



MSA INFORMATION CHECKLIST
APPENDIX B OF THE
LONGTERM CARE INSURANCE MULTISTATE RATE REVIEW FRAMEWORK

Information Required for an MSA Review of a Rate Proposal

An insurer submitting a rate proposal to the MSA Review should include the following checklist of information necessary for a complete the MSA Review.

1. Identify all states for which the product associated with the rate proposal is or has been issued.
 2. New premium rate schedule, percentage increase for each rating scenario such as issue age, benefit period, elimination period, etc., from the existing and original rates.
 - a. Provide rate increase percentages by policy form number and clear mapping of these rates to be any alternative terminology describing policies stated in the actuarial memorandum and other supporting documents.
 - b. Provide the cumulative rate change since inception, after the requested rate increase, for each of the rating scenarios.
- Tw 8.301 0 Td ()Tj EMC9 (n)-6.1fp -13.723 c 0.004 Tw 0 124 0 T809 Td (b.)Tj /3T2 1 Tf 0 Tc 0 Tw 0.783 0 Td59 ttPr3.



- c. Describe current practices with dates and quantification of the effect of any underwriting changes.



and margins; 6) actuarial assumption



7. Waiver of premium handling:
 - a. Explain how policies with premiums waived are handled in the exhibits of premiums and incurred claims.
 - b. Explain how counting is appropriate (as opposed to double counting or undercounting).

8. Actual-to-expected differences:
 - a. Explain how differences between actual and expected counts or percentages (in the provided exhibits) are reflected or not reflected in assumptions.

9. Assumption consistency with the most recent asset adequacy testing:
 - a. Explain the consistency or any significant differences between assumptions underlying the rate increase proposal and those included in Actuarial Guideline 51 testing.