

**SOCIETY OF ACTUARIES**



**LONG TERM CARE EXPERIENCE COMMITTEE**

**INTERCOMPANY STUDY**

**1984 - 1999**

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## INTRODUCTION

This document is the third Intercompany Study of the Society of Actuaries Long Term Care Experience Committee. Previous reports were published January 1995 and February 2000. The three reports of this committee are the only publicly written reports of experience on lives insured under private insurance plans in the United States. The first two reports of the Long Term Care Experience Committee were considered to be of a developmental nature. This third report will be part of regularly scheduled Society of Actuaries Experience studies.

This report, as well as the previous two, has data gathered that dates back to 1984. Data has been combined and analyzed from eighteen organizations (21 insurers) that provided information to further the knowledge of long term care insurance. Those organizations are listed in Appendix A.

Available data was collected on policies issued between January 1, 1984 through December 31, 1999. Claims incurred on policies in force during this time frame were followed from claim inception through the earlier of claim termination or June 30, 2000. Allowing a six-month period to report incurred claims should capture most of the incurred but not reported claims as of year-end 1999.

The insurers were asked to provide information on 100% of their insureds unless their volume of information was so enormous that it would alter the intercompany nature of the study. Under that circumstance, such an insurer was requested to submit a substantial but representative portion of their insureds, which would allow for an unbiased contribution but still allow for protection of the confidentiality of that company's experience.

Exposure records were submitted on 506 different policy forms. Almost 2.7 million exposure records with 7.5 million exposure years were gathered.

- 48% of the exposure was in the first two policy years.
- 73% of the exposure was on Individual, association and pseudo Group insureds.
- 27% of the exposure was on employees of employer Group programs.
- Average issue age of all insureds was 63 (down three years from the previous study).
- Female insureds represented 60% of the exposure.
- Average issue age of Individual insureds was 68.
- Average issue age for employer Group was 49.

General characteristics of the exposure file are found in Appendix B.

There were almost 700,000 claim payment records on slightly more than 50,000 claimants. Almost \$1.3 billion in benefits were reported as paid. Due to the types of policies primarily in force during the exposure period, the majority of claims submitted were for nursing home care.

- 91.5% of the number of claims were for nursing home care and 8.5% were due to home health care.
- Assisted Living information is not available separately within the data.
- 75% of all claims (open and closed) have a claim duration of one year or less.
- Average attained age on the date of incurral for claimants was 78.8.
- Female claimants received 66% of the benefit dollars.
- Average duration from issue to claim was 4.3 years (up from 2.4 years in the last study).

General characteristics of the claim file are found in Appendix C.

The Committee requested a significant amount of data from contributors. Much of that information was not available for electronic submission to enable this report to be as extensive as desired. However, the electronic data gathering of 18

organizations has improved significantly between the 1984—1987 time period and the 1992—1999 time period. One example of that improvement is found in the reporting of cause of claims. In the earliest time period, 74% of the claims had unknown causes; in the latest time period only 28% of the claims had unknown causes.

Each section of this study reports on one or more of several areas for which sufficient data is available. The areas that were included in the previous two studies are:

- Gender
- Issue Age
- Attained Age
- Elimination Period
- Policy Duration
- Individual vs. Employer Group
- Nursing Home vs. Home Care
- Issue Year
- Trends

For this current study, tables and data presented were expanded for Group information. Newly added to this study is information on Underwriting Type, Benefit Escalator Clause, and Distribution Source. A new section was added on Total Terminations because of increasing evidence that there is a significant number of deaths that are being incorrectly reported as lapses.

The compiled data verifies some long held expectations relative to long-term care:

- Incidence rates rise steadily by attained age and policy duration.
- Morbidity and Mortality selection is apparent in early policy durations.
- Mortality rates increase steadily with attained age and policy duration.

Other general results of interest:

#### Incidence Rates

- Incidence rates decrease as Issue Year increases, but are doing so at a slowing rate.
- Incidence rates for 20 and 90 day elimination periods are 40% and 75% respectively less than 0 day.
- Incidence rates vary from 47 to 117% of those reported in the 1985 NNHS – varying with age.

#### Claim Continuance

- Claim continuance increases as age at claim increases.
- Only 8% of the closed claims are due to benefit expiry.
- 65% of closed claims are due to death; 26% due to recovery.

#### Cause of Claim

- Alzheimer's claims are the most expensive, most frequent, longest, and trending higher.
- Nervous System and Mental claims are similar in expense to Alzheimer's.
- Cancer and Injury claims are somewhat frequent but short and inexpensive.

#### Mortality

- Mortality rates decrease as exposure year increases, but at a slowing rate.
- Male mortality experience is 49% higher than female.

- Female mortality is 44% lower than 83 GAM, 29% lower than A2000 and 53% lower than 85-90 SOA.
- Male mortality is 51% lower than 83 GAM, 23% lower than A2000 and 53% lower than 85-90 SOA.
- Disabled Lives mortality, in aggregate, is 17 times higher than Active Lives mortality.
- Mortality for Guaranteed Issue is closer to mortality for Full Underwriting than to Simplified Underwriting.

#### Voluntary Lapse Rates

- Voluntary lapse rates generally decrease as duration increases from 1 to 10.
- Voluntary lapse rates, surprisingly, increase as duration increases above 10 for Individual but not Group.
- Employer Group voluntary lapse rates are roughly two-thirds of Individual voluntary lapse rates.
- The premium paying decision appears to be a major driver of voluntary lapse rates.

#### Total Termination Rates

- Total termination rates generally decrease for the first six policy durations, then increase steadily.

#### Antiselection

- Voluntary lapse antiselection is apparent for policies with Benefit Escalator Clause.
- Voluntary lapse antiselection appears for policies with unlimited lifetime benefits.

#### Home Care

- Average number of home care visits increased from 3.25 days per week to 4.29 days since the last study.

## CALCULATIONS

Many tables in this report are segregated by policy duration. Duration is calculated based on exposure from either active or terminated records. From active records, duration is calculated by using only the latest record in the following formula:

$$\text{Duration in Months} = (1 + \text{Last Observation Date} - \text{Issue Date}) / \text{Days per Month}$$

(30.42 was used as the Days per Month to account for monthly variations and leap years.)

From terminated policy records, duration is calculated by substituting the Termination Date for the Last Observation Date in the previous formula.

The incidence tables shown break duration down into annual periods as follows:

<u>Duration</u>	<u>Months</u>	<u>Duration</u>	<u>Months</u>
1	0 to 13	6	74 to 85
2	14 to 25	7	86 to 97
3	26 to 37	8	98 to 109
4	38 to 49	9	110 to 121
5	50 to 61	10	122 to 133

Duration 1 spans 13 months to estimate the effect of the grace period. The application of grace periods in practice varies significantly from carrier to carrier. Generally a company does not consider a policy “terminated” until at least the end of the grace period. For administrative simplicity, many carriers do not terminate (or lapse) a policy until well after the grace period has expired. The division of duration into these time periods has the effect of counting any active policy currently in its grace period in the previous duration.

Each policy is credited with a full exposure year for all integer duration years up to and including the duration year in which the observation period or termination date ends. For example, a policy whose duration is 26 months and 7 days will be included and counted as completing duration 3. This methodology will overstate duration by duration group and in total. Claim incidence and lapse rates will be understated as a result.

Incurral Date is the earliest incurred date shown on records submitted for each claimant. Issue Date is the earliest date of issue recorded for each insured.

For each claim a duration is calculated using the following formula:

$$\text{Duration in Months} = (1 + \text{Incurral Date} - \text{Issue Date}) / \text{Days per Month}$$

(30.42 was used as the Days per Month to account for monthly variations and leap years.)

An incidence rate is found by dividing the number of claims in any cell by the exposure in that cell.

Data was submitted for many specific elimination periods. Since the data was very small for some elimination periods, data was aggregated into elimination period groups. The elimination period category labeled “0 Days” includes only zero day elimination period coverage. The elimination period category labeled “7-19 days” includes 5, 7, and 15 days, “30-50 days” includes 30 and 45 day but is essentially comprised of 30 day elimination period experience. The elimination period category labeled “101-730 Days” includes 150 day, 180 day and 365 day elimination period experience. Appendix B-6 details this study’s exposure by elimination period. A trivial portion of all records provided contained no information on the elimination period. These records have been excluded from all calculations of incidence.

## LIMITATIONS

This third Intercompany report of the SOA LTC Experience Committee includes increasingly valuable but in some instances, limited information. As one considers the findings in this report, please remember four main points. First, the data has been gathered from different companies contributing over different time frames. Only two companies have contributed to all three studies. Second, most of the claim experience is based on policies that provide little in the way of home care benefits. Therefore, this is still primarily a Nursing Facility Experience Study. Thirdly, many of the contributors write either Individual or association Group coverages which are both underwritten. Thus almost 75% of this claim experience is based on Individually underwritten insureds. Less than 12% of the claim experience is on corporate sponsored employer Group plans which often has guaranteed issue. Fourth, experience is reported exactly as calculated. There has been no attempt to smooth, interpolate or extrapolate numerical data.

Please note that this analysis, all tables and charts are based on raw data which cut across broad variations in market and product. While analyzing the data, if problems with data submissions were found, they were discussed with the contributors and corrected. However, because this analysis is based on files submitted from a variety of sources there may be other issues that weren't discovered.

Underlying these results are distortions caused by aggregating over several years the results of companies with different distribution methods, types of underwriting, target markets, pricing levels, products and administrative rules. The representation of any one company varies from cell to cell, so trends shown are in part distorted by a shift in the underlying mix. Most exposure and claims data is still from early policy durations. The voluntary lapse rates on Individual policies from duration 10 and above are surprising, which may mean that there is some improper coding of deaths. This led us to add an entire new section entitled Total Terminations to assist in understanding the total decrement of all insureds. It is also important to note that incidence and lapse rates have fallen significantly over the experience period, so averages are not indicative of levels at the end of the period. Therefore, great care needs to be exercised when applying the results in this report. Consideration must be given to whether the averages shown are appropriate for use as is, or whether adjustments need to be made for application elsewhere.

## Section I

### MORBIDITY - Incidence

#### Introduction

This section presents information on the incidence of claims for long-term care insureds.

#### Incidence Rates Methodology

The incidence rates developed in this report are always shown by elimination period category and attained age and are calculated based on reaching the end of the elimination period. These categories were considered to be central to any unbiased determination of incidence rates. Elimination period categories were sometimes grouped to include elimination periods less commonly found with those with the bulk of the exposure (Zero days, 7-19 days, 20 days, 30-50 days, 60 days, 90 days, 100 days, 101-730 days). Within these categories, incidence rates are classified by other variables including duration of the policy, gender, issue year, benefit period, daily benefit, and level of care (added this Study). Incidence rates are also compared to those in the 1985 National Nursing Home Survey.

Some claims were reported without any paid benefits. As a claim is only included in the incidence calculation if it reaches the end of the elimination period and has at least \$1 of paid benefits of any type, all claims reported with zero dollars of paid amounts were eliminated from all calculations of incidence rates.

#### Incidence Rates by Attained Age and Elimination Period (Appendix D-1)

For all elimination periods combined, the incidence rates increase markedly by attained age, rising from an overall rate of 0.03 per hundred at ages “Less than 50” to 1.65 per hundred at age group “Ages 80+”. However, the overall increase in incidence rates by attained age is profoundly influenced by the change in relative exposure of the elimination period data by age group. A more useful pattern of increasing incidence rates exists when viewed by attained age within elimination period category as shown by Figure 1:

Figure 1  
Incidence rates by Attained Age and Elimination Period Category

Elimination Period Category in Days					
Attained Age	Zero	20	90	100	All
Less than 50	0.08%*	0.06%*	0.02%	0.01%*	0.03%
50-59	0.13%	0.08%	0.04%	0.03%	0.06%
60-69	0.52%	0.26%	0.12%	0.11%	0.20%
70-79	1.44%	0.77%	0.35%	0.42%	0.69%
80+	2.79%	1.73%	1.28%	1.12%	1.65%

\*Note: These cells have exposure less than 25,000 years.

Some patterns are noted when viewing data by attained age group across elimination period categories:

- “20 day” incidence rates are generally about 40% less than “zero day” rates.
- “90 day” incidence rates are generally about 75% less than “zero day” rates and about 50% less than “20 day” rates.



- “100 day” incidence rates are near or sometimes higher than “90 day” rates. This illustrates limitations in the Study data as generally different companies contribute data in different areas and the 90-day category has a generally larger share of group data.

**Incidence Rates by Attained Age, Elimination Period, and Policy Duration (Appendix D-2)**

For all attained age groups and elimination period categories combined, incidence rates increase by duration group. This can be seen particularly at the older issue age groups. For all attained age groups and elimination period categories combined, the rate of increase is relatively smooth through duration 10 though, in fact, this is highly influenced by the changing mix of exposure and claims over the attained age group/elimination period cells. Rising incidence rates would reflect a typical pattern of the “wearing off” of underwriting as selection factors rise to an ultimate level.

**Incidence Rates by Issue Age, Elimination Period, and Policy Duration (Appendix D-2a)**

Figure 2 shows the implied select factors for various issue age categories using duration 8 as the “ultimate” duration. Incidence rates by duration category were adjusted by the average increase in incidence rates by attained age (~9.7% annually) to remove distortion introduced by advancing age. For all attained age groups and elimination period categories combined, select factors for duration one start at 35% and increase gradually. At the younger issue age groups, selection is more difficult to discern. This may be due to any of several factors affecting results at these ages including, for example, less stringent individual underwriting, incidence rates being so small already, and the impact of additional group data.

Figure 2  
Implied Select Factors  
Duration

Issue Age	1	2	3	4	5	6	7	8
Less than 40	106%	100%	104%	127%	101%	31%	118%	100%
40-49	109%	117%	138%	129%	117%	152%	90%	100%
50-59	44%	67%	81%	76%	80%	85%	92%	100%
60-64	27%	40%	45%	46%	54%	68%	77%	100%
65-69	26%	42%	51%	54%	63%	66%	88%	100%
70-74	33%	49%	58%	64%	67%	79%	84%	100%
75-79	46%	64%	72%	76%	82%	86%	97%	100%
80-84	49%	66%	68%	77%	75%	76%	99%	100%
Ages 85+	41%	60%	69%	79%	86%	104%	120%	100%
All Ages	35%	51%	58%	63%	67%	74%	92%	100%

**Incidence Rates by Attained Age, Elimination Period, and Gender (Appendix D-3)**

Overall the incidence rate for females is modestly higher than that for males, except at the younger ages. At lower elimination periods, male and female incidence rates do not generally increase with advancing age. However, at longer elimination periods, female/male ratios seem to trend upward with advancing attained ages.

Figure 3  
Ratio of Female/Male Incidence Rates by Elimination Period, Attained Age Category

Elimination Period Category in Days					
Attained Age	Zero	20	90	100	All
Less than 50	57%*	117%*	66%	N/A*	75%
50-59	75%*	114%	100%	100%	120%
60-69	100%	89%	104%	157%	111%
70-79	94%	105%	114%	118%	111%
80+	101%	111%	132%	122%	116%

\*Note: These cells have exposure less than 25,000 years.

**Incidence Rates by Duration, Issue Year, and Elimination Period (Appendix D-4)**

The incidence rates by issue year have continued to improve with time. Viewed by elimination period category for all attained age groups combined, incidence rates have decreased over the issue years. In general, this decrease over issue years is also apparent for the most common attained age groups for all elimination period categories combined, though the results are certainly skewed by the general movement towards longer elimination periods over time. More prominent drops occur in the shorter elimination periods. Results are consistent at most policy durations studied. Reasons for this improvement might include improved underwriting tools, better definitions of which impairments translate into long-term care risks, and increased market penetration leading to the coverage of a broader set of health risks. However, care should be used projecting data forward as incidence rate decreases moderate significantly and, in some cases, disappear entirely from the period 1992-1995 to the period 1996-1999.

Figure 4  
Incidence Rates over Issue Year Groups

Duration	Issue Year Group	20 Day Elim	90 Day Elim
1	1984-87	0.51%	0.31%
	1988-91	0.44%	0.15%
	1992-95	0.30%	0.08%
	1996-99	0.28%	0.03%
3	1984-87	0.81%	0.33%
	1988-91	0.67%	0.27%
	1992-95	0.66%	0.15%
	1996-99	0.72%	0.10%
5	1984-87	1.22%	0.40%
	1988-91	0.86%	0.43%
	1992-95	0.93%	0.31%
7	1984-87	1.42%	N/A
	1988-91	1.61%	0.42%
	1992-95	1.14%	1.59%

**Incidence Rates by Attained Age, Elimination Period, and Benefit Period (Appendix D-5)**

Incidence rates were compared by benefit period to ascertain any effect of antiselection. For all elimination period categories combined, incidence rates for longer benefit periods (unlimited or lifetime) do not appear to be consistently higher than in benefit period categories 1-4 or 5+ (5 or more but not unlimited) and, as attained age increases, are generally lower. Antiselection may be minimal or may be masked by the use of offers of shorter benefit periods for applicants with less robust health histories.

**Incidence Rates by Attained Age, Elimination Period, and Daily Benefit (Appendix D-6)**

Incidence rates were compared by daily benefit to ascertain any effect of antiselection. Looking at all elimination period categories combined, antiselection does not seem apparent.

**Comparison of Incidence Rates to Admission Rates in the Report from the 1985 National Nursing Home Survey Utilization Data (Appendix D-7)**

Earlier reports of the Long-Term Care Experience Committee included utilization data from the 1985 National Nursing Home Survey (NHSS). Part of the statistics presented were admission rates on three bases; all stays (stay concept), all stays (benefit period concept), and insurable stays (benefit period concept). Appendix D-7 compares the incidence rates from this current study (zero day elimination period) with selected rates from Table 3 of that general population report, specifically with those under the insurable stays (benefit period concept).

Incidence rates vary from 47% to 117% of those presented in the 1985 NNHS. Ratios are generally highest at the younger ages and lower at the older ages. Caution should be used in interpreting the results because direct comparisons are difficult to make given the differences in the data available, particularly because of the early durational experience included here.

Figure 5  
Ratio of Intercompany Study Incidence Rates to 1985 NNHS Rates

Attained Age	Both Sexes
Less than 60	1.169
60-64	1.047
65-69	0.996
70-74	0.784
75-79	0.623
80-84	0.467

## Section II

### MORBIDITY - Continuance

#### Introduction

This section presents information on the continuance of claims for long-term care insureds.

#### Continuance by Elimination Period (Appendix E-1)

Persistency on claim is measured from the end of the elimination period. Claims of shorter duration due to recovery or death are included in the zero day elimination period continuance but are not counted in situations of longer elimination periods.

Persistency on claim seems to differ depending on the elimination period chosen. In particular, claimants with zero day elimination periods persist on claim longer, even after long persistency on claim. In order to make a meaningful comparison, persistency must be adjusted to account for differences in elimination period. Figure 1 compares the zero day elimination period category continuance with that of the other two continuance categories. Percentages indicate the relationship between the percentage of claimants reaching the nth day for the “7-50 day” category and the “60-150 day” category to the corresponding percentages for the “Zero day” category. For example, at 90 days from incurral, 72.7% of “zero day” claims persist on claim. Applying the “7-50” day continuance factors to the 89.3% of the “zero day” claims reaching 20 days, only 56.3% of the “7-50” day claims reach 90 days. Dividing 56.3% by 72.7%, the persistency ratio is 77%. Note: Persistency is measured from the end of the elimination period for each claimant, so categories represent consolidated results for several different elimination periods. For the calculations in Figure 1, the “7-50” day category is represented by assuming all claimants have an average elimination period of 20 days and the “60-150” day category is represented by assuming all claimants have an average elimination period of 90 days.

Figure 1  
Persistency on Claim Relative to Zero Day Elimination Period Category

Duration from Incurral	Persistency Zero Day Category	Adjusted Persistency 7-50 Days	Ratio Adj 7-50 days/ Zero day	Adjusted Persistency 60-150 Days	Ratio Adj 60-150 days/ Zero day
20	89.3%	89.3%	100%		
25	87.0	85.3	98		
30	85.0	81.4	96		
35	83.4	78.2	94		
40	81.8	75.0	92		
50	79.0	69.5	88		
60	77.1	65.3	85		
90	72.7	56.3	77	72.7%	100%
120	69.7	50.6	73	66.2	95
180	65.8	43.1	66	56.5	86
365	56.3	30.2	54	38.7	69
730	47.0	19.1	41	23.5	50

**Continuance by Gender (Appendix E-2)**

Overall the percentage persisting for n days or longer is similar for males and females. The differences by gender at early claim durations are generally small. At durations over 90 days, female continuance is greater than male continuance (see Figure 2).

Figure 2  
Percentage Persisting At Least N Days by Gender

Duration from Incurral Date	Gender	
	Female	Male
1	99.82%	99.66%
2	99.40	99.14
3	98.94	98.61
4	98.33	98.02
5	97.81	97.36
10	94.60	94.03
20	89.08	88.31
30	84.49	83.48
60	75.01	74.04
90	69.24	67.78
120	65.08	63.17
180	59.41	56.23
365	48.09	42.90
730	36.66	28.41

**Continuance by Age (Appendix E-3)**

At almost all claim durations, persistency on claim increases as the age of the claimant increases. This may be due to fewer recoveries as age increases. However, at the longest durations for the 85+ group, persistency on claim decreased. This may be due to the rising impact of mortality on terminations while on claim (see Figure 3).

Figure 3  
Percentage Persisting At Least N Days by Age at Incurral

Duration	Incurral Age Group				
	55-64	65-74	75-84	85-89	90+
1	99.71%	99.78%	99.74%	99.82%	99.91%
2	99.32	99.31	99.27	99.46	99.39
3	99.12	98.61	98.79	99.21	98.95
4	98.83	97.81	98.20	98.77	98.77
5	98.34	96.93	97.67	98.40	98.60
10	94.04	92.74	94.49	96.20	97.11
20	88.77	86.15	88.90	91.71	93.17
30	83.79	80.32	84.33	88.07	90.27
60	74.02	69.08	75.16	79.87	82.02
90	67.34	62.48	69.38	74.30	77.25
120	62.40	58.00	65.13	70.25	72.53
180	53.58	51.79	59.22	64.18	65.29
365	38.78	40.31	47.39	51.39	51.91
730	27.30	28.84	34.73	38.08	38.75
1095	21.04	21.33	25.41	27.38	22.37
1460	15.86	16.37	19.38	20.23	12.52
1825	12.19	12.49	14.20	10.17	3.37

**Comparison of Continuance to Continuance in the Report from the 1985 National Nursing Home Survey Utilization Data (Appendix E-4)**

The 1985 NHSS presented persistency on claim statistics on three bases; all stays (stay concept), all stays (benefit period concept), and insurable stays (benefit period concept). Appendix E-4 compares the persistency on claim from this current study with selected rates from that general population report, specifically with those under the insurable stays (benefit period concept).

In general, as mentioned below, persistency on claim is higher and often significantly higher, especially at the older ages, than that presented in the 1985 NNHS. Ratios are generally highest at the oldest ages and at the longer durations, diverging widely from that Report. In the age 55-64 group, the ratio of % continuing on claim after 1,095 days is 21.0% in the current Study and 19.5% in the NNHS, or a ratio of about 108%. The corresponding numbers for the age 85+ group are 26.8% and 14.7%, respectively, for a ratio of 182%.

## Technical Notes on Continuance on Claim

The continuance tables in this report are based on raw claim data without any adjustments for smoothing or graduation. Some adjustments were made to the data to develop the tables and data presented. This section documents the methodology to provide a framework for understanding and developing conclusions about the limitations of the data.

A value of 1 is assigned to each day a claimant is on claim, beginning with the earliest service begin date (or, if this was not available, the incurral date) plus the elimination period and ending with the latest service end date. The service begin date is the date that services began for the claim being made. The service end date is the date that services ended for the claim payment being made. Claims incurred on which no payment was ever made or which show zero benefit days are excluded from continuance calculations.

Data were tabulated separately using different characteristics; elimination period, gender, and age. The elimination period categories were set to aggregate data into “like” periods because the data available for some elimination periods was very small.

Data were initially tabulated for claims marked either open, closed, or unknown as of the end of the observation period. There appears to be wide variation in the labeling of claims by company, so some of the data were adjusted to separate data into only an open or closed status. All claims marked closed initially remained as marked. For each claim initially marked open or unknown, if the latest service end date was different that the observation date by more than 180 days, the claim was closed. Claims marked closed due to benefit expiry were removed from continuance calculations as of the date of the last payment. A small portion of claims (all from one company) were marked as closed-benefit expiry as the date submitted was apparently miscoded.

Separating open claims from closed allows an effective study of continuance behavior. Open claim data can be used to support continuance curve research, but its usefulness is limited to the time the observation period ends. The persistency-on-claim data reported here combine the experience of the open claims (from inception to the observation date) and closed claims (throughout the claim until benefit expiry).

Appendices E-1 through E-3 are in the same format. “Number of claims open” is the number of claimants marked open with a value of 1 for that particular duration. For example, 749 claims open means that there were 749 claimants which were coded open until at least that duration. “Number of claims closed” is the number of claimants marked closed with a value of 1 until at least that particular duration. In measuring persistency from one duration to the next, only the claims that are observable at the next duration can be counted. “Beginning exposure” is the number of open claims observable at the next duration plus the number of closed claims at the current duration. Specifically, the formula is:

$$\text{Beginning Exposure}_t = \text{Observable Claims}_{t+1} + \text{Closed Claims}_t - \text{Closed EOB}_t$$

The number of claims terminating on day t is calculated from the “number of claims closed” column, then adjusted for any claims closed due to benefit expiry.

$$\text{Terminating on day } t = \text{Closed}_t - \text{Closed}_{t+1} - \text{Closed EOB}_{t+1}$$

Where closed is the “number of claims closed” for that duration and Closed EOB is the “number of claims closed due to End of Benefits” for that duration.

$$\text{Percent Persisting } t \text{ days} = \text{Percent Persisting } t-1 \text{ days} * \\ [1 - (\text{terminating on day } t / \text{beginning exposure } t)]$$

## Section III

### CLAIM CHARACTERISTICS

#### Introduction

This section presents information on the characteristics of claims incurred by long-term care insureds and reported by the participating companies.

Records were submitted on 51,369 claimants with paid claim amounts of \$1,289,859,281. There were 682,419 claim payment records that were compressed to obtain a single record for each claimant.

A status code was assigned to these claims, based on the length of time between the last service date and June 30, 2000 (the end of the claim observation period). If the number of days was less than or equal to 180, the claim was assumed to still be open. Otherwise, a closed status was assigned. The decision to close claims after 180 days of inactivity was based on the subcommittee members' knowledge of the claims experience within their own organizations.

For purposes of this study, length of stay means length of time benefits are paid. Attained age in the claim file means the claimant's actual age at time claim is incurred (i.e., date of initial admission/visit).

#### Discussion

The number of claims in this study is more than double the claims in the previous study. While still small in number relative to Nursing Home claims, Home Care claims are beginning to indicate valuable information.

#### Gender (Appendix C-1)

The distribution of female claims (68.7%) is somewhat higher than the distribution of the insureds (59.6% from Appendix B-1). Conversely, male claims (31.3%) are lower than male distribution of insureds (40.1%).

#### Age at Incurral (Appendix C-2)

Over 95% of the claims were at ages 65 and over; almost 75% of the claims were for ages 75 and over.

#### Average Age (Appendix C-3)

The average age at time of claim is 79 for females and 78 for males.

#### Elimination Period (Appendix C-4)

Not surprisingly, the largest number and percentage of claims (86.9%) were presented by individuals whose policies had 0, 20, 90 or 100 days of elimination period. This follows relatively closely the exposure which had 89.3% of insureds holding policies with those elimination periods.



### **Incurral year (Appendix C-5)**

The database has 3,200 – 5,000 claims incurred each year since 1989.

### **Maximum Benefit Amount (Appendix C-6)**

Almost 10% of the claims were from claimants who had a lifetime or unlimited maximum benefit.

### **Maximum Benefit Period (Appendix C-7)**

Of those claimants who had a limited benefit period, 97% were of five years or less.

### **Maximum Benefit Amount (Appendix C-8)**

Of those claimants who had a limited benefit amount, 95% had a maximum benefit of \$200,000 or less.

### **Maximum Daily Benefit Amount (Appendix C-9)**

Almost 60% of claimants had maximum daily benefits between \$50 and \$100.

### **Type of Policy (Appendix C-10)**

As in earlier studies, the vast majority (over 90%) of claims were under Individual policies. However, Group claimants have doubled to almost 10% since the last report.

### **Nursing Home Length of Stay (Appendix C-11)**

The average nursing home length of stay has slowly lengthened from the last study to 404 days per claimant. Group claimants (536 days) were longer than Individual claimants (394 days).

### **Nursing Home Diagnosis (Appendix C-12)**

Alzheimer's, Hypertension, Mental and Central Nervous System claims were reported as the longest both in Individual and Group claimants.

### **Home Care Length of Claim (Appendix C-13)**

The average home care length of stay is 354 days. As with nursing home claimants, Group claimants (411 days) were longer than Individual claimants (338 days).

### **Home Care Diagnosis (Appendix C-14)**

As with Nursing Home claims, Alzheimer's, Mental and Central Nervous System claims were also reported to be the longest for those using Home Care.

### **Diagnosis by Age (Appendix C-15)**

Central Nervous System claims was consistently the highest for ages under 60. Stroke predominated for those who incurred claims in their 60's. No one diagnosis predominated at age 70 and above.

### **Diagnosis for All Claims (Appendix C-16)**

Group claims were 46% longer than Individual claims.

### **Claim Duration (Appendix C-17)**

Most claims (75%) lasted less than one year. Few claims (1.2%) lasted more than five years. The longest claim was for 12 years.

## Section IV

### CAUSE OF CLAIM

#### Introduction

This section presents information relating to the primary diagnosis for long-term care claimants in this study. Appendices G-1 through G-12 detail number of claims, days on claim and dollars of claim payment as well as average payments, average days and average payments per day by primary diagnosis groupings along with other policy and claim characteristics. Compared with the prior study through 1993, many more nursing home and home care claim records were captured with diagnosis information (for nursing home 31,416 compared with 11,639 in the last study, for home care 4,680 compared with 1,460 in the last study). Despite this increase in data, the home care and to a lesser extent the nursing home data for some of the more detailed breakdowns is still not credible. Some judgement was used to exclude these less credible cells from our analysis and comments to follow.

#### Definition of Terms

*Average Claim Payments:* Total Payments/Tally

*Average Days:* Days/Tally

*Average per Day:* Average Claim Payments/Average Days

*Days:* The minimum of the number of days recorded for that claim or the length of time between the service begin date and the service end date.

*Tally:* Number of claims with either a nursing home and/or a home care payment. If a claim had payments in both locations it is included in the tally of both Nursing Home and Home Care/Other charts.

*Total Payments:* The sum of the claim payments made for that claim within that claim location.

#### ICD-9-CM Codes by Diagnosis (Appendix G-1)

Primary ICD9 codes were used to map claims into diagnosis categories. Appendix G-1 describes the mapping logic.

#### Nursing Home, Home Health Care/ADC/Other Claims: Diagnosis Category Summary (Appendix G-2)

Of the 45,336 claims that have Nursing Home payments, 31,416 (69%) were coded with primary diagnosis information (this compares to 60% in the last study). Alzheimer's claims appear to have increased in prevalence in recent years as this is the leading cause of claim in this study, where it did not rank in the top 3 for the prior study.

The leading causes of Nursing Home claims over the 1984 to 1999 period (excluding the other/unknown category) are Alzheimer's at 18.4%, followed by Injury at 13.3% and Stroke at 13.0%. Looking at average claim payments for the study, Alzheimer's claims are the most costly at \$50k, followed by Nervous System (\$42K) and Mental (\$40K). On the lower side of the average claim payments are Congenital (\$9K) and Cancer (\$12K). Looking at length of claim in days for the Nursing Home claims, Mental claims have the longest average days on claim with 629 days, followed closely by Alzheimer's with 623 days. The diagnosis group with the shortest average days on claim for Nursing Home is Cancer at 170 days. The diagnosis groups with the highest average claim payments per day are Nervous System at \$87/day,

followed by Alzheimer's at (\$80/day). Among the least costly causes, measured by average claim payments/day, are Congenital at \$46/day and Pregnancy (\$52/day).

FIGURE G-2-1: Distribution of number of Nursing Home Claims by Diagnosis (excluding claims with unknown diagnosis). The other group includes claims in the ill defined/miscellaneous condition diagnosis group as well as any diagnosis group where the prevalence of claim was less than 2.5% of the total.

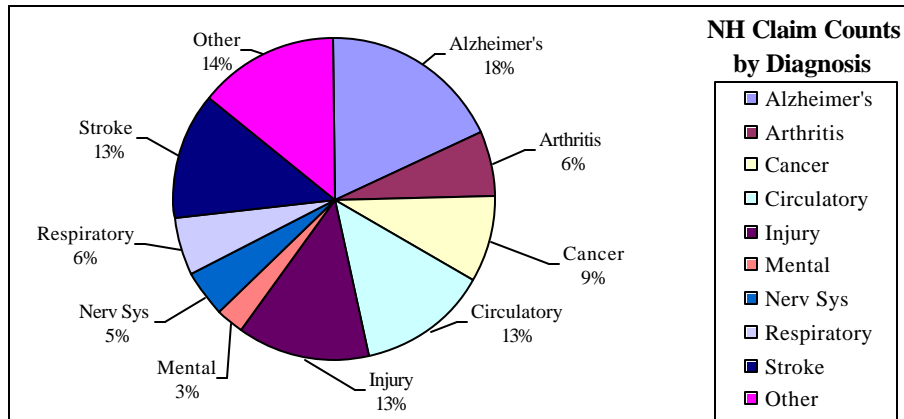
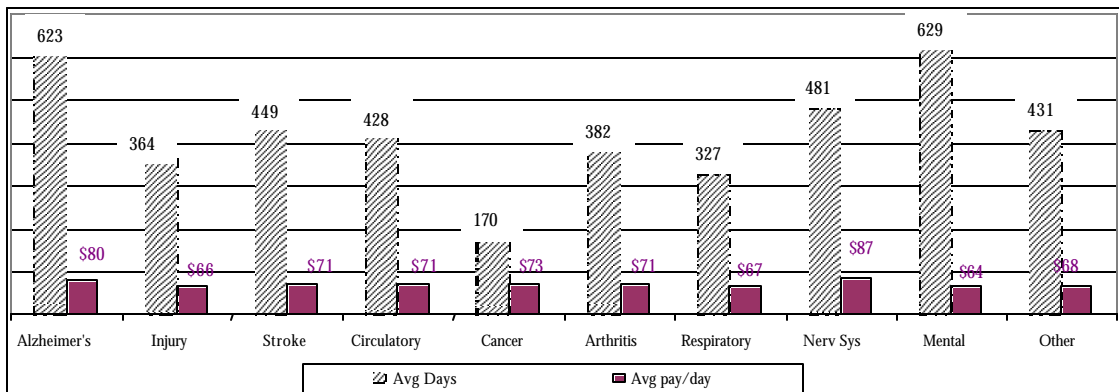


Figure G-2-2: Average number of days on claim and Average cost/day for Nursing Home Claims by diagnosis (excludes claims with unknown diagnosis).



While still much smaller than the block of Nursing Home claims, the current study (with data through 1999) contributed many more home care claims than the prior study (with data through 1993). Excluding the claims with unknown diagnosis, there are 4,680 claims with Home Care/Other payments in the current study. While 30% of the Nursing Home claims are coded as diagnosis unknown, there are only 19% of the Home Care/Other claims with an unknown diagnosis. This appears to be a good trend for analysis by diagnosis group. Similar to Nursing Home claims, Alzheimer's claims on Home Care/Other have moved up to the leading cause of claim from the prior study, where they did not previously rank in the top three causes.

For the 1984 through 1999 study, the leading Home Care/Other diagnosis by count is Alzheimer's at 16.4%, followed by Injury at 15.1% and Cancer at 14.9%. Looking at average claim payments for Home Care/Other claims, Nervous system claims have the highest at \$20.3K, followed by Alzheimer's at \$14.9K. On the lower side of the average claim payments are Genitourinary (\$4.4K) and Pregnancy (\$4.5K), although both of these have fairly low frequency. Average visits for

Home Care/Other claims are the longest for Nervous System and Alzheimer’s claims. Looking only at diagnosis groups with at least 50 claims contributed to the study, the Mental diagnosis group was the most costly measured by average payments/visit at \$116/visit, followed by Respiratory (\$80/visit). Among the least costly causes, measured by average claim payments/visit, are Circulatory at \$57/visit and Injury (\$60/visit). Compared with the Nursing Home claims, Home Care/Other claims have a shorter average length of claim for all diagnosis groups.

FIGURE G-2-3: Distribution of number of Home Care/Other Claims by Diagnosis (excluding claims with unknown diagnosis). The other group includes claims in the ill defined/miscellaneous condition diagnosis group as well as any diagnosis group where the prevalence of claim was less than 1.2% of the total.

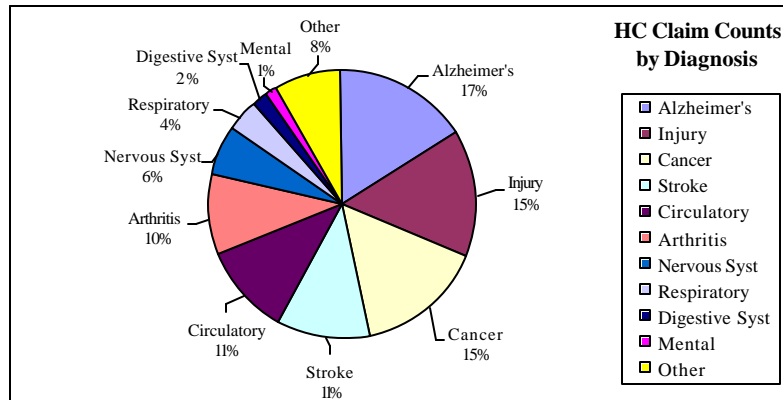
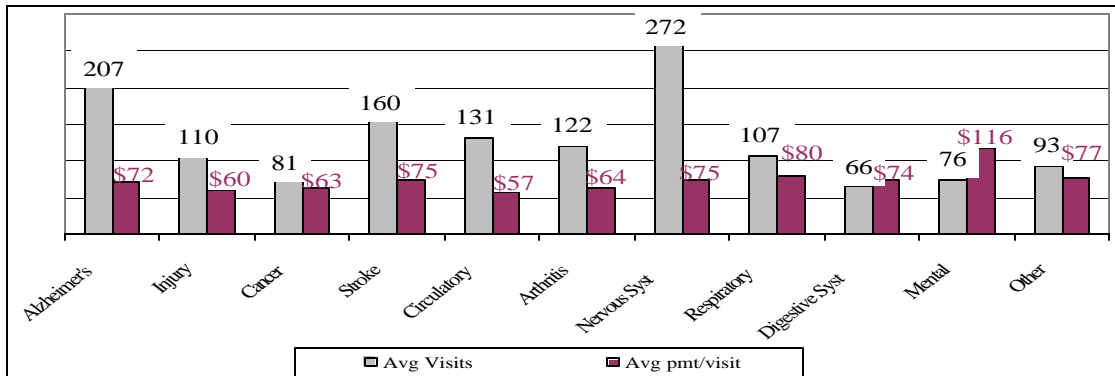


Figure G-2-4: Average number of visits per claim and Average cost/visit for Home Care Claims by diagnosis (excludes claims with unknown diagnosis).



**Nursing Home, Home Health Care/ADC/Other Claims: Status Type and Diagnosis Summary (Appendix G-3)**

Appendix G-3 is the same as G-2, except that it further breaks claims by open versus closed claim status.

Looking at average days on claim, the open claims are longer than the closed claims for all but a few diagnosis groups, as was true in the prior study. For this study, a larger percentage of the studied claims are closed, which will help mitigate the impact future experience on open claims will have on aggregate results.

Of the Nursing Home claims contributing to the study, 88% were closed (84% in the prior study). For Home Care/Other claims, 86% were closed (81% in the prior study). Diagnosis groups with the highest percentage of open Nursing Home claims are Alzheimer’s (16%) and Nervous System (14%). The lowest percentages of open claims are in the Cancer and

Pregnancy diagnosis groups (both at 2%). Alzheimer's and Nervous system diagnosis groups also had the highest percentage of open claims on the Home Care/Other claims at 27% and 28% respectively.

#### **Nursing Home, Home Health Care/ADC/Other Claims: Gender and Diagnosis Summary (Appendix G-4)**

Appendix G-4 compares claims experience by diagnosis category for males compared with females.

The trend of increased prevalence of Alzheimer's claims compared with the prior study is evident in both the male and female groups. Following Alzheimer's the next most prevalent diagnosis groups for both males and females remained unchanged from the last study (Stroke for males and Injury for females). Looking at average days, both male and female groups lengthened, however the increase for females was much greater. For all but the Congenital diagnosis group, the average claim days are longer for females compared with males.

For both the male and female groups, Alzheimer's is the leading cause of the Nursing Home claims at 20% and 18%, excluding claims with an unknown diagnosis. Nursing Home Alzheimer's claims are also the most costly for both male and female, with the highest average payments. Following Alzheimer's claims in prevalence for males (excluding claims with an unknown diagnosis) are Stroke (15%) and Circulatory (14%), while for females they are Injury (17%) and Circulatory (12%).

For Home Care/Other claims (excluding claims with an unknown diagnosis), Injury claims were the most prevalent for females at 18%, followed by Alzheimer's claims at 15%. For Male Home Care/Other claims (excluding claims with an unknown diagnosis), Alzheimer's claims were the most prevalent at 20%, followed by Cancer at 17%.

#### **Nursing Home, Home Health Care/ADC/Other Claims: Diagnosis Category by Attained Age Summary (Appendix G-5)**

Appendix G-5 compares claims experience by diagnosis category by attained age.

For Nursing Home claims, Alzheimer's, Circulatory, Stroke and Injury claims had approximately 80% of their claims attributed to attained ages over 75. This group was only approximately 65% for Cancer and Nervous system claims. Excluding claims with attained age 00-64, with relatively few claims and short durations, the diagnosis groups of Alzheimer's, Mental, Nervous System and Stroke have average claim durations that tended to decrease with age. Diagnosis groups of Cancer and Injury tend to increase with age up until the highest ages (85+), where they drop.

The Home Care claims have a similar distribution of ages by diagnosis, although overall they appear to have younger ages. The Alzheimer's, Circulatory, Stroke and Injury claims have between 60% and 70% of their claims attributed to attained ages over 75. This group was around 40% for Cancer and Nervous system claims. Although very few claims have attained ages greater than 90, there appears to be a large increase in the average days on claims across most diagnosis groups.

#### **Nursing Home, Home Health Care/ADC/Other Claims: Diagnosis Category by Duration Summary (Appendix G-6)**

Appendix G-6 compares claims experience by diagnosis group by policy duration of claim incurral.

Many of the cells in this exhibit have too few claims to be considered credible. The general trend for most diagnosis groups is for average claim payments and average days paid to decrease as policy duration increases. The high cost of

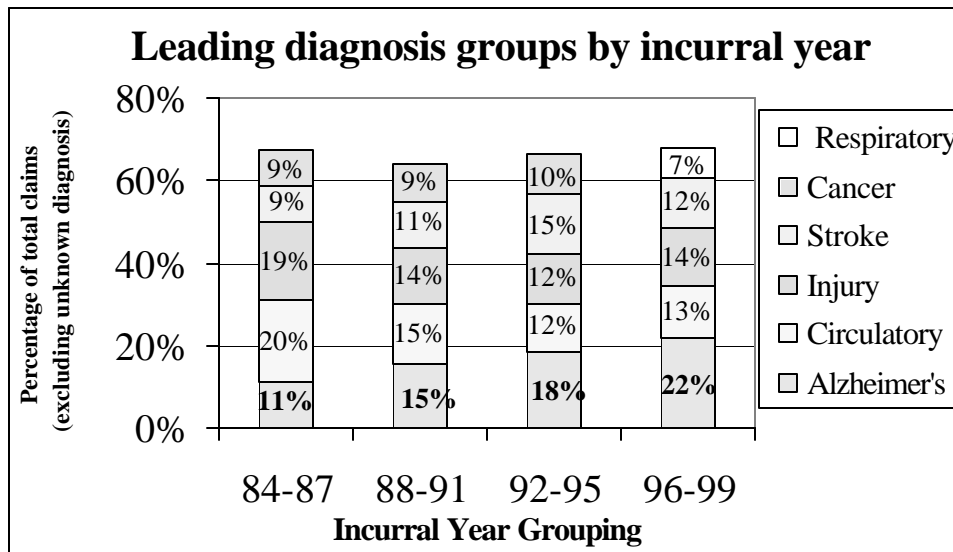
these early duration claims could have underwriting significance (possible antiselection). Diagnosis groups with the highest prevalence of early duration claims are Mental, Cancer and Congenital (only 20 claims).

**Nursing Home, Home Health Care/ADC/Other Claims: Diagnosis Category by Incurred Year Group (Appendix G-7)**

Appendix G-7 compares claims experience by diagnosis group by claim incurral year grouping (1984-1987;1988-1991;1992-1995;1996-1999).

For Nursing Home Claims, the prevalence of the Alzheimer’s diagnosis group has steadily increased over time. The Respiratory diagnosis group has replaced Cancer as the fifth leading cause of claim for the most recent incurral year grouping. The average claim payments and the average claim days both decreased from the early claim incurral years to the later claim incurral years. The later claim incurral years have a larger portion of open claims (37% open for the 1996-1999 group compared with less than 5% open for the earlier incurral year groups). This may have the potential to increase both the average payments and average days paid on these open claims until they are closed, which could be understating these measures in the most recent incurral group. Excluding claims with incurral years before 1987, where there is very little experience by diagnosis group, Alzheimer’s is the leading cause of claim for all the other incurral groups. The second leading cause of claim has varied by incurral year between Circulatory (1988-1991), Stroke (1992-1995) and Injury (1996-1999). Encouraging is the increased coding of ICD9 codes as we move toward more recent incurral years, with 74% of the 1984-1987 group coded as unknown compared with 45% for the 1988-1991 group to 16% for the 1992-1995 group. There was an increase in the number of claims with unknown diagnosis from the 1992-1995 group (16%) to the 1996-1999 group (28%), although the most recent incurral group is still lower than the earlier incurral groups. This increase is possibly caused by different levels of diagnosis coding by contributing company.

Figure G.7.1: The chart below shows the trends of five leading diagnosis groups over incurral year group for Nursing Home Claims.



**Nursing Home, Home Health Care/ADC/Other Claims: Closed Status and Diagnosis Summary (Appendix G-8)**

Appendix G-8 compares claims experience on closed claims by diagnosis group and claim close status (benefit expiry; death; recovery).

The majority of data is coded in the unknown claim close status at this time (72% of the nursing home claims). For nursing home claims where this data is available, the percentage closed due to death is 65%, due to recovery is 26% and due to benefit expiry is 8%. As expected, the largest average payments and largest average claim days are from nursing home claims that closed due to benefit expiry, followed by claims that closed due to death, with the smallest average payments and average claim days from claims that recovered.

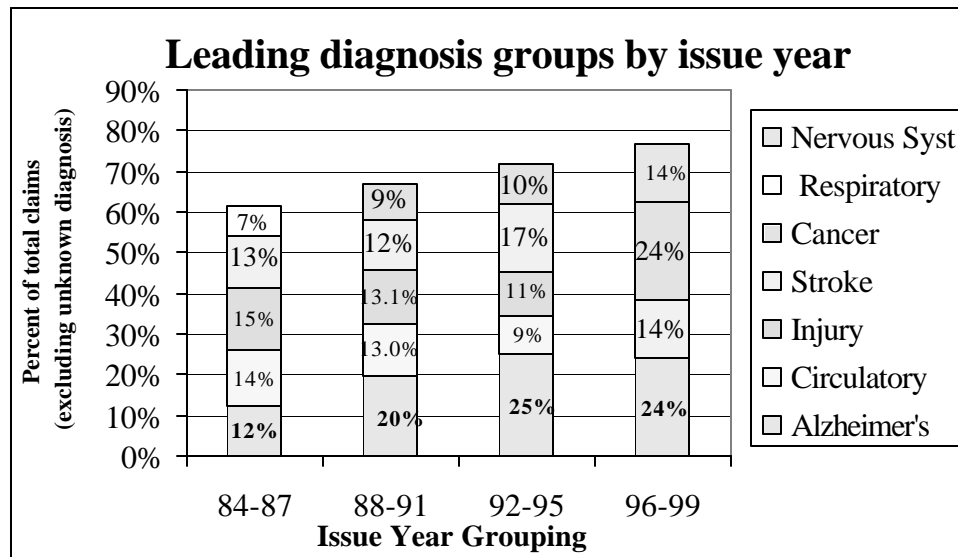
By diagnosis, Alzheimer’s Nursing Home claims (where coding by close code was available) had the a much larger than average percentage of claims close due to death at 82%, with benefit expiries at 12% and recoveries at 6%. In contrast, Nursing Home Injury claims (where coding by close code was available) had 40% of claims close due to death, with benefit expiries at 5% and recoveries at 54%.

**Nursing Home, Home Health Care/ADC/Other Claims: Issue Year and Diagnosis Summary (Appendix G-9)**

Appendix G-9 compares claims experience by diagnosis group and issue year.

The latest issue year group (1996-1999) is still too new to have credible data, while the early issue year group (1984-1987) has a large percentage of the data with an unknown diagnosis group. For nursing home claims, the most prevalent diagnosis groups for issue year group 1988-1991 are Alzheimer’s, Injury and Stroke. For the issue year group 1992-1995, the most prevalent diagnosis groups are Alzheimer’s and Stroke.

Figure G.9.1: The chart below shows the trends of five leading diagnosis groups by issue year grouping for Nursing Home Claims.





### **Nursing Home, Home Health Care/ADC/Other Claims: Underwriting Type and Diagnosis Summary (Appendix G-10)**

Appendix G-10 compares claims experience by diagnosis group and underwriting type.

The underwriting categories of Full Medical and Simplified have the most credible data. For nursing home claims, claims with Simplified underwriting have much higher average claim payment and average days on claim compared with claims with Full underwriting and the total studied block on average. The higher cost for Simplified underwriting on Nursing Home claims is true for all but a few diagnosis groups.

### **Nursing Home, Home Health Care/ADC/Other Claims: Benefit Period Type and Diagnosis Summary (Appendix G-11)**

Appendix G-11 compares claims experience by diagnosis group and benefit period limitation.

For nursing home claims, 8.5% of claims have an unlimited benefit period. By diagnosis group, Alzheimer's, Arthritis, Cancer and Stroke have the highest percentage of claims with an unlimited benefit period. While the overall average duration of claim is longer for limited benefit periods, certain diagnosis groups (Alzheimer's, Endocrine and Mental) are longer for the unlimited benefit periods.

### **Average Number of Home Health Care Visits Per Week By Diagnosis (Appendix G-12)**

Appendix G-12 shows the average number of Home health care visits per week by diagnosis group.

Compared with the prior study, the average number of visits per week increased 32%. This increase was seen across most diagnosis groups. Diagnosis groups with the highest average number of visits per week are Circulatory (6.78 visits) and Cancer (6.40 visits). Diagnosis groups with the fewest average number of visits per week are Pregnancy (1.72 visits- only 12 claims in the study) and Genitourinary System (2.64 visits). Alzheimer's, which is consistently the most prevalent diagnosis in the study, has an average number of visits per week of 4.28, very close to the average for all diagnosis groups in the study of 4.29.

## Section V

### MORTALITY

#### Introduction

This report presents the mortality experience of long-term care insurance in the United States for contracts issued during 1984-1999. The exposure period is 1984-1999. This report addresses terminations by death. Terminations that were not identified in the data are assumed to be other than death and are not included. Four of the contributing companies did not identify the cause of termination and the data from these companies is not included in this section. Unless otherwise stated, the data is for “non-claim” or active lives. Claim deaths are included in the claim termination rates. The study included 67,925 deaths of active lives and 10,662 deaths of disabled lives.

Because there is no death benefit on most of the policies, some terminations by death may not be recorded as such. In this report, they would be counted as lapse and included in Section VI, Voluntary Lapse. Thus, mortality data reported is likely understated and lapse data may be overstated. Section VII, Total Terminations, provides information on voluntary lapse and mortality combined.

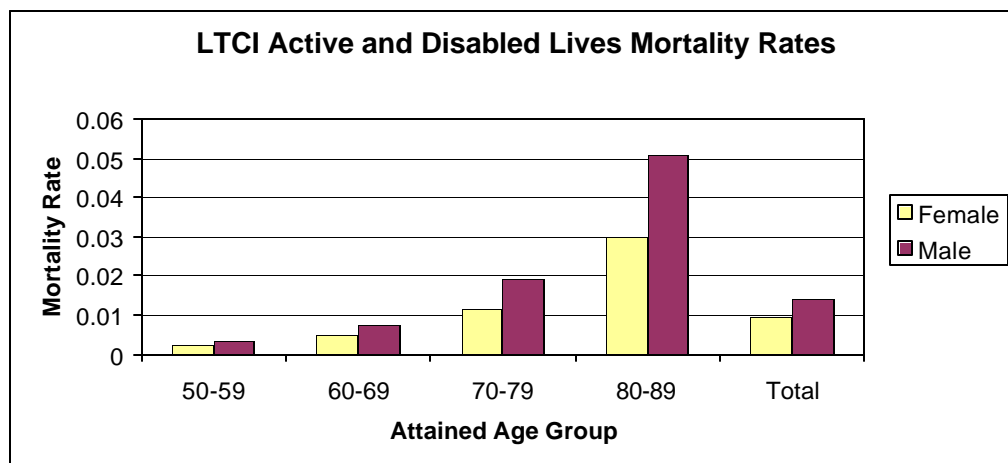
Mortality rates are broken out into the following categories:

- Active and Disabled Lives
- Attained Age
- Contract Duration
- Gender
- Underwriting Class

#### Total (Active and Disabled Lives) Mortality Rates

Overall, the LTCI mortality rate is about 1%. It is about 0.96% for females and 1.43% for males.

Figure 1 – Overall Mortality Rates



**Total and Active Lives Mortality Compared to Industry Tables (Appendix H-1)**

Long-Term Care mortality is considerably lower (25% to 55% lower) than many of the industry tables commonly used in pricing. Figures 2 and 3 below show a comparison of male and female LTC insurance mortality to three industry tables - the 1983 Group Annuity Table (83GAM), the Annuity 2000 table (A2000) and the Ultimate portion of the 1985-1990 Society of Actuaries Life Insurance table (85-90 SOA). The select portion will be addressed later in this report. Figure 2 is total lives and Figure 3 is active lives only. Including the disabled lives does not affect the overall outcome significantly.

Figure 2  
Ratio of LTC Mortality to Industry Tables  
Active and Disabled Lives

Attained Age	Female			Male		
	83GAM	A2000	85-90 SOA	83GAM	A2000	85-90 SOA
40-49	0.98	1.06	0.61	0.74	0.93	0.65
50-59	0.86	0.91	0.50	0.57	0.77	0.50
60-69	0.66	0.76	0.45	0.44	0.69	0.40
70-79	0.53	0.71	0.47	0.47	0.75	0.46
80-89	0.53	0.66	0.48	0.55	0.87	0.56
90-99	0.41	0.45	0.31	0.44	0.64	0.45
Total	0.56	0.71	0.47	0.49	0.77	0.47

Figure 3  
Ratio of LTC Mortality to Industry Tables  
Active Lives

Attained Age	Female			Male		
	83GAM	A2000	85-90 SOA	83GAM	A2000	85-90 SOA
40-49	0.93	1.00	0.57	0.69	0.88	0.61
50-59	0.81	0.86	0.47	0.54	0.73	0.48
60-69	0.62	0.71	0.42	0.41	0.65	0.37
70-79	0.46	0.61	0.40	0.42	0.66	0.41
80-89	0.41	0.52	0.38	0.45	0.71	0.46
90-99	0.31	0.34	0.24	0.37	0.54	0.38
Total	0.47	0.60	0.40	0.43	0.67	0.41

### Total Lives Mortality Difference by Gender Compared to Industry Tables

Figure 4 below compares male and female mortality. The 83GAM table and A2000 table are also shown for reference. As expected, male mortality is consistently higher than female (49% higher overall). In general, male and female are closer together at the younger ages and farther apart at older ages than the A2000 table.

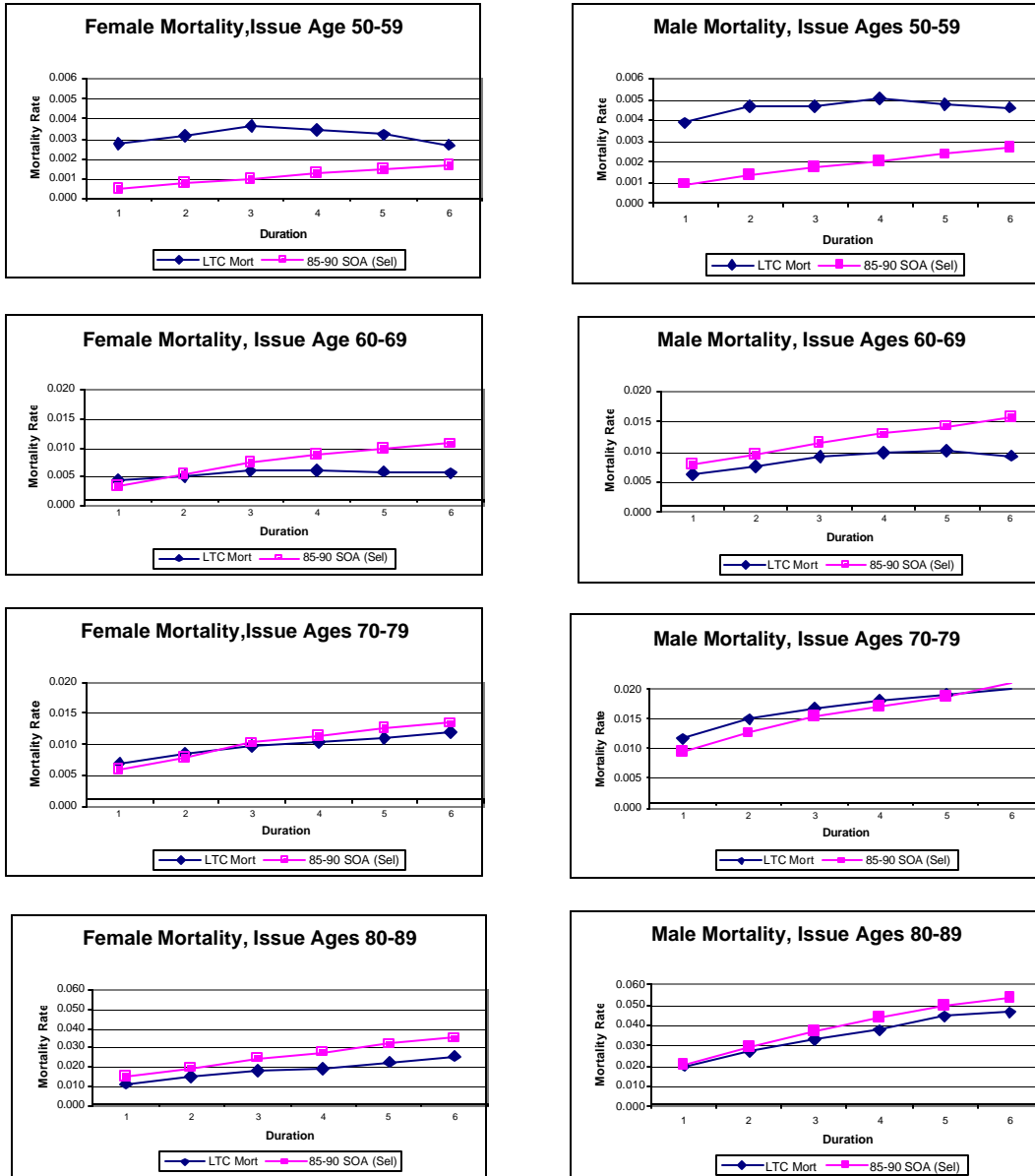
Figure 4  
Ratio of Male to Female Mortality  
Active and Disabled Lives

Attained Age	LTC	83GAM	A2000
40-49	1.63	2.17	1.85
50-59	1.50	2.28	1.77
60-69	1.48	2.26	1.64
70-79	1.65	1.87	1.57
80-89	1.70	1.63	1.29
90-99	1.42	1.39	1.06
Total	1.49	1.71	1.38

**Active Lives Select Mortality Compared to 85-90 SOA Table**

Figure 5 below shows a comparison of male and female LTC mortality rates to the select period of the 85-90 SOA table for durations 1 through 6. In general, except for issue ages 50-59, the level of LTC mortality is similar to the 85-90 SOA select rates. For issue ages up to age 80, the slope by duration seems flatter for LTC mortality than 85-90 SOA. At issue ages 80-85, LTC mortality is somewhat lower, but seems to have a similar slope by duration.

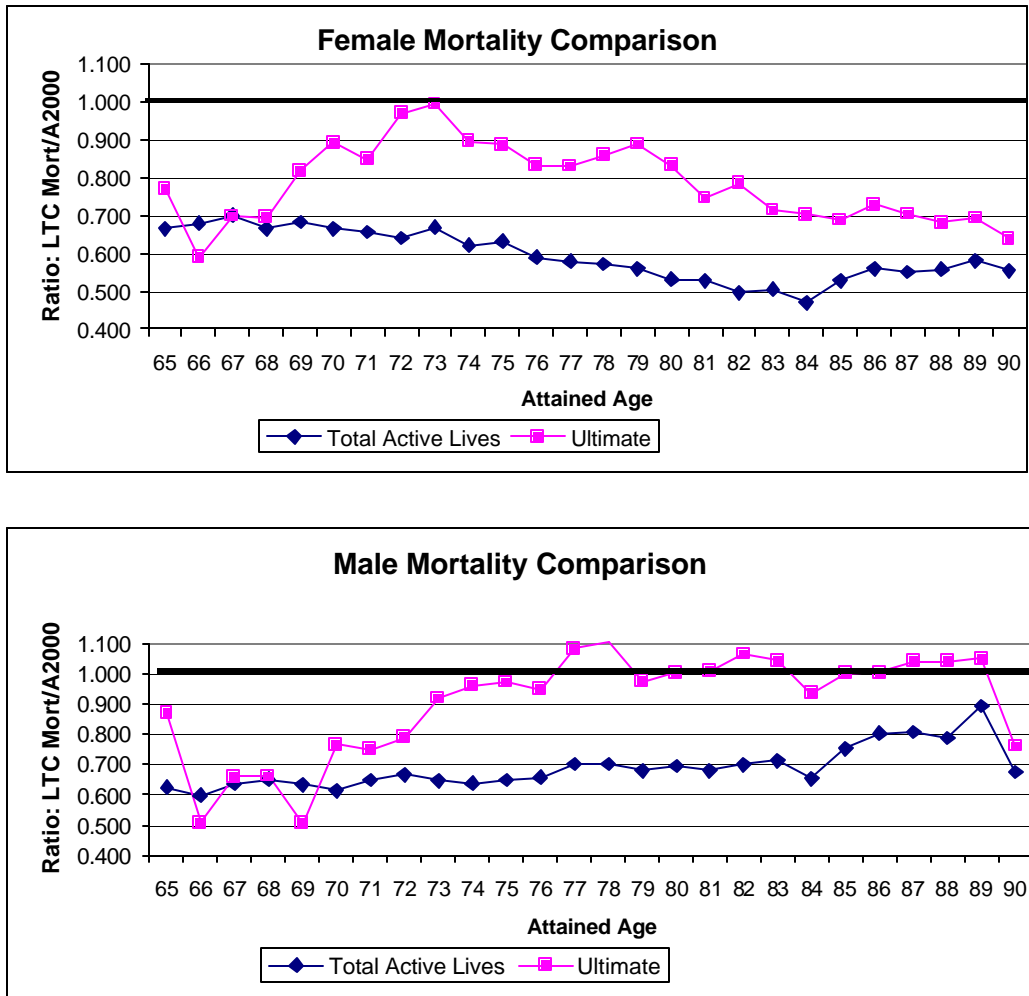
Figure 5 – Active Lives by Duration Compared to 85-90 SOA Select



**Active Lives Ultimate Mortality Compared to the Annuity 2000 Table (Appendix H-2)**

For this exhibit, durations 7-15 are assumed to be ultimate. Taking out the early duration select period does have an effect on the level of mortality at the older ages. For Males, the ultimate LTC mortality comes much closer to the A2000 table, but for Females, ultimate LTC mortality remains below the A2000 (i.e., ratio remains less than 1.00).

Figure 6 – Comparison of Total and Ultimate Active Life Mortality and A2000



**Disabled Lives Mortality Compared to SOA Table 95 (Appendix H-3)**

The Society of Actuaries Table 95 (SOA Table 95) is a disabled life mortality table based on a disability income insurance definition of disability. It excludes deaths from mental nervous disorders, AIDS and pregnancy. It does not provide data for age groups above age 75. Since people receiving LTC may be primarily a subset of disabled lives that is generally more disabled, it is not surprising that LTCI mortality is generally higher. However it is closer for females over age 65.

Figure 7  
Ratio of LTC Mortality to SOA 95 Mortality

Age at Claim	Female	Male
Under 50	0.84	0.23
50-54	1.75	1.44
55-59	1.31	1.66
60-64	1.61	1.27
65-69	1.08	1.51
70-74	1.04	1.41
Total	1.09	1.39

*Disabled Lives Mortality by Gender Compared to the SOA 95 Table*

Figure 8 shows that the spread between male and female mortality for LTC disabled lives is wider than the spread in the SOA 95 table except age ages 50-54. Age ages under 50, the male/female relationship is opposite for LTC and SOA 95.

Figure 8  
Ratio of Male to Female Mortality

Age at Claim	LTC	SOA 95
Under 50	0.33	1.20
50-54	0.98	1.19
55-59	1.61	1.28
60-64	0.77	0.98
65-69	1.57	1.12
70-74	1.47	1.08
Total	1.37	1.07

**Trend of Active Lives Mortality By Exposure Period (Appendix H-4)**

The exposure period was divided into four parts to discover any trend. Note that this is NOT issue year. A contract issued in 1986 would have its first two durations in the 1984 – 1987 exposure period and duration 3 in the 1988 – 1991 exposure period. Figures 9 and 10 below show there is significant mortality improvement over the four periods, but the trend seems to be slowing in the most recent period.

Figure 9 – Mortality by Exposure Period

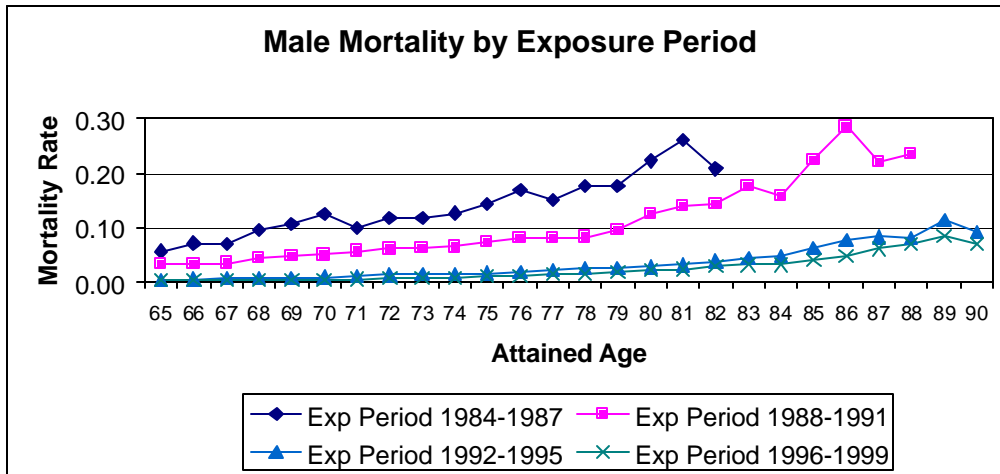
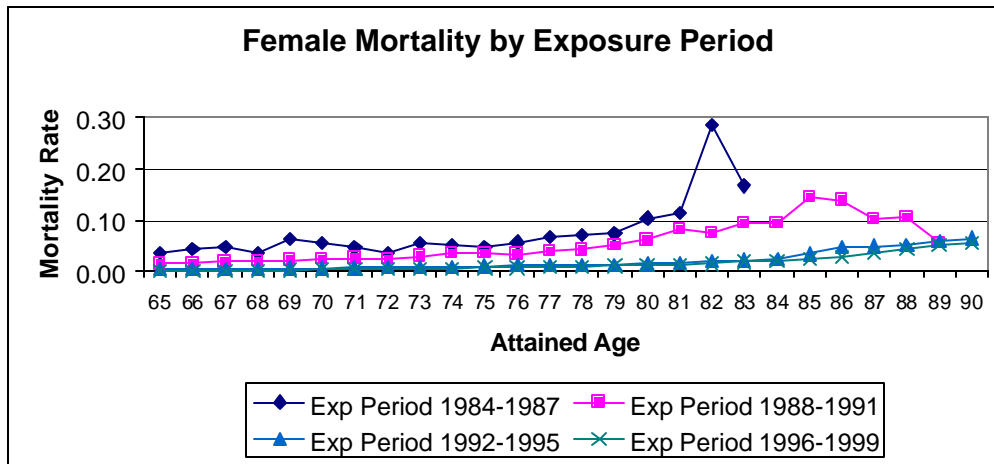




Figure 10  
Average Annual Mortality Improvement  
Exp Period 1984-87 to Exp Period 1996-99

Attained Age	Female	Male
65	24%	22%
70	20%	24%
75	14%	19%
80	16%	18%

Exp Period 1992-95 to Exp Period 1996-1999

Attained Age	Female	Male
65	25%	12%
70	15%	16%
75	9%	11%
80	4%	7%

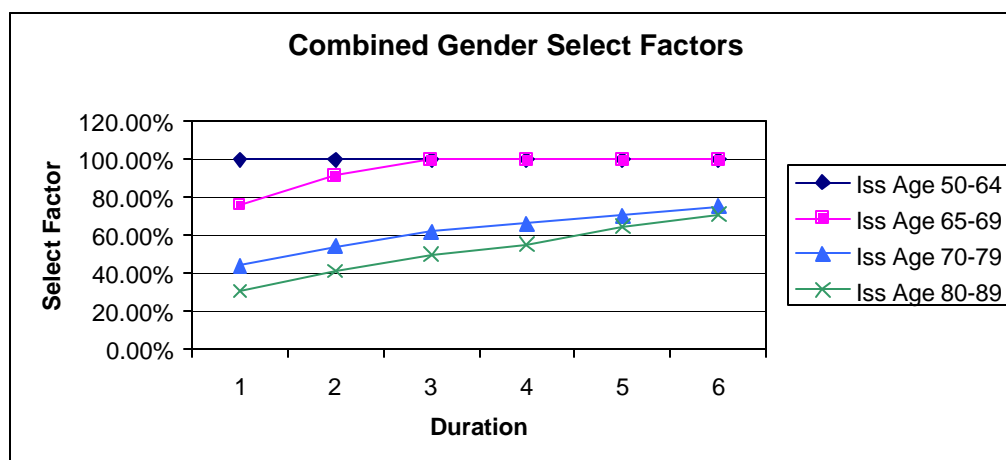
### Active Lives Mortality Compared to Disabled Lives Mortality (Appendix H-5)

Disabled lives represent a very small portion of total exposure. Overall, disabled lives mortality is almost seventeen times active lives mortality.

### Active Lives Select Mortality (Appendix H-6)

The appendix (H-6) is a table of age banded mortality rates and selection factors given an assumed select periods of 4 years, 5 years and 6 years. The select factors are calculated as the ratio of a given duration to the mortality rate we may consider to be ultimate. The three assumptions for ultimate are 1) Durations 5-15, 2) Durations 6-15 and 3) Durations 7-15. It appears that a significant select period does not exist for issue ages below age 65, although the data is sparse for issue ages below 60. For issue ages 65-69, the selection period seems to be two years. For issue ages 70 and above, the data shows that the rates have not reached ultimate by the sixth duration. Figure 11 below shows one possibility for selection factors based on the data in Appendix H-6. There is quite a bit more data in this report than there was in the prior report. The male/female differences have diminished and the apparent select period at the older ages has become longer and more definite.

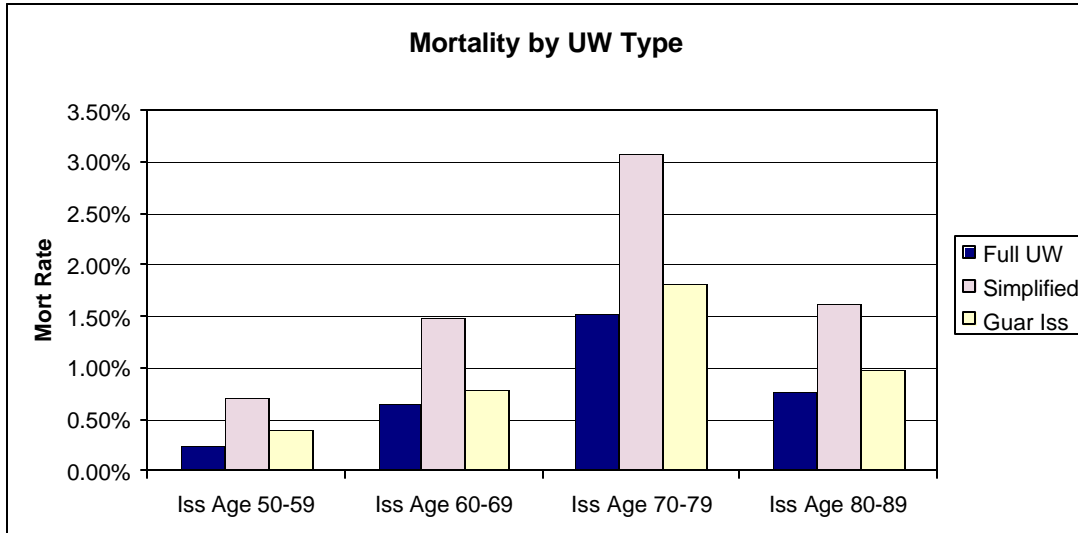
Figure 11 – Select Factors



### Mortality by Underwriting Type (Appendix H-7)

This section includes both active and disabled lives mortality. There is a significant difference in the mortality experience of groups with different types of underwriting – full, simplified and guaranteed issue. Not surprisingly, the full underwriting group has the lowest mortality as shown in Figure 12 below.

Figure 12



The difference in mortality seems to lessen with duration, but continues to be significant through the 10-year period shown in the appendix. Interestingly, the guaranteed issue group has lower mortality than the simplified underwriting group and seems to be getting closer to the full underwriting group in later durations. The guaranteed issue group is mostly group business with actively-at-work requirements. This may indicate that actively-at-work requirements may be more effective than current simplified underwriting techniques.

## Section VI

### VOLUNTARY LAPSE

#### Introduction

This section presents the voluntary lapse experience of long-term care insurance in the United States for issue years 1984 - 1998. The 1999 issues were not utilized as the exposure ceased December 31, 1999. The data presented in this section includes terminations for all reasons except death. Four of the contributing companies did not identify the cause of termination. The data from these companies has been excluded from this section and the mortality section. In addition, the lapse experience of one company was significantly different than that of the other contributing companies. The data from this company has been excluded from this section, but was included in the mortality section.

In section VII are tables showing total termination rates, which includes both lapses and deaths. Except for the data from the one company with significantly different lapse experience, data from all contributing companies is included in these tables.

The lapse data used for this study includes more than twice the total amount of exposure that was available for the previous study. The data extends to the first fourteen durations, compared to the first nine for the previous study. The lapse rates in the first eight durations are lower in this study than they were in the previous one. This could be the result of greater awareness of the need for long-term care insurance and the resulting value of the protection.

These differences are shown in the table below.

Duration	Exposure		Lapse Rate	
	1993 Study	1999 Study	1993 Study	1999 Study
1	1,069,648	1,905,567	15.0%	10.6%
2	723,661	1,432,141	10.6%	7.9%
3	504,159	1,095,890	9.2%	6.9%
4	308,176	829,992	9.2%	6.1%
5	153,373	600,594	11.9%	5.4%
6	53,303	403,210	14.9%	5.1%
7	21,284	252,336	10.2%	5.0%
8	5,900	174,517	5.4%	4.9%
9	1,844	124,395	3.6%	4.7%
10		73,041		5.4%
11		44,109		5.8%
12		19,900		7.4%
13		8,029		8.2%
14		1,156		11.5%
15		1		0.0%
Total	2,841,348	6,964,878	12.0%	7.6%

## Definition of Terms

*Duration:* Duration is calculated as the number of years between the termination date and issue date. The participating company provides both dates. In calculating the duration, a one-month grace period after the coverage anniversary is assumed. For example, if coverage terminates between 1 and 13 months after the issue date, the duration is 1. If coverage terminates between 14 and 25 months after the issue date, the duration is 2, and so forth.

*In Force:* Coverage is considered in force if the termination reason code is specified as in force at the end of the observation period. In force business includes coverage issued from 1984 to 1998. The observation periods are calendar years 1984 through 1999.

*Lapse:* An individual's coverage is considered lapsed if it was terminated by the individual's 1999 coverage anniversary with one of the following reason codes:

- Terminated, reason unknown
- Terminated as a result of non payment of premiums
- Terminated as a result of expiration of benefits
- Terminated as a result of termination of the group
- Terminated for other reasons
- Terminated to reduced paid-up status
- Terminated to extended term

Coverage is not considered lapsed if:

- Terminated as a result of death
- Terminated after their 1999 coverage anniversary

*Lapse Rates:* Lapse rates in this report are calculated as the number of terminations (lapses) divided by the total lives exposed (in force). Lives active at the start of the experience period contribute a full year of exposure. Lapses therefore contribute a full year to both the numerator and denominator of the lapse rate calculation.

Lapse rates for the industry are calculated by dividing the sum of all of the individual company's lapses by the sum of all of the individual company's exposure. The division to calculate a lapse rate is performed as a last step. Therefore, companies with larger exposure receive greater weight than companies with smaller exposure.

For this study, lapse rates are broken out by the following categories:

- Policy Duration
- Policy Type (individual versus group)
- Issue Year Group
- Issue Age Group
- Type of Underwriting
- Gender
- Elimination Period
- Benefit Period (limited versus unlimited)
- Benefit Escalator Clause
- Premium Payment Mode
- Policy Quarter
- Distribution Type

Differences from the previous study are the addition of the breakdown by benefit period and the elimination of the breakdowns by company quartile.

## Discussion

Appendices F-1 through F-10 contain detailed data on total lapses and total exposures for each of the breakdowns discussed below. These discussions contain additional graphs and tables developed using the data in the appendices that attempt to highlight observed patterns and trends. Please note that judgement was used when deciding what data to include when producing these additional graphs and tables; some cells that contain only a small amount of exposure were omitted from them.

### Lapse Rates by Issue Year Group, Policy Type and Duration (Appendix F-1)

Figure 1 shows lapse rates by duration for all issue years and policy types. The lapse rates drop quickly from their initial levels until duration 9, when the rate of lapse begins to rise as duration increases. Possible explanations for this observed increase in the later durations are offered in the discussions of Figures 2, 3, and 5 that follow.

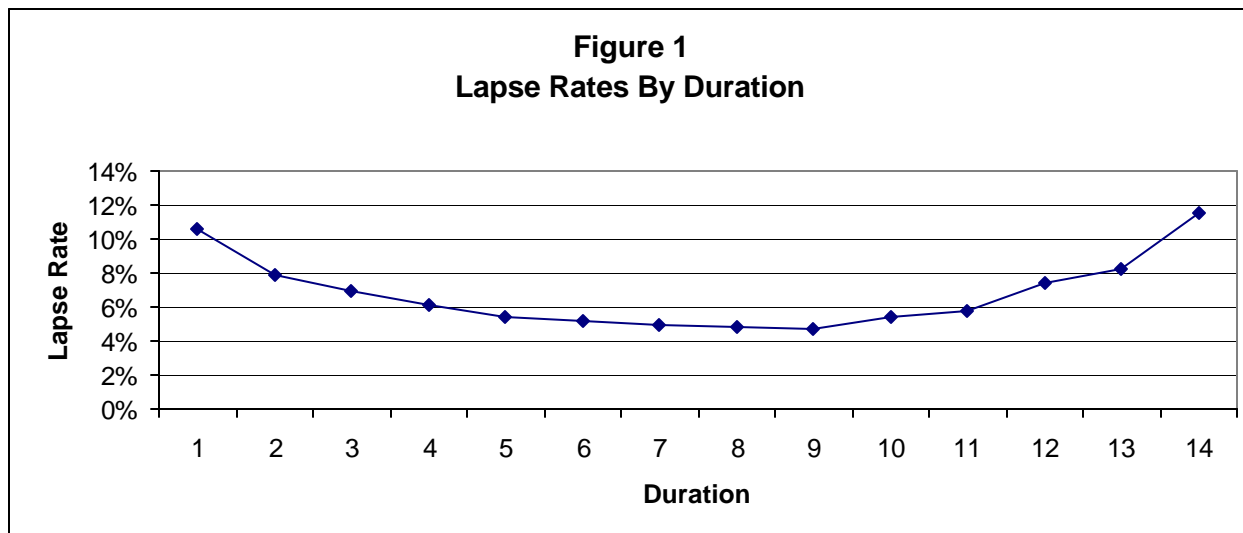
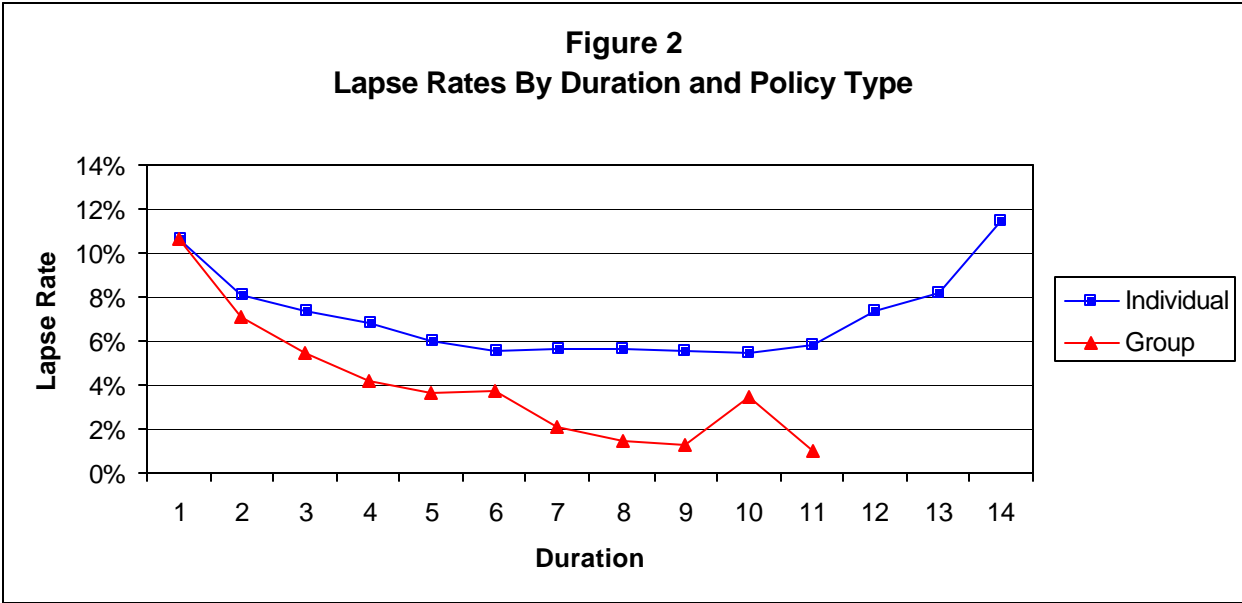
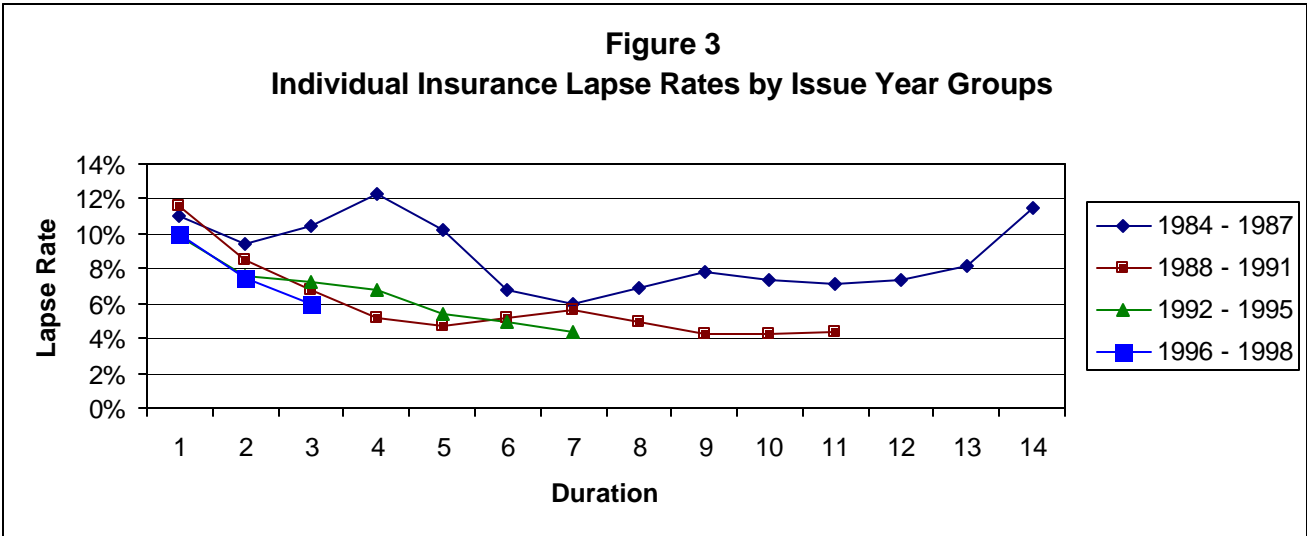


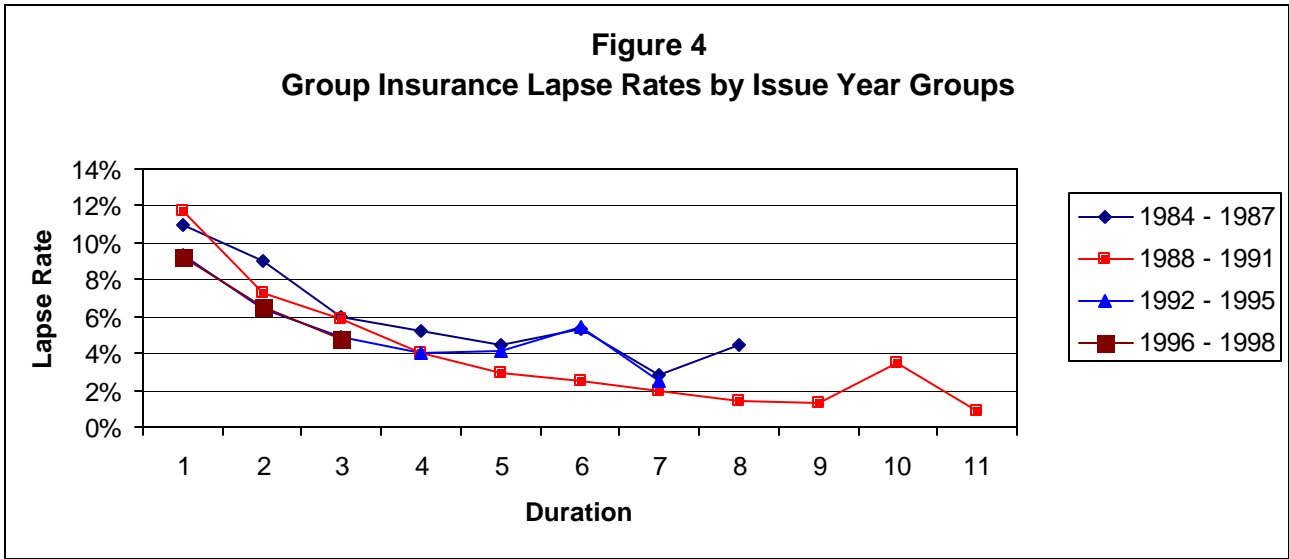
Figure 2 shows the pattern of lapse rates by duration separately for individual policies and group policies. By duration, the group insurance lapse rates generally decrease toward a low ultimate rate. Surprisingly, the individual experience shows a significant increase in lapse rates in the later durations. While there is a reasonable amount of data in these later durations, the results are not what one would expect. If true, these results would have material implications on premiums and reserves. There are probably other explanations. This could be the result of conversions from older policy forms to new ones, or it could be the result of unrecorded deaths being counted as lapses (the latter possibility suggested by the data shown in Figure 5, Lapse Rates By Issue Age Group).



Figures 3 and 4 show lapse experience by issue year group for individual and group policies respectively.

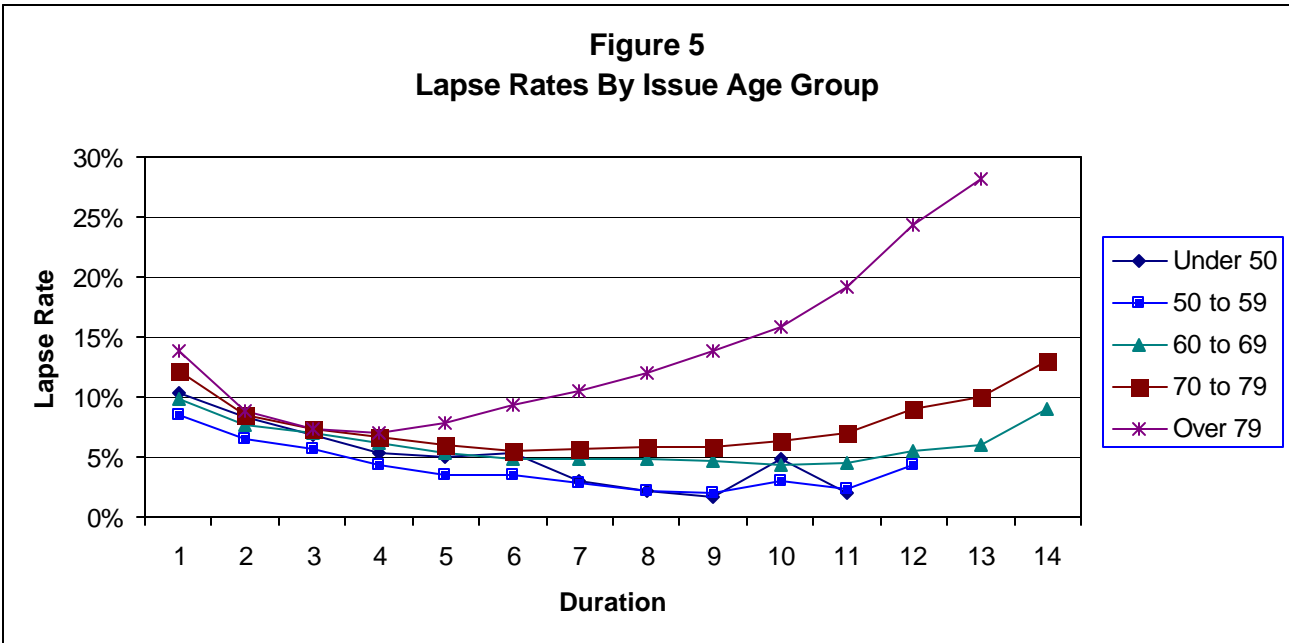
Lapse rates for individual policies are lower for the more recent issue year groups (1998 and later) than those for earlier issue years. The higher lapse rates on the older individual issues could be a result of rate increases that have been made on some of these policies. The group insurance data shows no clear pattern by issue year group.





**Lapse Rates by Issue Age Group and Duration (Appendix F-2)**

Figure 5 shows the pattern by duration for various issue age groups. The pattern for the “under 50” issue age group mirrors the group insurance experience shown in Figure 2. The other issue ages show a distinct pattern of higher lapse rates at the later durations, particularly for the oldest issue ages. The general pattern by duration could be the result of conversions from older policy forms to new ones; the pattern of higher lapse rates at the oldest issue ages could be unrecorded deaths being counted as lapses.



**Lapse Rates by Type of Underwriting, Policy Type, and Duration (Appendix F-3)**

Appendix F-3 shows lapse rates by type of underwriting, policy type, and duration. For a given policy type, the data show a consistent pattern of lower lapse rates for full underwriting. Figure 6 below illustrates this trend. Total lapse rates have been shown over the first nine durations for various combinations of underwriting type and policy type. (Nine years was used for consistency between categories; not every category had data beyond nine years.) The greater persistency associated with stricter underwriting might be explained by the fact that those who endured a more rigorous underwriting process presumably did so because they felt the value of the insurance was worth it. Those receiving simplified issue or guaranteed issue for group long-term care insurance have a simpler enrollment process, and may be more inclined to reconsider their decision to purchase the coverage.

Figure 6

Type of Underwriting	Nine-year Lapse Rates	
	Policy Type	
	Individual	Group
Full	7.34%	4.80%
Simplified	11.26%	7.79%
Guaranteed	N/A	6.21%

**Lapse Rates by Gender (Appendix F-4)**

Exposures coded for gender are about 61% female and 39% male. Note the “all genders” totals do not match the totals of some of the other tables. This is because records with unknown genders have been excluded entirely from Appendix 4.

Lapse rates do not differ greatly by gender, although the lapse rate for males is slightly lower until duration 11, after which the male lapse rate becomes increasingly higher. This pattern is shown in Figure 7 below. It is possible that this pattern is the result of unrecorded deaths being mistakenly counted as lapses, since the higher unreported death rate for males would become increasingly significant as the insured population ages.

Figure 7

Duration	Male	Female	Difference
1	10.39%	10.78%	-0.39%
2	7.66%	8.02%	-0.36%
3	6.62%	7.05%	-0.43%
4	5.79%	6.27%	-0.48%
5	4.99%	5.60%	-0.61%
6	4.90%	5.27%	-0.37%
7	4.60%	5.15%	-0.55%
8	4.43%	5.10%	-0.67%
9	4.40%	4.89%	-0.49%
10	5.16%	5.51%	-0.35%
11	5.85%	5.71%	0.14%
12	7.51%	7.32%	0.19%
13	8.42%	8.11%	0.31%
14	12.69%	11.16%	1.53%
Total	7.38%	7.74%	-0.36%



**Lapse Rates by Elimination Period (Appendix F-5)**

The total lapse rate by elimination period is shown in Figure 8 for the four elimination periods with the largest amount of exposure. Total lapse rates for all durations combined were used for this comparison since the distribution of data by duration is similar for each of these four elimination periods. The data suggests a trend toward higher lapse rates for policies with the shortest elimination periods. Most of the other elimination period categories have small amounts of exposure, limiting their significance. The complete data may be found in Appendix F-5.

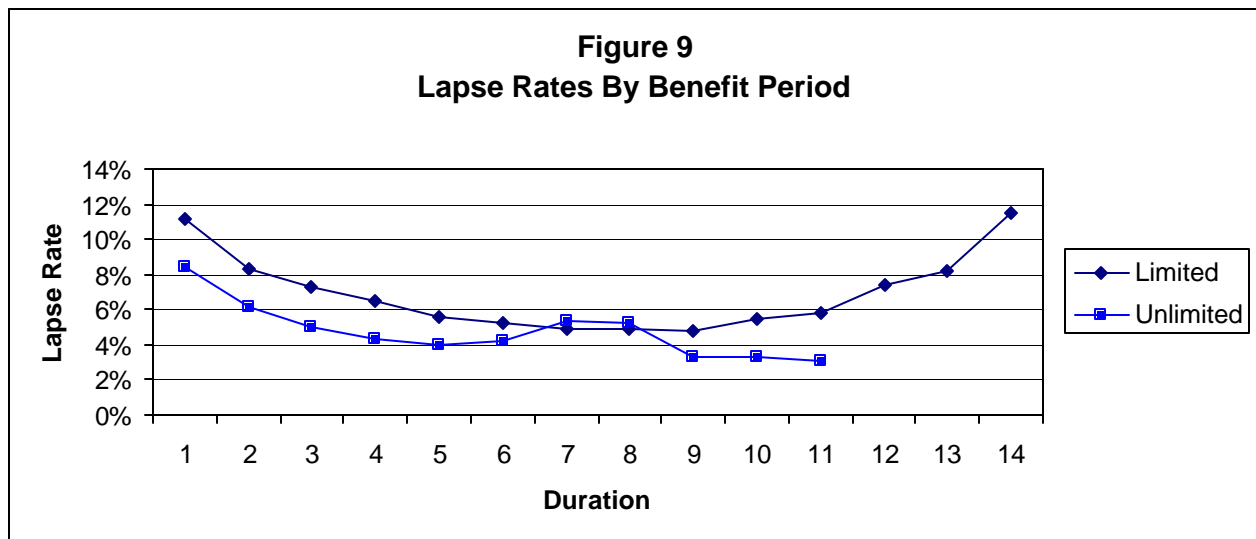
Figure 8

Elimination Period (days)	Lapse Rate	Exposure
0	8.92%	708,866
20	7.80%	1,962,707
90	7.02%	1,304,903
100	7.36%	1,561,458
All	7.65%	6,818,642

**Lapse Rates by Benefit Period (Appendix F-6)**

Figure 9 shows the lapse rates for policies with limited lifetime benefits versus those with unlimited lifetime benefits. The lapse rates for policies with unlimited benefits are lower at most durations than those for policies with limited benefit amounts. This suggests that those who buy unlimited benefit plans value the financial and psychological security that accompanies such a benefit, and they are less inclined to voluntarily give up the protection provided by the plan.

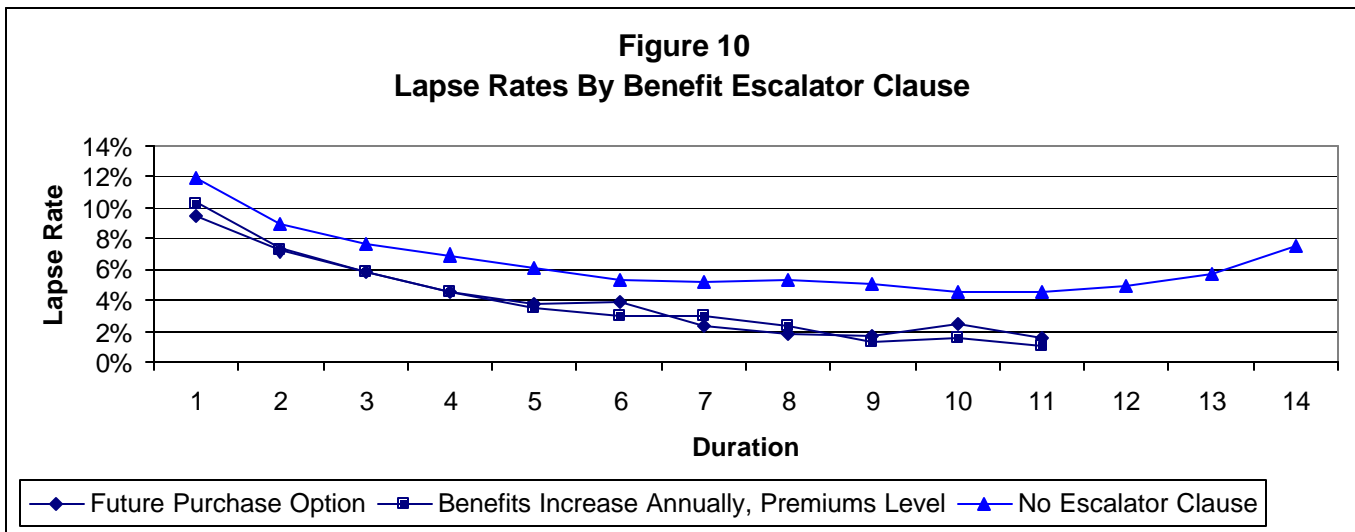
The pattern of lapse rates for unlimited policies at durations 7 and 8 appears to be an anomaly of the data, since there is no apparent reason for the higher rates at these durations.



**Lapse Rates by Benefit Escalator Clause (Appendix F-7)**

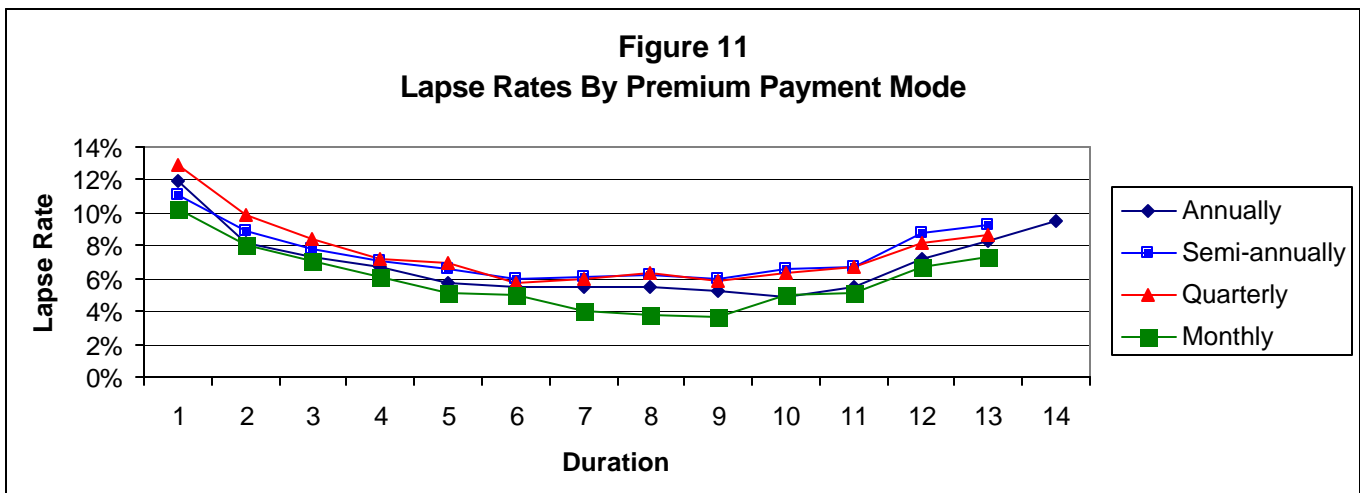
Lapse data for policies with various types of benefit escalator clauses is shown in Appendix F-7. The pattern of lapses for the three most common types is shown in Figure 10. While there appears to be no significant difference in lapse rates between policies with a Future Purchase Option clause and those with an automatic benefit increase clause, the lapse rates are higher at all durations for policies with no benefit escalator clause. This difference in lapse rates for plans with and without a benefit escalator clause should be noted and taken into account by pricing actuaries. When the data is split between issue ages [64 and under] vs. issue ages [65 and over], no significant differences from the pattern in Figure 10 are observed.

It is possible that the upward trend in lapse rates at the later durations for plans without a benefit escalator clause is the result of a perceived decline in the value and utility of the coverage over the years.



**Lapse Rates by Premium Payment Mode (Appendix F-8)**

Figure 11 shows the pattern of lapse rates for four different frequencies of premium payment. No large differences between premium payment modes are apparent, though the lapse rates for monthly payment mode are generally slightly lower. This could be because some of the monthly payers are using payroll deduction through a group plan or electronic funds transfer.



**Lapse Rates by Policy Quarter (Appendix F-9)**

Figure 12 below shows that 45% of all lapses occur on or near policy anniversary. Note that because of the definition of duration, the fourth quarter includes the month prior to anniversary, the month of anniversary and the month following anniversary.

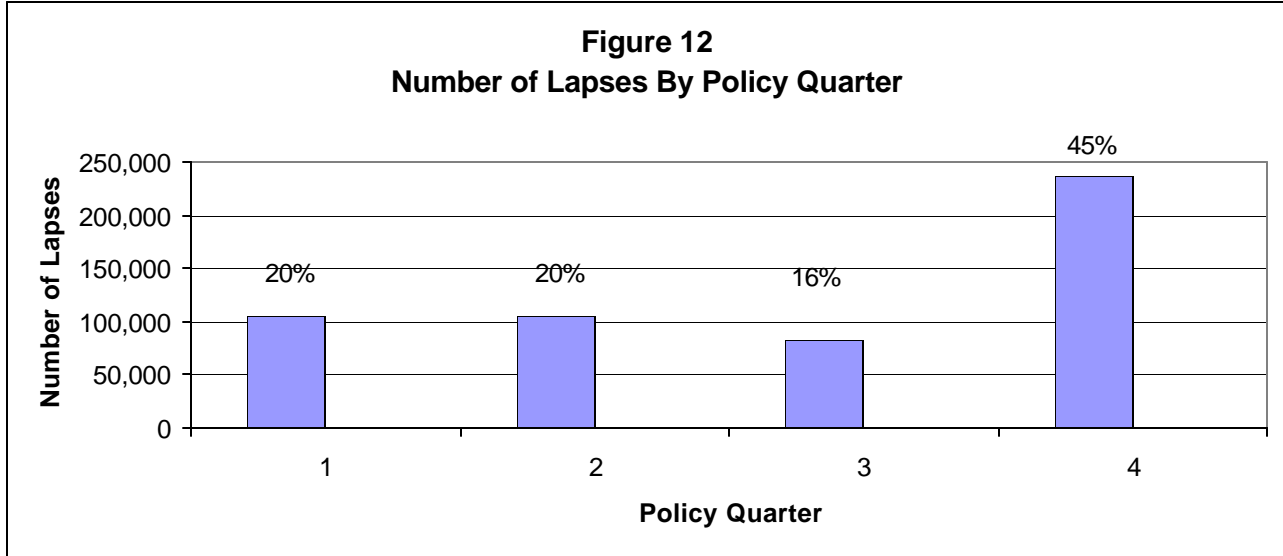
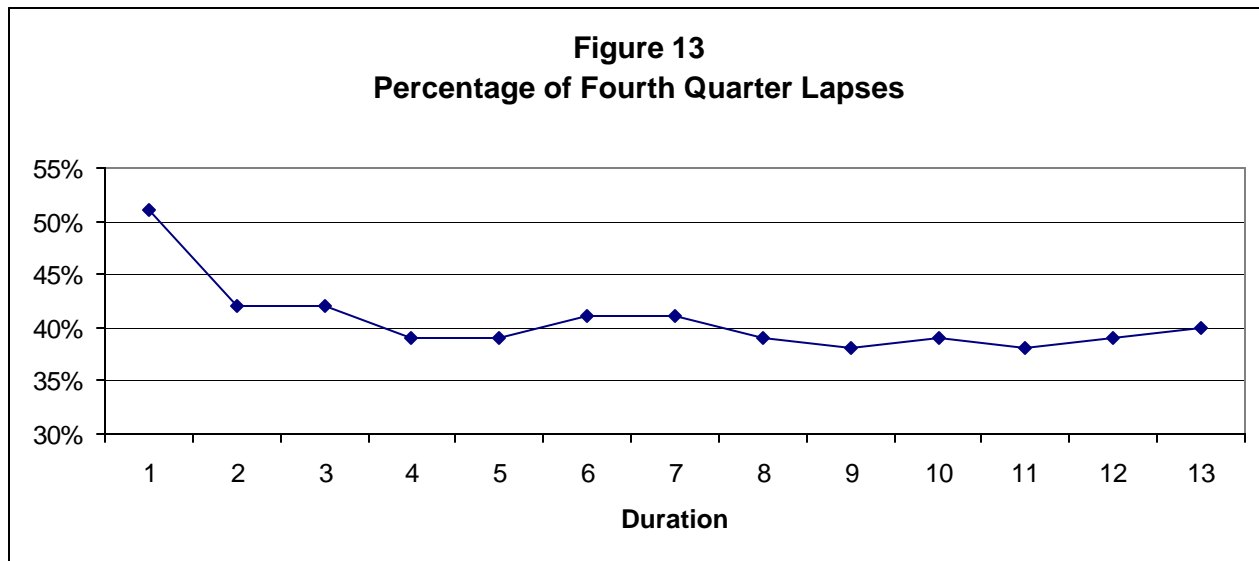
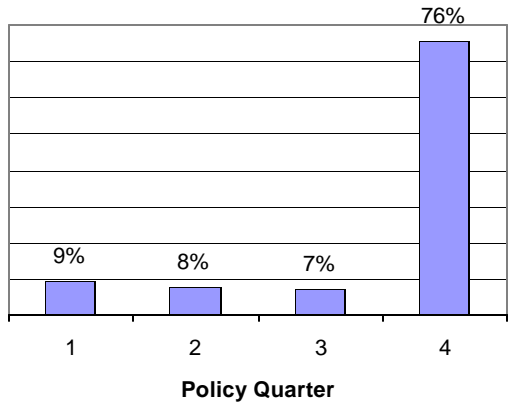


Figure 13 shows the percentage of lapses that occur in the fourth policy quarter. Note the consistent pattern after the first policy year, with between 38% and 42% of all lapses occurring in the fourth policy quarter.

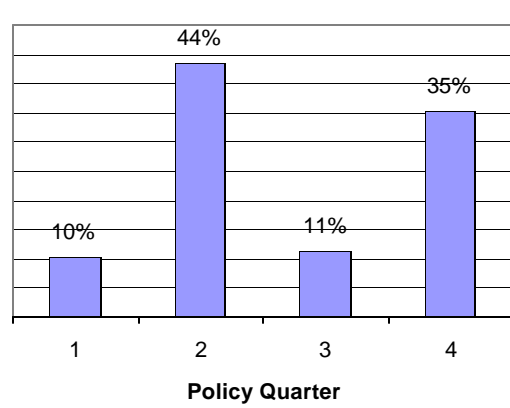


The observed pattern of lapse by policy quarter varies significantly with the frequency of premium payment, indicating clearly that the premium-paying decision is a major driver of lapse rates. This is illustrated in Figures 14A, B, C, and D below, which break out the data used to create Figure 12 into its annual, semi-annual, quarterly, and monthly premium mode components. These findings suggest that the pricing actuary carefully consider the distribution of lapses when developing pricing assumptions.

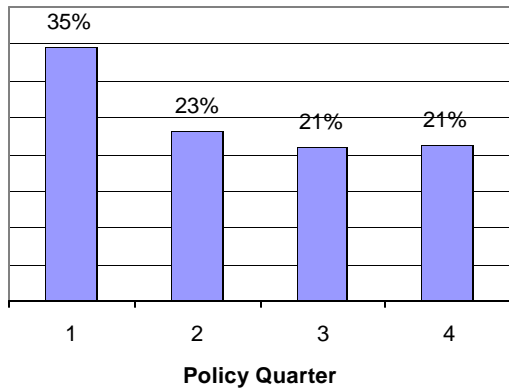
**Figure 14A**  
**Lapses By Policy Quarter**  
**Annual Mode**



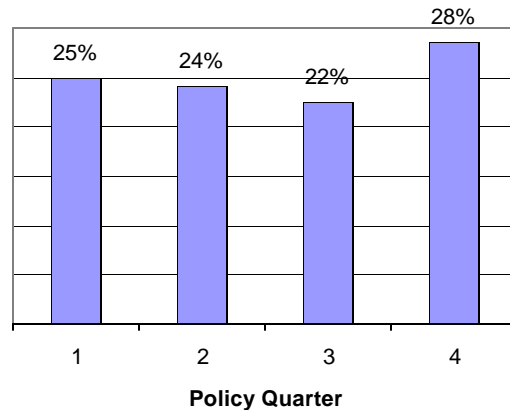
**Figure 14B**  
**Lapses By Policy Quarter**  
**Semi - Annual Mode**



**Figure 14C**  
**Lapses By Policy Quarter**  
**Quarterly Mode**

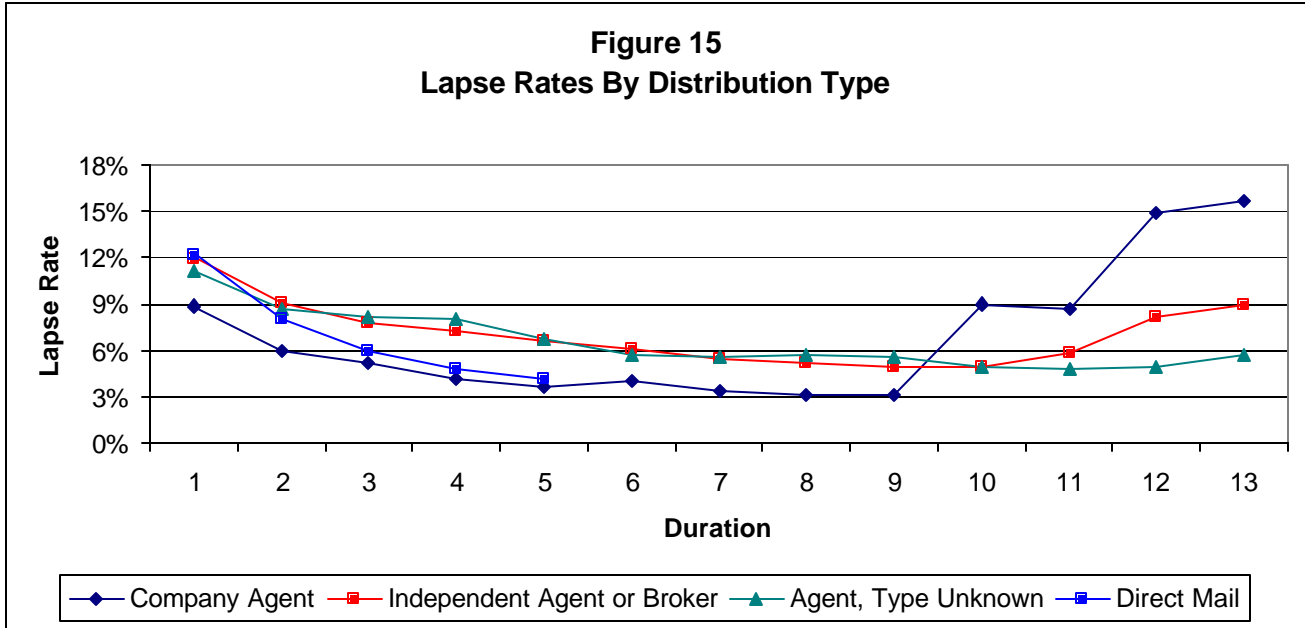


**Figure 14D**  
**Lapses By Policy Quarter**  
**Monthly Mode**



**Lapse Rates by Distribution Type (Appendix F-10)**

Lapse Rates by distribution method are shown below in Figure 15. Lapse rates for policies where a company agent was involved in the sale are lowest at the early durations, but become the highest after 10 years. The lowest ultimate lapse rates were with Agent Type Unknown.



## Section VII

### TOTAL TERMINATIONS

#### Introduction

This section presents experience on total termination rates, which includes both lapses and deaths. Insurance issued in years 1984 – 1998 is included in this study. The 1999 issues were not utilized as the exposure ceased December 31, 1999. In addition, the voluntary lapse experience of one company was significantly different than that of the other contributing companies. The data from this company has been excluded from this section. Except for the data from the one company with significantly different lapse experience, data from all contributing companies is included in these tables.

The total termination data used for this study includes more than two and a half times the total amount of exposure that was available for the previous study. The data extends to the first fourteen durations, compared to the first nine for the previous study.

Overall, the total termination rate is 9.5%. It is the same for males and females. The total termination rates are lower at each duration than they were in the previous study, though they are close at duration nine.

These differences are shown in the table below.

Duration	Exposure		Total Termination Rate	
	1993 Study	1999 Study	1993 Study	1999 Study
1	1,069,648	2,065,387	15.6%	12.9%
2	723,661	1,522,749	11.5%	9.5%
3	504,159	1,148,949	10.4%	8.4%
4	308,176	859,258	10.7%	7.6%
5	153,373	616,090	13.5%	6.9%
6	53,303	414,372	16.8%	6.8%
7	21,284	262,139	12.5%	7.0%
8	5,900	182,173	9.4%	7.3%
9	1,844	129,706	7.5%	7.4%
10		76,034		8.8%
11		44,769		9.3%
12		19,566		11.0%
13		7,889		12.0%
14		1,144		14.0%
15		1		0.0%
Total	2,841,348	7,350,226	13.0%	9.5%

In the discussion of voluntary lapse experience in Section VI, it was speculated that unrecorded deaths in the data submitted might be counted as lapses. By looking at total termination rates, this section provides an upper bound on how many insureds have terminated their coverage, regardless of the reason. In addition, this section includes data from the four contributing companies who did not identify the cause of termination. These companies were excluded from the mortality and voluntary lapse sections.

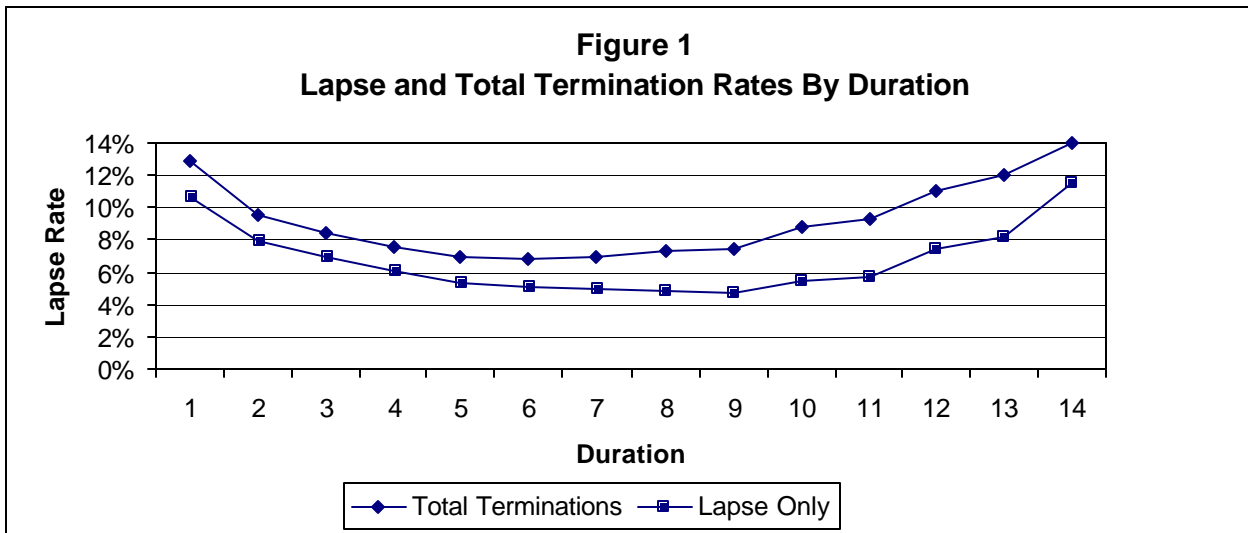
Since the voluntary lapse rates might be overstated due to unreported lapses, it is possible that the use of voluntary lapse rates developed from this data combined with the use of an industry mortality table (i.e., not based on the mortality experience shown in Section V) could result in an overstatement of total termination rates. Because of this, the actuary should use caution when using the voluntary lapse data with a separate mortality table. It is hoped that the data on total termination rates presented in this study will allow the actuary to judge whether the combined lapse and mortality assumptions being considered are reasonable.

**Discussion**

Appendices J-1 through J-4 contain detailed data on total terminations and total exposures for each of the breakdowns discussed below. These discussions contain additional graphs and tables developed using the data in the appendices that attempt to highlight observed patterns and trends. Please note that judgement was used when deciding what data to include when producing these additional graphs and tables; some cells that contain only a small amount of exposure were omitted from them.

**Total Termination Rates by Issue Age Group and Issue Year Group (Appendix J-1)**

Figure 1 shows both lapse rates and total termination rates by duration for all issue ages and issue years. Both follow a similar pattern, but the difference between the total termination rate and the lapse rate appears to be increasing in general as duration increases. This is consistent with mortality rates becoming a more significant contributor to the total termination rate at the older ages.

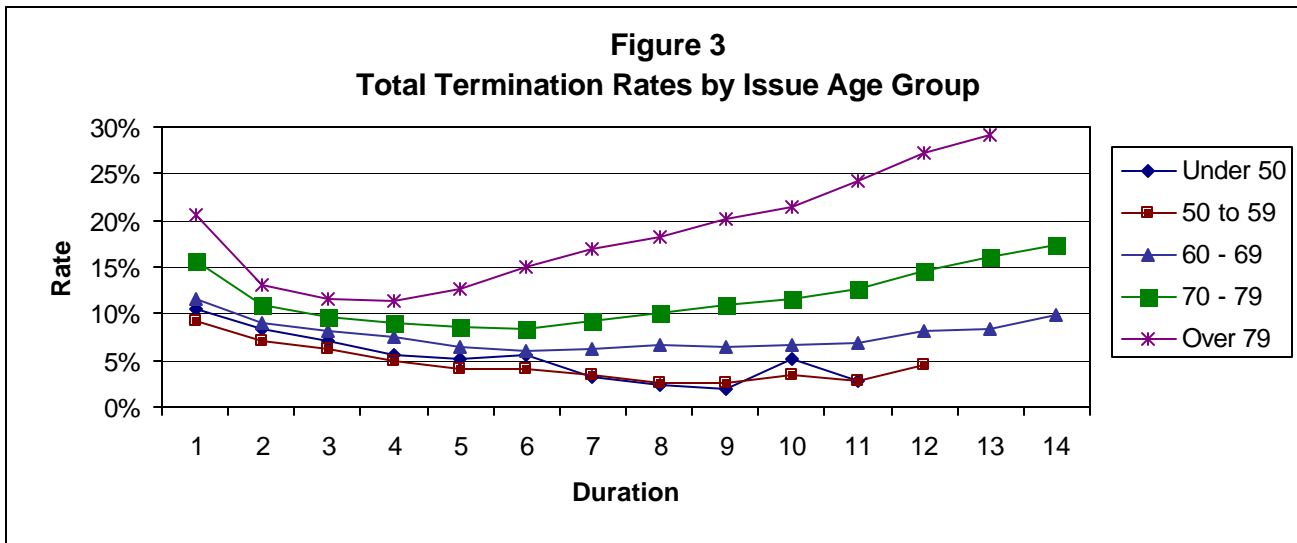


Total termination rates by issue year group are contrasted with lapse rates in Figure 2. Overall, the total termination rate is 25% higher than the rate for lapse alone. The difference between the total termination rate and the lapse-only rate becomes larger for the earlier issue year groups. Since the individuals in the earlier issue year groups are presumably older and are past their select period, this overall pattern makes sense. Interestingly, the data shows a much wider difference for issue years 1991 and prior than for issue years 1992 and later. This sharp break could be a result of merging together data from numerous contributing companies with different amounts of exposure for the various issue year groups studied.

**Figure 2**  
Lapse and Total Termination Rates by Issue Year Group

Issue Year Group	Exposure		Rate		Total Term / Lapse Only
	Lapse Only	Total Terminations	Lapse Only	Total Terminations	
1984-87	1,066,490	1,170,492	9.08%	12.25%	1.35
1988-91	3,355,749	3,617,950	7.05%	9.38%	1.33
1992-95	1,920,751	1,941,176	7.48%	8.31%	1.11
1996-98	621,888	620,608	8.54%	9.03%	1.06
All Years	6,964,878	7,350,226	7.61%	9.52%	1.25

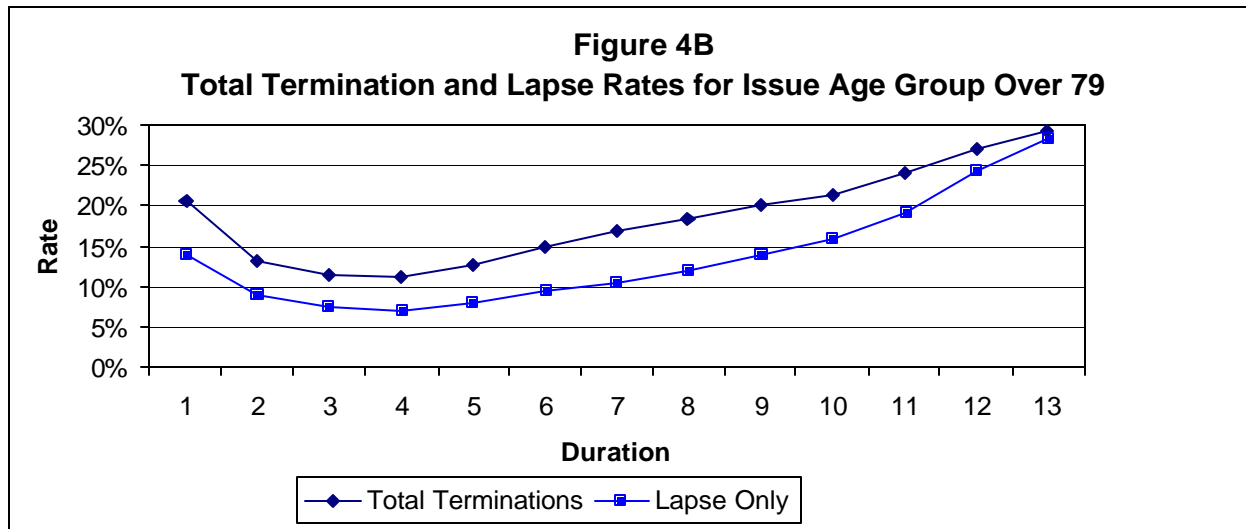
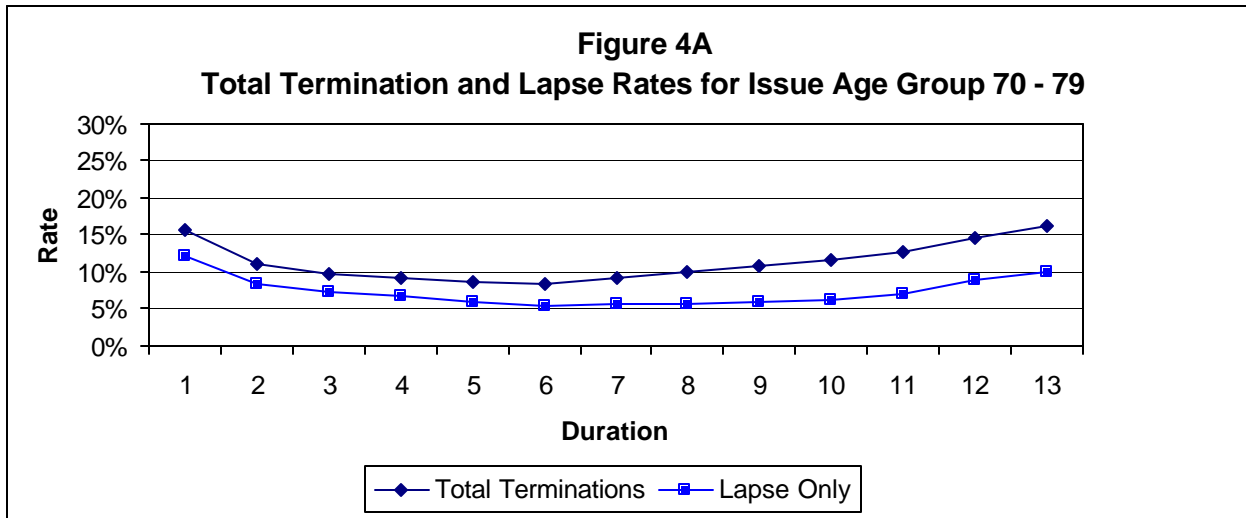
Figure 3 shows total termination rates by issue age groups. There is a clear pattern of higher total termination rates at the later durations for issue ages 60 and over, and some indication of the beginning of an upward trend at the later durations for issue ages 59 and under.



The corresponding data in Figure 5 of Section VI, Lapse Rates by Issue Age Group, shows an even wider divergence in the level of reported lapse rates at the later durations between issue ages over 79 and issue ages 79 and under. In the discussion of Figure 5 it was speculated that this could be a result of unrecorded deaths in the data for the Over 79 issue age group being counted as lapses. More evidence of this can be seen in Figures 4A and 4B below.

Figure 4A compares total termination rates with lapse rates for issue age group 70 – 79. As expected, the difference between the two rates widens with increasing duration, as mortality becomes a more significant contributor to the total rate. Note, however, that the pattern shown for issue age group Over 79 in Figure 4B is reversed. This strongly suggests that the data submitted for issue age group Over 79 contains a significant number of unreported deaths that have been mistakenly counted as lapses in this study.





**Total Termination Rates by Issue Age Group and Type of Underwriting (Appendix J-2)**

Figure 5 shows lapse rates and total termination rates by type of underwriting over the first nine durations (nine years was used for consistency between categories; not every category had data beyond nine years.) When compared to the lapse only rates, the increase in total termination rates is relatively less for insureds with guaranteed issue. This is likely due to the lower issue ages of these insureds, at which mortality would be a less significant part of the total termination rate.

Note that the overall ratio of the total termination rate to the lapse only rate is 1.25 in Figure 2, but in Figure 5 it is only 1.15. A review of the data in Appendices J-1 and J-2 shows that there are differences in the total exposures, terminations, and lapse rates between the two tables. This is because records coded with an underwriting type of “unknown” have been omitted from Appendix J-2. Thus, each breakout of the data has a different set of exposures.

Figure 5  
Lapse and Total Termination Rates by Type of Underwriting

Type of Underwriting	Nine Year Rate		Total Term / Lapse Only
	Lapse Only	Total Termination	
Full	7.09%	8.06%	1.14
Simplified	10.36%	12.27%	1.18
Guaranteed	6.21%	6.57%	1.06
All Known Types	7.68%	8.84%	1.15

**Total Termination Rates by Issue Age Group and Gender (Appendix J-3)**

Total termination rates by issue age group and gender are shown in Appendix J-3. Figure 6 summarizes the difference between male and female total termination rates. As with the lapse only rates from Figure 7 of Section VI (reproduced below), differences in the rate by gender are small for most of the durations shown. Although the male total termination rate is less than the female rate in the first two durations, it becomes higher than the female rate in years three and beyond. The gender difference in the total termination rate generally becomes wider as duration increases, which could be the result of relatively higher male mortality rates as the insured population ages with duration.

Duration	Figure 6 Total Termination Rates by Gender			Figure 7 Lapse Only
	Male	Female	Difference	Difference
1	12.70%	13.06%	-0.36%	-0.39%
2	9.48%	9.54%	-0.06%	-0.36%
3	8.46%	8.39%	0.07%	-0.43%
4	7.70%	7.52%	0.18%	-0.48%
5	6.98%	6.82%	0.16%	-0.61%
6	7.00%	6.64%	0.36%	-0.37%
7	7.35%	6.78%	0.57%	-0.55%
8	7.52%	7.20%	0.32%	-0.67%
9	7.79%	7.22%	0.57%	-0.49%
10	9.68%	8.33%	1.35%	-0.35%
11	10.51%	8.79%	1.72%	0.14%
12	12.34%	10.42%	1.92%	0.19%
13	13.37%	11.55%	1.82%	0.31%
14	15.56%	13.53%	2.03%	1.53%
Total	9.56%	9.49%	0.07%	-0.36%

**Total Termination (Mortality and Lapse) Compared to Industry Mortality Tables (Appendix J-4)**

In Section V Mortality, it was commented that some deaths were probably excluded from the mortality data reported and included in the lapse data. While we can't know the number of deaths that were counted as lapse, we can compare the total termination rates to the published mortality tables as an upper bound. Figure 7 and Appendix J-4 show total terminations in the same format as Figure 2 and Appendix H-1. This information gives an idea of the range of reasonable assumptions for mortality and lapse combined in relation to the published mortality tables.

Figure 7  
Ratio of LTC Terminations to Industry Mortality Tables

Attained Age	Female			Male		
	83GAM	A2000	85-90 SOA	83GAM	A2000	85-90 SOA
40-49	59.10	63.90	36.51	27.64	35.07	24.55
50-59	25.34	26.80	14.80	10.14	13.80	8.91
60-69	11.59	13.34	7.93	5.04	7.99	4.60
70-79	4.65	6.22	4.06	2.54	4.04	2.49
80-89	2.05	2.58	1.87	1.50	2.37	1.52
90-99	1.48	1.65	1.15	1.36	2.00	1.40
Total	5.22	6.63	4.39	3.05	4.82	2.96

## **Section VIII**

### **SUMMARY**

The first two reports were considered to be development activity for the intercompany study. This report and future reports are expected to be more regular and up-to-date. Potential contributors for the fourth study have already been solicited and the time frame set to collect by year-end 2002 data through the 2001 exposure period. The next report will be published during 2003. It will be in two installments. The first installment will be a Persistency Study jointly prepared by LIMRA and the SOA. The second installment will be more heavily oriented to claim data.

With each new report, it is anticipated that increased volume of data will bring increased credibility to the calculations and the ability to increasingly determine results based on a variety of marketing, sales, underwriting, and claim processing practices. Just as LTC products sold over the past 20 years have evolved steadily and quickly, so will intercompany statistical knowledge expand as LTC insurance enters the new millennium.

## ACKNOWLEDGEMENTS

The Intercompany Subcommittee takes responsibility for this report. However, it must publicly recognize that contributions were made by a number of persons. Although every person's effort cannot be recognized, certain names must be mentioned.

A critical review of the Report was made by Linda Ball and Ronald Wolf.

Compilation, refinement and tabulation of the submissions as well as advice on the structure of the report was extensively performed at the Center of Medico-Actuarial Statistics by Leo DiAngelo and William McDonald. Guidance in our process and liaison with the Society of Actuaries was provided by Jack Luff of the Society staff.

Administrative Support was generously supplied by Winona Mae Berdine.

Last but very important recognition must be given to Sam Gutterman whose initial vision provided the original impetus to secure data from the early contributors. Without the data, this study would not have been possible.

### InterCompany Subcommittee

Gary Corliss, Chair  
Roger Gagne  
Marylou Murphy  
Mark Newton  
Kim Tillmann

Society of Actuaries  
Long Term Care Experience Committee  
Intercompany Study 1984-1999

**Appendices**

<b><u>Appendix</u></b>	<b><u>Subject</u></b>
<b>A</b>	<b>CONTRIBUTING COMPANIES</b>
<b>B</b>	<b>EXPOSURE CHARACTERISTICS</b>
<b>C</b>	<b>CLAIM CHARACTERISTICS</b>
<b>D</b>	<b>INCIDENCE</b>
<b>E</b>	<b>CONTINUANCE</b>
<b>F</b>	<b>VOLUNTARY LAPSE</b>
<b>G</b>	<b>CAUSE OF CLAIM</b>
<b>H</b>	<b>MORTALITY</b>
<b>J</b>	<b>TOTAL TERMINATION</b>

Society of Actuaries  
Long Term Care Experience Committee  
Intercompany Study 1984-1999

**Appendix A**

**Contributing Companies**

AEGON, USA, INC.

AETNA LIFE INSURANCE COMPANY

ALLSTATE LIFE INSURANCE COMPANY

AMERICAN FAMILY LIFE ASSURANCE COMPANY

BANKERS LIFE & CASUALTY

COUNTRY LIFE INSURANCE COMPANY

GE CAPITAL ASSURANCE COMPANY

JOHN HANCOCK LIFE INSURANCE COMPANY

LUTHERAN BROTHERHOOD

MEDICO LIFE INSURANCE COMPANY

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL PROTECTIVE INSURANCE COMPANY

PHYSICIANS MUTUAL INSURANCE COMPANY

PRUDENTIAL LIFE INSURANCE COMPANY

SOUTHERN FARM BUREAU LIFE

TIME FORTIS INSURANCE COMPANY

TRANSPORT LIFE INSURANCE COMPANY

UNUM LIFE INSURANCE COMPANY





APPENDIX B-2						
Distribution of Insureds						
by						
Issue Age and Type of Policy						
	Individual		Group		All Types	
Age	Number of Insureds	Percentage of Insureds	Number of Insureds	Percentage of Insureds	Number of Insureds	Percentage of Insureds
<30	727	0	90,022	11.5	90,749	3.4
30-34	1,138	0.1	72,620	9.3	73,758	2.8
35-39	2,371	0.1	81,198	10.4	83,569	3.1
40-44	8,641	0.5	89,415	11.4	98,056	3.7
45-49	19,797	1	89,815	11.5	109,612	4.1
50-54	56,804	3	84,426	10.8	141,230	5.3
55-59	127,279	6.7	76,176	9.7	203,455	7.6
60-64	336,465	17.7	75,171	9.6	411,636	15.4
65-69	551,585	29	66,264	8.5	617,849	23.1
70-74	426,092	22.4	34,899	4.5	460,991	17.2
75-79	268,874	14.2	17,738	2.3	286,612	10.7
80-84	94,143	5	3,239	0.4	97,382	3.6
85+	4,950	0.3	332	0	5,282	0.2
Total	1,898,866	100.0	781,315	100.0	2,680,181	100.0
The Average Issue Age for Individual Policies is 68.4						
The Average Issue Age for Group Policies is 48.6						
The Average Issue for All Types of Policies is 62.6						

APPENDIX B-3		
Distribution of Insureds		
by		
Attained Age		
Attained Age	Number of Insureds	Percentage of Insureds
<30	68,553	2.6
30-34	64,146	2.4
35-39	75,568	2.8
40-44	87,316	3.3
45-49	100,493	3.7
50-54	127,256	4.7
55-59	164,304	6.1
60-64	272,211	10.2
65-69	506,125	18.9
70-74	532,961	19.9
75-79	396,696	14.8
80-84	211,242	7.9
85+	73,310	2.7
Total	2,680,181	100.0
The Average Attained Age is 65.5		

APPENDIX B-4							
Exposure Distribution							
by							
Type of Policy, Issue Age and Gender							
		Female		Male		Split by Gender	
Type of Policy	Issue Age	Number of Insureds	Percentage of Insureds	Number of Insureds	Percentage of Insureds	Female % of Total	Male % of Total
Individual	<30	372	0.0	355	0.0	0.0	0.0
	30-34	593	0.1	545	0.1	0.0	0.0
	35-39	1,289	0.1	1,082	0.2	0.1	0.1
	40-44	5,215	0.4	3,413	0.5	0.3	0.2
	45-49	13,148	1.1	6,606	0.9	0.7	0.3
	50-54	38,170	3.3	18,362	2.5	2.0	1.0
	55-59	84,846	7.2	41,724	5.8	4.5	2.2
	60-64	211,658	18.0	123,730	17.2	11.2	6.5
	65-69	325,214	27.7	225,257	31.2	17.2	11.9
	70-74	256,572	21.9	168,826	23.4	13.5	8.9
	75-79	171,148	14.6	97,418	13.5	9.0	5.1
	80-84	61,941	5.3	32,190	4.5	3.3	1.7
	85+	3,502	0.3	1,448	0.2	0.2	0.1
Total		1,173,668	100.0	720,956	100.0	61.9	38.1
The Average Issue Age for Females is 68.4							
The Average Issue Age for Males is 68.5							
The Average Issue Age for Males and Females is 68.4							



Type of Policy	Issue Age	Female		Male		Split by Gender	
		Number of Insureds	Percentage of Insureds	Number of Insureds	Percentage of Insureds	Female % of Total	Male % of Total
All Types	<30	50,865	3.2	39,409	3.7	1.9	1.5
	30-34	38,648	2.4	34,608	3.2	1.4	1.3
	35-39	44,297	2.8	38,635	3.6	1.7	1.4
	40-44	53,698	3.4	43,690	4.1	2.0	1.6
	45-49	61,470	3.8	47,505	4.4	2.3	1.8
	50-54	82,878	5.2	57,544	5.4	3.1	2.2
	55-59	125,815	7.9	76,518	7.1	4.7	2.9
	60-64	253,670	15.9	156,483	14.6	9.5	5.9
	65-69	361,327	22.6	255,145	23.8	13.5	9.6
	70-74	275,638	17.3	184,548	17.2	10.3	6.9
	75-79	181,540	11.4	104,719	9.8	6.8	3.9
	80-84	63,984	4.0	33,374	3.1	2.4	1.2
	85+	3,713	0.2	1,557	0.1	0.1	0.1
	Total	1,597,543	100.0	1,073,735	100.0	59.8	40.2
The Average Issue Age for Females is 63.2							
The Average Issue Age for Males is 61.9							
The Average Issue Age for Males and Females is 62.6							

APPENDIX B-5						
Exposure Distribution						
by						
Attained Age and Gender						
	Female		Male		Split by Gender	
Attained Age	Number of Insureds	Percentage of Insureds	Number of Insureds	Percentage of Insureds	Female % of Total	Male % of Total
<30	38,904	2.4	29,272	2.7	1.5	1.1
30-34	33,723	2.1	29,969	2.8	1.3	1.1
35-39	39,474	2.5	35,489	3.3	1.5	1.3
40-44	46,981	2.9	39,671	3.7	1.8	1.5
45-49	56,853	3.6	43,010	4.0	2.1	1.6
50-54	73,429	4.6	53,095	4.9	2.7	2.0
55-59	98,815	6.2	64,511	6.0	3.7	2.4
60-64	167,406	10.5	103,473	9.6	6.3	3.9
65-69	298,927	18.7	205,687	19.2	11.2	7.7
70-74	315,108	19.7	216,818	20.2	11.8	8.1
75-79	242,244	15.2	154,014	14.3	9.1	5.8
80-84	134,756	8.4	76,359	7.1	5.0	2.9
85+	50,923	3.2	22,367	2.1	1.9	0.8
Total	1,597,543	100.0	1,073,735	100.0	59.8	40.2
The Average Attained Age for Females is 66.1						
The Average Attained Age for Males is 64.7						

APPENDIX B-6		
Exposure Distribution		
by		
Elimination Period		
Elimination Period Days	Number of Insureds	Percentage of Insureds
0	320,869	12.0
7-19	81,742	3.0
20	511,326	19.1
30	157,444	5.9
31-50	19,211	0.7
60	169,195	6.3
90	803,560	30.0
100	541,009	20.2
101-359	62,956	2.3
360-365	4,328	0.2
730	14	0.0
Unknown	8,527	0.3
Total	2,680,181	100.0

APPENDIX B-7				
Exposure Distribution				
by				
Issue Year and Type of Policy				
	Individual		Group	
Issue Year	Number of Insureds	Percentage of Insureds	Number of Insureds	Percentage of Insureds
1984	4,752	0.3	.	.
1985	14,507	0.8	.	.
1986	68,403	3.6	1,125	0.1
1987	109,074	5.7	33,154	4.2
1988	165,956	8.7	56,585	7.2
1989	189,683	10.0	33,627	4.3
1990	157,639	8.3	67,181	8.6
1991	153,146	8.1	43,232	5.5
1992	159,502	8.4	58,052	7.4
1993	162,081	8.5	73,311	9.4
1994	124,432	6.6	55,814	7.1
1995	146,347	7.7	45,656	5.8
1996	87,083	4.6	51,792	6.6
1997	91,573	4.8	53,621	6.9
1998	120,442	6.3	71,219	9.1
1999	144,246	7.6	136,946	17.5
Total	1,898,866	100.0	781,315	100.0



APPENDIX B-8		
Exposure Distribution		
by		
State of Issue		
State	Number of Insureds	Percentage of Insureds
Alabama	17,010	0.6
Alaska	493	0.0
Arizona	28,949	1.1
Arkansas	9,668	0.4
California	129,754	4.8
Colorado	23,430	0.9
Connecticut	13,072	0.5
Delaware	2,678	0.1
District of Columbia	3,000	0.1
Florida	95,044	3.5
Georgia	30,659	1.1
Guam	2	0.0
Hawaii	16,777	0.6
Idaho	9,390	0.4
Illinois	73,324	2.7
Indiana	47,977	1.8
Iowa	72,292	2.7
Kansas	43,777	1.6
Kentucky	17,069	0.6
Louisiana	18,124	0.7
Maine	28,582	1.1
Maryland	20,654	0.8
Massachusetts	31,186	1.2
Michigan	53,732	2.0
Minnesota	25,543	1.0
Mississippi	11,330	0.4
Missouri	58,085	2.2
Montana	9,066	0.3
Nebraska	30,958	1.2
Nevada	5,640	0.2
New Hampshire	13,713	0.5
New Jersey	21,787	0.8
New Mexico	11,945	0.4
New York	34,168	1.3
North Carolina	33,843	1.3
North Dakota	15,652	0.6
Ohio	56,531	2.1
Oklahoma	18,566	0.7
Oregon	38,600	1.4
Pennsylvania	55,004	2.1
Puerto Rico	61	0.0
Rhode Island	2,432	0.1
South Carolina	15,117	0.6
South Dakota	9,278	0.3
Tennessee	32,065	1.2
Texas	104,620	3.9
Utah	5,741	0.2
Vermont	4,962	0.2
Virgin Islands	4	0.0
Virginia	24,461	0.9
Washington	56,160	2.1
West Virginia	7,581	0.3
Wisconsin	26,414	1.0
Wyoming	2,448	0.1
Unknown	1,161,763	43.3
Total	2,680,181	100.0

APPENDIX B-9		
Exposure Distribution		
by		
Type of Benefit Period		
Benefit Period	Number of Insureds	Percentage of Insureds
Days	1,416,294	52.8
Dollars	718,964	26.8
Unlimited	529,885	19.8
Unknown	15,038	0.6
Total	2,680,181	100.0

APPENDIX B-10		
Exposure Distribution		
by		
Maximum Benefit Period		
Maximum Benefit Period	Number of Insureds	Percentage of Insureds
<= 1 Year	153,954	10.9
2	188,109	13.3
3	413,356	29.2
4	240,565	17.0
5	333,488	23.5
6	81,707	5.8
7	575	0.0
10	4,540	0.3
Total	1,416,294	100.0

APPENDIX B-11		
Exposure Distribution		
by		
Maximum Benefit Amount		
Maximum Benefit Amount	Number of Insureds	Percentage of Insureds
<= \$25,000	144,346	20.1
25,001 to 50,000	127,739	17.8
50,001 to 75,000	110,391	15.4
75,001 to 100,000	62,847	8.7
100,001 to 125,000	93,016	12.9
125,001 to 150,000	63,238	8.8
150,001 to 175,000	16,103	2.2
175,001 to 200,000	38,361	5.3
200,001 to 225,000	26,138	3.6
225,001 to 250,000	4,037	0.6
250,001 to 500,000	18,611	2.6
500,001 to 1,000,000	14,137	2.0
Total	718,964	100.0

APPENDIX B-12		
Exposure Distribution		
by		
Maximum Daily Benefit Amount		
Daily Benefit Amount	Number of Insureds	Percentage of Insureds
\$0-19	66,004	2.5
20-29	26,351	1.0
30-39	190,094	7.1
40-49	123,425	4.6
50-59	423,239	15.8
60-69	279,351	10.4
70-79	220,753	8.2
80-89	255,698	9.5
90-99	49,362	1.8
100-109	503,811	18.8
110-119	59,484	2.2
120-129	89,517	3.3
130-139	35,154	1.3
140-149	23,427	0.9
150-159	66,699	2.5
160-169	20,270	0.8
170-179	11,083	0.4
180-189	7,945	0.3
190-199	833	0.0
200+	76,834	2.9
Unknown	150,847	5.6
Total	2,680,181	100.0

APPENDIX B-13		
Exposure Distribution		
by		
Company		
Company	Number of Insureds	Percentage of Insureds
Aegon USA, Inc.	160,808	6.0
Aetna	94,310	3.5
Allstate	4,348	0.2
AFLAC	27,525	1.0
Bankers Life and Casualty	626,154	23.4
Country Life Insurance Company	3,043	0.1
GE Capital Assurance	413,217	15.4
John Hancock	478,220	17.8
Lutheran Brotherhood	59,279	2.2
Medico Life	19,403	0.7
Mutual of Omaha	87,337	3.3
Mutual Protective	37,648	1.4
Physicians Mutual	4,161	0.2
Prudential	101,309	3.8
Southern Farm Bureau	6,512	0.2
Time Insurance Company	10,225	0.4
Transport Life Insurance	150,744	5.6
UnumProvident	395,938	14.8
Total	2,680,181	100.0

APPENDIX B-14				
Exposure Distribution				
by				
Type of Underwriting and Type of Policy				
	Individual		Group	
Type of Underwriting	Number of Insureds	Percentage of Insureds	Number of Insureds	Percentage of Insureds
Full	1,359,983	71.6	139,470	17.9
Simplified	234,235	12.3	113,625	14.5
Guaranteed	.	.	491,018	62.8
Other	37,531	2.0	37,024	4.7
None	3,043	0.2	.	.
Unknown	264,074	13.9	178	0.0
Total	1,898,866	100.0	781,315	100.0

APPENDIX B-15				
Exposure Distribution				
by				
Policy Duration and Type of Policy				
	Individual		Group	
Policy Duration	Number of Insureds	Percentage of Insureds	Number of Insureds	Percentage of Insureds
< 1 Year	410,954	21.6	238,639	30.5
1	402,671	21.2	134,356	17.2
2	274,738	14.5	90,629	11.6
3	221,841	11.7	76,355	9.8
4	171,979	9.1	69,778	8.9
5	126,572	6.7	70,665	9.0
6	94,175	5.0	53,121	6.8
7	61,399	3.2	14,109	1.8
8	35,334	1.9	9,287	1.2
9	28,057	1.5	23,348	3.0
10	29,631	1.6	247	0.0
11-15	41,515	2.2	781	0.1
Total	1,898,866	100.0	781,315	100.0



APPENDIX B-16		
Exposure Distribution		
by		
Benefit Escalator Clause		
Benefit Escalator Clause	Number of Insureds	Percentage of Insureds
None	1,209,072	45.1
Future Purchase Option	647,289	24.2
Benefits Increase Annually	823,820	30.7
Total	2,680,181	100.0

APPENDIX B-17		
Exposure Distribution		
by		
Distribution Type		
(Individual Policies Only)		
Distribution Type	Number of Insureds	Percentage of Insureds
Unknown	74,973	3.9
Company Agent	455,457	24.0
Independent Agent (Broker)	549,853	29.0
Agent, Type Unknown	802,657	42.3
Direct Mail	2,262	0.1
Other	13,664	0.7
Total	1,898,866	100.0

APPENDIX B-18		
Exposure Distribution		
by		
Premium Mode		
(Individual Policies Only)		
Premium Mode	Number of Insureds	Percentage of Insureds
Annually	764,836	40.3
Semi-annually	157,199	8.3
Quarterly	241,137	12.7
Monthly, Including Monthly EFT	567,336	29.9
Other	13,807	0.7
Unknown	154,551	8.1
Total	1,898,866	100.0

APPENDIX C-1				
Claims Distribution				
by				
Gender and Claim Amount				
Gender	Number of Claimants	Percentage of Claimants	Amount of Claims	Percentage of Claim Amount
Female	34,051	66.3	\$885,857,135	68.7
Male	17,318	33.7	\$404,002,146	31.3
Total	51,369	100.0	\$1,289,859,281	100.0
The Average Age at Incurral for Females is 79				
The Average Age at Incurral for Males is 78				
The Average Age at Incurral for Males and Females Combined is 78.8				

APPENDIX C-2				
Claims Distribution				
by				
Age at Incurral and Claim Amount				
Age at Incurral	Number of Claimants	Percentage of Claimants	Amount of Claims	Percentage of Claim Amount
<30	12	0.0	\$584,787	0.0
30-34	24	0.0	\$1,700,889	0.1
35-39	46	0.1	\$1,919,016	0.1
40-44	77	0.1	\$3,673,761	0.3
45-49	108	0.2	\$4,457,165	0.3
50-54	159	0.3	\$4,947,743	0.4
55-59	273	0.5	\$8,836,323	0.7
60-64	810	1.6	\$21,149,859	1.6
65-69	3,115	6.1	\$83,014,877	6.4
70-74	8,300	16.2	\$208,613,380	16.2
75-79	14,411	28.1	\$373,442,425	29.0
80-84	15,040	29.3	\$389,361,160	30.2
85+	8,994	17.5	\$188,157,896	14.6
Total	51,369	100.0	\$1,289,859,281	100.0

APPENDIX C-3						
Claims Distribution						
by						
Age at Incurral and Gender						
	Female		Male		Split by Gender	
Age at Incurral	Number of Claimants	Percentage of Claimants	Number of Claimants	Percentage of Claimants	Female % of Total	Male % of Total
<30	5	0.0	7	0.0	0.0	0.0
30-34	11	0.0	13	0.1	0.0	0.0
35-39	25	0.1	21	0.1	0.0	0.0
40-44	34	0.1	43	0.2	0.1	0.1
45-49	53	0.2	55	0.3	0.1	0.1
50-54	92	0.3	67	0.4	0.2	0.1
55-59	170	0.5	103	0.6	0.3	0.2
60-64	508	1.5	302	1.7	1.0	0.6
65-69	1,969	5.8	1,146	6.6	3.8	2.2
70-74	5,181	15.2	3,119	18.0	10.1	6.1
75-79	9,215	27.1	5,196	30.0	17.9	10.1
80-84	10,211	30.0	4,829	27.9	19.9	9.4
85+	6,577	19.3	2,417	14.0	12.8	4.7
Total	34,051	100.0	17,318	100.0	66.3	33.7
The Average Age at Incurral for Females is 79						
The Average Age at Incurral for Males is 78						
The Average Age at Incurral for Males and Females Combined is 78.8						

APPENDIX C-4		
Claims Distribution		
by		
Elimination Period		
Elimination Period Days	Number of Claimants	Percentage of Claimants
0	14,541	28.3
7-19	998	1.9
20	18,239	35.5
30	1,980	3.9
31-50	37	0.1
60	1,458	2.8
90	3,307	6.4
100	8,388	16.3
101-359	590	1.1
360-365	16	0.0
Unknown	1,815	3.5
Total	51,369	100.0

APPENDIX C-5						
Claims Distribution						
by						
Incurral Year and Type of Policy						
	Individual		Group		All Types	
Incurral Year	Number of Claimants	Percentage of Claimants	Number of Claimants	Percentage of Claimants	Number of Claimants	Percentage of Claimants
1984	7	0.0	.	.	7	0.0
1985	23	0.0	.	.	23	0.0
1986	244	0.5	9	0.2	253	0.5
1987	976	2.1	35	0.9	1,011	2.0
1988	2,047	4.3	146	3.6	2,193	4.3
1989	3,208	6.8	299	7.5	3,507	6.8
1990	4,408	9.3	384	9.6	4,792	9.3
1991	5,045	10.7	534	13.3	5,579	10.9
1992	3,921	8.3	632	15.8	4,553	8.9
1993	4,450	9.4	371	9.3	4,821	9.4
1994	4,654	9.8	425	10.6	5,079	9.9
1995	4,668	9.9	388	9.7	5,056	9.8
1996	3,343	7.1	161	4.0	3,504	6.8
1997	3,358	7.1	200	5.0	3,558	6.9
1998	3,550	7.5	219	5.5	3,769	7.3
1999	3,463	7.3	201	5.0	3,664	7.1
Total	47,365	100.0	4,004	100.0	51,369	100.0



APPENDIX C-6		
Claims Distribution		
by		
Type of Benefit Period		
Type of Benefit Period	Number of Claimants	Percentage of Claimants
Days	41,412	80.6
Dollars	4,879	9.5
Unlimited	5,047	9.8
Unknown	31	0.1
Total	51,369	100.0

APPENDIX C-7		
Claims Distribution		
by		
Maximum Benefit Period		
Maximum Benefit Period	Number of Claimants	Percentage of Claimants
<= 1 Year	9,495	22.9
2	4,383	10.6
3	14,837	35.8
4	4,289	10.4
5	7,192	17.4
6	1,182	2.9
7	23	0.1
10	11	0.0
Total	41,412	100.0

APPENDIX C-8		
Claims Distribution		
by		
Maximum Benefit Amount		
Maximum Benefit Amount	Number of Claimants	Percentage of Claimants
<= \$25,000	337	6.9
25,001 to 50,000	423	8.7
50,001 to 75,000	932	19.1
75,001 to 100,000	839	17.2
100,001 to 125,000	969	19.9
125,001 to 150,000	667	13.7
150,001 to 175,000	86	1.8
175,001 to 200,000	396	8.1
200,001 to 225,000	104	2.1
225,001 to 250,000	6	0.1
250,001 to 500,000	71	1.5
500,001 to 1,000,000	49	1.0
Total	4,879	100.0

APPENDIX C-9		
Claims Distribution		
by		
Maximum Daily Benefit Amount		
Maximum Daily Benefit Amount	Number of Claimants	Percentage of Claimants
\$0-19	229	0.4
20-29	738	1.4
30-39	1,910	3.7
40-49	5,961	11.6
50-59	15,125	29.4
60-69	7,280	14.2
70-79	4,544	8.8
80-89	3,634	7.1
90-99	485	0.9
100-109	3,920	7.6
110-119	208	0.4
120-129	417	0.8
130-139	193	0.4
140-149	118	0.2
150-159	369	0.7
160-169	72	0.1
170-179	34	0.1
180-189	21	0.0
190-199	3	0.0
200+	1,127	2.2
Unknown	4,981	9.7
Total	51,369	100.0

APPENDIX C-10						
Claims Distribution						
by						
Diagnosis Category and Type of Policy						
	Individual		Group		All Types	
Diagnosis Category	Number of Claimants	Percentage of Claimants	Number of Claimants	Percentage of Claimants	Number of Claimants	Percentage of Claimants
Alzheimers	5,395	11.4	795	19.9	6,190	12.1
Arthritis	2,168	4.6	173	4.3	2,341	4.6
Cancer	2,824	6.0	502	12.5	3,326	6.5
Circulatory	3,960	8.4	390	9.7	4,350	8.5
Congenital	25	0.1	.	.	25	0.0
Diabetes	587	1.2	50	1.2	637	1.2
Digestive System	710	1.5	39	1.0	749	1.5
Endocrine, Immunity System	451	1.0	27	0.7	478	0.9
Genitourinary System	506	1.1	45	1.1	551	1.1
Hypertension	463	1.0	29	0.7	492	1.0
Ill-defined and Misc Conditions	1,511	3.2	38	0.9	1,549	3.0
Injury	4,361	9.2	265	6.6	4,626	9.0
Mental	869	1.8	62	1.5	931	1.8
Nervous System	1,235	2.6	384	9.6	1,619	3.2
Pregnancy Disorders	50	0.1	2	0.0	52	0.1
Respiratory	1,879	4.0	96	2.4	1,975	3.8
Skin and Subcutaneous Tissue	198	0.4	8	0.2	206	0.4
Stroke	4,008	8.5	392	9.8	4,400	8.6
Other/Unknown	16,165	34.1	707	17.7	16,872	32.8
Total	47,365	100.0	4,004	100.0	51,369	100.0

APPENDIX C-11

Claims Distribution

by

Age at Incurral, Average Nursing Home Length of Stay and Leading Diagnosis Category (excluding Other/Unknown)

Individual			Group			All Types			
Age at Incurral	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category
<30	.	.		7	1,497	Nervous System	7	1,497	Nervous System
30-34	1	385	Nervous System	11	1,540	Nervous System	12	1,444	Nervous System
35-39	.	.		32	825	Nervous System	32	825	Nervous System
40-44	3	136	Nervous System	42	1,072	Nervous System	45	1,009	Nervous System
45-49	3	153	Diabetes	74	1,041	Nervous System	77	1,006	Nervous System
50-54	13	334	Alzheimers	79	962	Stroke	92	874	Stroke
55-59	55	420	Injury	114	767	Nervous System	169	654	Nervous System
60-64	336	355	Alzheimers	193	637	Stroke	529	458	Alzheimers
65-69	2,120	392	Mental	392	537	Stroke	2,512	415	Mental
70-74	6,366	390	Diabetes	675	470	Stroke	7,041	397	Diabetes
75-79	12,047	406	Ill-defined and Misc Conditions	851	483	Alzheimers	12,898	411	Ill-defined and Misc Conditions
80-84	13,082	416	Injury	646	435	Nervous System	13,728	417	Injury
85+	8,273	349	Ill-defined and Misc Conditions	193	468	Genitourinary System	8,466	352	Ill-defined and Misc Conditions
Total	42,299	394	Mental	3,309	536	Nervous System	45,608	404	Mental

APPENDIX C-12			
Claims Distribution			
by			
Diagnosis Category, Type of Policy, and			
Average Nursing Home Length of Stay			
	Individual	Group	All Types
Diagnosis Category	Average Days Length of Stay	Average Days Length of Stay	Average Days Length of Stay
Alzheimers	650	730	661
Arthritis	396	487	402
Cancer	179	213	184
Circulatory	426	498	432
Congenital	206		206
Diabetes	507	370	497
Digestive System	400	281	394
Endocrine, Immunity System	451	440	451
Genitourinary System	356	359	356
Hypertension	597	636	599
Ill-defined and Misc Conditions	410	302	407
Injury	369	317	366
Mental	637	682	640
Nervous System	564	1093	679
Pregnancy Disorders	414	212	410
Respiratory	334	350	334
Skin and Subcutaneous Tissue	377	90	366
Stroke	468	573	477
Other/Unknown	281	316	282
Total Average	394	536	404

APPENDIX C-13

Claims Distribution

by

Age at Incurral, Average Home Care Length of Stay and Leading Diagnosis Category (excluding Other/Unknown)

Age at Incurral	Individual			Group			All Types		
	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category
<30	2	1209	Injury	6	1095	Nervous System	8	1123	Injury
30-34	3	349	Nervous System	12	1027	Nervous System	15	891	Nervous System
35-39	2	56	Injury	20	775	Nervous System	22	710	Nervous System
40-44	5	275	Arthritis	37	682	Nervous System	42	634	Nervous System
45-49	6	191	Cancer	44	968	Nervous System	50	875	Nervous System
50-54	20	163	Digestive System	64	775	Nervous System	84	629	Nervous System
55-59	41	153	Alzheimers	76	706	Nervous System	117	512	Nervous System
60-64	159	223	Injury	129	407	Stroke	288	305	Stroke
65-69	390	278	Nervous System	164	344	Stroke	554	298	Nervous System
70-74	760	321	Arthritis	221	245	Stroke	981	304	Arthritis
75-79	1,004	343	Cancer	232	258	Arthritis	1,236	327	Cancer
80-84	969	358	Injury	116	283	Nervous System	1,085	350	Injury
85+	641	402	Injury	33	405	Arthritis	674	402	Injury
Total	4,002	338	Cancer	1,154	411	Nervous System	5,156	354	Nervous System



APPENDIX C-14			
Claims Distribution			
by			
Diagnosis Category, Type of Policy, and			
Average Home Care Length of Stay			
	Individual	Group	All Types
Diagnosis Category	Average Days Length of Stay	Average Days Length of Stay	Average Days Length of Stay
Alzheimers	451	555	471
Arthritis	281	428	299
Cancer	149	171	156
Circulatory	356	338	352
Congenital	428		428
Diabetes	440	286	403
Digestive System	228	360	237
Endocrine, Immunity System	308	293	305
Genitourinary System	234	339	270
Hypertension	301	165	280
Ill-defined and Misc Conditions	296	220	291
Injury	339	260	329
Mental	514	324	472
Nervous System	490	1190	847
Pregnancy Disorders	341	179	327
Respiratory	302	211	288
Skin and Subcutaneous Tissue	431	12	396
Stroke	423	586	451
Other/Unknown	315	186	278
Total Average	338	411	354

APPENDIX C-15

Claims Distribution

by

Age at Incurral, Average Duration of Total Claim and Leading Diagnosis Category (excluding Other/Unknown)

Age at Incurral	Individual			Group			All Types		
	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category	Number of Claimants	Average Days Length of Stay	Leading Diagnosis Category
<30	2	1209	Injury	10	1705	Nervous System	12	1622	Nervous System
30-34	3	477	Nervous System	21	1394	Nervous System	24	1279	Nervous System
35-39	2	56	Injury	44	952	Nervous System	46	913	Nervous System
40-44	8	223	Arthritis	69	1018	Nervous System	77	936	Nervous System
45-49	11	146	Cancer	97	1235	Nervous System	108	1124	Nervous System
50-54	40	191	Alzheimers	119	1056	Nervous System	159	838	Nervous System
55-59	119	251	Injury	154	917	Nervous System	273	626	Nervous System
60-64	528	299	Alzheimers	282	624	Stroke	810	412	Stroke
65-69	2,621	363	Stroke	494	540	Stroke	3,115	391	Stroke
70-74	7,489	367	Alzheimers	811	458	Stroke	8,300	376	Alzheimers
75-79	13,423	392	Mental	988	477	Arthritis	14,411	398	Mental
80-84	14,334	405	Injury	706	444	Nervous System	15,040	407	Nervous System
85+	8,785	359	Injury	209	496	Arthritis	8,994	362	Arthritis
Total	47,365	383	Mental	4,004	561	Nervous System	51,369	397	Nervous System

APPENDIX C-16  
 Claims Distribution  
 by  
 Diagnosis Category, Type of Policy, and  
 Average Total Duration of Claim

Diagnosis Category	Individual	Group	All Types
	Average Days Length of Stay	Average Days Length of Stay	Average Days Length of Stay
Alzheimers	663	781	678
Arthritis	389	524	399
Cancer	180	217	186
Circulatory	430	496	436
Congenital	250		250
Diabetes	519	405	510
Digestive System	389	296	384
Endocrine, Immunity System	452	440	452
Genitourinary System	350	408	355
Hypertension	584	538	581
Ill-defined and Misc Conditions	410	299	407
Injury	378	328	375
Mental	643	695	646
Nervous System	577	1342	758
Pregnancy Disorders	432	196	423
Respiratory	339	353	340
Skin and Subcutaneous Tissue	400	82	388
Stroke	482	636	496
Other/Unknown	251	304	253
Total Average	383	561	397

APPENDIX C-17		
Claims Distribution		
by		
Claim Duration in Years		
Claim Duration	Number of Claimants	Percentage of Claimants
<= 1 Year	38,802	75.5
2	5,073	9.9
3	4,248	8.3
4	1,562	3.0
5	1,064	2.1
6	303	0.6
7	164	0.3
8	85	0.2
9	38	0.1
10	16	0.0
11	12	0.0
12	2	0.0
	51,369	100.0

# Intercompany Study Tables.XLS

## Introduction

This spreadsheet holds the proposed tables of incidence and continuance for the third LTC Intercompany Study. These tables should be used in conjunction with the commentary, temporarily written into MORBIDITY.DOC

## Spreadsheet Organization

This spreadsheet is made up of several worksheets shown here:

<u>Worksheet</u>	<u>General Description</u>
Intro	Introduction and organization
Appendix D-1	Incidence Rates by Elimination Period and Attained Age
Appendix D-2	Incidence Rates by Elimination Period, Attained Age, and Duration
Appendix D-3	Incidence Rates by Elimination Period, Attained Age, and Gender
Appendix D-4	Incidence Rates by Elimination Period, Attained Age, Duration, and Issue Year
Appendix D-5	Incidence Rates by Elimination Period, Attained Age, and Benefit Period
Appendix D-6	

The spreadsheet is color coded for easier use as follows:

<u>Example</u>	<u>Description</u>
567	Numbers in blue indicate a required update for each use. Generally these are actual numbers; updated by manual intervention.
841.6045	Numbers in black are formula driven and require no update.
Balance	Titles of worksheets are in maroon.
How to	Areas of the Worksheet are in green.
	Orange areas indicate numbers that are temporary. These are for testing only and must be updated before using any portion of the spreadsheet.

## How to Use this Spreadsheet

This spreadsheet requires only a few steps to use:

1. Check for any orange areas. The spreadsheet should not be used with these.
2. Update all numbers in blue to current, actual values.
3. Update any required data in the next section.
4. Recalculate.
5. Print any range names or export as needed.

### Required Data

Some data is required to make this spreadsheet perform and print correctly:

Period Ending:	3/31/2002	Quarter	1
C-1 factor	2.86%	Asset risk factor (current client requirements); applied to total statutory reserves	
C-2 factor	30.00%	Claims risk factor (current client requirements); applied to earned premium	
	5.00%	Claim risk factor; applied to claim reserves	
C-3 factor	0.00%	Asset/liability factor, currently zero for LTC	
C-4 factor	1.50%	General business factor (current client requirements); applied to earned premium	
Overall factor	100%	Target surplus factor (current client requirements); applied to total RBC requirements	

### Macros and Range Names

There are no macros contained in or used by this spreadsheet.

Range names are used to make printing easier.

[Balance\\_Sheet](#)  
[Qtly\\_Income\\_Statement](#)  
[Ytd\\_Income\\_Statement](#)  
[Key\\_Indicators](#)  
[Source\\_of\\_Earnings\\_Analysis](#)

Appendix D-1  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period and Attained Age

Elimination Period	Attained Age Group	Exposure	Claims	Rate
0	Less than 40	436	0	0.00%
	40-49	2,155	2	0.09%
	50-59	20,741	28	0.13%
	60-64	49,149	139	0.28%
	65-69	171,082	1,005	0.59%
	70-74	271,377	2,810	1.04%
	75-79	251,739	4,718	1.87%
	80-84	147,237	4,261	2.89%
	Ages 85+	62,290	1,578	2.53%
	Total	976,206	14,541	1.49%
7-19	Less than 40	35	0	0.00%
	40-49	130	0	0.00%
	50-59	2,751	6	0.22%
	60-64	6,542	14	0.21%
	65-69	34,667	64	0.18%
	70-74	59,786	172	0.29%
	75-79	53,937	244	0.45%
	80-84	40,107	307	0.77%
	Ages 85+	18,662	191	1.02%
	Total	216,617	998	0.46%
20	Less than 40	386	0	0.00%
	40-49	10,269	6	0.06%
	50-59	72,231	60	0.08%
	60-64	132,236	218	0.16%
	65-69	334,585	984	0.29%
	70-74	529,431	2,920	0.55%
	75-79	535,655	5,304	0.99%
	80-84	336,509	5,531	1.64%
	Ages 85+	168,438	3,216	1.91%
	Total	2,119,740	18,239	0.86%
30-50	Less than 40	4,908	4	0.08%
	40-49	8,115	5	0.06%
	50-59	27,095	19	0.07%
	60-64	36,703	44	0.12%
	65-69	98,171	136	0.14%
	70-74	122,454	301	0.25%
	75-79	83,927	444	0.53%
	80-84	43,558	500	1.15%
	Ages 85+	18,667	564	3.02%
	Total	443,598	2,017	0.45%

60	Less than 40	65,223	30	0.05%
	40-49	90,534	51	0.06%
	50-59	117,692	77	0.07%
	60-64	57,382	75	0.13%
	65-69	69,147	172	0.25%
	70-74	60,116	279	0.46%
	75-79	35,095	302	0.86%
	80-84	14,865	308	2.07%
	Ages 85+	5,013	164	3.27%
	Total	515,067	1,458	0.28%
90	Less than 40	302,281	34	0.01%
	40-49	311,241	80	0.03%
	50-59	344,896	152	0.04%
	60-64	205,267	199	0.10%
	65-69	268,652	353	0.13%
	70-74	252,169	574	0.23%
	75-79	145,000	819	0.56%
	80-84	65,761	702	1.07%
	Ages 85+	19,835	394	1.99%
	Total	1,915,102	3,307	0.17%
100	Less than 40	7,133	0	0.00%
	40-49	11,094	1	0.01%
	50-59	71,438	23	0.03%
	60-64	125,566	80	0.06%
	65-69	273,225	348	0.13%
	70-74	400,762	1,085	0.27%
	75-79	388,110	2,254	0.58%
	80-84	263,362	2,868	1.09%
	Ages 85+	147,869	1,729	1.17%
	Total	1,688,559	8,388	0.50%
101-730	Less than 40	23,722	14	0.06%
	40-49	49,970	40	0.08%
	50-59	88,217	66	0.07%
	60-64	47,042	41	0.09%
	65-69	42,002	43	0.10%
	70-74	34,553	77	0.22%
	75-79	24,480	111	0.45%
	80-84	11,898	138	1.16%
	Ages 85+	5,156	76	1.47%
	Total	327,040	606	0.19%
All Periods	Less than 40	404,124	82	0.02%
	40-49	483,508	185	0.04%
	50-59	745,061	431	0.06%
	60-64	659,887	810	0.12%
	65-69	1,291,531	3,105	0.24%
	70-74	1,730,648	8,218	0.47%
	75-79	1,517,943	14,196	0.94%
	80-84	923,297	14,615	1.58%
	Ages 85+	445,930	7,912	1.77%
	Total	8,201,929	49,554	0.60%



Appendix D-2

SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Duration

Elimination Period	Duration	Attained Age Group	Exposure	Claims	Rate
0	1	Less than 40	296	-	0.00%
		40-49	1,225	-	0.00%
		50-59	11,899	12	0.10%
		60-64	26,680	65	0.24%
		65-69	77,935	330	0.42%
		70-74	90,173	670	0.74%
		75-79	68,802	1,041	1.51%
		80-84	34,521	691	2.00%
		Ages 85+	9,338	87	0.93%
		Total	320,869	2,896	0.90%
	2	Less than 40	80	-	0.00%
		40-49	427	-	0.00%
		50-59	4,248	6	0.14%
		60-64	10,912	27	0.25%
		65-69	41,450	270	0.65%
		70-74	58,600	541	0.92%
		75-79	46,954	837	1.78%
		80-84	25,494	676	2.65%
		Ages 85+	8,482	135	1.59%
		Total	196,647	2,492	1.27%
	3	Less than 40	39	-	0.00%
		40-49	237	-	0.00%
		50-59	2,230	4	0.18%
		60-64	5,635	23	0.41%
		65-69	25,028	174	0.70%
		70-74	42,904	471	1.10%
		75-79	36,342	676	1.86%
		80-84	20,594	579	2.81%
		Ages 85+	7,575	153	2.02%
		Total	140,584	2,080	1.48%
	4	Less than 40	13	-	0.00%
		40-49	113	-	0.00%
		50-59	1,139	3	0.26%
		60-64	2,795	15	0.54%
		65-69	14,215	104	0.73%
		70-74	30,600	359	1.17%
		75-79	27,839	529	1.90%
		80-84	16,474	547	3.32%
		Ages 85+	6,577	108	1.64%
		Total	99,765	1,665	1.67%

5	Less than 40	5	-	0.00%
	40-49	58	-	0.00%
	50-59	592	1	0.17%
	60-64	1,508	3	0.20%
	65-69	7,012	67	0.96%
	70-74	20,436	269	1.32%
	75-79	20,824	385	1.85%
	80-84	12,821	407	3.17%
	Ages 85+	5,909	70	1.18%
	Total	69,165	1,202	1.74%
6	Less than 40	3	-	0.00%
	40-49	47	1	2.13%
	50-59	329	1	0.30%
	60-64	780	3	0.38%
	65-69	2,783	29	1.04%
	70-74	12,771	173	1.35%
	75-79	15,762	275	1.74%
	80-84	10,135	341	3.36%
	Ages 85+	5,582	100	1.79%
	Total	48,192	923	1.92%
7	Less than 40	-	-	0.00%
	40-49	29	-	0.00%
	50-59	170	-	0.00%
	60-64	389	-	0.00%
	65-69	1,305	11	0.84%
	70-74	7,269	117	1.61%
	75-79	11,816	269	2.28%
	80-84	8,092	270	3.34%
	Ages 85+	5,203	153	2.94%
	Total	34,273	820	2.39%
8	Less than 40	-	-	0.00%
	40-49	12	1	8.33%
	50-59	80	-	0.00%
	60-64	210	2	0.95%
	65-69	652	9	1.38%
	70-74	4,293	78	1.82%
	75-79	9,005	202	2.24%
	80-84	6,538	223	3.41%
	Ages 85+	4,566	181	3.96%
	Total	25,356	696	2.74%

9	Less than 40	-	-	0.00%
	40-49	4	-	0.00%
	50-59	24	1	4.17%
	60-64	119	1	0.84%
	65-69	361	4	1.11%
	70-74	2,368	69	2.91%
	75-79	6,511	210	3.23%
	80-84	5,078	198	3.90%
	Ages 85+	3,683	187	5.08%
	Total	18,148	670	3.69%
10	Less than 40	-	-	0.00%
	40-49	3	-	0.00%
	50-59	17	-	0.00%
	60-64	84	-	0.00%
	65-69	224	4	1.79%
	70-74	1,393	43	3.09%
	75-79	4,540	144	3.17%
	80-84	3,814	150	3.93%
	Ages 85+	2,802	180	6.42%
	Total	12,877	521	4.05%
11-15	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	13	-	0.00%
	60-64	37	-	0.00%
	65-69	117	3	2.56%
	70-74	570	20	3.51%
	75-79	3,344	150	4.49%
	80-84	3,676	179	4.87%
	Ages 85+	2,573	224	8.71%
	Total	10,330	576	5.58%

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Duration

Elimination Period	Duration	Attained Age Group	Exposure	Claims	Rate
7-19	1	Less than 40	22	-	0.00%
		40-49	96	-	0.00%
		50-59	1,490	2	0.13%
		60-64	3,352	5	0.15%
		65-69	16,955	17	0.10%
		70-74	21,526	27	0.13%
		75-79	19,533	45	0.23%
		80-84	14,242	50	0.35%
		Ages 85+	4,526	6	0.13%
		Total	81,742	152	0.19%
	2	Less than 40	8	-	0.00%
		40-49	19	-	0.00%
		50-59	672	1	0.15%
		60-64	1,591	3	0.19%
		65-69	9,385	19	0.20%
		70-74	14,249	27	0.19%
		75-79	12,510	40	0.32%
		80-84	9,056	52	0.57%
		Ages 85+	3,866	15	0.39%
		Total	51,356	157	0.31%
	3	Less than 40	3	-	0.00%
		40-49	11	-	0.00%
		50-59	317	1	0.32%
		60-64	801	2	0.25%
		65-69	4,780	15	0.31%
		70-74	9,615	34	0.35%
		75-79	8,424	38	0.45%
		80-84	6,266	50	0.80%
		Ages 85+	3,231	31	0.96%
		Total	33,448	171	0.51%
	4	Less than 40	2	-	0.00%
		40-49	4	-	0.00%
		50-59	137	2	1.46%
		60-64	419	2	0.48%
		65-69	2,196	6	0.27%
		70-74	6,239	19	0.30%
		75-79	5,529	38	0.69%
		80-84	4,241	40	0.94%
		Ages 85+	2,507	33	1.32%
		Total	21,274	140	0.66%

5	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	69	-	0.00%
	60-64	186	-	0.00%
	65-69	810	3	0.37%
	70-74	3,808	26	0.68%
	75-79	3,374	28	0.83%
	80-84	2,737	32	1.17%
	Ages 85+	1,810	30	1.66%
	Total	12,794	119	0.93%
6	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	36	-	0.00%
	60-64	104	-	0.00%
	65-69	304	2	0.66%
	70-74	2,408	20	0.83%
	75-79	2,216	28	1.26%
	80-84	1,726	36	2.09%
	Ages 85+	1,275	20	1.57%
	Total	8,069	106	1.31%
7	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	21	-	0.00%
	60-64	54	-	0.00%
	65-69	159	2	1.26%
	70-74	1,301	10	0.77%
	75-79	1,423	10	0.70%
	80-84	1,072	21	1.96%
	Ages 85+	839	29	3.46%
	Total	4,869	72	1.48%
8	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	8	-	0.00%
	60-64	28	2	7.14%
	65-69	64	-	0.00%
	70-74	502	5	1.00%
	75-79	690	11	1.59%
	80-84	560	16	2.86%
	Ages 85+	443	22	4.97%
	Total	2,295	56	2.44%

9	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	1	-	0.00%
	60-64	7	-	0.00%
	65-69	14	-	0.00%
	70-74	138	3	2.17%
	75-79	238	6	2.52%
	80-84	207	8	3.86%
	Ages 85+	165	3	1.82%
	Total	770	20	2.60%
10	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	-	-	0.00%
	60-64	-	-	0.00%
	65-69	-	-	0.00%
	70-74	-	1	0.00%
	75-79	-	2	0.00%
	80-84	-	2	0.00%
	Ages 85+	-	-	0.00%
	Total	-	5	0.00%
11-15	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	-	-	0.00%
	60-64	-	-	0.00%
	65-69	-	-	0.00%
	70-74	-	-	0.00%
	75-79	-	-	0.00%
	80-84	-	-	0.00%
	Ages 85+	-	-	0.00%
	Total	-	-	0.00%

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Duration

Elimination Period	Duration	Attained Age Group	Exposure	Claims	Rate
20	1	Less than 40	174	-	0.00%
		40-49	4,559	2	0.04%
		50-59	28,036	18	0.06%
		60-64	48,793	58	0.12%
		65-69	109,735	199	0.18%
		70-74	132,214	464	0.35%
		75-79	108,827	779	0.72%
		80-84	57,930	493	0.85%
		Ages 85+	21,058	54	0.26%
	Total	511,326	2,067	0.40%	
	2	Less than 40	71	-	0.00%
		40-49	2,536	-	0.00%
		50-59	17,209	13	0.08%
		60-64	31,129	53	0.17%
		65-69	78,863	228	0.29%
		70-74	106,402	546	0.51%
		75-79	91,125	736	0.81%
		80-84	52,048	539	1.04%
		Ages 85+	20,604	90	0.44%
	Total	399,987	2,205	0.55%	
	3	Less than 40	43	-	0.00%
		40-49	1,498	2	0.13%
		50-59	10,865	7	0.06%
		60-64	20,693	38	0.18%
		65-69	55,905	210	0.38%
		70-74	86,776	452	0.52%
		75-79	78,304	717	0.92%
		80-84	47,042	669	1.42%
		Ages 85+	19,954	138	0.69%
	Total	321,080	2,233	0.70%	
	4	Less than 40	30	-	0.00%
		40-49	799	1	0.13%
		50-59	6,520	7	0.11%
		60-64	13,033	27	0.21%
		65-69	37,889	136	0.36%
		70-74	68,296	371	0.54%
75-79		65,896	666	1.01%	
80-84		41,461	693	1.67%	
Ages 85+		19,066	197	1.03%	
Total	252,990	2,098	0.83%		

5	Less than 40	22	-	0.00%
	40-49	407	-	0.00%
	50-59	3,925	3	0.08%
	60-64	8,342	20	0.24%
	65-69	23,989	86	0.36%
	70-74	50,917	329	0.65%
	75-79	53,747	493	0.92%
	80-84	35,224	710	2.02%
	Ages 85+	18,143	205	1.13%
	Total	194,716	1,846	0.95%
6	Less than 40	17	-	0.00%
	40-49	236	-	0.00%
	50-59	2,371	5	0.21%
	60-64	4,713	7	0.15%
	65-69	13,225	51	0.39%
	70-74	34,597	238	0.69%
	75-79	42,117	500	1.19%
	80-84	28,564	568	1.99%
	Ages 85+	16,703	302	1.81%
	Total	142,543	1,671	1.17%
7	Less than 40	10	-	0.00%
	40-49	121	-	0.00%
	50-59	1,410	2	0.14%
	60-64	2,285	10	0.44%
	65-69	6,495	31	0.48%
	70-74	20,632	168	0.81%
	75-79	30,896	389	1.26%
	80-84	22,175	472	2.13%
	Ages 85+	14,645	421	2.87%
	Total	98,669	1,493	1.51%
8	Less than 40	6	-	0.00%
	40-49	53	-	0.00%
	50-59	871	3	0.34%
	60-64	1,358	2	0.15%
	65-69	3,601	11	0.31%
	70-74	12,387	142	1.15%
	75-79	22,661	299	1.32%
	80-84	17,305	401	2.32%
	Ages 85+	12,466	450	3.61%
	Total	70,708	1,308	1.85%



9	Less than 40	5	-	0.00%
	40-49	34	1	2.94%
	50-59	616	2	0.32%
	60-64	958	1	0.10%
	65-69	2,359	22	0.93%
	70-74	7,995	94	1.18%
	75-79	16,825	255	1.52%
	80-84	13,447	290	2.16%
	Ages 85+	10,112	458	4.53%
	Total	52,351	1,123	2.15%
10	Less than 40	4	-	0.00%
	40-49	17	-	0.00%
	50-59	301	-	0.00%
	60-64	647	-	0.00%
	65-69	1,610	6	0.37%
	70-74	5,252	58	1.10%
	75-79	12,517	202	1.61%
	80-84	10,228	295	2.88%
	Ages 85+	7,720	346	4.48%
	Total	38,296	907	2.37%
11-15	Less than 40	4	-	0.00%
	40-49	9	-	0.00%
	50-59	107	-	0.00%
	60-64	285	2	0.70%
	65-69	914	4	0.44%
	70-74	3,963	58	1.46%
	75-79	12,740	268	2.10%
	80-84	11,085	401	3.62%
	Ages 85+	7,967	555	6.97%
	Total	37,074	1,288	3.47%

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Duration

Elimination Period	Duration	Attained Age Group	Exposure	Claims	Rate
30-50	1	Less than 40	2,709	3	0.11%
		40-49	4,264	1	0.02%
		50-59	15,164	7	0.05%
		60-64	19,078	16	0.08%
		65-69	44,885	24	0.05%
		70-74	43,115	53	0.12%
		75-79	28,510	60	0.21%
		80-84	14,433	81	0.56%
		Ages 85+	4,497	46	1.02%
	Total	176,655	291	0.16%	
	2	Less than 40	1,194	1	0.08%
		40-49	1,774	2	0.11%
		50-59	5,087	4	0.08%
		60-64	7,364	4	0.05%
		65-69	22,547	29	0.13%
		70-74	26,264	48	0.18%
		75-79	17,673	68	0.38%
		80-84	9,202	81	0.88%
		Ages 85+	3,776	65	1.72%
	Total	94,881	302	0.32%	
	3	Less than 40	492	-	0.00%
		40-49	908	1	0.11%
		50-59	3,002	3	0.10%
		60-64	4,555	10	0.22%
		65-69	14,469	25	0.17%
		70-74	19,740	36	0.18%
		75-79	13,350	58	0.43%
		80-84	7,013	82	1.17%
		Ages 85+	3,277	73	2.23%
	Total	66,806	288	0.43%	
	4	Less than 40	305	-	0.00%
		40-49	559	-	0.00%
		50-59	1,807	3	0.17%
		60-64	2,662	6	0.23%
		65-69	8,356	24	0.29%
		70-74	14,164	57	0.40%
75-79		9,706	68	0.70%	
80-84		5,059	67	1.32%	
Ages 85+		2,735	87	3.18%	
Total	45,353	312	0.69%		

5	Less than 40	134	-	0.00%
	40-49	305	-	0.00%
	50-59	937	-	0.00%
	60-64	1,390	6	0.43%
	65-69	4,110	17	0.41%
	70-74	9,282	35	0.38%
	75-79	6,487	69	1.06%
	80-84	3,373	68	2.02%
	Ages 85+	2,082	91	4.37%
	Total	28,100	286	1.02%
6	Less than 40	43	-	0.00%
	40-49	147	-	0.00%
	50-59	510	2	0.39%
	60-64	787	-	0.00%
	65-69	1,930	9	0.47%
	70-74	5,367	23	0.43%
	75-79	4,019	53	1.32%
	80-84	2,114	45	2.13%
	Ages 85+	1,358	91	6.70%
	Total	16,275	223	1.37%
7	Less than 40	18	-	0.00%
	40-49	75	1	1.33%
	50-59	265	-	0.00%
	60-64	413	2	0.48%
	65-69	899	4	0.44%
	70-74	2,275	33	1.45%
	75-79	1,868	33	1.77%
	80-84	1,064	36	3.38%
	Ages 85+	580	73	12.59%
	Total	7,457	182	2.44%
8	Less than 40	8	-	0.00%
	40-49	40	-	0.00%
	50-59	175	-	0.00%
	60-64	248	-	0.00%
	65-69	513	1	0.19%
	70-74	1,183	9	0.76%
	75-79	1,120	13	1.16%
	80-84	617	18	2.92%
	Ages 85+	176	11	6.25%
	Total	4,080	52	1.27%

9	Less than 40	4	-	0.00%
	40-49	30	-	0.00%
	50-59	109	-	0.00%
	60-64	143	-	0.00%
	65-69	301	1	0.33%
	70-74	673	3	0.45%
	75-79	739	11	1.49%
	80-84	423	12	2.84%
	Ages 85+	107	4	3.74%
	Total	2,529	31	1.23%
10	Less than 40	1	-	0.00%
	40-49	13	-	0.00%
	50-59	39	-	0.00%
	60-64	63	-	0.00%
	65-69	130	2	1.54%
	70-74	311	3	0.96%
	75-79	374	7	1.87%
	80-84	203	5	2.46%
	Ages 85+	57	14	24.56%
	Total	1,191	31	2.60%
11-15	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	-	-	0.00%
	60-64	-	-	0.00%
	65-69	31	-	0.00%
	70-74	80	1	1.25%
	75-79	81	4	4.94%
	80-84	57	5	8.77%
	Ages 85+	22	9	40.91%
	Total	271	19	7.01%

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SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Duration

Elimination Period	Duration	Attained Age Group	Exposure	Claims	Rate
60	1	Less than 40	23,151	10	0.04%
		40-49	24,111	14	0.06%
		50-59	32,952	18	0.05%
		60-64	20,483	24	0.12%
		65-69	26,221	39	0.15%
		70-74	21,783	58	0.27%
		75-79	13,378	81	0.61%
		80-84	5,671	70	1.23%
		Ages 85+	1,445	14	0.97%
		Total	169,195	328	0.19%
	2	Less than 40	13,488	6	0.04%
		40-49	17,153	9	0.05%
		50-59	21,493	17	0.08%
		60-64	11,094	20	0.18%
		65-69	14,660	40	0.27%
		70-74	13,409	78	0.58%
		75-79	8,402	78	0.93%
		80-84	3,942	70	1.78%
		Ages 85+	1,187	32	2.70%
		Total	104,828	350	0.33%
	3	Less than 40	9,557	2	0.02%
		40-49	13,849	15	0.11%
		50-59	17,540	13	0.07%
		60-64	8,106	10	0.12%
		65-69	10,074	27	0.27%
		70-74	9,332	45	0.48%
		75-79	5,688	59	1.04%
		80-84	2,658	78	2.93%
		Ages 85+	983	31	3.15%
		Total	77,787	280	0.36%
	4	Less than 40	7,524	11	0.15%
		40-49	11,982	3	0.03%
		50-59	14,880	10	0.07%
		60-64	6,076	11	0.18%
		65-69	6,531	20	0.31%
		70-74	5,758	37	0.64%
		75-79	3,215	44	1.37%
		80-84	1,382	40	2.89%
		Ages 85+	668	31	4.64%
		Total	58,016	207	0.36%

5	Less than 40	6,059	1	0.02%
	40-49	10,443	6	0.06%
	50-59	13,186	6	0.05%
	60-64	4,911	5	0.10%
	65-69	4,716	21	0.45%
	70-74	3,887	25	0.64%
	75-79	1,875	18	0.96%
	80-84	627	21	3.35%
	Ages 85+	362	23	6.35%
	Total	46,066	126	0.27%
6	Less than 40	4,669	-	0.00%
	40-49	8,693	3	0.03%
	50-59	11,475	9	0.08%
	60-64	4,265	3	0.07%
	65-69	4,023	11	0.27%
	70-74	3,208	15	0.47%
	75-79	1,359	11	0.81%
	80-84	337	16	4.75%
	Ages 85+	236	15	6.36%
	Total	38,265	83	0.22%
7	Less than 40	604	-	0.00%
	40-49	3,283	-	0.00%
	50-59	4,728	4	0.08%
	60-64	1,846	1	0.05%
	65-69	2,179	7	0.32%
	70-74	2,006	14	0.70%
	75-79	890	8	0.90%
	80-84	194	5	2.58%
	Ages 85+	117	15	12.82%
	Total	15,847	54	0.34%
8	Less than 40	166	-	0.00%
	40-49	966	1	0.10%
	50-59	1,353	-	0.00%
	60-64	582	1	0.17%
	65-69	731	6	0.82%
	70-74	726	4	0.55%
	75-79	286	2	0.70%
	80-84	53	7	13.21%
	Ages 85+	15	3	20.00%
	Total	4,878	24	0.49%

9	Less than 40	5	-	0.00%
	40-49	48	-	0.00%
	50-59	81	-	0.00%
	60-64	17	-	0.00%
	65-69	10	1	10.00%
	70-74	7	2	28.57%
	75-79	2	1	50.00%
	80-84	1	1	100.00%
	Ages 85+	-	-	0.00%
	Total	171	5	2.92%
10	Less than 40	-	-	0.00%
	40-49	3	-	0.00%
	50-59	2	-	0.00%
	60-64	1	-	0.00%
	65-69	1	-	0.00%
	70-74	-	1	0.00%
	75-79	-	-	0.00%
	80-84	-	-	0.00%
	Ages 85+	-	-	0.00%
	Total	7	1	14.29%
11-15	Less than 40	-	-	0.00%
	40-49	3	-	0.00%
	50-59	2	-	0.00%
	60-64	1	-	0.00%
	65-69	1	-	0.00%
	70-74	-	-	0.00%
	75-79	-	-	0.00%
	80-84	-	-	0.00%
	Ages 85+	-	-	0.00%
	Total	7	-	0.00%

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Duration

Elimination Period	Duration	Attained Age Group	Exposure	Claims	Rate
90	1	Less than 40	171,367	21	0.01%
		40-49	138,448	27	0.02%
		50-59	150,365	51	0.03%
		60-64	83,559	59	0.07%
		65-69	103,805	80	0.08%
		70-74	83,689	107	0.13%
		75-79	47,602	160	0.34%
		80-84	20,018	74	0.37%
		Ages 85+	4,707	25	0.53%
	Total	803,560	604	0.08%	
	2	Less than 40	61,941	6	0.01%
		40-49	66,731	19	0.03%
		50-59	72,719	35	0.05%
		60-64	44,053	46	0.10%
		65-69	59,248	75	0.13%
		70-74	54,339	118	0.22%
		75-79	30,424	150	0.49%
		80-84	13,796	111	0.80%
		Ages 85+	3,640	32	0.88%
	Total	406,891	592	0.15%	
	3	Less than 40	33,988	4	0.01%
		40-49	45,086	15	0.03%
		50-59	51,752	27	0.05%
		60-64	32,613	42	0.13%
		65-69	43,995	74	0.17%
		70-74	43,242	111	0.26%
		75-79	23,993	145	0.60%
		80-84	11,208	110	0.98%
		Ages 85+	3,242	41	1.26%
	Total	289,119	569	0.20%	
	4	Less than 40	19,154	1	0.01%
		40-49	30,996	5	0.02%
		50-59	35,000	19	0.05%
		60-64	23,798	25	0.11%
		65-69	32,373	50	0.15%
		70-74	34,115	81	0.24%
75-79		18,730	115	0.61%	
80-84		8,862	131	1.48%	
Ages 85+		2,754	67	2.43%	
Total	205,782	494	0.24%		



5	Less than 40	10,001	2	0.02%
	40-49	19,095	8	0.04%
	50-59	20,901	13	0.06%
	60-64	13,152	15	0.11%
	65-69	18,108	37	0.20%
	70-74	21,197	72	0.34%
	75-79	12,063	115	0.95%
	80-84	5,649	109	1.93%
	Ages 85+	2,195	70	3.19%
	Total	122,361	441	0.36%
6	Less than 40	4,815	-	0.00%
	40-49	8,334	3	0.04%
	50-59	9,083	4	0.04%
	60-64	4,800	7	0.15%
	65-69	6,009	22	0.37%
	70-74	7,888	40	0.51%
	75-79	5,394	61	1.13%
	80-84	2,647	72	2.72%
	Ages 85+	1,434	50	3.49%
	Total	50,404	259	0.51%
7	Less than 40	498	-	0.00%
	40-49	1,099	2	0.18%
	50-59	2,004	1	0.05%
	60-64	1,424	1	0.07%
	65-69	2,297	4	0.17%
	70-74	3,499	19	0.54%
	75-79	2,900	26	0.90%
	80-84	1,520	37	2.43%
	Ages 85+	819	39	4.76%
	Total	16,060	129	0.80%
8	Less than 40	260	-	0.00%
	40-49	702	1	0.14%
	50-59	1,489	2	0.13%
	60-64	983	1	0.10%
	65-69	1,486	6	0.40%
	70-74	2,171	16	0.74%
	75-79	1,910	17	0.89%
	80-84	963	23	2.39%
	Ages 85+	472	24	5.08%
	Total	10,436	90	0.86%

9	Less than 40	180	-	0.00%
	40-49	523	-	0.00%
	50-59	1,093	-	0.00%
	60-64	638	2	0.31%
	65-69	944	4	0.42%
	70-74	1,370	2	0.15%
	75-79	1,251	14	1.12%
	80-84	628	15	2.39%
	Ages 85+	326	20	6.13%
	Total	6,953	57	0.82%
10	Less than 40	48	-	0.00%
	40-49	143	-	0.00%
	50-59	281	-	0.00%
	60-64	144	1	0.69%
	65-69	234	-	0.00%
	70-74	403	5	1.24%
	75-79	460	8	1.74%
	80-84	279	12	4.30%
	Ages 85+	152	16	10.53%
	Total	2,144	42	1.96%
11-15	Less than 40	29	-	0.00%
	40-49	84	-	0.00%
	50-59	209	-	0.00%
	60-64	103	-	0.00%
	65-69	153	1	0.65%
	70-74	256	3	1.17%
	75-79	273	8	2.93%
	80-84	191	8	4.19%
	Ages 85+	94	10	10.64%
	Total	1,392	30	2.16%

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Duration

Elimination Period	Duration	Attained Age Group	Exposure	Claims	Rate
100	1	Less than 40	3,617	-	0.00%
		40-49	5,602	1	0.02%
		50-59	36,092	2	0.01%
		60-64	61,171	25	0.04%
		65-69	116,669	85	0.07%
		70-74	131,404	213	0.16%
		75-79	103,164	384	0.37%
		80-84	60,043	333	0.55%
		Ages 85+	23,247	56	0.24%
	Total	541,009	1,099	0.20%	
	2	Less than 40	1,901	-	0.00%
		40-49	2,640	-	0.00%
		50-59	15,297	7	0.05%
		60-64	26,904	17	0.06%
		65-69	62,426	87	0.14%
		70-74	84,624	213	0.25%
		75-79	72,659	400	0.55%
		80-84	45,415	406	0.89%
		Ages 85+	21,681	112	0.52%
	Total	333,547	1,242	0.37%	
	3	Less than 40	1,012	-	0.00%
		40-49	1,535	-	0.00%
		50-59	9,081	10	0.11%
		60-64	16,276	12	0.07%
		65-69	40,171	72	0.18%
		70-74	63,389	199	0.31%
		75-79	58,340	365	0.63%
		80-84	38,241	389	1.02%
		Ages 85+	20,149	148	0.73%
	Total	248,194	1,195	0.48%	
	4	Less than 40	360	-	0.00%
		40-49	697	-	0.00%
		50-59	5,006	1	0.02%
		60-64	9,638	11	0.11%
		65-69	24,952	37	0.15%
		70-74	46,368	144	0.31%
75-79		45,924	283	0.62%	
80-84		31,362	361	1.15%	
Ages 85+		18,176	164	0.90%	
Total	182,483	1,001	0.55%		

5	Less than 40	187	-	0.00%
	40-49	347	-	0.00%
	50-59	2,806	2	0.07%
	60-64	5,723	9	0.16%
	65-69	14,615	33	0.23%
	70-74	32,379	107	0.33%
	75-79	35,247	218	0.62%
	80-84	25,160	338	1.34%
	Ages 85+	15,741	163	1.04%
	Total	132,205	870	0.66%
6	Less than 40	37	-	0.00%
	40-49	162	-	0.00%
	50-59	1,569	-	0.00%
	60-64	2,960	5	0.17%
	65-69	7,540	13	0.17%
	70-74	20,366	70	0.34%
	75-79	25,745	172	0.67%
	80-84	19,384	255	1.32%
	Ages 85+	13,126	177	1.35%
	Total	90,889	692	0.76%
7	Less than 40	19	-	0.00%
	40-49	78	-	0.00%
	50-59	826	-	0.00%
	60-64	1,412	-	0.00%
	65-69	3,396	12	0.35%
	70-74	10,839	55	0.51%
	75-79	17,438	118	0.68%
	80-84	13,966	215	1.54%
	Ages 85+	10,440	158	1.51%
	Total	58,414	558	0.96%
8	Less than 40	-	-	0.00%
	40-49	23	-	0.00%
	50-59	427	-	0.00%
	60-64	691	1	0.14%
	65-69	1,597	5	0.31%
	70-74	5,493	38	0.69%
	75-79	11,452	109	0.95%
	80-84	10,187	165	1.62%
	Ages 85+	8,215	164	2.00%
	Total	38,085	482	1.27%

9	Less than 40	-	-	0.00%
	40-49	8	-	0.00%
	50-59	202	1	0.50%
	60-64	424	-	0.00%
	65-69	972	3	0.31%
	70-74	3,006	24	0.80%
	75-79	7,572	78	1.03%
	80-84	7,257	134	1.85%
	Ages 85+	6,135	172	2.80%
	Total	25,576	412	1.61%
10	Less than 40	-	-	0.00%
	40-49	2	-	0.00%
	50-59	102	-	0.00%
	60-64	261	-	0.00%
	65-69	618	1	0.16%
	70-74	1,846	15	0.81%
	75-79	5,421	54	1.00%
	80-84	5,458	110	2.02%
	Ages 85+	4,745	147	3.10%
	Total	18,453	327	1.77%
11-15	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	30	-	0.00%
	60-64	106	-	0.00%
	65-69	269	-	0.00%
	70-74	1,048	7	0.67%
	75-79	5,148	73	1.42%
	80-84	6,889	162	2.35%
	Ages 85+	6,214	268	4.31%
	Total	19,704	510	2.59%

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Duration

Elimination Period	Duration	Attained Age Group	Exposure	Claims	Rate
101-365	1	Less than 40	6,920	5	0.07%
		40-49	9,502	13	0.14%
		50-59	15,491	16	0.10%
		60-64	9,036	5	0.06%
		65-69	9,680	3	0.03%
		70-74	8,138	13	0.16%
		75-79	5,339	18	0.34%
		80-84	2,400	15	0.63%
		Ages 85+	778	4	0.51%
		Total	67,284	92	0.14%
	2	Less than 40	4,346	4	0.09%
		40-49	7,518	9	0.12%
		50-59	11,955	4	0.03%
		60-64	6,368	6	0.09%
		65-69	6,465	5	0.08%
		70-74	5,661	7	0.12%
		75-79	3,888	23	0.59%
		80-84	1,860	13	0.70%
		Ages 85+	716	7	0.98%
		Total	48,777	78	0.16%
	3	Less than 40	3,256	1	0.03%
		40-49	6,568	7	0.11%
		50-59	10,639	7	0.07%
		60-64	5,508	4	0.07%
		65-69	5,191	4	0.08%
		70-74	4,531	10	0.22%
		75-79	3,165	11	0.35%
		80-84	1,594	14	0.88%
		Ages 85+	666	10	1.50%
		Total	41,118	68	0.17%
	4	Less than 40	2,498	1	0.04%
		40-49	5,670	4	0.07%
		50-59	9,636	10	0.10%
		60-64	4,952	3	0.06%
		65-69	4,341	5	0.12%
		70-74	3,843	8	0.21%
		75-79	2,692	7	0.26%
		80-84	1,375	14	1.02%
		Ages 85+	629	4	0.64%
		Total	35,636	56	0.16%

5	Less than 40	1,767	2	0.11%
	40-49	4,786	2	0.04%
	50-59	8,853	7	0.08%
	60-64	4,663	6	0.13%
	65-69	3,909	4	0.10%
	70-74	3,388	4	0.12%
	75-79	2,344	6	0.26%
	80-84	1,212	16	1.32%
	Ages 85+	579	5	0.86%
	Total	31,501	52	0.17%
6	Less than 40	1,495	-	0.00%
	40-49	4,438	2	0.05%
	50-59	8,495	9	0.11%
	60-64	4,470	5	0.11%
	65-69	3,515	3	0.09%
	70-74	2,797	8	0.29%
	75-79	1,974	14	0.71%
	80-84	978	11	1.12%
	Ages 85+	480	5	1.04%
	Total	28,642	57	0.20%
7	Less than 40	1,255	-	0.00%
	40-49	4,041	2	0.05%
	50-59	8,053	5	0.06%
	60-64	4,261	5	0.12%
	65-69	3,284	7	0.21%
	70-74	2,395	7	0.29%
	75-79	1,747	7	0.40%
	80-84	829	16	1.93%
	Ages 85+	401	8	2.00%
	Total	26,266	57	0.22%
8	Less than 40	1,162	-	0.00%
	40-49	3,860	1	0.03%
	50-59	7,765	3	0.04%
	60-64	4,069	4	0.10%
	65-69	3,048	7	0.23%
	70-74	2,103	10	0.48%
	75-79	1,549	15	0.97%
	80-84	715	13	1.82%
	Ages 85+	353	10	2.83%
	Total	24,624	63	0.26%

9	Less than 40	1,022	1	0.10%
	40-49	3,586	-	0.00%
	50-59	7,314	5	0.07%
	60-64	3,692	2	0.05%
	65-69	2,517	5	0.20%
	70-74	1,478	5	0.34%
	75-79	1,147	4	0.35%
	80-84	525	20	3.81%
	Ages 85+	276	9	3.26%
	Total	21,557	51	0.24%
10	Less than 40	1	-	0.00%
	40-49	1	-	0.00%
	50-59	10	-	0.00%
	60-64	18	1	5.56%
	65-69	42	-	0.00%
	70-74	188	3	1.60%
	75-79	504	3	0.60%
	80-84	313	6	1.92%
	Ages 85+	194	9	4.64%
	Total	1,271	22	1.73%
11-15	Less than 40	-	-	0.00%
	40-49	-	-	0.00%
	50-59	-	-	0.00%
	60-64	3	-	0.00%
	65-69	7	-	0.00%
	70-74	29	2	6.90%
	75-79	130	3	2.31%
	80-84	97	-	0.00%
	Ages 85+	84	5	5.95%
	Total	350	10	2.86%



TABLE D-2a  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Duration, and Issue Age

Elimination Period	Duration	Issue Age Group	Exposure	Claims	Rate
0	1	Less than 40	406	-	0.00%
		40-49	1,645	-	0.00%
		50-59	18,762	16	0.09%
		60-64	55,045	89	0.16%
		65-69	102,741	382	0.37%
		70-74	78,349	726	0.93%
		75-79	50,471	1,076	2.13%
		80-84	13,409	605	4.51%
		Ages 85+	41	2	4.88%
		Total	320,869	2,896	0.90%
	2	Less than 40	167	-	0.00%
		40-49	723	-	0.00%
		50-59	9,481	11	0.12%
		60-64	33,499	94	0.28%
		65-69	67,560	382	0.57%
		70-74	48,779	639	1.31%
		75-79	29,973	940	3.14%
		80-84	6,442	425	6.60%
		Ages 85+	23	1	4.35%
		Total	196,647	2,492	1.27%
	3	Less than 40	105	-	0.00%
		40-49	463	-	0.00%
		50-59	5,998	8	0.13%
		60-64	23,539	83	0.35%
		65-69	50,286	358	0.71%
		70-74	35,224	612	1.74%
		75-79	21,311	739	3.47%
		80-84	3,641	279	7.66%
		Ages 85+	17	1	5.88%
		Total	140,584	2,080	1.48%
	4	Less than 40	59	-	0.00%
		40-49	255	-	0.00%
		50-59	3,881	8	0.21%
		60-64	16,333	63	0.39%
		65-69	37,098	302	0.81%
		70-74	24,969	513	2.05%
		75-79	15,278	615	4.03%
		80-84	1,878	163	8.68%
		Ages 85+	14	1	7.14%
		Total	99,765	1,665	1.67%

5	Less than 40	34	-	0.00%
	40-49	158	-	0.00%
	50-59	2,618	4	0.15%
	60-64	11,120	49	0.44%
	65-69	26,382	260	0.99%
	70-74	17,204	383	2.23%
	75-79	10,699	421	3.93%
	80-84	939	84	8.95%
	Ages 85+	11	1	9.09%
	Total	69,165	1,202	1.74%
6	Less than 40	31	-	0.00%
	40-49	123	1	0.81%
	50-59	1,722	5	0.29%
	60-64	7,259	51	0.70%
	65-69	18,581	176	0.95%
	70-74	12,015	291	2.42%
	75-79	7,897	362	4.58%
	80-84	555	37	6.67%
	Ages 85+	9	-	0.00%
	Total	48,192	923	1.92%
7	Less than 40	19	-	0.00%
	40-49	86	-	0.00%
	50-59	1,071	1	0.09%
	60-64	4,922	31	0.63%
	65-69	13,113	194	1.48%
	70-74	8,533	259	3.04%
	75-79	6,081	308	5.06%
	80-84	440	26	5.91%
	Ages 85+	8	1	12.50%
	Total	34,273	820	2.39%
8	Less than 40	11	-	0.00%
	40-49	53	1	1.89%
	50-59	679	3	0.44%
	60-64	3,560	43	1.21%
	65-69	9,646	150	1.56%
	70-74	6,445	214	3.32%
	75-79	4,630	253	5.46%
	80-84	326	31	9.51%
	Ages 85+	6	1	16.67%
	Total	25,356	696	2.74%

TABLE D-2a  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Duration, and Issue Age

Elimination Period	Duration	Issue Age Group	Exposure	Claims	Rate
20	1	Less than 40	328	-	0.00%
		40-49	7,813	2	0.03%
		50-59	47,898	21	0.04%
		60-64	95,471	74	0.08%
		65-69	155,065	222	0.14%
		70-74	116,590	504	0.43%
		75-79	71,356	834	1.17%
		80-84	16,466	401	2.44%
		Ages 85+	339	9	2.65%
	Total	511,326	2,067	0.40%	
	2	Less than 40	201	-	0.00%
		40-49	5,499	2	0.04%
		50-59	35,794	23	0.06%
		60-64	74,628	94	0.13%
		65-69	124,729	318	0.25%
		70-74	91,706	608	0.66%
		75-79	54,853	818	1.49%
		80-84	12,357	335	2.71%
		Ages 85+	220	7	3.18%
	Total	399,987	2,205	0.55%	
	3	Less than 40	160	-	0.00%
		40-49	3,994	2	0.05%
		50-59	27,296	25	0.09%
		60-64	59,484	92	0.15%
		65-69	101,398	341	0.34%
		70-74	74,459	608	0.82%
		75-79	44,354	849	1.91%
		80-84	9,755	309	3.17%
		Ages 85+	180	7	3.89%
	Total	321,080	2,233	0.70%	
	4	Less than 40	127	-	0.00%
		40-49	2,768	2	0.07%
		50-59	20,249	21	0.10%
		60-64	46,253	82	0.18%
		65-69	81,135	320	0.39%
		70-74	59,341	573	0.97%
75-79		35,330	784	2.22%	
80-84		7,647	305	3.99%	
Ages 85+		140	11	7.86%	
Total	252,990	2,098	0.83%		

5	Less than 40	100	-	0.00%
	40-49	1,921	-	0.00%
	50-59	15,083	18	0.12%
	60-64	35,347	74	0.21%
	65-69	62,857	305	0.49%
	70-74	45,869	491	1.07%
	75-79	27,423	709	2.59%
	80-84	6,007	246	4.10%
	Ages 85+	109	3	2.75%
Total	194,716	1,846	0.95%	
6	Less than 40	79	-	0.00%
	40-49	1,440	-	0.00%
	50-59	10,380	15	0.14%
	60-64	25,155	72	0.29%
	65-69	46,342	275	0.59%
	70-74	34,053	506	1.49%
	75-79	20,617	589	2.86%
	80-84	4,396	201	4.57%
	Ages 85+	81	13	16.05%
Total	142,543	1,671	1.17%	
7	Less than 40	52	-	0.00%
	40-49	1,116	-	0.00%
	50-59	6,454	15	0.23%
	60-64	16,898	61	0.36%
	65-69	32,254	262	0.81%
	70-74	23,841	389	1.63%
	75-79	14,779	548	3.71%
	80-84	3,215	213	6.63%
	Ages 85+	60	5	8.33%
Total	98,669	1,493	1.51%	
8	Less than 40	34	-	0.00%
	40-49	785	2	0.25%
	50-59	4,563	5	0.11%
	60-64	12,274	58	0.47%
	65-69	22,987	244	1.06%
	70-74	16,934	380	2.24%
	75-79	10,688	441	4.13%
	80-84	2,398	174	7.26%
	Ages 85+	45	4	8.89%
Total	70,708	1,308	1.85%	

TABLE D-2a  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Duration, and Issue Age

Elimination Period	Duration	Issue Age Group	Exposure	Claims	Rate
30	1	Less than 40	3,158	3	0.09%
		40-49	4,836	1	0.02%
		50-59	18,537	6	0.03%
		60-64	29,738	15	0.05%
		65-69	45,930	21	0.05%
		70-74	30,771	55	0.18%
		75-79	16,232	57	0.35%
		80-84	7,401	82	1.11%
		Ages 85+	841	36	4.28%
	Total	157,444	276	0.18%	
	2	Less than 40	1,564	1	0.06%
		40-49	2,211	2	0.09%
		50-59	8,393	5	0.06%
		60-64	16,969	8	0.05%
		65-69	27,893	42	0.15%
		70-74	18,034	53	0.29%
		75-79	9,138	59	0.65%
		80-84	4,381	90	2.05%
		Ages 85+	481	36	7.48%
	Total	89,064	296	0.33%	
	3	Less than 40	765	-	0.00%
		40-49	1,254	1	0.08%
		50-59	5,836	7	0.12%
		60-64	12,374	16	0.13%
		65-69	20,421	31	0.15%
		70-74	13,034	49	0.38%
		75-79	6,423	61	0.95%
		80-84	3,195	89	2.79%
		Ages 85+	363	30	8.26%
	Total	63,665	284	0.45%	
	4	Less than 40	520	-	0.00%
		40-49	828	1	0.12%
		50-59	3,988	6	0.15%
60-64		8,406	11	0.13%	
65-69		14,225	48	0.34%	
70-74		8,866	77	0.87%	
75-79		4,240	55	1.30%	
80-84		2,197	85	3.87%	
Ages 85+		294	25	8.50%	
Total	43,564	308	0.71%		

5	Less than 40	273	-	0.00%
	40-49	476	-	0.00%
	50-59	2,466	5	0.20%
	60-64	5,362	14	0.26%
	65-69	9,028	33	0.37%
	70-74	5,439	67	1.23%
	75-79	2,524	69	2.73%
	80-84	1,428	62	4.34%
	Ages 85+	244	32	13.11%
	Total	27,240	282	1.04%
6	Less than 40	114	-	0.00%
	40-49	273	2	0.73%
	50-59	1,577	-	0.00%
	60-64	3,270	11	0.34%
	65-69	5,224	25	0.48%
	70-74	3,125	54	1.73%
	75-79	1,385	45	3.25%
	80-84	827	59	7.13%
	Ages 85+	181	27	14.92%
	Total	15,976	223	1.40%
7	Less than 40	52	1	1.92%
	40-49	160	-	0.00%
	50-59	925	2	0.22%
	60-64	1,664	12	0.72%
	65-69	2,299	32	1.39%
	70-74	1,307	38	2.91%
	75-79	497	29	5.84%
	80-84	283	44	15.55%
	Ages 85+	102	21	20.59%
	Total	7,289	179	2.46%
8	Less than 40	23	-	0.00%
	40-49	113	-	0.00%
	50-59	601	-	0.00%
	60-64	980	7	0.71%
	65-69	1,261	6	0.48%
	70-74	667	19	2.85%
	75-79	216	11	5.09%
	80-84	55	6	10.91%
	Ages 85+	5	3	60.00%
	Total	3,921	52	1.33%

TABLE D-2a  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Duration, and Issue Age

Elimination Period	Duration	Issue Age Group	Exposure	Claims	Rate
60	1	Less than 40	30,627	12	0.04%
		40-49	28,343	13	0.05%
		50-59	31,467	18	0.06%
		60-64	23,217	27	0.12%
		65-69	24,495	41	0.17%
		70-74	17,515	57	0.33%
		75-79	9,880	85	0.86%
		80-84	3,294	63	1.91%
		Ages 85+	357	12	3.36%
	Total	169,195	328	0.19%	
	2	Less than 40	20,575	8	0.04%
		40-49	21,144	7	0.03%
		50-59	19,526	21	0.11%
		60-64	12,938	24	0.19%
		65-69	13,546	55	0.41%
		70-74	9,548	75	0.79%
		75-79	5,324	88	1.65%
		80-84	2,024	61	3.01%
		Ages 85+	203	11	5.42%
	Total	104,828	350	0.33%	
	3	Less than 40	16,107	6	0.04%
		40-49	17,653	12	0.07%
		50-59	15,324	16	0.10%
		60-64	9,257	15	0.16%
		65-69	9,004	39	0.43%
		70-74	5,911	53	0.90%
		75-79	3,107	73	2.35%
		80-84	1,268	52	4.10%
		Ages 85+	156	14	8.97%
	Total	77,787	280	0.36%	
	4	Less than 40	13,637	12	0.09%
		40-49	15,492	7	0.05%
		50-59	12,347	10	0.08%
		60-64	6,400	17	0.27%
		65-69	5,167	32	0.62%
		70-74	2,858	40	1.40%
75-79		1,376	43	3.13%	
80-84		613	35	5.71%	
Ages 85+		126	11	8.73%	
Total	58,016	207	0.36%		

5	Less than 40	11,657	3	0.03%
	40-49	13,821	6	0.04%
	50-59	10,430	8	0.08%
	60-64	4,779	18	0.38%
	65-69	3,156	28	0.89%
	70-74	1,392	18	1.29%
	75-79	516	21	4.07%
	80-84	240	17	7.08%
	Ages 85+	75	7	9.33%
	Total	46,066	126	0.27%
6	Less than 40	9,546	1	0.01%
	40-49	11,866	8	0.07%
	50-59	9,011	8	0.09%
	60-64	4,079	10	0.25%
	65-69	2,479	15	0.61%
	70-74	875	11	1.26%
	75-79	224	18	8.04%
	80-84	124	6	4.84%
	Ages 85+	61	6	9.84%
	Total	38,265	83	0.22%
7	Less than 40	2,544	-	0.00%
	40-49	5,048	2	0.04%
	50-59	3,809	5	0.13%
	60-64	2,313	8	0.35%
	65-69	1,451	13	0.90%
	70-74	490	7	1.43%
	75-79	113	4	3.54%
	80-84	56	10	17.86%
	Ages 85+	23	5	21.74%
	Total	15,847	54	0.34%
8	Less than 40	843	1	0.12%
	40-49	1,456	-	0.00%
	50-59	1,191	5	0.42%
	60-64	807	4	0.50%
	65-69	433	4	0.92%
	70-74	126	5	3.97%
	75-79	15	4	26.67%
	80-84	4	1	25.00%
	Ages 85+	3	-	0.00%
	Total	4,878	24	0.49%



TABLE D-2a  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Duration, and Issue Age

Elimination Period	Duration	Issue Age Group	Exposure	Claims	Rate
90	1	Less than 40	197,795	22	0.01%
		40-49	143,162	30	0.02%
		50-59	157,226	51	0.03%
		60-64	97,648	72	0.07%
		65-69	102,635	76	0.07%
		70-74	61,509	112	0.18%
		75-79	33,013	168	0.51%
		80-84	9,360	55	0.59%
		Ages 85+	1,212	18	1.49%
	Total	803,560	604	0.08%	
	2	Less than 40	83,537	7	0.01%
		40-49	71,137	21	0.03%
		50-59	79,413	47	0.06%
		60-64	55,798	52	0.09%
		65-69	60,701	96	0.16%
		70-74	34,114	133	0.39%
		75-79	17,198	165	0.96%
		80-84	4,499	52	1.16%
		Ages 85+	494	19	3.85%
	Total	406,891	592	0.15%	
	3	Less than 40	51,718	8	0.02%
		40-49	49,182	13	0.03%
		50-59	58,400	45	0.08%
		60-64	42,753	51	0.12%
		65-69	46,188	98	0.21%
		70-74	25,078	136	0.54%
		75-79	12,246	147	1.20%
		80-84	3,158	51	1.61%
		Ages 85+	396	20	5.05%
	Total	289,119	569	0.20%	
	4	Less than 40	33,117	2	0.01%
		40-49	34,065	11	0.03%
		50-59	41,429	28	0.07%
		60-64	32,459	40	0.12%
		65-69	35,190	81	0.23%
		70-74	18,281	111	0.61%
75-79		8,757	129	1.47%	
80-84		2,179	70	3.21%	
Ages 85+		305	22	7.21%	
Total	205,782	494	0.24%		

5	Less than 40	19,605	3	0.02%
	40-49	21,577	11	0.05%
	50-59	23,969	21	0.09%
	60-64	19,142	37	0.19%
	65-69	20,817	69	0.33%
	70-74	10,725	114	1.06%
	75-79	4,911	107	2.18%
	80-84	1,380	59	4.28%
	Ages 85+	235	20	8.51%
	Total	122,361	441	0.36%
6	Less than 40	9,848	-	0.00%
	40-49	9,368	6	0.06%
	50-59	9,862	10	0.10%
	60-64	7,090	22	0.31%
	65-69	7,465	42	0.56%
	70-74	4,037	66	1.63%
	75-79	1,899	69	3.63%
	80-84	712	35	4.92%
	Ages 85+	123	9	7.32%
	Total	50,404	259	0.51%
7	Less than 40	1,380	1	0.07%
	40-49	1,863	2	0.11%
	50-59	3,137	2	0.06%
	60-64	3,081	7	0.23%
	65-69	3,438	22	0.64%
	70-74	1,905	33	1.73%
	75-79	904	34	3.76%
	80-84	311	26	8.36%
	Ages 85+	41	2	4.88%
	Total	16,060	129	0.80%
8	Less than 40	871	-	0.00%
	40-49	1,413	2	0.14%
	50-59	2,246	3	0.13%
	60-64	2,056	14	0.68%
	65-69	2,138	17	0.80%
	70-74	1,097	19	1.73%
	75-79	480	22	4.58%
	80-84	123	12	9.76%
	Ages 85+	12	1	8.33%
	Total	10,436	90	0.86%

TABLE D-2a  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Duration, and Issue Age

Elimination Period	Duration	Issue Age Group	Exposure	Claims	Rate
100	1	Less than 40	4,050	-	0.00%
		40-49	8,109	1	0.01%
		50-59	52,437	3	0.01%
		60-64	92,311	30	0.03%
		65-69	149,398	95	0.06%
		70-74	122,991	227	0.18%
		75-79	78,653	405	0.51%
		80-84	31,909	316	0.99%
		Ages 85+	1,151	22	1.91%
	Total	541,009	1,099	0.20%	
	2	Less than 40	2,279	-	0.00%
		40-49	4,717	-	0.00%
		50-59	29,157	9	0.03%
		60-64	53,514	39	0.07%
		65-69	95,718	113	0.12%
		70-74	77,894	271	0.35%
		75-79	50,215	465	0.93%
		80-84	19,321	334	1.73%
		Ages 85+	732	11	1.50%
	Total	333,547	1,242	0.37%	
	3	Less than 40	1,305	-	0.00%
		40-49	3,170	3	0.09%
		50-59	20,723	12	0.06%
		60-64	38,329	28	0.07%
		65-69	72,399	145	0.20%
		70-74	59,055	283	0.48%
		75-79	38,300	453	1.18%
		80-84	14,367	260	1.81%
		Ages 85+	546	11	2.01%
	Total	248,194	1,195	0.48%	
	4	Less than 40	516	-	0.00%
		40-49	1,895	-	0.00%
		50-59	14,249	8	0.06%
		60-64	27,250	26	0.10%
		65-69	54,580	104	0.19%
		70-74	44,219	258	0.58%
75-79		29,024	358	1.23%	
80-84		10,352	235	2.27%	
Ages 85+		398	12	3.02%	
Total	182,483	1,001	0.55%		

5	Less than 40	290	-	0.00%
	40-49	1,221	-	0.00%
	50-59	9,804	7	0.07%
	60-64	18,979	26	0.14%
	65-69	40,335	106	0.26%
	70-74	32,556	207	0.64%
	75-79	21,706	339	1.56%
	80-84	7,043	179	2.54%
	Ages 85+	271	6	2.21%
	Total	132,205	870	0.66%
6	Less than 40	74	-	0.00%
	40-49	869	-	0.00%
	50-59	6,119	6	0.10%
	60-64	12,223	16	0.13%
	65-69	28,255	80	0.28%
	70-74	23,025	188	0.82%
	75-79	15,762	270	1.71%
	80-84	4,410	126	2.86%
	Ages 85+	152	6	3.95%
	Total	90,889	692	0.76%
7	Less than 40	36	-	0.00%
	40-49	576	-	0.00%
	50-59	3,543	1	0.03%
	60-64	7,102	21	0.30%
	65-69	18,505	72	0.39%
	70-74	15,300	148	0.97%
	75-79	10,747	231	2.15%
	80-84	2,523	80	3.17%
	Ages 85+	82	5	6.10%
	Total	58,414	558	0.96%
8	Less than 40	3	-	0.00%
	40-49	346	-	0.00%
	50-59	2,082	4	0.19%
	60-64	4,411	9	0.20%
	65-69	12,146	79	0.65%
	70-74	10,185	147	1.44%
	75-79	7,456	187	2.51%
	80-84	1,417	54	3.81%
	Ages 85+	39	2	5.13%
	Total	38,085	482	1.27%

TABLE D-2a  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Duration, and Issue Age

Elimination Period	Duration	Issue Age Group	Exposure	Claims	Rate
All	1	Less than 40	248,064	43	0.02%
		40-49	207,667	62	0.03%
		50-59	344,605	131	0.04%
		60-64	411,531	322	0.08%
		65-69	615,922	865	0.14%
		70-74	459,061	1,722	0.38%
		75-79	284,531	2,697	0.95%
		80-84	95,842	1,583	1.65%
		Ages 85+	4,417	104	2.35%
	Total	2,671,640	7,529	0.28%	
	2	Less than 40	117,325	21	0.02%
		40-49	116,895	41	0.04%
		50-59	194,701	123	0.06%
		60-64	258,080	324	0.13%
		65-69	412,392	1,030	0.25%
		70-74	298,326	1,829	0.61%
		75-79	180,544	2,602	1.44%
		80-84	56,302	1,359	2.41%
		Ages 85+	2,349	89	3.79%
	Total	1,636,914	7,418	0.45%	
	3	Less than 40	77,926	16	0.02%
		40-49	86,138	39	0.05%
		50-59	144,579	121	0.08%
		60-64	193,490	300	0.16%
		65-69	314,988	1,042	0.33%
		70-74	224,711	1,790	0.80%
		75-79	134,557	2,390	1.78%
		80-84	39,961	1,101	2.76%
		Ages 85+	1,786	85	4.76%
	Total	1,218,136	6,884	0.57%	
	4	Less than 40	54,768	15	0.03%
		40-49	64,683	30	0.05%
		50-59	105,832	92	0.09%
60-64		142,898	249	0.17%	
65-69		238,068	911	0.38%	
70-74		166,335	1,607	0.97%	
75-79		99,645	2,045	2.05%	
80-84		27,705	942	3.40%	
Ages 85+		1,365	82	6.01%	
Total	901,299	5,973	0.66%		

5	Less than 40	37,678	9	0.02%
	40-49	47,616	22	0.05%
	50-59	73,214	73	0.10%
	60-64	99,288	222	0.22%
	65-69	169,975	829	0.49%
	70-74	118,130	1,316	1.11%
	75-79	71,287	1,719	2.41%
	80-84	18,715	680	3.63%
	Ages 85+	1,005	72	7.16%
Total	636,908	4,942	0.78%	
6	Less than 40	24,987	2	0.01%
	40-49	31,985	21	0.07%
	50-59	47,059	55	0.12%
	60-64	62,784	192	0.31%
	65-69	113,561	638	0.56%
	70-74	80,376	1,162	1.45%
	75-79	49,895	1,396	2.80%
	80-84	11,982	486	4.06%
	Ages 85+	650	62	9.54%
Total	423,279	4,014	0.95%	
7	Less than 40	8,914	3	0.03%
	40-49	16,439	7	0.04%
	50-59	26,834	37	0.14%
	60-64	39,076	149	0.38%
	65-69	74,815	619	0.83%
	70-74	53,613	895	1.67%
	75-79	34,461	1,189	3.45%
	80-84	7,364	425	5.77%
	Ages 85+	339	41	12.09%
Total	261,855	3,365	1.29%	
8	Less than 40	6,395	2	0.03%
	40-49	11,510	6	0.05%
	50-59	18,815	31	0.16%
	60-64	26,625	145	0.54%
	65-69	51,236	526	1.03%
	70-74	36,890	808	2.19%
	75-79	24,273	946	3.90%
	80-84	4,600	294	6.39%
	Ages 85+	118	13	11.02%
Total	180,462	2,771	1.54%	

Appendix D-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Gender

Elimination Period	Attained Age Group	Gender	Exposure	Claims	Rate
0	Less than 40	Male	190	0	0.00%
		Female	246	0	0.00%
		Total	436	-	0.00%
	40-49	Male	751	1	0.13%
		Female	1,404	1	0.07%
		Total	2,155	2	0.09%
	50-59	Male	6,141	10	0.16%
		Female	14,600	18	0.12%
		Total	20,741	28	0.13%
	60-64	Male	14,723	40	0.27%
		Female	34,424	99	0.29%
		Total	49,147	139	0.28%
	65-69	Male	60,264	363	0.60%
		Female	110,818	642	0.58%
		Total	171,082	1,005	0.59%
	70-74	Male	102,618	1,093	1.07%
		Female	168,757	1,717	1.02%
		Total	271,375	2,810	1.04%
	75-79	Male	91,613	1,749	1.91%
		Female	160,126	2,969	1.85%
		Total	251,739	4,718	1.87%
	80-84	Male	49,592	1,400	2.82%
		Female	97,645	2,861	2.93%
		Total	147,237	4,261	2.89%
	Ages 85+	Male	16,505	438	2.65%
		Female	45,785	1,140	2.49%
		Total	62,290	1,578	2.53%

Appendix D-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Gender

Elimination Period	Attained Age Group	Gender	Exposure	Claims	Rate
7-19	Less than 40	Male	20	0	0.00%
		Female	15	0	0.00%
		Total	35	-	0.00%
40-49		Male	38	0	0.00%
		Female	92	0	0.00%
		Total	130	-	0.00%
50-59		Male	683	1	0.15%
		Female	2,067	5	0.24%
		Total	2,750	6	0.22%
60-64		Male	1,561	2	0.13%
		Female	4,981	12	0.24%
		Total	6,542	14	0.21%
65-69		Male	11,560	17	0.15%
		Female	23,107	47	0.20%
		Total	34,667	64	0.18%
70-74		Male	20,381	35	0.17%
		Female	39,405	137	0.35%
		Total	59,786	172	0.29%
75-79		Male	17,575	59	0.34%
		Female	36,362	185	0.51%
		Total	53,937	244	0.45%
80-84		Male	12,802	78	0.61%
		Female	27,305	229	0.84%
		Total	40,107	307	0.77%
Ages 85+		Male	5,303	56	1.06%
		Female	13,359	135	1.01%
		Total	18,662	191	1.02%



Appendix D-3  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Gender

Elimination Period	Attained Age Group	Gender	Exposure	Claims	Rate
20	Less than 40	Male	165	0	0.00%
		Female	221	0	0.00%
		Total	386	-	0.00%
	40-49	Male	3,755	2	0.05%
		Female	6,480	4	0.06%
		Total	10,235	6	0.06%
	50-59	Male	23,058	17	0.07%
		Female	48,684	43	0.09%
		Total	71,742	60	0.08%
	60-64	Male	43,796	82	0.19%
		Female	87,755	136	0.15%
		Total	131,551	218	0.17%
	65-69	Male	123,601	351	0.28%
		Female	210,114	633	0.30%
		Total	333,715	984	0.29%
	70-74	Male	199,752	1,071	0.54%
		Female	329,067	1,849	0.56%
		Total	528,819	2,920	0.55%
	75-79	Male	199,951	1,912	0.96%
		Female	335,477	3,392	1.01%
		Total	535,428	5,304	0.99%
	80-84	Male	118,440	1,776	1.50%
		Female	217,992	3,755	1.72%
		Total	336,432	5,531	1.64%
	Ages 85+	Male	48,994	881	1.80%
		Female	119,439	2,335	1.95%
		Total	168,433	3,216	1.91%

Appendix D-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Gender

Elimination Period	Attained Age Group	Gender	Exposure	Claims	Rate
30-50	Less than 40	Male	185	0	0.00%
		Female	236	0	0.00%
		Total	421	-	0.00%
	40-49	Male	3,793	2	0.05%
		Female	6,572	4	0.06%
		Total	10,365	6	0.06%
	50-59	Male	23,741	18	0.08%
		Female	50,751	48	0.09%
		Total	74,492	66	0.09%
	60-64	Male	45,357	84	0.19%
		Female	92,736	148	0.16%
		Total	138,093	232	0.17%
	65-69	Male	135,161	368	0.27%
		Female	233,221	680	0.29%
		Total	368,382	1,048	0.28%
	70-74	Male	220,133	1,106	0.50%
		Female	368,472	1,986	0.54%
		Total	588,605	3,092	0.53%
	75-79	Male	217,526	1,971	0.91%
		Female	371,839	3,577	0.96%
		Total	589,365	5,548	0.94%
	80-84	Male	131,242	1,854	1.41%
		Female	245,297	3,984	1.62%
		Total	376,539	5,838	1.55%
	Ages 85+	Male	54,297	937	1.73%
		Female	132,798	2,470	1.86%
		Total	187,095	3,407	1.82%

Appendix D-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Gender

Elimination Period	Attained Age Group	Gender	Exposure	Claims	Rate
60	Less than 40	Male	27,346	14	0.05%
		Female	37,818	16	0.04%
		Total	65,164	30	0.05%
	40-49	Male	37,222	29	0.08%
		Female	53,267	22	0.04%
		Total	90,489	51	0.06%
	50-59	Male	52,383	40	0.08%
		Female	65,247	37	0.06%
		Total	117,630	77	0.07%
	60-64	Male	25,450	37	0.15%
		Female	31,904	38	0.12%
		Total	57,354	75	0.13%
	65-69	Male	30,895	76	0.25%
		Female	38,228	96	0.25%
		Total	69,123	172	0.25%
	70-74	Male	26,551	117	0.44%
		Female	33,558	162	0.48%
		Total	60,109	279	0.46%
75-79	Male	14,820	106	0.72%	
	Female	20,271	196	0.97%	
	Total	35,091	302	0.86%	
80-84	Male	5,586	89	1.59%	
	Female	9,276	219	2.36%	
	Total	14,862	308	2.07%	
Ages 85+	Male	1,364	34	2.49%	
	Female	3,649	130	3.56%	
	Total	5,013	164	3.27%	

Appendix D-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Gender

Elimination Period	Attained Age Group	Gender	Exposure	Claims	Rate
90	Less than 40	Male	138,758	20	0.01%
		Female	161,654	14	0.01%
		Total	300,412	34	0.01%
	40-49	Male	141,226	44	0.03%
		Female	168,165	36	0.02%
		Total	309,391	80	0.03%
	50-59	Male	157,661	68	0.04%
		Female	185,558	84	0.05%
		Total	343,219	152	0.04%
	60-64	Male	86,128	85	0.10%
		Female	118,250	114	0.10%
		Total	204,378	199	0.10%
	65-69	Male	113,287	145	0.13%
		Female	154,378	208	0.13%
		Total	267,665	353	0.13%
	70-74	Male	109,983	225	0.20%
		Female	141,596	349	0.25%
		Total	251,579	574	0.23%
	75-79	Male	62,136	315	0.51%
		Female	82,520	504	0.61%
		Total	144,656	819	0.57%
	80-84	Male	25,554	219	0.86%
		Female	40,104	483	1.20%
		Total	65,658	702	1.07%
	Ages 85+	Male	6,752	103	1.53%
		Female	13,021	291	2.23%
		Total	19,773	394	1.99%

Appendix D-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Gender

Elimination Period	Attained Age Group	Gender	Exposure	Claims	Rate
100	Less than 40	Male	3,394	0	0.00%
		Female	3,739	0	0.00%
		Total	7,133	-	0.00%
	40-49	Male	4,280	0	0.00%
		Female	6,810	1	0.01%
		Total	11,090	1	0.01%
	50-59	Male	22,979	8	0.03%
		Female	48,129	15	0.03%
		Total	71,108	23	0.03%
	60-64	Male	45,133	18	0.04%
		Female	80,001	62	0.08%
		Total	125,134	80	0.06%
	65-69	Male	111,603	131	0.12%
		Female	161,014	217	0.13%
		Total	272,617	348	0.13%
	70-74	Male	165,006	403	0.24%
		Female	235,132	682	0.29%
		Total	400,138	1,085	0.27%
	75-79	Male	154,395	805	0.52%
		Female	233,452	1,449	0.62%
		Total	387,847	2,254	0.58%
80-84	Male	98,212	943	0.96%	
	Female	165,021	1,925	1.17%	
	Total	263,233	2,868	1.09%	
Ages 85+	Male	45,564	484	1.06%	
	Female	102,305	1,245	1.22%	
	Total	147,869	1,729	1.17%	

Appendix D-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Gender

Elimination Period	Attained Age Group	Gender	Exposure	Claims	Rate
101-730	Less than 40	Male	11,437	6	0.05%
		Female	12,285	8	0.07%
		Total	23,722	14	0.06%
40-49		Male	22,138	20	0.09%
		Female	27,831	20	0.07%
		Total	49,969	40	0.08%
50-59		Male	40,571	20	0.05%
		Female	47,601	46	0.10%
		Total	88,172	66	0.07%
60-64		Male	23,985	24	0.10%
		Female	22,987	17	0.07%
		Total	46,972	41	0.09%
65-69		Male	21,179	19	0.09%
		Female	20,735	24	0.12%
		Total	41,914	43	0.10%
70-74		Male	15,683	24	0.15%
		Female	18,780	53	0.28%
		Total	34,463	77	0.22%
75-79		Male	10,437	33	0.32%
		Female	13,999	78	0.56%
		Total	24,436	111	0.45%
80-84		Male	4,408	42	0.95%
		Female	7,470	96	1.29%
		Total	11,878	138	1.16%
Ages 85+		Male	1,353	18	1.33%
		Female	3,803	58	1.53%
		Total	5,156	76	1.47%

Appendix D-4  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, Duration, and Issue Year

Elimination Period	Duration	Attained Age Group	Issue Year Group	Exposure	Claims	Rate		
0	1	Less than 40	1984-87	4	-	0.00%		
			1988-91	43	-	0.00%		
			1992-95	83	-	0.00%		
			1996-99	166	-	0.00%		
						296	-	0.00%
		40-49	1984-87	44	-	0.00%		
			1988-91	216	-	0.00%		
			1992-95	469	-	0.00%		
			1996-99	496	-	0.00%		
						1,225	-	0.00%
		50-59	1984-87	501	1	0.20%		
			1988-91	5,699	9	0.16%		
			1992-95	3,113	2	0.06%		
			1996-99	2,586	-	0.00%		
						11,899	12	0.10%
		60-64	1984-87	2,386	16	0.67%		
			1988-91	15,246	45	0.30%		
			1992-95	5,449	4	0.07%		
			1996-99	3,599	-	0.00%		
						26,680	65	0.24%
		65-69	1984-87	12,568	119	0.95%		
			1988-91	42,367	190	0.45%		
			1992-95	14,517	21	0.14%		
			1996-99	8,483	-	0.00%		
						77,935	330	0.42%
		70-74	1984-87	18,224	205	1.12%		
			1988-91	50,825	431	0.85%		
			1992-95	13,421	33	0.25%		
1996-99	7,703		1	0.01%				
				90,173	670	0.74%		

75-79	1984-87	15,579	314	2.02%
	1988-91	39,714	689	1.73%
	1992-95	7,711	38	0.49%
	1996-99	5,798	-	0.00%
		68,802	1,041	1.51%
80-84	1984-87	8,745	224	2.56%
	1988-91	22,110	459	2.08%
	1992-95	2,501	8	0.32%
	1996-99	1,165	-	0.00%
		34,521	691	2.00%
Ages 85+	1984-87	2,892	21	0.73%
	1988-91	6,259	66	1.05%
	1992-95	186	-	0.00%
	1996-99	1	-	0.00%
		9,338	87	0.93%
2 Less than 40	1984-87	2	-	0.00%
	1988-91	22	-	0.00%
	1992-95	28	-	0.00%
	1996-99	28	-	0.00%
		80	-	0.00%
40-49	1984-87	25	-	0.00%
	1988-91	130	-	0.00%
	1992-95	154	-	0.00%
	1996-99	118	-	0.00%
		427	-	0.00%
50-59	1984-87	301	1	0.33%
	1988-91	2,078	5	0.24%
	1992-95	1,203	-	0.00%
	1996-99	666	-	0.00%
		4,248	6	0.14%
60-64	1984-87	1,355	8	0.59%
	1988-91	6,035	18	0.30%
	1992-95	2,366	1	0.04%
	1996-99	1,156	-	0.00%
		10,912	27	0.25%



65-69	1984-87	8,296	80	0.96%	
	1988-91	21,645	178	0.82%	
	1992-95	8,042	12	0.15%	
	1996-99	3,467	-	0.00%	
		41,450	270	0.65%	
70-74	1984-87	13,827	168	1.22%	
	1988-91	32,375	340	1.05%	
	1992-95	9,346	33	0.35%	
	1996-99	3,052	-	0.00%	
		58,600	541	0.92%	
75-79	1984-87	11,935	240	2.01%	
	1988-91	27,334	548	2.00%	
	1992-95	5,513	49	0.89%	
	1996-99	2,172	-	0.00%	
		46,954	837	1.78%	
80-84	1984-87	6,844	203	2.97%	
	1988-91	15,747	463	2.94%	
	1992-95	2,221	10	0.45%	
	1996-99	682	-	0.00%	
		25,494	676	2.65%	
Ages 85+	1984-87	2,657	42	1.58%	
	1988-91	5,644	93	1.65%	
	1992-95	181	-	0.00%	
	1996-99	-	-	0.00%	
		8,482	135	1.59%	
3	Less than 40	1984-87	2	-	0.00%
		1988-91	11	-	0.00%
		1992-95	12	-	0.00%
		1996-99	14	-	0.00%
			39	-	0.00%
40-49	1984-87	19	-	0.00%	
	1988-91	75	-	0.00%	
	1992-95	91	-	0.00%	
	1996-99	52	-	0.00%	
		237	-	0.00%	

50-59	1984-87	210	-	0.00%
	1988-91	1,021	3	0.29%
	1992-95	736	1	0.14%
	1996-99	263	-	0.00%
		2,230	4	0.18%
60-64	1984-87	772	7	0.91%
	1988-91	2,948	15	0.51%
	1992-95	1,444	1	0.07%
	1996-99	471	-	0.00%
		5,635	23	0.41%
65-69	1984-87	5,768	56	0.97%
	1988-91	12,626	109	0.86%
	1992-95	5,074	9	0.18%
	1996-99	1,560	-	0.00%
		25,028	174	0.70%
70-74	1984-87	11,118	162	1.46%
	1988-91	23,261	284	1.22%
	1992-95	7,290	25	0.34%
	1996-99	1,235	-	0.00%
		42,904	471	1.10%
75-79	1984-87	9,972	219	2.20%
	1988-91	21,189	426	2.01%
	1992-95	4,368	31	0.71%
	1996-99	813	-	0.00%
		36,342	676	1.86%
80-84	1984-87	5,821	197	3.38%
	1988-91	12,525	361	2.88%
	1992-95	1,973	21	1.06%
	1996-99	275	-	0.00%
		20,594	579	2.81%
Ages 85+	1984-87	2,496	48	1.92%
	1988-91	4,898	105	2.14%
	1992-95	181	-	0.00%
	1996-99	-	-	0.00%
		7,575	153	2.02%

4	Less than 40	1984-87	1	-	0.00%
		1988-91	3	-	0.00%
		1992-95	9	-	0.00%
			13	-	0.00%
40-49		1984-87	15	-	0.00%
		1988-91	35	-	0.00%
		1992-95	63	-	0.00%
			113	-	0.00%
50-59		1984-87	156	-	0.00%
		1988-91	467	1	0.21%
		1992-95	516	2	0.39%
			1,139	3	0.26%
60-64		1984-87	475	8	1.68%
		1988-91	1,374	5	0.36%
		1992-95	946	2	0.21%
			2,795	15	0.54%
65-69		1984-87	3,939	37	0.94%
		1988-91	6,610	57	0.86%
		1992-95	3,666	10	0.27%
			14,215	104	0.73%
70-74		1984-87	8,963	141	1.57%
		1988-91	15,702	193	1.23%
		1992-95	5,935	25	0.42%
			30,600	359	1.17%
75-79		1984-87	8,487	200	2.36%
		1988-91	15,758	294	1.87%
		1992-95	3,594	35	0.97%
			27,839	529	1.90%
80-84		1984-87	5,075	224	4.41%
		1988-91	9,662	293	3.03%
		1992-95	1,737	30	1.73%
			16,474	547	3.32%

	Ages 85+	1984-87	2,356	49	2.08%
		1988-91	4,040	59	1.46%
		1992-95	181	-	0.00%
			6,577	108	1.64%
5	Less than 40	1984-87	-	-	0.00%
		1988-91	2	-	0.00%
		1992-95	3	-	0.00%
			5	-	0.00%
	40-49	1984-87	1	-	0.00%
		1988-91	27	-	0.00%
		1992-95	30	-	0.00%
			58	-	0.00%
	50-59	1984-87	40	-	0.00%
		1988-91	261	1	0.38%
		1992-95	291	-	0.00%
			592	1	0.17%
	60-64	1984-87	117	1	0.85%
		1988-91	816	1	0.12%
		1992-95	575	1	0.17%
			1,508	3	0.20%
	65-69	1984-87	1,217	16	1.31%
		1988-91	3,887	44	1.13%
		1992-95	1,908	7	0.37%
			7,012	67	0.96%
	70-74	1984-87	4,565	88	1.93%
		1988-91	11,585	156	1.35%
		1992-95	4,286	25	0.58%
			20,436	269	1.32%
	75-79	1984-87	5,274	121	2.29%
		1988-91	12,977	231	1.78%
		1992-95	2,573	33	1.28%
			20,824	385	1.85%

	80-84	1984-87	3,180	125	3.93%
		1988-91	8,328	265	3.18%
		1992-95	1,313	17	1.29%
			12,821	407	3.17%
	Ages 85+	1984-87	1,767	37	2.09%
		1988-91	3,964	33	0.83%
		1992-95	178	-	0.00%
			5,909	70	1.18%
6	Less than 40	1984-87	-	-	0.00%
		1988-91	1	-	0.00%
		1992-95	2	-	0.00%
			3	-	0.00%
	40-49	1984-87	-	-	0.00%
		1988-91	20	1	5.00%
		1992-95	27	-	0.00%
			47	1	2.13%
	50-59	1984-87	7	-	0.00%
		1988-91	139	1	0.72%
		1992-95	183	-	0.00%
			329	1	0.30%
	60-64	1984-87	30	1	3.33%
		1988-91	438	2	0.46%
		1992-95	312	-	0.00%
			780	3	0.38%
	65-69	1984-87	343	7	2.04%
		1988-91	1,627	19	1.17%
		1992-95	813	3	0.37%
			2,783	29	1.04%
	70-74	1984-87	2,828	41	1.45%
		1988-91	7,380	113	1.53%
		1992-95	2,563	19	0.74%
			12,771	173	1.35%

75-79	1984-87	3,971	60	1.51%	
	1988-91	10,219	193	1.89%	
	1992-95	1,572	22	1.40%	
		15,762	275	1.74%	
80-84	1984-87	2,441	71	2.91%	
	1988-91	6,872	243	3.54%	
	1992-95	822	27	3.28%	
		10,135	341	3.36%	
Ages 85+	1984-87	1,537	30	1.95%	
	1988-91	3,877	67	1.73%	
	1992-95	168	3	1.79%	
		5,582	100	1.79%	
7	Less than 40	1984-87	-	-	0.00%
		1988-91	-	-	0.00%
		1992-95	-	-	0.00%
			-	-	0.00%
40-49	1984-87	-	-	0.00%	
	1988-91	15	-	0.00%	
	1992-95	14	-	0.00%	
		29	-	0.00%	
50-59	1984-87	4	-	0.00%	
	1988-91	96	-	0.00%	
	1992-95	70	-	0.00%	
		170	-	0.00%	
60-64	1984-87	23	-	0.00%	
	1988-91	242	-	0.00%	
	1992-95	124	-	0.00%	
		389	-	0.00%	
65-69	1984-87	229	3	1.31%	
	1988-91	734	8	1.09%	
	1992-95	342	-	0.00%	
		1,305	11	0.84%	

		70-74	1984-87	2,209	35	1.58%
			1988-91	4,069	70	1.72%
			1992-95	991	12	1.21%
				7,269	117	1.61%
		75-79	1984-87	3,495	61	1.75%
			1988-91	7,651	190	2.48%
			1992-95	670	18	2.69%
				11,816	269	2.28%
		80-84	1984-87	2,183	47	2.15%
			1988-91	5,557	199	3.58%
			1992-95	352	24	6.82%
				8,092	270	3.34%
		Ages 85+	1984-87	1,489	22	1.48%
			1988-91	3,603	130	3.61%
			1992-95	111	1	0.90%
				5,203	153	2.94%
0	1	All Ages	1984-87	60,943	900	1.48%
			1988-91	182,479	1,889	1.04%
			1992-95	47,450	106	0.22%
			1996-99	29,997	1	0.00%
				320,869	2,896	0.90%
	2	All Ages	1984-87	45,242	742	1.64%
			1988-91	111,010	1,645	1.48%
			1992-95	29,054	105	0.36%
			1996-99	11,341	-	0.00%
				196,647	2,492	1.27%

Appendix D-4  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, Duration, and Issue Year

Elimination Period	Duration	Attained Age Group	Issue Year Group	Exposure	Claims	Rate
20	1	Less than 40	1984-87	19	-	0.00%
			1988-91	36	-	0.00%
			1992-95	71	-	0.00%
			1996-99	48	-	0.00%
				174	-	0.00%
		40-49	1984-87	57	-	0.00%
			1988-91	1,590	1	0.06%
			1992-95	2,334	1	0.04%
			1996-99	578	-	0.00%
				4,559	2	0.04%
		50-59	1984-87	504	-	0.00%
			1988-91	10,869	4	0.04%
			1992-95	13,919	11	0.08%
			1996-99	2,744	3	0.11%
				28,036	18	0.06%
		60-64	1984-87	2,402	5	0.21%
			1988-91	21,412	33	0.15%
			1992-95	22,328	18	0.08%
			1996-99	2,651	2	0.08%
				48,793	58	0.12%
		65-69	1984-87	10,872	38	0.35%
			1988-91	54,919	101	0.18%
			1992-95	40,401	52	0.13%
			1996-99	3,543	8	0.23%
				109,735	199	0.18%
		70-74	1984-87	19,024	91	0.48%
			1988-91	75,142	269	0.36%
			1992-95	35,624	97	0.27%
1996-99	2,424		7	0.29%		
	132,214		464	0.35%		



	75-79	1984-87	22,415	181	0.81%
		1988-91	63,617	432	0.68%
		1992-95	21,412	154	0.72%
		1996-99	1,383	12	0.87%
			108,827	779	0.72%
	80-84	1984-87	13,994	65	0.46%
		1988-91	35,606	330	0.93%
		1992-95	7,949	92	1.16%
		1996-99	381	6	1.57%
			57,930	493	0.85%
	Ages 85+	1984-87	6,983	8	0.11%
		1988-91	12,855	40	0.31%
		1992-95	1,200	6	0.50%
		1996-99	20	-	0.00%
			21,058	54	0.26%
2	Less than 40	1984-87	8	-	0.00%
		1988-91	30	-	0.00%
		1992-95	26	-	0.00%
		1996-99	7	-	0.00%
			71	-	0.00%
	40-49	1984-87	41	-	0.00%
		1988-91	1,181	-	0.00%
		1992-95	1,104	-	0.00%
		1996-99	210	-	0.00%
			2,536	-	0.00%
	50-59	1984-87	342	-	0.00%
		1988-91	8,312	6	0.07%
		1992-95	7,521	6	0.08%
		1996-99	1,034	1	0.10%
			17,209	13	0.08%
	60-64	1984-87	1,728	7	0.41%
		1988-91	16,389	32	0.20%
		1992-95	12,017	13	0.11%
		1996-99	995	1	0.10%
			31,129	53	0.17%

65-69	1984-87	8,150	40	0.49%	
	1988-91	44,289	126	0.28%	
	1992-95	25,034	57	0.23%	
	1996-99	1,390	5	0.36%	
		78,863	228	0.29%	
70-74	1984-87	15,990	108	0.68%	
	1988-91	65,461	311	0.48%	
	1992-95	23,952	116	0.48%	
	1996-99	999	11	1.10%	
		106,402	546	0.51%	
75-79	1984-87	19,796	147	0.74%	
	1988-91	55,874	447	0.80%	
	1992-95	14,952	138	0.92%	
	1996-99	503	4	0.80%	
		91,125	736	0.81%	
80-84	1984-87	13,250	110	0.83%	
	1988-91	32,726	342	1.05%	
	1992-95	5,964	85	1.43%	
	1996-99	108	2	1.85%	
		52,048	539	1.04%	
Ages 85+	1984-87	6,943	11	0.16%	
	1988-91	12,630	58	0.46%	
	1992-95	1,029	21	2.04%	
	1996-99	2	-	0.00%	
		20,604	90	0.44%	
3	Less than 40	1984-87	6	-	0.00%
		1988-91	26	-	0.00%
		1992-95	7	-	0.00%
		1996-99	4	-	0.00%
			43	-	0.00%
40-49	1984-87	35	-	0.00%	
	1988-91	875	1	0.11%	
	1992-95	464	1	0.22%	
	1996-99	124	-	0.00%	
		1,498	2	0.13%	

50-59	1984-87	225	-	0.00%
	1988-91	6,369	4	0.06%
	1992-95	3,725	2	0.05%
	1996-99	546	1	0.18%
		10,865	7	0.06%
60-64	1984-87	1,260	3	0.24%
	1988-91	12,954	23	0.18%
	1992-95	5,977	8	0.13%
	1996-99	502	4	0.80%
		20,693	38	0.18%
65-69	1984-87	6,207	41	0.66%
	1988-91	36,750	128	0.35%
	1992-95	12,254	38	0.31%
	1996-99	694	3	0.43%
		55,905	210	0.38%
70-74	1984-87	13,840	93	0.67%
	1988-91	58,383	280	0.48%
	1992-95	13,986	76	0.54%
	1996-99	567	3	0.53%
		86,776	452	0.52%
75-79	1984-87	18,100	159	0.88%
	1988-91	50,858	445	0.87%
	1992-95	9,061	107	1.18%
	1996-99	285	6	2.11%
		78,304	717	0.92%
80-84	1984-87	12,645	160	1.27%
	1988-91	30,527	423	1.39%
	1992-95	3,810	83	2.18%
	1996-99	60	3	5.00%
		47,042	669	1.42%
Ages 85+	1984-87	6,904	25	0.36%
	1988-91	12,287	99	0.81%
	1992-95	763	14	1.83%
	1996-99	-	-	0.00%
		19,954	138	0.69%

4	Less than 40	1984-87	6	-	0.00%
		1988-91	22	-	0.00%
		1992-95	2	-	0.00%
			30	-	0.00%
	40-49	1984-87	31	-	0.00%
		1988-91	546	1	0.18%
		1992-95	222	-	0.00%
			799	1	0.13%
	50-59	1984-87	152	-	0.00%
		1988-91	4,814	4	0.08%
1992-95		1,554	3	0.19%	
		6,520	7	0.11%	
60-64	1984-87	808	2	0.25%	
	1988-91	10,408	19	0.18%	
	1992-95	1,817	6	0.33%	
		13,033	27	0.21%	
65-69	1984-87	4,411	27	0.61%	
	1988-91	29,962	93	0.31%	
	1992-95	3,516	15	0.43%	
		37,889	135	0.36%	
70-74	1984-87	11,506	77	0.67%	
	1988-91	51,212	250	0.49%	
	1992-95	5,578	44	0.79%	
		68,296	371	0.54%	
75-79	1984-87	16,314	165	1.01%	
	1988-91	45,783	453	0.99%	
	1992-95	3,799	47	1.24%	
		65,896	665	1.01%	
80-84	1984-87	11,883	182	1.53%	
	1988-91	27,980	472	1.69%	
	1992-95	1,598	39	2.44%	
		41,461	693	1.67%	

	Ages 85+	1984-87	6,826	40	0.59%
		1988-91	11,758	146	1.24%
		1992-95	482	11	2.28%
			19,066	197	1.03%
5	Less than 40	1984-87	6	-	0.00%
		1988-91	16	-	0.00%
		1992-95	-	-	0.00%
			22	-	0.00%
	40-49	1984-87	28	-	0.00%
		1988-91	242	-	0.00%
		1992-95	137	-	0.00%
			407	-	0.00%
	50-59	1984-87	103	1	0.97%
		1988-91	2,826	1	0.04%
		1992-95	996	1	0.10%
			3,925	3	0.08%
	60-64	1984-87	544	5	0.92%
		1988-91	6,584	12	0.18%
		1992-95	1,214	3	0.25%
			8,342	20	0.24%
	65-69	1984-87	2,717	22	0.81%
		1988-91	18,917	53	0.28%
		1992-95	2,355	11	0.47%
			23,989	86	0.36%
	70-74	1984-87	9,006	106	1.18%
		1988-91	37,491	192	0.51%
		1992-95	4,420	31	0.70%
			50,917	329	0.65%
	75-79	1984-87	14,263	143	1.00%
		1988-91	36,399	318	0.87%
		1992-95	3,085	32	1.04%
			53,747	493	0.92%

	80-84	1984-87	10,798	208	1.93%
		1988-91	23,063	461	2.00%
		1992-95	1,363	41	3.01%
			35,224	710	2.02%
	Ages 85+	1984-87	6,634	53	0.80%
		1988-91	11,050	141	1.28%
		1992-95	459	11	2.40%
			18,143	205	1.13%
6	Less than 40	1984-87	5	-	0.00%
		1988-91	12	-	0.00%
		1992-95	-	-	0.00%
			17	-	0.00%
	40-49	1984-87	24	-	0.00%
		1988-91	124	-	0.00%
		1992-95	88	-	0.00%
			236	-	0.00%
	50-59	1984-87	84	-	0.00%
		1988-91	1,589	4	0.25%
		1992-95	698	1	0.14%
			2,371	5	0.21%
	60-64	1984-87	381	2	0.52%
		1988-91	3,535	5	0.14%
		1992-95	797	-	0.00%
			4,713	7	0.15%
	65-69	1984-87	1,739	17	0.98%
		1988-91	9,921	29	0.29%
		1992-95	1,565	5	0.32%
			13,225	51	0.39%
	70-74	1984-87	7,192	67	0.93%
		1988-91	23,965	159	0.66%
		1992-95	3,440	12	0.35%
			34,597	238	0.69%

75-79	1984-87	12,719	132	1.04%	
	1988-91	26,992	332	1.23%	
	1992-95	2,406	36	1.50%	
		42,117	500	1.19%	
80-84	1984-87	9,877	192	1.94%	
	1988-91	17,561	347	1.98%	
	1992-95	1,126	29	2.58%	
		28,564	568	1.99%	
Ages 85+	1984-87	6,400	104	1.63%	
	1988-91	9,878	182	1.84%	
	1992-95	425	16	3.76%	
		16,703	302	1.81%	
7	Less than 40	1984-87	5	-	0.00%
		1988-91	5	-	0.00%
		1992-95	-	-	0.00%
			10	-	0.00%
40-49	1984-87	16	-	0.00%	
	1988-91	56	-	0.00%	
	1992-95	49	-	0.00%	
		121	-	0.00%	
50-59	1984-87	36	-	0.00%	
	1988-91	950	1	0.11%	
	1992-95	424	1	0.24%	
		1,410	2	0.14%	
60-64	1984-87	173	2	1.16%	
	1988-91	1,653	8	0.48%	
	1992-95	459	-	0.00%	
		2,285	10	0.44%	
65-69	1984-87	1,156	9	0.78%	
	1988-91	4,404	19	0.43%	
	1992-95	935	3	0.32%	
		6,495	31	0.48%	

70-74	1984-87	5,750	47	0.82%
	1988-91	12,607	104	0.82%
	1992-95	2,275	17	0.75%
		20,632	168	0.81%
75-79	1984-87	11,335	124	1.09%
	1988-91	17,880	241	1.35%
	1992-95	1,681	24	1.43%
		30,896	389	1.26%
80-84	1984-87	8,959	164	1.83%
	1988-91	12,409	290	2.34%
	1992-95	807	18	2.23%
		22,175	472	2.13%
Ages 85+	1984-87	6,057	130	2.15%
	1988-91	8,266	275	3.33%
	1992-95	322	16	4.97%
		14,645	421	2.87%



Appendix D-4  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, Duration, and Issue Year

Elimination Period	Duration	Attained Age Group	Issue Year Group	Exposure	Claims	Rate		
30	1	Less than 40	1984-87	-	-	0.00%		
			1988-91	106	-	0.00%		
			1992-95	1,173	3	0.26%		
			1996-99	1,379	-	0.00%		
						2,658	3	0.11%
		40-49	1984-87	-	-	0.00%		
			1988-91	152	-	0.00%		
			1992-95	1,421	1	0.07%		
			1996-99	2,555	-	0.00%		
						4,128	1	0.02%
		50-59	1984-87	12	-	0.00%		
			1988-91	865	-	0.00%		
			1992-95	3,285	4	0.12%		
			1996-99	10,178	2	0.02%		
						14,340	6	0.04%
		60-64	1984-87	19	-	0.00%		
			1988-91	1,645	5	0.30%		
			1992-95	5,183	5	0.10%		
			1996-99	10,627	2	0.02%		
						17,474	12	0.07%
		65-69	1984-87	45	1	2.22%		
			1988-91	4,281	9	0.21%		
			1992-95	16,632	7	0.04%		
			1996-99	20,033	2	0.01%		
						40,991	19	0.05%
		70-74	1984-87	36	-	0.00%		
			1988-91	5,993	28	0.47%		
			1992-95	17,171	16	0.09%		
1996-99	15,163		7	0.05%				
				38,363	51	0.13%		

75-79	1984-87	34	-	0.00%
	1988-91	4,798	29	0.60%
	1992-95	10,347	26	0.25%
	1996-99	8,757	5	0.06%
		23,936	60	0.25%
80-84	1984-87	25	-	0.00%
	1988-91	2,613	34	1.30%
	1992-95	5,434	41	0.75%
	1996-99	3,413	3	0.09%
		11,485	78	0.68%
Ages 85+	1984-87	9	-	0.00%
	1988-91	925	12	1.30%
	1992-95	2,517	33	1.31%
	1996-99	618	1	0.16%
		4,069	46	1.13%
2 Less than 40	1984-87	-	-	0.00%
	1988-91	50	-	0.00%
	1992-95	771	1	0.13%
	1996-99	340	-	0.00%
		1,161	1	0.09%
40-49	1984-87	-	-	0.00%
	1988-91	86	-	0.00%
	1992-95	1,093	2	0.18%
	1996-99	548	-	0.00%
		1,727	2	0.12%
50-59	1984-87	8	-	0.00%
	1988-91	593	-	0.00%
	1992-95	2,231	3	0.13%
	1996-99	2,129	1	0.05%
		4,961	4	0.08%
60-64	1984-87	15	-	0.00%
	1988-91	1,176	2	0.17%
	1992-95	3,068	2	0.07%
	1996-99	2,946	-	0.00%
		7,205	4	0.06%

65-69	1984-87	38	1	2.63%	
	1988-91	3,275	13	0.40%	
	1992-95	10,328	14	0.14%	
	1996-99	8,023	1	0.01%	
		21,664	29	0.13%	
70-74	1984-87	28	-	0.00%	
	1988-91	5,054	18	0.36%	
	1992-95	13,054	26	0.20%	
	1996-99	6,707	3	0.04%	
		24,843	47	0.19%	
75-79	1984-87	25	-	0.00%	
	1988-91	4,101	31	0.76%	
	1992-95	8,016	31	0.39%	
	1996-99	3,901	3	0.08%	
		16,043	65	0.41%	
80-84	1984-87	16	1	6.25%	
	1988-91	2,119	31	1.46%	
	1992-95	4,114	45	1.09%	
	1996-99	1,754	3	0.17%	
		8,003	80	1.00%	
Ages 85+	1984-87	9	-	0.00%	
	1988-91	852	11	1.29%	
	1992-95	2,294	52	2.27%	
	1996-99	302	1	0.33%	
		3,457	64	1.85%	
3	Less than 40	1984-87	-	-	0.00%
		1988-91	28	-	0.00%
		1992-95	364	-	0.00%
		1996-99	82	-	0.00%
			474	-	0.00%
40-49	1984-87	-	-	0.00%	
	1988-91	59	-	0.00%	
	1992-95	591	1	0.17%	
	1996-99	219	-	0.00%	
		869	1	0.12%	

50-59	1984-87	7	-	0.00%
	1988-91	441	-	0.00%
	1992-95	1,652	1	0.06%
	1996-99	813	2	0.25%
		2,913	3	0.10%
60-64	1984-87	14	-	0.00%
	1988-91	929	6	0.65%
	1992-95	2,297	3	0.13%
	1996-99	1,231	1	0.08%
		4,471	10	0.22%
65-69	1984-87	34	-	0.00%
	1988-91	2,709	9	0.33%
	1992-95	7,601	14	0.18%
	1996-99	3,734	1	0.03%
		14,078	24	0.17%
70-74	1984-87	23	-	0.00%
	1988-91	4,509	16	0.35%
	1992-95	11,136	19	0.17%
	1996-99	3,321	1	0.03%
		18,989	36	0.19%
75-79	1984-87	24	-	0.00%
	1988-91	3,659	23	0.63%
	1992-95	6,830	34	0.50%
	1996-99	1,984	-	0.00%
		12,497	57	0.46%
80-84	1984-87	12	-	0.00%
	1988-91	1,865	27	1.45%
	1992-95	3,487	52	1.49%
	1996-99	963	1	0.10%
		6,327	80	1.26%
Ages 85+	1984-87	9	-	0.00%
	1988-91	796	22	2.76%
	1992-95	2,055	51	2.48%
	1996-99	187	-	0.00%
		3,047	73	2.40%

4	Less than 40	1984-87	-	-	0.00%
		1988-91	20	-	0.00%
		1992-95	278	-	0.00%
			298	-	0.00%
40-49		1984-87	-	-	0.00%
		1988-91	46	-	0.00%
		1992-95	484	-	0.00%
			530	-	0.00%
50-59		1984-87	-	-	0.00%
		1988-91	312	1	0.32%
		1992-95	1,431	2	0.14%
			1,743	3	0.17%
60-64		1984-87	2	-	0.00%
		1988-91	667	1	0.15%
		1992-95	1,933	3	0.16%
			2,602	4	0.15%
65-69		1984-87	1	-	0.00%
		1988-91	1,983	8	0.40%
		1992-95	6,188	15	0.24%
			8,172	23	0.28%
70-74		1984-87	18	-	0.00%
		1988-91	3,879	21	0.54%
		1992-95	9,825	34	0.35%
			13,722	55	0.40%
75-79		1984-87	22	-	0.00%
		1988-91	3,250	29	0.89%
		1992-95	5,970	37	0.62%
			9,242	66	0.71%
80-84		1984-87	9	-	0.00%
		1988-91	1,688	22	1.30%
		1992-95	2,976	43	1.44%
			4,673	65	1.39%

	Ages 85+	1984-87	9	-	0.00%
		1988-91	710	16	2.25%
		1992-95	1,863	71	3.81%
			2,582	87	3.37%
5	Less than 40	1984-87	-	-	0.00%
		1988-91	15	-	0.00%
		1992-95	114	-	0.00%
			129	-	0.00%
	40-49	1984-87	-	-	0.00%
		1988-91	36	-	0.00%
		1992-95	243	-	0.00%
			279	-	0.00%
	50-59	1984-87	-	-	0.00%
		1988-91	190	-	0.00%
		1992-95	693	-	0.00%
			883	-	0.00%
60-64	1984-87	2	-	0.00%	
	1988-91	413	2	0.48%	
	1992-95	946	3	0.32%	
		1,361	5	0.37%	
65-69	1984-87	-	-	0.00%	
	1988-91	1,342	5	0.37%	
	1992-95	2,688	12	0.45%	
		4,030	17	0.42%	
70-74	1984-87	16	-	0.00%	
	1988-91	2,975	11	0.37%	
	1992-95	6,107	24	0.39%	
		9,098	35	0.38%	
75-79	1984-87	21	-	0.00%	
	1988-91	2,593	35	1.35%	
	1992-95	3,646	33	0.91%	
		6,260	68	1.09%	

	80-84	1984-87	7	-	0.00%
		1988-91	1,307	27	2.07%
		1992-95	1,893	39	2.06%
			3,207	66	2.06%
	Ages 85+	1984-87	9	-	0.00%
		1988-91	519	22	4.24%
		1992-95	1,465	69	4.71%
			1,993	91	4.57%
6	Less than 40	1984-87	-	-	0.00%
		1988-91	11	-	0.00%
		1992-95	29	-	0.00%
			40	-	0.00%
	40-49	1984-87	-	-	0.00%
		1988-91	24	-	0.00%
		1992-95	99	-	0.00%
			123	-	0.00%
	50-59	1984-87	-	-	0.00%
		1988-91	156	1	0.64%
		1992-95	306	1	0.33%
			462	2	0.43%
	60-64	1984-87	1	-	0.00%
		1988-91	318	-	0.00%
		1992-95	445	-	0.00%
			764	-	0.00%
	65-69	1984-87	-	-	0.00%
		1988-91	878	5	0.57%
		1992-95	1,024	4	0.39%
			1,902	9	0.47%
	70-74	1984-87	15	-	0.00%
		1988-91	2,168	8	0.37%
		1992-95	3,133	15	0.48%
			5,316	23	0.43%

75-79	1984-87	19	-	0.00%	
	1988-91	1,945	23	1.18%	
	1992-95	1,993	30	1.51%	
		3,957	53	1.34%	
80-84	1984-87	7	-	0.00%	
	1988-91	1,034	25	2.42%	
	1992-95	1,034	20	1.93%	
		2,075	45	2.17%	
Ages 85+	1984-87	8	-	0.00%	
	1988-91	379	19	5.01%	
	1992-95	950	72	7.58%	
		1,337	91	6.81%	
7	Less than 40	1984-87	-	-	0.00%
		1988-91	8	-	0.00%
		1992-95	8	-	0.00%
			16	-	0.00%
40-49	1984-87	-	-	0.00%	
	1988-91	21	-	0.00%	
	1992-95	31	1	3.23%	
		52	1	1.92%	
50-59	1984-87	-	-	0.00%	
	1988-91	141	-	0.00%	
	1992-95	80	-	0.00%	
		221	-	0.00%	
60-64	1984-87	-	-	0.00%	
	1988-91	243	1	0.41%	
	1992-95	150	1	0.67%	
		393	2	0.51%	
65-69	1984-87	-	-	0.00%	
	1988-91	564	2	0.35%	
	1992-95	310	2	0.65%	
		874	4	0.46%	



70-74	1984-87	11	-	0.00%
	1988-91	1,346	16	1.19%
	1992-95	889	16	1.80%
		2,246	32	1.42%
75-79	1984-87	15	-	0.00%
	1988-91	1,266	19	1.50%
	1992-95	570	14	2.46%
		1,851	33	1.78%
80-84	1984-87	5	-	0.00%
	1988-91	717	15	2.09%
	1992-95	336	21	6.25%
		1,058	36	3.40%
Ages 85+	1984-87	6	-	0.00%
	1988-91	214	16	7.48%
	1992-95	358	55	15.36%
		578	71	12.28%

Appendix D-4  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, Duration, and Issue Year

Elimination Period	Duration	Attained Age Group	Issue Year Group	Exposure	Claims	Rate
90	1	Less than 40	1984-87	-	-	0.00%
			1988-91	14,066	1	0.01%
			1992-95	43,713	9	0.02%
			1996-99	113,588	11	0.01%
				171,367	21	0.01%
		40-49	1984-87	1	-	0.00%
			1988-91	15,134	4	0.03%
			1992-95	42,184	10	0.02%
			1996-99	81,129	13	0.02%
				138,448	27	0.02%
		50-59	1984-87	1,770	4	0.23%
			1988-91	22,720	12	0.05%
			1992-95	41,780	16	0.04%
			1996-99	84,095	19	0.02%
				150,365	51	0.03%
		60-64	1984-87	5,499	9	0.16%
			1988-91	22,455	25	0.11%
			1992-95	20,208	18	0.09%
			1996-99	35,397	7	0.02%
				83,559	59	0.07%
		65-69	1984-87	8,682	10	0.12%
			1988-91	29,077	35	0.12%
			1992-95	27,118	21	0.08%
			1996-99	38,928	14	0.04%
				103,805	80	0.08%
		70-74	1984-87	8,446	22	0.26%
			1988-91	22,971	45	0.20%
			1992-95	23,439	24	0.10%
1996-99	28,833		16	0.06%		
	83,689		107	0.13%		

75-79	1984-87	4,325	43	0.99%
	1988-91	12,487	70	0.56%
	1992-95	13,743	29	0.21%
	1996-99	17,047	18	0.11%
		47,602	160	0.34%
80-84	1984-87	1,794	7	0.39%
	1988-91	4,897	27	0.55%
	1992-95	6,108	27	0.44%
	1996-99	7,219	13	0.18%
		20,018	74	0.37%
Ages 85+	1984-87	21	-	0.00%
	1988-91	948	2	0.21%
	1992-95	2,392	21	0.88%
	1996-99	1,346	2	0.15%
		4,707	25	0.53%
2 Less than 40	1984-87	-	-	0.00%
	1988-91	11,177	1	0.01%
	1992-95	27,175	4	0.01%
	1996-99	23,589	1	0.00%
		61,941	6	0.01%
40-49	1984-87	1	-	0.00%
	1988-91	13,743	7	0.05%
	1992-95	32,291	9	0.03%
	1996-99	20,696	3	0.01%
		66,731	19	0.03%
50-59	1984-87	1,345	2	0.15%
	1988-91	17,553	11	0.06%
	1992-95	30,874	12	0.04%
	1996-99	22,947	10	0.04%
		72,719	35	0.05%
60-64	1984-87	4,802	9	0.19%
	1988-91	16,538	25	0.15%
	1992-95	12,371	4	0.03%
	1996-99	10,342	8	0.08%
		44,053	46	0.10%

65-69	1984-87	7,624	22	0.29%
	1988-91	22,215	31	0.14%
	1992-95	15,768	15	0.10%
	1996-99	13,641	7	0.05%
		59,248	75	0.13%
70-74	1984-87	7,820	15	0.19%
	1988-91	18,987	64	0.34%
	1992-95	16,514	25	0.15%
	1996-99	11,018	14	0.13%
		54,339	118	0.22%
75-79	1984-87	3,939	28	0.71%
	1988-91	10,230	85	0.83%
	1992-95	9,723	22	0.23%
	1996-99	6,532	15	0.23%
		30,424	150	0.49%
80-84	1984-87	1,758	21	1.19%
	1988-91	4,430	35	0.79%
	1992-95	4,759	43	0.90%
	1996-99	2,849	12	0.42%
		13,796	111	0.80%
Ages 85+	1984-87	21	-	0.00%
	1988-91	916	4	0.44%
	1992-95	2,189	25	1.14%
	1996-99	514	3	0.58%
		3,640	32	0.88%
3 Less than 40	1984-87	-	-	0.00%
	1988-91	8,984	1	0.01%
	1992-95	17,169	1	0.01%
	1996-99	7,835	2	0.03%
		33,988	4	0.01%
40-49	1984-87	1	-	0.00%
	1988-91	12,481	3	0.02%
	1992-95	23,611	9	0.04%
	1996-99	8,993	3	0.03%
		45,086	15	0.03%

50-59	1984-87	1,100	1	0.09%
	1988-91	15,237	16	0.11%
	1992-95	23,871	4	0.02%
	1996-99	11,544	6	0.05%
		51,752	27	0.05%
60-64	1984-87	4,310	5	0.12%
	1988-91	13,708	22	0.16%
	1992-95	9,713	11	0.11%
	1996-99	4,882	4	0.08%
		32,613	42	0.13%
65-69	1984-87	6,693	13	0.19%
	1988-91	18,529	36	0.19%
	1992-95	12,751	18	0.14%
	1996-99	6,022	7	0.12%
		43,995	74	0.17%
70-74	1984-87	7,242	21	0.29%
	1988-91	16,288	59	0.36%
	1992-95	14,576	22	0.15%
	1996-99	5,136	9	0.18%
		43,242	111	0.26%
75-79	1984-87	3,573	20	0.56%
	1988-91	8,712	81	0.93%
	1992-95	8,716	36	0.41%
	1996-99	2,992	8	0.27%
		23,993	145	0.60%
80-84	1984-87	1,690	21	1.24%
	1988-91	3,907	40	1.02%
	1992-95	4,296	40	0.93%
	1996-99	1,315	9	0.68%
		11,208	110	0.98%
Ages 85+	1984-87	21	-	0.00%
	1988-91	904	8	0.88%
	1992-95	2,039	32	1.57%
	1996-99	278	1	0.36%
		3,242	41	1.26%

4	Less than 40	1984-87	-	-	0.00%
		1988-91	5,420	-	0.00%
		1992-95	13,734	1	0.01%
			19,154	1	0.01%
	40-49	1984-87	1	-	0.00%
		1988-91	9,489	3	0.03%
		1992-95	21,506	2	0.01%
			30,996	5	0.02%
	50-59	1984-87	944	-	0.00%
		1988-91	11,796	7	0.06%
		1992-95	22,260	8	0.04%
			35,000	15	0.04%
	60-64	1984-87	3,931	5	0.13%
		1988-91	10,839	12	0.11%
		1992-95	9,028	7	0.08%
			23,798	24	0.10%
	65-69	1984-87	5,996	12	0.20%
		1988-91	14,679	22	0.15%
		1992-95	11,698	16	0.14%
		32,373	50	0.15%	
70-74	1984-87	6,778	18	0.27%	
	1988-91	13,573	42	0.31%	
	1992-95	13,764	20	0.15%	
		34,115	80	0.23%	
75-79	1984-87	3,288	22	0.67%	
	1988-91	7,280	55	0.76%	
	1992-95	8,162	34	0.42%	
		18,730	111	0.59%	
80-84	1984-87	1,584	19	1.20%	
	1988-91	3,277	52	1.59%	
	1992-95	4,001	54	1.35%	
		8,862	125	1.41%	

	Ages 85+	1984-87	21	-	0.00%
		1988-91	823	18	2.19%
		1992-95	1,910	47	2.46%
			2,754	65	2.36%
5	Less than 40	1984-87	-	-	0.00%
		1988-91	3,078	1	0.03%
		1992-95	6,923	1	0.01%
			10,001	2	0.02%
	40-49	1984-87	1	-	0.00%
		1988-91	5,660	2	0.04%
		1992-95	13,434	6	0.04%
			19,095	8	0.04%
	50-59	1984-87	861	1	0.12%
		1988-91	6,690	2	0.03%
		1992-95	13,350	10	0.07%
			20,901	13	0.06%
	60-64	1984-87	3,655	4	0.11%
		1988-91	3,956	7	0.18%
		1992-95	5,541	4	0.07%
			13,152	15	0.11%
	65-69	1984-87	5,552	11	0.20%
		1988-91	5,414	15	0.28%
		1992-95	7,142	11	0.15%
			18,108	37	0.20%
	70-74	1984-87	6,418	11	0.17%
		1988-91	5,563	37	0.67%
		1992-95	9,216	24	0.26%
			21,197	72	0.34%
	75-79	1984-87	3,070	30	0.98%
		1988-91	3,703	36	0.97%
		1992-95	5,290	49	0.93%
			12,063	115	0.95%

	80-84	1984-87	1,454	28	1.93%
		1988-91	1,628	35	2.15%
		1992-95	2,567	46	1.79%
			5,649	109	1.93%
	Ages 85+	1984-87	20	-	0.00%
		1988-91	783	23	2.94%
		1992-95	1,392	47	3.38%
			2,195	70	3.19%
6	Less than 40	1984-87	-	-	0.00%
		1988-91	1,862	-	0.00%
		1992-95	2,953	-	0.00%
			4,815	-	0.00%
	40-49	1984-87	1	-	0.00%
		1988-91	3,691	2	0.05%
		1992-95	4,642	1	0.02%
			8,334	3	0.04%
	50-59	1984-87	3	-	0.00%
		1988-91	4,055	4	0.10%
		1992-95	5,025	-	0.00%
			9,083	4	0.04%
	60-64	1984-87	10	1	10.00%
		1988-91	2,366	4	0.17%
		1992-95	2,424	2	0.08%
			4,800	7	0.15%
	65-69	1984-87	13	4	30.77%
		1988-91	3,028	11	0.36%
		1992-95	2,968	7	0.24%
			6,009	22	0.37%
	70-74	1984-87	6	6	100.00%
		1988-91	3,529	17	0.48%
		1992-95	4,353	17	0.39%
			7,888	40	0.51%



75-79	1984-87	7	7	100.00%	
	1988-91	2,615	16	0.61%	
	1992-95	2,772	38	1.37%	
		5,394	61	1.13%	
80-84	1984-87	3	7	233.33%	
	1988-91	1,226	26	2.12%	
	1992-95	1,418	39	2.75%	
		2,647	72	2.72%	
Ages 85+	1984-87	4	1	25.00%	
	1988-91	607	13	2.14%	
	1992-95	823	36	4.37%	
		1,434	50	3.49%	
7	Less than 40	1984-87	-	-	0.00%
		1988-91	306	-	0.00%
		1992-95	192	-	0.00%
			498	-	0.00%
40-49	1984-87	1	-	0.00%	
	1988-91	756	1	0.13%	
	1992-95	342	1	0.29%	
		1,099	2	0.18%	
50-59	1984-87	-	-	0.00%	
	1988-91	1,538	-	0.00%	
	1992-95	466	1	0.21%	
		2,004	1	0.05%	
60-64	1984-87	1	-	0.00%	
	1988-91	1,013	1	0.10%	
	1992-95	410	-	0.00%	
		1,424	1	0.07%	
65-69	1984-87	2	-	0.00%	
	1988-91	1,527	3	0.20%	
	1992-95	768	1	0.13%	
		2,297	4	0.17%	

70-74	1984-87	1	-	0.00%
	1988-91	2,231	7	0.31%
	1992-95	1,267	12	0.95%
		3,499	19	0.54%
75-79	1984-87	4	-	0.00%
	1988-91	1,963	12	0.61%
	1992-95	933	14	1.50%
		2,900	26	0.90%
80-84	1984-87	2	-	0.00%
	1988-91	1,002	12	1.20%
	1992-95	516	25	4.84%
		1,520	37	2.43%
Ages 85+	1984-87	4	-	0.00%
	1988-91	503	10	1.99%
	1992-95	312	29	9.29%
		819	39	4.76%

Appendix D-4  
 SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, Duration, and Issue Year

Elimination Period	Duration	Attained Age Group	Issue Year Group	Exposure	Claims	Rate
100	1	Less than 40	1984-87	-	-	0.00%
			1988-91	16	-	0.00%
			1992-95	1,517	-	0.00%
			1996-99	2,084	-	0.00%
				3,617	-	0.00%
		40-49	1984-87	3	-	0.00%
			1988-91	533	-	0.00%
			1992-95	2,619	-	0.00%
			1996-99	2,447	1	0.04%
				5,602	1	0.02%
		50-59	1984-87	125	-	0.00%
			1988-91	5,472	-	0.00%
			1992-95	14,744	1	0.01%
			1996-99	15,751	1	0.01%
				36,092	2	0.01%
		60-64	1984-87	846	1	0.12%
			1988-91	11,805	7	0.06%
			1992-95	25,789	11	0.04%
			1996-99	22,731	6	0.03%
				61,171	25	0.04%
		65-69	1984-87	6,319	19	0.30%
			1988-91	29,588	20	0.07%
			1992-95	48,014	25	0.05%
			1996-99	32,748	21	0.06%
				116,669	85	0.07%
		70-74	1984-87	14,358	56	0.39%
			1988-91	42,631	54	0.13%
			1992-95	47,620	61	0.13%
1996-99	26,795		42	0.16%		
	131,404		213	0.16%		

75-79	1984-87	17,625	78	0.44%
	1988-91	38,594	168	0.44%
	1992-95	32,159	93	0.29%
	1996-99	14,786	45	0.30%
		103,164	384	0.37%
80-84	1984-87	11,991	50	0.42%
	1988-91	26,238	184	0.70%
	1992-95	17,035	72	0.42%
	1996-99	4,779	27	0.56%
		60,043	333	0.55%
Ages 85+	1984-87	5,957	3	0.05%
	1988-91	13,358	36	0.27%
	1992-95	3,468	10	0.29%
	1996-99	464	7	1.51%
		23,247	56	0.24%
2 Less than 40	1984-87	-	-	0.00%
	1988-91	5	-	0.00%
	1992-95	1,063	-	0.00%
	1996-99	833	-	0.00%
		1,901	-	0.00%
40-49	1984-87	2	-	0.00%
	1988-91	405	-	0.00%
	1992-95	1,345	-	0.00%
	1996-99	888	-	0.00%
		2,640	-	0.00%
50-59	1984-87	76	-	0.00%
	1988-91	4,214	1	0.02%
	1992-95	6,542	2	0.03%
	1996-99	4,465	4	0.09%
		15,297	7	0.05%
60-64	1984-87	520	1	0.19%
	1988-91	9,122	1	0.01%
	1992-95	10,212	5	0.05%
	1996-99	7,050	10	0.14%
		26,904	17	0.06%

65-69	1984-87	4,246	17	0.40%	
	1988-91	23,638	28	0.12%	
	1992-95	22,037	27	0.12%	
	1996-99	12,505	15	0.12%	
		62,426	87	0.14%	
70-74	1984-87	11,455	48	0.42%	
	1988-91	36,332	74	0.20%	
	1992-95	25,415	43	0.17%	
	1996-99	11,422	48	0.42%	
		84,624	213	0.25%	
75-79	1984-87	14,825	115	0.78%	
	1988-91	32,963	165	0.50%	
	1992-95	18,194	69	0.38%	
	1996-99	6,677	51	0.76%	
		72,659	400	0.55%	
80-84	1984-87	11,056	59	0.53%	
	1988-91	22,251	239	1.07%	
	1992-95	9,846	72	0.73%	
	1996-99	2,262	36	1.59%	
		45,415	406	0.89%	
Ages 85+	1984-87	5,865	10	0.17%	
	1988-91	12,859	79	0.61%	
	1992-95	2,664	17	0.64%	
	1996-99	293	6	2.05%	
		21,681	112	0.52%	
3	Less than 40	1984-87	-	-	0.00%
		1988-91	5	-	0.00%
		1992-95	717	-	0.00%
		1996-99	290	-	0.00%
			1,012	-	0.00%
40-49	1984-87	2	-	0.00%	
	1988-91	293	-	0.00%	
	1992-95	805	-	0.00%	
	1996-99	435	-	0.00%	
		1,535	-	0.00%	

50-59	1984-87	51	-	0.00%
	1988-91	3,197	3	0.09%
	1992-95	3,868	3	0.08%
	1996-99	1,965	4	0.20%
		9,081	10	0.11%
60-64	1984-87	287	1	0.35%
	1988-91	7,247	4	0.06%
	1992-95	5,940	5	0.08%
	1996-99	2,802	2	0.07%
		16,276	12	0.07%
65-69	1984-87	2,802	14	0.50%
	1988-91	19,678	27	0.14%
	1992-95	12,454	22	0.18%
	1996-99	5,237	9	0.17%
		40,171	72	0.18%
70-74	1984-87	9,523	45	0.47%
	1988-91	32,238	78	0.24%
	1992-95	16,332	51	0.31%
	1996-99	5,296	25	0.47%
		63,389	199	0.31%
75-79	1984-87	13,043	96	0.74%
	1988-91	29,647	160	0.54%
	1992-95	12,265	69	0.56%
	1996-99	3,385	40	1.18%
		58,340	365	0.63%
80-84	1984-87	10,370	80	0.77%
	1988-91	20,253	220	1.09%
	1992-95	6,435	64	0.99%
	1996-99	1,183	25	2.11%
		38,241	389	1.02%
Ages 85+	1984-87	5,819	13	0.22%
	1988-91	12,364	110	0.89%
	1992-95	1,803	18	1.00%
	1996-99	163	7	4.29%
		20,149	148	0.73%

4	Less than 40	1984-87	-	-	0.00%
		1988-91	2	-	0.00%
		1992-95	358	-	0.00%
			360	-	0.00%
	40-49	1984-87	1	-	0.00%
		1988-91	149	-	0.00%
		1992-95	547	-	0.00%
			697	-	0.00%
	50-59	1984-87	32	-	0.00%
		1988-91	2,308	-	0.00%
1992-95		2,666	1	0.04%	
		5,006	1	0.02%	
60-64	1984-87	172	1	0.58%	
	1988-91	5,792	6	0.10%	
	1992-95	3,674	4	0.11%	
		9,638	11	0.11%	
65-69	1984-87	1,647	8	0.49%	
	1988-91	16,122	14	0.09%	
	1992-95	7,183	14	0.19%	
		24,952	36	0.14%	
70-74	1984-87	7,796	31	0.40%	
	1988-91	27,958	64	0.23%	
	1992-95	10,614	41	0.39%	
		46,368	136	0.29%	
75-79	1984-87	11,542	92	0.80%	
	1988-91	26,287	120	0.46%	
	1992-95	8,095	61	0.75%	
		45,924	273	0.59%	
80-84	1984-87	9,643	98	1.02%	
	1988-91	18,063	193	1.07%	
	1992-95	3,656	58	1.59%	
		31,362	349	1.11%	

	Ages 85+	1984-87	5,748	13	0.23%
		1988-91	11,671	140	1.20%
		1992-95	757	8	1.06%
			18,176	161	0.89%
5	Less than 40	1984-87	-	-	0.00%
		1988-91	1	-	0.00%
		1992-95	186	-	0.00%
			187	-	0.00%
	40-49	1984-87	1	-	0.00%
		1988-91	72	-	0.00%
		1992-95	274	-	0.00%
			347	-	0.00%
	50-59	1984-87	16	-	0.00%
		1988-91	1,397	2	0.14%
		1992-95	1,393	-	0.00%
			2,806	2	0.07%
	60-64	1984-87	90	-	0.00%
		1988-91	3,584	5	0.14%
		1992-95	2,049	4	0.20%
			5,723	9	0.16%
	65-69	1984-87	774	6	0.78%
		1988-91	9,895	15	0.15%
		1992-95	3,946	12	0.30%
			14,615	33	0.23%
	70-74	1984-87	5,777	25	0.43%
		1988-91	19,850	54	0.27%
		1992-95	6,752	28	0.41%
			32,379	107	0.33%
	75-79	1984-87	9,781	58	0.59%
		1988-91	20,180	109	0.54%
		1992-95	5,286	51	0.96%
			35,247	218	0.62%



	80-84	1984-87	8,718	112	1.28%
		1988-91	13,933	174	1.25%
		1992-95	2,509	52	2.07%
			25,160	338	1.34%
	Ages 85+	1984-87	5,616	28	0.50%
		1988-91	9,552	123	1.29%
		1992-95	573	12	2.09%
			15,741	163	1.04%
6	Less than 40	1984-87	-	-	0.00%
		1988-91	1	-	0.00%
		1992-95	36	-	0.00%
			37	-	0.00%
	40-49	1984-87	1	-	0.00%
		1988-91	41	-	0.00%
		1992-95	120	-	0.00%
			162	-	0.00%
	50-59	1984-87	10	-	0.00%
		1988-91	749	-	0.00%
		1992-95	810	-	0.00%
			1,569	-	0.00%
	60-64	1984-87	55	-	0.00%
		1988-91	1,754	2	0.11%
		1992-95	1,151	3	0.26%
			2,960	5	0.17%
	65-69	1984-87	392	1	0.26%
		1988-91	4,868	9	0.18%
		1992-95	2,280	3	0.13%
			7,540	13	0.17%
	70-74	1984-87	4,379	15	0.34%
		1988-91	11,518	40	0.35%
		1992-95	4,469	15	0.34%
			20,366	70	0.34%

	75-79	1984-87	8,389	48	0.57%
		1988-91	13,819	86	0.62%
		1992-95	3,537	38	1.07%
			25,745	172	0.67%
	80-84	1984-87	7,787	82	1.05%
		1988-91	9,883	146	1.48%
		1992-95	1,714	27	1.58%
			19,384	255	1.32%
	Ages 85+	1984-87	5,450	46	0.84%
		1988-91	7,254	117	1.61%
		1992-95	422	14	3.32%
			13,126	177	1.35%
7	Less than 40	1984-87	-	-	0.00%
		1988-91	-	-	0.00%
		1992-95	19	-	0.00%
			19	-	0.00%
	40-49	1984-87	-	-	0.00%
		1988-91	26	-	0.00%
		1992-95	52	-	0.00%
			78	-	0.00%
	50-59	1984-87	10	-	0.00%
		1988-91	455	-	0.00%
		1992-95	361	-	0.00%
			826	-	0.00%
	60-64	1984-87	40	-	0.00%
		1988-91	808	-	0.00%
		1992-95	564	-	0.00%
			1,412	-	0.00%
	65-69	1984-87	307	-	0.00%
		1988-91	1,946	9	0.46%
		1992-95	1,143	3	0.26%
			3,396	12	0.35%

70-74	1984-87	3,431	12	0.35%
	1988-91	5,003	30	0.60%
	1992-95	2,405	13	0.54%
		10,839	55	0.51%
75-79	1984-87	7,328	45	0.61%
	1988-91	8,029	58	0.72%
	1992-95	2,081	15	0.72%
		17,438	118	0.68%
80-84	1984-87	7,051	78	1.11%
	1988-91	5,891	99	1.68%
	1992-95	1,024	38	3.71%
		13,966	215	1.54%
Ages 85+	1984-87	5,239	52	0.99%
	1988-91	4,936	98	1.99%
	1992-95	265	8	3.02%
		10,440	158	1.51%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
0	Less than 40	1-4	124	-	0.00%
		5+	16	-	0.00%
		Unlimited	98	-	0.00%
		Unknown	84	-	0.00%
		Total	322	-	0.00%
	40-49	1-4	882	2	0.23%
		5+	30	-	0.00%
		Unlimited	501	-	0.00%
		Unknown	256	-	0.00%
		Total	1,669	2	0.12%
	50-59	1-4	9,242	21	0.23%
		5+	1,024	2	0.20%
		Unlimited	7,046	5	0.07%
		Unknown	1,019	-	0.00%
		Total	18,331	28	0.15%
	60-64	1-4	25,719	98	0.38%
		5+	4,188	25	0.60%
		Unlimited	13,940	14	0.10%
		Unknown	1,263	1	0.08%
		Total	45,110	138	0.31%
	65-69	1-4	104,551	678	0.65%
		5+	19,923	197	0.99%
		Unlimited	32,161	128	0.40%
		Unknown	2,504	1	0.04%
		Total	159,139	1,004	0.63%
	70-74	1-4	177,362	1,996	1.13%
		5+	44,835	586	1.31%
Unlimited		36,401	221	0.61%	
Unknown		1,806	2	0.11%	
Total		260,404	2,805	1.08%	

75-79	1-4	172,112	3,642	2.12%
	5+	50,106	875	1.75%
	Unlimited	21,225	194	0.91%
	Unknown	837	1	0.12%
	Total	244,280	4,712	1.93%
80-84	1-4	111,269	3,570	3.21%
	5+	29,609	646	2.18%
	Unlimited	3,555	44	1.24%
	Unknown	164	-	0.00%
	Total	144,597	4,260	2.95%
Ages 85+	1-4	50,576	1,356	2.68%
	5+	11,521	222	1.93%
	Unlimited	38	-	0.00%
	Unknown	-	-	0.00%
	Total	62,135	1,578	2.54%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
7-19	Less than 40	1-4	-	-	0.00%
		5+	-	-	0.00%
		Unlimited	15	-	0.00%
		Unknown	2	-	0.00%
		Total	17	-	0.00%
	40-49	1-4	4	-	0.00%
		5+	-	-	0.00%
		Unlimited	17	-	0.00%
		Unknown	11	-	0.00%
		Total	32	-	0.00%
	50-59	1-4	24	-	0.00%
		5+	-	-	0.00%
		Unlimited	1,587	6	0.38%
		Unknown	81	-	0.00%
		Total	1,692	6	0.35%
60-64	1-4	47	-	0.00%	
	5+	-	-	0.00%	
	Unlimited	4,079	14	0.34%	
	Unknown	90	-	0.00%	
	Total	4,216	14	0.33%	
65-69	1-4	161	1	0.62%	
	5+	-	-	0.00%	
	Unlimited	22,572	61	0.27%	
	Unknown	221	-	0.00%	
	Total	22,954	62	0.27%	
70-74	1-4	354	2	0.56%	
	5+	-	-	0.00%	
	Unlimited	40,281	159	0.39%	
	Unknown	220	-	0.00%	
	Total	40,855	161	0.39%	

75-79	1-4	379	-	0.00%
	5+	-	-	0.00%
	Unlimited	36,224	230	0.63%
	Unknown	95	-	0.00%
	Total	36,698	230	0.63%
80-84	1-4	122	1	0.82%
	5+	-	-	0.00%
	Unlimited	26,907	292	1.09%
	Unknown	21	-	0.00%
	Total	27,050	293	1.08%
Ages 85+	1-4	35	-	0.00%
	5+	-	-	0.00%
	Unlimited	13,299	180	1.35%
	Unknown	-	-	0.00%
	Total	13,334	180	1.35%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
20	Less than 40	1-4	74	-	0.00%
		5+	217	-	0.00%
		Unlimited	66	-	0.00%
		Unknown	4	-	0.00%
		Total	361	-	0.00%
	40-49	1-4	1,866	-	0.00%
		5+	4,470	4	0.09%
		Unlimited	3,843	1	0.03%
		Unknown	8	-	0.00%
		Total	10,187	5	0.05%
	50-59	1-4	18,350	12	0.07%
		5+	24,201	21	0.09%
		Unlimited	27,644	24	0.09%
		Unknown	458	-	0.00%
		Total	70,653	57	0.08%
	60-64	1-4	45,759	91	0.20%
		5+	30,191	49	0.16%
		Unlimited	48,920	58	0.12%
		Unknown	664	1	0.15%
		Total	125,534	199	0.16%
65-69	1-4	143,942	433	0.30%	
	5+	64,003	189	0.30%	
	Unlimited	104,106	278	0.27%	
	Unknown	906	3	0.33%	
	Total	312,957	903	0.29%	
70-74	1-4	264,267	1,543	0.58%	
	5+	96,976	529	0.55%	
	Unlimited	121,222	521	0.43%	
	Unknown	649	1	0.15%	
	Total	483,114	2,594	0.54%	



75-79	1-4	296,542	3,222	1.09%
	5+	91,540	851	0.93%
	Unlimited	73,185	578	0.79%
	Unknown	348	4	1.15%
	Total	461,615	4,655	1.01%
80-84	1-4	215,877	3,784	1.75%
	5+	48,763	700	1.44%
	Unlimited	24,674	304	1.23%
	Unknown	224	4	1.79%
	Total	289,538	4,792	1.66%
Ages 85+	1-4	115,300	2,174	1.89%
	5+	18,199	260	1.43%
	Unlimited	2,120	12	0.57%
	Unknown	11	-	0.00%
	Total	135,630	2,446	1.80%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
30-50	Less than 40	1-4	190	-	0.00%
		5+	263	-	0.00%
		Unlimited	1,476	2	0.14%
		Unknown	30	-	0.00%
		Total	1,959	2	0.10%
40-49		1-4	459	-	0.00%
		5+	568	-	0.00%
		Unlimited	3,568	4	0.11%
		Unknown	193	-	0.00%
		Total	4,788	4	0.08%
50-59		1-4	2,372	1	0.04%
		5+	2,954	1	0.03%
		Unlimited	11,014	12	0.11%
		Unknown	829	-	0.00%
		Total	17,169	14	0.08%
60-64		1-4	6,016	9	0.15%
		5+	4,649	17	0.37%
		Unlimited	10,625	9	0.08%
		Unknown	1,238	-	0.00%
		Total	22,528	35	0.16%
65-69		1-4	26,027	44	0.17%
		5+	11,695	34	0.29%
		Unlimited	18,015	39	0.22%
		Unknown	2,876	-	0.00%
		Total	58,613	117	0.20%
70-74		1-4	46,403	136	0.29%
		5+	18,189	64	0.35%
		Unlimited	17,605	66	0.37%
		Unknown	2,001	-	0.00%
		Total	84,198	266	0.32%

75-79	1-4	34,543	247	0.72%
	5+	12,391	93	0.75%
	Unlimited	10,604	56	0.53%
	Unknown	845	1	0.12%
	Total	58,383	397	0.68%
80-84	1-4	20,228	278	1.37%
	5+	5,595	85	1.52%
	Unlimited	4,577	54	1.18%
	Unknown	275	-	0.00%
	Total	30,675	417	1.36%
Ages 85+	1-4	10,178	233	2.29%
	5+	1,869	59	3.16%
	Unlimited	937	51	5.44%
	Unknown	24	1	4.17%
	Total	13,008	344	2.64%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
60	Less than 40	1-4	43	-	0.00%
		5+	50,166	22	0.04%
		Unlimited	2,922	5	0.17%
		Unknown	15	-	0.00%
		Total	53,146	27	0.05%
	40-49	1-4	380	-	0.00%
		5+	73,342	42	0.06%
		Unlimited	5,486	3	0.05%
		Unknown	31	-	0.00%
		Total	79,239	45	0.06%
	50-59	1-4	1,248	-	0.00%
		5+	90,818	49	0.05%
		Unlimited	11,680	9	0.08%
		Unknown	177	1	0.56%
		Total	103,923	59	0.06%
	60-64	1-4	1,847	-	0.00%
		5+	33,369	37	0.11%
		Unlimited	12,005	22	0.18%
		Unknown	211	-	0.00%
		Total	47,432	59	0.12%
	65-69	1-4	3,266	4	0.12%
		5+	31,119	79	0.25%
		Unlimited	16,621	56	0.34%
		Unknown	471	-	0.00%
		Total	51,477	139	0.27%
	70-74	1-4	3,202	10	0.31%
		5+	23,278	83	0.36%
		Unlimited	14,988	106	0.71%
Unknown		345	-	0.00%	
Total		41,813	199	0.48%	

75-79	1-4	2,248	9	0.40%
	5+	8,913	41	0.46%
	Unlimited	9,379	122	1.30%
	Unknown	138	1	0.72%
	Total	20,678	173	0.84%
80-84	1-4	635	9	1.42%
	5+	1,571	24	1.53%
	Unlimited	3,921	79	2.01%
	Unknown	52	-	0.00%
	Total	6,179	112	1.81%
Ages 85+	1-4	110	-	0.00%
	5+	413	8	1.94%
	Unlimited	406	17	4.19%
	Unknown	-	-	0.00%
	Total	929	25	2.69%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
90	Less than 40	1-4	10,155	2	0.02%
		5+	32,076	13	0.04%
		Unlimited	27,583	8	0.03%
		Unknown	23	-	0.00%
		Total	69,837	23	0.03%
	40-49	1-4	12,835	4	0.03%
		5+	74,163	19	0.03%
		Unlimited	34,742	13	0.04%
		Unknown	124	-	0.00%
		Total	121,864	36	0.03%
	50-59	1-4	41,946	40	0.10%
		5+	89,338	27	0.03%
		Unlimited	46,764	27	0.06%
		Unknown	857	-	0.00%
		Total	178,905	94	0.05%
	60-64	1-4	67,643	102	0.15%
		5+	28,994	20	0.07%
		Unlimited	34,016	18	0.05%
		Unknown	1,281	-	0.00%
		Total	131,934	140	0.11%
	65-69	1-4	108,020	200	0.19%
		5+	29,202	33	0.11%
		Unlimited	37,968	38	0.10%
		Unknown	3,063	-	0.00%
		Total	178,253	271	0.15%
	70-74	1-4	116,981	335	0.29%
		5+	26,663	61	0.23%
		Unlimited	30,588	68	0.22%
Unknown		2,912	-	0.00%	
Total		177,144	464	0.26%	

75-79	1-4	67,744	527	0.78%
	5+	15,389	86	0.56%
	Unlimited	16,194	76	0.47%
	Unknown	1,256	-	0.00%
	Total	100,583	689	0.69%
80-84	1-4	32,879	394	1.20%
	5+	6,569	88	1.34%
	Unlimited	6,033	81	1.34%
	Unknown	384	-	0.00%
	Total	45,865	563	1.23%
Ages 85+	1-4	7,660	131	1.71%
	5+	2,733	52	1.90%
	Unlimited	2,109	52	2.47%
	Unknown	4	-	0.00%
	Total	12,506	235	1.88%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
100	Less than 40	1-4	79	-	0.00%
		5+	108	-	0.00%
		Unlimited	932	-	0.00%
		Unknown	-	-	0.00%
		Total	1,119	-	0.00%
	40-49	1-4	1,643	-	0.00%
		5+	2,241	-	0.00%
		Unlimited	4,516	1	0.02%
		Unknown	-	-	0.00%
		Total	8,400	1	0.01%
	50-59	1-4	18,696	9	0.05%
		5+	19,807	6	0.03%
		Unlimited	29,416	7	0.02%
		Unknown	95	-	0.00%
		Total	68,014	22	0.03%
	60-64	1-4	43,462	27	0.06%
		5+	29,733	21	0.07%
		Unlimited	46,409	25	0.05%
		Unknown	103	1	0.97%
		Total	119,707	74	0.06%
	65-69	1-4	118,332	163	0.14%
		5+	56,184	117	0.21%
		Unlimited	87,119	59	0.07%
		Unknown	195	-	0.00%
		Total	261,830	339	0.13%
	70-74	1-4	208,748	562	0.27%
		5+	81,902	316	0.39%
		Unlimited	95,065	170	0.18%
Unknown		137	-	0.00%	
Total		385,852	1,048	0.27%	



75-79	1-4	234,297	1,445	0.62%
	5+	76,121	499	0.66%
	Unlimited	59,734	217	0.36%
	Unknown	68	-	0.00%
	Total	370,220	2,161	0.58%
80-84	1-4	184,202	2,099	1.14%
	5+	43,392	542	1.25%
	Unlimited	23,485	121	0.52%
	Unknown	15	1	6.67%
	Total	251,094	2,763	1.10%
Ages 85+	1-4	116,102	1,368	1.18%
	5+	21,867	239	1.09%
	Unlimited	1,898	7	0.37%
	Unknown	1	-	0.00%
	Total	139,868	1,614	1.15%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
101-730	Less than 40	1-4	32	1	3.13%
		5+	16,513	12	0.07%
		Unlimited	670	1	0.15%
		Unknown	3	-	0.00%
		Total	17,218	14	0.08%
	40-49	1-4	120	-	0.00%
		5+	44,038	40	0.09%
		Unlimited	957	-	0.00%
		Unknown	1	-	0.00%
		Total	45,116	40	0.09%
	50-59	1-4	694	-	0.00%
		5+	81,129	66	0.08%
		Unlimited	2,402	-	0.00%
		Unknown	232	-	0.00%
		Total	84,457	66	0.08%
	60-64	1-4	1,483	-	0.00%
5+		41,624	38	0.09%	
Unlimited		2,096	2	0.10%	
Unknown		362	-	0.00%	
Total		45,565	40	0.09%	
65-69	1-4	4,244	2	0.05%	
	5+	32,700	37	0.11%	
	Unlimited	3,116	2	0.06%	
	Unknown	520	-	0.00%	
	Total	40,580	41	0.10%	
70-74	1-4	8,086	22	0.27%	
	5+	21,515	47	0.22%	
	Unlimited	3,351	5	0.15%	
	Unknown	349	-	0.00%	
	Total	33,301	74	0.22%	

75-79	1-4	9,358	49	0.52%
	5+	12,275	50	0.41%
	Unlimited	1,921	8	0.42%
	Unknown	141	1	0.71%
	Total	23,695	108	0.46%
80-84	1-4	6,363	66	1.04%
	5+	4,713	59	1.25%
	Unlimited	277	1	0.36%
	Unknown	35	2	5.71%
	Total	11,388	128	1.12%
Ages 85+	1-4	3,354	39	1.16%
	5+	1,370	26	1.90%
	Unlimited	129	4	3.10%
	Unknown	-	-	0.00%
	Total	4,853	69	1.42%

Appendix D-5  
SOA 1984-99 Long Term Care Intercompany Study  
Incidence Rates by Elimination Period, Attained Age, and Benefit Period

Elimination Period	Attained Age Group	Benefit Period	Exposure	Claims	Rate
All Periods	Less than 40	1-4	10,697	3	0.03%
		5+	99,359	47	0.05%
		Unlimited	33,762	16	0.05%
		Unknown	161	-	0.00%
		Total	143,979	66	0.05%
	40-49	1-4	18,189	6	0.03%
		5+	198,852	105	0.05%
		Unlimited	53,630	22	0.04%
		Unknown	624	-	0.00%
		Total	271,295	133	0.05%
	50-59	1-4	92,572	83	0.09%
		5+	309,271	172	0.06%
		Unlimited	137,553	90	0.07%
		Unknown	3,748	1	0.03%
		Total	543,144	346	0.06%
	60-64	1-4	191,976	327	0.17%
5+		172,748	207	0.12%	
Unlimited		172,090	162	0.09%	
Unknown		5,212	3	0.06%	
Total		542,026	699	0.13%	
65-69	1-4	508,543	1,525	0.30%	
	5+	244,826	686	0.28%	
	Unlimited	321,678	661	0.21%	
	Unknown	10,756	4	0.04%	
	Total	1,085,803	2,876	0.26%	
70-74	1-4	825,403	4,606	0.56%	
	5+	313,358	1,686	0.54%	
	Unlimited	359,501	1,316	0.37%	
	Unknown	8,419	3	0.04%	
	Total	1,506,681	7,611	0.51%	

75-79	1-4	817,223	9,141	1.12%
	5+	266,735	2,495	0.94%
	Unlimited	228,466	1,481	0.65%
	Unknown	3,728	8	0.21%
	Total	1,316,152	13,125	1.00%
80-84	1-4	571,575	10,201	1.78%
	5+	140,212	2,144	1.53%
	Unlimited	93,429	976	1.04%
	Unknown	1,170	7	0.60%
	Total	806,386	13,328	1.65%
Ages 85+	1-4	303,315	5,301	1.75%
	5+	57,972	866	1.49%
	Unlimited	20,936	323	1.54%
	Unknown	40	1	2.50%
	Total	382,263	6,491	1.70%

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SOA 1984-99 Long Term Care Intercompany Study

Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
0	Less than 40	< \$100	137	-	0.00%
		\$100	55	-	0.00%
		> \$100	211	-	0.00%
		Total	403	-	0.00%
	40-49	< \$100	664	2	0.30%
		\$100	407	-	0.00%
		> \$100	799	-	0.00%
		Total	1,870	2	0.11%
	50-59	< \$100	7,077	15	0.21%
		\$100	2,715	3	0.11%
		> \$100	3,943	2	0.05%
		Total	13,735	20	0.15%
	60-64	< \$100	20,447	66	0.32%
		\$100	5,267	9	0.17%
		> \$100	4,772	7	0.15%
		Total	30,486	82	0.27%
	65-69	< \$100	88,187	612	0.69%
		\$100	15,727	47	0.30%
		> \$100	10,512	20	0.19%
		Total	114,426	679	0.59%
	70-74	< \$100	175,766	1,879	1.07%
\$100		18,750	114	0.61%	
> \$100		9,714	49	0.50%	
Total		204,230	2,042	1.00%	
75-79	< \$100	184,185	3,205	1.74%	
	\$100	12,567	116	0.92%	
	> \$100	5,640	35	0.62%	
	Total	202,392	3,356	1.66%	
80-84	< \$100	110,297	2,755	2.50%	
	\$100	4,858	74	1.52%	
	> \$100	1,769	12	0.68%	
	Total	116,924	2,841	2.43%	
Ages 85+	< \$100	52,241	1,118	2.14%	
	\$100	1,138	12	1.05%	
	> \$100	140	1	0.71%	
	Total	53,519	1,131	2.11%	

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SOA 1984-99 Long Term Care Intercompany Study

Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
7-19	Less than 40	< \$100	3	-	0.00%
		\$100	3	-	0.00%
		> \$100	29	-	0.00%
		Total	35	-	0.00%
	40-49	< \$100	33	-	0.00%
		\$100	23	-	0.00%
		> \$100	74	-	0.00%
		Total	130	-	0.00%
	50-59	< \$100	538	-	0.00%
		\$100	337	-	0.00%
		> \$100	1,876	6	0.32%
		Total	2,751	6	0.22%
60-64	< \$100	1,483	1	0.07%	
	\$100	757	-	0.00%	
	> \$100	4,302	13	0.30%	
	Total	6,542	14	0.21%	
65-69	< \$100	8,438	1	0.01%	
	\$100	3,463	2	0.06%	
	> \$100	22,766	61	0.27%	
	Total	34,667	64	0.18%	
70-74	< \$100	15,104	9	0.06%	
	\$100	5,249	4	0.08%	
	> \$100	39,433	159	0.40%	
	Total	59,786	172	0.29%	
75-79	< \$100	14,749	10	0.07%	
	\$100	5,190	5	0.10%	
	> \$100	33,998	229	0.67%	
	Total	53,937	244	0.45%	
80-84	< \$100	11,148	10	0.09%	
	\$100	4,382	2	0.05%	
	> \$100	24,577	295	1.20%	
	Total	40,107	307	0.77%	
Ages 85+	< \$100	3,921	7	0.18%	
	\$100	1,587	4	0.25%	
	> \$100	13,154	180	1.37%	
	Total	18,662	191	1.02%	

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
20	Less than 40	< \$100	102	-	0.00%
		\$100	56	-	0.00%
		> \$100	228	-	0.00%
		Total	386	-	0.00%
	40-49	< \$100	2,862	-	0.00%
		\$100	3,251	1	0.03%
		> \$100	4,144	5	0.12%
		Total	10,257	6	0.06%
	50-59	< \$100	27,943	21	0.08%
		\$100	25,490	21	0.08%
		> \$100	18,586	18	0.10%
		Total	72,019	60	0.08%
	60-64	< \$100	72,142	134	0.19%
		\$100	42,017	56	0.13%
		> \$100	17,384	23	0.13%
		Total	131,543	213	0.16%
	65-69	< \$100	226,082	699	0.31%
		\$100	80,184	195	0.24%
		> \$100	24,672	80	0.32%
		Total	330,938	974	0.29%
	70-74	< \$100	410,629	2,382	0.58%
		\$100	88,787	351	0.40%
		> \$100	23,932	129	0.54%
		Total	523,348	2,862	0.55%
75-79	< \$100	452,143	4,605	1.02%	
	\$100	63,851	462	0.72%	
	> \$100	13,741	114	0.83%	
	Total	529,735	5,181	0.98%	
80-84	< \$100	303,614	4,981	1.64%	
	\$100	23,977	337	1.41%	
	> \$100	4,831	71	1.47%	
	Total	332,422	5,389	1.62%	
Ages 85+	< \$100	159,272	3,048	1.91%	
	\$100	6,650	112	1.68%	
	> \$100	1,420	8	0.56%	
	Total	167,342	3,168	1.89%	



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SOA 1984-99 Long Term Care Intercompany Study

Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
30-50	Less than 40	< \$100	3,614	3	0.08%
		\$100	864	1	0.12%
		> \$100	426	-	0.00%
	Total		4,904	4	0.08%
40-49	< 40	< \$100	4,328	1	0.02%
		\$100	1,696	3	0.18%
		> \$100	2,091	1	0.05%
	Total		8,115	5	0.06%
50-59	< 50	< \$100	11,526	11	0.10%
		\$100	5,464	4	0.07%
		> \$100	10,102	4	0.04%
	Total		27,092	19	0.07%
60-64	< 60	< \$100	17,529	31	0.18%
		\$100	7,803	8	0.10%
		> \$100	11,361	5	0.04%
	Total		36,693	44	0.12%
65-69	< 65	< \$100	53,342	94	0.18%
		\$100	22,230	25	0.11%
		> \$100	22,579	17	0.08%
	Total		98,151	136	0.14%
70-74	< 70	< \$100	78,849	240	0.30%
		\$100	24,275	33	0.14%
		> \$100	19,318	28	0.14%
	Total		122,442	301	0.25%
75-79	< 75	< \$100	60,877	375	0.62%
		\$100	14,246	39	0.27%
		> \$100	8,802	30	0.34%
	Total		83,925	444	0.53%
80-84	< 80	< \$100	33,853	446	1.32%
		\$100	6,459	30	0.46%
		> \$100	3,246	24	0.74%
	Total		43,558	500	1.15%
Ages 85+	< 85	< \$100	15,988	510	3.19%
		\$100	1,704	38	2.23%
		> \$100	975	16	1.64%
	Total		18,667	564	3.02%

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
60	Less than 40	< \$100	32,916	14	0.04%
		\$100	5,105	2	0.04%
		> \$100	27,202	14	0.05%
		Total	65,223	30	0.05%
	40-49	< \$100	37,628	13	0.03%
		\$100	14,921	12	0.08%
		> \$100	37,985	26	0.07%
		Total	90,534	51	0.06%
	50-59	< \$100	45,821	42	0.09%
		\$100	22,619	11	0.05%
		> \$100	49,252	24	0.05%
		Total	117,692	77	0.07%
	60-64	< \$100	26,015	45	0.17%
		\$100	13,030	14	0.11%
		> \$100	18,337	16	0.09%
		Total	57,382	75	0.13%
	65-69	< \$100	35,903	93	0.26%
		\$100	17,720	32	0.18%
		> \$100	15,524	47	0.30%
		Total	69,147	172	0.25%
	70-74	< \$100	36,226	193	0.53%
		\$100	14,457	54	0.37%
		> \$100	9,433	32	0.34%
		Total	60,116	279	0.46%
	75-79	< \$100	24,751	238	0.96%
		\$100	6,798	40	0.59%
		> \$100	3,546	24	0.68%
		Total	35,095	302	0.86%
	80-84	< \$100	11,871	259	2.18%
		\$100	2,116	32	1.51%
> \$100		878	17	1.94%	
Total		14,865	308	2.07%	
Ages 85+	< \$100	4,215	146	3.46%	
	\$100	580	14	2.41%	
	> \$100	218	4	1.83%	
	Total	5,013	164	3.27%	

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
90	Less than 40	< \$100	247,236	17	0.01%
		\$100	26,911	4	0.01%
		> \$100	28,134	13	0.05%
	Total		302,281	34	0.01%
40-49		< \$100	212,981	43	0.02%
		\$100	37,190	16	0.04%
		> \$100	61,070	21	0.03%
	Total		311,241	80	0.03%
50-59		< \$100	215,913	109	0.05%
		\$100	49,786	17	0.03%
		> \$100	79,197	26	0.03%
	Total		344,896	152	0.04%
60-64		< \$100	137,572	160	0.12%
		\$100	32,409	18	0.06%
		> \$100	35,286	21	0.06%
	Total		205,267	199	0.10%
65-69		< \$100	185,332	293	0.16%
		\$100	43,531	36	0.08%
		> \$100	39,789	24	0.06%
	Total		268,652	353	0.13%
70-74		< \$100	185,809	489	0.26%
		\$100	36,441	50	0.14%
		> \$100	29,919	35	0.12%
	Total		252,169	574	0.23%
75-79		< \$100	112,995	717	0.63%
		\$100	19,248	64	0.33%
		> \$100	12,757	38	0.30%
	Total		145,000	819	0.56%
80-84		< \$100	54,282	628	1.16%
		\$100	7,451	43	0.58%
		> \$100	4,028	31	0.77%
	Total		65,761	702	1.07%
Ages 85+		< \$100	16,988	348	2.05%
		\$100	1,886	31	1.64%
		> \$100	961	15	1.56%
	Total		19,835	394	1.99%

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SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
100	Less than 40	< \$100	6,523	-	0.00%
		\$100	299	-	0.00%
		> \$100	311	-	0.00%
		Total	7,133	-	0.00%
	40-49	< \$100	4,629	-	0.00%
		\$100	2,806	1	0.04%
		> \$100	3,648	-	0.00%
		Total	11,083	1	0.01%
	50-59	< \$100	20,196	5	0.02%
		\$100	26,893	10	0.04%
		> \$100	24,111	8	0.03%
		Total	71,200	23	0.03%
	60-64	< \$100	46,432	26	0.06%
		\$100	46,841	31	0.07%
		> \$100	31,559	23	0.07%
		Total	124,832	80	0.06%
	65-69	< \$100	135,910	207	0.15%
		\$100	85,956	81	0.09%
		> \$100	48,269	56	0.12%
		Total	270,135	344	0.13%
	70-74	< \$100	252,277	713	0.28%
\$100		96,539	207	0.21%	
> \$100		47,209	149	0.32%	
Total		396,025	1,069	0.27%	
75-79	< \$100	289,304	1,710	0.59%	
	\$100	66,319	320	0.48%	
	> \$100	27,135	153	0.56%	
	Total	382,758	2,183	0.57%	
80-84	< \$100	221,045	2,387	1.08%	
	\$100	29,690	295	0.99%	
	> \$100	8,644	99	1.15%	
	Total	259,379	2,781	1.07%	
Ages 85+	< \$100	136,692	1,603	1.17%	
	\$100	8,805	87	0.99%	
	> \$100	1,250	14	1.12%	
	Total	146,747	1,704	1.16%	

Appendix D-6

SOA 1984-99 Long Term Care Intercompany Study  
 Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
101-730	Less than 40	< \$100	7,037	1	0.01%
		\$100	7,118	5	0.07%
		> \$100	9,567	8	0.08%
		Total	23,722	14	0.06%
	40-49	< \$100	11,151	-	0.00%
		\$100	16,982	23	0.14%
		> \$100	21,837	17	0.08%
		Total	49,970	40	0.08%
	50-59	< \$100	16,803	1	0.01%
		\$100	34,815	40	0.11%
		> \$100	36,598	25	0.07%
		Total	88,216	66	0.07%
60-64	< \$100	11,483	10	0.09%	
	\$100	20,652	15	0.07%	
	> \$100	14,901	16	0.11%	
	Total	47,036	41	0.09%	
65-69	< \$100	14,914	12	0.08%	
	\$100	17,221	18	0.10%	
	> \$100	9,843	13	0.13%	
	Total	41,978	43	0.10%	
70-74	< \$100	18,830	44	0.23%	
	\$100	10,823	22	0.20%	
	> \$100	4,893	11	0.22%	
	Total	34,546	77	0.22%	
75-79	< \$100	17,640	81	0.46%	
	\$100	4,919	28	0.57%	
	> \$100	1,917	2	0.10%	
	Total	24,476	111	0.45%	
80-84	< \$100	10,007	112	1.12%	
	\$100	1,316	18	1.37%	
	> \$100	575	8	1.39%	
	Total	11,898	138	1.16%	
Ages 85+	< \$100	4,577	65	1.42%	
	\$100	432	10	2.31%	
	> \$100	147	1	0.68%	
	Total	5,156	76	1.47%	

Appendix D-6

SOA 1984-99 Long Term Care Intercompany Study

Incidence Rates by Elimination Period, Attained Age, and Maximum Benefit Per Day

Elimination Period	Attained Age		Exposure	Claims	Rate
	Group	Benefit Per Day			
All Periods	Less than 40	< \$100	297,568	35	0.01%
		\$100	40,411	12	0.03%
		> \$100	66,108	35	0.05%
		Total	404,087	82	0.02%
	40-49	< \$100	274,276	59	0.02%
		\$100	77,276	56	0.07%
		> \$100	131,648	70	0.05%
		Total	483,200	185	0.04%
	50-59	< \$100	345,817	204	0.06%
		\$100	168,119	106	0.06%
		> \$100	223,665	113	0.05%
		Total	737,601	423	0.06%
60-64	< \$100	333,103	473	0.14%	
	\$100	168,776	151	0.09%	
	> \$100	137,902	124	0.09%	
	Total	639,781	748	0.12%	
65-69	< \$100	748,108	2,011	0.27%	
	\$100	286,032	436	0.15%	
	> \$100	193,954	318	0.16%	
	Total	1,228,094	2,765	0.23%	
70-74	< \$100	1,173,490	5,949	0.51%	
	\$100	295,321	835	0.28%	
	> \$100	183,851	592	0.32%	
	Total	1,652,662	7,376	0.45%	
75-79	< \$100	1,156,644	10,941	0.95%	
	\$100	193,138	1,074	0.56%	
	> \$100	107,536	625	0.58%	
	Total	1,457,318	12,640	0.87%	
80-84	< \$100	756,117	11,578	1.53%	
	\$100	80,249	831	1.04%	
	> \$100	48,548	557	1.15%	
	Total	884,914	12,966	1.47%	
Ages 85+	< \$100	393,894	6,845	1.74%	
	\$100	22,782	308	1.35%	
	> \$100	18,265	239	1.31%	
	Total	434,941	7,392	1.70%	

Appendix D-7  
 SOA 1984-99 Long Term Care Intercompany Study  
 Comparison of Incidence Rates to 1985 NNHS  
 Incidence Rates by Elimination Period and Attained Age

Elimination Period	Attained Age Group	Exposure	Claims	Rate	Both Sexes Rate	Study/Survey
0	Less than 60	23,332	30	0.13%	0.11%	1.169
	60-64	49,149	139	0.28%	0.27%	1.047
	65-69	171,082	1,005	0.59%	0.59%	0.996
	70-74	271,377	2,810	1.04%	1.32%	0.784
	75-79	251,739	4,718	1.87%	3.01%	0.623
	80-84	147,237	4,261	2.89%	6.20%	0.467

Incidence Rates by Elimination Period and Attained Age - Females

Elimination Period	Attained Age Group	Exposure	Claims	Rate	Both Sexes Rate	Study/Survey
0	Less than 60	16,250	19	0.12%	0.08%	1.462
	60-64	34,424	99	0.29%	0.27%	1.065
	65-69	110,818	642	0.58%	0.72%	0.805
	70-74	168,757	1,717	1.02%	1.36%	0.748
	75-79	160,126	2,969	1.85%	3.02%	0.614
	80-84	97,645	2,861	2.93%	6.65%	0.441

Incidence Rates by Elimination Period and Attained Age - Males

Elimination Period	Attained Age Group	Exposure	Claims	Rate	Both Sexes Rate	Study/Survey
0	Less than 60	7,082	11	0.16%	0.14%	1.109
	60-64	14,723	40	0.27%	0.27%	1.006
	65-69	60,264	363	0.60%	0.43%	1.401
	70-74	102,618	1,093	1.07%	1.28%	0.832
	75-79	91,613	1,749	1.91%	2.99%	0.639
	80-84	49,592	1,400	2.82%	5.36%	0.527

Appendix E-1  
 SOA 1984-99 Long Term Care Intercompany Study  
 Percentage Persisting at Least n Days by Elimination Period

Days	0 Day Elimination Period					7-50 Day Elimination Period					60-150 Day Elimination Period				
	Number of Claims Open	Number of Claims Closed	Beginning Exposure	Number Terminating on Day n	Percentage Persisting n Days	Number of Claims Open	Number of Claims Closed	Beginning Exposure	Number Terminating on Day n	Percentage Persisting n Days	Number of Claims Open	Number of Claims Closed	Beginning Exposure	Number Terminating on Day n	Percentage Persisting n Days
1	1,764	12,777	14,541	27	99.81%	1,716	19,260	20,976	72	99.66%	2,241	10,644	12,885	10	99.92%
2	1,764	12,750	14,514	58	99.42	1,716	19,188	20,903	146	98.96	2,241	10,634	12,873	16	99.80
3	1,764	12,692	14,456	81	98.86	1,715	19,042	20,757	135	98.32	2,239	10,618	12,853	20	99.64
4	1,764	12,611	14,375	128	97.98	1,715	18,907	20,621	142	97.64	2,235	10,598	12,833	21	99.48
5	1,764	12,483	14,247	112	97.21	1,714	18,765	20,478	138	96.98	2,235	10,577	12,811	27	99.27
6	1,764	12,371	14,135	140	96.25	1,713	18,627	20,340	128	96.37	2,234	10,550	12,783	26	99.07
7	1,764	12,231	13,995	166	95.10	1,713	18,499	20,211	137	95.72	2,233	10,524	12,756	25	98.87
8	1,764	12,065	13,829	161	94.00	1,712	18,362	20,074	133	95.08	2,232	10,499	12,730	29	98.65
9	1,764	11,904	13,668	130	93.10	1,712	18,229	19,941	152	94.36	2,231	10,470	12,699	30	98.42
10	1,764	11,774	13,538	131	92.20	1,712	18,077	19,789	155	93.62	2,229	10,440	12,669	32	98.17
11	1,764	11,643	13,407	123	91.36	1,712	17,922	19,634	125	93.02	2,229	10,408	12,636	29	97.94
12	1,764	11,520	13,284	130	90.46	1,712	17,797	19,509	114	92.48	2,228	10,379	12,606	19	97.79
13	1,764	11,390	13,154	137	89.52	1,712	17,683	19,394	124	91.89	2,227	10,360	12,585	28	97.58
14	1,764	11,253	13,016	143	88.54	1,711	17,559	19,269	124	91.30	2,225	10,332	12,556	27	97.37
15	1,763	11,110	12,873	136	87.60	1,710	17,435	19,145	140	90.63	2,224	10,305	12,529	29	97.14
16	1,763	10,974	12,736	111	86.84	1,710	17,295	19,005	117	90.07	2,224	10,276	12,500	30	96.91
17	1,762	10,863	12,625	124	85.98	1,710	17,178	18,888	127	89.47	2,224	10,246	12,470	24	96.72
18	1,762	10,739	12,500	96	85.32	1,710	17,051	18,761	128	88.86	2,224	10,222	12,446	29	96.50
19	1,761	10,643	12,404	105	84.60	1,710	16,923	18,632	122	88.27	2,224	10,193	12,416	34	96.23
20	1,761	10,538	12,299	105	83.88	1,709	16,801	18,508	104	87.78	2,223	10,159	12,381	22	96.06
25	1,759	9,991	11,750	87	80.24	1,706	16,258	17,963	109	85.16	2,213	10,023	12,235	28	94.96
30	1,754	9,576	11,330	101	77.29	1,699	15,763	17,462	99	82.85	2,205	9,897	12,102	31	93.95
35	1,752	9,186	10,938	71	74.81	1,698	15,289	16,987	88	80.64	2,200	9,766	11,963	21	93.01
40	1,751	8,846	10,597	65	72.51	1,697	14,851	16,548	71	78.63	2,190	9,644	11,834	32	91.97
45	1,747	8,548	10,293	57	70.51	1,696	14,466	16,162	66	76.82	2,188	9,502	11,689	27	90.91
50	1,743	8,291	10,034	53	68.77	1,690	14,150	15,840	77	75.26	2,184	9,386	11,569	17	90.08
55	1,742	8,086	9,828	40	67.45	1,688	13,793	15,479	63	73.62	2,181	9,273	11,450	25	89.14
60	1,738	7,899	9,637	42	66.14	1,684	13,490	15,174	61	72.18	2,173	9,163	11,336	22	88.30
65	1,736	7,712	9,447	41	64.86	1,679	13,203	14,881	62	70.81	2,167	9,051	11,216	17	87.47
70	1,727	7,553	9,279	18	63.92	1,675	12,938	14,612	59	69.55	2,159	8,947	11,105	13	86.68
75	1,725	7,413	9,138	25	62.91	1,672	12,680	14,351	39	68.42	2,147	8,851	10,997	7	85.98
80	1,719	7,274	8,992	27	61.93	1,670	12,466	14,133	51	67.34	2,140	8,756	10,893	16	85.17
85	1,716	7,155	8,871	23	61.14	1,665	12,259	13,924	47	66.37	2,127	8,660	10,785	19	84.39
90	1,710	7,058	8,767	21	60.48	1,663	12,038	13,701	41	65.34	2,118	8,550	10,664	17	83.54
120	1,679	6,504	8,181	15	56.69	1,646	11,029	12,675	35	60.54	2,013	8,035	10,044	19	79.47
150	1,638	6,138	7,775	13	54.16	1,615	10,243	11,858	23	56.83	1,907	7,563	9,467	12	75.76
180	1,591	5,813	7,401	14	51.88	1,563	9,637	11,196	18	53.93	1,805	7,185	8,988	11	72.73
210	1,508	5,490	6,997	14	49.61	1,510	9,092	10,599	17	51.30	1,712	6,838	8,547	12	69.89
240	1,426	5,235	6,658	9	47.82	1,456	8,651	10,105	17	49.16	1,640	6,496	8,133	8	67.11
270	1,366	5,044	6,407	8	46.45	1,394	8,247	9,640	11	47.21	1,567	6,199	7,766	7	64.65
300	1,300	4,856	6,154	7	45.08	1,335	7,913	9,246	13	45.56	1,505	5,922	7,422	9	62.32
330	1,240	4,699	5,939	8	43.92	1,279	7,603	8,879	12	44.03	1,431	5,681	7,109	4	60.32
360	1,191	4,524	5,714	4	42.65	1,222	7,260	8,481	15	42.31	1,364	5,474	6,836	7	58.53
390	1,099	3,822	4,915	7	41.52	1,175	6,289	7,446	6	40.91	1,301	4,701	5,989	7	56.54
420	1,061	3,635	4,695	5	40.65	1,125	5,904	7,027	7	39.72	1,248	4,404	5,651	3	54.82
450	1,014	3,490	4,500	3	39.89	1,071	5,657	6,724	4	38.62	1,182	4,221	5,400	3	53.28
480	973	3,350	4,318	2	39.05	1,027	5,443	6,470	6	37.53	1,131	4,078	5,209	6	52.01
510	935	3,244	4,177	1	38.38	984	5,272	6,251	4	36.66	1,095	3,927	5,018	2	50.64
540	897	3,132	4,029	0	37.58	941	5,080	6,018	5	35.63	1,041	3,785	4,824	4	49.22
570	869	3,048	3,917	1	36.92	896	4,914	5,810	8	34.72	992	3,631	4,620	6	47.69
600	850	2,962	3,810	2	36.23	857	4,758	5,613	10	33.81	935	3,504	4,439	4	46.44
630	813	2,881	3,690	2	35.52	827	4,589	5,416	2	32.86	898	3,377	4,272	5	45.12
660	776	2,804	3,579	1	34.83	795	4,439	5,233	8	31.94	859	3,240	4,098	3	43.73
690	731	2,724	3,453	1	34.16	757	4,292	5,048	2	31.11	817	3,126	3,940	2	42.56
720	707	2,664	3,370	2	33.59	723	4,151	4,873	8	30.24	780	3,003	3,783	4	41.23
750	659	2,527	3,181	1	33.01	692	3,841	4,531	4	29.39	734	2,626	3,354	5	39.87
780	629	2,422	3,050	1	32.40	656	3,654	4,308	4	28.58	690	2,471	3,158	5	38.74
810	609	2,344	2,950	0	31.84	626	3,520	4,142	4	27.85	654	2,372	3,025	1	37.80
840	584	2,280	2,863	1	31.27	591	3,403	3,993	6	27.11	629	2,283	2,911	4	36.84
870	553	2,211	2,762	0	30.72	552	3,298	3,849	6	26.46	588	2,192	2,778	0	35.92
900	524	2,148	2,668	1	30.13	521	3,193	3,714	7	25.80	564	2,134	2,698	0	35.25
930	492	2,093	2,583	7	29.55	489	3,062	3,551	1	24.99	537	2,059	2,596	3	34.25
960	463	2,036	2,497	0	29.10	461	2,961	3,421	2	24.33	505	1,990	2,494	0	33.42
990	440	1,975	2,415	3	28.48	437	2,864	3,300	6	23.67	471	1,928	2,399	2	32.61
1020	417	1,908	2,324	2	27.85	417	2,767	3,183	0	23.07	451	1,851	2,302	5	31.57
1050	399	1,857	2,255	1	27.33	399	2,684	3,072	4	22.49	418	1,774	2,190	3	30.60
1080	380	1,797	2,176	2	26.67	366	2,565	2,930	4	21.66	395	1,684	2,078	0	29.42
1095	372	1,763	1,924	0	26.31	354	2,507	2,645	3	21.25	384	1,655	1,932	2	28.97
1460	195	755	948	1	22.55	177	1,064	1,207	5	15.32	202	642	824	1	21.09
1825	115	509	618	0	19.68	97	455	547	0	9.61	98	315	409	0	14.41
2190	76	177	253	0	19.22	56	154	206	0	8.38	42	78	118	0	12.77
2555	51	100	151	0	18.85	35	62	97	0	7.45	20	28	48	0	11.38



Appendix E-2  
 SOA Long Term Care Intercompany Study  
 Percentage Persisting at Least n Days by Gender

Days	Female					Male				
	Number of Claims Open	Number of Claims Closed	Beginning Exposure	Number Terminating on Day n	Percentage Persisting n Days	Number of Claims Open	Number of Claims Closed	Beginning Exposure	Number Terminating on Day n	Percentage Persisting n Days
1	4,036	27,947	31,983	57	99.82%	1,717	14,793	16,510	56	99.66%
2	4,036	27,890	31,925	134	99.40	1,717	14,737	16,452	86	99.14
3	4,035	27,756	31,788	149	98.94	1,715	14,651	16,365	87	98.61
4	4,032	27,607	31,638	193	98.33	1,714	14,564	16,278	98	98.02
5	4,031	27,414	31,443	168	97.81	1,714	14,466	16,180	109	97.36
6	4,029	27,246	31,274	192	97.21	1,714	14,357	16,071	102	96.74
7	4,028	27,054	31,081	198	96.59	1,714	14,255	15,967	130	95.95
8	4,027	26,856	30,882	205	95.95	1,712	14,125	15,837	118	95.24
9	4,026	26,651	30,676	211	95.29	1,712	14,007	15,718	101	94.63
10	4,025	26,440	30,465	220	94.60	1,711	13,906	15,617	98	94.03
11	4,025	26,220	30,245	186	94.02	1,711	13,808	15,518	91	93.48
12	4,025	26,034	30,059	173	93.48	1,710	13,717	15,426	90	92.94
13	4,025	25,861	29,884	186	92.89	1,709	13,627	15,335	103	92.31
14	4,023	25,675	29,696	198	92.27	1,708	13,524	15,231	97	91.72
15	4,021	25,477	29,498	182	91.71	1,707	13,427	15,134	123	90.98
16	4,021	25,295	29,315	175	91.16	1,707	13,304	15,011	83	90.48
17	4,020	25,120	29,140	178	90.60	1,707	13,221	14,928	97	89.89
18	4,020	24,942	28,961	157	90.11	1,707	13,124	14,831	96	89.31
19	4,019	24,785	28,803	180	89.55	1,707	13,028	14,734	82	88.81
20	4,018	24,605	28,622	148	89.08	1,706	12,946	14,650	83	88.31
25	4,011	23,810	27,820	147	86.60	1,698	12,514	14,211	77	85.72
30	3,996	23,120	27,116	132	84.49	1,693	12,167	13,860	99	83.48
35	3,990	22,489	26,477	119	82.55	1,691	11,802	13,491	61	81.50
40	3,980	21,875	25,854	119	80.63	1,688	11,516	13,204	49	79.84
45	3,973	21,319	25,290	97	78.95	1,687	11,247	12,933	53	78.18
50	3,963	20,866	24,828	101	77.52	1,682	11,011	12,693	46	76.79
55	3,957	20,445	24,398	89	76.24	1,681	10,756	12,435	39	75.28
60	3,950	20,043	23,993	80	75.01	1,672	10,558	12,230	45	74.04
65	3,944	19,661	23,603	84	73.80	1,665	10,354	12,017	36	72.86
70	3,930	19,316	23,243	57	72.80	1,657	10,170	11,827	33	71.76
75	3,918	19,021	22,938	47	71.90	1,652	9,971	11,622	24	70.60
80	3,908	18,737	22,642	58	70.98	1,647	9,806	11,449	36	69.52
85	3,895	18,457	22,350	59	70.09	1,639	9,664	11,303	31	68.69
90	3,883	18,179	22,059	52	69.24	1,634	9,512	11,144	28	67.78
120	3,775	16,851	20,621	42	65.08	1,587	8,756	10,342	27	63.17
150	3,655	15,853	19,506	27	61.97	1,529	8,129	9,656	21	59.35
180	3,520	15,044	18,560	19	59.41	1,463	7,626	9,084	24	56.23
210	3,371	14,328	17,693	24	57.10	1,382	7,125	8,506	19	53.13
240	3,236	13,674	16,904	22	54.98	1,308	6,739	8,044	12	50.75
270	3,106	13,110	16,213	18	53.15	1,241	6,410	7,650	8	48.69
300	2,980	12,613	15,589	20	51.51	1,179	6,107	7,281	9	46.74
330	2,865	12,171	15,031	13	50.06	1,103	5,840	6,942	11	45.00
360	2,729	11,706	14,432	17	48.49	1,063	5,575	6,637	9	43.29
390	2,590	9,977	12,540	6	47.08	1,000	4,858	5,848	14	41.70
420	2,493	9,405	11,894	7	45.90	956	4,561	5,517	8	40.35
450	2,384	9,058	11,434	6	44.91	897	4,333	5,227	4	39.01
480	2,291	8,749	11,036	7	43.94	853	4,145	4,997	7	37.77
510	2,212	8,501	10,706	4	43.14	815	3,964	4,775	3	36.55
540	2,116	8,232	10,345	4	42.16	776	3,786	4,560	5	35.31
570	2,027	7,981	10,006	8	41.23	743	3,633	4,375	7	34.19
600	1,945	7,760	9,702	12	40.38	709	3,484	4,192	4	33.06
630	1,866	7,541	9,402	5	39.54	684	3,323	4,005	4	31.83
660	1,793	7,317	9,107	7	38.63	649	3,183	3,832	5	30.72
690	1,700	7,103	8,798	2	37.81	616	3,055	3,670	3	29.73
720	1,638	6,902	8,539	7	36.96	583	2,932	3,514	7	28.73
750	1,556	6,334	7,880	7	36.04	540	2,673	3,210	3	27.83
780	1,476	6,018	7,491	8	35.18	510	2,539	3,046	2	27.02
810	1,406	5,802	7,202	2	34.42	494	2,442	2,934	3	26.33
840	1,343	5,632	6,973	7	33.69	472	2,341	2,812	4	25.53
870	1,267	5,457	6,720	3	33.01	437	2,251	2,687	3	24.82
900	1,175	5,254	6,428	5	32.14	410	2,134	2,544	6	23.81
930	1,134	5,141	6,274	7	31.59	394	2,080	2,473	4	23.37
960	1,070	5,006	6,074	1	31.02	369	1,988	2,355	1	22.58
990	1,007	4,852	5,858	5	30.30	351	1,922	2,273	6	21.95
1020	961	4,688	5,648	5	29.54	334	1,845	2,178	2	21.30
1050	903	4,556	5,456	7	28.91	312	1,766	2,077	1	20.58
1080	857	4,374	5,228	2	28.03	293	1,679	1,972	4	19.73
1095	831	4,292	4,727	5	27.59	288	1,640	1,790	0	19.39
1460	438	1,856	2,252	5	21.63	142	608	736	2	13.61
1825	240	986	1,213	0	15.87	71	293	362	0	9.40
2190	139	334	469	0	14.72	35	75	108	0	8.29
2555	88	155	243	0	13.70	18	35	53	0	7.77

Appendix E-3

SOA 1984-99 Long Term Care Intercompany Study  
 Percentage Persisting at Least n Days by Attained Age

Days	Percentage Persisting n Days	Percentage Persisting n Days	Percentage Persisting n Days	Percentage Persisting n Days	Percentage Persisting n Days
1	99.71%	99.78%	99.74%	99.82%	99.91%
2	99.32	99.31	99.27	99.46	99.39
3	99.12	98.61	98.79	99.21	98.95
4	98.83	97.81	98.2	98.77	98.77
5	98.34	96.93	97.67	98.4	98.6
10	94.04	92.74	94.49	96.2	97.11
19	88.96	86.74	89.39	92.04	93.34
20	88.77	86.15	88.9	91.71	93.17
25	86.23	83.04	86.41	89.73	91.94
30	83.79	80.32	84.33	88.07	90.27
60	74.02	69.08	75.16	79.87	82.02
65	72.84	67.63	73.98	78.79	81.67
70	71.77	66.64	72.95	77.76	80.35
75	70.88	65.51	71.99	76.83	79.64
80	69.61	64.54	71	75.92	79.02
85	68.33	63.47	70.21	75.13	78.14
90	67.34	62.48	69.38	74.3	77.25
120	62.4	58	65.13	70.25	72.53
150	57.41	54.58	61.9	66.97	68.3
180	53.58	51.79	59.22	64.18	65.29
360	38.89	40.69	47.8	51.77	52.44
750	27.17	28.26	34.19	37.28	35.43
780	26.31	27.73	33.29	36.07	33.97
810	25.55	27.04	32.55	35.36	32.42
840	25.16	26.44	31.8	34.11	31.63
870	24.39	25.94	31.09	33.09	30.82
900	23.87	25.42	30.4	32.57	29.14
930	23.48	24.63	29.62	31.71	26.75
960	23.08	23.98	29	30.98	26.14
990	22.28	23.45	28.3	30.04	25.48
1,020	22.02	22.91	27.51	29.27	24.82
1,050	21.61	22.34	26.81	28.58	24.48
1,080	21.19	21.6	25.86	27.94	22.73
1,095	21.04	21.33	25.41	27.38	22.37
1,460	15.86	16.37	19.38	20.23	12.52
1,825	12.19	12.49	14.2	10.17	3.37
2,190	12.19	11.29	13.12	7.78	
2,555	11.66	10.01	12.78	5.14	

Appendix E-4  
SOA 1984-99 Long Term Care Intercompany Study

Percentage Persisting at Least n Days - LTC Intercompany Study versus 1985 National Nursing Home Survey												
Days	Age 55-64			Age 65-74			Age 75-84			Age 85+		
	Current Study	1985 NH Survey	Ratio Study/Survey	Current Study	1985 NH Survey	Ratio Study/Survey	Current Study	1985 NH Survey	Ratio Study/Survey	Current Study	1985 NH Survey	Ratio Study/Survey
0	100%	100%	1.000	100%	100%	1.000	100%	100%	1.000	100%	100%	1.000
10	94.0	93.3	1.008	92.7	91.3	1.015	94.5	91.5	1.033	96.3	90.5	1.064
20	88.8	84.7	1.048	86.2	83.8	1.029	88.9	83.2	1.069	91.9	82.3	1.117
30	83.8	80.1	1.046	80.3	76.7	1.047	84.3	75.6	1.116	88.4	76.7	1.152
60	74.0	67.6	1.095	69.1	63.9	1.081	75.2	63.9	1.176	80.2	65.3	1.228
90	67.3	59.1	1.139	62.5	55.3	1.130	69.4	55.8	1.243	74.7	57.3	1.304
121	62.4	53.2	1.172	57.9	49.3	1.173	65.0	50.0	1.300	70.5	51.6	1.366
151	57.3	49.1	1.168	54.5	45.1	1.207	61.8	45.8	1.351	67.1	47.4	1.415
182	53.6	46.0	1.164	51.6	42.1	1.226	59.1	42.6	1.388	64.1	44.3	1.449
212	49.4	43.8	1.129	49.1	40.0	1.230	56.5	40.1	1.410	61.6	41.8	1.472
243	46.4	42.0	1.105	46.9	38.3	1.223	54.4	38.1	1.428	59.3	39.9	1.485
273	43.7	40.6	1.077	44.8	37.1	1.210	52.5	36.5	1.440	57.3	38.3	1.494
304	42.2	39.3	1.074	43.1	36.0	1.197	50.7	35.0	1.448	55.5	37.0	1.500
334	40.3	38.1	1.058	41.9	35.1	1.192	49.2	33.8	1.456	53.8	35.8	1.503
365	38.8	36.9	1.051	40.3	34.3	1.176	47.4	32.6	1.452	51.5	34.7	1.485
547	32.2	29.4	1.095	33.9	29.0	1.170	40.6	26.8	1.514	44.7	28.7	1.555
730	27.3	24.2	1.128	28.8	23.2	1.243	34.7	22.1	1.575	38.2	23.3	1.640
912	23.6	21.6	1.093	25.1	19.1	1.319	30.0	18.0	1.665	31.9	18.5	1.727
1095	21.0	19.5	1.078	21.3	16.2	1.320	25.4	14.6	1.742	26.8	14.7	1.821
1277	18.4	17.4	1.060	19.1	13.7	1.398	22.7	11.9	1.900	23.1		
1460	15.9			16.4	11.6	1.406	19.4	9.8	1.980	19.3		
1642	13.6			13.9	10.3	1.348	16.0	7.9	2.032	11.2		

APPENDIX F-1  
SOA 1984-99 Long Term Care Intercompany Study  
Lapse Rates by Issue Year Group, Policy Type and Duration  
(Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Issue Year Group	Duration	Policy Type								
		Individual			Group			All Types		
		Exposure	Lapses	Rate	Exposure	Lapses	Rate	Exposure	Lapses	Rate
1984-87	1	154,066	16,932	10.99%	34,279	3,743	10.91%	188,345	20,675	10.97%
	2	134,640	12,609	9.36%	30,125	2,728	9.05%	164,765	15,337	9.30%
	3	120,065	12,481	10.39%	26,982	1,625	6.02%	147,047	14,106	9.59%
	4	105,485	13,010	12.33%	24,621	1,284	5.21%	130,106	14,294	10.98%
	5	90,471	9,294	10.27%	22,892	1,019	4.45%	113,363	10,313	9.09%
	6	79,071	5,322	6.73%	1,719	91	5.29%	80,790	5,413	6.70%
	7	69,632	4,147	5.95%	882	25	2.83%	70,514	4,172	5.91%
	8	54,073	3,716	6.87%	812	36	4.43%	54,885	3,752	6.83%
	9	35,420	2,773	7.82%	3	0	0.00%	35,423	2,773	7.82%
	10	28,462	2,075	7.29%	3	0	0.00%	28,465	2,075	7.28%
	11	23,709	1,679	7.08%	3	1	33.33%	23,712	1,680	7.08%
	12	19,899	1,469	7.38%	2	0	0.00%	19,901	1,469	7.38%
	13	8,029	658	8.19%	1	0	0.00%	8,030	658	8.19%
	14	1,156	133	11.50%				1,156	133	11.50%
	15		1	0	0.00%				1	0
	Total	924,179	86,298	9.33%	142,324	10,552	7.41%	1,066,503	96,850	9.08%
1988-91	1	530,954	61,585	11.59%	200,359	23,450	11.70%	731,313	85,035	11.62%
	2	459,632	38,854	8.45%	165,221	12,093	7.31%	624,853	50,947	8.15%
	3	406,924	27,353	6.72%	145,145	8,466	5.83%	552,069	35,819	6.48%
	4	350,091	18,028	5.14%	120,624	4,867	4.03%	470,715	22,895	4.86%
	5	258,741	12,132	4.68%	72,836	2,175	2.98%	331,577	14,307	4.31%
	6	175,858	9,157	5.20%	53,632	1,366	2.54%	229,490	10,523	4.58%
	7	111,048	6,305	5.67%	35,674	704	1.97%	146,722	7,009	4.77%
	8	86,645	4,266	4.92%	33,475	488	1.45%	120,120	4,754	3.95%
	9	64,556	2,782	4.30%	24,776	324	1.30%	89,332	3,106	3.47%
	10	43,517	1,835	4.21%	1,061	37	3.48%	44,578	1,872	4.19%
	11	19,604	854	4.35%	794	7	0.88%	20,398	861	4.22%
	Total	2,507,570	183,151	7.30%	853,597	53,977	6.32%	3,361,167	237,128	7.05%
1992-95	1	509,135	50,555	9.92%	212,634	30,813	14.49%	721,769	81,368	11.27%
	2	348,201	26,249	7.53%	170,240	18,247	10.71%	518,441	44,496	8.58%
	3	230,663	16,760	7.26%	132,618	11,850	8.93%	363,281	28,610	7.87%
	4	157,445	10,602	6.73%	116,562	8,843	7.58%	274,007	19,445	7.09%
	5	95,520	5,185	5.42%	83,872	5,629	6.71%	179,392	10,814	6.02%
	6	54,957	2,688	4.89%	49,858	3,464	6.94%	104,815	6,152	5.86%
	7	24,815	1,078	4.34%	12,581	608	4.83%	37,396	1,686	4.50%
	Total	1,420,736	113,117	7.96%	778,365	79,454	10.20%	2,199,101	192,571	8.75%
1996-98	1	299,059	29,929	10.00%	176,632	34,977	19.80%	475,691	64,906	13.64%
	2	156,118	11,649	7.46%	84,809	12,681	14.95%	240,927	24,330	10.09%
	3	69,014	4,158	6.02%	36,282	3,864	10.64%	105,296	8,022	7.61%
	Total	524,191	45,736	8.72%	297,723	51,522	17.30%	821,914	97,258	11.83%
Grand Total		5,376,676	428,302	7.97%	2,072,009	195,505	9.44%	7,448,685	623,807	8.37%

APPENDIX F-2  
SOA 1984-99 Long Term Care Intercompany Study  
Lapse Rates by Issue Age Group and Duration  
(Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Age Group	Duration	Exposure	Lapses	Rate
Under 50	1	345,736	60,283	17.43%
	2	233,711	30,451	13.02%
	3	163,700	16,492	10.07%
	4	119,199	9,449	7.92%
	5	85,091	5,928	6.96%
	6	56,797	3,654	6.43%
	7	25,246	1,010	4.00%
	8	17,856	385	2.15%
	9	13,982	238	1.70%
	10	1,044	51	4.88%
	11	531	11	2.07%
	12	12	0	0.00%
	13	3	0	0.00%
	14	2	0	0.00%
	15	1	0	0.00%
	Total	1,062,911	127,952	12.03%
50-54	1	105,767	10,668	10.08%
	2	76,117	5,811	7.63%
	3	56,092	3,679	6.55%
	4	40,546	2,132	5.25%
	5	28,372	1,194	4.20%
	6	19,012	721	3.79%
	7	10,599	266	2.50%
	8	7,673	121	1.57%
	9	6,036	86	1.42%
	10	1,307	35	2.67%
	11	610	12	1.96%
	12	27	2	7.40%
	13	1	0	0.00%
	Total	352,159	24,727	7.02%
55-59	1	155,548	14,292	9.18%
	2	112,948	7,741	6.85%
	3	85,255	5,000	5.86%
	4	63,301	2,985	4.71%
	5	43,454	1,631	3.75%
	6	26,865	1,072	3.99%
	7	15,303	529	3.45%
	8	10,495	261	2.48%
	9	7,570	179	2.36%
	10	3,167	97	3.06%
	11	1,786	42	2.35%
	12	497	21	4.22%
	13	132	1	0.75%
	14	12	0	0.00%
	Total	526,333	33,851	6.43%

60-64	1	325,808	32,084	9.84%
	2	241,614	18,808	7.78%
	3	183,412	12,710	6.92%
	4	136,823	8,179	5.97%
	5	95,448	4,636	4.85%
	6	59,766	2,630	4.40%
	7	36,437	1,535	4.21%
	8	24,598	1,047	4.25%
	9	17,571	644	3.66%
	10	11,812	449	3.80%
	11	7,449	272	3.65%
	12	3,509	181	5.15%
	13	1,142	57	4.99%
	14	104	13	12.50%
	Total	1,145,493	83,245	7.26%
65-69	1	506,380	51,043	10.07%
	2	385,868	29,945	7.76%
	3	298,843	20,957	7.01%
	4	228,838	14,763	6.45%
	5	165,074	9,289	5.62%
	6	110,020	5,629	5.11%
	7	71,659	3,696	5.15%
	8	48,778	2,548	5.22%
	9	34,480	1,776	5.15%
	10	24,570	1,130	4.59%
	11	15,371	758	4.93%
	12	7,708	444	5.76%
	13	3,209	201	6.26%
	14	445	36	8.08%
	Total	1,901,243	142,215	7.48%
70-74	1	371,927	42,831	11.51%
	2	276,706	22,782	8.23%
	3	212,098	15,367	7.24%
	4	159,847	10,789	6.74%
	5	115,352	6,946	6.02%
	6	78,809	4,318	5.47%
	7	52,249	3,006	5.75%
	8	35,814	2,011	5.61%
	9	24,826	1,423	5.73%
	10	17,295	962	5.56%
	11	10,268	658	6.40%
	12	4,575	358	7.82%
	13	1,990	183	9.19%
	14	299	34	11.37%
	Total	1,362,055	111,668	8.19%

75-79	1	229,620	30,253	13.17%
	2	167,916	14,805	8.81%
	3	127,932	9,364	7.31%
	4	96,761	6,268	6.47%
	5	70,640	4,159	5.88%
	6	49,895	2,756	5.52%
	7	34,448	1,916	5.56%
	8	24,332	1,481	6.08%
	9	16,673	1,030	6.17%
	10	11,422	840	7.35%
	11	6,677	516	7.72%
	12	2,968	316	10.64%
	13	1,312	148	11.28%
	14	234	35	14.95%
	Total	840,830	73,887	8.78%
80-84	1	72,070	10,094	14.00%
	2	50,908	4,524	8.88%
	3	37,734	2,806	7.43%
	4	27,368	1,902	6.94%
	5	19,213	1,456	7.57%
	6	12,720	1,116	8.77%
	7	7,933	764	9.63%
	8	5,042	559	11.08%
	9	3,331	424	12.72%
	10	2,237	323	14.43%
	11	1,300	244	18.76%
	12	541	126	23.29%
	13	216	55	25.46%
	14	55	12	21.81%
	Total	240,668	24,405	10.14%
85-89	1	3,832	406	10.59%
	2	2,821	211	7.47%
	3	2,294	151	6.58%
	4	1,862	133	7.14%
	5	1,460	156	10.68%
	6	1,042	146	14.01%
	7	658	111	16.86%
	8	364	78	21.42%
	9	250	70	28.00%
	10	166	48	28.91%
	11	108	23	21.29%
	12	60	20	33.33%
	13	23	11	47.82%
	14	5	3	60.00%
	Total	14,945	1,567	10.48%

90 and Over	1	430	30	6.97%
	2	377	32	8.48%
	3	333	31	9.30%
	4	283	34	12.01%
	5	228	39	17.10%
	6	169	46	27.21%
	7	100	34	34.00%
	8	53	15	28.30%
	9	36	9	25.00%
	10	23	12	52.17%
	11	10	5	50.00%
	12	4	1	25.00%
	13	2	2	100.00%
Total	2,048	290	14.16%	

All Ages	1	2,117,118	251,984	11.90%
	2	1,548,986	135,110	8.72%
	3	1,167,693	86,557	7.41%
	4	874,828	56,634	6.47%
	5	624,332	35,434	5.67%
	6	415,095	22,088	5.32%
	7	254,632	12,867	5.05%
	8	175,005	8,506	4.86%
	9	124,755	5,879	4.71%
	10	73,043	3,947	5.40%
	11	44,110	2,541	5.76%
	12	19,901	1,469	7.38%
	13	8,030	658	8.19%
	14	1,156	133	11.50%
	15	1	0	0.00%
Total	7,448,685	623,807	8.37%	



APPENDIX F-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Lapse Rates by Type of Underwriting, Policy Type and Duration  
 (Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Type of Underwriting	Duration	Policy Type								
		Individual			Group			All Types		
		Exposure	Lapses	Rate	Exposure	Lapses	Rate	Exposure	Lapses	Rate
Full	1	1,173,180	116,052	9.89%	116,621	11,019	9.44%	1,289,801	127,071	9.85%
	2	855,562	62,438	7.29%	91,500	5,470	5.97%	947,062	67,908	7.17%
	3	630,104	40,198	6.37%	75,532	3,905	5.16%	705,636	44,103	6.25%
	4	451,075	25,747	5.70%	62,535	2,045	3.27%	513,610	27,792	5.41%
	5	310,257	15,874	5.11%	49,349	1,538	3.11%	359,606	17,412	4.84%
	6	204,745	11,186	5.46%	33,718	1,106	3.28%	238,463	12,292	5.15%
	7	126,540	6,887	5.44%	19,311	401	2.07%	145,851	7,288	4.99%
	8	80,071	4,154	5.18%	12,692	222	1.74%	92,763	4,376	4.71%
	9	53,358	2,535	4.75%	7,041	134	1.90%	60,399	2,669	4.41%
	10	33,077	1,664	5.03%	1,062	37	3.48%	34,139	1,701	4.98%
	11	14,101	784	5.55%	796	8	1.00%	14,897	792	5.31%
	12	1,877	264	14.06%	1	0	0.00%	1,878	264	14.05%
	13	974	152	15.60%	.	.	.	974	152	15.60%
	14	422	63	14.92%	.	.	.	422	63	14.92%
	15	1	0	0.00%	.	.	.	1	0	0.00%
		Total	3,935,344	287,998	7.31%	470,158	25,885	5.50%	4,405,502	313,883
Simplified	1	206,468	35,905	17.39%	101,069	12,027	11.89%	307,537	47,932	15.58%
	2	164,437	22,510	13.68%	76,686	6,027	7.85%	241,123	28,537	11.83%
	3	137,821	16,332	11.85%	63,119	3,709	5.87%	200,940	20,041	9.97%
	4	117,510	11,908	10.13%	52,227	2,530	4.84%	169,737	14,438	8.50%
	5	100,862	7,781	7.71%	24,126	980	4.06%	124,988	8,761	7.00%
	6	79,695	3,869	4.85%	2,984	83	2.78%	82,679	3,952	4.77%
	7	58,839	3,086	5.24%	2,121	28	1.32%	60,960	3,114	5.10%
	8	43,613	2,557	5.86%	2,087	19	0.91%	45,700	2,576	5.63%
	9	30,960	1,885	6.08%	2,019	23	1.13%	32,979	1,908	5.78%
	10	24,497	1,264	5.15%	.	.	.	24,497	1,264	5.15%
	11	16,621	811	4.87%	.	.	.	16,621	811	4.87%
	12	8,998	451	5.01%	.	.	.	8,998	451	5.01%
	13	3,980	228	5.72%	.	.	.	3,980	228	5.72%
	14	443	33	7.44%	.	.	.	443	33	7.44%
	Total	994,744	108,620	10.91%	326,438	25,426	7.78%	1,321,182	134,046	10.14%
Guaranteed	1	.	.	.	369,112	63,231	17.13%	369,112	63,231	17.13%
	2	.	.	.	252,770	31,216	12.34%	252,770	31,216	12.34%
	3	.	.	.	177,916	16,661	9.36%	177,916	16,661	9.36%
	4	.	.	.	128,783	9,653	7.49%	128,783	9,653	7.49%
	5	.	.	.	93,552	5,933	6.34%	93,552	5,933	6.34%
	6	.	.	.	60,984	3,527	5.78%	60,984	3,527	5.78%
	7	.	.	.	25,508	857	3.35%	25,508	857	3.35%
	8	.	.	.	18,699	247	1.32%	18,699	247	1.32%
	9	.	.	.	15,719	167	1.06%	15,719	167	1.06%
	10	.	.	.	2	0	0.00%	2	0	0.00%
	11	.	.	.	1	0	0.00%	1	0	0.00%
	12	.	.	.	1	0	0.00%	1	0	0.00%
	13	.	.	.	1	0	0.00%	1	0	0.00%
	Total	.	.	.	1,143,048	131,492	11.50%	1,143,048	131,492	11.50%
Other	1	27,156	2,119	7.80%	36,924	6,641	17.98%	64,080	8,760	13.67%
	2	14,057	767	5.45%	29,329	3,030	10.33%	43,386	3,797	8.75%
	3	6,675	314	4.70%	24,452	1,522	6.22%	31,127	1,836	5.89%
	4	3,438	109	3.17%	18,262	766	4.19%	21,700	875	4.03%
	5	1,979	47	2.37%	12,573	372	2.95%	14,552	419	2.87%
	6	504	13	2.57%	7,523	205	2.72%	8,027	218	2.71%
	7	9	0	0.00%	2,197	51	2.32%	2,206	51	2.31%
	8	1	0	0.00%	809	36	4.44%	810	36	4.44%
	Total	53,819	3,369	6.25%	132,069	12,623	9.55%	185,888	15,992	8.60%

APPENDIX F-4  
 SOA 1984-99 Long Term Care Intercompany Study  
 Lapse Rates by Gender and Duration  
 (Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Gender	Duration	Exposure	Lapses	Rate
Male	1	847,342	99,895	11.78%
	2	616,936	53,161	8.61%
	3	462,610	33,379	7.21%
	4	342,595	21,529	6.28%
	5	241,598	12,998	5.38%
	6	159,086	8,152	5.12%
	7	92,843	4,401	4.74%
	8	62,555	2,774	4.43%
	9	44,738	1,966	4.39%
	10	23,800	1,229	5.16%
	11	14,012	821	5.85%
	12	5,992	450	7.51%
	13	2,148	181	8.42%
	14	260	33	12.69%
	15	1	0	0.00%
		2,916,516	240,969	8.26%
Female	1	1,263,337	151,126	11.96%
	2	929,092	81,521	8.77%
	3	703,821	52,973	7.52%
	4	531,431	34,982	6.58%
	5	382,280	22,386	5.85%
	6	255,832	13,932	5.44%
	7	161,782	8,466	5.23%
	8	112,447	5,732	5.09%
	9	80,016	3,913	4.89%
	10	49,242	2,718	5.51%
	11	30,098	1,720	5.71%
	12	13,909	1,019	7.32%
	13	5,882	477	8.10%
	14	896	100	11.16%
	Total	4,520,065	381,065	8.43%
All Genders	1	2,110,679	251,021	11.89%
	2	1,546,028	134,682	8.71%
	3	1,166,431	86,352	7.40%
	4	874,026	56,511	6.46%
	5	623,878	35,384	5.67%
	6	414,918	22,084	5.32%
	7	254,625	12,867	5.05%
	8	175,002	8,506	4.86%
	9	124,754	5,879	4.71%
	10	73,042	3,947	5.40%
	11	44,110	2,541	5.76%
	12	19,901	1,469	7.38%
	13	8,030	658	8.19%
	14	1,156	133	11.50%
	15	1	0	0.00%
	Total	7,436,581	622,034	8.36%

APPENDIX F-5  
SOA 1984-99 Long Term Care Intercompany Study  
Lapse Rates by Elimination Period and Duration  
(Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Elimination Period	Duration	Exposure	Lapses	Rate
0	1	175,162	22,868	13.05%
	2	133,489	13,375	10.01%
	3	106,739	8,683	8.13%
	4	84,365	6,318	7.48%
	5	64,197	4,062	6.32%
	6	46,558	2,601	5.58%
	7	33,190	1,981	5.96%
	8	24,850	1,359	5.46%
	9	18,087	1,002	5.53%
	10	12,842	564	4.39%
	11	6,848	278	4.05%
	12	2,405	118	4.90%
	13	991	43	4.33%
	14	75	9	12.00%
	Total	709,798	63,261	8.91%
7-19	1	74,844	9,776	13.06%
	2	51,356	6,134	11.94%
	3	33,448	4,454	13.31%
	4	21,274	3,046	14.31%
	5	12,794	1,741	13.60%
	6	8,069	1,032	12.78%
	7	4,869	565	11.60%
	8	2,295	230	10.02%
	9	770	53	6.88%
	Total	209,719	27,031	12.88%
20	1	462,887	52,240	11.28%
	2	377,135	30,565	8.10%
	3	303,262	22,333	7.36%
	4	238,467	15,799	6.62%
	5	182,278	10,421	5.71%
	6	131,475	6,966	5.29%
	7	88,753	4,872	5.48%
	8	62,335	3,412	5.47%
	9	45,973	2,370	5.15%
	10	34,367	1,790	5.20%
	11	21,367	1,251	5.85%
	12	10,383	754	7.26%
	13	3,693	300	8.12%
	14	331	35	10.57%
	15	1	0	0.00%
	Total	1,962,707	153,108	7.80%

30	1	131,583	14,570	11.07%
	2	88,245	7,689	8.71%
	3	62,992	4,688	7.44%
	4	43,208	2,578	5.96%
	5	27,240	1,346	4.94%
	6	15,976	782	4.89%
	7	7,289	291	3.99%
	8	3,921	173	4.41%
	9	2,396	82	3.42%
	10	1,163	38	3.26%
	11	271	5	1.84%
Total	384,284	32,242	8.39%	
31-50	1	12,099	2,708	22.38%
	2	5,817	1,073	18.44%
	3	3,141	549	17.47%
	4	1,789	281	15.70%
	5	860	91	10.58%
	6	299	17	5.68%
	7	168	3	1.78%
	8	159	5	3.14%
	9	133	6	4.51%
	10	28	1	3.57%
Total	24,493	4,734	19.32%	
60	1	140,932	13,604	9.65%
	2	104,224	6,915	6.63%
	3	77,488	4,175	5.38%
	4	57,935	2,559	4.41%
	5	46,066	2,258	4.90%
	6	38,265	1,833	4.79%
	7	15,847	620	3.91%
	8	4,878	90	1.84%
	9	171	8	4.67%
	10	7	0	0.00%
	11	7	0	0.00%
Total	485,820	32,062	6.59%	
90	1	603,510	83,892	13.90%
	2	404,867	40,490	10.00%
	3	287,708	21,675	7.53%
	4	205,126	12,041	5.87%
	5	122,361	6,454	5.27%
	6	50,404	2,822	5.59%
	7	16,060	512	3.18%
	8	10,436	233	2.23%
	9	6,953	144	2.07%
	10	2,144	51	2.37%
	11	1,387	11	0.79%
	12	3	0	0.00%
	13	2	0	0.00%
Total	1,710,961	168,325	9.83%	

100	1	447,225	46,158	10.32%
	2	326,955	24,913	7.61%
	3	243,800	16,763	6.87%
	4	179,418	11,046	6.15%
	5	130,076	7,036	5.40%
	6	89,384	4,183	4.67%
	7	57,169	2,686	4.69%
	8	37,300	1,967	5.27%
	9	25,142	1,346	5.35%
	10	18,230	925	5.07%
	11	11,485	637	5.54%
	12	5,443	348	6.39%
	13	2,372	163	6.87%
	14	329	26	7.90%
	Total	1,574,328	118,197	7.50%
101-359	1	56,716	4,762	8.39%
	2	46,567	3,303	7.09%
	3	39,687	2,568	6.47%
	4	34,600	2,061	5.95%
	5	30,870	1,018	3.29%
	6	28,166	795	2.82%
	7	26,060	504	1.93%
	8	24,524	397	1.61%
	9	21,482	291	1.35%
	10	1,230	76	6.17%
	11	324	19	5.86%
	12	26	3	11.53%
	Total	310,252	15,797	5.09%
360-365	1	3,632	1,225	33.72%
	2	1,986	420	21.14%
	3	1,323	210	15.87%
	4	1,012	235	23.22%
	5	631	78	12.36%
	6	476	59	12.39%
	7	206	20	9.70%
	8	100	9	9.00%
	9	75	2	2.66%
	10	41	1	2.43%
	Total	9,482	2,259	23.82%
730	1	2	0	0.00%
	Total	2	0	0.00%

Unknown	1	8,526	181	2.12%
	2	8,345	233	2.79%
	3	8,105	459	5.66%
	4	7,634	670	8.77%
	5	6,959	929	13.34%
	6	6,023	998	16.56%
	7	5,021	813	16.19%
	8	4,207	631	14.99%
	9	3,573	575	16.09%
	10	2,991	501	16.75%
	11	2,421	340	14.04%
	12	1,641	246	14.99%
	13	972	152	15.63%
	14	421	63	14.96%
	Total	66,839	6,791	10.16%
All Periods	1	2,117,118	251,984	11.90%
	2	1,548,986	135,110	8.72%
	3	1,167,693	86,557	7.41%
	4	874,828	56,634	6.47%
	5	624,332	35,434	5.67%
	6	415,095	22,088	5.32%
	7	254,632	12,867	5.05%
	8	175,005	8,506	4.86%
	9	124,755	5,879	4.71%
	10	73,043	3,947	5.40%
	11	44,110	2,541	5.76%
	12	19,901	1,469	7.38%
	13	8,030	658	8.19%
	14	1,156	133	11.50%
	15	1	0	0.00%
	Total	7,448,685	623,807	8.37%

APPENDIX F-6  
 SOA 1984-99 Long Term Care Intercompany Study  
 Lapse Rates by Benefit Period and Duration  
 (Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Benefit Period	Duration	Exposure	Lapses	Rate
Limited	1	1,677,058	211,087	12.58%
	2	1,234,746	113,465	9.18%
	3	942,299	74,072	7.86%
	4	713,387	48,787	6.83%
	5	521,441	30,946	5.93%
	6	356,934	19,445	5.44%
	7	232,012	11,660	5.02%
	8	164,567	7,967	4.84%
	9	118,997	5,694	4.78%
	10	70,282	3,855	5.48%
	11	43,045	2,508	5.82%
	12	19,900	1,469	7.38%
	13	8,029	658	8.19%
	14	1,156	133	11.50%
	15	1	0	0.00%
	Total	6,103,854	531,746	8.71%
Unlimited	1	427,425	39,278	9.18%
	2	304,554	20,467	6.72%
	3	219,693	12,012	5.46%
	4	158,646	7,684	4.84%
	5	102,390	4,448	4.34%
	6	58,142	2,638	4.53%
	7	22,615	1,205	5.32%
	8	10,436	539	5.16%
	9	5,757	185	3.21%
	10	2,760	92	3.33%
	11	1,064	33	3.10%
	Total	1,313,482	88,581	6.74%

APPENDIX F-7  
 SOA 1984-99 Long Term Care Intercompany Study  
 Lapse Rates by Benefit Escalator Clause and Duration  
 (Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Benefit Escalator Clause	Duration	Exposure	Lapses	Rate
Future Purchase Option	1	507,663	47,742	9.40%
	2	399,886	28,724	7.18%
	3	315,456	18,795	5.95%
	4	245,267	11,312	4.61%
	5	170,675	6,456	3.78%
	6	101,351	3,957	3.90%
	7	56,882	1,312	2.30%
	8	44,565	796	1.78%
	9	33,432	552	1.65%
	10	6,945	176	2.53%
	11	2,824	44	1.55%
	12	1	0	0.00%
	Total		1,884,947	119,866
Benefits Increase Annually, Premiums Level	1	427,663	49,378	11.54%
	2	276,852	22,673	8.18%
	3	185,258	12,345	6.66%
	4	115,535	6,039	5.22%
	5	69,415	2,972	4.28%
	6	36,540	1,217	3.33%
	7	12,006	385	3.20%
	8	3,944	91	2.30%
	9	1,281	17	1.32%
	10	377	6	1.59%
	11	202	2	0.99%
	12	1	0	0.00%
	13	1	0	0.00%
Total		1,129,075	95,125	8.42%
Benefits Increase Annually, Premiums increase	1	17,123	1,246	7.27%
	2	15,119	960	6.34%
	3	12,663	640	5.05%
	4	10,504	386	3.67%
	5	8,511	407	4.78%
	6	6,137	351	5.71%
	7	4,610	309	6.70%
	8	3,608	193	5.34%
	9	2,705	114	4.21%
	10	1,756	77	4.38%
	11	630	20	3.17%
Total		83,366	4,703	5.64%



None	1	1,041,215	144,204	13.84%
	2	758,572	77,335	10.19%
	3	575,306	48,392	8.41%
	4	435,267	32,858	7.54%
	5	317,450	20,709	6.52%
	6	221,423	12,505	5.64%
	7	142,675	7,787	5.45%
	8	96,494	5,164	5.35%
	9	64,594	3,311	5.12%
	10	44,355	2,059	4.64%
	11	24,566	1,119	4.55%
	12	9,114	453	4.97%
	13	3,980	228	5.72%
	14	443	33	7.44%
	Total	3,735,454	356,157	9.53%
Unknown	1	123,454	9,414	7.62%
	2	98,557	5,418	5.49%
	3	79,010	6,385	8.08%
	4	68,255	6,039	8.84%
	5	58,281	4,890	8.39%
	6	49,644	4,058	8.17%
	7	38,459	3,074	7.99%
	8	26,394	2,262	8.57%
	9	22,743	1,885	8.28%
	10	19,610	1,629	8.30%
	11	15,888	1,356	8.53%
	12	10,785	1,016	9.42%
	13	4,049	430	10.61%
	14	713	100	14.02%
	15	1	0	0.00%
Total	615,843	47,956	7.78%	
All Clauses	1	2,117,118	251,984	11.90%
	2	1,548,986	135,110	8.72%
	3	1,167,693	86,557	7.41%
	4	874,828	56,634	6.47%
	5	624,332	35,434	5.67%
	6	415,095	22,088	5.32%
	7	254,632	12,867	5.05%
	8	175,005	8,506	4.86%
	9	124,755	5,879	4.71%
	10	73,043	3,947	5.40%
	11	44,110	2,541	5.76%
	12	19,901	1,469	7.38%
	13	8,030	658	8.19%
	14	1,156	133	11.50%
	15	1	0	0.00%
Total	7,448,685	623,807	8.37%	

APPENDIX F-8  
SOA 1984-99 Long Term Care Intercompany Study  
Lapse Rates by Premium Mode and Duration  
(Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Premium Mode	Duration	Exposure	Lapses	Rate
Annually	1	609,800	72,266	11.85%
	2	451,194	36,745	8.14%
	3	344,714	25,153	7.29%
	4	259,943	17,344	6.67%
	5	186,205	10,713	5.75%
	6	131,765	7,163	5.43%
	7	87,042	4,749	5.45%
	8	61,417	3,365	5.47%
	9	46,159	2,432	5.26%
	10	34,104	1,683	4.93%
	11	20,581	1,135	5.51%
	12	9,376	671	7.15%
	13	3,751	309	8.23%
	14	571	54	9.45%
	15	1	0	0.00%
	Total	2,246,623	183,782	8.18%
Semi-annually	1	133,892	14,702	10.98%
	2	102,678	9,088	8.85%
	3	78,840	6,164	7.81%
	4	58,833	4,150	7.05%
	5	42,822	2,834	6.61%
	6	30,093	1,782	5.92%
	7	19,760	1,197	6.05%
	8	14,054	870	6.19%
	9	10,768	640	5.94%
	10	8,103	533	6.57%
	11	5,217	350	6.70%
	12	2,592	228	8.79%
	13	977	91	9.31%
	14	168	27	16.07%
	Total	508,797	42,656	8.38%
Quarterly	1	217,706	27,080	12.43%
	2	165,202	15,988	9.67%
	3	126,421	10,380	8.21%
	4	94,853	6,616	6.97%
	5	69,441	4,736	6.82%
	6	47,006	2,646	5.62%
	7	28,501	1,681	5.89%
	8	19,054	1,185	6.21%
	9	13,167	765	5.80%
	10	9,261	588	6.34%
	11	5,548	371	6.68%
	12	2,591	211	8.14%
	13	1,004	87	8.66%
	14	102	12	11.76%
	Total	799,857	72,346	9.04%

Monthly, Including Monthly EFT	1	952,560	122,548	12.86%
	2	679,843	66,112	9.72%
	3	507,311	41,304	8.14%
	4	375,605	25,763	6.85%
	5	265,462	15,248	5.74%
	6	167,168	9,141	5.46%
	7	97,701	4,240	4.33%
	8	70,618	2,636	3.73%
	9	52,447	1,918	3.65%
	10	20,605	1,042	5.05%
	11	12,301	637	5.17%
	12	5,252	350	6.66%
	13	2,259	165	7.30%
	14	308	37	12.01%
	Total	3,209,440	291,141	9.07%

APPENDIX F-9  
SOA 1984-99 Long Term Care Intercompany Study  
Lapse Rates by Duration and Quarter  
(Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Duration	Quarter	Exposure	Lapses	Rate
1	1	2,117,118	47,932	2.26%
	2	2,047,388	47,231	2.30%
	3	1,984,855	37,955	1.91%
	4	1,933,039	118,866	6.14%
	Total	2,117,118	251,984	11.90%
2	1	1,548,986	29,534	1.90%
	2	1,505,152	28,455	1.89%
	3	1,462,745	23,670	1.61%
	4	1,426,105	53,451	3.74%
	Total	1,548,986	135,110	8.72%
3	1	1,167,693	18,288	1.56%
	2	1,139,976	18,052	1.58%
	3	1,113,486	15,668	1.40%
	4	1,087,479	34,549	3.17%
	Total	1,167,693	86,557	7.41%
4	1	874,828	12,288	1.40%
	2	852,814	12,701	1.48%
	3	832,055	9,913	1.19%
	4	807,549	21,732	2.69%
	Total	874,828	56,634	6.47%
5	1	624,332	7,446	1.19%
	2	607,272	7,883	1.29%
	3	591,891	6,311	1.06%
	4	577,744	13,794	2.38%
	Total	624,332	35,434	5.67%
6	1	415,095	4,676	1.12%
	2	403,167	4,879	1.21%
	3	390,981	3,848	0.98%
	4	381,629	8,685	2.27%
	Total	415,095	22,088	5.32%
7	1	254,632	2,645	1.03%
	2	247,819	2,646	1.06%
	3	241,249	2,383	0.98%
	4	235,055	5,193	2.20%
	Total	254,632	12,867	5.05%

8	1	175,005	1,799	1.02%
	2	170,042	1,819	1.06%
	3	165,215	1,574	0.95%
	4	160,869	3,314	2.06%
	Total	175,005	8,506	4.86%
9	1	124,755	1,257	1.00%
	2	121,968	1,307	1.07%
	3	119,861	1,080	0.90%
	4	117,890	2,235	1.89%
	Total	124,755	5,879	4.71%
10	1	73,043	834	1.14%
	2	71,612	859	1.19%
	3	70,126	717	1.02%
	4	68,780	1,537	2.23%
	Total	73,043	3,947	5.40%
11	1	44,110	511	1.15%
	2	43,212	557	1.28%
	3	42,243	498	1.17%
	4	41,341	975	2.35%
	Total	44,110	2,541	5.76%
12	1	19,901	282	1.41%
	2	19,456	350	1.79%
	3	18,921	259	1.36%
	4	18,489	578	3.12%
	Total	19,901	1,469	7.38%
13	1	8,030	120	1.49%
	2	7,841	157	2.00%
	3	7,604	120	1.57%
	4	7,417	261	3.51%
	Total	8,030	658	8.19%
14	1	1,156	23	1.98%
	2	1,124	38	3.38%
	3	1,079	25	2.31%
	4	1,048	47	4.48%
	Total	1,156	133	11.50%
15	1	1	0	0.00%
	2	1	0	0.00%
	3	1	0	0.00%
	4	1	0	0.00%
	Total	1	0	0.00%

APPENDIX F-10  
SOA 1984-99 Long Term Care Intercompany Study  
Lapse Rates by Distribution Type and Duration  
(Excludes Those Companies who do not Distinguish Between Deaths and Lapses)

Distribution Type	Duration	Exposure	Lapses	Rate
Company Agent	1	506,670	44,671	8.81%
	2	394,440	23,833	6.04%
	3	326,155	17,067	5.23%
	4	273,551	11,297	4.12%
	5	211,847	7,712	3.64%
	6	140,146	5,667	4.04%
	7	67,941	2,314	3.40%
	8	47,457	1,507	3.17%
	9	34,097	1,089	3.19%
	10	7,732	694	8.97%
	11	4,945	431	8.71%
	12	1,760	262	14.88%
	13	972	152	15.63%
	14	421	63	14.96%
	Total	2,018,134	116,759	5.78%
Independent Agent (Broker)	1	419,024	50,462	12.04%
	2	317,852	29,068	9.14%
	3	254,327	19,977	7.85%
	4	187,784	13,787	7.34%
	5	141,526	9,394	6.63%
	6	113,121	6,876	6.07%
	7	91,096	4,971	5.45%
	8	62,771	3,296	5.25%
	9	46,751	2,316	4.95%
	10	35,555	1,778	5.00%
	11	21,412	1,246	5.81%
	12	9,154	756	8.25%
	13	3,075	278	9.04%
	14	291	37	12.71%
	Total	1,703,739	144,242	8.46%
Agent, Type Unknown	1	729,669	80,852	11.08%
	2	536,507	47,008	8.76%
	3	382,282	31,315	8.19%
	4	265,619	21,431	8.06%
	5	192,013	13,027	6.78%
	6	132,968	7,605	5.71%
	7	91,636	5,170	5.64%
	8	64,180	3,687	5.74%
	9	43,544	2,467	5.66%
	10	29,751	1,475	4.95%
	11	17,749	863	4.86%
	12	8,984	451	5.02%
	13	3,980	228	5.72%
	14	443	33	7.44%
	Total	2,499,325	215,612	8.62%
Direct Mail	1	94,094	11,601	12.32%
	2	69,859	5,656	8.09%
	3	56,670	3,386	5.97%
	4	48,029	2,313	4.81%
	5	21,784	915	4.20%
	6	719	23	3.19%
	Total	291,155	23,894	8.20%

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Appendix: G - 1

ICD-9-CM CODES BY DIAGNOSIS CATEGORIES

*DIAGNOSIS CATEGORY*

*ICD-9-CM CODES INCLUDED*

ALZHEIMER'S	290-294, 331, 797
ARTHRITIS	710-739
CANCER	141-239, V10, V16
CIRCULATORY	390-398, 410-417, 420-429, 440-459
CONGENITAL	742-756
DIABETES	250
DIGESTIVE SYSTEM	530-579
ENDOCRINE, IMMUNITY SYSTEM	242-249, 251-289
GENITOURINARY SYSTEM	580-618
HYPERTENSION	401-405
INJURY	800-996
MENTAL	295-319
ILL-DEFINED AND MISCELLANEOUS CONDITIONS	780-796, 798-799
NERVOUS SYSTEM AND SENSE ORGANS	323-330, 332-380
RESPIRATORY	011, 012, 460-496, 500-519
SKIN AND SUBCUTANEOUS TISSUE	680-709
PREGNANCY DISORDERS	620-674, 759-772
STROKE	430-438
ALL OTHER	ALL OTHER CODES NOT DEFINED ELSEWHERE



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Appendix: G - 2

*Nursing Home Claims: Diagnosis Category Summary*

<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Alzheimer's	5,787	3,603,256	\$289,052,513	\$49,949	622.6	\$80
Arthritis	2,008	766,920	\$54,305,238	\$27,044	381.9	\$71
Cancer	2,774	472,858	\$34,500,635	\$12,437	170.5	\$73
Circulatory	4,015	1,716,453	\$121,061,884	\$30,152	427.5	\$71
Congenital	20	4,114	\$187,400	\$9,370	205.7	\$46
Diabetes	611	303,129	\$21,152,534	\$34,620	496.1	\$70
Digestive System	684	268,862	\$18,166,748	\$26,560	393.1	\$68
Endocrine, Immunity System	447	200,761	\$12,912,374	\$28,887	449.1	\$64
Genitourinary System	516	175,087	\$12,580,096	\$24,380	339.3	\$72
Hypertension	458	274,059	\$16,297,294	\$35,584	598.4	\$59
Ill-Defined and Misc Conditions	1,450	591,140	\$42,221,089	\$29,118	407.7	\$71
Injury	4,179	1,522,422	\$100,226,818	\$23,983	364.3	\$66
Mental	895	563,244	\$35,874,278	\$40,083	629.3	\$64
Nervous System and Sense Organs	1,459	701,578	\$60,957,614	\$41,780	480.9	\$87
Pregnancy Disorders	45	17,636	\$920,604	\$20,458	391.9	\$52
Respiratory	1,844	603,783	\$40,643,192	\$22,041	327.4	\$67
Skin and Subcutaneous Tissue	191	69,787	\$4,500,501	\$23,563	365.4	\$64
Stroke	4,078	1,831,193	\$130,555,268	\$32,015	449.0	\$71
Other/Unknown	13,875	3,892,698	\$240,246,415	\$17,315	280.6	\$62
Total	45,336	17,578,980	\$1,236,362,495	\$27,271	387.7	\$70

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Appendix: G - 2

*Home Health Care/ADC/Other Claims: Diagnosis Category Summary*

<i>Diagnosis Category</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Alzheimer's	769	159,488	\$11,493,397	\$14,946	207.4	\$72
Arthritis	450	54,709	\$3,523,268	\$7,829	121.6	\$64
Cancer	697	56,187	\$3,561,181	\$5,109	80.6	\$63
Circulatory	506	66,416	\$3,761,750	\$7,434	131.3	\$57
Congenital	5	350	\$39,289	\$7,858	70.0	\$112
Diabetes	52	5,472	\$356,064	\$6,847	105.2	\$65
Digestive System	89	5,856	\$436,126	\$4,900	65.8	\$74
Endocrine, Immunity System	47	4,163	\$363,567	\$7,735	88.6	\$87
Genitourinary System	47	2,795	\$208,154	\$4,429	59.5	\$74
Hypertension	42	2,562	\$330,694	\$7,874	61.0	\$129
Ill-Defined and Misc Conditions	148	16,366	\$1,122,838	\$7,587	110.6	\$69
Injury	706	77,776	\$4,676,212	\$6,624	110.2	\$60
Mental	63	4,768	\$554,298	\$8,798	75.7	\$116
Nervous System and Sense Organs	292	79,412	\$5,931,020	\$20,312	272.0	\$75
Pregnancy Disorders	14	221	\$62,463	\$4,462	15.8	\$283
Respiratory	187	20,095	\$1,600,944	\$8,561	107.5	\$80
Skin and Subcutaneous Tissue	28	3,817	\$269,015	\$9,608	136.3	\$70
Stroke	538	85,968	\$6,439,790	\$11,970	159.8	\$75
Other/Unknown	1,115	74,063	\$8,766,716	\$7,863	66.4	\$118
Total	5,795	720,484	\$53,496,786	\$9,232	124.3	\$74

Society of Actuaries Long Term Care Committee  
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Appendix: G - 3

*Nursing Home Claims: Status Type and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Closed	Alzheimer' s	4, 890	2, 971, 348	\$238, 122, 415	\$48, 696	607. 6	\$80
	Arthritis	1, 868	671, 908	\$48, 170, 460	\$25, 787	359. 7	\$72
	Cancer	2, 709	447, 246	\$32, 569, 605	\$12, 023	165. 1	\$73
	Circulatory	3, 677	1, 486, 349	\$104, 117, 174	\$28, 316	404. 2	\$70
	Congenital	18	3, 151	\$147, 320	\$8, 184	175. 1	\$47
	Diabetes	567	272, 109	\$18, 652, 952	\$32, 898	479. 9	\$69
	Digestive System	641	233, 939	\$15, 672, 617	\$24, 450	365. 0	\$67
	Endocrine, Immunity System	411	178, 724	\$11, 478, 751	\$27, 929	434. 9	\$64
	Genitourinary System	486	156, 623	\$11, 098, 801	\$22, 837	322. 3	\$71
	Hypertension	417	244, 841	\$14, 600, 329	\$35, 013	587. 1	\$60
	Ill-Defined and Misc Conditions	1, 304	485, 494	\$34, 731, 976	\$26, 635	372. 3	\$72
	Injury	3, 823	1, 257, 275	\$81, 732, 819	\$21, 379	328. 9	\$65
	Mental	839	514, 730	\$32, 752, 316	\$39, 037	613. 5	\$64
	Nervous System and Sense Organs	1, 261	609, 295	\$51, 143, 270	\$40, 558	483. 2	\$84
	Pregnancy Disorders	44	16, 691	\$863, 884	\$19, 634	379. 3	\$52
	Respiratory	1, 722	538, 478	\$36, 325, 546	\$21, 095	312. 7	\$67
	Skin and Subcutaneous Tissue	180	64, 697	\$4, 154, 865	\$23, 083	359. 4	\$64
	Stroke	3, 743	1, 624, 763	\$114, 450, 909	\$30, 577	434. 1	\$70
	Other/Unknown	11, 509	2, 713, 121	\$166, 528, 230	\$14, 469	235. 7	\$61
		Status Total	40, 109	14, 490, 782	\$1, 017, 314, 239	\$25, 364	361. 3

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*Nursing Home Claims: Status Type and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Open	Alzheimer's	897	631,908	\$50,930,098	\$56,778	704.5	\$81
	Arthritis	140	95,012	\$6,134,778	\$43,820	678.7	\$65
	Cancer	65	25,612	\$1,931,030	\$29,708	394.0	\$75
	Circulatory	338	230,104	\$16,944,710	\$50,132	680.8	\$74
	Congenital	2	963	\$40,080	\$20,040	481.5	\$42
	Diabetes	44	31,020	\$2,499,582	\$56,809	705.0	\$81
	Digestive System	43	34,923	\$2,494,131	\$58,003	812.2	\$71
	Endocrine, Immunity System	36	22,037	\$1,433,623	\$39,823	612.1	\$65
	Genitourinary System	30	18,464	\$1,481,295	\$49,377	615.5	\$80
	Hypertension	41	29,218	\$1,696,965	\$41,389	712.6	\$58
	Ill-Defined and Misc Conditions	146	105,646	\$7,489,113	\$51,295	723.6	\$71
	Injury	356	265,147	\$18,493,999	\$51,949	744.8	\$70
	Mental	56	48,514	\$3,121,962	\$55,749	866.3	\$64
	Nervous System and Sense Organs	198	92,283	\$9,814,344	\$49,567	466.1	\$106
	Pregnancy Disorders	1	945	\$56,720	\$56,720	945.0	\$60
	Respiratory	122	65,305	\$4,317,646	\$35,391	535.3	\$66
	Skin and Subcutaneous Tissue	11	5,090	\$345,636	\$31,421	462.7	\$68
	Stroke	335	206,430	\$16,104,359	\$48,073	616.2	\$78
	Other/Unknown	2,366	1,179,577	\$73,718,185	\$31,157	498.6	\$62
	Status Total	5,227	3,088,198	\$219,048,256	\$41,907	590.8	\$71
	Type Total	45,336	17,578,980	\$1,236,362,495	\$27,271	387.7	\$70

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Appendix: G - 3

*Home Health Care/ADC/Other Claims: Status Type and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Closed	Alzheimer's	560	95,819	\$6,193,253	\$11,059	171.1	\$65
	Arthritis	402	35,853	\$2,041,570	\$5,079	89.2	\$57
	Cancer	660	47,891	\$2,757,488	\$4,178	72.6	\$58
	Circulatory	457	44,887	\$2,768,180	\$6,057	98.2	\$62
	Congenital	5	350	\$39,289	\$7,858	70.0	\$112
	Diabetes	47	4,976	\$317,525	\$6,756	105.9	\$64
	Digestive System	84	5,333	\$343,123	\$4,085	63.5	\$64
	Endocrine, Immunity System	44	4,157	\$324,014	\$7,364	94.5	\$78
	Genitourinary System	43	1,278	\$143,496	\$3,337	29.7	\$112
	Hypertension	38	1,296	\$234,392	\$6,168	34.1	\$181
	Ill-Defined and Misc Conditions	136	14,074	\$840,018	\$6,177	103.5	\$60
	Injury	660	57,131	\$3,197,541	\$4,845	86.6	\$56
	Mental	56	3,395	\$369,110	\$6,591	60.6	\$109
	Nervous System and Sense Organs	210	35,127	\$2,586,277	\$12,316	167.3	\$74
	Pregnancy Disorders	14	221	\$62,463	\$4,462	15.8	\$283
	Respiratory	171	16,011	\$1,235,894	\$7,227	93.6	\$77
	Skin and Subcutaneous Tissue	24	952	\$123,575	\$5,149	39.7	\$130
	Stroke	452	61,188	\$4,377,926	\$9,686	135.4	\$72
	Other/Unknown	935	50,846	\$7,415,139	\$7,931	54.4	\$146
		Status Total	4,998	480,785	\$35,370,273	\$7,077	96.2

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*Home Health Care/ADC/Other Claims: Status Type and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>	
Open	Alzheimer's	209	63,669	\$5,300,144	\$25,360	304.6	\$83	
	Arthritis	48	18,856	\$1,481,698	\$30,869	392.8	\$79	
	Cancer	37	8,296	\$803,693	\$21,721	224.2	\$97	
	Circulatory	49	21,529	\$993,570	\$20,277	439.4	\$46	
	Diabetes	5	496	\$38,539	\$7,708	99.2	\$78	
	Digestive System	5	523	\$93,003	\$18,601	104.6	\$178	
	Endocrine, Immunity System	3	6	\$39,553	\$13,184	2.0	\$6,592	
	Genitourinary System	4	1,517	\$64,658	\$16,165	379.3	\$43	
	Hypertension	4	1,266	\$96,302	\$24,076	316.5	\$76	
	Ill-Defined and Misc Conditions	12	2,292	\$282,820	\$23,568	191.0	\$123	
	Injury	46	20,645	\$1,478,671	\$32,145	448.8	\$72	
	Mental	7	1,373	\$185,188	\$26,455	196.1	\$135	
	Nervous System and Sense Organs	82	44,285	\$3,344,743	\$40,790	540.1	\$76	
	Respiratory	16	4,084	\$365,050	\$22,816	255.3	\$89	
	Skin and Subcutaneous Tissue	4	2,865	\$145,440	\$36,360	716.3	\$51	
	Stroke	86	24,780	\$2,061,864	\$23,975	288.1	\$83	
	Other/Unknown	180	23,217	\$1,351,577	\$7,509	129.0	\$58	
	Status Total	797	239,699	\$18,126,513	\$22,743	300.8	\$76	
	Type Total		5,795	720,484	\$53,496,786	\$9,232	124.3	\$74

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*Nursing Home Claims: Gender and Diagnosis Summary*

<i>Gender</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
Female	Alzheimer's	3,665	2,454,653	\$198,150,995	\$54,066	669.8	\$81
	Arthritis	1,630	633,201	\$44,553,159	\$27,333	388.5	\$70
	Cancer	1,654	295,136	\$21,449,227	\$12,968	178.4	\$73
	Circulatory	2,572	1,166,268	\$82,165,460	\$31,946	453.4	\$70
	Congenital	11	2,067	\$94,040	\$8,549	187.9	\$45
	Diabetes	391	195,757	\$13,461,288	\$34,428	500.7	\$69
	Digestive System	487	194,471	\$13,175,095	\$27,054	399.3	\$68
	Endocrine, Immunity System	334	154,309	\$9,739,350	\$29,160	462.0	\$63
	Genitourinary System	275	102,888	\$7,280,817	\$26,476	374.1	\$71
	Hypertension	361	218,867	\$12,986,087	\$35,973	606.3	\$59
	Ill-Defined and Misc Conditions	970	419,236	\$29,678,295	\$30,596	432.2	\$71
	Injury	3,442	1,282,218	\$83,519,265	\$24,265	372.5	\$65
	Mental	607	409,423	\$26,078,091	\$42,962	674.5	\$64
	Nervous System and Sense Organs	735	389,907	\$33,130,323	\$45,075	530.5	\$85
	Pregnancy Disorders	38	15,206	\$783,494	\$20,618	400.2	\$52
	Respiratory	1,090	387,587	\$26,185,825	\$24,024	355.6	\$68
	Skin and Subcutaneous Tissue	133	56,236	\$3,677,189	\$27,648	422.8	\$65
	Stroke	2,500	1,202,338	\$84,409,657	\$33,764	480.9	\$70
	Other/Unknown	9,106	2,605,036	\$158,535,338	\$17,410	286.1	\$61
		Gender Total	30,001	12,184,804	\$849,052,995	\$28,301	406.1

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*Nursing Home Claims: Gender and Diagnosis Summary*

<i>Gender</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
Male	Alzheimer's	2,122	1,148,603	\$90,901,518	\$42,838	541.3	\$79
	Arthritis	378	133,719	\$9,752,079	\$25,799	353.8	\$73
	Cancer	1,120	177,722	\$13,051,408	\$11,653	158.7	\$73
	Circulatory	1,443	550,185	\$38,896,424	\$26,955	381.3	\$71
	Congenital	9	2,047	\$93,360	\$10,373	227.4	\$46
	Diabetes	220	107,372	\$7,691,246	\$34,960	488.1	\$72
	Digestive System	197	74,391	\$4,991,653	\$25,338	377.6	\$67
	Endocrine, Immunity System	113	46,452	\$3,173,024	\$28,080	411.1	\$68
	Genitourinary System	241	72,199	\$5,299,279	\$21,989	299.6	\$73
	Hypertension	97	55,192	\$3,311,207	\$34,136	569.0	\$60
	Ill-Defined and Misc Conditions	480	171,904	\$12,542,794	\$26,131	358.1	\$73
	Injury	737	240,204	\$16,707,553	\$22,670	325.9	\$70
	Mental	288	153,821	\$9,796,187	\$34,015	534.1	\$64
	Nervous System and Sense Organs	724	311,671	\$27,827,291	\$38,435	430.5	\$89
	Pregnancy Disorders	7	2,430	\$137,110	\$19,587	347.1	\$56
	Respiratory	754	216,196	\$14,457,367	\$19,174	286.7	\$67
	Skin and Subcutaneous Tissue	58	13,551	\$823,312	\$14,195	233.6	\$61
	Stroke	1,578	628,855	\$46,145,611	\$29,243	398.5	\$73
	Other/Unknown	4,769	1,287,662	\$81,711,077	\$17,134	270.0	\$63
		Gender Total	15,335	5,394,176	\$387,309,500	\$25,257	351.8
	Total	45,336	17,578,980	\$1,236,362,495	\$27,271	387.7	\$70



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*Home Health Care/ADC/Other Claims: Gender and Diagnosis Summary*

<i>Gender</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Female	Alzheimer's	478	109,728	\$7,965,412	\$16,664	229.6	\$73
	Arthritis	368	44,203	\$2,790,884	\$7,584	120.1	\$63
	Cancer	441	33,915	\$2,352,276	\$5,334	76.9	\$69
	Circulatory	317	43,795	\$2,651,322	\$8,364	138.2	\$61
	Congenital	5	350	\$39,289	\$7,858	70.0	\$112
	Diabetes	33	3,448	\$269,174	\$8,157	104.5	\$78
	Digestive System	62	4,868	\$346,783	\$5,593	78.5	\$71
	Endocrine, Immunity System	38	2,781	\$318,586	\$8,384	73.2	\$115
	Genitourinary System	31	2,009	\$130,435	\$4,208	64.8	\$65
	Hypertension	31	1,883	\$187,342	\$6,043	60.7	\$99
	Ill-Defined and Misc Conditions	102	14,542	\$907,922	\$8,901	142.6	\$62
	Injury	585	60,016	\$3,633,144	\$6,211	102.6	\$61
	Mental	52	3,132	\$501,182	\$9,638	60.2	\$160
	Nervous System and Sense Organs	163	40,952	\$3,111,741	\$19,090	251.2	\$76
	Pregnancy Disorders	14	221	\$62,463	\$4,462	15.8	\$283
	Respiratory	133	15,694	\$1,325,060	\$9,963	118.0	\$84
	Skin and Subcutaneous Tissue	21	1,692	\$143,114	\$6,815	80.6	\$85
Stroke	313	50,026	\$3,890,005	\$12,428	159.8	\$78	
Other/Unknown	764	48,364	\$6,178,006	\$8,086	63.3	\$128	
	Gender Total	3,951	481,619	\$36,804,140	\$9,315	121.9	\$76

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*Home Health Care/ADC/Other Claims: Gender and Diagnosis Summary*

<i>Gender</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>	
Male	Alzheimer's	291	49,760	\$3,527,985	\$12,124	171.0	\$71	
	Arthritis	82	10,506	\$732,384	\$8,932	128.1	\$70	
	Cancer	256	22,272	\$1,208,905	\$4,722	87.0	\$54	
	Circulatory	189	22,621	\$1,110,428	\$5,875	119.7	\$49	
	Diabetes	19	2,024	\$86,890	\$4,573	106.5	\$43	
	Digestive System	27	988	\$89,343	\$3,309	36.6	\$90	
	Endocrine, Immunity System	9	1,382	\$44,981	\$4,998	153.6	\$33	
	Genitourinary System	16	786	\$77,719	\$4,857	49.1	\$99	
	Hypertension	11	679	\$143,352	\$13,032	61.7	\$211	
	Ill-Defined and Misc Conditions	46	1,824	\$214,916	\$4,672	39.7	\$118	
	Injury	121	17,760	\$1,043,068	\$8,620	146.8	\$59	
	Mental	11	1,636	\$53,116	\$4,829	148.7	\$32	
	Nervous System and Sense Organs	129	38,460	\$2,819,279	\$21,855	298.1	\$73	
	Respiratory	54	4,401	\$275,884	\$5,109	81.5	\$63	
	Skin and Subcutaneous Tissue	7	2,125	\$125,901	\$17,986	303.6	\$59	
	Stroke	225	35,942	\$2,549,785	\$11,332	159.7	\$71	
	Other/Unknown	351	25,699	\$2,588,710	\$7,375	73.2	\$101	
	Gender Total	1,844	238,865	\$16,692,646	\$9,052	129.5	\$70	
		Total	5,795	720,484	\$53,496,786	\$9,232	124.3	\$74

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Nursing Home Claims: Diagnosis Category by Attained Age Summary

Diagnosis Category	Attained Age Band	Average	Average	Average	Total Payment	Claim Days	Per Day
		Age Band Tally	Days	Payments			
Alzheimer's	00-64	89	43,381	\$6,825,695	\$76,693	487.4	\$157
Alzheimer's	65-69	256	190,776	\$18,023,691	\$70,405	745.2	\$94
Alzheimer's	70-74	815	578,512	\$49,716,030	\$61,001	709.8	\$86
Alzheimer's	75-79	1,616	1,069,796	\$84,303,653	\$52,168	662.0	\$79
Alzheimer's	80-84	1,883	1,186,211	\$91,735,165	\$48,718	630.0	\$77
Alzheimer's	85-89	965	469,472	\$34,362,662	\$35,609	486.5	\$73
Alzheimer's	90+	163	65,108	\$4,085,617	\$25,065	399.4	\$63
Diagnosis Category Sub-Total		5,787	3,603,256	\$289,052,513	\$49,949	622.6	\$80
Arthritis	00-64	31	3,455	\$331,080	\$10,680	111.5	\$96
Arthritis	65-69	85	29,794	\$2,345,959	\$27,600	350.5	\$79
Arthritis	70-74	276	86,606	\$6,432,015	\$23,304	313.8	\$74
Arthritis	75-79	500	182,832	\$13,033,408	\$26,067	365.7	\$71
Arthritis	80-84	696	306,019	\$21,853,883	\$31,399	439.7	\$71
Arthritis	85-89	354	134,320	\$9,015,353	\$25,467	379.4	\$67
Arthritis	90+	66	23,894	\$1,293,540	\$19,599	362.0	\$54
Diagnosis Category Sub-Total		2,008	766,920	\$54,305,238	\$27,044	381.9	\$71
Cancer	00-64	148	7,390	\$1,106,324	\$7,475	49.9	\$150
Cancer	65-69	236	29,660	\$2,745,646	\$11,634	125.7	\$93
Cancer	70-74	579	78,587	\$5,774,039	\$9,972	135.7	\$73
Cancer	75-79	835	154,334	\$10,770,199	\$12,898	184.8	\$70
Cancer	80-84	640	132,245	\$9,372,566	\$14,645	206.6	\$71
Cancer	85-89	281	60,426	\$4,170,970	\$14,843	215.0	\$69
Cancer	90+	55	10,216	\$560,891	\$10,198	185.7	\$55
Diagnosis Category Sub-Total		2,774	472,858	\$34,500,635	\$12,437	170.5	\$73

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Nursing Home Claims: Diagnosis Category by Attained Age Summary

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
Circulatory	00-64	42	14,270	\$1,953,907	\$46,522	339.8	\$137
Circulatory	65-69	120	56,728	\$4,857,935	\$40,483	472.7	\$86
Circulatory	70-74	432	187,646	\$14,268,853	\$33,030	434.4	\$76
Circulatory	75-79	1,002	437,242	\$31,642,592	\$31,579	436.4	\$72
Circulatory	80-84	1,363	627,058	\$43,147,792	\$31,656	460.1	\$69
Circulatory	85-89	847	329,892	\$21,661,543	\$25,574	389.5	\$66
Circulatory	90+	209	63,617	\$3,529,262	\$16,886	304.4	\$55
Diagnosis Category Sub-Total		<b>4,015</b>	<b>1,716,453</b>	<b>\$121,061,884</b>	<b>\$30,152</b>	<b>427.5</b>	<b>\$71</b>
Congenital	00-64	1	6	\$600	\$600	6.0	\$100
Congenital	65-69	4	113	\$8,560	\$2,140	28.3	\$76
Congenital	70-74	2	1,089	\$43,690	\$21,845	544.5	\$40
Congenital	75-79	7	2,007	\$92,800	\$13,257	286.7	\$46
Congenital	80-84	3	212	\$9,495	\$3,165	70.7	\$45
Congenital	85-89	3	687	\$32,255	\$10,752	229.0	\$47
Diagnosis Category Sub-Total		<b>20</b>	<b>4,114</b>	<b>\$187,400</b>	<b>\$9,370</b>	<b>205.7</b>	<b>\$46</b>
Diabetes	00-64	18	5,116	\$368,100	\$20,450	284.2	\$72
Diabetes	65-69	20	6,154	\$350,567	\$17,528	307.7	\$57
Diabetes	70-74	96	52,217	\$3,549,094	\$36,970	543.9	\$68
Diabetes	75-79	190	98,214	\$6,913,179	\$36,385	516.9	\$70
Diabetes	80-84	188	97,131	\$6,763,135	\$35,974	516.7	\$70
Diabetes	85-89	84	40,654	\$2,967,539	\$35,328	484.0	\$73
Diabetes	90+	15	3,643	\$240,920	\$16,061	242.9	\$66
Diagnosis Category Sub-Total		<b>611</b>	<b>303,129</b>	<b>\$21,152,534</b>	<b>\$34,620</b>	<b>496.1</b>	<b>\$70</b>
Digestive System	00-64	7	674	\$40,610	\$5,801	96.3	\$60
Digestive System	65-69	27	5,489	\$491,522	\$18,205	203.3	\$90
Digestive System	70-74	93	28,646	\$2,273,573	\$24,447	308.0	\$79
Digestive System	75-79	178	73,761	\$4,925,871	\$27,673	414.4	\$67
Digestive System	80-84	212	98,972	\$6,394,838	\$30,164	466.8	\$65
Digestive System	85-89	130	51,166	\$3,324,405	\$25,572	393.6	\$65
Digestive System	90+	37	10,154	\$715,929	\$19,349	274.4	\$71
Diagnosis Category Sub-Total		<b>684</b>	<b>268,862</b>	<b>\$18,166,748</b>	<b>\$26,560</b>	<b>393.1</b>	<b>\$68</b>

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Nursing Home Claims: Diagnosis Category by Attained Age Summary

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
Endocrine, Immunity System	00-64	3	1,168	\$59,410	\$19,803	389.3	\$51
Endocrine, Immunity System	65-69	14	4,375	\$436,911	\$31,208	312.5	\$100
Endocrine, Immunity System	70-74	41	24,607	\$1,757,524	\$42,866	600.2	\$71
Endocrine, Immunity System	75-79	105	61,551	\$3,882,162	\$36,973	586.2	\$63
Endocrine, Immunity System	80-84	136	57,728	\$3,841,602	\$28,247	424.5	\$67
Endocrine, Immunity System	85-89	121	44,044	\$2,582,903	\$21,346	364.0	\$59
Endocrine, Immunity System	90+	27	7,288	\$351,862	\$13,032	269.9	\$48
Diagnosis Category Sub-Total		447	200,761	\$12,912,374	\$28,887	449.1	\$64
Genitourinary System	00-64	16	5,706	\$734,595	\$45,912	356.6	\$129
Genitourinary System	65-69	25	14,668	\$1,183,346	\$47,334	586.7	\$81
Genitourinary System	70-74	62	19,909	\$1,430,910	\$23,079	321.1	\$72
Genitourinary System	75-79	134	38,445	\$2,639,853	\$19,700	286.9	\$69
Genitourinary System	80-84	163	61,503	\$4,103,275	\$25,173	377.3	\$67
Genitourinary System	85-89	89	27,369	\$2,115,502	\$23,770	307.5	\$77
Genitourinary System	90+	27	7,487	\$372,615	\$13,801	277.3	\$50
Diagnosis Category Sub-Total		516	175,087	\$12,580,096	\$24,380	339.3	\$72
Hypertension	00-64	4	1,605	\$117,633	\$29,408	401.3	\$73
Hypertension	65-69	10	3,964	\$236,492	\$23,649	396.4	\$60
Hypertension	70-74	54	28,755	\$1,861,393	\$34,470	532.5	\$65
Hypertension	75-79	113	81,045	\$5,080,707	\$44,962	717.2	\$63
Hypertension	80-84	163	113,689	\$6,491,329	\$39,824	697.5	\$57
Hypertension	85-89	81	34,742	\$1,984,917	\$24,505	428.9	\$57
Hypertension	90+	33	10,259	\$524,823	\$15,904	310.9	\$51
Diagnosis Category Sub-Total		458	274,059	\$16,297,294	\$35,584	598.4	\$59

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Nursing Home Claims: Diagnosis Category by Attained Age Summary

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
Ill-Defined and Misc Conditions	00-64	13	1,468	\$73,949	\$5,688	112.9	\$50
Ill-Defined and Misc Conditions	65-69	55	21,178	\$1,468,841	\$26,706	385.1	\$69
Ill-Defined and Misc Conditions	70-74	175	82,620	\$5,760,071	\$32,915	472.1	\$70
Ill-Defined and Misc Conditions	75-79	344	130,167	\$9,512,912	\$27,654	378.4	\$73
Ill-Defined and Misc Conditions	80-84	463	207,210	\$14,900,734	\$32,183	447.5	\$72
Ill-Defined and Misc Conditions	85-89	320	125,521	\$8,941,246	\$27,941	392.3	\$71
Ill-Defined and Misc Conditions	90+	80	22,976	\$1,563,336	\$19,542	287.2	\$68
Diagnosis Category Sub-Total		1,450	591,140	\$42,221,089	\$29,118	407.7	\$71
Injury	00-64	44	10,256	\$584,289	\$13,279	233.1	\$57
Injury	65-69	146	44,700	\$3,474,322	\$23,797	306.2	\$78
Injury	70-74	479	147,559	\$10,827,243	\$22,604	308.1	\$73
Injury	75-79	1,007	361,719	\$24,218,876	\$24,051	359.2	\$67
Injury	80-84	1,360	558,488	\$36,801,391	\$27,060	410.7	\$66
Injury	85-89	901	329,011	\$20,357,907	\$22,595	365.2	\$62
Injury	90+	242	70,689	\$3,962,790	\$16,375	292.1	\$56
Diagnosis Category Sub-Total		4,179	1,522,422	\$100,226,818	\$23,983	364.3	\$66
Mental	00-64	12	7,620	\$721,802	\$60,150	635.0	\$95
Mental	65-69	52	39,111	\$3,317,542	\$63,799	752.1	\$85
Mental	70-74	161	119,423	\$8,176,248	\$50,784	741.8	\$68
Mental	75-79	251	159,941	\$10,063,201	\$40,092	637.2	\$63
Mental	80-84	293	183,048	\$10,433,992	\$35,611	624.7	\$57
Mental	85-89	111	49,389	\$2,908,731	\$26,205	444.9	\$59
Mental	90+	15	4,712	\$252,762	\$16,851	314.1	\$54
Diagnosis Category Sub-Total		895	563,244	\$35,874,278	\$40,083	629.3	\$64

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***Nursing Home Claims: Diagnosis Category by Attained Age Summary***

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
Nervous System and Sense Organs	00-64	214	22,204	\$14,756,809	\$68,957	103.8	\$665
Nervous System and Sense Organs	65-69	108	49,519	\$4,029,083	\$37,306	458.5	\$81
Nervous System and Sense Organs	70-74	238	145,265	\$10,776,379	\$45,279	610.4	\$74
Nervous System and Sense Organs	75-79	400	235,958	\$15,857,872	\$39,645	589.9	\$67
Nervous System and Sense Organs	80-84	326	164,135	\$10,429,754	\$31,993	503.5	\$64
Nervous System and Sense Organs	85-89	152	73,647	\$4,498,396	\$29,595	484.5	\$61
Nervous System and Sense Organs	90+	21	10,850	\$609,321	\$29,015	516.7	\$56
Diagnosis Category Sub-Total		<b>1,459</b>	<b>701,578</b>	<b>\$60,957,614</b>	<b>\$41,780</b>	<b>480.9</b>	<b>\$87</b>
Pregnancy Disorders	00-64	4	72	\$11,284	\$2,821	18.0	\$157
Pregnancy Disorders	65-69	3	1,536	\$106,870	\$35,623	512.0	\$70
Pregnancy Disorders	70-74	6	4,195	\$222,590	\$37,098	699.2	\$53
Pregnancy Disorders	75-79	10	2,344	\$105,420	\$10,542	234.4	\$45
Pregnancy Disorders	80-84	10	4,526	\$222,180	\$22,218	452.6	\$49
Pregnancy Disorders	85-89	11	4,932	\$251,600	\$22,873	448.4	\$51
Pregnancy Disorders	90+	1	31	\$660	\$660	31.0	\$21
Diagnosis Category Sub-Total		<b>45</b>	<b>17,636</b>	<b>\$920,604</b>	<b>\$20,458</b>	<b>391.9</b>	<b>\$52</b>
Respiratory	00-64	21	2,249	\$320,769	\$15,275	107.1	\$143
Respiratory	65-69	77	32,379	\$2,472,802	\$32,114	420.5	\$76
Respiratory	70-74	235	69,875	\$5,070,874	\$21,578	297.3	\$73
Respiratory	75-79	548	169,549	\$11,882,319	\$21,683	309.4	\$70
Respiratory	80-84	571	210,054	\$13,752,817	\$24,085	367.9	\$65
Respiratory	85-89	308	93,545	\$5,728,094	\$18,598	303.7	\$61
Respiratory	90+	84	26,132	\$1,415,517	\$16,851	311.1	\$54
Diagnosis Category Sub-Total		<b>1,844</b>	<b>603,783</b>	<b>\$40,643,192</b>	<b>\$22,041</b>	<b>327.4</b>	<b>\$67</b>
Skin and Subcutaneous Tissue	00-64	2	53	\$3,986	\$1,993	26.5	\$75
Skin and Subcutaneous Tissue	65-69	8	1,056	\$75,028	\$9,379	132.0	\$71
Skin and Subcutaneous Tissue	70-74	27	9,630	\$680,174	\$25,192	356.7	\$71
Skin and Subcutaneous Tissue	75-79	52	24,564	\$1,634,503	\$31,433	472.4	\$67
Skin and Subcutaneous Tissue	80-84	58	23,714	\$1,414,706	\$24,391	408.9	\$60
Skin and Subcutaneous Tissue	85-89	37	9,808	\$639,444	\$17,282	265.1	\$65
Skin and Subcutaneous Tissue	90+	7	962	\$52,660	\$7,523	137.4	\$55
Diagnosis Category Sub-Total		<b>191</b>	<b>69,787</b>	<b>\$4,500,501</b>	<b>\$23,563</b>	<b>365.4</b>	<b>\$64</b>

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***Nursing Home Claims: Diagnosis Category by Attained Age Summary***

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
Stroke	00-64	88	18,715	\$3,142,701	\$35,713	212.7	\$168
Stroke	65-69	176	83,833	\$8,259,852	\$46,931	476.3	\$99
Stroke	70-74	612	289,123	\$21,920,421	\$35,818	472.4	\$76
Stroke	75-79	1,130	527,603	\$36,876,890	\$32,634	466.9	\$70
Stroke	80-84	1,295	592,786	\$40,592,421	\$31,345	457.7	\$68
Stroke	85-89	668	283,249	\$17,855,425	\$26,730	424.0	\$63
Stroke	90+	109	35,884	\$1,907,558	\$17,501	329.2	\$53

Diagnosis Category Sub-Total	<b>4,078</b>	<b>1,831,193</b>	<b>\$130,555,268</b>	<b>\$32,015</b>	<b>449.0</b>	<b>\$71</b>
Other/Unknown 00-64	280	65,117	\$5,882,136	\$21,008	232.6	\$90
Other/Unknown 65-69	741	181,162	\$13,156,276	\$17,755	244.5	\$73
Other/Unknown 70-74	2,168	570,350	\$39,206,406	\$18,084	263.1	\$69
Other/Unknown 75-79	3,899	1,123,350	\$71,245,867	\$18,273	288.1	\$63
Other/Unknown 80-84	4,119	1,209,936	\$70,811,485	\$17,191	293.7	\$59
Other/Unknown 85-89	2,141	607,884	\$33,152,686	\$15,485	283.9	\$55
Other/Unknown 90+	527	134,899	\$6,791,559	\$12,887	256.0	\$50
Diagnosis Category Sub-Total	<b>13,875</b>	<b>3,892,698</b>	<b>\$240,246,415</b>	<b>\$17,315</b>	<b>280.6</b>	<b>\$62</b>
<i>Total</i>	<b>45,336</b>	<b>17,578,980</b>	<b>\$1,236,362,495</b>	<b>\$27,271</b>	<b>387.7</b>	<b>\$70</b>



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*Home Health Care/ADC/Other Claims: Diagnosis Category by Attained Age Summary*

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Alzheimer's	00-64	41	12,871	\$818,804	\$19,971	313.9	\$64
Alzheimer's	65-69	56	14,874	\$1,013,067	\$18,090	265.6	\$68
Alzheimer's	70-74	121	24,428	\$1,841,421	\$15,218	201.9	\$75
Alzheimer's	75-79	204	36,739	\$2,910,335	\$14,266	180.1	\$79
Alzheimer's	80-84	215	34,352	\$2,468,928	\$11,483	159.8	\$72
Alzheimer's	85-89	108	25,738	\$1,857,718	\$17,201	238.3	\$72
Alzheimer's	90+	24	10,486	\$583,124	\$24,297	436.9	\$56
Diagnosis Category Sub-Total		769	159,488	\$11,493,397	\$14,946	207.4	\$72
Arthritis	00-64	35	4,552	\$201,118	\$5,746	130.1	\$44
Arthritis	65-69	42	5,405	\$484,405	\$11,533	128.7	\$90
Arthritis	70-74	90	3,774	\$247,887	\$2,754	41.9	\$66
Arthritis	75-79	109	8,277	\$694,392	\$6,371	75.9	\$84
Arthritis	80-84	110	18,401	\$1,078,947	\$9,809	167.3	\$59
Arthritis	85-89	49	7,839	\$589,560	\$12,032	160.0	\$75
Arthritis	90+	15	6,461	\$226,959	\$15,131	430.7	\$35
Diagnosis Category Sub-Total		450	54,709	\$3,523,268	\$7,829	121.6	\$64
Cancer	00-64	136	14,131	\$769,667	\$5,659	103.9	\$54
Cancer	65-69	112	9,356	\$528,457	\$4,718	83.5	\$56
Cancer	70-74	163	12,864	\$916,161	\$5,621	78.9	\$71
Cancer	75-79	142	9,969	\$575,040	\$4,050	70.2	\$58
Cancer	80-84	99	4,969	\$489,178	\$4,941	50.2	\$98
Cancer	85-89	37	3,807	\$226,963	\$6,134	102.9	\$60
Cancer	90+	8	1,091	\$55,715	\$6,964	136.4	\$51
Diagnosis Category Sub-Total		697	56,187	\$3,561,181	\$5,109	80.6	\$63

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Attained Age Summary*

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Circulatory	00-64	25	6,899	\$196,931	\$7,877	276.0	\$29
Circulatory	65-69	57	5,480	\$177,436	\$3,113	96.1	\$32
Circulatory	70-74	89	5,461	\$556,536	\$6,253	61.4	\$102
Circulatory	75-79	132	15,063	\$650,100	\$4,925	114.1	\$43
Circulatory	80-84	108	16,435	\$965,967	\$8,944	152.2	\$59
Circulatory	85-89	75	11,411	\$832,033	\$11,094	152.1	\$73
Circulatory	90+	20	5,667	\$382,747	\$19,137	283.4	\$68
Diagnosis Category Sub-Total		506	66,416	\$3,761,750	\$7,434	131.3	\$57
Congenital	75-79	1	0	\$1,186	\$1,186	0.0	0
Congenital	80-84	4	350	\$38,103	\$9,526	87.5	\$109
Diagnosis Category Sub-Total		5	350	\$39,289	\$7,858	70.0	\$112
Diabetes	00-64	9	1,014	\$43,906	\$4,878	112.7	\$43
Diabetes	65-69	2	419	\$40,292	\$20,146	209.5	\$96
Diabetes	70-74	9	311	\$68,526	\$7,614	34.6	\$220
Diabetes	75-79	15	2,207	\$118,139	\$7,876	147.1	\$54
Diabetes	80-84	13	1,211	\$52,224	\$4,017	93.2	\$43
Diabetes	85-89	3	47	\$28,044	\$9,348	15.7	\$597
Diabetes	90+	1	263	\$4,933	\$4,933	263.0	\$19
Diagnosis Category Sub-Total		52	5,472	\$356,064	\$6,847	105.2	\$65
Digestive System	00-64	10	2,051	\$110,533	\$11,053	205.1	\$54
Digestive System	65-69	6	45	\$5,038	\$840	7.5	\$112
Digestive System	70-74	20	689	\$63,525	\$3,176	34.5	\$92
Digestive System	75-79	21	1,509	\$71,250	\$3,393	71.9	\$47
Digestive System	80-84	16	331	\$76,803	\$4,800	20.7	\$232
Digestive System	85-89	12	445	\$71,469	\$5,956	37.1	\$161
Digestive System	90+	4	786	\$37,508	\$9,377	196.5	\$48
Diagnosis Category Sub-Total		89	5,856	\$436,126	\$4,900	65.8	\$74

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Attained Age Summary*

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Endocrine, Immunity System	00-64	2	1,303	\$53,360	\$26,680	651.5	\$41
Endocrine, Immunity System	65-69	8	666	\$84,528	\$10,566	83.3	\$127
Endocrine, Immunity System	70-74	6	153	\$34,253	\$5,709	25.5	\$224
Endocrine, Immunity System	75-79	10	244	\$70,893	\$7,089	24.4	\$291
Endocrine, Immunity System	80-84	10	498	\$26,333	\$2,633	49.8	\$53
Endocrine, Immunity System	85-89	11	1,299	\$94,200	\$8,564	118.1	\$73
Diagnosis Category Sub-Total		47	4,163	\$363,567	\$7,735	88.6	\$87
Genitourinary System	00-64	5	215	\$36,818	\$7,364	43.0	\$171
Genitourinary System	65-69	6	1,634	\$72,071	\$12,012	272.3	\$44
Genitourinary System	70-74	8	22	\$26,192	\$3,274	2.8	\$1,191
Genitourinary System	75-79	13	461	\$19,368	\$1,490	35.5	\$42
Genitourinary System	80-84	8	199	\$32,844	\$4,106	24.9	\$165
Genitourinary System	85-89	5	183	\$19,601	\$3,920	36.6	\$107
Genitourinary System	90+	2	81	\$1,260	\$630	40.5	\$16
Diagnosis Category Sub-Total		47	2,795	\$208,154	\$4,429	59.5	\$74
Hypertension	65-69	3	588	\$48,297	\$16,099	196.0	\$82
Hypertension	70-74	5	79	\$9,692	\$1,938	15.8	\$123
Hypertension	75-79	15	318	\$114,164	\$7,611	21.2	\$359
Hypertension	80-84	13	1,577	\$115,787	\$8,907	121.3	\$73
Hypertension	85-89	6	0	\$42,754	\$7,126	0.0	0
Diagnosis Category Sub-Total		42	2,562	\$330,694	\$7,874	61.0	\$129
Ill-Defined and Misc Conditions	00-64	1	54	\$3,780	\$3,780	54.0	\$70
Ill-Defined and Misc Conditions	65-69	7	94	\$10,939	\$1,563	13.4	\$116
Ill-Defined and Misc Conditions	70-74	26	1,237	\$91,302	\$3,512	47.6	\$74
Ill-Defined and Misc Conditions	75-79	33	2,027	\$134,188	\$4,066	61.4	\$66
Ill-Defined and Misc Conditions	80-84	47	4,814	\$358,526	\$7,628	102.4	\$74
Ill-Defined and Misc Conditions	85-89	22	3,795	\$231,412	\$10,519	172.5	\$61
Ill-Defined and Misc Conditions	90+	12	4,345	\$292,691	\$24,391	362.1	\$67
Diagnosis Category Sub-Total		148	16,366	\$1,122,838	\$7,587	110.6	\$69

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Attained Age Summary*

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Injury	00-64	48	13,848	\$770,003	\$16,042	288.5	\$56
Injury	65-69	58	3,133	\$207,296	\$3,574	54.0	\$66
Injury	70-74	117	9,215	\$684,894	\$5,854	78.8	\$74
Injury	75-79	160	11,562	\$790,439	\$4,940	72.3	\$68
Injury	80-84	195	17,841	\$1,046,089	\$5,365	91.5	\$59
Injury	85-89	96	11,607	\$758,804	\$7,904	120.9	\$65
Injury	90+	32	10,570	\$418,687	\$13,084	330.3	\$40
Diagnosis Category Sub-Total		706	77,776	\$4,676,212	\$6,624	110.2	\$60
Mental	00-64	3	1,473	\$34,760	\$11,587	491.0	\$24
Mental	65-69	8	219	\$34,336	\$4,292	27.4	\$157
Mental	70-74	12	190	\$27,770	\$2,314	15.8	\$146
Mental	75-79	19	1,847	\$154,670	\$8,141	97.2	\$84
Mental	80-84	19	1,039	\$277,251	\$14,592	54.7	\$267
Mental	85-89	2	0	\$25,511	\$12,756	0.0	0
Diagnosis Category Sub-Total		63	4,768	\$554,298	\$8,798	75.7	\$116
Nervous System and Sense Organs	00-64	117	47,061	\$3,223,991	\$27,555	402.2	\$69
Nervous System and Sense Organs	65-69	30	7,323	\$402,416	\$13,414	244.1	\$55
Nervous System and Sense Organs	70-74	36	4,989	\$663,682	\$18,436	138.6	\$133
Nervous System and Sense Organs	75-79	52	10,358	\$810,512	\$15,587	199.2	\$78
Nervous System and Sense Organs	80-84	30	4,054	\$412,574	\$13,752	135.1	\$102
Nervous System and Sense Organs	85-89	25	4,846	\$380,435	\$15,217	193.8	\$79
Nervous System and Sense Organs	90+	2	781	\$37,410	\$18,705	390.5	\$48
Diagnosis Category Sub-Total		292	79,412	\$5,931,020	\$20,312	272.0	\$75
Pregnancy Disorders	00-64	6	221	\$13,549	\$2,258	36.8	\$61
Pregnancy Disorders	65-69	1	0	\$631	\$631	0.0	0
Pregnancy Disorders	70-74	1	0	\$5,810	\$5,810	0.0	0
Pregnancy Disorders	75-79	3	0	\$36,253	\$12,084	0.0	0
Pregnancy Disorders	80-84	1	0	\$1,740	\$1,740	0.0	0
Pregnancy Disorders	85-89	2	0	\$4,480	\$2,240	0.0	0
Diagnosis Category Sub-Total		14	221	\$62,463	\$4,462	15.8	\$283

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Attained Age Summary*

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Respiratory	00-64	12	842	\$53,056	\$4,421	70.2	\$63
Respiratory	65-69	12	1,411	\$32,051	\$2,671	117.6	\$23
Respiratory	70-74	44	6,264	\$495,393	\$11,259	142.4	\$79
Respiratory	75-79	41	5,304	\$395,489	\$9,646	129.4	\$75
Respiratory	80-84	48	2,574	\$372,786	\$7,766	53.6	\$145
Respiratory	85-89	23	643	\$160,112	\$6,961	28.0	\$249

<b>Respiratory</b>	<b>90+</b>	<b>7</b>	<b>3,057</b>	<b>\$92,057</b>	<b>\$13,151</b>	<b>436.7</b>	<b>\$30</b>
Diagnosis Category Sub-Total		<b>187</b>	<b>20,095</b>	<b>\$1,600,944</b>	<b>\$8,561</b>	<b>107.5</b>	<b>\$80</b>
<b>Skin and Subcutaneous Tissue</b>	<b>00-64</b>	<b>2</b>	<b>10</b>	<b>\$1,254</b>	<b>\$627</b>	<b>5.0</b>	<b>\$125</b>
<b>Skin and Subcutaneous Tissue</b>	<b>65-69</b>	<b>7</b>	<b>39</b>	<b>\$7,304</b>	<b>\$1,043</b>	<b>5.6</b>	<b>\$187</b>
<b>Skin and Subcutaneous Tissue</b>	<b>70-74</b>	<b>4</b>	<b>2,281</b>	<b>\$111,910</b>	<b>\$27,978</b>	<b>570.3</b>	<b>\$49</b>
<b>Skin and Subcutaneous Tissue</b>	<b>75-79</b>	<b>5</b>	<b>207</b>	<b>\$17,035</b>	<b>\$3,407</b>	<b>41.4</b>	<b>\$82</b>
<b>Skin and Subcutaneous Tissue</b>	<b>80-84</b>	<b>4</b>	<b>1,280</b>	<b>\$55,820</b>	<b>\$13,955</b>	<b>320.0</b>	<b>\$44</b>
<b>Skin and Subcutaneous Tissue</b>	<b>85-89</b>	<b>4</b>	<b>0</b>	<b>\$68,884</b>	<b>\$17,221</b>	<b>0.0</b>	<b>0</b>
<b>Skin and Subcutaneous Tissue</b>	<b>90+</b>	<b>2</b>	<b>0</b>	<b>\$6,808</b>	<b>\$3,404</b>	<b>0.0</b>	<b>0</b>
Diagnosis Category Sub-Total		<b>28</b>	<b>3,817</b>	<b>\$269,015</b>	<b>\$9,608</b>	<b>136.3</b>	<b>\$70</b>
<b>Stroke</b>	<b>00-64</b>	<b>53</b>	<b>11,539</b>	<b>\$826,276</b>	<b>\$15,590</b>	<b>217.7</b>	<b>\$72</b>
<b>Stroke</b>	<b>65-69</b>	<b>51</b>	<b>9,030</b>	<b>\$463,177</b>	<b>\$9,082</b>	<b>177.1</b>	<b>\$51</b>
<b>Stroke</b>	<b>70-74</b>	<b>95</b>	<b>17,142</b>	<b>\$1,323,892</b>	<b>\$13,936</b>	<b>180.4</b>	<b>\$77</b>
<b>Stroke</b>	<b>75-79</b>	<b>146</b>	<b>18,204</b>	<b>\$1,479,862</b>	<b>\$10,136</b>	<b>124.7</b>	<b>\$81</b>
<b>Stroke</b>	<b>80-84</b>	<b>120</b>	<b>15,665</b>	<b>\$1,387,028</b>	<b>\$11,559</b>	<b>130.5</b>	<b>\$89</b>
<b>Stroke</b>	<b>85-89</b>	<b>59</b>	<b>9,151</b>	<b>\$621,506</b>	<b>\$10,534</b>	<b>155.1</b>	<b>\$68</b>
<b>Stroke</b>	<b>90+</b>	<b>14</b>	<b>5,237</b>	<b>\$338,049</b>	<b>\$24,146</b>	<b>374.1</b>	<b>\$65</b>
Diagnosis Category Sub-Total		<b>538</b>	<b>85,968</b>	<b>\$6,439,790</b>	<b>\$11,970</b>	<b>159.8</b>	<b>\$75</b>

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Attained Age Summary*

<i>Diagnosis Category</i>	<i>Attained Age Band</i>	<i>Age Band Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Other/Unknown	00-64	121	17,929	\$1,083,117	\$8,951	148.2	\$60
Other/Unknown	65-69	119	5,451	\$1,475,229	\$12,397	45.8	\$271
Other/Unknown	70-74	254	14,848	\$1,713,578	\$6,746	58.5	\$115
Other/Unknown	75-79	282	17,608	\$1,825,649	\$6,474	62.4	\$104
Other/Unknown	80-84	210	12,549	\$1,888,518	\$8,993	59.8	\$150
Other/Unknown	85-89	102	4,377	\$653,148	\$6,403	42.9	\$149
Other/Unknown	90+	27	1,301	\$127,477	\$4,721	48.2	\$98
Diagnosis Category Sub-Total		1,115	74,063	\$8,766,716	\$7,863	66.4	\$118
Total		5,795	720,484	\$53,496,786	\$9,232	124.3	\$74

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*Nursing Home Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payment</i>	<i>Average Days</i>	<i>Average Per Day</i>
Alzheimer's	1	536	396,825	\$32,691,775	\$60,992	740.3	\$82
Alzheimer's	2	752	526,443	\$43,553,743	\$57,917	700.1	\$83
Alzheimer's	3	822	583,995	\$46,683,068	\$56,792	710.5	\$80
Alzheimer's	4	785	491,834	\$40,167,718	\$51,169	626.5	\$82
Alzheimer's	5	659	401,470	\$32,649,441	\$49,544	609.2	\$81
Alzheimer's	6	570	350,305	\$29,194,740	\$51,219	614.6	\$83
Alzheimer's	7	495	293,703	\$23,676,882	\$47,832	593.3	\$81
Alzheimer's	8	346	190,076	\$15,026,429	\$43,429	549.4	\$79
Alzheimer's	9+	822	368,605	\$25,408,717	\$30,911	448.4	\$69
Diagnosis Category Sub-Total		5,787	3,603,256	\$289,052,513	\$49,949	622.6	\$80
Arthritis	1	231	101,639	\$7,842,171	\$33,949	440.0	\$77
Arthritis	2	296	130,307	\$9,245,123	\$31,234	440.2	\$71
Arthritis	3	294	127,415	\$9,325,569	\$31,720	433.4	\$73
Arthritis	4	258	103,975	\$6,698,509	\$25,963	403.0	\$64
Arthritis	5	238	79,042	\$5,767,884	\$24,235	332.1	\$73
Arthritis	6	192	65,096	\$4,411,276	\$22,975	339.0	\$68
Arthritis	7	151	59,044	\$3,989,883	\$26,423	391.0	\$68
Arthritis	8	119	33,552	\$2,533,534	\$21,290	281.9	\$76
Arthritis	9+	229	66,850	\$4,491,289	\$19,613	291.9	\$67
Diagnosis Category Sub-Total		2,008	766,920	\$54,305,238	\$27,044	381.9	\$71
Cancer	1	345	69,843	\$5,295,970	\$15,351	202.4	\$76
Cancer	2	444	82,790	\$5,857,797	\$13,193	186.5	\$71
Cancer	3	430	81,411	\$5,802,177	\$13,493	189.3	\$71
Cancer	4	377	60,179	\$4,329,315	\$11,484	159.6	\$72
Cancer	5	333	56,379	\$4,163,715	\$12,504	169.3	\$74
Cancer	6	242	33,895	\$2,575,438	\$10,642	140.1	\$76
Cancer	7	177	29,818	\$2,386,575	\$13,483	168.5	\$80
Cancer	8	142	18,606	\$1,398,477	\$9,848	131.0	\$75
Cancer	9+	284	39,937	\$2,691,171	\$9,476	140.6	\$67
Diagnosis Category Sub-Total		2,774	472,858	\$34,500,635	\$12,437	170.5	\$73

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*Nursing Home Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payment</i>	<i>Average Days</i>	<i>Average Per Day</i>
Circulatory	1	492	257,053	\$19,104,486	\$38,830	522.5	\$74
Circulatory	2	485	265,604	\$19,553,399	\$40,316	547.6	\$74
Circulatory	3	470	223,305	\$15,578,653	\$33,146	475.1	\$70
Circulatory	4	495	223,320	\$15,466,858	\$31,246	451.2	\$69
Circulatory	5	449	189,700	\$13,116,352	\$29,212	422.5	\$69
Circulatory	6	360	136,626	\$9,227,413	\$25,632	379.5	\$68
Circulatory	7	302	116,425	\$8,011,769	\$26,529	385.5	\$69
Circulatory	8	279	108,809	\$8,034,093	\$28,796	390.0	\$74
Circulatory	9+	683	195,611	\$12,968,861	\$18,988	286.4	\$66
Diagnosis Category Sub-Total		4,015	1,716,453	\$121,061,884	\$30,152	427.5	\$71
Congenital	1	1	173	\$6,975	\$6,975	173.0	\$40
Congenital	2	6	955	\$50,540	\$8,423	159.2	\$53
Congenital	3	6	2,135	\$86,370	\$14,395	355.8	\$40
Congenital	4	2	22	\$860	\$430	11.0	\$39
Congenital	6	1	116	\$7,800	\$7,800	116.0	\$67
Congenital	8	1	329	\$10,475	\$10,475	329.0	\$32
Congenital	9+	3	384	\$24,380	\$8,127	128.0	\$63
Diagnosis Category Sub-Total		20	4,114	\$187,400	\$9,370	205.7	\$46
Diabetes	1	78	45,418	\$3,110,268	\$39,875	582.3	\$68
Diabetes	2	78	45,581	\$3,129,241	\$40,118	584.4	\$69
Diabetes	3	85	48,641	\$3,103,674	\$36,514	572.2	\$64
Diabetes	4	73	29,877	\$2,399,754	\$32,873	409.3	\$80
Diabetes	5	70	35,675	\$2,499,485	\$35,707	509.6	\$70
Diabetes	6	54	29,736	\$1,902,465	\$35,231	550.7	\$64
Diabetes	7	58	24,563	\$1,771,771	\$30,548	423.5	\$72
Diabetes	8	36	14,974	\$1,143,908	\$31,775	415.9	\$76
Diabetes	9+	79	28,664	\$2,091,968	\$26,481	362.8	\$73
Diagnosis Category Sub-Total		611	303,129	\$21,152,534	\$34,620	496.1	\$70



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*Nursing Home Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payment</i>	<i>Average Days</i>	<i>Average Per Day</i>
Digestive System	1	64	28,402	\$1,983,576	\$30,993	443.8	\$70
Digestive System	2	87	36,600	\$2,569,709	\$29,537	420.7	\$70
Digestive System	3	91	34,205	\$2,144,539	\$23,566	375.9	\$63
Digestive System	4	84	38,063	\$2,518,079	\$29,977	453.1	\$66
Digestive System	5	65	21,579	\$1,391,431	\$21,407	332.0	\$64
Digestive System	6	73	32,056	\$2,268,097	\$31,070	439.1	\$71
Digestive System	7	60	23,740	\$1,799,128	\$29,985	395.7	\$76
Digestive System	8	49	23,674	\$1,605,123	\$32,758	483.1	\$68
Digestive System	9+	111	30,543	\$1,887,066	\$17,001	275.2	\$62
Diagnosis Category Sub-Total		<b>684</b>	<b>268,862</b>	<b>\$18,166,748</b>	<b>\$26,560</b>	<b>393.1</b>	<b>\$68</b>
Endocrine, Immunity System	1	48	26,627	\$2,136,068	\$44,501	554.7	\$80
Endocrine, Immunity System	2	34	21,313	\$1,400,826	\$41,201	626.9	\$66
Endocrine, Immunity System	3	40	23,337	\$1,405,393	\$35,135	583.4	\$60
Endocrine, Immunity System	4	47	23,526	\$1,478,327	\$31,454	500.6	\$63
Endocrine, Immunity System	5	40	20,102	\$1,283,148	\$32,079	502.6	\$64
Endocrine, Immunity System	6	50	23,322	\$1,253,639	\$25,073	466.4	\$54
Endocrine, Immunity System	7	39	14,716	\$992,945	\$25,460	377.3	\$67
Endocrine, Immunity System	8	41	15,872	\$988,933	\$24,120	387.1	\$62
Endocrine, Immunity System	9+	108	31,946	\$1,973,095	\$18,269	295.8	\$62
Diagnosis Category Sub-Total		<b>447</b>	<b>200,761</b>	<b>\$12,912,374</b>	<b>\$28,887</b>	<b>449.1</b>	<b>\$64</b>
Genitourinary System	1	37	14,794	\$1,449,747	\$39,182	399.8	\$98
Genitourinary System	2	52	23,548	\$1,523,662	\$29,301	452.8	\$65
Genitourinary System	3	68	25,640	\$1,665,956	\$24,499	377.1	\$65
Genitourinary System	4	72	24,416	\$1,797,716	\$24,968	339.1	\$74
Genitourinary System	5	64	24,230	\$1,613,711	\$25,214	378.6	\$67
Genitourinary System	6	43	15,725	\$1,206,442	\$28,057	365.7	\$77
Genitourinary System	7	42	7,683	\$513,523	\$12,227	182.9	\$67
Genitourinary System	8	37	14,458	\$1,220,272	\$32,980	390.8	\$84
Genitourinary System	9+	101	24,593	\$1,589,067	\$15,733	243.5	\$65
Diagnosis Category Sub-Total		<b>516</b>	<b>175,087</b>	<b>\$12,580,096</b>	<b>\$24,380</b>	<b>339.3</b>	<b>\$72</b>

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*Nursing Home Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payment</i>	<i>Average Days</i>	<i>Average Per Day</i>
Hypertension	1	51	42,031	\$3,030,508	\$59,422	824.1	\$72
Hypertension	2	51	34,652	\$2,078,050	\$40,746	679.5	\$60
Hypertension	3	58	41,860	\$2,501,189	\$43,124	721.7	\$60
Hypertension	4	67	41,474	\$2,530,300	\$37,766	619.0	\$61
Hypertension	5	52	29,999	\$1,754,506	\$33,741	576.9	\$58
Hypertension	6	42	27,954	\$1,352,274	\$32,197	665.6	\$48
Hypertension	7	36	14,565	\$777,142	\$21,587	404.6	\$53
Hypertension	8	27	15,582	\$847,180	\$31,377	577.1	\$54
Hypertension	9+	74	25,942	\$1,426,145	\$19,272	350.6	\$55
Diagnosis Category Sub-Total		458	274,059	\$16,297,294	\$35,584	598.4	\$59
Ill-Defined and Misc Conditions	1	182	81,118	\$5,451,765	\$29,955	445.7	\$67
Ill-Defined and Misc Conditions	2	129	67,661	\$4,241,103	\$32,877	524.5	\$63
Ill-Defined and Misc Conditions	3	135	59,902	\$4,370,744	\$32,376	443.7	\$73
Ill-Defined and Misc Conditions	4	163	73,918	\$5,419,226	\$33,247	453.5	\$73
Ill-Defined and Misc Conditions	5	162	62,853	\$4,329,759	\$26,727	388.0	\$69
Ill-Defined and Misc Conditions	6	131	58,954	\$4,469,838	\$34,121	450.0	\$76
Ill-Defined and Misc Conditions	7	128	58,886	\$4,387,254	\$34,275	460.0	\$75
Ill-Defined and Misc Conditions	8	108	39,971	\$3,013,776	\$27,905	370.1	\$75
Ill-Defined and Misc Conditions	9+	312	87,877	\$6,537,624	\$20,954	281.7	\$74
Diagnosis Category Sub-Total		1,450	591,140	\$42,221,089	\$29,118	407.7	\$71
Injury	1	489	174,760	\$12,425,781	\$25,411	357.4	\$71
Injury	2	484	203,453	\$13,388,964	\$27,663	420.4	\$66
Injury	3	489	196,516	\$12,538,642	\$25,641	401.9	\$64
Injury	4	490	183,138	\$12,049,331	\$24,590	373.8	\$66
Injury	5	438	167,910	\$11,570,166	\$26,416	383.4	\$69
Injury	6	382	138,800	\$8,693,263	\$22,757	363.4	\$63
Injury	7	344	128,535	\$8,431,305	\$24,510	373.6	\$66
Injury	8	298	101,562	\$6,700,367	\$22,484	340.8	\$66
Injury	9+	765	227,748	\$14,428,999	\$18,861	297.7	\$63
Diagnosis Category Sub-Total		4,179	1,522,422	\$100,226,818	\$23,983	364.3	\$66

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*Nursing Home Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payment</i>	<i>Average Days</i>	<i>Average Per Day</i>
Mental	1	118	99,424	\$7,191,930	\$60,949	842.6	\$72
Mental	2	142	95,662	\$6,910,203	\$48,663	673.7	\$72
Mental	3	171	120,398	\$7,107,696	\$41,565	704.1	\$59
Mental	4	138	76,732	\$4,795,000	\$34,746	556.0	\$62
Mental	5	97	54,286	\$3,210,385	\$33,097	559.6	\$59
Mental	6	73	37,754	\$2,063,668	\$28,269	517.2	\$55
Mental	7	56	35,125	\$1,938,021	\$34,608	627.2	\$55
Mental	8	30	12,210	\$674,268	\$22,476	407.0	\$55
Mental	9+	70	31,653	\$1,983,107	\$28,330	452.2	\$63
Diagnosis Category Sub-Total		895	563,244	\$35,874,278	\$40,083	629.3	\$64
Nervous System and Sense Organs	1	201	109,422	\$12,612,599	\$62,749	544.4	\$115
Nervous System and Sense Organs	2	178	96,887	\$9,329,674	\$52,414	544.3	\$96
Nervous System and Sense Organs	3	175	93,697	\$8,040,424	\$45,945	535.4	\$86
Nervous System and Sense Organs	4	210	106,694	\$8,766,069	\$41,743	508.1	\$82
Nervous System and Sense Organs	5	165	73,428	\$6,055,662	\$36,701	445.0	\$82
Nervous System and Sense Organs	6	126	56,586	\$4,184,521	\$33,210	449.1	\$74
Nervous System and Sense Organs	7	119	44,256	\$4,101,332	\$34,465	371.9	\$93
Nervous System and Sense Organs	8	108	46,724	\$3,308,305	\$30,632	432.6	\$71
Nervous System and Sense Organs	9+	177	73,884	\$4,559,028	\$25,757	417.4	\$62
Diagnosis Category Sub-Total		1,459	701,578	\$60,957,614	\$41,780	480.9	\$87
Pregnancy Disorders	1	6	1,821	\$131,019	\$21,837	303.5	\$72
Pregnancy Disorders	2	5	1,506	\$82,070	\$16,414	301.2	\$54
Pregnancy Disorders	3	7	3,893	\$190,615	\$27,231	556.1	\$49
Pregnancy Disorders	4	9	2,795	\$137,380	\$15,264	310.6	\$49
Pregnancy Disorders	5	4	1,707	\$73,870	\$18,468	426.8	\$43
Pregnancy Disorders	6	3	3,510	\$175,550	\$58,517	1,170.0	\$50
Pregnancy Disorders	7	4	929	\$37,790	\$9,448	232.3	\$41
Pregnancy Disorders	8	1	32	\$1,280	\$1,280	32.0	\$40
Pregnancy Disorders	9+	6	1,443	\$91,030	\$15,172	240.5	\$63
Diagnosis Category Sub-Total		45	17,636	\$920,604	\$20,458	391.9	\$52

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*Nursing Home Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payment</i>	<i>Average Days</i>	<i>Average Per Day</i>
Respiratory	1	139	65,715	\$4,341,608	\$31,235	472.8	\$66
Respiratory	2	180	76,893	\$5,332,475	\$29,625	427.2	\$69
Respiratory	3	215	72,919	\$5,102,418	\$23,732	339.2	\$70
Respiratory	4	210	69,421	\$4,689,845	\$22,333	330.6	\$68
Respiratory	5	167	56,259	\$3,793,327	\$22,715	336.9	\$67
Respiratory	6	179	52,939	\$3,600,491	\$20,114	295.7	\$68
Respiratory	7	173	54,640	\$3,957,851	\$22,878	315.8	\$72
Respiratory	8	150	51,418	\$3,541,669	\$23,611	342.8	\$69
Respiratory	9+	431	103,579	\$6,283,508	\$14,579	240.3	\$61
Diagnosis Category Sub-Total		<b>1,844</b>	<b>603,783</b>	<b>\$40,643,192</b>	<b>\$22,041</b>	<b>327.4</b>	<b>\$67</b>
Skin and Subcutaneous Tissue	1	22	6,409	\$401,048	\$18,229	291.3	\$63
Skin and Subcutaneous Tissue	2	15	7,406	\$425,994	\$28,400	493.7	\$58
Skin and Subcutaneous Tissue	3	20	10,120	\$709,711	\$35,486	506.0	\$70
Skin and Subcutaneous Tissue	4	21	6,816	\$448,721	\$21,368	324.6	\$66
Skin and Subcutaneous Tissue	5	20	12,357	\$802,016	\$40,101	617.9	\$65
Skin and Subcutaneous Tissue	6	27	11,079	\$691,370	\$25,606	410.3	\$62
Skin and Subcutaneous Tissue	7	11	3,345	\$290,058	\$26,369	304.1	\$87
Skin and Subcutaneous Tissue	8	13	1,978	\$119,440	\$9,188	152.2	\$60
Skin and Subcutaneous Tissue	9+	42	10,277	\$612,143	\$14,575	244.7	\$60
Diagnosis Category Sub-Total		<b>191</b>	<b>69,787</b>	<b>\$4,500,501</b>	<b>\$23,563</b>	<b>365.4</b>	<b>\$64</b>
Stroke	1	426	233,846	\$18,438,671	\$43,283	548.9	\$79
Stroke	2	532	275,662	\$20,204,776	\$37,979	518.2	\$73
Stroke	3	524	266,538	\$19,332,090	\$36,893	508.7	\$73
Stroke	4	554	248,560	\$16,513,092	\$29,807	448.7	\$66
Stroke	5	469	201,704	\$14,797,125	\$31,550	430.1	\$73
Stroke	6	389	162,239	\$11,818,133	\$30,381	417.1	\$73
Stroke	7	319	140,800	\$9,255,543	\$29,014	441.4	\$66
Stroke	8	265	102,565	\$7,408,416	\$27,956	387.0	\$72
Stroke	9+	600	199,279	\$12,787,422	\$21,312	332.1	\$64
Diagnosis Category Sub-Total		<b>4,078</b>	<b>1,831,193</b>	<b>\$130,555,268</b>	<b>\$32,015</b>	<b>449.0</b>	<b>\$71</b>

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*Nursing Home Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payment</i>	<i>Average Days</i>	<i>Average Per Day</i>
Other/Unknown	1	2,911	809,885	\$48,107,939	\$16,526	278.2	\$59
Other/Unknown	2	2,426	663,776	\$41,427,978	\$17,077	273.6	\$62
Other/Unknown	3	1,884	489,818	\$32,699,437	\$17,356	260.0	\$67
Other/Unknown	4	1,327	360,667	\$24,090,620	\$18,154	271.8	\$67
Other/Unknown	5	1,034	315,485	\$20,138,667	\$19,476	305.1	\$64
Other/Unknown	6	805	220,464	\$13,565,019	\$16,851	273.9	\$62
Other/Unknown	7	707	213,424	\$13,249,634	\$18,741	301.9	\$62
Other/Unknown	8	692	238,618	\$14,099,629	\$20,375	344.8	\$59
Other/Unknown	9+	2,089	580,561	\$32,867,492	\$15,734	277.9	\$57
Diagnosis Category Sub-Total		13,875	3,892,698	\$240,246,415	\$17,315	280.6	\$62
Total		45,336	17,578,980	\$1,236,362,495	\$27,271	387.7	\$70

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Alzheimer's	1	93	30,529	\$1,762,548	\$18,952	328.3	\$58
Alzheimer's	2	131	38,905	\$2,074,756	\$15,838	297.0	\$53
Alzheimer's	3	145	34,802	\$2,738,382	\$18,885	240.0	\$79
Alzheimer's	4	115	19,704	\$1,599,728	\$13,911	171.3	\$81
Alzheimer's	5	85	14,460	\$1,552,861	\$18,269	170.1	\$107
Alzheimer's	6	82	8,802	\$927,593	\$11,312	107.3	\$105
Alzheimer's	7	52	5,954	\$538,440	\$10,355	114.5	\$90
Alzheimer's	8	20	2,483	\$120,199	\$6,010	124.2	\$48
Alzheimer's	9	46	3,849	\$178,890	\$3,889	83.7	\$46
Diagnosis Category Sub-Total		769	159,488	\$11,493,397	\$14,946	207.4	\$72
Arthritis	1	151	16,786	\$1,137,610	\$7,534	111.2	\$68
Arthritis	2	101	12,669	\$654,355	\$6,479	125.4	\$52
Arthritis	3	73	13,412	\$752,649	\$10,310	183.7	\$56
Arthritis	4	44	4,333	\$399,287	\$9,075	98.5	\$92
Arthritis	5	25	1,913	\$166,959	\$6,678	76.5	\$87
Arthritis	6	22	2,828	\$172,046	\$7,820	128.5	\$61
Arthritis	7	15	1,725	\$160,332	\$10,689	115.0	\$93
Arthritis	8	10	841	\$63,383	\$6,338	84.1	\$75
Arthritis	9	9	202	\$16,647	\$1,850	22.4	\$82
Diagnosis Category Sub-Total		450	54,709	\$3,523,268	\$7,829	121.6	\$64
Cancer	1	172	18,145	\$1,153,835	\$6,708	105.5	\$64
Cancer	2	147	12,680	\$774,155	\$5,266	86.3	\$61
Cancer	3	141	11,346	\$674,522	\$4,784	80.5	\$59
Cancer	4	90	8,048	\$458,347	\$5,093	89.4	\$57
Cancer	5	64	2,270	\$188,600	\$2,947	35.5	\$83
Cancer	6	37	1,612	\$121,809	\$3,292	43.6	\$76
Cancer	7	20	545	\$106,632	\$5,332	27.3	\$196
Cancer	8	15	1,235	\$57,447	\$3,830	82.3	\$47
Cancer	9	11	306	\$25,834	\$2,349	27.8	\$84
Diagnosis Category Sub-Total		697	56,187	\$3,561,181	\$5,109	80.6	\$63

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Circulatory	1	125	17,448	\$871,712	\$6,974	139.6	\$50
Circulatory	2	105	13,040	\$567,243	\$5,402	124.2	\$44
Circulatory	3	78	12,421	\$817,551	\$10,481	159.2	\$66
Circulatory	4	71	11,300	\$565,831	\$7,969	159.2	\$50
Circulatory	5	51	4,293	\$395,937	\$7,763	84.2	\$92
Circulatory	6	29	3,864	\$339,779	\$11,717	133.2	\$88
Circulatory	7	15	1,257	\$112,539	\$7,503	83.8	\$90
Circulatory	8	13	1,679	\$49,930	\$3,841	129.2	\$30
Circulatory	9	19	1,114	\$41,228	\$2,170	58.6	\$37
Diagnosis Category Sub-Total		506	66,416	\$3,761,750	\$7,434	131.3	\$57
Congenital	1	2	0	\$1,270	\$635	0.0	
Congenital	3	1	0	\$19,389	\$19,389	0.0	
Congenital	4	1	350	\$18,250	\$18,250	350.0	\$52
Congenital	5	1	0	\$380	\$380	0.0	
Diagnosis Category Sub-Total		5	350	\$39,289	\$7,858	70.0	\$112
Diabetes	1	14	2,744	\$63,659	\$4,547	196.0	\$23
Diabetes	2	6	575	\$53,621	\$8,937	95.8	\$93
Diabetes	3	9	1,359	\$153,019	\$17,002	151.0	\$113
Diabetes	4	8	436	\$13,692	\$1,712	54.5	\$31
Diabetes	5	3	1	\$2,230	\$743	0.3	\$2,230
Diabetes	6	5	124	\$32,487	\$6,497	24.8	\$262
Diabetes	7	3	233	\$16,250	\$5,417	77.7	\$70
Diabetes	8	2	0	\$7,813	\$3,907	0.0	
Diabetes	9	2	0	\$13,293	\$6,647	0.0	
Diagnosis Category Sub-Total		52	5,472	\$356,064	\$6,847	105.2	\$65

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Digestive System	1	31	2,107	\$81,187	\$2,619	68.0	\$39
Digestive System	2	18	1,553	\$129,286	\$7,183	86.3	\$83
Digestive System	3	17	508	\$83,748	\$4,926	29.9	\$165
Digestive System	4	4	187	\$13,257	\$3,314	46.8	\$71
Digestive System	5	3	380	\$24,635	\$8,212	126.7	\$65
Digestive System	6	8	715	\$27,309	\$3,414	89.4	\$38
Digestive System	7	4	406	\$41,953	\$10,488	101.5	\$103
Digestive System	8	2	0	\$30,171	\$15,086	0.0	
Digestive System	9	2	0	\$4,580	\$2,290	0.0	
Diagnosis Category Sub-Total		89	5,856	\$436,126	\$4,900	65.8	\$74
Endocrine, Immunity System	1	11	1,482	\$122,421	\$11,129	134.7	\$83
Endocrine, Immunity System	2	5	1,103	\$44,716	\$8,943	220.6	\$41
Endocrine, Immunity System	3	9	210	\$60,453	\$6,717	23.3	\$288
Endocrine, Immunity System	4	5	211	\$9,610	\$1,922	42.2	\$46
Endocrine, Immunity System	5	7	376	\$41,152	\$5,879	53.7	\$109
Endocrine, Immunity System	6	5	191	\$32,899	\$6,580	38.2	\$172
Endocrine, Immunity System	7	2	90	\$15,696	\$7,848	45.0	\$174
Endocrine, Immunity System	8	1	0	\$18,020	\$18,020	0.0	
Endocrine, Immunity System	9	2	500	\$18,600	\$9,300	250.0	\$37
Diagnosis Category Sub-Total		47	4,163	\$363,567	\$7,735	88.6	\$87
Genitourinary System	1	12	1,638	\$109,958	\$9,163	136.5	\$67
Genitourinary System	2	9	470	\$18,338	\$2,038	52.2	\$39
Genitourinary System	3	7	174	\$48,649	\$6,950	24.9	\$280
Genitourinary System	4	5	270	\$10,865	\$2,173	54.0	\$40
Genitourinary System	5	1	0	\$2,518	\$2,518	0.0	
Genitourinary System	6	3	0	\$5,409	\$1,803	0.0	
Genitourinary System	7	5	0	\$6,389	\$1,278	0.0	
Genitourinary System	8	1	60	\$3,000	\$3,000	60.0	\$50
Genitourinary System	9	4	183	\$3,028	\$757	45.8	\$17
Diagnosis Category Sub-Total		47	2,795	\$208,154	\$4,429	59.5	\$74



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*Home Health Care/ADC/Other Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Hypertension	1	6	352	\$66,608	\$11,101	58.7	\$189
Hypertension	2	9	1,841	\$109,956	\$12,217	204.6	\$60
Hypertension	3	4	123	\$5,154	\$1,289	30.8	\$42
Hypertension	4	7	174	\$15,537	\$2,220	24.9	\$89
Hypertension	5	4	0	\$24,725	\$6,181	0.0	
Hypertension	6	6	26	\$88,046	\$14,674	4.3	\$3,386
Hypertension	7	3	0	\$14,741	\$4,914	0.0	
Hypertension	8	1	0	\$1,746	\$1,746	0.0	
Hypertension	9	2	46	\$4,181	\$2,091	23.0	\$91
Diagnosis Category Sub-Total		42	2,562	\$330,694	\$7,874	61.0	\$129
Ill-Defined and Misc Conditions	1	31	3,706	\$188,653	\$6,086	119.5	\$51
Ill-Defined and Misc Conditions	2	21	1,599	\$171,005	\$8,143	76.1	\$107
Ill-Defined and Misc Conditions	3	25	3,098	\$197,501	\$7,900	123.9	\$64
Ill-Defined and Misc Conditions	4	24	3,153	\$157,915	\$6,580	131.4	\$50
Ill-Defined and Misc Conditions	5	17	497	\$48,396	\$2,847	29.2	\$97
Ill-Defined and Misc Conditions	6	7	811	\$156,909	\$22,416	115.9	\$193
Ill-Defined and Misc Conditions	7	11	1,856	\$27,032	\$2,457	168.7	\$15
Ill-Defined and Misc Conditions	8	6	503	\$130,231	\$21,705	83.8	\$259
Ill-Defined and Misc Conditions	9	6	1,143	\$45,196	\$7,533	190.5	\$40
Diagnosis Category Sub-Total		148	16,366	\$1,122,838	\$7,587	110.6	\$69
Injury	1	207	33,559	\$1,732,951	\$8,372	162.1	\$52
Injury	2	144	15,150	\$1,031,212	\$7,161	105.2	\$68
Injury	3	106	7,675	\$472,391	\$4,457	72.4	\$62
Injury	4	86	6,461	\$526,835	\$6,126	75.1	\$82
Injury	5	61	5,719	\$443,503	\$7,271	93.8	\$78
Injury	6	38	3,984	\$237,801	\$6,258	104.8	\$60
Injury	7	27	2,514	\$153,902	\$5,700	93.1	\$61
Injury	8	20	1,413	\$34,867	\$1,743	70.7	\$25
Injury	9	17	1,301	\$42,750	\$2,515	76.5	\$33
Diagnosis Category Sub-Total		706	77,776	\$4,676,212	\$6,624	110.2	\$60

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Mental	1	10	979	\$229,260	\$22,926	97.9	\$234
Mental	2	20	1,125	\$112,597	\$5,630	56.3	\$100
Mental	3	15	1,995	\$130,117	\$8,674	133.0	\$65
Mental	4	5	89	\$8,697	\$1,739	17.8	\$98
Mental	5	8	167	\$11,939	\$1,492	20.9	\$71
Mental	6	5	413	\$61,688	\$12,338	82.6	\$149
Diagnosis Category Sub-Total		63	4,768	\$554,298	\$8,798	75.7	\$116
Nervous System and Sense Organs	1	74	32,773	\$2,450,169	\$33,110	442.9	\$75
Nervous System and Sense Organs	2	67	22,150	\$1,564,511	\$23,351	330.6	\$71
Nervous System and Sense Organs	3	51	7,678	\$602,648	\$11,817	150.5	\$78
Nervous System and Sense Organs	4	37	9,011	\$577,458	\$15,607	243.5	\$64
Nervous System and Sense Organs	5	27	4,754	\$387,057	\$14,335	176.1	\$81
Nervous System and Sense Organs	6	13	1,203	\$152,296	\$11,715	92.5	\$127
Nervous System and Sense Organs	7	8	571	\$119,568	\$14,946	71.4	\$209
Nervous System and Sense Organs	8	9	1,022	\$52,027	\$5,781	113.6	\$51
Nervous System and Sense Organs	9	6	250	\$25,286	\$4,214	41.7	\$101
Diagnosis Category Sub-Total		292	79,412	\$5,931,020	\$20,312	272.0	\$75
Pregnancy Disorders	1	5	221	\$42,005	\$8,401	44.2	\$190
Pregnancy Disorders	2	1	0	\$520	\$520	0.0	
Pregnancy Disorders	3	1	0	\$263	\$263	0.0	
Pregnancy Disorders	4	2	0	\$4,110	\$2,055	0.0	
Pregnancy Disorders	6	1	0	\$1,740	\$1,740	0.0	
Pregnancy Disorders	7	2	0	\$8,705	\$4,353	0.0	
Pregnancy Disorders	9	2	0	\$5,120	\$2,560	0.0	
Diagnosis Category Sub-Total		14	221	\$62,463	\$4,462	15.8	\$283

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Respiratory	1	37	3,641	\$308,699	\$8,343	98.4	\$85
Respiratory	2	30	3,257	\$295,538	\$9,851	108.6	\$91
Respiratory	3	33	4,058	\$229,452	\$6,953	123.0	\$57
Respiratory	4	23	2,033	\$192,330	\$8,362	88.4	\$95
Respiratory	5	19	2,285	\$181,137	\$9,534	120.3	\$79
Respiratory	6	18	2,339	\$167,994	\$9,333	129.9	\$72
Respiratory	7	14	884	\$80,141	\$5,724	63.1	\$91
Respiratory	8	6	830	\$103,285	\$17,214	138.3	\$124
Respiratory	9	7	768	\$42,368	\$6,053	109.7	\$55
Diagnosis Category Sub-Total		<b>187</b>	<b>20,095</b>	<b>\$1,600,944</b>	<b>\$8,561</b>	<b>107.5</b>	<b>\$80</b>
Skin and Subcutaneous Tissue	1	7	22	\$7,860	\$1,123	3.1	\$357
Skin and Subcutaneous Tissue	2	6	2,075	\$124,150	\$20,692	345.8	\$60
Skin and Subcutaneous Tissue	3	3	92	\$60,278	\$20,093	30.7	\$655
Skin and Subcutaneous Tissue	4	3	604	\$21,289	\$7,096	201.3	\$35
Skin and Subcutaneous Tissue	5	3	10	\$7,748	\$2,583	3.3	\$775
Skin and Subcutaneous Tissue	6	1	718	\$31,150	\$31,150	718.0	\$43
Skin and Subcutaneous Tissue	8	1	214	\$10,700	\$10,700	214.0	\$50
Skin and Subcutaneous Tissue	9	3	79	\$5,750	\$1,917	26.3	\$73
Skin and Subcutaneous Tissue	9+	1	3	\$90	\$90	3.0	\$30
Diagnosis Category Sub-Total		<b>28</b>	<b>3,817</b>	<b>\$269,015</b>	<b>\$9,608</b>	<b>136.3</b>	<b>\$70</b>
Stroke	1	126	33,636	\$1,968,195	\$15,621	267.0	\$59
Stroke	2	122	21,042	\$1,403,803	\$11,507	172.5	\$67
Stroke	3	82	10,566	\$1,014,426	\$12,371	128.9	\$96
Stroke	4	69	8,506	\$788,318	\$11,425	123.3	\$93
Stroke	5	59	9,288	\$723,757	\$12,267	157.4	\$78
Stroke	6	32	419	\$288,525	\$9,016	13.1	\$689
Stroke	7	18	983	\$168,601	\$9,367	54.6	\$172
Stroke	8	14	734	\$41,753	\$2,982	52.4	\$57
Stroke	9	15	704	\$41,062	\$2,737	46.9	\$58
Stroke	9+	1	90	\$1,350	\$1,350	90.0	\$15
Diagnosis Category Sub-Total		<b>538</b>	<b>85,968</b>	<b>\$6,439,790</b>	<b>\$11,970</b>	<b>159.8</b>	<b>\$75</b>

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Duration Summary*

<i>Diagnosis Category</i>	<i>Duration</i>	<i>Tally</i>	<i>Visits</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Visits</i>	<i>Average Per Visit</i>
Other/Unknown	1	202	19,709	\$2,562,638	\$12,686	97.6	\$130
Other/Unknown	2	180	15,812	\$1,487,683	\$8,265	87.8	\$94
Other/Unknown	3	158	11,428	\$1,267,797	\$8,024	72.3	\$111
Other/Unknown	4	164	9,602	\$986,176	\$6,013	58.5	\$103
Other/Unknown	5	159	8,402	\$1,187,215	\$7,467	52.8	\$141
Other/Unknown	6	88	2,967	\$601,899	\$6,840	33.7	\$203
Other/Unknown	7	62	2,671	\$365,253	\$5,891	43.1	\$137
Other/Unknown	8	52	872	\$132,957	\$2,557	16.8	\$152
Other/Unknown	9	47	1,953	\$142,828	\$3,039	41.6	\$73
Other/Unknown	9+	3	647	\$32,270	\$10,757	215.7	\$50
Diagnosis Category Sub-Total		1,115	74,063	\$8,766,716	\$7,863	66.4	\$118
Total		5,795	720,484	\$53,496,786	\$9,232	124.3	\$74

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*Nursing Home Claims: Diagnosis Category by Incurred Year Group*

<i>Incurred Year</i>	<i>Year Category</i>	<i>Diagnosis Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
1984 - 1987	Alzheimer's	38	43,377	\$3,066,480	\$80,697	1,141.5	\$71
	Arthritis	12	8,642	\$524,110	\$43,676	720.2	\$61
	Cancer	29	11,742	\$879,853	\$30,340	404.9	\$75
	Circulatory	67	51,914	\$3,276,825	\$48,908	774.8	\$63
	Diabetes	5	5,022	\$379,570	\$75,914	1,004.4	\$76
	Digestive System	6	7,156	\$406,375	\$67,729	1,192.7	\$57
	Endocrine, Immunity System	11	8,533	\$635,735	\$57,794	775.7	\$75
	Genitourinary System	2	2,017	\$100,870	\$50,435	1,008.5	\$50
	Hypertension	4	5,087	\$280,510	\$70,128	1,271.8	\$55
	Ill-Defined and Misc Conditions	9	11,508	\$558,180	\$62,020	1,278.7	\$49
	Injury	63	23,322	\$1,711,830	\$27,172	370.2	\$73
	Mental	17	16,429	\$924,430	\$54,378	966.4	\$56
	Nervous System and Sense Organs	28	32,338	\$1,825,155	\$65,184	1,154.9	\$56
	Pregnancy Disorders	2	1,507	\$105,130	\$52,565	753.5	\$70
	Respiratory	12	8,818	\$531,925	\$44,327	734.8	\$60
	Skin and Subcutaneous Tissue	2	174	\$10,440	\$5,220	87.0	\$60
	Stroke	29	15,362	\$955,306	\$32,942	529.7	\$62
	Other/Unknown	952	325,408	\$16,535,926	\$17,370	341.8	\$51
	Incurred Year Sub-Total	1,288	578,356	\$32,708,650	\$25,395	449.0	\$57

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*Nursing Home Claims: Diagnosis Category by Incurred Year Group*

<i>Incurred Year</i>	<i>Year Category</i>	<i>Diagnosis Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payment</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
1988 - 1991	Alzheimer's	1,322	1,076,940	\$83,440,421	\$63,117	814.6	\$77
	Arthritis	556	329,977	\$22,553,881	\$40,565	593.5	\$68
	Cancer	786	185,669	\$12,918,035	\$16,435	236.2	\$70
	Circulatory	1,247	688,799	\$48,579,247	\$38,957	552.4	\$71
	Congenital	10	3,109	\$134,505	\$13,451	310.9	\$43
	Diabetes	192	118,681	\$7,869,871	\$40,989	618.1	\$66
	Digestive System	198	90,097	\$5,954,174	\$30,072	455.0	\$66
	Endocrine, Immunity System	104	66,511	\$4,529,057	\$43,549	639.5	\$68
	Genitourinary System	161	77,062	\$5,362,329	\$33,306	478.6	\$70
	Hypertension	173	137,860	\$8,970,814	\$51,854	796.9	\$65
	Ill-Defined and Misc Conditions	389	177,207	\$11,847,945	\$30,457	455.5	\$67
	Injury	1,187	507,596	\$32,830,802	\$27,659	427.6	\$65
	Mental	366	290,689	\$18,670,789	\$51,013	794.2	\$64
	Nervous System and Sense Organs	408	279,433	\$22,449,549	\$55,023	684.9	\$80
	Pregnancy Disorders	15	10,570	\$540,360	\$36,024	704.7	\$51
	Respiratory	453	194,576	\$13,131,985	\$28,989	429.5	\$67
	Skin and Subcutaneous Tissue	48	23,353	\$1,420,304	\$29,590	486.5	\$61
	Stroke	949	570,927	\$39,999,816	\$42,149	601.6	\$70
	Other/Unknown	7,018	1,640,930	\$100,347,613	\$14,299	233.8	\$61
		Incurred Year Sub-Total	15,582	6,469,986	\$441,551,497	\$28,337	415.2

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Nursing Home Claims: Diagnosis Category by Incurred Year Group

Incurred Year	Year Category	Diagnosis Tally	Days	Payments	Average Total Payment	Average Claim Days	Average Per Day
1992 - 1995	Alzheimer's	2,597	1,587,939	\$127,046,380	\$48,920	611.5	\$80
	Arthritis	1,082	315,291	\$22,698,567	\$20,978	291.4	\$72
	Cancer	1,384	204,335	\$14,247,143	\$10,294	147.6	\$70
	Circulatory	1,654	645,333	\$44,301,928	\$26,785	390.2	\$69
	Congenital	7	614	\$36,940	\$5,277	87.7	\$60
	Diabetes	296	137,717	\$9,686,014	\$32,723	465.3	\$70
	Digestive System	318	121,351	\$7,928,338	\$24,932	381.6	\$65
	Endocrine, Immunity System	174	76,492	\$4,363,521	\$25,078	439.6	\$57
	Genitourinary System	206	57,238	\$4,076,474	\$19,789	277.9	\$71
	Hypertension	165	86,805	\$4,489,442	\$27,209	526.1	\$52
	Ill-Defined and Misc Conditions	593	261,608	\$19,061,756	\$32,145	441.2	\$73
	Injury	1,773	651,305	\$41,903,352	\$23,634	367.3	\$64
	Mental	408	208,974	\$13,433,031	\$32,924	512.2	\$64
	Nervous System and Sense Organs	624	262,977	\$24,737,376	\$39,643	421.4	\$94
	Pregnancy Disorders	18	4,068	\$172,855	\$9,603	226.0	\$42
	Respiratory	796	261,024	\$17,405,005	\$21,866	327.9	\$67
	Skin and Subcutaneous Tissue	75	32,008	\$2,195,857	\$29,278	426.8	\$69
Stroke	2,084	889,535	\$61,302,115	\$29,416	426.8	\$69	
Other/Unknown	2,709	960,700	\$62,151,250	\$22,943	354.6	\$65	
	Incurred Year Sub-Total	16,963	6,765,314	\$481,237,344	\$28,370	398.8	\$71

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*Nursing Home Claims: Diagnosis Category by Incurred Year Group*

Incurred Year	Year Category	Diagnosis Tally	Days	Payments	Average Total Payment	Average Claim Days	Average Per Day
1996 - 1999	Alzheimer's	1,830	895,000	\$75,499,232	\$41,256	489.1	\$84
	Arthritis	358	113,010	\$8,528,680	\$23,823	315.7	\$75
	Cancer	575	71,112	\$6,455,604	\$11,227	123.7	\$91
	Circulatory	1,047	330,407	\$24,903,884	\$23,786	315.6	\$75
	Congenital	3	391	\$15,955	\$5,318	130.3	\$41
	Diabetes	118	41,709	\$3,217,079	\$27,263	353.5	\$77
	Digestive System	162	50,258	\$3,877,861	\$23,937	310.2	\$77
	Endocrine, Immunity System	158	49,225	\$3,384,061	\$21,418	311.6	\$69
	Genitourinary System	147	38,770	\$3,040,423	\$20,683	263.7	\$78
	Hypertension	116	44,307	\$2,556,528	\$22,039	382.0	\$58
	Ill-Defined and Misc Conditions	459	140,817	\$10,753,208	\$23,427	306.8	\$76
	Injury	1,156	340,199	\$23,780,834	\$20,572	294.3	\$70
	Mental	104	47,152	\$2,846,028	\$27,366	453.4	\$60
	Nervous System and Sense Organs	399	126,830	\$11,945,534	\$29,939	317.9	\$94
	Pregnancy Disorders	10	1,491	\$102,259	\$10,226	149.1	\$69
	Respiratory	583	139,365	\$9,574,277	\$16,422	239.0	\$69
	Skin and Subcutaneous Tissue	66	14,252	\$873,900	\$13,241	215.9	\$61
	Stroke	1,016	355,369	\$28,298,031	\$27,852	349.8	\$80
	Other/Unknown	3,196	965,660	\$61,211,626	\$19,153	302.1	\$63
		Incurred Year Sub-Total	11,503	3,765,324	\$280,865,004	\$24,417	327.3
	Total	45,336	17,578,980	\$1,236,362,495	\$27,271	387.7	\$70



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*Home Health Care/ADC/Other Claims: Diagnosis Category by Incurred Year Group*

<i>Incurred Year</i>	<i>Year Category</i>	<i>Diagnosis Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
1984 - 1987	Alzheimer's	1	1,244	\$24,940	\$24,940	1,244.0	\$20
	Arthritis	1	13	\$336	\$336	13.0	\$26
	Cancer	2	1,500	\$33,795	\$16,898	750.0	\$23
	Circulatory	1	231	\$4,620	\$4,620	231.0	\$20
	Hypertension	1	180	\$3,600	\$3,600	180.0	\$20
	Ill-Defined and Misc Conditions	1	120	\$3,000	\$3,000	120.0	\$25
	Mental	1	0	\$680	\$680	0.0	\$0
	Nervous System and Sense Organs	1	156	\$3,120	\$3,120	156.0	\$20
	Unknown/Other	19	2,724	\$64,248	\$3,381	143.4	\$24
	Incurred Year Sub-Total	28	6,168	\$138,339	\$4,941	220.3	\$22

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**Home Health Care/ADC/Other Claims: Diagnosis Category by Incurred Year Group**

Incurred Year	Year Category	Diagnosis Tally	Visits	Payments	Average Total Payments	Average Claim Visits	Average Per Visit
1988 - 1991	Alzheimer's	90	28,220	\$1,014,924	\$11,277	313.6	\$36
	Arthritis	36	4,107	\$161,277	\$4,480	114.1	\$39
	Cancer	102	10,973	\$450,866	\$4,420	107.6	\$41
	Circulatory	89	19,692	\$608,498	\$6,837	221.3	\$31
	Diabetes	6	582	\$17,659	\$2,943	97.0	\$30
	Digestive System	10	171	\$20,228	\$2,023	17.1	\$118
	Endocrine, Immunity System	8	1,549	\$87,615	\$10,952	193.6	\$57
	Genitourinary System	11	1,956	\$83,614	\$7,601	177.8	\$43
	Hypertension	3	727	\$41,535	\$13,845	242.3	\$57
	Ill-Defined and Misc Conditions	19	2,013	\$84,062	\$4,424	105.9	\$42
	Injury	90	12,409	\$443,644	\$4,929	137.9	\$36
	Mental	21	3,099	\$164,208	\$7,819	147.6	\$53
	Nervous System and Sense Organs	49	15,640	\$807,390	\$16,477	319.2	\$52
	Respiratory	14	2,905	\$112,136	\$8,010	207.5	\$39
	Skin and Subcutaneous Tissue	4	0	\$7,630	\$1,908	0.0	\$0
	Stroke	40	8,509	\$489,695	\$12,242	212.7	\$58
	Unknown/Other	191	22,732	\$2,430,796	\$12,727	119.0	\$107
	Incurred Year Sub-Total	783	135,284	\$7,025,777	\$8,973	172.8	\$52

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*Home Health Care/ADC/Other Claims: Diagnosis Category by Incurred Year Group*

Incurred Year	Year Category	Diagnosis Tally	Visits	Payments	Average Total Payments	Average Claim Visits	Average Per Visit
1992 - 1995	Alzheimer's	338	69,061	\$4,551,423	\$13,466	204.3	\$66
	Arthritis	312	31,208	\$2,015,442	\$6,460	100.0	\$65
	Cancer	362	21,110	\$1,393,274	\$3,849	58.3	\$66
	Circulatory	289	26,435	\$1,726,691	\$5,975	91.5	\$65
	Congenital	4	350	\$38,909	\$9,727	87.5	\$111
	Diabetes	30	2,932	\$192,864	\$6,429	97.7	\$66
	Digestive System	58	3,777	\$270,531	\$4,664	65.1	\$72
	Endocrine, Immunity System	28	2,249	\$171,349	\$6,120	80.3	\$76
	Genitourinary System	21	497	\$87,231	\$4,154	23.7	\$176
	Hypertension	23	1,609	\$157,729	\$6,858	70.0	\$98
	Ill-Defined and Misc Conditions	80	6,347	\$454,702	\$5,684	79.3	\$72
	Injury	410	35,772	\$2,485,046	\$6,061	87.2	\$69
	Mental	33	1,256	\$325,477	\$9,863	38.1	\$259
	Nervous System and Sense Organs	143	36,423	\$2,815,684	\$19,690	254.7	\$77
	Pregnancy Disorders	9	45	\$44,606	\$4,956	5.0	\$991
	Respiratory	108	11,970	\$954,023	\$8,834	110.8	\$80
	Skin and Subcutaneous Tissue	12	2,353	\$139,445	\$11,620	196.1	\$59
	Stroke	335	54,675	\$3,574,158	\$10,669	163.2	\$65
	Unknown/Other	531	35,743	\$4,174,770	\$7,862	67.3	\$117
	Incurred Year Sub-Total	3,126	343,812	\$25,573,354	\$8,181	110.0	\$74

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**Home Health Care/ADC/Other Claims: Diagnosis Category by Incurred Year Group**

Incurred Year	Year Category	Diagnosis Tally	Visits	Payments	Average Total Payments	Average Claim Visits	Average Per Visit
1996 - 1999	Alzheimer's	340	60,963	\$5,902,110	\$17,359	179.3	\$97
	Arthritis	101	19,381	\$1,346,213	\$13,329	191.9	\$69
	Cancer	231	22,604	\$1,683,246	\$7,287	97.9	\$74
	Circulatory	127	20,058	\$1,421,941	\$11,196	157.9	\$71
	Congenital	1	0	\$380	\$380	0.0	\$0
	Diabetes	16	1,958	\$145,541	\$9,096	122.4	\$74
	Digestive System	21	1,908	\$145,367	\$6,922	90.9	\$76
	Endocrine, Immunity System	11	365	\$104,603	\$9,509	33.2	\$287
	Genitourinary System	15	342	\$37,309	\$2,487	22.8	\$109
	Hypertension	15	46	\$127,830	\$8,522	3.1	\$2,779
	Ill-Defined and Misc Conditions	48	7,886	\$581,074	\$12,106	164.3	\$74
	Injury	206	29,595	\$1,747,522	\$8,483	143.7	\$59
	Mental	8	413	\$63,933	\$7,992	51.6	\$155
	Nervous System and Sense Organs	99	27,193	\$2,304,826	\$23,281	274.7	\$85
	Pregnancy Disorders	5	176	\$17,857	\$3,571	35.2	\$101
	Respiratory	65	5,220	\$534,785	\$8,227	80.3	\$102
	Skin and Subcutaneous Tissue	12	1,464	\$121,940	\$10,162	122.0	\$83
	Stroke	163	22,784	\$2,375,937	\$14,576	139.8	\$104
	Unknown/Other	374	12,864	\$2,096,902	\$5,607	34.4	\$163
		Incurred Year Sub-Total	1,858	235,220	\$20,759,316	\$11,173	126.6
	Total	5,795	720,484	\$53,496,786	\$9,232	124.3	\$74

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*Nursing Home Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>	
Benefit Expiry	Alzheimer's	172	152,165	\$13,519,433	\$78,601	884.7	\$89	
	Arthritis	79	81,314	\$6,413,731	\$81,186	1,029.3	\$79	
	Cancer	18	14,862	\$882,731	\$49,041	825.7	\$59	
	Circulatory	62	67,593	\$4,506,049	\$72,678	1,090.2	\$67	
	Diabetes	8	9,496	\$605,710	\$75,714	1,187.0	\$64	
	Digestive System	10	10,229	\$736,016	\$73,602	1,022.9	\$72	
	Endocrine, Immunity System	7	6,585	\$443,610	\$63,373	940.7	\$67	
	Genitourinary System	2	2,190	\$158,600	\$79,300	1,095.0	\$72	
	Hypertension	21	24,905	\$1,778,691	\$84,700	1,186.0	\$71	
	Ill-Defined and Misc Conditions	6	7,921	\$455,860	\$75,977	1,320.2	\$58	
	Injury	40	37,834	\$2,967,445	\$74,186	945.9	\$78	
	Mental	11	11,549	\$1,074,930	\$97,721	1,049.9	\$93	
	Nervous System and Sense Organs	34	25,159	\$4,914,192	\$144,535	740.0	\$195	
	Respiratory	20	18,759	\$1,443,894	\$72,195	938.0	\$77	
	Stroke	108	105,720	\$8,191,633	\$75,848	978.9	\$77	
	Other/Unknown	335	237,831	\$18,907,556	\$56,440	709.9	\$79	
		Status Sub-Total	933	814,112	\$67,000,081	\$71,811	872.6	\$82

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*Nursing Home Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>	
Death	Alzheimer's	1,164	558,260	\$44,468,149	\$38,203	479.6	\$80	
	Arthritis	259	114,089	\$7,804,954	\$30,135	440.5	\$68	
	Cancer	893	106,840	\$8,455,893	\$9,469	119.6	\$79	
	Circulatory	550	191,768	\$12,531,378	\$22,784	348.7	\$65	
	Diabetes	95	45,904	\$2,933,784	\$30,882	483.2	\$64	
	Digestive System	89	31,630	\$1,909,497	\$21,455	355.4	\$60	
	Endocrine, Immunity System	69	28,207	\$1,801,871	\$26,114	408.8	\$64	
	Genitourinary System	86	22,569	\$1,524,784	\$17,730	262.4	\$68	
	Hypertension	84	53,821	\$3,686,426	\$43,886	640.7	\$68	
	Ill-Defined and Misc Conditions	110	44,024	\$2,894,007	\$26,309	400.2	\$66	
	Injury	317	161,817	\$9,095,589	\$28,693	510.5	\$56	
	Mental	134	71,901	\$4,563,482	\$34,056	536.6	\$63	
	Nervous System and Sense Organs	356	141,134	\$12,331,124	\$34,638	396.4	\$87	
	Pregnancy Disorders	6	3,331	\$151,640	\$25,273	555.2	\$46	
	Respiratory	346	102,653	\$6,370,803	\$18,413	296.7	\$62	
	Skin and Subcutaneous Tissue	14	6,444	\$434,550	\$31,039	460.3	\$67	
	Stroke	832	324,364	\$23,368,275	\$28,087	389.9	\$72	
	Other/Unknown	1,987	559,071	\$39,537,885	\$19,898	281.4	\$71	
		Status Sub-Total	7,391	2,567,827	\$183,864,091	\$24,877	347.4	\$72

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*Nursing Home Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>	
Recovery	Alzheimer' s	82	13, 609	\$1, 077, 588	\$13, 141	166. 0	\$79	
	Arthritis	402	36, 280	\$2, 785, 191	\$6, 928	90. 2	\$77	
	Cancer	108	6, 783	\$555, 918	\$5, 147	62. 8	\$82	
	Circulatory	167	22, 865	\$1, 669, 075	\$9, 994	136. 9	\$73	
	Diabetes	38	6, 945	\$539, 563	\$14, 199	182. 8	\$78	
	Digestive System	49	3, 457	\$312, 740	\$6, 382	70. 6	\$90	
	Endocrine, Immunity System	13	2, 398	\$164, 773	\$12, 675	184. 5	\$69	
	Genitourinary System	17	1, 708	\$261, 386	\$15, 376	100. 5	\$153	
	Hypertension	14	3, 352	\$209, 305	\$14, 950	239. 4	\$62	
	Ill-Defined and Misc Conditions	28	3, 667	\$225, 769	\$8, 063	131. 0	\$62	
	Injury	420	28, 917	\$1, 934, 146	\$4, 605	68. 9	\$67	
	Mental	14	1, 914	\$114, 239	\$8, 160	136. 7	\$60	
	Nervous System and Sense Organs	59	8, 268	\$632, 768	\$10, 725	140. 1	\$77	
	Pregnancy Disorders	2	0	\$6, 329	\$3, 165	0. 0		
	Respiratory	76	7, 862	\$548, 280	\$7, 214	103. 4	\$70	
	Skin and Subcutaneous Tissue	12	426	\$31, 614	\$2, 635	35. 5	\$74	
	Stroke	276	39, 548	\$2, 941, 538	\$10, 658	143. 3	\$74	
	Other/Unknown	1, 161	74, 262	\$3, 504, 323	\$3, 018	64. 0	\$47	
		Status Sub-Total	2, 938	262, 261	\$17, 514, 545	\$5, 961	89. 3	\$67

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*Nursing Home Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Days</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>
Transfer	Alzheimer's	3	977	\$13,254	\$4,418	325.7	\$14
	Ill-Defined and Misc Conditions	1	19	\$600	\$600	19.0	\$32
	Injury	7	643	\$37,487	\$5,355	91.9	\$58
	Stroke	7	772	\$47,889	\$6,841	110.3	\$62
	Other/Unknown	35	2,021	\$94,704	\$2,706	57.7	\$47
	Status Sub-Total	53	4,432	\$193,934	\$3,659	83.6	\$44



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*Nursing Home Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>		<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Days</i>	<i>Average Per Day</i>	
			<i>Days</i>					
Unknown	Alzheimer' s	3, 469	2, 246, 337	\$179, 043, 991	\$51, 613	647. 5	\$80	
	Arthritis	1, 128	440, 225	\$31, 166, 584	\$27, 630	390. 3	\$71	
	Cancer	1, 690	318, 761	\$22, 675, 063	\$13, 417	188. 6	\$71	
	Circulatory	2, 898	1, 204, 123	\$85, 410, 672	\$29, 472	415. 5	\$71	
	Congenital	18	3, 151	\$147, 320	\$8, 184	175. 1	\$47	
	Diabetes	426	209, 764	\$14, 573, 895	\$34, 211	492. 4	\$69	
	Digestive System	493	188, 623	\$12, 714, 364	\$25, 790	382. 6	\$67	
	Endocrine, Immunity System	322	141, 534	\$9, 068, 497	\$28, 163	439. 5	\$64	
	Genitourinary System	381	130, 156	\$9, 154, 031	\$24, 026	341. 6	\$70	
	Hypertension	298	162, 763	\$8, 925, 907	\$29, 953	546. 2	\$55	
	Ill-Defined and Misc Conditions	1, 159	429, 863	\$31, 155, 740	\$26, 882	370. 9	\$72	
	Injury	3, 039	1, 028, 064	\$67, 698, 152	\$22, 276	338. 3	\$66	
	Mental	680	429, 366	\$26, 999, 665	\$39, 705	631. 4	\$63	
	Nervous System and Sense Organs	812	434, 734	\$33, 265, 186	\$40, 967	535. 4	\$77	
	Pregnancy Disorders	36	13, 360	\$705, 915	\$19, 609	371. 1	\$53	
	Respiratory	1, 280	409, 204	\$27, 962, 569	\$21, 846	319. 7	\$68	
	Skin and Subcutaneous Tissue	154	57, 827	\$3, 688, 701	\$23, 953	375. 5	\$64	
	Stroke	2, 520	1, 154, 359	\$79, 901, 574	\$31, 707	458. 1	\$69	
	Other/Unknown	7, 991	1, 839, 936	\$104, 483, 762	\$13, 075	230. 3	\$57	
		Status Sub-Total	28, 794	10, 842, 150	\$748, 741, 588	\$26, 003	376. 5	\$69
		Total	40, 109	14, 490, 782	\$1, 017, 314, 239	\$25, 364	361. 3	\$70

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*Home Health Care/ADC/Other Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Benefit Expiry	Alzheimer's	20	16,918	\$425,854	\$21,293	845.9	\$25
	Arthritis	5	4,830	\$188,420	\$37,684	966.0	\$39
	Circulatory	4	3,246	\$60,785	\$15,196	811.5	\$19
	Diabetes	2	1,303	\$67,472	\$33,736	651.5	\$52
	Ill-Defined and Misc Conditions	2	2,248	\$122,400	\$61,200	1,124.0	\$54
	Injury	12	10,559	\$295,570	\$24,631	879.9	\$28
	Nervous System and Sense Organs	3	1,656	\$20,974	\$6,991	552.0	\$13
	Respiratory	2	2,323	\$76,450	\$38,225	1,161.5	\$33
	Stroke	11	9,720	\$299,841	\$27,258	883.6	\$31
	Other/Unknown	25	557	\$413,005	\$16,520	22.3	\$741
	Status Sub-Total	86	53,360	\$1,970,771	\$22,916	620.5	\$37

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*Home Health Care/ADC/Other Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>	
Death	Alzheimer's	85	31,631	\$1,465,975	\$17,247	372.1	\$46	
	Arthritis	26	11,087	\$376,457	\$14,479	426.4	\$34	
	Cancer	240	22,539	\$1,241,369	\$5,172	93.9	\$55	
	Circulatory	40	10,210	\$591,091	\$14,777	255.3	\$58	
	Diabetes	6	2,340	\$36,951	\$6,159	390.0	\$16	
	Digestive System	4	709	\$20,323	\$5,081	177.3	\$29	
	Endocrine, Immunity System	7	804	\$31,020	\$4,431	114.9	\$39	
	Genitourinary System	8	208	\$30,603	\$3,825	26.0	\$147	
	Hypertension	2	0	\$25,798	\$12,899	0.0		
	Ill-Defined and Misc Conditions	15	4,915	\$175,928	\$11,729	327.7	\$36	
	Injury	26	12,393	\$499,367	\$19,206	476.7	\$40	
	Mental	3	0	\$19,780	\$6,593	0.0		
	Nervous System and Sense Organs	60	11,922	\$760,046	\$12,667	198.7	\$64	
	Pregnancy Disorders	2	176	\$12,502	\$6,251	88.0	\$71	
	Respiratory	31	5,671	\$263,223	\$8,491	182.9	\$46	
	Skin and Subcutaneous Tissue	1	562	\$19,560	\$19,560	562.0	\$35	
	Stroke	43	16,757	\$844,049	\$19,629	389.7	\$50	
	Other/Unknown	148	5,708	\$2,863,017	\$19,345	38.6	\$502	
		Status Sub-Total	747	137,632	\$9,277,059	\$12,419	184.2	\$67

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*Home Health Care/ADC/Other Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Recovery	Alzheimer's	17	1,802	\$96,497	\$5,676	106.0	\$54
	Arthritis	114	8,345	\$370,422	\$3,249	73.2	\$44
	Cancer	35	3,439	\$135,937	\$3,884	98.3	\$40
	Circulatory	45	6,925	\$236,743	\$5,261	153.9	\$34
	Diabetes	1	22	\$3,000	\$3,000	22.0	\$136
	Digestive System	14	1,595	\$89,079	\$6,363	113.9	\$56
	Endocrine, Immunity System	2	103	\$2,920	\$1,460	51.5	\$28
	Genitourinary System	5	104	\$6,156	\$1,231	20.8	\$59
	Ill-Defined and Misc Conditions	6	615	\$30,751	\$5,125	102.5	\$50
	Injury	135	12,760	\$615,415	\$4,559	94.5	\$48
	Mental	2	142	\$14,868	\$7,434	71.0	\$105
	Nervous System and Sense Organs	17	1,939	\$99,144	\$5,832	114.1	\$51
	Pregnancy Disorders	1	0	\$1,390	\$1,390	0.0	
	Respiratory	13	885	\$52,204	\$4,016	68.1	\$59
	Skin and Subcutaneous Tissue	2	22	\$1,620	\$810	11.0	\$74
	Stroke	38	7,277	\$371,541	\$9,777	191.5	\$51
	Other/Unknown	85	3,848	\$475,465	\$5,594	45.3	\$124
	Status Sub-Total	532	49,823	\$2,603,152	\$4,893	93.7	\$52

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*Home Health Care/ADC/Other Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Transfer	Alzheimer' s	2	1, 721	\$66, 650	\$33, 325	860. 5	\$39
	Arthritis	1	71	\$4, 313	\$4, 313	71. 0	\$61
	Cancer	1	126	\$8, 200	\$8, 200	126. 0	\$65
	Digestive System	1	34	\$120	\$120	34. 0	\$4
	Injury	6	967	\$11, 968	\$1, 995	161. 2	\$12
	Nervous System and Sense Organs	1	19	\$770	\$770	19. 0	\$41
	Stroke	5	2, 670	\$151, 430	\$30, 286	534. 0	\$57
	Other/Unknown	3	284	\$3, 697	\$1, 232	94. 7	\$13
	Status Sub-Total	20	5, 892	\$247, 148	\$12, 357	294. 6	\$42

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*Home Health Care/ADC/Other Claims: Closed Status and Diagnosis Summary*

<i>Claim Status</i>	<i>Status Category</i>	<i>Diagnosis Tally</i>	<i>Visits</i>	<i>Payments</i>	<i>Average Total Payments</i>	<i>Average Claim Visits</i>	<i>Average Per Visit</i>
Unknown	Alzheimer' s	436	43,747	\$4,138,277	\$9,491	100.3	\$95
	Arthritis	256	11,520	\$1,101,958	\$4,305	45.0	\$96
	Cancer	384	21,787	\$1,371,982	\$3,573	56.7	\$63
	Circulatory	368	24,506	\$1,879,561	\$5,108	66.6	\$77
	Congenital	5	350	\$39,289	\$7,858	70.0	\$112
	Diabetes	38	1,311	\$210,102	\$5,529	34.5	\$160
	Digestive System	65	2,995	\$233,601	\$3,594	46.1	\$78
	Endocrine, Immunity System	35	3,250	\$290,074	\$8,288	92.9	\$89
	Genitourinary System	30	966	\$106,737	\$3,558	32.2	\$110
	Hypertension	36	1,296	\$208,594	\$5,794	36.0	\$161
	Ill-Defined and Misc Conditions	113	6,296	\$510,939	\$4,522	55.7	\$81
	Injury	481	20,452	\$1,775,221	\$3,691	42.5	\$87
	Mental	51	3,253	\$334,462	\$6,558	63.8	\$103
	Nervous System and Sense Organs	129	19,591	\$1,705,343	\$13,220	151.9	\$87
	Pregnancy Disorders	11	45	\$48,571	\$4,416	4.1	\$1,079
	Respiratory	125	7,132	\$844,017	\$6,752	57.1	\$118
	Skin and Subcutaneous Tissue	21	368	\$102,395	\$4,876	17.5	\$278
	Stroke	355	24,764	\$2,711,065	\$7,637	69.8	\$109
	Other/Unknown	674	40,449	\$3,659,955	\$5,430	60.0	\$90
		Status Sub-Total	3,613	234,078	\$21,272,143	\$5,888	64.8
	Total	4,998	480,785	\$35,370,273	\$7,077	96.2	\$74

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*Nursing Home Claims: Issue Year and Diagnosis Summary*

<i>Issue Year</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
1984 - 1987	Alzheimer's	933	665,861	\$41,109,748	\$44,062	713.7	\$62
	Arthritis	476	249,783	\$13,972,403	\$29,354	524.8	\$56
	Cancer	542	120,320	\$7,435,723	\$13,719	222.0	\$62
	Circulatory	1,074	523,439	\$30,960,982	\$28,828	487.4	\$59
	Congenital	5	1,191	\$63,280	\$12,656	238.2	\$53
	Diabetes	178	88,709	\$5,444,553	\$30,587	498.4	\$61
	Digestive System	200	101,022	\$5,455,041	\$27,275	505.1	\$54
	Endocrine, Immunity System	153	79,215	\$4,614,371	\$30,159	517.7	\$58
	Genitourinary System	154	61,565	\$3,540,172	\$22,988	399.8	\$58
	Hypertension	150	101,835	\$5,915,798	\$39,439	678.9	\$58
	Ill-Defined and Misc Conditions	278	123,965	\$7,080,084	\$25,468	445.9	\$57
	Injury	1,155	458,458	\$24,467,832	\$21,184	396.9	\$53
	Mental	312	215,777	\$12,207,133	\$39,125	691.6	\$57
	Nervous System and Sense Organs	418	300,357	\$17,412,580	\$41,657	718.6	\$58
	Pregnancy Disorders	22	13,894	\$737,610	\$33,528	631.5	\$53
	Respiratory	572	205,288	\$11,494,686	\$20,096	358.9	\$56
	Skin and Subcutaneous Tissue	77	30,333	\$1,643,770	\$21,348	393.9	\$54
	Stroke	992	483,919	\$27,483,147	\$27,705	487.8	\$57
	Other/Unknown	6,313	1,675,691	\$85,328,417	\$13,516	265.4	\$51
	Issue Year Sub-Total	14,004	5,500,622	\$306,367,330	\$21,877	392.8	\$56

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*Nursing Home Claims: Issue Year and Diagnosis Summary*

<i>Issue Year</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
1988 - 1991	Alzheimer's	3,898	2,478,568	\$206,464,702	\$52,967	635.9	\$83
	Arthritis	1,282	457,614	\$36,561,626	\$28,519	357.0	\$80
	Cancer	1,820	314,355	\$23,722,919	\$13,035	172.7	\$75
	Circulatory	2,589	1,078,186	\$81,742,076	\$31,573	416.4	\$76
	Congenital	13	2,838	\$118,190	\$9,092	218.3	\$42
	Diabetes	381	197,157	\$14,488,398	\$38,027	517.5	\$73
	Digestive System	422	150,306	\$11,492,104	\$27,232	356.2	\$76
	Endocrine, Immunity System	261	109,807	\$7,474,306	\$28,637	420.7	\$68
	Genitourinary System	319	106,529	\$8,384,910	\$26,285	333.9	\$79
	Hypertension	271	155,290	\$9,384,545	\$34,629	573.0	\$60
	Ill-Defined and Misc Conditions	1,063	427,289	\$32,465,352	\$30,541	402.0	\$76
	Injury	2,615	950,478	\$68,639,268	\$26,248	363.5	\$72
	Mental	531	325,003	\$21,254,664	\$40,028	612.1	\$65
	Nervous System and Sense Organs	792	330,774	\$35,058,147	\$44,265	417.6	\$106
	Pregnancy Disorders	19	3,670	\$171,710	\$9,037	193.2	\$47
	Respiratory	1,125	361,310	\$26,634,572	\$23,675	321.2	\$74
	Skin and Subcutaneous Tissue	87	33,717	\$2,419,612	\$27,812	387.6	\$72
	Stroke	2,455	1,122,074	\$84,680,496	\$34,493	457.1	\$75
	Other/Unknown	6,653	1,902,241	\$131,903,463	\$19,826	285.9	\$69
	Issue Year Sub-Total	26,596	10,507,206	\$803,061,060	\$30,195	395.1	\$76



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*Nursing Home Claims: Issue Year and Diagnosis Summary*

<i>Issue Year</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
1992 - 1995	Alzheimer's	913	448,544	\$40,181,866	\$44,011	491.3	\$90
	Arthritis	244	59,162	\$3,749,029	\$15,365	242.5	\$63
	Cancer	369	36,179	\$3,135,191	\$8,496	98.0	\$87
	Circulatory	341	112,771	\$7,932,422	\$23,262	330.7	\$70
	Congenital	2	85	\$5,930	\$2,965	42.5	\$70
	Diabetes	49	16,811	\$1,208,656	\$24,666	343.1	\$72
	Digestive System	62	17,534	\$1,219,603	\$19,671	282.8	\$70
	Endocrine, Immunity System	32	11,730	\$823,292	\$25,728	366.6	\$70
	Genitourinary System	43	6,993	\$655,014	\$15,233	162.6	\$94
	Hypertension	36	16,208	\$945,642	\$26,268	450.2	\$58
	Ill-Defined and Misc Conditions	107	39,523	\$2,655,958	\$24,822	369.4	\$67
	Injury	398	112,445	\$6,987,732	\$17,557	282.5	\$62
	Mental	51	22,369	\$2,402,981	\$47,117	438.6	\$107
	Nervous System and Sense Organs	223	68,485	\$7,890,556	\$35,384	307.1	\$115
	Pregnancy Disorders	3	72	\$4,475	\$1,492	24.0	\$62
	Respiratory	143	37,132	\$2,503,796	\$17,509	259.7	\$67
	Skin and Subcutaneous Tissue	26	5,416	\$423,199	\$16,277	208.3	\$78
	Stroke	605	221,397	\$17,700,471	\$29,257	365.9	\$80
	Other/Unknown	822	296,177	\$21,425,420	\$26,065	360.3	\$72
	Issue Year Sub-Total	4,469	1,529,033	\$121,851,233	\$27,266	342.1	\$80

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*Nursing Home Claims: Issue Year and Diagnosis Summary*

<i>Issue Year</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
1996 - 1999	Alzheimer's	43	10,283	\$1,296,197	\$30,144	239.1	\$126
	Arthritis	6	361	\$22,180	\$3,697	60.2	\$61
	Cancer	43	2,004	\$206,802	\$4,809	46.6	\$103
	Circulatory	11	2,057	\$426,404	\$38,764	187.0	\$207
	Diabetes	3	452	\$10,927	\$3,642	150.7	\$24
	Endocrine, Immunity System	1	9	\$405	\$405	9.0	\$45
	Hypertension	1	726	\$51,309	\$51,309	726.0	\$71
	Ill-Defined and Misc Conditions	2	363	\$19,695	\$9,848	181.5	\$54
	Injury	11	1,041	\$131,986	\$11,999	94.6	\$127
	Mental	1	95	\$9,500	\$9,500	95.0	\$100
	Nervous System and Sense Organs	26	1,962	\$596,331	\$22,936	75.5	\$304
	Pregnancy Disorders	1	0	\$6,809	\$6,809	0.0	
	Respiratory	4	53	\$10,138	\$2,535	13.3	\$191
	Skin and Subcutaneous Tissue	1	321	\$13,920	\$13,920	321.0	\$43
	Stroke	26	3,803	\$691,154	\$26,583	146.3	\$182
	Other/Unknown	87	18,589	\$1,589,115	\$18,266	213.7	\$85
	Issue Year Sub-Total	267	42,119	\$5,082,872	\$19,037	157.7	\$121
	Issue Year Total	45,336	17,578,980	\$1,236,362,495	\$27,271	387.7	\$70

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*Home Health Care/ADC/Other Claims: Issue Year and Diagnosis Summary*

<i>Issue Year</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
1984 - 1987	Alzheimer's	15	6,588	\$198,040	\$13,203	439.2	\$30
	Arthritis	10	2,403	\$77,370	\$7,737	240.3	\$32
	Cancer	24	5,086	\$142,017	\$5,917	211.9	\$28
	Circulatory	37	8,979	\$276,320	\$7,468	242.7	\$31
	Diabetes	4	417	\$13,501	\$3,375	104.3	\$32
	Digestive System	3	168	\$9,615	\$3,205	56.0	\$57
	Endocrine, Immunity System	5	767	\$23,380	\$4,676	153.4	\$30
	Genitourinary System	3	129	\$4,745	\$1,582	43.0	\$37
	Hypertension	1	180	\$3,600	\$3,600	180.0	\$20
	Ill-Defined and Misc Conditions	3	150	\$8,875	\$2,958	50.0	\$59
	Injury	32	2,822	\$126,260	\$3,946	88.2	\$45
	Mental	11	1,587	\$45,194	\$4,109	144.3	\$28
	Nervous System and Sense Organs	9	1,340	\$36,138	\$4,015	148.9	\$27
	Pregnancy Disorders	3	0	\$12,065	\$4,022	0.0	
	Respiratory	11	2,094	\$79,050	\$7,186	190.4	\$38
	Skin and Subcutaneous Tissue	5	296	\$16,290	\$3,258	59.2	\$55
	Stroke	19	2,834	\$126,195	\$6,642	149.2	\$45
	Other/Unknown	99	14,179	\$392,412	\$3,964	143.2	\$28
	Issue Year Sub-Total	294	50,019	\$1,591,067	\$5,412	170.1	\$32

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*Home Health Care/ADC/Other Claims: Issue Year and Diagnosis Summary*

<i>Issue Year</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
1988 - 1991	Alzheimer's	347	54,432	\$2,948,544	\$8,497	156.9	\$54
	Arthritis	161	8,731	\$689,251	\$4,281	54.2	\$79
	Cancer	284	13,419	\$943,866	\$3,323	47.3	\$70
	Circulatory	214	21,494	\$930,737	\$4,349	100.4	\$43
	Congenital	4	350	\$39,205	\$9,801	87.5	\$112
	Diabetes	20	618	\$79,304	\$3,965	30.9	\$128
	Digestive System	34	496	\$158,263	\$4,655	14.6	\$319
	Endocrine, Immunity System	24	1,842	\$218,298	\$9,096	76.8	\$119
	Genitourinary System	28	2,304	\$149,071	\$5,324	82.3	\$65
	Hypertension	21	1,065	\$79,548	\$3,788	50.7	\$75
	Ill-Defined and Misc Conditions	73	6,895	\$396,114	\$5,426	94.5	\$57
	Injury	301	20,514	\$1,240,810	\$4,122	68.2	\$60
	Mental	34	2,473	\$258,650	\$7,607	72.7	\$105
	Nervous System and Sense Organs	128	21,232	\$1,796,930	\$14,039	165.9	\$85
	Pregnancy Disorders	4	0	\$35,109	\$8,777	0.0	
	Respiratory	80	6,635	\$598,577	\$7,482	82.9	\$90
	Skin and Subcutaneous Tissue	7	13	\$32,864	\$4,695	1.9	\$2,528
	Stroke	207	19,864	\$1,485,611	\$7,177	96.0	\$75
	Other/Unknown	564	39,833	\$4,740,256	\$8,405	70.6	\$119
	Issue Year Sub-Total	2,535	222,210	\$16,821,008	\$6,636	87.7	\$76

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*Home Health Care/ADC/Other Claims: Issue Year and Diagnosis Summary*

<i>Issue Year</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
1992 - 1995	Alzheimer's	384	90,590	\$7,593,827	\$19,776	235.9	\$84
	Arthritis	265	39,965	\$2,580,071	\$9,736	150.8	\$65
	Cancer	326	28,657	\$1,923,095	\$5,899	87.9	\$67
	Circulatory	251	34,938	\$2,528,498	\$10,074	139.2	\$72
	Congenital	1	0	\$84	\$84	0.0	
	Diabetes	26	3,965	\$247,825	\$9,532	152.5	\$63
	Digestive System	49	4,936	\$244,164	\$4,983	100.7	\$49
	Endocrine, Immunity System	18	1,554	\$121,889	\$6,772	86.3	\$78
	Genitourinary System	16	362	\$54,338	\$3,396	22.6	\$150
	Hypertension	20	1,317	\$247,546	\$12,377	65.9	\$188
	Ill-Defined and Misc Conditions	70	9,093	\$702,763	\$10,039	129.9	\$77
	Injury	339	49,848	\$3,079,203	\$9,083	147.0	\$62
	Mental	18	708	\$250,454	\$13,914	39.3	\$354
	Nervous System and Sense Organs	131	48,528	\$3,329,384	\$25,415	370.4	\$69
	Pregnancy Disorders	7	221	\$15,289	\$2,184	31.6	\$69
	Respiratory	92	10,995	\$905,765	\$9,845	119.5	\$82
	Skin and Subcutaneous Tissue	15	3,416	\$206,361	\$13,757	227.7	\$60
	Stroke	289	57,951	\$4,464,624	\$15,449	200.5	\$77
	Other/Unknown	419	16,509	\$3,421,986	\$8,167	39.4	\$207
	Issue Year Sub-Total	2,736	403,553	\$31,917,166	\$11,666	147.5	\$79

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*Home Health Care/ADC/Other Claims: Issue Year and Diagnosis Summary*

<i>Issue Year</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
1996 - 1999	Alzheimer's	23	7,878	\$752,986	\$32,739	342.5	\$96
	Arthritis	14	3,610	\$176,576	\$12,613	257.9	\$49
	Cancer	63	9,025	\$552,203	\$8,765	143.3	\$61
	Circulatory	4	1,005	\$26,195	\$6,549	251.3	\$26
	Diabetes	2	472	\$15,434	\$7,717	236.0	\$33
	Digestive System	3	256	\$24,084	\$8,028	85.3	\$94
	Ill-Defined and Misc Conditions	2	228	\$15,086	\$7,543	114.0	\$66
	Injury	34	4,592	\$229,939	\$6,763	135.1	\$50
	Nervous System and Sense Organs	24	8,312	\$768,568	\$32,024	346.3	\$92
	Respiratory	4	371	\$17,552	\$4,388	92.8	\$47
	Skin and Subcutaneous Tissue	1	92	\$13,500	\$13,500	92.0	\$147
	Stroke	23	5,319	\$363,360	\$15,798	231.3	\$68
	Other/Unknown	33	3,542	\$212,062	\$6,426	107.3	\$60
	Issue Year Sub-Total	230	44,702	\$3,167,545	\$13,772	194.4	\$71
	Issue Year Total	5,795	720,484	\$53,496,786	\$9,232	124.3	\$74

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*Nursing Home Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Full Medical	Alzheimer's	2,490	1,344,303	\$110,925,427	\$44,548	539.9	\$83
	Arthritis	925	289,515	\$20,654,017	\$22,329	313.0	\$71
	Cancer	1,258	168,701	\$11,573,339	\$9,200	134.1	\$69
	Circulatory	1,229	425,028	\$28,014,144	\$22,794	345.8	\$66
	Congenital	6	634	\$23,810	\$3,968	105.7	\$38
	Diabetes	213	91,854	\$5,883,733	\$27,623	431.2	\$64
	Digestive System	251	75,909	\$4,955,839	\$19,744	302.4	\$65
	Endocrine, Immunity System	157	60,761	\$3,928,018	\$25,019	387.0	\$65
	Genitourinary System	185	42,583	\$2,730,030	\$14,757	230.2	\$64
	Hypertension	233	138,972	\$8,770,981	\$37,644	596.4	\$63
	Ill-Defined and Misc Conditions	280	88,873	\$5,484,376	\$19,587	317.4	\$62
	Injury	1,403	347,982	\$21,736,048	\$15,493	248.0	\$62
	Mental	288	156,520	\$10,289,381	\$35,727	543.5	\$66
	Nervous System and Sense Organs	560	229,398	\$17,578,897	\$31,391	409.6	\$77
	Pregnancy Disorders	10	487	\$29,994	\$2,999	48.7	\$62
	Respiratory	640	175,721	\$11,314,830	\$17,679	274.6	\$64
	Skin and Subcutaneous Tissue	61	14,525	\$954,481	\$15,647	238.1	\$66
	Stroke	1,819	722,653	\$53,021,615	\$29,149	397.3	\$73
	Other/Unknown	4,084	1,241,762	\$88,917,672	\$21,772	304.1	\$72
		Underwriting Type Sub-Total	16,092	5,616,181	\$406,786,632	\$25,279	349.0

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*Nursing Home Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Full Medical + Cognitive Testing	Alzheimer's	111	44,004	\$3,068,639	\$27,645	396.4	\$70
	Arthritis	74	17,532	\$1,303,436	\$17,614	236.9	\$74
	Cancer	40	4,845	\$324,439	\$8,111	121.1	\$67
	Circulatory	68	15,978	\$986,863	\$14,513	235.0	\$62
	Diabetes	10	3,727	\$223,404	\$22,340	372.7	\$60
	Digestive System	6	2,124	\$171,856	\$28,643	354.0	\$81
	Endocrine, Immunity System	8	1,865	\$82,940	\$10,368	233.1	\$44
	Genitourinary System	5	860	\$46,115	\$9,223	172.0	\$54
	Hypertension	5	3,855	\$275,525	\$55,105	771.0	\$71
	Ill-Defined and Misc Conditions	12	1,496	\$54,419	\$4,535	124.7	\$36
	Injury	40	8,337	\$488,684	\$12,217	208.4	\$59
	Mental	5	1,618	\$119,585	\$23,917	323.6	\$74
	Nervous System and Sense Organs	15	5,706	\$407,133	\$27,142	380.4	\$71
	Respiratory	19	3,131	\$169,299	\$8,910	164.8	\$54
	Skin and Subcutaneous Tissue	2	47	\$2,459	\$1,230	23.5	\$52
	Stroke	114	38,804	\$2,598,632	\$22,795	340.4	\$67
	Other/Unknown	45	7,706	\$654,426	\$14,543	171.2	\$85
	Underwriting Type Sub-Total	579	161,635	\$10,977,854	\$18,960	279.2	\$68



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*Nursing Home Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
GI/Actively at Work Requirements	Alzheimer's	61	24,936	\$3,336,013	\$54,689	408.8	\$134
	Arthritis	17	301	\$263,733	\$15,514	17.7	\$876
	Cancer	76	3,439	\$623,871	\$8,209	45.3	\$181
	Circulatory	13	2,722	\$673,490	\$51,807	209.4	\$247
	Diabetes	7	384	\$55,610	\$7,944	54.9	\$145
	Digestive System	3	700	\$74,346	\$24,782	233.3	\$106
	Endocrine, Immunity System	2	21	\$2,450	\$1,225	10.5	\$117
	Genitourinary System	8	185	\$238,090	\$29,761	23.1	\$1,287
	Ill-Defined and Misc Conditions	2	329	\$11,930	\$5,965	164.5	\$36
	Injury	13	2,740	\$98,146	\$7,550	210.8	\$36
	Mental	4	1,340	\$221,042	\$55,261	335.0	\$165
	Nervous System and Sense Organs	196	11,242	\$14,146,068	\$72,174	57.4	\$1,258
	Pregnancy Disorders	1	0	\$-480	\$-480	0.0	
	Respiratory	6	0	\$55,225	\$9,204	0.0	
	Skin and Subcutaneous Tissue	1	53	\$3,006	\$3,006	53.0	\$57
	Stroke	65	8,141	\$1,990,206	\$30,619	125.2	\$244
	Other/Unknown	58	4,641	\$479,257	\$8,263	80.0	\$103
	Underwriting Type Sub-Total	533	61,174	\$22,272,003	\$41,786	114.8	\$364

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*Nursing Home Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>	
Other/None	Alzheimer' s	336	173, 142	\$10, 452, 005	\$31, 107	515. 3	\$60	
	Arthritis	90	12, 939	\$745, 124	\$8, 279	143. 8	\$58	
	Cancer	161	18, 612	\$1, 037, 704	\$6, 445	115. 6	\$56	
	Circulatory	167	47, 985	\$2, 732, 646	\$16, 363	287. 3	\$57	
	Congenital	2	85	\$5, 930	\$2, 965	42. 5	\$70	
	Diabetes	37	11, 258	\$668, 196	\$18, 059	304. 3	\$59	
	Digestive System	29	5, 950	\$262, 465	\$9, 051	205. 2	\$44	
	Endocrine, Immunity System	12	2, 777	\$153, 837	\$12, 820	231. 4	\$55	
	Genitourinary System	19	2, 869	\$185, 986	\$9, 789	151. 0	\$65	
	Hypertension	15	5, 990	\$350, 395	\$23, 360	399. 3	\$58	
	Ill-Defined and Misc Conditions	29	6, 714	\$436, 129	\$15, 039	231. 5	\$65	
	Injury	171	34, 726	\$1, 976, 006	\$11, 556	203. 1	\$57	
	Mental	15	8, 112	\$527, 313	\$35, 154	540. 8	\$65	
	Nervous System and Sense Organs	39	21, 480	\$1, 372, 682	\$35, 197	550. 8	\$64	
	Respiratory	37	10, 031	\$472, 445	\$12, 769	271. 1	\$47	
	Skin and Subcutaneous Tissue	5	426	\$21, 500	\$4, 300	85. 2	\$50	
	Stroke	233	89, 222	\$5, 111, 515	\$21, 938	382. 9	\$57	
	Other/Unknown	22	4, 345	\$225, 977	\$10, 272	197. 5	\$52	
		Underwriting Type Sub-Total	1, 419	456, 663	\$26, 737, 855	\$18, 843	321. 8	\$59

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*Nursing Home Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Simplified	Alzheimer's	2,365	1,706,409	\$138,842,932	\$58,707	721.5	\$81
	Arthritis	755	362,624	\$26,106,151	\$34,578	480.3	\$72
	Cancer	1,087	239,447	\$18,232,638	\$16,773	220.3	\$76
	Circulatory	2,250	1,081,842	\$78,867,745	\$35,052	480.8	\$73
	Congenital	9	3,011	\$133,280	\$14,809	334.6	\$44
	Diabetes	297	172,464	\$12,634,724	\$42,541	580.7	\$73
	Digestive System	333	145,611	\$10,296,881	\$30,922	437.3	\$71
	Endocrine, Immunity System	233	118,275	\$7,608,994	\$32,657	507.6	\$64
	Genitourinary System	258	110,158	\$8,097,498	\$31,386	427.0	\$74
	Hypertension	170	105,252	\$5,700,872	\$33,535	619.1	\$54
	Ill-Defined and Misc Conditions	1,009	438,836	\$32,449,598	\$32,160	434.9	\$74
	Injury	2,166	954,307	\$65,857,047	\$30,405	440.6	\$69
	Mental	535	360,555	\$22,422,030	\$41,910	673.9	\$62
	Nervous System and Sense Organs	527	359,048	\$22,377,926	\$42,463	681.3	\$62
	Pregnancy Disorders	28	14,545	\$740,530	\$26,448	519.5	\$51
	Respiratory	981	338,015	\$23,565,741	\$24,022	344.6	\$70
	Skin and Subcutaneous Tissue	103	47,486	\$3,064,175	\$29,749	461.0	\$65
	Stroke	1,492	752,910	\$53,491,315	\$35,852	504.6	\$71
Other/Unknown	3,742	1,128,460	\$63,994,847	\$17,102	301.6	\$57	
	Underwriting Type Sub-Total	18,340	8,439,255	\$594,484,924	\$32,415	460.2	\$70

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*Nursing Home Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>	
Unknown	Alzheimer's	424	310,462	\$22,427,497	\$52,895	732.2	\$72	
	Arthritis	147	84,009	\$5,232,777	\$35,597	571.5	\$62	
	Cancer	152	37,814	\$2,708,644	\$17,820	248.8	\$72	
	Circulatory	288	142,898	\$9,786,996	\$33,983	496.2	\$68	
	Congenital	3	384	\$24,380	\$8,127	128.0	\$63	
	Diabetes	47	23,442	\$1,686,867	\$35,891	498.8	\$72	
	Digestive System	62	38,568	\$2,405,361	\$38,796	622.1	\$62	
	Endocrine, Immunity System	35	17,062	\$1,136,135	\$32,461	487.5	\$67	
	Genitourinary System	41	18,432	\$1,282,377	\$31,277	449.6	\$70	
	Hypertension	35	19,990	\$1,199,521	\$34,272	571.1	\$60	
	Ill-Defined and Misc Conditions	118	54,892	\$3,784,637	\$32,073	465.2	\$69	
	Injury	386	174,330	\$10,070,887	\$26,090	451.6	\$58	
	Mental	48	35,099	\$2,294,927	\$47,811	731.2	\$65	
	Nervous System and Sense Organs	122	74,704	\$5,074,908	\$41,598	612.3	\$68	
	Pregnancy Disorders	6	2,604	\$150,560	\$25,093	434.0	\$58	
	Respiratory	161	76,885	\$5,065,652	\$31,464	477.5	\$66	
	Skin and Subcutaneous Tissue	19	7,250	\$454,880	\$23,941	381.6	\$63	
	Stroke	355	219,463	\$14,341,985	\$40,400	618.2	\$65	
	Other/Unknown	5,924	1,505,784	\$85,974,236	\$14,513	254.2	\$57	
		Underwriting Type Sub-Total	8,373	2,844,072	\$175,103,227	\$20,913	339.7	\$62
		Underwriting Type Total	45,336	17,578,980	\$1,236,362,495	\$27,271	387.7	\$70

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*Home Health Care/ADC/Other Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Full Medical	Alzheimer's	387	17,473	\$4,751,243	\$12,277	45.1	\$272
	Arthritis	229	9,440	\$1,293,655	\$5,649	41.2	\$137
	Cancer	319	8,247	\$1,146,829	\$3,595	25.9	\$139
	Circulatory	251	5,643	\$1,489,509	\$5,934	22.5	\$264
	Congenital	4	0	\$21,039	\$5,260	0.0	
	Diabetes	27	1,014	\$228,832	\$8,475	37.6	\$226
	Digestive System	52	1,536	\$201,927	\$3,883	29.5	\$131
	Endocrine, Immunity System	22	210	\$199,203	\$9,055	9.5	\$949
	Genitourinary System	24	214	\$82,763	\$3,448	8.9	\$387
	Hypertension	29	82	\$215,375	\$7,427	2.8	\$2,627
	Ill-Defined and Misc Conditions	67	556	\$396,447	\$5,917	8.3	\$713
	Injury	348	9,080	\$1,703,013	\$4,894	26.1	\$188
	Mental	32	791	\$389,239	\$12,164	24.7	\$492
	Nervous System and Sense Organs	103	5,880	\$1,055,936	\$10,252	57.1	\$180
	Pregnancy Disorders	6	0	\$35,553	\$5,926	0.0	
	Respiratory	102	4,126	\$861,552	\$8,447	40.5	\$209
	Skin and Subcutaneous Tissue	12	87	\$77,865	\$6,489	7.3	\$895
	Stroke	298	13,892	\$2,821,106	\$9,467	46.6	\$203
	Other/Unknown	649	12,521	\$6,412,081	\$9,880	19.3	\$512
		Underwriting Type Sub-Total	2,961	90,792	\$23,383,167	\$7,897	30.7

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*Home Health Care/ADC/Other Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>	
Full Medical + Cognitive Testing	Alzheimer's	35	8,888	\$360,560	\$10,302	253.9	\$41	
	Arthritis	66	3,997	\$215,327	\$3,263	60.6	\$54	
	Cancer	45	1,689	\$116,302	\$2,584	37.5	\$69	
	Circulatory	47	525	\$68,932	\$1,467	11.2	\$131	
	Diabetes	8	192	\$15,565	\$1,946	24.0	\$81	
	Digestive System	9	22	\$6,866	\$763	2.4	\$312	
	Endocrine, Immunity System	3	671	\$32,805	\$10,935	223.7	\$49	
	Genitourinary System	2	45	\$1,150	\$575	22.5	\$26	
	Hypertension	3	43	\$2,765	\$922	14.3	\$64	
	Ill-Defined and Misc Conditions	14	124	\$24,093	\$1,721	8.9	\$194	
	Injury	64	3,028	\$144,348	\$2,255	47.3	\$48	
	Mental	2	59	\$2,900	\$1,450	29.5	\$49	
	Nervous System and Sense Organs	6	1,166	\$80,133	\$13,356	194.3	\$69	
	Pregnancy Disorders	2	45	\$2,088	\$1,044	22.5	\$46	
	Respiratory	14	1,734	\$116,143	\$8,296	123.9	\$67	
	Skin and Subcutaneous Tissue	3	16	\$2,220	\$740	5.3	\$139	
	Stroke	46	4,999	\$300,500	\$6,533	108.7	\$60	
	Other/Unknown	30	1,817	\$165,501	\$5,517	60.6	\$91	
		Underwriting Type Sub-Total	399	29,060	\$1,658,198	\$4,156	72.8	\$57

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Home Health Care/ADC/Other Claims: Underwriting Type and Diagnosis Summary

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>	
GI/Actively at Work Requirements	Alzheimer's	39	12,485	\$580,719	\$14,890	320.1	\$47	
	Arthritis	14	2,919	\$112,480	\$8,034	208.5	\$39	
	Cancer	76	9,022	\$364,599	\$4,797	118.7	\$40	
	Circulatory	7	3,775	\$65,246	\$9,321	539.3	\$17	
	Diabetes	5	472	\$28,800	\$5,760	94.4	\$61	
	Digestive System	2	1,351	\$68,674	\$34,337	675.5	\$51	
	Endocrine, Immunity System	4	724	\$29,095	\$7,274	181.0	\$40	
	Genitourinary System	4	210	\$29,193	\$7,298	52.5	\$139	
	Ill-Defined and Misc Conditions	1	54	\$3,780	\$3,780	54.0	\$70	
	Injury	17	6,076	\$333,025	\$19,590	357.4	\$55	
	Mental	1	0	\$4,230	\$4,230	0.0		
	Nervous System and Sense Organs	109	48,511	\$3,161,696	\$29,006	445.1	\$65	
	Pregnancy Disorders	1	0	\$1,390	\$1,390	0.0		
	Respiratory	7	785	\$23,593	\$3,370	112.1	\$30	
	Skin and Subcutaneous Tissue	1	10	\$540	\$540	10.0	\$54	
	Stroke	35	11,819	\$720,966	\$20,599	337.7	\$61	
	Other/Unknown	82	14,167	\$704,031	\$8,586	172.8	\$50	
		Underwriting Type Sub-Total	405	112,380	\$6,232,057	\$15,388	277.5	\$55

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*Home Health Care/ADC/Other Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Other/None	Alzheimer' s	13	1, 053	\$73, 263	\$5, 636	81. 0	\$70
	Arthritis	16	1, 003	\$36, 149	\$2, 259	62. 7	\$36
	Cancer	33	2, 078	\$89, 729	\$2, 719	63. 0	\$43
	Circulatory	21	2, 637	\$65, 446	\$3, 116	125. 6	\$25
	Diabetes	2	150	\$5, 306	\$2, 653	75. 0	\$35
	Digestive System	2	85	\$9, 432	\$4, 716	42. 5	\$111
	Endocrine, Immunity System	2	368	\$6, 761	\$3, 381	184. 0	\$18
	Genitourinary System	3	23	\$1, 321	\$440	7. 7	\$57
	Hypertension	5	304	\$5, 379	\$1, 076	60. 8	\$18
	Ill-Defined and Misc Conditions	6	1, 043	\$22, 270	\$3, 712	173. 8	\$21
	Injury	25	1, 603	\$62, 740	\$2, 510	64. 1	\$39
	Nervous System and Sense Organs	5	231	\$12, 046	\$2, 409	46. 2	\$52
	Respiratory	7	1, 346	\$35, 629	\$5, 090	192. 3	\$26
	Skin and Subcutaneous Tissue	1	13	\$720	\$720	13. 0	\$55
	Stroke	29	4, 748	\$312, 143	\$10, 764	163. 7	\$66
	Other/Unknown	13	955	\$54, 503	\$4, 193	73. 0	\$57
	Underwriting Type Sub-Total	183	17, 640	\$792, 837	\$4, 332	96. 4	\$45



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*Home Health Care/ADC/Other Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>	
Simplified	Alzheimer's	148	32,900	\$881,943	\$5,959	222.3	\$27	
	Arthritis	31	2,955	\$84,495	\$2,726	95.3	\$29	
	Cancer	69	9,113	\$278,522	\$4,037	132.1	\$31	
	Circulatory	101	21,800	\$644,012	\$6,376	215.8	\$30	
	Diabetes	5	528	\$17,802	\$3,560	105.6	\$34	
	Digestive System	7	107	\$22,276	\$3,182	15.3	\$208	
	Endocrine, Immunity System	7	661	\$42,868	\$6,124	94.4	\$65	
	Genitourinary System	10	1,957	\$85,963	\$8,596	195.7	\$44	
	Hypertension	4	907	\$46,775	\$11,694	226.8	\$52	
	Ill-Defined and Misc Conditions	36	5,309	\$132,201	\$3,672	147.5	\$25	
	Injury	96	9,915	\$307,634	\$3,205	103.3	\$31	
	Mental	26	3,440	\$121,642	\$4,679	132.3	\$35	
	Nervous System and Sense Organs	25	6,013	\$236,737	\$9,469	240.5	\$39	
	Pregnancy Disorders	4	0	\$13,825	\$3,456	0.0		
	Respiratory	21	1,363	\$49,988	\$2,380	64.9	\$37	
	Skin and Subcutaneous Tissue	4	0	\$10,710	\$2,678	0.0		
	Stroke	45	1,973	\$142,239	\$3,161	43.8	\$72	
	Other/Unknown	259	35,020	\$972,403	\$3,754	135.2	\$28	
		Underwriting Type Sub-Total	<b>898</b>	<b>133,961</b>	<b>\$4,092,035</b>	<b>\$4,557</b>	<b>149.2</b>	<b>\$31</b>

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*Home Health Care/ADC/Other Claims: Underwriting Type and Diagnosis Summary*

<i>Underwriting Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>	
Unknown	Alzheimer' s	147	86,689	\$4,845,669	\$32,964	589.7	\$56	
	Arthritis	94	34,395	\$1,781,162	\$18,949	365.9	\$52	
	Cancer	155	26,038	\$1,565,200	\$10,098	168.0	\$60	
	Circulatory	79	32,036	\$1,428,605	\$18,084	405.5	\$45	
	Congenital	1	350	\$18,250	\$18,250	350.0	\$52	
	Diabetes	5	3,116	\$59,759	\$11,952	623.2	\$19	
	Digestive System	17	2,755	\$126,951	\$7,468	162.1	\$46	
	Endocrine, Immunity System	9	1,529	\$52,835	\$5,871	169.9	\$35	
	Genitourinary System	4	346	\$7,764	\$1,941	86.5	\$22	
	Hypertension	1	1,226	\$60,400	\$60,400	1,226.0	\$49	
	Ill-Defined and Misc Conditions	24	9,280	\$544,047	\$22,669	386.7	\$59	
	Injury	156	48,074	\$2,125,452	\$13,625	308.2	\$44	
	Mental	2	478	\$36,287	\$18,144	239.0	\$76	
	Nervous System and Sense Organs	44	17,611	\$1,384,472	\$31,465	400.3	\$79	
	Pregnancy Disorders	1	176	\$9,607	\$9,607	176.0	\$55	
	Respiratory	36	10,741	\$514,039	\$14,279	298.4	\$48	
	Skin and Subcutaneous Tissue	7	3,691	\$176,960	\$25,280	527.3	\$48	
	Stroke	85	48,537	\$2,142,836	\$25,210	571.0	\$44	
	Other/Unknown	82	9,583	\$458,197	\$5,588	116.9	\$48	
		Underwriting Type Sub-Total	949	336,651	\$17,338,492	\$18,270	354.7	\$52
		Underwriting Type Total	5,795	720,484	\$53,496,786	\$9,232	124.3	\$74

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*Nursing Home Claims: Benefit Period Type and Diagnosis Summary*

BP Type	Diagnosis Category	Tally	Days	Total Payments	Average Claim Payments	Average Days	Average Per Day
Limited	Alzheimer's	4,699	2,902,619	\$238,972,017	\$50,856	617.7	\$82
	Arthritis	1,586	625,839	\$45,119,802	\$28,449	394.6	\$72
	Cancer	2,248	386,237	\$28,528,727	\$12,691	171.8	\$74
	Circulatory	3,468	1,493,422	\$105,889,651	\$30,533	430.6	\$71
	Congenital	16	3,715	\$160,780	\$10,049	232.2	\$43
	Diabetes	509	258,976	\$18,105,952	\$35,572	508.8	\$70
	Digestive System	571	220,651	\$14,966,307	\$26,211	386.4	\$68
	Endocrine, Immunity System	387	172,285	\$10,888,878	\$28,137	445.2	\$63
	Genitourinary System	440	148,545	\$10,702,519	\$24,324	337.6	\$72
	Hypertension	387	237,024	\$13,921,058	\$35,972	612.5	\$59
	Ill-Defined and Misc Conditions	1,267	515,837	\$37,155,946	\$29,326	407.1	\$72
	Injury	3,493	1,282,106	\$86,063,337	\$24,639	367.1	\$67
	Mental	787	493,144	\$31,178,751	\$39,617	626.6	\$63
	Nervous System and Sense Organs	1,212	575,891	\$52,220,446	\$43,086	475.2	\$91
	Pregnancy Disorders	38	15,003	\$769,639	\$20,254	394.8	\$51
	Respiratory	1,556	491,480	\$33,329,974	\$21,420	315.9	\$68
	Skin and Subcutaneous Tissue	160	60,566	\$3,912,123	\$24,451	378.5	\$65
	Stroke	3,200	1,421,801	\$103,613,437	\$32,379	444.3	\$73
	Other/Unknown	12,164	3,323,269	\$200,836,297	\$16,511	273.2	\$60
		BP Type Sub-Total	38,188	14,628,410	\$1,036,335,641	\$27,138	383.1

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*Nursing Home Claims: Benefit Period Type and Diagnosis Summary*

<i>BP Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Unknown	Alzheimer's	511	341,461	\$23,674,553	\$46,330	668.2	\$69
	Arthritis	170	89,781	\$5,576,882	\$32,805	528.1	\$62
	Cancer	188	44,084	\$2,947,927	\$15,680	234.5	\$67
	Circulatory	317	148,405	\$10,104,136	\$31,874	468.2	\$68
	Congenital	3	384	\$24,380	\$8,127	128.0	\$63
	Diabetes	60	27,850	\$1,927,013	\$32,117	464.2	\$69
	Digestive System	65	39,702	\$2,508,762	\$38,596	610.8	\$63
	Endocrine, Immunity System	38	18,030	\$1,180,411	\$31,063	474.5	\$65
	Genitourinary System	46	19,152	\$1,310,062	\$28,480	416.3	\$68
	Hypertension	37	18,651	\$1,127,226	\$30,466	504.1	\$60
	Ill-Defined and Misc Conditions	122	52,024	\$3,430,320	\$28,117	426.4	\$66
	Injury	420	186,338	\$10,611,399	\$25,265	443.7	\$57
	Mental	55	36,362	\$2,286,147	\$41,566	661.1	\$63
	Nervous System and Sense Organs	144	82,156	\$5,519,089	\$38,327	570.5	\$67
	Pregnancy Disorders	6	2,604	\$150,560	\$25,093	434.0	\$58
	Respiratory	163	74,997	\$4,978,804	\$30,545	460.1	\$66
	Skin and Subcutaneous Tissue	20	7,168	\$444,862	\$22,243	358.4	\$62
	Stroke	444	241,795	\$15,523,415	\$34,963	544.6	\$64
	Other/Unknown	1,090	349,774	\$23,005,130	\$21,106	320.9	\$66
	BP Type Sub-Total	3,899	1,780,718	\$116,331,078	\$29,836	456.7	\$65

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Nursing Home Claims: Benefit Period Type and Diagnosis Summary

<i>BP Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>	
Unlimited	Alzheimer's	577	359,176	\$26,405,943	\$45,764	622.5	\$74	
	Arthritis	252	51,300	\$3,608,554	\$14,320	203.6	\$70	
	Cancer	338	42,537	\$3,023,981	\$8,947	125.8	\$71	
	Circulatory	230	74,626	\$5,068,097	\$22,035	324.5	\$68	
	Congenital	1	15	\$2,240	\$2,240	15.0	\$149	
	Diabetes	42	16,303	\$1,119,569	\$26,656	388.2	\$69	
	Digestive System	48	8,509	\$691,679	\$14,410	177.3	\$81	
	Endocrine, Immunity System	22	10,446	\$843,085	\$38,322	474.8	\$81	
	Genitourinary System	30	7,390	\$567,515	\$18,917	246.3	\$77	
	Hypertension	34	18,384	\$1,249,010	\$36,736	540.7	\$68	
	Ill-Defined and Misc Conditions	61	23,279	\$1,634,823	\$26,800	381.6	\$70	
	Injury	266	53,978	\$3,552,082	\$13,354	202.9	\$66	
	Mental	53	33,738	\$2,409,380	\$45,460	636.6	\$71	
	Nervous System and Sense Organs	103	43,531	\$3,218,079	\$31,243	422.6	\$74	
	Pregnancy Disorders	1	29	\$405	\$405	29.0	\$14	
	Respiratory	125	37,306	\$2,334,414	\$18,675	298.4	\$63	
	Skin and Subcutaneous Tissue	11	2,053	\$143,516	\$13,047	186.6	\$70	
	Stroke	434	167,597	\$11,418,416	\$26,310	386.2	\$68	
	Other/Unknown	621	219,655	\$16,404,988	\$26,417	353.7	\$75	
		BP Type Sub-Total	3,249	1,169,852	\$83,695,776	\$25,760	360.1	\$72
		BP Type Total	45,336	17,578,980	\$1,236,362,495	\$27,271	387.7	\$70

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*Home Health Care/ADC/Other Claims: Benefit Period Type and Diagnosis Summary*

BP Type	Diagnosis Category	Tally	Days	Total Payments	Average Claim Payments	Average Days	Average Per Day	
Limited	Alzheimer's	344	40,605	\$3,278,394	\$9,530	118.0	\$81	
	Arthritis	133	9,507	\$900,878	\$6,774	71.5	\$95	
	Cancer	236	14,753	\$914,126	\$3,873	62.5	\$62	
	Circulatory	193	25,737	\$1,427,699	\$7,397	133.4	\$55	
	Diabetes	21	1,339	\$206,870	\$9,851	63.8	\$154	
	Digestive System	22	525	\$103,613	\$4,710	23.9	\$197	
	Endocrine, Immunity System	16	1,131	\$114,872	\$7,180	70.7	\$102	
	Genitourinary System	23	2,162	\$118,112	\$5,135	94.0	\$55	
	Hypertension	14	1,090	\$120,462	\$8,604	77.9	\$111	
	Ill-Defined and Misc Conditions	63	6,806	\$234,391	\$3,720	108.0	\$34	
	Injury	209	13,671	\$937,798	\$4,487	65.4	\$69	
	Mental	35	4,059	\$179,068	\$5,116	116.0	\$44	
	Nervous System and Sense Organs	148	11,747	\$1,576,185	\$10,650	79.4	\$134	
	Pregnancy Disorders	6	0	\$17,935	\$2,989	0.0		
	Respiratory	72	6,377	\$547,180	\$7,600	88.6	\$86	
	Skin and Subcutaneous Tissue	11	57	\$59,392	\$5,399	5.2	\$1,042	
	Stroke	193	14,876	\$1,767,213	\$9,157	77.1	\$119	
	Other/Unknown	596	42,647	\$5,317,922	\$8,923	71.6	\$125	
		BP Type Sub-Total	2,335	197,089	\$17,822,110	\$7,633	84.4	\$90

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*Home Health Care/ADC/Other Claims: Benefit Period Type and Diagnosis Summary*

<i>BP Type</i>	<i>Diagnosis Category</i>	<i>Tally</i>	<i>Days</i>	<i>Total Payments</i>	<i>Average Claim Payments</i>	<i>Average Days</i>	<i>Average Per Day</i>
Unknown	Alzheimer's	206	96,098	\$4,913,342	\$23,851	466.5	\$51
	Arthritis	149	31,256	\$1,292,582	\$8,675	209.8	\$41
	Cancer	214	28,583	\$1,294,400	\$6,049	133.6	\$45
	Circulatory	135	31,748	\$1,536,338	\$11,380	235.2	\$48
	Congenital	1	350	\$18,250	\$18,250	350.0	\$52
	Diabetes	12	2,227	\$60,108	\$5,009	185.6	\$27
	Digestive System	26	2,624	\$126,736	\$4,874	100.9	\$48
	Endocrine, Immunity System	19	2,867	\$111,712	\$5,880	150.9	\$39
	Genitourinary System	11	491	\$21,006	\$1,910	44.6	\$43
	Hypertension	3	1,226	\$69,872	\$23,291	408.7	\$57
	Ill-Defined and Misc Conditions	42	9,449	\$617,327	\$14,698	225.0	\$65
	Injury	238	48,450	\$2,136,037	\$8,975	203.6	\$44
	Mental	3	207	\$16,282	\$5,427	69.0	\$79
	Nervous System and Sense Organs	84	37,335	\$2,068,455	\$24,624	444.5	\$55
	Pregnancy Disorders	3	221	\$11,695	\$3,898	73.7	\$53
	Respiratory	55	11,790	\$617,671	\$11,230	214.4	\$52
	Skin and Subcutaneous Tissue	11	3,026	\$148,269	\$13,479	275.1	\$49
	Stroke	156	56,350	\$2,778,111	\$17,808	361.2	\$49
	Other/Unknown	224	25,025	\$1,438,288	\$6,421	111.7	\$57
	BP Type Sub-Total	1,592	389,323	\$19,276,481	\$12,108	244.5	\$50

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*Home Health Care/ADC/Other Claims: Benefit Period Type and Diagnosis Summary*

BP Type	Diagnosis Category	Tally	Days	Total Payments	Average Claim Payments	Average Days	Average Per Day
Unlimited	Alzheimer's	219	22,785	\$3,301,661	\$15,076	104.0	\$145
	Arthritis	168	13,946	\$1,329,808	\$7,916	83.0	\$95
	Cancer	247	12,851	\$1,352,655	\$5,476	52.0	\$105
	Circulatory	178	8,931	\$797,713	\$4,482	50.2	\$89
	Congenital	4	0	\$21,039	\$5,260	0.0	
	Diabetes	19	1,906	\$89,086	\$4,689	100.3	\$47
	Digestive System	41	2,707	\$205,777	\$5,019	66.0	\$76
	Endocrine, Immunity System	12	165	\$136,983	\$11,415	13.8	\$830
	Genitourinary System	13	142	\$69,036	\$5,310	10.9	\$486
	Hypertension	25	246	\$140,360	\$5,614	9.8	\$571
	Ill-Defined and Misc Conditions	43	111	\$271,120	\$6,305	2.6	\$2,443
	Injury	259	15,655	\$1,602,377	\$6,187	60.4	\$102
	Mental	25	502	\$358,948	\$14,358	20.1	\$715
	Nervous System and Sense Organs	60	30,330	\$2,286,380	\$38,106	505.5	\$75
	Pregnancy Disorders	5	0	\$32,833	\$6,567	0.0	
	Respiratory	60	1,928	\$436,093	\$7,268	32.1	\$226
	Skin and Subcutaneous Tissue	6	734	\$61,354	\$10,226	122.3	\$84
	Stroke	189	14,742	\$1,894,466	\$10,024	78.0	\$129
	Other/Unknown	295	6,391	\$2,010,506	\$6,815	21.7	\$315
		BP Type Sub-Total	1,868	134,072	\$16,398,195	\$8,778	71.8
	BP Type Total	5,795	720,484	\$53,496,786	\$9,232	124.3	\$74



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*Average Number of Home Health Care Visits Per Week By Diagnosis*

<i>Primary Category</i>	<i>Number of Claims Paid</i>	<i>Service Length</i>	<i>Number of Visits Paid</i>	<i>Average number of Visit Per Week</i>
Alzheimer's	730	259,031	158,447	4.28
Arthritis	367	76,735	53,873	4.91
Cancer	615	58,955	53,874	6.40
Circulatory	398	68,126	66,001	6.78
Congenital	5	432	350	5.67
Diabetes	42	9,295	5,472	4.12
Digestive System	58	7,916	5,721	5.06
Endocrine, Immunity System	44	6,880	4,133	4.21
Genitourinary System	42	7,297	2,750	2.64
Hypertension	38	3,324	2,546	5.36
Ill-Defined and Misc Conditions	122	21,643	16,058	5.19
Injury	571	108,428	77,192	4.98
Mental	59	10,050	4,759	3.31
Nervous System and Sense Organs	278	202,942	79,047	2.73
Pregnancy Disorders	12	898	221	1.72
Respiratory	164	27,007	19,914	5.16
Skin and Subcutaneous Tissue	23	4,326	3,772	6.10
Stroke	466	151,646	84,632	3.91
Other/Unknown	1,077	134,611	72,634	3.78
Total	5,111	1,159,542	711,396	4.29

Includes Adult Day Care

**Appendix H-1  
Mortality Rates by Age Groupings**

**Active and Disabled Lives**

Attained Age	Female Exposure	Female Deaths - LTC	Female Qx - LTC	Female Qx - 83GAM	Female Qx - A2000	Female Qx - SOA
40-49	279,068	285	0.0010	0.0010	0.0010	0.0017
50-59	451,488	1,053	0.0023	0.0027	0.0026	0.0046
60-69	1,471,548	7,524	0.0051	0.0077	0.0067	0.0113
70-79	1,592,530	18,726	0.0118	0.0220	0.0165	0.0252
80-89	409,651	12,222	0.0298	0.0566	0.0450	0.0620
90-99	10,167	538	0.0529	0.1303	0.1166	0.1683
Total	4,214,452	40,348	0.0096	0.0172	0.0135	0.0205

Attained Age	Male Exposure	Male Deaths - LTC	Male Qx - LTC	Male Qx - 83GAM	Male Qx - A2000	Male Qx - SOA
40-49	219,373	365	0.0017	0.0023	0.0018	0.0026
50-59	316,125	1,104	0.0035	0.0062	0.0045	0.0070
60-69	942,659	7,146	0.0076	0.0174	0.0110	0.0191
70-79	999,265	19,394	0.0194	0.0413	0.0259	0.0420
80-89	196,988	9,999	0.0508	0.0922	0.0582	0.0910
90-99	3,069	231	0.0753	0.1718	0.1174	0.1674
Total	2,677,479	38,239	0.0143	0.0294	0.0186	0.0303

**Active Lives**

Attained Age	Female Exposure	Female Deaths - LTC	Female Qx - LTC	Female Qx - 83GAM	Female Qx - A2000	Female Qx - SOA
40-49	278,848	270	0.0010	0.0010	0.0010	0.0017
50-59	451,268	992	0.0022	0.0027	0.0026	0.0046
60-69	1,471,328	6,967	0.0047	0.0077	0.0067	0.0113
70-79	1,592,310	16,078	0.0101	0.0220	0.0165	0.0253
80-89	409,431	9,594	0.0234	0.0567	0.0450	0.0621
90-99	9,947	408	0.0410	0.1332	0.1192	0.1720
Total	4,213,132	34,309	0.0081	0.0172	0.0136	0.0205

Attained Age	Male Exposure	Male Deaths - LTC	Male Qx - LTC	Male Qx - 83GAM	Male Qx - A2000	Male Qx - SOA
40-49	219,153	344	0.0016	0.0023	0.0018	0.0026
50-59	315,905	1,049	0.0033	0.0062	0.0045	0.0070
60-69	942,439	6,734	0.0071	0.0174	0.0110	0.0191
70-79	999,045	17,117	0.0171	0.0413	0.0259	0.0420
80-89	196,768	8,179	0.0416	0.0923	0.0583	0.0911
90-99	2,849	193	0.0677	0.1850	0.1265	0.1804
Total	2,676,159	33,616	0.0126	0.0294	0.0186	0.0303

Qx - LTC: LTC Mortality

Qx - 83GAM: 83 Group Annuity Table

Qx - A2000: 2000 Annuity Table

Qx - SOA: 1985-90 Society of Actuaries Life Insurance Table, ultimate rates

**Appendix H-2  
Total Active Life Mortality and Ultimate (Durations 7-15)**

Female LTC Mortality Rates

Attained Age	Total Active Lives		Ultimate Active Lives		Total/ Ultimate
	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	
40	18	0.000798	1	0.001131	0.71
41	17	0.000706	0	0.000000	-
42	19	0.000751	0	0.000000	-
43	20	0.000745	0	0.000000	-
44	19	0.000681	0	0.000000	-
45	27	0.000933	0	0.000000	-
46	31	0.001039	1	0.000734	1.42
47	39	0.001288	1	0.000667	1.93
48	45	0.001445	0	0.000000	-
49	35	0.001094	2	0.001003	1.09
50	37	0.001088	3	0.001345	0.81
51	48	0.001362	2	0.000863	1.58
52	73	0.002039	4	0.001802	1.13
53	69	0.001807	4	0.001733	1.04
54	73	0.001780	5	0.002119	0.84
55	115	0.002598	3	0.001207	2.15
56	108	0.002272	1	0.000389	5.84
57	126	0.002437	4	0.001534	1.59
58	146	0.002534	9	0.003367	0.75
59	197	0.002989	8	0.002786	1.07
60	256	0.003405	9	0.003023	1.13
61	280	0.003278	10	0.003056	1.07
62	373	0.003773	10	0.002748	1.37
63	472	0.004223	12	0.003052	1.38
64	606	0.004201	17	0.003981	1.06
65	713	0.004161	24	0.004813	0.86
66	863	0.004675	24	0.004050	1.15
67	1027	0.005287	37	0.005280	1.00
68	1099	0.005502	49	0.005756	0.96
69	1278	0.006208	75	0.007456	0.83
70	1363	0.006671	137	0.008948	0.75
71	1440	0.007290	184	0.009431	0.77
72	1496	0.007932	258	0.012009	0.66
73	1655	0.009283	319	0.013797	0.67
74	1626	0.009674	338	0.013962	0.69
75	1727	0.011098	402	0.015588	0.71
76	1666	0.011681	410	0.016474	0.71
77	1673	0.012902	428	0.018529	0.70
78	1699	0.014373	457	0.021603	0.67
79	1733	0.015839	487	0.025190	0.63
80	1578	0.016958	482	0.026589	0.64
81	1454	0.018963	438	0.026815	0.71
82	1270	0.020110	472	0.031791	0.63
83	1194	0.023042	447	0.032635	0.71
84	1015	0.024161	462	0.036130	0.67
85	939	0.030587	508	0.039837	0.77
86	782	0.036397	481	0.047417	0.77
87	590	0.040232	383	0.051437	0.78
88	443	0.045689	303	0.055822	0.82
89	329	0.053228	251	0.063432	0.84
90	214	0.056360	184	0.064972	0.87
91	107	0.045824	98	0.055587	0.82
92	51	0.036042	43	0.043173	0.83
93	19	0.021493	14	0.023689	-
94	11	0.019643	8	0.023739	-
95	4	0.010152	0	0.000000	-
96	2	0.008230	0	0.000000	-
97	0	0.000000	0	0.000000	-
98	0	0.000000	0	0.000000	-
99	0	0.000000	0	0.000000	-

Male LTC Mortality Rates

Attained Age	Total Active Lives		Ultimate Active Lives		Total/ Ultimate
	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	
40	29	0.001559	1	0.001460	1.07
41	29	0.001500	0	0.000000	-
42	33	0.001654	2	0.002601	0.64
43	28	0.001351	0	0.000000	-
44	34	0.001580	2	0.002415	0.65
45	27	0.001232	0	0.000000	-
46	32	0.001392	1	0.001133	1.23
47	36	0.001520	1	0.001040	1.46
48	50	0.002028	0	0.000000	-
49	46	0.001785	0	0.000000	-
50	60	0.002198	3	0.002044	1.08
51	82	0.002934	2	0.001232	2.38
52	78	0.002808	8	0.004762	0.59
53	80	0.002790	6	0.003207	0.87
54	94	0.003147	12	0.005944	0.53
55	120	0.003855	13	0.006109	0.63
56	121	0.003747	11	0.005186	0.72
57	107	0.003158	7	0.003273	0.97
58	138	0.003802	12	0.005331	0.71
59	169	0.004146	13	0.005704	0.73
60	229	0.004995	11	0.004723	1.06
61	235	0.004568	10	0.004047	1.13
62	346	0.005872	18	0.006944	0.85
63	394	0.005879	12	0.004410	1.33
64	533	0.006024	14	0.004958	1.22
65	687	0.006223	27	0.008637	0.72
66	799	0.006593	20	0.005618	1.17
67	1001	0.007775	32	0.008077	0.96
68	1180	0.008900	41	0.009055	0.98
69	1330	0.009652	39	0.007704	1.25
70	1420	0.010419	102	0.012997	0.80
71	1608	0.012250	151	0.014166	0.86
72	1732	0.013991	196	0.016550	0.85
73	1728	0.015032	269	0.021312	0.71
74	1747	0.016368	328	0.024602	0.67
75	1776	0.018380	402	0.027504	0.67
76	1777	0.020554	419	0.029613	0.69
77	1840	0.024188	480	0.037267	0.65
78	1787	0.026643	492	0.041769	0.64
79	1702	0.028467	429	0.040714	0.70
80	1590	0.032010	443	0.046127	0.69
81	1364	0.034387	417	0.051022	0.67
82	1222	0.039004	415	0.059201	0.66
83	1069	0.043586	378	0.063626	0.69
84	829	0.043747	327	0.062596	0.70
85	720	0.055101	357	0.073336	0.75
86	549	0.064158	303	0.080244	0.80
87	389	0.070484	238	0.090805	0.78
88	255	0.074978	176	0.098988	0.76
89	192	0.092308	137	0.108558	0.85
90	90	0.075885	73	0.085280	0.89
91	54	0.082317	44	0.097561	-
92	24	0.059113	18	0.069231	-
93	14	0.061674	8	0.061538	-
94	5	0.035211	2	0.027397	-
95	1	0.011494	1	0.024390	0.47
96	0	0.000000	0	0.000000	-
97	1	0.024390	0	0.000000	-
98	1	0.041667	0	0.000000	-
99	3	0.187500	1	0.125000	-

Appendix H-3 (Page 1 of 2)  
LTC Disabled Lives Mortality by Claim Age Groupings

Age at Claim	Claim Duration	Female						Male					
		Exposure	Deaths	Mortality		Deaths	A/E	Exposure	Deaths	Mortality		Deaths	A/E
				Rate	SOA 95					Rate	SOA 95		
Under 50	1	115	11	0.0957	0.1113	13	0.86	116	5	0.0431	0.1368	16	0.32
	2	72	3	0.0417	0.0937	7	0.44	72	1	0.0139	0.0977	7	0.14
	3	55	3	0.0545	0.0449	2	1.22	60	1	0.0167	0.0509	3	0.33
	4	42	1	0.0238	0.0335	1	0.71	41	0	0.0000	0.0433	2	0.00
	5	33	2	0.0606	0.0239	1	2.54	35	0	0.0000	0.0371	1	0.00
	6	24	1	0.0417	0.0191	0	2.19	23	0	0.0000	0.0338	1	0.00
	7-13	23	0	0.0000	0.0205	0	0.00	23	0	0.0000	0.0362	1	0.00
Total		364	21	0.0577	0.0691	25	0.84	370	7	0.0189	0.0828	31	0.23
50-54	1	74	21	0.2838	0.1223	9	2.32	48	13	0.2708	0.1492	7	1.82
	2	40	6	0.1500	0.1042	4	1.44	31	3	0.0968	0.1068	3	0.91
	3	27	0	0.0000	0.0542	1	0.00	19	2	0.1053	0.0580	1	1.82
	4	22	0	0.0000	0.0405	1	0.00	12	0	0.0000	0.0480	1	0.00
	5	16	1	0.0625	0.0289	0	2.17	10	1	0.1000	0.0432	0	2.32
	6	12	0	0.0000	0.0249	0	0.00	6	0	0.0000	0.0433	0	0.00
	7-13	9	1	0.1111	0.0267	0	4.17	8	0	0.0000	0.0459	0	0.00
Total		200	29	0.1450	0.0829	17	1.75	134	19	0.1418	0.0986	13	1.44
55-59	1	131	27	0.2061	0.1439	19	1.43	76	25	0.3289	0.1707	13	1.93
	2	61	5	0.0820	0.1149	7	0.71	32	4	0.1250	0.1177	4	1.06
	3	44	2	0.0455	0.0635	3	0.72	17	1	0.0588	0.0651	1	0.90
	4	32	4	0.1250	0.0467	1	2.68	12	1	0.0833	0.0511	1	1.63
	5	22	1	0.0455	0.0343	1	1.32	8	0	0.0000	0.0495	0	0.00
	6	15	1	0.0667	0.0298	0	2.23	6	0	0.0000	0.0530	0	0.00
	7-13	19	2	0.1053	0.0327	1	3.22	2	1	0.5000	0.0568	0	8.80
Total		324	42	0.1296	0.0987	32	1.31	153	32	0.2092	0.1260	19	1.66
60-64	1	357	106	0.2969	0.1700	61	1.75	229	61	0.2664	0.1927	44	1.38
	2	134	20	0.1493	0.1250	17	1.19	109	12	0.1101	0.1282	14	0.86
	3	74	5	0.0676	0.0722	5	0.94	71	7	0.0986	0.0719	5	1.37
	4	41	6	0.1463	0.0525	2	2.79	54	2	0.0370	0.0539	3	0.69
	5	17	2	0.1176	0.0393	1	2.99	28	3	0.1071	0.0579	2	1.85
	6	9	0	0.0000	0.0385	0	0.00	14	1	0.0714	0.0639	1	1.12
	7-13	5	0	0.0000	0.0405	0	0.00	14	1	0.0714	0.0640	1	1.12
Total		637	139	0.2182	0.1352	86	1.61	519	87	0.1676	0.1322	69	1.27
65-69	1	1,356	319	0.2353	0.1944	264	1.21	782	255	0.3261	0.2102	164	1.55
	2	538	59	0.1097	0.1342	72	0.82	333	48	0.1441	0.1377	46	1.05
	3	372	24	0.0645	0.0804	30	0.80	198	39	0.1970	0.0787	16	2.50
	4	252	19	0.0754	0.0587	15	1.28	110	11	0.1000	0.0570	6	1.75
	5	154	2	0.0130	0.0494	8	0.26	63	4	0.0635	0.0587	4	1.08
	6	92	3	0.0326	0.0519	5	0.63	27	2	0.0741	0.0641	2	1.16
	7-13	93	3	0.0323	0.0576	5	0.56	11	1	0.0909	0.0684	1	1.33
Total		2,857	429	0.1502	0.1394	398	1.08	1,524	360	0.2362	0.1563	238	1.51
70-74	1	3,233	773	0.2391	0.2134	690	1.12	1,943	596	0.3067	0.2225	432	1.38
	2	1,391	147	0.1057	0.1427	198	0.74	849	167	0.1967	0.1464	124	1.34
	3	944	92	0.0975	0.0883	83	1.10	507	85	0.1677	0.0857	43	1.96
	4	579	40	0.0691	0.0654	38	1.06	279	33	0.1183	0.0618	17	1.91
	5	310	24	0.0774	0.0610	19	1.27	127	6	0.0472	0.0674	9	0.70
	6	164	7	0.0427	0.0669	11	0.64	66	7	0.1061	0.0791	5	1.34
	7-13	180	7	0.0389	0.0735	13	0.53	35	0	0.0000	0.0871	3	0.00
Total		6,801	1,090	0.1603	0.1548	1,053	1.04	3,806	894	0.2349	0.1666	634	1.41

Appendix H-3 (Page 2 of 2)  
LTC Disabled Lives Mortality by Claim Age Groupings

Age at Claim	Claim Duration	Female						Male					
		Exposure	Deaths	Mortality Rate	SOA 95	Deaths	A/E	Exposure	Deaths	Mortality Rate	SOA 95	Deaths	A/E
75-79	1	5,573	120	0.0215				3,007	971	0.3229			
	2	2,676	279	0.1043				1,351	276	0.2043			
	3	1,794	221	0.1232				788	149	0.1891			
	4	1,014	84	0.0828				398	61	0.1533			
	5	487	42	0.0862				168	17	0.1012			
	6	274	11	0.0401				84	5	0.0595			
	7-13	279	22	0.0789				50	4	0.0800			
Total		12,097	779	0.0644			5,846	1,483	0.2537				
80-84	1	6,093	102	0.0167				2,682	901	0.3359			
	2	3,140	354	0.1127				1,177	230	0.1954			
	3	2,019	209	0.1035				648	119	0.1836			
	4	1,121	88	0.0785				290	33	0.1138			
	5	556	26	0.0468				108	8	0.0741			
	6	292	12	0.0411				46	1	0.0217			
	7-13	266	18	0.0677				34	5	0.1471			
Total		13,487	809	0.0600			4,985	1,297	0.2602				
85-89	1	2,746	421	0.1533				1,049	299	0.2850			
	2	1,298	117	0.0901				422	69	0.1635			
	3	736	63	0.0856				205	34	0.1659			
	4	328	12	0.0366				68	8	0.1176			
	5	145	7	0.0483				22	2	0.0909			
	6	57	3	0.0526				8	0	0.0000			
	7-13	24	2	0.0833				2	0	0.0000			
Total		5,334	625	0.1172			1,776	412	0.2320				
90 and Over	1	818	72	0.0880				217	24	0.1106			
	2	292	22	0.0753				56	6	0.1071			
	3	129	7	0.0543				19	1	0.0526			
	4	50	3	0.0600				7	1	0.1429			
	5	13	0	0.0000				2	0	0.0000			
	6	0	0	-				1	0	0.0000			
	7-13	0	0	-				0	0	-			
Total		1,302	104	0.0799			302	32	0.1060				
Total	1	20,496	1,972	0.0962				10,149	3,150	0.3104			
	2	9,642	1,012	0.1050				4,432	816	0.1841			
	3	6,194	626	0.1011				2,532	438	0.1730			
	4	3,481	257	0.0738				1,271	150	0.1180			
	5	1,753	107	0.0610				571	41	0.0718			
	6	939	38	0.0405				281	16	0.0569			
	7-13	898	55	0.0612				179	12	0.0670			
Total		43,403	4,067	0.0937			19,415	4,623	0.2381				

**Appendix H-4 (Page 1 of 2)**  
**Female LTC Mortality Rates by Exposure Period**

Attained Age	Total		1984-1987		1988-1991		1992-1995		1996-1999	
	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate
40	18	0.000798	0	-	2	0.011173	10	0.001898	6	0.000351
41	17	0.000706	0	-	3	0.016949	8	0.001461	6	0.000326
42	19	0.000751	0	-	5	0.030120	7	0.001218	7	0.000361
43	20	0.000745	0	-	3	0.018293	7	0.001148	10	0.000485
44	19	0.000681	0	-	1	0.006849	10	0.001599	8	0.000372
45	27	0.000933	0	0.000000	3	0.017241	19	0.003035	5	0.000222
46	31	0.001039	0	0.000000	4	0.026144	17	0.002767	10	0.000425
47	39	0.001288	0	0.000000	4	0.022346	26	0.004255	9	0.000375
48	45	0.001445	0	0.000000	4	0.022222	23	0.003602	18	0.000732
49	35	0.001094	0	0.000000	2	0.014085	17	0.002571	16	0.000634
50	37	0.001088	0	0.000000	2	0.005764	15	0.001979	20	0.000767
51	48	0.001362	0	0.000000	8	0.014625	24	0.002834	16	0.000610
52	73	0.002039	1	0.055556	15	0.021368	39	0.004092	18	0.000705
53	69	0.001807	0	0.000000	21	0.024419	29	0.002670	19	0.000718
54	73	0.001780	0	0.000000	11	0.010536	39	0.003101	23	0.000840
55	115	0.002598	2	0.083333	23	0.017504	60	0.004110	30	0.001059
56	108	0.002272	1	0.027027	28	0.018605	59	0.003448	20	0.000692
57	126	0.002437	2	0.044444	33	0.017713	56	0.002827	35	0.001167
58	146	0.002534	0	0.000000	40	0.017429	82	0.003458	24	0.000760
59	197	0.002989	2	0.027027	46	0.016146	109	0.003792	40	0.001168
60	256	0.003405	4	0.031496	67	0.019364	128	0.003743	57	0.001524
61	280	0.003278	2	0.010870	72	0.015947	152	0.003823	54	0.001318
62	373	0.003773	6	0.025105	86	0.014245	223	0.004745	58	0.001272
63	472	0.004223	10	0.030581	124	0.016814	264	0.004941	74	0.001461
64	606	0.004201	18	0.030405	183	0.017259	306	0.004487	99	0.001526
65	713	0.004161	30	0.036900	197	0.015386	373	0.004628	113	0.001465
66	863	0.004675	36	0.044554	245	0.016967	441	0.005064	141	0.001714
67	1027	0.005287	40	0.048960	296	0.019647	513	0.005580	178	0.002060
68	1099	0.005502	32	0.037383	314	0.020688	527	0.005566	226	0.002539
69	1278	0.006208	57	0.064117	349	0.022499	608	0.006215	264	0.002881
70	1363	0.006671	47	0.055100	349	0.023376	644	0.006647	323	0.003524
71	1440	0.007290	38	0.046569	363	0.025919	695	0.007450	344	0.003847
72	1496	0.007932	32	0.036322	334	0.025185	713	0.008116	417	0.004815
73	1655	0.009283	49	0.054933	383	0.030186	776	0.009553	447	0.005356
74	1626	0.009674	45	0.051903	445	0.036312	687	0.009145	449	0.005625
75	1727	0.011098	39	0.048387	392	0.035456	744	0.010723	552	0.007423
76	1666	0.011681	42	0.057221	349	0.034019	755	0.011958	520	0.007592
77	1673	0.012902	52	0.067532	379	0.039557	685	0.011986	557	0.008959
78	1699	0.014373	55	0.072464	385	0.042396	688	0.013176	571	0.010169
79	1733	0.015839	55	0.073925	431	0.053157	658	0.013432	589	0.011421
80	1578	0.016958	29	0.103571	348	0.061593	630	0.015085	571	0.012589
81	1454	0.018963	7	0.114754	330	0.083523	595	0.017372	522	0.013590
82	1270	0.020110	4	0.285714	209	0.074008	552	0.019774	505	0.015587
83	1194	0.023042	1	0.166667	179	0.094260	501	0.022163	513	0.018786
84	1015	0.024161	0	0.000000	120	0.093531	437	0.024501	458	0.020010
85	939	0.030587	0	-	79	0.145221	422	0.034531	438	0.024423
86	782	0.036397	0	-	30	0.138889	359	0.047231	393	0.028753
87	590	0.040232	0	-	8	0.102564	217	0.049341	365	0.035823
88	443	0.045689	0	-	4	0.105263	127	0.052610	312	0.043070
89	329	0.053228	0	-	1	0.055556	75	0.058870	253	0.051749
90	214	0.056360	0	-	0	0.000000	43	0.065152	171	0.054755
91	107	0.045824	0	-	0	0.000000	14	0.036939	93	0.047988
92	51	0.036042	0	-	0	0.000000	5	0.019157	46	0.040386
93	19	0.021493	0	-	1	0.076923	2	0.011173	16	0.023121
94	11	0.019643	0	-	1	0.100000	0	0.000000	10	0.023697
95	4	0.010152	0	-	0	0.000000	2	0.019608	2	0.006969
96	2	0.008230	0	-	0	0.000000	1	0.015625	1	0.005714
97	0	0.000000	0	-	0	0.000000	0	0.000000	0	0.000000
98	0	0.000000	0	-	0	0.000000	0	0.000000	0	0.000000
99	0	0.000000	0	-	0	0.000000	0	0.000000	0	0.000000

**Appendix H-4 (Page 2 of 2)**  
**Male LTC Mortality Rates by Exposure Period**

Attained Age	Total		1984-1987		1988-1991		1992-1995		1996-1999	
	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate
40	29	0.001559	0	-	3	0.027778	12	0.003106	14	0.000957
41	29	0.001500	0	0.000000	1	0.007576	19	0.004630	9	0.000596
42	33	0.001654	0	0.000000	3	0.021898	16	0.003675	14	0.000906
43	28	0.001351	0	-	4	0.030534	14	0.003045	10	0.000625
44	34	0.001580	0	-	4	0.028169	19	0.003962	11	0.000663
45	27	0.001232	0	-	1	0.007813	16	0.003343	10	0.000588
46	32	0.001392	0	-	3	0.024793	13	0.002734	16	0.000883
47	36	0.001520	0	-	8	0.064000	13	0.002816	15	0.000792
48	50	0.002028	0	0.000000	8	0.054795	21	0.004438	21	0.001062
49	46	0.001785	0	0.000000	7	0.042169	21	0.004321	18	0.000868
50	60	0.002198	0	0.000000	9	0.038793	25	0.004746	26	0.001193
51	82	0.002934	0	0.000000	13	0.047445	42	0.007484	27	0.001224
52	78	0.002808	0	0.000000	9	0.025424	29	0.004870	40	0.001864
53	80	0.002790	1	0.166667	11	0.026764	35	0.005473	33	0.001510
54	94	0.003147	0	0.000000	21	0.042770	23	0.003244	50	0.002244
55	120	0.003855	1	0.090909	19	0.032258	55	0.006778	45	0.002008
56	121	0.003747	1	0.062500	25	0.034247	50	0.005352	45	0.002027
57	107	0.003158	1	0.052632	31	0.033226	50	0.004671	25	0.001125
58	138	0.003802	0	0.000000	33	0.029024	54	0.004370	51	0.002238
59	169	0.004146	3	0.107143	54	0.037012	60	0.003924	52	0.002168
60	229	0.004995	3	0.061224	81	0.044950	76	0.004129	69	0.002696
61	235	0.004568	3	0.063830	82	0.035839	92	0.004218	58	0.002124
62	346	0.005872	9	0.113924	109	0.038901	145	0.005503	83	0.002795
63	394	0.005879	6	0.048780	126	0.035573	151	0.004829	111	0.003459
64	533	0.006024	12	0.047244	178	0.032643	224	0.005422	119	0.002870
65	687	0.006223	22	0.057292	238	0.033310	267	0.005164	160	0.003127
66	799	0.006593	27	0.071809	274	0.032720	326	0.005708	172	0.003109
67	1001	0.007775	27	0.069948	313	0.035105	448	0.007346	213	0.003644
68	1180	0.008900	45	0.096154	397	0.043279	488	0.007746	250	0.004171
69	1330	0.009652	52	0.106122	456	0.047283	543	0.008257	279	0.004508
70	1420	0.010419	60	0.125523	470	0.050273	604	0.009296	286	0.004651
71	1608	0.012250	48	0.098563	498	0.056707	723	0.011568	339	0.005698
72	1732	0.013991	54	0.116883	510	0.061210	781	0.013301	387	0.006876
73	1728	0.015032	51	0.116972	492	0.062405	767	0.014246	418	0.007918
74	1747	0.016368	58	0.126915	488	0.065232	799	0.016126	402	0.008163
75	1776	0.018380	57	0.143216	485	0.074204	757	0.016871	477	0.010642
76	1777	0.020554	63	0.169811	466	0.080000	781	0.019426	467	0.011659
77	1840	0.024188	55	0.150273	437	0.080242	809	0.023071	539	0.015315
78	1787	0.026643	65	0.175676	412	0.083048	802	0.026044	508	0.016415
79	1702	0.028467	64	0.176796	430	0.096326	701	0.025344	507	0.018569
80	1590	0.032010	31	0.223022	388	0.124719	662	0.028636	509	0.021842
81	1364	0.034387	19	0.260274	298	0.140898	599	0.032197	448	0.023736
82	1222	0.039004	5	0.208333	216	0.144192	564	0.038625	437	0.028739
83	1069	0.043586	0	0.000000	192	0.177778	488	0.043262	389	0.031990
84	829	0.043747	0	0.000000	113	0.158708	404	0.047235	312	0.032218
85	720	0.055101	0	0.000000	72	0.223602	353	0.062082	295	0.041797
86	549	0.064158	0	-	34	0.285714	268	0.078340	247	0.049233
87	389	0.070484	0	-	11	0.220000	164	0.083631	214	0.061003
88	255	0.074978	0	-	4	0.235294	87	0.081081	164	0.070965
89	192	0.092308	0	-	0	0.000000	65	0.114236	127	0.084498
90	90	0.075885	0	-	0	0.000000	26	0.093190	64	0.071111
91	54	0.082317	0	-	0	0.000000	10	0.063694	44	0.089431
92	24	0.059113	0	-	0	0.000000	2	0.020619	22	0.072607
93	14	0.061674	0	-	0	0.000000	3	0.042857	11	0.071429
94	5	0.035211	0	-	0	0.000000	1	0.022222	4	0.042553
95	1	0.011494	0	-	0	0.000000	0	0.000000	1	0.018519
96	0	0.000000	0	-	0	0.000000	0	0.000000	0	0.000000
97	1	0.024390	0	-	0	-	1	0.076923	0	0.000000
98	1	0.041667	0	-	0	-	0	0.000000	1	0.062500
99	3	0.187500	0	-	1	1.000000	0	0.000000	2	0.181818

**Appendix H-5 (Page 1 of 2)  
Female LTC Mortality Rates**

Attained Age	Active Lives		Disabled Lives		Total Lives		Disabled/Active
	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	
40	18	0.000798	0	0.000000	18	0.000798	0.00
41	17	0.000706	0	0.000000	17	0.000706	0.00
42	19	0.000751	1	0.062500	20	0.000791	83.19
43	20	0.000745	2	0.100000	22	0.000819	134.31
44	19	0.000681	2	0.105263	21	0.000753	154.52
45	27	0.000933	1	0.062500	28	0.000968	66.96
46	31	0.001039	1	0.040000	32	0.001073	38.49
47	39	0.001288	2	0.083333	41	0.001354	64.72
48	45	0.001445	2	0.068966	47	0.001509	47.74
49	35	0.001094	4	0.129032	39	0.001219	117.95
50	37	0.001088	3	0.103448	40	0.001177	95.06
51	48	0.001362	2	0.042553	50	0.001419	31.25
52	73	0.002039	6	0.125000	79	0.002207	61.29
53	69	0.001807	10	0.208333	79	0.002069	115.27
54	73	0.001780	3	0.061224	76	0.001853	34.39
55	115	0.002598	4	0.081633	119	0.002688	31.42
56	108	0.002272	12	0.210526	120	0.002524	92.67
57	126	0.002437	7	0.114754	133	0.002572	47.09
58	146	0.002534	5	0.068493	151	0.002621	27.03
59	197	0.002989	9	0.107143	206	0.003125	35.85
60	256	0.003405	18	0.174757	274	0.003644	51.33
61	280	0.003278	19	0.174312	299	0.003500	53.18
62	373	0.003773	23	0.172932	396	0.004005	45.84
63	472	0.004223	26	0.154762	498	0.004455	36.65
64	606	0.004201	51	0.218884	657	0.004555	52.10
65	713	0.004161	54	0.183673	767	0.004476	44.15
66	863	0.004675	71	0.179747	934	0.005060	38.45
67	1027	0.005287	74	0.145098	1101	0.005668	27.44
68	1099	0.005502	102	0.153383	1201	0.006013	27.88
69	1278	0.006208	118	0.142857	1396	0.006781	23.01
70	1363	0.006671	167	0.172165	1530	0.007489	25.81
71	1440	0.007290	179	0.154577	1619	0.008196	21.20
72	1496	0.007932	201	0.153552	1697	0.008998	19.36
73	1655	0.009283	225	0.146771	1880	0.010545	15.81
74	1626	0.009674	233	0.133985	1859	0.011060	13.85
75	1727	0.011098	274	0.139298	2001	0.012859	12.55
76	1666	0.011681	297	0.136929	1963	0.013763	11.72
77	1673	0.012902	334	0.142007	2007	0.015477	11.01
78	1699	0.014373	356	0.136242	2055	0.017385	9.48
79	1733	0.015839	382	0.131271	2115	0.019331	8.29
80	1578	0.016958	410	0.132600	1988	0.021365	7.82
81	1454	0.018963	406	0.131562	1860	0.024259	6.94
82	1270	0.020110	374	0.126995	1644	0.026032	6.32
83	1194	0.023042	360	0.132013	1554	0.029990	5.73
84	1015	0.024161	277	0.112055	1292	0.030755	4.64
85	939	0.030587	285	0.138619	1224	0.039871	4.53
86	782	0.036397	221	0.135168	1003	0.046684	3.71
87	590	0.040232	159	0.129690	749	0.051074	3.22
88	443	0.045689	89	0.093389	532	0.054868	2.04
89	329	0.053228	47	0.067143	376	0.060832	1.26
90	214	0.056360	39	0.077844	253	0.066632	1.38
91	107	0.045824	21	0.054688	128	0.054818	1.19
92	51	0.036042	33	0.111111	84	0.059364	3.08
93	19	0.021493	20	0.093897	39	0.044118	4.37
94	11	0.019643	7	0.046980	18	0.032143	2.39
95	4	0.010152	6	0.072289	10	0.025381	-
96	2	0.008230	1	0.020833	3	0.012346	-
97	0	0.000000	2	0.066667	2	0.012422	-
98	0	0.000000	0	0.000000	0	0.000000	-
99	0	0.000000	1	0.111111	1	0.020833	-



**Appendix H-5 (Page 2 of 2)**  
**Male LTC Mortality Rates**

Attained Age	Active Lives		Disabled Lives		Total Lives		Disabled/Active
	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	Number of Deaths	Mortality Rate	
40	29	0.001559	0	0.000000	29	0.001559	-
41	29	0.001500	2	0.117647	31	0.001603	-
42	33	0.001654	0	0.000000	33	0.001654	0.00
43	28	0.001351	3	0.142857	31	0.001495	105.77
44	34	0.001580	2	0.086957	36	0.001672	55.05
45	27	0.001232	3	0.150000	30	0.001369	121.72
46	32	0.001392	0	0.000000	32	0.001392	0.00
47	36	0.001520	4	0.129032	40	0.001689	84.88
48	50	0.002028	4	0.129032	54	0.002190	63.63
49	46	0.001785	3	0.103448	49	0.001901	57.96
50	60	0.002198	6	0.230769	66	0.002418	104.98
51	82	0.002934	3	0.103448	85	0.003042	35.25
52	78	0.002808	2	0.060606	80	0.002880	21.58
53	80	0.002790	6	0.166667	86	0.003000	59.73
54	94	0.003147	7	0.259259	101	0.003382	82.38
55	120	0.003855	2	0.054054	122	0.003920	14.02
56	121	0.003747	9	0.281250	130	0.004026	75.05
57	107	0.003158	8	0.242424	115	0.003395	76.75
58	138	0.003802	6	0.162162	144	0.003967	42.65
59	169	0.004146	6	0.171429	175	0.004293	41.35
60	229	0.004995	3	0.047619	232	0.005060	9.53
61	235	0.004568	23	0.294872	258	0.005015	64.56
62	346	0.005872	14	0.147368	360	0.006110	25.10
63	394	0.005879	15	0.116279	409	0.006103	19.78
64	533	0.006024	26	0.171053	559	0.006317	28.40
65	687	0.006223	33	0.186441	720	0.006521	29.96
66	799	0.006593	53	0.221757	852	0.007030	33.64
67	1001	0.007775	66	0.224490	1067	0.008288	28.87
68	1180	0.008900	62	0.167116	1242	0.009368	18.78
69	1330	0.009652	117	0.217069	1447	0.010501	22.49
70	1420	0.010419	141	0.221003	1561	0.011453	21.21
71	1608	0.012250	172	0.240896	1780	0.013560	19.67
72	1732	0.013991	164	0.207071	1896	0.015316	14.80
73	1728	0.015032	184	0.207675	1912	0.016633	13.82
74	1747	0.016368	199	0.202442	1946	0.018233	12.37
75	1776	0.018380	217	0.195495	1993	0.020626	10.64
76	1777	0.020554	285	0.228000	2062	0.023851	11.09
77	1840	0.024188	294	0.224771	2134	0.028052	9.29
78	1787	0.026643	304	0.234930	2091	0.031175	8.82
79	1702	0.028467	319	0.234731	2021	0.033803	8.25
80	1590	0.032010	325	0.235678	1915	0.038553	7.36
81	1364	0.034387	303	0.238395	1667	0.042026	6.93
82	1222	0.039004	301	0.245915	1523	0.048612	6.30
83	1069	0.043586	242	0.232469	1311	0.053453	5.33
84	829	0.043747	186	0.203057	1015	0.053562	4.64
85	720	0.055101	150	0.199734	870	0.066580	3.62
86	549	0.064158	116	0.201389	665	0.077714	3.14
87	389	0.070484	110	0.270936	499	0.090415	3.84
88	255	0.074978	63	0.221831	318	0.093502	2.96
89	192	0.092308	25	0.138889	217	0.104327	1.50
90	90	0.075885	15	0.116279	105	0.088533	1.53
91	54	0.082317	6	0.058824	60	0.091463	-
92	24	0.059113	6	0.096774	30	0.073892	-
93	14	0.061674	8	0.142857	22	0.096916	2.32
94	5	0.035211	3	0.120000	8	0.056338	-
95	1	0.011494	0	0.000000	1	0.011494	-
96	0	0.000000	0	0.000000	0	0.000000	-
97	1	0.024390	0	0.000000	1	0.024390	-
98	1	0.041667	0	0.000000	1	0.041667	-
99	3	0.187500	0	0.000000	3	0.187500	-





**Appendix H-7**  
**Mortality Rates by Issue Age Group, Type of Underwriting and Duration**

Issue Age		Full UW		Simplified UW		Guaranteed Issue	
Group	Duration	Deaths	Rate	Deaths	Rate	Deaths	Rate
50-59	1	163	0.11%	172	0.66%	209	0.30%
	2	176	0.17%	139	0.73%	173	0.33%
	3	194	0.25%	104	0.65%	147	0.38%
	4	165	0.29%	96	0.73%	138	0.49%
	5	146	0.36%	54	0.84%	109	0.53%
	6	109	0.41%	7	0.45%	71	0.48%
	7	83	0.52%	5	0.56%	44	0.61%
	8	49	0.49%	5	0.61%	40	0.69%
	9	37	0.58%	10	1.34%	31	0.61%
	10	12	0.41%	5	1.98%		
	Total		1,134	0.24%	597	0.71%	962
60-69	1	1,808	0.30%	1,292	0.92%	149	0.60%
	2	2014	0.46%	1332	1.20%	127	0.68%
	3	1989	0.60%	1274	1.37%	97	0.68%
	4	1797	0.74%	1082	1.37%	108	1.06%
	5	1508	0.89%	819	1.45%	74	0.93%
	6	1302	1.17%	451	1.29%	59	1.39%
	7	979	1.43%	460	1.84%	11	0.98%
	8	732	1.70%	534	2.94%	6	0.73%
	9	559	1.97%	457	3.54%	10	1.51%
	10	391	2.37%	436	4.15%		
	Total		13,079	0.64%	8,137	1.49%	641
70-79	1	2,876	0.68%	2,234	1.78%	63	1.53%
	2	3257	1.06%	2372	2.42%	51	1.57%
	3	3075	1.35%	2307	2.84%	43	1.61%
	4	2939	1.79%	1960	2.83%	45	2.34%
	5	2609	2.31%	1687	3.04%	38	2.34%
	6	2208	2.93%	1192	2.88%	16	2.96%
	7	1677	3.52%	1196	3.82%	2	3.51%
	8	1319	4.29%	1203	5.15%	0	0.00%
	9	914	4.54%	1089	6.65%	0	0.00%
	10	562	4.74%	922	7.35%		
	Total		21,436	1.52%	16,162	3.07%	258
80-89	1	1268	0.35%	903	0.95%	58	0.75%
	2	1386	0.51%	981	1.28%	50	0.83%
	3	1428	0.70%	950	1.48%	37	0.77%
	4	1307	0.87%	830	1.51%	54	1.64%
	5	1110	1.05%	641	1.54%	30	1.13%
	6	985	1.41%	385	1.38%	22	1.86%
	7	746	1.71%	398	1.96%	1	0.57%
	8	575	2.07%	433	2.97%	3	2.81%
	9	431	2.31%	384	3.75%	1	1.23%
	10	300	2.71%	373	4.46%		
	Total		9688	0.76%	6892	1.62%	256

TABLE J-1  
 SOA 1984-99 Long Term Care Intercompany Study  
 Total Termination Rates by Issue Age Group, Issue Year Group and Duration

Age Group	Issue Year Group	Duration	Exposure	Terminations	Rate
Under 50	1984-87	1	210	59	28.09%
		2	151	22	14.56%
		3	129	20	15.50%
		4	108	10	9.25%
		5	75	11	14.66%
		6	60	12	20.00%
		7	43	6	13.95%
		8	23	2	8.69%
		9	18	2	11.32%
		10	14	2	14.03%
		11	12	1	8.33%
		12	11	0	0.00%
		13	2	0	0.00%
		14	2	0	0.00%
		15	1	0	0.00%
		-----	-----	-----	
			859	147	17.11%
	1988-91	1	61,777	6,294	10.18%
		2	55,282	5,149	9.31%
		3	49,903	4,234	8.48%
		4	40,214	2,537	6.30%
		5	30,371	1,525	5.02%
		6	24,913	1,052	4.22%
		7	18,085	562	3.10%
		8	17,518	405	2.31%
		9	13,660	257	1.88%
		10	1,026	51	4.97%
		11	517	14	2.70%
		-----	-----	-----	
			313,266	22,080	7.04%
	1992-95	1	82,406	8,589	10.42%
		2	66,850	5,235	7.83%
		3	49,275	2,968	6.02%
		4	45,637	2,253	4.93%
		5	37,291	1,955	5.24%
		6	23,197	1,592	6.86%
		7	5,725	205	3.58%
		-----	-----	-----	
			310,381	22,797	7.34%
	1996-98	1	36,824	4,110	11.16%
		2	22,439	1,850	8.24%
		3	10,810	570	5.27%
		-----	-----	-----	
			70,072	6,530	9.31%

All Years	1	181,218	19,052	10.51%	
	2	144,721	12,256	8.46%	
	3	110,117	7,792	7.07%	
	4	85,959	4,800	5.58%	
	5	67,737	3,491	5.15%	
	6	48,170	2,656	5.51%	
	7	23,853	773	3.24%	
	8	17,541	407	2.32%	
	9	13,678	259	1.89%	
	10	1,040	53	5.09%	
	11	529	15	2.83%	
	12	11	0	0.00%	
	13	2	0	0.00%	
	14	2	0	0.00%	
	15	1	0	0.00%	
		-----	-----	-----	
		694,578	51,554	7.42%	
50-54	1984-87	1	1,722	222	12.89%
		2	1,493	146	9.78%
		3	1,352	113	8.35%
		4	1,219	87	7.13%
		5	1,074	64	5.96%
		6	182	14	7.71%
		7	115	6	5.21%
		8	96	2	2.08%
		9	40	1	2.50%
		10	35	1	2.85%
		11	29	0	0.00%
		12	27	2	7.40%
		13	1	0	0.00%
		-----	-----	-----	
		7,383	658	8.91%	
	1988-91	1	30,013	3,086	10.28%
		2	25,436	2,237	8.79%
		3	22,242	1,623	7.29%
		4	18,655	984	5.27%
		5	13,462	507	3.76%
		6	10,268	282	2.74%
		7	7,917	194	2.45%
		8	7,573	152	2.00%
		9	5,953	117	1.96%
		10	1,270	37	2.91%
		11	581	13	2.23%
		-----	-----	-----	
		143,372	9,232	6.43%	
	1992-95	1	32,560	2,851	8.75%
		2	25,435	1,453	5.71%
		3	18,723	948	5.06%
		4	16,182	684	4.22%
		5	11,645	496	4.25%
		6	7,529	356	4.72%
		7	2,456	83	3.37%
		-----	-----	-----	
		114,531	6,871	5.99%	
	1996-98	1	22,434	1,764	7.86%
		2	12,673	723	5.70%
		3	6,714	358	5.33%
		-----	-----	-----	
		41,821	2,845	6.80%	
All Years	1	86,729	7,923	9.13%	

		2	65,038	4,559	7.00%
		3	49,031	3,042	6.20%
		4	36,056	1,755	4.86%
		5	26,180	1,067	4.07%
		6	17,979	652	3.62%
		7	10,488	283	2.69%
		8	7,669	154	2.00%
		9	5,993	118	1.96%
		10	1,305	38	2.91%
		11	610	13	2.13%
		12	27	2	7.40%
		13	1	0	0.00%
			-----	-----	-----
			307,107	19,606	6.38%
55-59	1984-87	1	7,989	772	9.66%
		2	7,209	664	9.21%
		3	6,545	514	7.85%
		4	5,978	449	7.51%
		5	5,333	349	6.54%
		6	1,467	100	6.81%
		7	1,153	68	5.89%
		8	1,032	54	5.23%
		9	649	38	5.85%
		10	580	26	4.48%
		11	536	19	3.54%
		12	496	22	4.43%
		13	132	1	0.75%
		14	12	0	0.00%
			-----	-----	-----
			39,111	3,076	7.86%
	1988-91	1	59,621	6,651	11.15%
		2	49,021	3,977	8.11%
		3	41,988	2,817	6.70%
		4	35,579	1,726	4.85%
		5	23,436	858	3.66%
		6	16,520	663	4.01%
		7	11,203	421	3.75%
		8	9,990	283	2.83%
		9	7,281	203	2.78%
		10	2,825	95	3.36%
		11	1,325	38	2.86%
			-----	-----	-----
			258,788	17,732	6.85%

1992-95	1	47,874	4,066	8.49%	
	2	35,590	2,018	5.67%	
	3	25,560	1,281	5.01%	
	4	19,837	854	4.30%	
	5	13,921	518	3.72%	
	6	8,901	400	4.49%	
	7	3,517	125	3.55%	
		-----	-----	-----	
		155,200	9,262	5.96%	
1996-98	1	33,607	2,488	7.40%	
	2	17,441	1,055	6.04%	
	3	8,251	381	4.61%	
		-----	-----	-----	
		59,299	3,924	6.61%	
All Years	1	149,091	13,977	9.37%	
	2	109,261	7,714	7.06%	
	3	82,344	4,993	6.06%	
	4	61,394	3,029	4.93%	
	5	42,690	1,725	4.04%	
	6	26,887	1,163	4.32%	
	7	15,873	614	3.86%	
	8	11,022	337	3.05%	
	9	7,930	241	3.03%	
	10	3,405	121	3.55%	
	11	1,861	57	3.06%	
	12	496	22	4.43%	
	13	132	1	0.75%	
	14	12	0	0.00%	
		-----	-----	-----	
		512,398	33,994	6.63%	
60-64	1984-87	1	30,992	3,768	12.15%
		2	27,113	3,209	11.83%
		3	23,869	2,899	12.14%
		4	20,791	2,636	12.67%
		5	16,719	1,679	10.04%
		6	9,282	670	7.21%
		7	8,154	466	5.71%
		8	6,859	459	6.69%
		9	4,816	305	6.33%
		10	4,273	241	5.63%
		11	3,857	230	5.96%
		12	3,493	215	6.15%
		13	1,139	67	5.88%
		14	104	13	12.50%
		-----	-----	-----	
		161,460	16,857	10.44%	



1988-91	1	142,046	17,772	12.51%
	2	116,140	10,781	9.28%
	3	98,294	7,404	7.53%
	4	82,176	4,615	5.61%
	5	55,976	2,607	4.65%
	6	37,412	1,815	4.85%
	7	23,676	1,240	5.23%
	8	19,634	924	4.70%
	9	14,105	589	4.17%
	10	8,353	400	4.78%
	11	3,853	135	3.50%
		-----	-----	-----
		601,664	48,282	8.02%
1992-95	1	108,990	10,450	9.58%
	2	76,464	5,519	7.21%
	3	52,695	3,638	6.90%
	4	37,715	2,282	6.05%
	5	25,245	1,178	4.66%
	6	15,385	685	4.45%
	7	6,962	242	3.47%
		-----	-----	-----
		323,456	23,994	7.41%
1996-98	1	62,201	5,478	8.80%
	2	33,515	2,396	7.14%
	3	15,259	915	5.99%
		-----	-----	-----
		110,974	8,789	7.91%
All Years	1	344,229	37,468	10.88%
	2	253,232	21,905	8.65%
	3	190,117	14,856	7.81%
	4	140,682	9,533	6.77%
	5	97,939	5,464	5.57%
	6	62,079	3,170	5.10%
	7	38,791	1,948	5.02%
	8	26,493	1,383	5.22%
	9	18,921	894	4.72%
	10	12,626	641	5.07%
	11	7,709	365	4.73%
	12	3,493	215	6.15%
	13	1,139	67	5.88%
	14	104	13	12.50%
		-----	-----	-----
		1,197,554	97,922	8.17%

65-69	1984-87	1	74,732	10,326	13.81%
		2	64,047	7,791	12.16%
		3	56,114	6,860	12.22%
		4	49,023	6,603	13.46%
		5	39,524	4,211	10.65%
		6	27,994	1,951	6.96%
		7	24,609	1,633	6.63%
		8	18,775	1,553	8.27%
		9	12,132	1,187	9.78%
		10	10,068	900	8.93%
		11	8,717	735	8.43%
		12	7,594	677	8.91%
		13	3,163	294	9.29%
		14	443	41	9.24%
		-----	-----	-----	
		396,934	44,762	11.27%	
	1988-91	1	228,243	31,422	13.76%
		2	187,849	17,539	9.33%
		3	160,519	12,111	7.54%
		4	134,198	7,752	5.77%
		5	95,230	5,302	5.56%
		6	65,067	4,173	6.41%
		7	41,016	2,935	7.15%
		8	32,969	2,197	6.66%
		9	24,454	1,527	6.24%
		10	15,728	972	6.17%
		11	6,949	487	7.00%
			-----	-----	-----
			992,223	86,417	8.70%
	1992-95	1	162,959	15,930	9.77%
		2	113,905	9,102	7.99%
		3	77,084	6,101	7.91%
		4	54,594	4,148	7.59%
		5	35,351	2,173	6.14%
		6	20,909	1,242	5.94%
		7	9,678	528	5.45%
			-----	-----	-----
			474,481	39,224	8.26%
	1996-98	1	82,288	8,321	10.11%
		2	45,465	3,512	7.72%
		3	20,563	1,336	6.49%
			-----	-----	-----
			148,317	13,169	8.87%
	All Years	1	548,223	65,999	12.03%
		2	411,267	37,944	9.22%
		3	314,279	26,408	8.40%
		4	237,814	18,503	7.78%
		5	170,105	11,686	6.86%
		6	113,970	7,366	6.46%
		7	75,304	5,096	6.76%
		8	51,744	3,750	7.24%
		9	36,587	2,714	7.41%
		10	25,796	1,872	7.25%
		11	15,666	1,222	7.80%
		12	7,594	677	8.91%
		13	3,163	294	9.29%
		14	443	41	9.24%
			-----	-----	-----
			2,011,955	183,572	9.12%

70-74	1984-87	1	60,814	10,439	17.16%
		2	49,951	6,842	13.69%
		3	42,991	5,838	13.57%
		4	37,011	5,374	14.51%
		5	29,091	3,414	11.73%
		6	21,666	1,790	8.26%
		7	18,831	1,479	7.85%
		8	14,506	1,401	9.65%
		9	9,095	1,035	11.37%
		10	7,018	773	11.01%
		11	5,629	639	11.35%
		12	4,478	551	12.30%
		13	1,948	274	14.06%
		14	296	44	14.89%
			-----	-----	-----
			303,325	39,893	13.15%
	1988-91	1	171,558	28,805	16.79%
		2	137,093	14,777	10.77%
		3	115,475	9,378	8.12%
		4	95,227	6,398	6.71%
		5	68,397	4,713	6.89%
		6	47,173	3,689	7.82%
		7	29,773	2,715	9.11%
		8	22,872	1,972	8.62%
		9	16,810	1,495	8.89%
		10	10,848	1,001	9.22%
		11	4,761	482	10.12%
			-----	-----	-----
			719,987	75,425	10.47%
	1992-95	1	115,602	13,055	11.29%
		2	78,136	6,949	8.89%
		3	51,542	4,679	9.07%
		4	34,225	2,802	8.18%
		5	20,893	1,520	7.27%
		6	11,991	803	6.69%
		7	5,486	387	7.05%
			-----	-----	-----
			317,876	30,195	9.49%
	1996-98	1	61,758	7,072	11.45%
		2	32,804	2,694	8.21%
		3	14,581	1,063	7.29%
			-----	-----	-----
			109,143	10,829	9.92%
All Years		1	409,733	59,371	14.49%
		2	297,983	31,262	10.49%
		3	224,588	20,958	9.33%
		4	166,464	14,574	8.75%
		5	118,381	9,647	8.14%
		6	80,831	6,282	7.77%
		7	54,090	4,581	8.46%
		8	37,378	3,373	9.02%
		9	25,905	2,530	9.76%
		10	17,866	1,774	9.92%
		11	10,390	1,121	10.78%
		12	4,478	551	12.30%
		13	1,948	274	14.06%
		14	296	44	14.89%
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			1,450,330	156,342	10.77%

75-79	1984-87	1	43,652	8,875	20.33%
		2	34,414	4,932	14.33%
		3	29,379	3,783	12.87%
		4	25,477	3,314	13.00%
		5	20,540	2,247	10.93%
		6	16,231	1,381	8.50%
		7	14,174	1,195	8.43%
		8	10,694	1,186	11.09%
		9	6,737	899	13.34%
		10	4,964	759	15.28%
		11	3,767	588	15.61%
		12	2,868	523	18.23%
		13	1,265	244	19.29%
		14	227	47	20.70%
		-----	-----	-----	
		214,390	29,973	13.98%	
	1988-91	1	110,837	22,450	20.25%
		2	84,925	10,219	12.03%
		3	70,421	6,633	9.41%
		4	57,170	4,576	8.00%
		5	40,848	3,493	8.55%
		6	28,411	2,805	9.87%
		7	18,263	2,107	11.53%
		8	14,056	1,715	12.20%
		9	10,228	1,225	11.97%
		10	6,546	876	13.38%
		11	2,810	452	16.08%
		-----	-----	-----	
		444,516	56,551	12.72%	
	1992-95	1	66,167	8,620	13.02%
		2	43,732	4,551	10.40%
		3	27,725	2,822	10.17%
		4	17,515	1,767	10.08%
		5	10,477	967	9.22%
		6	5,869	542	9.23%
		7	2,563	243	9.47%
		-----	-----	-----	
		174,047	19,512	11.21%	
	1996-98	1	35,167	4,636	13.18%
		2	17,838	1,876	10.51%
		3	7,502	656	8.74%
		-----	-----	-----	
		60,508	7,168	11.84%	
All Years		1	255,824	44,581	17.42%
		2	180,909	21,578	11.92%
		3	135,028	13,894	10.28%
		4	100,163	9,657	9.64%
		5	71,865	6,707	9.33%
		6	50,510	4,728	9.36%
		7	35,001	3,545	10.12%
		8	24,750	2,901	11.72%
		9	16,964	2,124	12.52%
		10	11,511	1,635	14.20%
		11	6,576	1,040	15.81%
		12	2,868	523	18.23%
		13	1,265	244	19.29%
		14	227	47	20.70%
		-----	-----	-----	
		893,461	113,204	12.67%	
80-84	1984-87	1	9,440	2,571	27.23%

	2	6,859	989	14.41%
	3	5,848	698	11.93%
	4	5,129	699	13.62%
	5	3,756	505	13.44%
	6	2,956	429	14.51%
	7	2,506	384	15.32%
	8	2,021	348	17.21%
	9	1,295	259	20.00%
	10	959	196	20.43%
	11	741	171	23.08%
	12	533	141	26.43%
	13	215	57	26.57%
	14	55	12	21.81%
		-----	-----	-----
		42,313	7,459	17.62%
1988-91	1	39,311	10,005	25.45%
	2	28,060	3,956	14.09%
	3	22,221	2,518	11.33%
	4	17,150	1,684	9.81%
	5	11,994	1,387	11.56%
	6	7,780	1,120	14.39%
	7	4,692	787	16.77%
	8	3,137	570	18.16%
	9	2,147	407	18.95%
	10	1,337	275	20.57%
	11	569	146	25.66%
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		138,397	22,855	16.51%
1992-95	1	25,670	3,730	14.53%
	2	16,626	1,987	11.95%
	3	10,475	1,273	12.15%
	4	6,349	818	12.88%
	5	3,790	516	13.61%
	6	2,035	269	13.21%
	7	801	130	16.23%
		-----	-----	-----
		65,747	8,723	13.26%
1996-98	1	11,705	1,816	15.51%
	2	5,641	656	11.62%
	3	2,321	240	10.33%
		-----	-----	-----
		19,668	2,712	13.78%
All Years	1	86,126	18,122	21.04%
	2	57,187	7,588	13.26%
	3	40,865	4,729	11.57%
	4	28,628	3,201	11.18%
	5	19,540	2,408	12.32%
	6	12,770	1,818	14.23%
	7	7,999	1,301	16.26%
	8	5,159	918	17.79%
	9	3,442	666	19.34%
	10	2,296	471	20.51%
	11	1,310	317	24.20%
	12	533	141	26.43%
	13	215	57	26.57%
	14	55	12	21.81%
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		266,125	41,749	15.68%
85-89	1984-87			
	1	531	11	2.07%
	2	520	6	1.15%

	3	514	9	1.75%
	4	504	40	7.94%
	5	464	80	17.23%
	6	382	87	22.75%
	7	296	69	23.30%
	8	228	58	25.48%
	9	154	43	28.01%
	10	111	35	31.53%
	11	76	16	21.05%
	12	60	20	33.33%
	13	23	11	47.82%
	14	5	3	60.00%
		-----	-----	-----
		3,867	488	12.61%
1988-91	1	1,140	156	13.68%
	2	982	77	7.84%
	3	895	96	10.72%
	4	753	102	13.54%
	5	543	77	14.19%
	6	332	65	19.55%
	7	208	44	21.12%
	8	137	29	21.18%
	9	97	31	32.06%
	10	55	13	23.63%
	11	32	7	21.87%
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		5,174	697	13.47%
1992-95	1	1,538	240	15.60%
	2	1,136	190	16.72%
	3	788	111	14.09%
	4	569	70	12.29%
	5	423	68	16.07%
	6	293	65	22.15%
	7	138	30	21.76%
		-----	-----	-----
		4,885	774	15.84%
1996-98	1	584	72	12.33%
	2	143	14	9.81%
	3	59	6	10.19%
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		785	92	11.71%
All Years	1	3,792	479	12.63%
	2	2,780	287	10.32%
	3	2,256	222	9.84%
	4	1,826	212	11.61%
	5	1,430	225	15.73%
	6	1,008	217	21.52%
	7	642	143	22.26%
	8	364	87	23.86%
	9	250	74	29.58%
	10	166	48	28.91%
	11	108	23	21.29%
	12	60	20	33.33%
	13	23	11	47.82%
	14	5	3	60.00%
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		14,711	2,051	13.94%
90 and Over	1984-87			
	1	127	0	0.00%
	2	127	0	0.00%
	3	127	3	2.36%

	4	124	14	11.29%
	5	110	22	20.00%
	6	88	28	31.81%
	7	60	27	45.00%
	8	33	9	27.27%
	9	23	7	30.43%
	10	16	8	50.00%
	11	8	4	50.00%
	12	4	1	25.00%
	13	2	2	100.00%
		-----	-----	-----
		849	125	14.72%
1988-91	1	114	7	6.16%
	2	107	8	7.47%
	3	98	21	21.42%
	4	74	16	21.52%
	5	58	12	20.54%
	6	43	12	28.23%
	7	28	8	28.74%
	8	20	6	30.00%
	9	12	3	24.65%
	10	7	4	57.14%
	11	2	1	50.00%
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		563	98	17.41%
1992-95	1	167	30	17.93%
	2	133	33	24.82%
	3	97	19	19.60%
	4	73	17	23.15%
	5	54	12	22.18%
	6	37	10	26.90%
	7	12	1	8.69%
		-----	-----	-----
		573	122	21.28%
1996-98	1	15	3	20.00%
	2	3	0	0.00%
	3	3	0	0.00%
		-----	-----	-----
		21	3	14.28%
All Years	1	423	40	9.45%
	2	370	41	11.08%
	3	325	43	13.23%
	4	272	47	17.29%
	5	223	46	20.67%
	6	168	50	29.82%
	7	99	36	36.24%
	8	53	15	28.30%
	9	35	10	28.43%
	10	23	12	52.17%
	11	10	5	50.00%
	12	4	1	25.00%
	13	2	2	100.00%
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		2,006	348	17.34%

All Ages	1984-87	1	230,208	37,043	16.09%
		2	191,884	24,601	12.82%
		3	166,868	20,737	12.42%
		4	145,364	19,226	13.22%
		5	116,684	12,582	10.78%
		6	80,307	6,462	8.04%
		7	69,941	5,333	7.62%
		8	54,267	5,072	9.34%
		9	34,958	3,776	10.80%
		10	28,039	2,941	10.48%
		11	23,372	2,403	10.28%
		12	19,566	2,152	10.99%
		13	7,889	950	12.04%
		14	1,144	160	13.98%
		15	1	0	0.00%
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		1,170,492	143,438	12.25%	
	1988-91	1	844,660	126,648	14.99%
		2	684,895	68,720	10.03%
		3	582,055	46,835	8.04%
		4	481,197	30,390	6.31%
		5	340,315	20,481	6.01%
		6	237,918	15,676	6.58%
		7	154,861	11,013	7.11%
		8	127,906	8,253	6.45%
		9	94,748	5,854	6.17%
		10	47,996	3,724	7.75%
		11	21,398	1,775	8.29%
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		3,617,950	339,369	9.38%	
	1992-95	1	643,935	67,561	10.49%
		2	458,008	37,037	8.08%
		3	313,963	23,840	7.59%
		4	232,697	15,695	6.74%
		5	159,090	9,403	5.91%
		6	96,146	5,964	6.20%
		7	37,337	1,974	5.28%
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		1,941,176	161,474	8.31%	
	1996-98	1	346,583	35,760	10.31%
		2	187,962	14,776	7.86%
		3	86,062	5,525	6.41%
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		620,608	56,061	9.03%	
All Years		1	2,065,387	267,012	12.92%
		2	1,522,749	145,134	9.53%
		3	1,148,949	96,937	8.43%
		4	859,258	65,311	7.60%
		5	616,090	42,466	6.89%
		6	414,372	28,102	6.78%
		7	262,139	18,320	6.98%
		8	182,173	13,325	7.31%
		9	129,706	9,630	7.42%
		10	76,034	6,665	8.76%
		11	44,769	4,178	9.33%
		12	19,566	2,152	10.99%
		13	7,889	950	12.04%
		14	1,144	160	13.98%
		15	1	0	0.00%
		-----	-----	-----	
		7,350,226	700,342	9.52%	



TABLE J-2

## SOA 1984-99 Long Term Care Intercompany Study

## Total Termination Rates by Issue Age Group, Type of Underwriting and Duration

Age Group	Type of Underwriting	Duration	Exposure	Terminations	Rate
Under 50	Full	1	52,396	5,910	11.27%
		2	39,776	3,408	8.56%
		3	30,692	2,377	7.74%
		4	24,254	1,374	5.66%
		5	18,083	979	5.41%
		6	12,584	770	6.11%
		7	6,194	295	4.76%
		8	4,120	154	3.73%
		9	2,472	92	3.72%
		10	1,020	53	5.19%
		11	518	14	2.70%
		12	10	0	0.00%
		13	1	0	0.00%
		14	1	0	0.00%
				15	1
			-----	-----	-----
			192,121	15,426	8.02%
	Simplified	1	6,453	684	10.59%
		2	5,238	349	6.66%
		3	4,595	261	5.68%
		4	3,216	187	5.81%
		5	2,038	90	4.41%
		6	1,936	70	3.61%
		7	1,757	29	1.65%
		8	1,667	22	1.31%
		9	1,561	23	1.47%
		10	19	0	0.00%
		11	10	1	10.00%
		12	1	0	0.00%
		13	1	0	0.00%
		14	1	0	0.00%
			-----	-----	-----
			28,493	1,716	6.02%
	Guaranteed	1	116,166	11,707	10.07%
		2	96,214	8,172	8.49%
		3	72,538	4,974	6.85%
		4	57,035	3,152	5.52%
		5	46,770	2,386	5.10%
		6	33,239	1,805	5.43%
		7	15,786	448	2.83%
		8	11,742	231	1.96%
		9	9,643	144	1.49%
			-----	-----	-----
			459,134	33,019	7.19%

	Other	1	457	43	9.41%
		2	253	21	8.29%
		3	116	3	2.58%
		4	41	1	2.43%
		5	25	2	8.08%
		6	7	0	0.00%
		7	3	0	0.00%
			-----	-----	-----
			902	70	7.76%
50-54	Full	1	46,601	4,259	9.13%
		2	33,944	2,436	7.17%
		3	25,079	1,632	6.50%
		4	18,143	929	5.12%
		5	13,158	563	4.27%
		6	8,824	339	3.84%
		7	5,143	170	3.30%
		8	3,317	87	2.62%
		9	2,128	67	3.14%
		10	949	28	2.95%
		11	398	9	2.26%
		12	13	0	0.00%
		13	1	0	0.00%
			-----	-----	-----
			157,697	10,519	6.67%
	Simplified	1	7,666	1,062	13.85%
		2	5,414	491	9.06%
		3	4,540	336	7.40%
		4	3,488	197	5.64%
		5	1,752	86	4.90%
		6	800	26	3.24%
		7	592	21	3.54%
		8	482	15	3.11%
		9	400	6	1.50%
		10	75	7	9.28%
		11	33	0	0.00%
		12	5	0	0.00%
			-----	-----	-----
			25,246	2,247	8.90%
	Guaranteed	1	24,674	1,815	7.35%
		2	21,144	1,254	5.93%
		3	16,505	869	5.26%
		4	12,608	509	4.03%
		5	10,117	379	3.74%
		6	7,627	261	3.42%
		7	4,295	78	1.81%
		8	3,542	41	1.15%
		9	3,157	38	1.20%
			-----	-----	-----
			103,668	5,244	5.05%

	Other	1	951	54	5.67%
		2	606	42	6.93%
		3	372	25	6.72%
		4	214	17	7.96%
		5	115	2	1.74%
		6	40	3	7.53%
		7	10	0	0.00%
		8	3	0	0.00%
			-----	-----	-----
			2,310	143	6.19%
55-59	Full	1	93,322	8,029	8.60%
		2	68,358	4,602	6.73%
		3	51,117	2,964	5.79%
		4	37,248	1,766	4.74%
		5	26,834	1,012	3.77%
		6	17,734	747	4.21%
		7	10,662	451	4.23%
		8	6,703	218	3.25%
		9	4,192	137	3.26%
		10	1,969	68	3.45%
		11	850	27	3.17%
		12	34	2	5.88%
			-----	-----	-----
			319,023	20,023	6.27%
	Simplified	1	20,364	2,619	12.86%
		2	15,363	1,387	9.02%
		3	12,826	910	7.09%
		4	10,965	623	5.68%
		5	5,955	317	5.32%
		6	1,924	113	5.87%
		7	1,240	53	4.27%
		8	980	42	4.28%
		9	745	40	5.36%
		10	422	20	4.73%
		11	178	5	2.81%
		12	22	3	13.43%
			-----	-----	-----
			70,985	6,132	8.63%
	Guaranteed	1	16,913	1,461	8.63%
		2	14,291	800	5.59%
		3	11,339	533	4.70%
		4	8,756	347	3.96%
		5	6,970	209	2.99%
		6	5,267	202	3.83%
		7	2,576	52	2.01%
		8	2,189	23	1.05%
		9	1,923	24	1.24%
			-----	-----	-----
			70,224	3,651	5.19%

	Other	1	3,056	271	8.86%	
		2	2,008	134	6.67%	
		3	1,351	100	7.40%	
		4	881	45	5.10%	
		5	541	23	4.24%	
		6	249	11	4.41%	
		7	60	3	5.03%	
		8	16	0	0.00%	
				-----	-----	-----
				8,162	587	7.19%
60-64	Full	1	231,962	21,963	9.46%	
		2	170,546	12,777	7.49%	
		3	126,717	8,526	6.72%	
		4	91,918	5,280	5.74%	
		5	64,524	3,067	4.75%	
		6	41,884	2,034	4.85%	
		7	25,075	1,204	4.80%	
		8	15,440	729	4.72%	
		9	9,853	426	4.32%	
		10	5,445	268	4.92%	
		11	2,226	83	3.72%	
		12	52	5	9.61%	
		13	5	1	20.00%	
		14	3	0	0.00%	
				-----	-----	-----
		785,650	56,363	7.17%		
	Simplified	1	51,001	7,945	15.57%	
		2	39,550	5,289	13.37%	
		3	32,672	3,694	11.30%	
		4	27,660	2,652	9.58%	
		5	18,421	1,518	8.24%	
		6	10,134	602	5.94%	
		7	7,426	469	6.31%	
		8	5,624	402	7.14%	
		9	4,130	263	6.36%	
		10	3,053	213	6.97%	
		11	1,755	125	7.12%	
		12	670	68	10.14%	
		13	284	23	8.09%	
		14	25	8	32.00%	
				-----	-----	-----
		202,407	23,271	11.49%		
	Guaranteed	1	11,915	1,274	10.69%	
		2	9,860	524	5.31%	
		3	7,823	362	4.62%	
		4	5,727	202	3.52%	
		5	4,488	141	3.14%	
		6	2,702	88	3.25%	
		7	849	12	1.41%	
		8	709	6	0.84%	
		9	579	11	1.89%	
				-----	-----	-----
		44,655	2,620	5.86%		

	Other	1	10,496	1,026	9.77%
		2	7,411	585	7.89%
		3	5,450	420	7.70%
		4	3,839	229	5.96%
		5	2,666	89	3.33%
		6	1,368	54	3.94%
		7	327	14	4.28%
		8	106	6	5.67%
			-----	-----	-----
			31,664	2,423	7.65%
65-69	Full	1	362,139	34,474	9.51%
		2	271,060	20,049	7.39%
		3	203,639	13,727	6.74%
		4	149,990	9,476	6.31%
		5	105,191	6,219	5.91%
		6	69,596	4,606	6.61%
		7	43,422	2,879	6.63%
		8	27,677	1,855	6.70%
		9	18,576	1,171	6.30%
		10	11,057	741	6.70%
		11	4,604	354	7.68%
		12	540	45	8.33%
		13	319	29	9.09%
		14	147	19	12.92%
			-----	-----	-----
			1,267,957	95,644	7.54%
	Simplified	1	103,227	16,173	15.66%
		2	83,468	10,865	13.01%
		3	70,469	8,244	11.69%
		4	60,689	6,258	10.31%
		5	46,806	4,030	8.61%
		6	32,758	1,924	5.87%
		7	24,572	1,735	7.06%
		8	18,003	1,519	8.43%
		9	12,718	1,206	9.48%
		10	9,894	835	8.43%
		11	6,722	576	8.56%
		12	3,821	413	10.80%
		13	1,661	171	10.29%
		14	185	12	6.47%
			-----	-----	-----
			474,994	53,961	11.36%
	Guaranteed	1	6,669	789	11.83%
		2	5,481	254	4.63%
		3	4,435	133	2.99%
		4	3,013	106	3.51%
		5	2,267	63	2.77%
		6	1,013	31	3.06%
		7	120	2	1.66%
		8	96	4	4.14%
		9	80	2	2.49%
			-----	-----	-----
			23,173	1,384	5.97%

	Other	1	19,946	2,691	13.49%
		2	14,260	1,407	9.86%
		3	10,643	897	8.42%
		4	7,756	509	6.56%
		5	5,491	292	5.31%
		6	3,168	168	5.30%
		7	908	43	4.73%
		8	385	24	6.22%
			-----	-----	-----
			62,558	6,031	9.64%
70-74	Full	1	266,414	28,488	10.69%
		2	194,704	15,503	7.96%
		3	144,924	10,540	7.27%
		4	104,372	7,320	7.01%
		5	72,022	5,069	7.03%
		6	48,067	3,711	7.72%
		7	30,279	2,536	8.37%
		8	19,360	1,665	8.60%
		9	12,620	1,081	8.56%
		10	7,427	679	9.14%
		11	3,286	321	9.76%
		12	516	64	12.41%
		13	283	44	15.54%
		14	115	12	10.43%
			-----	-----	-----
			904,389	77,033	8.51%
	Simplified	1	77,857	14,733	18.92%
		2	61,190	9,048	14.78%
		3	50,923	6,636	13.03%
		4	43,422	5,062	11.65%
		5	34,729	3,483	10.02%
		6	25,750	1,937	7.52%
		7	19,486	1,618	8.30%
		8	14,688	1,398	9.51%
		9	10,480	1,182	11.27%
		10	7,922	862	10.88%
		11	4,902	582	11.87%
		12	2,339	298	12.74%
		13	1,073	165	15.38%
		14	118	19	16.17%
			-----	-----	-----
			354,879	47,023	13.25%
	Guaranteed	1	3,015	357	11.84%
		2	2,493	98	3.93%
		3	2,067	79	3.82%
		4	1,453	50	3.43%
		5	1,082	40	3.69%
		6	363	12	3.30%
		7	15	1	6.59%
		8	14	0	0.00%
		9	12	0	0.00%
			-----	-----	-----
			10,514	637	6.05%

	Other	1	16,192	2,862	17.67%
		2	10,915	1,322	12.11%
		3	7,777	754	9.69%
		4	5,476	418	7.63%
		5	3,726	255	6.84%
		6	2,144	137	6.39%
		7	631	42	6.65%
		8	211	19	8.99%
				-----	-----
		47,073	5,809	12.34%	
75-79	Full	1	157,790	19,293	12.22%
		2	113,347	10,179	8.98%
		3	83,359	6,823	8.18%
		4	59,566	4,861	8.16%
		5	40,747	3,547	8.70%
		6	27,242	2,751	10.09%
		7	17,273	1,875	10.85%
		8	11,401	1,348	11.82%
		9	7,516	898	11.94%
		10	4,427	602	13.59%
		11	2,048	298	14.55%
		12	467	86	18.41%
		13	244	42	17.21%
		14	107	19	17.75%
				-----	-----
		525,535	52,622	10.01%	
	Simplified	1	57,196	11,941	20.87%
		2	43,928	6,726	15.31%
		3	36,451	4,670	12.81%
		4	31,195	3,494	11.20%
		5	25,765	2,542	9.86%
		6	20,205	1,623	8.03%
		7	15,753	1,414	8.97%
		8	11,869	1,367	11.51%
		9	8,215	1,061	12.91%
		10	6,021	885	14.69%
		11	3,645	608	16.67%
		12	1,743	327	18.75%
		13	799	155	19.40%
		14	101	21	20.79%
		-----	-----	-----	
		262,887	36,834	14.01%	
	Guaranteed	1	920	130	14.12%
		2	738	41	5.55%
		3	615	26	4.22%
		4	452	19	4.20%
		5	363	17	4.68%
		6	96	6	6.26%
		7	4	0	0.00%
		8	4	0	0.00%
		9	4	0	0.00%
		-----	-----	-----	
		3,196	239	7.47%	

	Other	1	9,188	2,114	23.00%
		2	5,680	909	16.00%
		3	3,710	487	13.12%
		4	2,388	280	11.72%
		5	1,351	131	9.69%
		6	706	79	11.18%
		7	186	14	7.52%
		8	58	9	15.51%
			-----	-----	-----
			23,268	4,023	17.29%
80-84	Full	1	56,133	7,687	13.69%
		2	39,221	3,863	9.84%
		3	28,303	2,690	9.50%
		4	19,696	1,981	10.05%
		5	13,051	1,511	11.57%
		6	8,412	1,213	14.41%
		7	5,293	847	16.00%
		8	3,167	564	17.80%
		9	1,940	395	20.35%
		10	1,177	249	21.14%
		11	627	149	23.77%
		12	192	47	24.47%
		13	99	25	25.25%
		14	44	10	22.72%
			-----	-----	-----
			177,356	21,231	11.97%
	Simplified	1	9,253	2,578	27.85%
		2	6,572	1,340	20.38%
		3	5,220	846	16.20%
		4	4,364	513	11.75%
		5	3,659	489	13.36%
		6	2,548	316	12.40%
		7	1,499	242	16.14%
		8	1,160	207	17.84%
		9	839	151	17.99%
		10	578	114	19.73%
		11	271	61	22.50%
		12	64	21	32.60%
		13	23	6	26.66%
		14	1	0	0.00%
			-----	-----	-----
			36,050	6,884	19.09%
	Guaranteed	1	310	61	19.70%
		2	230	12	5.22%
		3	195	17	8.74%
		4	135	10	7.39%
		5	123	9	7.34%
		6	30	0	0.00%
			-----	-----	-----
			1,022	109	10.66%



	Other	1	3,070	920	29.96%
		2	1,731	326	18.83%
		3	1,163	181	15.56%
		4	728	109	14.97%
		5	414	57	13.77%
		6	209	45	21.51%
		7	49	8	16.27%
		8	20	1	5.00%
			-----	-----	-----
			7,384	1,647	22.30%
85-89	Full	1	2,573	241	9.36%
		2	1,818	104	5.72%
		3	1,492	123	8.24%
		4	1,183	128	10.81%
		5	927	140	15.10%
		6	665	142	21.36%
		7	463	106	22.87%
		8	315	76	24.12%
		9	216	61	28.24%
		10	146	46	31.50%
		11	92	22	23.91%
		12	48	18	37.50%
		13	20	9	45.00%
		14	5	3	60.00%
			-----	-----	-----
			9,963	1,219	12.23%
	Simplified	1	180	47	26.05%
		2	134	30	22.36%
		3	104	18	17.34%
		4	83	17	20.50%
		5	64	13	20.25%
		6	43	3	7.05%
		7	25	7	28.18%
		8	19	5	27.02%
		9	12	6	49.31%
		10	5	1	20.00%
		11	2	0	0.00%
			-----	-----	-----
			670	147	21.92%
	Guaranteed	1	93	24	25.92%
		2	68	5	7.38%
		3	61	4	6.57%
		4	48	5	10.36%
		5	43	5	11.65%
		6	9	3	31.85%
			-----	-----	-----
			322	46	14.30%

Other	1	66	19	28.67%
	2	36	8	22.01%
	3	25	3	12.20%
	4	16	3	19.25%
	5	8	1	12.24%
	6	5	2	44.44%
	7	2	0	0.00%
		-----	-----	-----
		157	36	22.86%
90 and Over Full	1	255	6	2.35%
	2	238	8	3.35%
	3	230	22	9.56%
	4	204	30	14.70%
	5	171	33	19.29%
	6	133	43	32.45%
	7	85	35	41.25%
	8	50	14	28.00%
	9	33	9	27.13%
	10	23	12	52.17%
	11	10	5	50.00%
	12	4	1	25.00%
	13	2	2	100.00%
		-----	-----	-----
		1,438	220	15.30%
Simplified	1	6	1	16.66%
	2	5	0	0.00%
	3	5	0	0.00%
	4	4	0	0.00%
	5	2	0	0.00%
	6	2	0	0.00%
	7	2	0	0.00%
	8	2	0	0.00%
	9	2	1	50.00%
		-----	-----	-----
		30	2	6.66%
Guaranteed	1	31	4	13.04%
	2	25	3	12.00%
	3	19	2	10.52%
	4	16	3	18.36%
	5	13	2	14.90%
	6	6	0	0.00%
	7	1	0	0.00%
	8	1	1	100.00%
		-----	-----	-----
		112	15	13.34%

TABLE J-3  
 SOA 1984-99 Long Term Care Intercompany Study  
 Total Termination Rates by Issue Age Group, Gender and Duration

Age Group	Gender	Duration	Exposure	Terminations	Rate
Under 50	Male	1	78,107	8,086	10.35%
		2	63,286	5,441	8.59%
		3	48,554	3,432	7.06%
		4	37,227	2,071	5.56%
		5	29,094	1,582	5.43%
		6	21,083	1,254	5.94%
		7	10,061	356	3.53%
		8	7,546	181	2.39%
		9	5,992	137	2.28%
		10	404	18	4.45%
		11	212	8	3.77%
		12	6	0	0.00%
		13	1	0	0.00%
		14	1	0	0.00%
				15	1
			-----	-----	-----
			301,575	22,566	7.48%
	Female	1	101,234	10,567	10.43%
		2	80,700	6,572	8.14%
		3	61,218	4,239	6.92%
		4	48,544	2,672	5.50%
		5	38,550	1,886	4.89%
		6	27,059	1,402	5.18%
		7	13,792	417	3.02%
		8	9,994	226	2.26%
		9	7,687	122	1.58%
		10	636	35	5.50%
		11	317	7	2.20%
		12	5	0	0.00%
		13	1	0	0.00%
		14	1	0	0.00%
			-----	-----	-----
			389,738	28,145	7.22%
All Genders		1	179,341	18,653	10.40%
		2	143,986	12,013	8.34%
		3	109,772	7,671	6.98%
		4	85,772	4,743	5.52%
		5	67,644	3,468	5.12%
		6	48,142	2,656	5.51%
		7	23,853	773	3.24%
		8	17,541	407	2.32%
		9	13,678	259	1.89%
		10	1,040	53	5.09%
		11	529	15	2.83%
		12	11	0	0.00%
		13	2	0	0.00%
		14	2	0	0.00%
		15	1	0	0.00%
			-----	-----	-----

			691,313	50,711	7.33%
50-54	Male	1	34,174	2,926	8.56%
		2	26,477	1,743	6.58%
		3	20,393	1,260	6.17%
		4	14,883	702	4.71%
		5	11,068	443	4.00%
		6	7,958	278	3.49%
		7	4,573	130	2.84%
		8	3,470	59	1.70%
		9	2,812	51	1.81%
		10	450	16	3.55%
		11	198	3	1.51%
		12	5	1	20.00%
			-----	-----	-----
			126,460	7,612	6.01%
	Female	1	52,051	4,923	9.45%
		2	38,307	2,767	7.22%
		3	28,529	1,758	6.16%
		4	21,109	1,038	4.91%
		5	15,072	619	4.10%
		6	10,004	373	3.72%
		7	5,915	153	2.58%
		8	4,199	95	2.26%
		9	3,181	67	2.10%
		10	855	22	2.57%
		11	412	10	2.42%
		12	22	1	4.54%
		13	1	0	0.00%
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			179,657	11,826	6.58%
	All Genders	1	86,225	7,849	9.10%
		2	64,784	4,510	6.96%
		3	48,921	3,018	6.16%
		4	35,992	1,740	4.83%
		5	26,139	1,062	4.06%
		6	17,962	651	3.62%
		7	10,488	283	2.69%
		8	7,669	154	2.00%
		9	5,993	118	1.96%
		10	1,305	38	2.91%
		11	610	13	2.13%
		12	27	2	7.40%
		13	1	0	0.00%
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			306,117	19,438	6.34%

55-59	Male	1	53,773	4,811	8.94%
		2	39,879	2,702	6.77%
		3	30,412	1,800	5.91%
		4	22,754	1,073	4.71%
		5	16,013	608	3.79%
		6	10,527	430	4.08%
		7	6,075	209	3.44%
		8	4,333	115	2.65%
		9	3,232	83	2.56%
		10	1,062	39	3.67%
		11	555	23	4.14%
		12	120	4	3.33%
		13	38	1	2.63%
		14	3	0	0.00%
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		188,776	11,898	6.30%	
	Female	1	94,529	9,052	9.57%
		2	68,979	4,973	7.20%
		3	51,763	3,164	6.11%
		4	38,536	1,932	5.01%
		5	26,618	1,110	4.17%
		6	16,337	733	4.48%
		7	9,797	405	4.13%
		8	6,688	222	3.31%
		9	4,698	158	3.36%
		10	2,343	82	3.50%
		11	1,306	34	2.60%
		12	376	18	4.78%
		13	94	0	0.00%
		14	9	0	0.00%
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		322,072	21,883	6.79%	
All Genders		1	148,302	13,863	9.34%
		2	108,858	7,675	7.05%
		3	82,175	4,964	6.04%
		4	61,290	3,005	4.90%
		5	42,630	1,718	4.03%
		6	26,864	1,163	4.32%
		7	15,872	614	3.86%
		8	11,021	337	3.05%
		9	7,930	241	3.03%
		10	3,405	121	3.55%
		11	1,861	57	3.06%
		12	496	22	4.43%
		13	132	1	0.75%
		14	12	0	0.00%
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		510,849	33,781	6.61%	

60-64	Male	1	127,981	13,711	10.71%
		2	93,432	7,727	8.27%
		3	69,893	5,232	7.48%
		4	51,569	3,354	6.50%
		5	35,587	1,859	5.22%
		6	22,306	1,126	5.04%
		7	13,286	616	4.63%
		8	9,011	460	5.10%
		9	6,399	282	4.40%
		10	4,018	219	5.45%
		11	2,433	108	4.43%
		12	1,047	76	7.26%
		13	292	18	6.17%
		14	19	5	26.31%
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		437,271	34,793	7.95%	
	Female	1	215,064	23,579	10.96%
		2	159,217	14,129	8.87%
		3	119,970	9,596	7.99%
		4	88,950	6,160	6.92%
		5	62,250	3,594	5.77%
		6	39,728	2,042	5.13%
		7	25,503	1,332	5.22%
		8	17,481	923	5.27%
		9	12,522	612	4.88%
		10	8,608	422	4.90%
		11	5,276	257	4.87%
		12	2,447	139	5.68%
		13	848	49	5.78%
		14	85	8	9.41%
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		757,949	62,842	8.29%	
All Genders		1	343,045	37,290	10.87%
		2	252,649	21,856	8.65%
		3	189,862	14,828	7.80%
		4	140,518	9,514	6.77%
		5	97,837	5,453	5.57%
		6	62,034	3,168	5.10%
		7	38,789	1,948	5.02%
		8	26,492	1,383	5.22%
		9	18,921	894	4.72%
		10	12,626	641	5.07%
		11	7,709	365	4.73%
		12	3,493	215	6.15%
		13	1,139	67	5.88%
		14	104	13	12.50%
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		1,195,220	97,635	8.16%	

65-69	Male	1	224,303	26,870	11.97%
		2	166,807	15,331	9.19%
		3	126,429	10,525	8.32%
		4	94,854	7,427	7.82%
		5	66,984	4,692	7.00%
		6	43,649	2,930	6.71%
		7	27,768	1,994	7.18%
		8	18,498	1,391	7.51%
		9	12,915	1,066	8.25%
		10	8,876	759	8.55%
		11	5,318	508	9.55%
		12	2,511	264	10.51%
		13	922	105	11.38%
		14	113	16	14.20%
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		799,949	73,878	9.23%	
	Female	1	322,803	38,973	12.07%
		2	243,939	22,570	9.25%
		3	187,652	15,869	8.45%
		4	142,819	11,069	7.75%
		5	103,035	6,988	6.78%
		6	70,280	4,435	6.31%
		7	47,533	3,102	6.52%
		8	33,245	2,359	7.09%
		9	23,670	1,648	6.96%
		10	16,919	1,113	6.57%
		11	10,348	714	6.89%
		12	5,083	413	8.12%
		13	2,241	189	8.43%
		14	331	25	7.56%
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		1,209,898	109,467	9.04%	
	All Genders	1	547,107	65,843	12.03%
		2	410,746	37,901	9.22%
		3	314,081	26,394	8.40%
		4	237,674	18,496	7.78%
		5	170,019	11,680	6.86%
		6	113,929	7,365	6.46%
		7	75,301	5,096	6.76%
		8	51,743	3,750	7.24%
		9	36,586	2,714	7.41%
		10	25,795	1,872	7.25%
		11	15,666	1,222	7.80%
		12	7,594	677	8.91%
		13	3,163	294	9.29%
		14	443	41	9.24%
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		2,009,846	183,345	9.12%	

70-74	Male	1	163,108	23,286	14.27%
		2	118,206	12,395	10.48%
		3	88,810	8,442	9.50%
		4	65,423	5,782	8.83%
		5	45,965	3,821	8.31%
		6	30,366	2,425	7.98%
		7	19,560	1,845	9.43%
		8	13,019	1,358	10.43%
		9	8,854	1,014	11.45%
		10	5,965	679	11.38%
		11	3,374	423	12.53%
		12	1,387	189	13.62%
		13	552	83	15.03%
		14	72	5	6.91%
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			564,661	61,747	10.93%
	Female	1	245,993	36,037	14.64%
		2	179,489	18,857	10.50%
		3	135,675	12,510	9.22%
		4	100,960	8,782	8.69%
		5	72,369	5,822	8.04%
		6	50,449	3,856	7.64%
		7	34,529	2,736	7.92%
		8	24,359	2,015	8.27%
		9	17,050	1,516	8.89%
		10	11,901	1,095	9.20%
		11	7,017	698	9.94%
		12	3,091	362	11.71%
		13	1,395	191	13.68%
		14	223	39	17.47%
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			884,501	94,516	10.68%
	All Genders	1	409,101	59,323	14.50%
		2	297,695	31,252	10.49%
		3	224,485	20,952	9.33%
		4	166,383	14,564	8.75%
		5	118,334	9,643	8.14%
		6	80,815	6,281	7.77%
		7	54,089	4,581	8.46%
		8	37,378	3,373	9.02%
		9	25,905	2,530	9.76%
		10	17,866	1,774	9.92%
		11	10,390	1,121	10.78%
		12	4,478	551	12.30%
		13	1,948	274	14.06%
		14	296	44	14.89%
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			1,449,163	156,263	10.78%



75-79	Male	1	92,559	16,105	17.39%
		2	64,734	8,071	12.46%
		3	47,576	5,257	11.04%
		4	34,569	3,872	11.20%
		5	23,958	2,460	10.26%
		6	16,171	1,780	11.00%
		7	10,573	1,298	12.27%
		8	7,076	984	13.90%
		9	4,726	730	15.44%
		10	3,018	494	16.36%
		11	1,647	316	19.18%
		12	687	155	22.57%
		13	270	60	22.25%
		14	44	13	29.54%
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		307,607	41,595	13.52%	
	Female	1	162,973	28,456	17.46%
		2	116,040	13,496	11.63%
		3	87,404	8,636	9.88%
		4	65,557	5,782	8.81%
		5	47,891	4,245	8.86%
		6	34,336	2,948	8.58%
		7	24,428	2,247	9.19%
		8	17,673	1,917	10.84%
		9	12,238	1,394	11.39%
		10	8,493	1,141	13.43%
		11	4,929	724	14.68%
		12	2,182	368	16.86%
		13	995	184	18.48%
		14	183	34	18.57%
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		585,323	71,572	12.22%	
	All Genders	1	255,532	44,561	17.43%
		2	180,774	21,567	11.93%
		3	134,979	13,893	10.29%
		4	100,126	9,654	9.64%
		5	71,850	6,705	9.33%
		6	50,506	4,728	9.36%
		7	35,001	3,545	10.12%
		8	24,750	2,901	11.72%
		9	16,964	2,124	12.52%
		10	11,511	1,635	14.20%
		11	6,576	1,040	15.81%
		12	2,868	523	18.23%
		13	1,265	244	19.29%
		14	227	47	20.70%
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		892,930	113,167	12.67%	

80-84	Male	1	29,140	6,210	21.31%
		2	18,942	2,687	14.18%
		3	13,164	1,734	13.17%
		4	8,960	1,105	12.33%
		5	5,990	870	14.52%
		6	3,766	642	17.04%
		7	2,166	433	19.98%
		8	1,299	262	20.16%
		9	825	187	22.67%
		10	519	119	22.92%
		11	277	79	28.57%
		12	87	31	35.66%
		13	24	11	45.83%
		14	5	1	20.00%
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		85,164	14,371	16.87%	
	Female	1	56,963	11,911	20.91%
		2	38,222	4,897	12.81%
		3	27,685	2,993	10.81%
		4	19,658	2,095	10.65%
		5	13,546	1,538	11.35%
		6	9,002	1,176	13.06%
		7	5,832	868	14.88%
		8	3,859	656	16.99%
		9	2,618	479	18.29%
		10	1,777	352	19.81%
		11	1,033	238	23.03%
		12	447	110	24.63%
		13	191	46	24.14%
		14	50	11	22.00%
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		180,880	27,370	15.13%	
	All Genders	1	86,102	18,121	21.04%
		2	57,164	7,584	13.26%
		3	40,849	4,727	11.57%
		4	28,617	3,200	11.18%
		5	19,536	2,408	12.32%
		6	12,768	1,818	14.23%
		7	7,999	1,301	16.26%
		8	5,159	918	17.79%
		9	3,442	666	19.34%
		10	2,296	471	20.51%
		11	1,310	317	24.20%
		12	533	141	26.43%
		13	215	57	26.57%
		14	55	12	21.81%
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		266,045	41,741	15.68%	

85-89	Male	1	1,083	145	13.38%
		2	770	107	13.90%
		3	604	73	12.08%
		4	465	72	15.47%
		5	341	77	22.58%
		6	224	56	25.04%
		7	145	45	31.05%
		8	76	28	36.64%
		9	47	17	36.49%
		10	25	11	44.00%
		11	14	5	35.71%
		12	5	3	60.00%
		13	2	2	100.00%
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		3,800	641	16.86%	
	Female	1	2,701	332	12.29%
		2	2,004	179	8.93%
		3	1,647	147	8.92%
		4	1,357	139	10.24%
		5	1,087	148	13.61%
		6	784	160	20.39%
		7	497	98	19.70%
		8	288	59	20.48%
		9	204	57	27.99%
		10	141	37	26.24%
		11	94	18	19.14%
		12	55	17	30.90%
		13	21	9	42.85%
		14	5	3	60.00%
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		10,884	1,403	12.88%	
	All Genders	1	3,784	477	12.60%
		2	2,773	286	10.31%
		3	2,251	220	9.77%
		4	1,822	211	11.58%
		5	1,428	225	15.75%
		6	1,008	216	21.42%
		7	642	143	22.26%
		8	364	87	23.86%
		9	250	74	29.58%
		10	166	48	28.91%
		11	108	23	21.29%
		12	60	20	33.33%
		13	23	11	47.82%
		14	5	3	60.00%
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		14,685	2,044	13.91%	

90 and Over Male	1	91	13	14.23%
	2	78	8	10.30%
	3	69	9	13.04%
	4	57	13	22.84%
	5	47	8	17.08%
	6	39	12	30.76%
	7	25	8	32.00%
	8	17	3	17.64%
	9	13	6	45.56%
	10	8	4	50.00%
	11	4	2	50.00%
	12	1	0	0.00%
	13	1	1	100.00%

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450            87            19.33%

Female	1	331	27	8.16%
	2	291	33	11.33%
	3	256	33	12.89%
	4	215	34	15.82%
	5	176	38	21.63%
	6	129	38	29.53%
	7	74	28	37.66%
	8	36	12	33.33%
	9	22	4	18.18%
	10	15	8	53.33%
	11	6	3	50.00%
	12	3	1	33.33%
	13	1	1	100.00%

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1,554           260           16.73%

All Genders	1	422	40	9.48%
	2	369	41	11.11%
	3	325	42	12.92%
	4	272	47	17.29%
	5	223	46	20.67%
	6	168	50	29.82%
	7	99	36	36.24%
	8	53	15	28.30%
	9	35	10	28.43%
	10	23	12	52.17%
	11	10	5	50.00%
	12	4	1	25.00%
	13	2	2	100.00%

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2,004           347           17.31%

All Ages	Male	1	804,321	102,163	12.70%
		2	592,610	56,212	9.48%
		3	445,903	37,764	8.46%
		4	330,761	25,471	7.70%
		5	235,046	16,420	6.98%
		6	156,088	10,933	7.00%
		7	94,233	6,934	7.35%
		8	64,346	4,841	7.52%
		9	45,815	3,573	7.79%
		10	24,346	2,358	9.68%
		11	14,031	1,475	10.51%
		12	5,855	723	12.34%
		13	2,101	281	13.37%
		14	257	40	15.56%
		15	1	0	0.00%
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		2,815,716	269,188	9.56%	
	Female	1	1,254,642	163,857	13.06%
		2	927,188	88,473	9.54%
		3	701,798	58,945	8.39%
		4	527,705	39,703	7.52%
		5	380,593	25,988	6.82%
		6	258,108	17,163	6.64%
		7	167,899	11,386	6.78%
		8	117,823	8,484	7.20%
		9	83,890	6,057	7.22%
		10	51,687	4,307	8.33%
		11	30,738	2,703	8.79%
		12	13,710	1,429	10.42%
		13	5,788	669	11.55%
		14	887	120	13.53%
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		4,522,457	429,284	9.49%	
All Genders		1	2,058,963	266,020	12.92%
		2	1,519,799	144,685	9.52%
		3	1,147,701	96,709	8.42%
		4	858,466	65,174	7.59%
		5	615,639	42,408	6.88%
		6	414,196	28,096	6.78%
		7	262,132	18,320	6.98%
		8	182,170	13,325	7.31%
		9	129,705	9,630	7.42%
		10	76,033	6,665	8.76%
		11	44,769	4,178	9.33%
		12	19,566	2,152	10.99%
		13	7,889	950	12.04%
		14	1,144	160	13.98%
		15	1	0	0.00%
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		7,338,173	698,472	9.51%	

**Appendix J-4**  
**Total Termination Rates by Age Groupings**

Attained Age	Female Exposure	Female Terms - LTC	Female LTC	Female Qx - 83GAM	Female Qx - A2000	Female Qx - SOA
40-49	205,180	12,815	0.0625	0.0011	0.0010	0.0017
50-59	417,351	29,086	0.0697	0.0028	0.0026	0.0047
60-69	1,562,682	139,952	0.0896	0.0077	0.0067	0.0113
70-79	1,732,182	177,939	0.1027	0.0221	0.0165	0.0253
80-89	464,526	54,085	0.1164	0.0568	0.0451	0.0622
90-99	11,931	2,358	0.1976	0.1336	0.1196	0.1725
Total	4,393,852	416,235	0.0947	0.0181	0.0143	0.0216

Attained Age	Male Exposure	Male Terms - LTC	Male LTC	Male Qx - 83GAM	Male Qx - A2000	Male Qx - SOA
40-49	153,786	9,819	0.0638	0.0023	0.0018	0.0026
50-59	277,596	17,599	0.0634	0.0063	0.0046	0.0071
60-69	984,528	86,982	0.0883	0.0175	0.0111	0.0192
70-79	1,076,157	112,790	0.1048	0.0413	0.0260	0.0421
80-89	218,792	30,273	0.1384	0.0924	0.0584	0.0912
90-99	3,298	833	0.2526	0.1851	0.1265	0.1804
Total	2,714,157	258,296	0.0952	0.0312	0.0197	0.0321

LTC: LTC Total Terminations (Mortality and Lapse)

Qx - 83GAM: 83 Group Annuity Table

Qx - A2000: 2000 Annuity Table

Qx - SOA: 1985-90 Society of Actuaries Life Insurance Table, ultimate rates