

TABLE OF CONTENTS

2006 LONG-TERM CARE EXPERIENCE REPORT

Introduction 1
 Summary of Experience 1
 Qualifications 2
LONG-TERM CARE INSURANCE EXPERIENCE SUMMARY, FORM A 3
 Reporting Form A Introduction 5
 Annual Statement Filing Form A Part 1 6
 Annual Statement Filing Form A Part 2, Part 3 7
 Ten-Year Summary 8
 Part 2 – Insurance Experience by Line of Business Summary 9
 Part 3 – Experience for Products Providing LTC Insurance Other Than
 on a Stand-Alone Basis Summary 10
 Part A by Company Name 11
 Part B by Company Name 15
 Graph – Countrywide Experience Form A – Actual Earned Premiums 17
 Market Share – Top One Hundred Companies Countrywide Totals
 By Number of Lives Covered 19
 By Actual Earned Premiums 25
LONG-TERM CARE INSURANCE EXPERIENCE SUMMARY, FORM B 31
 Reporting Form B Introduction 33
 Hypothetical Examples 33
 Annual Statement Filing Form B 36
 Ten-Year Summary 37
 Graph – Countrywide Experience Form B – Actual Earned Premiums 39
 Insurance Experience by Line of Business Summary 41
 Insurance Experience by Line of Business by Company Name 42
 Market Share – Top One Hundred Companies Countrywide
 Calendar Year Reported Experience as Reported on Form B Summary Line 7 106
 Insurance Experience by Company Name by Duration 113
 Insurance Experience by Company Name by Policy Form 152
 Insurance Experience Market Share by Actual Earned Premiums 201
 Insurance Experience Market Share by Number of Lives Covered 209
 Index for Companies Filing Form B 217
LONG-TERM CARE INSURANCE EXPERIENCE SUMMARY, FORM C 227
 Reporting Form C Introduction 229
 Annual Statement Filing Form C 230
 Table – By State Totals 231
 Graph – 2003 Form C by State, Number of Covered Lives 233
 Insurance Experience by Line of Business by State
 Alabama 235
 Alaska 235
 Arizona 235
 Arkansas 236
 California 236
 Colorado 236
 Connecticut 237
 Delaware 237
 District of Columbia 237

Florida	238
Georgia	238
Hawaii	238
Idaho	239
Illinois	239
Indiana	239
Iowa	240
Kansas	240
Kentucky	240
Louisiana	241
Maine	241
Maryland	241
Massachusetts	242
Michigan	242
Minnesota	242
Mississippi	243
Missouri	243
Montana	243
Nebraska	244
Nevada	244
New Hampshire	244
New Jersey	245
New Mexico	245
New York	245
North Carolina	246
North Dakota	246
Ohio	246
Oklahoma	247
Oregon	247
Pennsylvania	247
Rhode Island	248
South Carolina	248
South Dakota	248
Tennessee	249
Texas	249
Utah	249
Vermont	250
Virginia	250
Washington	250
West Virginia	251
Wisconsin	251
Wyoming	251