

DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION (OFIR)

**NOTICE OF PUBLIC HEARING**

**PROPOSED LONG-TERM CARE INSURANCE PREMIUM RATE INCREASES  
REQUESTED BY: JOHN HANCOCK LIFE INSURANCE COMPANY (USA), UNION  
SECURITY INSURANCE COMPANY, and TIME INSURANCE COMPANY  
(collectively “the insurers”)**

Ken Ross, Commissioner of OFIR, will hold a public hearing pursuant to 1983 AACRS, R 500.2139, to receive comments on proposed long-term care insurance premium rate increases requested by John Hancock Life Insurance Company (U.S.A.), Union Security Insurance Company, and Time Insurance Company (“the insurers”) on:

**THURSDAY, MARCH 31, 2011 - 12:00 Noon – 4:00 p.m.**

**Williams Auditorium - Ground Floor - G Mennen Williams Building  
525 W Ottawa St - Lansing MI 48933**

Long-term care insurance is regulated under Chapter 39 of the Michigan Insurance Code (“the Code”), Mich. Comp. Laws § 500.3901 *et seq.* Before approving any premium rate increase, the Commissioner reviews the proposed rate filings under the standards contained in Section 3926a or Section 3927 of the Code. The insurers have requested premium rate increases ranging from 0-100%. However, the insurers have also proposed options which may mitigate the impact of those rate increases upon policyholders. To assist the Commissioner in his review of the proposed premium rate filings, the public is invited to present data, views, and arguments on the proposed rates.

The insurers’ rate filings are available at [www.michigan.gov/ofir](http://www.michigan.gov/ofir) under “What’s New,” and may be examined at the Office of Financial and Insurance Regulation by contacting Renee Campbell at (517) 373-2671 or [campbellr2@michigan.gov](mailto:campbellr2@michigan.gov) to set up an appointment.

The Commissioner will accept oral and written comments at the public hearing on March 31, 2011. Submit written comments by 5 pm Monday, April 4, 2011, **ATTENTION: Renee Campbell** by one of the following means:

Email: [campbellr2@michigan.gov](mailto:campbellr2@michigan.gov)

Fax: Re: Long Term Care Rates; 517-241-4168

Hand Delivery and/or US Mail: OFIR, 611 W. Ottawa Street, 3<sup>rd</sup> Floor, Lansing, Michigan 48933

The hearing site is handicap accessible. Please refrain from using heavily scented personal care products to enhance accessibility for everyone. If you require additional accommodations to participate in the hearing, contact Valerie Huston toll free at (877) 999-6442 or (517) 335-5872, at least 7 working days, before the hearing.