2003	36	151,373	2,911,403	167	7	1923%
2039	2004	35	182,373	4,425,860	220	9	2427%
2039	2005	34	83,356	2,395,498	113	5	2874%
2039 Total			**417,102**	**9,732,761**	**500**	**21**	**2333%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	0	0	0	0	0%
2040	2001	39	0	0	0	0	0%
2040	2002	38	0	0	0	0	0%
2040	2003	37	130,849	2,819,361	148	7	2155%
2040	2004	36	157,077	4,303,026	197	9	2739%
2040	2005	35	72,804	2,378,251	102	4	3267%
2040 Total			**360,729**	**9,500,637**	**447**	**20**	**2634%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	0	0	0	0	0%
2041	2001	40	0	0	0	0	0%
2041	2002	39	0	0	0	0	0%
2041	2003	38	112,246	2,708,261	131	6	2413%
2041	2004	37	134,186	4,149,966	175	8	3093%
2041	2005	36	62,976	2,333,429	92	4	3705%
2041 Total			**309,408**	**9,191,657**	**398**	**18**	**2971%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	0	0	0	0	0%
2042	2001	41	0	0	0	0	0%
2042	2002	40	0	0	0	0	0%
2042	2003	39	95,553	2,582,250	115	6	2702%
2042	2004	38	113,705	3,968,990	154	7	3491%
2042	2005	37	53,944	2,270,144	82	4	4208%
2042 Total			**263,202**	**8,821,385**	**352**	**17**	**3352%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	0	0	0	0	0%
2043	2001	42	0	0	0	0	0%
2043	2002	41	0	0	0	0	0%
2043	2003	40	80,727	2,441,138	101	5	3024%
2043	2004	39	95,584	3,767,965	135	7	3942%
2043	2005	38	45,745	2,190,392	72	3	4788%
2043 Total			**222,057**	**8,399,494**	**309**	**15**	**3783%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	0	0	0	0	0%
2044	2001	43	0	0	0	0	0%
2044	2002	42	0	0	0	0	0%
2044	2003	41	67,696	2,289,182	87	4	3382%
2044	2004	40	79,725	3,558,413	118	6	4463%
2044	2005	39	38,408	2,089,013	64	3	5439%
2044 Total			**185,828**	**7,936,608**	**269**	**14**	**4271%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	0	0	0	0	0%
2045	2001	44	0	0	0	0	0%
2045	2002	43	0	0	0	0	0%
2045	2003	42	56,362	2,134,801	76	4	3788%
2045	2004	41	65,984	3,340,334	102	5	5062%
2045	2005	40	31,936	1,974,895	55	3	6184%
2045 Total			**154,282**	**7,450,030**	**233**	**12**	**4829%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	0	0	0	0	0%
2046	2001	45	0	0	0	0	0%
2046	2002	44	0	0	0	0	0%
2046	2003	43	46,602	1,977,878	65	3	4244%
2046	2004	42	54,191	3,114,657	88	5	5748%
2046	2005	41	26,304	1,848,199	48	3	7026%
2046 Total			**127,097**	**6,940,735**	**201**	**11**	**5461%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	0	0	0	0	0%
2047	2001	46	0	0	0	0	0%
2047	2002	45	0	0	0	0	0%
2047	2003	44	38,274	1,821,997	55	3	4760%
2047	2004	43	44,173	2,879,852	75	4	6520%
2047	2005	42	21,469	1,714,662	41	2	7987%
2047 Total			**103,916**	**6,416,511**	**172**	**9**	**6175%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	0	0	0	0	0%
2048	2001	47	0	0	0	0	0%
2048	2002	46	0	0	0	0	0%
2048	2003	45	31,232	1,667,225	47	3	5338%
2048	2004	44	35,744	2,633,797	64	4	7368%
2048	2005	43	17,372	1,578,499	35	2	9086%
2048 Total			**84,348**	**5,879,522**	**146**	**8**	**6971%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	0	0	0	0	0%
2049	2001	48	0	0	0	0	0%
2049	2002	47	0	0	0	0	0%
2049	2003	46	25,324	1,520,160	40	2	6003%
2049	2004	45	28,720	2,389,462	54	3	8320%
2049	2005	44	13,941	1,444,442	30	2	10361%
2049 Total			**67,986**	**5,354,063**	**123**	**7**	**7875%**
Grand Total			**41,650,649**	**233,168,070**	**35,755**	**679**	**560%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	1,021,253	141,724	344	1	13.88%
9	3,121,650	631,221	1,155	5	20.22%
10	2,786,119	1,102,017	1,801	9	39.55%
11	2,114,444	1,287,851	1,746	10	60.91%
12	2,027,465	1,520,317	1,705	11	74.99%
13	1,983,089	1,787,737	1,675	12	90.15%
14	1,935,696	2,096,223	1,643	13	108.29%
15	1,885,134	2,445,275	1,609	14	129.71%
16	1,831,572	2,831,609	1,573	16	154.60%
17	1,774,828	3,263,542	1,533	17	183.88%
18	1,713,992	3,741,007	1,491	19	218.26%
19	1,648,725	4,257,264	1,445	20	258.22%
20	1,578,898	4,806,778	1,395	22	304.44%
21	1,504,757	5,368,612	1,342	23	356.78%
22	1,428,153	5,938,104	1,288	24	415.79%
23	1,349,750	6,508,795	1,232	25	482.22%
24	1,269,823	7,064,692	1,174	26	556.35%
25	1,188,694	7,604,884	1,115	26	639.77%
26	1,106,774	8,107,378	1,055	27	732.52%
27	1,024,557	8,581,754	993	27	837.61%
28	942,558	9,005,702	931	27	955.45%
29	861,358	9,365,146	869	27	1087.25%
30	781,639	9,660,732	806	26	1235.96%
31	704,106	9,870,350	744	26	1401.83%
32	629,463	9,993,035	683	25	1587.55%
33	558,371	10,023,351	623	24	1795.11%
34	491,392	9,948,689	565	23	2024.59%
35	428,967	9,790,490	509	21	2282.34%
36	371,426	9,547,858	455	20	2570.59%
37	318,978	9,239,471	405	18	2896.58%
38	271,697	8,867,644	358	17	3263.80%
39	229,545	8,439,228	314	15	3676.50%
40	192,388	7,974,447	274	14	4144.98%
41	159,983	7,477,714	238	12	4674.07%
42	132,022	6,964,121	205	11	5274.97%
43	108,147	6,436,229	175	10	5951.36%
44	87,960	5,900,236	149	8	6707.87%
45	59,952	4,056,687	101	6	6766.56%
46	25,324	1,520,160	40	2	6002.81%
47	0	0	0	0	0.00%
48	0	0	0	0	0.00%
49	0	0	0	0	0.00%
50	0	0	0	0	0.00%
Grand Total	**41,650,649**	**233,168,070**	**35,755**	**679**	**559.82%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	32,799	0	44	0	0.00%	0.00%	0.60%	0.00
1	117,971	0	42	0	0.00%	0.00%	1.16%	0.00
2	91,854	0	40	0	0.00%	0.00%	1.90%	0.00
3	70,938	0	37	0	0.00%	0.00%	3.11%	0.00
4	63,686	30,089	37	1	47.25%	6.81%	4.70%	1.45
5	59,683	41,268	36	1	69.14%	13.78%	6.31%	2.18
6	52,168	0	33	0	0.00%	12.58%	8.02%	1.57
7	52,249	0	31	0	0.00%	11.63%	9.55%	1.22
8	51,844	0	30	0	0.00%	10.87%	10.99%	0.99
9	51,619	2,662	30	0	5.16%	10.53%	12.40%	0.85
10	35,774	13,338	29	0	37.28%	11.46%	13.97%	0.82
11	34,524	15,983	28	0	46.29%	12.52%	15.63%	0.80
12	33,950	19,161	27	0	56.44%	13.72%	17.35%	0.79
13	33,341	22,946	27	0	68.82%	15.08%	19.14%	0.79
14	32,693	27,415	26	0	83.86%	16.61%	21.02%	0.79
15	32,001	32,754	26	0	102.35%	18.32%	22.99%	0.80
16	31,265	38,783	25	0	124.05%	20.23%	25.06%	0.81
17	30,481	45,796	25	0	150.24%	22.34%	27.21%	0.82
18	29,637	53,842	24	0	181.67%	24.66%	29.45%	0.84
19	28,723	62,666	23	0	218.18%	27.20%	31.79%	0.86
20	27,734	71,953	22	0	259.44%	29.92%	34.20%	0.87
21	26,669	82,444	21	0	309.14%	32.85%	36.69%	0.90
22	25,546	93,644	21	0	366.57%	35.97%	39.25%	0.92
23	24,378	104,273	20	0	427.73%	39.22%	41.85%	0.94
24	23,165	112,549	19	0	485.85%	42.51%	44.43%	0.96
25	21,906	120,733	18	0	551.15%	45.81%	46.98%	0.97
26	20,604	129,056	17	0	626.36%	49.11%	49.51%	0.99
27	19,268	136,729	16	0	709.61%	52.40%	52.00%	1.01
28	17,900	143,380	15	0	800.99%	55.63%	54.40%	1.02
29	16,507	148,967	13	0	902.44%	58.79%	56.72%	1.04
30	15,102	153,388	12	0	1015.68%	61.85%	58.94%	1.05
31	13,697	155,935	11	0	1138.47%	64.77%	61.06%	1.06
32	12,305	155,761	10	0	1265.84%	67.51%	63.04%	1.07
33	10,948	153,486	9	0	1401.94%	70.05%	64.88%	1.08
34	9,647	148,398	8	0	1538.25%	72.35%	66.58%	1.09
35	8,420	140,949	7	0	1674.00%	74.41%	68.13%	1.09
36	7,278	133,297	6	0	1831.45%	76.25%	69.52%	1.10
37	6,229	125,024	5	0	2007.03%	77.87%	70.76%	1.10
38	5,279	116,101	5	0	2199.46%	79.28%	71.85%	1.10
39	4,428	106,798	4	0	2412.02%	80.50%	72.81%	1.11
40	3,675	97,599	3	0	2656.12%	81.55%	73.63%	1.11
41	3,016	88,092	3	0	2920.60%	82.45%	74.34%	1.11
42	2,449	78,105	2	0	3188.85%	83.19%	74.93%	1.11
43	1,967	68,586	2	0	3486.46%	83.81%	75.42%	1.11
44	1,562	59,764	1	0	3826.61%	84.32%	75.83%	1.11
45	1,226	50,741	1	0	4140.39%	84.72%	75.95%	1.12
46	891	27,467	1	0	3081.06%	84.92%	75.95%	1.12
47	0	0	0	0	0.00%	84.92%	75.95%	1.12
48	0	0	0	0	0.00%	84.92%	75.95%	1.12
49	0	0	0	0	0.00%	84.92%	75.95%	1.12
Grand Total	**1,298,997**	**3,409,922**	**893**	**13**	**262.50%**	**84.92%**	**75.95%**	**1.12**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	0	0	0	0	0.00%
2000 Total			**0**	**0**	**0**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	0	0	0	0	0.00%
2001	2001	0	0	0	0	0	0.00%
2001 Total			**0**	**0**	**0**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	0	0	0	0	0.00%
2002	2001	1	0	0	0	0	0.00%
2002	2002	0	0	0	0	0	0.00%
2002 Total			**0**	**0**	**0**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	0	0	0	0	0.00%
2003	2001	2	0	0	0	0	0.00%
2003	2002	1	0	0	0	0	0.00%
2003	2003	0	3,522	0	31	0	0.00%
2003 Total			**3,522**	**0**	**31**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	0	0	0	0	0.00%
2004	2001	3	0	0	0	0	0.00%
2004	2002	2	0	0	0	0	0.00%
2004	2003	1	84,849	0	31	0	0.00%
2004	2004	0	29,277	0	13	0	0.00%
2004 Total			**114,126**	**0**	**44**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	0	0	0	0	0.00%
2005	2001	4	0	0	0	0	0.00%
2005	2002	3	0	0	0	0	0.00%
2005	2003	2	64,320	0	30	0	0.00%
2005	2004	1	33,122	0	11	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**97,442**	**0**	**41**	**0**	**0.00%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	0	0	0	0	0.00%
2006	2001	5	0	0	0	0	0.00%
2006	2002	4	0	0	0	0	0.00%
2006	2003	3	54,811	0	29	0	0.00%
2006	2004	2	27,534	0	10	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**82,345**	**0**	**39**	**0**	**0.00%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	0	0	0	0	0.00%
2007	2001	6	0	0	0	0	0.00%
2007	2002	5	0	0	0	0	0.00%
2007	2003	4	47,332	0	29	0	0.00%
2007	2004	3	16,127	0	8	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**63,459**	**0**	**37**	**0**	**0.00%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	0	0	0	0	0.00%
2008	2001	7	0	0	0	0	0.00%
2008	2002	6	0	0	0	0	0.00%
2008	2003	5	43,481	41,268	29	1	94.91%
2008	2004	4	16,354	30,089	8	1	183.99%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**59,835**	**71,357**	**37**	**2**	**119.26%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	0	0	0	0	0.00%
2009	2001	8	0	0	0	0	0.00%
2009	2002	7	0	0	0	0	0.00%
2009	2003	6	37,580	0	26	0	0.00%
2009	2004	5	16,202	0	7	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**53,782**	**0**	**33**	**0**	**0.00%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	0	0	0	0	0.00%
2010	2001	9	0	0	0	0	0.00%
2010	2002	8	0	0	0	0	0.00%
2010	2003	7	37,403	0	24	0	0.00%
2010	2004	6	14,588	0	7	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**51,992**	**0**	**31**	**0**	**0.00%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	0	0	0	0	0.00%
2011	2001	10	0	0	0	0	0.00%
2011	2002	9	0	0	0	0	0.00%
2011	2003	8	36,645	0	23	0	0.00%
2011	2004	7	14,846	0	7	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**51,492**	**0**	**30**	**0**	**0.00%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	0	0	0	0	0.00%
2012	2001	11	0	0	0	0	0.00%
2012	2002	10	0	0	0	0	0.00%
2012	2003	9	37,388	0	23	0	0.00%
2012	2004	8	15,199	0	7	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**52,587**	**0**	**30**	**0**	**0.00%**

Grand Total	**630,581**	**71,357**	**353**	**2**	**11.32%**

The State Life Insurance Company
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Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	32,799	0	44	0	0.00%	0.00%	0.60%	0.00
1	117,971	0	42	0	0.00%	0.00%	1.16%	0.00
2	91,854	0	40	0	0.00%	0.00%	1.90%	0.00
3	70,938	0	37	0	0.00%	0.00%	3.11%	0.00
4	63,686	30,089	37	1	47.25%	6.81%	4.70%	1.45
5	59,683	41,268	36	1	69.14%	13.78%	6.31%	2.18
6	52,168	0	33	0	0.00%	12.58%	8.02%	1.57
7	52,249	0	31	0	0.00%	11.63%	9.55%	1.22
8	51,844	0	30	0	0.00%	10.87%	10.99%	0.99
9	37,388	0	23	0	0.00%	10.41%	12.17%	0.85
10	0	0	0	0	0.00%	10.41%	12.17%	0.85
11	0	0	0	0	0.00%	10.41%	12.17%	0.85
12	0	0	0	0	0.00%	10.41%	12.17%	0.85
Grand Total	**630,581**	**71,357**	**353**	**2**	**11.32%**	**10.41%**	**12.17%**	**0.85**

The State Life Insurance Company
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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	0	0	0	0	0%
2013	2001	12	0	0	0	0	0%
2013	2002	11	0	0	0	0	0%
2013	2003	10	29,442	10,162	23	0	35%
2013	2004	9	14,231	2,662	7	0	19%
2013	2005	8	0	0	0	0	0%
2013 Total			**43,672**	**12,824**	**30**	**0**	**29%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	0	0	0	0	0%
2014	2001	13	0	0	0	0	0%
2014	2002	12	0	0	0	0	0%
2014	2003	11	28,999	12,191	22	0	42%
2014	2004	10	6,333	3,175	7	0	50%
2014	2005	9	0	0	0	0	0%
2014 Total			**35,332**	**15,366**	**29**	**0**	**43%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	0	0	0	0	0%
2015	2001	14	0	0	0	0	0%
2015	2002	13	0	0	0	0	0%
2015	2003	12	28,532	14,619	21	0	51%
2015	2004	11	5,525	3,792	6	0	69%
2015	2005	10	0	0	0	0	0%
2015 Total			**34,057**	**18,411**	**28**	**0**	**54%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	0	0	0	0	0%
2016	2001	15	0	0	0	0	0%
2016	2002	14	0	0	0	0	0%
2016	2003	13	28,037	17,505	21	0	62%
2016	2004	12	5,418	4,542	6	0	84%
2016	2005	11	0	0	0	0	0%
2016 Total			**33,455**	**22,047**	**27**	**0**	**66%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	0	0	0	0	0%
2017	2001	16	0	0	0	0	0%
2017	2002	15	0	0	0	0	0%
2017	2003	14	27,512	20,908	20	0	76%
2017	2004	13	5,304	5,442	6	0	103%
2017	2005	12	0	0	0	0	0%
2017 Total			**32,816**	**26,349**	**27**	**0**	**80%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	0	0	0	0	0%
2018	2001	17	0	0	0	0	0%
2018	2002	16	0	0	0	0	0%
2018	2003	15	26,952	24,981	20	0	93%
2018	2004	14	5,181	6,507	6	0	126%
2018	2005	13	0	0	0	0	0%
2018 Total			**32,133**	**31,488**	**26**	**0**	**98%**

The State Life Insurance Company
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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	0	0	0	0	0%
2019	2001	18	0	0	0	0	0%
2019	2002	17	0	0	0	0	0%
2019	2003	16	26,358	29,796	19	0	113%
2019	2004	15	5,049	7,773	6	0	154%
2019	2005	14	0	0	0	0	0%
2019 Total			**31,407**	**37,569**	**25**	**0**	**120%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	0	0	0	0	0%
2020	2001	19	0	0	0	0	0%
2020	2002	18	0	0	0	0	0%
2020	2003	17	25,726	35,392	19	0	138%
2020	2004	16	4,907	8,987	6	0	183%
2020	2005	15	0	0	0	0	0%
2020 Total			**30,634**	**44,380**	**25**	**0**	**145%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	0	0	0	0	0%
2021	2001	20	0	0	0	0	0%
2021	2002	19	0	0	0	0	0%
2021	2003	18	25,047	41,820	18	0	167%
2021	2004	17	4,755	10,404	6	0	219%
2021	2005	16	0	0	0	0	0%
2021 Total			**29,802**	**52,224**	**24**	**0**	**175%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	0	0	0	0	0%
2022	2001	21	0	0	0	0	0%
2022	2002	20	0	0	0	0	0%
2022	2003	19	24,310	49,140	18	0	202%
2022	2004	18	4,590	12,022	6	0	262%
2022	2005	17	0	0	0	0	0%
2022 Total			**28,900**	**61,162**	**23**	**0**	**212%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	0	0	0	0	0%
2023	2001	22	0	0	0	0	0%
2023	2002	21	0	0	0	0	0%
2023	2003	20	23,512	56,735	17	0	241%
2023	2004	19	4,412	13,527	6	0	307%
2023	2005	18	0	0	0	0	0%
2023 Total			**27,925**	**70,262**	**23**	**0**	**252%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	0	0	0	0	0%
2024	2001	23	0	0	0	0	0%
2024	2002	22	0	0	0	0	0%
2024	2003	21	22,651	65,321	16	0	288%
2024	2004	20	4,221	15,217	5	0	361%
2024	2005	19	0	0	0	0	0%
2024 Total			**26,872**	**80,539**	**22**	**0**	**300%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	0	0	0	0	0%
2025	2001	24	0	0	0	0	0%
2025	2002	23	0	0	0	0	0%
2025	2003	22	21,742	74,312	16	0	342%
2025	2004	21	4,018	17,122	5	0	426%
2025	2005	20	0	0	0	0	0%
2025 Total			**25,759**	**91,434**	**21**	**0**	**355%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	0	0	0	0	0%
2026	2001	25	0	0	0	0	0%
2026	2002	24	0	0	0	0	0%
2026	2003	23	20,796	82,448	15	0	396%
2026	2004	22	3,805	19,332	5	0	508%
2026	2005	21	0	0	0	0	0%
2026 Total			**24,600**	**101,780**	**20**	**0**	**414%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	0	0	0	0	0%
2027	2001	26	0	0	0	0	0%
2027	2002	25	0	0	0	0	0%
2027	2003	24	19,814	88,601	14	0	447%
2027	2004	23	3,582	21,825	5	0	609%
2027	2005	22	0	0	0	0	0%
2027 Total			**23,397**	**110,426**	**19**	**0**	**472%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	0	0	0	0	0%
2028	2001	27	0	0	0	0	0%
2028	2002	26	0	0	0	0	0%
2028	2003	25	18,794	94,449	13	0	503%
2028	2004	24	3,351	23,947	5	0	715%
2028	2005	23	0	0	0	0	0%
2028 Total			**22,146**	**118,396**	**18**	**0**	**535%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	0	0	0	0	0%
2029	2001	28	0	0	0	0	0%
2029	2002	27	0	0	0	0	0%
2029	2003	26	17,739	100,320	12	0	566%
2029	2004	25	3,111	26,284	4	0	845%
2029	2005	24	0	0	0	0	0%
2029 Total			**20,850**	**126,605**	**17**	**0**	**607%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	0	0	0	0	0%
2030	2001	29	0	0	0	0	0%
2030	2002	28	0	0	0	0	0%
2030	2003	27	16,651	105,271	12	0	632%
2030	2004	26	2,865	28,736	4	0	1003%
2030	2005	25	0	0	0	0	0%
2030 Total			**19,516**	**134,007**	**16**	**0**	**687%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	0	0	0	0	0%
2031	2001	30	0	0	0	0	0%
2031	2002	29	0	0	0	0	0%
2031	2003	28	15,531	109,794	11	0	707%
2031	2004	27	2,617	31,458	4	0	1202%
2031	2005	26	0	0	0	0	0%
2031 Total			**18,148**	**141,252**	**15**	**0**	**778%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	0	0	0	0	0%
2032	2001	31	0	0	0	0	0%
2032	2002	30	0	0	0	0	0%
2032	2003	29	14,380	113,886	10	0	792%
2032	2004	28	2,370	33,586	4	0	1417%
2032	2005	27	0	0	0	0	0%
2032 Total			**16,750**	**147,471**	**14**	**0**	**880%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	0	0	0	0	0%
2033	2001	32	0	0	0	0	0%
2033	2002	31	0	0	0	0	0%
2033	2003	30	13,209	116,959	9	0	885%
2033	2004	29	2,127	35,082	4	0	1649%
2033	2005	28	0	0	0	0	0%
2033 Total			**15,336**	**152,041**	**13**	**0**	**991%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	0	0	0	0	0%
2034	2001	33	0	0	0	0	0%
2034	2002	32	0	0	0	0	0%
2034	2003	31	12,027	118,084	8	0	982%
2034	2004	30	1,893	36,429	3	0	1924%
2034	2005	29	0	0	0	0	0%
2034 Total			**13,920**	**154,513**	**11**	**0**	**1110%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	0	0	0	0	0%
2035	2001	34	0	0	0	0	0%
2035	2002	33	0	0	0	0	0%
2035	2003	32	10,846	117,297	7	0	1081%
2035	2004	31	1,670	37,850	3	0	2267%
2035	2005	30	0	0	0	0	0%
2035 Total			**12,516**	**155,148**	**10**	**0**	**1240%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	0	0	0	0	0%
2036	2001	35	0	0	0	0	0%
2036	2002	34	0	0	0	0	0%
2036	2003	33	9,686	114,513	6	0	1182%
2036	2004	32	1,459	38,463	3	0	2637%
2036	2005	31	0	0	0	0	0%
2036 Total			**11,145**	**152,976**	**9**	**0**	**1373%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	0	0	0	0	0%
2037	2001	36	0	0	0	0	0%
2037	2002	35	0	0	0	0	0%
2037	2003	34	8,567	109,540	6	0	1279%
2037	2004	33	1,262	38,973	3	0	3089%
2037	2005	32	0	0	0	0	0%
2037 Total			**9,829**	**148,513**	**8**	**0**	**1511%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	0	0	0	0	0%
2038	2001	37	0	0	0	0	0%
2038	2002	36	0	0	0	0	0%
2038	2003	35	7,505	102,352	5	0	1364%
2038	2004	34	1,080	38,858	2	0	3597%
2038	2005	33	0	0	0	0	0%
2038 Total			**8,585**	**141,210**	**7**	**0**	**1645%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	0	0	0	0	0%
2039	2001	38	0	0	0	0	0%
2039	2002	37	0	0	0	0	0%
2039	2003	36	6,511	95,146	4	0	1461%
2039	2004	35	915	38,598	2	0	4218%
2039	2005	34	0	0	0	0	0%
2039 Total			**7,426**	**133,743**	**6**	**0**	**1801%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	0	0	0	0	0%
2040	2001	39	0	0	0	0	0%
2040	2002	38	0	0	0	0	0%
2040	2003	37	5,593	87,408	4	0	1563%
2040	2004	36	767	38,152	2	0	4972%
2040	2005	35	0	0	0	0	0%
2040 Total			**6,360**	**125,560**	**6**	**0**	**1974%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	0	0	0	0	0%
2041	2001	40	0	0	0	0	0%
2041	2002	39	0	0	0	0	0%
2041	2003	38	4,758	79,792	3	0	1677%
2041	2004	37	636	37,616	2	0	5912%
2041	2005	36	0	0	0	0	0%
2041 Total			**5,394**	**117,408**	**5**	**0**	**2177%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	0	0	0	0	0%
2042	2001	41	0	0	0	0	0%
2042	2002	40	0	0	0	0	0%
2042	2003	39	4,007	72,403	3	0	1807%
2042	2004	38	521	36,309	2	0	6969%
2042	2005	37	0	0	0	0	0%
2042 Total			**4,528**	**108,712**	**4**	**0**	**2401%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	0	0	0	0	0%
2043	2001	42	0	0	0	0	0%
2043	2002	41	0	0	0	0	0%
2043	2003	40	3,340	65,340	2	0	1956%
2043	2004	39	421	34,395	1	0	8174%
2043	2005	38	0	0	0	0	0%
2043 Total			**3,761**	**99,735**	**3**	**0**	**2652%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	0	0	0	0	0%
2044	2001	43	0	0	0	0	0%
2044	2002	42	0	0	0	0	0%
2044	2003	41	2,754	58,097	2	0	2110%
2044	2004	40	335	32,259	1	0	9635%
2044	2005	39	0	0	0	0	0%
2044 Total			**3,089**	**90,356**	**3**	**0**	**2925%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	0	0	0	0	0%
2045	2001	44	0	0	0	0	0%
2045	2002	43	0	0	0	0	0%
2045	2003	42	2,247	51,092	1	0	2274%
2045	2004	41	262	29,995	1	0	11439%
2045	2005	40	0	0	0	0	0%
2045 Total			**2,509**	**81,087**	**2**	**0**	**3231%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	0	0	0	0	0%
2046	2001	45	0	0	0	0	0%
2046	2002	44	0	0	0	0	0%
2046	2003	43	1,814	44,784	1	0	2469%
2046	2004	42	202	27,013	1	0	13366%
2046	2005	41	0	0	0	0	0%
2046 Total			**2,016**	**71,797**	**2**	**0**	**3561%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	0	0	0	0	0%
2047	2001	46	0	0	0	0	0%
2047	2002	45	0	0	0	0	0%
2047	2003	44	1,448	39,059	1	0	2697%
2047	2004	43	153	23,802	1	0	15548%
2047	2005	42	0	0	0	0	0%
2047 Total			**1,601**	**62,862**	**2**	**0**	**3926%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	0	0	0	0	0%
2048	2001	47	0	0	0	0	0%
2048	2002	46	0	0	0	0	0%
2048	2003	45	1,143	33,031	1	0	2891%
2048	2004	44	114	20,704	1	0	18194%
2048	2005	43	0	0	0	0	0%
2048 Total			**1,256**	**53,735**	**1**	**0**	**4277%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	0	0	0	0	0%
2049	2001	48	0	0	0	0	0%
2049	2002	47	0	0	0	0	0%
2049	2003	46	891	27,467	1	0	3081%
2049	2004	45	83	17,710	0	0	21364%
2049	2005	44	0	0	0	0	0%
2049 Total			**974**	**45,177**	**1**	**0**	**4636%**
Grand Total			**668,416**	**3,338,565**	**540**	**11**	**499%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	14,231	2,662	7	0	18.71%
10	35,774	13,338	29	0	37.28%
11	34,524	15,983	28	0	46.29%
12	33,950	19,161	27	0	56.44%
13	33,341	22,946	27	0	68.82%
14	32,693	27,415	26	0	83.86%
15	32,001	32,754	26	0	102.35%
16	31,265	38,783	25	0	124.05%
17	30,481	45,796	25	0	150.24%
18	29,637	53,842	24	0	181.67%
19	28,723	62,666	23	0	218.18%
20	27,734	71,953	22	0	259.44%
21	26,669	82,444	21	0	309.14%
22	25,546	93,644	21	0	366.57%
23	24,378	104,273	20	0	427.73%
24	23,165	112,549	19	0	485.85%
25	21,906	120,733	18	0	551.15%
26	20,604	129,056	17	0	626.36%
27	19,268	136,729	16	0	709.61%
28	17,900	143,380	15	0	800.99%
29	16,507	148,967	13	0	902.44%
30	15,102	153,388	12	0	1015.68%
31	13,697	155,935	11	0	1138.47%
32	12,305	155,761	10	0	1265.84%
33	10,948	153,486	9	0	1401.94%
34	9,647	148,398	8	0	1538.25%
35	8,420	140,949	7	0	1674.00%
36	7,278	133,297	6	0	1831.45%
37	6,229	125,024	5	0	2007.03%
38	5,279	116,101	5	0	2199.46%
39	4,428	106,798	4	0	2412.02%
40	3,675	97,599	3	0	2656.12%
41	3,016	88,092	3	0	2920.60%
42	2,449	78,105	2	0	3188.85%
43	1,967	68,586	2	0	3486.46%
44	1,562	59,764	1	0	3826.61%
45	1,226	50,741	1	0	4140.39%
46	891	27,467	1	0	3081.06%
47	0	0	0	0	0.00%
48	0	0	0	0	0.00%
49	0	0	0	0	0.00%
50	0	0	0	0	0.00%
Grand Total	**668,416**	**3,338,565**	**540**	**11**	**499.47%**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	1,199	4,391,617	97%	99%
Facility Only	33	60,366	3%	1%
Total	1,232	4,451,982	100%	100%
COLA Options				
No COLA	103	200,869	8%	5%
Compound COLA 5%	996	3,945,624	81%	89%
Simple COLA	133	305,489	11%	7%
Total	1,232	4,451,982	100%	100%
Nonforfeiture Options				
None	1,181	4,040,764	96%	91%
Full ROP	43	363,979	3%	8%
SBP NFO	2	6,264	0%	0%
Full ROP & SBP	6	40,976	0%	1%
Total	1,232	4,451,982	100%	100%
Pay Period				
10 Pay	374	2,323,979	30%	52%
Lifetime	858	2,128,003	70%	48%
Total	1,232	4,451,982	100%	100%
Joint/Single Life				
Joint	641	2,902,426	52%	65%
Single	591	1,549,556	48%	35%
Total	1,232	4,451,982	100%	100%
Billing Mode				
Annual	440	1,893,676	36%	43%
Semi-Annual	73	306,473	6%	7%
Quarterly	184	673,502	15%	15%
Monthly	535	1,578,332	43%	35%
Total	1,232	4,451,982	100%	100%
Elimination Period				
0	119	566,812	10%	13%
30	255	995,022	21%	22%
60	30	125,269	2%	3%
90	828	2,764,879	67%	62%
180	0	0	0%	0%
Total	1,232	4,451,982	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	141	299,608	11%	7%
5 Year / 5 Year	81	210,481	7%	5%
Lifetime / Lifetime	1,010	3,941,894	82%	89%
Total	1,232	4,451,982	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	1	850	0%	0%
32	1	6,172	0%	0%
37	23	129,303	2%	3%
42	47	271,684	4%	6%
47	146	628,366	12%	14%
52	284	1,027,464	23%	23%
57	424	1,283,470	34%	29%
62	216	755,485	18%	17%
67	70	276,262	6%	6%
72	14	36,540	1%	1%
77	5	27,342	0%	1%
82	1	9,046	0%	0%
Total	1,232	4,451,982	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	1	850	0%	0%
37	0	0	0%	0%
42	8	52,035	1%	1%
47	29	166,476	2%	4%
52	74	393,469	6%	9%
57	183	719,085	15%	16%
62	357	1,258,490	29%	28%
67	352	1,018,906	29%	23%
72	181	658,204	15%	15%
77	35	134,036	3%	3%
82	8	28,454	1%	1%
87	3	12,932	0%	0%
92	1	9,046	0%	0%
Total	1,232	4,451,982	100%	100%
Duration				
1	1	3,579	0%	0%
2	0	0	0%	0%
3	0	0	0%	0%
4	0	0	0%	0%
5	0	0	0%	0%
6	0	0	0%	0%
7	241	1,035,363	20%	23%
8	585	2,175,153	47%	49%
9	405	1,237,887	33%	28%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%
Total	1,232	4,451,982	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	21	46,598	100%	100%
Facility Only	0	0	0%	0%
Total	21	46,598	100%	100%
COLA Options				
No COLA	2	1,866	10%	4%
Compound COLA 5%	17	38,597	81%	83%
Simple COLA	2	6,135	10%	13%
Total	21	46,598	100%	100%
Nonforfeiture Options				
None	21	46,598	100%	100%
Full ROP	0	0	0%	0%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	21	46,598	100%	100%
Pay Period				
10 Pay	3	11,914	14%	26%
Lifetime	18	34,684	86%	74%
Total	21	46,598	100%	100%
Joint/Single Life				
Joint	9	26,945	43%	58%
Single	12	19,653	57%	42%
Total	21	46,598	100%	100%
Billing Mode				
Annual	4	10,743	19%	23%
Semi-Annual	1	1,321	5%	3%
Quarterly	2	2,819	10%	6%
Monthly	14	31,716	67%	68%
Total	21	46,598	100%	100%
Elimination Period				
0	0	0	0%	0%
30	1	1,041	5%	2%
60	0	0	0%	0%
90	20	45,558	95%	98%
180	0	0	0%	0%
Total	21	46,598	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	3	3,488	14%	7%
5 Year / 5 Year	1	3,557	5%	8%
Lifetime / Lifetime	17	39,553	81%	85%
Total	21	46,598	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	3	4,450	14%	10%
52	4	11,335	19%	24%
57	10	18,060	48%	39%
62	4	12,753	19%	27%
67	0	0	0%	0%
72	0	0	0%	0%
77	0	0	0%	0%
82	0	0	0%	0%
Total	21	46,598	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	0	0	0%	0%
52	0	0	0%	0%
57	5	12,807	24%	27%
62	4	5,653	19%	12%
67	10	23,175	48%	50%
72	2	4,963	10%	11%
77	0	0	0%	0%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	21	46,598	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0%	0%
7	0	0	0%	0%
8	8	19,929	38%	43%
9	13	26,669	62%	57%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%
Total	21	46,598	100%	100%

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: 6000 - All Pay Types
Attachment J

1	Accumulated value of initial earned premium	53,659,966	x	58%	31,122,781
2a	Accumulated value of earned premium	53,659,966			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	27,839,286	x	58%	16,146,786
4a	Present value of future projected premium	33,280,935			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	5,441,649	x	85%	4,625,401
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**51,894,968**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				4,751,417
6b	Present value of future projected incurred claims without the inclusion of active life reserves				90,399,195
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**95,150,613**
					TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	7	68	14	89
Current Premium	$12,111	$159,778	$33,682	205,570
Current AveragePremium	$1,730	$2,350	$2,406	2,310
New Premium	$16,349	$215,700	$45,470	277,519
New Average Premium	$2,336	$3,172	$3,248	3,118
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	690	4,041	860	5,591
Current Premium	$1,199,798	$9,557,483	$1,815,890	12,573,172
Current AveragePremium	$1,739	$2,365	$2,112	2,249
New Premium	$1,619,727	$12,902,603	$2,451,452	16,973,782
New Average Premium	$2,347	$3,193	$2,851	3,036
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
55	35%	35%
56	35%	35%
57	35%	35%
58	35%	35%
59	35%	35%
60	35%	35%
61	35%	35%
62	35%	35%
63	35%	35%
64	35%	35%
65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
Form S-6000

Attachment C
Lapse Rates

	Pricing (Expected)			Combined		
Duration	Lifetime	10 Pay	Combined*	Actual	Best Estimate	A/E
1	10.00%	7.00%	9.09%	3.49%	3.75%	0.38
2	8.00%	6.00%	7.34%	2.86%	2.75%	0.39
3	6.00%	5.00%	5.61%	2.09%	2.00%	0.37
4	5.00%	4.00%	4.63%	1.47%	1.50%	0.32
5	4.00%	3.00%	3.66%	1.14%	1.00%	0.31
6	4.00%	0.00%	2.98%	1.09%	0.75%	0.37
7	4.00%	0.00%	3.00%	0.98%	0.75%	0.33
8	4.00%	0.00%	3.03%	0.99%	0.75%	0.33
9	4.00%	0.00%	3.17%	0.54%	0.75%	0.17
10	4.00%	0.00%	3.24%	0.63%	0.75%	0.20
11	4.00%	0.00%	3.26%	0.32%	0.75%	0.10
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00
Average			5.04%	1.77%	1.36%	0.35

*Based on the actual exposure.

The State Life Insurance Company
Form S-6000

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	4,651,482	16	33	21	0.49
2	4,482,214	27	45	27	0.60
3	4,357,568	33	58	33	0.56
4	4,269,507	26	71	40	0.37
5	4,218,610	42	84	48	0.50
6	4,160,484	50	92	57	0.54
7	4,102,274	48	104	66	0.46
8	3,979,151	55	115	75	0.48
9	2,577,064	44	86	58	0.51
10	1,155,742	28	45	32	0.62
11	347,661	10	17	12	0.59
12	19,208	1	1	1	0.90
Average	38,320,965	380	752	471	0.51

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Form S-6000

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Form S-6000

Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Form S-6000

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Form S-6000

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	4,651,482	5	5	1.08
2	4,482,214	4	10	0.40
3	4,357,568	12	22	0.55
4	4,269,507	13	36	0.36
5	4,218,610	21	53	0.40
6	4,160,484	22	73	0.30
7	4,102,274	34	82	0.42
8	3,979,151	44	90	0.49
9	2,577,064	30	68	0.44
10	1,155,742	18	37	0.49
11	347,661	11	13	0.83
12	19,208	3	1	3.49
Average	38,320,965	217	489	0.44

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	6,489	6	7	0.80
2nd quarter	17,200	12	10	1.16
3rd quarter	11,588	2	4	0.59
4th quarter	10,018	2	2	0.68
2	31,547	19	26	0.73
3	15,204	7	12	0.57
4	8,718	4	8	0.52
5	5,633	2	4	0.57
6	2,805	2	3	0.79
7	365	1	0	2.76
Total	109,568	56	76	0.74

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	600,741	0	0.0%	264	0.0%	1,319,950	0	581	1,319,950	0	0.0%	581	0.0%	12.5	2.1972
	2001	3,287,482	0	0.0%	0	0.0%	6,782,407	0	0	8,102,357	0	0.0%	581	0.0%	11.5	2.0631
	2002	7,119,102	300	0.0%	218,004	3.1%	13,791,011	581	422,313	21,893,368	581	0.0%	422,894	1.9%	10.5	1.9372
	2003	13,552,736	77,087	0.6%	258,706	1.9%	24,651,778	140,217	470,574	46,545,146	140,798	0.3%	893,468	1.9%	9.5	1.8190
	2004	15,092,026	172,273	1.1%	186,647	1.2%	25,776,218	294,231	318,781	72,321,364	435,030	0.6%	1,212,250	1.7%	8.5	1.7079
	2005	14,668,660	216,112	1.5%	2,097,912	14.3%	23,524,071	346,578	3,364,414	95,845,435	781,608	0.8%	4,576,663	4.8%	7.5	1.6037
	2006	14,446,357	699,624	4.8%	2,506,188	17.3%	21,753,583	1,053,507	3,773,863	117,599,019	1,835,114	1.6%	8,350,526	7.1%	6.5	1.5058
	2007	14,187,140	984,595	6.9%	1,204,057	8.5%	20,059,389	1,392,132	1,702,433	137,658,407	3,227,246	2.3%	10,052,959	7.3%	5.5	1.4139
	2008	13,932,712	1,385,415	9.9%	2,420,021	17.4%	18,497,324	1,839,302	3,212,864	156,155,731	5,066,547	3.2%	13,265,823	8.5%	4.5	1.3276
	2009	13,629,437	1,945,441	14.3%	5,857,226	43.0%	16,990,319	2,425,167	7,301,560	173,146,051	7,491,714	4.3%	20,567,383	11.9%	3.5	1.2466
	2010	13,474,434	3,096,937	23.0%	6,731,017	50.0%	15,771,920	3,624,987	7,878,703	188,917,970	11,116,701	5.9%	28,446,086	15.1%	2.5	1.1705
	2011	13,454,316	3,818,055	28.4%	4,346,567	32.3%	14,787,203	4,196,301	4,777,171	203,705,173	15,313,002	7.5%	33,223,257	16.3%	1.5	1.0991
	2012	13,294,381	4,764,124	35.8%	8,214,612	61.8%	13,719,647	4,916,520	8,477,384	217,424,820	20,229,522	9.3%	41,700,641	19.2%	0.5	1.0320
Projected Future Experience	2013	11,722,103	6,604,749	56.3%	6,398,897	54.6%	11,358,755	6,400,023	6,200,552	228,783,575	26,629,545	11.6%	47,901,193	20.9%	-0.5	0.9690
	2014	10,847,225	7,340,897	67.7%	7,396,291	68.2%	9,869,479	6,679,204	6,729,605	238,653,053	33,308,749	14.0%	54,630,798	22.9%	-1.5	0.9099
	2015	10,587,684	8,445,954	79.8%	8,531,025	80.6%	9,045,383	7,215,637	7,288,316	247,698,436	40,524,386	16.4%	61,919,114	25.0%	-2.5	0.8543
	2016	10,310,269	9,810,726	95.2%	9,789,641	95.0%	8,270,778	7,870,050	7,853,136	255,969,215	48,394,437	18.9%	69,772,250	27.3%	-3.5	0.8022
	2017	10,014,592	11,188,430	111.7%	11,170,268	111.5%	7,543,277	8,427,445	8,413,764	263,512,491	56,821,882	21.6%	78,186,015	29.7%	-4.5	0.7532
	2018	9,700,131	12,656,713	130.5%	12,665,642	130.6%	6,860,484	8,951,547	8,957,862	270,372,976	65,773,429	24.3%	87,143,877	32.2%	-5.5	0.7073
	2019	9,365,776	14,223,503	151.9%	14,256,044	152.2%	6,219,727	9,445,700	9,467,310	276,592,703	75,219,128	27.2%	96,611,186	34.9%	-6.5	0.6641
	2020	9,009,243	16,019,367	177.8%	15,919,443	176.7%	5,617,799	9,989,029	9,926,721	282,210,502	85,208,158	30.2%	106,537,908	37.8%	-7.5	0.6236
	2021	8,628,741	17,890,254	207.3%	17,641,335	204.4%	5,052,144	10,474,778	10,329,036	287,262,646	95,682,936	33.3%	116,866,943	40.7%	-8.5	0.5855
	2022	8,226,124	19,959,220	242.6%	19,380,471	235.6%	4,522,452	10,972,922	10,654,745	291,785,098	106,655,858	36.6%	127,521,688	43.7%	-9.5	0.5498
	2023	7,805,679	22,104,960	283.2%	21,103,225	270.4%	4,029,395	11,410,873	10,893,764	295,814,493	118,066,730	39.9%	138,415,452	46.8%	-10.5	0.5162
	2024	7,373,503	24,261,877	329.0%	22,776,863	308.9%	3,573,990	11,759,908	11,040,111	299,388,483	129,826,638	43.4%	149,455,562	49.9%	-11.5	0.4847
	2025	6,935,592	26,408,532	380.8%	24,384,458	351.6%	3,156,556	12,019,161	11,097,956	302,545,039	141,845,799	46.9%	160,553,519	53.1%	-12.5	0.4551
	2026	6,493,961	28,504,563	438.9%	25,892,611	398.7%	2,775,172	12,181,329	11,065,120	305,320,211	154,027,129	50.4%	171,618,639	56.2%	-13.5	0.4273
	2027	6,050,649	30,493,332	504.0%	27,244,410	450.3%	2,427,910	12,235,890	10,932,213	307,748,122	166,263,019	54.0%	182,550,852	59.3%	-14.5	0.4013
	2028	5,607,926	32,317,577	576.3%	28,408,508	506.6%	2,112,921	12,176,427	10,703,591	309,861,043	178,439,446	57.6%	193,254,443	62.4%	-15.5	0.3768
	2029	5,168,373	33,923,515	656.4%	29,364,053	568.1%	1,828,459	12,001,411	10,388,372	311,689,502	190,440,857	61.1%	203,642,815	65.3%	-16.5	0.3538
	2030	4,734,818	35,246,470	744.4%	30,079,895	635.3%	1,572,842	11,708,398	9,992,132	313,262,344	202,149,256	64.5%	213,634,947	68.2%	-17.5	0.3322
	2031	4,310,231	36,269,952	841.5%	30,524,575	708.2%	1,344,413	11,313,038	9,520,985	314,606,758	213,462,293	67.9%	223,155,932	70.9%	-18.5	0.3119
	2032	3,897,595	36,950,677	948.0%	30,673,939	787.0%	1,141,509	10,821,938	8,983,637	315,748,267	224,284,232	71.0%	232,139,569	73.5%	-19.5	0.2929
	2033	3,499,922	37,271,847	1064.9%	30,523,566	872.1%	962,479	10,249,766	8,393,987	316,710,746	234,533,998	74.1%	240,533,557	75.9%	-20.5	0.2750
	2034	3,120,074	37,222,616	1193.0%	30,070,434	963.8%	805,653	9,611,481	7,764,672	317,516,400	244,145,479	76.9%	248,298,229	78.2%	-21.5	0.2582
	2035	2,760,611	36,774,452	1332.1%	29,324,909	1062.3%	669,328	8,916,205	7,110,015	318,185,728	253,061,684	79.5%	255,408,244	80.3%	-22.5	0.2425
	2036	2,423,668	35,906,713	1481.5%	28,307,530	1168.0%	551,769	8,174,475	6,444,455	318,737,497	261,236,159	82.0%	261,852,699	82.2%	-23.5	0.2277
	2037	2,110,938	34,672,811	1642.5%	27,021,800	1280.1%	451,243	7,411,799	5,776,289	319,188,739	268,647,958	84.2%	267,628,987	83.8%	-24.5	0.2138
	2038	1,823,632	33,120,547	1816.2%	25,518,389	1399.3%	366,035	6,647,870	5,121,985	319,554,774	275,295,828	86.1%	272,750,972	85.4%	-25.5	0.2007
	2039	1,562,416	31,301,430	2003.4%	23,860,894	1527.2%	294,464	5,899,288	4,496,992	319,849,238	281,195,116	87.9%	277,247,964	86.7%	-26.5	0.1885
	2040	1,327,407	29,265,736	2204.7%	22,088,217	1664.0%	234,904	5,178,992	3,908,827	320,084,142	286,374,108	89.5%	281,156,791	87.8%	-27.5	0.1770
	2041	1,118,219	27,067,536	2420.6%	20,232,349	1809.3%	185,807	4,497,642	3,361,882	320,269,949	290,871,750	90.8%	284,518,673	88.8%	-28.5	0.1662
	2042	934,046	24,764,485	2651.3%	18,339,772	1963.5%	145,732	3,863,811	2,861,413	320,415,681	294,735,561	92.0%	287,380,086	89.7%	-29.5	0.1560
	2043	773,643	22,416,364	2897.5%	16,462,765	2128.0%	113,338	3,283,992	2,411,791	320,529,020	298,019,553	93.0%	289,791,877	90.4%	-30.5	0.1465
	2044	635,426	20,082,372	3160.5%	14,635,720	2303.3%	87,408	2,762,500	2,013,267	320,616,428	300,782,053	93.8%	291,805,144	91.0%	-31.5	0.1376
	2045	517,594	17,817,279	3442.3%	12,896,593	2491.6%	66,854	2,301,331	1,665,761	320,683,282	303,083,385	94.5%	293,470,905	91.5%	-32.5	0.1292
	2046	418,215	15,664,350	3745.5%	11,268,739	2694.5%	50,721	1,899,768	1,366,669	320,734,003	304,983,152	95.1%	294,837,575	91.9%	-33.5	0.1213
	2047	335,278	13,648,621	4070.8%	9,760,361	2911.1%	38,181	1,554,273	1,111,487	320,772,183	306,537,425	95.6%	295,949,062	92.3%	-34.5	0.1139
	2048	266,771	11,785,681	4417.9%	8,382,881	3142.4%	28,525	1,260,212	896,360	320,800,709	307,797,637	95.9%	296,845,421	92.5%	-35.5	0.1069
	Past	150,739,524	17,159,962	11.4%	34,041,223	22.6%	217,424,820	20,229,522	41,700,641	217,424,820	20,229,522	9.3%	41,700,641	19.2%		
	Future	180,418,074	859,404,108	476.3%	722,296,515	400.3%	103,375,889	287,568,115	255,144,780	103,375,889	287,568,115	278.2%	255,144,780	246.8%		
	Lifetime	331,157,597	876,564,070	264.7%	756,337,738	228.4%	320,800,709	307,797,637	296,845,421	320,800,709	307,797,637	95.9%	296,845,421	92.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	600,741	0	0.0%	264	0.0%	1,319,950	0	581	1,319,950	0	0.0%	581	0.0%	12.5	2.1972
	2001	3,287,482	0	0.0%	0	0.0%	6,782,407	0	0	8,102,357	0	0.0%	581	0.0%	11.5	2.0631
	2002	7,119,102	300	0.0%	218,004	3.1%	13,791,011	581	422,313	21,893,368	581	0.0%	422,894	1.9%	10.5	1.9372
	2003	13,552,736	77,087	0.6%	258,706	1.9%	24,651,778	140,217	470,574	46,545,146	140,798	0.3%	893,468	1.9%	9.5	1.8190
	2004	15,092,026	172,273	1.1%	186,647	1.2%	25,776,218	294,231	318,781	72,321,364	435,030	0.6%	1,212,250	1.7%	8.5	1.7079
	2005	14,668,660	216,112	1.5%	2,097,912	14.3%	23,524,071	346,578	3,364,414	95,845,435	781,608	0.8%	4,576,663	4.8%	7.5	1.6037
	2006	14,446,357	699,624	4.8%	2,506,188	17.3%	21,753,583	1,053,507	3,773,863	117,599,019	1,835,114	1.6%	8,350,526	7.1%	6.5	1.5058
	2007	14,187,140	984,595	6.9%	1,204,057	8.5%	20,059,389	1,392,132	1,702,433	137,658,407	3,227,246	2.3%	10,052,959	7.3%	5.5	1.4139
	2008	13,932,712	1,385,415	9.9%	2,420,021	17.4%	18,497,324	1,839,302	3,212,864	156,155,731	5,066,547	3.2%	13,265,823	8.5%	4.5	1.3276
	2009	13,629,437	1,945,441	14.3%	5,857,226	43.0%	16,990,319	2,425,167	7,301,560	173,146,051	7,491,714	4.3%	20,567,383	11.9%	3.5	1.2466
	2010	13,474,434	3,096,937	23.0%	6,731,017	50.0%	15,771,920	3,624,987	7,878,703	188,917,970	11,116,701	5.9%	28,446,086	15.1%	2.5	1.1705
	2011	13,454,316	3,818,055	28.4%	4,346,567	32.3%	14,787,203	4,196,301	4,777,171	203,705,173	15,313,002	7.5%	33,223,257	16.3%	1.5	1.0991
	2012	13,294,381	4,764,124	35.8%	8,214,612	61.8%	13,719,647	4,916,520	8,477,384	217,424,820	20,229,522	9.3%	41,700,641	19.2%	0.5	1.0320
Projected Future Experience	2013	11,722,103	6,604,749	56.3%	6,398,897	54.6%	11,358,755	6,400,023	6,200,552	228,783,575	26,629,545	11.6%	47,901,193	20.9%	-0.5	0.9690
	2014	12,179,264	7,213,717	59.2%	7,175,962	58.9%	11,081,451	6,563,488	6,529,136	239,865,025	33,193,033	13.8%	54,430,329	22.7%	-1.5	0.9099
	2015	13,188,019	8,074,250	61.2%	8,016,084	60.8%	11,266,929	6,898,079	6,848,386	251,131,954	40,091,112	16.0%	61,278,716	24.4%	-2.5	0.8543
	2016	12,842,471	9,326,013	72.6%	9,190,727	71.6%	10,302,082	7,481,220	7,372,694	261,434,036	47,572,332	18.2%	68,651,410	26.3%	-3.5	0.8022
	2017	12,474,176	10,587,300	84.9%	10,477,617	84.0%	9,395,905	7,974,657	7,892,040	270,829,941	55,546,989	20.5%	76,543,450	28.3%	-4.5	0.7532
	2018	12,082,484	11,932,425	98.8%	11,869,789	98.2%	8,545,419	8,439,289	8,394,990	279,375,360	63,986,278	22.9%	84,938,440	30.4%	-5.5	0.7073
	2019	11,666,011	13,366,652	114.6%	13,348,617	114.4%	7,747,292	8,876,672	8,864,696	287,122,652	72,862,950	25.4%	93,803,135	32.7%	-6.5	0.6641
	2020	11,221,913	15,020,257	133.8%	14,893,371	132.7%	6,997,531	9,366,025	9,286,904	294,120,183	82,228,975	28.0%	103,090,040	35.1%	-7.5	0.6236
	2021	10,747,960	16,741,163	155.8%	16,490,390	153.4%	6,292,951	9,801,983	9,655,155	300,413,135	92,030,958	30.6%	112,745,195	37.5%	-8.5	0.5855
	2022	10,246,459	18,655,347	182.1%	18,101,282	176.7%	5,633,166	10,256,096	9,951,489	306,046,301	102,287,054	33.4%	122,696,684	40.1%	-9.5	0.5498
	2023	9,722,754	20,642,486	212.3%	19,694,950	202.6%	5,019,014	10,655,924	10,166,793	311,065,315	112,942,978	36.3%	132,863,477	42.7%	-10.5	0.5162
	2024	9,184,435	22,637,984	246.5%	21,241,214	231.3%	4,451,762	10,972,795	10,295,770	315,517,077	123,915,772	39.3%	143,159,248	45.4%	-11.5	0.4847
	2025	8,638,973	24,622,074	285.0%	22,724,590	263.0%	3,931,806	11,206,101	10,342,510	319,448,883	135,121,873	42.3%	153,501,758	48.1%	-12.5	0.4551
	2026	8,088,878	26,557,247	328.3%	24,114,231	298.1%	3,456,755	11,349,150	10,305,136	322,905,637	146,471,024	45.4%	163,806,894	50.7%	-13.5	0.4273
	2027	7,536,688	28,391,223	376.7%	25,357,587	336.5%	3,024,205	11,392,388	10,175,098	325,929,842	157,863,412	48.4%	173,981,992	53.4%	-14.5	0.4013
	2028	6,985,232	30,071,023	430.5%	26,425,859	378.3%	2,631,855	11,329,984	9,956,580	328,561,697	169,193,396	51.5%	183,938,572	56.0%	-15.5	0.3768
	2029	6,437,725	31,546,728	490.0%	27,299,957	424.1%	2,277,529	11,160,555	9,658,139	330,839,226	180,353,951	54.5%	193,596,711	58.5%	-16.5	0.3538
	2030	5,897,689	32,757,852	555.4%	27,951,285	473.9%	1,959,132	10,881,713	9,285,037	332,798,358	191,235,664	57.5%	202,881,748	61.0%	-17.5	0.3322
	2031	5,368,824	33,692,060	627.6%	28,351,070	528.1%	1,674,601	10,508,962	8,843,043	334,472,960	201,744,626	60.3%	211,724,791	63.3%	-18.5	0.3119
	2032	4,854,845	34,308,310	706.7%	28,477,231	586.6%	1,421,864	10,048,054	8,340,276	335,894,823	211,792,681	63.1%	220,065,066	65.5%	-19.5	0.2929
	2033	4,359,503	34,591,418	793.5%	28,326,001	649.8%	1,198,864	9,512,648	7,789,656	337,093,688	221,305,328	65.7%	227,854,723	67.6%	-20.5	0.2750
	2034	3,886,364	34,531,747	888.5%	27,894,921	717.8%	1,003,522	8,916,655	7,202,920	338,097,210	230,221,983	68.1%	235,057,642	69.5%	-21.5	0.2582
	2035	3,438,617	34,103,560	991.8%	27,193,835	790.8%	833,715	8,268,630	6,593,322	338,930,925	238,490,613	70.4%	241,650,964	71.3%	-22.5	0.2425
	2036	3,018,921	33,286,891	1102.6%	26,241,947	869.2%	687,284	7,578,050	5,974,207	339,618,208	246,068,663	72.5%	247,625,171	72.9%	-23.5	0.2277
	2037	2,629,384	32,133,133	1222.1%	25,042,689	952.4%	562,068	6,868,908	5,353,226	340,180,276	252,937,570	74.4%	252,978,397	74.4%	-24.5	0.2138
	2038	2,271,516	30,685,883	1350.9%	23,643,096	1040.9%	455,933	6,159,190	4,745,580	340,636,209	259,096,761	76.1%	257,723,978	75.7%	-25.5	0.2007
	2039	1,946,145	28,992,985	1489.8%	22,102,042	1135.7%	366,784	5,464,222	4,165,506	341,002,993	264,560,983	77.6%	261,889,484	76.8%	-26.5	0.1885
	2040	1,653,418	27,101,068	1639.1%	20,455,509	1237.2%	292,596	4,795,923	3,619,896	341,295,589	269,356,906	78.9%	265,509,380	77.8%	-27.5	0.1770
	2041	1,392,854	25,060,153	1799.2%	18,733,078	1344.9%	231,442	4,164,088	3,112,758	341,527,031	273,520,994	80.1%	268,622,138	78.7%	-28.5	0.1662
	2042	1,163,448	22,923,551	1970.3%	16,977,694	1459.3%	181,524	3,576,584	2,648,898	341,708,555	277,097,578	81.1%	271,271,036	79.4%	-29.5	0.1560
	2043	963,649	20,746,418	2152.9%	15,237,639	1581.2%	141,174	3,039,346	2,232,311	341,849,729	280,136,924	81.9%	273,503,347	80.0%	-30.5	0.1465
	2044	791,486	18,583,427	2347.9%	13,544,625	1711.3%	108,876	2,556,308	1,863,178	341,958,605	282,693,231	82.7%	275,366,525	80.5%	-31.5	0.1376
	2045	644,716	16,485,152	2557.0%	11,933,638	1851.0%	83,273	2,129,270	1,541,383	342,041,878	284,822,501	83.3%	276,907,908	81.0%	-32.5	0.1292
	2046	520,928	14,491,445	2781.9%	10,426,185	2001.5%	63,178	1,757,518	1,264,485	342,105,056	286,580,019	83.8%	278,172,392	81.3%	-33.5	0.1213
	2047	417,622	12,625,320	3023.1%	9,029,748	2162.2%	47,558	1,437,742	1,028,287	342,152,614	288,017,761	84.2%	279,200,679	81.6%	-34.5	0.1139
	2048	332,290	10,901,086	3280.6%	7,754,790	2333.7%	35,531	1,165,625	829,199	342,188,145	289,183,386	84.5%	280,029,878	81.8%	-35.5	0.1069
	Past	150,739,524	17,159,962	11.4%	34,041,223	22.6%	217,424,820	20,229,522	41,700,641	217,424,820	20,229,522	9.3%	41,700,641	19.2%		
	Future	220,517,765	799,992,097	362.8%	672,138,152	304.8%	124,763,325	268,953,863	238,329,237	124,763,325	268,953,863	215.6%	238,329,237	191.0%		
	Lifetime	371,257,289	817,152,059	220.1%	706,179,375	190.2%	342,188,145	289,183,386	280,029,878	342,188,145	289,183,386	84.5%	280,029,878	81.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	15,109	0	0.0%	0	0.0%	33,197	0	0	33,197	0	0.0%	0	0.0%	12.5	2.1972
	2001	49,099	0	0.0%	0	0.0%	101,295	0	0	134,492	0	0.0%	0	0.0%	11.5	2.0631
	2002	107,288	0	0.0%	0	0.0%	207,838	0	0	342,330	0	0.0%	0	0.0%	10.5	1.9372
	2003	244,809	0	0.0%	0	0.0%	445,296	0	0	787,626	0	0.0%	0	0.0%	9.5	1.8190
	2004	235,434	0	0.0%	0	0.0%	402,107	0	0	1,189,732	0	0.0%	0	0.0%	8.5	1.7079
	2005	236,449	0	0.0%	0	0.0%	379,193	0	0	1,568,925	0	0.0%	0	0.0%	7.5	1.6037
	2006	237,459	700	0.3%	238,914	100.6%	357,570	1,054	359,761	1,926,495	1,054	0.1%	359,761	18.7%	6.5	1.5058
	2007	215,159	41,704	19.4%	0	0.0%	304,216	58,966	0	2,230,711	60,020	2.7%	359,761	16.1%	5.5	1.4139
	2008	226,036	51,950	23.0%	95,627	42.3%	300,090	68,970	126,957	2,530,801	128,990	5.1%	486,718	19.2%	4.5	1.3276
	2009	216,354	85,310	39.4%	301,486	139.3%	269,704	106,347	375,829	2,800,505	235,337	8.4%	862,547	30.8%	3.5	1.2466
	2010	205,139	100,265	48.9%	80,661	39.3%	240,117	117,361	94,414	3,040,622	352,698	11.6%	956,961	31.5%	2.5	1.1705
	2011	205,213	137,272	66.9%	0	0.0%	225,543	150,872	0	3,266,164	503,569	15.4%	956,961	29.3%	1.5	1.0991
	2012	208,888	114,823	55.0%	79,426	38.0%	215,570	118,496	81,966	3,481,735	622,065	17.9%	1,038,928	29.8%	0.5	1.0320
Projected Future Experience	2013	185,914	111,291	59.9%	87,149	46.9%	180,152	107,841	84,448	3,661,886	729,907	19.9%	1,123,376	30.7%	-0.5	0.9690
	2014	173,415	114,022	65.8%	102,028	58.8%	157,784	103,744	92,832	3,819,670	833,651	21.8%	1,216,207	31.8%	-1.5	0.9099
	2015	169,824	134,280	79.1%	118,238	69.6%	145,086	114,720	101,014	3,964,756	948,371	23.9%	1,317,221	33.2%	-2.5	0.8543
	2016	165,980	152,293	91.8%	136,248	82.1%	133,147	122,168	109,297	4,097,903	1,070,539	26.1%	1,426,518	34.8%	-3.5	0.8022
	2017	161,869	169,945	105.0%	156,413	96.6%	121,924	128,007	117,814	4,219,827	1,198,546	28.4%	1,544,333	36.6%	-4.5	0.7532
	2018	157,470	177,708	112.9%	179,432	113.9%	111,372	125,685	126,905	4,331,199	1,324,231	30.6%	1,671,237	38.6%	-5.5	0.7073
	2019	152,771	196,453	128.6%	204,058	133.6%	101,454	130,463	135,513	4,432,653	1,454,694	32.8%	1,806,750	40.8%	-6.5	0.6641
	2020	147,728	225,448	152.6%	229,604	155.4%	92,117	140,580	143,172	4,524,769	1,595,275	35.3%	1,949,922	43.1%	-7.5	0.6236
	2021	142,265	256,548	180.3%	257,498	181.0%	83,296	150,210	150,766	4,608,066	1,745,484	37.9%	2,100,688	45.6%	-8.5	0.5855
	2022	136,370	289,496	212.3%	286,961	210.4%	74,972	159,155	157,762	4,683,038	1,904,639	40.7%	2,258,449	48.2%	-9.5	0.5498
	2023	130,085	323,844	248.9%	316,565	243.4%	67,152	167,173	163,415	4,750,189	2,071,812	43.6%	2,421,864	51.0%	-10.5	0.5162
	2024	123,487	359,038	290.7%	345,534	279.8%	59,855	174,028	167,483	4,810,044	2,245,840	46.7%	2,589,347	53.8%	-11.5	0.4847
	2025	116,722	395,479	338.8%	375,492	321.7%	53,123	179,992	170,895	4,863,167	2,425,832	49.9%	2,760,243	56.8%	-12.5	0.4551
	2026	109,844	432,600	393.8%	404,347	368.1%	46,941	184,870	172,796	4,910,109	2,610,702	53.2%	2,933,039	59.7%	-13.5	0.4273
	2027	102,896	468,831	455.6%	430,662	418.5%	41,288	188,125	172,809	4,951,397	2,798,828	56.5%	3,105,848	62.7%	-14.5	0.4013
	2028	95,923	503,379	524.8%	455,609	475.0%	36,141	189,660	171,662	4,987,538	2,988,488	59.9%	3,277,510	65.7%	-15.5	0.3768
	2029	88,962	535,618	602.1%	477,572	536.8%	31,473	189,490	168,955	5,019,011	3,177,978	63.3%	3,446,465	68.7%	-16.5	0.3538
	2030	82,068	564,644	688.0%	495,006	603.2%	27,262	187,567	164,434	5,046,273	3,365,545	66.7%	3,610,899	71.6%	-17.5	0.3322
	2031	75,295	589,441	782.8%	509,712	676.9%	23,486	183,854	158,985	5,069,759	3,549,399	70.0%	3,769,884	74.4%	-18.5	0.3119
	2032	68,680	610,523	888.9%	522,361	760.6%	20,115	178,807	152,987	5,089,873	3,728,206	73.2%	3,922,871	77.1%	-19.5	0.2929
	2033	62,266	627,768	1008.2%	530,564	852.1%	17,123	172,636	145,905	5,106,996	3,900,842	76.4%	4,068,776	79.7%	-20.5	0.2750
	2034	56,099	640,113	1141.1%	531,690	947.8%	14,486	165,288	137,291	5,121,482	4,066,130	79.4%	4,206,067	82.1%	-21.5	0.2582
	2035	50,209	646,916	1288.5%	529,631	1054.9%	12,173	156,849	128,413	5,133,655	4,222,979	82.3%	4,334,480	84.4%	-22.5	0.2425
	2036	44,626	647,173	1450.2%	522,637	1171.2%	10,159	147,334	118,983	5,143,815	4,370,313	85.0%	4,453,462	86.6%	-23.5	0.2277
	2037	39,381	639,953	1625.0%	509,069	1292.7%	8,418	136,799	108,821	5,152,233	4,507,112	87.5%	4,562,283	88.5%	-24.5	0.2138
	2038	34,498	624,777	1811.1%	489,339	1418.5%	6,924	125,404	98,219	5,159,157	4,632,516	89.8%	4,660,502	90.3%	-25.5	0.2007
	2039	29,991	603,193	2011.2%	465,842	1553.3%	5,652	113,682	87,796	5,164,810	4,746,198	91.9%	4,748,298	91.9%	-26.5	0.1885
	2040	25,873	577,011	2230.1%	438,713	1695.6%	4,579	102,110	77,637	5,169,388	4,848,308	93.8%	4,825,935	93.4%	-27.5	0.1770
	2041	22,147	547,414	2471.7%	409,599	1849.4%	3,680	90,960	68,060	5,173,068	4,939,268	95.5%	4,893,995	94.6%	-28.5	0.1662
	2042	18,809	514,174	2733.7%	379,694	2018.7%	2,935	80,223	59,241	5,176,003	5,019,491	97.0%	4,953,236	95.7%	-29.5	0.1560
	2043	15,843	477,127	3011.6%	347,841	2195.5%	2,321	69,899	50,959	5,178,324	5,089,390	98.3%	5,004,194	96.6%	-30.5	0.1465
	2044	13,233	437,329	3304.9%	313,932	2372.4%	1,820	60,158	43,184	5,180,144	5,149,548	99.4%	5,047,378	97.4%	-31.5	0.1376
	2045	10,957	396,538	3619.0%	280,822	2562.9%	1,415	51,218	36,272	5,181,559	5,200,766	100.4%	5,083,650	98.1%	-32.5	0.1292
	2046	8,994	356,181	3960.1%	249,103	2769.6%	1,091	43,198	30,211	5,182,650	5,243,964	101.2%	5,113,861	98.7%	-33.5	0.1213
	2047	7,314	317,343	4338.9%	218,675	2989.8%	833	36,138	24,902	5,183,483	5,280,102	101.9%	5,138,763	99.1%	-34.5	0.1139
	2048	5,892	280,355	4758.5%	188,909	3206.4%	630	29,978	20,200	5,184,113	5,310,080	102.4%	5,158,963	99.5%	-35.5	0.1069
	Past	2,402,436	532,025	22.1%	796,114	33.1%	3,481,735	622,065	1,038,928	3,481,735	622,065	17.9%	1,038,928	29.8%		
	Future	3,033,698	14,944,247	492.6%	12,496,550	411.9%	1,702,379	4,688,014	4,120,035	1,702,379	4,688,014	275.4%	4,120,035	242.0%		
	Lifetime	5,436,133	15,476,272	284.7%	13,292,664	244.5%	5,184,113	5,310,080	5,158,963	5,184,113	5,310,080	102.4%	5,158,963	99.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	6.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.3400
	2000	15,109	0	0.0%	0	0.0%	33,197	0	0	33,197	0	0.0%	0	0.0%	12.5	2.1972
	2001	49,099	0	0.0%	0	0.0%	101,295	0	0	134,492	0	0.0%	0	0.0%	11.5	2.0631
	2002	107,288	0	0.0%	0	0.0%	207,838	0	0	342,330	0	0.0%	0	0.0%	10.5	1.9372
	2003	244,809	0	0.0%	0	0.0%	445,296	0	0	787,626	0	0.0%	0	0.0%	9.5	1.8190
	2004	235,434	0	0.0%	0	0.0%	402,107	0	0	1,189,732	0	0.0%	0	0.0%	8.5	1.7079
	2005	236,449	0	0.0%	0	0.0%	379,193	0	0	1,568,925	0	0.0%	0	0.0%	7.5	1.6037
	2006	237,459	700	0.3%	238,914	100.6%	357,570	1,054	359,761	1,926,495	1,054	0.1%	359,761	18.7%	6.5	1.5058
	2007	215,159	41,704	19.4%	0	0.0%	304,216	58,966	0	2,230,711	60,020	2.7%	359,761	16.1%	5.5	1.4139
	2008	226,036	51,950	23.0%	95,627	42.3%	300,090	68,970	126,957	2,530,801	128,990	5.1%	486,718	19.2%	4.5	1.3276
	2009	216,354	85,310	39.4%	301,486	139.3%	269,704	106,347	375,829	2,800,505	235,337	8.4%	862,547	30.8%	3.5	1.2466
	2010	205,139	100,265	48.9%	80,661	39.3%	240,117	117,361	94,414	3,040,622	352,698	11.6%	956,961	31.5%	2.5	1.1705
	2011	205,213	137,272	66.9%	0	0.0%	225,543	150,872	0	3,266,164	503,569	15.4%	956,961	29.3%	1.5	1.0991
	2012	208,888	114,823	55.0%	79,426	38.0%	215,570	118,496	81,966	3,481,735	622,065	17.9%	1,038,928	29.8%	0.5	1.0320
Projected Future Experience	2013	185,914	111,291	59.9%	87,149	46.9%	180,152	107,841	84,448	3,661,886	729,907	19.9%	1,123,376	30.7%	-0.5	0.9690
	2014	194,711	112,069	57.6%	98,615	50.6%	177,160	101,967	89,726	3,839,046	831,874	21.7%	1,213,101	31.6%	-1.5	0.9099
	2015	211,532	128,569	60.8%	110,277	52.1%	180,719	109,840	94,213	4,019,765	941,714	23.4%	1,307,315	32.5%	-2.5	0.8543
	2016	206,744	144,841	70.1%	127,017	61.4%	165,848	116,190	101,892	4,185,612	1,057,904	25.3%	1,409,206	33.7%	-3.5	0.8022
	2017	201,624	160,708	79.7%	145,745	72.3%	151,869	121,050	109,779	4,337,481	1,178,953	27.2%	1,518,985	35.0%	-4.5	0.7532
	2018	196,145	166,589	84.9%	167,113	85.2%	138,725	117,821	118,192	4,476,206	1,296,775	29.0%	1,637,177	36.6%	-5.5	0.7073
	2019	190,291	183,312	96.3%	189,961	99.8%	126,371	121,736	126,151	4,602,577	1,418,511	30.8%	1,763,329	38.3%	-6.5	0.6641
	2020	184,010	210,147	114.2%	213,645	116.1%	114,741	131,039	133,221	4,717,318	1,549,550	32.8%	1,896,549	40.2%	-7.5	0.6236
	2021	177,205	238,940	134.8%	239,494	135.2%	103,754	139,900	140,224	4,821,072	1,689,450	35.0%	2,036,773	42.2%	-8.5	0.5855
	2022	169,863	269,444	158.6%	266,779	157.1%	93,385	148,131	146,666	4,914,457	1,837,581	37.4%	2,183,439	44.4%	-9.5	0.5498
	2023	162,034	301,235	185.9%	294,174	181.6%	83,644	155,501	151,857	4,998,101	1,993,083	39.9%	2,335,296	46.7%	-10.5	0.5162
	2024	153,815	333,792	217.0%	320,968	208.7%	74,555	161,791	155,575	5,072,656	2,154,874	42.5%	2,490,872	49.1%	-11.5	0.4847
	2025	145,389	367,484	252.8%	348,658	239.8%	66,170	167,251	158,683	5,138,826	2,322,125	45.2%	2,649,554	51.6%	-12.5	0.4551
	2026	136,822	401,788	293.7%	375,313	274.3%	58,470	171,703	160,389	5,197,296	2,493,827	48.0%	2,809,943	54.1%	-13.5	0.4273
	2027	128,167	435,250	339.6%	399,602	311.8%	51,429	174,650	160,346	5,248,725	2,668,478	50.8%	2,970,289	56.6%	-14.5	0.4013
	2028	119,481	467,133	391.0%	422,609	353.7%	45,018	176,004	159,228	5,293,743	2,844,482	53.7%	3,129,517	59.1%	-15.5	0.3768
	2029	110,810	496,859	448.4%	442,843	399.6%	39,202	175,778	156,668	5,332,945	3,020,259	56.6%	3,286,186	61.6%	-16.5	0.3538
	2030	102,224	523,596	512.2%	458,869	448.9%	33,958	173,931	152,430	5,366,903	3,194,191	59.5%	3,438,616	64.1%	-17.5	0.3322
	2031	93,788	546,406	582.6%	472,363	503.6%	29,254	170,431	147,336	5,396,156	3,364,622	62.4%	3,585,951	66.5%	-18.5	0.3119
	2032	85,548	565,768	661.3%	483,944	565.7%	25,055	165,699	141,735	5,421,211	3,530,321	65.1%	3,727,687	68.8%	-19.5	0.2929
	2033	77,558	581,570	749.9%	491,404	633.6%	21,328	159,932	135,136	5,442,539	3,690,253	67.8%	3,862,823	71.0%	-20.5	0.2750
	2034	69,876	592,804	848.4%	492,316	704.6%	18,043	153,072	127,124	5,460,583	3,843,325	70.4%	3,989,947	73.1%	-21.5	0.2582
	2035	62,540	598,949	957.7%	490,284	784.0%	15,163	145,219	118,872	5,475,746	3,988,544	72.8%	4,108,819	75.0%	-22.5	0.2425
	2036	55,586	599,036	1077.7%	483,693	870.2%	12,655	136,376	110,117	5,488,400	4,124,920	75.2%	4,218,936	76.9%	-23.5	0.2277
	2037	49,052	592,213	1207.3%	471,032	960.3%	10,486	126,594	100,690	5,498,886	4,251,513	77.3%	4,319,626	78.6%	-24.5	0.2138
	2038	42,970	578,042	1345.2%	452,683	1053.5%	8,625	116,023	90,861	5,507,511	4,367,536	79.3%	4,410,487	80.1%	-25.5	0.2007
	2039	37,357	557,959	1493.6%	430,863	1153.4%	7,041	105,157	81,203	5,514,552	4,472,693	81.1%	4,491,690	81.5%	-26.5	0.1885
	2040	32,228	533,641	1655.8%	405,696	1258.8%	5,703	94,435	71,794	5,520,255	4,567,129	82.7%	4,563,484	82.7%	-27.5	0.1770
	2041	27,587	506,182	1834.9%	378,708	1372.8%	4,584	84,109	62,928	5,524,839	4,651,238	84.2%	4,626,412	83.7%	-28.5	0.1662
	2042	23,428	475,369	2029.0%	351,004	1498.2%	3,655	74,168	54,764	5,528,494	4,725,406	85.5%	4,681,176	84.7%	-29.5	0.1560
	2043	19,734	441,052	2235.0%	321,511	1629.2%	2,891	64,614	47,101	5,531,385	4,790,020	86.6%	4,728,277	85.5%	-30.5	0.1465
	2044	16,483	404,208	2452.3%	290,131	1760.2%	2,267	55,602	39,910	5,533,652	4,845,622	87.6%	4,768,187	86.2%	-31.5	0.1376
	2045	13,648	366,460	2685.0%	259,501	1901.3%	1,763	47,333	33,518	5,535,415	4,892,955	88.4%	4,801,705	86.7%	-32.5	0.1292
	2046	11,203	329,128	2937.8%	230,166	2054.5%	1,359	39,917	27,915	5,536,774	4,932,872	89.1%	4,829,620	87.2%	-33.5	0.1213
	2047	9,110	293,212	3218.5%	202,034	2217.7%	1,037	33,390	23,007	5,537,811	4,966,262	89.7%	4,852,627	87.6%	-34.5	0.1139
	2048	7,339	259,015	3529.5%	174,520	2378.1%	785	27,696	18,661	5,538,596	4,993,958	90.2%	4,871,288	88.0%	-35.5	0.1069
	Past	2,402,436	532,025	22.1%	796,114	33.1%	3,481,735	622,065	1,038,928	3,481,735	622,065	17.9%	1,038,928	29.8%		
	Future	3,711,818	13,874,061	373.8%	11,590,683	312.3%	2,056,862	4,371,892	3,832,360	2,056,862	4,371,892	212.6%	3,832,360	186.3%		
	Lifetime	6,114,254	14,406,085	235.6%	12,386,797	202.6%	5,538,596	4,993,958	4,871,288	5,538,596	4,993,958	90.2%	4,871,288	88.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 6.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	10,254,981	4,706	10,538	2	0.05%	0.04%	1.09%	0.04
1	15,287,619	269,356	10,082	6	1.76%	1.01%	1.87%	0.54
2	14,789,083	434,733	9,774	6	2.94%	1.65%	3.09%	0.53
3	14,651,352	1,434,535	9,564	13	9.79%	3.56%	4.84%	0.74
4	14,439,936	1,308,960	9,434	18	9.06%	4.52%	6.94%	0.65
5	14,185,862	2,526,971	9,302	19	17.81%	6.37%	9.34%	0.68
6	13,873,021	2,698,565	9,172	25	19.45%	7.84%	11.75%	0.67
7	13,685,098	4,316,812	9,057	43	31.54%	10.07%	13.94%	0.72
8	13,592,732	5,471,570	8,851	36	40.25%	12.50%	16.02%	0.78
9	13,430,527	5,506,704	8,672	32	41.00%	14.46%	18.03%	0.80
10	12,349,042	8,429,769	8,507	49	68.26%	17.50%	20.10%	0.87
11	11,305,282	6,590,153	8,300	58	58.29%	19.37%	22.23%	0.87
12	10,929,749	7,877,653	8,029	65	72.08%	21.48%	24.38%	0.88
13	10,617,103	8,433,477	7,761	74	79.43%	23.52%	26.56%	0.89
14	10,343,686	9,715,018	7,524	80	93.92%	25.71%	28.79%	0.89
15	10,049,802	11,115,794	7,307	87	110.61%	28.05%	31.05%	0.90
16	9,738,335	12,630,415	7,091	94	129.70%	30.55%	33.32%	0.92
17	9,408,174	14,249,526	6,861	101	151.46%	33.18%	35.59%	0.93
18	9,054,249	15,962,523	6,614	108	176.30%	35.93%	37.87%	0.95
19	8,675,606	17,731,679	6,350	113	204.39%	38.81%	40.13%	0.97
20	8,272,594	19,524,898	6,069	119	236.02%	41.77%	42.37%	0.99
21	7,848,063	21,280,997	5,776	123	271.16%	44.80%	44.58%	1.00
22	7,414,426	22,985,093	5,478	126	310.01%	47.87%	46.75%	1.02
23	6,974,911	24,642,220	5,174	128	353.30%	50.97%	48.87%	1.04
24	6,531,296	26,190,218	4,867	130	401.00%	54.05%	50.92%	1.06
25	6,085,524	27,574,329	4,556	130	453.11%	57.11%	52.89%	1.08
26	5,639,926	28,774,457	4,245	129	510.19%	60.11%	54.78%	1.10
27	5,197,144	29,756,608	3,934	128	572.56%	63.04%	56.56%	1.11
28	4,759,983	30,497,954	3,625	125	640.72%	65.85%	58.25%	1.13
29	4,331,459	30,957,224	3,321	121	714.71%	68.55%	59.82%	1.15
30	3,914,705	31,102,174	3,023	116	794.50%	71.10%	61.28%	1.16
31	3,512,820	30,929,885	2,734	110	880.49%	73.48%	62.63%	1.17
32	3,128,861	30,437,064	2,456	104	972.78%	75.70%	63.86%	1.19
33	2,765,475	29,655,263	2,190	97	1072.34%	77.73%	64.97%	1.20
34	2,424,896	28,580,691	1,940	89	1178.64%	79.58%	65.97%	1.21
35	2,108,940	27,229,720	1,705	82	1291.16%	81.23%	66.87%	1.21
36	1,818,873	25,663,265	1,487	74	1410.94%	82.70%	67.65%	1.22
37	1,555,411	23,937,693	1,288	66	1538.99%	83.99%	68.35%	1.23
38	1,318,697	22,091,437	1,107	59	1675.25%	85.12%	68.95%	1.23
39	1,108,337	20,170,789	944	52	1819.91%	86.08%	69.47%	1.24
40	923,496	18,214,810	799	45	1972.38%	86.90%	69.92%	1.24
41	762,894	16,277,054	672	39	2133.59%	87.60%	70.30%	1.25
42	624,884	14,404,019	561	33	2305.07%	88.17%	70.62%	1.25
43	507,587	12,635,167	466	28	2489.26%	88.65%	70.88%	1.25
44	408,964	10,987,463	384	24	2686.66%	89.04%	71.10%	1.25
45	326,919	9,470,343	315	20	2896.84%	89.35%	71.29%	1.25
46	259,396	8,097,297	257	16	3121.60%	89.61%	71.29%	1.26
47	132,834	3,427,870	113	7	2580.57%	89.71%	71.29%	1.26
48	39,063	1,026,158	38	2	2626.95%	89.73%	71.29%	1.26
49	8,478	248,469	7	0	2930.88%	89.74%	71.29%	1.26
Grand Total	**331,368,099**	**763,479,550**	**238,321**	**3,351**	**230.40%**	**89.74%**	**71.29%**	**1.26**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	12	0	0.00%
1999 Total			**0**	**0**	**12**	**0**	**0.00%**
2000	1999	1	20,778	0	12	0	0.00%
2000	2000	0	579,963	264	925	1	0.05%
2000 Total			**600,741**	**264**	**937**	**1**	**0.04%**
2001	1999	2	15,397	0	12	0	0.00%
2001	2000	1	1,287,348	0	866	0	0.00%
2001	2001	0	1,984,737	0	2,199	0	0.00%
2001 Total			**3,287,482**	**0**	**3,077**	**0**	**0.00%**
2002	1999	3	15,552	0	12	0	0.00%
2002	2000	2	1,145,573	0	817	0	0.00%
2002	2001	1	3,032,389	218,004	2,073	2	7.19%
2002	2002	0	2,925,587	0	3,563	0	0.00%
2002 Total			**7,119,102**	**218,004**	**6,465**	**2**	**3.06%**
2003	1999	4	16,115	0	12	0	0.00%
2003	2000	3	1,107,570	24,944	793	1	2.25%
2003	2001	2	2,845,407	222,704	2,001	3	7.83%
2003	2002	1	4,818,950	6,616	3,442	1	0.14%
2003	2003	0	4,764,693	4,442	3,839	1	0.09%
2003 Total			**13,552,736**	**258,706**	**10,087**	**6**	**1.91%**
2004	1999	5	15,254	0	11	0	0.00%
2004	2000	4	1,169,996	74,174	777	2	6.34%
2004	2001	3	2,971,264	63,532	1,956	2	2.14%
2004	2002	2	4,807,358	4,205	3,344	2	0.09%
2004	2003	1	6,128,154	44,736	3,689	3	0.73%
2004	2004	0	0	0	0	0	0.00%
2004 Total			**15,092,026**	**186,647**	**9,777**	**9**	**1.24%**
2005	1999	6	15,192	0	11	0	0.00%
2005	2000	5	1,150,577	3,858	773	1	0.34%
2005	2001	4	2,912,907	949,260	1,927	8	32.59%
2005	2002	3	4,614,635	936,970	3,265	7	20.30%
2005	2003	2	5,975,348	207,825	3,600	1	3.48%
2005	2004	1	0	0	0	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**14,668,660**	**2,097,912**	**9,576**	**17**	**14.30%**
2006	1999	7	15,248	0	11	0	0.00%
2006	2000	6	1,146,079	859,366	765	6	74.98%
2006	2001	5	2,830,458	1,080,026	1,909	5	38.16%
2006	2002	4	4,512,242	157,707	3,232	4	3.50%
2006	2003	3	5,942,331	409,089	3,538	3	6.88%
2006	2004	2	0	0	0	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**14,446,357**	**2,506,188**	**9,455**	**18**	**17.35%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	15,418	0	11	0	0.00%
2007	2000	7	1,118,007	20,130	754	1	1.80%
2007	2001	6	2,764,394	464,977	1,886	5	16.82%
2007	2002	5	4,460,646	591,132	3,169	8	13.25%
2007	2003	4	5,828,675	127,819	3,486	4	2.19%
2007	2004	3	0	0	0	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**14,187,140**	**1,204,057**	**9,306**	**18**	**8.49%**
2008	1999	9	14,225	0	11	0	0.00%
2008	2000	8	1,081,602	995,069	747	4	92.00%
2008	2001	7	2,744,488	325,735	1,867	5	11.87%
2008	2002	6	4,363,470	247,261	3,126	6	5.67%
2008	2003	5	5,728,927	851,955	3,440	5	14.87%
2008	2004	4	0	0	0	0	0.00%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**13,932,712**	**2,420,021**	**9,191**	**20**	**17.37%**
2009	1999	10	15,383	0	11	0	0.00%
2009	2000	9	1,064,045	503,433	732	4	47.31%
2009	2001	8	2,704,757	2,163,901	1,842	12	80.00%
2009	2002	7	4,261,365	2,062,932	3,084	20	48.41%
2009	2003	6	5,583,886	1,126,961	3,384	8	20.18%
2009	2004	5	0	0	0	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**13,629,437**	**5,857,226**	**9,053**	**44**	**42.97%**
2010	1999	11	15,635	164,214	11	1	1050.30%
2010	2000	10	1,034,764	1,404,720	720	9	135.75%
2010	2001	9	2,669,361	1,819,733	1,810	12	68.17%
2010	2002	8	4,208,683	1,434,334	3,043	11	34.08%
2010	2003	7	5,545,991	1,908,015	3,341	17	34.40%
2010	2004	6	0	0	0	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**13,474,434**	**6,731,017**	**8,925**	**50**	**49.95%**
2011	1999	12	3,250	0	11	0	0.00%
2011	2000	11	1,019,872	435,027	685	7	42.66%
2011	2001	10	2,649,922	2,066,207	1,708	9	77.97%
2011	2002	9	4,199,001	967,068	2,911	11	23.03%
2011	2003	8	5,582,271	878,266	3,208	9	15.73%
2011	2004	7	0	0	0	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**13,454,316**	**4,346,567**	**8,523**	**36**	**32.31%**
2012	1999	13	6,632	0	11	0	0.00%
2012	2000	12	1,005,480	1,241,238	685	4	123.45%
2012	2001	11	2,608,189	1,705,490	1,708	8	65.39%
2012	2002	10	4,190,184	3,051,414	2,911	12	72.82%
2012	2003	9	5,483,896	2,216,471	3,208	5	40.42%
2012	2004	8	0	0	0	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**13,294,381**	**8,214,612**	**8,523**	**29**	**61.79%**
Grand Total			**150,739,524**	**34,041,223**	**102,907**	**250**	**22.58%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	10,254,981	4,706	10,538	2	0.05%	0.04%	1.09%	0.04
1	15,287,619	269,356	10,082	6	1.76%	1.01%	1.87%	0.54
2	14,789,083	434,733	9,774	6	2.94%	1.65%	3.09%	0.53
3	14,651,352	1,434,535	9,564	13	9.79%	3.56%	4.84%	0.74
4	14,439,936	1,308,960	9,434	18	9.06%	4.52%	6.94%	0.65
5	14,185,862	2,526,971	9,302	19	17.81%	6.37%	9.34%	0.68
6	13,873,021	2,698,565	9,172	25	19.45%	7.84%	11.75%	0.67
7	13,685,098	4,316,812	9,057	43	31.54%	10.07%	13.94%	0.72
8	13,592,732	5,471,570	8,851	36	40.25%	12.50%	16.02%	0.78
9	13,430,527	5,506,704	8,672	32	41.00%	14.46%	18.03%	0.80
10	7,890,253	6,522,341	5,350	30	82.66%	16.98%	19.39%	0.88
11	3,643,696	2,304,730	2,404	16	63.25%	17.70%	20.09%	0.88
12	1,008,730	1,241,238	696	4	123.05%	18.13%	20.31%	0.89
13	6,632	0	11	0	0.00%	18.13%	20.31%	0.89
Grand Total	**150,739,524**	**34,041,223**	**102,907**	**250**	**22.58%**	**18.13%**	**20.31%**	**0.89**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	8,130	13,427	11	0	165%
2013	2000	13	922,888	760,416	668	8	82%
2013	2001	12	2,421,578	1,648,964	1,671	16	68%
2013	2002	11	3,910,719	2,068,662	2,857	21	53%
2013	2003	10	4,458,788	1,907,428	3,157	19	43%
2013	2004	9	0	0	0	0	0%
2013	2005	8	0	0	0	0	0%
2013 Total			**11,722,103**	**6,398,897**	**8,363**	**64**	**55%**
2014	1999	15	7,939	13,671	10	0	172%
2014	2000	14	897,703	870,271	636	8	97%
2014	2001	13	2,361,468	1,892,302	1,598	17	80%
2014	2002	12	3,829,248	2,403,287	2,741	23	63%
2014	2003	11	3,750,867	2,216,760	3,039	21	59%
2014	2004	10	0	0	0	0	0%
2014	2005	9	0	0	0	0	0%
2014 Total			**10,847,225**	**7,396,291**	**8,024**	**69**	**68%**
2015	1999	16	7,734	13,886	9	0	180%
2015	2000	15	870,644	990,946	604	9	114%
2015	2001	14	2,297,027	2,160,307	1,524	18	94%
2015	2002	13	3,742,086	2,781,722	2,624	25	74%
2015	2003	12	3,670,193	2,584,164	2,921	22	70%
2015	2004	11	0	0	0	0	0%
2015	2005	10	0	0	0	0	0%
2015 Total			**10,587,684**	**8,531,025**	**7,683**	**74**	**81%**
2016	1999	17	7,516	14,167	9	0	188%
2016	2000	16	841,805	1,118,466	583	9	133%
2016	2001	15	2,228,146	2,451,733	1,480	19	110%
2016	2002	14	3,648,771	3,206,239	2,559	27	88%
2016	2003	13	3,584,030	2,999,036	2,860	25	84%
2016	2004	12	0	0	0	0	0%
2016	2005	11	0	0	0	0	0%
2016 Total			**10,310,269**	**9,789,641**	**7,491**	**81**	**95%**
2017	1999	18	7,284	14,511	9	0	199%
2017	2000	17	811,135	1,251,390	562	10	154%
2017	2001	16	2,155,127	2,763,559	1,433	21	128%
2017	2002	15	3,548,990	3,676,035	2,489	30	104%
2017	2003	14	3,492,056	3,464,774	2,794	27	99%
2017	2004	13	0	0	0	0	0%
2017	2005	12	0	0	0	0	0%
2017 Total			**10,014,592**	**11,170,268**	**7,286**	**87**	**112%**
2018	1999	19	7,033	14,810	8	0	211%
2018	2000	18	778,142	1,387,099	538	10	178%
2018	2001	17	2,077,756	3,095,445	1,384	22	149%
2018	2002	16	3,443,117	4,184,880	2,415	32	122%
2018	2003	15	3,394,083	3,983,409	2,724	30	117%
2018	2004	14	0	0	0	0	0%
2018	2005	13	0	0	0	0	0%
2018 Total			**9,700,131**	**12,665,642**	**7,069**	**94**	**131%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	6,760	15,230	8	0	225%
2019	2000	19	742,722	1,523,805	513	11	205%
2019	2001	18	1,994,933	3,440,576	1,331	23	172%
2019	2002	17	3,330,810	4,726,808	2,336	34	142%
2019	2003	16	3,290,552	4,549,625	2,650	32	138%
2019	2004	15	0	0	0	0	0%
2019	2005	14	0	0	0	0	0%
2019 Total			**9,365,776**	**14,256,044**	**6,838**	**101**	**152%**
2020	1999	21	6,463	15,716	7	0	243%
2020	2000	20	705,014	1,654,026	487	11	235%
2020	2001	19	1,906,452	3,786,743	1,274	24	199%
2020	2002	18	3,210,357	5,301,242	2,252	36	165%
2020	2003	17	3,180,956	5,161,716	2,570	35	162%
2020	2004	16	0	0	0	0	0%
2020	2005	15	0	0	0	0	0%
2020 Total			**9,009,243**	**15,919,443**	**6,591**	**107**	**177%**
2021	1999	22	6,146	16,442	7	0	268%
2021	2000	21	665,272	1,775,622	460	11	267%
2021	2001	20	1,812,451	4,133,323	1,214	25	228%
2021	2002	19	3,081,339	5,896,853	2,162	38	191%
2021	2003	18	3,063,532	5,819,096	2,485	37	190%
2021	2004	17	0	0	0	0	0%
2021	2005	16	0	0	0	0	0%
2021 Total			**8,628,741**	**17,641,335**	**6,327**	**113**	**204%**
2022	1999	23	5,814	17,123	6	0	295%
2022	2000	22	624,720	1,887,523	432	12	302%
2022	2001	21	1,713,691	4,465,645	1,151	26	261%
2022	2002	20	2,943,839	6,500,712	2,066	40	221%
2022	2003	19	2,938,060	6,509,468	2,393	40	222%
2022	2004	18	0	0	0	0	0%
2022	2005	17	0	0	0	0	0%
2022 Total			**8,226,124**	**19,380,471**	**6,049**	**118**	**236%**
2023	1999	24	5,470	17,689	6	0	323%
2023	2000	23	583,812	1,988,017	404	12	341%
2023	2001	22	1,613,178	4,777,867	1,088	27	296%
2023	2002	21	2,798,689	7,098,044	1,966	42	254%
2023	2003	20	2,804,531	7,221,608	2,295	42	257%
2023	2004	19	0	0	0	0	0%
2023	2005	18	0	0	0	0	0%
2023 Total			**7,805,679**	**21,103,225**	**5,758**	**122**	**270%**
2024	1999	25	5,117	18,345	6	0	358%
2024	2000	24	542,750	2,076,772	376	12	383%
2024	2001	23	1,511,750	5,078,049	1,024	27	336%
2024	2002	22	2,649,938	7,677,726	1,863	43	290%
2024	2003	21	2,663,947	7,925,971	2,192	43	298%
2024	2004	20	0	0	0	0	0%
2024	2005	19	0	0	0	0	0%
2024 Total			**7,373,503**	**22,776,863**	**5,461**	**125**	**309%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	4,760	18,569	5	0	390%
2025	2000	25	501,722	2,148,488	348	11	428%
2025	2001	24	1,409,880	5,351,588	959	27	380%
2025	2002	23	2,498,786	8,240,277	1,760	44	330%
2025	2003	22	2,520,444	8,625,535	2,087	45	342%
2025	2004	21	0	0	0	0	0%
2025	2005	20	0	0	0	0	0%
2025 Total			**6,935,592**	**24,384,458**	**5,159**	**127**	**352%**
2026	1999	27	4,402	18,784	5	0	427%
2026	2000	26	460,966	2,201,410	320	11	478%
2026	2001	25	1,308,056	5,585,482	895	27	427%
2026	2002	24	2,345,788	8,768,181	1,654	44	374%
2026	2003	23	2,374,749	9,318,753	1,980	46	392%
2026	2004	22	0	0	0	0	0%
2026	2005	21	0	0	0	0	0%
2026 Total			**6,493,961**	**25,892,611**	**4,854**	**129**	**399%**
2027	1999	28	4,047	18,965	4	0	469%
2027	2000	27	420,768	2,232,019	293	11	530%
2027	2001	26	1,206,855	5,776,773	830	27	479%
2027	2002	25	2,191,570	9,240,665	1,548	44	422%
2027	2003	24	2,227,408	9,975,988	1,871	47	448%
2027	2004	23	0	0	0	0	0%
2027	2005	22	0	0	0	0	0%
2027 Total			**6,050,649**	**27,244,410**	**4,546**	**129**	**450%**
2028	1999	29	3,700	18,993	4	0	513%
2028	2000	28	381,403	2,242,835	266	10	588%
2028	2001	27	1,106,854	5,915,094	765	26	534%
2028	2002	26	2,036,909	9,650,238	1,442	44	474%
2028	2003	25	2,079,059	10,581,349	1,760	47	509%
2028	2004	24	0	0	0	0	0%
2028	2005	23	0	0	0	0	0%
2028 Total			**5,607,926**	**28,408,508**	**4,237**	**128**	**507%**
2029	1999	30	3,363	18,988	4	0	565%
2029	2000	29	343,157	2,229,491	240	10	650%
2029	2001	28	1,008,688	6,001,098	702	25	595%
2029	2002	27	1,882,730	9,987,008	1,335	43	530%
2029	2003	26	1,930,435	11,127,467	1,648	47	576%
2029	2004	25	0	0	0	0	0%
2029	2005	24	0	0	0	0	0%
2029 Total			**5,168,373**	**29,364,053**	**3,928**	**126**	**568%**
2030	1999	31	3,039	18,870	3	0	621%
2030	2000	30	306,346	2,189,431	214	9	715%
2030	2001	29	913,064	6,028,404	639	24	660%
2030	2002	28	1,729,979	10,239,487	1,230	42	592%
2030	2003	27	1,782,389	11,603,703	1,536	47	651%
2030	2004	26	0	0	0	0	0%
2030	2005	25	0	0	0	0	0%
2030 Total			**4,734,818**	**30,079,895**	**3,623**	**123**	**635%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	2,731	18,708	3	0	685%
2031	2000	31	271,282	2,125,704	190	9	784%
2031	2001	30	820,658	5,988,306	578	23	730%
2031	2002	29	1,579,695	10,396,289	1,126	41	658%
2031	2003	28	1,635,866	11,995,568	1,424	46	733%
2031	2004	27	0	0	0	0	0%
2031	2005	26	0	0	0	0	0%
2031 Total			**4,310,231**	**30,524,575**	**3,321**	**119**	**708%**
2032	1999	33	2,441	18,388	3	0	753%
2032	2000	32	238,235	2,040,349	168	8	856%
2032	2001	31	732,121	5,885,641	520	22	804%
2032	2002	30	1,432,955	10,445,515	1,024	39	729%
2032	2003	29	1,491,844	12,284,047	1,313	45	823%
2032	2004	28	0	0	0	0	0%
2032	2005	27	0	0	0	0	0%
2032 Total			**3,897,595**	**30,673,939**	**3,027**	**115**	**787%**
2033	1999	34	2,171	17,892	2	0	824%
2033	2000	33	207,449	1,935,133	146	7	933%
2033	2001	32	648,080	5,721,740	464	20	883%
2033	2002	31	1,290,839	10,388,867	925	37	805%
2033	2003	30	1,351,383	12,459,934	1,203	44	922%
2033	2004	29	0	0	0	0	0%
2033	2005	28	0	0	0	0	0%
2033 Total			**3,499,922**	**30,523,566**	**2,741**	**109**	**872%**
2034	1999	35	1,923	17,412	2	0	905%
2034	2000	34	179,103	1,814,388	127	6	1013%
2034	2001	33	569,067	5,504,885	411	19	967%
2034	2002	32	1,154,440	10,222,946	830	35	886%
2034	2003	31	1,215,540	12,510,803	1,096	42	1029%
2034	2004	30	0	0	0	0	0%
2034	2005	29	0	0	0	0	0%
2034 Total			**3,120,074**	**30,070,434**	**2,465**	**103**	**964%**
2035	1999	36	1,697	16,713	2	0	985%
2035	2000	35	153,300	1,679,628	109	6	1096%
2035	2001	34	495,507	5,233,774	361	17	1056%
2035	2002	33	1,024,731	9,961,475	739	33	972%
2035	2003	32	1,085,376	12,433,320	992	40	1146%
2035	2004	31	0	0	0	0	0%
2035	2005	30	0	0	0	0	0%
2035 Total			**2,760,611**	**29,324,909**	**2,203**	**96**	**1062%**
2036	1999	37	1,494	15,856	2	0	1061%
2036	2000	36	130,088	1,536,858	93	5	1181%
2036	2001	35	427,749	4,916,290	315	16	1149%
2036	2002	34	902,551	9,603,143	653	30	1064%
2036	2003	33	961,787	12,235,384	892	38	1272%
2036	2004	32	0	0	0	0	0%
2036	2005	31	0	0	0	0	0%
2036 Total			**2,423,668**	**28,307,530**	**1,954**	**89**	**1168%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	1,314	15,198	1	0	1157%
2037	2000	37	109,455	1,389,131	79	4	1269%
2037	2001	36	365,993	4,559,955	272	14	1246%
2037	2002	35	788,613	9,146,022	573	28	1160%
2037	2003	34	845,563	11,911,494	796	35	1409%
2037	2004	33	0	0	0	0	0%
2037	2005	32	0	0	0	0	0%
2037 Total			**2,110,938**	**27,021,800**	**1,722**	**81**	**1280%**
2038	1999	39	1,155	14,748	1	0	1277%
2038	2000	38	91,332	1,245,822	66	4	1364%
2038	2001	37	310,342	4,175,173	233	12	1345%
2038	2002	36	683,448	8,612,278	499	25	1260%
2038	2003	35	737,355	11,470,368	706	32	1556%
2038	2004	34	0	0	0	0	0%
2038	2005	33	0	0	0	0	0%
2038 Total			**1,823,632**	**25,518,389**	**1,506**	**74**	**1399%**
2039	1999	40	1,016	13,903	1	0	1368%
2039	2000	39	75,591	1,107,158	55	3	1465%
2039	2001	38	260,765	3,778,352	199	11	1449%
2039	2002	37	587,396	8,024,020	430	22	1366%
2039	2003	36	637,648	10,937,462	622	30	1715%
2039	2004	35	0	0	0	0	0%
2039	2005	34	0	0	0	0	0%
2039 Total			**1,562,416**	**23,860,894**	**1,307**	**66**	**1527%**
2040	1999	41	895	13,191	1	0	1474%
2040	2000	40	62,081	972,410	46	3	1566%
2040	2001	39	217,097	3,378,196	168	9	1556%
2040	2002	38	500,610	7,390,906	369	20	1476%
2040	2003	37	546,724	10,333,513	544	27	1890%
2040	2004	36	0	0	0	0	0%
2040	2005	35	0	0	0	0	0%
2040 Total			**1,327,407**	**22,088,217**	**1,127**	**59**	**1664%**
2041	1999	42	789	12,598	1	0	1596%
2041	2000	41	50,616	848,052	37	2	1675%
2041	2001	40	179,080	2,980,941	141	8	1665%
2041	2002	39	423,058	6,729,599	313	17	1591%
2041	2003	38	464,676	9,661,159	472	24	2079%
2041	2004	37	0	0	0	0	0%
2041	2005	36	0	0	0	0	0%
2041 Total			**1,118,219**	**20,232,349**	**964**	**52**	**1809%**
2042	1999	43	696	12,110	1	0	1740%
2042	2000	42	40,990	734,535	31	2	1792%
2042	2001	41	146,390	2,598,726	117	7	1775%
2042	2002	40	354,533	6,053,311	264	15	1707%
2042	2003	39	391,437	8,941,088	406	22	2284%
2042	2004	38	0	0	0	0	0%
2042	2005	37	0	0	0	0	0%
2042 Total			**934,046**	**18,339,772**	**819**	**46**	**1963%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	614	11,751	1	0	1915%
2043	2000	43	32,990	633,051	25	2	1919%
2043	2001	42	118,597	2,241,339	97	6	1890%
2043	2002	41	294,657	5,382,380	221	13	1827%
2043	2003	40	326,786	8,194,244	347	19	2508%
2043	2004	39	0	0	0	0	0%
2043	2005	38	0	0	0	0	0%
2043 Total			**773,643**	**16,462,765**	**691**	**39**	**2128%**
2044	1999	45	540	11,432	1	0	2119%
2044	2000	44	26,403	542,463	20	1	2055%
2044	2001	43	95,239	1,912,993	80	5	2009%
2044	2002	42	242,908	4,734,128	184	11	1949%
2044	2003	41	270,336	7,434,705	295	17	2750%
2044	2004	40	0	0	0	0	0%
2044	2005	39	0	0	0	0	0%
2044 Total			**635,426**	**14,635,720**	**580**	**34**	**2303%**
2045	1999	46	472	11,129	1	0	2356%
2045	2000	45	21,025	462,898	16	1	2202%
2045	2001	44	75,831	1,614,595	66	4	2129%
2045	2002	43	198,666	4,126,551	152	9	2077%
2045	2003	42	221,600	6,681,419	249	14	3015%
2045	2004	41	0	0	0	0	0%
2045	2005	40	0	0	0	0	0%
2045 Total			**517,594**	**12,896,593**	**483**	**29**	**2492%**
2046	1999	47	411	10,642	0	0	2592%
2046	2000	46	16,670	393,196	13	1	2359%
2046	2001	45	59,894	1,348,710	54	3	2252%
2046	2002	44	161,244	3,565,729	125	8	2211%
2046	2003	43	179,996	5,950,463	208	12	3306%
2046	2004	42	0	0	0	0	0%
2046	2005	41	0	0	0	0	0%
2046 Total			**418,215**	**11,268,739**	**400**	**24**	**2694%**
2047	1999	48	354	10,104	0	0	2851%
2047	2000	47	13,178	332,822	10	1	2525%
2047	2001	46	46,957	1,114,025	44	3	2372%
2047	2002	45	129,915	3,050,485	101	6	2348%
2047	2003	44	144,873	5,252,925	173	10	3626%
2047	2004	43	0	0	0	0	0%
2047	2005	42	0	0	0	0	0%
2047 Total			**335,278**	**9,760,361**	**329**	**20**	**2911%**
2048	1999	49	303	9,515	0	0	3145%
2048	2000	48	10,390	282,200	8	1	2716%
2048	2001	47	36,569	908,467	36	2	2484%
2048	2002	46	103,964	2,585,881	82	5	2487%
2048	2003	45	115,546	4,596,818	143	9	3978%
2048	2004	44	0	0	0	0	0%
2048	2005	43	0	0	0	0	0%
2048 Total			**266,771**	**8,382,881**	**270**	**17**	**3142%**
2049	1999	50	255	8,514	0	0	3334%
2049	2000	49	8,175	238,954	6	0	2923%
2049	2001	48	28,318	733,855	29	2	2591%
2049	2002	47	82,676	2,175,938	66	4	2632%
2049	2003	46	91,333	3,993,065	118	7	4372%
2049	2004	45	0	0	0	0	0%
2049	2005	44	0	0	0	0	0%
2049 Total			**210,757**	**7,150,327**	**220**	**14**	**3393%**
Grand Total			**180,628,831**	**729,446,842**	**135,414**	**3,101**	**404%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	0	0	0	0	0.00%
10	4,458,788	1,907,428	3,157	19	42.78%
11	7,661,586	4,285,422	5,896	42	55.93%
12	9,921,019	6,636,415	7,333	61	66.89%
13	10,610,472	8,433,477	7,750	74	79.48%
14	10,343,686	9,715,018	7,524	80	93.92%
15	10,049,802	11,115,794	7,307	87	110.61%
16	9,738,335	12,630,415	7,091	94	129.70%
17	9,408,174	14,249,526	6,861	101	151.46%
18	9,054,249	15,962,523	6,614	108	176.30%
19	8,675,606	17,731,679	6,350	113	204.39%
20	8,272,594	19,524,898	6,069	119	236.02%
21	7,848,063	21,280,997	5,776	123	271.16%
22	7,414,426	22,985,093	5,478	126	310.01%
23	6,974,911	24,642,220	5,174	128	353.30%
24	6,531,296	26,190,218	4,867	130	401.00%
25	6,085,524	27,574,329	4,556	130	453.11%
26	5,639,926	28,774,457	4,245	129	510.19%
27	5,197,144	29,756,608	3,934	128	572.56%
28	4,759,983	30,497,954	3,625	125	640.72%
29	4,331,459	30,957,224	3,321	121	714.71%
30	3,914,705	31,102,174	3,023	116	794.50%
31	3,512,820	30,929,885	2,734	110	880.49%
32	3,128,861	30,437,064	2,456	104	972.78%
33	2,765,475	29,655,263	2,190	97	1072.34%
34	2,424,896	28,580,691	1,940	89	1178.64%
35	2,108,940	27,229,720	1,705	82	1291.16%
36	1,818,873	25,663,265	1,487	74	1410.94%
37	1,555,411	23,937,693	1,288	66	1538.99%
38	1,318,697	22,091,437	1,107	59	1675.25%
39	1,108,337	20,170,789	944	52	1819.91%
40	923,496	18,214,810	799	45	1972.38%
41	762,894	16,277,054	672	39	2133.59%
42	624,884	14,404,019	561	33	2305.07%
43	507,587	12,635,167	466	28	2489.26%
44	408,964	10,987,463	384	24	2686.66%
45	326,919	9,470,343	315	20	2896.84%
46	259,396	8,097,297	257	16	3121.60%
47	132,834	3,427,870	113	7	2580.57%
48	39,063	1,026,158	38	2	2626.95%
49	8,478	248,469	7	0	2930.88%
50	255	8,514	0	0	3334.08%
Grand Total	**180,628,831**	**729,446,842**	**135,414**	**3,101**	**403.84%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	188,921	0	160	0	0.00%	0.00%	0.95%	0.00
1	247,884	0	158	0	0.00%	0.00%	1.72%	0.00
2	243,784	0	153	0	0.00%	0.00%	2.90%	0.00
3	247,875	0	152	0	0.00%	0.00%	4.52%	0.00
4	223,486	0	150	0	0.00%	0.00%	6.52%	0.00
5	235,667	0	149	0	0.00%	0.00%	8.78%	0.00
6	231,232	334,542	147	3	144.68%	16.51%	11.04%	1.49
7	213,813	80,661	146	1	37.72%	18.36%	13.09%	1.40
8	218,567	0	144	0	0.00%	16.86%	15.02%	1.12
9	223,570	380,912	141	1	170.38%	27.65%	16.89%	1.64
10	192,359	51,866	136	1	26.96%	27.57%	18.81%	1.47
11	177,262	76,051	133	1	42.90%	28.21%	20.80%	1.36
12	172,319	103,788	129	1	60.23%	29.42%	22.80%	1.29
13	168,354	122,700	125	1	72.88%	30.89%	24.80%	1.25
14	164,400	140,940	122	1	85.73%	32.53%	26.82%	1.21
15	160,165	161,557	118	1	100.87%	34.36%	28.87%	1.19
16	155,656	184,443	115	1	118.49%	36.37%	30.93%	1.18
17	150,843	209,008	112	1	138.56%	38.55%	32.98%	1.17
18	145,632	235,224	108	2	161.52%	40.88%	35.05%	1.17
19	140,000	262,066	104	2	187.19%	43.34%	37.11%	1.17
20	133,946	290,559	99	2	216.92%	45.92%	39.16%	1.17
21	127,520	319,644	95	2	250.66%	48.61%	41.21%	1.18
22	120,924	348,381	90	2	288.10%	51.38%	43.23%	1.19
23	114,206	378,843	86	2	331.72%	54.22%	45.23%	1.20
24	107,394	408,343	81	2	380.23%	57.12%	47.20%	1.21
25	100,533	436,433	76	2	434.12%	60.04%	49.12%	1.22
26	93,660	462,370	71	2	493.67%	62.97%	50.98%	1.24
27	86,810	484,187	66	2	557.76%	65.85%	52.76%	1.25
28	80,036	501,121	61	2	626.12%	68.66%	54.46%	1.26
29	73,392	516,239	57	2	703.40%	71.40%	56.07%	1.27
30	66,913	529,051	52	2	790.65%	74.04%	57.60%	1.29
31	60,632	534,903	47	2	882.21%	76.56%	59.03%	1.30
32	54,593	536,290	43	2	982.34%	78.94%	60.36%	1.31
33	48,819	533,454	38	2	1092.71%	81.17%	61.59%	1.32
34	43,337	525,271	34	2	1212.06%	83.24%	62.73%	1.33
35	38,181	511,464	30	1	1339.59%	85.14%	63.78%	1.34
36	33,378	491,082	26	1	1471.26%	86.86%	64.72%	1.34
37	28,943	466,195	23	1	1610.71%	88.40%	65.58%	1.35
38	24,894	436,758	20	1	1754.46%	89.76%	66.35%	1.35
39	21,237	405,976	17	1	1911.69%	90.95%	67.03%	1.36
40	17,964	374,211	14	1	2083.12%	91.98%	67.64%	1.36
41	15,065	338,729	12	1	2248.46%	92.86%	68.16%	1.36
42	12,524	303,351	10	1	2422.06%	93.60%	68.62%	1.36
43	10,324	269,031	8	1	2605.86%	94.22%	69.02%	1.37
44	8,434	236,472	6	0	2803.93%	94.73%	69.36%	1.37
45	6,826	205,718	5	0	3013.60%	95.15%	69.65%	1.37
46	5,472	176,332	4	0	3222.16%	95.49%	69.82%	1.37
47	2,874	82,376	2	0	2865.94%	95.63%	69.82%	1.37
48	165	5,315	0	0	3223.49%	95.64%	69.83%	1.37
49	45	1,967	0	0	4357.35%	95.65%	69.83%	1.37
Grand Total	**5,440,831**	**13,453,826**	**3,874**	**55**	**247.28%**	**95.65%**	**69.83%**	**1.37**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	15,109	0	9	0	0.00%
2000 Total			**15,109**	**0**	**9**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	30,846	0	9	0	0.00%
2001	2001	0	18,253	0	25	0	0.00%
2001 Total			**49,099**	**0**	**34**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	26,843	0	8	0	0.00%
2002	2001	1	36,202	0	23	0	0.00%
2002	2002	0	44,244	0	52	0	0.00%
2002 Total			**107,288**	**0**	**83**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	38,109	0	8	0	0.00%
2003	2001	2	30,636	0	23	0	0.00%
2003	2002	1	64,748	0	52	0	0.00%
2003	2003	0	111,316	0	74	0	0.00%
2003 Total			**244,809**	**0**	**157**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	18,976	0	8	0	0.00%
2004	2001	3	32,460	0	22	0	0.00%
2004	2002	2	67,909	0	48	0	0.00%
2004	2003	1	116,089	0	74	0	0.00%
2004	2004	0	0	0	0	0	0.00%
2004 Total			**235,434**	**0**	**152**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	30,130	0	8	0	0.00%
2005	2001	4	31,405	0	21	0	0.00%
2005	2002	3	56,518	0	48	0	0.00%
2005	2003	2	118,396	0	74	0	0.00%
2005	2004	1	0	0	0	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**236,449**	**0**	**151**	**0**	**0.00%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	30,240	238,914	8	2	790.07%
2006	2001	5	31,713	0	21	0	0.00%
2006	2002	4	54,719	0	48	0	0.00%
2006	2003	3	120,787	0	74	0	0.00%
2006	2004	2	0	0	0	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**237,459**	**238,914**	**151**	**2**	**100.61%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	14,636	0	8	0	0.00%
2007	2001	6	29,735	0	21	0	0.00%
2007	2002	5	52,402	0	47	0	0.00%
2007	2003	4	118,386	0	73	0	0.00%
2007	2004	3	0	0	0	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**215,159**	**0**	**149**	**0**	**0.00%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	19,660	0	8	0	0.00%
2008	2001	7	29,810	0	21	0	0.00%
2008	2002	6	55,144	95,627	46	1	173.42%
2008	2003	5	121,422	0	73	0	0.00%
2008	2004	4	0	0	0	0	0.00%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**226,036**	**95,627**	**148**	**1**	**42.31%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	19,591	301,486	8	1	1538.93%
2009	2001	8	29,705	0	21	0	0.00%
2009	2002	7	50,945	0	45	0	0.00%
2009	2003	6	116,114	0	72	0	0.00%
2009	2004	5	0	0	0	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**216,354**	**301,486**	**146**	**1**	**139.35%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	5,323	0	5	0	0.00%
2010	2001	9	30,191	0	21	0	0.00%
2010	2002	8	51,204	0	45	0	0.00%
2010	2003	7	118,422	80,661	72	1	68.11%
2010	2004	6	0	0	0	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**205,139**	**80,661**	**143**	**1**	**39.32%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	4,647	0	6	0	0.00%
2011	2001	10	30,725	0	20	0	0.00%
2011	2002	9	51,843	0	42	0	0.00%
2011	2003	8	117,998	0	70	0	0.00%
2011	2004	7	0	0	0	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**205,213**	**0**	**138**	**0**	**0.00%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	4,757	0	6	0	0.00%
2012	2001	11	31,454	0	20	0	0.00%
2012	2002	10	50,731	0	42	0	0.00%
2012	2003	9	121,945	79,426	70	0	65.13%
2012	2004	8	0	0	0	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**208,888**	**79,426**	**138**	**0**	**38.02%**
Grand Total			**2,402,436**	**796,114**	**1,599**	**5**	**33.14%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	188,921	0	160	0	0.00%	0.00%	0.95%	0.00
1	247,884	0	158	0	0.00%	0.00%	1.72%	0.00
2	243,784	0	153	0	0.00%	0.00%	2.90%	0.00
3	247,875	0	152	0	0.00%	0.00%	4.52%	0.00
4	223,486	0	150	0	0.00%	0.00%	6.52%	0.00
5	235,667	0	149	0	0.00%	0.00%	8.78%	0.00
6	231,232	334,542	147	3	144.68%	16.51%	11.04%	1.49
7	213,813	80,661	146	1	37.72%	18.36%	13.09%	1.40
8	218,567	0	144	0	0.00%	16.86%	15.02%	1.12
9	223,570	380,912	141	1	170.38%	27.65%	16.89%	1.64
10	86,778	0	67	0	0.00%	26.94%	17.78%	1.52
11	36,101	0	26	0	0.00%	26.67%	18.34%	1.45
12	4,757	0	6	0	0.00%	26.64%	18.60%	1.43
13	0	0	0	0	0.00%	26.64%	18.60%	1.43
Grand Total	**2,402,436**	**796,114**	**1,599**	**5**	**33.14%**	**26.64%**	**18.60%**	**1.43**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	4,418	2,970	6	0	67%
2013	2001	12	29,228	16,208	20	0	55%
2013	2002	11	46,689	16,105	41	0	34%
2013	2003	10	105,580	51,866	69	1	49%
2013	2004	9	0	0	0	0	0%
2013	2005	8	0	0	0	0	0%
2013 Total			**185,914**	**87,149**	**136**	**1**	**47%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	4,344	3,561	6	0	82%
2014	2001	13	28,627	19,306	19	0	67%
2014	2002	12	45,972	19,215	40	0	42%
2014	2003	11	94,472	59,945	66	1	63%
2014	2004	10	0	0	0	0	0%
2014	2005	9	0	0	0	0	0%
2014 Total			**173,415**	**102,028**	**130**	**1**	**59%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	4,266	4,273	5	0	100%
2015	2001	14	27,984	22,945	18	0	82%
2015	2002	13	45,213	22,656	38	0	50%
2015	2003	12	92,361	68,364	63	1	74%
2015	2004	11	0	0	0	0	0%
2015	2005	10	0	0	0	0	0%
2015 Total			**169,824**	**118,238**	**125**	**1**	**70%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	4,184	5,109	5	0	122%
2016	2001	15	27,294	26,952	17	0	99%
2016	2002	14	44,406	26,419	38	0	59%
2016	2003	13	90,096	77,768	62	1	86%
2016	2004	12	0	0	0	0	0%
2016	2005	11	0	0	0	0	0%
2016 Total			**165,980**	**136,248**	**122**	**1**	**82%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	4,098	6,095	5	0	149%
2017	2001	16	26,556	31,549	17	0	119%
2017	2002	15	43,548	30,754	37	0	71%
2017	2003	14	87,667	88,015	60	1	100%
2017	2004	13	0	0	0	0	0%
2017	2005	12	0	0	0	0	0%
2017 Total			**161,869**	**156,413**	**119**	**1**	**97%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	4,006	7,250	5	0	181%
2018	2001	17	25,766	36,703	16	0	142%
2018	2002	16	42,641	35,901	36	0	84%
2018	2003	15	85,057	99,578	59	1	117%
2018	2004	14	0	0	0	0	0%
2018	2005	13	0	0	0	0	0%
2018 Total			**157,470**	**179,432**	**116**	**1**	**114%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	3,907	8,611	5	0	220%
2019	2001	18	24,909	41,817	16	0	168%
2019	2002	17	41,680	41,745	35	0	100%
2019	2003	16	82,275	111,884	57	1	136%
2019	2004	15	0	0	0	0	0%
2019	2005	14	0	0	0	0	0%
2019 Total			**152,771**	**204,058**	**113**	**1**	**134%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	3,801	10,196	5	0	268%
2020	2001	19	23,980	46,502	15	0	194%
2020	2002	18	40,648	48,441	34	0	119%
2020	2003	17	79,299	124,465	55	1	157%
2020	2004	16	0	0	0	0	0%
2020	2005	15	0	0	0	0	0%
2020 Total			**147,728**	**229,604**	**109**	**2**	**155%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	3,687	12,034	5	0	326%
2021	2001	20	22,976	51,566	14	0	224%
2021	2002	19	39,533	56,182	33	0	142%
2021	2003	18	76,070	137,716	53	1	181%
2021	2004	17	0	0	0	0	0%
2021	2005	16	0	0	0	0	0%
2021 Total			**142,265**	**257,498**	**105**	**2**	**181%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	3,566	14,189	5	0	398%
2022	2001	21	21,898	56,923	13	0	260%
2022	2002	20	38,326	65,079	32	0	170%
2022	2003	19	72,580	150,770	51	1	208%
2022	2004	18	0	0	0	0	0%
2022	2005	17	0	0	0	0	0%
2022 Total			**136,370**	**286,961**	**101**	**2**	**210%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	3,440	16,640	4	0	484%
2023	2001	22	20,774	61,652	13	0	297%
2023	2002	21	37,028	74,556	30	0	201%
2023	2003	20	68,844	163,717	49	1	238%
2023	2004	19	0	0	0	0	0%
2023	2005	18	0	0	0	0	0%
2023 Total			**130,085**	**316,565**	**96**	**2**	**243%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	3,307	18,990	4	0	574%
2024	2001	23	19,605	66,310	12	0	338%
2024	2002	22	35,667	84,101	29	1	236%
2024	2003	21	64,907	176,133	46	1	271%
2024	2004	20	0	0	0	0	0%
2024	2005	19	0	0	0	0	0%
2024 Total			**123,487**	**345,534**	**92**	**2**	**280%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	3,168	21,544	4	0	680%
2025	2001	24	18,387	70,937	11	0	386%
2025	2002	23	34,252	94,572	28	1	276%
2025	2003	22	60,916	188,439	44	1	309%
2025	2004	21	0	0	0	0	0%
2025	2005	20	0	0	0	0	0%
2025 Total			**116,722**	**375,492**	**87**	**2**	**322%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	3,022	24,023	4	0	795%
2026	2001	25	17,123	74,428	10	0	435%
2026	2002	24	32,789	104,574	27	1	319%
2026	2003	23	56,910	201,322	41	1	354%
2026	2004	22	0	0	0	0	0%
2026	2005	21	0	0	0	0	0%
2026 Total			**109,844**	**404,347**	**82**	**2**	**368%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	2,872	25,826	4	0	899%
2027	2001	26	15,825	76,755	9	0	485%
2027	2002	25	31,287	114,239	25	1	365%
2027	2003	24	52,912	213,842	39	1	404%
2027	2004	23	0	0	0	0	0%
2027	2005	22	0	0	0	0	0%
2027 Total			**102,896**	**430,662**	**77**	**2**	**419%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	2,716	26,896	3	0	990%
2028	2001	27	14,501	78,201	9	0	539%
2028	2002	26	29,750	124,290	24	1	418%
2028	2003	25	48,955	226,222	37	1	462%
2028	2004	24	0	0	0	0	0%
2028	2005	23	0	0	0	0	0%
2028 Total			**95,923**	**455,609**	**72**	**2**	**475%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	2,557	27,926	3	0	1092%
2029	2001	28	13,165	78,516	8	0	596%
2029	2002	27	28,178	133,828	22	1	475%
2029	2003	26	45,062	237,301	34	1	527%
2029	2004	25	0	0	0	0	0%
2029	2005	24	0	0	0	0	0%
2029 Total			**88,962**	**477,572**	**67**	**2**	**537%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	2,393	28,857	3	0	1206%
2030	2001	29	11,838	77,681	7	0	656%
2030	2002	28	26,579	142,136	21	1	535%
2030	2003	27	41,259	246,332	32	1	597%
2030	2004	26	0	0	0	0	0%
2030	2005	25	0	0	0	0	0%
2030 Total			**82,068**	**495,006**	**62**	**2**	**603%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	2,223	29,698	3	0	1336%
2031	2001	30	10,538	76,118	6	0	722%
2031	2002	29	24,959	150,322	20	1	602%
2031	2003	28	37,576	253,574	29	1	675%
2031	2004	27	0	0	0	0	0%
2031	2005	26	0	0	0	0	0%
2031 Total			**75,295**	**509,712**	**58**	**2**	**677%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	2,048	30,327	2	0	1481%
2032	2001	31	9,275	73,859	5	0	796%
2032	2002	30	23,319	157,865	18	1	677%
2032	2003	29	34,039	260,310	27	1	765%
2032	2004	28	0	0	0	0	0%
2032	2005	27	0	0	0	0	0%
2032 Total			**68,680**	**522,361**	**53**	**2**	**761%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	1,867	30,642	2	0	1641%
2033	2001	32	8,067	70,269	5	0	871%
2033	2002	31	21,668	163,443	17	1	754%
2033	2003	30	30,664	266,210	25	1	868%
2033	2004	29	0	0	0	0	0%
2033	2005	28	0	0	0	0	0%
2033 Total			**62,266**	**530,564**	**48**	**2**	**852%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	1,681	30,368	2	0	1806%
2034	2001	33	6,929	65,810	4	0	950%
2034	2002	32	20,022	167,608	15	1	837%
2034	2003	31	27,467	267,903	23	1	975%
2034	2004	30	0	0	0	0	0%
2034	2005	29	0	0	0	0	0%
2034 Total			**56,099**	**531,690**	**44**	**2**	**948%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	1,494	29,641	2	0	1985%
2035	2001	34	5,873	60,866	3	0	1036%
2035	2002	33	18,386	171,038	14	1	930%
2035	2003	32	24,457	268,086	20	1	1096%
2035	2004	31	0	0	0	0	0%
2035	2005	30	0	0	0	0	0%
2035 Total			**50,209**	**529,631**	**39**	**2**	**1055%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	1,308	28,397	1	0	2171%
2036	2001	35	4,908	55,093	3	0	1123%
2036	2002	34	16,772	173,183	12	1	1033%
2036	2003	33	21,638	265,964	18	1	1229%
2036	2004	32	0	0	0	0	0%
2036	2005	31	0	0	0	0	0%
2036 Total			**44,626**	**522,637**	**35**	**2**	**1171%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	1,128	26,215	1	0	2325%
2037	2001	36	4,044	48,580	2	0	1201%
2037	2002	35	15,197	173,420	11	0	1141%
2037	2003	34	19,012	260,853	16	1	1372%
2037	2004	33	0	0	0	0	0%
2037	2005	32	0	0	0	0	0%
2037 Total			**39,381**	**509,069**	**31**	**1**	**1293%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	958	23,350	1	0	2438%
2038	2001	37	3,283	41,930	2	0	1277%
2038	2002	36	13,675	170,750	10	0	1249%
2038	2003	35	16,582	253,309	15	1	1528%
2038	2004	34	0	0	0	0	0%
2038	2005	33	0	0	0	0	0%
2038 Total			**34,498**	**489,339**	**27**	**1**	**1418%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	801	20,403	1	0	2548%
2039	2001	38	2,625	35,634	2	0	1358%
2039	2002	37	12,214	166,450	8	0	1363%
2039	2003	36	14,351	243,355	13	1	1696%
2039	2004	35	0	0	0	0	0%
2039	2005	34	0	0	0	0	0%
2039 Total			**29,991**	**465,842**	**24**	**1**	**1553%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	659	17,603	1	0	2673%
2040	2001	39	2,065	29,779	1	0	1442%
2040	2002	38	10,831	159,732	7	0	1475%
2040	2003	37	12,318	231,600	11	1	1880%
2040	2004	36	0	0	0	0	0%
2040	2005	35	0	0	0	0	0%
2040 Total			**25,873**	**438,713**	**20**	**1**	**1696%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	532	14,945	1	0	2808%
2041	2001	40	1,598	24,491	1	0	1533%
2041	2002	39	9,537	152,121	6	0	1595%
2041	2003	38	10,480	218,042	10	1	2080%
2041	2004	37	0	0	0	0	0%
2041	2005	36	0	0	0	0	0%
2041 Total			**22,147**	**409,599**	**18**	**1**	**1849%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	423	12,443	0	0	2945%
2042	2001	41	1,214	19,813	1	0	1632%
2042	2002	40	8,339	143,766	5	0	1724%
2042	2003	39	8,834	203,673	8	0	2306%
2042	2004	38	0	0	0	0	0%
2042	2005	37	0	0	0	0	0%
2042 Total			**18,809**	**379,694**	**15**	**1**	**2019%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	329	10,166	0	0	3090%
2043	2001	42	906	15,712	1	0	1735%
2043	2002	41	7,239	133,611	5	0	1846%
2043	2003	40	7,369	188,352	7	0	2556%
2043	2004	39	0	0	0	0	0%
2043	2005	38	0	0	0	0	0%
2043 Total			**15,843**	**347,841**	**12**	**1**	**2196%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	251	8,096	0	0	3225%
2044	2001	43	662	12,193	0	0	1841%
2044	2002	42	6,240	123,282	4	0	1976%
2044	2003	41	6,079	170,360	6	0	2802%
2044	2004	40	0	0	0	0	0%
2044	2005	39	0	0	0	0	0%
2044 Total			**13,233**	**313,932**	**10**	**1**	**2372%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	187	6,316	0	0	3370%
2045	2001	44	474	9,294	0	0	1959%
2045	2002	43	5,339	113,298	3	0	2122%
2045	2003	42	4,956	151,913	5	0	3065%
2045	2004	41	0	0	0	0	0%
2045	2005	40	0	0	0	0	0%
2045 Total			**10,957**	**280,822**	**9**	**1**	**2563%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	137	4,869	0	0	3563%
2046	2001	45	332	6,976	0	0	2101%
2046	2002	44	4,532	103,884	3	0	2292%
2046	2003	43	3,994	133,374	4	0	3340%
2046	2004	42	0	0	0	0	0%
2046	2005	41	0	0	0	0	0%
2046 Total			**8,994**	**249,103**	**7**	**0**	**2770%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	97	3,702	0	0	3812%
2047	2001	46	227	5,143	0	0	2266%
2047	2002	45	3,814	94,632	2	0	2481%
2047	2003	44	3,176	115,198	3	0	3627%
2047	2004	43	0	0	0	0	0%
2047	2005	42	0	0	0	0	0%
2047 Total			**7,314**	**218,675**	**6**	**0**	**2990%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	67	2,746	0	0	4089%
2048	2001	47	151	3,696	0	0	2443%
2048	2002	46	3,180	84,674	2	0	2663%
2048	2003	45	2,493	97,794	3	0	3922%
2048	2004	44	0	0	0	0	0%
2048	2005	43	0	0	0	0	0%
2048 Total			**5,892**	**188,909**	**4**	**0**	**3206%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	45	1,967	0	0	4357%
2049	2001	48	98	2,569	0	0	2629%
2049	2002	47	2,626	74,978	1	0	2855%
2049	2003	46	1,929	81,647	2	0	4233%
2049	2004	45	0	0	0	0	0%
2049	2005	44	0	0	0	0	0%
2049 Total			**4,698**	**161,162**	**3**	**0**	**3431%**
Grand Total			**3,038,395**	**12,657,712**	**2,275**	**50**	**417%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	0	0	0	0	0.00%
10	105,580	51,866	69	1	49.12%
11	141,161	76,051	107	1	53.88%
12	167,561	103,788	123	1	61.94%
13	168,354	122,700	125	1	72.88%
14	164,400	140,940	122	1	85.73%
15	160,165	161,557	118	1	100.87%
16	155,656	184,443	115	1	118.49%
17	150,843	209,008	112	1	138.56%
18	145,632	235,224	108	2	161.52%
19	140,000	262,066	104	2	187.19%
20	133,946	290,559	99	2	216.92%
21	127,520	319,644	95	2	250.66%
22	120,924	348,381	90	2	288.10%
23	114,206	378,843	86	2	331.72%
24	107,394	408,343	81	2	380.23%
25	100,533	436,433	76	2	434.12%
26	93,660	462,370	71	2	493.67%
27	86,810	484,187	66	2	557.76%
28	80,036	501,121	61	2	626.12%
29	73,392	516,239	57	2	703.40%
30	66,913	529,051	52	2	790.65%
31	60,632	534,903	47	2	882.21%
32	54,593	536,290	43	2	982.34%
33	48,819	533,454	38	2	1092.71%
34	43,337	525,271	34	2	1212.06%
35	38,181	511,464	30	1	1339.59%
36	33,378	491,082	26	1	1471.26%
37	28,943	466,195	23	1	1610.71%
38	24,894	436,758	20	1	1754.46%
39	21,237	405,976	17	1	1911.69%
40	17,964	374,211	14	1	2083.12%
41	15,065	338,729	12	1	2248.46%
42	12,524	303,351	10	1	2422.06%
43	10,324	269,031	8	1	2605.86%
44	8,434	236,472	6	0	2803.93%
45	6,826	205,718	5	0	3013.60%
46	5,472	176,332	4	0	3222.16%
47	2,874	82,376	2	0	2865.94%
48	165	5,315	0	0	3223.49%
49	45	1,967	0	0	4357.35%
50	0	0	0	0	0.00%
Grand Total	**3,038,395**	**12,657,712**	**2,275**	**50**	**416.59%**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	5,156	11,821,680	92%	94%
Facility Only	435	751,492	8%	6%
Total	5,591	12,573,172	100%	100%
COLA Options				
No COLA	690	1,199,798	12%	10%
Compound COLA 5%	4,041	9,557,483	72%	76%
Simple COLA	860	1,815,890	15%	14%
Total	5,591	12,573,172	100%	100%
Nonforfeiture Options				
None	5,397	11,690,095	97%	93%
Full ROP	165	770,831	3%	6%
SBP NFO	9	31,930	0%	0%
Full ROP & SBP	20	80,316	0%	1%
Total	5,591	12,573,172	100%	100%
Pay Period				
10 Pay	254	1,344,459	5%	11%
Lifetime	5,337	11,228,713	95%	89%
Total	5,591	12,573,172	100%	100%
Joint/Single Life				
Joint	2,932	7,702,063	52%	61%
Single	2,659	4,871,109	48%	39%
Total	5,591	12,573,172	100%	100%
Billing Mode				
Annual	1,922	4,451,837	34%	35%
Semi-Annual	233	626,976	4%	5%
Quarterly	528	1,390,090	9%	11%
Monthly	2,908	6,104,268	52%	49%
Total	5,591	12,573,172	100%	100%
Elimination Period				
0	386	930,689	7%	7%
30	985	2,295,213	18%	18%
60	132	323,451	2%	3%
90	4,088	9,023,818	73%	72%
180	0	0	0%	0%
Total	5,591	12,573,172	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	740	1,211,160	13%	10%
5 Year / 5 Year	450	969,631	8%	8%
Lifetime / Lifetime	4,401	10,392,381	79%	83%
Total	5,591	12,573,172	100%	100%
Issue Age Cohort				
22	5	5,542	0%	0%
27	7	5,138	0%	0%
32	16	22,889	0%	0%
37	36	73,014	1%	1%
42	108	217,294	2%	2%
47	360	689,399	6%	5%
52	1,067	2,067,083	19%	16%
57	1,832	3,628,766	33%	29%
62	1,441	3,510,878	26%	28%
67	507	1,534,318	9%	12%
72	163	578,433	3%	5%
77	45	218,033	1%	2%
82	4	22,387	0%	0%
Total	5,591	12,573,172	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	5	7,375	0%	0%
37	7	3,304	0%	0%
42	16	32,884	0%	0%
47	45	81,130	1%	1%
52	104	223,766	2%	2%
57	388	775,128	7%	6%
62	1,070	2,084,022	19%	17%
67	1,764	3,501,932	32%	28%
72	1,423	3,381,367	25%	27%
77	539	1,615,969	10%	13%
82	173	615,686	3%	5%
87	52	222,826	1%	2%
92	5	27,781	0%	0%
Total	5,591	12,573,172	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0%	0%
3	0	0	0%	0%
4	0	0	0%	0%
5	0	0	0%	0%
6	0	0	0%	0%
7	0	0	0%	0%
8	0	0	0%	0%
9	2,145	5,282,595	38%	42%
10	1,886	3,890,679	34%	31%
11	1,135	2,475,118	20%	20%
12	420	911,680	8%	7%
13	5	13,100	0%	0%
Total	5,591	12,573,172	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	89	205,570	100%	100%
Facility Only	0	0	0%	0%
Total	89	205,570	100%	100%
COLA Options				
No COLA	7	12,111	8%	6%
Compound COLA 5%	68	159,778	76%	78%
Simple COLA	14	33,682	16%	16%
Total	89	205,570	100%	100%
Nonforfeiture Options				
None	86	190,080	97%	92%
Full ROP	3	15,490	3%	8%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	89	205,570	100%	100%
Pay Period				
10 Pay	5	27,615	6%	13%
Lifetime	84	177,954	94%	87%
Total	89	205,570	100%	100%
Joint/Single Life				
Joint	49	130,208	55%	63%
Single	40	75,362	45%	37%
Total	89	205,570	100%	100%
Billing Mode				
Annual	26	62,136	29%	30%
Semi-Annual	3	9,391	3%	5%
Quarterly	13	40,162	15%	20%
Monthly	47	93,881	53%	46%
Total	89	205,570	100%	100%
Elimination Period				
0	6	13,462	7%	7%
30	17	35,238	19%	17%
60	0	0	0%	0%
90	66	156,870	74%	76%
180	0	0	0%	0%
Total	89	205,570	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	11	15,666	12%	8%
5 Year / 5 Year	14	31,241	16%	15%
Lifetime / Lifetime	64	158,663	72%	77%
Total	89	205,570	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	1	1,379	1%	1%
42	2	6,009	2%	3%
47	4	12,830	4%	6%
52	25	41,562	28%	20%
57	28	61,472	31%	30%
62	17	39,150	19%	19%
67	10	33,622	11%	16%
72	2	9,547	2%	5%
77	0	0	0%	0%
82	0	0	0%	0%
Total	89	205,570	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	1	1,379	1%	1%
52	2	6,009	2%	3%
57	4	12,830	4%	6%
62	24	40,519	27%	20%
67	31	66,247	35%	32%
72	16	38,181	18%	19%
77	11	40,406	12%	20%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	89	205,570	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0%	0%
7	0	0	0%	0%
8	0	0	0%	0%
9	47	114,384	53%	56%
10	26	46,282	29%	23%
11	12	29,133	13%	14%
12	4	15,771	4%	8%
13	0	0	0%	0%
Total	89	205,570	100%	100%

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

POLICY NUMBER
Issued by The State Life Insurance Company
Administered by
LifeCare Assurance Company

OWNER NAME
ADDRESS
ADDRESS

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

OWNER NAME
ADDRESS
ADDRESS

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

_____ _____
Signature of Owner Date Signed

LifeCare Assurance Company
LifeCare Administrators
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Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

OWNER NAME
ADDRESS
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If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

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Long Term Care Administrative Office
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Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

OWNER NAME
ADDRESS
ADDRESS

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____
Signature of Owner Date Signed

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. As an alternative to paying a higher premium, however, you may choose policy adjustment options and alternatives that are explained below. This premium increase does not affect any other terms of your policy unless you elect to change your benefits in order to change your premiums

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. To minimize the impact of this rate increase as much as possible, we filed with your state insurance department the smallest increase necessary. The experience on this group of policies may in the future necessitate further premium increases.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. As an alternative to paying a higher premium, however, you may choose policy adjustment options and alternatives that are explained below. This premium increase does not affect any other terms of your policy unless you elect to change your benefits in order to change your premiums

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. To minimize the impact of this rate increase as much as possible, we filed with your state insurance department the smallest increase necessary. The experience on this group of policies may in the future necessitate further premium increases.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Nonforfeiture Option: If you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-153, which were issued on and after 10/01/2003.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

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Actuarial Memorandum

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

Actuarial Memorandum Exhibits

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 35%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates
B3	6000 proposed increase

4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the premium increase is assumed to occur in 2013, 50% in 2014.
An extra 4% of the policyholders with a rate increase are assumed to lapse.
15% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors. Current best estimate incidence rates based on a varying percentage of the 1985 National Nursing Home Survey, Table 1 & 2.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy. For instance if the attained age is 57 at the valuation date and the attained age is 58 in the first projection year, the adjustment factor of .9966/.9977 (age 58 / age 57) will be applied to the incidence rate.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim length of stay.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	5.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2012 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2013 through 2049 are developed from an asset share model representing actual contracts in force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H compare durational loss ratios with pricing durational loss ratios.

Nationwide actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H1.1, H1.2

Nationwide projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H1.3, H1.4

Virginia actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H2.1, H2.2

Virginia projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H2.3, H2.4

All Hx.3 and Hx.4 exhibits tabulate the projected information based on calendar duration of each policy. The distribution of the policies follows their distribution as of 2013.

15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

Attachment J provides a demonstration 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:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases.
3. Present value of future projected initial earned premiums time 58%, and
4. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Attachment J are determined at the best estimate interest rate of 5.5%.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2012 (Based on Policy Count)

As of December 31, 2012, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the Commonwealth of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	2	17	2	21
Current Premium	$1,866	$38,597	$6,135	46,598
Current AveragePremium	$933	$2,270	$3,067	2,219
New Premium	$2,519	$52,106	$8,282	62,907
New Average Premium	$1,260	$3,065	$4,141	2,996
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	103	996	133	1,232
Current Premium	$200,869	$3,945,624	$305,489	4,451,982
Current AveragePremium	$1,950	$3,961	$2,297	3,614
New Premium	$271,174	$5,326,592	$412,410	6,010,176
New Average Premium	$2,633	$5,348	$3,101	4,878
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
55	35%	35%
56	35%	35%
57	35%	35%
58	35%	35%
59	35%	35%
60	35%	35%
61	35%	35%
62	35%	35%
63	35%	35%
64	35%	35%
65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
Form S-6000

Attachment C
Lapse Rates

	Pricing (Expected)			Combined		
Duration	Lifetime	10 Pay	Combined*	Actual	Best Estimate	A/E
1	10.00%	7.00%	9.09%	3.49%	3.75%	0.38
2	8.00%	6.00%	7.34%	2.86%	2.75%	0.39
3	6.00%	5.00%	5.61%	2.09%	2.00%	0.37
4	5.00%	4.00%	4.63%	1.47%	1.50%	0.32
5	4.00%	3.00%	3.66%	1.14%	1.00%	0.31
6	4.00%	0.00%	2.98%	1.09%	0.75%	0.37
7	4.00%	0.00%	3.00%	0.98%	0.75%	0.33
8	4.00%	0.00%	3.03%	0.99%	0.75%	0.33
9	4.00%	0.00%	3.17%	0.54%	0.75%	0.17
10	4.00%	0.00%	3.24%	0.63%	0.75%	0.20
11	4.00%	0.00%	3.26%	0.32%	0.75%	0.10
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00
Average			5.04%	1.77%	1.36%	0.35

*Based on the actual exposure.

The State Life Insurance Company
Form S-6000

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	865,485	1	5	3	0.19
2	842,686	3	7	4	0.41
3	823,067	3	10	5	0.31
4	807,817	6	12	6	0.51
5	793,594	3	14	8	0.22
6	778,109	6	15	9	0.39
7	641,639	10	15	9	0.69
8	265,198	1	7	4	0.15
9	0	0	0	0	0.00
10	0	0	0	0	0.00
11	0	0	0	0	0.00
12	0	0	0	0	0.00
Average	5,817,595	33	85	48	0.39

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Form S-6000

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Form S-6000

Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Form S-6000

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Form S-6000

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	865,485	1	1	1.41
2	842,686	1	2	0.65
3	823,067	4	3	1.19
4	807,817	3	6	0.54
5	793,594	4	8	0.49
6	778,109	3	11	0.27
7	641,639	4	11	0.38
8	265,198	0	5	0.00
9	0	0	0	0.00
10	0	0	0	0.00
11	0	0	0	0.00
12	0	0	0	0.00
Average	5,817,595	20	46	0.43

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	1,555	2	2	0.88
2nd quarter	4,519	5	3	1.72
3rd quarter	2,742	2	1	1.80
4th quarter	2,029	0	0	0.58
2	5,948	2	5	0.41
3	4,096	0	3	0.00
4	2,618	2	2	0.90
5	1,091	1	0	3.60
6	97	0	0	0.00
7	0	0	0	0.00
Total	24,694	13	16	0.81

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.8510
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.7545
	2003	1,402,447	0	0.0%	0	0.0%	2,332,302	0	0	2,332,302	0	0.0%	0	0.0%	9.5	1.6630
	2004	6,388,431	0	0.0%	0	0.0%	10,070,247	0	0	12,402,548	0	0.0%	0	0.0%	8.5	1.5763
	2005	5,617,559	0	0.0%	219,694	3.9%	8,393,461	0	328,255	20,796,009	0	0.0%	328,255	1.6%	7.5	1.4941
	2006	5,581,876	109,490	2.0%	974,926	17.5%	7,905,352	155,065	1,380,743	28,701,360	155,065	0.5%	1,708,998	6.0%	6.5	1.4163
	2007	5,401,926	290,436	5.4%	205,092	3.8%	7,251,655	389,887	275,319	35,953,015	544,953	1.5%	1,984,317	5.5%	5.5	1.3424
	2008	5,268,967	333,981	6.3%	146,151	2.8%	6,704,425	424,970	185,968	42,657,441	969,923	2.3%	2,170,285	5.1%	4.5	1.2724
	2009	5,214,879	349,291	6.7%	1,124,430	21.6%	6,289,670	421,280	1,356,175	48,947,110	1,391,203	2.8%	3,526,460	7.2%	3.5	1.2061
	2010	5,163,457	472,233	9.1%	568,160	11.0%	5,902,985	539,868	649,534	54,850,096	1,931,071	3.5%	4,175,994	7.6%	2.5	1.1432
	2011	5,175,942	393,166	7.6%	216,390	4.2%	5,608,776	426,044	234,486	60,458,871	2,357,115	3.9%	4,410,480	7.3%	1.5	1.0836
	2012	5,227,247	503,095	9.6%	420,916	8.1%	5,369,072	516,745	432,337	65,827,943	2,873,859	4.4%	4,842,816	7.4%	0.5	1.0271
Projected Future Experience	2013	4,367,315	704,792	16.1%	1,077,438	24.7%	4,251,951	686,175	1,048,977	70,079,894	3,560,034	5.1%	5,891,793	8.4%	-0.5	0.9736
	2014	3,013,521	899,622	29.9%	1,250,654	41.5%	2,780,965	830,198	1,154,140	72,860,860	4,390,232	6.0%	7,045,934	9.7%	-1.5	0.9228
	2015	2,125,934	1,155,881	54.4%	1,465,086	68.9%	1,859,596	1,011,071	1,281,539	74,720,456	5,401,303	7.2%	8,327,473	11.1%	-2.5	0.8747
	2016	2,020,659	1,416,804	70.1%	1,727,278	85.5%	1,675,365	1,174,698	1,432,117	76,395,820	6,576,001	8.6%	9,759,590	12.8%	-3.5	0.8291
	2017	1,975,505	1,729,701	87.6%	2,033,210	102.9%	1,552,537	1,359,361	1,597,887	77,948,358	7,935,362	10.2%	11,357,477	14.6%	-4.5	0.7859
	2018	1,927,281	2,064,952	107.1%	2,383,138	123.7%	1,435,676	1,538,231	1,775,255	79,384,034	9,473,593	11.9%	13,132,732	16.5%	-5.5	0.7449
	2019	1,875,938	2,452,232	130.7%	2,773,816	147.9%	1,324,578	1,731,492	1,958,559	80,708,611	11,205,085	13.9%	15,091,291	18.7%	-6.5	0.7061
	2020	1,821,541	2,900,100	159.2%	3,211,450	176.3%	1,219,117	1,940,973	2,149,353	81,927,728	13,146,058	16.0%	17,240,644	21.0%	-7.5	0.6693
	2021	1,763,689	3,392,415	192.3%	3,695,508	209.5%	1,118,861	2,152,103	2,344,381	83,046,589	15,298,161	18.4%	19,585,025	23.6%	-8.5	0.6344
	2022	1,701,716	3,933,421	231.1%	4,226,708	248.4%	1,023,267	2,365,223	2,541,580	84,069,856	17,663,384	21.0%	22,126,605	26.3%	-9.5	0.6013
	2023	1,635,308	4,532,792	277.2%	4,806,021	293.9%	932,070	2,583,539	2,739,270	85,001,926	20,246,922	23.8%	24,865,875	29.3%	-10.5	0.5700
	2024	1,564,372	5,185,411	331.5%	5,419,007	346.4%	845,156	2,801,431	2,927,632	85,847,082	23,048,353	26.8%	27,793,507	32.4%	-11.5	0.5403
	2025	1,489,701	5,886,149	395.1%	6,050,644	406.2%	762,857	3,014,224	3,098,460	86,609,939	26,062,577	30.1%	30,891,966	35.7%	-12.5	0.5121
	2026	1,412,629	6,629,021	469.3%	6,695,451	474.0%	685,677	3,217,668	3,249,912	87,295,617	29,280,245	33.5%	34,141,878	39.1%	-13.5	0.4854
	2027	1,333,764	7,401,424	554.9%	7,340,501	550.4%	613,647	3,405,294	3,377,264	87,909,263	32,685,539	37.2%	37,519,143	42.7%	-14.5	0.4601
	2028	1,253,401	8,191,716	653.6%	7,974,802	636.3%	546,609	3,572,414	3,477,817	88,455,872	36,257,953	41.0%	40,996,960	46.3%	-15.5	0.4361
	2029	1,171,934	8,983,788	766.6%	8,582,527	732.3%	484,437	3,713,590	3,547,722	88,940,310	39,971,542	44.9%	44,544,682	50.1%	-16.5	0.4134
	2030	1,089,799	9,763,157	895.9%	9,166,439	841.1%	427,001	3,825,359	3,591,556	89,367,310	43,796,902	49.0%	48,136,238	53.9%	-17.5	0.3918
	2031	1,007,511	10,510,910	1043.3%	9,701,512	962.9%	374,179	3,903,640	3,603,039	89,741,489	47,700,542	53.2%	51,739,277	57.7%	-18.5	0.3714
	2032	925,620	11,210,957	1211.2%	10,188,833	1100.8%	325,844	3,946,569	3,586,753	90,067,333	51,647,111	57.3%	55,326,030	61.4%	-19.5	0.3520
	2033	844,744	11,838,788	1401.5%	10,615,431	1256.6%	281,870	3,950,316	3,542,111	90,349,203	55,597,427	61.5%	58,868,141	65.2%	-20.5	0.3337
	2034	765,530	12,395,972	1619.3%	10,956,333	1431.2%	242,122	3,920,601	3,465,272	90,591,326	59,518,028	65.7%	62,333,413	68.8%	-21.5	0.3163
	2035	688,686	12,872,337	1869.1%	11,213,449	1628.2%	206,462	3,859,020	3,361,699	90,797,788	63,377,049	69.8%	65,695,112	72.4%	-22.5	0.2998
	2036	614,891	13,243,369	2153.8%	11,376,760	1850.2%	174,729	3,763,272	3,232,852	90,972,517	67,140,321	73.8%	68,927,964	75.8%	-23.5	0.2842
	2037	544,759	13,489,877	2476.3%	11,431,693	2098.5%	146,730	3,633,480	3,079,111	91,119,247	70,773,801	77.7%	72,007,075	79.0%	-24.5	0.2693
	2038	478,816	13,600,892	2840.5%	11,371,922	2375.0%	122,245	3,472,400	2,903,328	91,241,492	74,246,200	81.4%	74,910,403	82.1%	-25.5	0.2553
	2039	417,468	13,574,417	3251.6%	11,208,477	2684.9%	101,026	3,284,967	2,712,417	91,342,518	77,531,167	84.9%	77,622,820	85.0%	-26.5	0.2420
	2040	361,006	13,414,952	3716.0%	10,955,125	3034.6%	82,808	3,077,135	2,512,897	91,425,326	80,608,302	88.2%	80,135,717	87.7%	-27.5	0.2294
	2041	309,612	13,130,620	4241.0%	10,610,550	3427.0%	67,317	2,854,895	2,306,974	91,492,643	83,463,197	91.2%	82,442,692	90.1%	-28.5	0.2174
	2042	263,348	12,725,635	4832.2%	10,194,319	3871.0%	54,273	2,622,599	2,100,925	91,546,916	86,085,796	94.0%	84,543,617	92.4%	-29.5	0.2061
	2043	222,158	12,218,510	5499.9%	9,716,682	4373.8%	43,397	2,386,812	1,898,095	91,590,313	88,472,608	96.6%	86,441,712	94.4%	-30.5	0.1953
	2044	185,897	11,632,009	6257.2%	9,188,190	4942.6%	34,421	2,153,785	1,701,287	91,624,734	90,626,392	98.9%	88,142,999	96.2%	-31.5	0.1852
	2045	154,327	10,986,909	7119.3%	8,629,885	5592.0%	27,085	1,928,282	1,514,607	91,651,819	92,554,674	101.0%	89,657,606	97.8%	-32.5	0.1755
	2046	127,126	10,290,974	8095.1%	8,041,200	6325.4%	21,148	1,711,981	1,337,715	91,672,968	94,266,656	102.8%	90,995,321	99.3%	-33.5	0.1664
	2047	103,933	9,561,373	9199.6%	7,433,228	7151.9%	16,389	1,507,684	1,172,108	91,689,356	95,774,340	104.5%	92,167,429	100.5%	-34.5	0.1577
	2048	84,358	8,809,260	10442.7%	6,807,855	8070.2%	12,609	1,316,671	1,017,532	91,701,965	97,091,011	105.9%	93,184,960	101.6%	-35.5	0.1495
	Past	50,442,729	2,451,692	4.9%	3,875,759	7.7%	65,827,943	2,873,859	4,842,816	65,827,943	2,873,859	4.4%	4,842,816	7.4%		
	Future	41,643,796	292,731,136	702.9%	259,521,119	623.2%	25,874,022	94,217,151	88,342,144	25,874,022	94,217,151	364.1%	88,342,144	341.4%		
	Lifetime	92,086,526	295,182,827	320.5%	263,396,878	286.0%	91,701,965	97,091,011	93,184,960	91,701,965	97,091,011	105.9%	93,184,960	101.6%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.8510
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.7545
	2003	1,402,447	0	0.0%	0	0.0%	2,332,302	0	0	2,332,302	0	0.0%	0	0.0%	9.5	1.6630
	2004	6,388,431	0	0.0%	0	0.0%	10,070,247	0	0	12,402,548	0	0.0%	0	0.0%	8.5	1.5763
	2005	5,617,559	0	0.0%	219,694	3.9%	8,393,461	0	328,255	20,796,009	0	0.0%	328,255	1.6%	7.5	1.4941
	2006	5,581,876	109,490	2.0%	974,926	17.5%	7,905,352	155,065	1,380,743	28,701,360	155,065	0.5%	1,708,998	6.0%	6.5	1.4163
	2007	5,401,926	290,436	5.4%	205,092	3.8%	7,251,655	389,887	275,319	35,953,015	544,953	1.5%	1,984,317	5.5%	5.5	1.3424
	2008	5,268,967	333,981	6.3%	146,151	2.8%	6,704,425	424,970	185,968	42,657,441	969,923	2.3%	2,170,285	5.1%	4.5	1.2724
	2009	5,214,879	349,291	6.7%	1,124,430	21.6%	6,289,670	421,280	1,356,175	48,947,110	1,391,203	2.8%	3,526,460	7.2%	3.5	1.2061
	2010	5,163,457	472,233	9.1%	568,160	11.0%	5,902,985	539,868	649,534	54,850,096	1,931,071	3.5%	4,175,994	7.6%	2.5	1.1432
	2011	5,175,942	393,166	7.6%	216,390	4.2%	5,608,776	426,044	234,486	60,458,871	2,357,115	3.9%	4,410,480	7.3%	1.5	1.0836
	2012	5,227,247	503,095	9.6%	420,916	8.1%	5,369,072	516,745	432,337	65,827,943	2,873,859	4.4%	4,842,816	7.4%	0.5	1.0271
Projected Future Experience	2013	4,367,315	704,792	16.1%	1,077,438	24.7%	4,251,951	686,175	1,048,977	70,079,894	3,560,034	5.1%	5,891,793	8.4%	-0.5	0.9736
	2014	3,383,581	881,898	26.1%	1,211,317	35.8%	3,122,468	813,841	1,117,839	73,202,362	4,373,875	6.0%	7,009,632	9.6%	-1.5	0.9228
	2015	2,648,063	1,101,085	41.6%	1,372,393	51.8%	2,316,313	963,140	1,200,459	75,518,675	5,337,015	7.1%	8,210,091	10.9%	-2.5	0.8747
	2016	2,516,932	1,342,226	53.3%	1,617,071	64.2%	2,086,834	1,112,864	1,340,742	77,605,509	6,449,879	8.3%	9,550,833	12.3%	-3.5	0.8291
	2017	2,460,689	1,633,705	66.4%	1,902,296	77.3%	1,933,840	1,283,919	1,495,003	79,539,350	7,733,798	9.7%	11,045,836	13.9%	-4.5	0.7859
	2018	2,400,621	1,945,071	81.0%	2,228,259	92.8%	1,788,278	1,448,929	1,659,881	81,327,628	9,182,727	11.3%	12,705,717	15.6%	-5.5	0.7449
	2019	2,336,668	2,305,355	98.7%	2,591,928	110.9%	1,649,894	1,627,784	1,830,130	82,977,521	10,810,511	13.0%	14,535,847	17.5%	-6.5	0.7061
	2020	2,268,911	2,722,631	120.0%	2,999,051	132.2%	1,518,532	1,822,197	2,007,199	84,496,054	12,632,708	15.0%	16,543,046	19.6%	-7.5	0.6693
	2021	2,196,852	3,180,654	144.8%	3,449,141	157.0%	1,393,653	2,017,765	2,188,089	85,889,707	14,650,472	17.1%	18,731,135	21.8%	-8.5	0.6344
	2022	2,119,658	3,683,730	173.8%	3,942,795	186.0%	1,274,581	2,215,080	2,370,859	87,164,288	16,865,552	19.3%	21,101,994	24.2%	-9.5	0.6013
	2023	2,036,939	4,241,204	208.2%	4,480,774	220.0%	1,160,987	2,417,343	2,553,890	88,325,275	19,282,896	21.8%	23,655,885	26.8%	-10.5	0.5700
	2024	1,948,582	4,847,922	248.8%	5,049,711	259.1%	1,052,726	2,619,102	2,728,119	89,378,001	21,901,998	24.5%	26,384,003	29.5%	-11.5	0.5403
	2025	1,855,571	5,499,063	296.4%	5,635,622	303.7%	950,215	2,816,002	2,885,932	90,328,216	24,718,000	27.4%	29,269,935	32.4%	-12.5	0.5121
	2026	1,759,571	6,188,979	351.7%	6,233,443	354.3%	854,080	3,004,075	3,025,658	91,182,296	27,722,075	30.4%	32,295,593	35.4%	-13.5	0.4854
	2027	1,661,336	6,905,990	415.7%	6,831,316	411.2%	764,358	3,177,352	3,142,995	91,946,654	30,899,427	33.6%	35,438,588	38.5%	-14.5	0.4601
	2028	1,561,236	7,639,314	489.3%	7,418,925	475.2%	680,856	3,331,511	3,235,399	92,627,510	34,230,938	37.0%	38,673,987	41.8%	-15.5	0.4361
	2029	1,459,761	8,373,979	573.7%	7,981,611	546.8%	603,415	3,461,516	3,299,324	93,230,925	37,692,453	40.4%	41,973,311	45.0%	-16.5	0.4134
	2030	1,357,454	9,096,563	670.1%	8,522,069	627.8%	531,872	3,564,177	3,339,081	93,762,797	41,256,630	44.0%	45,312,393	48.3%	-17.5	0.3918
	2031	1,254,955	9,789,468	780.1%	9,017,087	718.5%	466,077	3,635,704	3,348,850	94,228,874	44,892,335	47.6%	48,661,243	51.6%	-18.5	0.3714
	2032	1,152,952	10,437,846	905.3%	9,467,668	821.2%	405,871	3,674,413	3,332,883	94,634,745	48,566,747	51.3%	51,994,126	54.9%	-19.5	0.3520
	2033	1,052,213	11,018,287	1047.2%	9,861,802	937.2%	351,098	3,676,535	3,290,644	94,985,843	52,243,282	55.0%	55,284,770	58.2%	-20.5	0.3337
	2034	953,545	11,533,458	1209.5%	10,176,367	1067.2%	301,587	3,647,805	3,218,584	95,287,431	55,891,087	58.7%	58,503,354	61.4%	-21.5	0.3163
	2035	857,827	11,973,819	1395.8%	10,413,149	1213.9%	257,169	3,589,652	3,121,776	95,544,600	59,480,739	62.3%	61,625,130	64.5%	-22.5	0.2998
	2036	765,908	12,316,366	1608.1%	10,562,887	1379.1%	217,643	3,499,853	3,001,579	95,762,243	62,980,592	65.8%	64,626,709	67.5%	-23.5	0.2842
	2037	678,552	12,543,293	1848.5%	10,612,066	1563.9%	182,767	3,378,518	2,858,345	95,945,010	66,359,110	69.2%	67,485,055	70.3%	-24.5	0.2693
	2038	596,413	12,644,458	2120.1%	10,554,920	1769.7%	152,268	3,228,215	2,694,742	96,097,278	69,587,326	72.4%	70,179,797	73.0%	-25.5	0.2553
	2039	519,999	12,617,898	2426.5%	10,401,587	2000.3%	125,838	3,053,492	2,517,152	96,223,116	72,640,818	75.5%	72,696,949	75.6%	-26.5	0.2420
	2040	449,670	12,467,662	2772.6%	10,164,764	2260.5%	103,146	2,859,844	2,331,603	96,326,262	75,500,663	78.4%	75,028,552	77.9%	-27.5	0.2294
	2041	385,653	12,201,454	3163.8%	9,843,537	2552.4%	83,850	2,652,873	2,140,208	96,410,111	78,153,536	81.1%	77,168,760	80.0%	-28.5	0.2174
	2042	328,027	11,823,347	3604.4%	9,456,066	2882.7%	67,602	2,436,648	1,948,781	96,477,714	80,590,184	83.5%	79,117,541	82.0%	-29.5	0.2061
	2043	276,720	11,350,546	4101.8%	9,011,930	3256.7%	54,056	2,217,261	1,760,426	96,531,769	82,807,445	85.8%	80,877,967	83.8%	-30.5	0.1953
	2044	231,554	10,804,292	4666.0%	8,520,906	3679.9%	42,874	2,000,524	1,577,732	96,574,644	84,807,969	87.8%	82,455,699	85.4%	-31.5	0.1852
	2045	192,229	10,203,880	5308.2%	8,002,456	4163.0%	33,738	1,790,855	1,404,489	96,608,382	86,598,824	89.6%	83,860,188	86.8%	-32.5	0.1755
	2046	158,348	9,556,439	6035.1%	7,455,924	4708.6%	26,342	1,589,786	1,240,350	96,634,724	88,188,610	91.3%	85,100,538	88.1%	-33.5	0.1664
	2047	129,459	8,877,920	6857.7%	6,891,640	5323.4%	20,414	1,399,914	1,086,708	96,655,138	89,588,524	92.7%	86,187,245	89.2%	-34.5	0.1577
	2048	105,077	8,178,572	7783.4%	6,311,351	6006.4%	15,705	1,222,405	943,322	96,670,843	90,810,929	93.9%	87,130,568	90.1%	-35.5	0.1495
	Past	50,442,729	2,451,692	4.9%	3,875,759	7.7%	65,827,943	2,873,859	4,842,816	65,827,943	2,873,859	4.4%	4,842,816	7.4%		
	Future	50,428,840	272,633,166	540.6%	241,271,265	478.4%	30,842,900	87,937,070	82,287,751	30,842,900	87,937,070	285.1%	82,287,751	266.8%		
	Lifetime	100,871,569	275,084,858	272.7%	245,147,024	243.0%	96,670,843	90,810,929	87,130,568	96,670,843	90,810,929	93.9%	87,130,568	90.1%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2014.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.8510
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.7545
	2003	32,070	0	0.0%	0	0.0%	53,333	0	0	53,333	0	0.0%	0	0.0%	9.5	1.6630
	2004	179,984	0	0.0%	0	0.0%	283,714	0	0	337,047	0	0.0%	0	0.0%	8.5	1.5763
	2005	97,442	0	0.0%	0	0.0%	145,593	0	0	482,639	0	0.0%	0	0.0%	7.5	1.4941
	2006	82,345	0	0.0%	0	0.0%	116,621	0	0	599,260	0	0.0%	0	0.0%	6.5	1.4163
	2007	63,459	0	0.0%	0	0.0%	85,188	0	0	684,449	0	0.0%	0	0.0%	5.5	1.3424
	2008	59,835	71,357	119.3%	71,357	119.3%	76,137	90,797	90,797	760,586	90,797	11.9%	90,797	11.9%	4.5	1.2724
	2009	53,782	0	0.0%	0	0.0%	64,867	0	0	825,452	90,797	11.0%	90,797	11.0%	3.5	1.2061
	2010	51,992	0	0.0%	0	0.0%	59,438	0	0	884,890	90,797	10.3%	90,797	10.3%	2.5	1.1432
	2011	51,492	0	0.0%	0	0.0%	55,798	0	0	940,688	90,797	9.7%	90,797	9.7%	1.5	1.0836
	2012	52,587	0	0.0%	0	0.0%	54,014	0	0	994,701	90,797	9.1%	90,797	9.1%	0.5	1.0271
Projected Future Experience	2013	43,672	4,763	10.9%	14,321	32.8%	42,519	4,637	13,943	1,037,220	95,435	9.2%	104,740	10.1%	-0.5	0.9736
	2014	35,332	8,784	24.9%	17,210	48.7%	32,605	8,106	15,882	1,069,826	103,541	9.7%	120,623	11.3%	-1.5	0.9228
	2015	34,057	13,226	38.8%	20,670	60.7%	29,790	11,569	18,081	1,099,616	115,110	10.5%	138,703	12.6%	-2.5	0.8747
	2016	33,455	17,735	53.0%	24,808	74.2%	27,738	14,704	20,569	1,127,354	129,814	11.5%	159,272	14.1%	-3.5	0.8291
	2017	32,816	22,766	69.4%	29,699	90.5%	25,790	17,892	23,340	1,153,143	147,706	12.8%	182,612	15.8%	-4.5	0.7859
	2018	32,133	28,528	88.8%	35,576	110.7%	23,937	21,251	26,502	1,177,080	168,957	14.4%	209,114	17.8%	-5.5	0.7449
	2019	31,407	35,236	112.2%	42,518	135.4%	22,176	24,880	30,022	1,199,256	193,837	16.2%	239,135	19.9%	-6.5	0.7061
	2020	30,634	42,987	140.3%	50,399	164.5%	20,502	28,770	33,731	1,219,758	222,607	18.3%	272,866	22.4%	-7.5	0.6693
	2021	29,802	51,833	173.9%	59,490	199.6%	18,906	32,882	37,740	1,238,664	255,489	20.6%	310,606	25.1%	-8.5	0.6344
	2022	28,900	61,874	214.1%	69,917	241.9%	17,378	37,206	42,042	1,256,043	292,695	23.3%	352,648	28.1%	-9.5	0.6013
	2023	27,925	73,034	261.5%	80,762	289.2%	15,916	41,627	46,032	1,271,959	334,322	26.3%	398,679	31.3%	-10.5	0.5700
	2024	26,872	85,547	318.4%	93,021	346.2%	14,518	46,217	50,255	1,286,476	380,539	29.6%	448,934	34.9%	-11.5	0.5403
	2025	25,759	99,519	386.3%	106,319	412.7%	13,191	50,962	54,445	1,299,667	431,501	33.2%	503,379	38.7%	-12.5	0.5121
	2026	24,600	114,293	464.6%	118,876	483.2%	11,941	55,477	57,701	1,311,608	486,978	37.1%	561,080	42.8%	-13.5	0.4854
	2027	23,397	129,181	552.1%	130,144	556.3%	10,764	59,434	59,877	1,322,373	546,412	41.3%	620,957	47.0%	-14.5	0.4601
	2028	22,146	143,987	650.2%	141,138	637.3%	9,658	62,793	61,551	1,332,030	609,205	45.7%	682,508	51.2%	-15.5	0.4361
	2029	20,850	158,278	759.1%	151,477	726.5%	8,619	65,427	62,615	1,340,649	674,632	50.3%	745,123	55.6%	-16.5	0.4134
	2030	19,516	172,137	882.0%	161,374	826.9%	7,647	67,446	63,229	1,348,296	742,078	55.0%	808,352	60.0%	-17.5	0.3918
	2031	18,148	185,261	1020.8%	170,899	941.7%	6,740	68,804	63,470	1,355,036	810,882	59.8%	871,822	64.3%	-18.5	0.3714
	2032	16,750	197,285	1177.8%	178,761	1067.2%	5,896	69,450	62,929	1,360,932	880,332	64.7%	934,751	68.7%	-19.5	0.3520
	2033	15,336	208,443	1359.2%	184,902	1205.7%	5,117	69,552	61,697	1,366,049	949,884	69.5%	996,448	72.9%	-20.5	0.3337
	2034	13,920	217,354	1561.4%	188,572	1354.7%	4,403	68,745	59,642	1,370,452	1,018,629	74.3%	1,056,089	77.1%	-21.5	0.3163
	2035	12,516	224,249	1791.7%	190,330	1520.7%	3,752	67,228	57,059	1,374,204	1,085,857	79.0%	1,113,149	81.0%	-22.5	0.2998
	2036	11,145	228,355	2048.9%	188,650	1692.7%	3,167	64,890	53,607	1,377,371	1,150,747	83.5%	1,166,756	84.7%	-23.5	0.2842
	2037	9,829	229,719	2337.2%	184,197	1874.0%	2,647	61,874	49,613	1,380,019	1,212,621	87.9%	1,216,370	88.1%	-24.5	0.2693
	2038	8,585	226,500	2638.3%	176,557	2056.6%	2,192	57,827	45,076	1,382,210	1,270,448	91.9%	1,261,446	91.3%	-25.5	0.2553
	2039	7,426	219,369	2954.1%	167,350	2253.6%	1,797	53,087	40,498	1,384,008	1,323,535	95.6%	1,301,944	94.1%	-26.5	0.2420
	2040	6,360	209,428	3292.7%	157,067	2469.4%	1,459	48,039	36,028	1,385,466	1,371,573	99.0%	1,337,972	96.6%	-27.5	0.2294
	2041	5,394	198,038	3671.5%	146,358	2713.4%	1,173	43,058	31,822	1,386,639	1,414,631	102.0%	1,369,794	98.8%	-28.5	0.2174
	2042	4,528	185,584	4098.7%	134,548	2971.5%	933	38,247	27,729	1,387,572	1,452,878	104.7%	1,397,522	100.7%	-29.5	0.2061
	2043	3,761	171,704	4566.0%	122,358	3253.8%	735	33,541	23,902	1,388,307	1,486,419	107.1%	1,421,424	102.4%	-30.5	0.1953
	2044	3,089	156,435	5064.6%	109,791	3554.5%	572	28,965	20,329	1,388,879	1,515,385	109.1%	1,441,753	103.8%	-31.5	0.1852
	2045	2,509	140,918	5615.5%	97,633	3890.7%	440	24,732	17,135	1,389,319	1,540,117	110.9%	1,458,888	105.0%	-32.5	0.1755
	2046	2,016	124,575	6178.6%	85,493	4240.2%	335	20,724	14,222	1,389,655	1,560,841	112.3%	1,473,111	106.0%	-33.5	0.1664
	2047	1,601	108,193	6757.5%	74,069	4626.2%	252	17,060	11,680	1,389,907	1,577,901	113.5%	1,484,790	106.8%	-34.5	0.1577
	2048	1,256	92,382	7352.9%	62,706	4990.9%	188	13,808	9,372	1,390,095	1,591,709	114.5%	1,494,163	107.5%	-35.5	0.1495
	Past	724,987	71,357	9.8%	71,357	9.8%	994,701	90,797	90,797	994,701	90,797	9.1%	90,797	9.1%		
	Future	667,442	4,587,498	687.3%	3,967,960	594.5%	395,394	1,500,912	1,403,365	395,394	1,500,912	379.6%	1,403,365	354.9%		
	Lifetime	1,392,429	4,658,855	334.6%	4,039,317	290.1%	1,390,095	1,591,709	1,494,163	1,390,095	1,591,709	114.5%	1,494,163	107.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.8510
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.7545
	2003	32,070	0	0.0%	0	0.0%	53,333	0	0	53,333	0	0.0%	0	0.0%	9.5	1.6630
	2004	179,984	0	0.0%	0	0.0%	283,714	0	0	337,047	0	0.0%	0	0.0%	8.5	1.5763
	2005	97,442	0	0.0%	0	0.0%	145,593	0	0	482,639	0	0.0%	0	0.0%	7.5	1.4941
	2006	82,345	0	0.0%	0	0.0%	116,621	0	0	599,260	0	0.0%	0	0.0%	6.5	1.4163
	2007	63,459	0	0.0%	0	0.0%	85,188	0	0	684,449	0	0.0%	0	0.0%	5.5	1.3424
	2008	59,835	71,357	119.3%	71,357	119.3%	76,137	90,797	90,797	760,586	90,797	11.9%	90,797	11.9%	4.5	1.2724
	2009	53,782	0	0.0%	0	0.0%	64,867	0	0	825,452	90,797	11.0%	90,797	11.0%	3.5	1.2061
	2010	51,992	0	0.0%	0	0.0%	59,438	0	0	884,890	90,797	10.3%	90,797	10.3%	2.5	1.1432
	2011	51,492	0	0.0%	0	0.0%	55,798	0	0	940,688	90,797	9.7%	90,797	9.7%	1.5	1.0836
	2012	52,587	0	0.0%	0	0.0%	54,014	0	0	994,701	90,797	9.1%	90,797	9.1%	0.5	1.0271
Projected Future Experience	2013	43,672	4,763	10.9%	14,321	32.8%	42,519	4,637	13,943	1,037,220	95,435	9.2%	104,740	10.1%	-0.5	0.9736
	2014	39,671	8,499	21.4%	16,650	42.0%	36,609	7,843	15,365	1,073,830	103,278	9.6%	120,106	11.2%	-1.5	0.9228
	2015	42,421	12,365	29.1%	19,325	45.6%	37,106	10,816	16,904	1,110,936	114,094	10.3%	137,010	12.3%	-2.5	0.8747
	2016	41,672	16,580	39.8%	23,194	55.7%	34,551	13,747	19,231	1,145,487	127,841	11.2%	156,240	13.6%	-3.5	0.8291
	2017	40,875	21,284	52.1%	27,765	67.9%	32,124	16,727	21,820	1,177,610	144,568	12.3%	178,061	15.1%	-4.5	0.7859
	2018	40,025	26,670	66.6%	33,260	83.1%	29,816	19,867	24,776	1,207,426	164,435	13.6%	202,837	16.8%	-5.5	0.7449
	2019	39,120	32,941	84.2%	39,749	101.6%	27,622	23,259	28,066	1,235,048	187,694	15.2%	230,903	18.7%	-6.5	0.7061
	2020	38,157	40,187	105.3%	47,119	123.5%	25,538	26,896	31,535	1,260,586	214,590	17.0%	262,439	20.8%	-7.5	0.6693
	2021	37,121	48,458	130.5%	55,619	149.8%	23,549	30,741	35,284	1,284,135	245,331	19.1%	297,723	23.2%	-8.5	0.6344
	2022	35,998	57,848	160.7%	65,373	181.6%	21,646	34,785	39,310	1,305,781	280,116	21.5%	337,032	25.8%	-9.5	0.6013
	2023	34,783	68,287	196.3%	75,525	217.1%	19,825	38,921	43,047	1,325,607	319,037	24.1%	380,079	28.7%	-10.5	0.5700
	2024	33,472	79,995	239.0%	86,999	259.9%	18,083	43,217	47,001	1,343,690	362,255	27.0%	427,080	31.8%	-11.5	0.5403
	2025	32,086	93,073	290.1%	99,463	310.0%	16,431	47,662	50,934	1,360,121	409,916	30.1%	478,014	35.1%	-12.5	0.5121
	2026	30,642	106,909	348.9%	111,222	363.0%	14,874	51,893	53,986	1,374,994	461,809	33.6%	532,000	38.7%	-13.5	0.4854
	2027	29,143	120,871	414.8%	121,821	418.0%	13,408	55,611	56,048	1,388,402	517,420	37.3%	588,048	42.4%	-14.5	0.4601
	2028	27,585	134,786	488.6%	132,195	479.2%	12,030	58,780	57,650	1,400,432	576,200	41.1%	645,699	46.1%	-15.5	0.4361
	2029	25,971	148,210	570.7%	141,893	546.4%	10,735	61,265	58,654	1,411,167	637,465	45.2%	704,352	49.9%	-16.5	0.4134
	2030	24,309	161,231	663.3%	151,207	622.0%	9,525	63,173	59,245	1,420,692	700,638	49.3%	763,598	53.7%	-17.5	0.3918
	2031	22,605	173,561	767.8%	160,158	708.5%	8,395	64,459	59,481	1,429,087	765,097	53.5%	823,079	57.6%	-18.5	0.3714
	2032	20,864	184,857	886.0%	167,524	803.0%	7,345	65,075	58,973	1,436,432	830,171	57.8%	882,052	61.4%	-19.5	0.3520
	2033	19,102	195,338	1022.6%	173,294	907.2%	6,374	65,180	57,824	1,442,806	895,351	62.1%	939,876	65.1%	-20.5	0.3337
	2034	17,339	203,721	1174.9%	176,754	1019.4%	5,484	64,433	55,904	1,448,290	959,784	66.3%	995,780	68.8%	-21.5	0.3163
	2035	15,590	210,223	1348.5%	178,442	1144.6%	4,674	63,023	53,495	1,452,964	1,022,807	70.4%	1,049,275	72.2%	-22.5	0.2998
	2036	13,882	214,145	1542.6%	176,908	1274.4%	3,945	60,852	50,271	1,456,908	1,083,659	74.4%	1,099,546	75.5%	-23.5	0.2842
	2037	12,243	215,485	1760.1%	172,778	1411.3%	3,298	58,041	46,538	1,460,206	1,141,700	78.2%	1,146,083	78.5%	-24.5	0.2693
	2038	10,693	212,537	1987.5%	165,682	1549.4%	2,730	54,262	42,300	1,462,936	1,195,962	81.8%	1,188,383	81.2%	-25.5	0.2553
	2039	9,250	205,902	2226.0%	157,035	1697.7%	2,238	49,828	38,002	1,465,175	1,245,790	85.0%	1,226,385	83.7%	-26.5	0.2420
	2040	7,923	196,599	2481.5%	147,367	1860.1%	1,817	45,096	33,803	1,466,992	1,290,886	88.0%	1,260,188	85.9%	-27.5	0.2294
	2041	6,719	185,904	2767.0%	137,274	2043.2%	1,461	40,420	29,847	1,468,453	1,331,306	90.7%	1,290,035	87.8%	-28.5	0.2174
	2042	5,640	174,204	3088.7%	126,126	2236.3%	1,162	35,901	25,993	1,469,615	1,367,207	93.0%	1,316,028	89.5%	-29.5	0.2061
	2043	4,684	161,135	3440.0%	114,622	2447.0%	915	31,477	22,391	1,470,530	1,398,684	95.1%	1,338,419	91.0%	-30.5	0.1953
	2044	3,847	146,753	3814.3%	102,775	2671.3%	712	27,173	19,030	1,471,242	1,425,856	96.9%	1,357,448	92.3%	-31.5	0.1852
	2045	3,126	132,141	4227.5%	91,330	2921.9%	549	23,192	16,029	1,471,791	1,449,048	98.5%	1,373,477	93.3%	-32.5	0.1755
	2046	2,511	116,749	4648.7%	79,908	3181.8%	418	19,422	13,293	1,472,209	1,468,470	99.7%	1,386,771	94.2%	-33.5	0.1664
	2047	1,994	101,337	5081.3%	69,176	3468.7%	314	15,979	10,908	1,472,523	1,484,450	100.8%	1,397,679	94.9%	-34.5	0.1577
	2048	1,565	86,480	5526.0%	58,521	3739.4%	234	12,926	8,747	1,472,757	1,497,375	101.7%	1,406,425	95.5%	-35.5	0.1495
	Past	724,987	71,357	9.8%	71,357	9.8%	994,701	90,797	90,797	994,701	90,797	9.1%	90,797	9.1%		
	Future	816,301	4,300,029	526.8%	3,718,374	455.5%	478,056	1,406,578	1,315,628	478,056	1,406,578	294.2%	1,315,628	275.2%		
	Lifetime	1,541,288	4,371,386	283.6%	3,789,731	245.9%	1,472,757	1,497,375	1,406,425	1,472,757	1,497,375	101.7%	1,406,425	95.5%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2014.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	5,456,459	219,694	2,377	1	4.03%	3.92%	0.44%	9.00
1	7,204,284	0	2,317	0	0.00%	1.74%	0.91%	1.92
2	5,512,554	565,153	2,266	2	10.25%	4.11%	1.64%	2.51
3	5,409,702	684,090	2,224	6	12.65%	5.84%	2.70%	2.16
4	5,273,424	485,232	2,189	2	9.20%	6.35%	4.03%	1.57
5	5,211,411	715,284	2,158	5	13.73%	7.28%	5.52%	1.32
6	5,217,080	417,707	2,117	3	8.01%	7.33%	7.05%	1.04
7	5,138,679	164,184	2,064	3	3.20%	6.94%	8.45%	0.82
8	5,187,015	527,997	2,031	3	10.18%	7.18%	9.78%	0.73
9	4,967,412	899,727	2,010	5	18.11%	7.91%	11.09%	0.71
10	2,786,119	1,215,896	1,962	9	43.64%	9.15%	12.64%	0.72
11	2,114,444	1,411,384	1,904	10	66.75%	10.56%	14.27%	0.74
12	2,027,465	1,666,238	1,860	11	82.18%	12.11%	15.97%	0.76
13	1,983,089	1,961,080	1,829	13	98.89%	13.82%	17.74%	0.78
14	1,935,696	2,301,527	1,795	14	118.90%	15.70%	19.58%	0.80
15	1,885,134	2,686,970	1,759	15	142.53%	17.76%	21.50%	0.83
16	1,831,572	3,114,884	1,721	17	170.07%	20.00%	23.48%	0.85
17	1,774,828	3,594,134	1,680	18	202.51%	22.43%	25.53%	0.88
18	1,713,992	4,125,738	1,634	20	240.71%	25.07%	27.64%	0.91
19	1,648,725	4,703,489	1,586	22	285.28%	27.90%	29.82%	0.94
20	1,578,898	5,319,560	1,533	23	336.92%	30.92%	32.04%	0.96
21	1,504,757	5,955,371	1,477	25	395.77%	34.11%	34.32%	0.99
22	1,428,153	6,600,872	1,419	26	462.20%	37.46%	36.63%	1.02
23	1,349,750	7,250,689	1,358	27	537.19%	40.93%	38.96%	1.05
24	1,269,823	7,888,949	1,297	28	621.26%	44.50%	41.30%	1.08
25	1,188,694	8,513,509	1,233	29	716.21%	48.16%	43.63%	1.10
26	1,106,774	9,096,479	1,168	29	821.89%	51.85%	45.95%	1.13
27	1,024,557	9,650,729	1,102	29	941.94%	55.56%	48.23%	1.15
28	942,558	10,148,526	1,035	30	1076.70%	59.26%	50.47%	1.17
29	861,358	10,582,771	967	29	1228.61%	62.92%	52.65%	1.19
30	781,639	10,948,902	899	29	1400.76%	66.51%	54.77%	1.21
31	704,106	11,220,263	832	28	1593.55%	70.00%	56.81%	1.23
32	629,463	11,392,429	764	28	1809.87%	73.37%	58.76%	1.25
33	558,371	11,461,967	699	26	2052.75%	76.58%	60.61%	1.26
34	491,392	11,414,316	635	25	2322.85%	79.62%	62.36%	1.28
35	428,967	11,265,541	573	24	2626.20%	82.47%	64.00%	1.29
36	371,426	11,013,919	514	22	2965.30%	85.11%	65.52%	1.30
37	318,978	10,679,741	458	21	3348.11%	87.55%	66.93%	1.31
38	271,697	10,269,095	405	19	3779.62%	89.77%	68.21%	1.32
39	229,545	9,792,544	357	17	4266.06%	91.78%	69.38%	1.32
40	192,388	9,270,982	312	16	4818.89%	93.59%	70.44%	1.33
41	159,983	8,707,177	270	14	5442.57%	95.20%	71.38%	1.33
42	132,022	8,119,847	233	12	6150.38%	96.63%	72.22%	1.34
43	108,147	7,511,329	200	11	6945.47%	97.88%	72.96%	1.34
44	87,960	6,891,717	170	10	7835.07%	98.97%	73.48%	1.35
45	59,952	4,934,520	118	7	8230.79%	99.71%	73.70%	1.35
46	25,324	2,165,005	53	3	8549.17%	100.02%	73.70%	1.36
47	0	0	0	0	0.00%	100.02%	73.70%	1.36
48	0	0	0	0	0.00%	100.02%	73.70%	1.36
49	0	0	0	0	0.00%	100.02%	73.70%	1.36
Grand Total	**92,085,766**	**269,527,158**	**59,562**	**766**	**292.69%**	**100.02%**	**73.70%**	**1.36**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	0	0	0	0	0.00%
2000 Total			**0**	**0**	**0**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	0	0	0	0	0.00%
2001	2001	0	0	0	0	0	0.00%
2001 Total			**0**	**0**	**0**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	0	0	0	0	0.00%
2002	2001	1	0	0	0	0	0.00%
2002	2002	0	0	0	0	0	0.00%
2002 Total			**0**	**0**	**0**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	0	0	0	0	0.00%
2003	2001	2	0	0	0	0	0.00%
2003	2002	1	0	0	0	0	0.00%
2003	2003	0	1,402,447	0	978	0	0.00%
2003 Total			**1,402,447**	**0**	**978**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	0	0	0	0	0.00%
2004	2001	3	0	0	0	0	0.00%
2004	2002	2	0	0	0	0	0.00%
2004	2003	1	3,404,645	0	957	0	0.00%
2004	2004	0	2,983,786	0	1,010	0	0.00%
2004 Total			**6,388,431**	**0**	**1,967**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	0	0	0	0	0.00%
2005	2001	4	0	0	0	0	0.00%
2005	2002	3	0	0	0	0	0.00%
2005	2003	2	1,927,896	0	931	0	0.00%
2005	2004	1	2,619,436	0	979	0	0.00%
2005	2005	0	1,070,226	219,694	389	1	20.53%
2005 Total			**5,617,559**	**219,694**	**2,299**	**1**	**3.91%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	0	0	0	0	0.00%
2006	2001	5	0	0	0	0	0.00%
2006	2002	4	0	0	0	0	0.00%
2006	2003	3	1,979,613	436,560	911	2	22.05%
2006	2004	2	2,422,061	538,366	961	1	22.23%
2006	2005	1	1,180,203	0	381	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**5,581,876**	**974,926**	**2,253**	**3**	**17.47%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	0	0	0	0	0.00%
2007	2001	6	0	0	0	0	0.00%
2007	2002	5	0	0	0	0	0.00%
2007	2003	4	1,885,603	0	898	0	0.00%
2007	2004	3	2,353,726	178,304	949	2	7.58%
2007	2005	2	1,162,596	26,787	374	1	2.30%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**5,401,926**	**205,092**	**2,221**	**3**	**3.80%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	0	0	0	0	0.00%
2008	2001	7	0	0	0	0	0.00%
2008	2002	6	0	0	0	0	0.00%
2008	2003	5	1,857,698	46,836	885	3	2.52%
2008	2004	4	2,334,906	30,089	932	1	1.29%
2008	2005	3	1,076,363	69,226	364	2	6.43%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**5,268,967**	**146,151**	**2,181**	**6**	**2.77%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	0	0	0	0	0.00%
2009	2001	8	0	0	0	0	0.00%
2009	2002	7	0	0	0	0	0.00%
2009	2003	6	1,880,528	838	870	1	0.04%
2009	2004	5	2,281,435	668,448	919	2	29.30%
2009	2005	4	1,052,915	455,143	359	1	43.23%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**5,214,879**	**1,124,430**	**2,148**	**4**	**21.56%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	0	0	0	0	0.00%
2010	2001	9	0	0	0	0	0.00%
2010	2002	8	0	0	0	0	0.00%
2010	2003	7	1,825,842	151,291	859	1	8.29%
2010	2004	6	2,265,337	416,869	900	2	18.40%
2010	2005	5	1,072,278	0	354	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**5,163,457**	**568,160**	**2,113**	**3**	**11.00%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	0	0	0	0	0.00%
2011	2001	10	0	0	0	0	0.00%
2011	2002	9	0	0	0	0	0.00%
2011	2003	8	1,881,913	203,497	829	1	10.81%
2011	2004	7	2,222,813	12,893	858	2	0.58%
2011	2005	6	1,071,215	0	347	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**5,175,942**	**216,390**	**2,034**	**3**	**4.18%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	0	0	0	0	0.00%
2012	2001	11	0	0	0	0	0.00%
2012	2002	10	0	0	0	0	0.00%
2012	2003	9	1,845,762	241,724	829	0	13.10%
2012	2004	8	2,283,849	179,192	858	1	7.85%
2012	2005	7	1,090,023	0	347	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**5,219,634**	**420,916**	**2,034**	**1**	**8.06%**
Grand Total			**50,435,116**	**3,875,759**	**20,228**	**24**	**7.68%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	5,456,459	219,694	2,377	1	4.03%	3.92%	0.44%	9.00
1	7,204,284	0	2,317	0	0.00%	1.74%	0.91%	1.92
2	5,512,554	565,153	2,266	2	10.25%	4.11%	1.64%	2.51
3	5,409,702	684,090	2,224	6	12.65%	5.84%	2.70%	2.16
4	5,273,424	485,232	2,189	2	9.20%	6.35%	4.03%	1.57
5	5,211,411	715,284	2,158	5	13.73%	7.28%	5.52%	1.32
6	5,217,080	417,707	2,117	3	8.01%	7.33%	7.05%	1.04
7	5,138,679	164,184	2,064	3	3.20%	6.94%	8.45%	0.82
8	4,165,762	382,689	1,687	2	9.19%	7.07%	9.56%	0.74
9	1,845,762	241,724	829	0	13.10%	7.23%	10.06%	0.72
10	0	0	0	0	0.00%	7.23%	10.06%	0.72
11	0	0	0	0	0.00%	7.23%	10.06%	0.72
12	0	0	0	0	0.00%	7.23%	10.06%	0.72
Grand Total	**50,435,116**	**3,875,759**	**20,228**	**24**	**7.68%**	**7.23%**	**10.06%**	**0.72**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	0	0	0	0	0%
2013	2001	12	0	0	0	0	0%
2013	2002	11	0	0	0	0	0%
2013	2003	10	1,234,313	446,837	819	4	36%
2013	2004	9	2,108,172	485,153	848	4	23%
2013	2005	8	1,021,253	145,308	344	1	14%
2013 Total			**4,363,737**	**1,077,298**	**2,011**	**9**	**25%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	0	0	0	0	0%
2014	2001	13	0	0	0	0	0%
2014	2002	12	0	0	0	0	0%
2014	2003	11	836,987	509,104	793	4	61%
2014	2004	10	1,159,568	568,367	820	4	49%
2014	2005	9	1,013,478	172,850	333	1	17%
2014 Total			**3,010,033**	**1,250,320**	**1,946**	**9**	**42%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	0	0	0	0	0%
2015	2001	14	0	0	0	0	0%
2015	2002	13	0	0	0	0	0%
2015	2003	12	782,328	598,499	766	4	77%
2015	2004	11	947,954	665,297	793	5	70%
2015	2005	10	392,238	200,692	323	1	51%
2015 Total			**2,122,520**	**1,464,488**	**1,881**	**10**	**69%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	0	0	0	0	0%
2016	2001	15	0	0	0	0	0%
2016	2002	14	0	0	0	0	0%
2016	2003	13	765,576	702,936	753	5	92%
2016	2004	12	922,227	786,406	780	5	85%
2016	2005	11	329,503	236,984	318	2	72%
2016 Total			**2,017,306**	**1,726,326**	**1,852**	**12**	**86%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	0	0	0	0	0%
2017	2001	16	0	0	0	0	0%
2017	2002	15	0	0	0	0	0%
2017	2003	14	747,703	825,146	740	6	110%
2017	2004	13	901,596	925,312	767	6	103%
2017	2005	12	322,910	281,333	314	2	87%
2017 Total			**1,972,209**	**2,031,791**	**1,820**	**13**	**103%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	0	0	0	0	0%
2018	2001	17	0	0	0	0	0%
2018	2002	16	0	0	0	0	0%
2018	2003	15	728,636	964,863	725	6	132%
2018	2004	14	879,494	1,083,747	752	6	123%
2018	2005	13	315,917	332,832	309	2	105%
2018 Total			**1,924,047**	**2,381,442**	**1,786**	**14**	**124%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	0	0	0	0	0%
2019	2001	18	0	0	0	0	0%
2019	2002	17	0	0	0	0	0%
2019	2003	16	708,419	1,118,695	709	7	158%
2019	2004	15	855,854	1,260,469	736	7	147%
2019	2005	14	308,500	392,634	304	2	127%
2019 Total			**1,872,772**	**2,771,798**	**1,749**	**16**	**148%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	0	0	0	0	0%
2020	2001	19	0	0	0	0	0%
2020	2002	18	0	0	0	0	0%
2020	2003	17	687,032	1,291,488	693	7	188%
2020	2004	16	830,774	1,455,917	720	8	175%
2020	2005	15	300,644	461,638	298	2	154%
2020 Total			**1,818,450**	**3,209,043**	**1,710**	**17**	**176%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	0	0	0	0	0%
2021	2001	20	0	0	0	0	0%
2021	2002	19	0	0	0	0	0%
2021	2003	18	664,149	1,480,229	674	8	223%
2021	2004	17	804,151	1,672,171	701	8	208%
2021	2005	16	292,379	540,273	292	3	185%
2021 Total			**1,760,680**	**3,692,673**	**1,668**	**19**	**210%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	0	0	0	0	0%
2022	2001	21	0	0	0	0	0%
2022	2002	20	0	0	0	0	0%
2022	2003	19	639,598	1,681,638	655	9	263%
2022	2004	18	775,551	1,911,634	682	9	246%
2022	2005	17	283,646	630,475	285	3	222%
2022 Total			**1,698,795**	**4,223,748**	**1,622**	**20**	**249%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	0	0	0	0	0%
2023	2001	22	0	0	0	0	0%
2023	2002	21	0	0	0	0	0%
2023	2003	20	613,350	1,897,683	633	9	309%
2023	2004	19	744,842	2,171,361	660	10	292%
2023	2005	18	274,292	733,875	278	3	268%
2023 Total			**1,632,483**	**4,802,918**	**1,572**	**22**	**294%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	0	0	0	0	0%
2024	2001	23	0	0	0	0	0%
2024	2002	22	0	0	0	0	0%
2024	2003	21	585,423	2,123,092	610	10	363%
2024	2004	20	711,945	2,442,216	637	10	343%
2024	2005	19	264,285	850,490	271	3	322%
2024 Total			**1,561,653**	**5,415,798**	**1,518**	**23**	**347%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	0	0	0	0	0%
2025	2001	24	0	0	0	0	0%
2025	2002	23	0	0	0	0	0%
2025	2003	22	556,466	2,349,340	587	10	422%
2025	2004	21	677,028	2,718,317	613	11	402%
2025	2005	20	253,602	979,662	262	4	386%
2025 Total			**1,487,096**	**6,047,318**	**1,462**	**25**	**407%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	0	0	0	0	0%
2026	2001	25	0	0	0	0	0%
2026	2002	24	0	0	0	0	0%
2026	2003	23	526,839	2,581,089	562	11	490%
2026	2004	22	641,004	2,996,979	588	11	468%
2026	2005	21	242,306	1,113,962	253	4	460%
2026 Total			**1,410,149**	**6,692,030**	**1,403**	**26**	**475%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	0	0	0	0	0%
2027	2001	26	0	0	0	0	0%
2027	2002	25	0	0	0	0	0%
2027	2003	24	496,591	2,810,991	537	11	566%
2027	2004	23	604,143	3,271,464	562	12	542%
2027	2005	22	230,684	1,254,554	244	4	544%
2027 Total			**1,331,417**	**7,337,009**	**1,343**	**27**	**551%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	0	0	0	0	0%
2028	2001	27	0	0	0	0	0%
2028	2002	26	0	0	0	0	0%
2028	2003	25	465,796	3,036,111	511	12	652%
2028	2004	24	566,636	3,537,033	535	12	624%
2028	2005	23	218,768	1,398,136	234	4	639%
2028 Total			**1,251,200**	**7,971,280**	**1,281**	**28**	**637%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	0	0	0	0	0%
2029	2001	28	0	0	0	0	0%
2029	2002	27	0	0	0	0	0%
2029	2003	26	434,608	3,246,843	485	12	747%
2029	2004	25	528,690	3,791,255	508	12	717%
2029	2005	24	206,595	1,540,926	224	5	746%
2029 Total			**1,169,893**	**8,579,024**	**1,217**	**29**	**733%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	0	0	0	0	0%
2030	2001	29	0	0	0	0	0%
2030	2002	28	0	0	0	0	0%
2030	2003	27	403,210	3,448,139	458	12	855%
2030	2004	26	490,516	4,028,731	480	13	821%
2030	2005	25	194,208	1,686,142	214	5	868%
2030 Total			**1,087,933**	**9,163,012**	**1,152**	**29**	**842%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	0	0	0	0	0%
2031	2001	30	0	0	0	0	0%
2031	2002	29	0	0	0	0	0%
2031	2003	28	371,808	3,628,714	430	12	976%
2031	2004	27	452,376	4,248,604	452	13	939%
2031	2005	26	181,650	1,820,905	203	5	1002%
2031 Total			**1,005,834**	**9,698,224**	**1,086**	**29**	**964%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	0	0	0	0	0%
2032	2001	31	0	0	0	0	0%
2032	2002	30	0	0	0	0	0%
2032	2003	29	340,657	3,792,808	403	12	1113%
2032	2004	28	414,516	4,439,113	423	13	1071%
2032	2005	27	168,971	1,953,986	193	5	1156%
2032 Total			**924,144**	**10,185,907**	**1,018**	**29**	**1102%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	0	0	0	0	0%
2033	2001	32	0	0	0	0	0%
2033	2002	31	0	0	0	0	0%
2033	2003	30	310,035	3,933,838	375	12	1269%
2033	2004	29	377,200	4,598,356	394	12	1219%
2033	2005	28	156,234	2,080,699	182	5	1332%
2033 Total			**843,469**	**10,612,893**	**951**	**29**	**1258%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	0	0	0	0	0%
2034	2001	33	0	0	0	0	0%
2034	2002	32	0	0	0	0	0%
2034	2003	31	280,198	4,037,361	347	12	1441%
2034	2004	30	340,748	4,725,199	366	12	1387%
2034	2005	29	143,500	2,191,607	170	5	1527%
2034 Total			**764,447**	**10,954,167**	**883**	**29**	**1433%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	0	0	0	0	0%
2035	2001	34	0	0	0	0	0%
2035	2002	33	0	0	0	0	0%
2035	2003	32	251,420	4,103,664	320	11	1632%
2035	2004	31	305,502	4,818,088	337	12	1577%
2035	2005	30	130,856	2,289,865	159	5	1750%
2035 Total			**687,779**	**11,211,617**	**816**	**28**	**1630%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	0	0	0	0	0%
2036	2001	35	0	0	0	0	0%
2036	2002	34	0	0	0	0	0%
2036	2003	33	223,959	4,138,247	293	11	1848%
2036	2004	32	271,781	4,872,175	309	11	1793%
2036	2005	31	118,405	2,364,815	147	5	1997%
2036 Total			**614,146**	**11,375,236**	**749**	**27**	**1852%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	0	0	0	0	0%
2037	2001	36	0	0	0	0	0%
2037	2002	35	0	0	0	0	0%
2037	2003	34	198,026	4,134,508	266	10	2088%
2037	2004	33	239,871	4,879,363	281	11	2034%
2037	2005	32	106,261	2,416,590	136	5	2274%
2037 Total			**544,159**	**11,430,461**	**684**	**26**	**2101%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	0	0	0	0	0%
2038	2001	37	0	0	0	0	0%
2038	2002	36	0	0	0	0	0%
2038	2003	35	173,791	4,091,254	241	10	2354%
2038	2004	34	210,010	4,835,325	255	10	2302%
2038	2005	33	94,540	2,444,357	124	5	2586%
2038 Total			**478,341**	**11,370,936**	**620**	**25**	**2377%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	0	0	0	0	0%
2039	2001	38	0	0	0	0	0%
2039	2002	37	0	0	0	0	0%
2039	2003	36	151,373	4,015,302	217	9	2653%
2039	2004	35	182,373	4,747,939	229	10	2603%
2039	2005	34	83,356	2,444,483	113	5	2933%
2039 Total			**417,102**	**11,207,724**	**559**	**23**	**2687%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	0	0	0	0	0%
2040	2001	39	0	0	0	0	0%
2040	2002	38	0	0	0	0	0%
2040	2003	37	130,849	3,909,707	194	9	2988%
2040	2004	36	157,077	4,618,493	205	9	2940%
2040	2005	35	72,804	2,426,348	102	4	3333%
2040 Total			**360,729**	**10,954,548**	**501**	**22**	**3037%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	0	0	0	0	0%
2041	2001	40	0	0	0	0	0%
2041	2002	39	0	0	0	0	0%
2041	2003	38	112,246	3,775,110	172	8	3363%
2041	2004	37	134,186	4,454,886	182	8	3320%
2041	2005	36	62,976	2,380,123	92	4	3779%
2041 Total			**309,408**	**10,610,120**	**446**	**20**	**3429%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	0	0	0	0	0%
2042	2001	41	0	0	0	0	0%
2042	2002	40	0	0	0	0	0%
2042	2003	39	95,553	3,618,339	152	7	3787%
2042	2004	38	113,705	4,260,511	161	8	3747%
2042	2005	37	53,944	2,315,148	82	4	4292%
2042 Total			**263,202**	**10,193,997**	**395**	**19**	**3873%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	0	0	0	0	0%
2043	2001	42	0	0	0	0	0%
2043	2002	41	0	0	0	0	0%
2043	2003	40	80,727	3,438,541	133	7	4259%
2043	2004	39	95,584	4,044,438	141	7	4231%
2043	2005	38	45,745	2,233,473	72	3	4882%
2043 Total			**222,057**	**9,716,453**	**347**	**17**	**4376%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	0	0	0	0	0%
2044	2001	43	0	0	0	0	0%
2044	2002	42	0	0	0	0	0%
2044	2003	41	67,696	3,238,957	116	6	4785%
2044	2004	40	79,725	3,819,307	123	6	4791%
2044	2005	39	38,408	2,129,768	64	3	5545%
2044 Total			**185,828**	**9,188,031**	**303**	**15**	**4944%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	0	0	0	0	0%
2045	2001	44	0	0	0	0	0%
2045	2002	43	0	0	0	0	0%
2045	2003	42	56,362	3,032,143	100	5	5380%
2045	2004	41	65,984	3,584,502	107	6	5432%
2045	2005	40	31,936	2,013,133	55	3	6304%
2045 Total			**154,282**	**8,629,778**	**262**	**14**	**5594%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	0	0	0	0	0%
2046	2001	45	0	0	0	0	0%
2046	2002	44	0	0	0	0	0%
2046	2003	43	46,602	2,817,088	86	5	6045%
2046	2004	42	54,191	3,340,325	92	5	6164%
2046	2005	41	26,304	1,883,718	48	3	7161%
2046 Total			**127,097**	**8,041,131**	**226**	**12**	**6327%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	0	0	0	0	0%
2047	2001	46	0	0	0	0	0%
2047	2002	45	0	0	0	0	0%
2047	2003	44	38,274	2,600,013	74	4	6793%
2047	2004	43	44,173	3,085,792	78	4	6986%
2047	2005	42	21,469	1,747,379	41	2	8139%
2047 Total			**103,916**	**7,433,184**	**193**	**11**	**7153%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	0	0	0	0	0%
2048	2001	47	0	0	0	0	0%
2048	2002	46	0	0	0	0	0%
2048	2003	45	31,232	2,379,417	63	4	7619%
2048	2004	44	35,744	2,819,964	66	4	7889%
2048	2005	43	17,372	1,608,448	35	2	9259%
2048 Total			**84,348**	**6,807,829**	**164**	**9**	**8071%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	0	0	0	0	0%
2049	2001	48	0	0	0	0	0%
2049	2002	47	0	0	0	0	0%
2049	2003	46	25,324	2,165,005	53	3	8549%
2049	2004	45	28,720	2,555,103	56	3	8896%
2049	2005	44	13,941	1,471,740	30	2	10557%
2049 Total			**67,986**	**6,191,848**	**138**	**8**	**9108%**
Grand Total			**41,650,649**	**265,651,399**	**39,334**	**742**	**638%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	1,021,253	145,308	344	1	14.23%
9	3,121,650	658,003	1,181	5	21.08%
10	2,786,119	1,215,896	1,962	9	43.64%
11	2,114,444	1,411,384	1,904	10	66.75%
12	2,027,465	1,666,238	1,860	11	82.18%
13	1,983,089	1,961,080	1,829	13	98.89%
14	1,935,696	2,301,527	1,795	14	118.90%
15	1,885,134	2,686,970	1,759	15	142.53%
16	1,831,572	3,114,884	1,721	17	170.07%
17	1,774,828	3,594,134	1,680	18	202.51%
18	1,713,992	4,125,738	1,634	20	240.71%
19	1,648,725	4,703,489	1,586	22	285.28%
20	1,578,898	5,319,560	1,533	23	336.92%
21	1,504,757	5,955,371	1,477	25	395.77%
22	1,428,153	6,600,872	1,419	26	462.20%
23	1,349,750	7,250,689	1,358	27	537.19%
24	1,269,823	7,888,949	1,297	28	621.26%
25	1,188,694	8,513,509	1,233	29	716.21%
26	1,106,774	9,096,479	1,168	29	821.89%
27	1,024,557	9,650,729	1,102	29	941.94%
28	942,558	10,148,526	1,035	30	1076.70%
29	861,358	10,582,771	967	29	1228.61%
30	781,639	10,948,902	899	29	1400.76%
31	704,106	11,220,263	832	28	1593.55%
32	629,463	11,392,429	764	28	1809.87%
33	558,371	11,461,967	699	26	2052.75%
34	491,392	11,414,316	635	25	2322.85%
35	428,967	11,265,541	573	24	2626.20%
36	371,426	11,013,919	514	22	2965.30%
37	318,978	10,679,741	458	21	3348.11%
38	271,697	10,269,095	405	19	3779.62%
39	229,545	9,792,544	357	17	4266.06%
40	192,388	9,270,982	312	16	4818.89%
41	159,983	8,707,177	270	14	5442.57%
42	132,022	8,119,847	233	12	6150.38%
43	108,147	7,511,329	200	11	6945.47%
44	87,960	6,891,717	170	10	7835.07%
45	59,952	4,934,520	118	7	8230.79%
46	25,324	2,165,005	53	3	8549.17%
47	0	0	0	0	0.00%
48	0	0	0	0	0.00%
49	0	0	0	0	0.00%
50	0	0	0	0	0.00%
Grand Total	**41,650,649**	**265,651,399**	**39,334**	**742**	**637.81%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	61,347	0	48	0	0.00%	0.00%	0.32%	0.00
1	183,829	0	46	0	0.00%	0.00%	0.66%	0.00
2	91,854	0	44	0	0.00%	0.00%	1.30%	0.00
3	70,938	0	41	0	0.00%	0.00%	2.34%	0.00
4	63,686	30,089	41	1	47.25%	5.50%	3.74%	1.47
5	59,683	41,268	40	1	69.14%	11.44%	5.24%	2.18
6	52,168	0	37	0	0.00%	10.59%	6.85%	1.55
7	52,249	0	35	0	0.00%	9.90%	8.35%	1.19
8	51,844	0	34	0	0.00%	9.33%	9.79%	0.95
9	51,619	2,738	34	0	5.30%	9.11%	11.20%	0.81
10	35,774	14,848	33	0	41.51%	10.14%	12.75%	0.80
11	34,524	17,844	32	0	51.69%	11.32%	14.38%	0.79
12	33,950	21,441	31	0	63.15%	12.65%	16.07%	0.79
13	33,341	25,732	31	0	77.18%	14.15%	17.85%	0.79
14	32,693	30,792	30	0	94.19%	15.85%	19.72%	0.80
15	32,001	36,876	30	0	115.23%	17.77%	21.69%	0.82
16	31,265	43,762	29	0	139.97%	19.92%	23.78%	0.84
17	30,481	51,850	28	0	170.10%	22.32%	25.97%	0.86
18	29,637	61,149	28	0	206.33%	24.99%	28.27%	0.88
19	28,723	71,456	27	0	248.78%	27.93%	30.68%	0.91
20	27,734	82,491	26	0	297.44%	31.14%	33.21%	0.94
21	26,669	94,969	25	0	356.11%	34.62%	35.85%	0.97
22	25,546	108,580	24	0	425.03%	38.38%	38.59%	0.99
23	24,378	121,427	23	0	498.09%	42.36%	41.40%	1.02
24	23,165	132,309	22	1	571.15%	46.44%	44.25%	1.05
25	21,906	143,524	21	1	655.19%	50.62%	47.12%	1.07
26	20,604	153,980	19	1	747.33%	54.87%	49.98%	1.10
27	19,268	164,155	18	1	851.95%	59.15%	52.82%	1.12
28	17,900	173,065	17	1	966.82%	63.42%	55.61%	1.14
29	16,507	180,277	16	1	1092.12%	67.63%	58.31%	1.16
30	15,102	186,267	15	1	1233.39%	71.76%	60.91%	1.18
31	13,697	190,015	13	1	1387.29%	75.75%	63.40%	1.19
32	12,305	190,939	12	1	1551.72%	79.55%	65.76%	1.21
33	10,948	189,154	11	0	1727.73%	83.13%	67.97%	1.22
34	9,647	184,064	10	0	1907.95%	86.43%	70.02%	1.23
35	8,420	176,276	9	0	2093.56%	89.42%	71.91%	1.24
36	7,278	166,881	7	0	2292.88%	92.12%	73.61%	1.25
37	6,229	156,508	6	0	2512.43%	94.51%	75.14%	1.26
38	5,279	145,012	6	0	2747.16%	96.62%	76.48%	1.26
39	4,428	132,586	5	0	2994.43%	98.45%	77.64%	1.27
40	3,675	120,171	4	0	3270.40%	100.03%	78.64%	1.27
41	3,016	107,475	3	0	3563.24%	101.37%	79.48%	1.28
42	2,449	94,586	3	0	3861.72%	102.49%	80.19%	1.28
43	1,967	82,216	2	0	4179.30%	103.41%	80.77%	1.28
44	1,562	70,909	2	0	4540.22%	104.16%	81.24%	1.28
45	1,226	59,654	1	0	4867.66%	104.77%	81.43%	1.29
46	891	34,202	1	0	3836.57%	105.09%	81.43%	1.29
47	0	0	0	0	0.00%	105.09%	81.43%	1.29
48	0	0	0	0	0.00%	105.09%	81.43%	1.29
49	0	0	0	0	0.00%	105.09%	81.43%	1.29
Grand Total	**1,393,403**	**4,091,538**	**1,019**	**15**	**293.64%**	**105.09%**	**81.43%**	**1.29**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	0	0	0	0	0.00%
2000 Total			**0**	**0**	**0**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	0	0	0	0	0.00%
2001	2001	0	0	0	0	0	0.00%
2001 Total			**0**	**0**	**0**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	0	0	0	0	0.00%
2002	2001	1	0	0	0	0	0.00%
2002	2002	0	0	0	0	0	0.00%
2002 Total			**0**	**0**	**0**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	0	0	0	0	0.00%
2003	2001	2	0	0	0	0	0.00%
2003	2002	1	0	0	0	0	0.00%
2003	2003	0	32,070	0	35	0	0.00%
2003 Total			**32,070**	**0**	**35**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	0	0	0	0	0.00%
2004	2001	3	0	0	0	0	0.00%
2004	2002	2	0	0	0	0	0.00%
2004	2003	1	150,707	0	35	0	0.00%
2004	2004	0	29,277	0	13	0	0.00%
2004 Total			**179,984**	**0**	**48**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	0	0	0	0	0.00%
2005	2001	4	0	0	0	0	0.00%
2005	2002	3	0	0	0	0	0.00%
2005	2003	2	64,320	0	34	0	0.00%
2005	2004	1	33,122	0	11	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**97,442**	**0**	**45**	**0**	**0.00%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	0	0	0	0	0.00%
2006	2001	5	0	0	0	0	0.00%
2006	2002	4	0	0	0	0	0.00%
2006	2003	3	54,811	0	33	0	0.00%
2006	2004	2	27,534	0	10	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**82,345**	**0**	**43**	**0**	**0.00%**

The State Life Insurance Company
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Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	0	0	0	0	0.00%
2007	2001	6	0	0	0	0	0.00%
2007	2002	5	0	0	0	0	0.00%
2007	2003	4	47,332	0	33	0	0.00%
2007	2004	3	16,127	0	8	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**63,459**	**0**	**41**	**0**	**0.00%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	0	0	0	0	0.00%
2008	2001	7	0	0	0	0	0.00%
2008	2002	6	0	0	0	0	0.00%
2008	2003	5	43,481	41,268	33	1	94.91%
2008	2004	4	16,354	30,089	8	1	183.99%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**59,835**	**71,357**	**41**	**2**	**119.26%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	0	0	0	0	0.00%
2009	2001	8	0	0	0	0	0.00%
2009	2002	7	0	0	0	0	0.00%
2009	2003	6	37,580	0	30	0	0.00%
2009	2004	5	16,202	0	7	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**53,782**	**0**	**37**	**0**	**0.00%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	0	0	0	0	0.00%
2010	2001	9	0	0	0	0	0.00%
2010	2002	8	0	0	0	0	0.00%
2010	2003	7	37,403	0	28	0	0.00%
2010	2004	6	14,588	0	7	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**51,992**	**0**	**35**	**0**	**0.00%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	0	0	0	0	0.00%
2011	2001	10	0	0	0	0	0.00%
2011	2002	9	0	0	0	0	0.00%
2011	2003	8	36,645	0	27	0	0.00%
2011	2004	7	14,846	0	7	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**51,492**	**0**	**34**	**0**	**0.00%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	0	0	0	0	0.00%
2012	2001	11	0	0	0	0	0.00%
2012	2002	10	0	0	0	0	0.00%
2012	2003	9	37,388	0	27	0	0.00%
2012	2004	8	15,199	0	7	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**52,587**	**0**	**34**	**0**	**0.00%**
Grand Total			**724,987**	**71,357**	**393**	**2**	**9.84%**

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Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	61,347	0	48	0	0.00%	0.00%	0.32%	0.00
1	183,829	0	46	0	0.00%	0.00%	0.66%	0.00
2	91,854	0	44	0	0.00%	0.00%	1.30%	0.00
3	70,938	0	41	0	0.00%	0.00%	2.34%	0.00
4	63,686	30,089	41	1	47.25%	5.50%	3.74%	1.47
5	59,683	41,268	40	1	69.14%	11.44%	5.24%	2.18
6	52,168	0	37	0	0.00%	10.59%	6.85%	1.55
7	52,249	0	35	0	0.00%	9.90%	8.35%	1.19
8	51,844	0	34	0	0.00%	9.33%	9.79%	0.95
9	37,388	0	27	0	0.00%	8.97%	11.00%	0.82
10	0	0	0	0	0.00%	8.97%	11.00%	0.82
11	0	0	0	0	0.00%	8.97%	11.00%	0.82
12	0	0	0	0	0.00%	8.97%	11.00%	0.82
Grand Total	**724,987**	**71,357**	**393**	**2**	**9.84%**	**8.97%**	**11.00%**	**0.82**

The State Life Insurance Company
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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	0	0	0	0	0%
2013	2001	12	0	0	0	0	0%
2013	2002	11	0	0	0	0	0%
2013	2003	10	29,442	11,583	27	0	39%
2013	2004	9	14,231	2,738	7	0	19%
2013	2005	8	0	0	0	0	0%
2013 Total			**43,672**	**14,321**	**34**	**0**	**33%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	0	0	0	0	0%
2014	2001	13	0	0	0	0	0%
2014	2002	12	0	0	0	0	0%
2014	2003	11	28,999	13,945	26	0	48%
2014	2004	10	6,333	3,266	7	0	52%
2014	2005	9	0	0	0	0	0%
2014 Total			**35,332**	**17,210**	**33**	**0**	**49%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	0	0	0	0	0%
2015	2001	14	0	0	0	0	0%
2015	2002	13	0	0	0	0	0%
2015	2003	12	28,532	16,772	25	0	59%
2015	2004	11	5,525	3,899	6	0	71%
2015	2005	10	0	0	0	0	0%
2015 Total			**34,057**	**20,670**	**31**	**0**	**61%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	0	0	0	0	0%
2016	2001	15	0	0	0	0	0%
2016	2002	14	0	0	0	0	0%
2016	2003	13	28,037	20,139	25	0	72%
2016	2004	12	5,418	4,670	6	0	86%
2016	2005	11	0	0	0	0	0%
2016 Total			**33,455**	**24,808**	**31**	**0**	**74%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	0	0	0	0	0%
2017	2001	16	0	0	0	0	0%
2017	2002	15	0	0	0	0	0%
2017	2003	14	27,512	24,106	24	0	88%
2017	2004	13	5,304	5,593	6	0	105%
2017	2005	12	0	0	0	0	0%
2017 Total			**32,816**	**29,699**	**30**	**0**	**91%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	0	0	0	0	0%
2018	2001	17	0	0	0	0	0%
2018	2002	16	0	0	0	0	0%
2018	2003	15	26,952	28,890	24	0	107%
2018	2004	14	5,181	6,687	6	0	129%
2018	2005	13	0	0	0	0	0%
2018 Total			**32,133**	**35,576**	**30**	**0**	**111%**

The State Life Insurance Company
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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	0	0	0	0	0%
2019	2001	18	0	0	0	0	0%
2019	2002	17	0	0	0	0	0%
2019	2003	16	26,358	34,532	23	0	131%
2019	2004	15	5,049	7,986	6	0	158%
2019	2005	14	0	0	0	0	0%
2019 Total			**31,407**	**42,518**	**29**	**0**	**135%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	0	0	0	0	0%
2020	2001	19	0	0	0	0	0%
2020	2002	18	0	0	0	0	0%
2020	2003	17	25,726	41,169	22	0	160%
2020	2004	16	4,907	9,230	6	0	188%
2020	2005	15	0	0	0	0	0%
2020 Total			**30,634**	**50,399**	**28**	**0**	**165%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	0	0	0	0	0%
2021	2001	20	0	0	0	0	0%
2021	2002	19	0	0	0	0	0%
2021	2003	18	25,047	48,808	22	0	195%
2021	2004	17	4,755	10,682	6	0	225%
2021	2005	16	0	0	0	0	0%
2021 Total			**29,802**	**59,490**	**28**	**0**	**200%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	0	0	0	0	0%
2022	2001	21	0	0	0	0	0%
2022	2002	20	0	0	0	0	0%
2022	2003	19	24,310	57,577	21	0	237%
2022	2004	18	4,590	12,340	6	0	269%
2022	2005	17	0	0	0	0	0%
2022 Total			**28,900**	**69,917**	**27**	**0**	**242%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	0	0	0	0	0%
2023	2001	22	0	0	0	0	0%
2023	2002	21	0	0	0	0	0%
2023	2003	20	23,512	66,883	20	0	284%
2023	2004	19	4,412	13,879	6	0	315%
2023	2005	18	0	0	0	0	0%
2023 Total			**27,925**	**80,762**	**26**	**0**	**289%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	0	0	0	0	0%
2024	2001	23	0	0	0	0	0%
2024	2002	22	0	0	0	0	0%
2024	2003	21	22,651	77,412	20	0	342%
2024	2004	20	4,221	15,608	5	0	370%
2024	2005	19	0	0	0	0	0%
2024 Total			**26,872**	**93,021**	**25**	**0**	**346%**

The State Life Insurance Company
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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	0	0	0	0	0%
2025	2001	24	0	0	0	0	0%
2025	2002	23	0	0	0	0	0%
2025	2003	22	21,742	88,762	19	0	408%
2025	2004	21	4,018	17,557	5	0	437%
2025	2005	20	0	0	0	0	0%
2025 Total			**25,759**	**106,319**	**24**	**0**	**413%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	0	0	0	0	0%
2026	2001	25	0	0	0	0	0%
2026	2002	24	0	0	0	0	0%
2026	2003	23	20,796	99,058	18	0	476%
2026	2004	22	3,805	19,818	5	0	521%
2026	2005	21	0	0	0	0	0%
2026 Total			**24,600**	**118,876**	**23**	**0**	**483%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	0	0	0	0	0%
2027	2001	26	0	0	0	0	0%
2027	2002	25	0	0	0	0	0%
2027	2003	24	19,814	107,775	17	0	544%
2027	2004	23	3,582	22,368	5	0	624%
2027	2005	22	0	0	0	0	0%
2027 Total			**23,397**	**130,144**	**22**	**1**	**556%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	0	0	0	0	0%
2028	2001	27	0	0	0	0	0%
2028	2002	26	0	0	0	0	0%
2028	2003	25	18,794	116,604	16	0	620%
2028	2004	24	3,351	24,534	5	0	732%
2028	2005	23	0	0	0	0	0%
2028 Total			**22,146**	**141,138**	**21**	**1**	**637%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	0	0	0	0	0%
2029	2001	28	0	0	0	0	0%
2029	2002	27	0	0	0	0	0%
2029	2003	26	17,739	124,557	15	0	702%
2029	2004	25	3,111	26,920	4	0	865%
2029	2005	24	0	0	0	0	0%
2029 Total			**20,850**	**151,477**	**20**	**1**	**727%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	0	0	0	0	0%
2030	2001	29	0	0	0	0	0%
2030	2002	28	0	0	0	0	0%
2030	2003	27	16,651	131,950	14	0	792%
2030	2004	26	2,865	29,424	4	0	1027%
2030	2005	25	0	0	0	0	0%
2030 Total			**19,516**	**161,374**	**18**	**1**	**827%**

The State Life Insurance Company
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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	0	0	0	0	0%
2031	2001	30	0	0	0	0	0%
2031	2002	29	0	0	0	0	0%
2031	2003	28	15,531	138,694	13	0	893%
2031	2004	27	2,617	32,205	4	0	1231%
2031	2005	26	0	0	0	0	0%
2031 Total			**18,148**	**170,899**	**17**	**1**	**942%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	0	0	0	0	0%
2032	2001	31	0	0	0	0	0%
2032	2002	30	0	0	0	0	0%
2032	2003	29	14,380	144,389	12	0	1004%
2032	2004	28	2,370	34,371	4	0	1450%
2032	2005	27	0	0	0	0	0%
2032 Total			**16,750**	**178,761**	**16**	**1**	**1067%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	0	0	0	0	0%
2033	2001	32	0	0	0	0	0%
2033	2002	31	0	0	0	0	0%
2033	2003	30	13,209	149,013	11	0	1128%
2033	2004	29	2,127	35,888	4	0	1687%
2033	2005	28	0	0	0	0	0%
2033 Total			**15,336**	**184,902**	**15**	**1**	**1206%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	0	0	0	0	0%
2034	2001	33	0	0	0	0	0%
2034	2002	32	0	0	0	0	0%
2034	2003	31	12,027	151,318	10	0	1258%
2034	2004	30	1,893	37,254	3	0	1968%
2034	2005	29	0	0	0	0	0%
2034 Total			**13,920**	**188,572**	**14**	**1**	**1355%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	0	0	0	0	0%
2035	2001	34	0	0	0	0	0%
2035	2002	33	0	0	0	0	0%
2035	2003	32	10,846	151,634	9	0	1398%
2035	2004	31	1,670	38,697	3	0	2318%
2035	2005	30	0	0	0	0	0%
2035 Total			**12,516**	**190,330**	**12**	**1**	**1521%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	0	0	0	0	0%
2036	2001	35	0	0	0	0	0%
2036	2002	34	0	0	0	0	0%
2036	2003	33	9,686	149,345	8	0	1542%
2036	2004	32	1,459	39,305	3	0	2695%
2036	2005	31	0	0	0	0	0%
2036 Total			**11,145**	**188,650**	**11**	**0**	**1693%**

The State Life Insurance Company
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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	0	0	0	0	0%
2037	2001	36	0	0	0	0	0%
2037	2002	35	0	0	0	0	0%
2037	2003	34	8,567	144,389	7	0	1685%
2037	2004	33	1,262	39,808	3	0	3155%
2037	2005	32	0	0	0	0	0%
2037 Total			**9,829**	**184,197**	**10**	**0**	**1874%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	0	0	0	0	0%
2038	2001	37	0	0	0	0	0%
2038	2002	36	0	0	0	0	0%
2038	2003	35	7,505	136,882	6	0	1824%
2038	2004	34	1,080	39,675	2	0	3673%
2038	2005	33	0	0	0	0	0%
2038 Total			**8,585**	**176,557**	**9**	**0**	**2057%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	0	0	0	0	0%
2039	2001	38	0	0	0	0	0%
2039	2002	37	0	0	0	0	0%
2039	2003	36	6,511	127,956	5	0	1965%
2039	2004	35	915	39,394	2	0	4305%
2039	2005	34	0	0	0	0	0%
2039 Total			**7,426**	**167,350**	**8**	**0**	**2254%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	0	0	0	0	0%
2040	2001	39	0	0	0	0	0%
2040	2002	38	0	0	0	0	0%
2040	2003	37	5,593	118,141	5	0	2112%
2040	2004	36	767	38,926	2	0	5073%
2040	2005	35	0	0	0	0	0%
2040 Total			**6,360**	**157,067**	**7**	**0**	**2469%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	0	0	0	0	0%
2041	2001	40	0	0	0	0	0%
2041	2002	39	0	0	0	0	0%
2041	2003	38	4,758	107,992	4	0	2270%
2041	2004	37	636	38,367	2	0	6030%
2041	2005	36	0	0	0	0	0%
2041 Total			**5,394**	**146,358**	**6**	**0**	**2713%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	0	0	0	0	0%
2042	2001	41	0	0	0	0	0%
2042	2002	40	0	0	0	0	0%
2042	2003	39	4,007	97,527	3	0	2434%
2042	2004	38	521	37,021	2	0	7106%
2042	2005	37	0	0	0	0	0%
2042 Total			**4,528**	**134,548**	**5**	**0**	**2972%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	0	0	0	0	0%
2043	2001	42	0	0	0	0	0%
2043	2002	41	0	0	0	0	0%
2043	2003	40	3,340	87,300	3	0	2614%
2043	2004	39	421	35,058	1	0	8331%
2043	2005	38	0	0	0	0	0%
2043 Total			**3,761**	**122,358**	**4**	**0**	**3254%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	0	0	0	0	0%
2044	2001	43	0	0	0	0	0%
2044	2002	42	0	0	0	0	0%
2044	2003	41	2,754	76,920	2	0	2793%
2044	2004	40	335	32,871	1	0	9818%
2044	2005	39	0	0	0	0	0%
2044 Total			**3,089**	**109,791**	**3**	**0**	**3554%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	0	0	0	0	0%
2045	2001	44	0	0	0	0	0%
2045	2002	43	0	0	0	0	0%
2045	2003	42	2,247	67,078	2	0	2985%
2045	2004	41	262	30,555	1	0	11653%
2045	2005	40	0	0	0	0	0%
2045 Total			**2,509**	**97,633**	**3**	**0**	**3891%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	0	0	0	0	0%
2046	2001	45	0	0	0	0	0%
2046	2002	44	0	0	0	0	0%
2046	2003	43	1,814	57,985	1	0	3196%
2046	2004	42	202	27,508	1	0	13611%
2046	2005	41	0	0	0	0	0%
2046 Total			**2,016**	**85,493**	**2**	**0**	**4240%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	0	0	0	0	0%
2047	2001	46	0	0	0	0	0%
2047	2002	45	0	0	0	0	0%
2047	2003	44	1,448	49,838	1	0	3442%
2047	2004	43	153	24,231	1	0	15828%
2047	2005	42	0	0	0	0	0%
2047 Total			**1,601**	**74,069**	**2**	**0**	**4626%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	0	0	0	0	0%
2048	2001	47	0	0	0	0	0%
2048	2002	46	0	0	0	0	0%
2048	2003	45	1,143	41,636	1	0	3644%
2048	2004	44	114	21,070	1	0	18516%
2048	2005	43	0	0	0	0	0%
2048 Total			**1,256**	**62,706**	**1**	**0**	**4991%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	0	0	0	0	0%
2049	2001	48	0	0	0	0	0%
2049	2002	47	0	0	0	0	0%
2049	2003	46	891	34,202	1	0	3837%
2049	2004	45	83	18,018	0	0	21735%
2049	2005	44	0	0	0	0	0%
2049 Total			**974**	**52,221**	**1**	**0**	**5359%**
Grand Total			**668,416**	**4,020,180**	**626**	**13**	**601%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	14,231	2,738	7	0	19.24%
10	35,774	14,848	33	0	41.51%
11	34,524	17,844	32	0	51.69%
12	33,950	21,441	31	0	63.15%
13	33,341	25,732	31	0	77.18%
14	32,693	30,792	30	0	94.19%
15	32,001	36,876	30	0	115.23%
16	31,265	43,762	29	0	139.97%
17	30,481	51,850	28	0	170.10%
18	29,637	61,149	28	0	206.33%
19	28,723	71,456	27	0	248.78%
20	27,734	82,491	26	0	297.44%
21	26,669	94,969	25	0	356.11%
22	25,546	108,580	24	0	425.03%
23	24,378	121,427	23	0	498.09%
24	23,165	132,309	22	1	571.15%
25	21,906	143,524	21	1	655.19%
26	20,604	153,980	19	1	747.33%
27	19,268	164,155	18	1	851.95%
28	17,900	173,065	17	1	966.82%
29	16,507	180,277	16	1	1092.12%
30	15,102	186,267	15	1	1233.39%
31	13,697	190,015	13	1	1387.29%
32	12,305	190,939	12	1	1551.72%
33	10,948	189,154	11	0	1727.73%
34	9,647	184,064	10	0	1907.95%
35	8,420	176,276	9	0	2093.56%
36	7,278	166,881	7	0	2292.88%
37	6,229	156,508	6	0	2512.43%
38	5,279	145,012	6	0	2747.16%
39	4,428	132,586	5	0	2994.43%
40	3,675	120,171	4	0	3270.40%
41	3,016	107,475	3	0	3563.24%
42	2,449	94,586	3	0	3861.72%
43	1,967	82,216	2	0	4179.30%
44	1,562	70,909	2	0	4540.22%
45	1,226	59,654	1	0	4867.66%
46	891	34,202	1	0	3836.57%
47	0	0	0	0	0.00%
48	0	0	0	0	0.00%
49	0	0	0	0	0.00%
50	0	0	0	0	0.00%
Grand Total	**668,416**	**4,020,180**	**626**	**13**	**601.45%**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	1,199	4,391,617	97%	99%
Facility Only	33	60,366	3%	1%
Total	1,232	4,451,982	100%	100%
COLA Options				
No COLA	103	200,869	8%	5%
Compound COLA 5%	996	3,945,624	81%	89%
Simple COLA	133	305,489	11%	7%
Total	1,232	4,451,982	100%	100%
Nonforfeiture Options				
None	1,181	4,040,764	96%	91%
Full ROP	43	363,979	3%	8%
SBP NFO	2	6,264	0%	0%
Full ROP & SBP	6	40,976	0%	1%
Total	1,232	4,451,982	100%	100%
Pay Period				
10 Pay	374	2,323,979	30%	52%
Lifetime	858	2,128,003	70%	48%
Total	1,232	4,451,982	100%	100%
Joint/Single Life				
Joint	641	2,902,426	52%	65%
Single	591	1,549,556	48%	35%
Total	1,232	4,451,982	100%	100%
Billing Mode				
Annual	440	1,893,676	36%	43%
Semi-Annual	73	306,473	6%	7%
Quarterly	184	673,502	15%	15%
Monthly	535	1,578,332	43%	35%
Total	1,232	4,451,982	100%	100%
Elimination Period				
0	119	566,812	10%	13%
30	255	995,022	21%	22%
60	30	125,269	2%	3%
90	828	2,764,879	67%	62%
180	0	0	0%	0%
Total	1,232	4,451,982	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	141	299,608	11%	7%
5 Year / 5 Year	81	210,481	7%	5%
Lifetime / Lifetime	1,010	3,941,894	82%	89%
Total	1,232	4,451,982	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	1	850	0%	0%
32	1	6,172	0%	0%
37	23	129,303	2%	3%
42	47	271,684	4%	6%
47	146	628,366	12%	14%
52	284	1,027,464	23%	23%
57	424	1,283,470	34%	29%
62	216	755,485	18%	17%
67	70	276,262	6%	6%
72	14	36,540	1%	1%
77	5	27,342	0%	1%
82	1	9,046	0%	0%
Total	1,232	4,451,982	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	1	850	0%	0%
37	0	0	0%	0%
42	8	52,035	1%	1%
47	29	166,476	2%	4%
52	74	393,469	6%	9%
57	183	719,085	15%	16%
62	357	1,258,490	29%	28%
67	352	1,018,906	29%	23%
72	181	658,204	15%	15%
77	35	134,036	3%	3%
82	8	28,454	1%	1%
87	3	12,932	0%	0%
92	1	9,046	0%	0%
Total	1,232	4,451,982	100%	100%
Duration				
1	1	3,579	0%	0%
2	0	0	0%	0%
3	0	0	0%	0%
4	0	0	0%	0%
5	0	0	0%	0%
6	0	0	0%	0%
7	241	1,035,363	20%	23%
8	585	2,175,153	47%	49%
9	405	1,237,887	33%	28%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%
Total	1,232	4,451,982	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	21	46,598	100%	100%
Facility Only	0	0	0%	0%
Total	21	46,598	100%	100%
COLA Options				
No COLA	2	1,866	10%	4%
Compound COLA 5%	17	38,597	81%	83%
Simple COLA	2	6,135	10%	13%
Total	21	46,598	100%	100%
Nonforfeiture Options				
None	21	46,598	100%	100%
Full ROP	0	0	0%	0%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	21	46,598	100%	100%
Pay Period				
10 Pay	3	11,914	14%	26%
Lifetime	18	34,684	86%	74%
Total	21	46,598	100%	100%
Joint/Single Life				
Joint	9	26,945	43%	58%
Single	12	19,653	57%	42%
Total	21	46,598	100%	100%
Billing Mode				
Annual	4	10,743	19%	23%
Semi-Annual	1	1,321	5%	3%
Quarterly	2	2,819	10%	6%
Monthly	14	31,716	67%	68%
Total	21	46,598	100%	100%
Elimination Period				
0	0	0	0%	0%
30	1	1,041	5%	2%
60	0	0	0%	0%
90	20	45,558	95%	98%
180	0	0	0%	0%
Total	21	46,598	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	3	3,488	14%	7%
5 Year / 5 Year	1	3,557	5%	8%
Lifetime / Lifetime	17	39,553	81%	85%
Total	21	46,598	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	3	4,450	14%	10%
52	4	11,335	19%	24%
57	10	18,060	48%	39%
62	4	12,753	19%	27%
67	0	0	0%	0%
72	0	0	0%	0%
77	0	0	0%	0%
82	0	0	0%	0%
Total	21	46,598	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	0	0	0%	0%
52	0	0	0%	0%
57	5	12,807	24%	27%
62	4	5,653	19%	12%
67	10	23,175	48%	50%
72	2	4,963	10%	11%
77	0	0	0%	0%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	21	46,598	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0%	0%
7	0	0	0%	0%
8	8	19,929	38%	43%
9	13	26,669	62%	57%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%
Total	21	46,598	100%	100%

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: 6000 - All Pay Types
Attachment J

1	Accumulated value of initial earned premium	65,827,943	x	58%	38,180,207
2a	Accumulated value of earned premium	65,827,943			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	25,874,022	x	58%	15,006,933
4a	Present value of future projected premium	30,842,900			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	4,968,878	x	85%	4,223,546
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**57,410,686**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				4,842,816
6b	Present value of future projected incurred claims without the inclusion of active life reserves				82,287,751
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**87,130,568**
					True

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at 5.5%

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed. This memorandum is for policies that comply with 14VAC5-200-150, which were issued before 10/01/2003.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
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Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

Actuarial Memorandum Exhibits

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 35%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates
B3	6000 proposed increase

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the premium increase is assumed to occur in 2013, 50% in 2014.
An extra 4% of the policyholders with a rate increase are assumed to lapse.
15% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors. Current best estimate incidence rates based on a varying percentage of the 1985 National Nursing Home Survey, Table 1 & 2.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy. For instance if the attained age is 57 at the valuation date and the attained age is 58 in the first projection year, the adjustment factor of .9966/.9977 (age 58 / age 57) will be applied to the incidence rate.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim length of stay.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	5.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2012 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2012 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2013 through 2049 are developed from an asset share model representing actual contracts in force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H compare durational loss ratios with pricing durational loss ratios.

Nationwide actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H1.1, H1.2

Nationwide projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H1.3, H1.4

Virginia actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H2.1, H2.2

Virginia projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H2.3, H2.4

All Hx.3 and Hx.4 exhibits tabulate the projected information based on calendar duration of each policy. The distribution of the policies follows their distribution as of 2013.

15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2012 (Based on Policy Count)

As of December 31, 2012, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

February 2013

18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the Commonwealth of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	7	68	14	89
Current Premium	$12,111	$159,778	$33,682	205,570
Current AveragePremium	$1,730	$2,350	$2,406	2,310
New Premium	$16,349	$215,700	$45,470	277,519
New Average Premium	$2,336	$3,172	$3,248	3,118
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	690	4,041	860	5,591
Current Premium	$1,199,798	$9,557,483	$1,815,890	12,573,172
Current AveragePremium	$1,739	$2,365	$2,112	2,249
New Premium	$1,619,727	$12,902,603	$2,451,452	16,973,782
New Average Premium	$2,347	$3,193	$2,851	3,036
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
55	35%	35%
56	35%	35%
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61	35%	35%
62	35%	35%
63	35%	35%
64	35%	35%
65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
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Attachment C
Lapse Rates

	Pricing (Expected)			Combined		
Duration	Lifetime	10 Pay	Combined*	Actual	Best Estimate	A/E
1	10.00%	7.00%	9.09%	3.49%	3.75%	0.38
2	8.00%	6.00%	7.34%	2.86%	2.75%	0.39
3	6.00%	5.00%	5.61%	2.09%	2.00%	0.37
4	5.00%	4.00%	4.63%	1.47%	1.50%	0.32
5	4.00%	3.00%	3.66%	1.14%	1.00%	0.31
6	4.00%	0.00%	2.98%	1.09%	0.75%	0.37
7	4.00%	0.00%	3.00%	0.98%	0.75%	0.33
8	4.00%	0.00%	3.03%	0.99%	0.75%	0.33
9	4.00%	0.00%	3.17%	0.54%	0.75%	0.17
10	4.00%	0.00%	3.24%	0.63%	0.75%	0.20
11	4.00%	0.00%	3.26%	0.32%	0.75%	0.10
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00
Average			5.04%	1.77%	1.36%	0.35

*Based on the actual exposure.

The State Life Insurance Company
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Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	4,651,482	16	33	21	0.49
2	4,482,214	27	45	27	0.60
3	4,357,568	33	58	33	0.56
4	4,269,507	26	71	40	0.37
5	4,218,610	42	84	48	0.50
6	4,160,484	50	92	57	0.54
7	4,102,274	48	104	66	0.46
8	3,979,151	55	115	75	0.48
9	2,577,064	44	86	58	0.51
10	1,155,742	28	45	32	0.62
11	347,661	10	17	12	0.59
12	19,208	1	1	1	0.90
Average	38,320,965	380	752	471	0.51

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Form S-6000

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
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Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
Form S-6000

Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
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Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	4,651,482	5	5	1.08
2	4,482,214	4	10	0.40
3	4,357,568	12	22	0.55
4	4,269,507	13	36	0.36
5	4,218,610	21	53	0.40
6	4,160,484	22	73	0.30
7	4,102,274	34	82	0.42
8	3,979,151	44	90	0.49
9	2,577,064	30	68	0.44
10	1,155,742	18	37	0.49
11	347,661	11	13	0.83
12	19,208	3	1	3.49
Average	38,320,965	217	489	0.44

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	6,489	6	7	0.80
2nd quarter	17,200	12	10	1.16
3rd quarter	11,588	2	4	0.59
4th quarter	10,018	2	2	0.68
2	31,547	19	26	0.73
3	15,204	7	12	0.57
4	8,718	4	8	0.52
5	5,633	2	4	0.57
6	2,805	2	3	0.79
7	365	1	0	2.76
Total	109,568	56	76	0.74

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	1,082,928	0	0.0%	270	0.0%	2,114,733	0	526	2,114,733	0	0.0%	526	0.0%	12.5	1.9528
	2001	6,763,841	0	0.0%	0	0.0%	12,519,779	0	0	14,634,512	0	0.0%	526	0.0%	11.5	1.8510
	2002	13,031,805	300	0.0%	272,615	2.1%	22,864,168	526	478,300	37,498,679	526	0.0%	478,826	1.3%	10.5	1.7545
	2003	25,186,440	105,387	0.4%	262,727	1.0%	41,885,640	175,261	436,922	79,384,319	175,787	0.2%	915,748	1.2%	9.5	1.6630
	2004	21,243,967	191,973	0.9%	188,995	0.9%	33,487,407	302,612	297,918	112,871,726	478,399	0.4%	1,213,666	1.1%	8.5	1.5763
	2005	20,711,024	216,112	1.0%	2,179,196	10.5%	30,945,323	322,903	3,256,040	143,817,049	801,302	0.6%	4,469,706	3.1%	7.5	1.4941
	2006	20,660,987	703,572	3.4%	2,590,344	12.5%	29,261,195	996,437	3,668,584	173,078,244	1,797,739	1.0%	8,138,290	4.7%	6.5	1.4163
	2007	20,267,445	988,241	4.9%	1,238,183	6.1%	27,207,430	1,326,635	1,662,162	200,285,674	3,124,374	1.6%	9,800,452	4.9%	5.5	1.3424
	2008	20,061,073	1,385,415	6.9%	2,478,655	12.4%	25,526,439	1,762,852	3,153,930	225,812,113	4,887,225	2.2%	12,954,382	5.7%	4.5	1.2724
	2009	19,861,738	1,948,914	9.8%	5,982,847	30.1%	23,955,258	2,350,587	7,215,916	249,767,371	7,237,812	2.9%	20,170,298	8.1%	3.5	1.2061
	2010	19,186,233	3,192,400	16.6%	8,143,545	42.4%	21,934,153	3,649,626	9,309,892	271,701,524	10,887,438	4.0%	29,480,190	10.9%	2.5	1.1432
	2011	18,456,360	3,997,643	21.7%	4,473,890	24.2%	19,999,758	4,331,942	4,848,015	291,701,281	15,219,381	5.2%	34,328,205	11.8%	1.5	1.0836
	2012	15,868,544	4,975,516	31.4%	9,810,979	61.8%	16,299,088	5,110,511	10,077,170	308,000,370	20,329,892	6.6%	44,405,375	14.4%	0.5	1.0271
Projected Future Experience	2013	11,722,103	7,379,246	63.0%	7,572,902	64.6%	11,412,461	7,184,321	7,372,862	319,412,830	27,514,213	8.6%	51,778,237	16.2%	-0.5	0.9736
	2014	10,847,225	8,271,456	76.3%	8,763,847	80.8%	10,010,135	7,633,141	8,087,533	329,422,966	35,147,354	10.7%	59,865,770	18.2%	-1.5	0.9228
	2015	10,587,684	9,609,031	90.8%	10,144,700	95.8%	9,261,255	8,405,207	8,873,768	338,684,220	43,552,561	12.9%	68,739,538	20.3%	-2.5	0.8747
	2016	10,310,269	11,233,124	109.0%	11,688,377	113.4%	8,548,431	9,313,586	9,691,045	347,232,651	52,866,147	15.2%	78,430,583	22.6%	-3.5	0.8291
	2017	10,014,592	12,895,480	128.8%	13,399,848	133.8%	7,870,407	10,134,479	10,530,859	355,103,058	63,000,627	17.7%	88,961,442	25.1%	-4.5	0.7859
	2018	9,700,131	14,700,878	151.6%	15,275,329	157.5%	7,225,852	10,951,024	11,378,946	362,328,911	73,951,651	20.4%	100,340,388	27.7%	-5.5	0.7449
	2019	9,365,776	16,645,018	177.7%	17,302,910	184.7%	6,613,065	11,752,853	12,217,382	368,941,976	85,704,503	23.2%	112,557,771	30.5%	-6.5	0.7061
	2020	9,009,243	18,880,846	209.6%	19,461,228	216.0%	6,029,688	12,636,535	13,024,972	374,971,664	98,341,038	26.2%	125,582,742	33.5%	-7.5	0.6693
	2021	8,628,741	21,223,114	246.0%	21,737,409	251.9%	5,473,959	13,463,662	13,789,924	380,445,622	111,804,700	29.4%	139,372,666	36.6%	-8.5	0.6344
	2022	8,226,124	23,850,706	289.9%	24,087,287	292.8%	4,946,487	14,341,774	14,484,033	385,392,109	126,146,474	32.7%	153,856,699	39.9%	-9.5	0.6013
	2023	7,805,679	26,629,724	341.2%	26,466,812	339.1%	4,448,974	15,178,045	15,085,191	389,841,083	141,324,519	36.3%	168,941,890	43.3%	-10.5	0.5700
	2024	7,373,503	29,484,787	399.9%	28,837,823	391.1%	3,983,553	15,929,227	15,579,703	393,824,636	157,253,746	39.9%	184,521,594	46.9%	-11.5	0.5403
	2025	6,935,592	32,393,745	467.1%	31,181,796	449.6%	3,551,631	16,588,435	15,967,811	397,376,267	173,842,181	43.7%	200,489,405	50.5%	-12.5	0.5121
	2026	6,493,961	35,312,242	543.8%	33,462,750	515.3%	3,152,111	17,140,247	16,242,521	400,528,377	190,982,428	47.7%	216,731,925	54.1%	-13.5	0.4854
	2027	6,050,649	38,174,053	630.9%	35,605,043	588.4%	2,783,821	17,563,360	16,381,394	403,312,198	208,545,789	51.7%	233,113,319	57.8%	-14.5	0.4601
	2028	5,607,926	40,909,209	729.5%	37,559,150	669.8%	2,445,621	17,840,539	16,379,575	405,757,819	226,386,327	55.8%	249,492,894	61.5%	-15.5	0.4361
	2029	5,168,373	43,450,310	840.7%	39,299,956	760.4%	2,136,428	17,960,867	16,245,253	407,894,247	244,347,194	59.9%	265,738,147	65.1%	-16.5	0.4134
	2030	4,734,818	45,715,793	965.5%	40,774,210	861.2%	1,855,177	17,912,171	15,975,980	409,749,424	262,259,365	64.0%	281,714,127	68.8%	-17.5	0.3918
	2031	4,310,231	47,663,194	1105.8%	41,923,574	972.7%	1,600,774	17,701,605	15,569,971	411,350,198	279,960,970	68.1%	297,284,097	72.3%	-18.5	0.3714
	2032	3,897,595	49,232,866	1263.2%	42,725,590	1096.2%	1,372,062	17,331,340	15,040,598	412,722,260	297,292,310	72.0%	312,324,696	75.7%	-19.5	0.3520
	2033	3,499,922	50,380,805	1439.5%	43,137,506	1232.5%	1,167,839	16,810,850	14,393,937	413,890,099	314,103,160	75.9%	326,718,633	78.9%	-20.5	0.3337
	2034	3,120,074	51,051,417	1636.2%	43,151,127	1383.0%	986,818	16,146,556	13,647,851	414,876,917	330,249,717	79.6%	340,366,484	82.0%	-21.5	0.3163
	2035	2,760,611	51,239,231	1856.1%	42,773,468	1549.4%	827,608	15,361,098	12,823,132	415,704,525	345,610,815	83.1%	353,189,616	85.0%	-22.5	0.2998
	2036	2,423,668	50,875,941	2099.1%	42,006,719	1733.2%	688,716	14,457,049	11,936,746	416,393,241	360,067,864	86.5%	365,126,362	87.7%	-23.5	0.2842
	2037	2,110,938	50,004,923	2368.8%	40,839,752	1934.7%	568,578	13,468,757	11,000,130	416,961,819	373,536,620	89.6%	376,126,492	90.2%	-24.5	0.2693
	2038	1,823,632	48,670,814	2668.9%	39,320,693	2156.2%	465,585	12,425,987	10,038,838	417,427,405	385,962,607	92.5%	386,165,330	92.5%	-25.5	0.2553
	2039	1,562,416	46,911,214	3002.5%	37,512,470	2400.9%	378,100	11,352,369	9,077,902	417,805,505	397,314,976	95.1%	395,243,232	94.6%	-26.5	0.2420
	2040	1,327,407	44,773,848	3373.0%	35,460,274	2671.4%	304,482	10,270,268	8,133,911	418,109,987	407,585,244	97.5%	403,377,144	96.5%	-27.5	0.2294
	2041	1,118,219	42,310,482	3783.7%	33,196,223	2968.7%	243,126	9,199,260	7,217,613	418,353,113	416,784,503	99.6%	410,594,756	98.1%	-28.5	0.2174
	2042	934,046	39,586,439	4238.2%	30,794,639	3296.9%	192,496	8,158,285	6,346,402	418,545,608	424,942,788	101.5%	416,941,158	99.6%	-29.5	0.2061
	2043	773,643	36,683,029	4741.6%	28,313,556	3659.8%	151,126	7,165,808	5,530,882	418,696,735	432,108,596	103.2%	422,472,040	100.9%	-30.5	0.1953
	2044	635,426	33,680,221	5300.4%	25,810,980	4062.0%	117,655	6,236,235	4,779,165	418,814,390	438,344,831	104.7%	427,251,205	102.0%	-31.5	0.1852
	2045	517,594	30,658,655	5923.3%	23,356,320	4512.5%	90,842	5,380,816	4,099,204	418,905,232	443,725,647	105.9%	431,350,409	103.0%	-32.5	0.1755
	2046	418,215	27,687,554	6620.4%	20,975,771	5015.6%	69,573	4,606,034	3,489,479	418,974,805	448,331,682	107.0%	434,839,887	103.8%	-33.5	0.1664
	2047	335,278	24,809,674	7399.7%	18,698,544	5577.0%	52,868	3,912,111	2,948,478	419,027,673	452,243,793	107.9%	437,788,366	104.5%	-34.5	0.1577
	2048	266,771	22,054,665	8267.3%	16,546,251	6202.4%	39,873	3,296,387	2,473,075	419,067,546	455,540,180	108.7%	440,261,441	105.1%	-35.5	0.1495
	Past	222,382,385	17,705,471	8.0%	37,622,244	16.9%	308,000,370	20,329,892	44,405,375	308,000,370	20,329,892	6.6%	44,405,375	14.4%		
	Future	180,418,074	1,185,033,732	656.8%	1,029,164,834	570.4%	111,067,176	435,210,288	395,856,066	111,067,176	435,210,288	391.8%	395,856,066	356.4%		
	Lifetime	402,800,458	1,202,739,203	298.6%	1,066,787,078	264.8%	419,067,546	455,540,180	440,261,441	419,067,546	455,540,180	108.7%	440,261,441	105.1%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	1,082,928	0	0.0%	270	0.0%	2,114,733	0	526	2,114,733	0	0.0%	526	0.0%	12.5	1.9528
	2001	6,763,841	0	0.0%	0	0.0%	12,519,779	0	0	14,634,512	0	0.0%	526	0.0%	11.5	1.8510
	2002	13,031,805	300	0.0%	272,615	2.1%	22,864,168	526	478,300	37,498,679	526	0.0%	478,826	1.3%	10.5	1.7545
	2003	25,186,440	105,387	0.4%	262,727	1.0%	41,885,640	175,261	436,922	79,384,319	175,787	0.2%	915,748	1.2%	9.5	1.6630
	2004	21,243,967	191,973	0.9%	188,995	0.9%	33,487,407	302,612	297,918	112,871,726	478,399	0.4%	1,213,666	1.1%	8.5	1.5763
	2005	20,711,024	216,112	1.0%	2,179,196	10.5%	30,945,323	322,903	3,256,040	143,817,049	801,302	0.6%	4,469,706	3.1%	7.5	1.4941
	2006	20,660,987	703,572	3.4%	2,590,344	12.5%	29,261,195	996,437	3,668,584	173,078,244	1,797,739	1.0%	8,138,290	4.7%	6.5	1.4163
	2007	20,267,445	988,241	4.9%	1,238,183	6.1%	27,207,430	1,326,635	1,662,162	200,285,674	3,124,374	1.6%	9,800,452	4.9%	5.5	1.3424
	2008	20,061,073	1,385,415	6.9%	2,478,655	12.4%	25,526,439	1,762,852	3,153,930	225,812,113	4,887,225	2.2%	12,954,382	5.7%	4.5	1.2724
	2009	19,861,738	1,948,914	9.8%	5,982,847	30.1%	23,955,258	2,350,587	7,215,916	249,767,371	7,237,812	2.9%	20,170,298	8.1%	3.5	1.2061
	2010	19,186,233	3,192,400	16.6%	8,143,545	42.4%	21,934,153	3,649,626	9,309,892	271,701,524	10,887,438	4.0%	29,480,190	10.9%	2.5	1.1432
	2011	18,456,360	3,997,643	21.7%	4,473,890	24.2%	19,999,758	4,331,942	4,848,015	291,701,281	15,219,381	5.2%	34,328,205	11.8%	1.5	1.0836
	2012	15,868,544	4,975,516	31.4%	9,810,979	61.8%	16,299,088	5,110,511	10,077,170	308,000,370	20,329,892	6.6%	44,405,375	14.4%	0.5	1.0271
Projected Future Experience	2013	11,722,103	7,379,246	63.0%	7,572,902	64.6%	11,412,461	7,184,321	7,372,862	319,412,830	27,514,213	8.6%	51,778,237	16.2%	-0.5	0.9736
	2014	12,179,264	8,128,839	66.7%	8,500,234	69.8%	11,239,380	7,501,530	7,844,264	330,652,210	35,015,743	10.6%	59,622,501	18.0%	-1.5	0.9228
	2015	13,188,019	9,190,153	69.7%	9,527,258	72.2%	11,535,819	8,038,807	8,333,679	342,188,029	43,054,549	12.6%	67,956,180	19.9%	-2.5	0.8747
	2016	12,842,471	10,684,038	83.2%	10,968,418	85.4%	10,647,925	8,858,329	9,094,114	352,835,954	51,912,878	14.7%	77,050,294	21.8%	-3.5	0.8291
	2017	12,474,176	12,211,173	97.9%	12,564,614	100.7%	9,803,379	9,596,687	9,874,454	362,639,334	61,509,565	17.0%	86,924,748	24.0%	-4.5	0.7859
	2018	12,082,484	13,872,355	114.8%	14,312,093	118.5%	9,000,522	10,333,839	10,661,410	371,639,856	71,843,404	19.3%	97,586,158	26.3%	-5.5	0.7449
	2019	11,666,011	15,659,822	134.2%	16,199,521	138.9%	8,237,234	11,057,217	11,438,292	379,877,089	82,900,621	21.8%	109,024,450	28.7%	-6.5	0.7061
	2020	11,221,913	17,725,688	158.0%	18,206,724	162.2%	7,510,579	11,863,413	12,185,360	387,387,669	94,764,034	24.5%	121,209,810	31.3%	-7.5	0.6693
	2021	10,747,960	19,886,525	185.0%	20,321,810	189.1%	6,818,363	12,615,748	12,891,887	394,206,032	107,379,782	27.2%	134,101,696	34.0%	-8.5	0.6344
	2022	10,246,459	22,324,147	217.9%	22,503,528	219.6%	6,161,344	13,423,832	13,531,696	400,367,376	120,803,614	30.2%	147,633,393	36.9%	-9.5	0.6013
	2023	9,722,754	24,905,334	256.2%	24,710,715	254.2%	5,541,642	14,195,201	14,084,275	405,909,018	134,998,815	33.3%	161,717,667	39.8%	-10.5	0.5700
	2024	9,184,435	27,555,450	300.0%	26,908,343	293.0%	4,961,913	14,886,899	14,537,297	410,870,931	149,885,713	36.5%	176,254,964	42.9%	-11.5	0.5403
	2025	8,638,973	30,254,003	350.2%	29,079,655	336.6%	4,423,911	15,492,700	14,891,331	415,294,842	165,378,413	39.8%	191,146,295	46.0%	-12.5	0.5121
	2026	8,088,878	32,959,662	407.5%	31,191,273	385.6%	3,926,269	15,998,326	15,139,966	419,221,111	181,376,739	43.3%	206,286,261	49.2%	-13.5	0.4854
	2027	7,536,688	35,611,199	472.5%	33,173,108	440.2%	3,467,527	16,384,226	15,262,494	422,688,638	197,760,965	46.8%	221,548,755	52.4%	-14.5	0.4601
	2028	6,985,232	38,143,718	546.1%	34,979,560	500.8%	3,046,265	16,634,506	15,254,614	425,734,904	214,395,470	50.4%	236,803,369	55.6%	-15.5	0.4361
	2029	6,437,725	40,494,466	629.0%	36,587,319	568.3%	2,661,135	16,739,023	15,123,942	428,396,038	231,134,493	54.0%	251,927,311	58.8%	-16.5	0.4134
	2030	5,897,689	42,587,110	722.1%	37,946,885	643.4%	2,310,808	16,686,303	14,868,190	430,706,846	247,820,796	57.5%	266,795,501	61.9%	-17.5	0.3918
	2031	5,368,824	44,384,921	826.7%	39,004,793	726.5%	1,993,924	16,484,089	14,485,967	432,700,770	264,304,885	61.1%	281,281,467	65.0%	-18.5	0.3714
	2032	4,854,845	45,831,702	944.0%	39,740,515	818.6%	1,709,041	16,134,036	13,989,768	434,409,811	280,438,921	64.6%	295,271,236	68.0%	-19.5	0.3520
	2033	4,359,503	46,886,896	1075.5%	40,114,241	920.2%	1,454,660	15,645,018	13,385,147	435,864,471	296,083,938	67.9%	308,656,383	70.8%	-20.5	0.3337
	2034	3,886,364	47,497,455	1222.2%	40,119,196	1032.3%	1,229,180	15,022,508	12,688,911	437,093,652	311,106,447	71.2%	321,345,294	73.5%	-21.5	0.3163
	2035	3,438,617	47,662,217	1386.1%	39,762,121	1156.3%	1,030,869	14,288,739	11,920,355	438,124,521	325,395,186	74.3%	333,265,649	76.1%	-22.5	0.2998
	2036	3,018,921	47,315,392	1567.3%	39,044,912	1293.3%	857,865	13,445,273	11,095,111	438,982,386	338,840,459	77.2%	344,360,760	78.4%	-23.5	0.2842
	2037	2,629,384	46,499,127	1768.4%	37,956,855	1443.6%	708,221	12,524,475	10,223,626	439,690,606	351,364,934	79.9%	354,584,386	80.6%	-24.5	0.2693
	2038	2,271,516	45,254,217	1992.2%	36,543,261	1608.8%	579,933	11,553,707	9,329,741	440,270,540	362,918,641	82.4%	363,914,127	82.7%	-25.5	0.2553
	2039	1,946,145	43,615,426	2241.1%	34,861,745	1791.3%	470,961	10,554,798	8,436,435	440,741,501	373,473,439	84.7%	372,350,561	84.5%	-26.5	0.2420
	2040	1,653,418	41,626,916	2517.6%	32,953,835	1993.1%	379,263	9,548,422	7,558,982	441,120,763	383,021,861	86.8%	379,909,544	86.1%	-27.5	0.2294
	2041	1,392,854	39,336,434	2824.2%	30,849,857	2214.9%	302,838	8,552,634	6,707,459	441,423,602	391,574,495	88.7%	386,617,003	87.6%	-28.5	0.2174
	2042	1,163,448	36,804,609	3163.4%	28,618,900	2459.8%	239,773	7,584,984	5,898,008	441,663,374	399,159,479	90.4%	392,515,011	88.9%	-29.5	0.2061
	2043	963,649	34,106,598	3539.3%	26,314,710	2730.7%	188,243	6,662,518	5,140,420	441,851,617	405,821,997	91.8%	397,655,431	90.0%	-30.5	0.1953
	2044	791,486	31,316,708	3956.7%	23,990,778	3031.1%	146,552	5,798,606	4,442,136	441,998,169	411,620,603	93.1%	402,097,567	91.0%	-31.5	0.1852
	2045	644,716	28,509,863	4422.1%	21,711,742	3367.6%	113,152	5,003,688	3,810,568	442,111,321	416,624,291	94.2%	405,908,135	91.8%	-32.5	0.1755
	2046	520,928	25,750,404	4943.2%	19,501,665	3743.6%	86,660	4,283,775	3,244,250	442,197,982	420,908,066	95.2%	409,152,385	92.5%	-33.5	0.1664
	2047	417,622	23,077,656	5526.0%	17,387,213	4163.4%	65,853	3,638,998	2,741,701	442,263,834	424,547,064	96.0%	411,894,086	93.1%	-34.5	0.1577
	2048	332,290	20,518,580	6174.9%	15,388,519	4631.1%	49,666	3,066,797	2,300,035	442,313,500	427,613,860	96.7%	414,194,121	93.6%	-35.5	0.1495
	Past	222,382,385	17,705,471	8.0%	37,622,244	16.9%	308,000,370	20,329,892	44,405,375	308,000,370	20,329,892	6.6%	44,405,375	14.4%		
	Future	220,517,765	1,105,568,049	501.4%	959,118,821	434.9%	134,313,130	407,283,969	369,788,747	134,313,130	407,283,969	303.2%	369,788,747	275.3%		
	Lifetime	442,900,149	1,123,273,520	253.6%	996,741,066	225.0%	442,313,500	427,613,860	414,194,121	442,313,500	427,613,860	96.7%	414,194,121	93.6%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	15,109	0	0.0%	0	0.0%	29,504	0	0	29,504	0	0.0%	0	0.0%	12.5	1.9528
	2001	69,756	0	0.0%	0	0.0%	129,117	0	0	158,622	0	0.0%	0	0.0%	11.5	1.8510
	2002	234,393	0	0.0%	0	0.0%	411,240	0	0	569,861	0	0.0%	0	0.0%	10.5	1.7545
	2003	428,482	0	0.0%	0	0.0%	712,576	0	0	1,282,438	0	0.0%	0	0.0%	9.5	1.6630
	2004	327,175	0	0.0%	0	0.0%	515,734	0	0	1,798,172	0	0.0%	0	0.0%	8.5	1.5763
	2005	328,539	0	0.0%	0	0.0%	490,886	0	0	2,289,058	0	0.0%	0	0.0%	7.5	1.4941
	2006	318,430	700	0.2%	246,492	77.4%	450,977	991	349,095	2,740,036	991	0.0%	349,095	12.7%	6.5	1.4163
	2007	304,412	41,704	13.7%	0	0.0%	408,648	55,984	0	3,148,684	56,976	1.8%	349,095	11.1%	5.5	1.3424
	2008	314,139	51,950	16.5%	97,567	31.1%	399,722	66,104	124,148	3,548,406	123,079	3.5%	473,244	13.3%	4.5	1.2724
	2009	300,486	85,310	28.4%	309,712	103.1%	362,417	102,893	373,544	3,910,823	225,972	5.8%	846,787	21.7%	3.5	1.2061
	2010	291,712	100,265	34.4%	82,066	28.1%	333,492	114,626	93,820	4,244,315	340,597	8.0%	940,607	22.2%	2.5	1.1432
	2011	270,805	137,272	50.7%	0	0.0%	293,451	148,752	0	4,537,765	489,349	10.8%	940,607	20.7%	1.5	1.0836
	2012	234,361	114,823	49.0%	79,426	33.9%	240,720	117,938	81,581	4,778,485	607,287	12.7%	1,022,188	21.4%	0.5	1.0271
Projected Future Experience	2013	185,914	115,585	62.2%	102,075	54.9%	181,003	112,531	99,379	4,959,489	719,819	14.5%	1,121,566	22.6%	-0.5	0.9736
	2014	173,415	121,555	70.1%	119,962	69.2%	160,033	112,174	110,705	5,119,522	831,993	16.3%	1,232,271	24.1%	-1.5	0.9228
	2015	169,824	145,743	85.8%	139,753	82.3%	148,548	127,484	122,244	5,268,070	959,477	18.2%	1,354,515	25.7%	-2.5	0.8747
	2016	165,980	167,871	101.1%	161,614	97.4%	137,617	139,185	133,997	5,405,686	1,098,662	20.3%	1,488,513	27.5%	-3.5	0.8291
	2017	161,869	189,965	117.4%	186,198	115.0%	127,212	149,292	146,332	5,532,898	1,247,954	22.6%	1,634,844	29.5%	-4.5	0.7859
	2018	157,470	202,683	128.7%	214,443	136.2%	117,303	150,983	159,743	5,650,201	1,398,937	24.8%	1,794,588	31.8%	-5.5	0.7449
	2019	152,771	227,090	148.6%	245,226	160.5%	107,870	160,345	173,151	5,758,071	1,559,283	27.1%	1,967,739	34.2%	-6.5	0.7061
	2020	147,728	262,527	177.7%	277,641	187.9%	98,871	175,704	185,819	5,856,942	1,734,986	29.6%	2,153,558	36.8%	-7.5	0.6693
	2021	142,265	300,974	211.6%	313,613	220.4%	90,251	190,934	198,952	5,947,193	1,925,920	32.4%	2,352,510	39.6%	-8.5	0.6344
	2022	136,370	342,269	251.0%	352,408	258.4%	82,001	205,811	211,908	6,029,194	2,131,732	35.4%	2,564,417	42.5%	-9.5	0.6013
	2023	130,085	385,979	296.7%	392,203	301.5%	74,144	219,995	223,543	6,103,338	2,351,726	38.5%	2,787,960	45.7%	-10.5	0.5700
	2024	123,487	431,716	349.6%	432,506	350.2%	66,714	233,236	233,662	6,170,052	2,584,962	41.9%	3,021,622	49.0%	-11.5	0.5403
	2025	116,722	480,072	411.3%	475,239	407.2%	59,772	245,839	243,364	6,229,824	2,830,801	45.4%	3,264,986	52.4%	-12.5	0.5121
	2026	109,844	530,708	483.1%	518,214	471.8%	53,317	257,601	251,536	6,283,141	3,088,402	49.2%	3,516,523	56.0%	-13.5	0.4854
	2027	102,896	581,855	565.5%	559,355	543.6%	47,341	267,704	257,351	6,330,482	3,356,106	53.0%	3,773,874	59.6%	-14.5	0.4601
	2028	95,923	632,842	659.7%	600,417	625.9%	41,832	275,983	261,842	6,372,314	3,632,089	57.0%	4,035,716	63.3%	-15.5	0.4361
	2029	88,962	683,049	767.8%	639,341	718.7%	36,774	282,349	264,282	6,409,088	3,914,438	61.1%	4,299,998	67.1%	-16.5	0.4134
	2030	82,068	730,980	890.7%	672,830	819.8%	32,156	286,410	263,625	6,441,244	4,200,848	65.2%	4,563,623	70.9%	-17.5	0.3918
	2031	75,295	774,511	1028.6%	702,641	933.2%	27,964	287,645	260,954	6,469,208	4,488,493	69.4%	4,824,577	74.6%	-18.5	0.3714
	2032	68,680	813,931	1185.1%	730,275	1063.3%	24,177	286,526	257,077	6,493,385	4,775,019	73.5%	5,081,654	78.3%	-19.5	0.3520
	2033	62,266	848,583	1362.8%	752,107	1207.9%	20,777	283,152	250,960	6,514,161	5,058,171	77.6%	5,332,614	81.9%	-20.5	0.3337
	2034	56,099	877,013	1563.3%	765,180	1364.0%	17,743	277,382	242,011	6,531,904	5,335,553	81.7%	5,574,625	85.3%	-21.5	0.3163
	2035	50,209	898,063	1788.7%	773,428	1540.4%	15,052	269,232	231,867	6,546,957	5,604,785	85.6%	5,806,493	88.7%	-22.5	0.2998
	2036	44,626	910,466	2040.2%	774,762	1736.1%	12,681	258,721	220,159	6,559,637	5,863,505	89.4%	6,026,651	91.9%	-23.5	0.2842
	2037	39,381	913,926	2320.8%	767,473	1948.9%	10,607	246,165	206,718	6,570,245	6,109,670	93.0%	6,233,369	94.9%	-24.5	0.2693
	2038	34,498	906,957	2629.0%	751,562	2178.6%	8,807	231,552	191,879	6,579,052	6,341,222	96.4%	6,425,248	97.7%	-25.5	0.2553
	2039	29,991	889,603	2966.2%	728,157	2427.9%	7,258	215,281	176,212	6,586,310	6,556,503	99.5%	6,601,460	100.2%	-26.5	0.2420
	2040	25,873	862,614	3334.0%	696,511	2692.0%	5,935	197,867	159,766	6,592,245	6,754,370	102.5%	6,761,226	102.6%	-27.5	0.2294
	2041	22,147	827,804	3737.7%	658,796	2974.6%	4,815	179,983	143,237	6,597,060	6,934,354	105.1%	6,904,463	104.7%	-28.5	0.2174
	2042	18,809	785,372	4175.5%	617,420	3282.6%	3,876	161,856	127,243	6,600,936	7,096,209	107.5%	7,031,706	106.5%	-29.5	0.2061
	2043	15,843	735,803	4644.3%	571,506	3607.3%	3,095	143,735	111,640	6,604,031	7,239,944	109.6%	7,143,346	108.2%	-30.5	0.1953
	2044	13,233	679,795	5137.3%	520,874	3936.3%	2,450	125,871	96,445	6,606,481	7,365,815	111.5%	7,239,791	109.6%	-31.5	0.1852
	2045	10,957	619,952	5658.0%	469,072	4280.9%	1,923	108,806	82,325	6,608,404	7,474,621	113.1%	7,322,117	110.8%	-32.5	0.1755
	2046	8,994	558,318	6207.6%	417,370	4640.5%	1,496	92,880	69,433	6,609,901	7,567,501	114.5%	7,391,549	111.8%	-33.5	0.1664
	2047	7,314	496,800	6792.5%	366,894	5016.4%	1,153	78,338	57,854	6,611,054	7,645,839	115.7%	7,449,403	112.7%	-34.5	0.1577
	2048	5,892	437,137	7419.6%	317,722	5392.7%	881	65,336	47,488	6,611,935	7,711,176	116.6%	7,496,891	113.4%	-35.5	0.1495
	Past	3,437,799	532,025	15.5%	815,263	23.7%	4,778,485	607,287	1,022,188	4,778,485	607,287	12.7%	1,022,188	21.4%		
	Future	3,033,698	20,370,111	671.5%	17,784,786	586.2%	1,833,449	7,103,889	6,474,703	1,833,449	7,103,889	387.5%	6,474,703	353.1%		
	Lifetime	6,471,497	20,902,136	323.0%	18,600,049	287.4%	6,611,935	7,711,176	7,496,891	6,611,935	7,711,176	116.6%	7,496,891	113.4%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	15,109	0	0.0%	0	0.0%	29,504	0	0	29,504	0	0.0%	0	0.0%	12.5	1.9528
	2001	69,756	0	0.0%	0	0.0%	129,117	0	0	158,622	0	0.0%	0	0.0%	11.5	1.8510
	2002	234,393	0	0.0%	0	0.0%	411,240	0	0	569,861	0	0.0%	0	0.0%	10.5	1.7545
	2003	428,482	0	0.0%	0	0.0%	712,576	0	0	1,282,438	0	0.0%	0	0.0%	9.5	1.6630
	2004	327,175	0	0.0%	0	0.0%	515,734	0	0	1,798,172	0	0.0%	0	0.0%	8.5	1.5763
	2005	328,539	0	0.0%	0	0.0%	490,886	0	0	2,289,058	0	0.0%	0	0.0%	7.5	1.4941
	2006	318,430	700	0.2%	246,492	77.4%	450,977	991	349,095	2,740,036	991	0.0%	349,095	12.7%	6.5	1.4163
	2007	304,412	41,704	13.7%	0	0.0%	408,648	55,984	0	3,148,684	56,976	1.8%	349,095	11.1%	5.5	1.3424
	2008	314,139	51,950	16.5%	97,567	31.1%	399,722	66,104	124,148	3,548,406	123,079	3.5%	473,244	13.3%	4.5	1.2724
	2009	300,486	85,310	28.4%	309,712	103.1%	362,417	102,893	373,544	3,910,823	225,972	5.8%	846,787	21.7%	3.5	1.2061
	2010	291,712	100,265	34.4%	82,066	28.1%	333,492	114,626	93,820	4,244,315	340,597	8.0%	940,607	22.2%	2.5	1.1432
	2011	270,805	137,272	50.7%	0	0.0%	293,451	148,752	0	4,537,765	489,349	10.8%	940,607	20.7%	1.5	1.0836
	2012	234,361	114,823	49.0%	79,426	33.9%	240,720	117,938	81,581	4,778,485	607,287	12.7%	1,022,188	21.4%	0.5	1.0271
Projected Future Experience	2013	185,914	115,585	62.2%	102,075	54.9%	181,003	112,531	99,379	4,959,489	719,819	14.5%	1,121,566	22.6%	-0.5	0.9736
	2014	194,711	119,354	61.3%	115,956	59.6%	179,685	110,143	107,008	5,139,174	829,962	16.1%	1,228,574	23.9%	-1.5	0.9228
	2015	211,532	139,278	65.8%	130,370	61.6%	185,032	121,829	114,037	5,324,205	951,791	17.9%	1,342,612	25.2%	-2.5	0.8747
	2016	206,744	159,396	77.1%	150,710	72.9%	171,415	132,158	124,956	5,495,620	1,083,949	19.7%	1,467,568	26.7%	-3.5	0.8291
	2017	201,624	179,417	89.0%	173,569	86.1%	158,455	141,002	136,407	5,654,075	1,224,951	21.7%	1,603,975	28.4%	-4.5	0.7859
	2018	196,145	189,930	96.8%	199,824	101.9%	146,113	141,484	148,853	5,800,188	1,366,435	23.6%	1,752,828	30.2%	-5.5	0.7449
	2019	190,291	211,950	111.4%	228,432	120.0%	134,363	149,655	161,293	5,934,551	1,516,090	25.5%	1,914,121	32.3%	-6.5	0.7061
	2020	184,010	244,815	133.0%	258,549	140.5%	123,154	163,849	173,041	6,057,704	1,679,939	27.7%	2,087,162	34.5%	-7.5	0.6693
	2021	177,205	280,489	158.3%	291,965	164.8%	112,417	177,938	185,219	6,170,121	1,857,878	30.1%	2,272,381	36.8%	-8.5	0.6344
	2022	169,863	318,816	187.7%	327,996	193.1%	102,141	191,709	197,229	6,272,262	2,049,586	32.7%	2,469,610	39.4%	-9.5	0.6013
	2023	162,034	359,385	221.8%	364,945	225.2%	92,354	204,837	208,006	6,364,616	2,254,423	35.4%	2,677,616	42.1%	-10.5	0.5700
	2024	153,815	401,826	261.2%	402,337	261.6%	83,099	217,088	217,364	6,447,715	2,471,511	38.3%	2,894,980	44.9%	-11.5	0.5403
	2025	145,389	446,677	307.2%	441,952	304.0%	74,452	228,738	226,318	6,522,167	2,700,249	41.4%	3,121,298	47.9%	-12.5	0.5121
	2026	136,822	493,629	360.8%	481,782	352.1%	66,412	239,603	233,853	6,588,579	2,939,852	44.6%	3,355,150	50.9%	-13.5	0.4854
	2027	128,167	541,048	422.1%	519,918	405.7%	58,968	248,929	239,207	6,647,546	3,188,781	48.0%	3,594,358	54.1%	-14.5	0.4601
	2028	119,481	588,309	492.4%	557,990	467.0%	52,106	256,562	243,340	6,699,652	3,445,343	51.4%	3,837,697	57.3%	-15.5	0.4361
	2029	110,810	634,847	572.9%	594,095	536.1%	45,805	262,424	245,578	6,745,458	3,707,767	55.0%	4,083,276	60.5%	-16.5	0.4134
	2030	102,224	679,282	664.5%	625,179	611.6%	40,053	266,153	244,955	6,785,511	3,973,920	58.6%	4,328,231	63.8%	-17.5	0.3918
	2031	93,788	719,649	767.3%	652,865	696.1%	34,832	267,270	242,467	6,820,343	4,241,190	62.2%	4,570,698	67.0%	-18.5	0.3714
	2032	85,548	756,221	884.0%	678,528	793.2%	30,115	266,211	238,861	6,850,458	4,507,401	65.8%	4,809,559	70.2%	-19.5	0.3520
	2033	77,558	788,388	1016.5%	698,817	901.0%	25,879	263,066	233,178	6,876,337	4,770,467	69.4%	5,042,737	73.3%	-20.5	0.3337
	2034	69,876	814,763	1166.0%	710,975	1017.5%	22,101	257,693	224,867	6,898,438	5,028,160	72.9%	5,267,605	76.4%	-21.5	0.3163
	2035	62,540	834,322	1334.1%	718,635	1149.1%	18,749	250,123	215,441	6,917,187	5,278,283	76.3%	5,483,045	79.3%	-22.5	0.2998
	2036	55,586	845,848	1521.7%	719,903	1295.1%	15,795	240,359	204,570	6,932,982	5,518,641	79.6%	5,687,615	82.0%	-23.5	0.2842
	2037	49,052	849,089	1731.0%	713,234	1454.0%	13,212	228,701	192,109	6,946,194	5,747,342	82.7%	5,879,724	84.6%	-24.5	0.2693
	2038	42,970	842,693	1961.1%	698,622	1625.8%	10,971	215,145	178,363	6,957,165	5,962,488	85.7%	6,058,087	87.1%	-25.5	0.2553
	2039	37,357	826,685	2212.9%	677,004	1812.3%	9,040	200,055	163,833	6,966,205	6,162,543	88.5%	6,221,920	89.3%	-26.5	0.2420
	2040	32,228	801,760	2487.8%	647,727	2009.8%	7,392	183,909	148,576	6,973,597	6,346,451	91.0%	6,370,496	91.4%	-27.5	0.2294
	2041	27,587	769,598	2789.7%	612,813	2221.4%	5,998	167,328	133,239	6,979,595	6,513,779	93.3%	6,503,735	93.2%	-28.5	0.2174
	2042	23,428	730,366	3117.4%	574,492	2452.1%	4,828	150,520	118,396	6,984,424	6,664,299	95.4%	6,622,131	94.8%	-29.5	0.2061
	2043	19,734	684,481	3468.5%	531,944	2695.5%	3,855	133,709	103,912	6,988,279	6,798,008	97.3%	6,726,043	96.2%	-30.5	0.1953
	2044	16,483	632,561	3837.8%	484,982	2942.4%	3,052	117,125	89,799	6,991,331	6,915,133	98.9%	6,815,843	97.5%	-31.5	0.1852
	2045	13,648	577,021	4227.8%	436,875	3201.0%	2,395	101,271	76,675	6,993,726	7,016,404	100.3%	6,892,517	98.6%	-32.5	0.1755
	2046	11,203	519,767	4639.5%	388,822	3470.7%	1,864	86,467	64,684	6,995,590	7,102,872	101.5%	6,957,201	99.5%	-33.5	0.1664
	2047	9,110	462,594	5077.7%	341,890	3752.8%	1,437	72,944	53,911	6,997,026	7,175,816	102.6%	7,011,112	100.2%	-34.5	0.1577
	2048	7,339	407,125	5547.7%	296,154	4035.5%	1,097	60,851	44,265	6,998,123	7,236,666	103.4%	7,055,376	100.8%	-35.5	0.1495
	Past	3,437,799	532,025	15.5%	815,263	23.7%	4,778,485	607,287	1,022,188	4,778,485	607,287	12.7%	1,022,188	21.4%		
	Future	3,711,818	18,966,961	511.0%	16,551,929	445.9%	2,219,638	6,629,379	6,033,189	2,219,638	6,629,379	298.7%	6,033,189	271.8%		
	Lifetime	7,149,617	19,498,986	272.7%	17,367,192	242.9%	6,998,123	7,236,666	7,055,376	6,998,123	7,236,666	103.4%	7,055,376	100.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	23,532,353	49,306	12,729	3	0.21%	0.20%	0.54%	0.38
1	23,683,440	280,016	12,273	6	1.18%	0.67%	1.19%	0.56
2	20,680,006	446,815	11,965	6	2.16%	1.08%	2.14%	0.50
3	20,641,749	1,487,007	11,755	13	7.20%	2.35%	3.50%	0.67
4	20,641,833	1,356,253	11,625	19	6.57%	3.03%	5.17%	0.59
5	20,294,614	2,599,416	11,493	20	12.81%	4.31%	7.06%	0.61
6	20,045,017	2,768,285	11,363	27	13.81%	5.34%	8.99%	0.59
7	19,845,332	4,759,119	11,248	46	23.98%	7.07%	10.76%	0.66
8	19,827,863	6,449,976	11,035	40	32.53%	9.11%	12.44%	0.73
9	19,512,702	5,764,985	10,835	33	29.54%	10.53%	14.09%	0.75
10	13,476,768	9,820,481	10,651	56	72.87%	13.24%	15.91%	0.83
11	11,305,719	7,820,332	10,421	64	69.17%	15.11%	17.81%	0.85
12	10,929,749	9,229,404	10,109	73	84.44%	17.17%	19.75%	0.87
13	10,617,103	10,021,479	9,800	83	94.39%	19.22%	21.74%	0.88
14	10,343,686	11,590,535	9,531	91	112.05%	21.45%	23.78%	0.90
15	10,049,802	13,320,264	9,287	99	132.54%	23.84%	25.88%	0.92
16	9,738,335	15,216,164	9,043	108	156.25%	26.42%	28.01%	0.94
17	9,408,174	17,272,936	8,783	116	183.59%	29.16%	30.16%	0.97
18	9,054,249	19,483,625	8,501	124	215.19%	32.08%	32.34%	0.99
19	8,675,606	21,811,411	8,198	132	251.41%	35.16%	34.54%	1.02
20	8,272,594	24,222,355	7,874	139	292.80%	38.39%	36.76%	1.04
21	7,848,063	26,643,876	7,534	145	339.50%	41.75%	38.98%	1.07
22	7,414,426	29,053,569	7,185	150	391.85%	45.21%	41.19%	1.10
23	6,974,911	31,462,039	6,829	154	451.07%	48.75%	43.39%	1.12
24	6,531,296	33,791,382	6,465	158	517.38%	52.35%	45.57%	1.15
25	6,085,524	35,971,932	6,096	159	591.11%	55.99%	47.71%	1.17
26	5,639,926	37,970,675	5,723	160	673.25%	59.62%	49.80%	1.20
27	5,197,144	39,742,593	5,347	159	764.70%	63.23%	51.83%	1.22
28	4,759,983	41,250,900	4,971	157	866.62%	66.79%	53.78%	1.24
29	4,331,459	42,426,650	4,597	154	979.50%	70.26%	55.66%	1.26
30	3,914,705	43,233,160	4,227	149	1104.38%	73.62%	57.45%	1.28
31	3,512,820	43,637,328	3,865	144	1242.23%	76.84%	59.15%	1.30
32	3,128,861	43,621,055	3,512	137	1394.15%	79.89%	60.74%	1.32
33	2,765,475	43,211,612	3,171	130	1562.54%	82.77%	62.23%	1.33
34	2,424,896	42,382,880	2,844	121	1747.82%	85.45%	63.60%	1.34
35	2,108,940	41,139,358	2,535	113	1950.71%	87.92%	64.87%	1.36
36	1,818,873	39,549,678	2,244	104	2174.41%	90.18%	66.03%	1.37
37	1,555,411	37,655,302	1,973	94	2420.92%	92.22%	67.08%	1.37
38	1,318,697	35,516,310	1,723	85	2693.29%	94.06%	68.02%	1.38
39	1,108,337	33,172,640	1,495	76	2993.01%	95.68%	68.86%	1.39
40	923,496	30,690,549	1,288	68	3323.30%	97.11%	69.61%	1.40
41	762,894	28,136,859	1,103	59	3688.17%	98.35%	70.26%	1.40
42	624,884	25,573,470	939	52	4092.51%	99.43%	70.83%	1.40
43	507,587	23,065,683	794	45	4544.18%	100.35%	71.33%	1.41
44	408,964	20,646,525	668	38	5048.49%	101.13%	71.75%	1.41
45	326,919	18,346,946	559	33	5612.07%	101.79%	72.11%	1.41
46	259,396	16,195,918	466	28	6243.70%	102.34%	72.11%	1.42
47	132,834	8,269,407	236	14	6225.38%	102.61%	72.11%	1.42
48	39,063	2,543,019	80	5	6510.10%	102.69%	72.11%	1.42
49	8,478	640,420	15	1	7554.23%	102.71%	72.11%	1.42
Grand Total	**403,010,960**	**1,081,311,899**	**307,003**	**4,193**	**268.31%**	**102.71%**	**72.11%**	**1.42**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	19	0	0.00%
1999 Total			**0**	**0**	**19**	**0**	**0.00%**
2000	1999	1	35,729	0	19	0	0.00%
2000	2000	0	1,047,199	270	1,092	1	0.03%
2000 Total			**1,082,928**	**270**	**1,111**	**1**	**0.02%**
2001	1999	2	35,582	0	19	0	0.00%
2001	2000	1	1,975,169	0	1,033	0	0.00%
2001	2001	0	4,753,090	0	2,609	0	0.00%
2001 Total			**6,763,841**	**0**	**3,661**	**0**	**0.00%**
2002	1999	3	28,361	0	19	0	0.00%
2002	2000	2	1,573,114	0	984	0	0.00%
2002	2001	1	4,304,365	228,090	2,483	2	5.30%
2002	2002	0	7,125,965	44,524	4,488	1	0.62%
2002 Total			**13,031,805**	**272,615**	**7,974**	**3**	**2.09%**
2003	1999	4	24,928	0	19	0	0.00%
2003	2000	3	1,548,503	25,342	960	1	1.64%
2003	2001	2	3,787,876	226,257	2,411	3	5.97%
2003	2002	1	9,219,035	6,616	4,367	1	0.07%
2003	2003	0	10,606,099	4,513	4,521	1	0.04%
2003 Total			**25,186,440**	**262,727**	**12,278**	**6**	**1.04%**
2004	1999	5	39,363	0	18	0	0.00%
2004	2000	4	1,648,085	75,124	944	2	4.56%
2004	2001	3	4,026,790	64,304	2,366	2	1.60%
2004	2002	2	7,380,589	4,258	4,269	2	0.06%
2004	2003	1	8,149,141	45,309	4,371	3	0.56%
2004	2004	0	0	0	0	0	0.00%
2004 Total			**21,243,967**	**188,995**	**11,968**	**9**	**0.89%**
2005	1999	6	44,828	0	18	0	0.00%
2005	2000	5	1,629,551	4,015	940	1	0.25%
2005	2001	4	3,981,648	983,700	2,337	8	24.71%
2005	2002	3	7,152,152	975,181	4,190	7	13.63%
2005	2003	2	7,902,846	216,300	4,282	1	2.74%
2005	2004	1	0	0	0	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**20,711,024**	**2,179,196**	**11,767**	**17**	**10.52%**
2006	1999	7	23,864	0	18	0	0.00%
2006	2000	6	1,626,642	886,869	932	6	54.52%
2006	2001	5	3,902,057	1,114,591	2,319	5	28.56%
2006	2002	4	7,222,480	166,702	4,157	5	2.31%
2006	2003	3	7,885,945	422,181	4,220	3	5.35%
2006	2004	2	0	0	0	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**20,660,987**	**2,590,344**	**11,646**	**19**	**12.54%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	34,949	0	18	0	0.00%
2007	2000	7	1,593,829	20,588	921	1	1.29%
2007	2001	6	3,780,016	478,648	2,296	6	12.66%
2007	2002	5	7,093,957	608,222	4,094	9	8.57%
2007	2003	4	7,764,693	130,725	4,168	4	1.68%
2007	2004	3	0	0	0	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**20,267,445**	**1,238,183**	**11,497**	**20**	**6.11%**
2008	1999	9	32,247	0	18	0	0.00%
2008	2000	8	1,577,563	1,019,168	914	4	64.60%
2008	2001	7	3,805,850	333,623	2,277	5	8.77%
2008	2002	6	7,015,726	253,274	4,051	7	3.61%
2008	2003	5	7,629,687	872,588	4,122	5	11.44%
2008	2004	4	0	0	0	0	0.00%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**20,061,073**	**2,478,655**	**11,382**	**21**	**12.36%**
2009	1999	10	25,226	0	18	0	0.00%
2009	2000	9	1,556,073	515,080	899	4	33.10%
2009	2001	8	3,776,810	2,210,670	2,252	12	58.53%
2009	2002	7	6,925,823	2,107,603	4,009	20	30.43%
2009	2003	6	7,577,805	1,149,493	4,066	8	15.17%
2009	2004	5	0	0	0	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**19,861,738**	**5,982,847**	**11,244**	**44**	**30.12%**
2010	1999	11	15,635	166,884	18	1	1067.37%
2010	2000	10	1,160,620	1,554,827	887	10	133.97%
2010	2001	9	3,686,989	1,853,375	2,220	13	50.27%
2010	2002	8	6,827,024	2,271,156	3,968	14	33.27%
2010	2003	7	7,495,965	2,297,304	4,023	20	30.65%
2010	2004	6	0	0	0	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**19,186,233**	**8,143,545**	**11,116**	**58**	**42.44%**
2011	1999	12	3,250	0	18	0	0.00%
2011	2000	11	1,019,872	438,755	851	7	43.02%
2011	2001	10	2,938,659	2,110,799	2,103	12	71.83%
2011	2002	9	6,883,062	975,355	3,815	11	14.17%
2011	2003	8	7,611,517	948,981	3,883	10	12.47%
2011	2004	7	0	0	0	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**18,456,360**	**4,473,890**	**10,670**	**40**	**24.24%**
2012	1999	13	6,632	0	18	0	0.00%
2012	2000	12	1,005,480	1,358,307	851	4	135.09%
2012	2001	11	2,608,626	2,120,952	2,103	9	81.31%
2012	2002	10	4,893,475	3,910,545	3,815	13	79.91%
2012	2003	9	7,354,331	2,421,176	3,883	5	32.92%
2012	2004	8	0	0	0	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**15,868,544**	**9,810,979**	**10,670**	**31**	**61.83%**
Grand Total			**222,382,385**	**37,622,244**	**127,003**	**269**	**16.92%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	23,532,353	49,306	12,729	3	0.21%	0.20%	0.54%	0.38
1	23,683,440	280,016	12,273	6	1.18%	0.67%	1.19%	0.56
2	20,680,006	446,815	11,965	6	2.16%	1.08%	2.14%	0.50
3	20,641,749	1,487,007	11,755	13	7.20%	2.35%	3.50%	0.67
4	20,641,833	1,356,253	11,625	19	6.57%	3.03%	5.17%	0.59
5	20,294,614	2,599,416	11,493	20	12.81%	4.31%	7.06%	0.61
6	20,045,017	2,768,285	11,363	27	13.81%	5.34%	8.99%	0.59
7	19,845,332	4,759,119	11,248	46	23.98%	7.07%	10.76%	0.66
8	19,827,863	6,449,976	11,035	40	32.53%	9.11%	12.44%	0.73
9	19,512,702	5,764,985	10,835	33	29.54%	10.53%	14.09%	0.75
10	9,017,980	7,576,170	6,823	35	84.01%	12.70%	15.27%	0.83
11	3,644,133	2,726,590	2,972	17	74.82%	13.40%	15.88%	0.84
12	1,008,730	1,358,307	869	4	134.66%	13.76%	16.07%	0.86
13	6,632	0	18	0	0.00%	13.76%	16.07%	0.86
Grand Total	**222,382,385**	**37,622,244**	**127,003**	**269**	**16.92%**	**13.76%**	**16.07%**	**0.86**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	8,130	18,436	18	0	227%
2013	2000	13	922,888	890,649	832	9	97%
2013	2001	12	2,421,578	1,922,804	2,063	17	79%
2013	2002	11	3,910,719	2,496,703	3,755	24	64%
2013	2003	10	4,458,788	2,244,311	3,828	21	50%
2013	2004	9	0	0	0	0	0%
2013	2005	8	0	0	0	0	0%
2013 Total			**11,722,103**	**7,572,902**	**10,495**	**71**	**65%**
2014	1999	15	7,939	19,642	17	0	247%
2014	2000	14	897,703	1,023,903	795	9	114%
2014	2001	13	2,361,468	2,210,172	1,979	19	94%
2014	2002	12	3,829,248	2,913,091	3,617	26	76%
2014	2003	11	3,750,867	2,597,039	3,695	23	69%
2014	2004	10	0	0	0	0	0%
2014	2005	9	0	0	0	0	0%
2014 Total			**10,847,225**	**8,763,847**	**10,102**	**77**	**81%**
2015	1999	16	7,734	21,013	16	0	272%
2015	2000	15	870,644	1,172,142	758	10	135%
2015	2001	14	2,297,027	2,528,372	1,894	20	110%
2015	2002	13	3,742,086	3,387,971	3,478	29	91%
2015	2003	12	3,670,193	3,035,203	3,561	25	83%
2015	2004	11	0	0	0	0	0%
2015	2005	10	0	0	0	0	0%
2015 Total			**10,587,684**	**10,144,700**	**9,707**	**83**	**96%**
2016	1999	17	7,516	22,664	15	0	302%
2016	2000	16	841,805	1,330,723	736	10	158%
2016	2001	15	2,228,146	2,877,622	1,845	22	129%
2016	2002	14	3,648,771	3,924,682	3,403	31	108%
2016	2003	13	3,584,030	3,532,687	3,493	28	99%
2016	2004	12	0	0	0	0	0%
2016	2005	11	0	0	0	0	0%
2016 Total			**10,310,269**	**11,688,377**	**9,493**	**91**	**113%**
2017	1999	18	7,284	24,619	15	0	338%
2017	2000	17	811,135	1,499,138	711	11	185%
2017	2001	16	2,155,127	3,255,529	1,793	23	151%
2017	2002	15	3,548,990	4,525,419	3,323	34	128%
2017	2003	14	3,492,056	4,095,143	3,421	31	117%
2017	2004	13	0	0	0	0	0%
2017	2005	12	0	0	0	0	0%
2017 Total			**10,014,592**	**13,399,848**	**9,263**	**100**	**134%**
2018	1999	19	7,033	26,338	14	0	375%
2018	2000	18	778,142	1,674,570	685	12	215%
2018	2001	17	2,077,756	3,661,618	1,737	25	176%
2018	2002	16	3,443,117	5,187,363	3,238	37	151%
2018	2003	15	3,394,083	4,725,439	3,343	33	139%
2018	2004	14	0	0	0	0	0%
2018	2005	13	0	0	0	0	0%
2018 Total			**9,700,131**	**15,275,329**	**9,018**	**108**	**157%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	6,760	28,479	14	0	421%
2019	2000	19	742,722	1,856,113	657	12	250%
2019	2001	18	1,994,933	4,090,499	1,677	27	205%
2019	2002	17	3,330,810	5,906,284	3,147	40	177%
2019	2003	16	3,290,552	5,421,535	3,260	36	165%
2019	2004	15	0	0	0	0	0%
2019	2005	14	0	0	0	0	0%
2019 Total			**9,365,776**	**17,302,910**	**8,756**	**116**	**185%**
2020	1999	21	6,463	30,928	13	0	479%
2020	2000	20	705,014	2,035,494	627	13	289%
2020	2001	19	1,906,452	4,528,432	1,613	28	238%
2020	2002	18	3,210,357	6,683,142	3,049	43	208%
2020	2003	17	3,180,956	6,183,232	3,171	39	194%
2020	2004	16	0	0	0	0	0%
2020	2005	15	0	0	0	0	0%
2020 Total			**9,009,243**	**19,461,228**	**8,473**	**124**	**216%**
2021	1999	22	6,146	33,262	13	0	541%
2021	2000	21	665,272	2,209,910	596	13	332%
2021	2001	20	1,812,451	4,974,931	1,544	29	274%
2021	2002	19	3,081,339	7,508,510	2,943	46	244%
2021	2003	18	3,063,532	7,010,795	3,075	42	229%
2021	2004	17	0	0	0	0	0%
2021	2005	16	0	0	0	0	0%
2021 Total			**8,628,741**	**21,737,409**	**8,171**	**131**	**252%**
2022	1999	23	5,814	35,849	12	0	617%
2022	2000	22	624,720	2,376,531	564	14	380%
2022	2001	21	1,713,691	5,412,931	1,473	30	316%
2022	2002	20	2,943,839	8,369,958	2,830	49	284%
2022	2003	19	2,938,060	7,892,018	2,971	45	269%
2022	2004	18	0	0	0	0	0%
2022	2005	17	0	0	0	0	0%
2022 Total			**8,226,124**	**24,087,287**	**7,849**	**138**	**293%**
2023	1999	24	5,470	38,456	11	0	703%
2023	2000	23	583,812	2,533,429	531	14	434%
2023	2001	22	1,613,178	5,834,917	1,400	31	362%
2023	2002	21	2,798,689	9,246,517	2,710	51	330%
2023	2003	20	2,804,531	8,813,493	2,859	48	314%
2023	2004	19	0	0	0	0	0%
2023	2005	18	0	0	0	0	0%
2023 Total			**7,805,679**	**26,466,812**	**7,512**	**144**	**339%**
2024	1999	25	5,117	40,709	11	0	796%
2024	2000	24	542,750	2,679,551	498	14	494%
2024	2001	23	1,511,750	6,250,168	1,326	32	413%
2024	2002	22	2,649,938	10,123,806	2,588	53	382%
2024	2003	21	2,663,947	9,743,589	2,742	50	366%
2024	2004	20	0	0	0	0	0%
2024	2005	19	0	0	0	0	0%
2024 Total			**7,373,503**	**28,837,823**	**7,165**	**149**	**391%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	4,760	42,639	10	0	896%
2025	2000	25	501,722	2,808,594	465	14	560%
2025	2001	24	1,409,880	6,641,396	1,251	32	471%
2025	2002	23	2,498,786	11,004,114	2,462	54	440%
2025	2003	22	2,520,444	10,685,053	2,622	52	424%
2025	2004	21	0	0	0	0	0%
2025	2005	20	0	0	0	0	0%
2025 Total			**6,935,592**	**31,181,796**	**6,810**	**153**	**450%**
2026	1999	27	4,402	44,265	9	0	1005%
2026	2000	26	460,966	2,918,598	432	14	633%
2026	2001	25	1,308,056	6,997,568	1,175	32	535%
2026	2002	24	2,345,788	11,863,840	2,334	56	506%
2026	2003	23	2,374,749	11,638,479	2,498	54	490%
2026	2004	22	0	0	0	0	0%
2026	2005	21	0	0	0	0	0%
2026 Total			**6,493,961**	**33,462,750**	**6,448**	**156**	**515%**
2027	1999	28	4,047	45,946	9	0	1135%
2027	2000	27	420,768	3,003,999	400	13	714%
2027	2001	26	1,206,855	7,309,869	1,098	32	606%
2027	2002	25	2,191,570	12,677,090	2,203	56	578%
2027	2003	24	2,227,408	12,568,139	2,371	56	564%
2027	2004	23	0	0	0	0	0%
2027	2005	22	0	0	0	0	0%
2027 Total			**6,050,649**	**35,605,043**	**6,081**	**158**	**588%**
2028	1999	29	3,700	47,200	8	0	1276%
2028	2000	28	381,403	3,064,862	367	13	804%
2028	2001	27	1,106,854	7,564,558	1,022	32	683%
2028	2002	26	2,036,909	13,434,559	2,071	57	660%
2028	2003	25	2,079,059	13,447,972	2,242	57	647%
2028	2004	24	0	0	0	0	0%
2028	2005	23	0	0	0	0	0%
2028 Total			**5,607,926**	**37,559,150**	**5,710**	**158**	**670%**
2029	1999	30	3,363	47,824	8	0	1422%
2029	2000	29	343,157	3,098,672	335	12	903%
2029	2001	28	1,008,688	7,765,031	945	31	770%
2029	2002	27	1,882,730	14,123,419	1,938	57	750%
2029	2003	26	1,930,435	14,265,010	2,111	57	739%
2029	2004	25	0	0	0	0	0%
2029	2005	24	0	0	0	0	0%
2029 Total			**5,168,373**	**39,299,956**	**5,337**	**158**	**760%**
2030	1999	31	3,039	48,197	7	0	1586%
2030	2000	30	306,346	3,100,497	304	12	1012%
2030	2001	29	913,064	7,894,012	870	30	865%
2030	2002	28	1,729,979	14,725,151	1,804	56	851%
2030	2003	27	1,782,389	15,006,352	1,978	57	842%
2030	2004	26	0	0	0	0	0%
2030	2005	25	0	0	0	0	0%
2030 Total			**4,734,818**	**40,774,210**	**4,964**	**156**	**861%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	2,731	47,833	7	0	1751%
2031	2000	31	271,282	3,071,233	274	11	1132%
2031	2001	30	820,658	7,941,904	796	29	968%
2031	2002	29	1,579,695	15,212,694	1,671	55	963%
2031	2003	28	1,635,866	15,649,910	1,845	57	957%
2031	2004	27	0	0	0	0	0%
2031	2005	26	0	0	0	0	0%
2031 Total			**4,310,231**	**41,923,574**	**4,594**	**152**	**973%**
2032	1999	33	2,441	47,125	6	0	1930%
2032	2000	32	238,235	3,015,822	245	11	1266%
2032	2001	31	732,121	7,913,081	724	28	1081%
2032	2002	30	1,432,955	15,575,491	1,539	54	1087%
2032	2003	29	1,491,844	16,174,072	1,712	56	1084%
2032	2004	28	0	0	0	0	0%
2032	2005	27	0	0	0	0	0%
2032 Total			**3,897,595**	**42,725,590**	**4,227**	**148**	**1096%**
2033	1999	34	2,171	46,115	6	0	2124%
2033	2000	33	207,449	2,929,648	218	10	1412%
2033	2001	32	648,080	7,805,344	655	26	1204%
2033	2002	31	1,290,839	15,788,953	1,409	52	1223%
2033	2003	30	1,351,383	16,567,445	1,580	54	1226%
2033	2004	29	0	0	0	0	0%
2033	2005	28	0	0	0	0	0%
2033 Total			**3,499,922**	**43,137,506**	**3,868**	**143**	**1233%**
2034	1999	35	1,923	44,713	5	0	2325%
2034	2000	34	179,103	2,818,411	193	9	1574%
2034	2001	33	569,067	7,627,299	588	25	1340%
2034	2002	32	1,154,440	15,844,841	1,283	50	1373%
2034	2003	31	1,215,540	16,815,864	1,450	53	1383%
2034	2004	30	0	0	0	0	0%
2034	2005	29	0	0	0	0	0%
2034 Total			**3,120,074**	**43,151,127**	**3,518**	**136**	**1383%**
2035	1999	36	1,697	43,022	5	0	2535%
2035	2000	35	153,300	2,684,815	169	8	1751%
2035	2001	34	495,507	7,375,071	525	23	1488%
2035	2002	33	1,024,731	15,763,344	1,160	47	1538%
2035	2003	32	1,085,376	16,907,216	1,322	50	1558%
2035	2004	31	0	0	0	0	0%
2035	2005	30	0	0	0	0	0%
2035 Total			**2,760,611**	**42,773,468**	**3,181**	**129**	**1549%**
2036	1999	37	1,494	41,072	4	0	2748%
2036	2000	36	130,088	2,534,178	147	7	1948%
2036	2001	35	427,749	7,055,786	465	21	1650%
2036	2002	34	902,551	15,531,487	1,042	44	1721%
2036	2003	33	961,787	16,844,196	1,199	48	1751%
2036	2004	32	0	0	0	0	0%
2036	2005	31	0	0	0	0	0%
2036 Total			**2,423,668**	**42,006,719**	**2,857**	**121**	**1733%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	1,314	39,535	4	0	3009%
2037	2000	37	109,455	2,366,767	127	7	2162%
2037	2001	36	365,993	6,679,574	410	19	1825%
2037	2002	35	788,613	15,142,079	930	41	1920%
2037	2003	34	845,563	16,611,797	1,079	45	1965%
2037	2004	33	0	0	0	0	0%
2037	2005	32	0	0	0	0	0%
2037 Total			**2,110,938**	**40,839,752**	**2,550**	**112**	**1935%**
2038	1999	39	1,155	38,303	3	0	3316%
2038	2000	38	91,332	2,193,524	109	6	2402%
2038	2001	37	310,342	6,254,221	359	17	2015%
2038	2002	36	683,448	14,622,682	824	38	2140%
2038	2003	35	737,355	16,211,965	966	42	2199%
2038	2004	34	0	0	0	0	0%
2038	2005	33	0	0	0	0	0%
2038 Total			**1,823,632**	**39,320,693**	**2,261**	**103**	**2156%**
2039	1999	40	1,016	36,146	3	0	3557%
2039	2000	39	75,591	2,017,378	93	5	2669%
2039	2001	38	260,765	5,803,066	312	15	2225%
2039	2002	37	587,396	13,985,657	725	35	2381%
2039	2003	36	637,648	15,670,223	858	39	2458%
2039	2004	35	0	0	0	0	0%
2039	2005	34	0	0	0	0	0%
2039 Total			**1,562,416**	**37,512,470**	**1,992**	**94**	**2401%**
2040	1999	41	895	34,426	3	0	3846%
2040	2000	40	62,081	1,836,918	79	4	2959%
2040	2001	39	217,097	5,329,900	270	14	2455%
2040	2002	38	500,610	13,251,444	634	31	2647%
2040	2003	37	546,724	15,007,585	757	36	2745%
2040	2004	36	0	0	0	0	0%
2040	2005	35	0	0	0	0	0%
2040 Total			**1,327,407**	**35,460,274**	**1,743**	**85**	**2671%**
2041	1999	42	789	33,026	2	0	4185%
2041	2000	41	50,616	1,660,915	67	4	3281%
2041	2001	40	179,080	4,845,547	232	12	2706%
2041	2002	39	423,058	12,427,993	550	28	2938%
2041	2003	38	464,676	14,228,741	664	32	3062%
2041	2004	37	0	0	0	0	0%
2041	2005	36	0	0	0	0	0%
2041 Total			**1,118,219**	**33,196,223**	**1,516**	**77**	**2969%**
2042	1999	43	696	31,362	2	0	4506%
2042	2000	42	40,990	1,494,858	56	3	3647%
2042	2001	41	146,390	4,367,336	199	10	2983%
2042	2002	40	354,533	11,542,018	474	25	3256%
2042	2003	39	391,437	13,359,066	578	29	3413%
2042	2004	38	0	0	0	0	0%
2042	2005	37	0	0	0	0	0%
2042 Total			**934,046**	**30,794,639**	**1,309**	**68**	**3297%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	614	30,041	2	0	4896%
2043	2000	43	32,990	1,337,247	47	3	4054%
2043	2001	42	118,597	3,906,068	170	9	3294%
2043	2002	41	294,657	10,610,280	406	22	3601%
2043	2003	40	326,786	12,429,921	499	26	3804%
2043	2004	39	0	0	0	0	0%
2043	2005	38	0	0	0	0	0%
2043 Total			**773,643**	**28,313,556**	**1,124**	**60**	**3660%**
2044	1999	45	540	28,892	2	0	5354%
2044	2000	44	26,403	1,188,982	39	2	4503%
2044	2001	43	95,239	3,472,882	144	8	3647%
2044	2002	42	242,908	9,656,322	345	19	3975%
2044	2003	41	270,336	11,463,902	429	23	4241%
2044	2004	40	0	0	0	0	0%
2044	2005	39	0	0	0	0	0%
2044 Total			**635,426**	**25,810,980**	**958**	**52**	**4062%**
2045	1999	46	472	27,976	2	0	5922%
2045	2000	45	21,025	1,053,097	32	2	5009%
2045	2001	44	75,831	3,071,231	122	7	4050%
2045	2002	43	198,666	8,720,821	291	17	4390%
2045	2003	42	221,600	10,483,196	365	20	4731%
2045	2004	41	0	0	0	0	0%
2045	2005	40	0	0	0	0	0%
2045 Total			**517,594**	**23,356,320**	**813**	**45**	**4512%**
2046	1999	47	411	26,930	1	0	6559%
2046	2000	46	16,670	928,620	26	2	5570%
2046	2001	45	59,894	2,704,396	103	6	4515%
2046	2002	44	161,244	7,812,455	245	14	4845%
2046	2003	43	179,996	9,503,371	310	18	5280%
2046	2004	42	0	0	0	0	0%
2046	2005	41	0	0	0	0	0%
2046 Total			**418,215**	**20,975,771**	**685**	**39**	**5016%**
2047	1999	48	354	25,976	1	0	7330%
2047	2000	47	13,178	814,232	21	1	6179%
2047	2001	46	46,957	2,372,549	87	5	5053%
2047	2002	45	129,915	6,941,971	204	12	5343%
2047	2003	44	144,873	8,543,817	261	15	5897%
2047	2004	43	0	0	0	0	0%
2047	2005	42	0	0	0	0	0%
2047 Total			**335,278**	**18,698,544**	**574**	**33**	**5577%**
2048	1999	49	303	24,977	1	0	8256%
2048	2000	48	10,390	710,148	17	1	6835%
2048	2001	47	36,569	2,072,738	73	4	5668%
2048	2002	46	103,964	6,119,798	169	10	5886%
2048	2003	45	115,546	7,618,590	218	13	6594%
2048	2004	44	0	0	0	0	0%
2048	2005	43	0	0	0	0	0%
2048 Total			**266,771**	**16,546,251**	**479**	**28**	**6202%**
2049	1999	50	255	23,374	1	0	9153%
2049	2000	49	8,175	615,443	14	1	7528%
2049	2001	48	28,318	1,806,896	62	3	6381%
2049	2002	47	82,676	5,355,506	140	9	6478%
2049	2003	46	91,333	6,746,975	181	11	7387%
2049	2004	45	0	0	0	0	0%
2049	2005	44	0	0	0	0	0%
2049 Total			**210,757**	**14,548,194**	**398**	**24**	**6903%**
Grand Total			**180,628,831**	**1,043,713,028**	**180,001**	**3,924**	**578%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	0	0	0	0	0.00%
10	4,458,788	2,244,311	3,828	21	50.33%
11	7,661,586	5,093,742	7,449	47	66.48%
12	9,921,019	7,871,097	9,240	69	79.34%
13	10,610,472	10,021,479	9,782	83	94.45%
14	10,343,686	11,590,535	9,531	91	112.05%
15	10,049,802	13,320,264	9,287	99	132.54%
16	9,738,335	15,216,164	9,043	108	156.25%
17	9,408,174	17,272,936	8,783	116	183.59%
18	9,054,249	19,483,625	8,501	124	215.19%
19	8,675,606	21,811,411	8,198	132	251.41%
20	8,272,594	24,222,355	7,874	139	292.80%
21	7,848,063	26,643,876	7,534	145	339.50%
22	7,414,426	29,053,569	7,185	150	391.85%
23	6,974,911	31,462,039	6,829	154	451.07%
24	6,531,296	33,791,382	6,465	158	517.38%
25	6,085,524	35,971,932	6,096	159	591.11%
26	5,639,926	37,970,675	5,723	160	673.25%
27	5,197,144	39,742,593	5,347	159	764.70%
28	4,759,983	41,250,900	4,971	157	866.62%
29	4,331,459	42,426,650	4,597	154	979.50%
30	3,914,705	43,233,160	4,227	149	1104.38%
31	3,512,820	43,637,328	3,865	144	1242.23%
32	3,128,861	43,621,055	3,512	137	1394.15%
33	2,765,475	43,211,612	3,171	130	1562.54%
34	2,424,896	42,382,880	2,844	121	1747.82%
35	2,108,940	41,139,358	2,535	113	1950.71%
36	1,818,873	39,549,678	2,244	104	2174.41%
37	1,555,411	37,655,302	1,973	94	2420.92%
38	1,318,697	35,516,310	1,723	85	2693.29%
39	1,108,337	33,172,640	1,495	76	2993.01%
40	923,496	30,690,549	1,288	68	3323.30%
41	762,894	28,136,859	1,103	59	3688.17%
42	624,884	25,573,470	939	52	4092.51%
43	507,587	23,065,683	794	45	4544.18%
44	408,964	20,646,525	668	38	5048.49%
45	326,919	18,346,946	559	33	5612.07%
46	259,396	16,195,918	466	28	6243.70%
47	132,834	8,269,407	236	14	6225.38%
48	39,063	2,543,019	80	5	6510.10%
49	8,478	640,420	15	1	7554.23%
50	255	23,374	1	0	9152.82%
Grand Total	**180,628,831**	**1,043,713,028**	**180,001**	**3,924**	**577.82%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
0	411,491	0	199	0	0.00%	0.00%	0.47%	0.00
1	344,256	0	197	0	0.00%	0.00%	1.10%	0.00
2	328,008	0	192	0	0.00%	0.00%	2.01%	0.00
3	334,477	0	191	0	0.00%	0.00%	3.28%	0.00
4	320,143	0	189	0	0.00%	0.00%	4.84%	0.00
5	319,966	0	188	0	0.00%	0.00%	6.64%	0.00
6	319,834	344,060	186	3	107.57%	11.84%	8.44%	1.40
7	296,139	82,066	185	1	27.71%	13.20%	10.09%	1.31
8	307,763	0	183	0	0.00%	12.12%	11.66%	1.04
9	314,624	389,138	180	1	123.68%	20.06%	13.18%	1.52
10	205,821	55,886	175	1	27.15%	20.34%	14.88%	1.37
11	177,262	87,553	172	1	49.39%	21.29%	16.66%	1.28
12	172,319	120,118	167	1	69.71%	22.72%	18.46%	1.23
13	168,354	143,939	162	1	85.50%	24.39%	20.30%	1.20
14	164,400	165,958	158	1	100.95%	26.22%	22.17%	1.18
15	160,165	190,926	154	1	119.21%	28.24%	24.07%	1.17
16	155,656	218,924	151	2	140.65%	30.45%	26.01%	1.17
17	150,843	249,559	147	2	165.44%	32.83%	27.97%	1.17
18	145,632	282,877	142	2	194.24%	35.40%	29.97%	1.18
19	140,000	317,988	138	2	227.13%	38.15%	31.99%	1.19
20	133,946	355,775	133	2	265.61%	41.06%	34.03%	1.21
21	127,520	395,526	127	2	310.17%	44.14%	36.11%	1.22
22	120,924	435,781	122	2	360.38%	47.35%	38.20%	1.24
23	114,206	478,959	116	2	419.38%	50.71%	40.31%	1.26
24	107,394	522,554	110	2	486.58%	54.19%	42.42%	1.28
25	100,533	565,524	104	3	562.53%	57.76%	44.53%	1.30
26	93,660	607,352	98	3	648.47%	61.41%	46.63%	1.32
27	86,810	646,401	92	3	744.62%	65.09%	48.70%	1.34
28	80,036	679,205	86	3	848.62%	68.76%	50.72%	1.36
29	73,392	709,439	80	3	966.64%	72.41%	52.69%	1.37
30	66,913	736,876	74	3	1101.24%	76.01%	54.60%	1.39
31	60,632	756,831	68	2	1248.23%	79.52%	56.45%	1.41
32	54,593	770,854	62	2	1412.00%	82.91%	58.21%	1.42
33	48,819	777,884	57	2	1593.39%	86.17%	59.88%	1.44
34	43,337	778,614	51	2	1796.65%	89.27%	61.46%	1.45
35	38,181	770,671	46	2	2018.48%	92.18%	62.94%	1.46
36	33,378	753,617	40	2	2257.80%	94.89%	64.32%	1.48
37	28,943	728,284	36	2	2516.23%	97.37%	65.59%	1.48
38	24,894	693,665	31	2	2786.46%	99.62%	66.75%	1.49
39	21,237	653,737	27	1	3078.36%	101.63%	67.80%	1.50
40	17,964	610,147	23	1	3396.51%	103.42%	68.73%	1.50
41	15,065	560,615	19	1	3721.33%	104.97%	69.56%	1.51
42	12,524	509,220	16	1	4065.80%	106.32%	70.28%	1.51
43	10,324	456,423	13	1	4420.95%	107.46%	70.90%	1.52
44	8,434	405,058	11	1	4802.91%	108.42%	71.44%	1.52
45	6,826	354,723	9	1	5196.41%	109.22%	71.89%	1.52
46	5,472	306,377	7	0	5598.51%	109.88%	72.15%	1.52
47	2,874	165,895	3	0	5771.64%	110.21%	72.20%	1.53
48	165	34,535	1	0	20943.21%	110.28%	72.20%	1.53
49	45	2,101	0	0	4654.52%	110.29%	72.20%	1.53
Grand Total	**6,476,195**	**18,871,635**	**5,121**	**70**	**291.40%**	**110.29%**	**72.20%**	**1.53**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
1999	1999	0	0	0	0	0	0.00%
1999 Total			**0**	**0**	**0**	**0**	**0.00%**
2000	1999	1	0	0	0	0	0.00%
2000	2000	0	15,109	0	11	0	0.00%
2000 Total			**15,109**	**0**	**11**	**0**	**0.00%**
2001	1999	2	0	0	0	0	0.00%
2001	2000	1	35,912	0	11	0	0.00%
2001	2001	0	33,844	0	33	0	0.00%
2001 Total			**69,756**	**0**	**44**	**0**	**0.00%**
2002	1999	3	0	0	0	0	0.00%
2002	2000	2	34,776	0	10	0	0.00%
2002	2001	1	64,515	0	31	0	0.00%
2002	2002	0	135,102	0	69	0	0.00%
2002 Total			**234,393**	**0**	**110**	**0**	**0.00%**
2003	1999	4	0	0	0	0	0.00%
2003	2000	3	43,579	0	10	0	0.00%
2003	2001	2	52,281	0	31	0	0.00%
2003	2002	1	105,186	0	69	0	0.00%
2003	2003	0	227,436	0	86	0	0.00%
2003 Total			**428,482**	**0**	**196**	**0**	**0.00%**
2004	1999	5	0	0	0	0	0.00%
2004	2000	4	27,688	0	10	0	0.00%
2004	2001	3	57,516	0	30	0	0.00%
2004	2002	2	103,329	0	65	0	0.00%
2004	2003	1	138,643	0	86	0	0.00%
2004	2004	0	0	0	0	0	0.00%
2004 Total			**327,175**	**0**	**191**	**0**	**0.00%**
2005	1999	6	0	0	0	0	0.00%
2005	2000	5	35,838	0	10	0	0.00%
2005	2001	4	61,781	0	29	0	0.00%
2005	2002	3	93,298	0	65	0	0.00%
2005	2003	2	137,623	0	86	0	0.00%
2005	2004	1	0	0	0	0	0.00%
2005	2005	0	0	0	0	0	0.00%
2005 Total			**328,539**	**0**	**190**	**0**	**0.00%**
2006	1999	7	0	0	0	0	0.00%
2006	2000	6	33,219	246,492	10	2	742.03%
2006	2001	5	52,351	0	29	0	0.00%
2006	2002	4	92,776	0	65	0	0.00%
2006	2003	3	140,083	0	86	0	0.00%
2006	2004	2	0	0	0	0	0.00%
2006	2005	1	0	0	0	0	0.00%
2006	2006	0	0	0	0	0	0.00%
2006 Total			**318,430**	**246,492**	**190**	**2**	**77.41%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio
2007	1999	8	0	0	0	0	0.00%
2007	2000	7	20,661	0	10	0	0.00%
2007	2001	6	55,060	0	29	0	0.00%
2007	2002	5	90,793	0	64	0	0.00%
2007	2003	4	137,898	0	85	0	0.00%
2007	2004	3	0	0	0	0	0.00%
2007	2005	2	0	0	0	0	0.00%
2007	2006	1	0	0	0	0	0.00%
2007	2007	0	0	0	0	0	0.00%
2007 Total			**304,412**	**0**	**188**	**0**	**0.00%**
2008	1999	9	0	0	0	0	0.00%
2008	2000	8	25,701	0	10	0	0.00%
2008	2001	7	51,505	0	29	0	0.00%
2008	2002	6	95,949	97,567	63	1	101.69%
2008	2003	5	140,984	0	85	0	0.00%
2008	2004	4	0	0	0	0	0.00%
2008	2005	3	0	0	0	0	0.00%
2008	2006	2	0	0	0	0	0.00%
2008	2007	1	0	0	0	0	0.00%
2008 Total			**314,139**	**97,567**	**187**	**1**	**31.06%**
2009	1999	10	0	0	0	0	0.00%
2009	2000	9	25,609	309,712	10	1	1209.37%
2009	2001	8	53,532	0	29	0	0.00%
2009	2002	7	85,739	0	62	0	0.00%
2009	2003	6	135,606	0	84	0	0.00%
2009	2004	5	0	0	0	0	0.00%
2009	2005	4	0	0	0	0	0.00%
2009	2006	3	0	0	0	0	0.00%
2009	2007	2	0	0	0	0	0.00%
2009 Total			**300,486**	**309,712**	**185**	**1**	**103.07%**
2010	1999	11	0	0	0	0	0.00%
2010	2000	10	8,381	0	7	0	0.00%
2010	2001	9	54,727	0	29	0	0.00%
2010	2002	8	90,371	0	62	0	0.00%
2010	2003	7	138,233	82,066	84	1	59.37%
2010	2004	6	0	0	0	0	0.00%
2010	2005	5	0	0	0	0	0.00%
2010	2006	4	0	0	0	0	0.00%
2010	2007	3	0	0	0	0	0.00%
2010 Total			**291,712**	**82,066**	**182**	**1**	**28.13%**
2011	1999	12	0	0	0	0	0.00%
2011	2000	11	4,647	0	8	0	0.00%
2011	2001	10	36,296	0	28	0	0.00%
2011	2002	9	91,703	0	59	0	0.00%
2011	2003	8	138,159	0	82	0	0.00%
2011	2004	7	0	0	0	0	0.00%
2011	2005	6	0	0	0	0	0.00%
2011	2006	5	0	0	0	0	0.00%
2011	2007	4	0	0	0	0	0.00%
2011 Total			**270,805**	**0**	**177**	**0**	**0.00%**
2012	1999	13	0	0	0	0	0.00%
2012	2000	12	4,757	0	8	0	0.00%
2012	2001	11	31,454	0	28	0	0.00%
2012	2002	10	55,564	0	59	0	0.00%
2012	2003	9	142,585	79,426	82	0	55.70%
2012	2004	8	0	0	0	0	0.00%
2012	2005	7	0	0	0	0	0.00%
2012	2006	6	0	0	0	0	0.00%
2012	2007	5	0	0	0	0	0.00%
2012 Total			**234,361**	**79,426**	**177**	**0**	**33.89%**
Grand Total			**3,437,799**	**815,263**	**2,028**	**5**	**23.71%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
0	411,491	0	199	0	0.00%	0.00%	0.47%	0.00
1	344,256	0	197	0	0.00%	0.00%	1.10%	0.00
2	328,008	0	192	0	0.00%	0.00%	2.01%	0.00
3	334,477	0	191	0	0.00%	0.00%	3.28%	0.00
4	320,143	0	189	0	0.00%	0.00%	4.84%	0.00
5	319,966	0	188	0	0.00%	0.00%	6.64%	0.00
6	319,834	344,060	186	3	107.57%	11.84%	8.44%	1.40
7	296,139	82,066	185	1	27.71%	13.20%	10.09%	1.31
8	307,763	0	183	0	0.00%	12.12%	11.66%	1.04
9	314,624	389,138	180	1	123.68%	20.06%	13.18%	1.52
10	100,241	0	94	0	0.00%	19.63%	14.02%	1.40
11	36,101	0	36	0	0.00%	19.48%	14.50%	1.34
12	4,757	0	8	0	0.00%	19.47%	14.71%	1.32
13	0	0	0	0	0.00%	19.47%	14.71%	1.32
Grand Total	**3,437,799**	**815,263**	**2,028**	**5**	**23.71%**	**19.47%**	**14.71%**	**1.32**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2013	1999	14	0	0	0	0	0%
2013	2000	13	4,418	4,624	8	0	105%
2013	2001	12	29,228	18,746	28	0	64%
2013	2002	11	46,689	22,819	58	0	49%
2013	2003	10	105,580	55,886	81	1	53%
2013	2004	9	0	0	0	0	0%
2013	2005	8	0	0	0	0	0%
2013 Total			**185,914**	**102,075**	**174**	**1**	**55%**
2014	1999	15	0	0	0	0	0%
2014	2000	14	4,344	5,554	8	0	128%
2014	2001	13	28,627	22,358	26	0	78%
2014	2002	12	45,972	27,316	56	0	59%
2014	2003	11	94,472	64,734	78	1	69%
2014	2004	10	0	0	0	0	0%
2014	2005	9	0	0	0	0	0%
2014 Total			**173,415**	**119,962**	**168**	**1**	**69%**
2015	1999	16	0	0	0	0	0%
2015	2000	15	4,266	6,663	7	0	156%
2015	2001	14	27,984	26,627	25	0	95%
2015	2002	13	45,213	32,407	54	0	72%
2015	2003	12	92,361	74,056	75	1	80%
2015	2004	11	0	0	0	0	0%
2015	2005	10	0	0	0	0	0%
2015 Total			**169,824**	**139,753**	**162**	**1**	**82%**
2016	1999	17	0	0	0	0	0%
2016	2000	16	4,184	7,976	7	0	191%
2016	2001	15	27,294	31,396	25	0	115%
2016	2002	14	44,406	37,693	53	0	85%
2016	2003	13	90,096	84,550	73	1	94%
2016	2004	12	0	0	0	0	0%
2016	2005	11	0	0	0	0	0%
2016 Total			**165,980**	**161,614**	**159**	**1**	**97%**
2017	1999	18	0	0	0	0	0%
2017	2000	17	4,098	9,522	7	0	232%
2017	2001	16	26,556	36,900	24	0	139%
2017	2002	15	43,548	43,692	52	0	100%
2017	2003	14	87,667	96,084	72	1	110%
2017	2004	13	0	0	0	0	0%
2017	2005	12	0	0	0	0	0%
2017 Total			**161,869**	**186,198**	**155**	**1**	**115%**
2018	1999	19	0	0	0	0	0%
2018	2000	18	4,006	11,348	7	0	283%
2018	2001	17	25,766	43,158	24	0	167%
2018	2002	16	42,641	50,762	51	0	119%
2018	2003	15	85,057	109,175	70	1	128%
2018	2004	14	0	0	0	0	0%
2018	2005	13	0	0	0	0	0%
2018 Total			**157,470**	**214,443**	**152**	**2**	**136%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2019	1999	20	0	0	0	0	0%
2019	2000	19	3,907	13,483	7	0	345%
2019	2001	18	24,909	49,553	23	0	199%
2019	2002	17	41,680	58,902	50	0	141%
2019	2003	16	82,275	123,287	68	1	150%
2019	2004	15	0	0	0	0	0%
2019	2005	14	0	0	0	0	0%
2019 Total			**152,771**	**245,226**	**148**	**2**	**161%**
2020	1999	21	0	0	0	0	0%
2020	2000	20	3,801	15,650	6	0	412%
2020	2001	19	23,980	55,746	22	0	232%
2020	2002	18	40,648	68,267	49	0	168%
2020	2003	17	79,299	137,978	66	1	174%
2020	2004	16	0	0	0	0	0%
2020	2005	15	0	0	0	0	0%
2020 Total			**147,728**	**277,641**	**143**	**2**	**188%**
2021	1999	22	0	0	0	0	0%
2021	2000	21	3,687	18,202	6	0	494%
2021	2001	20	22,976	62,592	21	0	272%
2021	2002	19	39,533	79,111	48	1	200%
2021	2003	18	76,070	153,708	64	1	202%
2021	2004	17	0	0	0	0	0%
2021	2005	16	0	0	0	0	0%
2021 Total			**142,265**	**313,613**	**139**	**2**	**220%**
2022	1999	23	0	0	0	0	0%
2022	2000	22	3,566	21,134	6	0	593%
2022	2001	21	21,898	70,060	20	0	320%
2022	2002	20	38,326	91,566	46	1	239%
2022	2003	19	72,580	169,648	61	1	234%
2022	2004	18	0	0	0	0	0%
2022	2005	17	0	0	0	0	0%
2022 Total			**136,370**	**352,408**	**134**	**2**	**258%**
2023	1999	24	0	0	0	0	0%
2023	2000	23	3,440	23,999	6	0	698%
2023	2001	22	20,774	77,246	19	0	372%
2023	2002	21	37,028	104,991	45	1	284%
2023	2003	20	68,844	185,968	59	1	270%
2023	2004	19	0	0	0	0	0%
2023	2005	18	0	0	0	0	0%
2023 Total			**130,085**	**392,203**	**128**	**2**	**301%**
2024	1999	25	0	0	0	0	0%
2024	2000	24	3,307	26,795	5	0	810%
2024	2001	23	19,605	84,789	18	0	432%
2024	2002	22	35,667	118,649	43	1	333%
2024	2003	21	64,907	202,273	56	1	312%
2024	2004	20	0	0	0	0	0%
2024	2005	19	0	0	0	0	0%
2024 Total			**123,487**	**432,506**	**123**	**2**	**350%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2025	1999	26	0	0	0	0	0%
2025	2000	25	3,168	29,757	5	0	939%
2025	2001	24	18,387	92,858	17	0	505%
2025	2002	23	34,252	133,870	41	1	391%
2025	2003	22	60,916	218,753	54	1	359%
2025	2004	21	0	0	0	0	0%
2025	2005	20	0	0	0	0	0%
2025 Total			**116,722**	**475,239**	**117**	**2**	**407%**
2026	1999	27	0	0	0	0	0%
2026	2000	26	3,022	32,652	5	0	1080%
2026	2001	25	17,123	100,223	16	0	585%
2026	2002	24	32,789	149,038	39	1	455%
2026	2003	23	56,910	236,301	51	1	415%
2026	2004	22	0	0	0	0	0%
2026	2005	21	0	0	0	0	0%
2026 Total			**109,844**	**518,214**	**111**	**2**	**472%**
2027	1999	28	0	0	0	0	0%
2027	2000	27	2,872	34,806	5	0	1212%
2027	2001	26	15,825	106,684	15	0	674%
2027	2002	25	31,287	164,001	38	1	524%
2027	2003	24	52,912	253,863	48	1	480%
2027	2004	23	0	0	0	0	0%
2027	2005	22	0	0	0	0	0%
2027 Total			**102,896**	**559,355**	**106**	**3**	**544%**
2028	1999	29	0	0	0	0	0%
2028	2000	28	2,716	36,151	4	0	1331%
2028	2001	27	14,501	112,945	14	0	779%
2028	2002	26	29,750	179,778	36	1	604%
2028	2003	25	48,955	271,542	45	1	555%
2028	2004	24	0	0	0	0	0%
2028	2005	23	0	0	0	0	0%
2028 Total			**95,923**	**600,417**	**100**	**3**	**626%**
2029	1999	30	0	0	0	0	0%
2029	2000	29	2,557	37,368	4	0	1462%
2029	2001	28	13,165	117,997	13	0	896%
2029	2002	27	28,178	195,739	34	1	695%
2029	2003	26	45,062	288,237	43	1	640%
2029	2004	25	0	0	0	0	0%
2029	2005	24	0	0	0	0	0%
2029 Total			**88,962**	**639,341**	**94**	**3**	**719%**
2030	1999	31	0	0	0	0	0%
2030	2000	30	2,393	38,241	4	0	1598%
2030	2001	29	11,838	121,756	12	0	1029%
2030	2002	28	26,579	209,922	32	1	790%
2030	2003	27	41,259	302,911	40	1	734%
2030	2004	26	0	0	0	0	0%
2030	2005	25	0	0	0	0	0%
2030 Total			**82,068**	**672,830**	**87**	**3**	**820%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2031	1999	32	0	0	0	0	0%
2031	2000	31	2,223	38,907	3	0	1750%
2031	2001	30	10,538	124,738	11	0	1184%
2031	2002	29	24,959	223,861	30	1	897%
2031	2003	28	37,576	315,135	37	1	839%
2031	2004	27	0	0	0	0	0%
2031	2005	26	0	0	0	0	0%
2031 Total			**75,295**	**702,641**	**81**	**3**	**933%**
2032	1999	33	0	0	0	0	0%
2032	2000	32	2,048	39,249	3	0	1916%
2032	2001	31	9,275	127,519	10	0	1375%
2032	2002	30	23,319	237,054	28	1	1017%
2032	2003	29	34,039	326,453	34	1	959%
2032	2004	28	0	0	0	0	0%
2032	2005	27	0	0	0	0	0%
2032 Total			**68,680**	**730,275**	**75**	**3**	**1063%**
2033	1999	34	0	0	0	0	0%
2033	2000	33	1,867	38,844	3	0	2081%
2033	2001	32	8,067	128,547	9	0	1594%
2033	2002	31	21,668	247,873	26	1	1144%
2033	2003	30	30,664	336,842	32	1	1098%
2033	2004	29	0	0	0	0	0%
2033	2005	28	0	0	0	0	0%
2033 Total			**62,266**	**752,107**	**69**	**2**	**1208%**
2034	1999	35	0	0	0	0	0%
2034	2000	34	1,681	37,745	2	0	2245%
2034	2001	33	6,929	127,665	8	0	1843%
2034	2002	32	20,022	257,238	24	1	1285%
2034	2003	31	27,467	342,532	29	1	1247%
2034	2004	30	0	0	0	0	0%
2034	2005	29	0	0	0	0	0%
2034 Total			**56,099**	**765,180**	**63**	**2**	**1364%**
2035	1999	36	0	0	0	0	0%
2035	2000	35	1,494	36,151	2	0	2420%
2035	2001	34	5,873	126,120	7	0	2148%
2035	2002	33	18,386	265,337	22	1	1443%
2035	2003	32	24,457	345,821	27	1	1414%
2035	2004	31	0	0	0	0	0%
2035	2005	30	0	0	0	0	0%
2035 Total			**50,209**	**773,428**	**58**	**2**	**1540%**
2036	1999	37	0	0	0	0	0%
2036	2000	36	1,308	34,087	2	0	2606%
2036	2001	35	4,908	122,477	7	0	2496%
2036	2002	34	16,772	272,161	20	1	1623%
2036	2003	33	21,638	346,038	24	1	1599%
2036	2004	32	0	0	0	0	0%
2036	2005	31	0	0	0	0	0%
2036 Total			**44,626**	**774,762**	**52**	**2**	**1736%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2037	1999	38	0	0	0	0	0%
2037	2000	37	1,128	31,072	1	0	2755%
2037	2001	36	4,044	117,577	6	0	2908%
2037	2002	35	15,197	276,235	18	1	1818%
2037	2003	34	19,012	342,588	22	1	1802%
2037	2004	33	0	0	0	0	0%
2037	2005	32	0	0	0	0	0%
2037 Total			**39,381**	**767,473**	**47**	**2**	**1949%**
2038	1999	39	0	0	0	0	0%
2038	2000	38	958	27,399	1	0	2861%
2038	2001	37	3,283	112,009	5	0	3412%
2038	2002	36	13,675	276,346	16	1	2021%
2038	2003	35	16,582	335,808	19	1	2025%
2038	2004	34	0	0	0	0	0%
2038	2005	33	0	0	0	0	0%
2038 Total			**34,498**	**751,562**	**41**	**2**	**2179%**
2039	1999	40	0	0	0	0	0%
2039	2000	39	801	23,737	1	0	2964%
2039	2001	38	2,625	105,967	4	0	4037%
2039	2002	37	12,214	272,846	14	1	2234%
2039	2003	36	14,351	325,607	17	1	2269%
2039	2004	35	0	0	0	0	0%
2039	2005	34	0	0	0	0	0%
2039 Total			**29,991**	**728,157**	**36**	**2**	**2428%**
2040	1999	41	0	0	0	0	0%
2040	2000	40	659	20,248	1	0	3075%
2040	2001	39	2,065	99,217	4	0	4804%
2040	2002	38	10,831	264,690	12	1	2444%
2040	2003	37	12,318	312,357	15	1	2536%
2040	2004	36	0	0	0	0	0%
2040	2005	35	0	0	0	0	0%
2040 Total			**25,873**	**696,511**	**32**	**2**	**2692%**
2041	1999	42	0	0	0	0	0%
2041	2000	41	532	17,034	1	0	3200%
2041	2001	40	1,598	92,131	3	0	5766%
2041	2002	39	9,537	254,023	11	1	2664%
2041	2003	38	10,480	295,608	13	1	2821%
2041	2004	37	0	0	0	0	0%
2041	2005	36	0	0	0	0	0%
2041 Total			**22,147**	**658,796**	**28**	**1**	**2975%**
2042	1999	43	0	0	0	0	0%
2042	2000	42	423	14,055	0	0	3327%
2042	2001	41	1,214	85,086	3	0	7007%
2042	2002	40	8,339	241,518	9	0	2896%
2042	2003	39	8,834	276,761	11	1	3133%
2042	2004	38	0	0	0	0	0%
2042	2005	37	0	0	0	0	0%
2042 Total			**18,809**	**617,420**	**24**	**1**	**3283%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio
2043	1999	44	0	0	0	0	0%
2043	2000	43	329	11,405	0	0	3466%
2043	2001	42	906	77,737	2	0	8582%
2043	2002	41	7,239	226,114	8	0	3124%
2043	2003	40	7,369	256,250	10	1	3477%
2043	2004	39	0	0	0	0	0%
2043	2005	38	0	0	0	0	0%
2043 Total			**15,843**	**571,506**	**20**	**1**	**3607%**
2044	1999	45	0	0	0	0	0%
2044	2000	44	251	9,014	0	0	3590%
2044	2001	43	662	69,517	2	0	10494%
2044	2002	42	6,240	209,962	7	0	3365%
2044	2003	41	6,079	232,381	8	0	3823%
2044	2004	40	0	0	0	0	0%
2044	2005	39	0	0	0	0	0%
2044 Total			**13,233**	**520,874**	**17**	**1**	**3936%**
2045	1999	46	0	0	0	0	0%
2045	2000	45	187	6,976	0	0	3722%
2045	2001	44	474	61,459	1	0	12956%
2045	2002	43	5,339	193,169	5	0	3618%
2045	2003	42	4,956	207,467	7	0	4186%
2045	2004	41	0	0	0	0	0%
2045	2005	40	0	0	0	0	0%
2045 Total			**10,957**	**469,072**	**14**	**1**	**4281%**
2046	1999	47	0	0	0	0	0%
2046	2000	46	137	5,331	0	0	3901%
2046	2001	45	332	53,107	1	0	15991%
2046	2002	44	4,532	176,600	5	0	3897%
2046	2003	43	3,994	182,332	6	0	4566%
2046	2004	42	0	0	0	0	0%
2046	2005	41	0	0	0	0	0%
2046 Total			**8,994**	**417,370**	**12**	**1**	**4640%**
2047	1999	48	0	0	0	0	0%
2047	2000	47	97	4,018	0	0	4137%
2047	2001	46	227	45,251	1	0	19936%
2047	2002	45	3,814	159,640	4	0	4186%
2047	2003	44	3,176	157,985	5	0	4974%
2047	2004	43	0	0	0	0	0%
2047	2005	42	0	0	0	0	0%
2047 Total			**7,314**	**366,894**	**10**	**1**	**5016%**
2048	1999	49	0	0	0	0	0%
2048	2000	48	67	2,955	0	0	4400%
2048	2001	47	151	38,032	1	0	25142%
2048	2002	46	3,180	141,735	3	0	4457%
2048	2003	45	2,493	134,999	4	0	5415%
2048	2004	44	0	0	0	0	0%
2048	2005	43	0	0	0	0	0%
2048 Total			**5,892**	**317,722**	**8**	**1**	**5393%**
2049	1999	50	0	0	0	0	0%
2049	2000	49	45	2,101	0	0	4655%
2049	2001	48	98	31,580	1	0	32313%
2049	2002	47	2,626	123,845	2	0	4716%
2049	2003	46	1,929	114,060	3	0	5913%
2049	2004	45	0	0	0	0	0%
2049	2005	44	0	0	0	0	0%
2049 Total			**4,698**	**271,586**	**6**	**0**	**5781%**
Grand Total			**3,038,395**	**18,056,372**	**3,093**	**65**	**594%**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Durational Loss Ratio
8	0	0	0	0	0.00%
9	0	0	0	0	0.00%
10	105,580	55,886	81	1	52.93%
11	141,161	87,553	136	1	62.02%
12	167,561	120,118	159	1	71.69%
13	168,354	143,939	162	1	85.50%
14	164,400	165,958	158	1	100.95%
15	160,165	190,926	154	1	119.21%
16	155,656	218,924	151	2	140.65%
17	150,843	249,559	147	2	165.44%
18	145,632	282,877	142	2	194.24%
19	140,000	317,988	138	2	227.13%
20	133,946	355,775	133	2	265.61%
21	127,520	395,526	127	2	310.17%
22	120,924	435,781	122	2	360.38%
23	114,206	478,959	116	2	419.38%
24	107,394	522,554	110	2	486.58%
25	100,533	565,524	104	3	562.53%
26	93,660	607,352	98	3	648.47%
27	86,810	646,401	92	3	744.62%
28	80,036	679,205	86	3	848.62%
29	73,392	709,439	80	3	966.64%
30	66,913	736,876	74	3	1101.24%
31	60,632	756,831	68	2	1248.23%
32	54,593	770,854	62	2	1412.00%
33	48,819	777,884	57	2	1593.39%
34	43,337	778,614	51	2	1796.65%
35	38,181	770,671	46	2	2018.48%
36	33,378	753,617	40	2	2257.80%
37	28,943	728,284	36	2	2516.23%
38	24,894	693,665	31	2	2786.46%
39	21,237	653,737	27	1	3078.36%
40	17,964	610,147	23	1	3396.51%
41	15,065	560,615	19	1	3721.33%
42	12,524	509,220	16	1	4065.80%
43	10,324	456,423	13	1	4420.95%
44	8,434	405,058	11	1	4802.91%
45	6,826	354,723	9	1	5196.41%
46	5,472	306,377	7	0	5598.51%
47	2,874	165,895	3	0	5771.64%
48	165	34,535	1	0	20943.21%
49	45	2,101	0	0	4654.52%
50	0	0	0	0	0.00%
Grand Total	**3,038,395**	**18,056,372**	**3,093**	**65**	**594.27%**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	5,156	11,821,680	92%	94%
Facility Only	435	751,492	8%	6%
Total	5,591	12,573,172	100%	100%
COLA Options				
No COLA	690	1,199,798	12%	10%
Compound COLA 5%	4,041	9,557,483	72%	76%
Simple COLA	860	1,815,890	15%	14%
Total	5,591	12,573,172	100%	100%
Nonforfeiture Options				
None	5,397	11,690,095	97%	93%
Full ROP	165	770,831	3%	6%
SBP NFO	9	31,930	0%	0%
Full ROP & SBP	20	80,316	0%	1%
Total	5,591	12,573,172	100%	100%
Pay Period				
10 Pay	254	1,344,459	5%	11%
Lifetime	5,337	11,228,713	95%	89%
Total	5,591	12,573,172	100%	100%
Joint/Single Life				
Joint	2,932	7,702,063	52%	61%
Single	2,659	4,871,109	48%	39%
Total	5,591	12,573,172	100%	100%
Billing Mode				
Annual	1,922	4,451,837	34%	35%
Semi-Annual	233	626,976	4%	5%
Quarterly	528	1,390,090	9%	11%
Monthly	2,908	6,104,268	52%	49%
Total	5,591	12,573,172	100%	100%
Elimination Period				
0	386	930,689	7%	7%
30	985	2,295,213	18%	18%
60	132	323,451	2%	3%
90	4,088	9,023,818	73%	72%
180	0	0	0%	0%
Total	5,591	12,573,172	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	740	1,211,160	13%	10%
5 Year / 5 Year	450	969,631	8%	8%
Lifetime / Lifetime	4,401	10,392,381	79%	83%
Total	5,591	12,573,172	100%	100%
Issue Age Cohort				
22	5	5,542	0%	0%
27	7	5,138	0%	0%
32	16	22,889	0%	0%
37	36	73,014	1%	1%
42	108	217,294	2%	2%
47	360	689,399	6%	5%
52	1,067	2,067,083	19%	16%
57	1,832	3,628,766	33%	29%
62	1,441	3,510,878	26%	28%
67	507	1,534,318	9%	12%
72	163	578,433	3%	5%
77	45	218,033	1%	2%
82	4	22,387	0%	0%
Total	5,591	12,573,172	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	5	7,375	0%	0%
37	7	3,304	0%	0%
42	16	32,884	0%	0%
47	45	81,130	1%	1%
52	104	223,766	2%	2%
57	388	775,128	7%	6%
62	1,070	2,084,022	19%	17%
67	1,764	3,501,932	32%	28%
72	1,423	3,381,367	25%	27%
77	539	1,615,969	10%	13%
82	173	615,686	3%	5%
87	52	222,826	1%	2%
92	5	27,781	0%	0%
Total	5,591	12,573,172	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0%	0%
3	0	0	0%	0%
4	0	0	0%	0%
5	0	0	0%	0%
6	0	0	0%	0%
7	0	0	0%	0%
8	0	0	0%	0%
9	2,145	5,282,595	38%	42%
10	1,886	3,890,679	34%	31%
11	1,135	2,475,118	20%	20%
12	420	911,680	8%	7%
13	5	13,100	0%	0%
Total	5,591	12,573,172	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	89	205,570	100%	100%
Facility Only	0	0	0%	0%
Total	89	205,570	100%	100%
COLA Options				
No COLA	7	12,111	8%	6%
Compound COLA 5%	68	159,778	76%	78%
Simple COLA	14	33,682	16%	16%
Total	89	205,570	100%	100%
Nonforfeiture Options				
None	86	190,080	97%	92%
Full ROP	3	15,490	3%	8%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	89	205,570	100%	100%
Pay Period				
10 Pay	5	27,615	6%	13%
Lifetime	84	177,954	94%	87%
Total	89	205,570	100%	100%
Joint/Single Life				
Joint	49	130,208	55%	63%
Single	40	75,362	45%	37%
Total	89	205,570	100%	100%
Billing Mode				
Annual	26	62,136	29%	30%
Semi-Annual	3	9,391	3%	5%
Quarterly	13	40,162	15%	20%
Monthly	47	93,881	53%	46%
Total	89	205,570	100%	100%
Elimination Period				
0	6	13,462	7%	7%
30	17	35,238	19%	17%
60	0	0	0%	0%
90	66	156,870	74%	76%
180	0	0	0%	0%
Total	89	205,570	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	11	15,666	12%	8%
5 Year / 5 Year	14	31,241	16%	15%
Lifetime / Lifetime	64	158,663	72%	77%
Total	89	205,570	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	1	1,379	1%	1%
42	2	6,009	2%	3%
47	4	12,830	4%	6%
52	25	41,562	28%	20%
57	28	61,472	31%	30%
62	17	39,150	19%	19%
67	10	33,622	11%	16%
72	2	9,547	2%	5%
77	0	0	0%	0%
82	0	0	0%	0%
Total	89	205,570	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	0	0	0%	0%
47	1	1,379	1%	1%
52	2	6,009	2%	3%
57	4	12,830	4%	6%
62	24	40,519	27%	20%
67	31	66,247	35%	32%
72	16	38,181	18%	19%
77	11	40,406	12%	20%
82	0	0	0%	0%
87	0	0	0%	0%
92	0	0	0%	0%
Total	89	205,570	100%	100%
Duration				
1	0	0	0%	0%
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0%	0%
7	0	0	0%	0%
8	0	0	0%	0%
9	47	114,384	53%	56%
10	26	46,282	29%	23%
11	12	29,133	13%	14%
12	4	15,771	4%	8%
13	0	0	0%	0%
Total	89	205,570	100%	100%

The State Life Insurance Company
Nationwide Experience Projection with proposed Rate Increase
Policy Form: 6000 - All Pay Types
35% Rate Increase Applied to Historical Premiums

Exhibit Q1.1

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.8510
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.7545
	2003	1,893,303	0	0.0%	0	0.0%	3,148,607	0	0	3,148,607	0	0.0%	0	0.0%	9.5	1.6630
	2004	8,624,382	0	0.0%	0	0.0%	13,594,833	0	0	16,743,440	0	0.0%	0	0.0%	8.5	1.5763
	2005	7,583,704	0	0.0%	219,694	2.9%	11,331,172	0	328,255	28,074,612	0	0.0%	328,255	1.2%	7.5	1.4941
	2006	7,535,533	109,490	1.5%	974,926	12.9%	10,672,225	155,065	1,380,743	38,746,837	155,065	0.4%	1,708,998	4.4%	6.5	1.4163
	2007	7,292,600	290,436	4.0%	205,092	2.8%	9,789,734	389,887	275,319	48,536,571	544,953	1.1%	1,984,317	4.1%	5.5	1.3424
	2008	7,113,105	333,981	4.7%	146,151	2.1%	9,050,974	424,970	185,968	57,587,545	969,923	1.7%	2,170,285	3.8%	4.5	1.2724
	2009	7,040,086	349,291	5.0%	1,124,430	16.0%	8,491,054	421,280	1,356,175	66,078,599	1,391,203	2.1%	3,526,460	5.3%	3.5	1.2061
	2010	6,970,667	472,233	6.8%	568,160	8.2%	7,969,030	539,868	649,534	74,047,629	1,931,071	2.6%	4,175,994	5.6%	2.5	1.1432
	2011	6,987,521	393,166	5.6%	216,390	3.1%	7,571,847	426,044	234,486	81,619,476	2,357,115	2.9%	4,410,480	5.4%	1.5	1.0836
	2012	7,056,783	503,095	7.1%	420,916	6.0%	7,248,247	516,745	432,337	88,867,723	2,873,859	3.2%	4,842,816	5.4%	0.5	1.0271
Projected Future Experience	2013	5,891,045	704,750	12.0%	1,077,298	18.3%	5,735,432	686,133	1,048,841	94,603,156	3,559,993	3.8%	5,891,657	6.2%	-0.5	0.9736
	2014	4,063,544	899,487	22.1%	1,250,320	30.8%	3,749,957	830,073	1,153,832	98,353,113	4,390,066	4.5%	7,045,489	7.2%	-1.5	0.9228
	2015	2,865,402	1,155,591	40.3%	1,464,488	51.1%	2,506,423	1,010,818	1,281,016	100,859,536	5,400,883	5.4%	8,326,505	8.3%	-2.5	0.8747
	2016	2,723,363	1,416,280	52.0%	1,726,326	63.4%	2,257,989	1,174,263	1,431,328	103,117,525	6,575,147	6.4%	9,757,833	9.5%	-3.5	0.8291
	2017	2,662,482	1,728,844	64.9%	2,031,791	76.3%	2,092,428	1,358,688	1,596,772	105,209,953	7,933,834	7.5%	11,354,605	10.8%	-4.5	0.7859
	2018	2,597,464	2,063,748	79.5%	2,381,442	91.7%	1,934,911	1,537,334	1,773,991	107,144,864	9,471,168	8.8%	13,128,596	12.3%	-5.5	0.7449
	2019	2,528,243	2,450,651	96.9%	2,771,798	109.6%	1,785,163	1,730,376	1,957,134	108,930,027	11,201,544	10.3%	15,085,730	13.8%	-6.5	0.7061
	2020	2,454,907	2,898,093	118.1%	3,209,043	130.7%	1,643,016	1,939,630	2,147,742	110,573,043	13,141,174	11.9%	17,233,472	15.6%	-7.5	0.6693
	2021	2,376,918	3,389,927	142.6%	3,692,673	155.4%	1,507,885	2,150,525	2,342,583	112,080,928	15,291,698	13.6%	19,576,055	17.5%	-8.5	0.6344
	2022	2,293,373	3,930,504	171.4%	4,223,748	184.2%	1,379,039	2,363,469	2,539,801	113,459,966	17,655,167	15.6%	22,115,855	19.5%	-9.5	0.6013
	2023	2,203,852	4,529,474	205.5%	4,802,918	217.9%	1,256,122	2,581,648	2,737,502	114,716,088	20,236,815	17.6%	24,853,357	21.7%	-10.5	0.5700
	2024	2,108,232	5,181,726	245.8%	5,415,798	256.9%	1,138,977	2,799,440	2,925,898	115,855,065	23,036,255	19.9%	27,779,255	24.0%	-11.5	0.5403
	2025	2,007,580	5,882,128	293.0%	6,047,318	301.2%	1,028,057	3,012,165	3,096,757	116,883,122	26,048,419	22.3%	30,876,011	26.4%	-12.5	0.5121
	2026	1,903,701	6,624,704	348.0%	6,692,030	351.5%	924,039	3,215,572	3,248,251	117,807,161	29,263,992	24.8%	34,124,263	29.0%	-13.5	0.4854
	2027	1,797,413	7,396,860	411.5%	7,337,009	408.2%	826,965	3,403,194	3,375,658	118,634,127	32,667,186	27.5%	37,499,920	31.6%	-14.5	0.4601
	2028	1,689,120	8,186,958	484.7%	7,971,280	471.9%	736,627	3,570,339	3,476,281	119,370,753	36,237,525	30.4%	40,976,202	34.3%	-15.5	0.4361
	2029	1,579,356	8,978,894	568.5%	8,579,024	543.2%	652,851	3,711,567	3,546,274	120,023,605	39,949,091	33.3%	44,522,476	37.1%	-16.5	0.4134
	2030	1,468,710	9,758,191	664.4%	9,163,012	623.9%	575,464	3,823,413	3,590,213	120,599,069	43,772,505	36.3%	48,112,689	39.9%	-17.5	0.3918
	2031	1,357,876	10,505,946	773.7%	9,698,224	714.2%	504,301	3,901,797	3,601,818	121,103,370	47,674,302	39.4%	51,714,506	42.7%	-18.5	0.3714
	2032	1,247,595	11,206,065	898.2%	10,185,907	816.4%	439,188	3,944,847	3,585,723	121,542,558	51,619,149	42.5%	55,300,229	45.5%	-19.5	0.3520
	2033	1,138,684	11,834,183	1039.3%	10,612,893	932.0%	379,951	3,948,779	3,541,265	121,922,509	55,567,928	45.6%	58,841,494	48.3%	-20.5	0.3337
	2034	1,032,003	12,391,805	1200.8%	10,954,167	1061.4%	326,402	3,919,283	3,464,587	122,248,911	59,487,212	48.7%	62,306,081	51.0%	-21.5	0.3163
	2035	928,502	12,868,654	1386.0%	11,211,617	1207.5%	278,357	3,857,916	3,361,150	122,527,268	63,345,128	51.7%	65,667,231	53.6%	-22.5	0.2998
	2036	829,097	13,240,176	1596.9%	11,375,236	1372.0%	235,599	3,762,365	3,232,419	122,762,867	67,107,493	54.7%	68,899,650	56.1%	-23.5	0.2842
	2037	734,614	13,487,169	1836.0%	11,430,461	1556.0%	197,867	3,632,750	3,078,779	122,960,734	70,740,243	57.5%	71,978,428	58.5%	-24.5	0.2693
	2038	645,761	13,598,633	2105.8%	11,370,936	1760.9%	164,867	3,471,823	2,903,077	123,125,601	74,212,066	60.3%	74,881,505	60.8%	-25.5	0.2553
	2039	563,087	13,572,600	2410.4%	11,207,724	1990.4%	136,265	3,284,527	2,712,235	123,261,866	77,496,593	62.9%	77,593,739	63.0%	-26.5	0.2420
	2040	486,985	13,413,537	2754.4%	10,954,548	2249.5%	111,705	3,076,810	2,512,765	123,373,571	80,573,403	65.3%	80,106,504	64.9%	-27.5	0.2294
	2041	417,701	13,129,553	3143.3%	10,610,120	2540.1%	90,818	2,854,663	2,306,881	123,464,389	83,428,066	67.6%	82,413,385	66.8%	-28.5	0.2174
	2042	355,323	12,724,867	3581.2%	10,193,997	2868.9%	73,228	2,622,441	2,100,859	123,537,617	86,050,507	69.7%	84,514,244	68.4%	-29.5	0.2061
	2043	299,776	12,217,968	4075.7%	9,716,453	3241.2%	58,559	2,386,706	1,898,050	123,596,176	88,437,213	71.6%	86,412,295	69.9%	-30.5	0.1953
	2044	250,868	11,631,632	4636.5%	9,188,031	3662.5%	46,451	2,153,715	1,701,257	123,642,627	90,590,928	73.3%	88,113,552	71.3%	-31.5	0.1852
	2045	208,280	10,986,652	5274.9%	8,629,778	4143.4%	36,555	1,928,237	1,514,589	123,679,182	92,519,165	74.8%	89,628,141	72.5%	-32.5	0.1755
	2046	171,581	10,290,803	5997.6%	8,041,131	4686.5%	28,544	1,711,953	1,337,703	123,707,726	94,231,118	76.2%	90,965,844	73.5%	-33.5	0.1664
	2047	140,286	9,561,263	6815.5%	7,433,184	5298.6%	22,121	1,507,667	1,172,101	123,729,847	95,738,785	77.4%	92,137,945	74.5%	-34.5	0.1577
	2048	113,870	8,809,191	7736.2%	6,807,829	5978.6%	17,019	1,316,660	1,017,528	123,746,866	97,055,445	78.4%	93,155,473	75.3%	-35.5	0.1495
	Past	68,097,685	2,451,692	3.6%	3,875,759	5.7%	88,867,723	2,873,859	4,842,816	88,867,723	2,873,859	3.2%	4,842,816	5.4%		
	Future	56,136,596	292,647,503	521.3%	259,459,550	462.2%	34,879,143	94,181,586	88,312,656	34,879,143	94,181,586	270.0%	88,312,656	253.2%		
	Lifetime	124,234,280	295,099,195	237.5%	263,335,309	212.0%	123,746,866	97,055,445	93,155,473	123,746,866	97,055,445	78.4%	93,155,473	75.3%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection with proposed Rate Increase
Policy Form: 6000 - All Pay Types
35% Rate Increase Applied to Historical Premiums

Exhibit Q1.2

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2001	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	11.5	1.8510
	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	10.5	1.7545
	2003	43,295	0	0.0%	0	0.0%	72,000	0	0	72,000	0	0.0%	0	0.0%	9.5	1.6630
	2004	242,979	0	0.0%	0	0.0%	383,013	0	0	455,013	0	0.0%	0	0.0%	8.5	1.5763
	2005	131,547	0	0.0%	0	0.0%	196,550	0	0	651,563	0	0.0%	0	0.0%	7.5	1.4941
	2006	111,166	0	0.0%	0	0.0%	157,439	0	0	809,002	0	0.0%	0	0.0%	6.5	1.4163
	2007	85,669	0	0.0%	0	0.0%	115,004	0	0	924,006	0	0.0%	0	0.0%	5.5	1.3424
	2008	80,778	71,357	88.3%	71,357	88.3%	102,785	90,797	90,797	1,026,791	90,797	8.8%	90,797	8.8%	4.5	1.2724
	2009	72,606	0	0.0%	0	0.0%	87,570	0	0	1,114,361	90,797	8.1%	90,797	8.1%	3.5	1.2061
	2010	70,189	0	0.0%	0	0.0%	80,241	0	0	1,194,602	90,797	7.6%	90,797	7.6%	2.5	1.1432
	2011	69,514	0	0.0%	0	0.0%	75,327	0	0	1,269,929	90,797	7.1%	90,797	7.1%	1.5	1.0836
	2012	70,992	0	0.0%	0	0.0%	72,918	0	0	1,342,847	90,797	6.8%	90,797	6.8%	0.5	1.0271
Projected Future Experience	2013	58,958	4,763	8.1%	14,321	24.3%	57,400	4,637	13,943	1,400,247	95,435	6.8%	104,740	7.5%	-0.5	0.9736
	2014	47,698	8,784	18.4%	17,210	36.1%	44,017	8,106	15,882	1,444,265	103,541	7.2%	120,623	8.4%	-1.5	0.9228
	2015	45,976	13,226	28.8%	20,670	45.0%	40,216	11,569	18,081	1,484,481	115,110	7.8%	138,703	9.3%	-2.5	0.8747
	2016	45,165	17,735	39.3%	24,808	54.9%	37,447	14,704	20,569	1,521,928	129,814	8.5%	159,272	10.5%	-3.5	0.8291
	2017	44,301	22,766	51.4%	29,699	67.0%	34,816	17,892	23,340	1,556,744	147,706	9.5%	182,612	11.7%	-4.5	0.7859
	2018	43,380	28,528	65.8%	35,576	82.0%	32,315	21,251	26,502	1,589,058	168,957	10.6%	209,114	13.2%	-5.5	0.7449
	2019	42,399	35,236	83.1%	42,518	100.3%	29,937	24,880	30,022	1,618,996	193,837	12.0%	239,135	14.8%	-6.5	0.7061
	2020	41,355	42,987	103.9%	50,399	121.9%	27,678	28,770	33,731	1,646,674	222,607	13.5%	272,866	16.6%	-7.5	0.6693
	2021	40,232	51,833	128.8%	59,490	147.9%	25,523	32,882	37,740	1,672,197	255,489	15.3%	310,606	18.6%	-8.5	0.6344
	2022	39,016	61,874	158.6%	69,917	179.2%	23,461	37,206	42,042	1,695,657	292,695	17.3%	352,648	20.8%	-9.5	0.6013
	2023	37,699	73,034	193.7%	80,762	214.2%	21,487	41,627	46,032	1,717,144	334,322	19.5%	398,679	23.2%	-10.5	0.5700
	2024	36,277	85,547	235.8%	93,021	256.4%	19,599	46,217	50,255	1,736,743	380,539	21.9%	448,934	25.8%	-11.5	0.5403
	2025	34,775	99,519	286.2%	106,319	305.7%	17,808	50,962	54,445	1,754,551	431,501	24.6%	503,379	28.7%	-12.5	0.5121
	2026	33,211	114,293	344.1%	118,876	357.9%	16,120	55,477	57,701	1,770,671	486,978	27.5%	561,080	31.7%	-13.5	0.4854
	2027	31,585	129,181	409.0%	130,144	412.0%	14,532	59,434	59,877	1,785,203	546,412	30.6%	620,957	34.8%	-14.5	0.4601
	2028	29,897	143,987	481.6%	141,138	472.1%	13,038	62,793	61,551	1,798,241	609,205	33.9%	682,508	38.0%	-15.5	0.4361
	2029	28,147	158,278	562.3%	151,477	538.2%	11,635	65,427	62,615	1,809,876	674,632	37.3%	745,123	41.2%	-16.5	0.4134
	2030	26,347	172,137	653.4%	161,374	612.5%	10,323	67,446	63,229	1,820,199	742,078	40.8%	808,352	44.4%	-17.5	0.3918
	2031	24,500	185,261	756.2%	170,899	697.6%	9,099	68,804	63,470	1,829,298	810,882	44.3%	871,822	47.7%	-18.5	0.3714
	2032	22,612	197,285	872.5%	178,761	790.5%	7,960	69,450	62,929	1,837,258	880,332	47.9%	934,751	50.9%	-19.5	0.3520
	2033	20,704	208,443	1006.8%	184,902	893.1%	6,908	69,552	61,697	1,844,167	949,884	51.5%	996,448	54.0%	-20.5	0.3337
	2034	18,792	217,354	1156.6%	188,572	1003.4%	5,944	68,745	59,642	1,850,110	1,018,629	55.1%	1,056,089	57.1%	-21.5	0.3163
	2035	16,897	224,249	1327.2%	190,330	1126.4%	5,065	67,228	57,059	1,855,176	1,085,857	58.5%	1,113,149	60.0%	-22.5	0.2998
	2036	15,046	228,355	1517.7%	188,650	1253.8%	4,275	64,890	53,607	1,859,451	1,150,747	61.9%	1,166,756	62.7%	-23.5	0.2842
	2037	13,269	229,719	1731.2%	184,197	1388.2%	3,574	61,874	49,613	1,863,025	1,212,621	65.1%	1,216,370	65.3%	-24.5	0.2693
	2038	11,590	226,500	1954.3%	176,557	1523.4%	2,959	57,827	45,076	1,865,984	1,270,448	68.1%	1,261,446	67.6%	-25.5	0.2553
	2039	10,025	219,369	2188.2%	167,350	1669.3%	2,426	53,087	40,498	1,868,410	1,323,535	70.8%	1,301,944	69.7%	-26.5	0.2420
	2040	8,587	209,428	2439.0%	157,067	1829.2%	1,970	48,039	36,028	1,870,380	1,371,573	73.3%	1,337,972	71.5%	-27.5	0.2294
	2041	7,282	198,038	2719.7%	146,358	2009.9%	1,583	43,058	31,822	1,871,963	1,414,631	75.6%	1,369,794	73.2%	-28.5	0.2174
	2042	6,113	185,584	3036.0%	134,548	2201.1%	1,260	38,247	27,729	1,873,223	1,452,878	77.6%	1,397,522	74.6%	-29.5	0.2061
	2043	5,077	171,704	3382.2%	122,358	2410.2%	992	33,541	23,902	1,874,214	1,486,419	79.3%	1,421,424	75.8%	-30.5	0.1953
	2044	4,170	156,435	3751.5%	109,791	2632.9%	772	28,965	20,329	1,874,987	1,515,385	80.8%	1,441,753	76.9%	-31.5	0.1852
	2045	3,388	140,918	4159.7%	97,633	2882.0%	595	24,732	17,135	1,875,581	1,540,117	82.1%	1,458,888	77.8%	-32.5	0.1755
	2046	2,722	124,575	4576.7%	85,493	3140.9%	453	20,724	14,222	1,876,034	1,560,841	83.2%	1,473,111	78.5%	-33.5	0.1664
	2047	2,161	108,193	5005.5%	74,069	3426.8%	341	17,060	11,680	1,876,375	1,577,901	84.1%	1,484,790	79.1%	-34.5	0.1577
	2048	1,696	92,382	5446.6%	62,706	3697.0%	254	13,808	9,372	1,876,628	1,591,709	84.8%	1,494,163	79.6%	-35.5	0.1495
	Past	978,733	71,357	7.3%	71,357	7.3%	1,342,847	90,797	90,797	1,342,847	90,797	6.8%	90,797	6.8%		
	Future	901,046	4,587,498	509.1%	3,967,960	440.4%	533,781	1,500,912	1,403,365	533,781	1,500,912	281.2%	1,403,365	262.9%		
	Lifetime	1,879,779	4,658,855	247.8%	4,039,317	214.9%	1,876,628	1,591,709	1,494,163	1,876,628	1,591,709	84.8%	1,494,163	79.6%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Rate Increase Filing Information
Exhibit Q2

State	Filing Status	Proposed Increase	Approved Increase
Alabama	**Approved**	**35%**	**35%**
Arkansas	Pending	35%	-
Arizona	**Approved**	**35%**	**35%**
California	To be Filed	35%	-
Colorado	Pending	35%	-
Connecticut	To be Filed	35%	-
District of Columbia	To be Filed	35%	-
Delaware	Pending	35%	-
Florida	To be Filed	35%	-
Georgia	**Approved**	**35%**	**15%**
Iowa	**Approved**	**35%**	**18%**
Idaho	**Approved**	**35%**	**20%**
Illinois	Pending	35%	-
Indiana	Pending	35%	-
Kansas	**Approved**	**35%**	**10%**
Kentucky	**Approved**	**35%**	**15%***
Louisiana	Filed	35%	-
Massachussetts	To be Filed	35%	-
Maryland	**Approved**	**35%**	**15%**
Maine	To be Filed	35%	-
Michigan	**Approved**	**35%**	**35%**
Minnesota	Filed	35%	-
Missouri	**Approved**	**35%**	**20%**
Mississippi	**Approved**	**35%**	**25%**
Montana	**Approved**	**35%**	**20%**
North Carolina	Pending	35%	-
North Dakota	**Approved**	**35%**	**15%**
Nebraska	Pending	35%	-
New Hampshire	**Approved**	**35%**	**35%**
New Jersey	Pending	35%	-
New Mexico	Pending	35%	-
Nevada	**Approved**	**35%**	**10%**
Ohio	Pending	35%	-
Oklahoma	Pending	35%	-
Oregon	Pending	35%	-
Pennsylvania	**Approved**	**35%**	**15%**
Rhode Island	Pending	35%	-
South Carolina	**Approved**	**35%**	**20%**
South Dakota	**Approved**	**35%**	**35%**
Tennessee	**Approved**	**35%**	**35%**
Texas	Pending	35%	-
Utah	To be Filed	35%	-
Virginia	Pending	35%	-
Vermont	To be Filed	35%	-
Washington	**Approved**	**35%**	**35%**
Wisconsin	**Approved**	**35%**	**13%****
West Virginia	To be Filed	35%	-

*KY approved a graded increase. 35% for issue ages 40 and below, graded down 1% a year for issue age 41 to 0% for issue ages 75 & above.
**WI approved a graded increase. 25 % for issue ages 47 and below, graded down 1% a year from issue age 48 to 10% for issue ages 62 & above.

The State Life Insurance Company
Nationwide Experience Projection with proposed Rate Increase
Policy Form: 6000 - All Pay Types
35% Rate Increase Applied to Historical Premiums

Exhibit Q1.1

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	1,461,953	0	0.0%	270	0.0%	2,854,889	0	526	2,854,889	0	0.0%	526	0.0%	12.5	1.9528
	2001	9,131,185	0	0.0%	0	0.0%	16,901,701	0	0	19,756,591	0	0.0%	526	0.0%	11.5	1.8510
	2002	17,592,937	300	0.0%	272,615	1.5%	30,866,627	526	478,300	50,623,217	526	0.0%	478,826	0.9%	10.5	1.7545
	2003	34,001,694	105,387	0.3%	262,727	0.8%	56,545,613	175,261	436,922	107,168,830	175,787	0.2%	915,748	0.9%	9.5	1.6630
	2004	28,679,355	191,973	0.7%	188,995	0.7%	45,208,000	302,612	297,918	152,376,830	478,399	0.3%	1,213,666	0.8%	8.5	1.5763
	2005	27,959,883	216,112	0.8%	2,179,196	7.8%	41,776,186	322,903	3,256,040	194,153,016	801,302	0.4%	4,469,706	2.3%	7.5	1.4941
	2006	27,892,333	703,572	2.5%	2,590,344	9.3%	39,502,613	996,437	3,668,584	233,655,629	1,797,739	0.8%	8,138,290	3.5%	6.5	1.4163
	2007	27,361,050	988,241	3.6%	1,238,183	4.5%	36,730,031	1,326,635	1,662,162	270,385,660	3,124,374	1.2%	9,800,452	3.6%	5.5	1.3424
	2008	27,082,449	1,385,415	5.1%	2,478,655	9.2%	34,460,692	1,762,852	3,153,930	304,846,353	4,887,225	1.6%	12,954,382	4.2%	4.5	1.2724
	2009	26,813,346	1,948,914	7.3%	5,982,847	22.3%	32,339,598	2,350,587	7,215,916	337,185,951	7,237,812	2.1%	20,170,298	6.0%	3.5	1.2061
	2010	25,901,415	3,192,400	12.3%	8,143,545	31.4%	29,611,107	3,649,626	9,309,892	366,797,057	10,887,438	3.0%	29,480,190	8.0%	2.5	1.1432
	2011	24,916,085	3,997,643	16.0%	4,473,890	18.0%	26,999,673	4,331,942	4,848,015	393,796,730	15,219,381	3.9%	34,328,205	8.7%	1.5	1.0836
	2012	21,422,535	4,975,516	23.2%	9,810,979	45.8%	22,003,769	5,110,511	10,077,170	415,800,499	20,329,892	4.9%	44,405,375	10.7%	0.5	1.0271
Projected Future Experience	2013	15,824,839	7,379,246	46.6%	7,572,902	47.9%	15,406,822	7,184,321	7,372,862	431,207,321	27,514,213	6.4%	51,778,237	12.0%	-0.5	0.9736
	2014	14,643,753	8,271,456	56.5%	8,763,847	59.8%	13,513,682	7,633,141	8,087,533	444,721,004	35,147,354	7.9%	59,865,770	13.5%	-1.5	0.9228
	2015	14,293,373	9,609,031	67.2%	10,144,700	71.0%	12,502,694	8,405,207	8,873,768	457,223,697	43,552,561	9.5%	68,739,538	15.0%	-2.5	0.8747
	2016	13,918,864	11,233,124	80.7%	11,688,377	84.0%	11,540,382	9,313,586	9,691,045	468,764,079	52,866,147	11.3%	78,430,583	16.7%	-3.5	0.8291
	2017	13,519,700	12,895,480	95.4%	13,399,848	99.1%	10,625,050	10,134,479	10,530,859	479,389,129	63,000,627	13.1%	88,961,442	18.6%	-4.5	0.7859
	2018	13,095,177	14,700,878	112.3%	15,275,329	116.6%	9,754,901	10,951,024	11,378,946	489,144,030	73,951,651	15.1%	100,340,388	20.5%	-5.5	0.7449
	2019	12,643,798	16,645,018	131.6%	17,302,910	136.8%	8,927,638	11,752,853	12,217,382	498,071,667	85,704,503	17.2%	112,557,771	22.6%	-6.5	0.7061
	2020	12,162,478	18,880,846	155.2%	19,461,228	160.0%	8,140,079	12,636,535	13,024,972	506,211,746	98,341,038	19.4%	125,582,742	24.8%	-7.5	0.6693
	2021	11,648,800	21,223,114	182.2%	21,737,409	186.6%	7,389,844	13,463,662	13,789,924	513,601,590	111,804,700	21.8%	139,372,666	27.1%	-8.5	0.6344
	2022	11,105,267	23,850,706	214.8%	24,087,287	216.9%	6,677,757	14,341,774	14,484,033	520,279,348	126,146,474	24.2%	153,856,699	29.6%	-9.5	0.6013
	2023	10,537,667	26,629,724	252.7%	26,466,812	251.2%	6,006,115	15,178,045	15,085,191	526,285,462	141,324,519	26.9%	168,941,890	32.1%	-10.5	0.5700
	2024	9,954,229	29,484,787	296.2%	28,837,823	289.7%	5,377,796	15,929,227	15,579,703	531,663,259	157,253,746	29.6%	184,521,594	34.7%	-11.5	0.5403
	2025	9,363,049	32,393,745	346.0%	31,181,796	333.0%	4,794,701	16,588,435	15,967,811	536,457,960	173,842,181	32.4%	200,489,405	37.4%	-12.5	0.5121
	2026	8,766,847	35,312,242	402.8%	33,462,750	381.7%	4,255,349	17,140,247	16,242,521	540,713,310	190,982,428	35.3%	216,731,925	40.1%	-13.5	0.4854
	2027	8,168,376	38,174,053	467.3%	35,605,043	435.9%	3,758,158	17,563,360	16,381,394	544,471,468	208,545,789	38.3%	233,113,319	42.8%	-14.5	0.4601
	2028	7,570,699	40,909,209	540.4%	37,559,150	496.1%	3,301,588	17,840,539	16,379,575	547,773,056	226,386,327	41.3%	249,492,894	45.5%	-15.5	0.4361
	2029	6,977,303	43,450,310	622.7%	39,299,956	563.3%	2,884,178	17,960,867	16,245,253	550,657,233	244,347,194	44.4%	265,738,147	48.3%	-16.5	0.4134
	2030	6,392,004	45,715,793	715.2%	40,774,210	637.9%	2,504,488	17,912,171	15,975,980	553,161,722	262,259,365	47.4%	281,714,127	50.9%	-17.5	0.3918
	2031	5,818,812	47,663,194	819.1%	41,923,574	720.5%	2,161,045	17,701,605	15,569,971	555,322,767	279,960,970	50.4%	297,284,097	53.5%	-18.5	0.3714
	2032	5,261,754	49,232,866	935.7%	42,725,590	812.0%	1,852,284	17,331,340	15,040,598	557,175,051	297,292,310	53.4%	312,324,696	56.1%	-19.5	0.3520
	2033	4,724,895	50,380,805	1066.3%	43,137,506	913.0%	1,576,583	16,810,850	14,393,937	558,751,633	314,103,160	56.2%	326,718,633	58.5%	-20.5	0.3337
	2034	4,212,099	51,051,417	1212.0%	43,151,127	1024.5%	1,332,204	16,146,556	13,647,851	560,083,837	330,249,717	59.0%	340,366,484	60.8%	-21.5	0.3163
	2035	3,726,825	51,239,231	1374.9%	42,773,468	1147.7%	1,117,271	15,361,098	12,823,132	561,201,109	345,610,815	61.6%	353,189,616	62.9%	-22.5	0.2998
	2036	3,271,952	50,875,941	1554.9%	42,006,719	1283.8%	929,767	14,457,049	11,936,746	562,130,876	360,067,864	64.1%	365,126,362	65.0%	-23.5	0.2842
	2037	2,849,766	50,004,923	1754.7%	40,839,752	1433.1%	767,580	13,468,757	11,000,130	562,898,456	373,536,620	66.4%	376,126,492	66.8%	-24.5	0.2693
	2038	2,461,903	48,670,814	1977.0%	39,320,693	1597.2%	628,540	12,425,987	10,038,838	563,526,997	385,962,607	68.5%	386,165,330	68.5%	-25.5	0.2553
	2039	2,109,261	46,911,214	2224.1%	37,512,470	1778.5%	510,435	11,352,369	9,077,902	564,037,431	397,314,976	70.4%	395,243,232	70.1%	-26.5	0.2420
	2040	1,791,999	44,773,848	2498.5%	35,460,274	1978.8%	411,051	10,270,268	8,133,911	564,448,482	407,585,244	72.2%	403,377,144	71.5%	-27.5	0.2294
	2041	1,509,596	42,310,482	2802.8%	33,196,223	2199.0%	328,221	9,199,260	7,217,613	564,776,702	416,784,503	73.8%	410,594,756	72.7%	-28.5	0.2174
	2042	1,260,962	39,586,439	3139.4%	30,794,639	2442.2%	259,869	8,158,285	6,346,402	565,036,571	424,942,788	75.2%	416,941,158	73.8%	-29.5	0.2061
	2043	1,044,418	36,683,029	3512.3%	28,313,556	2710.9%	204,021	7,165,808	5,530,882	565,240,592	432,108,596	76.4%	422,472,040	74.7%	-30.5	0.1953
	2044	857,824	33,680,221	3926.2%	25,810,980	3008.9%	158,835	6,236,235	4,779,165	565,399,427	438,344,831	77.5%	427,251,205	75.6%	-31.5	0.1852
	2045	698,753	30,658,655	4387.6%	23,356,320	3342.6%	122,636	5,380,816	4,099,204	565,522,063	443,725,647	78.5%	431,350,409	76.3%	-32.5	0.1755
	2046	564,590	27,687,554	4904.0%	20,975,771	3715.2%	93,924	4,606,034	3,489,479	565,615,987	448,331,682	79.3%	434,839,887	76.9%	-33.5	0.1664
	2047	452,625	24,809,674	5481.3%	18,698,544	4131.1%	71,372	3,912,111	2,948,478	565,687,359	452,243,793	79.9%	437,788,366	77.4%	-34.5	0.1577
	2048	360,141	22,054,665	6123.9%	16,546,251	4594.4%	53,828	3,296,387	2,473,075	565,741,187	455,540,180	80.5%	440,261,441	77.8%	-35.5	0.1495
	Past	300,216,219	17,705,471	5.9%	37,622,244	12.5%	415,800,499	20,329,892	44,405,375	415,800,499	20,329,892	4.9%	44,405,375	10.7%		
	Future	243,564,399	1,185,033,732	486.5%	1,029,164,834	422.5%	149,940,688	435,210,288	395,856,066	149,940,688	435,210,288	290.3%	395,856,066	264.0%		
	Lifetime	543,780,619	1,202,739,203	221.2%	1,066,787,078	196.2%	565,741,187	455,540,180	440,261,441	565,741,187	455,540,180	80.5%	440,261,441	77.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection with proposed Rate Increase
Policy Form: 6000 - All Pay Types
35% Rate Increase Applied to Historical Premiums

Exhibit Q1.2

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	13.5	2.0602
	2000	20,397	0	0.0%	0	0.0%	39,831	0	0	39,831	0	0.0%	0	0.0%	12.5	1.9528
	2001	94,171	0	0.0%	0	0.0%	174,309	0	0	214,139	0	0.0%	0	0.0%	11.5	1.8510
	2002	316,430	0	0.0%	0	0.0%	555,174	0	0	769,313	0	0.0%	0	0.0%	10.5	1.7545
	2003	578,451	0	0.0%	0	0.0%	961,978	0	0	1,731,291	0	0.0%	0	0.0%	9.5	1.6630
	2004	441,686	0	0.0%	0	0.0%	696,241	0	0	2,427,532	0	0.0%	0	0.0%	8.5	1.5763
	2005	443,528	0	0.0%	0	0.0%	662,697	0	0	3,090,229	0	0.0%	0	0.0%	7.5	1.4941
	2006	429,880	700	0.2%	246,492	57.3%	608,819	991	349,095	3,699,048	991	0.0%	349,095	9.4%	6.5	1.4163
	2007	410,956	41,704	10.1%	0	0.0%	551,675	55,984	0	4,250,723	56,976	1.3%	349,095	8.2%	5.5	1.3424
	2008	424,088	51,950	12.2%	97,567	23.0%	539,624	66,104	124,148	4,790,348	123,079	2.6%	473,244	9.9%	4.5	1.2724
	2009	405,657	85,310	21.0%	309,712	76.3%	489,263	102,893	373,544	5,279,611	225,972	4.3%	846,787	16.0%	3.5	1.2061
	2010	393,811	100,265	25.5%	82,066	20.8%	450,214	114,626	93,820	5,729,825	340,597	5.9%	940,607	16.4%	2.5	1.1432
	2011	365,587	137,272	37.5%	0	0.0%	396,159	148,752	0	6,125,983	489,349	8.0%	940,607	15.4%	1.5	1.0836
	2012	316,388	114,823	36.3%	79,426	25.1%	324,972	117,938	81,581	6,450,955	607,287	9.4%	1,022,188	15.8%	0.5	1.0271
Projected Future Experience	2013	250,984	115,585	46.1%	102,075	40.7%	244,355	112,531	99,379	6,695,310	719,819	10.8%	1,121,566	16.8%	-0.5	0.9736
	2014	234,111	121,555	51.9%	119,962	51.2%	216,044	112,174	110,705	6,911,354	831,993	12.0%	1,232,271	17.8%	-1.5	0.9228
	2015	229,262	145,743	63.6%	139,753	61.0%	200,540	127,484	122,244	7,111,894	959,477	13.5%	1,354,515	19.0%	-2.5	0.8747
	2016	224,072	167,871	74.9%	161,614	72.1%	185,782	139,185	133,997	7,297,677	1,098,662	15.1%	1,488,513	20.4%	-3.5	0.8291
	2017	218,523	189,965	86.9%	186,198	85.2%	171,736	149,292	146,332	7,469,412	1,247,954	16.7%	1,634,844	21.9%	-4.5	0.7859
	2018	212,585	202,683	95.3%	214,443	100.9%	158,359	150,983	159,743	7,627,772	1,398,937	18.3%	1,794,588	23.5%	-5.5	0.7449
	2019	206,241	227,090	110.1%	245,226	118.9%	145,624	160,345	173,151	7,773,396	1,559,283	20.1%	1,967,739	25.3%	-6.5	0.7061
	2020	199,432	262,527	131.6%	277,641	139.2%	133,476	175,704	185,819	7,906,872	1,734,986	21.9%	2,153,558	27.2%	-7.5	0.6693
	2021	192,058	300,974	156.7%	313,613	163.3%	121,839	190,934	198,952	8,028,710	1,925,920	24.0%	2,352,510	29.3%	-8.5	0.6344
	2022	184,100	342,269	185.9%	352,408	191.4%	110,702	205,811	211,908	8,139,412	2,131,732	26.2%	2,564,417	31.5%	-9.5	0.6013
	2023	175,615	385,979	219.8%	392,203	223.3%	100,095	219,995	223,543	8,239,507	2,351,726	28.5%	2,787,960	33.8%	-10.5	0.5700
	2024	166,707	431,716	259.0%	432,506	259.4%	90,064	233,236	233,662	8,329,571	2,584,962	31.0%	3,021,622	36.3%	-11.5	0.5403
	2025	157,575	480,072	304.7%	475,239	301.6%	80,692	245,839	243,364	8,410,263	2,830,801	33.7%	3,264,986	38.8%	-12.5	0.5121
	2026	148,289	530,708	357.9%	518,214	349.5%	71,978	257,601	251,536	8,482,241	3,088,402	36.4%	3,516,523	41.5%	-13.5	0.4854
	2027	138,909	581,855	418.9%	559,355	402.7%	63,910	267,704	257,351	8,546,151	3,356,106	39.3%	3,773,874	44.2%	-14.5	0.4601
	2028	129,496	632,842	488.7%	600,417	463.7%	56,473	275,983	261,842	8,602,624	3,632,089	42.2%	4,035,716	46.9%	-15.5	0.4361
	2029	120,098	683,049	568.7%	639,341	532.3%	49,644	282,349	264,282	8,652,269	3,914,438	45.2%	4,299,998	49.7%	-16.5	0.4134
	2030	110,792	730,980	659.8%	672,830	607.3%	43,410	286,410	263,625	8,695,679	4,200,848	48.3%	4,563,623	52.5%	-17.5	0.3918
	2031	101,649	774,511	761.9%	702,641	691.2%	37,751	287,645	260,954	8,733,430	4,488,493	51.4%	4,824,577	55.2%	-18.5	0.3714
	2032	92,718	813,931	877.9%	730,275	787.6%	32,639	286,526	257,077	8,766,070	4,775,019	54.5%	5,081,654	58.0%	-19.5	0.3520
	2033	84,059	848,583	1009.5%	752,107	894.7%	28,048	283,152	250,960	8,794,118	5,058,171	57.5%	5,332,614	60.6%	-20.5	0.3337
	2034	75,733	877,013	1158.0%	765,180	1010.4%	23,953	277,382	242,011	8,818,071	5,335,553	60.5%	5,574,625	63.2%	-21.5	0.3163
	2035	67,782	898,063	1324.9%	773,428	1141.1%	20,320	269,232	231,867	8,838,391	5,604,785	63.4%	5,806,493	65.7%	-22.5	0.2998
	2036	60,245	910,466	1511.3%	774,762	1286.0%	17,119	258,721	220,159	8,855,511	5,863,505	66.2%	6,026,651	68.1%	-23.5	0.2842
	2037	53,164	913,926	1719.1%	767,473	1443.6%	14,320	246,165	206,718	8,869,830	6,109,670	68.9%	6,233,369	70.3%	-24.5	0.2693
	2038	46,572	906,957	1947.4%	751,562	1613.8%	11,890	231,552	191,879	8,881,720	6,341,222	71.4%	6,425,248	72.3%	-25.5	0.2553
	2039	40,488	889,603	2197.2%	728,157	1798.5%	9,798	215,281	176,212	8,891,518	6,556,503	73.7%	6,601,460	74.2%	-26.5	0.2420
	2040	34,929	862,614	2469.6%	696,511	1994.1%	8,012	197,867	159,766	8,899,530	6,754,370	75.9%	6,761,226	76.0%	-27.5	0.2294
	2041	29,899	827,804	2768.7%	658,796	2203.4%	6,501	179,983	143,237	8,906,031	6,934,354	77.9%	6,904,463	77.5%	-28.5	0.2174
	2042	25,392	785,372	3093.0%	617,420	2431.6%	5,233	161,856	127,243	8,911,264	7,096,209	79.6%	7,031,706	78.9%	-29.5	0.2061
	2043	21,388	735,803	3440.2%	571,506	2672.1%	4,178	143,735	111,640	8,915,442	7,239,944	81.2%	7,143,346	80.1%	-30.5	0.1953
	2044	17,864	679,795	3805.4%	520,874	2915.8%	3,308	125,871	96,445	8,918,750	7,365,815	82.6%	7,239,791	81.2%	-31.5	0.1852
	2045	14,792	619,952	4191.1%	469,072	3171.1%	2,596	108,806	82,325	8,921,346	7,474,621	83.8%	7,322,117	82.1%	-32.5	0.1755
	2046	12,142	558,318	4598.2%	417,370	3437.4%	2,020	92,880	69,433	8,923,366	7,567,501	84.8%	7,391,549	82.8%	-33.5	0.1664
	2047	9,874	496,800	5031.5%	366,894	3715.8%	1,557	78,338	57,854	8,924,923	7,645,839	85.7%	7,449,403	83.5%	-34.5	0.1577
	2048	7,954	437,137	5496.0%	317,722	3994.6%	1,189	65,336	47,488	8,926,112	7,711,176	86.4%	7,496,891	84.0%	-35.5	0.1495
	Past	4,641,029	532,025	11.5%	815,263	17.6%	6,450,955	607,287	1,022,188	6,450,955	607,287	9.4%	1,022,188	15.8%		
	Future	4,095,492	20,370,111	497.4%	17,784,786	434.3%	2,475,156	7,103,889	6,474,703	2,475,156	7,103,889	287.0%	6,474,703	261.6%		
	Lifetime	8,736,521	20,902,136	239.3%	18,600,049	212.9%	8,926,112	7,711,176	7,496,891	8,926,112	7,711,176	86.4%	7,496,891	84.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Rate Increase Filing Information
Exhibit Q2

State	Filing Status	Proposed Increase	Approved Increase
Alabama	**Approved**	**35%**	**35%**
Arkansas	Pending	35%	-
Arizona	**Approved**	**35%**	**35%**
California	To be Filed	35%	-
Colorado	Pending	35%	-
Connecticut	To be Filed	35%	-
District of Columbia	To be Filed	35%	-
Delaware	Pending	35%	-
Florida	To be Filed	35%	-
Georgia	**Approved**	**35%**	**15%**
Iowa	**Approved**	**35%**	**18%**
Idaho	**Approved**	**35%**	**20%**
Illinois	Pending	35%	-
Indiana	Pending	35%	-
Kansas	**Approved**	**35%**	**10%**
Kentucky	**Approved**	**35%**	**15%***
Louisiana	Filed	35%	-
Massachussetts	To be Filed	35%	-
Maryland	**Approved**	**35%**	**15%**
Maine	To be Filed	35%	-
Michigan	**Approved**	**35%**	**35%**
Minnesota	Filed	35%	-
Missouri	**Approved**	**35%**	**20%**
Mississippi	**Approved**	**35%**	**25%**
Montana	**Approved**	**35%**	**20%**
North Carolina	Pending	35%	-
North Dakota	**Approved**	**35%**	**15%**
Nebraska	Pending	35%	-
New Hampshire	**Approved**	**35%**	**35%**
New Jersey	Pending	35%	-
New Mexico	Pending	35%	-
Nevada	**Approved**	**35%**	**10%**
Ohio	Pending	35%	-
Oklahoma	Pending	35%	-
Oregon	Pending	35%	-
Pennsylvania	**Approved**	**35%**	**15%**
Rhode Island	Pending	35%	-
South Carolina	**Approved**	**35%**	**20%**
South Dakota	**Approved**	**35%**	**35%**
Tennessee	**Approved**	**35%**	**35%**
Texas	Pending	35%	-
Utah	To be Filed	35%	-
Virginia	Pending	35%	-
Vermont	To be Filed	35%	-
Washington	**Approved**	**35%**	**35%**
Wisconsin	**Approved**	**35%**	**13%****
West Virginia	To be Filed	35%	-

*KY approved a graded increase. 35% for issue ages 40 and below, graded down 1% a year for issue age 41 to 0% for issue ages 75 & above.
**WI approved a graded increase. 25 % for issue ages 47 and below, graded down 1% a year from issue age 48 to 10% for issue ages 62 and above.

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3	S-6000-R3	6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3		6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3		6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Notice of Premium Rate Increase

DATE

OWNER NAME POLICY NUMBER
ADDRESS
ADDRESS

Re: Your Long-Term Care Insurance Policy POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

Dear Policyholder(s):

Your long-term care insurance policy, CareGuard, was issued some time ago by The State Life Insurance Company. Under a long-standing agreement with State Life, LifeCare Assurance Company ("LifeCare") provides all the administration services related to your policy, such as premium collection, sending you annual reports and other correspondence, and payment of any claims you may submit. Under that authority, LifeCare is writing to you now to advise you that the premium you pay for your policy is increasing effective [Month XX, 20YY], your next policy anniversary date. As a result, your [modal] premium payment will increase from [$xxx.xx to $yyy.yy], beginning with the premium payment that is due [Month XX, 20YY]. As an alternative to paying a higher premium, however, you may choose policy adjustment options and alternatives that are explained below. This premium increase does not affect any other terms of your policy unless you elect to change your benefits in order to change your premiums

This increase applies to all the policies issued in your state with the same form number. The increase is not based on any one individual's claims history, age, health status, or any other factor related to you individually. The need to increase premium is based on several severe adverse factors that have affected similar policies issued in your state. To minimize the impact of this rate increase as much as possible, we filed with your state insurance department the smallest increase necessary. The experience on this group of policies may in the future necessitate further premium increases.

Because we realize that paying an increased premium may not be financially feasible for all of our customers, we are providing options and alternatives to help you maintain coverage. A long-term care policy represents an important component of your long term financial health, so you should carefully consider which best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should consult with your insurance or financial professional, keeping in mind that your current health and age may affect whether you are able to obtain a new long-term care policy. Please also keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- Benefit Reduction: Option 1 is to reduce your daily maximum benefit from [$xxx.xx to $yyy.yy], your [modal] premium would be [$zzz.zz]. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is also reduced proportionately. All other terms (excluding the amount of the premium and the amount of benefit payable) of your policy will remain unchanged. The resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by your policy form.

- Non-Payment Option: Option 2 is a non-payment option if you do not wish to pay any further premiums on your policy. Instead of your policy lapsing and providing no future coverage, your policy will continue under its current terms, except the maximum amount of benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on [the premium rate increase effective date, Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to your policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate premium increase effective date, [Month XX, 20YY].

Another alternative is to adjust the benefits of your policy in order to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit. You must call us at the number listed at the end of this letter for information on these benefit adjustment alternatives specific to your policy.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it in the enclosed postage paid envelope by [Month XX, 20YY]. In doing so, you will ensure your requested changes are processed prior to [Month XX, 20YY], the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss benefit adjustment alternatives, your benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

If you would like more information on the options and benefit adjustment alternatives that are discussed above and specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. The representative will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

Should you wish to continue your policy at its current coverage level at the new premium, you only need to pay the indicated premium when you are billed.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form, or the options and alternatives available to you, please contact our customer service associates at 888-505-8101, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time (10 a.m. to 8 p.m. Eastern time).

Sincerely,

LifeCare Assurance Company

Enclosure

LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

Coverage Change Request Form

DATE

POLICY NUMBER
Issued by The State Life Insurance Company
Administered by
LifeCare Assurance Company

OWNER NAME
ADDRESS
ADDRESS

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

LifeCare Assurance Company
Long Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by [Month XX, 20YY]. If your Coverage Change Request Form is not received prior to [Month XX, 20YY], or you do not call us to discuss other benefit adjustment alternatives, your policy benefits will remain unchanged and your coverage will lapse if your new premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after you carefully consider your personal needs and circumstances and consult as necessary with your insurance or professional advisor. If you decrease your long term care coverage now you will be unable to increase your coverage later.

Please indicate your choice by checking one of the options below, or contact us at 888-505-5101 to discuss other benefit adjustment options. If you do not check either option, do not return this form, or do not contact us, there will be no changes to your policy other than the premium rate increase described in the attached letter.

Coverage Change Request Form

DATE

POLICY NUMBER
Issued by The State Life Insurance Company
Administered by LifeCare Assurance Company

OWNER NAME
ADDRESS
ADDRESS

□ Benefit Reduction (option 1): Reduce my current daily benefit amount from [$xxx.xx to [$yyy.yy] which will result in a [modal] premium of [$zzz.zz] beginning with the premium payment that is due [Month XX, 20YY]. If my policy provides home and community based care benefits, that daily benefit is also reduced proportionately. Other terms of my policy except for the premium and the benefit amounts will remain unchanged. I understand that the resulting daily benefit under this option cannot be lower than the minimum daily benefit allowed by my policy.

□ Non-Payment Option (option 2): I choose to discontinue paying premiums. The maximum amount of benefits I can receive are limited to an amount equal to the premiums I have paid for my policy, or thirty times the daily benefit on the premium rate increase effective date, [Month XX, 20YY], whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to my policy. I will still receive annual renewal notices but no further premium will be payable.

_____ _____
Signature of Owner Date Signed

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

September 2012

Long Term Care Policy:	**Form S-6000-P-VA**
Full Nonforfeiture Rider:	**Form S-6000-R1**
Shortened Benefit Period Nonforfeiture Rider:	**Form S-6000-R2**
Compound Benefit Increase Rider:	**Form S-6000-R3**
Simple Benefit Increase Rider:	**Form S-6000-R4**
Indemnity Benefit Rider:	**Form S-6000-R5-VA**
Home & Community Based Care Enhancement Rider:	**Form S-6000-R6-VA**

These form and riders were issued in Virginia from 2000 through 2004. The above form and riders are no longer being marketed.

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

September 2012

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

September 2012

Actuarial Memorandum Exhibits

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The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

September 2012

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 35%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

B1	6000 current rates
B2	6000 proposed rates
B3	6000 proposed increase

4. Description of Benefits

BASE POLICY BENEFITS PER ($10.00) UNIT OF COVERAGE

a. Facility Care Benefit (FC) - Actual expenses incurred up to $10.00 per day for Facility Care (Qualified Long Term Care Services, including skilled, intermediate and custodial care) while confined in a qualified Nursing Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount.

b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to $10.00 per day. Coverage is provided for Home Health Care (services performed through a home health care agency including care by professional nurse, therapist or home health aide, homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the daily benefit selected. Benefits paid are deducted from the Benefit Amount.

c. Bed Reservation Benefit - Actual Nursing Facility or Assisted Living Facility expenses incurred up to $10.00 per day to reserve a bed in a Nursing Facility or Assisted Living Facility during hospitalization. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

d. Respite Care - Actual expenses incurred up to $10.00 per day for Facility Care or Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount.

e. Alternative Plan of Care Benefit - Provides Qualified Long Term Care Services agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Facility Care only.

f. Personal Care Advisor, accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage.

g. Waiver of Premium is provided after confinement in a Nursing Facility or an Assisted Living Facility for a period of 90 days. Premiums already paid, but no longer due will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

a. Full Nonforfeiture Rider (Full Nonf.) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.

c. Compound Benefit Increase Rider (CBI) - This rider increases the daily benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.

d. Simple Benefit Increase Rider (SBI) - This rider increases the daily benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in daily benefits. Increases are made regardless of claims status.

e. Indemnity Benefit Rider (IB) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if the Home & Community Based Care Enhancement Rider is purchased.

f. Home & Community Based Care Enhancement Rider (HCBCE) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the daily benefit. In addition premiums for the policy and riders will be waived following the 90th HCBC visit. Premiums already paid, but no longer due will be refunded on a pro-rata basis. This rider is not available if the Indemnity Benefit Rider is purchased.

5. Marketing Method

This policy form was marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.
50% of the premium increase is assumed to occur in 2013, 50% in 2014.
An extra 4% of the policyholders with a rate increase are assumed to lapse.
15% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of actual and expected mortality rates.

Best estimate:	Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 includes best estimate ultimate unisex incidence rates and inforce adjustment factors. Current best estimate incidence rates based on a varying percentage of the 1985 National Nursing Home Survey, Table 1 & 2.

Inforce Adjustment factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy. For instance if the attained age is 57 at the valuation date and the attained age is 58 in the first projection year, the adjustment factor of .9966/.9977 (age 58 / age 57) will be applied to the incidence rate.

Attachment E2.1 shows the comparison of actual and expected incidence.

Attachment E1.2 includes the best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows actual to expected claim length of stay.

Pricing claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	150% of the individual claim costs
Best Estimates:	144% of the claim costs of the older insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Pricing:	6.5%
Best Estimate:	5.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will not apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2011 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been allocated to a calendar year of incurral and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2011 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2012 through 2048 are developed from an asset share model representing actual contracts in force as of December 31, 2011. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for claim incidence, mortality, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H compare durational loss ratios with pricing durational loss ratios.

Nationwide actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H1.1, H1.2

Nationwide projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H1.3, H1.4

Virginia actual durational loss ratio compared with pricing durational loss ratio:

All Pay Types: H2.1, H2.2

Virginia projected durational loss ratio (based on best estimate assumptions) compared with pricing durational loss ratio:

All Pay Types: H2.3, H2.4

All Hx.3 and Hx.4 exhibits tabulate the projected information based on calendar duration of each policy. The distribution of the policies follows their distribution as of 2011.

15. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

Attachments J1-J2 show the experience projection with the loss ratio calculated in the following way:
Loss Ratio = (Incurred Claims – Policy Reserves as of 12/31/2011) / Earned Premium.
Attachment J1 uses the best estimate interest rate of 5.5% for discounting while Attachment J2 uses the original pricing interest rate of 6.5%

Attachment K provides a demonstration 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:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases.
3. Present value of future projected initial earned premiums time 58%, and
4. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Attachment K are determined at 4.5%, the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing were issued.

16. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

17. Nationwide Distribution of Business as of December 31, 2011 (Based on Policy Count)

As of December 31, 2011, the number of policies in force that will be affected by this increase, by policy form and in aggregate are shown in the following attachments

Nationwide distribution:	Attachment I1
Virginia distribution:	Attachment I2

The State Life Insurance Company

Home Office: Indianapolis, Indiana
Company NAIC No. 69116
Administrative Office: Post Office Box 4243
Woodland Hills, California 91365-4243

Actuarial Memorandum

September 2012

18. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the Commonwealth of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

If this requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, further rate increases are anticipated.

Jay R. Peters, FSA, MAAA
Consulting Actuary

The State Life Insurance Company
Form S-6000

Attachment A
Rate Increase Impact Exhibit

Virginia	S-6000-P-VA			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	10	94	16	120
Current Premium	$15,986	$242,163	$39,816	297,966
Current AveragePremium	$1,599	$2,576	$2,489	2,483
New Premium	$21,581	$326,921	$53,752	402,254
New Average Premium	$2,158	$3,478	$3,360	3,352
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Nationwide	Policy Form S-6000			
	Cost of Living Adjustment			Total
	None	Compound	Simple	
Number of Policies	824	5,619	1,052	7,495
Current Premium	$1,476,495	$16,780,311	$2,365,462	20,622,268
Current AveragePremium	$1,792	$2,986	$2,249	2,751
New Premium	$1,993,268	$22,653,420	$3,193,374	27,840,062
New Average Premium	$2,419	$4,032	$3,036	3,714
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B1
Rates and Factors Before Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3		6000-R4	S-E-220	S-E-221	S-E-219
18-40	$27.00	$37.80	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$27.75	$38.85	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$28.50	$39.90	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$29.25	$40.95	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$30.00	$42.00	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$30.75	$43.05	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$31.50	$44.10	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$32.25	$45.15	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$33.00	$46.20	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$33.75	$47.25	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$34.50	$48.30	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$36.00	$50.40	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$37.50	$52.50	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$39.00	$54.60	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$40.50	$56.70	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$42.00	$58.80	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$44.40	$62.16	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$46.80	$65.52	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$49.20	$68.88	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$51.60	$72.24	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$54.00	$75.60	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$63.60	$89.04	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$73.20	$102.48	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$82.80	$115.92	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$92.40	$129.36	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$102.00	$142.80	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$116.40	$162.96	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$130.80	$183.12	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$145.20	$203.28	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$159.60	$223.44	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$174.00	$243.60	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$194.40	$272.16	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$214.80	$300.72	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$235.20	$329.28	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$255.60	$357.84	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$276.00	$386.40	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$324.00	$453.60	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$372.00	$520.80	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$420.00	$588.00	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$468.00	$655.20	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$516.00	$722.40	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$561.00	$785.40	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$606.00	$848.40	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$651.00	$911.40	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$706.00	$988.40	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :	Preferred	0.80
0 Day	1.30	Lifetime	1.00		Select	1.00
30 Day	1.15	5 Year	0.88		Standard	1.25
90 Day	1.00	3 Year	0.65		Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B2
Rates and Factors After Proposed Increase
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	$10 FC	$10 FC with HCBC	Full NF Factor	SBP Factor	CBI Factor	10 OR 1 PAY CBI Factor	SBI Factor	1-PAY Without Nonforfeiture	1-PAY With Nonforfeiture	10-Pay Factor
	S-6000-P-VA	S-6000-P-VA	S-6000-R1	S-6000-R2	S-6000-R3		6000-R4	S-E-220	S-E-221	S-E-219
18-40	$36.45	$51.03	1.472	1.243	3.000	3.480	2.200	19.200	28.262	2.400
41	$37.46	$52.44	1.486	1.249	2.900	3.360	2.140	19.040	28.293	2.380
42	$38.47	$53.86	1.500	1.254	2.800	3.240	2.080	18.880	28.320	2.360
43	$39.48	$55.28	1.515	1.260	2.700	3.120	2.020	18.720	28.361	2.340
44	$40.50	$56.70	1.529	1.265	2.600	3.000	1.960	18.560	28.378	2.320
45	$41.51	$58.11	1.543	1.271	2.500	2.940	1.930	18.400	28.391	2.300
46	$42.52	$59.53	1.558	1.276	2.450	2.880	1.900	18.240	28.418	2.280
47	$43.53	$60.95	1.572	1.282	2.400	2.820	1.870	18.080	28.422	2.260
48	$44.55	$62.37	1.586	1.287	2.350	2.760	1.840	17.920	28.421	2.240
49	$45.56	$63.78	1.601	1.293	2.300	2.700	1.810	17.760	28.434	2.220
50	$46.57	$65.20	1.615	1.298	2.250	2.640	1.780	17.600	28.424	2.200
51	$48.60	$68.04	1.629	1.304	2.200	2.580	1.750	17.440	28.410	2.180
52	$50.62	$70.87	1.643	1.309	2.150	2.520	1.720	17.280	28.391	2.160
53	$52.65	$73.71	1.658	1.315	2.100	2.460	1.690	17.120	28.385	2.140
54	$54.67	$76.54	1.672	1.320	2.050	2.400	1.660	16.960	28.357	2.120
55	$56.70	$79.38	1.686	1.326	2.000	2.340	1.630	16.800	28.325	2.100
56	$59.94	$83.91	1.701	1.331	1.950	2.280	1.600	16.640	28.305	2.080
57	$63.18	$88.45	1.715	1.337	1.900	2.220	1.570	16.480	28.263	2.060
58	$66.42	$92.98	1.729	1.342	1.850	2.160	1.540	16.320	28.217	2.040
59	$69.66	$97.52	1.744	1.348	1.800	2.100	1.510	16.160	28.183	2.020
60	$72.90	$102.06	1.758	1.353	1.750	2.040	1.480	16.000	28.128	2.000
61	$85.86	$120.20	1.772	1.359	1.700	2.016	1.465	15.840	28.068	1.980
62	$98.82	$138.34	1.786	1.364	1.650	1.992	1.450	15.680	28.004	1.960
63	$111.78	$156.49	1.801	1.370	1.600	1.968	1.435	15.520	27.952	1.940
64	$124.74	$174.63	1.815	1.375	1.550	1.944	1.420	15.360	27.878	1.920
65	$137.70	$192.78	1.844	1.386	1.500	1.920	1.405	15.200	28.029	1.900
66	$157.14	$219.99	1.872	1.397	1.490	1.896	1.390	14.800	27.706	1.850
67	$176.58	$247.21	1.901	1.408	1.480	1.872	1.375	14.400	27.374	1.800
68	$196.02	$274.42	1.929	1.419	1.470	1.848	1.360	14.000	27.006	1.750
69	$215.46	$301.64	1.958	1.430	1.460	1.824	1.345	13.600	26.629	1.700
70	$234.90	$328.86	1.987	1.441	1.450	1.800	1.330	13.200	26.228	1.650
71	$262.44	$367.41	2.015	1.452	1.440	1.776	1.315	12.800	25.792	1.600
72	$289.98	$405.97	2.044	1.463	1.430	1.752	1.300	12.400	25.346	1.550
73	$317.52	$444.52	2.072	1.474	1.420	1.728	1.285	12.000	24.864	1.500
74	$345.06	$483.08	2.101	1.485	1.410	1.704	1.270	11.600	24.372	1.450
75	$372.60	$521.64	2.115	1.491	1.400	1.680	1.260	11.200	23.688	1.400
76	$437.40	$612.36	2.130	1.496	1.390	1.668	1.250	11.040	23.515	1.380
77	$502.20	$703.08	2.144	1.502	1.380	1.656	1.240	10.880	23.327	1.360
78	$567.00	$793.80	2.158	1.507	1.370	1.644	1.230	10.720	23.134	1.340
79	$631.80	$884.52	2.173	1.513	1.360	1.632	1.220	10.560	22.947	1.320
80	$696.60	$975.24	2.187	1.518	1.350	1.620	1.210	10.400	22.745	1.300
81	$757.35	$1,060.29	2.201	1.524	1.340	1.608	1.200	10.240	22.538	1.280
82	$818.10	$1,145.34	2.215	1.529	1.330	1.596	1.190	10.080	22.327	1.260
83	$878.85	$1,230.39	2.230	1.535	1.320	1.584	1.180	9.920	22.122	1.240
84	$953.10	$1,334.34	2.244	1.540	1.310	1.572	1.170	9.760	21.901	1.220

Factors:

Elimination Period :		Benefit Period :		Risk Classes :		
0 Day	1.30	Lifetime	1.00		Preferred	0.80
30 Day	1.15	5 Year	0.88		Select	1.00
90 Day	1.00	3 Year	0.65		Standard	1.25
					Substandard	1.50

Indemnity Benefit Factor (S-6000-R5-VA):	1.15
Home and Community Based Care Enhancement Rider (S-6000-R6-VA) :	1.20

Joint Coverage - Premiums for joint rate combinations are calculated as 150% of the base policy premium of the older insured, multiplied by the following factors:

2 Preferred - .80	2 Select -1.25	1 Stand/ 1 Substd - 1.375
1 Pref /1 Select - .90	1 Select/ 1 Stand - 1.125	2 Substandard - 1.50
1 Pref/ 1 Stand 1.025	1 Select/ 1 Substd - 1.25	
1 Pref/1 Sustd - 1.15	2 Standard - 1.25	

Modal Premium Factors: PAC/EFT - 0.085 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount:	Ages 40-64: 15%	Ages 65-84: 10%
Fee for Service Discount:	Ages 40-64: 20%	Ages 65-84: 15%

The State Life Insurance Company
Policy Form S-6000-P

Attachment B3
Proposed Increase Percentages

Issue Age	$10 FC	$10 FC with HCBC
	S-6000-P-VA	S-6000-P-VA
18-40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
54	35%	35%
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61	35%	35%
62	35%	35%
63	35%	35%
64	35%	35%
65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

The State Life Insurance Company
Form S-6000

Attachment C
Lapse Rates

Duration	Pricing (Expected)			Actual	Best Estimate	A/E
	Lifetime	10 Pay	Combined*			
1	10.00%	7.00%	9.09%	3.49%	3.75%	38.43%
2	8.00%	6.00%	7.34%	2.86%	2.75%	38.97%
3	6.00%	5.00%	5.61%	2.09%	2.00%	37.27%
4	5.00%	4.00%	4.63%	1.47%	1.50%	31.68%
5	4.00%	3.00%	3.66%	1.14%	1.00%	31.18%
6	4.00%	0.00%	2.98%	1.09%	0.75%	36.59%
7	4.00%	0.00%	3.00%	0.98%	0.75%	32.74%
8	4.00%	0.00%	3.03%	0.99%	0.75%	32.68%
9	4.00%	0.00%	3.17%	0.54%	0.75%	17.02%
10	4.00%	0.00%	3.24%	0.63%	0.75%	19.51%
11	4.00%	0.00%	3.26%	0.32%	0.75%	9.67%
12	4.00%	0.00%	3.19%	0.00%	0.75%	0.00%
Average			5.04%	1.77%	1.36%	35.24%

*Based on the actual exposure.

The State Life Insurance Company
Form S-6000

Attachment D1
Mortality

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate **	Actual to Expected
1	7,592,485	26	52	33	0.50
2	7,312,430	37	71	42	0.52
3	7,109,402	46	92	51	0.50
4	6,941,005	47	111	63	0.42
5	6,628,474	57	127	73	0.45
6	6,157,600	67	133	81	0.50
7	5,349,783	67	134	84	0.50
8	4,386,137	61	126	82	0.48
9	2,576,377	44	86	58	0.51
10	1,155,122	28	45	32	0.62
11	347,362	10	17	12	0.59
12	19,208	1	1	1	0.90
Average	55,575,385	491	995	611	0.49

*Expected: Pricing assumptions - 75-80 Ultimate and Selection Mortality Table
** Best estimate: see actuarial memorandum 9 b

The State Life Insurance Company
Form S-6000

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

The State Life Insurance Company
Form S-6000

Attachment E1.1
Incidence Rates Per 100

Best Estimate				1985 NNHS Table 1*		Ratio of Best Estimate to 1985 NNHS		Inforce Adjustment Factor**
	Unisex				Unisex		Unisex	Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	**0.0122**	**0.0190**	**0.0037**	**40**	**0.0230**	**40**	**53%**	**0.9993**
41	0.0133	0.0206	0.0040	41	0.0290	41	46%	0.9992
42	0.0144	0.0223	0.0043	42	0.0390	42	37%	0.9992
43	0.0156	0.0242	0.0047	43	0.0450	43	35%	0.9991
44	0.0169	0.0262	0.0051	44	0.0510	44	33%	0.9991
45	0.0184	0.0285	0.0055	45	0.0570	45	32%	0.9990
46	0.0199	0.0309	0.0060	46	0.0700	46	28%	0.9989
47	0.0216	0.0335	0.0065	47	0.0700	47	31%	0.9988
48	0.0234	0.0363	0.0070	48	0.0700	48	33%	0.9987
49	0.0254	0.0394	0.0076	49	0.0740	49	34%	0.9986
50	**0.0275**	**0.0427**	**0.0083**	**50**	**0.0740**	**50**	**37%**	**0.9984**
51	0.0305	0.0473	0.0092	51	0.0780	51	39%	0.9983
52	0.0338	0.0524	0.0101	52	0.0850	52	40%	0.9981
53	0.0375	0.0581	0.0112	53	0.0880	53	43%	0.9979
54	0.0416	0.0644	0.0125	54	0.0980	54	42%	0.9977
55	0.0461	0.0714	0.0138	55	0.1110	55	41%	0.9975
56	0.0510	0.0791	0.0153	56	0.1240	56	41%	0.9972
57	0.0566	0.0877	0.0170	57	0.1370	57	41%	0.9969
58	0.0627	0.0900	0.0182	58	0.1570	58	40%	0.9966
59	0.0695	0.0911	0.0202	59	0.1740	59	40%	0.9963
60	**0.0770**	**0.0929**	**0.0216**	**60**	**0.1980**	**60**	**39%**	**0.9958**
61	0.0914	0.1016	0.0247	61	0.2320	61	39%	0.9954
62	0.1085	0.1134	0.0293	62	0.2700	62	40%	0.9949
63	0.1288	0.1248	0.0335	63	0.3220	63	40%	0.9943
64	0.1528	0.1333	0.0397	64	0.3840	64	40%	0.9937
65	0.1814	0.1442	0.0454	65	0.4530	65	40%	0.9930
66	0.2153	0.1568	0.0517	66	0.5350	66	40%	0.9922
67	0.2556	0.1715	0.0613	67	0.6330	67	40%	0.9913
68	0.3034	0.1860	0.0698	68	0.7370	68	41%	0.9902
69	0.3601	0.1998	0.0828	69	0.8600	69	42%	0.9889
70	**0.4274**	**0.2167**	**0.0940**	**70**	**0.9950**	**70**	**43%**	**0.9873**
71	0.5060	0.2378	0.1113	71	1.1560	71	44%	0.9854
72	0.5991	0.2708	0.1258	72	1.3360	72	45%	0.9831
73	0.7093	0.3015	0.1490	73	1.5630	73	45%	0.9802
74	0.8398	0.3334	0.1680	74	1.8340	74	46%	0.9767
75	0.9943	0.3669	0.1989	75	2.1630	75	46%	0.9724
76	1.1773	0.4014	0.2237	76	2.5510	76	46%	0.9674
77	1.3938	0.4502	0.2648	77	3.0110	77	46%	0.9613
78	1.6503	0.5033	0.3136	78	3.5300	78	47%	0.9542
79	1.9539	0.5803	0.3517	79	4.1140	79	47%	0.9459
80	**2.3134**	**0.6454**	**0.4164**	**80**	**4.7660**	**80**	**49%**	**0.9364**
81	2.5347	0.6616	0.4309	81	5.4860	81	46%	0.9255
82	2.7772	0.7026	0.4721	82	6.2630	82	44%	0.9132
83	3.0428	0.7151	0.5173	83	7.1060	83	43%	0.8994
84	3.3339	0.7568	0.5334	84	8.0110	84	42%	0.8844
85	3.6529	0.8000	0.5845	85	8.9770	85	41%	0.8678
86	4.0024	0.8485	0.6004	86	9.9970	86	40%	0.8500
87	4.3853	0.8946	0.6578	87	11.0700	87	40%	0.8310
88	4.8048	0.9417	0.7207	88	12.1750	88	39%	0.8106
89	5.2645	0.9897	0.7370	89	13.3080	89	40%	0.7894
90	**5.7681**	**1.0383**	**0.8075**	**90**	**14.4750**	**90**	**40%**	**0.7683**
91	6.1977	1.1280	0.8677	91	15.6590	91	40%	0.7467
92	6.6593	1.1587	0.8657	92	16.8620	92	39%	0.7246
93	7.1552	1.1878	0.9302	93	18.0910	93	40%	0.7020
94	7.6881	1.2993	0.9995	94	19.3390	94	40%	0.6789
95	8.2607	1.4126	1.0739	95	20.6220	95	40%	0.6572
96	8.8759	1.4468	1.0651	96	21.9440	96	40%	0.6357
97	9.5370	1.5831	1.1444	97	23.3150	97	41%	0.6152
98	9.9185	1.6663	1.1902	98	24.7380	98	40%	0.6000
99	10.3152	1.7639	1.1347	99	26.2240	99	39%	0.6000
100	**10.7278**	**1.8666**	**1.1801**	**100**	**27.7760**	**100**	**39%**	**0.6000**
101	11.0497	1.9447	1.2155	101	29.4120	101	38%	0.6000
102	11.2154	2.0076	1.2337	102	31.1350	102	36%	0.6000
103	11.3836	2.0604	1.1384	103	32.9450	103	35%	0.6000
104	11.5544	2.1260	1.1554	104	34.8460	104	33%	0.6000
105	11.7277	2.1931	1.1728	105	36.8410	105	32%	0.6000
106	11.9036	2.2498	1.1904	106	38.9370	106	31%	0.6000
107	12.0822	2.3198	1.2082	107	41.1240	107	29%	0.6000
108	12.2634	2.3914	1.2263	108	43.4050	108	28%	0.6000
109	12.4474	2.4521	1.2447	109	45.7840	109	27%	0.6000
110	12.6341	2.5268	1.2634	110	48.0740	110	26%	0.6000

* Unisex rates based on 30%Tables 1 (Male) & 70% Table 2 (Female), Insurable Stays.
** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "**Inforce Adjustment Factors**"

The State Life Insurance Company
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Attachment E1.2
Length of Stay Per $1 of Daily Benefit

Best Estimate Length of Stay *			Length of Stay based on 1985 NNHS Table 11**			Best Estimate / 1985 NNHS		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	**998.20**	**1,136.15**	**40**	**769.87**	**907.31**	**40**	**130%**	**125%**
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	**505.81**	**594.33**	**50**	**702.26**	**906.97**	**50**	**72%**	**66%**
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	**478.22**	**544.95**	**60**	**628.94**	**763.88**	**60**	**76%**	**71%**
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	**610.39**	**694.75**	**70**	**460.47**	**521.41**	**70**	**133%**	**133%**
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	**690.95**	**773.74**	**80**	**408.90**	**451.07**	**80**	**169%**	**172%**
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	**608.52**	**661.53**	**90**	**387.65**	**420.51**	**90**	**157%**	**157%**
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	**397.40**	**424.47**	**100**	**316.07**	**342.59**	**100**	**126%**	**124%**
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

The State Life Insurance Company
Form S-6000

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	7,592,485	6	7	0.83
2	7,312,430	7	15	0.45
3	7,109,402	25	34	0.74
4	6,941,005	22	55	0.40
5	6,628,474	34	79	0.43
6	6,157,600	29	103	0.28
7	5,349,783	41	103	0.40
8	4,386,137	48	97	0.49
9	2,576,377	30	68	0.44
10	1,155,122	18	37	0.49
11	347,362	11	13	0.84
12	19,208	3	1	3.49
Average	55,575,385	274	614	0.45

*Expected: Pricing assumptions, see actuarial memorandum section 9 c, "**Pricing claim costs**"

The State Life Insurance Company
Form S-6000

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	8,049	7	9	0.82
2nd quarter	21,734	16	13	1.27
3rd quarter	14,340	4	5	0.81
4th quarter	12,055	2	3	0.66
2	37,521	21	31	0.68
3	19,313	7	15	0.47
4	11,344	6	10	0.60
5	6,729	3	4	0.79
6	2,904	2	3	0.77
7	365	1	0	2.76
Total	134,354	69	91	0.75

*Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

The State Life Insurance Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F1

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2000	1,083,604	0	0.0%	270	0.0%	2,005,737	0	499	2,005,737	0	0.0%	499	0.0%	11.5	1.8510
	2001	6,768,573	0	0.0%	0	0.0%	11,875,392	0	0	13,881,128	0	0.0%	499	0.0%	10.5	1.7545
	2002	13,031,562	300	0.0%	272,615	2.1%	21,671,793	499	453,365	35,552,921	499	0.0%	453,863	1.3%	9.5	1.6630
	2003	26,583,698	105,387	0.4%	262,727	1.0%	41,904,562	166,124	414,144	77,457,484	166,623	0.2%	868,007	1.1%	8.5	1.5763
	2004	27,632,398	191,973	0.7%	188,995	0.7%	41,286,876	286,836	282,387	118,744,359	453,459	0.4%	1,150,394	1.0%	7.5	1.4941
	2005	26,328,583	216,112	0.8%	2,238,601	8.5%	37,287,947	306,069	3,170,427	156,032,306	759,528	0.5%	4,320,821	2.8%	6.5	1.4163
	2006	26,242,864	813,062	3.1%	3,528,811	13.4%	35,228,954	1,091,471	4,737,148	191,261,260	1,850,999	1.0%	9,057,969	4.7%	5.5	1.3424
	2007	25,669,370	1,278,677	5.0%	1,482,285	5.8%	32,662,640	1,627,035	1,886,113	223,923,900	3,478,035	1.6%	10,944,082	4.9%	4.5	1.2724
	2008	25,330,040	1,719,396	6.8%	2,602,279	10.3%	30,550,582	2,073,765	3,138,610	254,474,482	5,551,799	2.2%	14,082,692	5.5%	3.5	1.2061
	2009	25,076,616	2,298,205	9.2%	7,009,118	28.0%	28,668,178	2,627,362	8,012,989	283,142,659	8,179,161	2.9%	22,095,681	7.8%	2.5	1.1432
	2010	24,349,690	3,664,633	15.1%	7,518,013	30.9%	26,385,913	3,971,085	8,146,700	309,528,573	12,150,245	3.9%	30,242,381	9.8%	1.5	1.0836
	2011	23,632,301	4,390,809	18.6%	7,406,663	31.3%	24,273,491	4,509,940	7,607,620	333,802,064	16,660,185	5.0%	37,850,002	11.3%	0.5	1.0271
Projected Future Experience	2012	20,043,468	6,358,648	31.7%	7,504,189	37.4%	19,514,015	6,190,683	7,305,964	353,316,078	22,850,868	6.5%	45,155,966	12.8%	-0.5	0.9736
	2013	16,041,325	8,406,477	52.4%	8,667,931	54.0%	14,803,402	7,757,742	7,999,020	368,119,481	30,608,610	8.3%	53,154,986	14.4%	-1.5	0.9228
	2014	13,851,501	9,704,300	70.1%	10,021,556	72.3%	12,116,179	8,488,541	8,766,051	380,235,660	39,097,151	10.3%	61,921,037	16.3%	-2.5	0.8747
	2015	12,761,618	11,166,649	87.5%	11,611,284	91.0%	10,580,888	9,258,470	9,627,125	390,816,548	48,355,622	12.4%	71,548,162	18.3%	-3.5	0.8291
	2016	12,398,936	12,861,332	103.7%	13,411,303	108.2%	9,744,249	10,107,643	10,539,862	400,560,797	58,463,264	14.6%	82,088,024	20.5%	-4.5	0.7859
	2017	12,053,770	14,806,775	122.8%	15,420,925	127.9%	8,979,132	11,029,910	11,487,404	409,539,929	69,493,174	17.0%	93,575,428	22.8%	-5.5	0.7449
	2018	11,686,750	16,959,097	145.1%	17,637,303	150.9%	8,251,878	11,974,620	12,453,493	417,791,807	81,467,794	19.5%	106,028,921	25.4%	-6.5	0.7061
	2019	11,296,764	19,300,976	170.9%	20,045,826	177.4%	7,560,676	12,917,719	13,416,230	425,352,483	94,385,513	22.2%	119,445,151	28.1%	-7.5	0.6693
	2020	10,881,604	21,872,622	201.0%	22,631,671	208.0%	6,903,145	13,875,701	14,357,232	432,255,628	108,261,214	25.0%	133,802,383	31.0%	-8.5	0.6344
	2021	10,439,033	24,640,629	236.0%	25,381,429	243.1%	6,277,141	14,816,766	15,262,220	438,532,769	123,077,980	28.1%	149,064,603	34.0%	-9.5	0.6013
	2022	9,970,290	27,758,402	278.4%	28,252,304	283.4%	5,682,729	15,821,353	16,102,861	444,215,498	138,899,333	31.3%	165,167,464	37.2%	-10.5	0.5700
	2023	9,479,465	31,095,032	328.0%	31,201,819	329.2%	5,121,304	16,799,166	16,856,858	449,336,802	155,698,499	34.7%	182,024,322	40.5%	-11.5	0.5403
	2024	8,972,664	34,584,600	385.4%	34,179,345	380.9%	4,594,790	17,710,344	17,502,819	453,931,592	173,408,843	38.2%	199,527,141	44.0%	-12.5	0.5121
	2025	8,456,756	38,182,507	451.5%	37,151,906	439.3%	4,104,834	18,533,448	18,033,204	458,036,425	191,942,292	41.9%	217,560,345	47.5%	-13.5	0.4854
	2026	7,935,093	41,833,803	527.2%	40,075,926	505.0%	3,650,828	19,247,161	18,438,386	461,687,253	211,189,453	45.7%	235,998,731	51.1%	-14.5	0.4601
	2027	7,410,280	45,459,790	613.5%	42,861,878	578.4%	3,231,629	19,825,050	18,692,099	464,918,882	231,014,503	49.7%	254,690,830	54.8%	-15.5	0.4361
	2028	6,884,874	48,977,342	711.4%	45,448,397	660.1%	2,845,971	20,245,552	18,786,807	467,764,853	251,260,055	53.7%	273,477,637	58.5%	-16.5	0.4134
	2029	6,361,851	52,308,367	822.2%	47,795,739	751.3%	2,492,674	20,495,245	18,727,126	470,257,527	271,755,300	57.8%	292,204,764	62.1%	-17.5	0.3918
	2030	5,844,464	55,364,480	947.3%	49,855,430	853.0%	2,170,572	20,561,781	18,515,778	472,428,099	292,317,081	61.9%	310,720,542	65.8%	-18.5	0.3714
	2031	5,336,131	58,043,608	1087.7%	51,543,112	965.9%	1,878,467	20,432,967	18,144,611	474,306,566	312,750,048	65.9%	328,865,153	69.3%	-19.5	0.3520
	2032	4,840,355	60,314,267	1246.1%	52,838,727	1091.6%	1,615,109	20,125,405	17,630,999	475,921,674	332,875,453	69.9%	346,496,152	72.8%	-20.5	0.3337
	2033	4,360,709	62,105,374	1424.2%	53,684,912	1231.1%	1,379,206	19,642,705	16,979,479	477,300,881	352,518,159	73.9%	363,475,631	76.2%	-21.5	0.3163
	2034	3,900,621	63,359,701	1624.3%	54,049,677	1385.7%	1,169,374	18,994,715	16,203,646	478,470,255	371,512,874	77.6%	379,679,277	79.4%	-22.5	0.2998
	2035	3,463,312	64,003,892	1848.1%	53,942,031	1557.5%	984,144	18,187,524	15,328,318	479,454,399	389,700,398	81.3%	395,007,595	82.4%	-23.5	0.2842
	2036	3,051,605	64,027,532	2098.2%	53,351,692	1748.3%	821,946	17,245,727	14,370,204	480,276,344	406,946,124	84.7%	409,377,799	85.2%	-24.5	0.2693
	2037	2,667,796	63,412,288	2377.0%	52,252,159	1958.6%	681,106	16,189,585	13,340,328	480,957,451	423,135,709	88.0%	422,718,128	87.9%	-25.5	0.2553
	2038	2,313,605	62,201,766	2688.5%	50,682,905	2190.6%	559,885	15,052,635	12,265,106	481,517,336	438,188,344	91.0%	434,983,234	90.3%	-26.5	0.2420
	2039	1,990,142	60,427,503	3036.3%	48,720,378	2448.1%	456,501	13,860,918	11,175,527	481,973,837	452,049,263	93.8%	446,158,761	92.6%	-27.5	0.2294
	2040	1,697,812	58,142,916	3424.6%	46,427,110	2734.5%	369,143	12,641,590	10,094,308	482,342,980	464,690,853	96.3%	456,253,069	94.6%	-28.5	0.2174
	2041	1,436,388	55,405,816	3857.3%	43,827,052	3051.2%	296,022	11,418,467	9,032,224	482,639,002	476,109,320	98.6%	465,285,293	96.4%	-29.5	0.2061
	2042	1,205,132	52,286,211	4338.6%	41,018,224	3403.6%	235,415	10,213,795	8,012,662	482,874,417	486,323,115	100.7%	473,297,955	98.0%	-30.5	0.1953
	2043	1,002,744	48,885,138	4875.1%	38,065,998	3796.2%	185,668	9,051,579	7,048,306	483,060,085	495,374,695	102.5%	480,346,261	99.4%	-31.5	0.1852
	2044	827,502	45,305,745	5475.0%	35,042,020	4234.7%	145,233	7,951,487	6,150,128	483,205,318	503,326,181	104.2%	486,496,390	100.7%	-32.5	0.1755
	2045	677,375	41,649,082	6148.6%	32,035,477	4729.4%	112,687	6,928,641	5,329,345	483,318,004	510,254,822	105.6%	491,825,734	101.8%	-33.5	0.1664
	2046	550,112	37,989,738	6905.8%	29,070,793	5284.5%	86,744	5,990,409	4,584,025	483,404,749	516,245,231	106.8%	496,409,760	102.7%	-34.5	0.1577
	2047	443,350	34,388,209	7756.5%	26,188,761	5907.0%	66,265	5,139,812	3,914,287	483,471,014	521,385,043	107.8%	500,324,046	103.5%	-35.5	0.1495
	2048	354,692	30,885,550	8707.7%	23,411,218	6600.4%	50,250	4,375,630	3,316,723	483,521,264	525,760,672	108.7%	503,640,770	104.2%	-36.5	0.1417
	Past	251,729,300	14,678,553	5.8%	32,510,377	12.9%	333,802,064	16,660,185	37,850,002	333,802,064	16,660,185	5.0%	37,850,002	11.3%		
	Future	242,889,887	1,484,476,163	611.2%	1,295,308,408	533.3%	149,719,200	509,100,487	465,790,768	149,719,200	509,100,487	340.0%	465,790,768	311.1%		
	Lifetime	494,619,187	1,499,154,715	303.1%	1,327,818,785	268.5%	483,521,264	525,760,672	503,640,770	483,521,264	525,760,672	108.7%	503,640,770	104.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Nationwide Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment F2

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2000	1,083,604	0	0.0%	270	0.0%	2,005,737	0	499	2,005,737	0	0.0%	499	0.0%	11.5	1.8510
	2001	6,768,573	0	0.0%	0	0.0%	11,875,392	0	0	13,881,128	0	0.0%	499	0.0%	10.5	1.7545
	2002	13,031,562	300	0.0%	272,615	2.1%	21,671,793	499	453,365	35,552,921	499	0.0%	453,863	1.3%	9.5	1.6630
	2003	26,583,698	105,387	0.4%	262,727	1.0%	41,904,562	166,124	414,144	77,457,484	166,623	0.2%	868,007	1.1%	8.5	1.5763
	2004	27,632,398	191,973	0.7%	188,995	0.7%	41,286,876	286,836	282,387	118,744,359	453,459	0.4%	1,150,394	1.0%	7.5	1.4941
	2005	26,328,583	216,112	0.8%	2,238,601	8.5%	37,287,947	306,069	3,170,427	156,032,306	759,528	0.5%	4,320,821	2.8%	6.5	1.4163
	2006	26,242,864	813,062	3.1%	3,528,811	13.4%	35,228,954	1,091,471	4,737,148	191,261,260	1,850,999	1.0%	9,057,969	4.7%	5.5	1.3424
	2007	25,669,370	1,278,677	5.0%	1,482,285	5.8%	32,662,640	1,627,035	1,886,113	223,923,900	3,478,035	1.6%	10,944,082	4.9%	4.5	1.2724
	2008	25,330,040	1,719,396	6.8%	2,602,279	10.3%	30,550,582	2,073,765	3,138,610	254,474,482	5,551,799	2.2%	14,082,692	5.5%	3.5	1.2061
	2009	25,076,616	2,298,205	9.2%	7,009,118	28.0%	28,668,178	2,627,362	8,012,989	283,142,659	8,179,161	2.9%	22,095,681	7.8%	2.5	1.1432
	2010	24,349,690	3,664,633	15.1%	7,518,013	30.9%	26,385,913	3,971,085	8,146,700	309,528,573	12,150,245	3.9%	30,242,381	9.8%	1.5	1.0836
	2011	23,632,301	4,390,809	18.6%	7,406,663	31.3%	24,273,491	4,509,940	7,607,620	333,802,064	16,660,185	5.0%	37,850,002	11.3%	0.5	1.0271
Projected Future Experience	2012	20,043,468	6,358,648	31.7%	7,504,189	37.4%	19,514,015	6,190,683	7,305,964	353,316,078	22,850,868	6.5%	45,155,966	12.8%	-0.5	0.9736
	2013	18,011,200	8,279,068	46.0%	8,434,282	46.8%	16,621,260	7,640,166	7,783,401	369,937,339	30,491,034	8.2%	52,939,367	14.3%	-1.5	0.9228
	2014	17,253,429	9,321,359	54.0%	9,453,107	54.8%	15,091,913	8,153,575	8,268,818	385,029,251	38,644,609	10.0%	61,208,185	15.9%	-2.5	0.8747
	2015	15,895,871	10,656,128	67.0%	10,937,716	68.8%	13,179,554	8,835,188	9,068,658	398,208,806	47,479,797	11.9%	70,276,843	17.6%	-3.5	0.8291
	2016	15,444,115	12,216,145	79.1%	12,620,394	81.7%	12,137,436	9,600,594	9,918,291	410,346,242	57,080,391	13.9%	80,195,134	19.5%	-4.5	0.7859
	2017	15,014,176	14,015,884	93.4%	14,497,446	96.6%	11,184,407	10,440,756	10,799,483	421,530,649	67,521,147	16.0%	90,994,618	21.6%	-5.5	0.7449
	2018	14,557,016	16,007,019	110.0%	16,565,395	113.8%	10,278,539	11,302,369	11,696,631	431,809,188	78,823,516	18.3%	102,691,249	23.8%	-6.5	0.7061
	2019	14,071,249	18,170,572	129.1%	18,810,383	133.7%	9,417,578	12,161,164	12,589,376	441,226,766	90,984,681	20.6%	115,280,625	26.1%	-7.5	0.6693
	2020	13,554,126	20,547,546	151.6%	21,218,263	156.5%	8,598,558	13,035,091	13,460,585	449,825,323	104,019,771	23.1%	128,741,209	28.6%	-8.5	0.6344
	2021	13,002,859	23,106,447	177.7%	23,776,612	182.9%	7,818,807	13,894,241	14,297,220	457,644,130	117,914,012	25.8%	143,038,430	31.3%	-9.5	0.6013
	2022	12,418,993	26,001,182	209.4%	26,445,379	212.9%	7,078,407	14,819,797	15,072,974	464,722,538	132,733,809	28.6%	158,111,404	34.0%	-10.5	0.5700
	2023	11,807,622	29,100,680	246.5%	29,184,661	247.2%	6,379,096	15,721,713	15,767,084	471,101,634	148,455,521	31.5%	173,878,488	36.9%	-11.5	0.5403
	2024	11,176,350	32,340,730	289.4%	31,947,838	285.9%	5,723,270	16,561,287	16,360,091	476,824,904	165,016,808	34.6%	190,238,579	39.9%	-12.5	0.5121
	2025	10,533,735	35,679,685	338.7%	34,704,761	329.5%	5,112,981	17,318,601	16,845,381	481,937,885	182,335,409	37.8%	207,083,961	43.0%	-13.5	0.4854
	2026	9,883,952	39,066,240	395.2%	37,414,941	378.5%	4,547,471	17,973,843	17,214,103	486,485,356	200,309,252	41.2%	224,298,064	46.1%	-14.5	0.4601
	2027	9,230,245	42,427,583	459.7%	39,995,463	433.3%	4,025,317	18,502,702	17,442,053	490,510,673	218,811,955	44.6%	241,740,117	49.3%	-15.5	0.4361
	2028	8,575,800	45,686,609	532.7%	42,389,680	494.3%	3,544,941	18,885,276	17,522,439	494,055,614	237,697,231	48.1%	259,262,556	52.5%	-16.5	0.4134
	2029	7,924,321	48,770,909	615.5%	44,560,621	562.3%	3,104,874	19,109,213	17,459,556	497,160,489	256,806,444	51.7%	276,722,112	55.7%	-17.5	0.3918
	2030	7,279,864	51,598,338	708.8%	46,463,289	638.2%	2,703,664	19,163,075	17,255,973	499,864,153	275,969,520	55.2%	293,978,085	58.8%	-18.5	0.3714
	2031	6,646,685	54,073,800	813.5%	48,020,027	722.5%	2,339,818	19,035,484	16,904,387	502,203,971	295,005,004	58.7%	310,882,472	61.9%	-19.5	0.3520
	2032	6,029,146	56,170,346	931.6%	49,212,451	816.2%	2,011,779	18,742,679	16,420,999	504,215,751	313,747,683	62.2%	327,303,471	64.9%	-20.5	0.3337
	2033	5,431,699	57,821,450	1064.5%	49,987,219	920.3%	1,717,939	18,287,785	15,809,972	505,933,690	332,035,468	65.6%	343,113,443	67.8%	-21.5	0.3163
	2034	4,858,614	58,973,485	1213.8%	50,315,495	1035.6%	1,456,572	17,679,763	15,084,170	507,390,262	349,715,231	68.9%	358,197,612	70.6%	-22.5	0.2998
	2035	4,313,901	59,558,012	1380.6%	50,205,857	1163.8%	1,225,850	16,924,171	14,266,636	508,616,113	366,639,402	72.1%	372,464,248	73.2%	-23.5	0.2842
	2036	3,801,079	59,568,560	1567.1%	49,648,773	1306.2%	1,023,815	16,044,709	13,372,828	509,639,928	382,684,110	75.1%	385,837,077	75.7%	-24.5	0.2693
	2037	3,323,007	58,987,117	1775.1%	48,619,237	1463.1%	848,386	15,059,808	12,412,819	510,488,314	397,743,919	77.9%	398,249,896	78.0%	-25.5	0.2553
	2038	2,881,827	57,854,377	2007.6%	47,154,691	1636.3%	697,393	14,000,580	11,411,289	511,185,707	411,744,499	80.5%	409,661,185	80.1%	-26.5	0.2420
	2039	2,478,920	56,199,188	2267.1%	45,325,197	1828.4%	568,617	12,891,023	10,396,737	511,754,324	424,635,523	83.0%	420,057,922	82.1%	-27.5	0.2294
	2040	2,114,795	54,070,814	2556.8%	43,188,347	2042.2%	459,804	11,756,223	9,390,127	512,214,129	436,391,746	85.2%	429,448,049	83.8%	-28.5	0.2174
	2041	1,789,165	51,522,863	2879.7%	40,767,286	2278.6%	368,725	10,618,237	8,401,643	512,582,854	447,009,983	87.2%	437,849,693	85.4%	-29.5	0.2061
	2042	1,501,112	48,620,435	3239.0%	38,153,164	2541.7%	293,233	9,497,708	7,452,990	512,876,087	456,507,691	89.0%	445,302,683	86.8%	-30.5	0.1953
	2043	1,249,017	45,457,049	3639.4%	35,406,693	2834.8%	231,268	8,416,834	6,555,909	513,107,355	464,924,525	90.6%	451,858,591	88.1%	-31.5	0.1852
	2044	1,030,737	42,128,728	4087.2%	32,594,072	3162.2%	180,902	7,393,897	5,720,496	513,288,257	472,318,422	92.0%	457,579,087	89.1%	-32.5	0.1755
	2045	843,739	38,729,380	4590.2%	29,798,330	3531.7%	140,362	6,442,926	4,957,178	513,428,619	478,761,348	93.2%	462,536,265	90.1%	-33.5	0.1664
	2046	685,219	35,328,261	5155.8%	27,041,848	3946.5%	108,049	5,570,734	4,264,091	513,536,668	484,332,082	94.3%	466,800,357	90.9%	-34.5	0.1577
	2047	552,236	31,981,193	5791.2%	24,362,119	4411.5%	82,540	4,780,049	3,641,269	513,619,208	489,112,131	95.2%	470,441,626	91.6%	-35.5	0.1495
	2048	441,804	28,725,687	6501.9%	21,779,528	4929.7%	62,591	4,069,637	3,085,558	513,681,799	493,181,768	96.0%	473,527,183	92.2%	-36.5	0.1417
	Past	251,729,300	14,678,553	5.8%	32,510,377	12.9%	333,802,064	16,660,185	37,850,002	333,802,064	16,660,185	5.0%	37,850,002	11.3%		
	Future	295,651,094	1,385,121,515	468.5%	1,208,504,755	408.8%	179,879,736	476,521,582	435,677,182	179,879,736	476,521,582	264.9%	435,677,182	242.2%		
	Lifetime	547,380,393	1,399,800,068	255.7%	1,241,015,132	226.7%	513,681,799	493,181,768	473,527,183	513,681,799	493,181,768	96.0%	473,527,183	92.2%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Virginia Experience Projection without Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G1

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2000	15,109	0	0.0%	0	0.0%	27,966	0	0	27,966	0	0.0%	0	0.0%	11.5	1.8510
	2001	69,756	0	0.0%	0	0.0%	122,386	0	0	150,352	0	0.0%	0	0.0%	10.5	1.7545
	2002	234,393	0	0.0%	0	0.0%	389,801	0	0	540,153	0	0.0%	0	0.0%	9.5	1.6630
	2003	460,552	0	0.0%	0	0.0%	725,981	0	0	1,266,133	0	0.0%	0	0.0%	8.5	1.5763
	2004	507,159	0	0.0%	0	0.0%	757,770	0	0	2,023,904	0	0.0%	0	0.0%	7.5	1.4941
	2005	425,981	0	0.0%	0	0.0%	603,298	0	0	2,627,202	0	0.0%	0	0.0%	6.5	1.4163
	2006	400,775	700	0.2%	305,827	76.3%	538,008	940	410,548	3,165,209	940	0.0%	410,548	13.0%	5.5	1.3424
	2007	367,871	41,704	11.3%	0	0.0%	468,092	53,066	0	3,633,301	54,005	1.5%	410,548	11.3%	4.5	1.2724
	2008	373,974	123,308	33.0%	165,350	44.2%	451,051	148,721	199,428	4,084,352	202,727	5.0%	609,977	14.9%	3.5	1.2061
	2009	354,268	85,310	24.1%	276,460	78.0%	405,008	97,528	316,055	4,489,360	300,255	6.7%	926,032	20.6%	2.5	1.1432
	2010	343,703	100,265	29.2%	79,624	23.2%	372,445	108,650	86,282	4,861,806	408,905	8.4%	1,012,314	20.8%	1.5	1.0836
	2011	322,297	137,272	42.6%	0	0.0%	331,041	140,997	0	5,192,847	549,902	10.6%	1,012,314	19.5%	0.5	1.0271
Projected Future Experience	2012	263,602	184,204	69.9%	109,631	41.6%	256,639	179,338	106,735	5,449,486	729,240	13.4%	1,119,049	20.5%	-0.5	0.9736
	2013	227,339	171,075	75.3%	126,466	55.6%	209,795	157,873	116,706	5,659,281	887,113	15.7%	1,235,756	21.8%	-1.5	0.9228
	2014	208,781	166,912	79.9%	146,090	70.0%	182,624	146,001	127,788	5,841,905	1,033,114	17.7%	1,363,543	23.3%	-2.5	0.8747
	2015	204,556	167,096	81.7%	168,184	82.2%	169,601	138,542	139,445	6,011,506	1,171,655	19.5%	1,502,988	25.0%	-3.5	0.8291
	2016	200,037	193,375	96.7%	193,006	96.5%	157,208	151,972	151,682	6,168,714	1,323,628	21.5%	1,654,671	26.8%	-4.5	0.7859
	2017	195,207	220,637	113.0%	221,270	113.4%	145,414	164,358	164,829	6,314,129	1,487,985	23.6%	1,819,500	28.8%	-5.5	0.7449
	2018	190,042	252,074	132.6%	254,070	133.7%	134,187	177,986	179,396	6,448,315	1,665,972	25.8%	1,998,895	31.0%	-6.5	0.7061
	2019	184,535	278,912	151.1%	290,464	157.4%	123,505	186,670	194,401	6,571,821	1,852,641	28.2%	2,193,297	33.4%	-7.5	0.6693
	2020	178,643	312,915	175.2%	329,475	184.4%	113,329	198,509	209,015	6,685,149	2,051,151	30.7%	2,402,311	35.9%	-8.5	0.6344
	2021	172,279	357,124	207.3%	373,468	216.8%	103,594	214,744	224,572	6,788,743	2,265,894	33.4%	2,626,883	38.7%	-9.5	0.6013
	2022	165,421	405,988	245.4%	421,829	255.0%	94,285	231,400	240,428	6,883,028	2,497,294	36.3%	2,867,312	41.7%	-10.5	0.5700
	2023	158,109	459,154	290.4%	471,906	298.5%	85,419	248,059	254,948	6,968,447	2,745,353	39.4%	3,122,260	44.8%	-11.5	0.5403
	2024	150,415	516,397	343.3%	524,189	348.5%	77,026	264,440	268,431	7,045,473	3,009,793	42.7%	3,390,691	48.1%	-12.5	0.5121
	2025	142,510	578,236	405.8%	580,415	407.3%	69,173	280,671	281,728	7,114,646	3,290,464	46.2%	3,672,419	51.6%	-13.5	0.4854
	2026	134,458	643,502	478.6%	636,212	473.2%	61,862	296,067	292,713	7,176,508	3,586,531	50.0%	3,965,132	55.3%	-14.5	0.4601
	2027	126,301	709,673	561.9%	688,906	545.4%	55,080	309,489	300,433	7,231,588	3,896,020	53.9%	4,265,564	59.0%	-15.5	0.4361
	2028	118,084	775,903	657.1%	741,237	627.7%	48,812	320,732	306,402	7,280,400	4,216,751	57.9%	4,571,966	62.8%	-16.5	0.4134
	2029	109,839	840,969	765.6%	790,592	719.8%	43,037	329,505	309,766	7,323,436	4,546,256	62.1%	4,881,733	66.7%	-17.5	0.3918
	2030	101,626	903,404	888.9%	834,105	820.8%	37,743	335,515	309,778	7,361,179	4,881,771	66.3%	5,191,510	70.5%	-18.5	0.3714
	2031	93,499	960,809	1027.6%	873,691	934.4%	32,914	338,231	307,564	7,394,093	5,220,002	70.6%	5,499,074	74.4%	-19.5	0.3520
	2032	85,499	1,012,989	1184.8%	909,416	1063.7%	28,529	338,010	303,450	7,422,622	5,558,012	74.9%	5,802,524	78.2%	-20.5	0.3337
	2033	77,678	1,059,551	1364.0%	937,739	1207.2%	24,568	335,115	296,588	7,447,190	5,893,127	79.1%	6,099,112	81.9%	-21.5	0.3163
	2034	70,097	1,098,046	1566.5%	954,864	1362.2%	21,014	329,185	286,260	7,468,205	6,222,312	83.3%	6,385,373	85.5%	-22.5	0.2998
	2035	62,798	1,126,116	1793.2%	965,224	1537.0%	17,845	320,000	274,281	7,486,050	6,542,312	87.4%	6,659,653	89.0%	-23.5	0.2842
	2036	55,835	1,143,392	2047.8%	965,087	1728.5%	15,039	307,971	259,945	7,501,089	6,850,283	91.3%	6,919,598	92.2%	-24.5	0.2693
	2037	49,260	1,148,845	2332.2%	953,144	1934.9%	12,576	293,308	243,344	7,513,665	7,143,591	95.1%	7,162,942	95.3%	-25.5	0.2553
	2038	43,118	1,138,971	2641.5%	929,378	2155.4%	10,434	275,628	224,907	7,524,099	7,419,219	98.6%	7,387,849	98.2%	-26.5	0.2420
	2039	37,437	1,114,256	2976.4%	896,345	2394.3%	8,587	255,589	205,605	7,532,687	7,674,808	101.9%	7,593,453	100.8%	-27.5	0.2294
	2040	32,239	1,076,751	3339.9%	853,979	2648.9%	7,010	234,110	185,675	7,539,696	7,908,918	104.9%	7,779,128	103.2%	-28.5	0.2174
	2041	27,534	1,029,788	3740.1%	805,134	2924.2%	5,674	212,227	165,928	7,545,371	8,121,144	107.6%	7,945,056	105.3%	-29.5	0.2061
	2042	23,319	974,088	4177.2%	751,593	3223.1%	4,555	190,282	146,819	7,549,926	8,311,427	110.1%	8,091,875	107.2%	-30.5	0.1953
	2043	19,578	909,825	4647.2%	693,190	3540.7%	3,625	168,463	128,351	7,553,551	8,479,890	112.3%	8,220,226	108.8%	-31.5	0.1852
	2044	16,291	837,728	5142.3%	629,710	3865.4%	2,859	147,027	110,519	7,556,410	8,626,917	114.2%	8,330,745	110.2%	-32.5	0.1755
	2045	13,434	761,680	5669.9%	565,600	4210.3%	2,235	126,711	94,092	7,558,645	8,753,629	115.8%	8,424,837	111.5%	-33.5	0.1664
	2046	10,977	682,996	6221.9%	501,631	4569.7%	1,731	107,698	79,100	7,560,376	8,861,327	117.2%	8,503,937	112.5%	-34.5	0.1577
	2047	8,883	604,518	6805.1%	439,716	4949.9%	1,328	90,354	65,722	7,561,704	8,951,681	118.4%	8,569,658	113.3%	-35.5	0.1495
	2048	7,119	528,638	7425.6%	379,195	5326.4%	1,009	74,893	53,721	7,562,712	9,026,574	119.4%	8,623,380	114.0%	-36.5	0.1417
	Past	3,875,839	488,559	12.6%	827,260	21.3%	5,192,847	549,902	1,012,314	5,192,847	549,902	10.6%	1,012,314	19.5%		
	Future	3,966,380	25,346,534	639.0%	21,906,152	552.3%	2,369,865	8,476,672	7,611,066	2,369,865	8,476,672	357.7%	7,611,066	321.2%		
	Lifetime	7,842,218	25,835,093	329.4%	22,733,412	289.9%	7,562,712	9,026,574	8,623,380	7,562,712	9,026,574	119.4%	8,623,380	114.0%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

The State Life Insurance Company
Virginia Experience Projection with Proposed Rate Increase
Policy Form: 6000 - All Pay Types

Attachment G2

		Without Interest					With Interest			Cumulative					at:	5.50%
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year 2011	Factor 1.0550
Historical Experience	1999	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2000	15,109	0	0.0%	0	0.0%	27,966	0	0	27,966	0	0.0%	0	0.0%	11.5	1.8510
	2001	69,756	0	0.0%	0	0.0%	122,386	0	0	150,352	0	0.0%	0	0.0%	10.5	1.7545
	2002	234,393	0	0.0%	0	0.0%	389,801	0	0	540,153	0	0.0%	0	0.0%	9.5	1.6630
	2003	460,552	0	0.0%	0	0.0%	725,981	0	0	1,266,133	0	0.0%	0	0.0%	8.5	1.5763
	2004	507,159	0	0.0%	0	0.0%	757,770	0	0	2,023,904	0	0.0%	0	0.0%	7.5	1.4941
	2005	425,981	0	0.0%	0	0.0%	603,298	0	0	2,627,202	0	0.0%	0	0.0%	6.5	1.4163
	2006	400,775	700	0.2%	305,827	76.3%	538,008	940	410,548	3,165,209	940	0.0%	410,548	13.0%	5.5	1.3424
	2007	367,871	41,704	11.3%	0	0.0%	468,092	53,066	0	3,633,301	54,005	1.5%	410,548	11.3%	4.5	1.2724
	2008	373,974	123,308	33.0%	165,350	44.2%	451,051	148,721	199,428	4,084,352	202,727	5.0%	609,977	14.9%	3.5	1.2061
	2009	354,268	85,310	24.1%	276,460	78.0%	405,008	97,528	316,055	4,489,360	300,255	6.7%	926,032	20.6%	2.5	1.1432
	2010	343,703	100,265	29.2%	79,624	23.2%	372,445	108,650	86,282	4,861,806	408,905	8.4%	1,012,314	20.8%	1.5	1.0836
	2011	322,297	137,272	42.6%	0	0.0%	331,041	140,997	0	5,192,847	549,902	10.6%	1,012,314	19.5%	0.5	1.0271
Projected Future Experience	2012	263,602	184,204	69.9%	109,631	41.6%	256,639	179,338	106,735	5,449,486	729,240	13.4%	1,119,049	20.5%	-0.5	0.9736
	2013	255,256	168,839	66.1%	122,437	48.0%	235,558	155,810	112,989	5,685,044	885,049	15.6%	1,232,038	21.7%	-1.5	0.9228
	2014	260,057	160,364	61.7%	136,632	52.5%	227,477	140,274	119,515	5,912,521	1,025,323	17.3%	1,351,553	22.9%	-2.5	0.8747
	2015	254,795	158,554	62.2%	157,170	61.7%	211,255	131,460	130,312	6,123,776	1,156,783	18.9%	1,481,865	24.2%	-3.5	0.8291
	2016	249,166	182,777	73.4%	180,243	72.3%	195,818	143,643	141,652	6,319,594	1,300,426	20.6%	1,623,517	25.7%	-4.5	0.7859
	2017	243,150	207,843	85.5%	206,511	84.9%	181,128	154,827	153,835	6,500,722	1,455,253	22.4%	1,777,352	27.3%	-5.5	0.7449
	2018	236,717	236,844	100.1%	236,997	100.1%	167,143	167,233	167,340	6,667,865	1,622,486	24.3%	1,944,692	29.2%	-6.5	0.7061
	2019	229,857	260,983	113.5%	270,822	117.8%	153,838	174,670	181,255	6,821,703	1,797,156	26.3%	2,125,948	31.2%	-7.5	0.6693
	2020	222,518	292,058	131.3%	307,085	138.0%	141,162	185,278	194,810	6,962,866	1,982,434	28.5%	2,320,758	33.3%	-8.5	0.6344
	2021	214,590	333,085	155.2%	347,983	162.2%	129,036	200,289	209,247	7,091,902	2,182,723	30.8%	2,530,005	35.7%	-9.5	0.6013
	2022	206,049	378,460	183.7%	392,946	190.7%	117,441	215,710	223,966	7,209,343	2,398,433	33.3%	2,753,971	38.2%	-10.5	0.5700
	2023	196,941	427,851	217.2%	439,509	223.2%	106,398	231,147	237,446	7,315,741	2,629,580	35.9%	2,991,417	40.9%	-11.5	0.5403
	2024	187,358	481,037	256.7%	488,103	260.5%	95,943	246,333	249,952	7,411,684	2,875,913	38.8%	3,241,368	43.7%	-12.5	0.5121
	2025	177,510	538,498	303.4%	540,352	304.4%	86,162	261,382	262,282	7,497,846	3,137,295	41.8%	3,503,651	46.7%	-13.5	0.4854
	2026	167,480	599,139	357.7%	592,180	353.6%	77,055	275,656	272,454	7,574,901	3,412,951	45.1%	3,776,104	49.9%	-14.5	0.4601
	2027	157,321	660,636	419.9%	641,173	407.6%	68,608	288,104	279,616	7,643,509	3,701,055	48.4%	4,055,720	53.1%	-15.5	0.4361
	2028	147,085	722,211	491.0%	689,869	469.0%	60,800	298,537	285,168	7,704,309	3,999,592	51.9%	4,340,888	56.3%	-16.5	0.4134
	2029	136,815	782,694	572.1%	735,754	537.8%	53,606	306,672	288,280	7,757,916	4,306,264	55.5%	4,629,168	59.7%	-17.5	0.3918
	2030	126,586	840,743	664.2%	776,268	613.2%	47,013	312,243	288,298	7,804,928	4,618,507	59.2%	4,917,466	63.0%	-18.5	0.3714
	2031	116,463	894,135	767.7%	813,134	698.2%	40,998	314,760	286,246	7,845,926	4,933,267	62.9%	5,203,712	66.3%	-19.5	0.3520
	2032	106,497	942,682	885.2%	846,375	794.7%	35,535	314,550	282,415	7,881,462	5,247,817	66.6%	5,486,127	69.6%	-20.5	0.3337
	2033	96,756	986,026	1019.1%	872,756	902.0%	30,602	311,861	276,036	7,912,064	5,559,678	70.3%	5,762,163	72.8%	-21.5	0.3163
	2034	87,312	1,021,883	1170.4%	888,727	1017.9%	26,176	306,352	266,433	7,938,239	5,866,030	73.9%	6,028,596	75.9%	-22.5	0.2998
	2035	78,221	1,048,030	1339.8%	898,403	1148.5%	22,228	297,811	255,293	7,960,467	6,163,841	77.4%	6,283,888	78.9%	-23.5	0.2842
	2036	69,548	1,064,186	1530.1%	898,330	1291.7%	18,733	286,637	241,964	7,979,199	6,450,478	80.8%	6,525,852	81.8%	-24.5	0.2693
	2037	61,358	1,069,350	1742.8%	887,348	1446.2%	15,665	273,012	226,546	7,994,865	6,723,491	84.1%	6,752,398	84.5%	-25.5	0.2553
	2038	53,707	1,060,298	1974.2%	865,442	1611.4%	12,997	256,589	209,434	8,007,862	6,980,079	87.2%	6,961,832	86.9%	-26.5	0.2420
	2039	46,631	1,037,442	2224.8%	834,788	1790.2%	10,696	237,969	191,485	8,018,558	7,218,049	90.0%	7,153,317	89.2%	-27.5	0.2294
	2040	40,157	1,002,683	2496.9%	795,441	1980.8%	8,731	218,006	172,947	8,027,289	7,436,055	92.6%	7,326,264	91.3%	-28.5	0.2174
	2041	34,296	959,121	2796.6%	750,047	2187.0%	7,068	197,663	154,575	8,034,357	7,633,718	95.0%	7,480,839	93.1%	-29.5	0.2061
	2042	29,046	907,439	3124.1%	700,251	2410.8%	5,674	177,263	136,790	8,040,031	7,810,981	97.2%	7,617,629	94.7%	-30.5	0.1953
	2043	24,386	847,734	3476.3%	645,924	2648.7%	4,515	156,967	119,599	8,044,546	7,967,948	99.0%	7,737,229	96.2%	-31.5	0.1852
	2044	20,292	780,677	3847.2%	586,858	2892.1%	3,561	137,015	102,998	8,048,108	8,104,962	100.7%	7,840,226	97.4%	-32.5	0.1755
	2045	16,733	709,890	4242.5%	527,171	3150.5%	2,784	118,096	87,699	8,050,891	8,223,058	102.1%	7,927,925	98.5%	-33.5	0.1664
	2046	13,673	636,595	4655.8%	467,579	3419.7%	2,156	100,381	73,730	8,053,048	8,323,439	103.4%	8,001,655	99.4%	-34.5	0.1577
	2047	11,065	563,477	5092.4%	409,903	3704.5%	1,654	84,220	61,266	8,054,701	8,407,659	104.4%	8,062,921	100.1%	-35.5	0.1495
	2048	8,868	492,777	5557.1%	353,526	3986.7%	1,256	69,813	50,085	8,055,958	8,477,472	105.2%	8,113,006	100.7%	-36.5	0.1417
	Past	3,875,839	488,559	12.6%	827,260	21.3%	5,192,847	549,902	1,012,314	5,192,847	549,902	10.6%	1,012,314	19.5%		
	Future	4,847,865	23,641,248	487.7%	20,413,668	421.1%	2,863,111	7,927,570	7,100,692	2,863,111	7,927,570	276.9%	7,100,692	248.0%		
	Lifetime	8,723,703	24,129,807	276.6%	21,240,928	243.5%	8,055,958	8,477,472	8,113,006	8,055,958	8,477,472	105.2%	8,113,006	100.7%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 5.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 35%; projection includes a 4% shock lapse rate, a 15% benefit reduction and only 50% of the rate increase is implemented in 2013.

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1
Durational Lifetime Loss Ratio Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate	Expected	Actual and Best Estimate To Expected
0	29,000,478	255,528	15,143	4	0.88%	1.67%	0.017
1	30,876,034	280,016	14,615	6	0.91%	4.91%	0.049
2	26,192,560	992,146	14,192	8	3.79%	11.63%	0.116
3	26,051,451	2,032,895	13,919	19	7.80%	19.62%	0.196
4	25,915,258	1,761,477	13,714	21	6.80%	29.38%	0.294
5	25,506,026	3,187,121	13,533	25	12.50%	42.14%	0.421
6	25,262,097	3,185,468	13,347	29	12.61%	48.81%	0.488
7	24,881,939	5,602,615	13,153	49	22.52%	56.41%	0.564
8	24,721,325	7,255,380	12,996	41	29.35%	64.74%	0.647
9	24,136,242	6,611,015	12,849	50	27.39%	70.04%	0.391
10	15,890,782	9,195,129	12,602	70	57.86%	87.61%	0.660
11	13,343,981	9,605,787	12,322	80	71.99%	106.08%	0.679
12	13,040,022	10,317,495	12,085	89	79.12%	120.38%	0.657
13	12,680,787	12,002,057	11,895	99	94.65%	138.58%	0.683
14	12,350,975	13,888,493	11,735	110	112.45%	159.80%	0.704
15	12,002,105	15,996,554	11,580	122	133.28%	179.05%	0.744
16	11,632,753	18,312,260	11,413	134	157.42%	205.40%	0.766
17	11,241,818	20,838,574	11,231	147	185.37%	230.94%	0.803
18	10,822,831	23,569,676	11,029	160	217.78%	261.12%	0.834
19	10,374,740	26,464,975	10,804	173	255.09%	295.90%	0.862
20	9,897,799	29,483,110	10,556	186	297.88%	329.06%	0.905
21	9,394,493	32,532,612	10,283	199	346.29%	365.15%	0.948
22	8,880,478	35,584,320	9,990	210	400.70%	406.31%	0.986
23	8,359,096	38,638,603	9,676	221	462.23%	454.40%	1.017
24	7,832,378	41,603,912	9,340	231	531.18%	509.45%	1.043
25	7,302,627	44,408,196	8,981	239	608.11%	562.55%	1.081
26	6,772,575	46,989,339	8,601	245	693.82%	618.23%	1.122
27	6,245,325	49,315,598	8,199	249	789.64%	680.04%	1.161
28	5,724,194	51,323,953	7,777	251	896.61%	751.37%	1.193
29	5,212,725	52,939,875	7,336	251	1015.59%	832.14%	1.220
30	4,714,658	54,121,865	6,881	249	1147.95%	921.58%	1.246
31	4,233,767	54,807,712	6,414	245	1294.54%	1011.36%	1.280
32	3,773,760	54,976,721	5,940	238	1456.82%	1104.84%	1.319
33	3,337,909	54,648,147	5,463	229	1637.20%	1212.06%	1.351
34	2,929,044	53,780,928	4,989	219	1836.13%	1333.05%	1.377
35	2,549,411	52,397,014	4,523	206	2055.26%	1493.18%	1.376
36	2,200,619	50,565,083	4,070	193	2297.77%	1661.05%	1.383
37	1,883,603	48,344,998	3,645	179	2566.62%	1787.59%	1.436
38	1,598,592	45,803,036	3,244	164	2865.21%	1928.95%	1.485
39	1,345,139	42,990,180	2,865	150	3195.97%	2082.44%	1.535
40	1,122,265	39,992,624	2,511	135	3563.56%	2341.82%	1.522
41	928,443	36,881,086	2,184	121	3972.36%	2564.71%	1.549
42	761,721	33,735,518	1,886	107	4428.85%	2760.91%	1.604
43	619,871	30,622,902	1,617	94	4940.20%	2973.04%	1.662
44	485,602	26,097,498	1,329	79	5374.25%	3202.46%	1.678
45	360,369	20,746,102	1,031	62	5756.91%	3690.57%	1.560
46	167,976	9,457,629	474	29	5630.35%	3690.57%	1.526
47	49,702	2,917,120	158	10	5869.19%	3690.57%	1.590
48	10,551	733,594	32	2	6953.10%	3690.57%	1.884
49	292	24,849	2	0	8523.35%	3690.57%	2.309
Grand Total	**494,619,187**	**1,327,818,785**	**404,153**	**6,428**	**268.45%**	**241.25%**	**1.113**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1999	1999	0	0	0	19	0	0.00%	0.00%	0.000
1999 Total			**0**	**0**	**19**	**0**	**0.00%**	**0.00%**	**0.000**
2000	1999	1	35,729	0	19	0	0.00%	5.32%	0.000
2000	2000	0	1,047,875	270	1,101	1	0.03%	2.02%	0.013
2000 Total			**1,083,604**	**270**	**1,120**	**1**	**0.02%**	**2.13%**	**0.012**
2001	1999	2	35,582	0	19	0	0.00%	10.48%	0.000
2001	2000	1	1,974,295	0	1,036	0	0.00%	5.18%	0.000
2001	2001	0	4,758,696	0	2,614	0	0.00%	1.63%	0.000
2001 Total			**6,768,573**	**0**	**3,669**	**0**	**0.00%**	**2.71%**	**0.000**
2002	1999	3	28,361	0	19	0	0.00%	18.50%	0.000
2002	2000	2	1,573,114	0	987	0	0.00%	12.29%	0.000
2002	2001	1	4,298,738	228,090	2,508	2	5.31%	5.47%	0.971
2002	2002	0	7,131,350	44,524	4,502	1	0.62%	1.70%	0.367
2002 Total			**13,031,562**	**272,615**	**8,016**	**3**	**2.09%**	**4.26%**	**0.491**
2003	1999	4	24,928	0	19	0	0.00%	29.00%	0.000
2003	2000	3	1,548,503	25,342	959	1	1.64%	20.55%	0.080
2003	2001	2	3,787,876	226,257	2,413	3	5.97%	12.43%	0.481
2003	2002	1	9,213,846	6,616	4,369	1	0.07%	4.58%	0.016
2003	2003	0	12,008,546	4,513	5,514	1	0.04%	1.58%	0.024
2003 Total			**26,583,698**	**262,727**	**13,274**	**6**	**0.99%**	**5.30%**	**0.187**
2004	1999	5	39,363	0	18	0	0.00%	37.79%	0.000
2004	2000	4	1,648,085	75,124	938	2	4.56%	31.02%	0.147
2004	2001	3	4,026,790	64,304	2,352	2	1.60%	20.92%	0.076
2004	2002	2	7,380,589	4,258	4,249	2	0.06%	11.87%	0.005
2004	2003	1	11,553,786	45,309	5,327	3	0.39%	4.86%	0.081
2004	2004	0	2,983,786	0	1,004	0	0.00%	1.69%	0.000
2004 Total			**27,632,398**	**188,995**	**13,888**	**9**	**0.68%**	**10.34%**	**0.066**
2005	1999	6	44,828	0	18	0	0.00%	42.66%	0.000
2005	2000	5	1,629,551	4,158	932	1	0.26%	44.48%	0.006
2005	2001	4	3,981,648	960,039	2,322	8	24.11%	31.36%	0.769
2005	2002	3	7,152,152	850,044	4,165	7	11.89%	20.06%	0.593
2005	2003	2	9,830,742	218,139	5,202	1	2.22%	11.37%	0.195
2005	2004	1	2,619,436	0	976	0	0.00%	5.18%	0.000
2005	2005	0	1,070,226	206,221	389	1	19.27%	2.23%	8.646
2005 Total			**26,328,583**	**2,238,601**	**14,004**	**18**	**8.50%**	**17.87%**	**0.476**
2006	1999	7	23,864	0	18	0	0.00%	58.39%	0.000
2006	2000	6	1,626,642	920,986	923	6	56.62%	51.60%	1.097
2006	2001	5	3,902,057	1,071,222	2,297	5	27.45%	45.07%	0.609
2006	2002	4	7,222,480	169,666	4,124	5	2.35%	29.83%	0.079
2006	2003	3	9,865,557	850,368	5,119	5	8.62%	19.16%	0.450
2006	2004	2	2,422,061	516,570	949	1	21.33%	10.99%	1.940
2006	2005	1	1,180,203	0	380	0	0.00%	4.86%	0.000
2006	2006	0	0	0	0	0	0.00%	0.00%	0.000
2006 Total			**26,242,864**	**3,528,811**	**13,810**	**22**	**13.45%**	**26.60%**	**0.506**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.1
Durational Experience Exhibit
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2007	1999	8	34,949	0	18	0	0.00%	61.13%	0.000
2007	2000	7	1,593,829	20,599	911	1	1.29%	59.97%	0.022
2007	2001	6	3,780,016	455,178	2,269	6	12.04%	52.47%	0.229
2007	2002	5	7,093,957	673,196	4,060	9	9.49%	42.90%	0.221
2007	2003	4	9,650,295	130,796	5,038	4	1.36%	28.70%	0.047
2007	2004	3	2,353,726	175,594	941	2	7.46%	18.54%	0.402
2007	2005	2	1,162,596	26,922	373	1	2.32%	10.25%	0.226
2007	2006	1	0	0	0	0	0.00%	0.00%	0.000
2007	2007	0	0	0	0	0	0.00%	0.00%	0.000
2007 Total			**25,669,370**	**1,482,285**	**13,610**	**23**	**5.77%**	**36.34%**	**0.159**
2008	1999	9	32,247	0	18	0	0.00%	68.10%	0.000
2008	2000	8	1,577,563	927,580	903	4	58.80%	69.04%	0.852
2008	2001	7	3,805,850	489,074	2,243	5	12.85%	60.71%	0.212
2008	2002	6	7,015,726	255,119	4,002	7	3.64%	49.71%	0.073
2008	2003	5	9,487,385	833,174	4,969	8	8.78%	41.17%	0.213
2008	2004	4	2,334,906	30,089	917	1	1.29%	27.84%	0.046
2008	2005	3	1,076,363	67,243	364	2	6.25%	17.22%	0.363
2008	2006	2	0	0	0	0	0.00%	0.00%	0.000
2008	2007	1	0	0	0	0	0.00%	0.00%	0.000
2008 Total			**25,330,040**	**2,602,279**	**13,416**	**27**	**10.27%**	**45.99%**	**0.223**
2009	1999	10	25,226	0	18	0	0.00%	64.05%	0.000
2009	2000	9	1,556,073	461,197	890	3	29.64%	77.77%	0.381
2009	2001	8	3,776,810	2,056,416	2,210	12	54.45%	70.45%	0.773
2009	2002	7	6,925,823	2,324,726	3,941	20	33.57%	57.66%	0.582
2009	2003	6	9,458,334	1,165,645	4,895	8	12.32%	47.55%	0.259
2009	2004	5	2,281,435	605,371	905	2	26.53%	39.79%	0.667
2009	2005	4	1,052,915	395,763	356	1	37.59%	25.85%	1.454
2009	2006	3	0	0	0	0	0.00%	0.00%	0.000
2009	2007	2	0	0	0	0	0.00%	0.00%	0.000
2009 Total			**25,076,616**	**7,009,118**	**13,215**	**46**	**27.95%**	**54.07%**	**0.517**
2010	1999	11	15,635	146,082	18	1	934.33%	120.37%	7.762
2010	2000	10	1,160,620	1,149,555	878	9	99.05%	93.36%	1.061
2010	2001	9	3,686,989	1,719,875	2,181	13	46.65%	79.88%	0.584
2010	2002	8	6,827,024	1,969,392	3,894	14	28.85%	67.08%	0.430
2010	2003	7	9,321,808	2,144,568	4,822	20	23.01%	55.27%	0.416
2010	2004	6	2,265,337	388,542	889	2	17.15%	46.16%	0.372
2010	2005	5	1,072,278	0	352	0	0.00%	36.74%	0.000
2010	2006	4	0	0	0	0	0.00%	0.00%	0.000
2010	2007	3	0	0	0	0	0.00%	0.00%	0.000
2010 Total			**24,349,690**	**7,518,013**	**13,034**	**59**	**30.88%**	**62.50%**	**0.494**
2011	1999	12	3,250	0	18	0	0.00%	138.58%	0.000
2011	2000	11	1,019,872	1,301,062	869	6	127.57%	120.37%	1.060
2011	2001	10	2,938,659	2,406,309	2,136	9	81.88%	94.72%	0.865
2011	2002	9	6,883,062	1,447,599	3,860	7	21.03%	75.13%	0.280
2011	2003	8	9,493,430	1,750,137	4,768	6	18.44%	64.04%	0.288
2011	2004	7	2,222,813	501,556	869	2	22.56%	53.39%	0.423
2011	2005	6	1,071,215	0	351	0	0.00%	42.63%	0.000
2011	2006	5	0	0	0	0	0.00%	0.00%	0.000
2011	2007	4	0	0	0	0	0.00%	0.00%	0.000
2011 Total			**23,632,301**	**7,406,663**	**12,871**	**30**	**31.34%**	**71.55%**	**0.438**
Grand Total			**251,729,300**	**32,510,377**	**133,946**	**244**	**12.91%**	**33.12%**	**0.390**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.2
Durational Experience Exhibit
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual	Expected	Actual To Expected
0	29,000,478	255,528	15,143	4	0.88%	1.67%	0.528
1	30,876,034	280,016	14,615	6	0.91%	4.91%	0.185
2	26,192,560	992,146	14,192	8	3.79%	11.63%	0.326
3	26,051,451	2,032,895	13,919	19	7.80%	19.62%	0.398
4	25,915,258	1,761,477	13,714	21	6.80%	29.38%	0.231
5	25,506,026	3,187,121	13,533	25	12.50%	42.14%	0.297
6	25,262,097	3,185,468	13,347	29	12.61%	48.81%	0.258
7	23,893,987	5,480,523	12,804	48	22.94%	56.97%	0.403
8	21,709,777	6,703,525	11,793	36	30.88%	66.47%	0.465
9	12,158,371	3,628,671	6,949	23	29.85%	76.89%	0.388
10	4,124,504	3,555,864	3,032	18	86.21%	94.15%	0.916
11	1,035,507	1,447,144	887	7	139.75%	120.37%	1.161
12	3,250	0	18	0	0.00%	138.58%	0.000
Grand Total	**251,729,300**	**32,510,377**	**133,946**	**244**	**12.91%**	**33.12%**	**0.390**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2012	1999	13	11,173	16,217	18	0	145%	139%	1.047
2012	2000	12	1,021,093	796,360	860	8	78%	120%	0.648
2012	2001	11	2,502,425	1,650,695	2,115	16	66%	105%	0.629
2012	2002	10	4,694,190	2,184,416	3,825	22	47%	85%	0.545
2012	2003	9	8,836,924	2,327,674	4,730	22	26%	63%	0.418
2012	2004	8	1,989,711	406,736	863	3	20%	52%	0.391
2012	2005	7	987,952	122,092	349	1	12%	43%	0.289
2012 Total			**20,043,468**	**7,504,189**	**12,760**	**73**	**37%**	**74%**	**0.503**
2013	1999	14	7,908	17,239	17	0	218%	160%	1.364
2013	2000	13	934,767	913,560	834	9	98%	139%	0.705
2013	2001	12	2,435,168	1,906,928	2,050	17	78%	120%	0.651
2013	2002	11	3,924,769	2,513,235	3,715	24	64%	105%	0.611
2013	2003	10	5,590,041	2,689,835	4,599	25	48%	85%	0.564
2013	2004	9	2,126,835	482,016	840	4	23%	63%	0.359
2013	2005	8	1,021,837	145,119	340	1	14%	52%	0.272
2013 Total			**16,041,325**	**8,667,931**	**12,395**	**80**	**54%**	**94%**	**0.578**
2014	1999	15	7,714	18,505	17	0	240%	179%	1.340
2014	2000	14	908,454	1,044,991	807	9	115%	160%	0.720
2014	2001	13	2,374,808	2,193,788	1,986	19	92%	139%	0.667
2014	2002	12	3,842,176	2,930,068	3,606	26	76%	120%	0.634
2014	2003	11	4,598,753	3,096,907	4,470	27	67%	105%	0.642
2014	2004	10	1,105,483	564,644	816	4	51%	85%	0.599
2014	2005	9	1,014,113	172,654	331	1	17%	63%	0.270
2014 Total			**13,851,501**	**10,021,556**	**12,032**	**87**	**72%**	**114%**	**0.635**
2015	1999	16	7,508	19,936	17	0	266%	205%	1.293
2015	2000	15	880,249	1,191,107	795	10	135%	179%	0.756
2015	2001	14	2,310,063	2,511,895	1,960	21	109%	160%	0.680
2015	2002	13	3,753,866	3,405,264	3,565	29	91%	139%	0.655
2015	2003	12	4,482,518	3,621,363	4,426	30	81%	120%	0.671
2015	2004	11	950,849	661,348	809	5	70%	105%	0.663
2015	2005	10	376,563	200,371	328	1	53%	85%	0.624
2015 Total			**12,761,618**	**11,611,284**	**11,900**	**97**	**91%**	**135%**	**0.675**
2016	1999	17	7,289	21,646	16	0	297%	231%	1.286
2016	2000	16	850,302	1,347,706	782	11	158%	205%	0.772
2016	2001	15	2,240,767	2,860,468	1,931	23	128%	179%	0.713
2016	2002	14	3,659,405	3,942,288	3,521	33	108%	160%	0.674
2016	2003	13	4,378,780	4,220,524	4,380	34	96%	139%	0.696
2016	2004	12	930,715	782,213	802	5	84%	120%	0.698
2016	2005	11	331,677	236,459	325	2	71%	105%	0.680
2016 Total			**12,398,936**	**13,411,303**	**11,757**	**108**	**108%**	**155%**	**0.700**
2017	1999	18	7,053	23,661	16	0	335%	261%	1.285
2017	2000	17	818,581	1,514,222	768	12	185%	231%	0.801
2017	2001	16	2,167,257	3,237,029	1,900	25	149%	205%	0.727
2017	2002	15	3,558,493	4,542,772	3,474	36	128%	179%	0.713
2017	2003	14	4,268,016	4,901,736	4,329	38	115%	160%	0.719
2017	2004	13	909,268	920,941	794	6	101%	139%	0.731
2017	2005	12	325,102	280,564	323	2	86%	120%	0.717
2017 Total			**12,053,770**	**15,420,925**	**11,604**	**119**	**128%**	**176%**	**0.727**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2018	1999	19	6,796	25,445	16	0	374%	296%	1.265
2018	2000	18	784,558	1,687,454	752	13	215%	261%	0.824
2018	2001	17	2,089,350	3,641,219	1,866	27	174%	231%	0.755
2018	2002	16	3,451,582	5,204,106	3,423	40	151%	205%	0.734
2018	2003	15	4,149,935	5,668,234	4,275	42	137%	179%	0.763
2018	2004	14	886,404	1,079,082	785	7	122%	160%	0.762
2018	2005	13	318,125	331,764	320	2	104%	139%	0.753
2018 Total			**11,686,750**	**17,637,303**	**11,437**	**131**	**151%**	**199%**	**0.758**
2019	1999	20	6,518	27,648	15	0	424%	329%	1.289
2019	2000	19	748,167	1,866,999	735	14	250%	296%	0.843
2019	2001	18	2,005,827	4,067,837	1,828	30	203%	261%	0.777
2019	2002	17	3,338,362	5,922,094	3,368	44	177%	231%	0.768
2019	2003	16	4,025,100	6,514,429	4,217	46	162%	205%	0.788
2019	2004	15	862,065	1,255,557	775	7	146%	179%	0.813
2019	2005	14	310,725	391,261	317	2	126%	160%	0.788
2019 Total			**11,296,764**	**20,045,826**	**11,255**	**144**	**177%**	**226%**	**0.786**
2020	1999	21	6,217	30,144	15	0	485%	365%	1.328
2020	2000	20	709,562	2,044,526	715	15	288%	329%	0.876
2020	2001	19	1,916,528	4,504,123	1,787	32	235%	296%	0.794
2020	2002	18	3,216,954	6,697,344	3,307	48	208%	261%	0.797
2020	2003	17	3,893,084	7,444,724	4,153	51	191%	231%	0.828
2020	2004	16	836,378	1,450,897	765	8	173%	205%	0.845
2020	2005	15	302,881	459,912	313	2	152%	179%	0.848
2020 Total			**10,881,604**	**22,631,671**	**11,055**	**157**	**208%**	**254%**	**0.818**
2021	1999	22	5,899	32,511	15	0	551%	406%	1.356
2021	2000	21	668,959	2,216,631	693	16	331%	365%	0.907
2021	2001	20	1,821,611	4,949,240	1,740	34	272%	329%	0.826
2021	2002	19	3,087,016	7,521,312	3,240	52	244%	296%	0.823
2021	2003	18	3,751,672	8,456,814	4,082	56	225%	261%	0.863
2021	2004	17	809,251	1,666,764	754	9	206%	231%	0.892
2021	2005	16	294,625	538,157	310	3	183%	205%	0.889
2021 Total			**10,439,033**	**25,381,429**	**10,833**	**169**	**243%**	**286%**	**0.850**
2022	1999	23	5,570	35,117	14	0	631%	454%	1.388
2022	2000	22	627,739	2,381,800	669	17	379%	406%	0.934
2022	2001	21	1,721,722	5,385,989	1,690	36	313%	365%	0.857
2022	2002	20	2,948,613	8,380,757	3,165	56	284%	329%	0.864
2022	2003	19	3,600,532	9,534,930	4,004	61	265%	296%	0.895
2022	2004	18	780,213	1,905,806	741	10	244%	261%	0.935
2022	2005	17	285,902	627,906	306	3	220%	231%	0.951
2022 Total			**9,970,290**	**28,252,304**	**10,590**	**182**	**283%**	**320%**	**0.885**
2023	1999	24	5,231	37,737	14	0	721%	509%	1.416
2023	2000	23	586,269	2,537,768	644	17	433%	454%	0.953
2023	2001	22	1,620,191	5,806,405	1,636	38	358%	406%	0.882
2023	2002	21	2,802,418	9,254,584	3,084	59	330%	365%	0.904
2023	2003	20	3,439,650	10,669,186	3,917	66	310%	329%	0.943
2023	2004	19	749,153	2,165,380	727	11	289%	296%	0.977
2023	2005	18	276,554	730,759	301	3	264%	261%	1.012
2023 Total			**9,479,465**	**31,201,819**	**10,323**	**194**	**329%**	**356%**	**0.924**

The State Life Insurance Company
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Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2024	1999	25	4,885	39,997	13	0	819%	563%	1.455
2024	2000	24	544,745	2,682,986	617	18	493%	509%	0.967
2024	2001	23	1,517,773	6,220,003	1,578	39	410%	454%	0.902
2024	2002	22	2,652,905	10,129,780	2,996	63	382%	406%	0.940
2024	2003	21	3,269,826	11,823,287	3,822	70	362%	365%	0.990
2024	2004	20	715,982	2,436,505	712	12	340%	329%	1.034
2024	2005	19	266,548	846,787	296	4	318%	296%	1.074
2024 Total			**8,972,664**	**34,179,345**	**10,035**	**206**	**381%**	**396%**	**0.961**
2025	1999	26	4,536	41,934	13	0	924%	618%	1.495
2025	2000	25	503,342	2,811,882	589	18	559%	563%	0.993
2025	2001	24	1,414,949	6,610,281	1,517	40	467%	509%	0.917
2025	2002	23	2,501,032	11,006,978	2,903	66	440%	454%	0.969
2025	2003	22	3,096,232	12,992,525	3,720	75	420%	406%	1.033
2025	2004	21	680,801	2,713,060	695	13	399%	365%	1.091
2025	2005	20	255,864	975,247	291	4	381%	329%	1.158
2025 Total			**8,456,756**	**37,151,906**	**9,725**	**216**	**439%**	**442%**	**0.995**
2026	1999	27	4,189	43,565	12	0	1040%	680%	1.529
2026	2000	26	462,265	2,922,572	558	18	632%	618%	1.023
2026	2001	25	1,312,241	6,965,655	1,451	41	531%	563%	0.944
2026	2002	24	2,347,367	11,863,725	2,802	69	505%	509%	0.992
2026	2003	23	2,919,881	14,179,194	3,610	79	486%	454%	1.069
2026	2004	22	644,600	2,992,296	676	13	464%	406%	1.142
2026	2005	21	244,550	1,108,918	285	5	453%	365%	1.242
2026 Total			**7,935,093**	**40,075,926**	**9,395**	**226**	**505%**	**492%**	**1.027**
2027	1999	28	3,847	45,247	12	0	1176%	751%	1.566
2027	2000	27	421,787	3,009,241	527	18	713%	680%	1.049
2027	2001	26	1,210,252	7,275,733	1,383	42	601%	618%	0.972
2027	2002	25	2,192,544	12,674,064	2,695	71	578%	563%	1.028
2027	2003	24	2,741,350	15,341,177	3,491	83	560%	509%	1.098
2027	2004	23	607,588	3,267,414	656	14	538%	454%	1.183
2027	2005	22	232,912	1,249,002	278	5	536%	406%	1.320
2027 Total			**7,410,280**	**42,861,878**	**9,042**	**234**	**578%**	**545%**	**1.061**
2028	1999	29	3,512	46,510	11	0	1324%	832%	1.591
2028	2000	28	382,179	3,071,474	494	18	804%	751%	1.070
2028	2001	27	1,109,571	7,527,684	1,311	42	678%	680%	0.998
2028	2002	26	2,037,332	13,428,602	2,581	73	659%	618%	1.066
2028	2003	25	2,561,357	16,448,637	3,365	86	642%	563%	1.142
2028	2004	24	569,941	3,533,361	635	15	620%	509%	1.217
2028	2005	23	220,982	1,392,129	271	5	630%	454%	1.386
2028 Total			**6,884,874**	**45,448,397**	**8,668**	**240**	**660%**	**601%**	**1.099**
2029	1999	30	3,189	47,144	10	0	1478%	922%	1.604
2029	2000	29	343,710	3,106,656	460	18	904%	832%	1.086
2029	2001	28	1,010,831	7,725,860	1,236	42	764%	751%	1.017
2029	2002	27	1,882,667	14,113,991	2,461	75	750%	680%	1.102
2029	2003	26	2,380,797	17,479,297	3,230	89	734%	618%	1.188
2029	2004	25	531,860	3,788,145	613	15	712%	563%	1.266
2029	2005	24	208,796	1,534,646	264	6	735%	509%	1.443
2029 Total			**6,361,851**	**47,795,739**	**8,274**	**245**	**751%**	**661%**	**1.136**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2030	1999	31	2,880	47,531	10	0	1650%	1011%	1.632
2030	2000	30	306,682	3,108,935	425	17	1014%	922%	1.100
2030	2001	29	914,747	7,853,751	1,159	42	859%	832%	1.032
2030	2002	28	1,729,512	14,712,626	2,335	75	851%	751%	1.132
2030	2003	27	2,200,684	18,426,225	3,087	91	837%	680%	1.231
2030	2004	26	493,560	4,026,547	588	16	816%	618%	1.320
2030	2005	25	196,398	1,679,815	256	6	855%	563%	1.520
2030 Total			**5,844,464**	**49,855,430**	**7,859**	**248**	**853%**	**729%**	**1.171**
2031	1999	32	2,587	47,190	9	0	1824%	1105%	1.651
2031	2000	31	271,425	3,079,451	390	17	1135%	1011%	1.122
2031	2001	30	821,969	7,901,876	1,079	41	961%	922%	1.043
2031	2002	29	1,578,885	15,197,528	2,203	76	963%	832%	1.157
2031	2003	28	2,022,153	19,255,512	2,937	92	952%	751%	1.267
2031	2004	27	455,281	4,246,900	563	16	933%	680%	1.372
2031	2005	26	183,832	1,814,655	247	6	987%	618%	1.597
2031 Total			**5,336,131**	**51,543,112**	**7,428**	**248**	**966%**	**804%**	**1.201**
2032	1999	33	2,312	46,514	8	0	2012%	1212%	1.660
2032	2000	32	238,199	3,023,534	355	16	1269%	1105%	1.149
2032	2001	31	733,129	7,874,243	999	40	1074%	1011%	1.062
2032	2002	30	1,431,873	15,558,386	2,067	75	1087%	922%	1.179
2032	2003	29	1,846,426	19,950,059	2,779	92	1080%	832%	1.298
2032	2004	28	417,270	4,437,999	536	16	1064%	751%	1.416
2032	2005	27	171,145	1,947,991	238	6	1138%	680%	1.674
2032 Total			**4,840,355**	**52,838,727**	**6,981**	**246**	**1092%**	**887%**	**1.231**
2033	1999	34	2,057	45,538	8	0	2214%	1333%	1.661
2033	2000	33	207,254	2,936,566	321	15	1417%	1212%	1.169
2033	2001	32	648,847	7,768,146	918	38	1197%	1105%	1.084
2033	2002	31	1,289,560	15,769,058	1,927	74	1223%	1011%	1.209
2033	2003	30	1,674,803	20,492,067	2,615	92	1224%	922%	1.328
2033	2004	29	379,786	4,598,301	508	17	1211%	832%	1.455
2033	2005	28	158,402	2,075,235	228	7	1310%	751%	1.744
2033 Total			**4,360,709**	**53,684,912**	**6,523**	**243**	**1231%**	**975%**	**1.262**
2034	1999	35	1,823	44,175	7	0	2423%	1493%	1.623
2034	2000	34	178,766	2,823,996	287	14	1580%	1333%	1.185
2034	2001	33	569,640	7,592,354	837	37	1333%	1212%	1.100
2034	2002	32	1,153,027	15,822,495	1,784	72	1372%	1105%	1.242
2034	2003	31	1,508,562	20,852,842	2,446	91	1382%	1011%	1.367
2034	2004	30	343,144	4,726,744	479	16	1377%	922%	1.495
2034	2005	29	145,659	2,187,071	217	7	1502%	832%	1.804
2034 Total			**3,900,621**	**54,049,677**	**6,058**	**237**	**1386%**	**1069%**	**1.297**
2035	1999	36	1,611	42,529	7	0	2640%	1661%	1.589
2035	2000	35	152,845	2,689,071	255	13	1759%	1493%	1.178
2035	2001	34	495,922	7,343,877	758	34	1481%	1333%	1.111
2035	2002	33	1,023,235	15,737,543	1,641	69	1538%	1212%	1.269
2035	2003	32	1,349,013	21,021,249	2,274	89	1558%	1105%	1.410
2035	2004	31	307,688	4,821,049	448	16	1567%	1011%	1.549
2035	2005	30	132,998	2,286,713	206	7	1719%	922%	1.866
2035 Total			**3,463,312**	**53,942,031**	**5,589**	**229**	**1558%**	**1171%**	**1.330**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2036	1999	37	1,421	40,626	6	0	2860%	1788%	1.600
2036	2000	36	129,542	2,537,246	225	12	1959%	1661%	1.179
2036	2001	35	428,031	7,029,077	681	32	1642%	1493%	1.100
2036	2002	34	901,044	15,503,023	1,498	66	1721%	1333%	1.291
2036	2003	33	1,197,300	21,001,838	2,099	86	1754%	1212%	1.447
2036	2004	32	273,744	4,876,346	418	16	1781%	1105%	1.612
2036	2005	31	120,523	2,363,536	194	7	1961%	1011%	1.939
2036 Total			**3,051,605**	**53,351,692**	**5,122**	**219**	**1748%**	**1289%**	**1.356**
2037	1999	38	1,252	39,132	6	0	3126%	1929%	1.621
2037	2000	37	108,848	2,368,902	197	11	2176%	1788%	1.217
2037	2001	36	366,163	6,656,789	607	30	1818%	1661%	1.094
2037	2002	35	787,161	15,112,110	1,358	62	1920%	1493%	1.286
2037	2003	34	1,054,436	20,772,523	1,925	83	1970%	1333%	1.478
2037	2004	33	241,593	4,884,942	387	15	2022%	1212%	1.668
2037	2005	32	108,343	2,417,761	182	7	2232%	1105%	2.020
2037 Total			**2,667,796**	**52,252,159**	**4,662**	**208**	**1959%**	**1424%**	**1.376**
2038	1999	39	1,103	37,938	5	0	3440%	2082%	1.652
2038	2000	38	90,693	2,194,763	172	9	2420%	1929%	1.255
2038	2001	37	310,417	6,233,981	539	27	2008%	1788%	1.123
2038	2002	36	682,097	14,592,131	1,221	58	2139%	1661%	1.288
2038	2003	35	921,235	20,333,819	1,752	78	2207%	1493%	1.478
2038	2004	34	211,485	4,841,883	356	15	2289%	1333%	1.717
2038	2005	33	96,575	2,448,390	170	7	2535%	1212%	2.092
2038 Total			**2,313,605**	**50,682,905**	**4,215**	**195**	**2191%**	**1573%**	**1.393**
2039	1999	40	972	35,824	5	0	3684%	2342%	1.573
2039	2000	39	74,945	2,017,873	149	8	2692%	2082%	1.293
2039	2001	38	260,764	5,785,273	476	25	2219%	1929%	1.150
2039	2002	37	586,198	13,956,010	1,092	54	2381%	1788%	1.332
2039	2003	36	798,325	19,720,014	1,583	74	2470%	1661%	1.487
2039	2004	35	183,604	4,755,298	325	14	2590%	1493%	1.735
2039	2005	34	85,333	2,450,088	157	6	2871%	1333%	2.154
2039 Total			**1,990,142**	**48,720,378**	**3,787**	**182**	**2448%**	**1720%**	**1.423**
2040	1999	41	858	34,141	4	0	3977%	2565%	1.551
2040	2000	40	61,454	1,836,515	128	7	2988%	2342%	1.276
2040	2001	39	217,033	5,314,804	417	22	2449%	2082%	1.176
2040	2002	38	499,613	13,224,941	971	50	2647%	1929%	1.372
2040	2003	37	686,066	18,955,549	1,424	69	2763%	1788%	1.546
2040	2004	36	158,077	4,627,697	295	13	2928%	1661%	1.762
2040	2005	35	74,712	2,433,464	144	6	3257%	1493%	2.181
2040 Total			**1,697,812**	**46,427,110**	**3,384**	**168**	**2735%**	**1863%**	**1.468**
2041	1999	42	758	32,773	4	0	4321%	2761%	1.565
2041	2000	41	50,026	1,659,683	109	6	3318%	2565%	1.294
2041	2001	40	178,965	4,833,472	363	20	2701%	2342%	1.153
2041	2002	39	422,278	12,404,894	857	45	2938%	2082%	1.411
2041	2003	38	584,584	18,042,864	1,272	64	3086%	1929%	1.600
2041	2004	37	134,971	4,464,688	267	13	3308%	1788%	1.850
2041	2005	36	64,805	2,388,678	132	6	3686%	1661%	2.219
2041 Total			**1,436,388**	**43,827,052**	**3,003**	**154**	**3051%**	**2023%**	**1.508**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.3
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2042	1999	43	670	31,136	4	0	4646%	2973%	1.563
2042	2000	42	40,449	1,493,041	92	6	3691%	2761%	1.337
2042	2001	41	146,232	4,358,401	314	17	2980%	2565%	1.162
2042	2002	40	353,975	11,523,091	749	41	3255%	2342%	1.390
2042	2003	39	493,822	17,016,373	1,128	58	3446%	2082%	1.655
2042	2004	38	114,300	4,270,939	240	12	3737%	1929%	1.937
2042	2005	37	55,683	2,325,243	119	6	4176%	1788%	2.336
2042 Total			**1,205,132**	**41,018,224**	**2,646**	**139**	**3404%**	**2212%**	**1.539**
2043	1999	44	592	29,838	3	0	5042%	3202%	1.575
2043	2000	43	32,508	1,335,058	77	5	4107%	2973%	1.381
2043	2001	42	118,406	3,900,240	270	15	3294%	2761%	1.193
2043	2002	41	294,315	10,595,186	650	36	3600%	2565%	1.404
2043	2003	40	413,522	15,905,202	992	53	3846%	2342%	1.642
2043	2004	39	96,015	4,055,350	214	11	4224%	2082%	2.028
2043	2005	38	47,386	2,245,124	107	5	4738%	1929%	2.456
2043 Total			**1,002,744**	**38,065,998**	**2,314**	**125**	**3796%**	**2433%**	**1.560**
2044	1999	45	521	28,708	3	0	5511%	3691%	1.493
2044	2000	44	25,986	1,186,592	65	4	4566%	3202%	1.426
2044	2001	43	95,026	3,469,922	231	13	3652%	2973%	1.228
2044	2002	42	242,769	9,645,017	560	32	3973%	2761%	1.439
2044	2003	41	343,239	14,737,951	866	47	4294%	2565%	1.674
2044	2004	40	80,019	3,830,883	190	10	4787%	2342%	2.044
2044	2005	39	39,943	2,142,948	96	5	5365%	2082%	2.576
2044 Total			**827,502**	**35,042,020**	**2,009**	**112**	**4235%**	**2645%**	**1.601**
2045	1999	46	456	27,807	3	0	6100%	3691%	1.653
2045	2000	45	20,673	1,050,566	54	3	5082%	3691%	1.377
2045	2001	44	75,607	3,071,094	196	11	4062%	3202%	1.268
2045	2002	43	198,711	8,713,607	479	28	4385%	2973%	1.475
2045	2003	42	282,401	13,548,314	750	42	4798%	2761%	1.738
2045	2004	41	66,169	3,596,452	167	9	5435%	2565%	2.119
2045	2005	40	33,358	2,027,637	85	4	6078%	2342%	2.596
2045 Total			**677,375**	**32,035,477**	**1,733**	**99**	**4729%**	**2862%**	**1.653**
2046	1999	47	397	26,776	2	0	6751%	3691%	1.829
2046	2000	46	16,381	926,077	44	3	5653%	3691%	1.532
2046	2001	45	59,666	2,706,900	167	10	4537%	3691%	1.229
2046	2002	44	161,449	7,809,302	406	24	4837%	3202%	1.510
2046	2003	43	230,320	12,349,968	644	37	5362%	2973%	1.804
2046	2004	42	54,296	3,352,497	146	8	6175%	2761%	2.236
2046	2005	41	27,604	1,899,272	74	4	6881%	2565%	2.683
2046 Total			**550,112**	**29,070,793**	**1,484**	**86**	**5285%**	**3099%**	**1.705**
2047	1999	48	342	25,835	2	0	7554%	3691%	2.047
2047	2000	47	12,946	811,719	36	2	6270%	3691%	1.699
2047	2001	46	46,734	2,377,293	141	8	5087%	3691%	1.378
2047	2002	45	130,253	6,943,643	342	21	5331%	3691%	1.444
2047	2003	44	186,212	11,168,447	550	33	5998%	3202%	1.873
2047	2004	43	44,221	3,098,188	126	7	7006%	2973%	2.357
2047	2005	42	22,642	1,763,635	65	4	7789%	2761%	2.821
2047 Total			**443,350**	**26,188,761**	**1,262**	**75**	**5907%**	**3367%**	**1.755**
2048	1999	49	292	24,849	2	0	8523%	3691%	2.309
2048	2000	48	10,209	707,759	30	2	6933%	3691%	1.879
2048	2001	47	36,359	2,078,625	119	7	5717%	3691%	1.549
2048	2002	46	104,405	6,126,453	286	18	5868%	3691%	1.590
2048	2003	45	149,255	10,016,285	466	28	6711%	3691%	1.818
2048	2004	44	35,757	2,832,224	108	6	7921%	3202%	2.473
2048	2005	43	18,415	1,625,023	56	3	8824%	2973%	2.968
2048 Total			**354,692**	**23,411,218**	**1,067**	**65**	**6600%**	**3604%**	**1.831**
Grand Total			**242,889,887**	**1,295,308,408**	**270,207**	**6,184**	**533%**	**457%**	**1.167**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H1.4
Durational Projection Exhibit - Before Proposed Rate Increase
Nationwide

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate	Expected	Best Estimate To Expected
7	987,952	122,092	349	1	12.36%	42.81%	0.289
8	3,011,548	551,855	1,203	5	18.32%	52.30%	0.350
9	11,977,872	2,982,344	5,900	27	24.90%	63.08%	0.395
10	11,766,277	5,639,266	9,570	52	47.93%	85.32%	0.562
11	12,308,474	8,158,644	11,435	73	66.28%	104.87%	0.632
12	13,036,772	10,317,495	12,067	89	79.14%	120.37%	0.657
13	12,680,787	12,002,057	11,895	99	94.65%	138.58%	0.683
14	12,350,975	13,888,493	11,735	110	112.45%	159.80%	0.704
15	12,002,105	15,996,554	11,580	122	133.28%	179.05%	0.744
16	11,632,753	18,312,260	11,413	134	157.42%	205.40%	0.766
17	11,241,818	20,838,574	11,231	147	185.37%	230.94%	0.803
18	10,822,831	23,569,676	11,029	160	217.78%	261.12%	0.834
19	10,374,740	26,464,975	10,804	173	255.09%	295.90%	0.862
20	9,897,799	29,483,110	10,556	186	297.88%	329.06%	0.905
21	9,394,493	32,532,612	10,283	199	346.29%	365.15%	0.948
22	8,880,478	35,584,320	9,990	210	400.70%	406.31%	0.986
23	8,359,096	38,638,603	9,676	221	462.23%	454.40%	1.017
24	7,832,378	41,603,912	9,340	231	531.18%	509.45%	1.043
25	7,302,627	44,408,196	8,981	239	608.11%	562.55%	1.081
26	6,772,575	46,989,339	8,601	245	693.82%	618.23%	1.122
27	6,245,325	49,315,598	8,199	249	789.64%	680.04%	1.161
28	5,724,194	51,323,953	7,777	251	896.61%	751.37%	1.193
29	5,212,725	52,939,875	7,336	251	1015.59%	832.14%	1.220
30	4,714,658	54,121,865	6,881	249	1147.95%	921.58%	1.246
31	4,233,767	54,807,712	6,414	245	1294.54%	1011.36%	1.280
32	3,773,760	54,976,721	5,940	238	1456.82%	1104.84%	1.319
33	3,337,909	54,648,147	5,463	229	1637.20%	1212.06%	1.351
34	2,929,044	53,780,928	4,989	219	1836.13%	1333.05%	1.377
35	2,549,411	52,397,014	4,523	206	2055.26%	1493.18%	1.376
36	2,200,619	50,565,083	4,070	193	2297.77%	1661.05%	1.383
37	1,883,603	48,344,998	3,645	179	2566.62%	1787.59%	1.436
38	1,598,592	45,803,036	3,244	164	2865.21%	1928.95%	1.485
39	1,345,139	42,990,180	2,865	150	3195.97%	2082.44%	1.535
40	1,122,265	39,992,624	2,511	135	3563.56%	2341.82%	1.522
41	928,443	36,881,086	2,184	121	3972.36%	2564.71%	1.549
42	761,721	33,735,518	1,886	107	4428.85%	2760.91%	1.604
43	619,871	30,622,902	1,617	94	4940.20%	2973.04%	1.662
44	485,602	26,097,498	1,329	79	5374.25%	3202.46%	1.678
45	360,369	20,746,102	1,031	62	5756.91%	3690.57%	1.560
46	167,976	9,457,629	474	29	5630.35%	3690.57%	1.526
47	49,702	2,917,120	158	10	5869.19%	3690.57%	1.590
48	10,551	733,594	32	2	6953.10%	3690.57%	1.884
49	292	24,849	2	0	8523.35%	3690.57%	2.309
Grand Total	**242,889,887**	**1,295,308,408**	**270,207**	**6,184**	**533.29%**	**456.96%**	**1.167**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2
Durational Lifetime Loss Ratio Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual and Best Estimate	Expected	Actual and Best Estimate To Expected
0	472,838	0	246	0	0.00%	1.54%	0.000
1	528,085	0	244	0	0.00%	4.87%	0.000
2	419,862	0	234	0	0.00%	11.73%	0.000
3	405,414	0	232	0	0.00%	20.02%	0.000
4	383,829	30,089	228	1	7.84%	30.53%	0.257
5	379,649	41,268	226	1	10.87%	43.72%	0.249
6	372,003	399,819	221	3	107.48%	50.55%	2.126
7	348,388	79,624	218	1	22.85%	59.02%	0.387
8	357,963	2,267	217	0	0.63%	67.37%	0.009
9	347,368	335,887	214	2	96.69%	70.85%	1.365
10	237,328	90,002	209	1	37.92%	88.63%	0.428
11	210,980	120,863	204	1	57.29%	105.37%	0.544
12	206,755	155,953	201	1	75.43%	120.37%	0.627
13	202,387	179,260	198	2	88.57%	138.58%	0.639
14	197,714	205,246	195	2	103.81%	159.80%	0.650
15	192,708	235,106	193	2	122.00%	179.05%	0.681
16	187,382	268,806	190	2	143.45%	205.40%	0.698
17	181,707	306,271	187	2	168.55%	230.94%	0.730
18	175,578	347,652	184	2	198.00%	261.12%	0.758
19	168,963	391,958	181	3	231.98%	295.90%	0.784
20	161,859	439,797	177	3	271.72%	329.06%	0.826
21	154,306	491,371	172	3	318.44%	365.15%	0.872
22	146,540	545,096	168	3	371.98%	406.31%	0.916
23	138,620	601,069	163	4	433.61%	454.40%	0.954
24	130,573	655,504	157	4	502.02%	509.45%	0.985
25	122,442	709,684	152	4	579.61%	562.55%	1.030
26	114,267	761,814	146	4	666.70%	618.23%	1.078
27	106,086	810,934	140	4	764.41%	680.04%	1.124
28	97,953	852,736	133	4	870.56%	751.37%	1.159
29	89,924	890,297	126	4	990.06%	832.14%	1.190
30	82,045	923,959	119	4	1126.15%	921.58%	1.222
31	74,361	947,917	111	4	1274.75%	1011.36%	1.260
32	66,926	963,127	103	4	1439.09%	1104.84%	1.303
33	59,787	968,490	95	4	1619.89%	1212.06%	1.336
34	52,993	963,856	87	4	1818.83%	1333.05%	1.364
35	46,597	947,836	79	4	2034.11%	1493.18%	1.362
36	40,640	920,924	71	3	2266.06%	1661.05%	1.364
37	35,145	884,743	64	3	2517.39%	1787.59%	1.408
38	30,136	838,206	57	3	2781.43%	1928.95%	1.442
39	25,620	785,512	50	3	3065.98%	2082.44%	1.472
40	21,590	729,215	43	2	3377.60%	2341.82%	1.442
41	18,031	666,731	37	2	3697.75%	2564.71%	1.442
42	14,924	602,329	31	2	4036.06%	2760.91%	1.462
43	12,244	537,075	26	2	4386.54%	2973.04%	1.475
44	9,952	474,422	21	1	4767.18%	3202.46%	1.489
45	7,930	394,907	17	1	4979.87%	3690.57%	1.349
46	3,511	191,023	7	1	5440.91%	3690.57%	1.474
47	248	41,845	2	0	16902.06%	3690.57%	4.580
48	68	2,923	0	0	4312.78%	3690.57%	1.169
49	0	0	0	0	0.00%	0.00%	0.000
Grand Total	**7,842,218**	**22,733,412**	**6,775**	**111**	**289.88%**	**262.56%**	**1.104**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1999	1999	0	0	0	0	0	0.00%	0.00%	0.000
1999 Total			**0**	**0**	**0**	**0**	**0.00%**	**0.00%**	**0.000**
2000	1999	1	0	0	0	0	0.00%	0.00%	0.000
2000	2000	0	15,109	0	11	0	0.00%	2.41%	0.000
2000 Total			**15,109**	**0**	**11**	**0**	**0.00%**	**2.41%**	**0.000**
2001	1999	2	0	0	0	0	0.00%	0.00%	0.000
2001	2000	1	35,912	0	11	0	0.00%	5.47%	0.000
2001	2001	0	33,844	0	33	0	0.00%	2.37%	0.000
2001 Total			**69,756**	**0**	**44**	**0**	**0.00%**	**3.97%**	**0.000**
2002	1999	3	0	0	0	0	0.00%	0.00%	0.000
2002	2000	2	34,776	0	10	0	0.00%	11.02%	0.000
2002	2001	1	64,515	0	31	0	0.00%	5.36%	0.000
2002	2002	0	135,102	0	69	0	0.00%	1.42%	0.000
2002 Total			**234,393**	**0**	**110**	**0**	**0.00%**	**3.93%**	**0.000**
2003	1999	4	0	0	0	0	0.00%	0.00%	0.000
2003	2000	3	43,579	0	10	0	0.00%	17.75%	0.000
2003	2001	2	52,281	0	31	0	0.00%	11.60%	0.000
2003	2002	1	105,186	0	69	0	0.00%	5.42%	0.000
2003	2003	0	259,506	0	120	0	0.00%	1.35%	0.000
2003 Total			**460,552**	**0**	**230**	**0**	**0.00%**	**5.00%**	**0.000**
2004	1999	5	0	0	0	0	0.00%	0.00%	0.000
2004	2000	4	27,688	0	10	0	0.00%	30.86%	0.000
2004	2001	3	57,516	0	30	0	0.00%	19.37%	0.000
2004	2002	2	103,329	0	65	0	0.00%	11.40%	0.000
2004	2003	1	289,350	0	120	0	0.00%	4.48%	0.000
2004	2004	0	29,277	0	13	0	0.00%	2.32%	0.000
2004 Total			**507,159**	**0**	**238**	**0**	**0.00%**	**8.90%**	**0.000**
2005	1999	6	0	0	0	0	0.00%	0.00%	0.000
2005	2000	5	35,838	0	10	0	0.00%	40.84%	0.000
2005	2001	4	61,781	0	29	0	0.00%	28.20%	0.000
2005	2002	3	93,298	0	65	0	0.00%	19.77%	0.000
2005	2003	2	201,942	0	118	0	0.00%	12.24%	0.000
2005	2004	1	33,122	0	13	0	0.00%	4.87%	0.000
2005	2005	0	0	0	0	0	0.00%	0.00%	0.000
2005 Total			**425,981**	**0**	**235**	**0**	**0.00%**	**18.04%**	**0.000**
2006	1999	7	0	0	0	0	0.00%	0.00%	0.000
2006	2000	6	33,219	305,827	10	2	920.64%	48.52%	18.974
2006	2001	5	52,351	0	28	0	0.00%	42.55%	0.000
2006	2002	4	92,776	0	65	0	0.00%	29.42%	0.000
2006	2003	3	194,894	0	117	0	0.00%	20.86%	0.000
2006	2004	2	27,534	0	10	0	0.00%	10.35%	0.000
2006	2005	1	0	0	0	0	0.00%	0.00%	0.000
2006	2006	0	0	0	0	0	0.00%	0.00%	0.000
2006 Total			**400,775**	**305,827**	**230**	**2**	**76.31%**	**27.25%**	**2.801**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.1
Durational Experience Exhibit
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2007	1999	8	0	0	0	0	0.00%	0.00%	0.000
2007	2000	7	20,661	0	10	0	0.00%	52.02%	0.000
2007	2001	6	55,060	0	28	0	0.00%	47.74%	0.000
2007	2002	5	90,793	0	64	0	0.00%	41.92%	0.000
2007	2003	4	185,230	0	116	0	0.00%	32.06%	0.000
2007	2004	3	16,127	0	10	0	0.00%	19.68%	0.000
2007	2005	2	0	0	0	0	0.00%	0.00%	0.000
2007	2006	1	0	0	0	0	0.00%	0.00%	0.000
2007	2007	0	0	0	0	0	0.00%	0.00%	0.000
2007 Total			**367,871**	**0**	**228**	**0**	**0.00%**	**37.42%**	**0.000**
2008	1999	9	0	0	0	0	0.00%	0.00%	0.000
2008	2000	8	25,701	0	10	0	0.00%	56.42%	0.000
2008	2001	7	51,505	0	28	0	0.00%	56.62%	0.000
2008	2002	6	95,949	93,993	63	1	97.96%	48.61%	2.015
2008	2003	5	184,465	41,268	116	1	22.37%	45.86%	0.488
2008	2004	4	16,354	30,089	8	1	183.99%	27.69%	6.645
2008	2005	3	0	0	0	0	0.00%	0.00%	0.000
2008	2006	2	0	0	0	0	0.00%	0.00%	0.000
2008	2007	1	0	0	0	0	0.00%	0.00%	0.000
2008 Total			**373,974**	**165,350**	**225**	**3**	**44.21%**	**47.98%**	**0.921**
2009	1999	10	0	0	0	0	0.00%	0.00%	0.000
2009	2000	9	25,609	276,460	10	1	1079.53%	62.33%	17.320
2009	2001	8	53,532	0	28	0	0.00%	65.00%	0.000
2009	2002	7	85,739	0	62	0	0.00%	57.07%	0.000
2009	2003	6	173,186	0	113	0	0.00%	53.43%	0.000
2009	2004	5	16,202	0	8	0	0.00%	39.62%	0.000
2009	2005	4	0	0	0	0	0.00%	0.00%	0.000
2009	2006	3	0	0	0	0	0.00%	0.00%	0.000
2009	2007	2	0	0	0	0	0.00%	0.00%	0.000
2009 Total			**354,268**	**276,460**	**221**	**1**	**78.04%**	**56.07%**	**1.392**
2010	1999	11	0	0	0	0	0.00%	0.00%	0.000
2010	2000	10	8,381	0	9	0	0.00%	71.06%	0.000
2010	2001	9	54,727	0	28	0	0.00%	72.70%	0.000
2010	2002	8	90,371	0	62	0	0.00%	65.39%	0.000
2010	2003	7	175,636	79,624	111	1	45.33%	62.13%	0.730
2010	2004	6	14,588	0	7	0	0.00%	44.29%	0.000
2010	2005	5	0	0	0	0	0.00%	0.00%	0.000
2010	2006	4	0	0	0	0	0.00%	0.00%	0.000
2010	2007	3	0	0	0	0	0.00%	0.00%	0.000
2010 Total			**343,703**	**79,624**	**217**	**1**	**23.17%**	**64.13%**	**0.361**
2011	1999	12	0	0	0	0	0.00%	0.00%	0.000
2011	2000	11	4,647	0	9	0	0.00%	120.37%	0.000
2011	2001	10	36,296	0	28	0	0.00%	88.91%	0.000
2011	2002	9	91,703	0	60	0	0.00%	73.27%	0.000
2011	2003	8	174,805	0	110	0	0.00%	72.03%	0.000
2011	2004	7	14,846	0	7	0	0.00%	51.49%	0.000
2011	2005	6	0	0	0	0	0.00%	0.00%	0.000
2011	2006	5	0	0	0	0	0.00%	0.00%	0.000
2011	2007	4	0	0	0	0	0.00%	0.00%	0.000
2011 Total			**322,297**	**0**	**214**	**0**	**0.00%**	**74.03%**	**0.000**
Grand Total			**3,875,839**	**827,260**	**2,203**	**7**	**21.34%**	**32.03%**	**0.666**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.2
Durational Experience Exhibit
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Actual	Expected	Actual To Expected
0	472,838	0	246	0	0.00%	1.54%	0.000
1	528,085	0	244	0	0.00%	4.87%	0.000
2	419,862	0	234	0	0.00%	11.73%	0.000
3	405,414	0	232	0	0.00%	20.02%	0.000
4	383,829	30,089	228	1	7.84%	30.53%	0.257
5	379,649	41,268	226	1	10.87%	43.72%	0.249
6	372,003	399,819	221	3	107.48%	50.55%	2.126
7	348,388	79,624	218	1	22.85%	59.02%	0.387
8	344,408	0	210	0	0.00%	68.03%	0.000
9	172,039	276,460	98	1	160.70%	71.46%	2.249
10	44,677	0	37	0	0.00%	85.56%	0.000
11	4,647	0	9	0	0.00%	120.37%	0.000
Grand Total	**3,875,839**	**827,260**	**2,203**	**7**	**21.34%**	**32.03%**	**0.666**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2012	1999	13	0	0	0	0	0%	139%	0.000
2012	2000	12	4,443	14,825	9	0	334%	120%	2.772
2012	2001	11	29,315	15,434	28	0	53%	105%	0.501
2012	2002	10	55,096	20,379	60	0	37%	89%	0.414
2012	2003	9	161,194	56,726	109	1	35%	70%	0.501
2012	2004	8	13,555	2,267	7	0	17%	51%	0.331
2012	2005	7	0	0	0	0	0%	0%	0.000
2012 Total			**263,602**	**109,631**	**212**	**1**	**42%**	**78%**	**0.534**
2013	1999	14	0	0	0	0	0%	160%	0.000
2013	2000	13	4,374	14,857	9	0	340%	139%	2.451
2013	2001	12	28,763	18,396	27	0	64%	120%	0.531
2013	2002	11	48,060	24,109	58	0	50%	105%	0.478
2013	2003	10	132,008	66,402	106	1	50%	89%	0.563
2013	2004	9	14,135	2,701	7	0	19%	70%	0.272
2013	2005	8	0	0	0	0	0%	51%	0.000
2013 Total			**227,339**	**126,466**	**206**	**1**	**56%**	**96%**	**0.577**
2014	1999	15	0	0	0	0	0%	179%	0.000
2014	2000	14	4,301	14,897	8	0	346%	160%	2.168
2014	2001	13	28,173	21,943	26	0	78%	139%	0.562
2014	2002	12	47,250	28,554	56	0	60%	120%	0.502
2014	2003	11	123,509	77,475	103	1	63%	105%	0.597
2014	2004	10	5,548	3,221	7	0	58%	89%	0.650
2014	2005	9	0	0	0	0	0%	70%	0.000
2014 Total			**208,781**	**146,090**	**200**	**1**	**70%**	**114%**	**0.615**
2015	1999	16	0	0	0	0	0%	205%	0.000
2015	2000	15	4,224	15,061	8	0	357%	179%	1.992
2015	2001	14	27,541	26,137	26	0	95%	160%	0.594
2015	2002	13	46,387	33,571	56	0	72%	139%	0.522
2015	2003	12	120,955	89,570	102	1	74%	120%	0.615
2015	2004	11	5,449	3,846	7	0	71%	105%	0.672
2015	2005	10	0	0	0	0	0%	89%	0.000
2015 Total			**204,556**	**168,184**	**198**	**1**	**82%**	**131%**	**0.629**
2016	1999	17	0	0	0	0	0%	231%	0.000
2016	2000	16	4,143	15,439	8	0	373%	205%	1.814
2016	2001	15	26,863	30,826	26	0	115%	179%	0.641
2016	2002	14	45,465	38,764	55	0	85%	160%	0.534
2016	2003	13	118,222	103,371	101	1	87%	139%	0.631
2016	2004	12	5,344	4,607	7	0	86%	120%	0.716
2016	2005	11	0	0	0	0	0%	105%	0.000
2016 Total			**200,037**	**193,006**	**196**	**2**	**96%**	**150%**	**0.644**
2017	1999	18	0	0	0	0	0%	261%	0.000
2017	2000	17	4,058	16,019	8	0	395%	231%	1.709
2017	2001	16	26,138	36,241	25	0	139%	205%	0.675
2017	2002	15	44,483	44,640	55	0	100%	179%	0.560
2017	2003	14	115,297	118,851	99	1	103%	160%	0.645
2017	2004	13	5,232	5,518	6	0	105%	139%	0.761
2017	2005	12	0	0	0	0	0%	120%	0.000
2017 Total			**195,207**	**221,270**	**194**	**2**	**113%**	**171%**	**0.662**

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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2018	1999	19	0	0	0	0	0%	296%	0.000
2018	2000	18	3,967	16,843	8	0	425%	261%	1.626
2018	2001	17	25,362	42,401	25	0	167%	231%	0.724
2018	2002	16	43,444	51,531	54	0	119%	205%	0.577
2018	2003	15	112,159	136,697	98	1	122%	179%	0.681
2018	2004	14	5,110	6,598	6	0	129%	160%	0.808
2018	2005	13	0	0	0	0	0%	139%	0.000
2018 Total			**190,042**	**254,070**	**191**	**2**	**134%**	**193%**	**0.692**
2019	1999	20	0	0	0	0	0%	329%	0.000
2019	2000	19	3,870	17,996	7	0	465%	296%	1.571
2019	2001	18	24,521	48,702	25	0	199%	261%	0.761
2019	2002	17	42,348	59,403	53	1	140%	231%	0.607
2019	2003	16	108,816	156,483	96	1	144%	205%	0.700
2019	2004	15	4,980	7,881	6	0	158%	179%	0.884
2019	2005	14	0	0	0	0	0%	160%	0.000
2019 Total			**184,535**	**290,464**	**188**	**2**	**157%**	**220%**	**0.716**
2020	1999	21	0	0	0	0	0%	365%	0.000
2020	2000	20	3,766	19,177	7	0	509%	329%	1.548
2020	2001	19	23,609	54,812	24	0	232%	296%	0.785
2020	2002	18	41,180	68,476	53	1	166%	261%	0.637
2020	2003	17	105,248	177,898	95	1	169%	231%	0.732
2020	2004	16	4,841	9,112	6	0	188%	205%	0.916
2020	2005	15	0	0	0	0	0%	179%	0.000
2020 Total			**178,643**	**329,475**	**185**	**2**	**184%**	**248%**	**0.744**
2021	1999	22	0	0	0	0	0%	406%	0.000
2021	2000	21	3,653	20,896	7	0	572%	365%	1.567
2021	2001	20	22,623	61,569	24	0	272%	329%	0.827
2021	2002	19	39,930	79,015	52	1	198%	296%	0.669
2021	2003	18	101,382	201,439	93	1	199%	261%	0.761
2021	2004	17	4,691	10,550	6	0	225%	231%	0.974
2021	2005	16	0	0	0	0	0%	205%	0.000
2021 Total			**172,279**	**373,468**	**182**	**3**	**217%**	**279%**	**0.776**
2022	1999	23	0	0	0	0	0%	454%	0.000
2022	2000	22	3,534	23,114	7	0	654%	406%	1.610
2022	2001	21	21,563	68,942	23	0	320%	365%	0.876
2022	2002	20	38,595	91,163	51	1	236%	329%	0.718
2022	2003	19	97,201	226,418	91	1	233%	296%	0.787
2022	2004	18	4,529	12,192	6	0	269%	261%	1.031
2022	2005	17	0	0	0	0	0%	231%	0.000
2022 Total			**165,421**	**421,829**	**178**	**3**	**255%**	**314%**	**0.812**
2023	1999	24	0	0	0	0	0%	509%	0.000
2023	2000	23	3,409	25,410	7	0	745%	454%	1.640
2023	2001	22	20,459	76,038	23	0	372%	406%	0.915
2023	2002	21	37,176	104,284	50	1	281%	365%	0.768
2023	2003	20	92,711	252,458	89	2	272%	329%	0.828
2023	2004	19	4,354	13,716	6	0	315%	296%	1.065
2023	2005	18	0	0	0	0	0%	261%	0.000
2023 Total			**158,109**	**471,906**	**174**	**3**	**298%**	**349%**	**0.854**

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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2024	1999	25	0	0	0	0	0%	563%	0.000
2024	2000	24	3,278	27,719	7	0	846%	509%	1.660
2024	2001	23	19,311	83,492	22	1	432%	454%	0.951
2024	2002	22	35,712	117,660	49	1	329%	406%	0.811
2024	2003	21	87,948	279,889	86	2	318%	365%	0.872
2024	2004	20	4,165	15,430	6	0	370%	329%	1.126
2024	2005	19	0	0	0	0	0%	296%	0.000
2024 Total			**150,415**	**524,189**	**170**	**3**	**348%**	**389%**	**0.897**
2025	1999	26	0	0	0	0	0%	618%	0.000
2025	2000	25	3,141	30,290	6	0	964%	563%	1.714
2025	2001	24	18,115	91,470	21	1	505%	509%	0.991
2025	2002	23	34,211	132,613	48	1	388%	454%	0.853
2025	2003	22	83,079	308,680	83	2	372%	406%	0.914
2025	2004	21	3,965	17,362	6	0	438%	365%	1.199
2025	2005	20	0	0	0	0	0%	329%	0.000
2025 Total			**142,510**	**580,415**	**165**	**3**	**407%**	**433%**	**0.940**
2026	1999	27	0	0	0	0	0%	680%	0.000
2026	2000	26	2,997	32,883	6	0	1097%	618%	1.775
2026	2001	25	16,874	98,762	20	1	585%	563%	1.040
2026	2002	24	32,679	147,544	47	1	451%	509%	0.886
2026	2003	23	78,153	337,421	81	2	432%	454%	0.950
2026	2004	22	3,755	19,603	6	0	522%	406%	1.285
2026	2005	21	0	0	0	0	0%	365%	0.000
2026 Total			**134,458**	**636,212**	**160**	**4**	**473%**	**484%**	**0.978**
2027	1999	28	0	0	0	0	0%	751%	0.000
2027	2000	27	2,848	34,810	6	0	1222%	680%	1.797
2027	2001	26	15,600	105,169	20	1	674%	618%	1.090
2027	2002	25	31,124	162,307	45	1	521%	563%	0.927
2027	2003	24	73,193	364,487	78	2	498%	509%	0.977
2027	2004	23	3,536	22,133	5	0	626%	454%	1.377
2027	2005	22	0	0	0	0	0%	406%	0.000
2027 Total			**126,301**	**688,906**	**154**	**4**	**545%**	**538%**	**1.013**
2028	1999	29	0	0	0	0	0%	832%	0.000
2028	2000	28	2,695	35,998	6	0	1336%	751%	1.778
2028	2001	27	14,299	111,388	19	1	779%	680%	1.145
2028	2002	26	29,549	177,899	44	1	602%	618%	0.974
2028	2003	25	68,231	391,667	75	2	574%	563%	1.020
2028	2004	24	3,309	24,285	5	0	734%	509%	1.441
2028	2005	23	0	0	0	0	0%	454%	0.000
2028 Total			**118,084**	**741,237**	**148**	**4**	**628%**	**594%**	**1.058**
2029	1999	30	0	0	0	0	0%	922%	0.000
2029	2000	29	2,537	37,105	5	0	1462%	832%	1.757
2029	2001	28	12,985	116,423	18	1	897%	751%	1.193
2029	2002	27	27,953	193,695	42	1	693%	680%	1.019
2029	2003	26	63,290	416,711	71	2	658%	618%	1.065
2029	2004	25	3,073	26,658	5	0	868%	563%	1.542
2029	2005	24	0	0	0	0	0%	509%	0.000
2029 Total			**109,839**	**790,592**	**142**	**4**	**720%**	**653%**	**1.102**

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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2030	1999	31	0	0	0	0	0%	1011%	0.000
2030	2000	30	2,375	37,906	5	0	1596%	922%	1.732
2030	2001	29	11,681	120,189	17	1	1029%	832%	1.236
2030	2002	28	26,341	207,742	41	1	789%	751%	1.050
2030	2003	27	58,398	439,116	68	2	752%	680%	1.106
2030	2004	26	2,830	29,152	5	0	1030%	618%	1.666
2030	2005	25	0	0	0	0	0%	563%	0.000
2030 Total			**101,626**	**834,105**	**135**	**4**	**821%**	**720%**	**1.140**
2031	1999	32	0	0	0	0	0%	1105%	0.000
2031	2000	31	2,207	38,525	5	0	1745%	1011%	1.726
2031	2001	30	10,402	123,195	15	1	1184%	922%	1.285
2031	2002	29	24,715	221,560	39	1	896%	832%	1.077
2031	2003	28	53,588	458,488	64	2	856%	751%	1.139
2031	2004	27	2,586	31,925	5	0	1234%	680%	1.815
2031	2005	26	0	0	0	0	0%	618%	0.000
2031 Total			**93,499**	**873,691**	**128**	**4**	**934%**	**796%**	**1.174**
2032	1999	33	0	0	0	0	0%	1212%	0.000
2032	2000	32	2,035	38,833	4	0	1908%	1105%	1.727
2032	2001	31	9,159	126,010	14	1	1376%	1011%	1.360
2032	2002	30	23,076	234,649	37	1	1017%	922%	1.103
2032	2003	29	48,886	475,838	61	2	973%	832%	1.170
2032	2004	28	2,343	34,086	4	0	1455%	751%	1.936
2032	2005	27	0	0	0	0	0%	680%	0.000
2032 Total			**85,499**	**909,416**	**121**	**4**	**1064%**	**880%**	**1.209**
2033	1999	34	0	0	0	0	0%	1333%	0.000
2033	2000	33	1,856	38,408	4	0	2069%	1212%	1.707
2033	2001	32	7,969	127,098	13	1	1595%	1105%	1.444
2033	2002	31	21,431	245,395	35	1	1145%	1011%	1.132
2033	2003	30	44,318	491,232	57	2	1108%	922%	1.203
2033	2004	29	2,104	35,605	4	0	1692%	832%	2.034
2033	2005	28	0	0	0	0	0%	751%	0.000
2033 Total			**77,678**	**937,739**	**113**	**4**	**1207%**	**970%**	**1.245**
2034	1999	35	0	0	0	0	0%	1493%	0.000
2034	2000	34	1,673	37,320	3	0	2231%	1333%	1.674
2034	2001	33	6,847	126,293	12	1	1845%	1212%	1.522
2034	2002	32	19,793	254,715	33	1	1287%	1105%	1.165
2034	2003	31	39,910	499,558	53	2	1252%	1011%	1.238
2034	2004	30	1,874	36,978	4	0	1973%	922%	2.141
2034	2005	29	0	0	0	0	0%	832%	0.000
2034 Total			**70,097**	**954,864**	**106**	**4**	**1362%**	**1063%**	**1.282**
2035	1999	36	0	0	0	0	0%	1661%	0.000
2035	2000	35	1,487	35,744	3	0	2403%	1493%	1.610
2035	2001	34	5,805	124,834	11	1	2150%	1333%	1.613
2035	2002	33	18,168	262,785	31	1	1446%	1212%	1.193
2035	2003	32	35,684	503,433	49	2	1411%	1105%	1.277
2035	2004	31	1,654	38,429	4	0	2324%	1011%	2.298
2035	2005	30	0	0	0	0	0%	922%	0.000
2035 Total			**62,798**	**965,224**	**98**	**4**	**1537%**	**1164%**	**1.321**

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Attachment H2.3
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2036	1999	37	0	0	0	0	0%	1788%	0.000
2036	2000	36	1,304	33,703	3	0	2585%	1661%	1.557
2036	2001	35	4,853	121,291	10	0	2499%	1493%	1.674
2036	2002	34	16,569	269,604	29	1	1627%	1333%	1.221
2036	2003	33	31,664	501,442	45	2	1584%	1212%	1.307
2036	2004	32	1,446	39,048	4	0	2701%	1105%	2.444
2036	2005	31	0	0	0	0	0%	1011%	0.000
2036 Total			**55,835**	**965,087**	**90**	**4**	**1728%**	**1280%**	**1.350**
2037	1999	38	0	0	0	0	0%	1929%	0.000
2037	2000	37	1,125	30,721	2	0	2732%	1788%	1.528
2037	2001	36	4,000	116,504	9	0	2913%	1661%	1.754
2037	2002	35	15,010	273,704	26	1	1823%	1493%	1.221
2037	2003	34	27,874	492,653	41	2	1767%	1333%	1.326
2037	2004	33	1,252	39,562	3	0	3160%	1212%	2.607
2037	2005	32	0	0	0	0	0%	1105%	0.000
2037 Total			**49,260**	**953,144**	**82**	**4**	**1935%**	**1416%**	**1.367**
2038	1999	39	0	0	0	0	0%	2082%	0.000
2038	2000	38	956	27,090	2	0	2834%	1929%	1.469
2038	2001	37	3,248	111,050	8	0	3419%	1788%	1.913
2038	2002	36	13,504	273,878	24	1	2028%	1661%	1.221
2038	2003	35	24,337	477,914	38	2	1964%	1493%	1.315
2038	2004	34	1,073	39,446	3	0	3677%	1333%	2.759
2038	2005	33	0	0	0	0	0%	1212%	0.000
2038 Total			**43,118**	**929,378**	**74**	**4**	**2155%**	**1574%**	**1.370**
2039	1999	40	0	0	0	0	0%	2342%	0.000
2039	2000	39	800	23,468	2	0	2934%	2082%	1.409
2039	2001	38	2,598	105,120	7	0	4047%	1929%	2.098
2039	2002	37	12,060	270,467	22	1	2243%	1788%	1.255
2039	2003	36	21,069	458,106	34	2	2174%	1661%	1.309
2039	2004	35	910	39,184	3	0	4308%	1493%	2.885
2039	2005	34	0	0	0	0	0%	1333%	0.000
2039 Total			**37,437**	**896,345**	**66**	**3**	**2394%**	**1725%**	**1.388**
2040	1999	41	0	0	0	0	0%	2565%	0.000
2040	2000	40	658	20,019	1	0	3041%	2342%	1.298
2040	2001	39	2,044	98,478	6	0	4818%	2082%	2.313
2040	2002	38	10,695	262,435	19	1	2454%	1929%	1.272
2040	2003	37	18,078	434,313	30	2	2402%	1788%	1.344
2040	2004	36	763	38,734	3	0	5073%	1661%	3.054
2040	2005	35	0	0	0	0	0%	1493%	0.000
2040 Total			**32,239**	**853,979**	**59**	**3**	**2649%**	**1861%**	**1.423**
2041	1999	42	0	0	0	0	0%	2761%	0.000
2041	2000	41	533	16,843	1	0	3162%	2565%	1.233
2041	2001	40	1,582	91,494	5	0	5784%	2342%	2.470
2041	2002	39	9,418	251,907	17	1	2675%	2082%	1.284
2041	2003	38	15,368	406,698	27	1	2646%	1929%	1.372
2041	2004	37	634	38,191	2	0	6027%	1788%	3.372
2041	2005	36	0	0	0	0	0%	1661%	0.000
2041 Total			**27,534**	**805,134**	**52**	**3**	**2924%**	**2014%**	**1.452**

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Durational Projection Exhibit - Before Proposed Rate Increase
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Experience Year	Issue Year	Calendar Duration	Earned Premiums	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate Loss Ratio	Expected Loss Ratio	Best Estimate To Expected
2042	1999	43	0	0	0	0	0%	2973%	0.000
2042	2000	42	423	13,897	1	0	3284%	2761%	1.189
2042	2001	41	1,202	84,542	4	0	7032%	2565%	2.742
2042	2002	40	8,235	239,551	15	1	2909%	2342%	1.242
2042	2003	39	12,939	376,741	23	1	2912%	2082%	1.398
2042	2004	38	519	36,862	2	0	7097%	1929%	3.679
2042	2005	37	0	0	0	0	0%	1788%	0.000
2042 Total			**23,319**	**751,593**	**45**	**3**	**3223%**	**2208%**	**1.460**
2043	1999	44	0	0	0	0	0%	3202%	0.000
2043	2000	43	330	11,278	1	0	3418%	2973%	1.150
2043	2001	42	897	77,277	4	0	8616%	2761%	3.121
2043	2002	41	7,151	224,314	13	1	3137%	2565%	1.223
2043	2003	40	10,780	345,403	20	1	3204%	2342%	1.368
2043	2004	39	420	34,918	2	0	8315%	2082%	3.993
2043	2005	38	0	0	0	0	0%	1929%	0.000
2043 Total			**19,578**	**693,190**	**39**	**2**	**3541%**	**2448%**	**1.447**
2044	1999	45	0	0	0	0	0%	3691%	0.000
2044	2000	44	252	8,914	0	0	3537%	3202%	1.104
2044	2001	43	656	69,136	3	0	10539%	2973%	3.545
2044	2002	42	6,166	208,329	11	1	3379%	2761%	1.224
2044	2003	41	8,882	310,583	17	1	3497%	2565%	1.363
2044	2004	40	334	32,748	2	0	9791%	2342%	4.181
2044	2005	39	0	0	0	0	0%	2082%	0.000
2044 Total			**16,291**	**629,710**	**33**	**2**	**3865%**	**2661%**	**1.453**
2045	1999	46	0	0	0	0	0%	3691%	0.000
2045	2000	45	188	6,899	0	0	3662%	3691%	0.992
2045	2001	44	470	61,146	3	0	13018%	3202%	4.065
2045	2002	43	5,278	191,698	9	1	3632%	2973%	1.222
2045	2003	42	7,235	275,409	14	1	3807%	2761%	1.379
2045	2004	41	262	30,448	1	0	11612%	2565%	4.527
2045	2005	40	0	0	0	0	0%	2342%	0.000
2045 Total			**13,434**	**565,600**	**28**	**2**	**4210%**	**2869%**	**1.468**
2046	1999	47	0	0	0	0	0%	3691%	0.000
2046	2000	46	138	5,272	0	0	3834%	3691%	1.039
2046	2001	45	329	52,853	2	0	16074%	3691%	4.355
2046	2002	44	4,483	175,279	8	1	3910%	3202%	1.221
2046	2003	43	5,826	240,810	12	1	4133%	2973%	1.390
2046	2004	42	202	27,416	1	0	13551%	2761%	4.908
2046	2005	41	0	0	0	0	0%	2565%	0.000
2046 Total			**10,977**	**501,631**	**23**	**2**	**4570%**	**3093%**	**1.477**
2047	1999	48	0	0	0	0	0%	3691%	0.000
2047	2000	47	98	3,974	0	0	4061%	3691%	1.100
2047	2001	46	225	45,048	2	0	20047%	3691%	5.432
2047	2002	45	3,774	158,464	6	0	4199%	3691%	1.138
2047	2003	44	4,633	208,078	10	1	4491%	3202%	1.402
2047	2004	43	153	24,153	1	0	15745%	2973%	5.296
2047	2005	42	0	0	0	0	0%	2761%	0.000
2047 Total			**8,883**	**439,716**	**19**	**1**	**4950%**	**3424%**	**1.446**
2048	1999	49	0	0	0	0	0%	0%	0.000
2048	2000	48	68	2,923	0	0	4313%	3691%	1.169
2048	2001	47	150	37,872	1	0	25294%	3691%	6.854
2048	2002	46	3,149	140,703	5	0	4469%	3691%	1.211
2048	2003	45	3,639	176,692	8	1	4856%	3691%	1.316
2048	2004	44	114	21,006	1	0	18404%	3202%	5.747
2048	2005	43	0	0	0	0	0%	2973%	0.000
2048 Total			**7,119**	**379,195**	**16**	**1**	**5326%**	**3683%**	**1.446**
Grand Total			**3,966,380**	**21,906,152**	**4,572**	**104**	**552%**	**488%**	**1.132**

The State Life Insurance Company
Policy Form: 6000 - All Pay Types

Attachment H2.4
Durational Projection Exhibit - Before Proposed Rate Increase
Virginia

Calendar Duration	Earned Premium	Incurred Claims	Policyholder Counts	Claim Counts	Best Estimate	Expected	Best Estimate To Expected
7	0	0	0	0	0.00%	0.00%	0.000
8	13,555	2,267	7	0	16.73%	50.56%	0.331
9	175,329	59,427	116	1	33.89%	70.26%	0.482
10	192,651	90,002	172	1	46.72%	89.34%	0.523
11	206,333	120,863	195	1	58.58%	105.04%	0.558
12	206,755	155,953	201	1	75.43%	120.37%	0.627
13	202,387	179,260	198	2	88.57%	138.58%	0.639
14	197,714	205,246	195	2	103.81%	159.80%	0.650
15	192,708	235,106	193	2	122.00%	179.05%	0.681
16	187,382	268,806	190	2	143.45%	205.40%	0.698
17	181,707	306,271	187	2	168.55%	230.94%	0.730
18	175,578	347,652	184	2	198.00%	261.12%	0.758
19	168,963	391,958	181	3	231.98%	295.90%	0.784
20	161,859	439,797	177	3	271.72%	329.06%	0.826
21	154,306	491,371	172	3	318.44%	365.15%	0.872
22	146,540	545,096	168	3	371.98%	406.31%	0.916
23	138,620	601,069	163	4	433.61%	454.40%	0.954
24	130,573	655,504	157	4	502.02%	509.45%	0.985
25	122,442	709,684	152	4	579.61%	562.55%	1.030
26	114,267	761,814	146	4	666.70%	618.23%	1.078
27	106,086	810,934	140	4	764.41%	680.04%	1.124
28	97,953	852,736	133	4	870.56%	751.37%	1.159
29	89,924	890,297	126	4	990.06%	832.14%	1.190
30	82,045	923,959	119	4	1126.15%	921.58%	1.222
31	74,361	947,917	111	4	1274.75%	1011.36%	1.260
32	66,926	963,127	103	4	1439.09%	1104.84%	1.303
33	59,787	968,490	95	4	1619.89%	1212.06%	1.336
34	52,993	963,856	87	4	1818.83%	1333.05%	1.364
35	46,597	947,836	79	4	2034.11%	1493.18%	1.362
36	40,640	920,924	71	3	2266.06%	1661.05%	1.364
37	35,145	884,743	64	3	2517.39%	1787.59%	1.408
38	30,136	838,206	57	3	2781.43%	1928.95%	1.442
39	25,620	785,512	50	3	3065.98%	2082.44%	1.472
40	21,590	729,215	43	2	3377.60%	2341.82%	1.442
41	18,031	666,731	37	2	3697.75%	2564.71%	1.442
42	14,924	602,329	31	2	4036.06%	2760.91%	1.462
43	12,244	537,075	26	2	4386.54%	2973.04%	1.475
44	9,952	474,422	21	1	4767.18%	3202.46%	1.489
45	7,930	394,907	17	1	4979.87%	3690.57%	1.349
46	3,511	191,023	7	1	5440.91%	3690.57%	1.474
47	248	41,845	2	0	16902.06%	3690.57%	4.580
48	68	2,923	0	0	4312.78%	3690.57%	1.169
49	0	0	0	0	0.00%	0.00%	0.000
Grand Total	**3,966,380**	**21,906,152**	**4,572**	**104**	**552.30%**	**487.82%**	**1.132**

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	7,001	19,740,354	93%	96%
Facility Only	494	881,914	7%	4%
Total	7,495	20,622,268	100%	100%
COLA Options				
No COLA	824	1,476,495	11%	7%
Compound COLA 5%	5,619	16,780,311	75%	81%
Simple COLA	1,052	2,365,462	14%	11%
Total	7,495	20,622,268	100%	100%
Nonforfeiture Options				
None	7,156	18,327,999	95%	89%
Full ROP	283	1,982,417	4%	10%
SBP NFO	21	99,906	0%	0%
Full ROP & SBP	35	211,947	0%	1%
Total	7,495	20,622,268	100%	100%
Pay Period				
10 Pay	1,209	6,995,868	16%	34%
Lifetime	6,286	13,626,400	84%	66%
Total	7,495	20,622,268	100%	100%
Joint/Single Life				
Joint	3,999	13,074,571	53%	63%
Single	3,496	7,547,698	47%	37%
Total	7,495	20,622,268	100%	100%
Billing Mode				
Annual	2,744	8,616,206	37%	42%
Semi-Annual	347	1,102,262	5%	5%
Quarterly	783	2,502,925	10%	12%
Monthly	3,621	8,400,877	48%	41%
Total	7,495	20,622,268	100%	100%
Elimination Period				
0	559	1,975,355	7%	10%
30	1,355	3,888,624	18%	19%
60	181	519,866	2%	3%
90	5,400	14,238,423	72%	69%
180	0	0	0%	0%
Total	7,495	20,622,268	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I1
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	924	1,686,637	12%	8%
5 Year / 5 Year	561	1,308,844	7%	6%
Lifetime / Lifetime	6,010	17,626,787	80%	85%
Total	7,495	20,622,268	100%	100%
Issue Age Cohort				
22	7	10,479	0%	0%
27	8	5,988	0%	0%
32	18	30,564	0%	0%
37	77	294,518	1%	1%
42	191	738,522	3%	4%
47	622	1,962,311	8%	10%
52	1,549	4,090,616	21%	20%
57	2,454	5,873,329	33%	28%
62	1,723	4,639,263	23%	22%
67	597	1,961,882	8%	10%
72	190	699,505	3%	3%
77	53	281,495	1%	1%
82	6	33,796	0%	0%
Total	7,495	20,622,268	100%	100%
Attained Age Cohort				
27	1	1,975	0%	0%
32	8	11,483	0%	0%
37	10	10,531	0%	0%
42	36	153,594	0%	1%
47	112	436,178	1%	2%
52	274	1,083,874	4%	5%
57	858	2,547,205	11%	12%
62	1,810	4,667,539	24%	23%
67	2,244	5,288,676	30%	26%
72	1,473	4,088,956	20%	20%
77	467	1,519,050	6%	7%
82	158	597,585	2%	3%
87	44	215,621	1%	1%
Total	7,495	20,622,268	100%	100%
Duration				
6	244	1,041,501	3%	5%
7	598	2,233,734	8%	11%
8	2,969	8,938,647	40%	43%
9	2,102	4,904,776	28%	24%
10	1,150	2,531,017	15%	12%
11	427	959,493	6%	5%
12	5	13,100	0%	0%
Total	7,495	20,622,268	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	119	296,259	99%	99%
Facility Only	1	1,707	1%	1%
Total	120	297,966	100%	100%
COLA Options				
No COLA	10	15,986	8%	5%
Compound COLA 5%	94	242,163	78%	81%
Simple COLA	16	39,816	13%	13%
Total	120	297,966	100%	100%
Nonforfeiture Options				
None	117	282,476	98%	95%
Full ROP	3	15,490	3%	5%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Total	120	297,966	100%	100%
Pay Period				
10 Pay	15	70,473	13%	24%
Lifetime	105	227,492	88%	76%
Total	120	297,966	100%	100%
Joint/Single Life				
Joint	64	186,594	53%	63%
Single	56	111,372	47%	37%
Total	120	297,966	100%	100%
Billing Mode				
Annual	35	93,325	29%	31%
Semi-Annual	4	10,466	3%	4%
Quarterly	16	49,302	13%	17%
Monthly	65	144,873	54%	49%
Total	120	297,966	100%	100%
Elimination Period				
0	6	13,462	5%	5%
30	18	36,279	15%	12%
60	0	0	0%	0%
90	96	248,226	80%	83%
180	0	0	0%	0%
Total	120	297,966	100%	100%

The State Life Insurance Company
Policy Form: S-6000

Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Benefit Period				
3 Year / 3 Year	15	21,163	13%	7%
5 Year / 5 Year	16	40,052	13%	13%
Lifetime / Lifetime	89	236,751	74%	79%
Total	120	297,966	100%	100%
Issue Age Cohort				
22	0	0	0%	0%
27	0	0	0%	0%
32	1	1,503	1%	1%
37	1	1,379	1%	0%
42	2	6,009	2%	2%
47	8	21,702	7%	7%
52	32	69,117	27%	23%
57	41	90,038	34%	30%
62	21	51,902	18%	17%
67	10	33,622	8%	11%
72	3	11,556	3%	4%
77	1	11,138	1%	4%
82	0	0	0%	0%
Total	120	297,966	100%	100%
Attained Age Cohort				
27	0	0	0%	0%
32	0	0	0%	0%
37	1	1,503	1%	1%
42	0	0	0%	0%
47	1	1,379	1%	0%
52	3	10,936	3%	4%
57	14	32,915	12%	11%
62	40	84,980	33%	29%
67	33	75,372	28%	25%
72	18	49,495	15%	17%
77	8	28,238	7%	9%
82	1	2,009	1%	1%
87	1	11,138	1%	4%
Total	120	297,966	100%	100%
Duration				
6	0	0	0%	0%
7	8	19,929	7%	7%
8	65	162,166	54%	54%
9	30	59,829	25%	20%
10	12	29,133	10%	10%
11	5	26,910	4%	9%
12	0	0	0%	0%
Total	120	297,966	100%	100%

The State Life Insurance Company
Nationwide Experience Projection at 5.5% without Rate Increase
Policy Form: S-6000-P

Attachment J1

	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Earned Premium	Incurred Claims	Loss Ratio	at: Year 2011	5.50% Factor 1.0550
Past	251,729,300	32,510,377	12.9%	333,802,064	37,850,002	333,802,064	37,850,002	11.3%		
Future	242,889,887	1,295,308,408	533.3%	149,719,200	465,790,768	149,719,200	465,790,768	311.1%		
Lifetime	494,619,187	1,327,818,785	268.5%	483,521,264	503,640,770	483,521,264	503,640,770	104.2%		

	Lifetime LR	Future LR
Net Present Value of Earned Premiums @ 1/1/2012:	483,521,264	149,719,200
Net Present Value of Incurred Claims @ 1/1/2012:	503,640,770	465,790,768
ALR as end of 2011 based on statutory assumptions:	238,198,461	238,198,461
Loss Ratio without ALR Included	104.2%	311.1%
Loss Ratio less ALR based on statutory assumptions Included	**54.9%**	**152.0%**

	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Earned Premium	Incurred Claims	Loss Ratio	at: Year 2011	5.50% Factor 1.0550
	1999	0	0	0.0%	0	0	0	0	0.0%	12.5	1.9528
	2000	1,083,604	270	0.0%	2,005,737	499	2,005,737	499	0.0%	11.5	1.8510
	2001	6,768,573	0	0.0%	11,875,392	0	13,881,128	499	0.0%	10.5	1.7545
	2002	13,031,562	272,615	2.1%	21,671,793	453,365	35,552,921	453,863	1.3%	9.5	1.6630
	2003	26,583,698	262,727	1.0%	41,904,562	414,144	77,457,484	868,007	1.1%	8.5	1.5763
	2004	27,632,398	188,995	0.7%	41,286,876	282,387	118,744,359	1,150,394	1.0%	7.5	1.4941
Historical Experience	2005	26,328,583	2,238,601	8.5%	37,287,947	3,170,427	156,032,306	4,320,821	2.8%	6.5	1.4163
	2006	26,242,864	3,528,811	13.4%	35,228,954	4,737,148	191,261,260	9,057,969	4.7%	5.5	1.3424
	2007	25,669,370	1,482,285	5.8%	32,662,640	1,886,113	223,923,900	10,944,082	4.9%	4.5	1.2724
	2008	25,330,040	2,602,279	10.3%	30,550,582	3,138,610	254,474,482	14,082,692	5.5%	3.5	1.2061
	2009	25,076,616	7,009,118	28.0%	28,668,178	8,012,989	283,142,659	22,095,681	7.8%	2.5	1.1432
	2010	24,349,690	7,518,013	30.9%	26,385,913	8,146,700	309,528,573	30,242,381	9.8%	1.5	1.0836
	2011	23,632,301	7,406,663	31.3%	24,273,491	7,607,620	333,802,064	37,850,002	11.3%	0.5	1.0271
	2012	20,043,468	7,504,189	37.4%	19,514,015	7,305,964	353,316,078	45,155,966	12.8%	-0.5	0.9736
	2013	16,041,325	8,667,931	54.0%	14,803,402	7,999,020	368,119,481	53,154,986	14.4%	-1.5	0.9228
	2014	13,851,501	10,021,556	72.3%	12,116,179	8,766,051	380,235,660	61,921,037	16.3%	-2.5	0.8747
	2015	12,761,618	11,611,284	91.0%	10,580,888	9,627,125	390,816,548	71,548,162	18.3%	-3.5	0.8291
	2016	12,398,936	13,411,303	108.2%	9,744,249	10,539,862	400,560,797	82,088,024	20.5%	-4.5	0.7859
	2017	12,053,770	15,420,925	127.9%	8,979,132	11,487,404	409,539,929	93,575,428	22.8%	-5.5	0.7449
	2018	11,686,750	17,637,303	150.9%	8,251,878	12,453,493	417,791,807	106,028,921	25.4%	-6.5	0.7061
	2019	11,296,764	20,045,826	177.4%	7,560,676	13,416,230	425,352,483	119,445,151	28.1%	-7.5	0.6693
	2020	10,881,604	22,631,671	208.0%	6,903,145	14,357,232	432,255,628	133,802,383	31.0%	-8.5	0.6344
	2021	10,439,033	25,381,429	243.1%	6,277,141	15,262,220	438,532,769	149,064,603	34.0%	-9.5	0.6013
	2022	9,970,290	28,252,304	283.4%	5,682,729	16,102,861	444,215,498	165,167,464	37.2%	-10.5	0.5700
	2023	9,479,465	31,201,819	329.2%	5,121,304	16,856,858	449,336,802	182,024,322	40.5%	-11.5	0.5403
	2024	8,972,664	34,179,345	380.9%	4,594,790	17,502,819	453,931,592	199,527,141	44.0%	-12.5	0.5121
	2025	8,456,756	37,151,906	439.3%	4,104,834	18,033,204	458,036,425	217,560,345	47.5%	-13.5	0.4854
	2026	7,935,093	40,075,926	505.0%	3,650,828	18,438,386	461,687,253	235,998,731	51.1%	-14.5	0.4601
	2027	7,410,280	42,861,878	578.4%	3,231,629	18,692,099	464,918,882	254,690,830	54.8%	-15.5	0.4361
	2028	6,884,874	45,448,397	660.1%	2,845,971	18,786,807	467,764,853	273,477,637	58.5%	-16.5	0.4134
Projected Future Experience	2029	6,361,851	47,795,739	751.3%	2,492,674	18,727,126	470,257,527	292,204,764	62.1%	-17.5	0.3918
	2030	5,844,464	49,855,430	853.0%	2,170,572	18,515,778	472,428,099	310,720,542	65.8%	-18.5	0.3714
	2031	5,336,131	51,543,112	965.9%	1,878,467	18,144,611	474,306,566	328,865,153	69.3%	-19.5	0.3520
	2032	4,840,355	52,838,727	1091.6%	1,615,109	17,630,999	475,921,674	346,496,152	72.8%	-20.5	0.3337
	2033	4,360,709	53,684,912	1231.1%	1,379,206	16,979,479	477,300,881	363,475,631	76.2%	-21.5	0.3163
	2034	3,900,621	54,049,677	1385.7%	1,169,374	16,203,646	478,470,255	379,679,277	79.4%	-22.5	0.2998
	2035	3,463,312	53,942,031	1557.5%	984,144	15,328,318	479,454,399	395,007,595	82.4%	-23.5	0.2842
	2036	3,051,605	53,351,692	1748.3%	821,946	14,370,204	480,276,344	409,377,799	85.2%	-24.5	0.2693
	2037	2,667,796	52,252,159	1958.6%	681,106	13,340,328	480,957,451	422,718,128	87.9%	-25.5	0.2553
	2038	2,313,605	50,682,905	2190.6%	559,885	12,265,106	481,517,336	434,983,234	90.3%	-26.5	0.2420
	2039	1,990,142	48,720,378	2448.1%	456,501	11,175,527	481,973,837	446,158,761	92.6%	-27.5	0.2294
	2040	1,697,812	46,427,110	2734.5%	369,143	10,094,308	482,342,980	456,253,069	94.6%	-28.5	0.2174
	2041	1,436,388	43,827,052	3051.2%	296,022	9,032,224	482,639,002	465,285,293	96.4%	-29.5	0.2061
	2042	1,205,132	41,018,224	3403.6%	235,415	8,012,662	482,874,417	473,297,955	98.0%	-30.5	0.1953
	2043	1,002,744	38,065,998	3796.2%	185,668	7,048,306	483,060,085	480,346,261	99.4%	-31.5	0.1852
	2044	827,502	35,042,020	4234.7%	145,233	6,150,128	483,205,318	486,496,390	100.7%	-32.5	0.1755
	2045	677,375	32,035,477	4729.4%	112,687	5,329,345	483,318,004	491,825,734	101.8%	-33.5	0.1664
	2046	550,112	29,070,793	5284.5%	86,744	4,584,025	483,404,749	496,409,760	102.7%	-34.5	0.1577
	2047	443,350	26,188,761	5907.0%	66,265	3,914,287	483,471,014	500,324,046	103.5%	-35.5	0.1495
	2048	354,692	23,411,218	6600.4%	50,250	3,316,723	483,521,264	503,640,770	104.2%	-36.5	0.1417

The State Life Insurance Company
Nationwide Experience Projection at 6.5% without Rate Increase
Policy Form: S-6000-P

Attachment J2

	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Earned Premium	Incurred Claims	Loss Ratio	at: Year 2011	6.50% Factor 1.0650
Past	251,729,300	32,510,377	12.9%	351,677,636	38,931,101	351,677,636	38,931,101	11.1%		
Future	242,889,887	1,295,308,408	533.3%	139,541,223	397,947,935	139,541,223	397,947,935	285.2%		
Lifetime	494,619,187	1,327,818,785	268.5%	491,218,859	436,879,036	491,218,859	436,879,036	88.9%		

	Lifetime LR	Future LR
Net Present Value of Earned Premiums @ 1/1/2012:	491,218,859	139,541,223
Net Present Value of Incurred Claims @ 1/1/2012:	436,879,036	397,947,935
ALR as end of 2011 based on statutory assumptions:	238,198,461	238,198,461
Loss Ratio without ALR Included	88.9%	285.2%
Loss Ratio less ALR based on statutory assumptions Included	**40.4%**	**114.5%**

	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Earned Premium	Incurred Claims	Loss Ratio	at: Year 2011	6.50% Factor 1.0650
Historical Experience	1999	0	0	0.0%	0	0	0	0	0.0%	12.5	2.1972
	2000	1,083,604	270	0.0%	2,235,584	556	2,235,584	556	0.0%	11.5	2.0631
	2001	6,768,573	0	0.0%	13,111,972	0	15,347,556	556	0.0%	10.5	1.9372
	2002	13,031,562	272,615	2.1%	23,703,788	495,873	39,051,344	496,429	1.3%	9.5	1.8190
	2003	26,583,698	262,727	1.0%	45,403,263	448,722	84,454,607	945,151	1.1%	8.5	1.7079
	2004	27,632,398	188,995	0.7%	44,313,967	303,091	128,768,574	1,248,242	1.0%	7.5	1.6037
	2005	26,328,583	2,238,601	8.5%	39,646,051	3,370,926	168,414,625	4,619,167	2.7%	6.5	1.5058
	2006	26,242,864	3,528,811	13.4%	37,105,139	4,989,434	205,519,764	9,608,602	4.7%	5.5	1.4139
	2007	25,669,370	1,482,285	5.8%	34,079,126	1,967,908	239,598,890	11,576,510	4.8%	4.5	1.3276
	2008	25,330,040	2,602,279	10.3%	31,576,174	3,243,974	271,175,064	14,820,484	5.5%	3.5	1.2466
	2009	25,076,616	7,009,118	28.0%	29,352,355	8,204,222	300,527,419	23,024,706	7.7%	2.5	1.1705
	2010	24,349,690	7,518,013	30.9%	26,761,956	8,262,804	327,289,375	31,287,510	9.6%	1.5	1.0991
	2011	23,632,301	7,406,663	31.3%	24,388,260	7,643,590	351,677,636	38,931,101	11.1%	0.5	1.0320
Projected Future Experience	2012	20,043,468	7,504,189	37.4%	19,422,183	7,271,583	371,099,819	46,202,684	12.5%	-0.5	0.9690
	2013	16,041,325	8,667,931	54.0%	14,595,394	7,886,623	385,695,213	54,089,306	14.0%	-1.5	0.9099
	2014	13,851,501	10,021,556	72.3%	11,833,762	8,561,722	397,528,975	62,651,028	15.8%	-2.5	0.8543
	2015	12,761,618	11,611,284	91.0%	10,237,222	9,314,437	407,766,196	71,965,465	17.6%	-3.5	0.8022
	2016	12,398,936	13,411,303	108.2%	9,339,233	10,101,776	417,105,429	82,067,242	19.7%	-4.5	0.7532
	2017	12,053,770	15,420,925	127.9%	8,525,111	10,906,554	425,630,540	92,973,796	21.8%	-5.5	0.7073
	2018	11,686,750	17,637,303	150.9%	7,761,065	11,712,773	433,391,605	104,686,569	24.2%	-6.5	0.6641
	2019	11,296,764	20,045,826	177.4%	7,044,205	12,499,766	440,435,810	117,186,335	26.6%	-7.5	0.6236
	2020	10,881,604	22,631,671	208.0%	6,371,200	13,250,887	446,807,010	130,437,223	29.2%	-8.5	0.5855
	2021	10,439,033	25,381,429	243.1%	5,739,037	13,953,874	452,546,047	144,391,097	31.9%	-9.5	0.5498
	2022	9,970,290	28,252,304	283.4%	5,146,795	14,584,213	457,692,842	158,975,309	34.7%	-10.5	0.5162
	2023	9,479,465	31,201,819	329.2%	4,594,765	15,123,748	462,287,608	174,099,057	37.7%	-11.5	0.4847
	2024	8,972,664	34,179,345	380.9%	4,083,676	15,555,846	466,371,284	189,654,903	40.7%	-12.5	0.4551
	2025	8,456,756	37,151,906	439.3%	3,613,966	15,876,742	469,985,250	205,531,646	43.7%	-13.5	0.4273
	2026	7,935,093	40,075,926	505.0%	3,184,071	16,081,045	473,169,321	221,612,690	46.8%	-14.5	0.4013
	2027	7,410,280	42,861,878	578.4%	2,792,002	16,149,247	475,961,322	237,761,937	50.0%	-15.5	0.3768
	2028	6,884,874	45,448,397	660.1%	2,435,721	16,078,667	478,397,043	253,840,604	53.1%	-16.5	0.3538
	2029	6,361,851	47,795,739	751.3%	2,113,320	15,877,095	480,510,364	269,717,699	56.1%	-17.5	0.3322
	2030	5,844,464	49,855,430	853.0%	1,822,959	15,550,513	482,333,323	285,268,212	59.1%	-18.5	0.3119
	2031	5,336,131	51,543,112	965.9%	1,562,821	15,095,701	483,896,143	300,363,913	62.1%	-19.5	0.2929
	2032	4,840,355	52,838,727	1091.6%	1,331,099	14,530,661	485,227,242	314,894,575	64.9%	-20.5	0.2750
	2033	4,360,709	53,684,912	1231.1%	1,126,006	13,862,312	486,353,248	328,756,887	67.6%	-21.5	0.2582
	2034	3,900,621	54,049,677	1385.7%	945,731	13,104,695	487,298,979	341,861,582	70.2%	-22.5	0.2425
	2035	3,463,312	53,942,031	1557.5%	788,453	12,280,372	488,087,432	354,141,954	72.6%	-23.5	0.2277
	2036	3,051,605	53,351,692	1748.3%	652,323	11,404,672	488,739,755	365,546,626	74.8%	-24.5	0.2138
	2037	2,667,796	52,252,159	1958.6%	535,473	10,487,917	489,275,228	376,034,543	76.9%	-25.5	0.2007
	2038	2,313,605	50,682,905	2190.6%	436,038	9,552,057	489,711,266	385,586,600	78.7%	-26.5	0.1885
	2039	1,990,142	48,720,378	2448.1%	352,184	8,621,770	490,063,450	394,208,370	80.4%	-27.5	0.1770
	2040	1,697,812	46,427,110	2734.5%	282,115	7,714,501	490,345,565	401,922,871	82.0%	-28.5	0.1662
	2041	1,436,388	43,827,052	3051.2%	224,108	6,837,996	490,569,674	408,760,867	83.3%	-29.5	0.1560
	2042	1,205,132	41,018,224	3403.6%	176,551	6,009,161	490,746,225	414,770,027	84.5%	-30.5	0.1465
	2043	1,002,744	38,065,998	3796.2%	137,936	5,236,301	490,884,161	420,006,328	85.6%	-31.5	0.1376
	2044	827,502	35,042,020	4234.7%	106,883	4,526,128	490,991,044	424,532,456	86.5%	-32.5	0.1292
	2045	677,375	32,035,477	4729.4%	82,152	3,885,253	491,073,196	428,417,710	87.2%	-33.5	0.1213
	2046	550,112	29,070,793	5284.5%	62,645	3,310,514	491,135,841	431,728,223	87.9%	-34.5	0.1139
	2047	443,350	26,188,761	5907.0%	47,406	2,800,296	491,183,247	434,528,519	88.5%	-35.5	0.1069
	2048	354,692	23,411,218	6600.4%	35,612	2,350,517	491,218,859	436,879,036	88.9%	-36.5	0.1004

The State Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: 6000 - All Pay Types
Attachment K

1	Accumulated value of initial earned premium	316,912,231	x	58%	183,809,094
2a	Accumulated value of earned premium	316,912,231			
2b	Accumulated value of prior premium rate schedulce increases (2a-1)	-	x	85%	-
3	Present value of future projected initial earned premium	161,396,292	x	58%	93,609,849
4a	Present value of future projected premium	194,375,688			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	32,979,397	x	85%	28,032,487
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**305,451,430**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				36,804,741
6b	Present value of future projected incurred claims without the inclusion of active life reserves				513,985,681
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**550,790,423**
					True

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at 4.5%, the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing were issued.