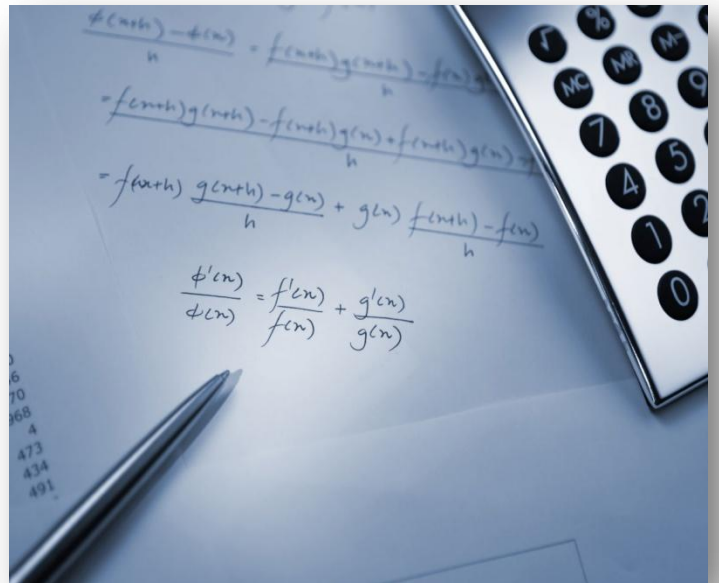


CSG Actuarial



Competitive Intelligence Guide: Short Term Care 2nd Quarter 2010

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TABLE OF CONTENTS

Section	Exhibit	Page
Introduction		2
Company Data		
Overview		3
Company Data Table:	Exhibit A	4
Product Benefit Comparisons		
Overview		5
Product Benefit Table:	Exhibit B	6
Underwriting Comparisons		
Overview		8
Underwriting Table:	Exhibit C	9
Premium Rate Comparisons		
Overview		19
Premium Rate Tables:	Exhibit D-1	20
	Exhibit D-2	21
	Exhibit D-3	22
	Exhibit D-4	23
	Exhibit D-5	24
	Exhibit D-6	25

INTRODUCTION

CSG Actuarial, LLC ("CSG") has prepared this edition of "**Competitive Intelligence Guide: Short Term Care Insurance**" to provide our clients with a comprehensive overview of the Short Term Care marketplace. The guide contains information on the major companies actively marketing Short Term Care insurance, including company information, product benefit comparisons, underwriting data, and premium rate comparisons. This report is a summary of our comprehensive Short Term Care database that includes detailed information on premium rates, benefits, and underwriting data.

The Short Term Care marketplace is a highly competitive market and having timely competitive intelligence can be a valuable tool. The benefits of this report include shortening the product development timeline, identifying competitive advantages/disadvantages, and reducing marketing research costs. The report is entirely self-contained so that the user can conveniently access the information needed to make actionable decisions regarding their business.

The information provided has been obtained from public sources and every attempt has been made to verify the accuracy of the data. However, CSG does not guarantee or warrant the accuracy of the information provided in this report. The report is updated quarterly so that the information is always up to date and still relevant.

CSG is an actuarial consulting firm located in Omaha, NE that specializes in the individual life and health insurance markets. Please feel free to contact us if you have any questions about this report or suggestions to improve and enhance the content provided.

COMPANY DATA

The attached **Exhibit A** provides information on each company represented in CSG's Short Term Care competitive database. This includes contact information, AM Best ratings, and corporate structure. The user may find this information beneficial in evaluating the quality of the company relative to the specific product and rate information provided in the other sections of this report.

This information was obtained from company websites and other public sources and may have changed since this report was compiled.

Exhibit A - Short Term Care Company Information



INSURANCE COMPANY	CONTACT INFORMATION	TYPE OF COMPANY (STOCK/MUTUAL/FRA TERNAL)	HOLDING COMPANY	FINANCIALS - AM BEST RATING	FINANCIALS - OUTLOOK
Guarantee Trust Life Insurance Co.					
American Republic Insurance Co.					
Bankers Fidelity Life Insurance Co.					
Bankers Life & Casualty Insurance Co.					
Combined Insurance Co.					
Continental Life Insurance of Brentwood, Tennessee					
Equitable Life & Casualty Insurance Co.					
Medico Insurance Co.					
Standard Life & Accident Insurance Co.					
Sterling Investors Life Insurance Co.					
United Commercial Travelers of America Insurance Co.					

Disclaimer: Information was found from Company websites or various other sources of public information.

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Product Benefits Comparison

The attached **Exhibit B** provides information on each company's short term care product represented in CSG's Short Term Care competitive database. Information regarding a product's benefit design, available riders, rating characteristics, and benefit triggers are all included. **Exhibit B** can help users compare each company's product with others in the market as well as identify competitive advantages and disadvantages of their own product line.

The information provided in **Exhibit B** is a summary of CSG Actuarial's short term care database. The information does not provide state variations or specific detail on benefit limits and issue ages. Please contact CSG Actuarial, LLC to request a customized competitive intelligence report.

This information was obtained from public sources and may have changed since this report was compiled.

Exhibit B - Product Benefit Comparison



Product Specifications	Guarantee Trust Life Insurance Company	American Republic Insurance Company	Bankers Fidelity Life Insurance Company	Bankers Life & Casualty Insurance Company	Combined Insurance Company	Continental Life of Brentwood, Tennessee	Equitable Life & Casualty Insurance
Form Numbers							
Benefit Periods							
Benefit Period Max							
Elimination Period							
Elimination Period Rules							
Daily Benefit Limits							
Daily Benefit Type							
Nursing Facility							
Assisted Living Facility							
Hospice Care Facility							
Home Health Care Services							
Homemaker Services							
Adult Day Care							
Respite Care Benefit							
Alternate Plan of Care							
Restoration of Benefits							
Bed Reservation Benefit							
Waiver of Premium Benefit							
Guaranteed Purchase Option							
Durable Medical Equipment							
Rating Variables							
Issue Ages							
Policy Fee							
Household Discount							
Tobacco / Non-Tobacco Rating							
Preferred / Standard Rating							
Available Riders							
5% Simple Inflation							
5% Compound Inflation							
Survivorship Benefit							
Guaranteed Purchase Option							
Additional Features / Benefit Triggers							
Pre-Existing Condition							
Guaranteed Renewable							
Eligibility for Benefits							
Eating							
Dressing							
Toileting							
Transferring							
Continence							
Bathing							
Ambulating							
Medical Necessity							
Cognitive Impairment							

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Exhibit B - Product Benefit Comparison



Product Specifications	Medico Insurance Company	Standard Life & Accident Insurance	Sterling Investors Life Insurance Company	United Commercial Travelers
Form Numbers				
Benefit Periods				
Benefit Period Max				
Elimination Period				
Elimination Period Rules				
Daily Benefit Limits				
Daily Benefit Type				
Nursing Facility				
Assisted Living Facility				
Hospice Care Facility				
Home Health Care Services				
Homemaker Services				
Adult Day Care				
Respite Care Benefit				
Alternate Plan of Care				
Restoration of Benefits				
Bed Reservation Benefit				
Waiver of Premium Benefit				
Guaranteed Purchase Option				
Durable Medical Equipment				
Rating Variables				
Issue Ages				
Policy Fee				
Household Discount				
Tobacco / Non-Tobacco Rating				
Preferred / Standard Rating				
Available Riders				
5% Simple Inflation				
5% Compound Inflation				
Survivorship Benefit				
Guaranteed Purchase Option				
Additional Features / Benefit Triggers				
Pre-Existing Condition				
Guaranteed Renewable				
Eligibility for Benefits				
Eating				
Dressing				
Toileting				
Transferring				
Continence				
Bathing				
Ambulating				
Medical Necessity				
Cognitive Impairment				

UNDERWRITING CRITERIA COMPARISONS

The attached **Exhibit C** provides an underwriting criteria comparison for each company represented in CSG's Short Term Care competitive database. This information was compiled from each company's application filed with the state insurance departments. Each application question was summarized based on the condition being asked and the "look back" period used for eligibility.

Exhibit C is presented in the following sections:

- Exhibit C-1: Circulatory System**
- Exhibit C-2: Diabetes & Diabetes with Complications**
- Exhibit C-3: Digestive System**
- Exhibit C-4: Disabled**
- Exhibit C-5: Mental Disorders; Endocrine; Infectious and Parasitic Diseases; Immune Disease**
- Exhibit C-6: Musculoskeletal System and Connective Tissue**
- Exhibit C-7: Neoplasms**
- Exhibit C-8: Nervous System**
- Exhibit C-9: Respiratory System; Surgery, Medical Tests, Etc.**
- Exhibit C-10: Additional Underwriting Requirements**

The **Exhibit C** should be interpreted by reviewing each medical condition and the criteria used for declination. For example, on hepatitis, if the table states "2 years", this means the company will decline coverage for any applicant that has been diagnosed or treated for hepatitis within the last 2 years. If the table is blank for any specific condition the company does not ask any application questions for that particular condition. The actual application question may vary by company and could be more or less restrictive given the actual wording of the question. These tables should be viewed with caution and used only as a guide to the types of conditions and "look back" periods each company uses in evaluating Final Expense applicants. In addition there may be slight variations in applications by state that are not reflected in the tables.



Exhibit C-1: Underwriting Criteria - Circulatory System

Company	Cardiomyopathy	Heart / Coronary / Carotid Artery Disease / Angina	Angioplasty	Enlarged Heart	Peripheral Vascular Disease	Heart Attack	Congestive Heart Failure	Stroke	TIA	Atrial Fibrillation	Heart Rhythm Disorders or Pacemaker	Any Heart Condition
Guarantee Trust Life Insurance Company	yes - 2 yrs	yes - standard < 5 yrs					yes - 2 yrs	yes - 5 yrs	yes - 2 yrs			
American Republic Insurance Company												
Bankers Fidelity Life Insurance Company						yes - 2 yrs; 2 < standard < 5	yes - 5 yrs		yes - standard < 5 yrs			
Bankers Life & Casualty Insurance Company												
Combined Insurance Company									yes - 3 yrs			
Continental Life of Brentwood, Tennessee								yes - 3 yrs	yes - 3 yrs			
Equitable Life & Casualty Insurance							yes - 2 yrs	yes - 2 yrs	yes - 2 yrs	yes - 2 yrs		
Medico Insurance Company												
Standard Life & Accident Insurance												
Sterling Investors Life Insurance Company								yes - 2 yrs				
United Commercial Travelers								yes - 2 yrs				

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-2: Underwriting Criteria - Diabetes; Diabetes with Complications

Company	Diabetes dependent on Insulin	Diabetic Retinopathy	Diabetes with Neuropathy	Diabetes with Kidney Disease	Diabetes with Kidney Failure
Guarantee Trust Life Insurance Company					
American Republic Insurance Company					
Bankers Fidelity Life Insurance Company					
Bankers Life & Casualty Insurance Company					
Combined Insurance Company					
Continental Life of Brentwood, Tennessee					
Equitable Life & Casualty Insurance					
Medico Insurance Company					
Standard Life & Accident Insurance					
Sterling Investors Life Insurance Company					
United Commercial Travelers					

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Exhibit C-3: Underwriting Criteria - Digestive System

Company	Hepatitis	Any liver problem	Crohn's Disease	Ulcerative Colitis	Cirrhosis
Guarantee Trust Life Insurance Company					
American Republic Insurance Company					
Bankers Fidelity Life Insurance Company					
Bankers Life & Casualty Insurance Company					
Combined Insurance Company					
Continental Life of Brentwood, Tennessee					
Equitable Life & Casualty Insurance					
Medico Insurance Company					
Standard Life & Accident Insurance					
Sterling Investors Life Insurance Company					
United Commercial Travelers					

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Exhibit C-4: Underwriting Criteria - Disabled

Company	Hospitalized	Confined to a Nursing Facility	Bedridden	Confined to a Wheelchair	Require the use of home health care agency	Physical Therapy	Require assistance with activities of daily	Amputation Caused by Disease
Guarantee Trust Life Insurance Company								
American Republic Insurance Company								
Bankers Fidelity Life Insurance Company								
Bankers Life & Casualty Insurance Company								
Combined Insurance Company								
Continental Life of Brentwood, Tennessee								
Equitable Life & Casualty Insurance								
Medico Insurance Company								
Standard Life & Accident Insurance								
Sterling Investors Life Insurance Company								
United Commercial Travelers								

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-5: Underwriting Criteria - Endocrine, Nutritional And Metabolic Diseases, And Immunity Disorders; Genitourinary System; Immune Disease; Infectious And Parasitic Diseases; Mental Disorder

Company	Addison's Disease	Any lipidosis including Gaucher's, Tay-Sachs or Wolman's	Disorder of Pancreas	Kidney Disease / Failure , Dialysis, Renal Insufficiency / Failure	AIDS or AIDS Related Complex	HIV positive diagnosis	Organic Brain Disorder	Alcoholism or Drug Abuse
Guarantee Trust Life Insurance Company								
American Republic Insurance Company								
Bankers Fidelity Life Insurance Company								
Bankers Life & Casualty Insurance Company								
Combined Insurance Company								
Continental Life of Brentwood, Tennessee								
Equitable Life & Casualty Insurance								
Medico Insurance Company								
Standard Life & Accident Insurance								
Sterling Investors Life Insurance Company								
United Commercial Travelers								

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-6: Underwriting Criteria - Musculoskeletal System And Connective Tissue

Company	Paget's Disease	Systemic Lupus	Connective Tissue Disorder	Muscular Dystrophy	Osteoporosis with Fractures	Crippling Rheumatoid Arthritis / Degenerative Bone Disease	Advised to have joint replacement	Other Bone Injuries
Guarantee Trust Life Insurance Company								
American Republic Insurance Company								
Bankers Fidelity Life Insurance Company								
Bankers Life & Casualty Insurance Company								
Combined Insurance Company								
Continental Life of Brentwood, Tennessee								
Equitable Life & Casualty Insurance								
Medico Insurance Company								
Standard Life & Accident Insurance								
Sterling Investors Life Insurance Company								
United Commercial Travelers								

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-7: Underwriting Criteria - Neoplasms - Malignant Neoplasm Of Bone, Connective Tissue, Skin, And Breast; Blood and Blood-Forming Organs

Company	Internal Cancer	Hodgkin's Disease / Lymphoma	Malignant Melanoma	Leukemia	Anemia requiring transfusions / Sickle cell anemia
Guarantee Trust Life Insurance Company					
American Republic Insurance Company					
Bankers Fidelity Life Insurance Company					
Bankers Life & Casualty Insurance Company					
Combined Insurance Company					
Continental Life of Brentwood, Tennessee					
Equitable Life & Casualty Insurance					
Medico Insurance Company					
Standard Life & Accident Insurance					
Sterling Investors Life Insurance Company					
United Commercial Travelers					

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Exhibit C-8: Underwriting Criteria - Nervous System

Company	Parkinson Disease	Huntington's Disease	Cerebral palsy	Other Neurological Conditions	Myasthenia Gravis	Multiple or Lateral Sclerosis / Lou Gehrig's Disease	Senile Dementia / Alzheimer's Disease	Other Cognitive Disorder	Mental or Nervous Disorder requiring Psychiatric Care	Neuropathy
Guarantee Trust Life Insurance Company										
American Republic Insurance Company										
Bankers Fidelity Life Insurance Company										
Bankers Life & Casualty Insurance Company										
Combined Insurance Company										
Continental Life of Brentwood, Tennessee										
Equitable Life & Casualty Insurance										
Medico Insurance Company										
Standard Life & Accident Insurance										
Sterling Investors Life Insurance Company										
United Commercial Travelers										

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-9: Underwriting Criteria - Respiratory System; Surgery, Medical Tests, Ect.

Company	COPD / COLD / Emphysema	Lung/Respiratory with assistance (comment)	Other Chronic Pulmonary Disorders	Surgery, Medical Tests, treatment, or therapy not performed	Cataract Surgery	Organ Transplant	Heart or Valve Surgery including bypass & stents
Guarantee Trust Life Insurance Company							
American Republic Insurance Company							
Bankers Fidelity Life Insurance Company							
Bankers Life & Casualty Insurance Company							
Combined Insurance Company							
Continental Life of Brentwood, Tennessee							
Equitable Life & Casualty Insurance							
Medico Insurance Company							
Standard Life & Accident Insurance							
Sterling Investors Life Insurance Company							
United Commercial Travelers							

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-10: Underwriting Criteria -Additional Underwriting Criteria

Company	Received Aid from Medicaid or Social Security Disability	Have you used any form of Tobacco?	Height / Weight Chart	Telephone Interview	Prescription Drug Screen	Cognitive Screen
Guarantee Trust Life Insurance Company						
American Republic Insurance Company						
Bankers Fidelity Life Insurance Company						
Bankers Life & Casualty Insurance Company						
Combined Insurance Company						
Continental Life of Brentwood, Tennessee						
Equitable Life & Casualty Insurance						
Medico Insurance Company						
Standard Life & Accident Insurance						
Sterling Investors Life Insurance Company						
United Commercial Travelers						

The conditions above are conditions for declination of benefits; they may vary by state.

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PREMIUM RATE COMPARISONS

The attached **Exhibit D** provides a sample of premium rate comparisons for each company represented in CSG's Short Term Care competitive database. Each table displays the annual premiums for the lowest rating by gender, tobacco preference, and underwriting classes. The rates are shown in 5-year age increments, starting at age 50. Below is a summary of all the tables:

Exhibit D-1:	Short Term Care – Nursing Facility Only – 90 Day Benefit	Page	20
Exhibit D-2:	Short Term Care – Nursing Facility Only – 180 Day Benefit		21
Exhibit D-3:	Short Term Care – Nursing Facility Only – 360 Day Benefit		22
Exhibit D-4:	Short Term Care – Nursing Facility and Home Health Care – 90 Day Benefit		23
Exhibit D-5:	Short Term Care – Nursing Facility and Home Health Care – 180 Day Benefit		24
Exhibit D-6:	Short Term Care – Nursing Facility and Home Health Care – 360 Day Benefit		25

The tables represent the lowest available rate in each company by plan and rating variable. For example, if a company offers non-tobacco rates, these are shown. If the company offers blended non-tobacco/tobacco, the blended rates are shown. However, the rates shown do not include any couples or household discounts, if applicable.

Each of the companies in the study has slightly different benefit options and structures. For example, some companies may have a 15 day elimination period while others have a 20 day elimination period. The attached premium rate comparison groups similar benefit options into categories to make the rate comparison more comprehensive. Please refer to the attached **Exhibit B** for an analysis of the benefit options offered by each company.

Exhibit D-1 Short Term Care - Facility Only - 90 Day Benefit
0 Day Elimination



Company	50	55	60	65	70	75	80	85
Guarantee Trust Life Insurance Company								
United Commercial Travelers								
Continental Life of Brentwood, Tennessee								
Bankers Life & Casualty Insurance Company								
American Republic Insurance Company								
Equitable Life & Casualty								

20 Day Elimination

Company	50	55	60	65	70	75	80	85
Guarantee Trust Life Insurance Company								
United Commercial Travelers								
Continental Life of Brentwood, Tennessee								
Bankers Life & Casualty Insurance Company								
American Republic Insurance Company								

¹ Rates represented above are the rates applicable to the lowest rating by gender, tobacco preference, and underwriting classes.

² Rates are sorted by the lowest Age 50 rate to the highest.

³ Rates do not include any couples or household discounts, if applicable.

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Exhibit D-2 Short Term Care - Facility Only - 180 Day Benefit
0 Day Elimination

Company	50	55	60	65	70	75	80	85
Standard Life and Accident Insurance Company								
Guarantee Trust Life Insurance Company								
Continental Life of Brentwood, Tennessee								
American Republic Insurance Company								
Bankers Life & Casualty Insurance Company								
United Commercial Travelers								
Equitable Life & Casualty								

20 Day Elimination

Company	50	55	60	65	70	75	80	85
Standard Life and Accident Insurance Company								
Sterling Investors Life Insurance Company								
Guarantee Trust Life Insurance Company								
Continental Life of Brentwood, Tennessee								
Bankers Fidelity Life Insurance Company								
American Republic Insurance Company								
United Commercial Travelers								
Bankers Life & Casualty Insurance Company								

¹ Rates represented above are the rates applicable to the lowest rating by gender, tobacco preference, and underwriting classes.

² Rates are sorted by the lowest Age 50 rate to the highest.

³ Rates do not include any couples or household discounts, if applicable.

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Exhibit D-3 Short Term Care - Facility Only - 360 Day Benefit
0 Day Elimination

Company	50	55	60	65	70	75	80	85
Standard Life and Accident Insurance Company								
American Republic Insurance Company								
Guarantee Trust Life Insurance Company								
Continental Life of Brentwood, Tennessee								
Bankers Life & Casualty Insurance Company								
United Commercial Travelers								
Equitable Life & Casualty								

20 Day Elimination

Company	50	55	60	65	70	75	80	85
Standard Life and Accident Insurance Company								
Bankers Fidelity Life Insurance Company								
American Republic Insurance Company								
Guarantee Trust Life Insurance Company								
Continental Life of Brentwood, Tennessee								
Sterling Investors Life Insurance Company								
United Commercial Travelers								
Bankers Life & Casualty Insurance Company								

¹ Rates represented above are the rates applicable to the lowest rating by gender, tobacco preference, and underwriting classes.

² Rates are sorted by the lowest Age 50 rate to the highest.

³ Rates do not include any couples or household discounts, if applicable.

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**Exhibit D-4 Short Term Care - Facility and Home Health
Care Coverage - 90 Day Benefit
0 Day Elimination**



Company	50	55	60	65	70	75	80	85
Guarantee Trust Life Insurance Company								
Bankers Life & Casualty Insurance Company								
United Commercial Travelers								
American Republic Insurance Company								

20 Day Elimination

Company	50	55	60	65	70	75	80	85
Guarantee Trust Life Insurance Company								
United Commercial Travelers								
Bankers Life & Casualty Insurance Company								
American Republic Insurance Company								

¹ Rates represented above are the rates applicable to the lowest rating by gender, tobacco preference, and underwriting classes.

² Rates are sorted by the lowest Age 50 rate to the highest.

³ Rates do not include any couples or household discounts, if applicable.

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**Exhibit D-5 Short Term Care - Facility and Home Health
Care Coverage - 180 Day Benefit
0 Day Elimination**



Company	50	55	60	65	70	75	80	85
Guarantee Trust Life Insurance Company								
Bankers Life & Casualty Insurance Company								
American Republic Insurance Company								
United Commercial Travelers								
Medico Insurance Company								

20 Day Elimination

Company	50	55	60	65	70	75	80	85
Sterling Investors Life Insurance Company								
Guarantee Trust Life Insurance Company								
Bankers Life & Casualty Insurance Company								
American Republic Insurance Company								
United Commercial Travelers								
Combined Insurance Company of America								
Medico Insurance Company								

¹ Rates represented above are the rates applicable to the lowest rating by gender, tobacco preference, and underwriting classes.

² Rates are sorted by the lowest Age 50 rate to the highest.

³ Rates do not include any couples or household discounts, if applicable.

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**Exhibit D-6 Short Term Care - Facility and Home Health
Care Coverage - 360 Day Benefit
0 Day Elimination**



Company	50	55	60	65	70	75	80	85
American Republic Insurance Company								
Guarantee Trust Life Insurance Company								
Bankers Life & Casualty Insurance Company								
United Commercial Travelers								
Medico Insurance Company								

20 Day Elimination

Company	50	55	60	65	70	75	80	85
American Republic Insurance Company								
Sterling Investors Life Insurance Company								
Guarantee Trust Life Insurance Company								
Bankers Life & Casualty Insurance Company								
United Commercial Travelers								
Medico Insurance Company								

¹ Rates represented above are the rates applicable to the lowest rating by gender, tobacco preference, and underwriting classes.

² Rates are sorted by the lowest Age 50 rate to the highest.

³ Rates do not include any couples or household discounts, if applicable.

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