Indiana Long Term Care Insurance Program

Quarter 4-2010 Report

October 1, 2010 through December 31, 2010

Completed on March 9, 2011

QUARTERLY SUMMARY REPORT – INDIANA

	QUARTER 4-2010	TO DATE
Applications Received:	**838**	**58,712**
Applications Denied:	**156**	**9,231**
Applications Pending & Withdrawn:	N/A	**160**
Policies Purchased:	**634**	**49,641**
Policies Dropped (voluntarily & for unknown reasons*):	137	6,102
Policies Not Taken Up: (dropped within 30 day free look period)	18	2,491
Total Policies In Force (active):	**N/A**	**38,954**
Policyholders Who Received Service Payments:	**352**	**1,052**

**** Does not include drops reported as deaths, rescissions or exhausted benefits.***

INDIANA LONG TERM CARE INSURANCE PROGRAM

Statistical Summary

Period: October 1, 2010 – December 31, 2010

Report Prepared March 9, 2011

The Indiana Long Term Care Insurance Program (ILTCIP) is an innovative public/private partnership between the Indiana Medicaid Program and private long term care insurance companies, designed to help Indiana residents finance their potential long term care without fear of impoverishment. The Program began operation on May 17, 1993, with state approval of the first eight participating insurers. Actual marketing of Indiana Partnership policies by these companies began later that summer.

This report presents information for the quarter ending December 31, 2010, in the form of quarterly-specific and cumulative statistics since the Program's inception.

Highlights from this quarter include the following:

- **Policies purchased during this quarter were 634!**
- **Cumulatively, 58,712 applications have been submitted with over 49,641 policies purchased!**
- **Comprehensive policies continue to be the primary type of policy being purchased. For example, 99.84% of all policies purchased in Q4'10 were comprehensive while 0.16% were for nursing home only.**
- **Cumulatively, the number of comprehensive policies purchased has increased from 91.22% of all sales in (Q4'09) to 91.94% of all sales in (Q4'10).**
- **77.60% of policies purchased during Q4'10 qualify for Total Asset Protection. Cumulatively, 77.8% of all policies purchased qualify for Total Asset Protection.**
- **98.58% of all policies purchased have been by first time purchasers.**
- **The average age of policy purchasers is 61.8. Age range of purchasers is 18 to 89.**
- **Cumulatively, 75% of all policyholders were age 65 or under at the time of purchase.**

Indiana Long Term Care Insurance Program:
Statistics for Quarter Ending December 31, 2010
In Comparison To Cumulative Program Statistics

	Quarter ending 12-31-2010	Cumulative as of 12-31-2010
Total Policies Purchased	634	49,641
Total Policies Dropped *	226	10,512
Policies Not Taken Up During 30 Day Free Look	Died 67 (29.65%) Voluntarily 45 (19.91%) Unknown 92 (40.71%) Not Taken Up 18 (7.96%) Converted 0 (0.00%) Exhausted Benefits 4 (1.77%) Rescission 0 (0.00%) Non-Forfeiture 0 (0.00%)	Died 1,721 (16.37%) Voluntarily 2,667 (25.37%) Unknown 3,435 (32.68%) Not Taken Up 2,491 (23.70%) Converted 77 (0.73%) Exhausted Benefits 72 (0.68%) Rescission 2 (0.02%) Non-Forfeiture 47 (0.45%)
Policies in Force	N/A	38,954

**Does not include exhausted or rescissions.*

This information was based on quarterly and cumulative policies in force.

Nursing Home and Home Care Policies.	633 (99.84%)	35,816 (91.94%)
Nursing Home Only Policies	1 (0.16%)	3,108 (7.98%)
First Time Purchasers	625 (98.58%)	37,166 (95.41%)
Upgrades or Replacements	9 (1.42%)	1,757 (4.51%)
Individual	616 (97.16%)	36,928 (94.80%)
Group Certificates	1 (0.16%)	280 (0.72%)
Organization Sponsored	17 (2.68%)	1,715 (4.40%)
Male	284 (44.79%)	16,843 (43.24%)
Female	350 (55.21%)	22,081 (56.68%)
Married	548 (86.44%)	31,340 (80.45%)
Not Married	82 (12.93%)	7,245 (18.60%)
Unknown	3 (0.47%)	353 (0.91%)
Civil Union or Domestic Partner	1 (0.16%)	16 (0.04%)

Indiana Long Term Care Insurance Program
Fact Sheet For Quarter 4, 2010

PARTICIPATING COMPANIES:

Allianz – Individual
American Republic – Individual: Tax Qualified
Bankers Life and Casualty – Individual: Tax Qualified
Central States of Omaha – Individual: Tax Qualified
CNA –Individual/Group: Tax Qualified
Genworth – Individual: Tax Qualified
Hartford Life – Individual: Tax Qualified
John Hancock – Individual: Tax Qualified
Massachusetts Mutual Insurance Company
MedAmerica – Individual & Group: Tax Qualified
Metropolitan Life - Individual: Tax Qualified
Monumental Life – Individual: Tax Qualified
Mutual of Omaha
Penn Treaty Network America - Individual
Prudential Ins. Co of America – Tax Qualified
Senior Health Ins. Co. of PA – Tax Qualified
State Farm – Individual: Tax Qualified
Transamerica – Individual: Tax Qualified
United Teachers Associates Insurance Company

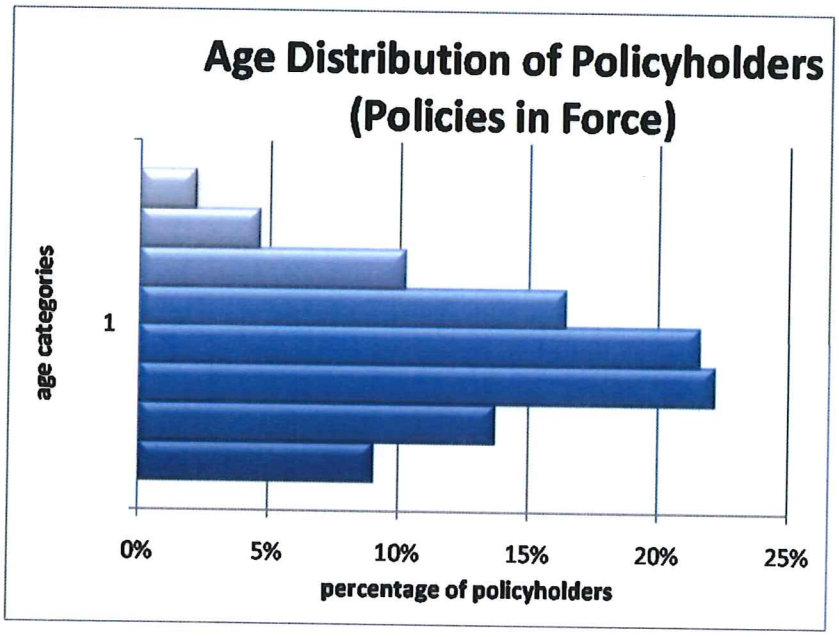
19 companies provided data during Quarter 4, 2010.

Age Distribution of Partnership Policyholders at Time of Purchase

	Age Range		Average Age
Policy Category	**Low**	**High**	
Individual Policyholders	18	89	61.00
Group Certificate holders	23	75	50.46
Organization Sponsored	20	84	57.15
All Insured	18	89	60.70

Age Distribution of Policyholders (Policies in Force)

Age Category	Percentage of Policyholders
86+	2.13%
81-85	4.58%
76-80	10.20%
71-75	16.45%
66-70	21.60%
61-65	22.19%
56-60	13.75%
0-55	9.05%



Nursing Home Per Diem Amounts (Policies in Force):

Average Amount: $142.94

Mode: $150.00 (11% of all purchasers)

Home Care Per Diem Amounts (Policies in Force):

Average Amount: $132.92

Mode: $150.00 (9% of all purchasers)

Elimination Periods (Policies in Force):

Nursing Homes:

0 days	1,520 (3.90%)
9 days	1 (0.01%)
15 days	43 (0.11%)
20 days	1,092 (2.80%)
30 days	5,349 (13.73%)
45 days	660 (1.69%)
50 days	1,693 (4.35%)
60 days	1,311 (3.37%)
90 days	16,378 (42.04%)
100 days	9,991 (25.65%)
120 days	2 (0.01%)
180 days	882 (2.26%)
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Home and Community Care:

0 days	14,148 (36.32%)
10 days	3 (0.01%)
14 days	190 (0.49%)
15 days	29 (0.07%)
20 days	923 (2.37%)
30 days	4,188 (10.75%)
45 days	655 (1.68%)
50 days	24 (0.06%)
60 days	985 (2.53%)
90 days	10,263 (26.35%)
100 days	3,793 (9.74%)
180 days	684 (1.76%)
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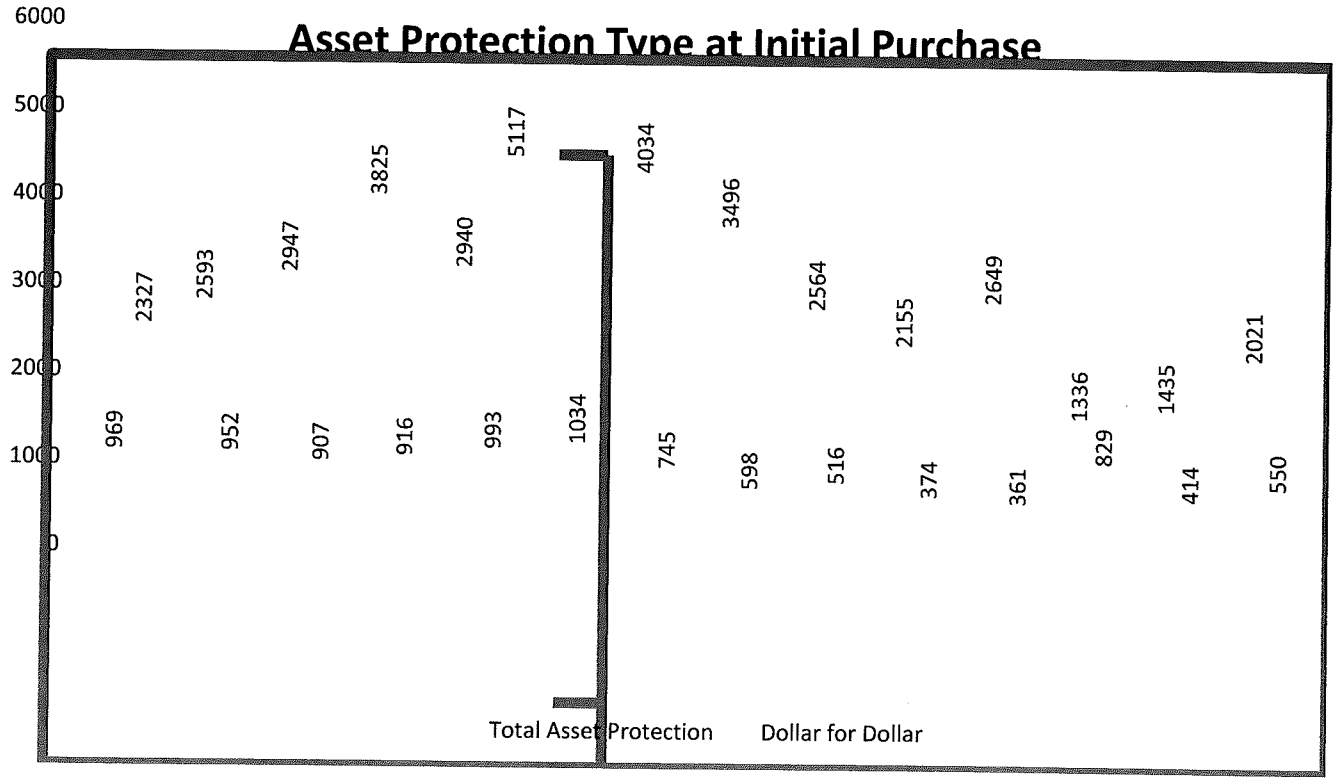
Riders:

Non-Forfeiture	168	(0.43%)
Restoration of Benefits	475	(1.22%)
Spousal Benefit Enhancement	812	(2.08%)
Other Riders	1,231	(3.16%)

Asset Protection Type at Initial Policy Purchase By Policy Effective Date

Quarter 4-2010	Cumulative at Time of Purchase
Policies Purchased by Quarter	634
Policies Purchased by Cumulative	49,641
Total Asset Protection by Quarter	492
Total Asset Protection by Cumulative	38,615
Dollar for Dollar by Quarter	142
Dollar for Dollar by Cumulative	11,027



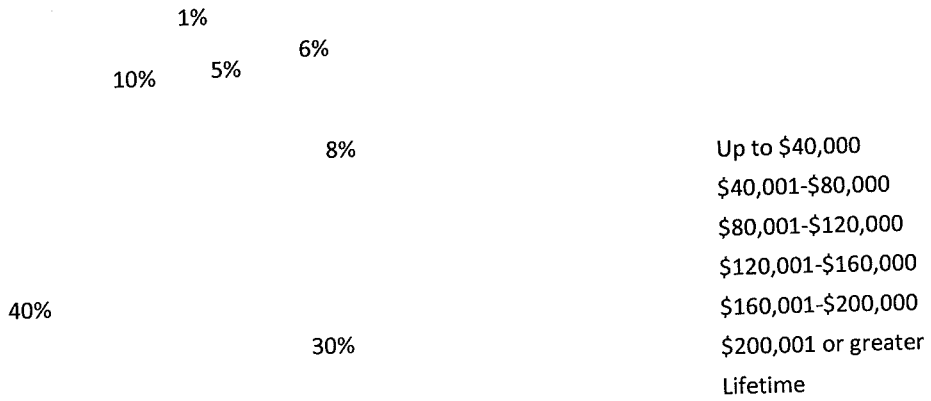
*Total Asset Protection became available 3-12-98 & grand fathered in those policies with coverage at initial purchase equal to or greater than state-set-dollar amount for 1998.

Maximum Policy Amount of Policies in Force:

Range: $21,977 - $6,504,300 (plus 3,897 lifetime policies)
Average amount: $201,242 (not including lifetime policies)

Maximum Benefit Amounts Selected By All Purchasers (Policies in Force)

Maximum Benefit Amount at Time of Purchase	**All Purchasers**
Up to $40,000 Approx: (1 yr)	346 (0.89%)
$40,001 - $80,000 (2 yrs)	1,521 (3.90%)
$80,001 - $120,000 (3 yrs)	2,263 (5.81%)
$120,001 - $160,000 (4 yrs)	3,105 (7.97%)
$160,001 - $200,000 (5 yrs)	11,189 (28.72%)
$200,001 or greater (6 yrs +) (excluding lifetime)	16,633 (42.70%)
Lifetime Policies	3,897 (10.00%)



Policyholders in Benefit
Information as of December 31, 2010

Benefit Status

Number of policyholders, to date, who have received benefit payments.	1,052
Number of policyholders in benefit as of Quarter 4, 2010.	352
Number of policyholders that received benefits and have died.	392
Number of policyholders, to date, who have exhausted their benefits and applied to Medicaid	41 (72 Exhausted)

Asset protection earned by policyholders to date.	$55,333,237.01
Asset protection earned to date that will not be accessed (policyholders who have died)	$16,924,178.42

Service Utilization

Type of Service* (other than case management)	**QTY**	**% of Total Claimants by Type of Service ****
Nursing Home Care	708	67.30%
Home Health Aide – hourly care Home Health Aide – daily care	90 120	8.56% 11.41%
Attendant Care	4	0.38%
Other Institutional	0	0%
Hospital Bed Hold	176	16.73%
Assisted Living	238	22.62%
Adult Day Care	12	1.14%
Personal Care	55	5.23%
Alternate Level of Care	5	0.48%

*These categories are not mutually exclusive; therefore, percents shown will not total 100.
**This is the cumulative status of all claimants. The status and percent (%) will change as the claimant's status changes.

CLAIMANT PROFILE

Cumulative Aggregate of All Policyholders Who Used Benefits
As of December 31, 2010

Gender	Female	66.16%	
	Male	35.36%	
Marital Status	Not Married	39.83%	
	Married	55.80%	
	Unknown	4.56%	
Average Age At The Time Of Policy Purchase		72	
Average Age At The Time Of Claim		78.8	
Age Range At Time Of Claim	Range =	44 – 100	
	Mean =	79.6	
	Median =	79.7	
Policy Type Owned:	Nursing Home Only		27.95%
	Nursing Home & Home Care		75.48%

Average time elapsed between purchase date and claim date was 98.40 months (8.2 years)

Indiana Long Term Care Insurance Program

Quarter 3-2010 Report

July 1, 2010 through September 30, 2010

Completed on November 24, 2010

INDIANA LONG TERM CARE INSURANCE PROGRAM

Statistical Summary

Period: July 1, 2010 – September 30, 2010

Report Prepared November 24, 2010

The Indiana Long Term Care Insurance Program (ILTCIP) is an innovative public/private partnership between the Indiana Medicaid Program and private long term care insurance companies, designed to help Indiana residents finance their potential long term care without fear of impoverishment. The Program began operation on May 17, 1993, with state approval of the first eight participating insurers. Actual marketing of Indiana Partnership policies by these companies began later that summer.

This report presents information for the quarter ending September 30, 2010, in the form of quarterly-specific and cumulative statistics since the Program's inception.

Highlights from this quarter include the following:

- **Policies purchased during this quarter were 789!**
- **Cumulatively, 57,874 applications have been submitted with over 49,007 policies purchased!**
- **Comprehensive policies continue to be the primary type of policy being purchased. For example, 99.87% of all policies purchased in Q3'10 were comprehensive while 0.13% were for nursing home only.**
- **Cumulatively, the number of comprehensive policies purchased has increased from 91.11% of all sales in (Q3'09) to 91.70% of all sales in (Q3'10).**
- **78.58% of policies purchased during Q3'10 qualify for Total Asset Protection. Cumulatively, 77.8% of all policies purchased qualify for Total Asset Protection.**
- **98.10% of all policies purchased have been by first time purchasers.**
- **The average age of policy purchasers is 61.8. Age range of purchasers is 18 to 89.**
- **Cumulatively, 74% of all policyholders were age 65 or under at the time of purchase.**

QUARTERLY SUMMARY REPORT – INDIANA

	QUARTER 3-2010	TO DATE
Applications Received:	A 1,044 ✓	B 57,874 ✓
Applications Denied:	C 186 ✓	D 9,075 ✓
Applications Pending & Withdrawn:	N/A	E 208 ✓
Policies Purchased:	F 789 ✓	G 49,007 ✓
Policies Dropped (voluntarily & for unknown reasons*):	H 132 ✓	I 5,973 ✓ ? 5976
Policies Not Taken Up: (dropped within 30 day free look period)	J 14 ✓	K 2,475 ✓
Total Policies In Force (active):	N/A	L 38,539 ✓
Policyholders Who Received Service Payments:	M 345 ✓	N 1,012 ✓

**** Does not include drops reported as deaths, rescissions or exhausted benefits.***

A-C = X

1044
-186
858 = X

57,688

G - X = E

49,007 - 858 = 48149

B - D = X

48,799

G - X = E

Indiana Long Term Care Insurance Program:
Statistics for Quarter Ending September 30, 2010
In Comparison To Cumulative Program Statistics

	Quarter ending 9-30-2010	Cumulative as of 9-30-2010
Total Policies Purchased	789	49,007
Total Policies Dropped *	220	10,297
Policies Not Taken Up During 30 Day Free Look	Died 73 (33.18%) Voluntarily 58 (26.36%) Unknown 74 (33.64%) Not Taken Up 14 (6.36%) Converted 0 (0.00%) Exhausted Benefits 1 (0.45%) Rescission 0 (0.00%) Non-Forfeiture 0 (0.00%)	Died 1,655 (16.07%) Voluntarily 2,623 (25.47%) Unknown 3,350 (32.53%) Not Taken Up 2,475 (24.04%) Converted 77 (0.75%) Exhausted Benefits 68 (0.66%) Rescission 2 (0.02%) Non-Forfeiture 47 (0.46%)
Policies in Force	N/A	38,539

Does not include exhausted or rescissions.

This information was based on quarterly and cumulative policies in force.

Nursing Home and Home Care Policies.	788 (99.87%)	35,339 (91.70%)
Nursing Home Only Policies	1 (0.13%)	3,142 (8.15%)
First Time Purchasers	774 (98.10%)	36,725 (95.29%)
Upgrades or Replacements	15 (1.90%)	1,755 (4.55%)
Individual	767 (97.21%)	36,486 (94.67%)
Group Certificates	1 (0.13%)	278 (0.72%)
Organization Sponsored	21 (2.66%)	1,716 (4.45%)
Male	364 (46.13%)	16,633 (43.16%)
Female	425 (53.87%)	21,848 (56.69%)
Married	689 (87.33%)	30,947 (80.30%)
Not Married	95 (12.04%)	7,225 (18.75%)
Unknown	5 (0.63%)	352 (0.91%)
Civil Union or Domestic Partner	0 (0.00%)	15 (0.04%)

Indiana Long Term Care Insurance Program
Fact Sheet For Quarter 3, 2010

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nerican Republic – Individual: Tax Qualified
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enworth – Individual: Tax Qualified
lartford Life – Individual: Tax Qualified
ohn Hancock – Individual: Tax Qualified
Massachusetts Mutual Insurance Company
MedAmerica – Individual & Group: Tax Qualified
Metropolitan Life - Individual: Tax Qualified
Monumental Life – Individual: Tax Qualified
Mutual of Omaha
Penn Treaty Network America - Individual
Prudential Ins. Co of America – Tax Qualified
Senior Health Ins. Co. of PA – Tax Qualified
State Farm – Individual: Tax Qualified
Transamerica – Individual: Tax Qualified
United Teachers Associates Insurance Company

19 companies provided data during Quarter 3, 2010.

QUARTERLY SUMMARY REPORT – INDIANA

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Indiana Long Term Care Insurance Program:
Statistics for Quarter Ending December 31, 2010
In Comparison To Cumulative Program Statistics

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Age Distribution of Policyholders (Policies in Force)

Age Category	Percentage of Policyholders
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71-75	16.45%
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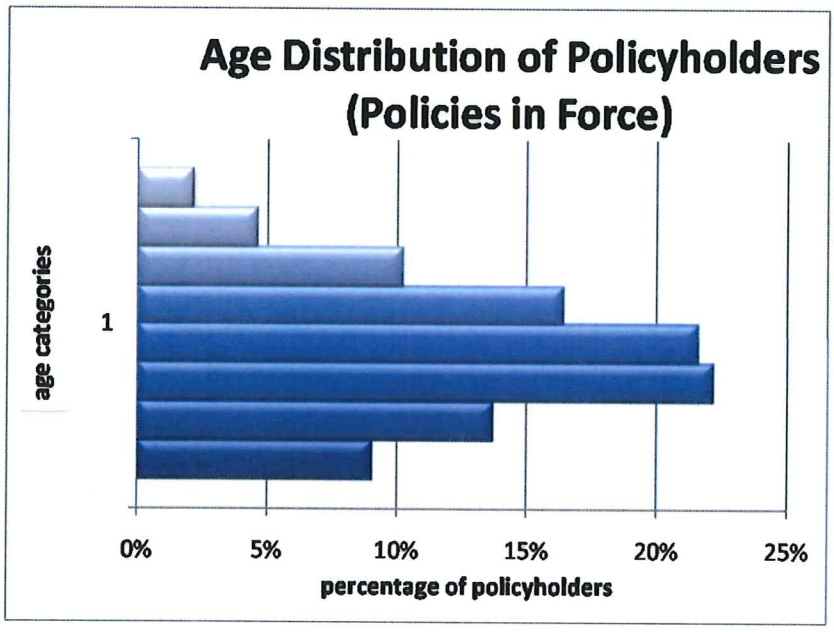
0-55	9.05%



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Does not include exhausted or rescissions.

This information was based on quarterly and cumulative policies in force.

Nursing Home and Home Care Policies.	633 (99.84%)	35,816 (91.94%)
Nursing Home Only Policies	1 (0.16%)	3,108 (7.98%)
First Time Purchasers	625 (98.58%)	37,166 (95.41%)
Upgrades or Replacements	9 (1.42%)	1,757 (4.51%)
Individual	616 (97.16%)	36,928 (94.80%)
Group Certificates	1 (0.16%)	280 (0.72%)
Organization Sponsored	17 (2.68%)	1,715 (4.40%)
Male	284 (44.79%)	16,843 (43.24%)
Female	350 (55.21%)	22,081 (56.68%)
Married	548 (86.44%)	31,340 (80.45%)
Not Married	82 (12.93%)	7,245 (18.60%)
Unknown	3 (0.47%)	353 (0.91%)
Civil Union or Domestic Partner	1 (0.16%)	16 (0.04%)

Indiana Long Term Care Insurance Program
Fact Sheet For Quarter 4, 2010

PARTICIPATING COMPANIES:

Allianz – Individual
American Republic – Individual: Tax Qualified
Bankers Life and Casualty – Individual: Tax Qualified
Central States of Omaha – Individual: Tax Qualified
CNA –Individual/Group: Tax Qualified
Genworth – Individual: Tax Qualified
Hartford Life – Individual: Tax Qualified
John Hancock – Individual: Tax Qualified
Massachusetts Mutual Insurance Company
MedAmerica – Individual & Group: Tax Qualified
Metropolitan Life - Individual: Tax Qualified
Monumental Life – Individual: Tax Qualified
Mutual of Omaha
Penn Treaty Network America - Individual
Prudential Ins. Co of America – Tax Qualified
Senior Health Ins. Co. of PA – Tax Qualified
State Farm – Individual: Tax Qualified
Transamerica – Individual: Tax Qualified
United Teachers Associates Insurance Company

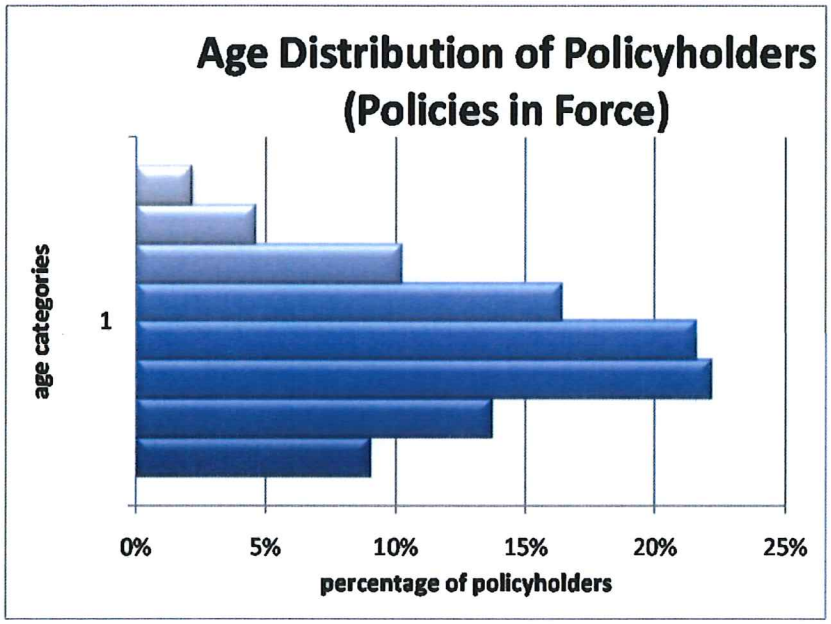
19 companies provided data during Quarter 4, 2010.

Age Distribution of Partnership Policyholders at Time of Purchase

	Age Range		Average Age
Policy Category	**Low**	**High**	
Individual Policyholders	18	89	61.00
Group Certificate holders	23	75	50.46
Organization Sponsored	20	84	57.15
All Insured	18	89	60.70

Age Distribution of Policyholders (Policies in Force)

Age Category	Percentage of Policyholders
86+	2.13%
81-85	4.58%
76-80	10.20%
71-75	16.45%
66-70	21.60%
61-65	22.19%
56-60	13.75%
0-55	9.05%



Nursing Home Per Diem Amounts (Policies in Force):

Average Amount: $142.94

Mode: $150.00 (11% of all purchasers)

Home Care Per Diem Amounts (Policies in Force):

Average Amount: $132.92

Mode: $150.00 (9% of all purchasers)

Elimination Periods (Policies in Force):

Nursing Homes:

0 days	1,520 (3.90%)
9 days	1 (0.01%)
15 days	43 (0.11%)
20 days	1,092 (2.80%)
30 days	5,349 (13.73%)
45 days	660 (1.69%)
50 days	1,693 (4.35%)
60 days	1,311 (3.37%)
90 days	16,378 (42.04%)
100 days	9,991 (25.65%)
120 days	2 (0.01%)
180 days	882 (2.26%)
365 days	2 (0.01%)

Home and Community Care:

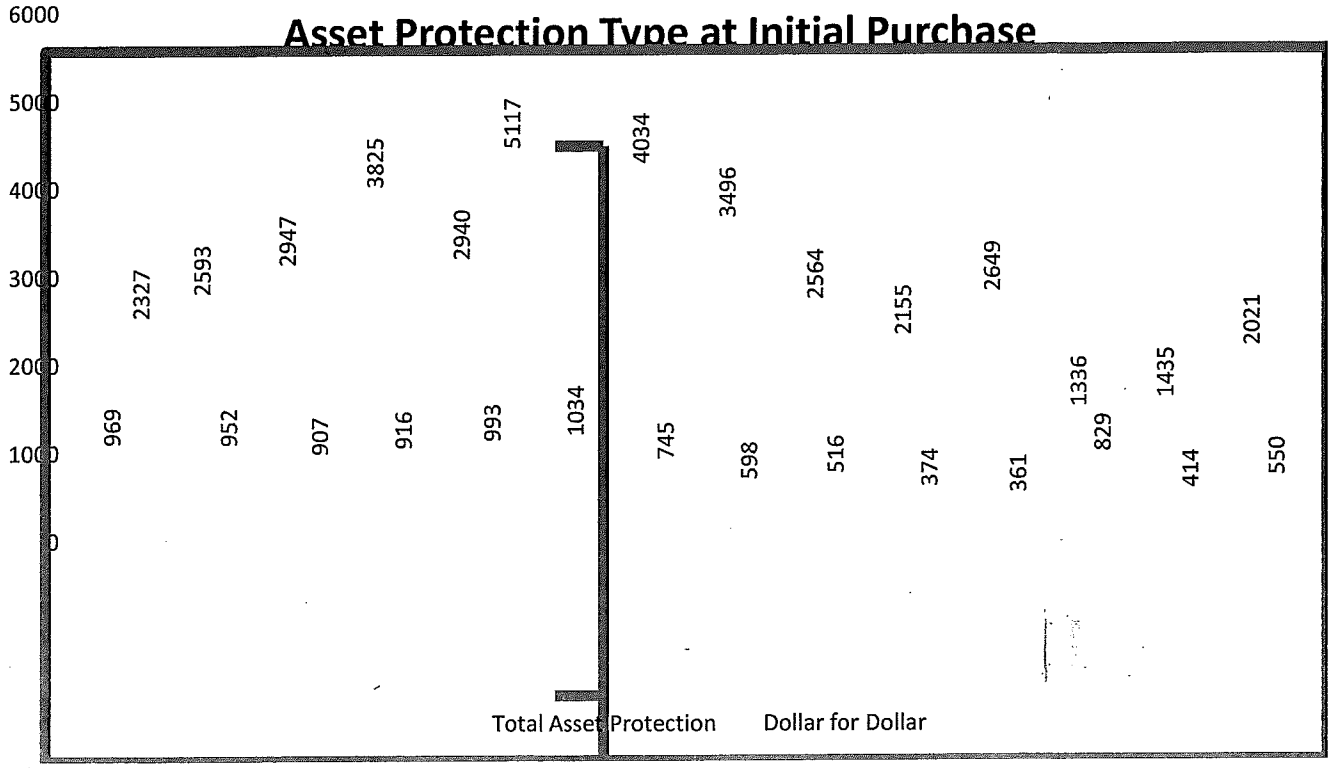
0 days	14,148 (36.32%)
10 days	3 (0.01%)
14 days	190 (0.49%)
15 days	29 (0.07%)
20 days	923 (2.37%)
30 days	4,188 (10.75%)
45 days	655 (1.68%)
50 days	24 (0.06%)
60 days	985 (2.53%)
90 days	10,263 (26.35%)
100 days	3,793 (9.74%)
180 days	684 (1.76%)
365 days	2 (0.01%)

Riders:

Non-Forfeiture	168	(0.43%)
Restoration of Benefits	475	(1.22%)
Spousal Benefit Enhancement	812	(2.08%)
Other Riders	1,231	(3.16%)

Asset Protection Type at Initial Policy Purchase By Policy Effective Date

Quarter 4-2010	Cumulative at Time of Purchase
Policies Purchased by Quarter	634
Policies Purchased by Cumulative	49,641
Total Asset Protection by Quarter	492
Total Asset Protection by Cumulative	38,615
Dollar for Dollar by Quarter	142
Dollar for Dollar by Cumulative	11,027



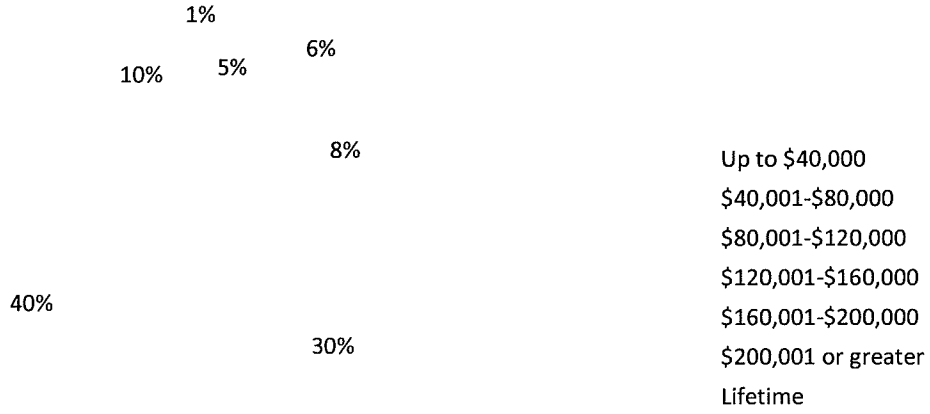
*Total Asset Protection became available 3-12-98 & grand fathered in those policies with coverage at initial purchase equal to or greater than state-set-dollar amount for 1998.

Maximum Policy Amount of Policies in Force:

Range: $21,977 - $6,504,300 (plus 3,897 lifetime policies)
Average amount: $201,242 (not including lifetime policies)

Maximum Benefit Amounts Selected By All Purchasers (Policies in Force)

Maximum Benefit Amount at Time of Purchase	**All Purchasers**
Up to $40,000 Approx: (1 yr)	346 (0.89%)
$40,001 - $80,000 (2 yrs)	1,521 (3.90%)
$80,001 - $120,000 (3 yrs)	2,263 (5.81%)
$120,001 - $160,000 (4 yrs)	3,105 (7.97%)
$160,001 - $200,000 (5 yrs)	11,189 (28.72%)
$200,001 or greater (6 yrs +) (excluding lifetime)	16,633 (42.70%)
Lifetime Policies	3,897 (10.00%)



Policyholders in Benefit
Information as of December 31, 2010

Benefit Status

Number of policyholders, to date, who have received benefit payments.	1,052
Number of policyholders in benefit as of Quarter 4, 2010.	352
Number of policyholders that received benefits and have died.	392
Number of policyholders, to date, who have exhausted their benefits and applied to Medicaid	41 (72 Exhausted)

Asset protection earned by policyholders to date.	$55,333,237.01
Asset protection earned to date that will not be accessed (policyholders who have died)	$16,924,178.42

Service Utilization

Type of Service* (other than case management)	**QTY**	**% of Total Claimants by Type of Service ****
Nursing Home Care	708	67.30%
Home Health Aide – hourly care Home Health Aide – daily care	90 120	8.56% 11.41%
Attendant Care	4	0.38%
Other Institutional	0	0%
Hospital Bed Hold	176	16.73%
Assisted Living	238	22.62%
Adult Day Care	12	1.14%
Personal Care	55	5.23%
Alternate Level of Care	5	0.48%

*These categories are not mutually exclusive; therefore, percents shown will not total 100.
**This is the cumulative status of all claimants. The status and percent (%) will change as the claimant's status changes.

CLAIMANT PROFILE

Cumulative Aggregate of All Policyholders Who Used Benefits
As of December 31, 2010

Gender	Female	66.16%	
	Male	35.36%	
Marital Status	Not Married	39.83%	
	Married	55.80%	
	Unknown	4.56%	
Average Age At The Time Of Policy Purchase		72	
Average Age At The Time Of Claim		78.8	
Age Range At Time Of Claim	Range =	44 – 100	
	Mean =	79.6	
	Median =	79.7	
Policy Type Owned:	Nursing Home Only		27.95%
	Nursing Home & Home Care		75.48%

Average time elapsed between purchase date and claim date was 98.40 months (8.2 years)

Indiana Long Term Care Insurance Program

Quarter 3-2010 Report

July 1, 2010 through September 30, 2010

Completed on November 24, 2010

INDIANA LONG TERM CARE INSURANCE PROGRAM

Statistical Summary

Period: July 1, 2010 – September 30, 2010

Report Prepared November 24, 2010

The Indiana Long Term Care Insurance Program (ILTCIP) is an innovative public/private partnership between the Indiana Medicaid Program and private long term care insurance companies, designed to help Indiana residents finance their potential long term care without fear of impoverishment. The Program began operation on May 17, 1993, with state approval of the first eight participating insurers. Actual marketing of Indiana Partnership policies by these companies began later that summer.

This report presents information for the quarter ending September 30, 2010, in the form of quarterly-specific and cumulative statistics since the Program's inception.

Highlights from this quarter include the following:

- **Policies purchased during this quarter were 789!**
- **Cumulatively, 57,874 applications have been submitted with over 49,007 policies purchased!**
- **Comprehensive policies continue to be the primary type of policy being purchased. For example, 99.87% of all policies purchased in Q3'10 were comprehensive while 0.13% were for nursing home only.**
- **Cumulatively, the number of comprehensive policies purchased has increased from 91.11% of all sales in (Q3'09) to 91.70% of all sales in (Q3'10).**
- **78.58% of policies purchased during Q3'10 qualify for Total Asset Protection. Cumulatively, 77.8% of all policies purchased qualify for Total Asset Protection.**
- **98.10% of all policies purchased have been by first time purchasers.**
- **The average age of policy purchasers is 61.8. Age range of purchasers is 18 to 89.**
- **Cumulatively, 74% of all policyholders were age 65 or under at the time of purchase.**

QUARTERLY SUMMARY REPORT – INDIANA

	QUARTER 3-2010	TO DATE
Applications Received:	A **1,044** ✓	B **57,874** ✓
Applications Denied:	C **186** ✓	D **9,075** ✓
Applications Pending & Withdrawn:	N/A	E **208** ✓
Policies Purchased:	F **789** ✓	G **49,007** ✓
Policies Dropped (voluntarily & for unknown reasons*):	H 132 ✓	I 5,973 ✓ ? 5976
Policies Not Taken Up: (dropped within 30 day free look period)	J 14 ✓	K 2,475 ✓
Total Policies In Force (active):	**N/A**	L **38,539** ✓
Policyholders Who Received Service Payments:	M **345** ✓	N **1,012** ✓

**** Does not include drops reported as deaths, rescissions or exhausted benefits.***

F G [A-C = X] G-X = E

1044
-186
858 = X

49,007 - 858 = 48149

B - D = X 48,799

57,688

G - X = E

Indiana Long Term Care Insurance Program:
Statistics for Quarter Ending September 30, 2010
In Comparison To Cumulative Program Statistics

	Quarter ending 9-30-2010	Cumulative as of 9-30-2010
Total Policies Purchased	789	49,007
Total Policies Dropped *	220	10,297
Policies Not Taken Up During 30 Day Free Look	Died 73 (33.18%) Voluntarily 58 (26.36%) Unknown 74 (33.64%) Not Taken Up 14 (6.36%) Converted 0 (0.00%) Exhausted Benefits 1 (0.45%) Rescission 0 (0.00%) Non-Forfeiture 0 (0.00%)	Died 1,655 (16.07%) Voluntarily 2,623 (25.47%) Unknown 3,350 (32.53%) Not Taken Up 2,475 (24.04%) Converted 77 (0.75%) Exhausted Benefits 68 (0.66%) Rescission 2 (0.02%) Non-Forfeiture 47 (0.46%)
Policies in Force	N/A	38,539

Does not include exhausted or rescissions.

This information was based on quarterly and cumulative policies in force.

Nursing Home and Home Care Policies.	788 (99.87%)	35,339 (91.70%)
Nursing Home Only Policies	1 (0.13%)	3,142 (8.15%)
First Time Purchasers	774 (98.10%)	36,725 (95.29%)
Upgrades or Replacements	15 (1.90%)	1,755 (4.55%)
Individual	767 (97.21%)	36,486 (94.67%)
Group Certificates	1 (0.13%)	278 (0.72%)
Organization Sponsored	21 (2.66%)	1,716 (4.45%)
Male	364 (46.13%)	16,633 (43.16%)
Female	425 (53.87%)	21,848 (56.69%)
Married	689 (87.33%)	30,947 (80.30%)
Not Married	95 (12.04%)	7,225 (18.75%)
Unknown	5 (0.63%)	352 (0.91%)
Civil Union or Domestic Partner	0 (0.00%)	15 (0.04%)

Indiana Long Term Care Insurance Program
Fact Sheet For Quarter 3, 2010

PARTICIPATING COMPANIES:

Allianz – Individual
American Republic – Individual: Tax Qualified
Bankers Life and Casualty – Individual: Tax Qualified
Central States of Omaha – Individual: Tax Qualified
CNA –Individual/Group: Tax Qualified
Genworth – Individual: Tax Qualified
Hartford Life – Individual: Tax Qualified
John Hancock – Individual: Tax Qualified
Massachusetts Mutual Insurance Company
MedAmerica – Individual & Group: Tax Qualified
Metropolitan Life - Individual: Tax Qualified
Monumental Life – Individual: Tax Qualified
Mutual of Omaha
Penn Treaty Network America - Individual
Prudential Ins. Co of America – Tax Qualified
Senior Health Ins. Co. of PA – Tax Qualified
State Farm – Individual: Tax Qualified
Transamerica – Individual: Tax Qualified
United Teachers Associates Insurance Company

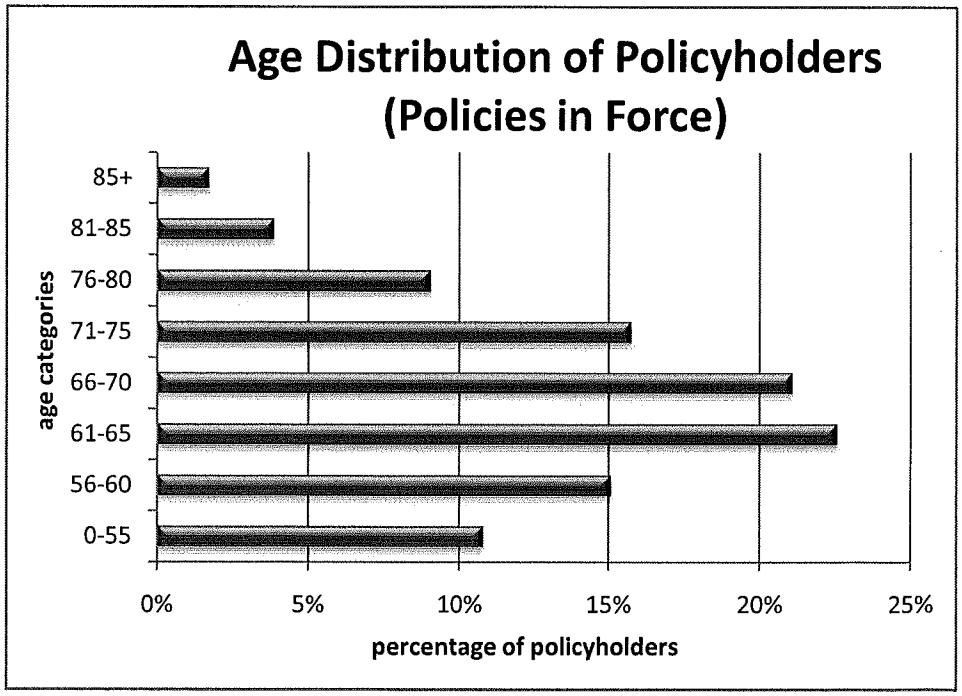
19 companies provided data during Quarter 3, 2010.

Age Distribution of Partnership Policyholders at Time of Purchase

	Age Range		Average Age
Policy Category	**Low**	**High**	
Individual Policyholders	18	89	61.00
Group Certificate holders	23	75	50.43
Organization Sponsored	20	84	57.14
All Insured	18	89	60.72

Age Distribution of Policyholders (Policies in Force)

Age Category	Percentage of Policyholders
86+	1.71%
81-85	3.86%
76-80	9.06%
71-75	15.76%
66-70	21.09%
61-65	22.57%
56-60	15.09%
0-55	10.80%



Nursing Home Per Diem Amounts (Policies in Force):

Average Amount: $141.29

Mode: $150.00 (11% of all purchasers)

Home Care Per Diem Amounts (Policies in Force):

Average Amount: $131.23

Mode: $150.00 (9% of all purchasers)

Elimination Periods (Policies in Force):

Nursing Homes:

0 days	1,523 (3.95%)
9 days	1 (0.01%)
15 days	43 (0.11%)
20 days	1,100 (2.85%)
30 days	5,269 (13.67%)
45 days	664 (1.72%)
50 days	1,700 (4.41%)
60 days	1,304 (3.38%)
90 days	15,371 (39.88%)
100 days	10,038 (26.05%)
120 days	2 (0.01%)
180 days	844 (2.19%)
365 days	2 (0.01%)

Home and Community Care:

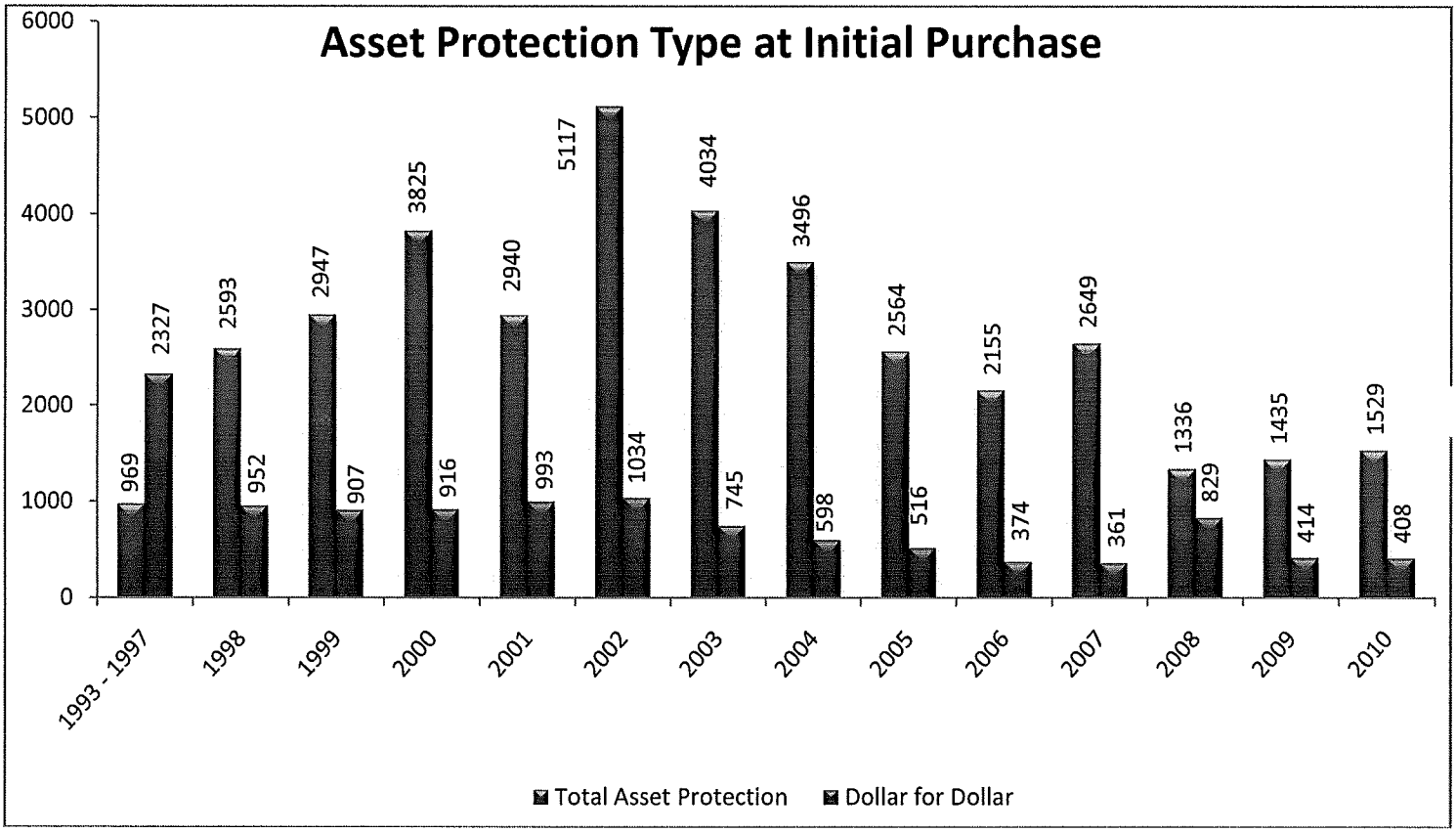
0 days	13,951 (36.20%)
10 days	3 (0.01%)
14 days	192 (0.50%)
15 days	29 (0.08%)
20 days	927 (2.41%)
30 days	4,159 (10.79%)
45 days	659 (1.71%)
50 days	24 (0.06%)
60 days	983 (2.55%)
90 days	10,018 (25.99%)
100 days	3,817 (9.90%)
180 days	675 (1.75%)
365 days	2 (0.01%)

Riders:

Non-Forfeiture	167	(0.43%)
Restoration of Benefits	470	(1.22%)
Spousal Benefit Enhancement	796	(2.07%)
Other Riders	1,180	(3.06%)

Asset Protection Type at Initial Policy Purchase By Policy Effective Date

Quarter 3-2010	Cumulative at Time of Purchase
Policies Purchased by Quarter	789
Policies Purchased by Cumulative	49,007
Total Asset Protection by Quarter	620
Total Asset Protection by Cumulative	38,123
Dollar for Dollar by Quarter	169
Dollar for Dollar by Cumulative	10,885



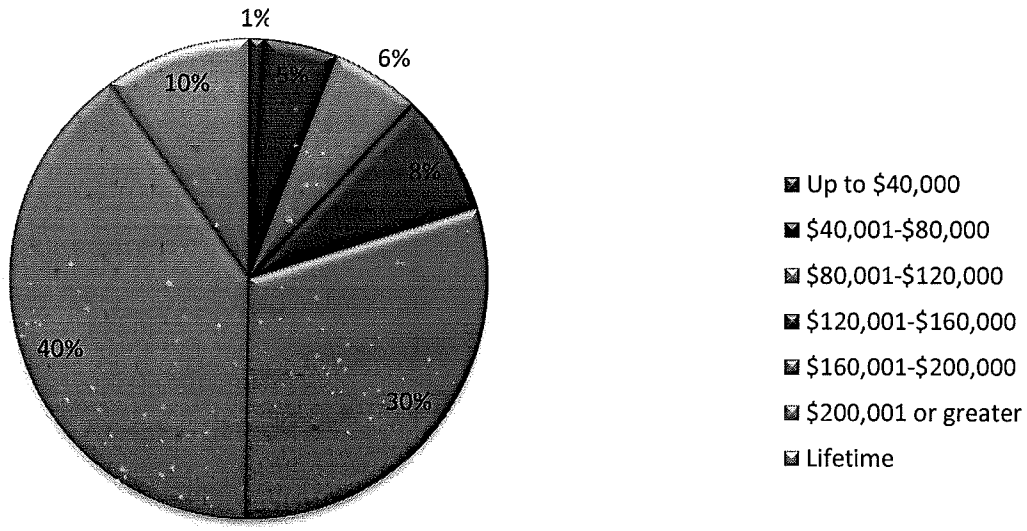
*Total Asset Protection became available 3-12-98 & grand fathered in those policies with coverage at initial purchase equal to or greater than state-set-dollar amount for 1998.

Maximum Policy Amount of Policies in Force:

Range: $21,977 - $6,504,300 (plus 3,897 lifetime policies)
Average amount: $200,060 (not including lifetime policies)

Maximum Benefit Amounts Selected By All Purchasers (Policies in Force)

Maximum Benefit Amount at Time of Purchase	**All Purchasers**
Up to $40,000 Approx: (1 yr)	348 (0.90%)
$40,001 - $80,000 (2 yrs)	1,525 (3.96%)
$80,001 - $120,000 (3 yrs)	2,258 (5.86%)
$120,001 - $160,000 (4 yrs)	3,129 (8.12%)
$160,001 - $200,000 (5 yrs)	11,680 (30.31%)
$200,001 or greater (6 yrs +) (excluding lifetime)	15,702 (40.74%)
Lifetime Policies	3,897 (10.11%)



Policyholders in Benefit
Information as of September 30, 2010

Benefit Status

Number of policyholders, to date, who have received benefit payments.	1,012
Number of policyholders in benefit as of Quarter 3, 2010.	347
Number of policyholders that received benefits and have died.	376
Number of policyholders, to date, who have exhausted their benefits and applied to Medicaid	40 (68 Exhausted)

Asset protection earned by policyholders to date.	$51,913,096.59
Asset protection earned to date that will not be accessed (policyholders who have died)	$16,243,775.88

Service Utilization

Type of Service* (other than case management)	**QTY**	**% of Total Claimants by Type of Service ****
Nursing Home Care	674	66.60%
Home Health Aide – hourly care Home Health Aide – daily care	85 116	8.40% 11.46%
Attendant Care	3	0.30%
Other Institutional	0	0%
Hospital Bed Hold	166	16.40%
Assisted Living	229	22.63%
Adult Day Care	12	1.19%
Personal Care	55	5.43%
Alternate Level of Care	5	0.49%

*These categories are not mutually exclusive; therefore, percents shown will not total 100.
**This is the cumulative status of all claimants. The status and percent (%) will change as the claimant's status changes.

CLAIMANT PROFILE

Cumulative Aggregate of All Policyholders Who Used Benefits
As of September 30, 2010

Gender	Female	66.21%
	Male	35.28%
Marital Status	Not Married	39.92%
	Married	55.53%
	Unknown	4.74%
Average Age At The Time Of Policy Purchase		72
Average Age At The Time Of Claim		78.8
Age Range At Time Of Claim	Range =	44 – 100
	Mean =	79.6
	Median =	79.7
Policy Type Owned:	Nursing Home Only	27.96%
	Nursing Home & Home Care	75.20%

Average time elapsed between purchase date and claim date was 97.20 months (8.1 years)

Indiana Long Term Care Insurance Program

Quarter 2-2010 Report

April 1, 2010 through June 30, 2010

Completed on September 13, 2010

INDIANA LONG TERM CARE INSURANCE PROGRAM

Statistical Summary

Period: April 1, 2010 – June 30, 2010

Report Prepared September 13, 2010

The Indiana Long Term Care Insurance Program (ILTCIP) is an innovative public/private partnership between the Indiana Medicaid Program and private long term care insurance companies, designed to help Indiana residents finance their potential long term care without fear of impoverishment. The Program began operation on May 17, 1993, with state approval of the first eight participating insurers. Actual marketing of Indiana Partnership policies by these companies began later that summer.

This report presents information for the quarter ending June 30, 2010, in the form of quarterly-specific and cumulative statistics since the Program's inception.

Highlights from this quarter include the following:

- **Policies purchased during this quarter were 559!**
- **Cumulatively, 56,830 applications have been submitted with over 48,218 policies purchased!**
- **Comprehensive policies continue to be the primary type of policy being purchased. For example, 99.64% of all policies purchased in Q2'10 were comprehensive while 0.36% were for nursing home only.**
- **Cumulatively, the number of comprehensive policies purchased has increased from 90.95% of all sales in (Q2'09) to 91.54% of all sales in (Q2'10).**
- **75.49% of policies purchased during Q2'10 qualify for Total Asset Protection. Cumulatively, 77.8% of all policies purchased qualify for Total Asset Protection.**
- **97.32% of all policies purchased have been by first time purchasers.**
- **The average age of policy purchasers is 61.8. Age range of purchasers is 18 to 89.**
- **Cumulatively, 74% of all policyholders were age 65 or under at the time of purchase.**

QUARTERLY SUMMARY REPORT – INDIANA

	QUARTER 2-2010	TO DATE
Applications Received:	**1,012**	**56,830**
Applications Denied:	**162**	**8,889**
Applications Pending & Withdrawn:	N/A	**277**
Policies Purchased:	**559**	**48,218**
Policies Dropped (voluntarily & for unknown reasons*):	155	5,844
Policies Not Taken Up: (dropped within 30 day free look period)	14	2,461
Total Policies In Force (active):	**N/A**	**37,965**
Policyholders Who Received Service Payments:	**328**	**963**

**** Does not include drops reported as deaths, rescissions or exhausted benefits.***

Indiana Long Term Care Insurance Program:
Statistics for Quarter Ending June 30, 2010
In Comparison To Cumulative Program Statistics

	Quarter ending 6-30-2010	Cumulative as of 6-30-2010
Total Policies Purchased	559	48,218
Total Policies Dropped *	255	10,085
Policies Not Taken Up During 30 Day Free Look	Died 83 (32.55%) Voluntarily 55 (21.57%) Unknown 100 (39.22%) Not Taken Up 14 (5.49%) Converted 0 (0.00%) Exhausted Benefits 3(1.18%) Rescission 0 (0.00%) Non-Forfeiture 0 (0.00%)	Died 1,587 (15.74%) Voluntarily 2,566 (25.44%) Unknown 3,278 (32.50%) Not Taken Up 2,461 (24.40%) Converted 77 (0.76%) Exhausted Benefits 67 (0.66%) Rescission 2 (0.02%) Non-Forfeiture 47 (0.47%)
Policies in Force	N/A	37,965

Does not include exhausted or rescissions.

This information was based on quarterly and cumulative policies in force.

Nursing Home and Home Care Policies.	557 (99.64%)	34,753 (91.54%)
Nursing Home Only Policies	2 (0.36%)	3,170 (8.35%)
First Time Purchasers	544 (97.32%)	36,165 (95.26%)
Upgrades or Replacements	15 (2.68%)	1,757 (4.63%)
Individual	542 (96.96%)	35,941 (94.67%)
Group Certificates	0 (0.00%)	279 (0.73%)
Organization Sponsored	17 (3.04%)	1,702 (4.48%)
Male	259 (46.33%)	16,372 (43.12%)
Female	300 (53.67%)	21,551 (56.77%)
Married	465 (83.18%)	30,413 (80.11%)
Not Married	93 (16.64%)	7,188 (18.93%)
Unknown	0 (0.00%)	349 (0.92%)
Civil Union or Domestic Partner	1 (0.18%)	15 (0.04%)

Indiana Long Term Care Insurance Program
Fact Sheet For Quarter 2, 2010

PARTICIPATING COMPANIES:

Allianz – Individual
American Republic – Individual: Tax Qualified
Bankers Life and Casualty – Individual: Tax Qualified
Central States of Omaha – Individual: Tax Qualified
CNA –Individual/Group: Tax Qualified
Genworth – Individual: Tax Qualified
Hartford Life – Individual: Tax Qualified
John Hancock – Individual: Tax Qualified
Massachusetts Mutual Insurance Company
MedAmerica – Individual & Group: Tax Qualified
Metropolitan Life - Individual: Tax Qualified
Monumental Life – Individual: Tax Qualified
Mutual of Omaha
Penn Treaty Network America - Individual
Prudential Ins. Co of America – Tax Qualified
Senior Health Ins. Co. of PA – Tax Qualified
State Farm – Individual: Tax Qualified
Transamerica – Individual: Tax Qualified
United Teachers Associates Insurance Company

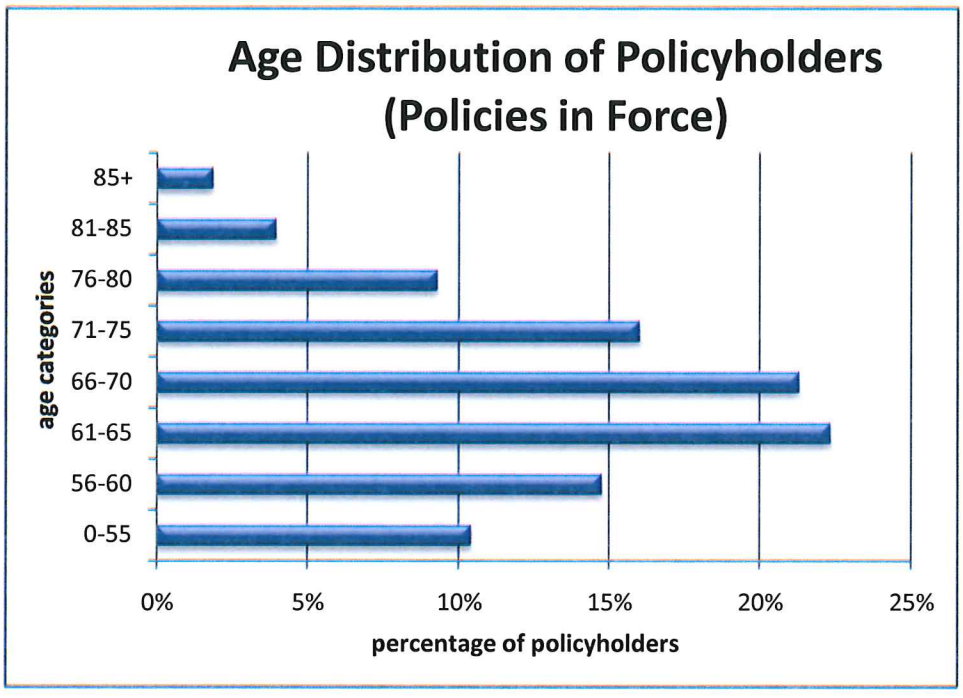
19 companies provided data during Quarter 2, 2010.

Age Distribution of Partnership Policyholders at Time of Purchase

	Age Range		Average Age
Policy Category	**Low**	**High**	
Individual Policyholders	18	89	61.00
Group Certificate holders	23	75	50.42
Organization Sponsored	20	84	57.14
All Insured	18	89	60.75

Age Distribution of Policyholders (Policies in Force)

Age Category	Percentage of Policyholders
86+	1.78%
81-85	3.96%
76-80	9.29%
71-75	16.03%
66-70	21.32%
61-65	22.35%
56-60	14.77%
0-55	10.42%



Nursing Home Per Diem Amounts (Policies in Force):

Average Amount: $139.61

Mode: $150.00 (11% of all purchasers)

Home Care Per Diem Amounts (Policies in Force):

Average Amount: $129.50

Mode: $150.00 (9% of all purchasers)

Elimination Periods (Policies in Force):

Nursing Homes:		**Home and Community Care:**	
0 days	1,539 (4.05%)	0 days	13,732 (36.17%)
9 days	1 (0.01%)	10 days	3 (0.01%)
15 days	43 (0.11%)	14 days	195 (0.51%)
20 days	1,108 (2.92%)	15 days	29 (0.08%)
30 days	5,284 (13.92%)	20 days	932 (2.45%)
45 days	670 (1.76%)	30 days	4,130 (10.88%)
50 days	1,709 (4.50%)	45 days	665 (1.75%)
60 days	1,307 (3.44%)	50 days	25 (0.07%)
90 days	15,325 (40.37%)	60 days	971 (2.56%)
100 days	10,090 (26.58%)	90 days	9,661 (25.45%)
120 days	2 (0.01%)	100 days	3,831 (10.09%)
180 days	843 (2.22%)	180 days	660 (1.74%)
365 days	2 (0.01%)	365 days	2 (0.01%)

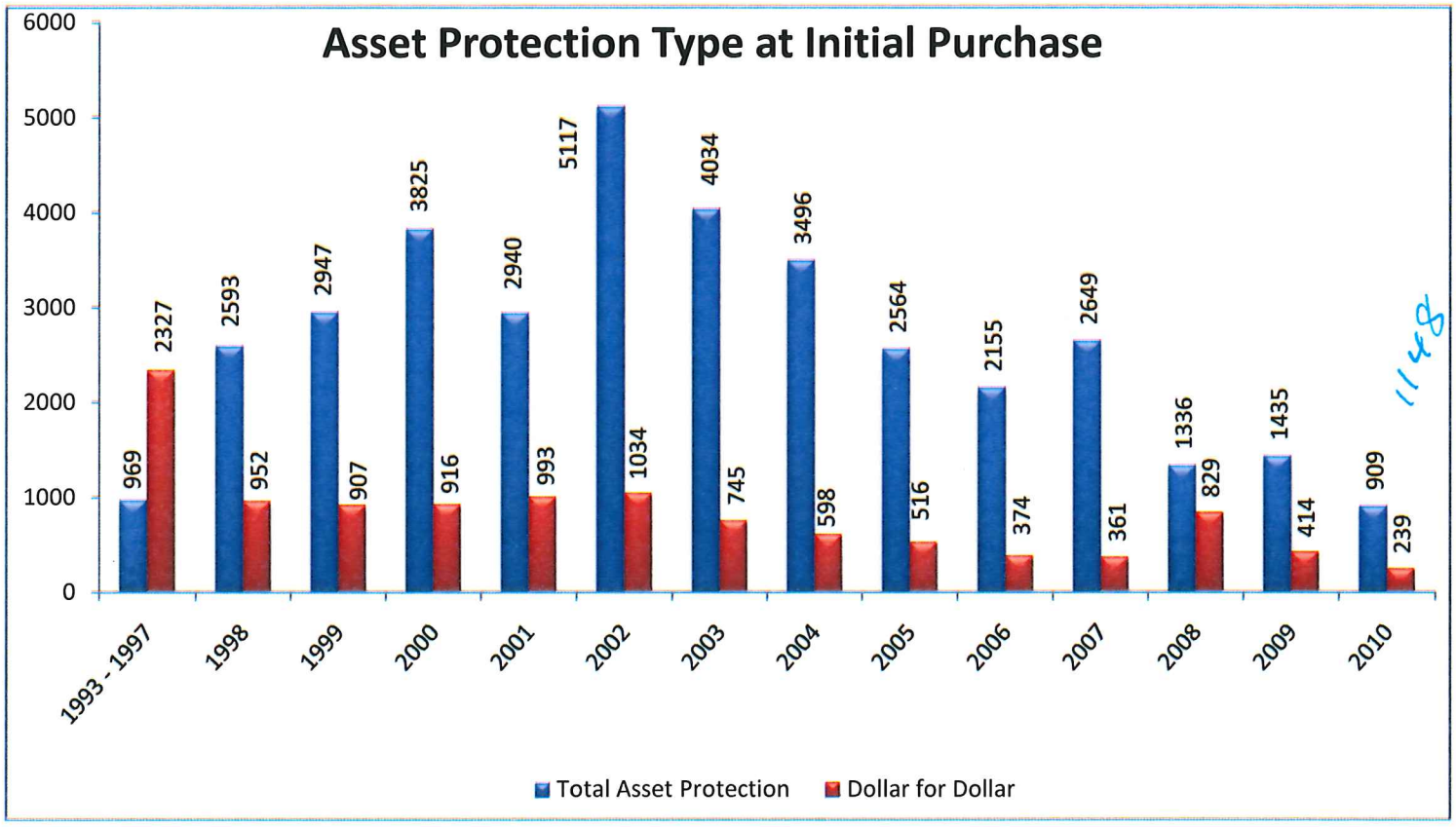
Riders:

Non-Forfeiture	168	(0.44%)
Restoration of Benefits	467	(1.24%)
Spousal Benefit Enhancement	778	(2.05%)
Other Riders	1,144	(3.01%)

policies

Asset Protection Type at Initial Policy Purchase By Policy Effective Date

Quarter 2-2010	Cumulative at Time of Purchase
Policies Purchased by Quarter	559
Policies Purchased by Cumulative	48,218
Total Asset Protection by Quarter	422
Total Asset Protection by Cumulative	37,503
Dollar for Dollar by Quarter	137
Dollar for Dollar by Cumulative	10,716



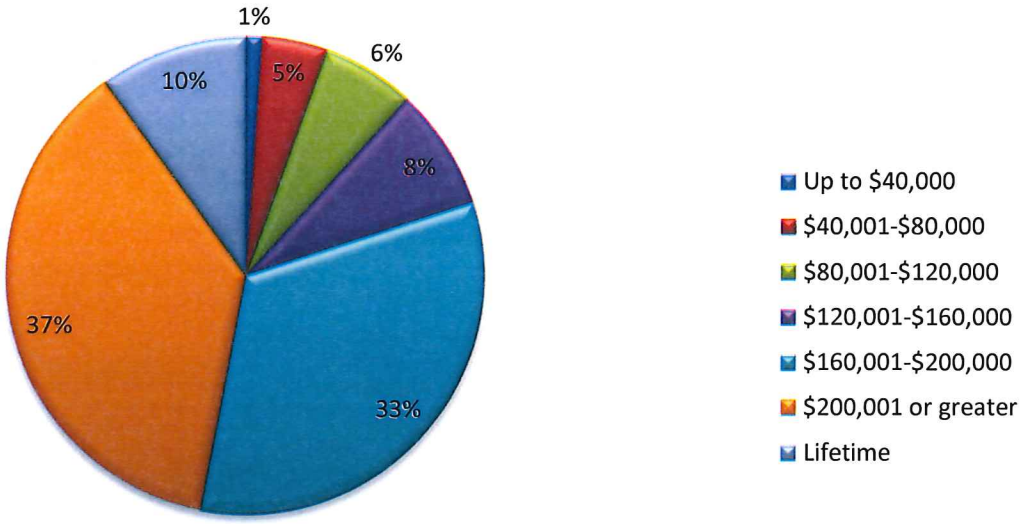
*Total Asset Protection became available 3-12-98 & grand fathered in those policies with coverage at initial purchase equal to or greater than state-set-dollar amount for 1998.

Maximum Policy Amount of Policies in Force:

Range: $21,977 - $6,504,300 (plus 3,893 lifetime policies)
Average amount: $198,784 (not including lifetime policies)

Maximum Benefit Amounts Selected By All Purchasers (Policies in Force)

Maximum Benefit Amount at Time of Purchase	**All Purchasers**
Up to $40,000 Approx: (1 yr)	354 (0.93%)
$40,001 - $80,000 (2 yrs)	1,541 (4.06%)
$80,001 - $120,000 (3 yrs)	2,257 (5.94%)
$120,001 - $160,000 (4 yrs)	3,107 (8.18%)
$160,001 - $200,000 (5 yrs)	12,071 (31.80%)
$200,001 or greater (6 yrs +) (excluding lifetime)	14,742 (38.83%)
Lifetime Policies	3,893 (10.25%)



Policyholders in Benefit
Information as of June 30, 2010

Benefit Status

Number of policyholders, to date, who have received benefit payments.	963
Number of policyholders in benefit as of Quarter 2, 2010.	325
Number of policyholders that received benefits and have died.	358
Number of policyholders, to date, who have exhausted their benefits and applied to Medicaid	40 (67 Exhausted)

Asset protection earned by policyholders to date.	$48,525,231.53
Asset protection earned to date that will not be accessed (policyholders who have died)	$15,033,070.54

Service Utilization

Type of Service* (other than case management)	**QTY**	**% of Total Claimants by Type of Service ****
Nursing Home Care	640	66.46%
Home Health Aide – hourly care Home Health Aide – daily care	80 112	8.31% 11.63%
Attendant Care	3	0.31%
Other Institutional	0	0%
Hospital Bed Hold	157	16.30%
Assisted Living	212	22.01%
Adult Day Care	10	1.04%
Personal Care	51	4.88%
Alternate Level of Care	5	0.52%

*These categories are not mutually exclusive; therefore, percents shown will not total 100.
**This is the cumulative status of all claimants. The status and percent (%) will change as the claimant's status changes.

CLAIMANT PROFILE

Cumulative Aggregate of All Policyholders Who Used Benefits
As of June 30, 2010

Gender	Female	66.04%	
	Male	35.20%	
Marital Status	Not Married	40.19%	
	Married	55.14%	
	Unknown	4.88%	
Average Age At The Time Of Policy Purchase		72	
Average Age At The Time Of Claim		78.7	
Age Range At Time Of Claim	Range =	44 – 100	
	Mean =	79.6	
	Median =	79.7	
Policy Type Owned:	Nursing Home Only		27.93%
	Nursing Home & Home Care		74.97%

Average time elapsed between purchase date and claim date was 94.80 months (7.9 years)

Indiana Long Term Care Insurance Program

Quarter 1-2010 Report

January 1, 2010 through March 31, 2010

Completed on June 9, 2010

INDIANA LONG TERM CARE INSURANCE PROGRAM

Statistical Summary

Period: January 1, 2010 – March 31, 2010

Report Prepared June 9, 2010

The Indiana Long Term Care Insurance Program (ILTCIP) is an innovative public/private partnership between the Indiana Medicaid Program and private long term care insurance companies, designed to help Indiana residents finance their potential long term care without fear of impoverishment. The Program began operation on May 17, 1993, with state approval of the first eight participating insurers. Actual marketing of Indiana Partnership policies by these companies began later that summer.

This report presents information for the quarter ending March 31, 2010, in the form of quarterly-specific and cumulative statistics since the Program's inception.

Highlights from this quarter include the following:

- **Policies purchased during this quarter were 589!**
- **Cumulatively, 55,818 applications have been submitted with over 47,659 policies purchased!**
- **Comprehensive policies continue to be the primary type of policy being purchased. For example, 98.30% of all policies purchased in Q1'10 were comprehensive while 1.70% were for nursing home only.**
- **Cumulatively, the number of comprehensive policies purchased has increased from 90.81% of all sales in (Q1'09) to 91.39% of all sales in (Q1'10).**
- **82.68% of policies purchased during Q1'10 qualify for Total Asset Protection. Cumulatively, 77.8% of all policies purchased qualify for Total Asset Protection.**
- **98.13% of all policies purchased have been by first time purchasers.**
- **The average age of policy purchasers is 60.8. Age range of purchasers is 18 to 89.**
- **Cumulatively, 74% of all policyholders were age 65 or under at the time of purchase.**

QUARTERLY SUMMARY REPORT – INDIANA

	QUARTER 1-2010	TO DATE
Applications Received:	**719**	**55,818**
Applications Denied:	**117**	**8,727**
Applications Pending & Withdrawn:	N/A	**568**
Policies Purchased:	~~589~~	**47,659**
Policies Dropped (voluntarily & for unknown reasons*):	156	5,695
Policies Not Taken Up: (dropped within 30 day free look period)	11	2,448
Total Policies In Force (active):	**N/A**	**37,653**
Policyholders Who Received Service Payments:	**326**	**922**

**** Does not include drops reported as deaths, rescissions or exhausted benefits.***

Indiana Long Term Care Insurance Program:
Statistics for Quarter Ending March 31, 2010
In Comparison To Cumulative Program Statistics

	Quarter ending 3-31-2010	Cumulative as of 3-31-2010
Total Policies Purchased	589	47,659
Total Policies Dropped *	256	9,843
Policies Not Taken Up During 30 Day Free Look	Died 84 (32.81%) Voluntarily 61 (23.87%) Unknown 95 (37.11%) Not Taken Up 11 (4.30%) Converted 0 (0.0%) Exhausted Benefits 3(1.17%) Rescission 0 (0.0%) Non-Forfeiture 2 (0.78%)	Died 1,509 (15.33%) Voluntarily 2,514 (25.54%) Unknown 3,181 (32.32%) Not Taken Up 2,448 (24.87%) Converted 77 (0.78%) Exhausted Benefits 65 (0.66%) Rescission 2 (0.02%) Non-Forfeiture 47 (0.48%)
Policies in Force	N/A	37,653

Does not include exhausted or rescissions.

This information was based on quarterly and cumulative policies in force.

Nursing Home and Home Care Policies.	579 (98.30%)	34,411 (91.30%)
Nursing Home Only Policies	10 (1.70%)	3,207 (8.52%)
First Time Purchasers	578 (98.13%)	35,861 (95.24%)
Upgrades or Replacements	11 (1.87%)	1,756 (4.66%)
Individual	579 (98.30%)	35,632 (94.63%)
Group Certificates	0 (0.00%)	283 (0.75%)
Organization Sponsored	10 (1.70%)	1,702 (4.52%)
Male	256 (43.46%)	16,231 (43.11%)
Female	333 (56.54%)	21,387 (56.80%)
Married	490 (83.19%)	30,119 (80.00%)
Not Married	98 (16.64%)	7,167 (19.03%)
Unknown	1 (0.17%)	353 (0.94%)
Civil Union or Domestic Partner	0 (0.00%)	14 (0.04%)

Indiana Long Term Care Insurance Program
Fact Sheet For Quarter 1, 2010

PARTICIPATING COMPANIES:

Allianz – Individual
American Republic – Individual: Tax Qualified
Bankers Life and Casualty – Individual: Tax Qualified
Central States of Omaha – Individual: Tax Qualified
CNA –Individual/Group: Tax Qualified
Genworth – Individual: Tax Qualified
Hartford Life – Individual: Tax Qualified
John Hancock – Individual: Tax Qualified
Massachusetts Mutual Insurance Company
MedAmerica – Individual & Group: Tax Qualified
Metropolitan Life - Individual: Tax Qualified
Monumental Life – Individual: Tax Qualified
Mutual of Omaha
Penn Treaty Network America - Individual
Prudential Ins. Co of America – Tax Qualified
Senior Health Ins. Co. of PA – Tax Qualified
State Farm – Individual: Tax Qualified
Transamerica – Individual: Tax Qualified
United Teachers Associates Insurance Company

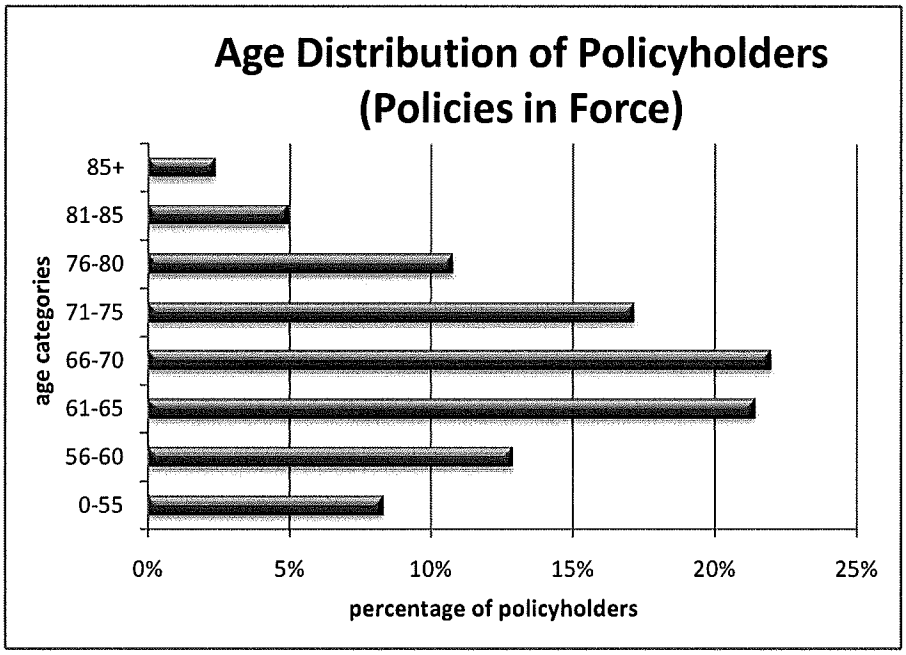
19 companies provided data during Quarter 1, 2010.

Age Distribution of Partnership Policyholders at Time of Purchase

	Age Range		Average Age
Policy Category	**Low**	**High**	
Individual Policyholders	18	89	61.01
Group Certificate holders	23	75	50.34
Organization Sponsored	20	84	57.10
All Insured	18	89	60.75

Age Distribution of Policyholders (Policies in Force)

Age Category	Percentage of Policyholders
86+	2.37%
81-85	4.93%
76-80	10.79%
71-75	17.18%
66-70	22.01%
61-65	21.42%
56-60	12.88%
0-55	8.35%



Nursing Home Per Diem Amounts (Policies in Force):

Average Amount: $138.39

Mode: $150.00 (11% of all purchasers)

Home Care Per Diem Amounts (Policies in Force):

Average Amount: $128.19

Mode: $150.00 (9.20% of all purchasers)

Elimination Periods (Policies in Force):

Nursing Homes:

0 days	1,556 (4.13%)
9 days	1 (0.01%)
15 days	43 (0.11%)
20 days	1,114 (2.96%)
30 days	5,277 (14.01%)
45 days	671 (1.78%)
50 days	1,717 (4.56%)
60 days	1,298 (3.45%)
90 days	14,947 (39.70%)
100 days	10,154 (26.97%)
120 days	2 (0.01%)
180 days	836 (2.22%)
365 days	2 (0.01%)

Home and Community Care:

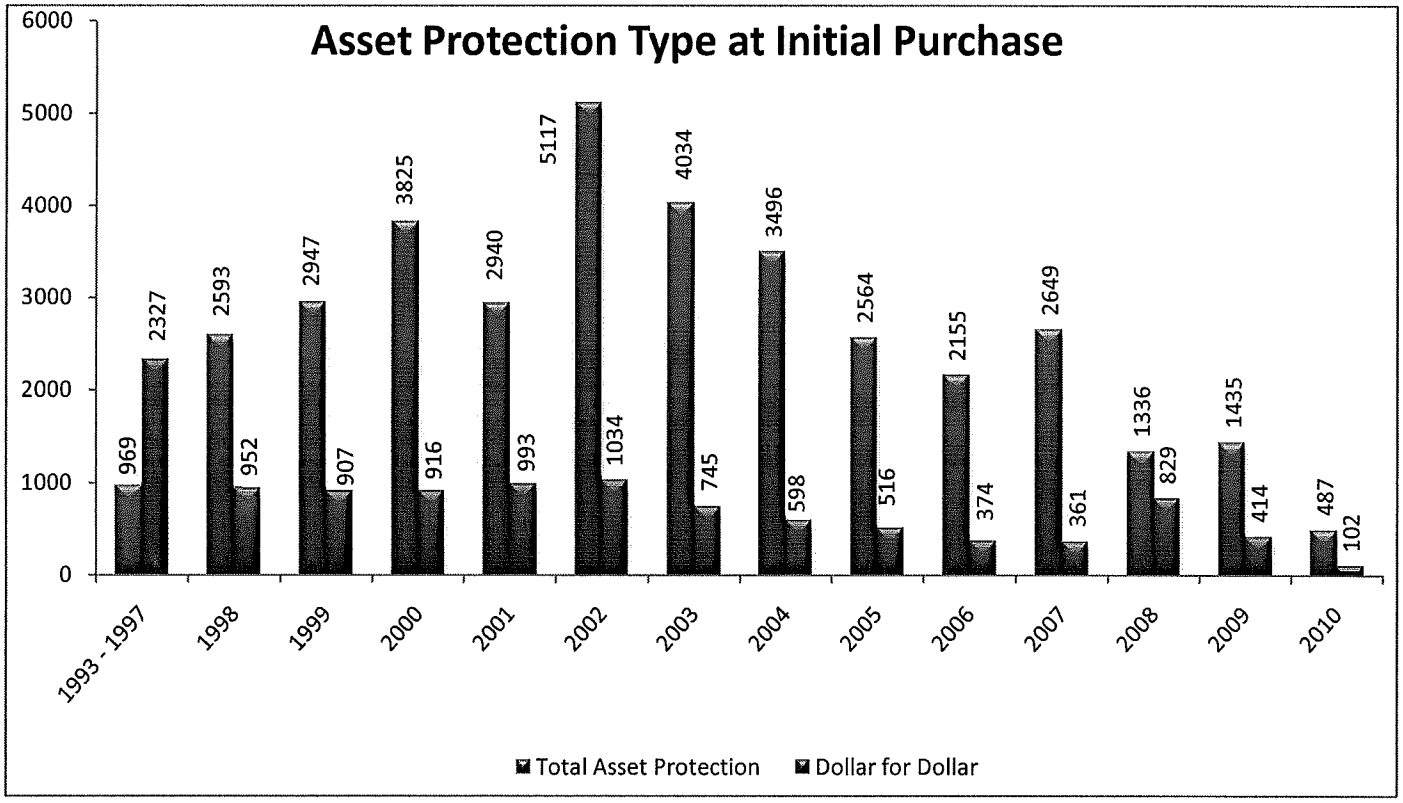
0 days	13,595 (36.11%)
10 days	3 (0.01%)
14 days	199 (0.53%)
15 days	29 (0.08%)
20 days	938 (2.49%)
30 days	4,123 (10.95%)
45 days	666 (1.77%)
50 days	25 (0.07%)
60 days	957 (2.54%)
90 days	9,433 (25.05%)
100 days	3,864 (10.26%)
180 days	654 (1.74%)
365 days	2 (0.01%)

Riders:

Non-Forfeiture	165	(0.44%)
Restoration of Benefits	467	(1.24%)
Spousal Benefit Enhancement	757	(2.01%)
Other Riders	1,121	(2.98%)

Asset Protection Type at Initial Policy Purchase By Policy Effective Date

Quarter 1-2010	Cumulative at Time of Purchase
Policies Purchased by Quarter	589
Policies Purchased by Cumulative	47,659
Total Asset Protection by Quarter	487
Total Asset Protection by Cumulative	37,081
Dollar for Dollar by Quarter	102
Dollar for Dollar by Cumulative	10,579



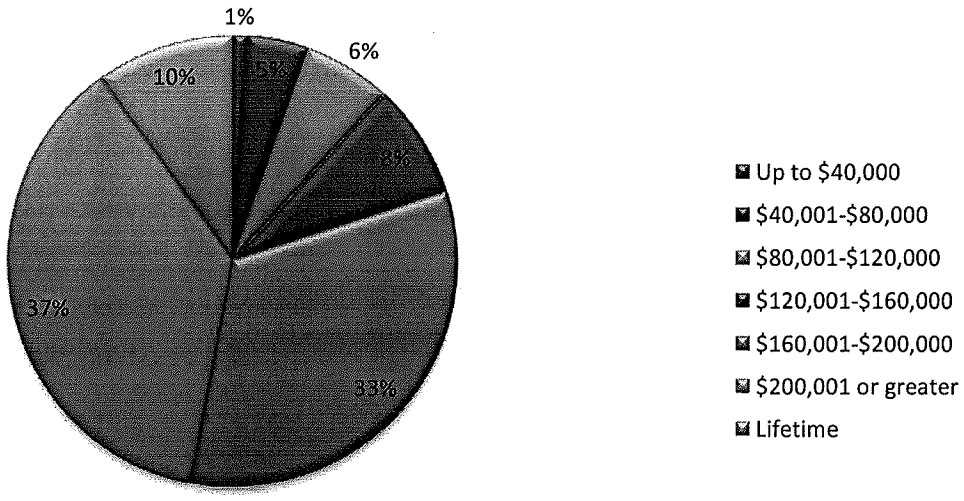
*Total Asset Protection became available 3-12-98 & grand fathered in those policies with coverage at initial purchase equal to or greater than state-set-dollar amount for 1998.

Maximum Policy Amount of Policies in Force:

Range: $21,977 - $6,504,300 (plus 3,895 lifetime policies)
Average amount: $198,282 (not including lifetime policies)

Maximum Benefit Amounts Selected By All Purchasers (Policies in Force)

Maximum Benefit Amount at Time of Purchase	**All Purchasers**
Up to $40,000 Approx: (1 yr)	360 (0.96%)
$40,001 - $80,000 (2 yrs)	1,568 (4.16%)
$80,001 - $120,000 (3 yrs)	2,278 (6.05%)
$120,001 - $160,000 (4 yrs)	3,068 (8.15%)
$160,001 - $200,000 (5 yrs)	12,395 (32.92%)
$200,001 or greater (6 yrs +) (excluding lifetime)	14,089 (37.42%)
Lifetime Policies	3,895 (10.34%)



Policyholders in Benefit
Information as of March 31, 2010

Benefit Status

Number of policyholders, to date, who have received benefit payments.	922
Number of policyholders in benefit as of Quarter 1, 2010.	328
Number of policyholders that received benefits and have died.	334
Number of policyholders, to date, who have exhausted their benefits and applied to Medicaid	39 (65 Exhausted)

Asset protection earned by policyholders to date.	$45,325,737.42
Asset protection earned to date that will not be accessed (policyholders who have died)	$13,310,748.61

Service Utilization

Type of Service* (other than case management)	**QTY**	**% of Total Claimants by Type of Service ****
Nursing Home Care	612	66.38%
Home Health Aide – hourly care Home Health Aide – daily care	77 106	8.35% 11.50%
Attendant Care	3	0.33%
Other Institutional	0	0%
Hospital Bed Hold	148	16.05%
Assisted Living	202	21.91%
Adult Day Care	10	1.08%
Personal Care	47	5.10%
Alternate Level of Care	5	0.54%

*These categories are not mutually exclusive; therefore, percents shown will not total 100.
**This is the cumulative status of all claimants. The status and percent (%) will change as the claimant's status changes.

CLAIMANT PROFILE

Cumulative Aggregate of All Policyholders Who Used Benefits
As of March 31, 2010

Gender	Female	66.59%	
	Male	34.60%	
Marital Status	Not Married	41.00%	
	Married	54.34%	
	Unknown	4.77%	
Average Age At The Time Of Policy Purchase		72	
Average Age At The Time Of Claim		78.7	
Age Range At Time Of Claim	Range =	44 – 100	
	Mean =	79.6	
	Median =	79.7	
Policy Type Owned:	Nursing Home Only		28.20%
	Nursing Home & Home Care		74.62%

Average time elapsed between purchase date and claim date was 93.60 months (7.8 years)