

2021 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	19%	62%	19%	NA	NA
Bankers Life and Casualty Company	Adjustment	90%	100%	125%	NA	NA
Knights of Columbus	Distribution	20%	76%	4%	NA	NA
Knights of Columbus	Adjustment	90%	100%	150%	NA	NA
Mutual of Omaha	Distribution	21%	68%	11%	0%	NA
Mutual of Omaha	Adjustment	85%	100%	125%	150%	NA
National Guardian Life Insurance Company	Distribution	100%	0%	0%	NA	NA
National Guardian Life Insurance Company	Adjustment	100%	0%	0%	NA	NA
New York Life Insurance Company	Distribution	87%	11%	2%	NA	NA
New York Life Insurance Company	Adjustment	100%	150%	200%	NA	NA
Thrivent Financial	Distribution	24%	65%	11%	0%	NA
Thrivent Financial	Adjustment	90%	100%	125%	150%	NA