

State: District of Columbia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home & Home Care/LTC05I.001 Qualified
Product Name: Long-Term Care Insurance
Project Name/Number: CCIII w/BB Reprice - 2013 Unisex/CCIII w/BB Reprice - Unisex 2013

Filing at a Glance

Company: John Hancock Life Insurance Company (USA)
 Product Name: Long-Term Care Insurance
 State: District of Columbia
 TOI: LTC05I Individual Long Term Care - Nursing Home & Home Care
 Sub-TOI: LTC05I.001 Qualified
 Filing Type: Rate
 Date Submitted: 01/14/2014
 SERFF Tr Num: MULF-129333246
 SERFF Status: Pending Industry Response
 State Tr Num:
 State Status:
 Co Tr Num: CCIII W/BB REPRICE - UNISEX

Implementation
 Date Requested:
 Author(s): Michelle Fluet, Carol Folsom, Pat Hamlett, Joanne Witham
 Reviewer(s): Donghan Xu (primary), Alula Selassie
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:

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General Information

Project Name: CCIII w/BB Reprice - 2013 Unisex
 Project Number: CCIII w/BB Reprice - Unisex 2013
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments: Our domicile state of Michigan is a member of the IIPRC. The submission of these rates and forms remain pending with the IIPRC.

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 01/29/2014
 State Status Changed:

Deemer Date:
 Submitted By: Pat Hamlett

Created By: Joanne Witham
 Corresponding Filing Tracking Number:

Filing Description:
 Chester A. McPherson
 Interim Commissioner
 Government of the District of Columbia
 Department of Insurance, Securities, and Banking
 810 First Street, N.E. Suite 701
 Washington, DC 20002

Re:John Hancock Life Insurance Company (U.S.A.)
 Company NAIC # 65838, FEIN # 01-0233346
 Individual Long-Term Care Insurance Submission
 Revised Actuarial Memo for Policy Form LTC-11 DC

(Related Form Filing SERFF # 129333247 – Submitted on 1/14/2014)

Dear Commissioner,

We enclose the above referenced actuarial memo for your review and approval. This memo and new rate schedules will replace any previously approved by your department. These updates are associated with our Custom Care III featuring Benefit Builder policy form LTC-11 DC approved by your department on 4/20/12. SERFF File # MULF-128206507 and on 1/25/2013, SERFF # MULF-128206506 and approved changes on 6/21/2012, SERFF # MULF-128479909 and 12/18/2012, SERFF # MULF-128202465.

Rates

We completed a comprehensive experience study this year and are reflecting new assumptions. We also found that experience on older products is deteriorating. This has led us to increase our margins and therefore rates. The submitted rates are on average approximately 26% higher than current rates for this policy series.

Subject to your approval, the new premium rates will be applied on a prospective basis upon an implementation date to be determined based on administrative readiness. It is important to note that no rate change will be imposed on existing policyholders.

The following items are included in this submission:

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- * the submission letter.
- all actuarial material
- * all required certifications.

Company and Contact

Filing Contact Information

Joanne Witham , jwitham@jhancock.com
 200 Berkeley Street 617-572-0281 [Phone]
 Boston, MA 02117 617-572-0399 [FAX]

Filing Company Information

John Hancock Life Insurance Company (USA)	CoCode: 65838	State of Domicile: Michigan
200 Berkeley Street	Group Code: 904	Company Type:
Boston, MA 02176	Group Name:	State ID Number:
(617) 572-6000 ext. [Phone]	FEIN Number: 01-0233346	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

MULF-129333246

State Tracking #:**Company Tracking #:**

CCIII W/BB REPRICE - UNISEX

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John Hancock Life Insurance Company (USA)

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Actuarial Memorandum	LTC-11 DC	New		DC LTC-11 Actuarial Memorandum 1.13.2014.pdf,
2		Net Single Premiums	LTC-11 DC	New		LTC-11 DC BB Net Single Premiums.xls,

SERFF Tracking #:

MULF-129333246

State Tracking #:

Company Tracking #:

CCIII W/BB REPRICE - UNISEX

State:

District of Columbia

Filing Company:

John Hancock Life Insurance Company (USA)

TOI/Sub-TOI:

LTC05I Individual Long Term Care - Nursing Home & Home Care/LTC05I.001 Qualified

Product Name:

Long-Term Care Insurance

Project Name/Number:

CCIII w/BB Reprice - 2013 Unisex/CCIII w/BB Reprice - Unisex 2013

Attachment LTC-11 DC BB Net Single Premiums.xls is not a PDF document and cannot be reproduced here.

**John Hancock Life Insurance Company (U.S.A.)
Individual Long-Term Care Policy Series LTC-11 DC
Actuarial Memorandum and Initial Rate Filing Certification**

District of Columbia

Scope & Purpose

This memorandum consists of materials which support the development of premium rates for new business under the Long-Term Care Policy Series LTC-11 DC and all associated riders. The purpose of this memorandum is to allow the rate filing to be reviewed by regulatory authorities to determine that benefits are reasonable in relation to the premiums charged.

Attached are the premium rate schedules to be used for new sales of the policy forms as specified therein.

Actuarial Certification

I, Alex Silva, am an Actuary of John Hancock and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums.

I hereby certify that to the best of my knowledge and judgment:

- (a) The initial premium rate schedule is sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedules are reasonably expected to be sustainable over the life of the forms with no future premium increases anticipated.
- (b) Policy design and coverage provided have been reviewed and taken into consideration.
- (c) Underwriting and claims adjudication processes have been reviewed and taken into consideration.
- (d) With respect to contract reserves and their relation to gross premiums:
 - (i) The assumptions used for reserves contain reasonable margins for adverse experience.
 - (ii) The net valuation premium for renewal years does not increase.
 - (iii) The difference between gross premium and the net valuation premium for renewal years is sufficient to cover expected renewal expenses.
 - (iv) The reserve morbidity assumptions used do not include any provision for morbidity improvement.
- (e) The premium rate schedule is not less than the premium rate schedule for existing similar policy forms with issue age rate schedules and comparable premium-paying periods also available except for reasonable differences attributable to benefits, with the following exception. There are situations where the premium rates are less than those for existing products due to not distinguishing claim costs by gender and marital status.
- (f) This entire rate filing is in compliance with the applicable laws and regulations of the IIPRC.
- (g) The rates are reasonable in relation to the benefits provided and are not excessive, inadequate, nor unfairly discriminatory.
- (h) I have provided a complete description of the basis for contract reserves anticipated to be held under the filed policy form.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of actuarial calculations as I considered necessary.



A. Alex Silva, FSA, MAAA
Actuary

January 8, 2014

Date

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Description of Benefits

Policy Series LTC-11 DC

This is an individual Long-Term care policy that pays benefits on a monthly or daily basis depending on the insured's selection. The following covered care or services are provided to the insured:

- Confinement in a Nursing Home or Assisted Living Facility for room, board and care services
- Home Health Care; Hospice Care*; or
- Attendance at an Adult Day Care Center providing Adult Day Care

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code.

* Hospice Care benefits that are not reimbursable under Medicare can be paid before the satisfaction of the Elimination Period.

Benefit eligibility is determined based on the insured's cognitive impairment or their requiring substantial assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges up to the Long-Term Care benefit amount for Nursing Home, Assisted Living Facility or home health care benefits after the elimination period. Benefits are payable until the policy limit is reached. Benefits are coordinated with Medicare. In the event a home health agency is not available within a 40-mile radius of the insured's home, we will pay actual charges incurred for an independent home care provider up to 75% of the Long-Term Care benefit amount.

In addition, if a stay in a Nursing Home or Assisted Living Facility is interrupted for any reason a bedhold benefit is payable under this Policy. These bed hold days will be counted as part of the Long-Term Care Benefit amount, but are limited to 60 days per calendar year.

Any unused portion of the Long -Term Care Benefit will remain in the Policy Limit. Any benefit paid under this provision will reduce the Policy Limit.

Benefits will be reduced by any payments made under another John Hancock individual long term care insurance policy for the same eligible expenses. The reduction will be made only when the total benefits payable among all John Hancock individual policies would result in a payment that exceeds the eligible expenses. If multiple policies are owned, the one with the earlier effective date will pay first.

John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC

Benefit features included in the policy are as follows:

Additional Accident Benefit (form LTC-DAB 11/13) If the insured is approved for this benefit it will automatically be included in the policy at no additional cost. This benefit provides that if Long-Term Care services are required due to an accidental injury prior to the insured's 65th birthday, we will reimburse eligible expenses up to two times the monthly or daily benefit (but no greater than \$500/day or \$15,000/month at issue, growing with the chosen inflation option) for the duration of the claim. Any reimbursements made in excess of the monthly or daily benefit will not be deducted from the policy limit.

Return of Premium Upon Death Benefit Upon the insured's death prior to their 65th birthday, we will refund to their beneficiary an amount equal to the sum of premiums paid under the policy less any benefits paid under the policy.

Care Advisory Services Benefit Care Advisory Services provides for an assessment, at the option of the insured, of the need for health care and related services, the development of recommendations that are consistent with that assessment, the coordination of the delivery of such care and services, and the monitoring of the delivery of such care and services. If the policy provides Monthly Benefits this benefit is limited to 1/3 of the Long-Term Care Monthly Benefit per calendar year. If the policy provides Daily Benefits this benefit is limited to 10 times the Long-Term Care Daily Benefit per calendar year. The insured must be benefit eligible but does not have to satisfy the elimination period in order to receive this benefit. Benefits paid are not counted towards the Policy Limit.

Additional Stay at Home Benefit can be used to pay for a variety of long-term care expenses for an insured who is living in their home. This benefit is not subject to the elimination period. These services include: home modifications; emergency medical response systems; durable medical equipment; caregiver training; a home safety check; and a provider care check.

Eligibility for the benefit is met if the insured is a chronically ill individual and the benefits are provided pursuant to a plan of care approved by a Licensed Care Practitioner.

Any unused portion of this benefit amount may be used for future Additional Stay at Home Services. Benefits paid under the Additional Stay at Home Benefit will not reduce the Policy Limit. Benefits under the Long-Term Care Benefit and/or Care Advisory Services Benefit can still be received while receiving benefits under the Additional Stay at Home Benefit.

If the policy provides Monthly Benefits, the Stay at Home Benefit has a separate lifetime pool equal to 1 times the Long-Term Care Monthly Benefit. If the policy provides Daily Benefits, the separate lifetime pool will equal 30 times the Long-Term Care Daily Benefit.

Waiver of Premium allows premiums to be waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached. The premium will not be waived; however, if benefits are only being received under the Additional Stay at Home benefit or Care Advisory Services Benefit.

International Coverage Benefit we will pay actual charges incurred for covered Long-Term Care Services received outside of the United States for up to one year. No benefits are payable under the Additional Stay at Home Benefit, Care Advisory Services Benefit or for Independent Care Providers under the International Coverage Benefit.

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Alternate Services Benefit provides coverage for alternate LTC services not currently covered in the policy so long as we agree that the services are necessary and they are a less costly alternative to care that is covered and would otherwise be received.

Contingent Nonforfeiture Benefit (Form LTC-CNF 11/13)

For Policies where the optional Nonforfeiture Benefit is not elected, the contingent nonforfeiture benefit is available as policy protection in the event a policy lapses due to a premium rate increase.

It is available for a period of 120 days after the insured is informed of a rate increase that exceeds a certain threshold. The threshold is as follows:

Issue Age	% Increase Over Initial Premium	Issue Age	% Increase Over Initial Premium	Issue Age	% Increase Over Initial Premium
29 and under	100%	66	48%	79	22%
30-34	100%	67	46%	80	20%
35-39	100%	68	44%	81	19%
40-44	100%	69	42%	82	18%
45-49	100%	70	40%	83	17%
50-54	100%	71	38%	84	16%
55-59	90%	72	36%	85	15%
60	70%	73	34%	86	14%
61	66%	74	32%	87	13%
62	62%	75	30%	88	12%
63	58%	76	28%	89	11%
64	54%	77	26%	90 and over	10%
65	50%	78	24%		

After the policy has been in effect for twenty (20) years, the policyholder does not need to meet the Issue Age or percentage thresholds shown in the table above in order to be eligible to convert the coverage to the contingent nonforfeiture benefit.

If the insured elects contingent nonforfeiture and the policy provides Monthly Benefits, the policy becomes paid-up with the new policy limit equal to the total premiums paid. In no event, however, will the new policy limit be less than the Long-Term Care Monthly Benefit at the time of lapse.

If the insured elects contingent nonforfeiture and the policy provides Daily Benefits, the policy becomes paid-up with the new policy limit equal to the total premiums paid. In no event, however, will the new policy limit be less than thirty (30) times the Long-Term Care Daily Benefit at the time of lapse.

If the insured does not elect contingent nonforfeiture, they may elect instead to reduce their benefits. If they elect to decrease their current Policy benefits, they may:

- eliminate any optional riders for which a premium is charged; or
- reduce the Long-Term Care Monthly Benefit in \$100 increments, if the policy provides Monthly Benefits
- reduce the Long-Term Care Daily Benefit in \$10 increments, if the policy provides Daily Benefits

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Optional Benefits:

Nonforfeiture Benefit Rider (Form LTC-NONF 7/12)

A nonforfeiture benefit is available to each applicant as a policy option. The benefit provides a means whereby the insured could stop paying premium and still keep coverage.

If an insured stops paying premium on a policy with this benefit after it has been in force for three full years, a revised policy limit will be maintained on the policy thereafter and no further premium will be due.

The new policy limit equals the sum of all premiums paid on the policy prior to lapse.

If greater, the new policy limit will equal one times the Long-Term Care Monthly Benefit for policies providing Monthly Benefits or 30 times the Long-Term Care Daily Benefit for policies providing Daily Benefits. The benefit in effect on the date of lapse will remain the benefit for the policy. No additional inflation increases will be applied to either the benefit or the new policy limit once the insured lapses the policy and assumes the nonforfeiture benefit.

The cost for this nonforfeiture benefit is 6% of the base plan rate.

Shared Care Benefit Rider (Form LTC-SHC DC 4/11)

The SharedCare Benefit rider allows partners to access the available benefits under each other's policies once one partner's policy limit has been exhausted. Both partners must add identical SharedCare Benefit Riders to their policy and have named each other as their partner in the application or enrollment form for this rider. Partners include policyholders who are married or have lived with a family member of the same generation or partner of the same or opposite sex for at least 3 years.

The policy limit of each policy is available to either or both partners until the total amount of the two limits is exhausted.

If one of the partners dies, the surviving partner will retain the combined policy limit in effect prior to the death, and the SharedCare rider premium ceases.

In the event that the one partner exhausts the other's policy benefits, the other partner may elect to purchase an additional 2 year benefit period without evidence of insurability within 60 days after exhausting benefits providing they have not been chronically ill in the prior 2 years and they are less than age 91.

With the nonforfeiture rider, the premiums paid count towards determination of the shortened benefit period, but the SharedCare rider terminates upon lapse.

Rates for the Shared Care Benefit are determined by multiplying the base rate for the plan by a factor that depends on the benefit period chosen.

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Benefit Period	Shared Care Rate Factor
2 years:	26%
3 years:	16%
4 years:	11%
5 years:	10%
6 years:	8%

Waiver of Home Health Care Elimination Period Rider (Form LTC–WEP 11/13)

The Waiver of Home Health Care Elimination Period benefit waives the requirement to satisfy the Elimination Period if an insured is receiving Home Health Care or Adult Day Care. The Elimination Period must still be satisfied before benefits are payable under Long-Term Care Benefit for confinement in a Nursing Home or an Assisted Living Facility and to access the Additional Cash Benefit (if applicable). In addition, the elimination period must be satisfied before premiums are waived under the Waiver of Premium provision. However, days which the Home Health Care Elimination Period is waived will count toward meeting the facility Elimination Period.

This benefit does not apply to the International Coverage Benefit. This rider is not available with the 180 or 365 day Elimination Periods.

The cost of this rider is 17% of the base plan rate.

Additional Cash Benefit Rider (Form LTC–ACB 4/11)

The Additional Cash Benefit Rider provides a monthly cash indemnity benefit that is equal to 15% of the Monthly Long-Term Care Benefit or 4.5 times the Long-Term Care Daily Benefit. This indemnity benefit is in addition to the monthly or daily benefits already provided. In order to qualify for this benefit an insured must be chronically ill, have met the Elimination Period, have not been confined in a Nursing Home or Assisted Living Facility and have received Home Health Care at least one day during the calendar month. The rider ends on the date the Policy Limit has been exhausted.

The cost of this rider is 10% of the base plan rate.

Review of Policy Design, Coverage, Underwriting and Claims Adjudication

The actuary signing this memorandum was involved in the development of the policy design and coverage and has taken these benefits and their associated risks into account in the pricing of this product. The actuary has also signed off on the policy form associated with this filing. The underwriting and claims adjudication processes have been reviewed and taken into consideration.

Proposed Effective Date

These rates will be effective on the date they may be illustrated, issued and administered by us in the normal course of operations, but in no event earlier than the date of approval.

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Renewability Clause

These forms are issued with a Guaranteed Renewable clause. The policy will be fully paid at attained age 95.

Applicability

These rates are for new issues of this policy form for employer based business. This will be the only LTC product that we will be offering except for non-employer based business which will have gender distinct rates.

Marketing Method

This product is typically marketed through our traditional agency system and brokers involving a personal contact with each applicant. The market is quite varied, but would generally fall in the middle to upper-middle income bracket.

Underwriting

An application is filled out by each applicant. The company will obtain additional risk information through lab work, medical records, cognitive test, and face-to-face assessments in accordance to current underwriting guidelines.

Pricing Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study completed at the end of 3rd quarter, 2013. The study has been peer reviewed both internally as well as by an Independent third party. No future morbidity improvements are assumed in the pricing. Please refer to the accompanying Excel spreadsheet for examples of our claim costs.

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, brought to 2013 using improvements from Scale AA, sex-distinct. No future mortality improvements are assumed in the pricing. The following selection factors by issue age risk class, gender, and marital are applied:

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Policy Years	Risk Class			
	Preferred	Standard	Substd 1	Substd 2
1	67%	95%	134%	167%
2	67%	98%	139%	173%
3	67%	101%	144%	179%
4	67%	104%	148%	185%
5	67%	107%	153%	191%
6	67%	110%	158%	197%
7	67%	110%	163%	203%
8	67%	110%	167%	209%
9	67%	110%	172%	215%
10	67%	110%	177%	221%
11	67%	110%	182%	227%
12	67%	110%	187%	233%
13	67%	110%	187%	233%
14	67%	110%	187%	233%
15	67%	110%	187%	233%
16	69%	110%	187%	233%
17	71%	110%	187%	233%
18	73%	110%	187%	233%
19	75%	110%	187%	233%
20	77%	110%	187%	233%
21	79%	110%	187%	233%
22	81%	110%	187%	233%
23	83%	110%	187%	233%
24	85%	110%	187%	233%
25	87%	110%	187%	233%
26	87%	110%	187%	233%
27	87%	110%	187%	233%
28	87%	110%	187%	233%
29	87%	110%	187%	233%
30+	87%	110%	187%	233%

Policy Years	Issue Age		
	<=55	65	75
1	35%	20%	20%
2	38%	23%	27%
3	41%	26%	34%
4	43%	29%	41%
5	45%	33%	48%
6	47%	38%	55%
7	49%	44%	58%
8	51%	51%	61%
9	53%	58%	64%
10	54%	65%	67%
11	55%	68%	73%
12	56%	70%	79%
13	58%	71%	82%
14	59%	72%	85%
15	60%	73%	88%
16	62%	75%	90%
17	63%	76%	92%
18	65%	78%	93%
19	66%	79%	95%
20	67%	81%	97%
21	69%	83%	100%
22	71%	84%	100%
23	73%	86%	100%
24	76%	88%	100%
25	80%	90%	100%
26	84%	91%	100%
27	88%	93%	100%
28	92%	95%	100%
29	96%	97%	100%
30+	100%	100%	100%

Factors for ages between the ones listed above are interpolated.

Duration	Female Married	Male Married	Female Single	Male Single
1-15	95%	95%	110%	115%
16	96%	96%	108%	112%
17	97%	97%	106%	109%
18	98%	98%	104%	106%
19	99%	99%	102%	103%
20+	100%	100%	100%	100%

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Persistency

The base lapse rates assumed are as follows:

Duration	Benefit Builder Option	Other Inflation Options
1	4.10%	3.70%
2	3.13%	2.95%
3	2.63%	2.50%
4	2.02%	1.85%
5	1.85%	1.75%
6	0.93%	0.90%
7	0.90%	0.85%
8	0.90%	0.85%
9	0.90%	0.85%
10	0.90%	0.85%
11+	0.88%	0.85%

Because the policy is fully paid at age 95, the following factors that vary by attained age are applied to the base lapse rate table above:

Attained Age	Lapse Factor
0-84	100%
85	90%
86	80%
87	70%
88	60%
89	50%
90	40%
91	30%
92	20%
93	10%
94+	0%

There are no lapses after the premium paying period.

Expenses

Compensation:*

Policy Year	Avg Commission
1	98.8%
2-4	14.9%
5	10.8%
6-10	9.6%
11+	3.9%

*Commissions are reduced on Sponsored Group, Family Discount, and Substandard policies.

Other Expenses:

- Acquisition (year 1): 100% of premium
- Maintenance (all years): \$75.45 per policy
- Premium Tax (all year): 2.0%

To realign the dollar amount of acquisition expenses among different marital combinations, we adjusted acquisition expenses as below

- Acquisition Expense Adjustment Factors:

Marital	Factor
Single	79%
Married	114%

Claim Administration Expenses:

- 2.41% of incurred claims

John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC

Net Investment Rate

The average net investment rate used for invested assets is 5.5%.

In the cashflows projected, the benefit increases for the Benefit Builder inflation option reflect the 5.5% annual investment return. In the event that an inforce rate increase is needed in the future, the original pricing cash flows will be re-stated to take into account the actual benefit increases based on the actual portfolio credited rates. This will remove the investment portfolio performance piece from the rate increase equation.

In the cashflows projected, the benefit increases for CPI inflation options reflect a 3% annual increase in CPI Index rate. In the event that an inforce rate increase is needed in the future, the original pricing cash flows will be re-stated to take into account the actual benefit increases based on the actual CPI Index rate. This will remove differences in the CPI index piece from the rate increase equation.

Contingency & Risk Margins

Premiums are determined to meet required profitability measures, the main one being Return on Investment (ROI) which reflects reserve and capital requirements as well as expected claims, expenses and investment income.

In order to minimize the earnings volatility impact of investment returns for Benefit Builder option, the Single Premiums are determined based on the same assumptions as the base annual premiums (except the Single Premiums reflect only claim administration expenses), with the same adjustments that are applied when calculating reserves according to International Financial Reporting Standards. In addition, the Single Premiums assume a 3% investment return, as the additional benefits determined by these Single Premiums will increase the ARV and those increases will receive Excess Earnings Credits in the future.

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Expected Distribution of Business

Inflation Option	Weight
Benefit Builder	50%
CPI	35%
CPI to 75	14%
5% Compound	1%
Total	100%

Benefit Period	Weight
2	6%
3	36%
4	20%
5	21%
6	17%
Total	100%

Gender	Weight
Female	65%
Male	35%
Total	100%

The following mix of business is assumed:

Issue Age	Weight	Preferred	Standard	Substd Class 1	Substd Class 2	Single	Married
40	7%	46%	50%	4%	0%	19%	81%
50	10%	53%	39%	6%	2%	16%	84%
55	20%	36%	52%	10%	2%	15%	85%
60	30%	31%	55%	10%	4%	19%	81%
65	21%	23%	61%	14%	2%	22%	78%
70	9%	17%	70%	12%	1%	28%	72%
75	3%	10%	64%	26%	0%	35%	65%
Total	100%	31%	55%	12%	2%	22%	78%

Average Issue Age

The expected average issue age is 59.

Sources and Levels of Pricing Margins

The moderately adverse experience considered when developing these premium rates includes claim costs 16% higher than expected or an equivalent adverse deviation for any and all of the combined assumptions: morbidity, mortality, lapse, and investment income. The resulting profitability under the adverse experience is acceptable to senior management and would not result in taking any rate increase action should such adverse experience materialize.

Premium Classes

Base Rates

The base policy form rates depend upon the following attributes:

- *Issue Age*

Ages 18 through 75 on an age last birthday basis.

- *Elimination Period*

30, 60, 90, 180, or 365 days of actual service for which John Hancock will not pay benefits (except for Care Advisory and Additional Stay at Home Benefit). The elimination period must be met only once during the lifetime of the policy. For purposes of Home Health Care only, a date of service will only count toward the elimination period if there are 2 or more hours of covered care that is not primarily incidental homemaker services. Prior to satisfaction of the Elimination Period, 100% of Benefit Amount can be used only for Hospice Care Services that are not reimbursable under Medicare.

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Rates for each elimination period option are determined by applying the corresponding factor from the table below to the respective 90 day elimination period tabular rate.

Elimination period	rate multiplier
30	1.2
60	1.1
180	0.9
365	0.72

- *Long-Term Care Benefit Amount*

For Monthly Benefits: \$1,500 to \$12,000 in \$100 increments

For Daily Benefits: \$50 to \$400 in \$10 increments

For policies with the Benefit Builder for inflation option, rates for monthly benefits are calculated by dividing the \$10 per day rate by 2.85 to get the \$100 per month rate.

For policies with the other Inflation options, rates for monthly benefits are calculated by dividing the \$10 per day rate by 2.91 to get the \$100 per month rate.

- *Benefit Period/Policy Limit*

The possible benefit periods are 2 years, 3 years, 4 years, 5 years, or 6 years.

- *Inflation Options*

The insured has the choice of four inflation options:

1. **Benefit Builder Inflation Option (Endorsement LTC-BLD/GIO)**

The Benefit Builder inflation option is a feature that grows benefits over time in two ways:

- **Automatic Increases:** Each policy anniversary, we will return to each policyholder the investment earnings (net of investment expenses) in excess of 3% from the general account portfolio that supports policies with the Benefit Builder or similar feature. These earnings will automatically be used to increase benefits and help offset the effect of inflation. Benefits will never decrease due to investment earnings below 3%, but there is a loss recouping mechanism described below for these scenarios.
- **Optional Increases:** Buy-up options of 10% of current benefits are offered to policyholders every 3 years (with restrictions defined below) which can also help offset the effect of inflation.

John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC

Automatic Increases

On each Policy Anniversary, we calculate an Excess Earnings Credit based upon the following formula.

Excess Earnings Credit = (Portfolio Rate of Return – 3%)*(Allocated Reserve Value) – Prior Losses

Where:

- *Portfolio* means the segment of our general account that contains the assets supporting policies with the Benefit Builder or similar feature.
- *Portfolio Rate of Return* means the net annual rate of return earned on the assets in the Portfolio (net of investment expenses). The calculation is described in the Portfolio Rate of Return Formula for the Benefit Builder Option section of this memo.
- *Allocated Reserve Value (ARV)* refers to the portion of assets attributed to the insured in the Portfolio. The initial Allocated Reserve Value for a policyholder will be based on pre-determined tables that vary by issue age, policy year, risk class, gender, marital status, benefit period and elimination period. The tables were developed for the Standard risk class, Unisex, Single marital status and 90 day elimination period. The tables for the other risk and marital classes and elimination periods are calculated by using the same premium rate factors that we use for those classifications. The ARV is recalculated every policy year to reflect additions due to Automatic Increases from prior years and any Buy-ups purchased.
- *Prior Losses*: If the Portfolio Rate of Return in any year is below 3%, a loss will be calculated equal to: (Portfolio Rate of Return – 3%)*(Allocated Reserve Value). This loss will never decrease benefit levels, but in order to receive an earnings credit in the next year, the sum of prior losses must be overcome. For example, if there are two consecutive years with losses of \$500 and \$400, and then the third year produces a gain of \$1,000, the Excess Earnings Credits will be \$0, \$0, and \$100 (\$1,000 - \$500 - \$400) for those years, respectively.

If the Excess Earnings Credit is greater than zero, this amount is divided by a Single Premium to determine the amount of the increase to the benefit amount. The Single Premiums vary by issue age and policy duration, assuming a 3% investment return, and are guaranteed renewable. In the event of an inforce rate increase, the Single Premiums would change based on the same revised assumptions for the base policy. The Single Premiums were developed for the Standard risk class, Unisex, Single marital status and 90 day elimination period. The Single Premiums for the other risk and marital classes and elimination periods are calculated by using the same premium rate factors that we use for those classifications. The Single Premiums are included in the excel spreadsheet attached to this filing.

Benefit Increase = (Excess Earnings Credit) / (Single Premium)

If the Excess Earnings Credit is less than or equal to zero, we will not reduce the benefit amount by such decrease as mentioned; however, we will offset any such decrease when calculating future Excess Earnings Credits with the loss recouping mechanism mentioned above.

John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC

Buy-up Options

- Every third policy anniversary through age 75, we will offer policyholders the option to increase their benefits without underwriting, by purchasing additional coverage equal to 10% of the benefit amount that was in effect immediately prior to the policy anniversary.
- Premium increases for the Buy-up Option are based on attained age rates in effect on the option date.
- The Options will cease and not be made available if the insured was chronically ill at any time during the two year period prior to the option date or if benefits have ever been paid under the policy.
- For issue ages below 65, the Options will cease if the insured has declined two previous options. For issue ages 65 and above, the Options will cease if the insured declines any option.

2. CPI Compound Inflation (Endorsement LTC-CPI/GIO 4/11)

The Long-Term Care Benefit and remaining Policy Limit will, on each policy anniversary, increase by the percentage change in the Consumer Price Index, Urban, All Items (CPI percentage). The CPI percentage will be measured over the 1 year period that ends three months prior to the month of the policy anniversary. If the CPI percentage is negative in a year, no reduction in current Long-Term Care benefit amounts or policy limits will occur, but it will offset future increases.

In addition, every 3 years an option to increase the Long-Term Care Benefit amount and remaining Policy Limit by a factor of 5% will be offered (this is referred to as the Guaranteed Increase Option). This increase will be in addition to the automatic CPI increases. The premium for any increase will be based on attained age. No additional underwriting will be required. The offer will not be available if the policyholder was chronically ill in the 2 years prior to the date of the offer, after the insured attains age 76 or if the policyholder has declined two previous options.

3. CPI Compound Inflation Through Age 75 (Endorsement LTC-CPI75GIO 4/11)

The Long-Term Care Benefit and remaining Policy Limit will, on each policy anniversary through age 75, increase by the percentage change in the Consumer Price Index, Urban, All Items (CPI percentage). This inflation option functions exactly like the "CPI Compound Inflation" option above with the exception that the automatic benefit increases end after age 75. The maximum issue age for this inflation option is age 70.

4. Annual 5% Compound Inflation (Endorsement LTC-5COMP 4/11)

The Long-Term Care benefit and remaining policy limit will increase 5% per year compounded.

In addition, we are filing a fifth inflation option that will not be available upon launch of this product but we may make available at a later date:

5. Annual 3% Compound Inflation (Endorsement LTC-3COMP 4/11)

The Long-Term Care benefit and remaining policy limit will increase 3% per year compounded.

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Portfolio Rate of Return Formula for the Benefit Builder Option

$$\text{Portfolio Rate of Return} = \frac{2I}{(A + B - I)}$$

I = Net Income on Invested Assets

A = Total Asset Value_{BOP}

B = Total Asset Value_{EOP}

Portfolio Rate of Return =

$$\frac{2 * \text{Net Income on Invested Assets}^1}{(\text{Total Asset Value}^2_{\text{BOP}} + \text{Total Asset Value}^2_{\text{EOP}} - \text{Net Income on Invested Assets}^1)}$$

¹Net Income on Invested Assets is net of investment expenses. Net income examples include:

For Fixed Income & Cash Equivalents

- coupons and interest income
- amortization of premium/discount
- realized gain/loss (includes impairments and recoveries)

For Non-Fixed Income

- dividends and other income
- realized gain/loss
- change in unrealized gain/loss

²Total Asset Value =

For Fixed Income, Book Value (Amortized Cost + Accrued Interest - Impairments where Amortized Cost = Outstanding Principal adjusted for Amortization of Premium/Discount)

For Non-Fixed Income, Market Value

Fixed income refers to any type of investment which contractually provides for either a fixed stream of income or a stream of income that is determined according to a specified formula. For example, fixed income includes but is not limited to bonds, mortgages, and cash. Other Assets include but are not limited to equities and real estate.

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Partner Discounts and Underwriting Factors

The following two paragraphs describe the partner discount available with this product and the underwriting factors for the different rate classes. The combination of these two items is limited to a 40% reduction from single life standard rates.

- *Spouse or Domestic Partner or Civil Union Partner Discount*
A spouse or domestic partner or Civil Union Partner discount of 35% is available for married couples, domestic partners (unmarried individuals who are not related to each other and who have filed or registered as domestic partners), civil union partners (members of a civil union who have filed or registered with a government agency in any jurisdiction where legally recognized) of the same or opposite sex or immediate family members of the same generation who have lived together for the last 3 years and if both individuals apply for long-term care insurance with the company at the same time and are approved for coverage and accept the policies under the same policy form.

- *Underwriting Classes*
A preferred class, standard class, and two sub-standard classes are available. Preferred Rates are 90% of standard rates and the substandard rates are 125% and 150% of standard rates.

Other Discounts

- *Sponsored Group Discount*
For eligible employer, association, and other groups approved by us, a 5% discount will be applied to each policy.

- *Family Discount*
If three or more members of an immediate family purchase the policy, a 5% discount applies. This discount is not available in combination with the Sponsored Group discount.

- *Loyalty Credit*
If an insured has an existing John Hancock individual long-term care policy from a prior policy series in force for more than three years and replaces that coverage with this policy, there will be a 5% credit applied to this policy.

Rider Charges

Nonforfeiture	6%
Waiver of Home Health Care EP	17%
Additional Cash Benefit	10%
Shared Care	2 yr BP: 26% 3 yr BP: 16% 4 yr BP: 11% 5 yr BP: 10% 6 yr BP: 8%

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Premium Modalization Rules

Semiannual:	.52 * Annual Premium
Quarterly:	.27 * Annual Premium
Monthly:	.09 * Annual Premium

These factors recover interest and premiums lost due to deferred payments and off anniversary lapses as compared to annual mode experience.

Contract Reserves

Active Life Reserves

Reserve Basis

- One-year Full Preliminary Term
- The assumptions used for reserves contain reasonable margins for adverse experience
- The net valuation premium for renewal years does not increase

Morbidity

- 107.5% (2.41% load for claim administration expenses and 5% margin for adverse experience) of the select and ultimate claim costs developed for this form and as described above in the pricing assumptions. No future morbidity improvements are assumed.

Interest

- 3.5% discount rate
- Future benefit increases for the Benefit Builder option are projected assuming a 3.5% portfolio rate.

Mortality

- Gender specific 1994 Group Annuity mortality

Persistency

- Policy years 1-4: 80% of the lapse rate used in the calculation of gross premiums (as described above in the pricing assumptions)
- Policy years 5+: 100% of the voluntary lapse rate used in the calculation of gross premiums.

Claim Liability and Reserves

The claim reserves are calculated as the present value of future claim payments for claims that have been incurred, based on claim runoffs that reflect 95% of our pricing claim termination rates (for conservatism), discounted at 3.5% interest.

**John Hancock Life Insurance Company
Individual Long-Term Care Policy Series LTC-11 DC**

Premium Rate Schedules

The following pages contain the premium rate schedules to which the information in this actuarial memorandum applies. The premium rate schedule is not less than the premium rate schedule for existing similar policy forms with issue age rates schedules and comparable premium-paying periods also available except for reasonable differences attributable to benefits. Please note that rates for ages 76-90 are only available for SharedCare guaranteed purchase option

The Single Premium rates that are used to calculate the Benefit Builder Increases are in the Excel spreadsheet accompanying this form.

SERFF Tracking #:

MULF-129333246

State Tracking #:

Company Tracking #:

CCIII W/BB REPRICE - UNISEX

State:

District of Columbia

Filing Company:

John Hancock Life Insurance Company (USA)

TOI/Sub-TOI:

LTC05I Individual Long Term Care - Nursing Home & Home Care/LTC05I.001 Qualified

Product Name:

Long-Term Care Insurance

Project Name/Number:

CCIII w/BB Reprice - 2013 Unisex/CCIII w/BB Reprice - Unisex 2013

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	The actuarial memorandum has been placed in the rate/rule schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	Cover Letter LTC-11 Unisex Reprice Rates.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Life & Health Transmittal
Comments:	
Attachment(s):	industry_forms_lh_trans_DC.pdf
Item Status:	
Status Date:	

John Hancock Life Insurance Company (U.S.A.)

John Hancock Place
Post Office Box 111 B-6-6
Boston, Massachusetts 02117
1-888-877-9075
Direct: (617) 572-0114
Fax: (617) 450-8198
Email: phamlett@jhancock.com



Pat Hamlett
Contract Consultant
LTC Contracts and Legislative Services

January 14, 2014

Chester A. McPherson
Interim Commissioner
Government of the District of Columbia
Department of Insurance, Securities, and Banking
810 First Street, N.E. Suite 701
Washington, DC 20002

Re: John Hancock Life Insurance Company (U.S.A.)
Company NAIC # 65838, FEIN # 01-0233346
Individual Long-Term Care Insurance Submission
Revised Actuarial Memo for Policy Form LTC-11 DC

(Related Form Filing SERFF # 129333247 – Submitted on 1/14/2014)

Dear Commissioner,

We enclose the above referenced actuarial memo for your review and approval. This memo and new rate schedules will replace any previously approved by your department. These updates are associated with our Custom Care III featuring Benefit Builder policy form LTC-11 DC approved by your department on 4/20/12. SERFF File # MULF-128206507 and on 1/25/2013, SERFF # MULF-128206506 and approved changes on 6/21/2012, SERFF # MULF-128479909 and 12/18/2012, SERFF # MULF-128202465.

Rates

We completed a comprehensive experience study this year and are reflecting new assumptions. We also found that experience on older products is deteriorating. This has led us to increase our margins and therefore rates. The submitted rates are on average approximately 26% higher than current rates for this policy series.

Subject to your approval, the new premium rates will be applied on a prospective basis upon an implementation date to be determined based on administrative readiness. *It is important to note that no rate change will be imposed on existing policyholders.*

The following items are included in this submission:

- the submission letter.
- all actuarial material
- all required certifications.

Thank you for your time and consideration in this matter.

Sincerely,

Pat Hamlett

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	District of Columbia
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2.	Department Use Only	
	State Tracking ID	

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	John Hancock Life Insurance Company (U.S.A.) P. O. Box 111 Boston, MA 02116	MI	Life & Health	904	65838	01-0233346	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Pat Hamlett 200 Berkeley Street, B-6-06 Boston, MA 02116	617-572-0114	617-450-8198	phamlett@jhancock.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	SERFF Filing # MULF-129333246
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise			
		Group	<input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large	<input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket	<input type="checkbox"/> Discretionary <input type="checkbox"/> Trust

9.	Type of Insurance	LTC03I.Individual Long Term Care
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10.	Product Coding Matrix Filing Code	LTC03I.001 Qualified
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11.	Submitted Documents	<p><u>FORMS</u></p> <table style="width:100%;"> <tr> <td><input type="checkbox"/> Policy</td> <td><input type="checkbox"/> Outline of Coverage</td> <td><input type="checkbox"/> Certificate</td> </tr> <tr> <td><input type="checkbox"/> Application/Enrollment</td> <td><input type="checkbox"/> Rider/Endorsement</td> <td><input type="checkbox"/> Advertising</td> </tr> <tr> <td><input type="checkbox"/> Schedule of Benefits</td> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table> <p><u>Rates</u></p> <input checked="" type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate	<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate	<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising	<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other	
<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate									
<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising									
<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other										
		<input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____									
		<p><u>SUPPORTING DOCUMENTATION</u></p> <table style="width:100%;"> <tr> <td><input type="checkbox"/> Articles of Incorporation</td> <td><input type="checkbox"/> Third Party Authorization</td> </tr> <tr> <td><input type="checkbox"/> Association Bylaws</td> <td><input type="checkbox"/> Trust Agreements</td> </tr> <tr> <td><input type="checkbox"/> Statement of Variability</td> <td><input type="checkbox"/> Certifications</td> </tr> <tr> <td><input checked="" type="checkbox"/> Actuarial Memorandum</td> <td></td> </tr> </table>	<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization	<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements	<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications	<input checked="" type="checkbox"/> Actuarial Memorandum		
<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization										
<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements										
<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications										
<input checked="" type="checkbox"/> Actuarial Memorandum											

		<input type="checkbox"/> Other _____
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12.	Filing Submission Date	1/14//2014	
13	Filing Fee (If required)	Amount <u>NA</u>	Check Date <u>NA</u>
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number <u>NA</u>
14.	Date of Domiciliary Approval	Compact version is pending approval with the Insurance Interstate Compact, of which Michigan is a member. Filing submitted in all states.	
15.	Filing Description:		
<p>We enclose the above referenced actuarial memo for your review and approval. This memo and new rate schedules will replace any previously approved by your department. These updates are associated with our Custom Care III featuring Benefit Builder policy form LTC-11 DC approved by your department on 4/20/12. SERFF File # MULF-128206507 and on 1/25/2013, SERFF # MULF-128206506 and approved changes on 6/21/2012, SERFF # MULF-128479909 and 12/18/2012, SERFF # MULF-128202465.</p> <p><u>Rates</u> We completed a comprehensive experience study this year and are reflecting new assumptions. We also found that experience on older products is deteriorating. This has led us to increase our margins and therefore rates. The submitted rates are on average approximately 26% higher than current rates for this policy series.</p> <p>Subject to your approval, the new premium rates will be applied on a prospective basis upon an implementation date to be determined based on administrative readiness. <u>It is important to note that no rate change will be imposed on existing policyholders.</u></p> <p>The following items are included in this submission:</p> <ul style="list-style-type: none"> • the submission letter. • all actuarial material • all required certifications. 			

16.	Certification (If required)		
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u> .			
Print Name	<u>Pat Hamlett</u>	Title	<u>Contract Consultant</u>
Signature	<u><i>Pat Hamlett</i></u>	Date:	<u>January 14, 2014</u>

LHTD-1, Page 2 of 2

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
11			<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number		MULF-129333247		
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum	LTC-11 DC	<input checked="" type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1