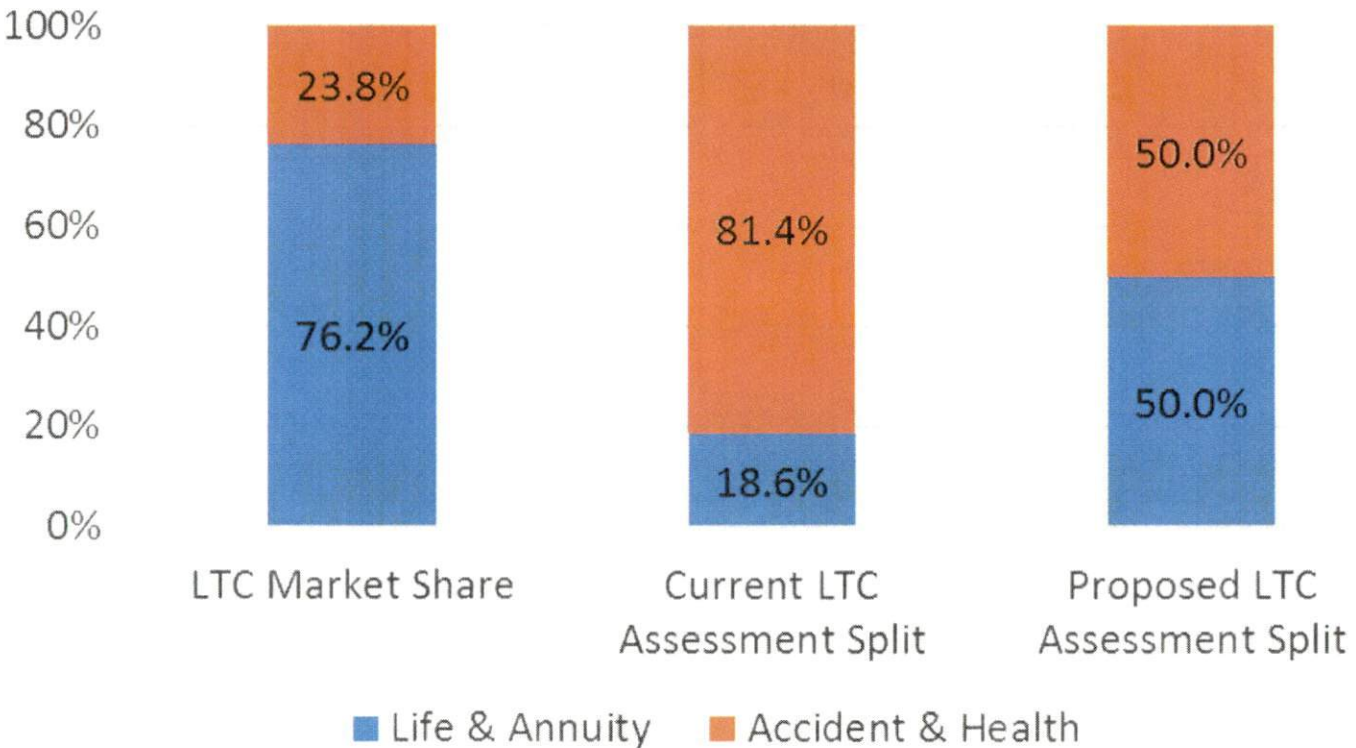


Colorado Market Information

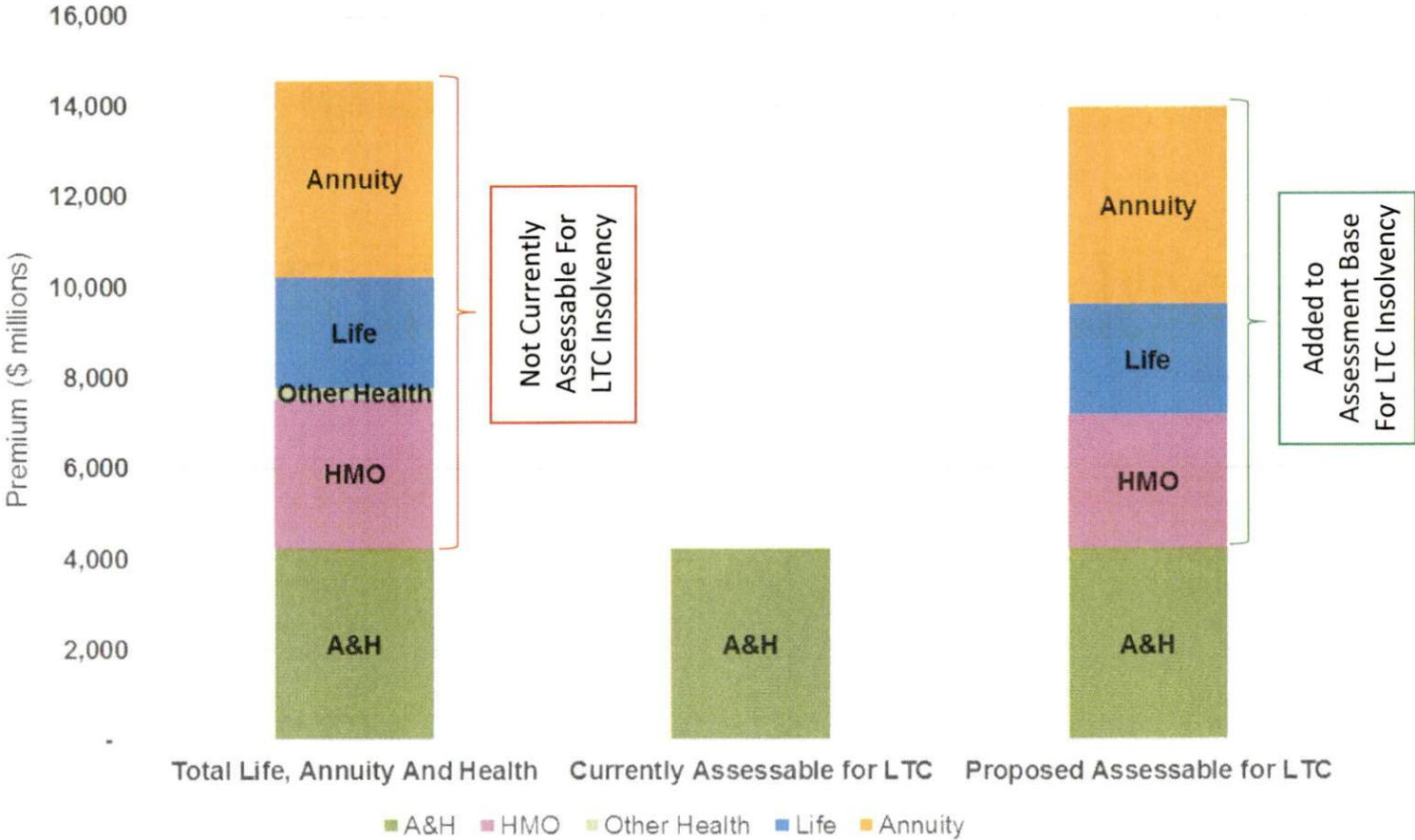
January 31, 2018

Today, Accident & Health insurers in Colorado write 24% of LTC premiums but pay 81% of assessments. The proposed legislation would reduce their share of LTC assessments to 50%. This is the outcome of a lengthy negotiation between the life insurance industry (represented by the ACLI) and a group of major medical carriers.



Source: Analysis of 2016 NAIC annual statement filings

Under the current regime, 71% of CO premiums from assessable lines of business are not assessable for LTC insolvencies. Proposed legislation reduces that to 4%.



Source: Analysis of 2016 NAIC annual statement filings