

PARTICIPATING INSURER CERTIFICATION

The Long-Term Care Insurance Multistate Rate Review Framework (LTCI MSA Framework) which was adopted by the NAIC Executive Committee and Plenary originally on April 8, 2022, with amendments adopted Dec. 11, 2025, outlines the requirement for a Certification from the participating insurer as follows:

Certification

I understand and acknowledge the non-binding effect of the MSA Review and MSA Advisory Report. I agree that I or the participating insurer will not utilize or otherwise use the MSA Review and/or the resulting MSA Advisory Report to challenge, either through litigation or any applicable administrative procedure(s), any state's decision to approve, partially approve, or disapprove a rate increase filing except when: 1) the individual state is a participating or impacted state that affirmatively relied on the MSA Review and/or the MSA Advisory Report in making its determination; or 2) the individual state consents in writing to use of the MSA Review and/or the MSA Advisory Report.

I understand and acknowledge that failure to abide by the terms of this insurer's certification will result in the insurer and its affiliates being excluded from any future MSA Reviews, and it will permit the MSA Team to terminate, at its sole discretion, any other ongoing review(s) related to the insurer and its affiliates.

I understand and acknowledge that should the MSA Team exclude any insurer and its affiliates for failure to adhere to its certification, the MSA Team, at its sole discretion, may permit the insurer and its affiliates to resume submitting rate proposals for review upon written request of the insurer.

Name of Officer of the Company

Name of Company

Date of Certification