

2020 Milliman LTCI Survey

Distribution of Policies and Premium Adjustments By Fully-Underwritten Class

		Best Underwriting Class	Second Best Underwriting Class	Third Best Underwriting Class	Fourth Best Underwriting Class	Fifth Best Underwriting Class
Bankers Life and Casualty Company	Distribution	17%	65%	18%	NA	NA
Bankers Life and Casualty Company	Adjustment	90%	100%	125%	NA	NA
COUNTRY Financial	Distribution	40%	60%	NA	NA	NA
COUNTRY Financial	Adjustment	85%	100%	NA	NA	NA
Knights of Columbus	Distribution	21%	75%	4%	NA	NA
Knights of Columbus	Adjustment	90%	100%	150%	NA	NA
MassMutual	Distribution	32%	53%	15%	NA	NA
MassMutual	Adjustment	90%	100%	125%	NA	NA
Mutual of Omaha	Distribution	22%	67%	11%	0%	NA
Mutual of Omaha	Adjustment	85%	100%	125%	150%	NA
National Guardian Life Insurance Company	Distribution	31%	56%	13%	NA	NA
National Guardian Life Insurance Company	Adjustment	80%	100%	125%	NA	NA
New York Life Insurance Company	Distribution	86%	11%	2%	NA	NA
New York Life Insurance Company	Adjustment	100%	150%	200%	NA	NA
Thrivent Financial	Distribution	26%	63%	10%	0%	NA
Thrivent Financial	Adjustment	90%	100%	125%	150%	NA