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September 29, 2010

Mr. Steven M. Stecher
President
Conseco Health Insurance Company
11825 North Pennsylvania Street
P.O. Box 1911
Carmel, IN 46032

Ms. Holly C. Bakke
President and CEO
Senior Health Insurance Company of PA
11825 North Pennsylvania Street
P.O. Box 1911
Carmel, IN 46032

Dear Mr. Stecher and Ms. Bakke:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by Conseco Health Insurance Company, Washington National Insurance Company, Senior Health Insurance Company of PA, or

Mr. Steven M. Stecher and Ms. Holly C. Bakke
September 29, 2010
Page 2

any of their subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.

2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.
3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

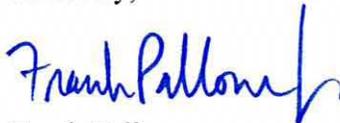
Please produce the requested information by Monday, October 18, 2010. An attachment to this letter provides additional information about responding to Committee document requests.

If you have any questions regarding this request, please contact Brian Cohen or Emily Gibbons with the Committee staff at (202) 225-5056.

Sincerely,



Henry A. Waxman
Chairman



Frank Pallone
Chairman
Subcommittee on Health

Enclosure

cc: The Honorable Joe Barton
Ranking Member

The Honorable John Shimkus
Ranking Member
Subcommittee on Health

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September 29, 2010

Mr. Gary C. Bhojwani
President and CEO
Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297

Dear Mr. Bhojwani:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by Allianz Life Insurance Company of North America and Allianz Life Insurance Company of New York, or any of their subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.
2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.

Mr. Gary C. Bhojwani
September 29, 2010
Page 2

3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

Please produce the requested information by Monday, October 18, 2010. An attachment to this letter provides additional information about responding to Committee document requests.

If you have any questions regarding this request, please contact Brian Cohen or Emily Gibbons with the Committee staff at (202) 225-5056.

Sincerely,



Henry A. Waxman
Chairman



Frank Pallone
Chairman
Subcommittee on Health

Enclosure

cc: The Honorable Joe Barton
Ranking Member

The Honorable John Shimkus
Ranking Member
Subcommittee on Health

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September 29, 2010

Mr. Michael K. Farrell
Chairman, CEO, and President
Metlife of Connecticut
1300 Hall Boulevard
Bloomfield, CT 06002

Dear Mr. Farrell:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by Metlife of Connecticut, or any of its subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.

Mr. Michael K. Farrell
September 29, 2010
Page 2

2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.
3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

Please produce the requested information by Monday, October 18, 2010. An attachment to this letter provides additional information about responding to Committee document requests.

If you have any questions regarding this request, please contact Brian Cohen or Emily Gibbons with the Committee staff at (202) 225-5056.

Sincerely,



Henry A. Waxman
Chairman



Frank Pallone
Chairman
Subcommittee on Health

Enclosure

cc: The Honorable Joe Barton
Ranking Member

The Honorable John Shimkus
Ranking Member
Subcommittee on Health

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ROBERT E. LATTA, OHIO

Ms. Mary Jane Fortin
President and CEO
American General Life Insurance Company
2929 Allen Parkway
Houston, TX 77019

Dear Ms. Fortin:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by American General Life Insurance Company, or any of its subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.
2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.

Ms. Mary Jane Fortin
September 29, 2010
Page 2

3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

Please produce the requested information by Monday, October 18, 2010. An attachment to this letter provides additional information about responding to Committee document requests.

If you have any questions regarding this request, please contact Brian Cohen or Emily Gibbons with the Committee staff at (202) 225-5056.

Sincerely,



Henry A. Waxman
Chairman



Frank Pallone
Chairman
Subcommittee on Health

Enclosure

cc: The Honorable Joe Barton
Ranking Member

The Honorable John Shimkus
Ranking Member
Subcommittee on Health

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September 29, 2010

Mr. Dennis R. Glass
President and CEO
Lincoln Financial Group
1300 South Clinton Street
Fort Wayne, IN 46802

Dear Mr. Glass:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by Lincoln Financial Group and Lincoln National Life Insurance Company, or any of their subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.
2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.

Mr. Dennis R. Glass
September 29, 2010
Page 2

3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

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If you have any questions regarding this request, please contact Brian Cohen or Emily Gibbons with the Committee staff at (202) 225-5056.

Sincerely,



Henry A. Waxman
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Frank Pallone
Chairman
Subcommittee on Health

Enclosure

cc: The Honorable Joe Barton
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The Honorable John Shimkus
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September 29, 2010

Mr. David H. Klein
CEO
MedAmerica Insurance Company
651 Holiday Drive, Suite 300
Pittsburgh, PA 15220

Dear Mr. Klein:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by MedAmerica Insurance Company, or any of its subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.
2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.

Mr. David H. Klein
September 29, 2010
Page 2

3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

Please produce the requested information by Monday, October 18, 2010. An attachment to this letter provides additional information about responding to Committee document requests.

If you have any questions regarding this request, please contact Brian Cohen or Emily Gibbons with the Committee staff at (202) 225-5056.

Sincerely,



Henry A. Waxman
Chairman



Frank Pallone
Chairman
Subcommittee on Health

Enclosure

cc: The Honorable Joe Barton
Ranking Member

The Honorable John Shimkus
Ranking Member
Subcommittee on Health

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September 29, 2010

Mr. Robert A. Reed, Sr.
President and CEO
Physicians Mutual Insurance
2600 Dodge Street
Omaha, NE 68131

Dear Mr. Reed:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by Physicians Mutual Insurance, or any of its subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.
2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.

Mr. Robert A. Reed, Sr.
September 29, 2010
Page 2

3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

Please produce the requested information by Monday, October 18, 2010. An attachment to this letter provides additional information about responding to Committee document requests.

If you have any questions regarding this request, please contact Brian Cohen or Emily Gibbons with the Committee staff at (202) 225-5056.

Sincerely,



Henry A. Waxman
Chairman



Frank Pallone
Chairman
Subcommittee on Health

Enclosure

cc: The Honorable Joe Barton
Ranking Member

The Honorable John Shimkus
Ranking Member
Subcommittee on Health

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September 29, 2010

Mr. Steven M. Stecher
President
Conseco Health Insurance Company
11825 North Pennsylvania Street
P.O. Box 1911
Carmel, IN 46032

Ms. Holly C. Bakke
President and CEO
Senior Health Insurance Company of PA
11825 North Pennsylvania Street
P.O. Box 1911
Carmel, IN 46032

Dear Mr. Stecher and Ms. Bakke:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by Conseco Health Insurance Company, Washington National Insurance Company, Senior Health Insurance Company of PA, or

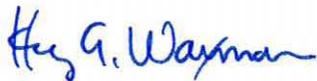
Mr. Steven M. Stecher and Ms. Holly C. Bakke
September 29, 2010
Page 2

any of their subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.

2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.
3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

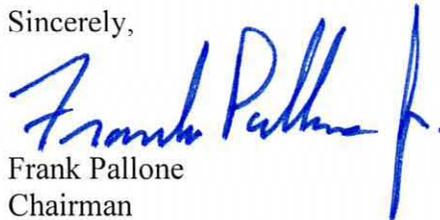
Please produce the requested information by Monday, October 18, 2010. An attachment to this letter provides additional information about responding to Committee document requests.

If you have any questions regarding this request, please contact Brian Cohen or Emily Gibbons with the Committee staff at (202) 225-5056.



Henry A. Waxman
Chairman

Sincerely,



Frank Pallone
Chairman
Subcommittee on Health

Enclosure

cc: The Honorable Joe Barton
Ranking Member

The Honorable John Shimkus
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September 29, 2010

Mr. Eugene Woznicki
CEO
Penn Treaty American Corporation
2500 Legacy Drive
Suite 130
Frisco, TX 75034

Dear Mr. Woznicki:

The Committee on Energy and Commerce and its Subcommittee on Health are examining reports that premiums for some long term care insurance plans are increasing by as much as 30% this year in New Jersey.

Consumers deserve to know the justification for these substantial rate increases. Some long-time policy holders faced with these record increases may be unable to pay for their coverage and could therefore lose access to their long term care insurance benefits despite paying premiums for years.

To assist the Committee with its examination of these premium increases, we request that you provide the following information and documents related to the New Jersey market:

1. A table listing all proposed premium increases from January 1, 2005, through the present for long term care insurance products offered by Penn Treaty American Corporation and American Network Insurance Company, or any of their subsidiaries, including in the table the amount of the proposed premium increase, the company requesting the increase, and a detailed explanation of the reasons for the increase, and the amount of increase ultimately approved by the New Jersey Department of Banking and Insurance.
2. Examples of all marketing, sales, or any other materials concerning long term care insurance products provided to potential customers between January 1, 2005, and the present.

Mr. Eugene Woznicki
September 29, 2010
Page 2

3. All documents submitted to the New Jersey Department of Banking and Insurance, or any other regulatory agency, relating to proposed rate increases for long term care insurance products from January 1, 2005, through the present.

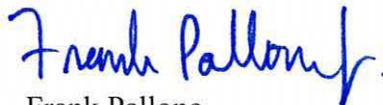
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Sincerely,



Henry A. Waxman
Chairman



Frank Pallone
Chairman
Subcommittee on Health

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cc: The Honorable Joe Barton
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The Honorable John Shimkus
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